



Environmental policy for Enento Group

October 19th 2021

We have been handling responsible lending and prevented over-indebtedness in the society since 1905. Our core business is still today to collect and transform data into intelligence and knowledge which are used in interactions between people, businesses, and societies. We are working from eight cities in the Nordic region and our customers are large companies within finance and banking, as well as wholesale, the retail sector, small companies and consumers.

Ambitious targets

At Enento Group we are highly dedicated working towards a sustainable society in all aspects; environmental, social and corporate governance. We have set ambitious targets to lower our environmental impact to meet the Paris Agreement, in reducing our carbon footprint and to reach Net Zero emissions by 2023. Every year we set targets with the purpose to decrease our emissions and energy consumption. Since 2019 we follow up and measure our actual carbon footprint which is also reported in our annual external Sustainability review.

Our sustainability work is communicated to investors, shareholders, external stakeholders, media, our customers and employees through our Sustainability review, which we update on an annual basis. It also serves as an appendix to our Annual report. Our sustainability work consists of four different categories; 1) the development of sustainable services, 2) Enento as a sustainable workplace, 3) our impact on a sustainable economy in the society, 4) our environmental impact.

Decreased environmental impact starts with ourselves

As we are determined to do all within our power to be the change that we want to see in society, we believe that one way of continually improving our environmental performances is by starting with ourselves. Therefore, we provide a digital internal training in sustainability with focus on the environment. This education is part of Plaza Academy and is included in our onboarding process for new colleagues. We also engage our personnel on a regular basis in how they can contribute to reach our ambitious targets and find ways to lower their carbon footprint.

We do also comply with relevant environmental legislation and we constantly monitor our progress and review our environmental performance against the United Nations' 17 Sustainable Development Goals. We have selected four of those goals which we focus on and are supported by our business strategy and sustainability strategy.

Tools to follow up on our environmental impact

To guide us in our commitment to reduce our emissions and to be aligned with the Paris Agreement, we follow our Travel policy to accompany this Environmental policy. It serves as a tool to everyone within Enento to make as environmentally friendly decisions as possible, like for example to book digital meetings instead of physical ones, which reduce the number of travelling and flights significantly. The Travel policy also includes a Train First policy. Other transportation is made by public transport, car-pooling or in rare occasions taxi, which should be environmentally certified.

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Our ambition is that cars leased or owned by Enento should be as environmentally friendly as possible. For now, we allow a maximum limit of 125 grams CO2/km in emissions from our company cars.

Lastly, we expect all our suppliers and contractors to produce and deliver their products and services in the most sustainable way possible, having the environment in mind. When purchasing goods and services, Enento always chooses environmentally friendly alternatives if possible.

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