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Sustainability

Cembra included in the Switzerland SXI Sustainability 25 Index and the 2021 Bloomberg Gender Equality Index

ESG performance

Governance

- Strong and consistent governance structure¹ since the IPO, with an independent and diverse board
- Operating exclusively under Swiss law and regulations
- Sustainability committee chaired by CEO and executive compensation linked to sustainability from 2020 on

Social

- Products based on one of the strictest consumer finance laws in Europe, with the aim of protecting consumers
- Stable credit risk profile, with loss ratio of ~1% since IPO
- Diverse workforce with 39 nationalities. Flexible ways of working established, and certified equal pay for equal work

Environment

- Generally limited environmental footprint, and scope 1+2 intensity significantly reduced since 2014⁵
- Since 2016, energy use of 100% carbon-neutral power (from renewable hydro sources)⁵
- Growing share of electric vehicles financed in the vehicle portfolio; that share is well above electric vehicles' Swiss market share⁶

1 Cembra's governance rated 1 on a scale from 1 to 10 by ISS Quality Score[®] | 2 Sustainalytics[®] ESG risk rating score 18.0 | 3 Among 277 peers in global financials/banks | 4 Cembra operates exclusively in consumer finance in Switzerland, Scope 1+2: 369 CO2 tons in 2019 | 5 Coverage: Cembra headquarters (70% of employees) | 6 Including grid-charging plug-in hybrid electric vehicles | Visit www.cembra.ch/sustainability for more information. February 2021. Cembra

External recognition



Upgraded to "Low ESG risk" in May 2020; ranked 1st (lowest ESG risk) among 112 consumer finance companies worldwide and Top 14%² in the global universe of Sustainalytics[®]



Upgraded to A in April 2020, after upgrade to BBB in June 2019



Rating score improved to 44 (Top 19% in industry) in 2020, up from 33 (Top 50%) in 2019



Upgraded to C-in November 2019 (Top 30%³)



Best Workplaces awards in 2021 and in 2019 (Top 5 among companies with 250+ employees in Switzerland 2019)



"We Pay Fair" certificate by CCDI/University of St. Gallen, for "equal pay for work of equal value" in 2020



Included in the 2021 Bloomberg Gender Equality Index for the first time, as one of 8 companies in Switzerland

Included in the SXI Switzerland Sustainability 25 Index by SIX Swiss Stock Exchange since September 2020

At Cembra we generate long-term value, by actively considering the interests and expectations of our most relevant stakeholders, by fostering responsible behaviour and practices and by actively contributing to a more sustainable future. We are aware of the impact of our activities and of our responsibilities towards our customers, business partners, regulators, shareholders, employees and communities. In this way, we always aim to adhere to high responsibility standards from an economic, legal, social, environmental and ethical perspective. As a forward-looking business partner, we share our expertise and innovation capacity in order to develop demand-based and reliable financing solutions.

The following documents describe our progress in the area of sustainability:

[Our sustainability performance at a glance \(PDF\)](#)

[Sustainability Report 2020 \(PDF\)](#)

[Annex to the Sustainability Report 2020 \(update May 2021\) \(PDF\)](#)

[GRI content index 2020 \(PDF\)](#)

The following documents and links provide further information:

[Our sustainability aspiration \(PDF\)](#)

[Regulations and principles of Cembra](#)

[Business partners principles of conduct](#)

[Principles for responsible lending](#) (available in French and German)

[Marketing convention for consumer credit in Switzerland](#) (available in French and German)

[Marketing convention for credit cards in Switzerland](#) (currently under review, available in German)

[Archive](#)

Cembra is included in the following sustainability indices, among others:

In January 2021, Cembra was selected for the **2021 Bloomberg Gender Equality Index®** as one of 380 companies worldwide.

In September 2020, Cembra was included in the **SXI Switzerland Sustainability 25 Index®** by SIX Swiss Exchange.

Cembra has been assigned several sustainability ratings and is regularly being assessed by major sustainability agencies.

In April 2021, **Sustainalytics** confirmed their “Low ESG risk” rating on Cembra with a Score of 16.5. Cembra ranks in the Top 12% of all companies in the Global Universe of Sustainalytics.

In November 2020, **Dow Jones Sustainability/S&P Global's** rating score for Cembra improved to 44 points from 33 points in 2019. Cembra ranks in the Top 19% of companies in the Dow Jones Sustainability/S&P Global peer group.

In May 2020, **Sustainalytics** upgraded their ESG risk rating on Cembra to “low” (from “medium) with a Score of 18.0. Cembra tops the Sustainalytics ranking in the worldwide Consumer Finance industry (1st of 112 companies) and ranks in the Top 14% of all companies in the Global Universe of Sustainalytics.

In April 2020, **MSCI ESG** upgraded the rating on Cembra to A (from BBB). Cembra ranks in the Top 36% of companies in the MSCI ESG peer group.

In December 2019, **ISS ESG** upgraded Cembra to C- (up 2 notches from D). Cembra ranks in the Top 30% of companies in the ISS ESG peer group.

In June 2019, **MSCI ESG** upgraded the rating on Cembra to BBB (from BB). Cembra ranks in the Top 50% of companies in the MSCI ESG peer group.

Since September 2020, Cembra is a participant of the **UN Global Compact** (www.unglobalcompact.org) a strategic initiative of the United Nations that commit more than 11,000 companies worldwide to aligning their business activities and strategies with 10 universally accepted principles covering human rights, labor standards, environmental protection and anti-corruption.

Please contact sustainability@cembra.ch for further information or in case of any questions.

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