

Sustainability

Strong ESG performance and ratings, and commitment to further improve

Sustainability performance

- E**
 - Reduced direct (scope 1+2) emissions intensity significantly since 2014
 - 100% of electric power from renewable hydro sources
 - One of the leaders in financing electric vehicles
- S**
 - NPS of 28¹ and providing loans under some of the strictest consumer finance laws in Europe
 - Diverse workforce with 43 nationalities
 - Certified equal pay for equal work
- G**
 - Strong governance structure since the IPO³
 - Sustainability linked to compensation since FY 2020
 - Sustainability committee chaired by CEO

Selected targets

Reduce direct carbon emissions by 75% by 2025 (basis: 2019)

Customer net promoter score of at least +30²

Employee GPTW² trust index of at least 70%

Independent limited assurance of Sustainability Report 2021

External recognition



Low ESG risk

Top 2% (score 16.2) among 140 worldwide peers, May 2022



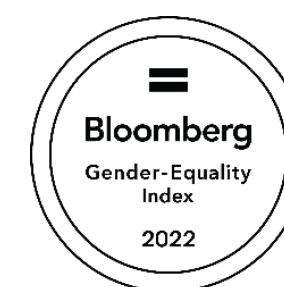
Top 19%

in diversified financial services (Score 43), November 2021



AAA

Best of 17 consumer finance peers worldwide, May 2022



Inclusion

in the 2022 Bloomberg Gender Equality index as one of 9 Swiss companies, January 2022

¹ Net promoter score on a scale -100 to 100, FY 2021 | ² Great Place to Work.org | ³ ISS Governance Quality Score of 1 on a scale from 1 to 10