



**RESPONSIBLE FINANCIAL SERVICES FOR OVERLOOKED  
CUSTOMERS**

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**Group ESG Officer**

# OUR BUSINESS ACTIVITIES ENABLE POSITIVE IMPACT GENERATION



- Tech know-how and fully digital customer experience
- EU-Banking License backing
- Robust customer scoring and selection processes
- Solid partnerships
- Strong funding structure
- Diverse and skilled teams
- Responsible peer engagement

### OUR VISION

Create the most valuable financial platform for overlooked customers.

### OUR MISSION

Democratise financial services through digitalisation, making them fast, easy, and green.

E Future proofing environmental impact

S Social parameter aligned access to financial services

G Transformative governance

MULTITUDE BANK
 ferratum
CapitalBox
sweep bank

### OUR VALUES

Customer centricity

Entrepreneurial spirit

Candour

Respect

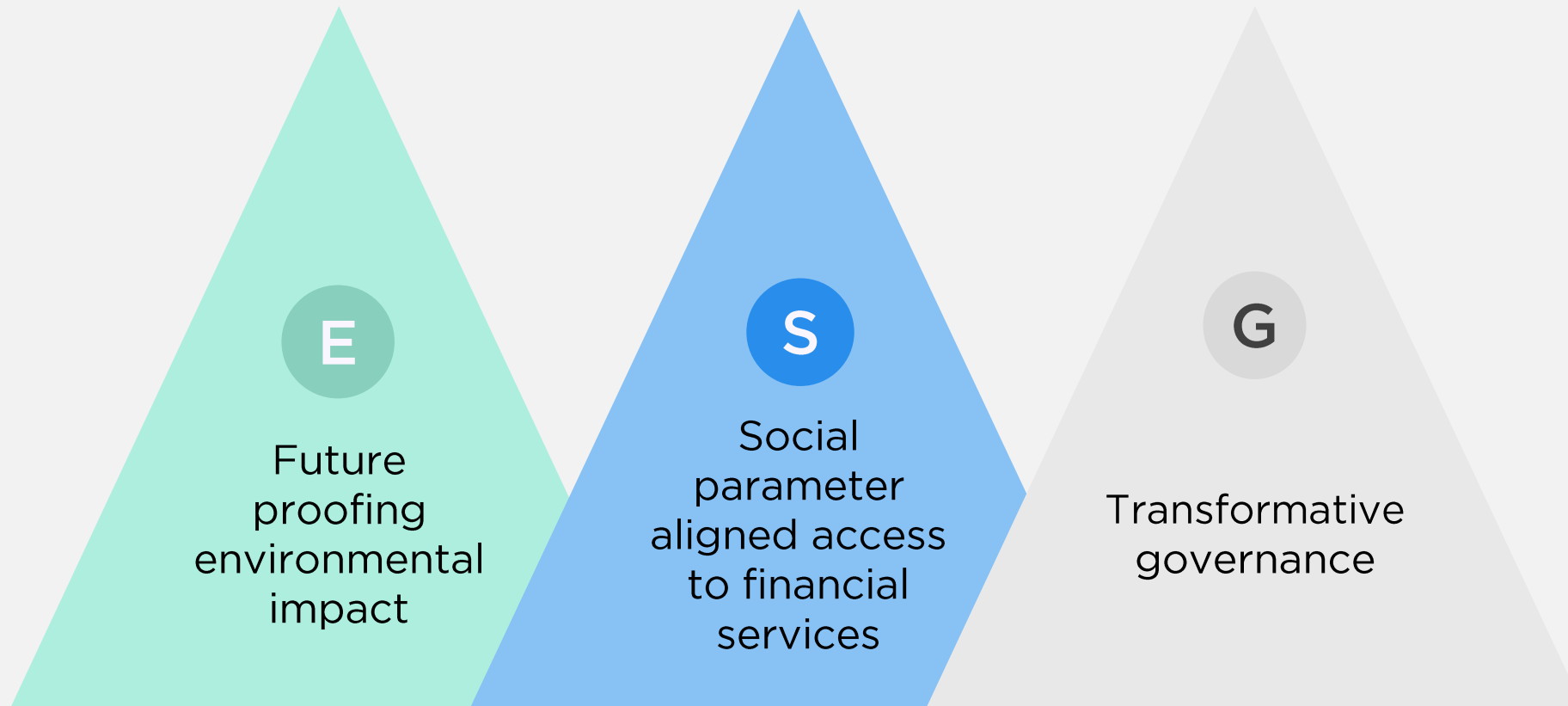
Winning teams

- Serving the overlooked customer
- Simplified access to finance & banking
- Enabling FinTech ecosystem growth
- Financial wellbeing
- Transparent customer experiences
- Growing diverse skills and inclusive communities
- Digitalisation reducing environmental impact

# SOCIAL IMPACT IS AT THE CENTRE OF OUR APPROACH



## Responsible financial services for the overlooked customers



### OUR MISSION UNDERPINS OUR APPROACH

Democratise financial services through digitalisation, making them fast, easy, and green.

## 2025 ESG Goals

- E** Understand and reduce the Group environmental footprint.
- S** Monitor, report on and improve stakeholder wellbeing.
- G** Embed ESG conscious practices.

# FUTURE PROOFING OUR ENVIRONMENTAL IMPACT



2025 Goal: Understand and reduce the Group environmental footprint

		2024/2025 ACTIONS	
E	FY2022 Emissions	2025 Targets	
	203 Tons CO <sub>2</sub> e per EURm financed	SME loan carbon intensity reduced by 20% from 2022	Partnership for Carbon Accounting Financials (PCAF) alignment
	8,575 Tons CO <sub>2</sub> e	Scope 3 Purchased emissions reduced by 20% and net zero by 2035	Value chain impact deep-dive
	196 Tons CO <sub>2</sub> e	Scope 2 emissions reduced by 30% and net zero by 2030	Proactive steering and identification of opportunities
			↓
			Low carbon banking and finance for the overlooked customer

# SOCIAL PARAMETER ALIGNED ACCESS TO FINANCE

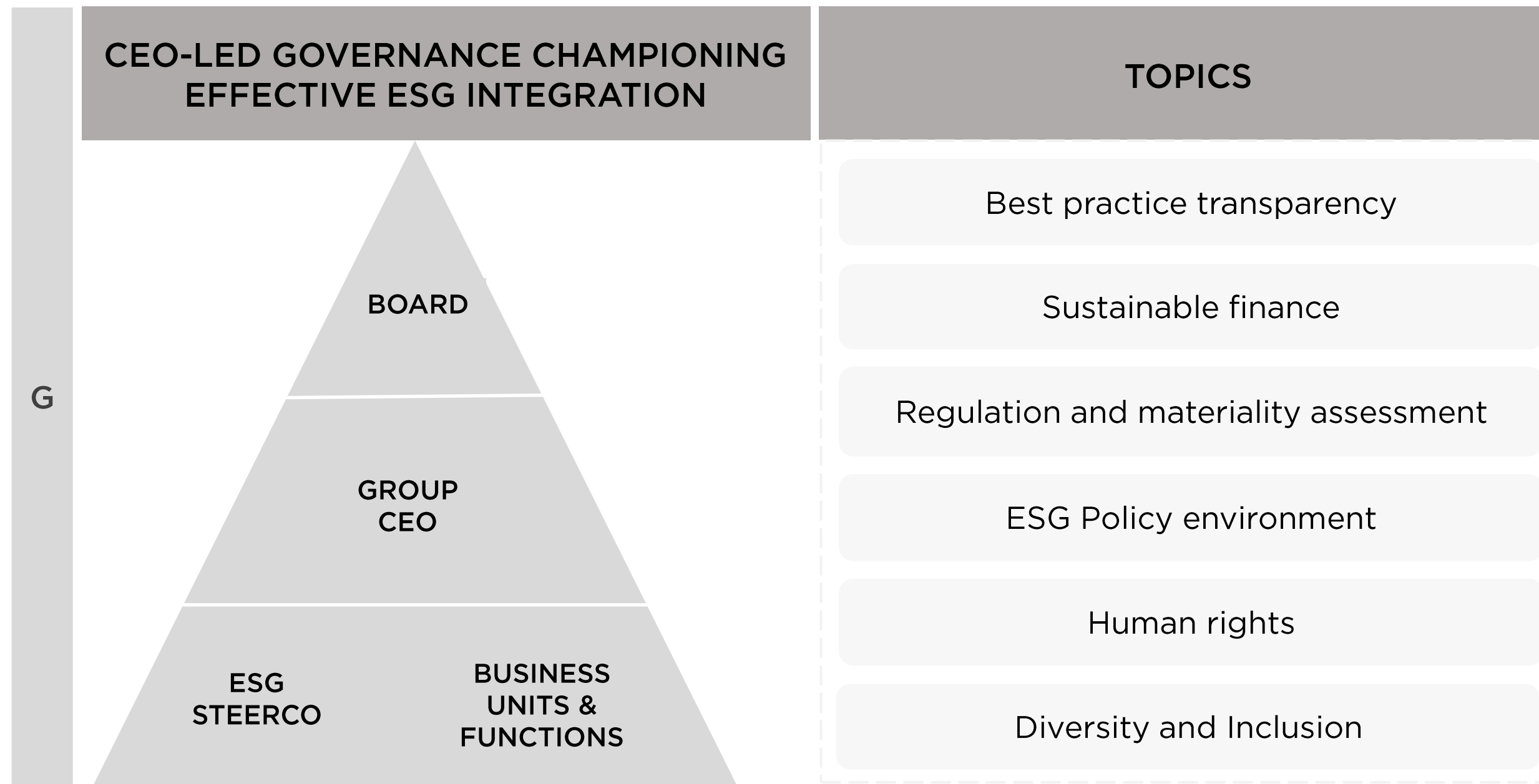


2025 Goal: Monitor, report on and improve stakeholder wellbeing

		2024/2025 ACTIONS	
S	Performance	2025 Targets	
	Responsible Lending Index: 4.3/5	Responsible Lending Index target: 4.5/5	Strengthened stakeholder wellbeing metrics
	eNPS: 19	eNPS: 25	Leverage cross-functional knowledge
	Board Diversity: Female: 33%	Board Diversity: Female: 38%	↓ Insights driven responsible access to finance

# TRANSFORMATIVE GOVERNANCE

2025 Goal: Embed ESG conscious practices



# OUR NEXT PHASE IS CONSCIOUS AND TRANSFORMATIVE



Responsible  
financial services  
for the overlooked  
customer

Green, future proof, products and services

Parameters that measure what matters

Transformative governance, enabling ESG

# THANK YOU

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