

Sambla Group

Sustainability Report

2025

Word from our CEO

2025 has been a pivotal year for Sambla Group. We entered the year with a new vision and strategic direction and a new operating model including a new cross-market and cross-functional governance process. Over the course of the year, we have also strengthened the Executive Team and the organization as a whole with new expertise to accelerate our strategic shift. All these transitions mark a new chapter for Sambla Group, and I am very pleased to see that the new direction is yielding strong results. Over the course of the year, we have gone from strength to strength both in terms of operational excellence and improved top- and bottom-line performance.

Our new vision, to become the trusted personal finance partner for everyday heroes, is in the core of our operations. Helping people gain control over their finances, saving them money and giving them peace of mind through transparent advice give us all a higher purpose that also is the center piece of our ESG agenda. As part of this journey, we have also applied for a credit market company license, which will, once approved, enable us to offer an even broader range of services under one roof with even higher standards for risk management and customer protection. Our commitments in our platform and data capabilities are designed to support this ambition by improving customer experience while maintaining strict risk and compliance standards. This sharpens our focus on building a resilient, well governed platform that can help our everyday heroes take control of their personal finances in a safe and responsible way.

Transitioning into our new vision empowered by applying and becoming a credit market company demands investments and time. Via a combination of refocusing the organisation on what truly moves the dial, further cost discipline and efficiency improvements powered by our AI initiative we have and will be able to build the new on a redistributed but intact cost basis. This mindset of investing behind improved efficiency and opportunity will be carried with us for years to come.

Accompanying our strategy, we have introduced a new ESG strategy with financial empowerment at the heart of our sustainability work. We want to ensure that people who are often overlooked by traditional financial institutions can access clear information, fair terms and tools that support better financial decisions and help prevent over indebtedness. Our partnership with Majblomman is an important part of this agenda, as we support their work to address economic vulnerability among children and young people and its long-term impact on financial security.

This year's Sustainability Report is inspired by the GRI standards, which supports us in reporting our most material topics, targets, and progress in a more structured and comparable way. It reflects our ambition to integrate sustainability into our business model, governance and risk processes, and to be transparent about both our advances and our challenges. During 2026, we will communicate new ESG targets that build on our updated strategy and double materiality analysis, with a clear focus on where Sambla Group can make the greatest positive impact through our core operations.

With that in mind, I am pleased to present Sambla Group's Sustainability Report for 2025. It describes how we are navigating a changing market, progressing on our credit market company journey, and at the same time strengthening our contribution to financial empowerment and a more sustainable financial ecosystem. There is still more to do, but we are taking big strides in the right direction, with a clearer strategy, stronger results and a firm belief that responsible financial services can improve lives.

HANS SKRUVFORS CEO



Key Achievements for Sambla Group in 2025

Strategy and governance

- We have a new executive management team with a 50/50 gender balance (excluding the CEO), strengthening the decisionmaking at the top of the organisation.
- We have sharpened our longterm direction by working towards a new strategy with a clarified vision and mission, reinforcing our ambition to be a trusted personal finance partner.
- We have submitted our application to the Swedish FSA for a credit market company licence, a comprehensive and demanding process that represents a key milestone in strengthening our regulatory foundation and our ability to broaden our services.
- We have implemented a new operating model with closer market access, clearer ownership and accountability, and stronger crossfunctional collaboration, better equipping the company to deliver on our strategy and accelerate sustainable growth.

Customers, products and financial empowerment

- We have entered into a partnership with Majblomman that further underlines our focus on financial empowerment, and we have published a practical guide for parents on how to talk about the economy with their children, helping families build healthy financial habits early in life.
- We have expanded our product portfolio across existing markets and laid solid foundations for further geographic and offeringbased expansion, enabling us to take important steps towards realising our vision.
- We have taken huge steps in implementing responsible AI solutions in our operations, to further improve efficiency while having a solid governance structure in place.

People, culture and workplace

- We have launched new company values, together with a renewed development and performance model, to better support equal opportunities, employee growth, feedback and continuous learning, and to anchor our culture in our longterm strategic ambitions.
- We have moved into a new headquarters in Stockholm, providing a modern, collaborative workspace that supports hybrid ways of working and strengthens our shared culture.

Sustainability reporting and transparency

- We have started reporting with reference to the GRI framework, increasing transparency and comparability in our sustainability reporting for stakeholders.
- We were awarded Silver in the Swedish Design Prize for last year's sustainability report, recognising the quality of our sustainability communication.
- We have updated our methods and increased the scope for our carbon accounting, capturing a fuller picture of our total emissions to enable science based reduction plans.

Contents

	A word from our CEO	A Word from Our CEO Key Achievements Contents About the Report	1 2 3 5	04	Sustainability Management and Performance	Sustainability Management and Performance Sustainability in our Products Social Sustainability at Sambla Group Key Initiatives and Focus Areas during 2025 Financial Empowerment Customer Protection Engaged employees and equal Operations Governance at Sambla Group Key Initiatives and Focus Areas during 2025 Good Governance Environmental Sustainability at Sambla Group Key Initiatives and Focus Areas during 2025 Climate Neutral and Resource Efficient Operations	50 51 56 57 58 60 64 69 70 72 75 76 77
01	About us	Who we are Our Vision and Our Mission Our Board of Directors & our Governance Structure Our Executive Management Team Our Values Our Brands	7 8 11 12 13 15				
02	Our Business	Our Business Our Operating Model Our Products	16 19 21	05	Moving Forward	What We're Excited about in 2026	82
03	Sustainability at Sambla Group	Our Sustainability Commitment Stakeholder Involvement & Dialogues Our Value Chain Our Double Materiality Assessment Our ESG Strategy Our ESG Targets Our Sustainability Governance and Risk Management Our ESG Risks Our ESG Policies United Nations Sustainable Development Goals and the UN Global Compact Our Partnerships Our Supply Chain Management	31 32 34 36 39 40 42 43 45 46 47 48	06	GRI Index	GRI Content Index	86

About the Report

This is Sambla Group AB's sustainability report for the full year of 2025, presented separately from its annual report. It complies with the regulations outlined in the Annual Accounts Act, Årsredovisningslag 1995:1554 (ÅRL), concerning sustainability reporting for the Group.

The report covers all of Sambla Group AB's operations and its subsidiaries Sambla Group Oy, Sambla Group AS, Sambla Group ApS, MyMoney Europe AB (and its subsidiary MyMoney Oy) and Avo Finance AB, unless otherwise is specified. The report also contains disclosures related to Sambla Group AB's upstream and downstream value chain including suppliers, vendors, customers and other business partners. The report reflects the same entities that are included in Sambla Group AB's financial reporting. Sambla Group is a privately owned company, with Ihsus TopCo as parent company. All material information is consistently disclosed and consolidated in this report, unless otherwise is specified.

This report covers the financial year of 2025, and its reporting period reflects the Group's financial reporting period. This report was published on 2026-04-17. Please contact ESG Manager Klara Lindvall through klara.lindvall@samblagroup.com if you have any questions about this report.

01 About Us



Who We Are

Sambla Group is a Swedish-founded fintech company and one of the leading comparison platforms for personal loans and mortgages in the Nordics. But we're more than that – we provide our customers with the financial information they need, when they need it. We're on a journey to become the trusted personal finance partner for the everyday unsung heroes, through all stages of their lives.

Sambla Group operate in Sweden, Finland, Norway and Denmark and have 460 unique employees¹, all dedicated to helping our customers to make the most of their personal finances. The Group has its head quarter in Stockholm.

Through partnerships with more than 90 banks and lenders in the Nordics, Sambla Group offer digital and personal services within loan comparison, car loans, insurance, mortgage, credit cards and pensions. With trusted brands such as Sambla, Advisa, Digifinans, Omalaina, Rahalaitos, and MyMoney, we strive to provide our customers with services that enable them to make informed financial decisions.

¹Headcount, as reported per end of December 2025.

OUR COMPANY IN NUMBERS

Number of employees – Full time equivalents¹

443

Number of employees – Headcount²

460

Revenue

1 401.4 M SEK

Helped customers in 2025³

158 253

¹Full time equivalents are reported as average across the Financial Year 2025.

²Headcount is reported as per end of December 2025.

³The number of helped customers are calculated from the number of applied for loans paid out by our partners in 2025.

Our Vision and Our Mission

During 2025 the Group has worked toward its new vision and mission. Our new strategy signals a clear expansion of our services, and a transformation of Sambla Group's way of working to continue meeting the needs of our customers. The core of our operations is to ensure that every decision, every new service, and every improvement comes from what truly makes a difference in everyday life.

Our vision is to become the trusted personal finance partner for the unsung everyday heroes throughout their lives. We shall always give advice that improves the financial lives of our customers and support them in the most important aspects of their personal finances.

We offer help to everyone, with a particular focus on those who are not otherwise courted by incumbent market players, and we aim to be there throughout life, from graduation to retirement and beyond. Whatever your needs, Sambla Group will be here for you.

VISION

**Become the trusted personal
finance partner for the unsung
everyday heroes**

MISSION

WE WILL:

Put smiles on 5 million faces

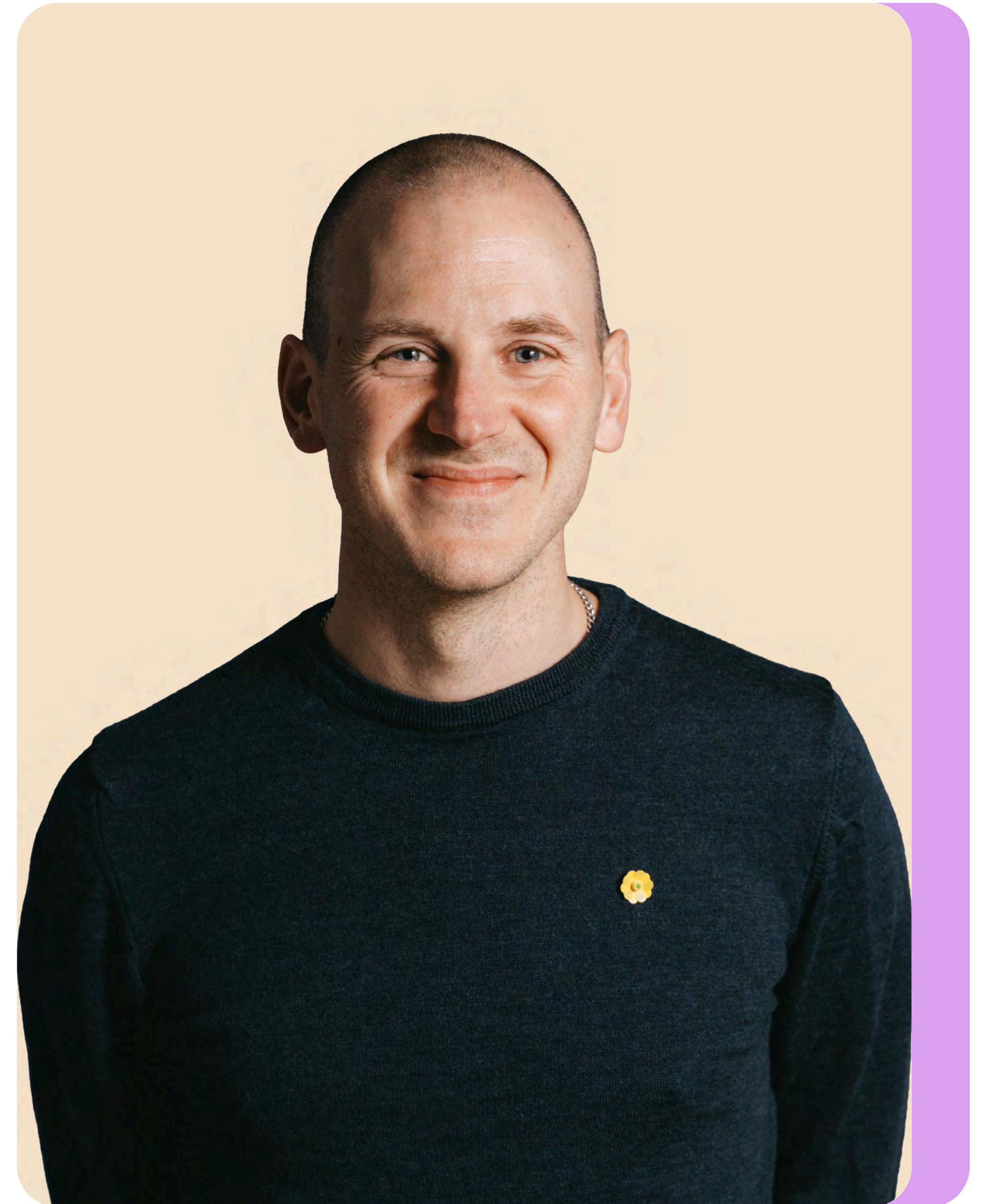
Save 20 billion for our customers

Give 2 million people peace of mind

OUR VISION AND OUR MISSION

”Our vision and mission is a promise to make people’s financial lives easier and more sustainable. Every strategic choice we make, from new products to partnerships, must bring us closer to a society where more people feel in control of their personal finances and confident about the decisions they take for their future.”

MAX HÄGGSTRÖM CHIEF CORPORATE DEVELOPMENT OFFICER



OUR VISION AND OUR MISSION

Progress on our mission

TARGET:

Put smiles on 5 million faces¹

SINCE 2015:

1 280 601

¹ The “number of smiles” is calculated by the number of applied for loans that were approved and paid out by our partners between January 2015 and December 2025. This is a new KPI for Sambla Group and replaces the former “Helped customers”.

TARGET:

Save 20 billion for our customers²

SINCE 2015:

3.8 billion SEK

² We calculate cost savings for our customers by looking at the average duration and interest rate difference on the average loan used to refinance old loans. This means we calculate an average cost saving of our customers for the entire loan duration, as compared to the cost of their existing loans. The KPI is calculated from January 2015 to end of December 2025.

TARGET:

Give 2 million people peace of mind³

SINCE 2025:

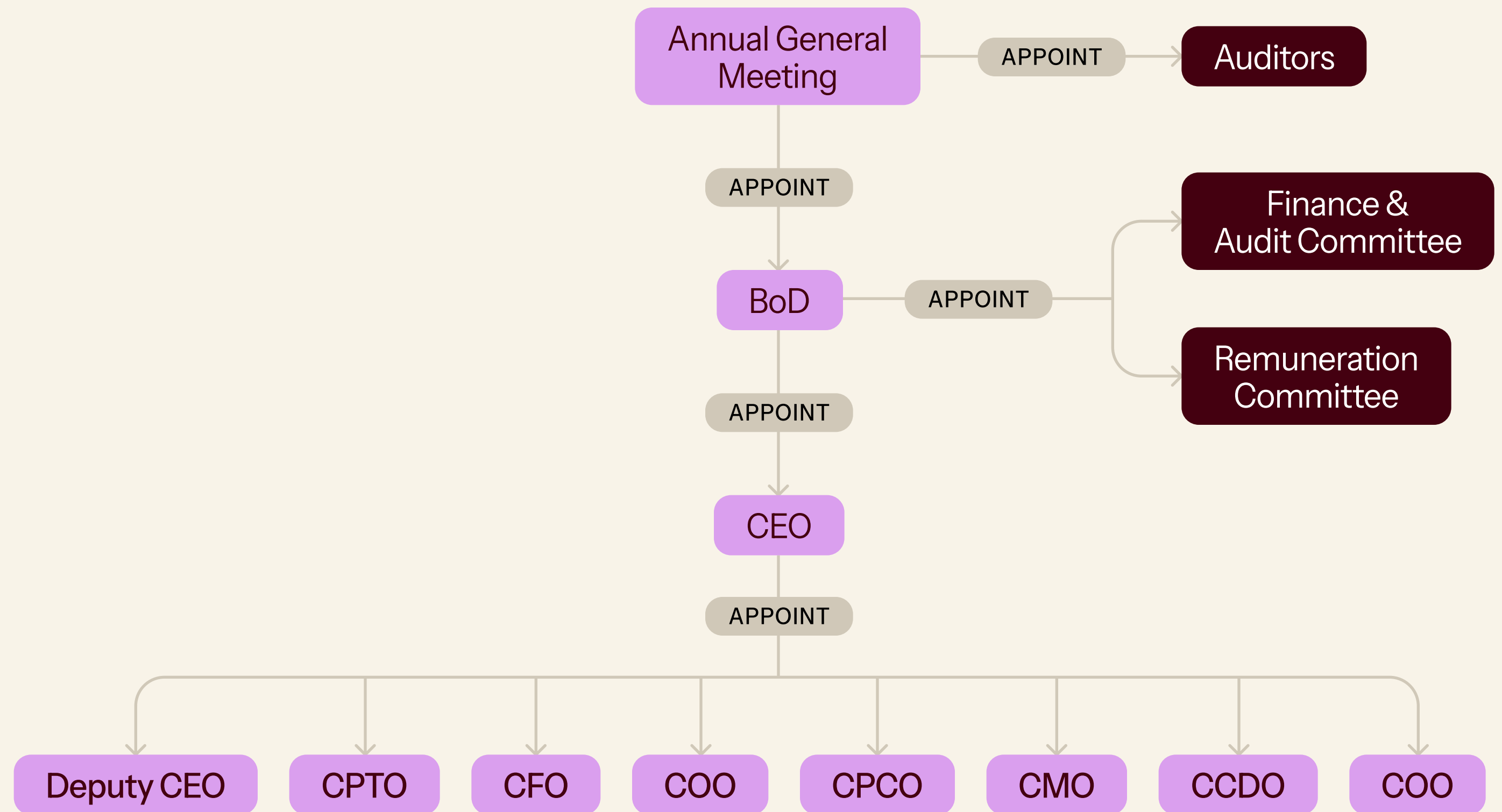
106 764

³ We believe that using our long-term services helps giving our customers peace of mind – this KPI thus is composed of the number of customers who have an active insurance or used our app on a monthly basis during the year. This is a completely new KPI for us and will be reported yearly.

Our Board of Directors & our Governance Structure

Sambla Group’s operational Board of Directors are appointed by the Annual General Meeting (AGM), which is the highest decision-making body. The members of the Board of Directors are elected for a period of one year.³ The Chairman of the Board is appointed by the AGM and represents the Board of Directors externally and internally.

The Board also has two subcommittees, the Financial Audit Committee (FAC) and the Remuneration Committee. The FAC has been established to contribute to sound financial and sustainability reporting and to robust governance structures for risk management, internal control and accounting principles. The Remuneration Committee supports the Board of Directors in matters related to remuneration of senior management.



³ More information on the composition of our Board can be found in our Annual Report.

Our Executive Management Team

During 2025, the Group made significant investments in strengthening its leadership, ensuring it is equipped to accelerate the Group's work towards its new vision and mission. By the end of 2025, Sambla Group's executive management team consists of the following nine people with broad expertise and mandates to drive changes.



HANS SKRUVFORS – CEO

Hans Skruvfors was appointed CEO of Sambla Group in 2024, bringing extensive leadership experience from the tech and consumer sectors, including leading regional expansion at Foodora. As CEO, Hans guides the Group through its next phase of growth with a clear mission to become the trusted personal finance partner across the Nordics.

OLA EKSTRÖM – CHIEF FINANCIAL OFFICER

Ola Ekström has served as Sambla Group's CFO since 2022, coming from the roles as CFO at TV4 and Telia. He oversees financial strategy and planning, performance and regulatory compliance as the Group scales. Ola plays a key role in driving the financial and governance foundation that supports long-term investment and responsible growth across markets, aligning insights with the company's broader strategic goals.

MAX HÄGGSTRÖM – CHIEF CORPORATE DEVELOPMENT OFFICER

Max Häggström has been with Sambla Group since 2022, and leads the Group's corporate development, strategic initiatives and innovation for value creation. His portfolio also includes M&A and Data Science & AI. Max has a background in working with strategy and innovation from Amazon and Boston Consulting Group.

PETRA BLIXT – CHIEF MARKETING OFFICER

Petra Blixt is the Group's Chief Marketing Officer since 2025 and brings deep experience in data-driven marketing and growth from companies such as Svenska Spel and LeoVegas. She leads brand strategy and customer growth across the Group's Nordic portfolio. She is responsible for building and scaling a high-performing, insight-driven marketing organisation that strengthens brand positioning, drives sustainable growth and ensures consistent execution across all markets.

KJERSTI THORNEUS – CHIEF PRODUCT & TECH OFFICER

Kjersti Thorneus was appointed Chief Product & Technology Officer in 2025, and she leads the combined product and technology organisation, driving innovation and product development. With experience from Schibsted, Platform24 Healthcare and Benify, she focuses on building and scaling solutions that meet customer needs both faster and more securely.

KLAS-JOHAN CLAESON – DEPUTY CEO SAMBLA GROUP & CEO MYMONEY

Klas-Johan Claeson is deputy CEO at Sambla Group and CEO of MyMoney, a Group brand and subsidiary focused on car financing solutions. He oversees growth and strategic direction, contributing to the Group's broader mission of empowering consumers with transparent financial choices.

ANNA HOLMQVIST – CHIEF PEOPLE & CULTURE OFFICER

Anna Holmqvist joined Sambla Group in 2025, with experience from Motatos/Matsmart and bringing expertise in leadership, culture and talent. She leads the people agenda, building an inclusive, high-performing workplace where employees can thrive and contribute to the Group's mission.

STINA GRANBERG – CHIEF OPERATING OFFICER

Stina Granberg joined Sambla Group during 2025 as COO with a strong background in scaling digital organisations, having held senior operational roles at Klarna, Bambora and Fishbrain. At Sambla Group, she focuses on unifying and scaling operations to enhance efficiency, customer value and long-term business impact.

JASMIN SVRAKA – CHIEF COMMERCIAL OFFICER

Jasmin Svraka joined Sambla Group in 2021 and has also been responsible for the Swedish and Norwegian markets during his time within the Group. He brings substantial experience from the financial sector, working in various roles at ICA Banken and Santander. He is responsible for the commercial strategy, sales and market growth. His leadership helps align the Group's offerings with customer needs, build strong strategic partnerships and expand Sambla's presence across the Nordic markets.

Our Values

With a new vision and strategy comes new values to both anchor and guide the organisation going forward. During 2025, we've developed what we call a shared operating rhythm – how we work together as a team, support our customers, and move forward toward our vision.

With this, we want to go from values to behaviours, to create momentum, build connection and trust, and grow together.

Drive – We create motion

We take ownership and we move with purpose, driving our initiatives all the way to meaningful impact. We turn ideas into action and motion into momentum; improving, testing, and adapting every step of the way. Drive is our forward force – with the purpose to help our customers reach a sustainable financial foundation.

Jive – We move together

We build trust, rhythm and connection through collaboration and feedback. We listen, learn, and grow together, turning reflection into strength and teamwork into energy. Jive is our rhythm – the beat that keeps us aligned to create financial empowerment in our society.



Drive & Jive

OUR VALUES

“We want every colleague to feel that Sambla Group is a place to grow, contribute and be themselves. When we live our values, our operating rhythm of Drive and Jive, we turn our everyday behaviours into real momentum for our customers, helping more people build a stable financial foundation and feel confident about their personal finances.”

ANNA HOLMQVIST CHIEF PEOPLE & CULTURE OFFICER



Our Brands

Trustpilot Score as of 12 January 2026:

★★★★★ 4.8/5

Sambla

Sambla AB/AS/DK

★★★★★ 4.8/5

Rahalaaitos

★★★★☆ 4.7/5

omalaina

★★★★ 4.1/5

MYMONEY

★★★★★ 4.8/5

advisa

★★★★☆ 4.6/5

DigiFinans

NO/DK

02 Our Business



Our Business

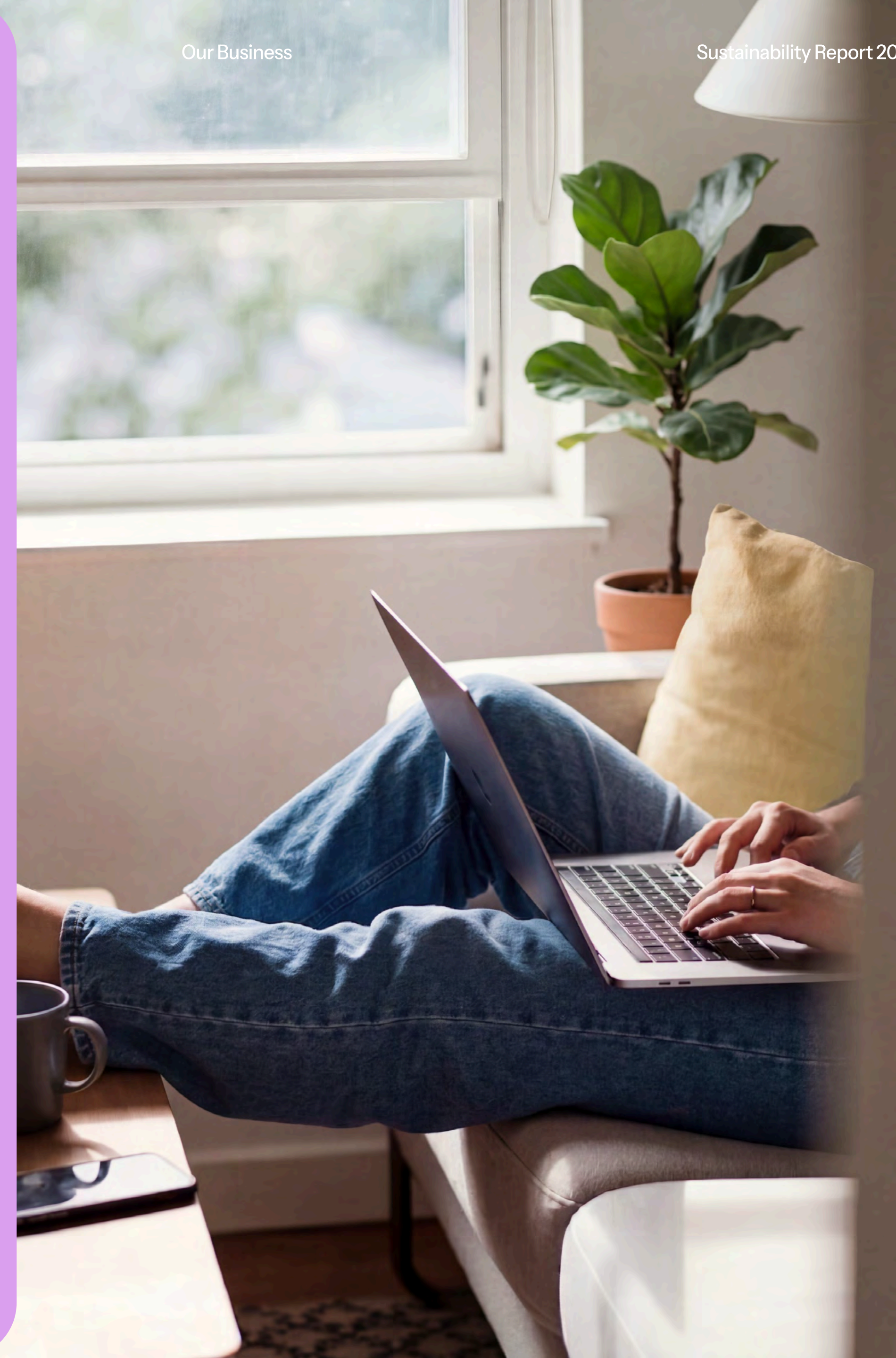
Sambla Group is a fintech company on a journey with a clear goal – to become the trusted personal finance partner. We offer digital and personal finance products and services that support our customers in making informed financial decisions. This includes financial comparison services as well as brokering of income and life insurance products.

Our services are available across Norway, Sweden, Finland, and Denmark, addressing key financial needs in these markets through transparent, accessible, and technology-driven solutions. By enabling customers to compare financial products and understand available options, we promote financial awareness and responsible choice, while leveraging scalable digital platforms to serve multiple markets efficiently.

Our services, as of now, consist of six primary products: insurance brokering, comparison of mortgages and unsecured consumer loans, brokering of consumer loans, comparison of pensions and comparison of credit. More details are found below in the section 'Our products'.

During 2025, Sambla Group prepared an application for a credit market company license, which marks an important step in the company's development and in our ambition to take even greater responsibility in the financial ecosystem. For our customers, the credit market company application means that Sambla Group is taking the next step towards providing even more comprehensive and professional support in people's personal finances. A credit market company licence creates opportunities to offer more advanced services in one place, while adhering to higher demands on security, stability and customer protection.

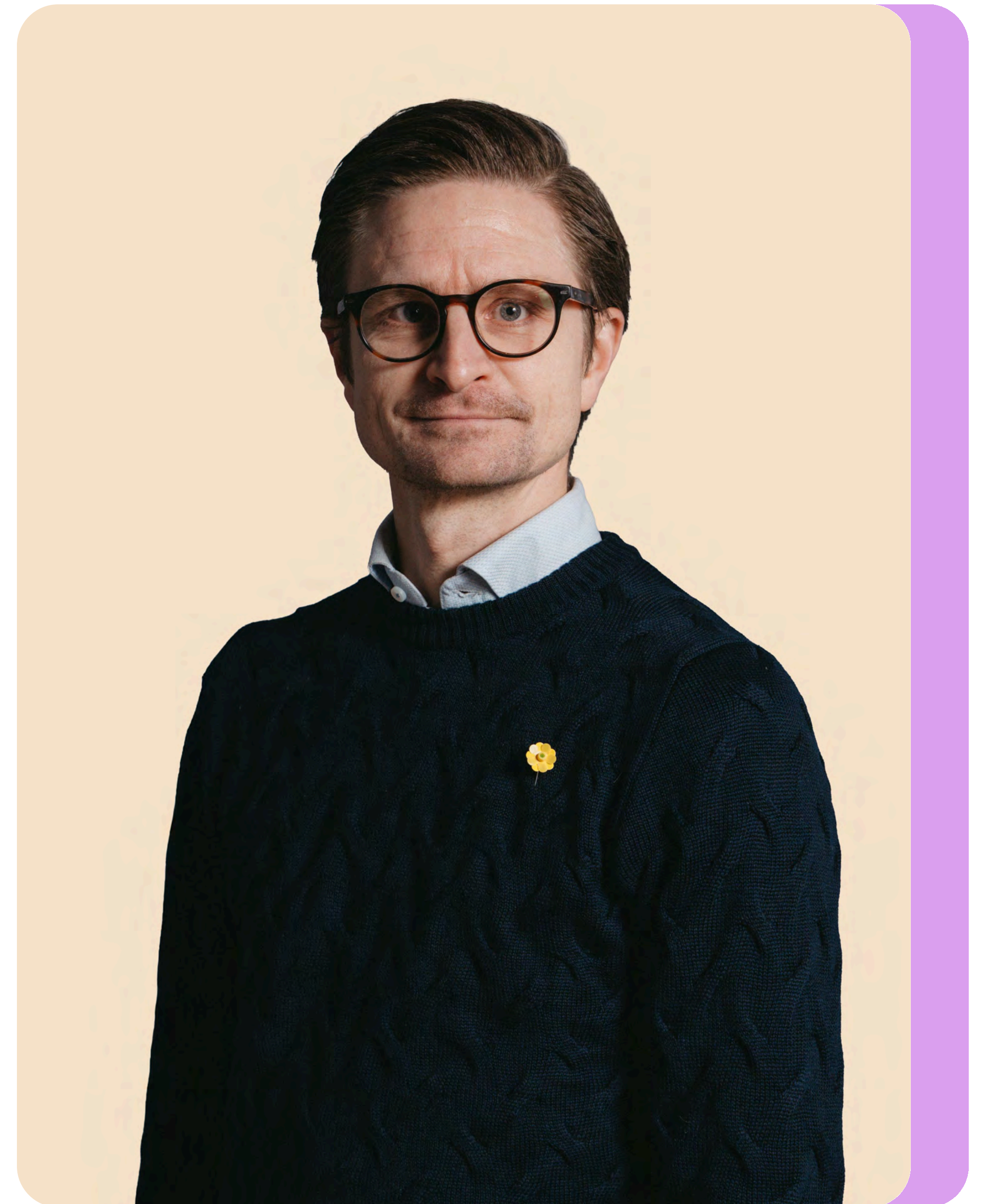
Over time, this would mean smoother customer journeys, more personalised solutions, faster and more accurate credit assessments, and better follow-up and support when the customer's life situation changes. This development is in line with our strategic vision, as well as our ESG strategy.



OUR BUSINESS

“Becoming a licensed credit market company is more than a regulatory step. It is a promise to both offer new services and raise our standards in risk management, customer protection and long term financial empowerment. We are very excited to take this next step.”

OLA EKSTRÖM CHIEF FINANCIAL OFFICER

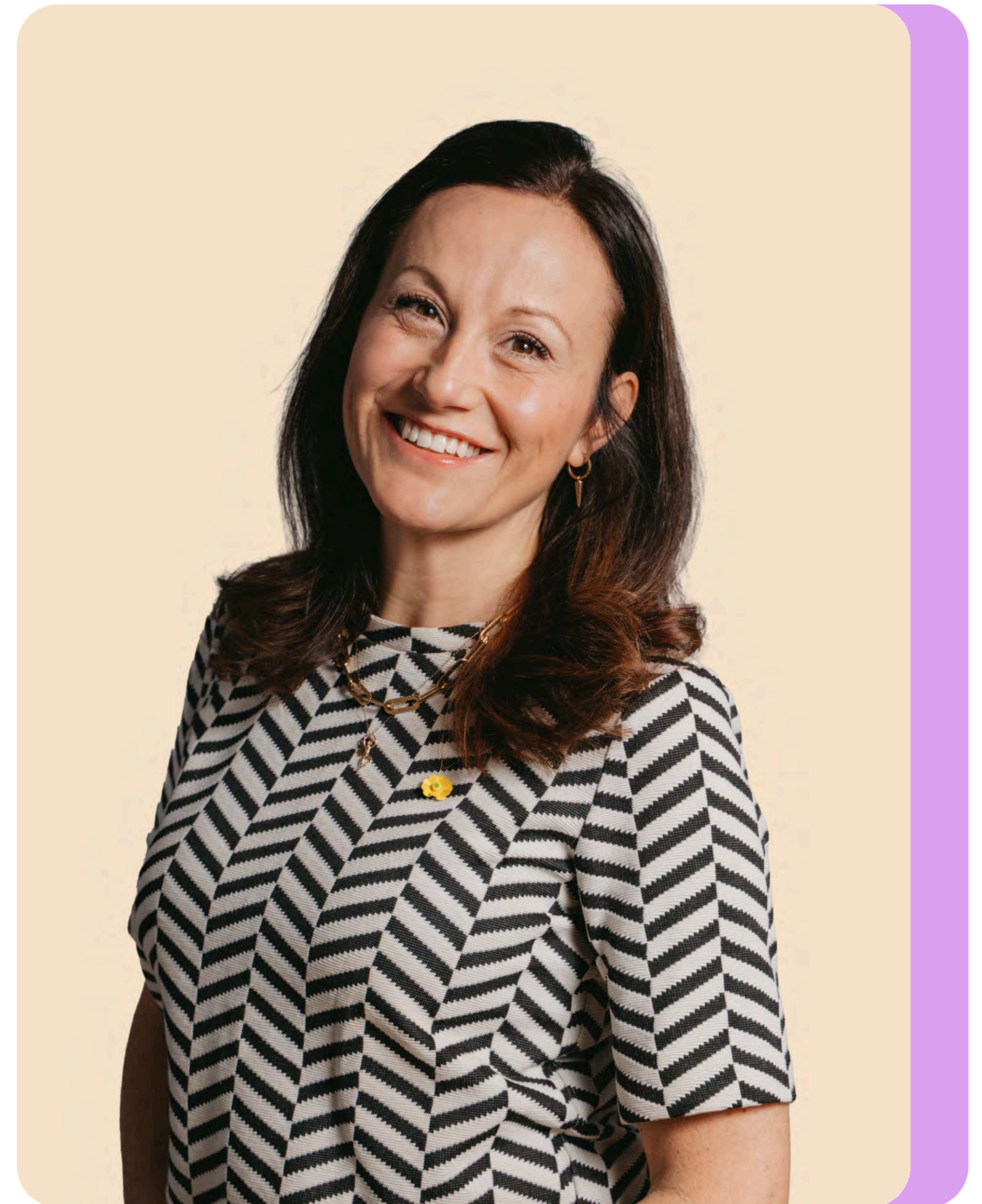


Our Operating Model

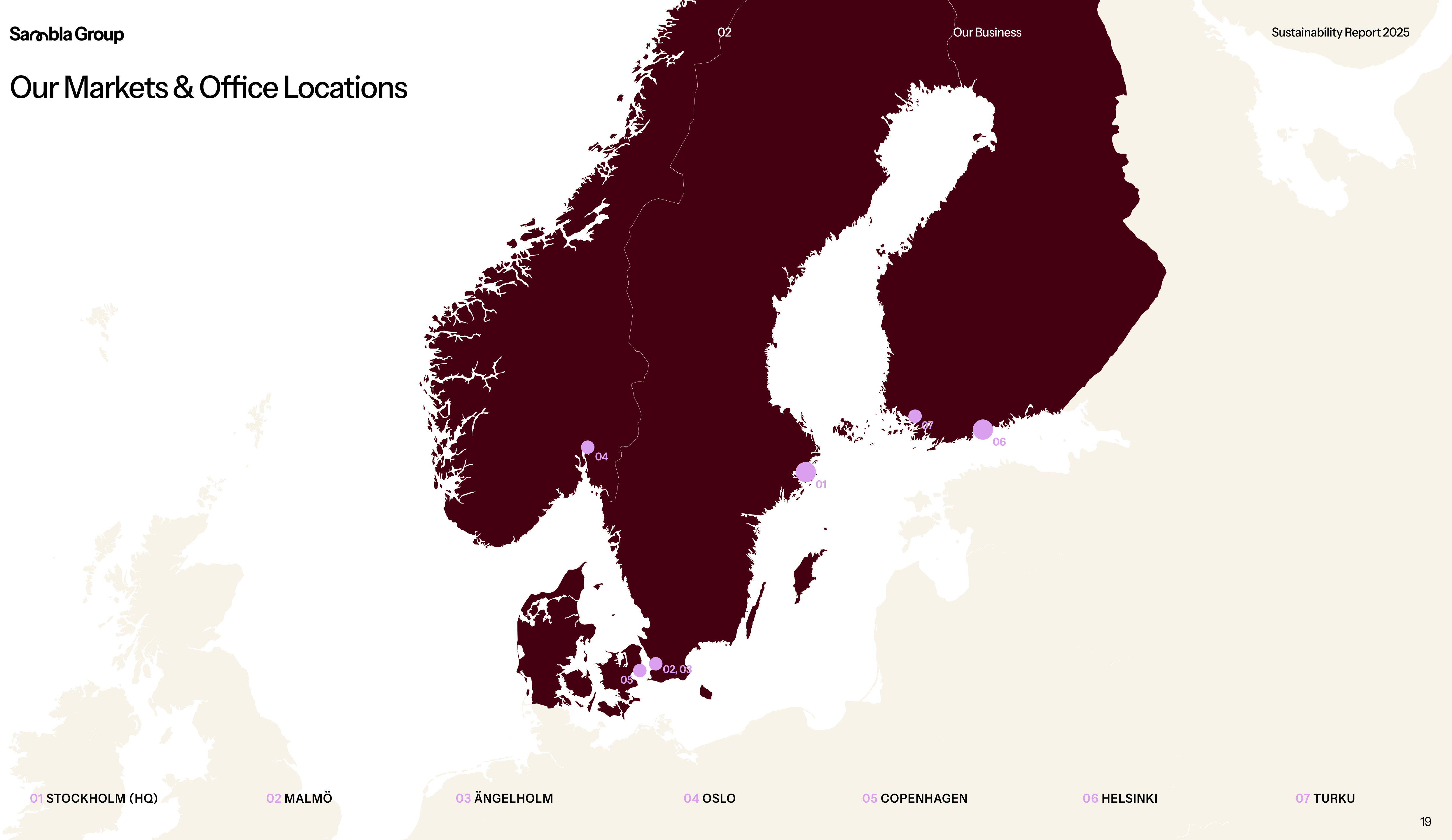
During 2025, the Group launched a new operating model to increase our market presence across the Nordics. We now combine strong local capabilities, through customer proximity, deep market expertise and local insights, with the advantages of global functions, such as specialist expertise and scalable shared solutions. This strengthens our ability to deliver value and drive growth consistently and efficiently across markets, while allowing us to focus even more on our customers and their needs. During the year, we strengthened our presence in Norway by expanding our Oslo office with additional employees, and we appointed Country Managing Directors in all our markets in line with the new operating model.

“Our focus is to make our new Nordic operating model real in everyday work. By combining local teams who know our customers and markets with shared expertise and scalable solutions, we can respond faster, serve smarter and help more people make confident decisions about their personal finances.”

STINA GRANBERG CHIEF OPERATING OFFICER



Our Markets & Office Locations



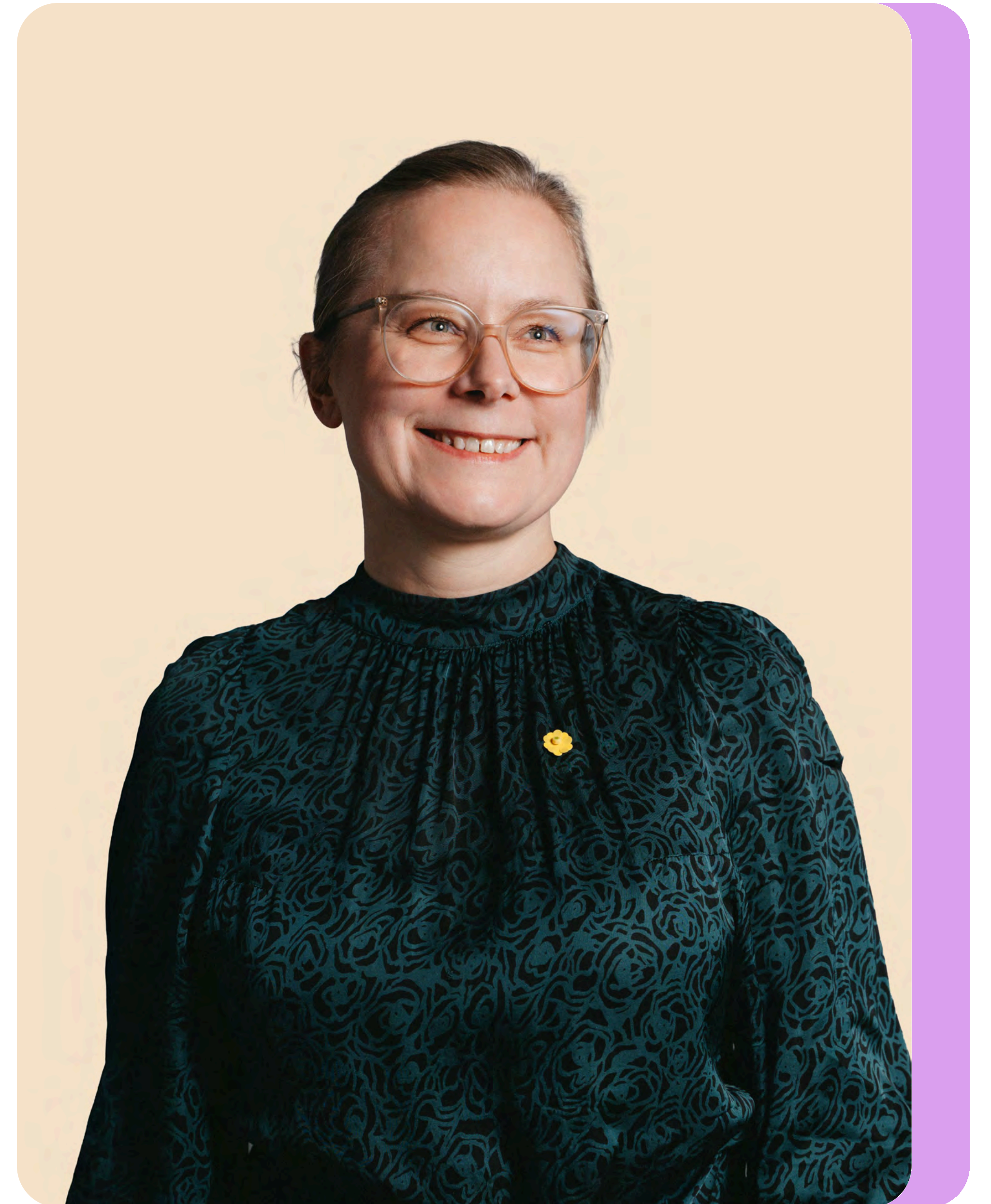
OUR BUSINESS

Our Products

OUR BUSINESS OUR PRODUCTS

“We see product development as our most powerful tool to create real impact. By combining data, technology and close customer insight, we design solutions that are not only easy to use and scalable, but that genuinely help people improve their personal finances and make more confident everyday decisions.”

KJERSTI THORNEUS CHIEF PRODUCT AND TECH OFFICER



OUR BUSINESS OUR PRODUCTS

Unsecured Consumer Loans

We facilitate digital comparisons of unsecured consumer loans by allowing up to 40 different lenders to present their offers for the customer's application. This is done both in our digital platform, and with the help from our experienced and professional advisors. We offer comparison among our partners, but we do not offer any actual loans as Sambla Group.



OUR BUSINESS OUR PRODUCTS

Mortgages

We provide mortgage comparisons by allowing up to seven different banks to place their offers for the customer's application. By the end of 2025, we also launched second chance (second prio) mortgages in Sweden, a product that has been alive in Norway for long. Currently, our mortgage services are available in Sweden and Norway. During 2025, we also expanded our bank panel with Ikano Bank.

“By expanding our mortgage offering, we are giving more customers real opportunities to refinance their existing consumer loans with better terms through their mortgage. This can help gaining control over their expenses and create more room in their everyday finances.”

YASIN KAYHAN COMMERCIAL MANAGER SWEDEN



OUR BUSINESS OUR PRODUCTS

Insurance

In collaboration with third-party insurance companies, Sambla Group offers two insurance products: payment protection and life insurance. This covers interest costs in case of unemployment, sickness, or the need to care for a close relative. In the event of death, life insurance ensures that close relatives do not need to worry about the deceased's financial obligations.



OUR BUSINESS

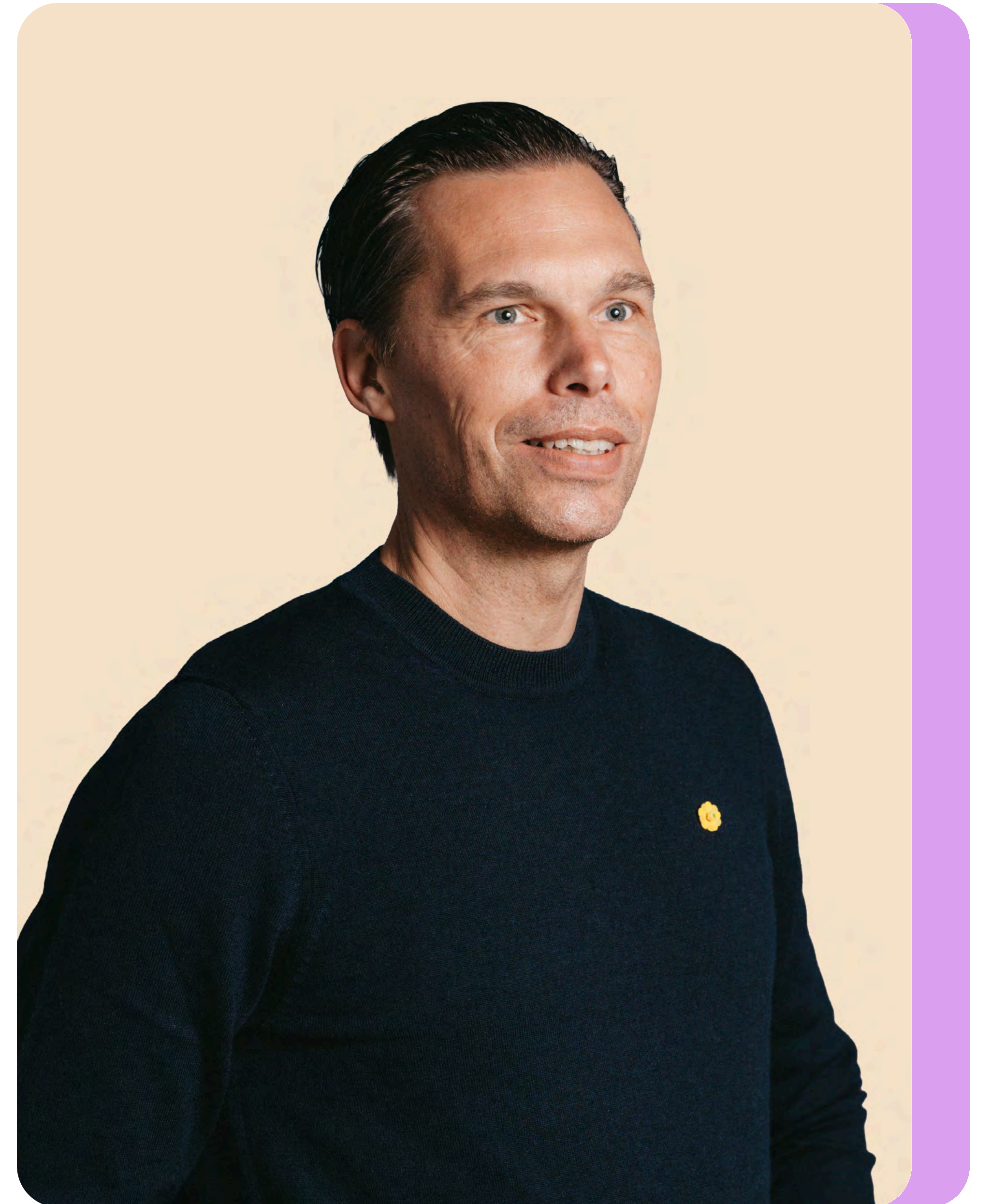
OUR PRODUCTS

Car Loans

Sambla Group offer car financing solutions to both car dealerships and consumers, with over 2,500 car dealers as our partners in Sweden and Finland. We provide a B2B2C product, facilitating consumer loans for car purchases at dealerships, as well as a B2B product, offering inventory financing to car dealers.



“Our focus is that taking a car loan or refinancing an existing one should feel simple and transparent. Our role is to give customers a clear overview of their options, straightforward terms and a smooth process, including in supporting our customers with competitive loan options for electric vehicles and fossils free solutions.”



OUR BUSINESS OUR PRODUCTS

Pensions

Sambla Pension was launched in 2025, and is a service to empower individuals to take control of their retirement savings. By consolidating and visualising pensions, providing tailored pension guidance to a targeted pension plan and clear forecasts, we enable individuals to make informed, confident decisions about their financial future.



OUR BUSINESS OUR PRODUCTS

Credit Card comparisons

During 2025, Sambla Group launched a credit card comparison service in all our markets, to give consumers a clear and objective picture of the differences between different credit cards. Credit cards differ in everything from fees and interest rates to insurance terms and bonus programs. With the new fully digital service, users can compare multiple cards at the same time based on key factors such as annual fee, effective interest rate and interest-free periods.

“We launched our credit card comparison to make it easier for people to see the true cost of their cards and the alternatives available. By gathering fees, interest rates, benefits and insurance in one place, we enable customers to find the option that genuinely fits their needs, priorities and spending patterns, instead of settling for a card that just happened to be there.”

YASIN KAYHAN COMMERCIAL MANAGER SWEDEN



03 Sustainability at Sambla Group



Our Sustainability Commitment

At Sambla Group, sustainability is not only a prerequisite for our business, but the core of our commitment to our customers, partners, employees, and owners. We understand sustainability as beyond compliance, and we continuously strive to enhance our understanding and our management of our key sustainability matters to be able to provide even better services to our customers.

To do so, Sambla Group is working systematically and proactively to ensure we continuously identify, respond and govern our environmental, social and governance (ESG) related impacts, risks and opportunities. We have launched a new ESG-strategy, to set the direction for how we work to integrate our key ESG factors in our operations. The strategy has measurable targets and continuous monitoring to ensure our commitments are realised, and we look forward to communicating these targets in 2026. This section of the report will describe how we work with stakeholders, with our value chain and our sustainability governance to develop and achieve our ESG-strategy and our targets. We have chosen to use the phrase ESG to describe how we work with sustainability throughout this report.

“Our ESG work is not a set of side projects, it is integrated with our company strategy. Our focus areas link our vision, values and policies to concrete practices and decisions across our operations.”

KLARA LINDVALL ESG MANAGER



Stakeholder involvement & dialogues

Our stakeholders are central to our work, and close dialogues are key in informing both our ESG strategy and our operations. We strive to have continuous feedback loops with our key stakeholders and ensure that their interests and feedback are adhered to in our operations and strategy. We have made solid commitments to our stakeholders, to guide us in our operations, and to ensure our stakeholders know what to expect.

Our Customers

We enable our customers to understand and make informed decisions to improve their personal finances.

Our Society

We ensure no one is left behind by working for financial empowerment and financial literacy, and we strive to minimise any negative impacts our operations might have on the environment or people.

Our Employees

We provide a sustainable workplace where our employees are safe, happy and has the opportunity to reach their full potential.

Our Investors

We create value for our investors by continuing to grow, diversify and strengthen our customer relationships, to decrease costs and expand our market reach.

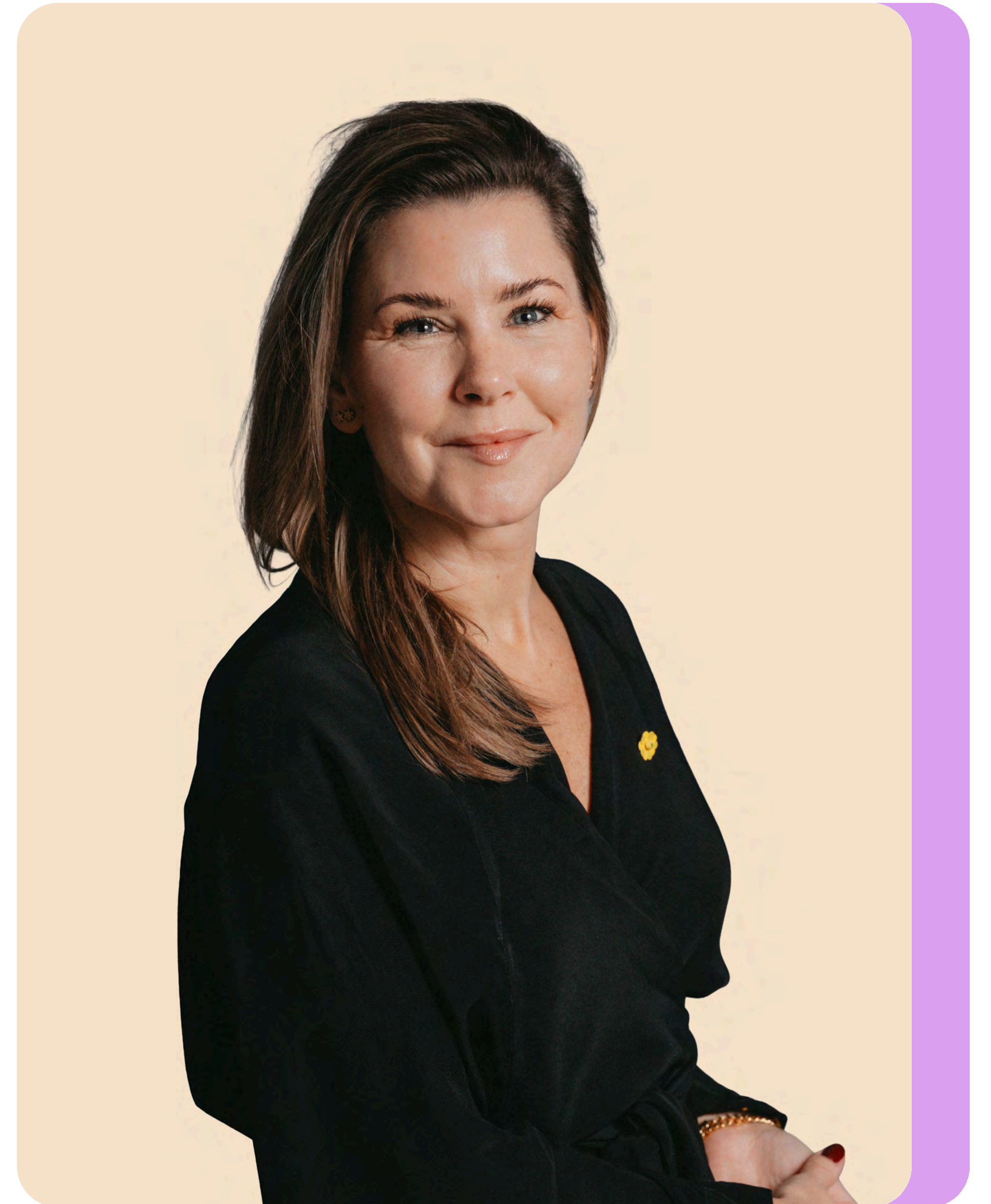
Our Partners

We continuously strengthen our partnerships, act as a responsible and reliable partner and strive to ensure we can help more customers at higher quality and lower cost

OUR OPERATING MODEL

“Customer feedback is one of the most valuable resources we have. By understanding our customers’ needs, concerns and everyday reality, we can create clearer comparisons, relevant guidance and communication that truly supports better financial decisions.”

PETRA BLIXT CHIEF MARKETING OFFICER



Our Value Chain

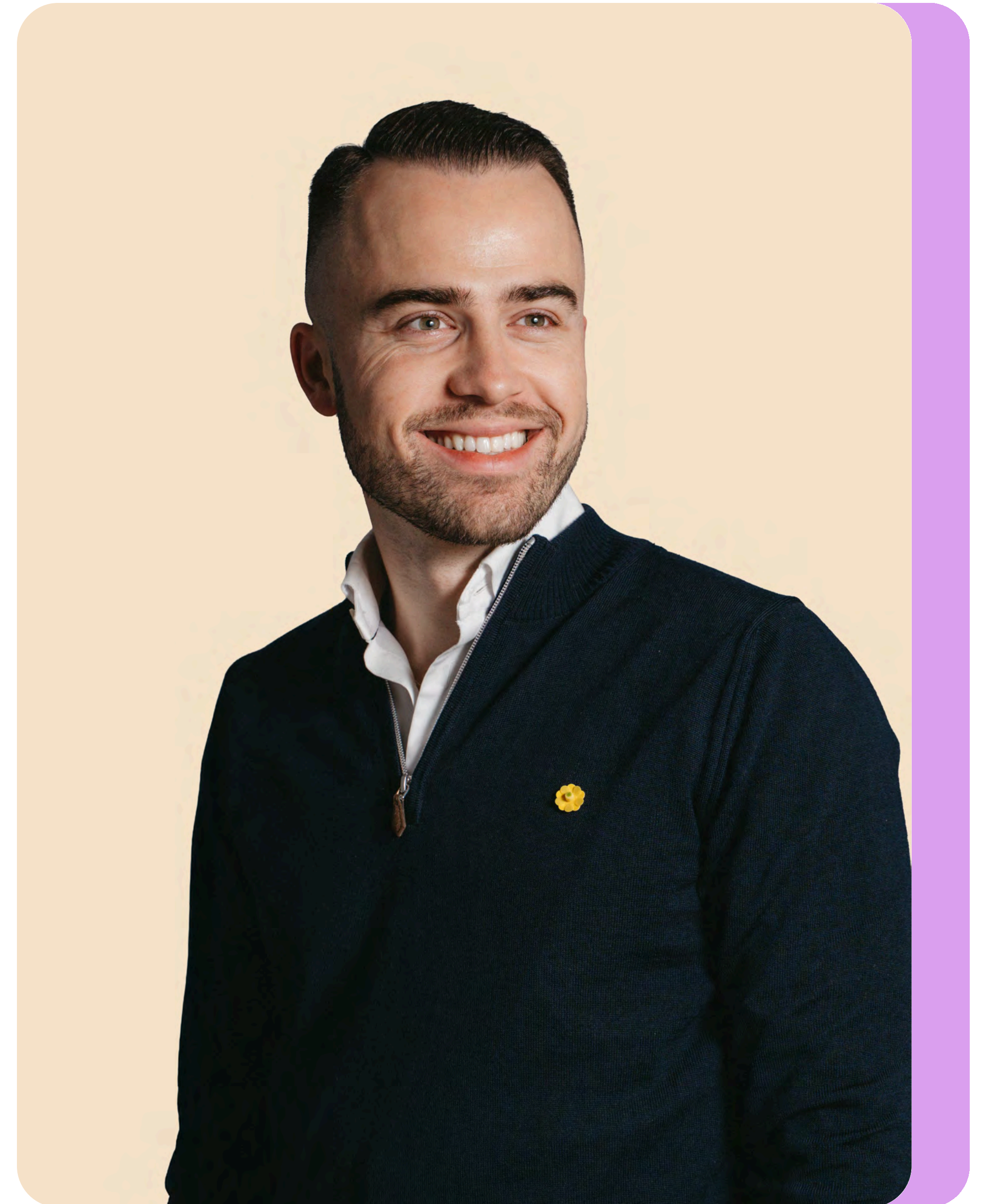
Sambla Group’s value chain consists of three main components: upstream resource inflows and investments to manage our platforms and operations; our own operations, including both the development and delivery of our service offerings; and downstream activities, comprising our consumers who are the end-users of our services. We take a holistic view of the entire value chain when assessing ESG-related impacts, risks, and opportunities. Our long-term partnerships with banks enable us to provide services to customers, while we maintain both short- and long-term relationships with marketing platforms to effectively reach and engage our customers.



OUR VALUE CHAIN

“Strong partnerships are the foundation of our business model. During the year, we have initiated several important collaborations that broaden access to fair and transparent mortgage options, help more households challenge their interest rates and support more confident decisions about long term economy.”

JASMIN SVRAKA CHIEF COMMERCIAL OFFICER



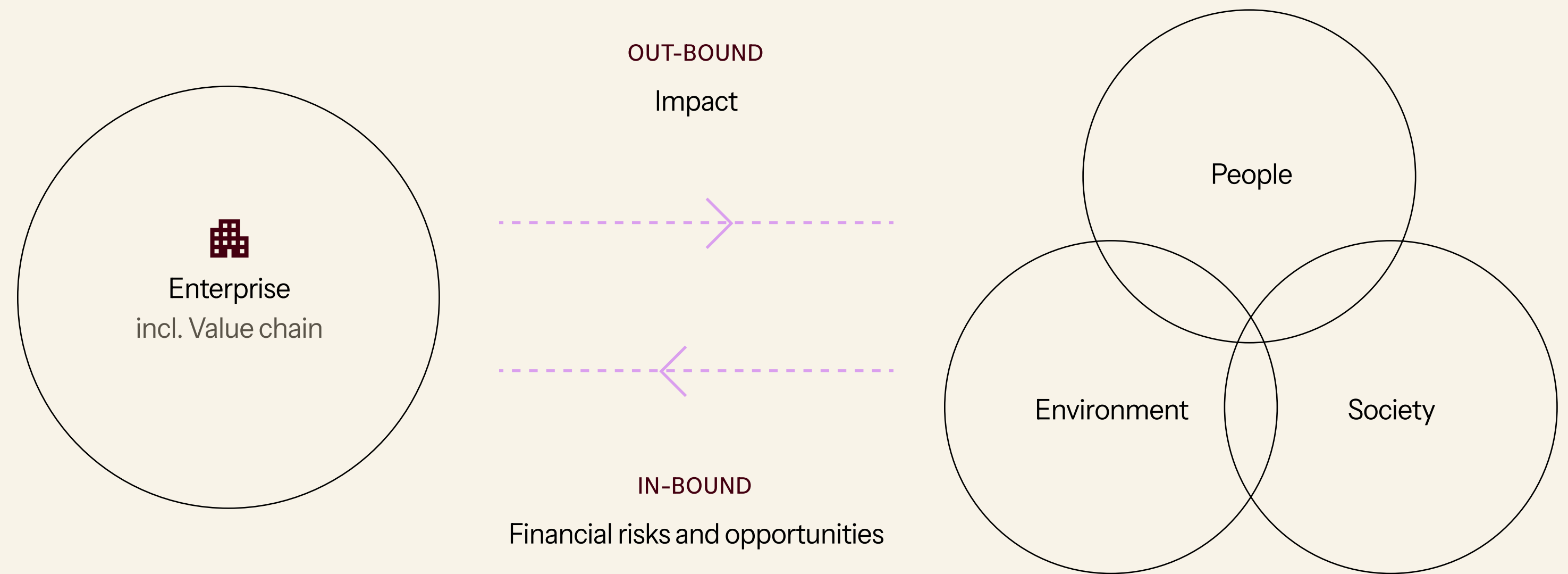
Our Double Materiality Assessment

As a part of our commitment, and to further increase our understanding and transparency on ESG matters for us and our stakeholders, we have continued to build our understanding of what we have impact on, and what impacts us. Through an in-depth analysis of all matters and their relation to Sambla’s operations, partnerships and stakeholders, we have developed and enhanced our perspectives on what is material for the Group to focus its efforts on. This analysis does not only look at only our own operations – it involves our full value chain.

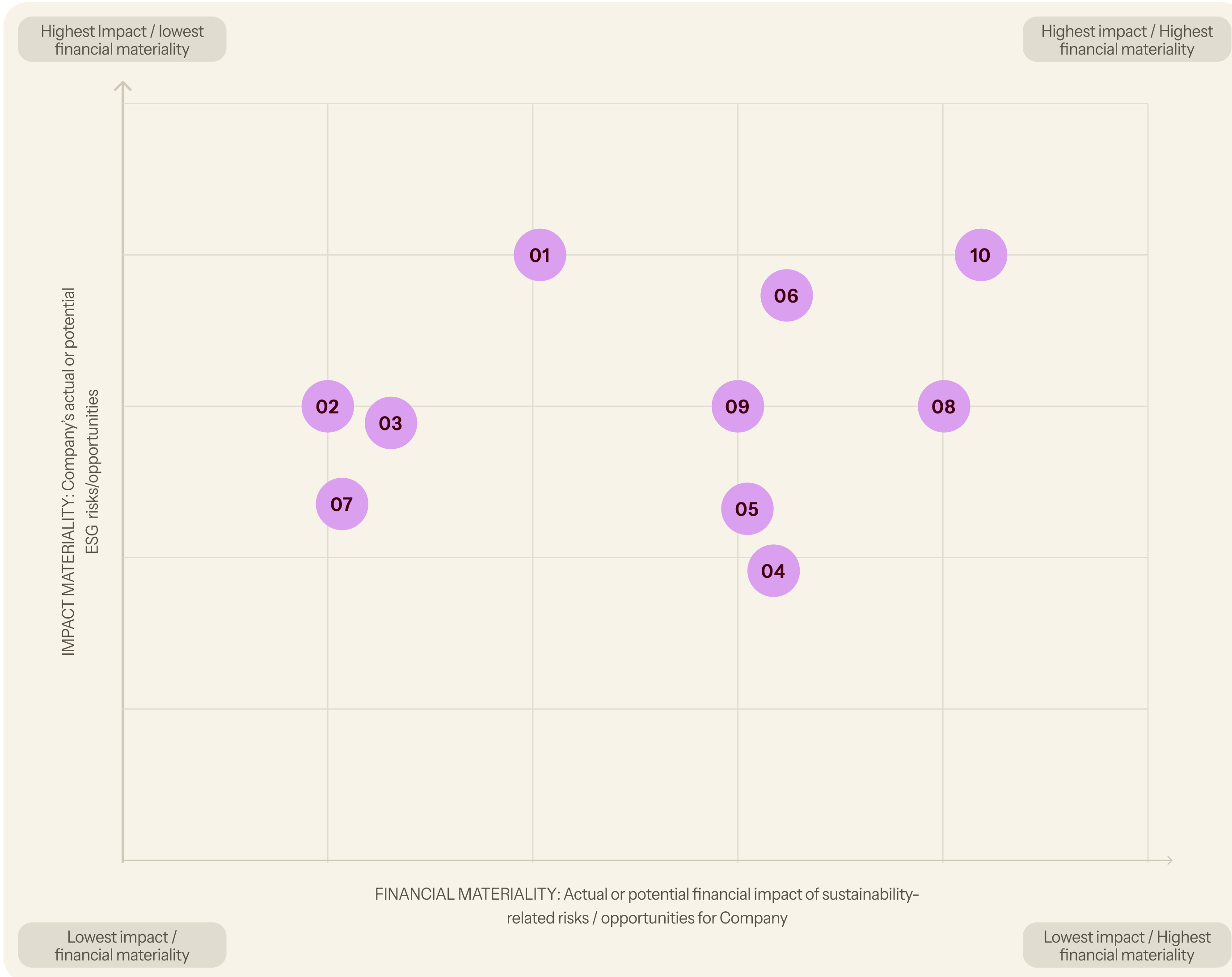
Building on our previous materiality assessment, during 2025 we validated the double materiality assessment made at the beginning of the year. This helped us determine our most relevant sustainability topics – by looking at risks, opportunities and impacts associated with the full range of ESG topics (sustainability matters), across different time horizons.

Conducting a double materiality analysis means expanding the scope of assessing materiality. Rooted in understanding the perspectives of our stakeholders, it enables us to understand the full complexity of how different ESG matters interact with our company across its value chain. This is done by looking at financial materiality – how financial risks or opportunities connected to these matters might affect the company across time, and by looking at impacts – what kind of positive or negative impacts we have within or on different ESG matters.

WHAT IS DOUBLE MATERIALITY ASSESSMENT?



Sambla Group's Double Materiality Assessment for 2025



NO	TOPIC	SUB-TOPIC	IMPACT	FINANCIAL
01	CLIMATE CHANGE	• EMISSIONS REDUCTION & ENERGY	4	2
02	OWN WORKFORCE	• WORKING CONDITIONS AND HEALTH & SAFETY	3	1
03	OWN WORKFORCE	• DEI	3	1
04	CONSUMERS & END-USERS	• RESPONSIBLE MARKETING	2	3
05	CONSUMERS & END-USERS	• RESPONSIBLE LOAN BROKERING	2	3
06	FINANCIAL EMPOWERMENT	• ACCESS TO QUALITY INFORMATION & MONETARY LITERACY	4	3
07	FINANCIAL EMPOWERMENT	• SOCIAL INCLUSION	3	1
08	GOVERNANCE	• REGULATORY COMPLIANCE, INCL. AML & ANTI-BRIBERY	3	4
09	GOVERNANCE	• CORPORATE CULTURE	3	3
10	PRIVACY & CYBERSECURITY		4	4

SUSTAINABILITY AT SAMBLA GROUP

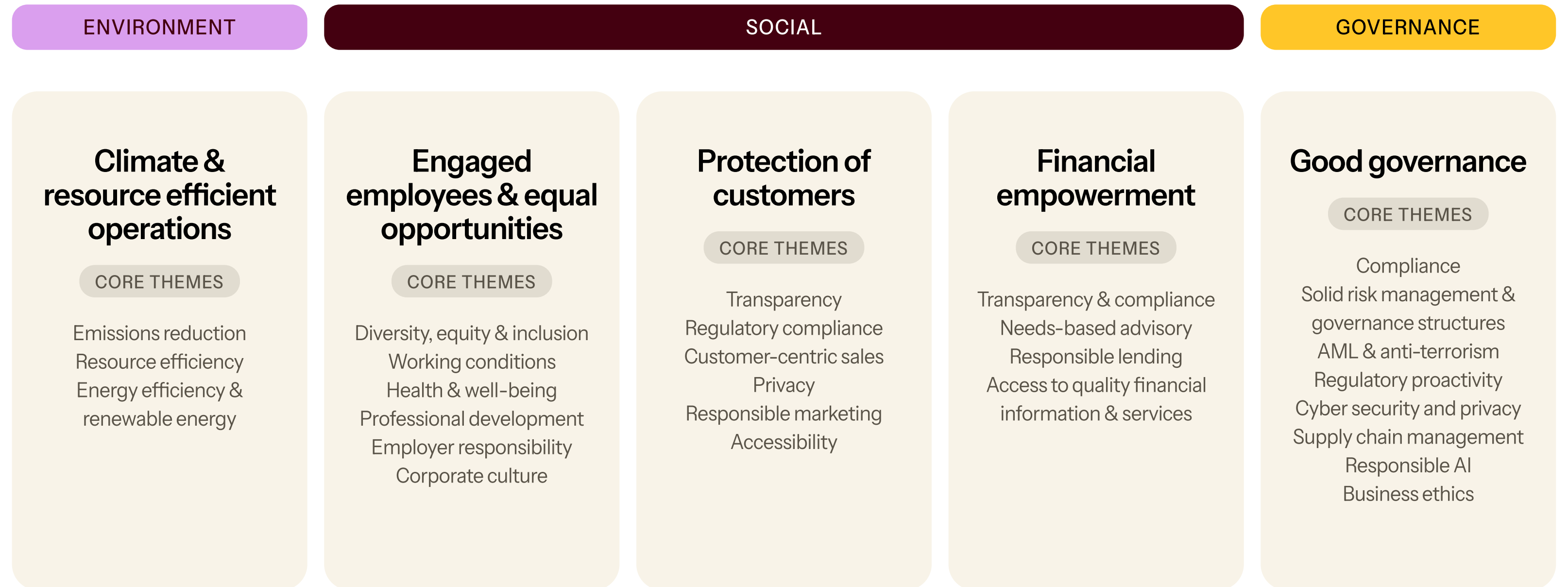
Our ESG Strategy & Targets

Our ESG Strategy

Building from our double materiality assessment, the Group’s new vision and strategy and our key stakeholder dialogues, Sambla Group has during 2025 worked to update our ESG strategy. The ESG strategy, in alignment with the Group’s strategy, serves to direct and focus the Group’s ESG efforts. It is accompanied by a comprehensive monitoring & evaluation structure to ensure both progress and continuous relevance of core targets and focus areas.

The strategy is centred around five focus areas and is formulated to focus the Group’s attention on the sustainability matters that are of most importance to us and our stakeholders – now and in the future. The strategy contains core focus areas, which all are to be monitored and developed to respond to ESG-related impacts, risks and opportunities detected through our governance structures. Further, they have associated commitments, which are our statements of intent within each focus area.

The ESG strategy is decided by the Board of Directors and will be reviewed in its entirety annually to ensure continuous progress. Key targets, risks and KPI:s are monitored on a monthly and quarterly basis. Our targets will be communicated during 2026.

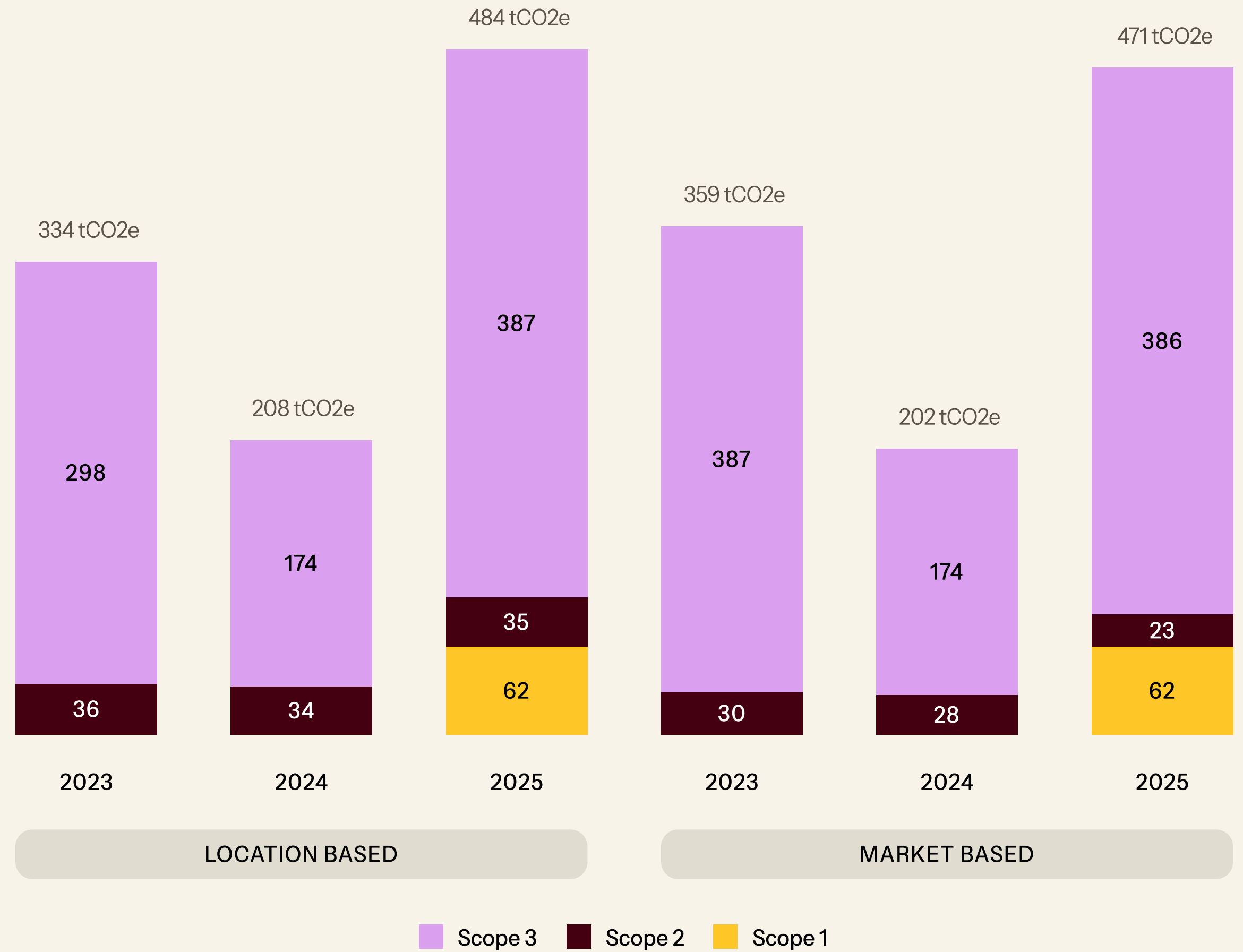


Climate – Reducing our emissions by 10 % annually

Central to our ESG agenda is having concrete and ambitious targets for our prioritised focus areas. The new strategy, approved by our Board of Directors in early 2026, includes a set of updated ESG targets with 2025 as the baseline year. These new targets will be communicated publicly during 2026. Until the new targets are communicated, we continue to report on our original ESG targets, which remain relevant and have guided our work up to and during 2025.

Sambla Group is committed to reducing our emissions in all three scopes, and had set a goal for 2025 of a 10 % reduction. All remaining emissions are continuously offset through certified carbon removal projects, and we will continue to explore available techniques for doing so in a responsible and effective manner. During 2025 we updated and developed our calculation methods, as well as capturing a fuller scope of our emissions, to ensure that 2025 can become our new baseline year with high quality data for setting our targets and reduction plans. This is reflected in our increased emissions for 2025 – more information can be found in the Climate-section of the report.

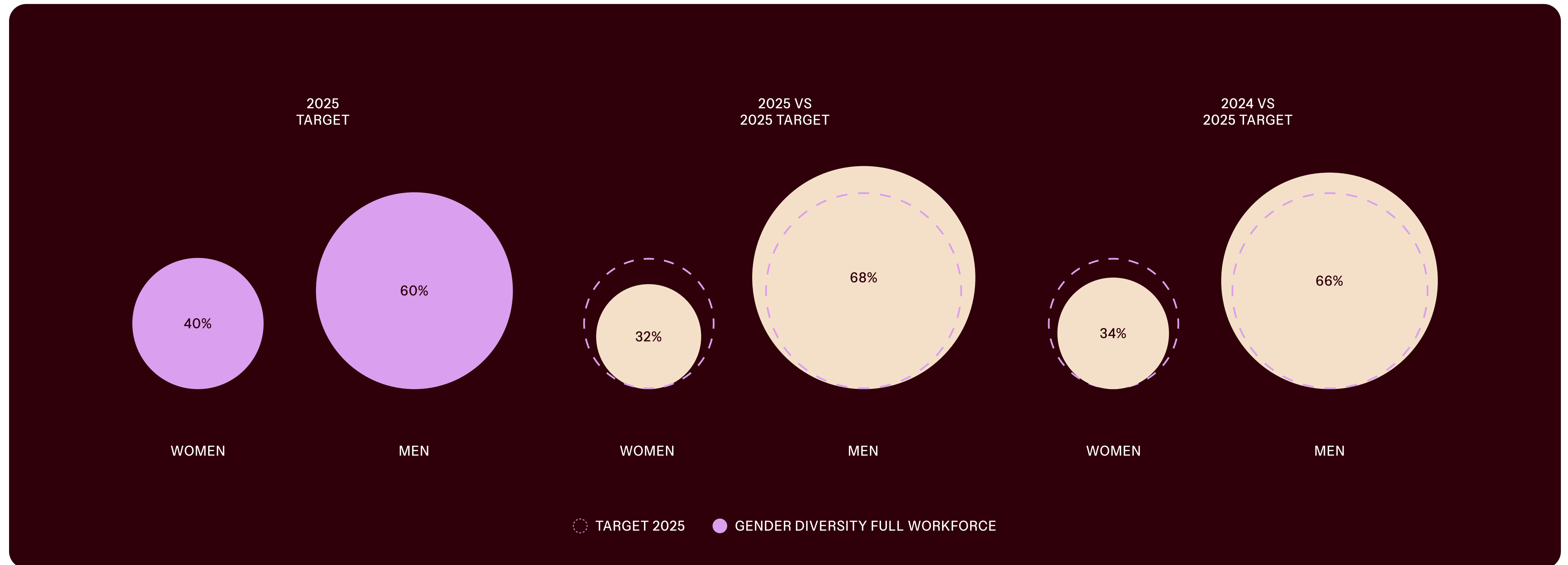
SUSTAINABILITY TARGETS – REDUCING OUR EMISSIONS¹



¹My Money is included in full for 2025, but not included in 2023, and not in full 2024

Diversity, inclusion and equity – 40/60 gender balance in the full workforce by 2025

We're dedicated to improving the gender balance in our workforce, to ensure that all employees have the same opportunities to develop and thrive in their professional lives. Our target was to ensure a gender balance of 40/60 in our full work force by the end of 2025 – a target we unfortunately did not meet. We did however make progress, and under the section Engaged Employees and Equal Opportunities you can find more information on our activities to meet our targets. We are also very proud to having a 50/50 gender split in our executive management team (excl. CEO) as per the end of 2025.



Our Sustainability Governance and Risk Management

Governance is a core part of Sambla Group’s active ESG agenda, and imperative to the success of our strategy as well as our risk management. Meeting the targets of our ESG strategy requires sound and comprehensive governance and oversight. During 2025, we have focused on building the structures that enable both us and our stakeholders to continuously identify and manage ESG-related risks, opportunities and impacts. At Sambla Group we recognize that our ability to thrive in the market is depending upon the trust and confidence of the public. Therefore, upholding high ethical standards and having robust structures in place is fundamental to our sustained success.

Integrated risk management

Addressing ESG risks require us to integrate our understanding of how to assess and mitigate them in our business practices. We are committed to adhering to regulations and ethical standards, proactively managing and mitigating risks through our enterprise risk management system. This means we assess risks related to environmental, social, and governance factors across our value chain, as well as anticipating future legislative changes and industry behaviour. We also engage with all key stakeholders in this process. During 2025 we worked on integrating our key sustainability risks into our overarching enterprise risk management structure.

Structure for Internal Control

The Group’s structure for internal control is based on the COSO framework, with an Internal Control Coordinator function owned by the Head of Group Financial Control, who has the operational responsibility of ensuring that the framework is implemented throughout the organisation. Progress and status are reported to the Board of Directors through the Financial and Audit Committee. During 2025 we added key sustainability related control mechanisms in our internal control framework.

Responsibilities of the Board of Directors

The Board of Directors are responsible for the content of this report, and to ensure that Sambla Group conduct business in a responsible, ethical and professional manner. This includes identifying and managing conflicts of interest, risks of corruption or fraud, fostering a culture of risk awareness and mitigation, and promoting good internal governance and control practices throughout the organisation. The Board of Directors are ultimately responsible for ensuring that ESG-related impacts are managed. The Board of Directors entrusts oversight of our ESG work to the CEO, who further delegates this responsibility to the executive management team, with reporting responsibility at the office of the Chief Financial Officer (CFO). ESG matters, such as risks, reporting, knowledge and incidents, are also regularly on the agenda of the meetings of both the Financial and Audit Committee, as well as for the Board. The CFO holds the primary responsibility for our ESG agenda, supported by our CPCO and CCDO. Preparer of the ESG strategy, initiatives, reporting and communication is the Group’s ESG Manager, who reports to the CFO.

Executive Management Responsibilities

The executive management team each have ownership over their own agendas, making decisions regarding the monitoring and advancement of our ESG efforts, including identifying risks, opportunities and impacts. All functions are involved in the work and the reporting on key ESG matters. We track, report and react on our core ESG matters to the Board of Directors and other key stakeholders on a monthly, quarterly and annual basis. Policies and other key steering documents are developed to meet identified risks and impacts on our key sustainability matters. Our employees also receive trainings on our key topics, from our Code of Conduct to compliance, governance, ESG and cybersecurity.

Each manager is accountable for embedding the Group’s strategic objectives into their respective areas of responsibility. We aim to foster a culture of active participation and initiative, encouraging every individual to contribute to our sustainability journey. We work with clear commitments on how we want our business to be conducted, and you will find more information on this under respective section in the chapter of Sustainability Performance and Management 2025.

Our ESG risks

Working within the financial system means our operations are exposed to a wide range of risks linked to financial information, customer contacts and digital infrastructure. Through our integrated risk management system, we continuously assess and monitor risks related to responsible lending and over-indebtedness, responsible marketing and partner conduct, access to quality financial information, privacy and data security, our employees working environment and the use of new technologies such as AI, as well as climate and environmental impacts. The following sections describe our main ESG risk areas and how we work to manage and mitigate them.

Compliance & Ethical Business Practices

Compliance with ethical business practices and legal frameworks is paramount from a both a responsibility and a risk perspective, encompassing efforts to combat money laundering, fraud and corruption. We have implemented anti-money laundering and corruption prevention policies to mitigate associated risks, safeguarding our operations and reputation, and our compliance is continuously managed and monitored across the organisation. Further, we closely follow regulatory developments to ensure we comply with all relevant legislation and best practice across our markets.

Responsible Lending

Responsible lending is central in our operations, and we need to ensure that individuals can afford the loans they seek without facing over-indebtedness, mitigating the risk of financial instability. Through transparent lending practices and access to quality financial information, we seek to empower borrowers and promote financial well-being, building trust with our clients and upholding industry integrity and reputation. We educate and assess the performance of our employees in their customer contacts and have guidelines in place to help our employees to always act with the customers' interest first in their dialogues. Responsible lending ties closely with our priorities on customer protection, as well as financial empowerment.

Responsible Marketing

Responsible marketing practices is a key area of risk within our operations, working in a digital landscape work with partners that market and disseminate information on our products. We have strict rules in place that dictate what we say and what we don't say in our marketing, and due diligence processes to ensure compliance among our own operations and those of our partners. This is a continuous process, and through our customer service and our whistleblowing system we actively engage with our customers to further develop our processes and procedures.

Privacy and Data Security

Privacy is an inherent risk for our business, as we do have access to information provided by our customers and our employees. We have systems in place to monitor potential incidents, and we act on all incidents or suspicion of incidents that may arise. Our employees are trained on privacy and cyber security and are active in ensuring our processes and procedures always are up to standard. Data security is crucial to maintaining trust and confidence among our clients and stakeholders. As guardians of sensitive financial information, we're committed to robust measures against cyber threats, data breaches, and privacy violations. Stringent access controls, encryption protocols, and regular security audits are part of our strategy, ensuring the confidentiality, integrity, and availability of client data, thereby reducing the risk of data breaches and unauthorised access.

Our ESG risks

Employee Wellbeing & Working Conditions

For our employees, we are equally committed to monitor and mitigate risks that may arise in relation to our workforce. We operate in a male-dominated industry, and we want to foster an inclusive workplace and a supportive culture that celebrates diversity, provides equal opportunities for all and empowers our employees. We have quarterly pulse surveys sent out to all employees, so that we quickly can adapt and develop our practices in response to the views of our employees.

We recognize that our employees are exposed to risks given the evolving nature of our business environment, as well as other external factors having effects on our employees. Sambla Group is committed to ensuring good working conditions, a healthy and safe workplace and that our employees have access to the support and the social security they are entitled to.

We monitor these risks closely and continuously and always strive to do so through a close dialogue with our employees. Equally, we recognise the risks of employee engagement and equal opportunities and hence we monitor and act on this continuously.

Responsible Use of AI

The use of AI tools also introduces risks related to data security, privacy, compliance, and operational integrity. The use of AI may also pose environmental risks associated with increased energy usage, and social risks regarding transparency and accountability toward our stakeholders – predominantly our customers. To mitigate these risks, we have a solid policy and monitor structure in place, with guidelines and trainings detailing how we expect our employees to act and what a responsible use of AI looks like.

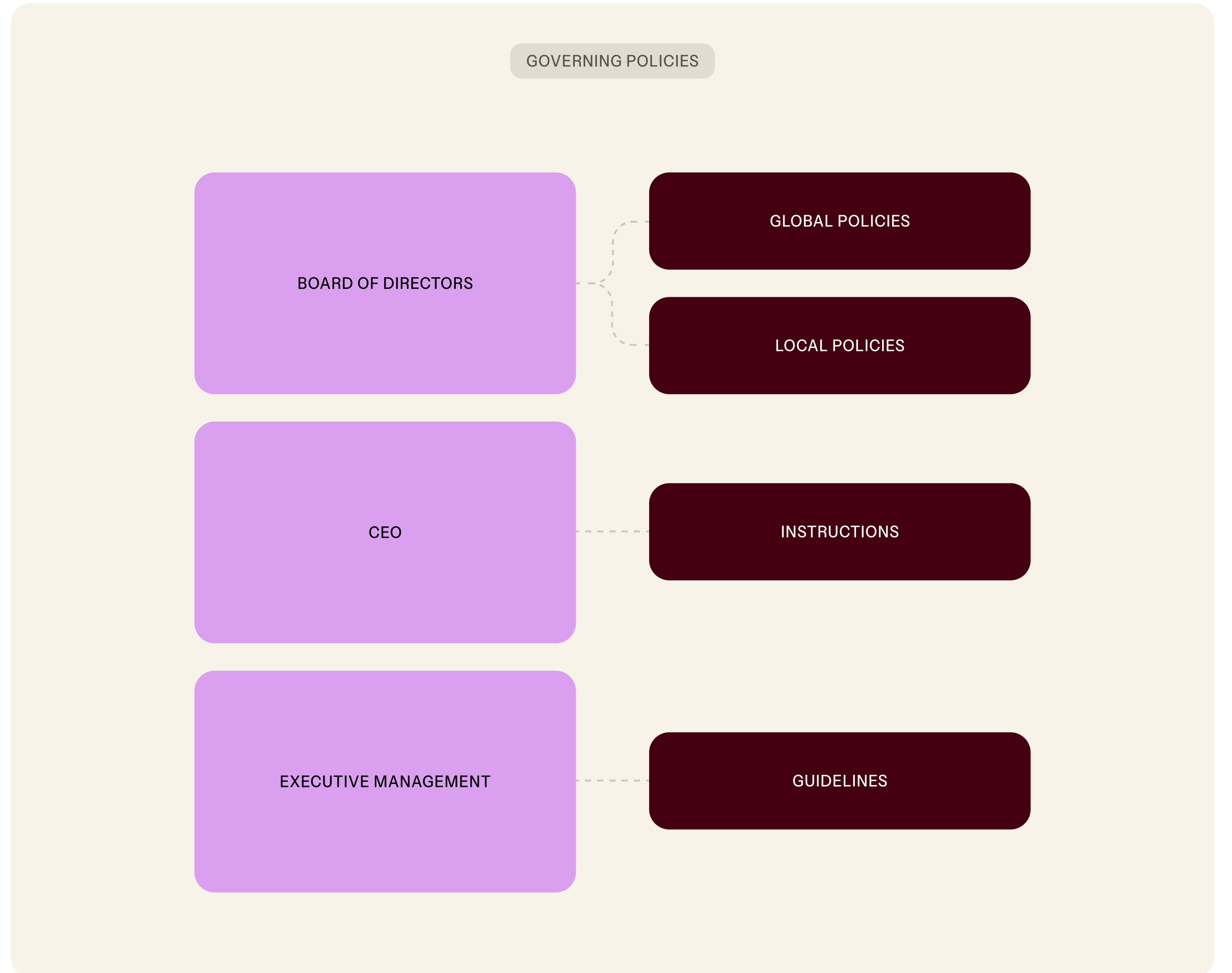
Climate & Environmental Impact

Mitigating our carbon footprint and being resource efficient is crucial in addressing climate change. We are committed to minimising emissions and ensuring sustainable operations, recognising our collective responsibility to contribute to a more sustainable future. Our understanding is also that we, as part of the larger society, are subject to a both risks and opportunities associated with the transition to a carbon neutral economy. While our business model is not exposed to any large physical risks related to climate change, we do see it as an important factor in our relationships with our key stakeholders, especially partners, owners and customers. We need to manage, mitigate and remain proactive in working with our impacts on climate change, as this is expected of us both from our stakeholders and ourselves.

Our ESG Policies

Our business, and thus our ESG efforts, are guided by a set of policies that shape our approach to good governance, sustainability and responsible business conduct. During 2025, we have focused on implementing and training our employees on our Code of Conduct, which serves as an overarching document guiding our organisation in how matters are governed and managed at Sambla Group. Our Code of Conduct stipulates our policy commitment for responsible business conduct and describes our approach to due diligence as well as human rights, among other key policy areas for the company. The Code is approved by the Board of Directors, and is supplemented by our Supplier Code of Conduct which regulates how we expect our suppliers to behave.

In addition to our Code of Conduct, we are governed by a number of more specific policies to ensure we have a clear framework of how we expect the organization to act. These also set the framework for how we monitor and evaluate our performance in these key areas and are updated annually and continuously to ensure they are fit for purpose. We have policies covering all material topics described in this report, with clear delegations of responsibility and reporting. All relevant policies are also covered by our training programmes, either as stand-alone courses or as part of our annual Code of Conduct course.



United Nations Sustainable Development Goals and the UN Global Compact

The United Nations Global Compact and the United Nations Sustainable Development Goals (the SDGs) are important global frameworks for working with sustainable business and development. We adhere to, and are inspired in our work by, all ten principles of the UN Global Compact. We also stand by all the SDGs, and we prioritise working with the goals where we believe we have the means to make the most impact, given the nature of our business as a fintech company.

Aligned with our ESG focus areas and the nature of our business as a fintech company, we prioritise five key SDGs:



Gender Equality

We are committed to fostering gender equality and empowerment, advocating for equal opportunities and inclusion for all genders within our organisation and beyond. This commitment holds particular significance given the prevalent male dominance in our industry.



Decent Work & Economic Growth

We are committed to cultivating an environment that supports decent work conditions, fair employment practices, and sustainable economic growth. Our aim is to contribute to job creation, entrepreneurship, and economic opportunities for individuals and communities.



Industry, Innovation, & Infrastructure

We recognise the pivotal role of sustainable industries, innovation, and resilient infrastructure in driving positive change. We actively integrate sustainable practices, technological advancements, and financial infrastructure development to advance social and economic progress



Reduced Inequalities

We want to ensure that individuals have equal access to lending by actively working toward accessibility for everyone regardless of their background. We aim not only to facilitate financing, but also to be a driving force in promoting financial literacy and contributing to a fairer society.



Climate Action

We are dedicated to reducing our carbon footprint, embracing renewable energy solutions, and implementing sustainable practices throughout our operations. By taking action to combat climate change, we strive to safeguard our planet for future generations and contribute to a more sustainable and resilient global environment.

Our Partnerships

We are very proud to have entered a strategic and long-term partnership with the children right's organisation Majblomman, who work to combat childhood poverty. Sambla Group is committed to supporting Majblomman's mission of giving more children equal opportunities to grow up under fair conditions – regardless of their family's financial situation.

The collaboration aims to promote financial inclusion and empower children in society, with a particular focus on improving financial literacy from an early age. Majblomman works through direct financial support to children, advocacy efforts, and funding research. Every spring, thousands of children across Sweden take part in selling the iconic Majblomma flower – gaining essential knowledge in finance, entrepreneurship, and social responsibility along the way.

We're also proud to have a long running scholarship for young students at Swedish higher education. The scholarship, of 10 000 SEK, is awarded twice a year to support students who want to study abroad and experience new cultures – something we at Sambla believe is a great way to grow.

Further, we believe in supporting the causes that are of most relevance in our local communities. For example, our Malmö office supports Skåne Stadsmission who work with improving the situation for the homeless in Malmö.

Additionally, we've sponsored Naturskyddsföreningen for a number of years, an organisation working to strengthen environmental protection and biodiversity. We further support Musikhjälpen, one of Sweden's largest campaigns to annually finance projects aimed at improving the lives of children across the globe.

Further, we are a member of the Swedish FinTech Association, a membership association to further the Swedish fintech-scene's public agenda.



Åse Henell, then-Secretary-General of Majblomman and Hans Skruvfors, CEO Sambla Group

Our Supply Chain Management

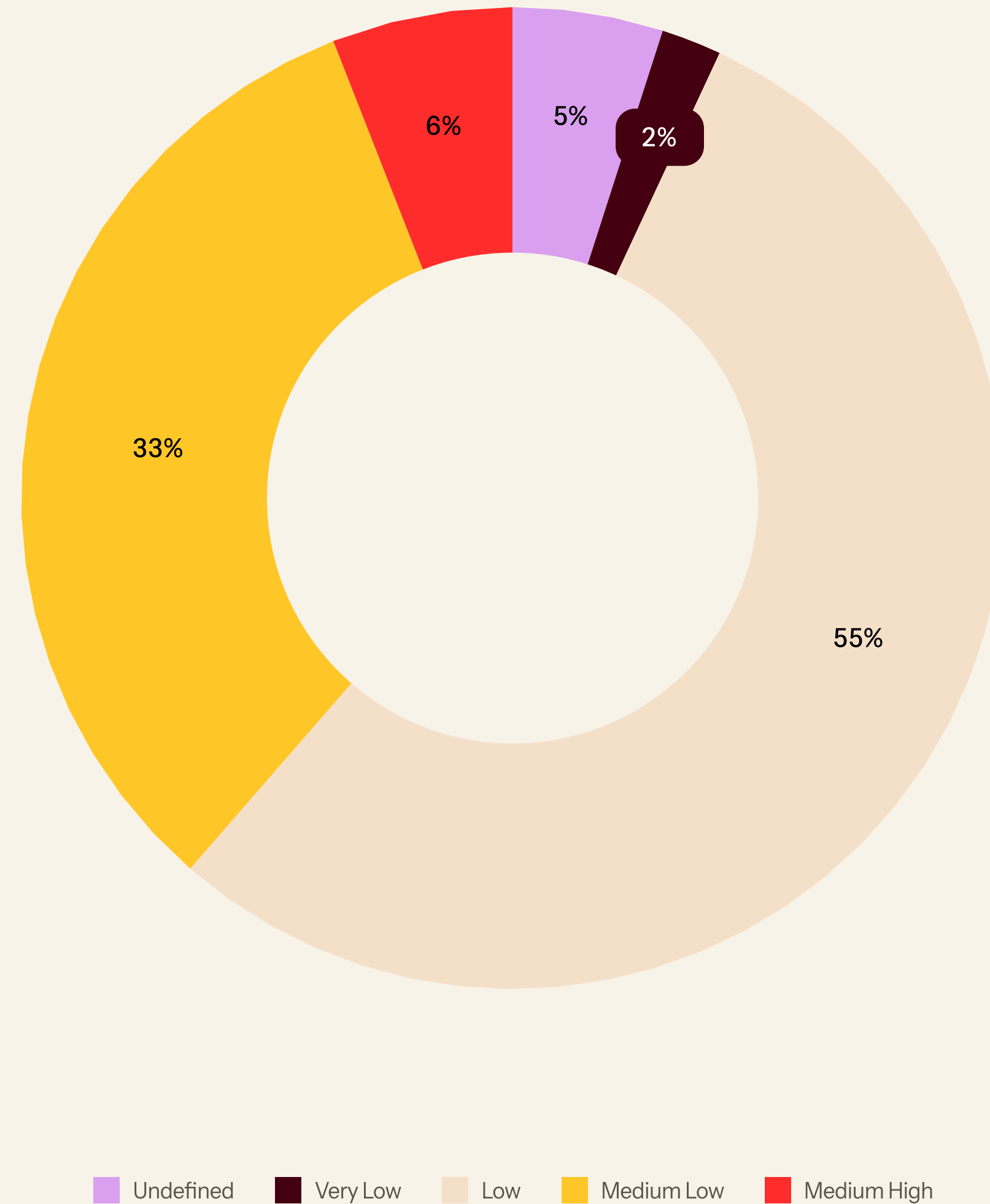
Managing relationships with our partners and our suppliers is an important part of formulating and delivering on Sambla Group’s ESG strategy. Many of our key sustainability matters are located within our value chain which requires an understanding made possible through our active supply chain management. We continuously assess the ESG performance as well as inherent industry or country risks of our suppliers and partners. We screen all our suppliers to identify social, environmental or governance risks. During 2025, we had no suppliers with a high-risk profile.

Our supply chain management reflects our priorities within ESG and is thus centred on business ethics and responsible marketing, environmental impacts and ethical labour practices, as well as human rights, privacy and cybersecurity. We collaborate with the platform Ecovadis to conduct regular quarterly risk assessments of all our suppliers, and more detailed in-depth assessment of at-risk suppliers. We keep close dialogues and continuous risk assessments and collaborate with our most material suppliers. This enables us to foster ongoing improvement and accountability across our supply chain, and to be proactive with managing risks and impacts that arise from within our supply chain.

WHAT IS ECOVADIS?

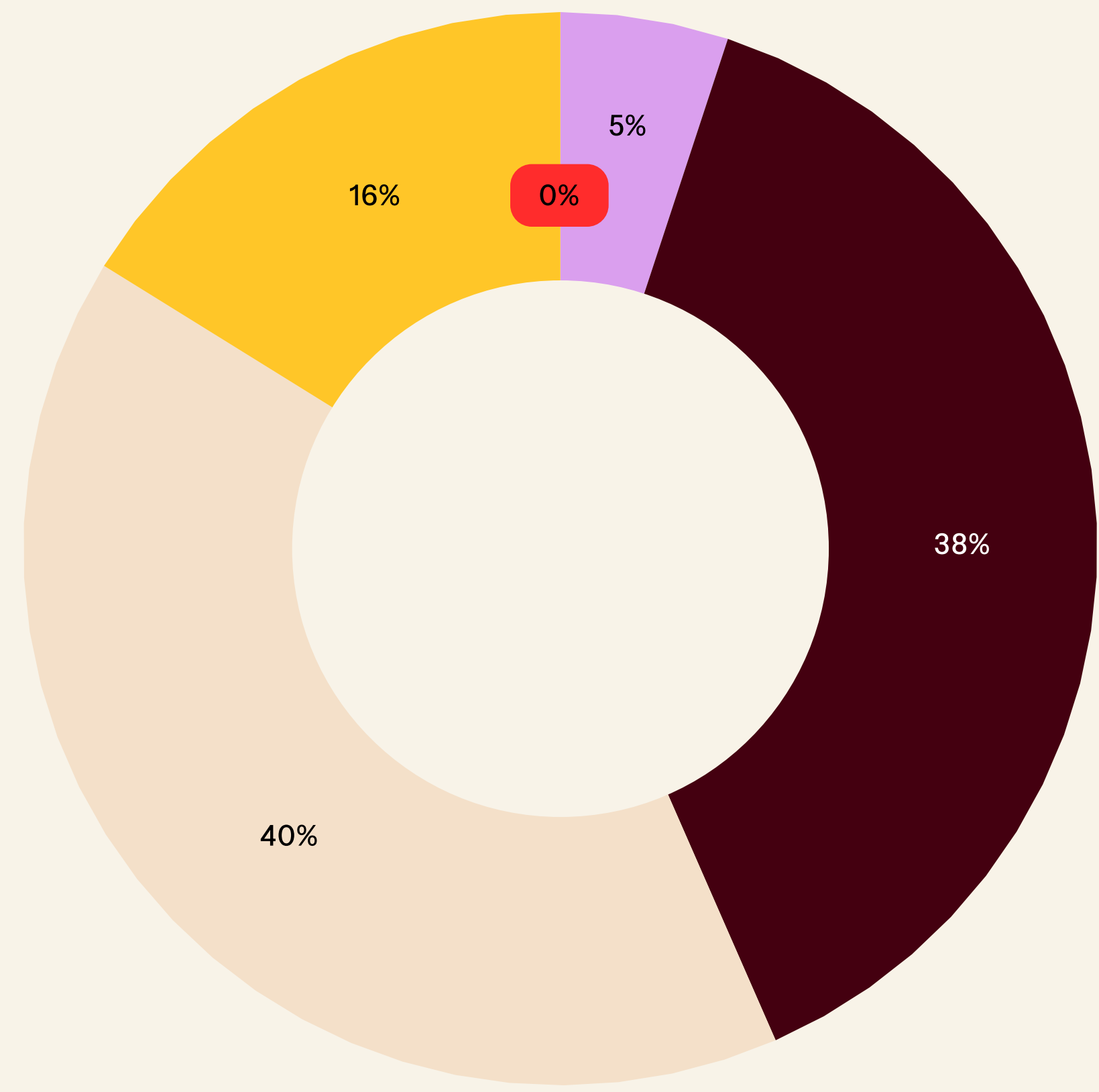
EcoVadis offers a sustainability rating service for companies worldwide, delivered through a global cloud-based SaaS platform. The EcoVadis Rating evaluates various non-financial management systems, encompassing Environmental, Labor & Human Rights, Ethics, and Sustainable Procurement impacts. Tailored to each company’s size, location, and industry, these assessments produce scorecards that offers insights into strengths and areas for improvement, enabling rated companies to focus their sustainability efforts and develop action plans to enhance their sustainability performance.

RESULTS OF TOTAL RISK MAPPING OF 1604 SUPPLIERS



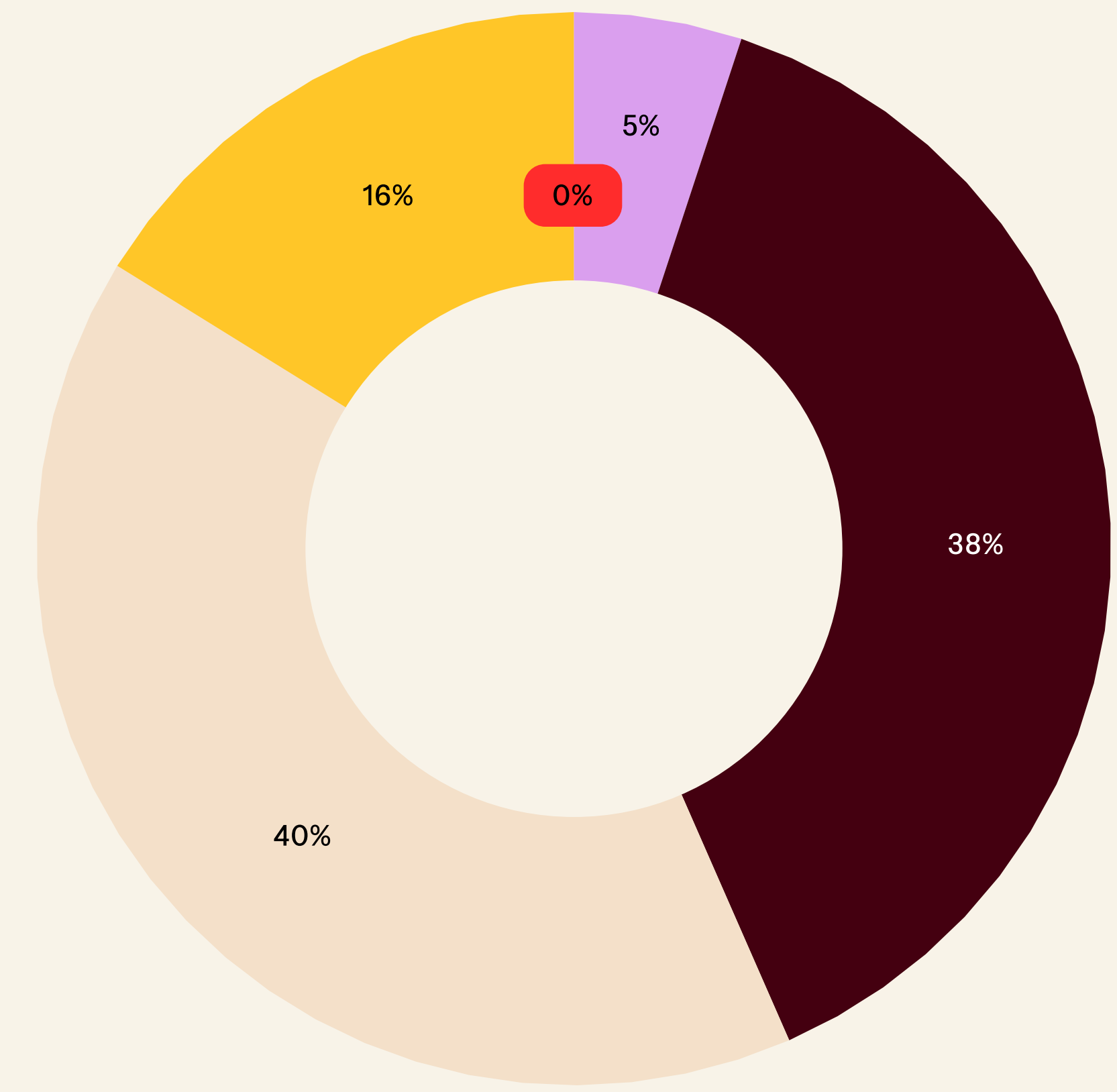
Our Supply Chain Management

RESULTS OF ENVIRONMENTAL RISK MAPPING OF 1604 SUPPLIERS



Undefined Very Low Low Medium Low Medium High

RESULTS OF LABOUR & HUMAN RIGHTS RISK MAPPING OF 1604 SUPPLIERS



Undefined Very Low Low Medium Low Medium High

04 Sustainability Management & Performance



SUSTAINABILITY MANAGEMENT & PERFORMANCE

Sustainability Management & Performance

We have a vision, we have a strategy, and we are committed to making a positive impact for our stakeholders. In this section of the report, we're providing you with all the information you might want about our actual management and performance within each of our focus areas and material ESG matter. We're very proud of our last year's report winning Silver at the Swedish Design Awards, and we are even more proud of our 2025 report – and our progress in 2025. Let's dive into Sambla Group's year of 2025 in sustainability management and performance.



SUSTAINABILITY MANAGEMENT & PERFORMANCE

Sustainable products

Refinancing of loans – empowering people’s finances

Refinancing services support financial resilience, which is an essential part of Sambla Group’s financial empowerment focus. By helping customers consolidate loans and reduce interest costs, Sambla Group contributes to lowering the risk of over-indebtedness and improving households’ ability to manage unforeseen expenses. Better terms and greater transparency can free up disposable income, reduce financial stress and create room for long-term saving and investment – both for unsecured consumer loans and mortgages. Empowering people to gain control over their finances is central to sustainable private economies and more inclusive growth.

“In my role, I see every conversation with a customer as an opportunity to bring clarity to complex savings situations and provide a personalised advice that genuinely strengthens their long-term financial well-being.”

SAMMY KÄLL PENSION ADVISOR



SUSTAINABILITY MANAGEMENT & PERFORMANCE

SUSTAINABLE PRODUCTS

Insurance – managing risk and building resilience

Insurance solutions contribute to social sustainability by strengthening customers' capacity to handle life's uncertainties. By giving households protection against events such as illness, unemployment, accidents or damage to property, insurance products help prevent temporary shocks from turning into long-term financial hardship. This supports economic stability at the individual level and reduces vulnerability among customers in more exposed situations. Clear, comparable information about coverage and conditions further promotes responsible choice and reduces household risk.



Pensions – sustainable finance and informed decisions making

Pension capital is often a significant part of people's lifetime savings. However, many people feel unsure on how to manage their pensions most efficiently – and what factors have influence over the outcome of their pension savings. Sambla Group's service on pensions is designed to help the customer to make informed and confident decisions about their financial future. We always take our customer's sustainability preferences into account, and our advisors are trained not only in sustainability but in ensuring the customer's interest and needs are central. Further, we have chosen only to work with partner funds who are classified as promoting environmental or social characteristics.

“Today, a great deal of responsibility is placed on each individual to understand complex rules and make the right decisions. Our role is to be there as a guide, making pensions easier to understand so more people can see the full picture, compare their options and make choices that support both their everyday finances and a more predictable life after retirement.”

MARCUS KARLSSON PERSONAL FINANCE EXPERT



SUSTAINABILITY MANAGEMENT & PERFORMANCE

SUSTAINABLE PRODUCTS

Electric Vehicles First

Through our brand MyMoney we work with financing of cars. This means we recognise that the transportation sector is built on an industry which has huge negative impacts on the climate. It is however also an industry with great potential for reducing emissions, and one of the most efficient ways of doing so for companies or consumers is by choosing an electric vehicle. Included in the offers to our car dealers is choosing to prioritise electric vehicles when possible. Further, financing of electrical vehicles always receives the lowest interest rate available, to make the choice of an electrical vehicle more financially available.



SUSTAINABILITY MANAGEMENT & PERFORMANCE

Social

Key initiatives 2025

We work with finance, but it is people who are our most valuable resource. Our customers and our relationships with our customers are built on trust, and we believe our biggest impact is within providing services that focus on financial empowerment, through access to quality financial information. That is the core of our business, and our main tool to create positive social change is to ensure that our customer's needs and interests are adhered to.

Accordingly, Sambla Group is also made up of people. Our success is contingent upon our employees being able to work in a dynamic, supportive, inclusive and diverse environment. Our greatest focus is to ensure we have employees who feel that they are all equally equipped to reach their professional potential, live balanced lives and are treated with dignity and respect. Social sustainability starts at our offices.

Key initiatives and focus areas during 2025

- Partnering with Majblomman to contribute to strengthening children's financial future, and released a guide for parents on how to talk to their children about economy.
- Implemented a new operating model with a strong focus on clearer ownership, accountability, and cross-functional collaboration – and strengthened local HR competence across all markets.
- Continued growing our “Sambla explains” module, providing people with educational information on key financial topics.
- Launched new products and offers across our markets, enabling financial empowerment for more of our customers.
- Launched a new development and performance model to better support growth, feedback, and continuous learning – all in an equal manner.
- Built a dedicated People Operations function to ensure structured support, high data quality, and scalable processes.
- We have continued to focus on privacy within the whole organisation during 2025, to continuously strengthen the protection of our customers and employee's personal data.
- We've developed an updated instruction and education module for Responsible Sales, and increased our trainings for employees with customer contact, harmonised across our markets.
- Updated and developed our communication to reflect both the feedback from our customers, as well as our new strategy.
- We continued to focus on accountability and due diligence for our marketing partners.

Financial empowerment

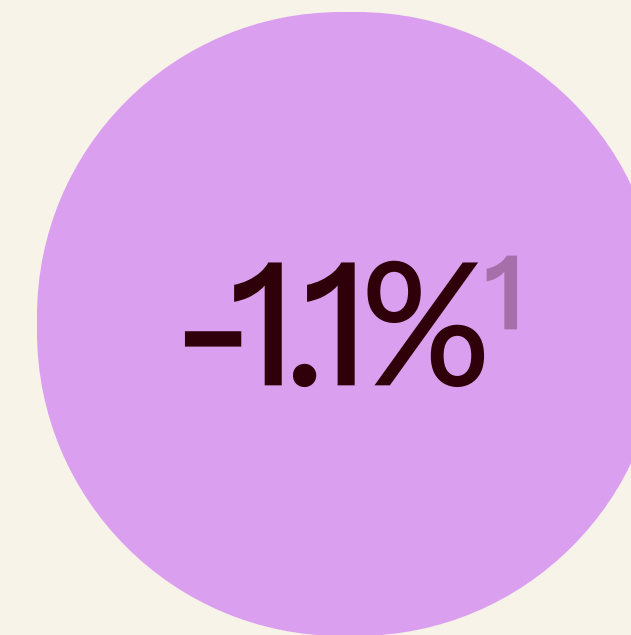
Our core business is centred on empowering individuals to have greater control over their personal finances, and we strive to provide people with the tools and knowledge needed to reduce financial stress and increase their financial health. During 2025 we have continued our work for a financial market that is fair, transparent and inclusive – and to provide our customers with the high-quality financial information through our services. We have expanded our offers across our markets, with pensions and credit cards being the most notable new products. Through our app MySambla, our customers have also been enabled to compare their insurances and access up to date information on their financial situation.

We’ve also continued to enable refinancing of people’s loans, which can empower individuals with greater control over their finances. By consolidating multiple loans into a single manageable debt, individuals streamline their financial obligations, reduce complexity, increase transparency and ease financial burdens.

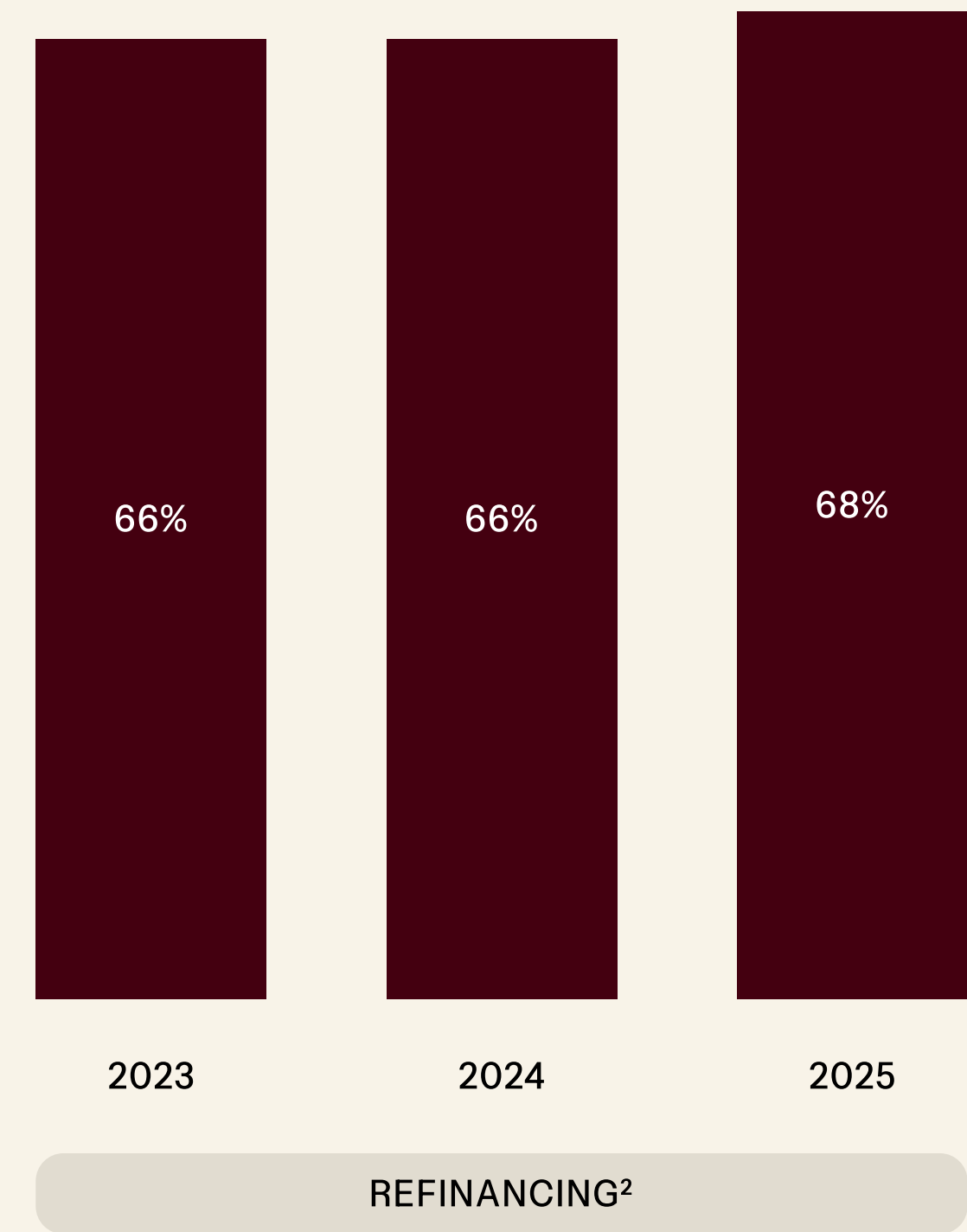
We have further worked with education through all our channels – with a notable example of reaching 78,000 people only through our Swedish “Sambla explains” section. We also launched a guide for parents on how to talk to their children on finance, and we will continue working with these educational programmes. Further, all our staff that have customer contact are trained continuously on how to help our customers in a transparent and needs-based way, and more information on this can be found in our section on Customer Protection.

We’ve also entered a long-term partnership with the Swedish NGO Majblomman, to ensure we can support children’s financial futures and education. We believe that empowering children to learn and to dream and to have equal access to activities is a key part in combating childhood poverty.

AVERAGE INTEREST RATE DECREASE



¹AS COMPARED TO -1,3 % FOR 2024



²This KPI has been recalculated in 2025, and data for 2024 and 2023 has also been restated to better account for the KPI:s definition and to enable comparability across years. This current KPI consists of the share of refinancing in relation to all paid out volumes from applications through our services.

SUSTAINABILITY MANAGEMENT & PERFORMANCE SOCIAL

“Through our educational content and tools, we aim to reach customers who may feel excluded or overwhelmed by traditional financial information. Clear language, practical examples and accessible formats are just as important as interest rates and terms.”

JESSICA HJÄLMERED HEAD OF CORPORATE COMMUNICATIONS



Customer Protection

At Sambla Group, responsible marketing and sales are integral both in our corporate governance and in our daily customer facing operations. We adhere to local laws and regulations and are dedicated to complying with industry standards. All employees that work towards our customers are trained on internal protocols to ensure compliance and adherence to regulatory requirements. Additionally, we conduct regular quality controls and tests to ensure the integrity and reliability of our practices. Rules, regulations and guidance frameworks are regularly reviewed and implemented to uphold our standards. We report and act upon all complaints that we receive and are dedicated to keeping an open and transparent communication with our customers, welcoming their feedback and developing our practices accordingly. To ensure that our interactions are meaningful and relevant, we only contact customers that have actively reached out to us.

“In customer service, we often interact with people when they are worried or need support regarding their finances. Our role is to listen, explain in plain language and make sure they leave the conversation feeling calmer, better informed and more confident about the decisions they are making.”

ELVIRA BERNERYD CUSTOMER SERVICE REPRESENTATIVE



SUSTAINABILITY MANAGEMENT & PERFORMANCE SOCIAL

“Responsible sales at Sambla Group means keeping the customer’s situation at the center of every decision, and being prepared to change our processes and practices when we see risks. Our policies, training and quality controls are continuously strengthened to protect both customers and colleagues in practice.”

ISABELLE GRANATH REGULATORY AND QUALITY ASSURANCE MANAGER



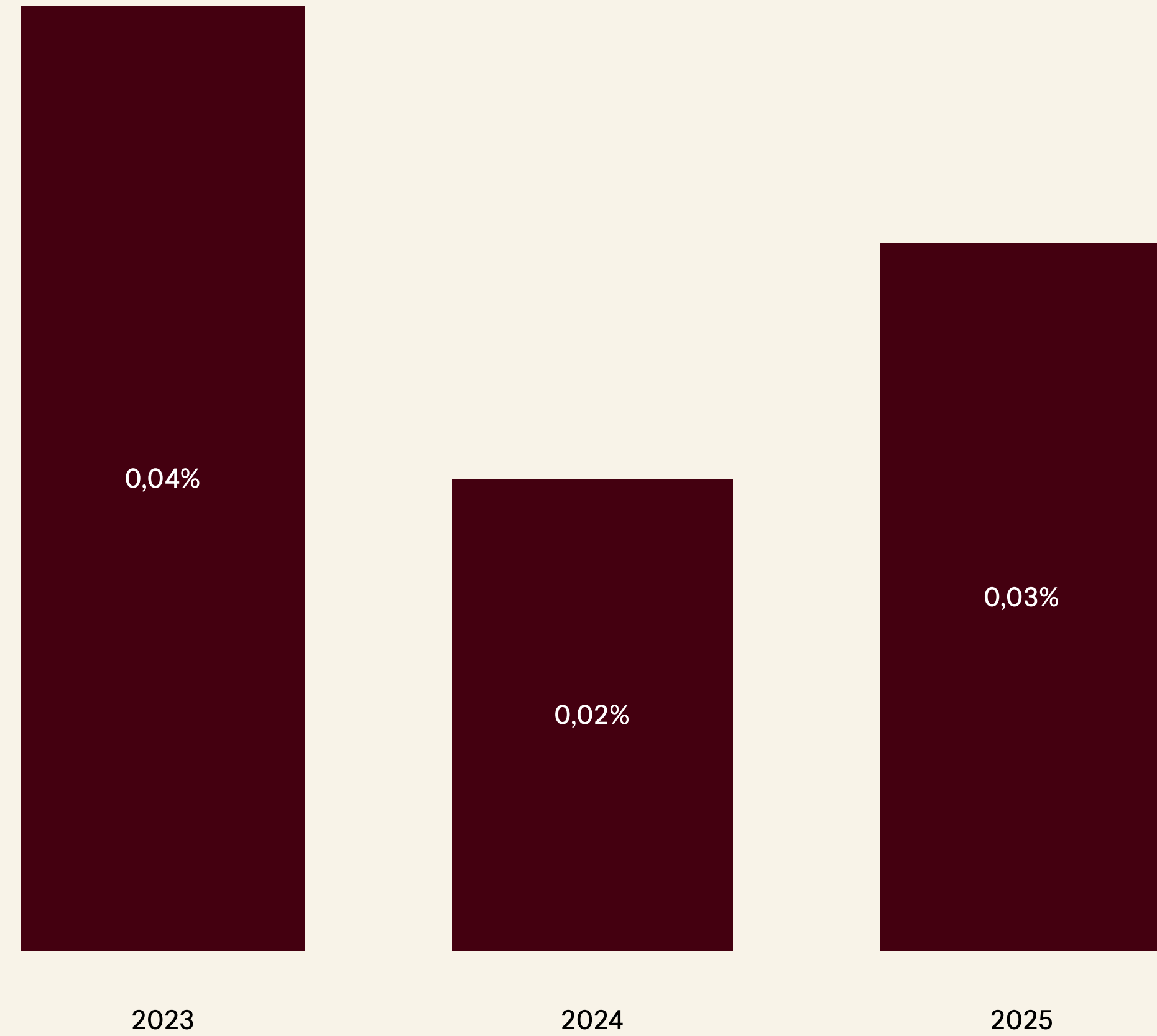
SUSTAINABILITY MANAGEMENT & PERFORMANCE SOCIAL

During 2025, we worked on strengthening our governance and quality framework by introducing new processes and routines to identify, assess, and prevent potential risks. We increased the scope and frequency of internal controls and implemented enhanced quality reporting. In parallel, we worked on establishing harmonised routines across all markets, ensuring alignment on our both monitoring and evaluation and best practices.

We are committed to lawful, fair, and transparent marketing practices that foster long-term customer trust and respect individual integrity. Our marketing and customer interactions are designed to be clear, balanced, and responsible, and we do not use misleading, manipulative, or unduly persuasive language at any stage of the customer journey. We expect our partners to do the same, and we continuously monitor and follow-up any breaches of our policies. Our marketing is designed to be clear, balanced and transparent, and we do not use misleading, manipulative or unduly persuasive language in any part of the customer relationship. In this way, we strive to build long-term trust and give customers a safe basis for their financial decision-making.

Further, we continuously prioritise the protection of privacy for our customers, which includes not only having solid structures in place for managing personal data but also to work very actively with cybersecurity. During 2025 we have continued to strengthen our work on cybersecurity, with additional focus being placed on our entire tech stack. We've also worked with implementing the EU directive DORA, ensuring we have all technical capabilities in place. For more information on our privacy and cybersecurity, please see the Governance section.

CUSTOMER PROTECTION



TOTAL COMPLAINTS PER # SUBMISSIONS IN SE/NO¹

¹This rate only includes complaints related to loan submissions in our Swedish and Norwegian operations.

SUSTAINABILITY MANAGEMENT & PERFORMANCE SOCIAL

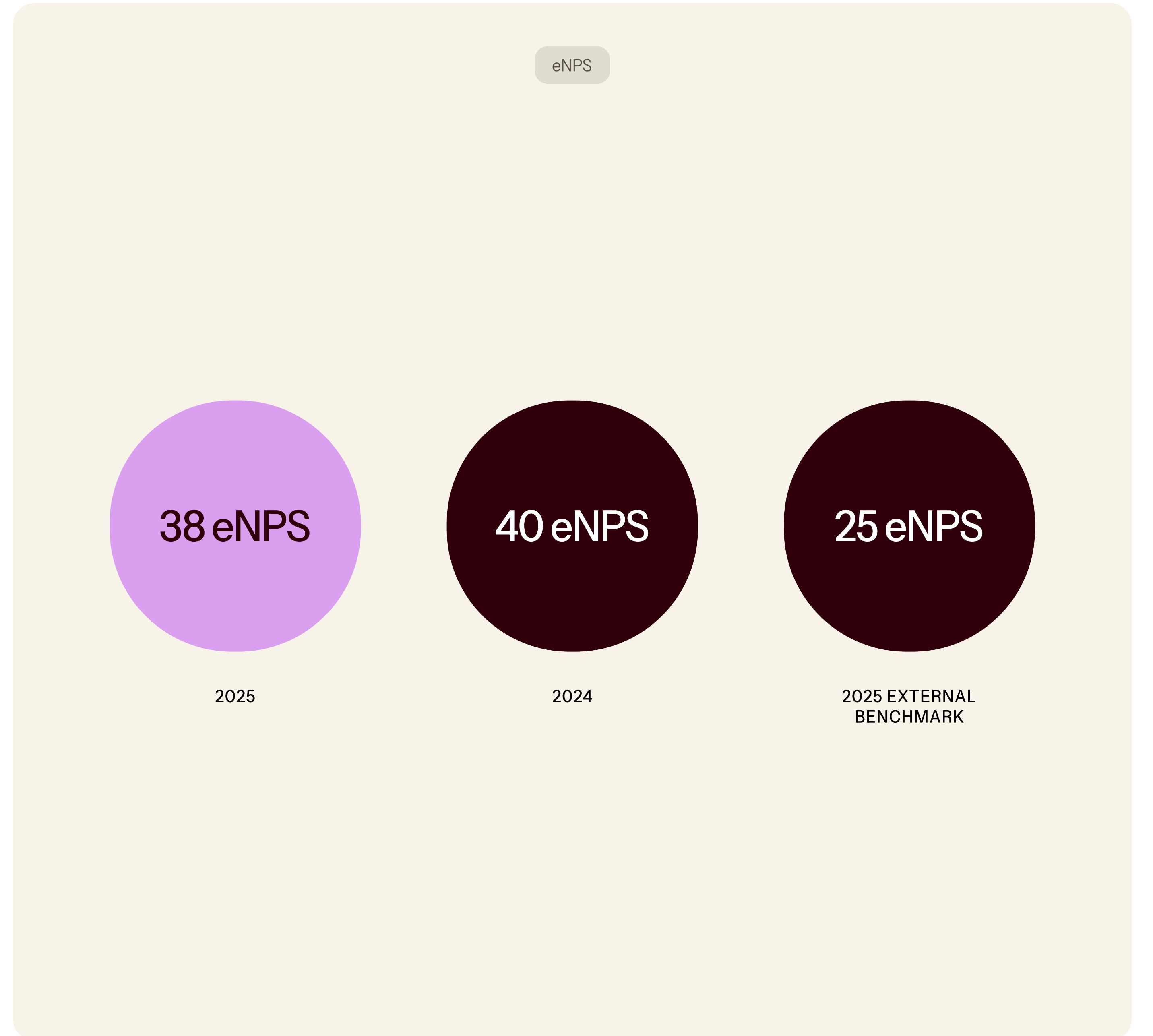
“Responsible marketing for us means being clear, honest and engaging. That’s how we earn trust and become a financial partner people can rely on in everyday life, helping them make decisions that truly work for them in the long run.”

SOFIA EKHOLM | MARKETING DIRECTOR SWEDEN



Engaged employees and equal opportunities

At Sambla Group, we are dedicated to having a culture where our employees are engaged and empowered. We understand that the strength of our services relies on the collective dedication and passion of our team. We see that people, culture and leadership are key enablers of long-term, sustainable performance. During 2025, we have continued to strengthen our work by creating a stronger sense of “one Sambla” across all markets, not only by implementing our new operating model but also by placing greater focus on our culture and our values. This work is taking place during a transformative period for the company, which is reflected in our employee engagement results. Our eNPS decreased from 40 in 2024 to 38 in 2025, but remains well above the external benchmark of 25. For 2026, we have put in place targeted actions to ensure that all employees feel included in our transformation and are able to contribute to and influence the way forward. We also work actively to ensure that our employees have working conditions under which they can thrive. We do not have collective bargaining agreements, but we of course protect and ensure everyone’s right to collective bargaining and freedom of association. Further, we continuously work to ensure we have terms of employment that are competitive and according to Scandinavian worker’s law.



SUSTAINABILITY MANAGEMENT & PERFORMANCE SOCIAL

”Knowing that my work helps customers get the right information at the right time gives me a strong sense of purpose. When we can turn complex financial choices into clear and honest guidance, it feels meaningful because we are not just answering questions, we are helping people feel more in control of their everyday finances and their future.”

JOAKIM EKENGREN SENIOR ADVISOR & TEAM LEADER

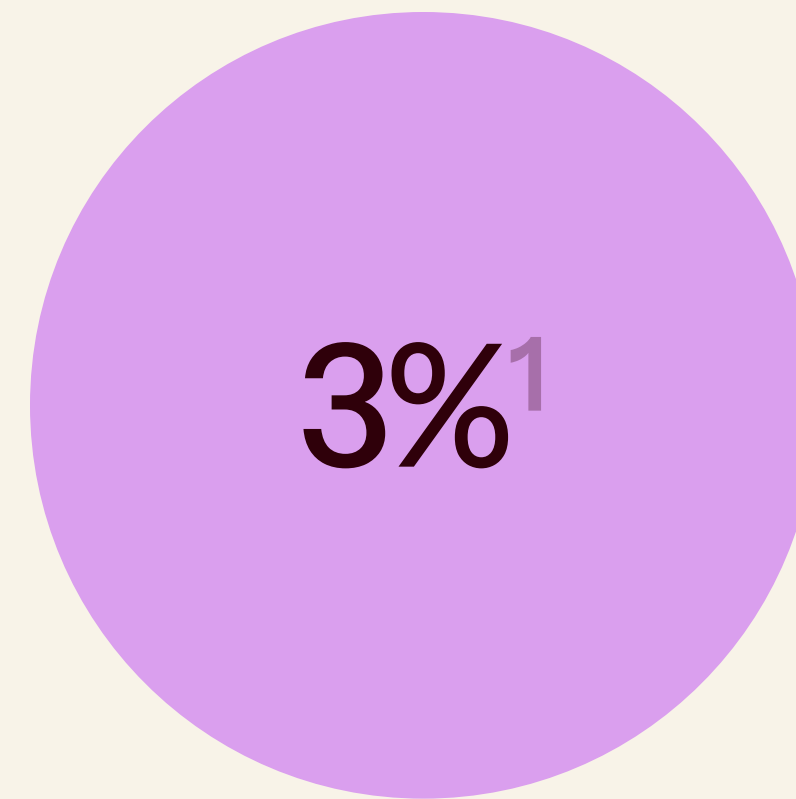


SUSTAINABILITY MANAGEMENT & PERFORMANCE SOCIAL

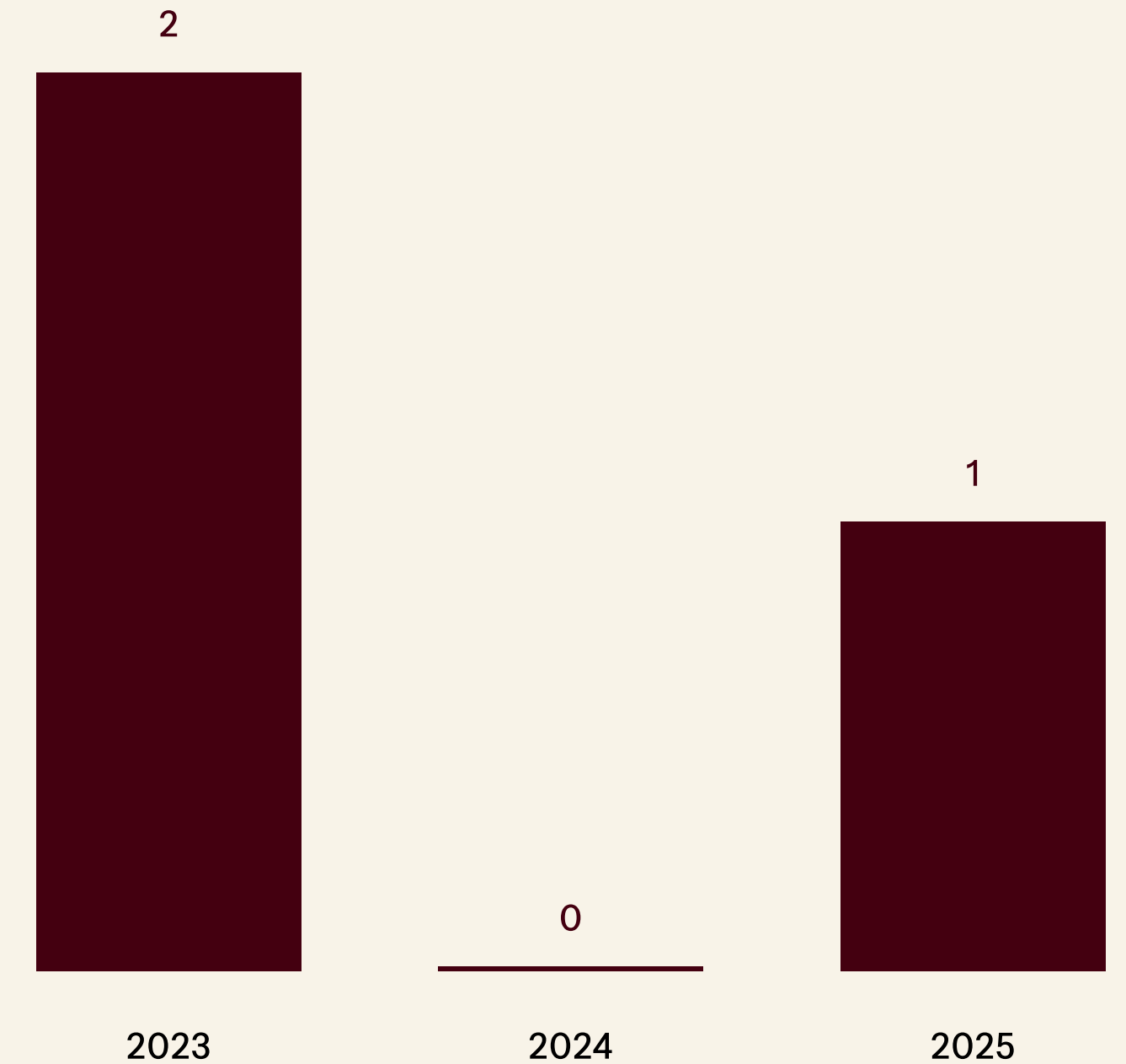
We prioritise the health and well-being of our employees by offering wellness programs, mental health support, and promoting work-life balance. During 2025, we improved our data collection systems to ensure we have good and continuous data to form insights on how we can further improve our work. We ensure a safe and healthy workplace for all employees, and we are proactive in preventing any accidents or harm to both physical and mental well-being. We have a sickness day rate of 3%, which is well within the external benchmark of 3-5%. We do not have an occupational health and safety management system, but we follow all laws and best practice for occupational health in our Nordic countries of operation. We do regular risk assessments and screenings of our offices, with participation from our employees, and we train all our employees on occupational health and safety. We also promote and co-finance services like mental health support, gym memberships and regular trainings.

Further, embracing diversity and fostering inclusivity develops us both as a company and as a community, and we are dedicated to ensuring equal opportunities at Sambla Group. We've used insights from our past projects to develop our recruitment processes, but also to streamline and improve our development and performance model. This is designed to better support growth, feedback, and continuous learning – equal for all. All our employees are covered by annual performance and development reviews. We've continued to drive SamblaWomen during the year, creating a network for Sambla Group employees to meet and engage across the organisation.

SICKNESS DAYS RATE IN 2025



¹Sickness days rate is calculated from dividing the number of sick days for the full Group by the total working days of our FTE:s. This is our first year publishing this information.



WORK RELATED INJURIES

SUSTAINABILITY MANAGEMENT & PERFORMANCE SOCIAL

“Always having our ears to the ground means we encourage feedback and prioritize actions to strengthen engagement in our workforce – making it our strongest asset.”

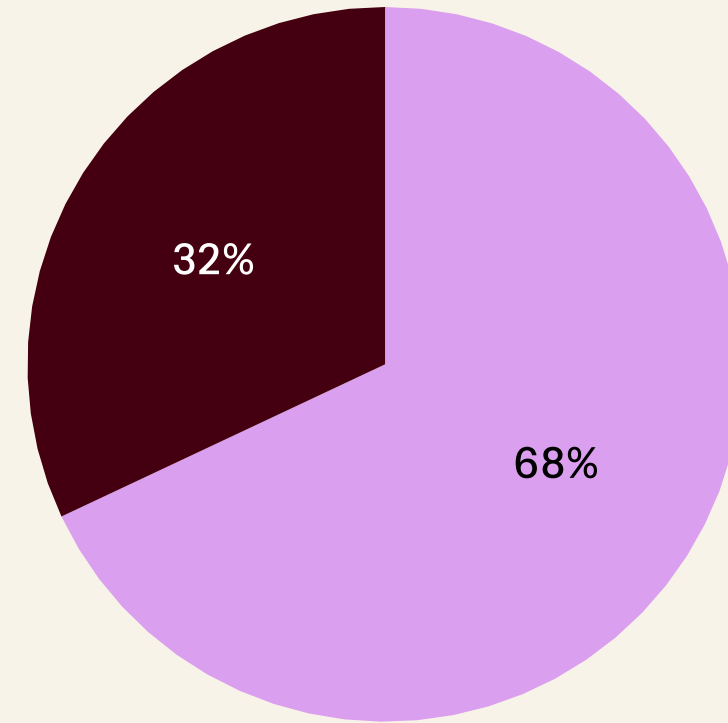
KATINKA JOHANSSON PEOPLE STRATEGY DIRECTOR



SUSTAINABILITY MANAGEMENT & PERFORMANCE SOCIAL

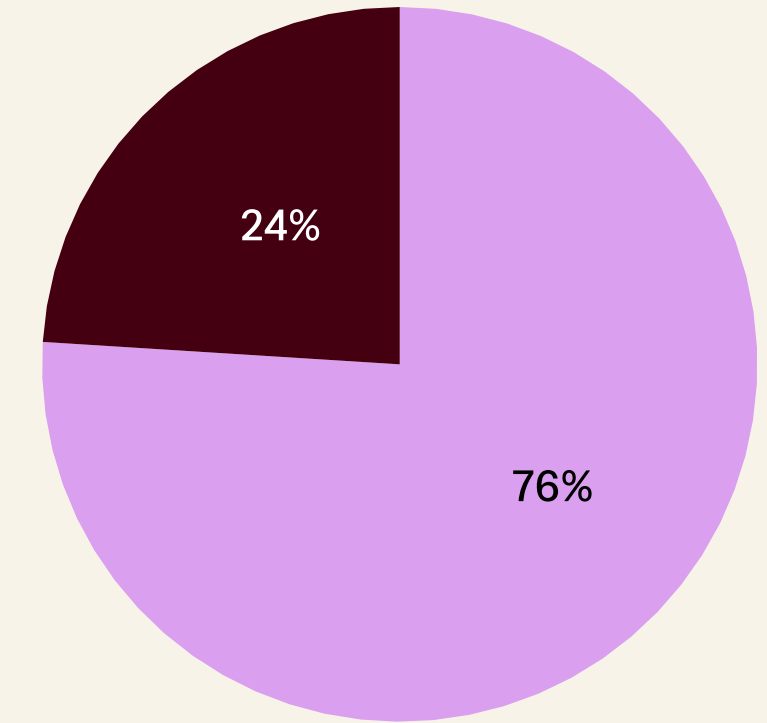
We did not meet our 2025 target of a 40/60 gender balance in the full workforce, which will be in focus for 2026. But we are very proud having achieved a 50/50 gender balance in our Executive Management Team, excluding our CEO. We have also seen improvements in other diversity and inclusion metrics and will continue working toward our targets during 2026. A key activity is further developing our recruitment processes, as well as our people and development cycle to ensure everyone has the same opportunities to grow within the company. We had no reported incidents of discrimination in 2025, but we very much encourage our employees, or other affected stakeholders, to report if any cases occur. More details on how to report can be found in our instruction for diversity and inclusion, or through our external whistleblower mechanism available at samblagroup.com.

GENDER BALANCE IN FULL WORKFORCE 2025



TARGET 2025: 40/60

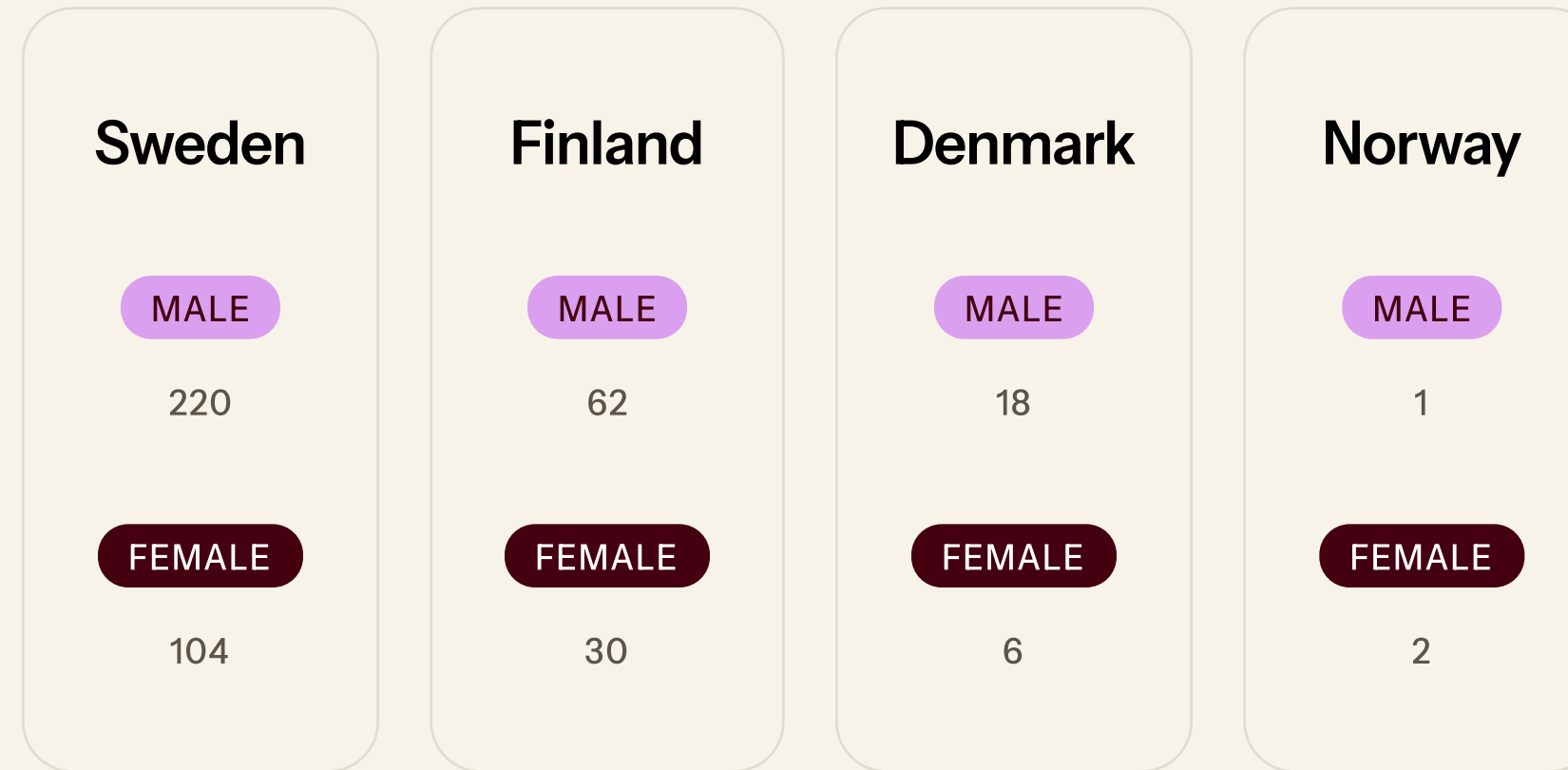
GENDER BALANCE MANAGERS 2025



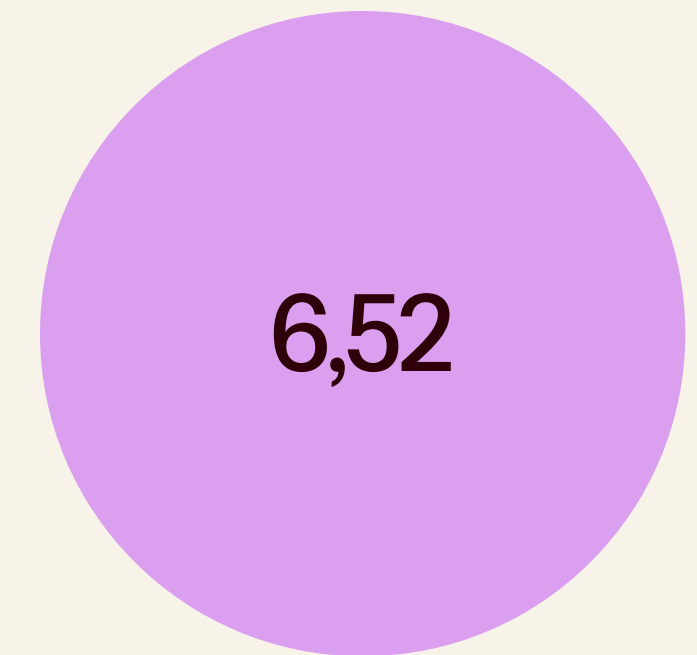
TARGET 2025: 35/65

Men Women

TOTAL NUMBER OF EMPLOYEES & BREAKDOWN ON REGION¹



ANNUAL WAGE RATIO²



¹Employees, full time equivalent (FTE), average across year adjusted to integer

²The annual wage ratio is calculated by dividing the wage of the CEO with the median wage of all other employees.

SUSTAINABILITY MANAGEMENT & PERFORMANCE

Governance

Key initiatives 2025

Strong governance is fundamental to how Sambla Group operates and creates long-term value. Through clear policies, responsible leadership and robust internal processes, we work to ensure that our business is conducted in a transparent, ethical and compliant manner across all our markets.

During 2025, we have continued to strengthen our governance structures, focusing on responsible use of technology, strong internal controls and clear ethical standards across the organisation. By embedding governance into our everyday operations and decision-making processes, we aim to support sustainable growth and ensure that our business is conducted with integrity and accountability.

Key initiatives and focus areas during 2025

- Launched a new major initiative to implement responsible AI throughout the organisation and with a new Policy for Responsible AI approved by our Board of Directors.
- Implementing Sambla Group's Code of Conduct and ensuring mandatory training, setting the tone and way forward for the Group.
- We've continued to implement and refine our risk management system and our internal control system, integrating key processes in our overarching system.
- A new and dedicated Security officer role has been established and recruited, to further develop the organisation's best practice and systems resilience.
- Privacy has been a prioritised area within the whole organization on all markets, further developing our structures.
- We have further developed our marketing due diligence and control processes, working with partners to ensure that they're aligned with our targets and objectives around responsible marketing.

“Good governance for us means more than having the right committees and policies in place. It is about making sure business ethics are central in our operations, supported by clear responsibilities, effective controls and sound processes.”

ISABELLE SCOTT HEAD OF GROUP FINANCIAL CONTROL



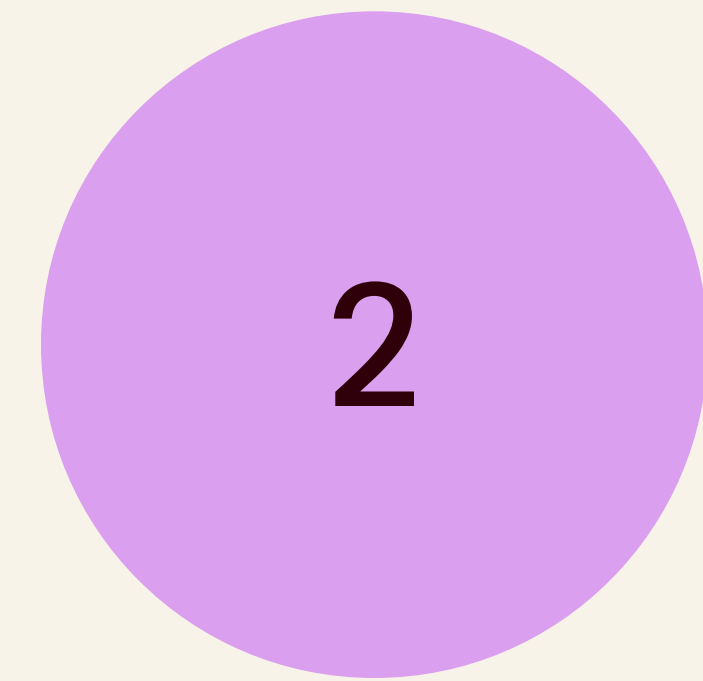
Good governance

Trust is the core of our business. Upholding high standards of integrity is not just a commitment, but a necessity both in our own operations and in that of our suppliers and our business partners. Our pledge to robust governance and ethical business conduct means we align our internal procedures with laws and regulations, as well as our policies, instructions, guidelines and ESG commitments. We operate in a highly regulated landscape and aim to always adopt industry best practice. As a licensed loan broker company, we act under the supervision of different authorities in the markets we operate on. During 2025, new legislative developments in Sweden have led us to seek out a new license from 2026. Applying to become a credit market company places new demands on our governance and compliance structures, and during 2025 we have placed significant resources in preparing ourselves for this. This work will continue in 2026 and opens new possibilities for us to grow and further expand our services.

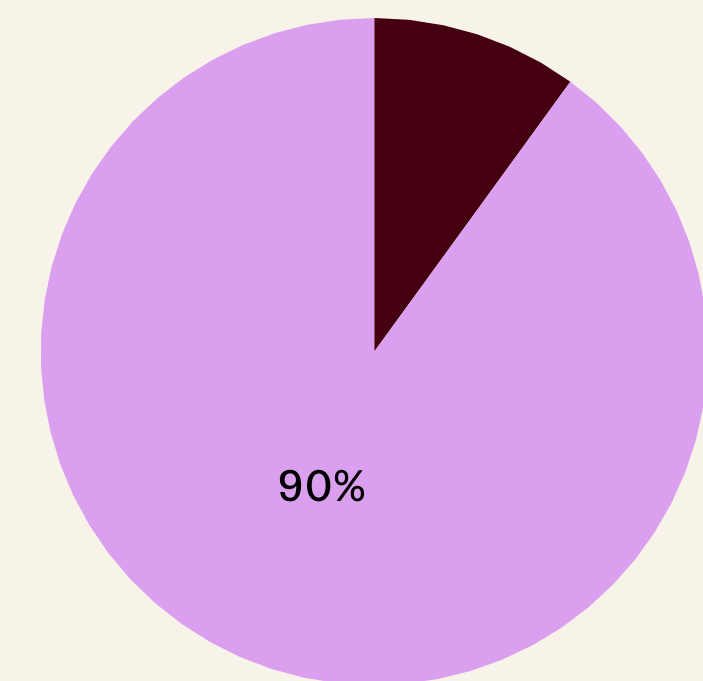
Further, we continuously report on our performance in key areas both internally and externally, and act when needed. Our approach to business conduct is formulated in our Code of Conduct, and all employees are trained annually on its contents. Our employees are also mandated to conduct an Onboarding package, to ensure they receive a full introduction to our company culture, our policies and our reporting practices. We also train all our employees on anti-corruption and bribery, as well as anti-fraud, AML and anti-terrorist financing. Otherwise, training is provided tailored to roles. We work actively to assess what parts of our operations are at risk for corruption or conflict of interests, and we continuously manage these risks. During 2025, we have had no incidents concerning corruption or conflict of interest.

We have an external whistleblowing mechanism in place, where anonymous and confidential reporting is ensured. This system allows employees and external actors to confidentially report any suspected unethical or illegal activities within our organisation. In 2025 we did have two reported cases, both which were managed as per our routines and did after independent investigation not lead to any sanctions. Whistleblowing plays a crucial role in detecting and addressing misconduct, promoting a culture of transparency and ethical behaviour. We never allow any retaliation against those who utilise our whistleblowing mechanism, and we manage all incidents as per our internal procedures. We would never retaliate against whistleblowers, in any way.

Whistleblowing cases reported during 2025¹



% of employees having conducted CoC



¹As reported through our external whistleblowing mechanism. The reports did not lead to any sanctions or actions following independent investigation.

SUSTAINABILITY MANAGEMENT & PERFORMANCE GOVERNANCE

Data integrity and security are paramount in our operations, underpinning our commitment to safeguarding sensitive information and maintaining trust with our stakeholders. In accordance with our Data Protection Policy, we employ robust data integrity measures to ensure the accuracy, relevance, and reliability of our data throughout its lifecycle. This includes implementing privacy impact assessments, reporting and follow-up procedures to maintain compliance and address any identified vulnerabilities or concerns. During 2025, we have worked to strengthen our Product and Technology organisation by implementing industry best practices, including a restructuring of teams and closer integration of data capabilities with technology development. In parallel, we rebuilt our underlying infrastructure to improve the performance, reliability, and scalability of our digital platforms (our sites and our apps), resulting in stronger performance across key web metrics and a more resilient foundation for future growth. This has also served to further improve our security systems to mitigate cybersecurity risk. We also train all our employees regularly on cybersecurity.

During 2025, we laid the foundation to become an AI-powered organisation by strengthening dedicated AI-leadership, building a company-wide network of AI champions and equipping all employees with practical skills for responsible and secure AI use ahead of our enterprise AI roll-out. We have also worked to develop our governance around Responsible AI, with new policies, guidelines and instructions in place. All employees are also mandated to conduct a training on Responsible Use of AI before getting access to our AI-platform. All this is to ensure that the way we use AI supports individuals in having access to better financial information.



“We handle sensitive financial and personal data. Protecting that data is not just a compliance requirement; it is fundamental to maintaining the trust of our customers and partners.”



SUSTAINABILITY MANAGEMENT & PERFORMANCE

Environment

Key Initiatives 2025

Although Sambla Group operates within the fintech sector, we recognise our responsibility to contribute to a more sustainable and resource-efficient society. We work to understand and manage our environmental impact while integrating climate considerations into our operations and decision-making.

During 2025, we have taken important steps to strengthen our environmental efforts, including improving the way we measure our emissions, increasing the share of renewable electricity across our offices and working more systematically with environmental criteria in our supplier relationships. Through these initiatives, we aim to gradually reduce our environmental footprint while supporting the broader transition towards a low-carbon economy.

Key initiatives and focus areas during 2025

- We've developed and improved our methodology for calculating our emissions – allowing us to cover more of our emissions with higher quality to develop our reduction plans.
- New agreements on purchasing renewable electricity which means we now have them in place in all our countries.
- We now have offices in buildings with even better energy performance – and parts of our Finnish operations are in a BREEAM facility.
- A new and dedicated Security officer role has been established and recruited, to further develop the organisation's best practice and systems resilience.
- Our new ESG strategy sets the direction to set new climate targets, based on our updated baseline and to be validated by science-based methods.
- We have worked actively with screening our office management suppliers on environmental criteria – ensuring we work with partners that also strive to minimise their impact.

Climate and resource efficient operations

Climate change remains as one of the most acute and pressing global challenges faced by our society. At Sambla Group, we recognize that it is imperative that we do our part in minimising and mitigating our negative impacts on climate change. Our focus for our climate agenda is to account for and reduce our emissions as well as focus on resource efficiency in all our procurement.

“Our journey towards climate and resource efficient operations starts with having high quality data and methods to understand our own footprint – from offices and business travel to our digital infrastructure – and then setting clear reduction pathways over time.”

KLARA LINDVALL ESG MANAGER



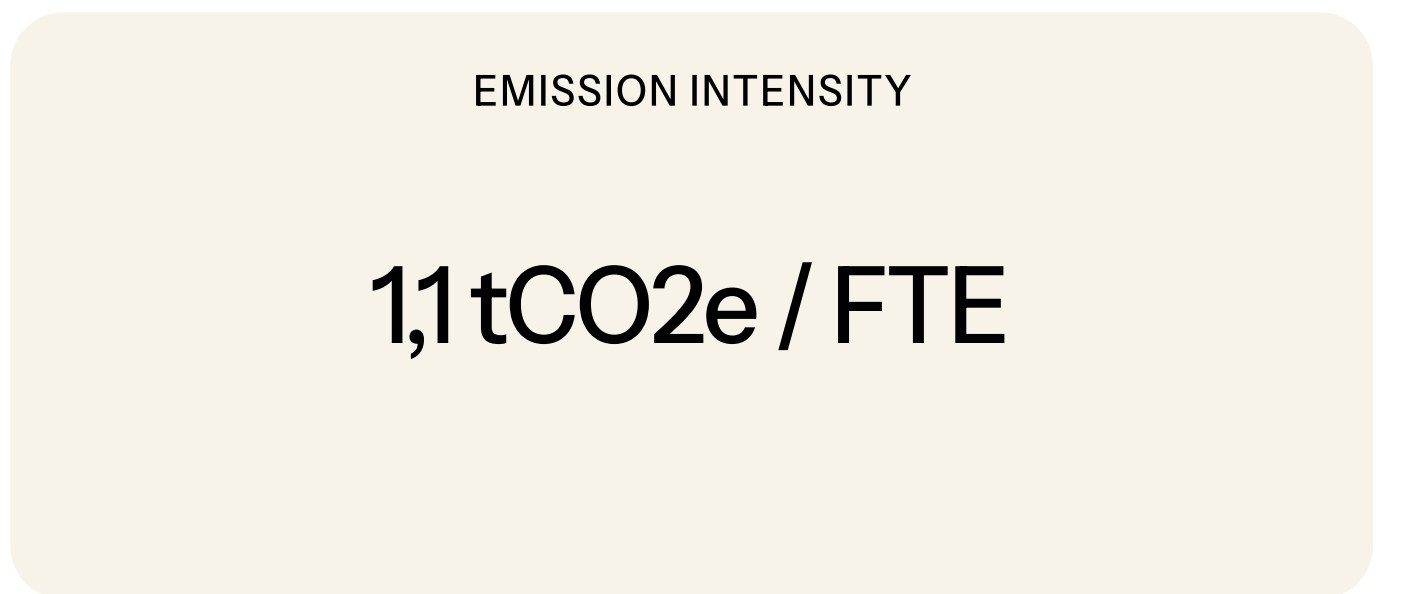
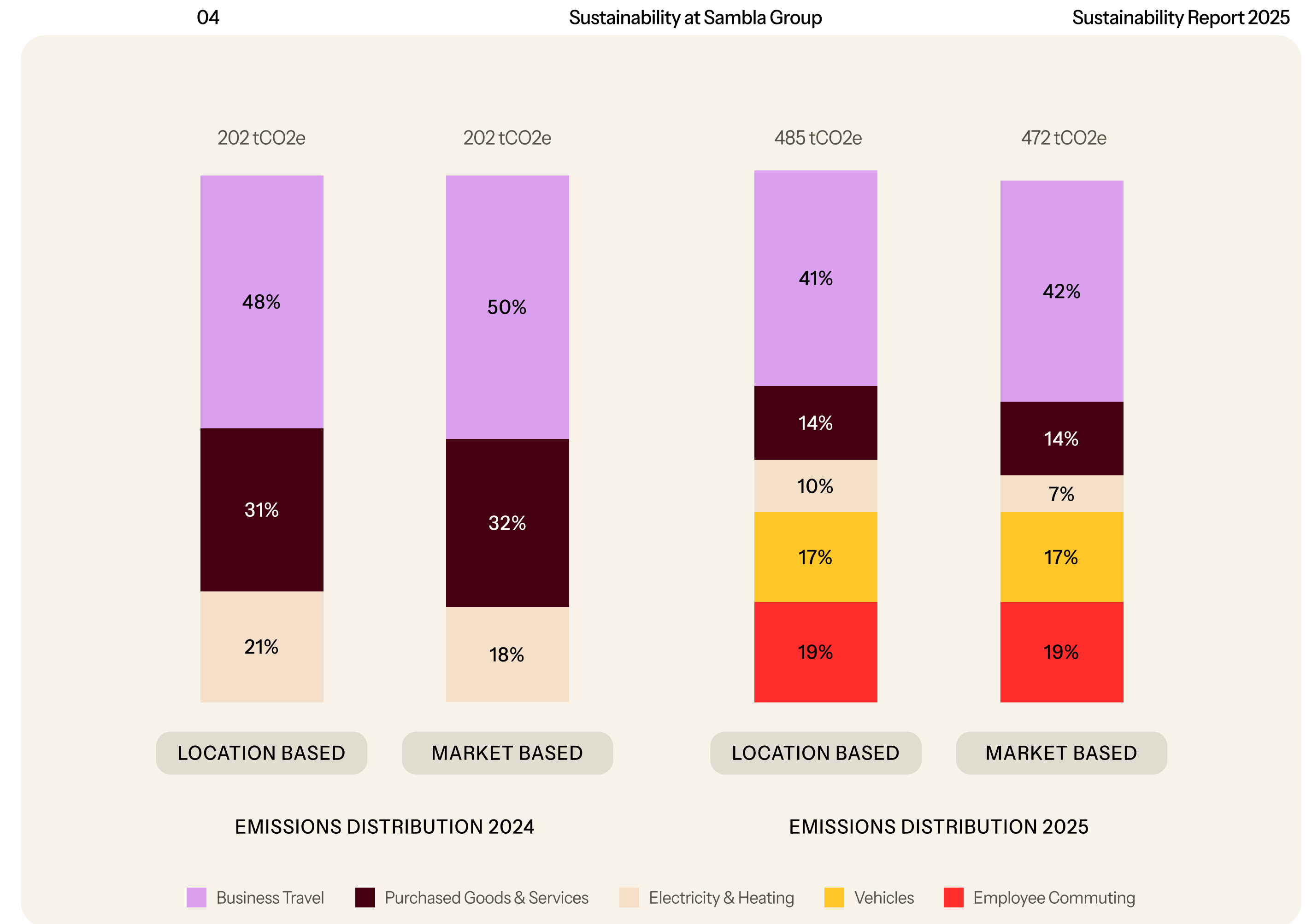
Our Carbon Emissions

We measure all three scopes of greenhouse gas emission, as per the Greenhouse Gas Protocol. During 2025 we have taken major steps to enhance the quality of our climate data and increase the scope of our carbon assessment. This means we have changed our methodology for calculating our emissions, and that 2025 from now on will act as our baseline year. It is based on this data that we can begin operationalizing our reduction plan. For 2025, all our subsidiaries have been accounted for which is reflected in our increased Scope 1 emissions through the use of company cars. We have also added new categories in our Scope 3 emissions, namely employee commuting and our emissions from digital marketing. Data from previous years has not been restated.

Our emissions have increased during 2025. This is partly due to the expanded scope and improved methodology in our carbon assessment, which now covers more emission categories and all subsidiaries, and partly due to increased business travel during a year of significant transformation and integration work. The updated 2025 data set now serves as our new baseline for reduction planning, and we have developed an action plan that focuses on lowering travel related emissions and reducing the footprint of our offices and digital infrastructure over time.

As shown in the graph, most of our emissions comes from business travels, IT equipment and the energy consumption in our offices. With the accounting of our emissions from cars and employee commuting in 2025, we also see these as important sources of emissions to manage. We also host our services in server parks and are dedicated to ensuring that these are run as climate efficient as possible, through dialogues with our suppliers. We also participate in a takeback program for our IT equipment, to reuse or refurbish as much of our hardware as possible. During 2025 we have also developed new guidelines for resource efficient office management, especially in times of relocation.

While we strive to decarbonize our operations, we've implemented a Plan Vivo offset program – Reforestation in Mosquito, Honduras. The project involves reforestation through both new planting and natural regeneration, combined with the cultivation of cocoa, beans, and bananas. We have financed carbon removal through this project in equivalent of our entire location-based carbon footprint of 484 tCO2e for 2025.



The Greenhouse Gas Protocol & scopes of emissions

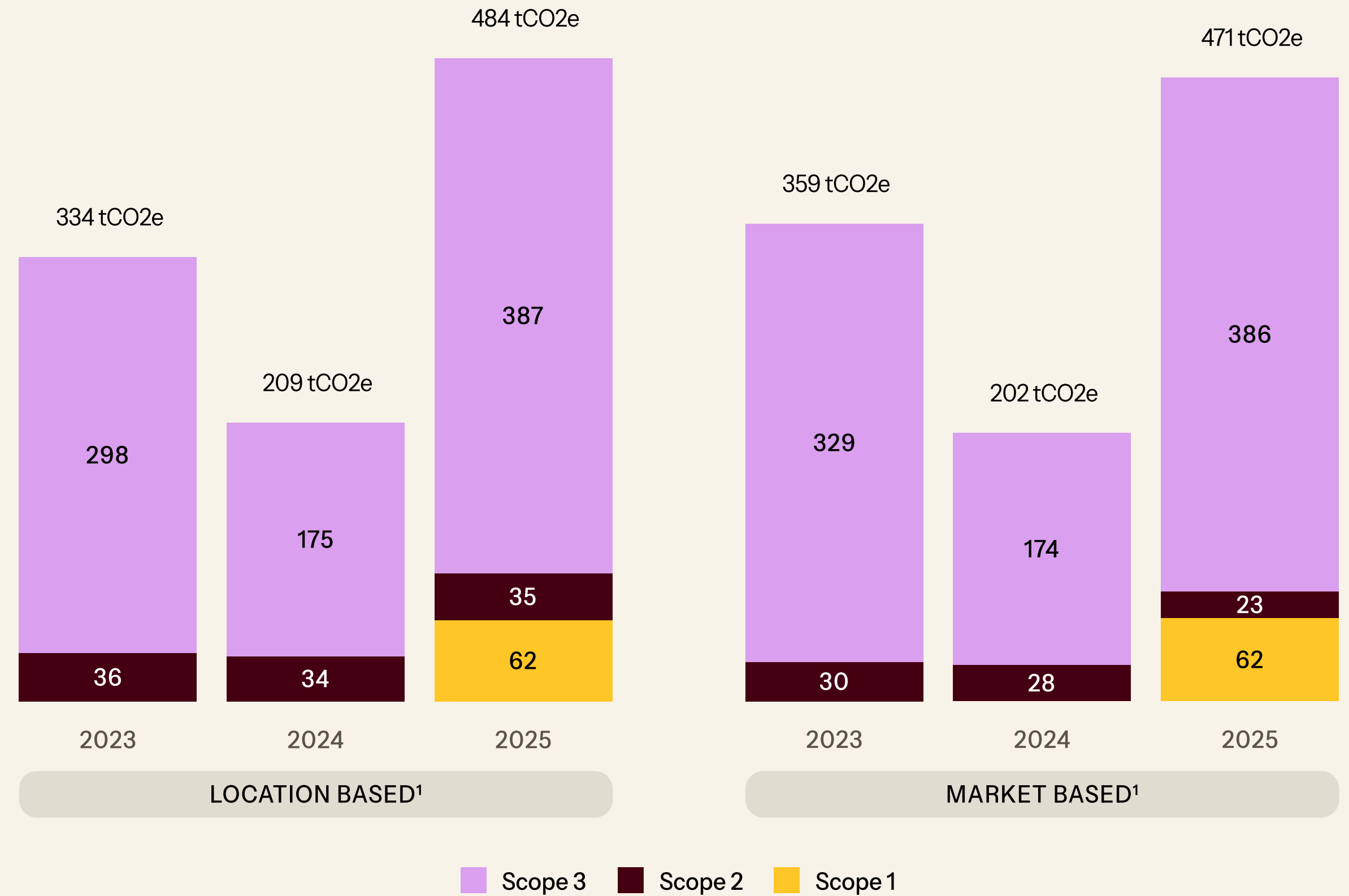
The Greenhouse Gas Protocol, or the GHG Protocol, is one of the most globally used methods for accounting carbon emissions. The method involves breaking down emissions on three different scopes:

- SCOPE 1** Measures direct emissions from combustion engines – i.e. machinery or vehicles that are operated by the company.
- SCOPE 2** Measures indirect emissions related to purchased electricity, steam, heating and cooling that is consumed by a company.
- SCOPE 3** Measures all other indirect emissions associated with the company’s operations – such as purchased goods and services, business travels or use of sold products.

Additionally, there are two different methods for calculating and reporting a company’s indirect emissions from purchased electricity (Scope 2) under the GHG Protocol. Using both methods side by side shows the difference between the emissions from the local grid you use in reality (location-based) and the emissions linked to the electricity products and contracts you actively choose to buy (market-based).

- LOCATION BASED** Uses the average emissions of the local electricity grid.
- MARKET BASED** Uses the emissions from the specific electricity products/contracts you purchase (e.g. “100% renewable” contracts, certificates).

CLIMATE & EMISSIONS



¹ Categories included in Scope 3 for all years are Business Travel; Purchased Goods & Services; Upstream Energy. An additional category of Business Commuting is included in our Scope 3 emissions for 2025. Our subsidiary MyMoney is not included in 2023, and not in Scope 1 or full Scope 2 for 2024. Data for these years have not been restated.

SUSTAINABILITY MANAGEMENT & PERFORMANCE ENVIRONMENT

Sambla Group Greenhouse Gas emissions by source

SCOPE	CATEGORY	tCO2e/2025	% (OF TOTAL MARKET BASED GHG EMISSIONS)	COMMENT
Scope 1	Direct emissions	62	13,2%	Emissions only related to owned or leased vehicles.
Gross scope 1 GHG emissions		62	13,2%	
Total Scope 2	Market-based	23	4,9%	
	Scope 2 - market based	23	4,9%	
	Scope 2 - location based	35	-	
Total Scope 3		386	82,0%	
	1. Purchased goods and services	68	14,4%	Includes purchased IT equipment and digital marketing, the absolute majority of our spend.
	2. Capital goods	-		Not applicable.
	3. Fuel- and energy-related activities	11,8	2,5%	
	4. Upstream transportation and distribution	-	-	Not applicable.
	5. Waste generated in operations	-	-	Not material - office based operations
	6. Business travel	199	42,3%	
	7. Employee commuting	90	19,1%	
	8. Upstream leased assets	17,2	4%	Applies to emissions from company owned or controlled vehicles not reported in Scope 1.
	9. Downstream transportation and distribution	-	-	Not applicable.
	10. Processing of sold products	-	-	Not applicable - the Group has no physical sold products
	11. Use of sold products	-	-	Ibid.
	12. End-of-life treatment of sold products	-	-	Ibid.
	13. Downstream leased assets	-	-	Not applicable.
	14. Franchises	-	-	Not applicable.
	15. Investments	-	-	Not applicable.
Total GHG emissions (market based)		471	100%	
Total GHG emissions (location based)		484		

SUSTAINABILITY MANAGEMENT & PERFORMANCE ENVIRONMENT

Energy Consumption

A focus for 2025 was to increase the proportion of renewable electricity in our offices, and we have also updated our energy performance by relocating to offices with better energy performance. By the end of 2025, all our electricity was purchased from fossil free sources. We purchase Guarantees of Origin for the small proportion of office related energy (mainly related to district heating and cooling) that we have not already covered by agreements on renewable or fossil free energy. The increased consumption of energy in the graph is due to the consumption of energy in vehicles, since the acquisition and inclusion of all our subsidiaries.

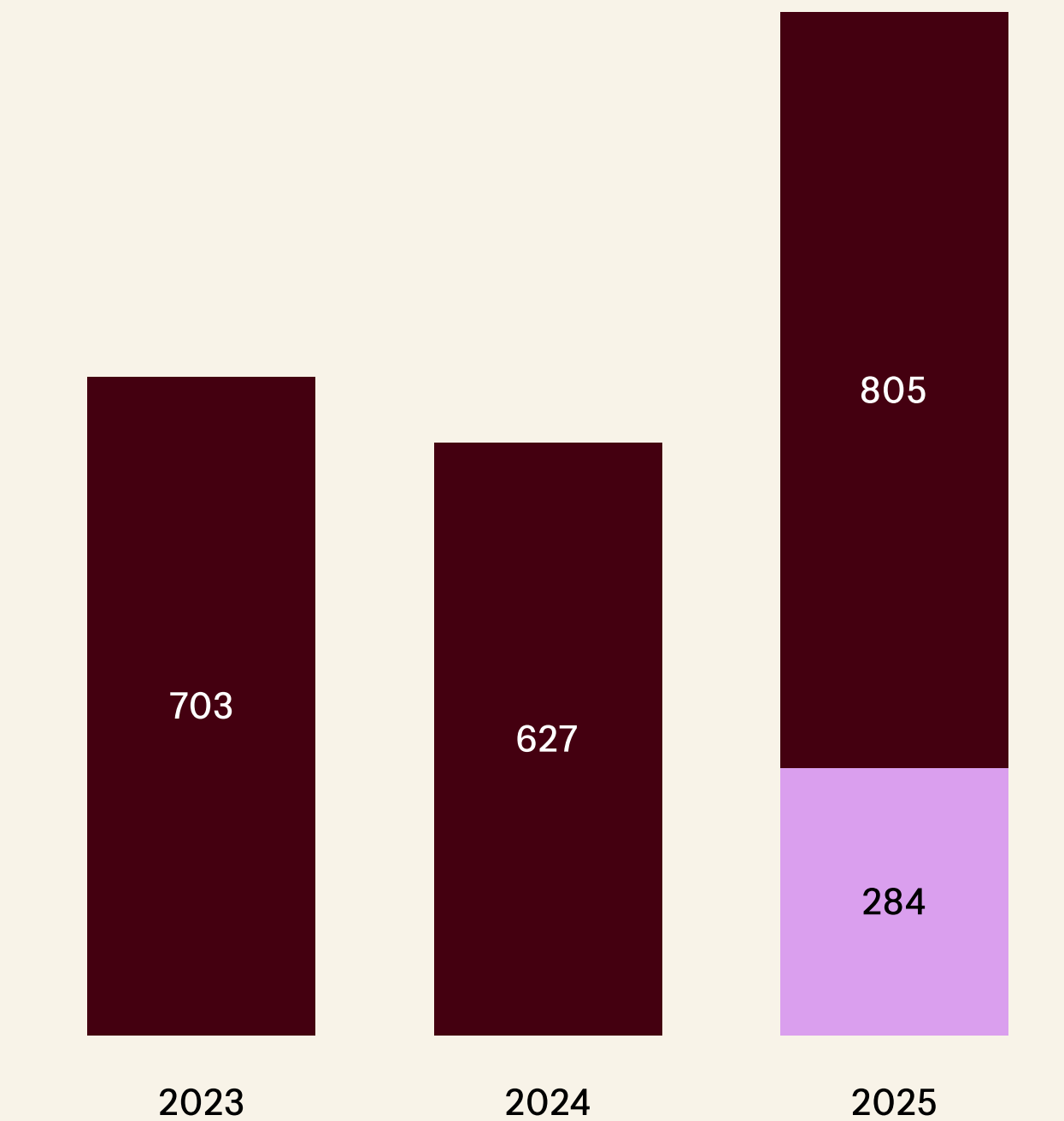
WHAT IS GO (GUARANTEE OF ORIGIN)?

Electricity producers are granted one GO certificate for every megawatt hour (1 MWh = 1000 kWh) of electricity they generate, indicating the energy source used for production. These certificates are tradable on the open market. Upon selling electricity to consumers, suppliers retire the GO certificate to ensure an equal balance between sold and produced electricity and prevent double counting. GO certificates play a crucial role in carbon assessments, allowing claims of low-emission renewable electricity usage.

ELECTRICITY – SHARE OF PURCHASED FOSSILE FREE ENERGY IN OUR OFFICES

100%

ENERGY – TOTAL CONSUMPTION¹



Electricity & Heating Company owned & controlled cars

¹Company owned and controlled cars were not reported in 2023 and 2024.

ENERGY INTENSITY 2025

2,4 MWh/FTE

0,77 MWh/MSEK revenue

05 Moving Forward



Moving Forward – What we're excited about in 2026

- Approval of our application to become a credit market company by the Swedish FSA will enable a broader and deeper offering, underpinned by strong consumer protection, governance, and regulatory compliance.
- Our mission remains to be a longterm personal finance partner, supporting customers in making sound, sustainable financial decisions.
- The app will be developed into a true customer hub, bringing together insights, tools, and guidance in one place, and expanding beyond Sweden to Finland and Norway, alongside a complementary web version.
- Customers will be supported to make responsible, wellinformed choices that strengthen longterm financial resilience, as we expand into adjacent areas beyond loan brokerage and simplify everyday financial decisions through transparent and userfriendly services.
- The Tech & Product organisation will prioritise scalable, secure platforms that meet growth and regulatory requirements, while enhancing datadriven personalisation to provide more relevant recommendations and insights.
- Continue implementing our AI solutions to improve and increase efficiency in workflows and processes.
- Customer experience across all channels will be continuously improved, with particular focus on usability, speed, and reliability. ESG considerations will be further embedded across the business, integrating environmental, social, and governance factors into decision making, operations, and product development.
- Science-based emissions targets will be set, supported by clear roadmaps to reduce our climate impact in line with these commitments.

- Our partnership with Majblomman will continue, while additional opportunities to support financial inclusion and social sustainability are explored.
- Employee development will be strengthened by aligning the Development & Performance cycle with our goalsetting framework to create greater clarity, ownership, and growth. A structured leadership programme will be introduced to build strong, valuesdriven leaders who can support the company's continued transformation.
- Employee development will be strengthened by aligning the Development & Performance cycle with our goalsetting framework to create greater clarity, ownership, and growth. A structured leadership programme will be introduced to build strong, valuesdriven leaders who can support the company's continued transformation.
- New company values will be embedded throughout the organisation so that they guide behaviours, decisions, and ways of working.
- The new operating model will be further operationalised to support collaboration, efficiency, and accountability, ensuring strategic priorities, culture, and operating model are aligned with longterm growth.

06 GRI Index



GRI content index

GRI STANDARD	DISCLOSURE	LOCATION
GRI 2: General Disclosures 2021	2-1 Organizational details	About the report; Who we are 5, 7
	2-2 Entities included in the organization's sustainability reporting	About the report; Annual Report 5
	2-3 Reporting period, frequency and contact point	About the report 5
	2-4 Restatements of information	Refinancing KPI 59
	2-5 External assurance	External Assurance 87
	2-6 Activities, value chain and other business relationships	Our business; Our stakeholders; Our value chain 17, 32, 34
	2-7 Employees	Who we are; Engaged employees; permanent/temp is not available 7, 69
	2-9 Governance structure and composition	Annual Report; Our Board of Directors and our Governance Structure 11
	2-12 Role of the highest governance body in overseeing the management of impacts	Our Sustainability Governance and Risk Management 43-45
	2-13 Delegation of responsibility for managing impacts	Our Sustainability Governance and Risk Management 42
	2-14 Role of the highest governance body in sustainability reporting	Our Sustainability Governance and Risk Management 42
	2-15 Conflicts of interest	Annual Report
	2-16 Communication of critical concerns	Annual Report
	2-17 Collective knowledge of the highest governance body	Annual Report
	2-18 Evaluation of the performance of the highest governance body	Annual Report
	2-19 Remuneration policies	Annual Report
	2-20 Process to determine remuneration	Annual Report
	2-21 Annual total compensation ratio	Partly disclosed, wage ratio found in Engaged employees and equal opportunities 69
	2-22 Statement on sustainable development strategy	Our sustainability commitment; Our ESG strategy 31, 39
	2-23 Policy commitments	Our ESG policies; Our sustainability Governance and risk management 42-45
	2-24 Embedding policy commitments	Our ESG policies; Our sustainability Governance and risk management 42-45
	2-25 Processes to remediate negative impacts	Our ESG Risks; Customer Protection; Good Governance 42-45, 61-63
	2-26 Mechanisms for seeking advice and raising concerns	Good governance 73
	2-27 Compliance with laws and regulations	Annual report
	2-28 Membership associations	Our Partnerships 47
	2-29 Approach to stakeholder engagement	Our stakeholders 32
	2-30 Collective bargaining agreements	Engaged employees and equal opportunities 65
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Our Double Materiality Assessment 36-37
	3-2 List of material topics	Our Double Materiality Assessment 36-37
	3-3 Management of material topics	Our sustainability Governance and risk management; Sustainability management and performance 42-45, 51-69

GRI content index

GRI STANDARD	DISCLOSURE	LOCATION
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Our Supply Chain Management 48-49
	205-2 Communication and training about anti-corruption policies and procedures	Good governance 73
	205-3 Confirmed incidents of corruption and actions taken	Good governance 73
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Climate and resource efficient operations 81
	302-2 Energy consumption outside of the organization	Climate and resource efficient operations 79-82
	302-3 Energy intensity	Climate and resource efficient operations 82
	302-4 Reduction of energy consumption	Climate and resource efficient operations 82
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Climate and resource efficient operations 79-82
	305-2 Energy indirect (Scope 2) GHG emissions	Climate and resource efficient operations 79-81
	305-3 Other indirect (Scope 3) GHG emissions	Climate and resource efficient operations 79-81
	305-4 GHG emissions intensity	Climate and resource efficient operations 79
	305-5 Reduction of GHG emissions	Climate and resource efficient operations 79
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	Our Supply Chain Management 48-49
	308-2 Negative environmental impacts in the supply chain and actions taken	Our Supply Chain Management, Our ESG Risks 48-49
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Engaged employees and equal opportunities, data not fully disclosed 69
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Engaged employees and equal opportunities 67
	403-2 Hazard identification, risk assessment, and incident investigation	Engaged employees and equal opportunities 67
	403-3 Occupational health services	Engaged employees and equal opportunities 67
	403-4 Worker participation, consultation, and communication on occupational health and safety	Engaged employees and equal opportunities 65, 67
	403-5 Worker training on occupational health and safety	Engaged employees and equal opportunities 67
	403-6 Promotion of worker health	Engaged employees and equal opportunities 67
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Engaged employees and equal opportunities 67, 48
	403-8 Workers covered by an occupational health and safety management system	Engaged employees and equal opportunities 67
GRI 404: Training and Education 2016	404-3 Percentage of employees receiving regular performance and career development reviews	Engaged employees and equal opportunities, data not fully available 67
	404-3 Percentage of employees receiving regular performance and career development reviews	Engaged employees and equal opportunities, data not fully available 67
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Engaged employees and equal opportunities 69
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Engaged employees and equal opportunities, data not fully disclosed 73
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	Our Supply Chain Management 48, 49
	414-2 Negative social impacts in the supply chain and actions taken	Our Supply Chain Management, Our ESG Risks 43-44, 48-49
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Good governance 74

Auditor's statement on external assurance

Sambla Group AB's Sustainability Report is subject to external limited assurance audit from the company's auditors EY. The process of appointing independent auditors is described in our Board-section, and the Board's Financial Audit Committee approve the report following the external assurance, before the Board of Director's signs the report. See attached the statement of external assurance.

REVISORNS YTTRANDE AVSEENDE DEN LAGSTADGADE HÅLLBARHETSRAPPORTEN TILL BOLAGSSTÄMMAN I SAMBLA GROUP AB, ORG.NR 556974-8378

UPPDRAG OCH ANSVARFÖRDELNING

Det är styrelsen som har ansvaret för hållbarhetsrapporten för år 2025, som erhållits av Sambla Group AB, och för att den är upprättad i enlighet med årsredovisningslagen i enlighet med den äldre lydelsen som gällde före den 1 juli 2024.

GRANSKNINGENS INRIKTNING OCH OMFATTNING

Vår granskning har skett enligt FARs rekommendation RevR 12 Revisorns yttrande om den lagstadgade hållbarhetsrapporten. Detta innebär att vår granskning av hållbarhetsrapporten har en annan inriktning och en väsentligt mindre omfattning jämfört med den inriktning och omfattning som en revision enligt International Standards on Auditing och god revisionsred i Sverige har. Vi anser att denna granskning ger oss tillräcklig grund för vårt uttalande.

UTTALANDE

En hållbarhetsrapport har upprättats.

STOCKHOLM, DEN DAG SOM FRAMGÅR AV
ELEKTRONISK UNDERSKRIFT
Ernst & Young AB

DANIEL ERIKSSON AUKTORISERAD REVISOR

Signatures

Stockholm on the date that is registered by our electronic signing.

Alexander Milles
Chairman of the board

Per Österström
Member of the board

Erik Daniels
Member of the board

Hans Skruvfors
Chief Executive Officer