



**Corporate  
responsibility &  
sustainability report  
2022**

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## About this Report

This report presents Oportun Financial Corporation's (Oportun or the Company) environmental, social and governance (ESG) approach, practices, performance, and commitments. The information contained herein reflects decisions and actions through the first quarter of fiscal year 2023 and quantitative data for the fiscal year 2022 (January 1, 2022 – December 31, 2022), unless otherwise noted.





# CEO letter



A handwritten signature in black ink, appearing to read 'Raul Vazquez'.

**Raul Vazquez**  
Chief Executive Officer

Oportun is committed to the mission of empowering members to build a better future and sustainably driving positive social impact and long-term value for our stakeholders. Since Oportun was founded in 2006, our business has provided inclusive and affordable financial services to hardworking people whose needs are not fully met by traditional financial institutions. We are pleased to share our 2022 Corporate Responsibility and Sustainability Report, which details continued progress we've made in our efforts and commitments towards building a more inclusive and sustainable company and society.

Oportun is improving the financial health of our 1.9 million members through our intelligent and innovative borrowing, saving, budgeting, and spending capabilities. With these tools, we have extended more than \$15.5 billion in responsible and affordable credit, most often to members who first come to us without a credit score and primarily reside in low- and moderate-income communities, sometimes called "credit deserts." In comparison to the high-cost options that predominate their communities, Oportun has saved our members more than \$2.3 billion in interest and fees.<sup>1</sup>

We have helped more than a million people establish a credit score and, through that, gain access to the financial mainstream. To build our members' financial resilience, our intelligent savings and budgeting tools take the hard work out of managing personal finances and have enabled our members to set aside an average of more than \$1,800 per year in personal savings, and \$8.9 billion collectively. At a time when most Americans struggle to cover an emergency expense of \$1,000<sup>2</sup> or more because they lack adequate savings, our members can rest assured that they have savings built up to help address life's unexpected emergencies and take advantage of new opportunities that require access to cash.

To ensure we are continuously serving our mission and our members, Oportun is committed to investing in our people and fostering a diverse and inclusive workforce. I am grateful and proud to say that our employees are highly engaged, and for the eighth consecutive year rated Oportun a "Top Workplace" in a regional or national publication. More importantly, our employees are the reason our members consistently give Oportun high marks for customer service, as measured by Net Promoter® Scores (NPS). With an average NPS of approximately 80, Oportun ranks among the most beloved brands in any sector, and well above the average for the entire financial services industry.

We remain committed to giving back at least 1 percent of our annual net profits to the communities which we serve through charitable grants, and providing 1 percent of our employees' time to support nonprofit organizations in their communities.

Finally, I want to thank all our stakeholders for their interest and investment in Oportun and for joining us on this journey. We look forward to continuing to address the biggest challenges facing U.S. consumers. As always, we welcome your engagement and feedback.

<sup>1</sup> On a quarterly basis, Oportun calculates the total amount saved by consumers getting unsecured personal loans through Oportun, since 2006, in interest and fees compared to the alternative products. This amount is determined by aggregating results from the prior FHN study, using information on first-time borrowers, through Q3 2021 with the estimated national costs from the revised study for both new and returning customers starting Q4 2021. The actual savings for each customer will vary based on specific loan terms and alternative products available in their area.

<sup>2</sup> Bankrate. Bankrate's 2023 annual emergency savings report. February 23, 2023. <https://www.Bankrate.Com/banking/savings/emergency-savings-report/>

# About Oportun

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Our mission and values

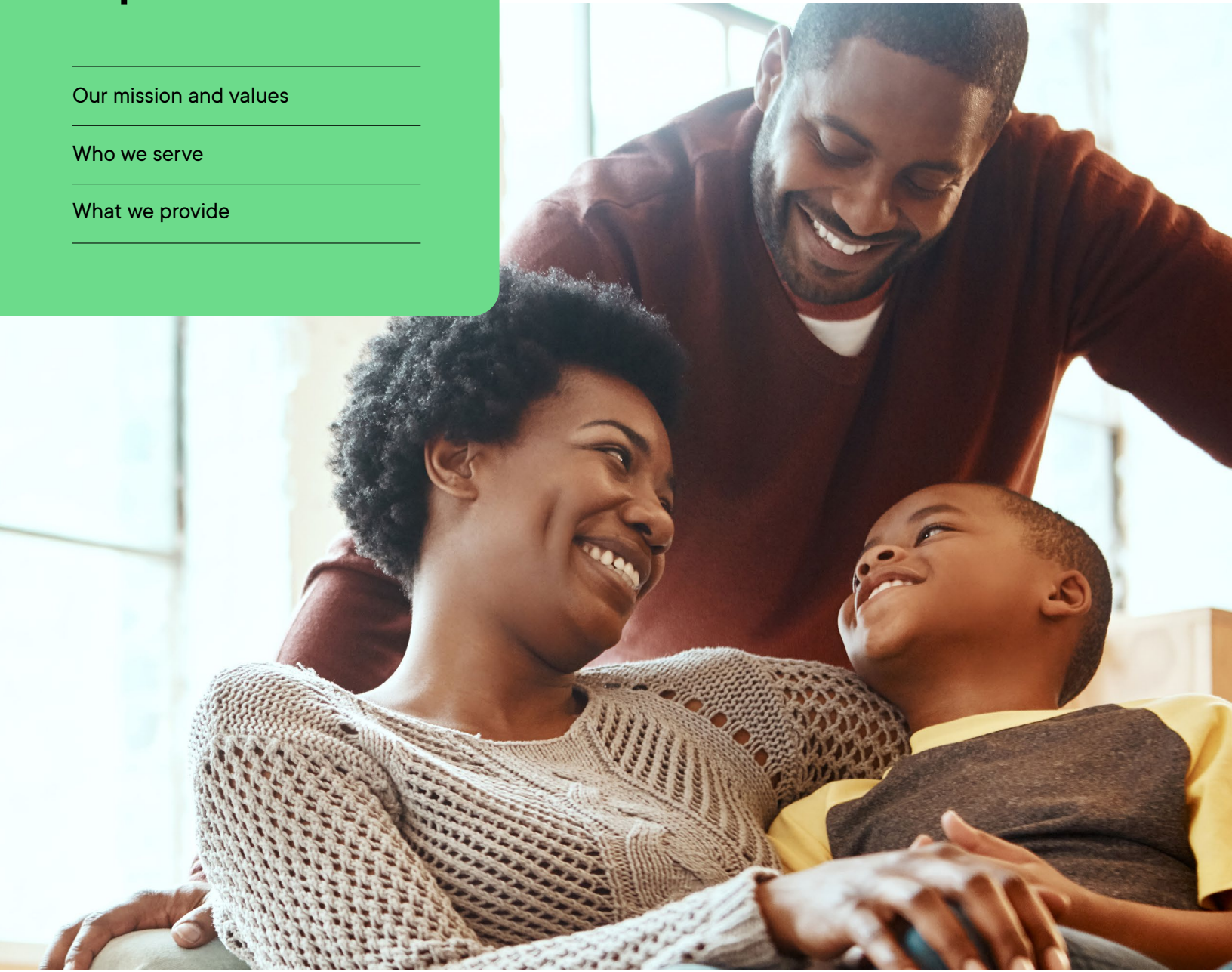
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Who we serve

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What we provide

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With intelligent, inclusive, and affordable borrowing, saving, budgeting, and spending capabilities, we are putting our members' financial goals within reach, and empowering them with the confidence to build a better future.

**1.9M**

Members use our seven credit and digital banking products

**2.0M**

Products used by our members to help them borrow, save, budget, and spend

**A.I.- enabled digital-first platform**

Proprietary models built on 16 years of customer insights and billions of unique data points.

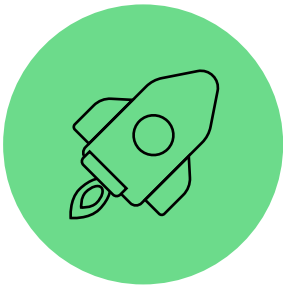
Comprehensive product suite designed to meet the everyday financial needs of hardworking people.



# Our mission & values

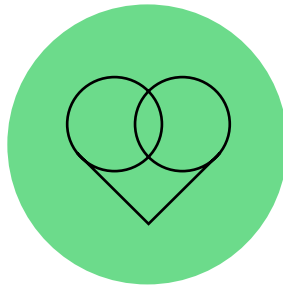
**Oportun's Mission: To empower members to build a better future.**

## Our corporate values:



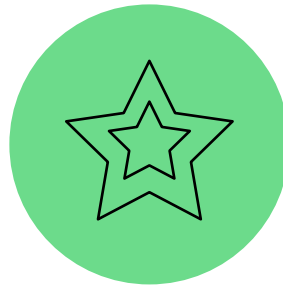
### On a Mission

We are relentlessly working to create social and financial equity for our members and teammates.



### As One

We are one Oportun, communicating with transparency and building a culture of belonging so our work can win.



### To Make It Better

We challenge each other to push the limits, always innovating how we can best guide members to financial opportunity.



### Now

We work with urgency, eagerly seizing opportunities to drive measurable results and business impact.



# Who we serve

Our members are among the 50%+ of individuals in the United States who face challenges covering a \$1,000 unplanned expense.<sup>3</sup> Many have been turned away by mainstream financial services providers because they have insufficient credit history or may not have been provided the tools, education, and support to feel more financially healthy. At Oportun, our members have someone in their corner to help them build resiliency and take control of their finances, wherever they are in their journey. We do this by offering a full suite of financial services including responsible and affordable loans and a market leading smart savings product that helps our members build up savings and make progress towards their financial goals effortlessly.



<sup>3</sup> Bankrate. *Bankrate's 2023 Annual Emergency Savings Report*. February 23, 2023.

# What we provide

Through our intelligent borrowing, saving, budgeting, and spending capabilities, we provide comprehensive, responsibly priced, and accessible financial tools and resources that build our members' financial resiliency and ensure they have access to funds and credit that fits their lifestyle and needs.

**Our smart solutions help strengthen our members' finances and give them confidence.**

## Borrow

Our personal loans are fast, convenient, simple-to-understand, affordable, and unsecured to address planned purchases, personal growth, and pressing financial needs.

Our secured personal loans leverage automobiles as collateral, allowing members to access larger loan sizes.

Our Oportun Visa Credit Card is an "everyday, in your pocket" product, easily usable for small ticket purchases.

## Budget

Our Direct product offers a checking account that intelligently organizes and budgets across bills, savings, and spending.

## Save

Our personalized, A.I.-automated Savings product is designed to understand a member's cash flows and save a calculated amount on a regular basis to effortlessly achieve savings goals.

Our intelligent investing products set aside safe amounts to invest in pre-determined ETF baskets selected for members based on individualized risk tolerance and investment objectives.

Our automated retirement planning tool enables members to invest through broker accounts or tax-advantaged IRAs to meet their long-term financial goals.

## Spend

Our A.I.-based smart spending solutions analyze members' income and expense patterns and set aside money for their bills, expenses, and savings goals while presenting a "safe to spend" balance that members can confidently use now.

**Our products remove the stress of money management with the engine of A.I.**



# Elevating responsibility & sustainability

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Our journey

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Our guiding sustainability principles

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Our commitment to governance & accountability

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Our impact

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Oportun is a mission-driven company with a strategy designed to deliver positive, long-term impact. Through our purpose, principles, policies, and practices, we apply responsible business practices that drive sustainability within our economy, our society, and the environment.



# Our journey

Over the past few years, we have conducted assessments, implemented programs, enhanced our practices, and monitored outcomes. As part of advancing on our journey, we continue to evolve and adapt, with a firm focus on delivering long-term growth and sustainability for our members, employees, business partners, vendors, shareholders, and broader communities.

**2020**

Conducted our initial materiality assessment using research on international standards and guidelines and interviews with internal stakeholders and industry peers to identify key ESG criteria and prioritize material issues.

**2021**

Expanded our ESG efforts with an ESG Diagnostic, which evaluated our current practices, disclosures, and alignment with ESG frameworks, rating agencies, and peer best practices within the fintech industry.

Launched our Sustainability Task Force, a cross-functional group of representatives from across our business units, overseen by our Board's Nominating, Governance, and Social Responsibility Committee.

**2022**

Continued to develop a holistic approach toward building strategies and setting goals that advance sustainable solutions for our members, cultivate an inclusive work environment, and strengthen our communities, spearheaded by our Sustainability Task Force.

# Our guiding sustainability principles

Our journey demonstrates how we are upholding our commitment to serve others through our everyday actions. Our principles are what guide us and represent key areas that are significant in driving our strategy forward. They are informed by the environmental, social, and governance (ESG) issues of our stakeholders, and shaped by the opportunities and risks we encounter in our normal course of business.



<sup>4</sup> For each data set, we weighted the impact values at 60 percent business impact and 40 percent societal impact to calculate total impact. Due to minor discrepancies between the interview and survey results, we combined the two data sets at equal weights (50/50) to create one data set and visualized the results on a two-dimensional matrix using the software R.

## Oportun's Four Guiding Sustainability Principles

- 1** Diversity, equity, inclusion, and belonging
- 2** Responsible product design, policies, and practices
- 3** Responsible vendor and supplier management
- 4** Sustainability and environmental advocacy



# Our commitment to governance & accountability

To realize our mission and execute our strategy, establishing an enterprise-wide governance framework was a critical path forward. It connects people from across business units. It fosters dialogue and facilitates information sharing. It serves to keep us responsible for and accountable to our stakeholders.

## Oportun's sustainability & corporate governance

### Sustainability Task Force

Leaders from our key business areas work with their respective departments to shape, inform, and drive our sustainability strategy and performance. They are responsible for strategically identifying, prioritizing, operationalizing, and measuring the progress of our corporate strategy-aligned sustainability objectives. Throughout 2022, the Task Force met to continue determining, developing, and employing cross-functional business frameworks, structures, and platforms and enhance our sustainability programs, monitor our procedures, and communicate our efforts.

### Senior Vice President of Public Affairs and Impact

The Chair and leadership team representative of the Task Force guides its strategic direction and provides quarterly reports on its progress to the CEO and the Board of Directors' (Board) Nominating, Governance, and Social Responsibility Committee.

### Nominating, Governance, and Social Responsibility Committee

Four of our independent<sup>5</sup> directors serve on the Committee responsible for overseeing and reviewing our sustainability strategy. At regularly scheduled board meetings, they report on activities and progress to the full Board.

### Compensation and Leadership Committee

Four of our independent directors serve on the Committee responsible for overseeing policies and strategies related to our culture, human capital management, and diversity, equity, inclusion, and belonging (DEIB).

### Board of Directors

Our Board is responsible for overseeing and providing guidance to our senior management on the opportunities and risks fundamental to our strategic financial and corporate initiatives per our Corporate Governance Guidelines. The Board is led by our Lead Independent Director, who is separate from our CEO, and meets on at least a quarterly basis.

### Board Committees

Four Board Committees facilitate oversight of key business areas, as further defined within their written charters.

#### Audit and Risk Committee

Accounting, financial, legal, regulatory, and ethical compliance; operational and enterprise risk management; information technology and cybersecurity; and other financial risks.

#### Compensation and Leadership Committee

Compensation strategy, policies, plans, and programs; recruitment, retention, and succession planning; and human capital management and DEIB.

#### Credit Risk and Finance Committee

Credit portfolio quality and trends; credit, pricing, and collections management and policies; and financial strategies and policies.

#### Nominating, Governance, and Social Responsibility Committee

Corporate governance principles and trends; board evaluations, education, and composition; and corporate social responsibility and ESG strategy, policies, and programs.

<sup>5</sup> According to the meaning of independent director requirements of the Nasdaq Stock Market LLC.

# Our commitment to governance & accountability

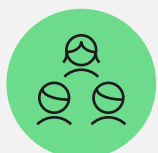
## Board composition in 2022

The right mix of skills, experiences, backgrounds, perspectives, and overall diversity are important for a well-functioning board. Our Board conducts annual board and committee

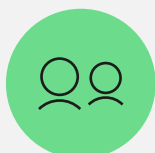
evaluations as part of the board review and refreshment process. These assist the Nominating, Governance, and Social Responsibility Committee with identifying general and specific criteria desired of any prospective board member.

In 2022, Director Aida Alvarez stepped down from the Board after 11 years of service. For the remainder of 2022, our Board was comprised of 10 directors. Each are highly accomplished and seasoned business leaders, public servants, and technology, financial, and investment professionals.

### Experience and Expertise



C-suite experience  
7 directors



Consumer internet  
10 directors



Financial acumen or expertise  
10 directors



Fintech or financial services  
9 directors



Go-to-market, marketing, branding expertise  
8 directors



Other public company board service  
7 directors



Regulatory/government relations  
3 directors



Risk management  
3 directors



Technology, mobile, software  
10 directors

**70%** self-identify as a woman or from an underrepresented community

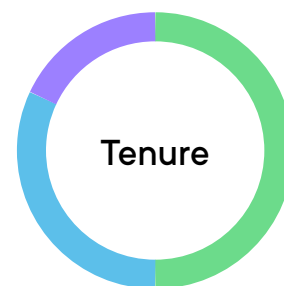
**90%** independent

**50%** members of underrepresented communities - 1 Asian; 1 Black; 2 Latinx; 1 LGBTQ+

**100%** independent committee members

**30%** women

**2 out of 4** women-chaired committees



- 50% 1-5 years
- 30% 6-10 years
- 20% 10+ years



# Our impact

## A better financial future

### Serving

**1.9M**

members

**50**

states where services are available

**~3000**

employees working in the U.S., Mexico, and India

### Giving Back

**3,497**

hours volunteered since 2020

**572**

nonprofits supported since 2020

**\$4.7M+**

total giving amount since 2016

### Our 2022 recognitions



Better Business Bureau A+ Rating



Award for Excellence in Sustainability



Certified since 2009



Banking Tech Award for Best Use of A.I. Finalist



Challenger Award for Serving the Underserved



Recognized for Women's Board Leadership

### Saving

**\$8.9B+**

cumulatively saved by members since 2015

**\$1,800+**

average annual savings set aside by members

**\$67M**

investments in low-cost ETF portfolios since 2020

### Borrowing

**15.5B+**

credit extended since 2006

**1.1M+**

credit histories established<sup>6</sup>

**6.3M+**

loans and credit cards originated

**36%**

APR cap on all personal loans

**\$2.3B+**

saved in lending interest and fees<sup>7</sup>

**24.9-29.9%**

APR range for credit cards

**\$1,700**

average cost of borrowing savings as compared to other lending alternatives

<sup>6</sup> Reflects new and returning members who came to us without a FICO score and who have begun establishing credit since inception and as of December 31, 2022.

<sup>7</sup> On a quarterly basis, Oportun calculates the total amount saved by consumers getting unsecured personal loans through Oportun, since 2006, in interest and fees compared to the alternative products. This amount is determined by aggregating results from the prior FHN study, using information on first-time borrowers, through Q3 2021 with the estimated national costs from the revised study for both new and returning customers starting Q4 2021. The actual savings for each customer will vary based on specific loan terms and alternative products available in their area.

# Protecting our systems

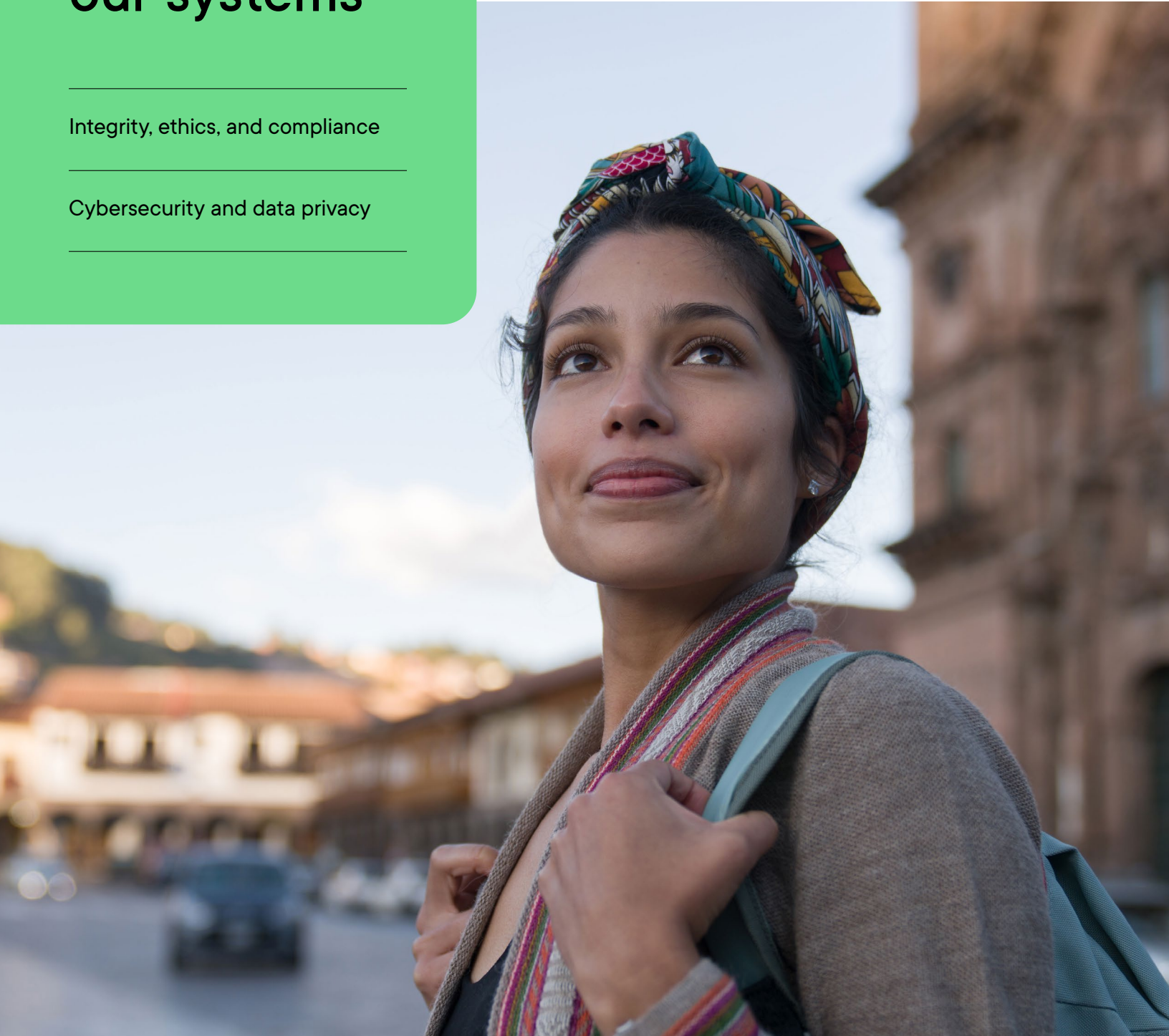
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Integrity, ethics, and compliance

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Cybersecurity and data privacy

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As a national fintech company with borrowing, saving, budgeting, and spending products and services offered through our digital-first platform, our responsibility is to manage and protect the resources entrusted to us.



# Integrity, ethics, and compliance

We are committed to upholding high standards of integrity, ethics, and compliance in providing responsible and inclusive products and services to our stakeholders—our members, vendors, partners, employees, regulators, shareholders, and communities.

## A culture of compliance

Everyone at Oportun has a role to play.

- 1 Annual attestation of our [Code of Business Conduct](#) is completed by all employees.
- 2 Participation in our compliance training programs, which include ethical and professional behaviors, consumer financial protection, and responsible product offerings, is required of all employees.
- 3 Role-specific regulatory training is offered every six-months to a year to ensure our employees are aware of the latest regulatory and compliance requirements and policies.

We have implemented numerous policies that promote ethical behavior and reinforce our commitment to upholding all applicable laws and regulations relating to:

- Anti-Money Laundering
- Complaints handling
- Fair Credit Reporting Act
- Fair lending
- Insider trading compliance
- Political contributions
- Privacy controls
- Protection and proper use of company assets

**> 10,000**  
hours, in aggregate,  
spent on compliance  
training by Oportun  
employees

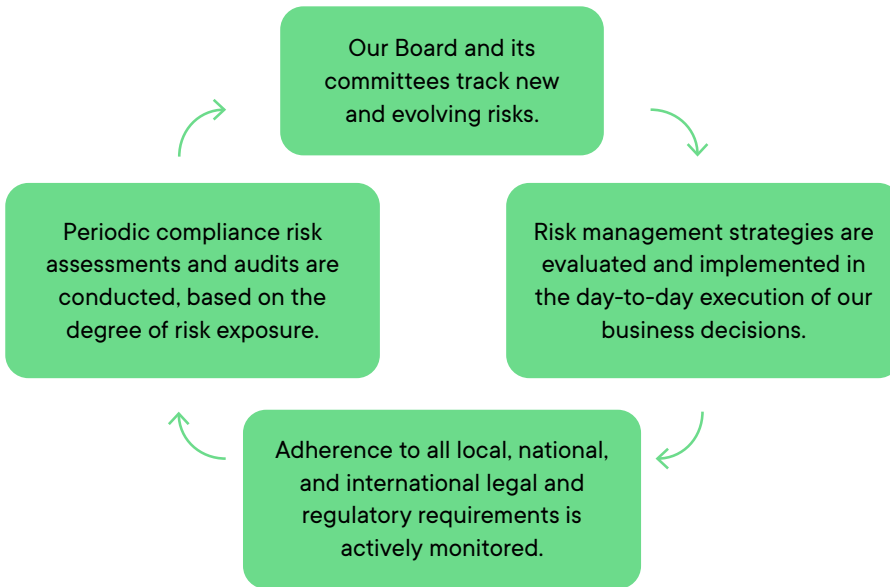
### Whistleblower Policy

Our Code of Business Conduct and our Whistleblower Policy provide employees guidance on reporting all good-faith complaints regarding violations of our Code of Business Conduct, sales practices, accounting or auditing matters, or other violations of law. We protect those who come forward with our accompanying Non-retaliation Policy. Our employees are encouraged to report through internal channels to the Corporate Secretary or through an anonymous third-party hotline, and assistance is available in multiple languages. Any reported activity is investigated internally under the direction and oversight of our Board's Audit and Risk Committee. Every event is taken seriously and promptly addressed to ensure necessary and appropriate corrective actions are in place.

# Integrity, ethics, and compliance

## Risk management

We rely on our compliance management system to monitor our risks and identify opportunities.



### Third-Party Risk Management

Our approach to risk management considers the actions of our partners, vendors, and suppliers. We expect our third parties to uphold the same vigilance to integrity, ethics, and compliance as we do and for them to align with our mission and values.

- We seek out partners who will treat our members with dignity, even when we no longer have an active relationship with the member, and who employ responsible business practices.
- We evaluate how our third-parties effectively identify, assess, monitor, manage, and oversee their enterprise, technological, and security risks.
- We ensure our third parties are compliant with all applicable laws, regulations, and regulatory guidance.

## Fraud protection

We take fraud detection and prevention seriously and offer zero-fraud liability for our members, ensuring they are never responsible for charges made without their consent.

Our Financial Intelligence Unit uses our A.I.-driven fraud detection and prevention management system to monitor and address fraudulent and unusual activity. Key elements of the program include:

- Engaging with key partners.
- Conducting root cause analyses.
- Relying on extensive data with member details, information from credit bureaus, and fraud detection databases.
- Constantly monitoring our systems and developing new defenses.

In March 2023, the Consumer Financial Protection Bureau (CFPB) informed us that they had completed their investigation of our legal collection practices from 2019 - 2021, along with our hardship program during the COVID-19 pandemic. The CFPB stated that its Office of Enforcement staff concluded that it would not recommend pursuing an enforcement action.



# Cybersecurity and data privacy

Oportun is committed to protecting the sensitive information entrusted to us and being transparent in our data collection, use, and sharing practices. We maintain a comprehensive cybersecurity and privacy program to safeguard our data and systems' confidentiality, integrity, and availability. It constitutes management oversight, accountability structures, policies, procedures, standards, and technical and administrative controls.



Manju Mude, Chief Information Security Officer recognized by The Top 50 Women Leaders of Austin for 2023



## Comprehensive infrastructure standards

Our information and data privacy program is designed and tested in accordance with industry best practices.

- **Center for Internet Security (CIS) framework and benchmarks** - We follow CIS guidelines to safeguard our IT systems against cyber threats. In 2023, we are pursuing alignment with the National Institute of Standards and Technology (NIST) framework to further enhance our cybersecurity functions.
- **Payment Card Industry Data Security Standard (PCI DSS)** - Our organization undergoes annual PCI DSS audits to provide a Report on Compliance and to optimize the security of our members' payment preferences.
- **N+2 compliant cloud service providers** - Our cloud service providers protect the integrity of our information by providing highly resilient data system backups.
- **SSAE 18 SOC 1 and SOC 2 Type I** - We have completed SOC 1 and SOC 2 Type I reports to demonstrate the safety and security of our financial information and the effectiveness of our cloud and data center security controls.
- **SOC 2 Type II** - We successfully completed our first-ever SOC 2 Type II audit in 2022 to provide additional independent assurance of our control effectiveness.

## Resilient, reliable, and secure systems

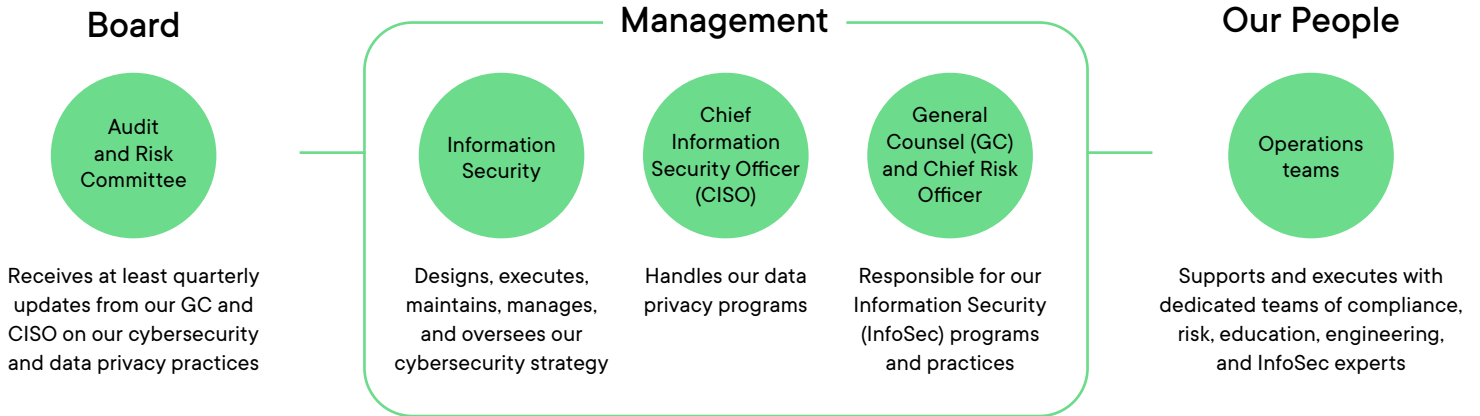
We rely on a variety of practices to reinforce our systems.

- Information Security Program designed to secure our data and maintain its confidentiality, integrity, and availability, with real-time monitoring.
- Cloud environment designed to host our systems using industry-leading data centers and service providers.
- Firewall-protected back-end network to monitor our system access.
- Next Generation encryption platform and multi-factor authentication to ensure sensitive data protection, including personal identifiable information (PII).
- Internal cybersecurity operation center with 24/7 coverage for around-the-clock surveillance and response.
- Annual internal and external third-party audits, penetration tests, vulnerability testing, scanning, and gap assessments to evaluate the effectiveness of our systems.
- Email security and anti-phishing tests to confirm our employees' vigilance to information protection.

# Cybersecurity and data privacy

## Oversight of our practices

We cultivate a culture of security awareness by raising its profile across the organization through corporate communications, training efforts, routine roundtables with department leaders, and communication with our management and Board.



## Comprehensive Information Security policies

Our policies are reviewed annually to ensure they align with industry-leading standards and effectively manage risks through best practices.

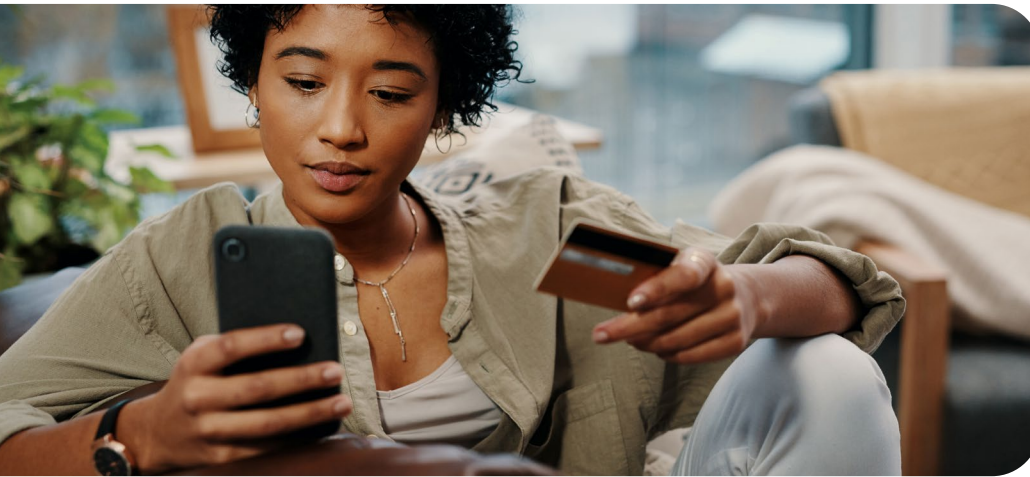
- Access management
- Acceptable use
- Cloud security
- Data protection
- Data breach
- Network security
- Segregation of duties
- Security awareness
- Technology event management
- Technology change and event logging
- URL approval

## Cybersecurity training and awareness

Our information and cybersecurity management is enhanced by the knowledge and expertise of our employees, contractors, and vendors. Oportun's cybersecurity education team implements high-quality and engaging education programs across our Company.

- Information Security training:
  - Annual training and recertification requirement for all employees.
  - Specialized training for role-based awareness.
- Security knowledge testing:
  - Security surveys for practice reinforcement.
  - Phishing tests for vigilance.
- Proactive education and webinars:
  - Cybersecurity Month with weekly events and external speakers for awareness-building.
  - Fall into Cybersecurity, a 3-week company-wide program, for engagement in personal cyber hygiene habits.

# Cybersecurity and data privacy



## Incident preparedness and response

All of our actions serve to reduce potential threats and prepare us for any potential incident.

### Preventative measures to address security risks:

- Incident response team with members from across our InfoSec, legal, corporate communications, operations, and technology teams.
- Continuous real-time monitoring to detect security events.
- Infrastructure supportive of redundancy across mission-critical systems.
- Security and Technology tools deployed on critical systems and assets.
- Third-party audits of InfoSec program and regular penetration tests of our web applications and cloud environments.
- Comprehensive, annual business impact analyses on maximum tolerable downtime for all mission-critical functions.

### Actions in the event of a disaster or other unforeseen event:

- Recovery and business continuity plans and tests are completed to ensure our ability to recover.
- Data consistency checks are performed to validate the integrity of the data recovery process.
- Communication channels are deployed to transparently convey information to all impacted individuals, including members and employees, and provide additional security monitoring services for a certain period.

## Privacy protections

We are committed to protecting the privacy and security of personal information.

- Established [privacy policies](#) detail how we collect, use, and disclose personal information about members, applicants, and website visitors, and are supported by internal privacy policies that guide our employees' actions.
- Adherence to laws and regulations, including the California Consumer Privacy Act, ensures that individuals can exercise their privacy rights available to them.
- Adoption of [sensitive-data discovery technology](#) supports scalable and cost-effective ways to monitor and control personal and other sensitive information.





# Empowering our people

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Team Culture

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Talent development

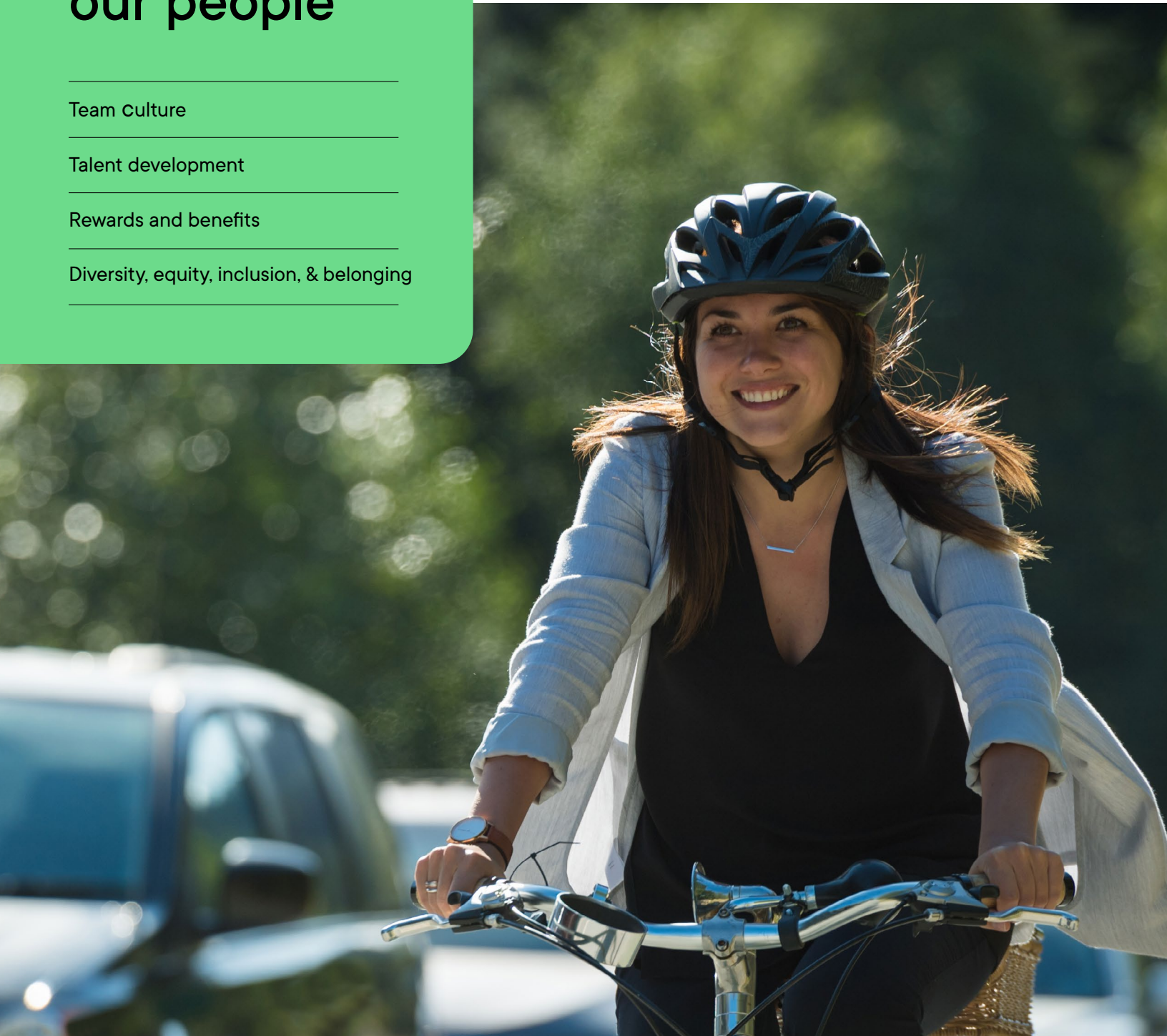
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Rewards and benefits

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Diversity, equity, inclusion, & belonging

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At Oportun, we are building a community of employees, partners, and members who support each other on the path to new opportunities, because we believe that when we work together, we build better futures.

# Team culture

Our team of dedicated and experienced human resource professionals foster a culture of service and care. Led by our Chief People Officer, our talent management, organizational development, rewards, operations, and experience teams deliver a combination of results-oriented programs and benefits that build capacities to serve others better and support overall well-being.

## Talent recruitment

We strive to attract people who share our commitment to helping others meet their financial ambitions, using A.I.-based solutions to get us there. Our recruitment and on-boarding efforts focus on expanding our reach, streamlining our operations, and enhancing our objectivity.

### 2022 recruitment highlights

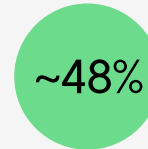
- Implemented a third-party recruiting and on-boarding platform designed to make smarter hiring decisions through structured, fair, and equitable processes.
- Expanded community outreach with an employee referral program.
- Continued to operate a diverse candidate slate for hiring in certain levels and roles.
- Delivered new onboarding orientations for all employees, covering our member-centric, digital-first, and mission-driven policies, procedures, and controls.
- Led group-based, interactive new hire orientations with executive leadership.

See our *Diversity, equity, inclusion, and belonging* section for additional details.

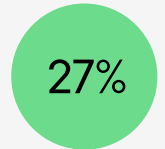
### Our people at a glance in 2022



employees work worldwide in the U.S., Mexico, and India



are corporate employees



of corporate employees serve in technology, risk, analytics, A.I., and data science



work at one of our three contact centers in Mexico providing English and Spanish bilingual support, among other services



in Colombia, Jamaica, the Philippines, and India support our people



Comparably's Companies with the Happiest Employees



Greater Bay Area Top Workplaces

I received everything that I needed during my first-day orientation. The team did a great job facilitating all the information and questions, and creating a welcoming environment. I left feeling like I was prepared for next steps at Oportun.

- New Hire Orientation Feedback

# Team culture

## People engagement

We believe it is important to encourage connections among our people. With our switch to a remote-first work environment, we have been intentional in our efforts to continuously engage our employees. We use a number of programs, events, and platforms to facilitate communication, encourage collaboration, and enhance our practices.

### Connection moments

- Regular All-Hands meetings and executive Q&A sessions begin with a mission-based member story and follow with Company insights and updates.
- Virtual engagement platforms – Oportun Connect – bring employees together to socially engage and learn from one another across a variety of wellness and inclusion topics.
- Employee Resource Groups (ERGs) host fireside chats, workshops, and events to encourage engagement.
- Cross-functional meetings and gatherings inspire idea generation for process, product, and service improvements.

### Employee surveys

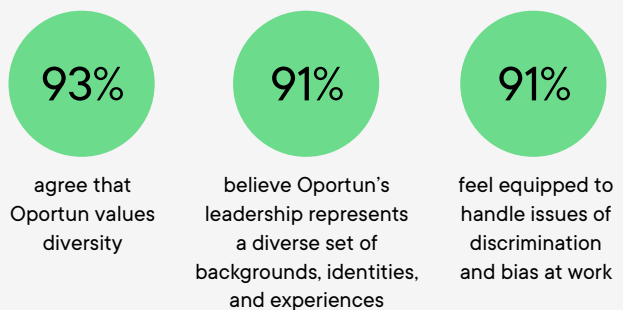
We regularly solicit feedback from our people through annual and periodic pulse engagement surveys. These serve as a tool to enhance our people strategy and identify areas of progress and improvement.

We learned from the surveys and shared employee feedback across the organization, including with the Board's Compensation and Leadership Committee. We take action by conducting planning exercises, developing implementation plans for targeted initiatives, and checking our progress with pulse surveys. Previous surveys identified rewards and recognition, communication transparency, and streamlined collaboration tools and processes as areas for improved employee experiences.

### 2022 survey highlights



In 2022, we continued to conduct a separate DEIB survey, consisting of 12 questions addressing diversity, equity, inclusion, discrimination, and bias. We improved our results across all questions surveyed in the prior year, and overall, favorability scores ranged from 73% to 93%. Going forward, DEIB questions will be integrated into our annual employee engagement survey.



\* eNPS scores range from -100 to 100.



# Talent development

We focus on the entire lifecycle of our employees' personal and professional lives. The resources and tools we use are designed to understand, align, and expand our employees' growth potentials and aspirations in addition to their areas of expertise, interest, and talent.

## Learning & Growth Opportunities

- LinkedIn Learning's self-paced career development courses help to refine our teams' professional skills.
- Role-based programming educates and reinforces operational practices that emphasize our member-centric strategy.
- Management trainings support the ongoing development of strong leadership skills and mindsets.
- Bilingual availability of courses expands and harmonizes the reach of our training programs.

### 2022 LinkedIn Learning Highlights

**10,000+**

courses for all employees

**79%**

of employees with access are active users

**~14,330**

e-learning hours

## Performance management

Strong employee-manager relationships are essential for our employees' career growth and overall satisfaction at Oportun. We encourage active dialogue and communication and are incorporating performance reviews and management programs into engagements to cultivate these relationships year-round.

Performance reviews help our employees:

- Recognize and celebrate their accomplishments.
- Reflect on their growth and development.
- Explore new ways to build their skills.
- Share their ideas for supporting our mission and values.

We launched a new **Leadership and Development Program** in 2022.

- *Executive Leadership Development Program*, a 14-week program with individual coaching and team projects focused on leadership assessment, scaling for growth, and mentorship for our Senior Directors and top talent team members.
- *Retail and Contact Center Development Program*, a 12-week program with mentorship pairings and impact projects for top talent leaders on our retail and contact center teams.
- *Lead-Coach-Manager*, a program for first-level corporate leaders to develop skills in organizational effectiveness, coaching, and leadership.
- *Store Team Leader Management Training*, a program for first-level leaders in retail locations to establish a foundation for driving performance, building teams, and helping team members navigate the member experience.

In 2022, we continued to expand our performance management efforts. We initiated a review and revitalization of our individual development plans, 360-feedback tool, performance review ratings, promotion guidelines, and competency framework for our senior leadership. These programs are furthering our efforts to create a more structured approach to career-pathing and talent growth at Oportun.

# Rewards and benefits

It is critical to recognize the contributions of our employees and support their overall well-being. We apply a global approach to our benefits and rewards framework and tailor practices for specific locales, when appropriate.



## Compensation

Our pay plans are designed to be fair, equitable, and performance aligned. The plan structures are developed with our employees' roles in mind. They may consist of salaries or wages, incentives through cash bonuses and equity awards, overtime pay, or reimbursements, depending on the plan. No matter the composition of pay, annual and long-term compensation is always designed in consideration of our member-centric strategy.

### How we keep our compensation structures fair and equitable

- Benchmark studies advise on the internal and market competitiveness of our role-based pay structures.
- Third-party pay equity studies for our U.S. roles and job levels confirm we have equal pay for equal work.
- Pay-for-performance models ensure compensation is results-oriented and tied to the delivery of our strategy.
- Internal pay plan reviews evaluate incentivization behavior, such as team-based goals and objectives instead of commission or sales-based bonuses.

# Rewards and benefits

## Benefits

We offer a full range of benefits for our employees so they can be at their best financially, physically, and emotionally. Our benefits align with our mission of providing a better financial future where employees can save for the long term and seek counseling and guidance for important life moments.

### Expanded Benefits

As a continuation of our commitment to the health and safety of our employees, Oportun has partnered with LEVEL, a third-party benefit provider, to offer medical travel benefits. It ensures that our employees and their families have safe access to healthcare they need, regardless of where they live. Our full time U.S. employees are eligible for this benefit at no additional cost.

### Financial health

- 401(k) plans with employee matching.
- Flexible spending accounts.\*
- Life insurance.\*
- Incentive compensation in addition to salaries and wages, including equity awards, for eligible employees.
- Overtime pay for our employees at retail locations and contact centers.
- Access to Payactiv, so employees have access to a percentage of their earned income in real time during unexpected moments in life.\*\*
- Assistance fund, with matching corporate donations, that enables employees to help each other in times of hardship.

### Physical health

- Health insurance.\*
- Time-off benefits for a variety of events, including bereavement and personal medical leave.
- Parental leave with an additional six weeks for child bonding.
- Access to HealthTap, an A.I.-driven healthcare platform providing opportunities for immediate care.\*\*

### Mental health

- Paid holidays, including a paid day off for national Employee Appreciation Day for our U.S.-based employees.
- Multiple Rest and Renew days per year for all corporate employees in the U.S., Mexico, and India to take time to recharge.
- ERGs for our employees to connect, cultivate a sense of belonging, and support one another.



\* For our eligible full-time employees  
 \*\* For our U.S.-based employees



# Diversity, equity, inclusion, and belonging

We believe that innovation comes from treating one another fairly, respecting each other, and valuing one another's uniqueness. We actively foster a diverse, equitable, and inclusive workplace and nurture a feeling of community by listening to and engaging people from across our organization.

## Our DEIB program

Diversity, equity, inclusion, and belonging (DEIB) is approached from all positions at Oportun. It has become integrated throughout our activities, from our recruitment and talent development initiatives to our operational programs, policies, and procedures.

Over the past few years, we have begun to formalize our DEIB program. Our Chief People Officer directs our people experience teams and reports on our progress directly to our CEO and the Board's Compensation and Leadership Committee as well as the Sustainability Task Force.

Our ERGs are the champions of our DEIB programs. They help connect, discuss, challenge, and advocate for solutions that strengthen our culture and work environment for all. They also create a deeper sense of belonging for our underrepresented communities at Oportun.

Now that our formal DEIB program is in place under the leadership and accountability of our people experience team, we retired our employee-volunteer DEIB Council in 2022. Many of those volunteers remain engaged as leaders of our ERGs, recruiting champions for diversity within our organization and supporting our DEIB goals.



### HRC's Business Coalition for the Equality Act

Alongside 500+ other businesses, we continue to be a member of Human Rights Campaign (HRC)'s Business Coalition for the Equality Act. This important federal legislation aims to protect every person who identifies as LGBTQ+, ensuring they are provided the same basic rights as other protected groups, supporting our DEIB goals.

## Oportun's DEIB Initiatives

- 1 Expand our sources for diverse talent and establish a transparent and unbiased hiring process
- 2 Invest in professional development programs for all employees
- 3 Educate and raise awareness of DEIB issues
- 4 Support the growth and impact of our ERGs

## Oportun's ERGs

- APIs at Oportun - For Asian team members and allies
- BLOCC (Black Life, Opportunities, Culture, and Connections) - For Black team members and allies
- Capability - For team members with disabilities, advocates, and supporters
- hOLA (Oportun Latinx & Allies) - For Latinx team members and allies
- SEEN (Self-Enablement & Empowerment Network) - For junior team members and supporters
- True Pride - For our LGBTQIA+ team members and allies
- The Verge - For veteran team members and allies
- WIN (Women's Initiative Network) - For women and allies



We are proud to be recognized by Comparably for our equitable and inclusive environment that advances diversity, values individuals, and provides support through advocacy and programming.

# Diversity, equity, inclusion, and belonging

## 2022 DEIB highlights

- Continued our company-wide DEIB training program, covering topics such as identities, biases, belonging, and allyship.
- Integrated fundamental DEIB training into all new hire programs and retail and contact center trainings.
- Conducted our DEIB employee engagement survey to measure our progress on building a DEIB culture.
- Implemented a mentorship pilot program for members of our ERGs.
- Integrated more objective hiring criteria into our recruitment and interview processes.
- Celebrated key heritage events throughout the year, including Asian American and Pacific Islander Heritage Month, Black History Month, Disability Awareness Month, Hispanic Heritage Month, International Women's Day, LGBTQ Pride Month, Veteran's Day, and more.
- Hosted month-long programming for various DEIB topics, such as our Words Matter program in April focused on inclusive language and our allyship programming throughout August.
- Continued to enhance the usability and accessibility of products, services, and everyday workspaces with multilingual marketing materials and services, subtitled video conferences, and member support for assistance with disabilities or impairments.

## Making Connections

Our ERGs and Connect team worked closely together in 2022 to host 29 unique events, such as Celebrate Women in Tech, Cultural Diversity Bingo, LGBTQ+ Voices in the Corporate World, and Latina Equal Pay Day.

100%

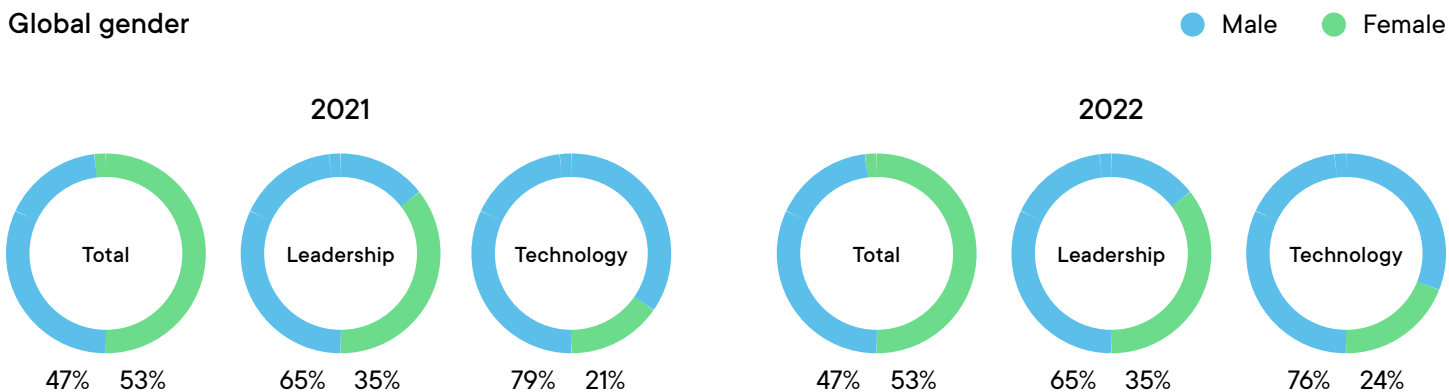
completion rate for Oportun employees assigned DEIB training



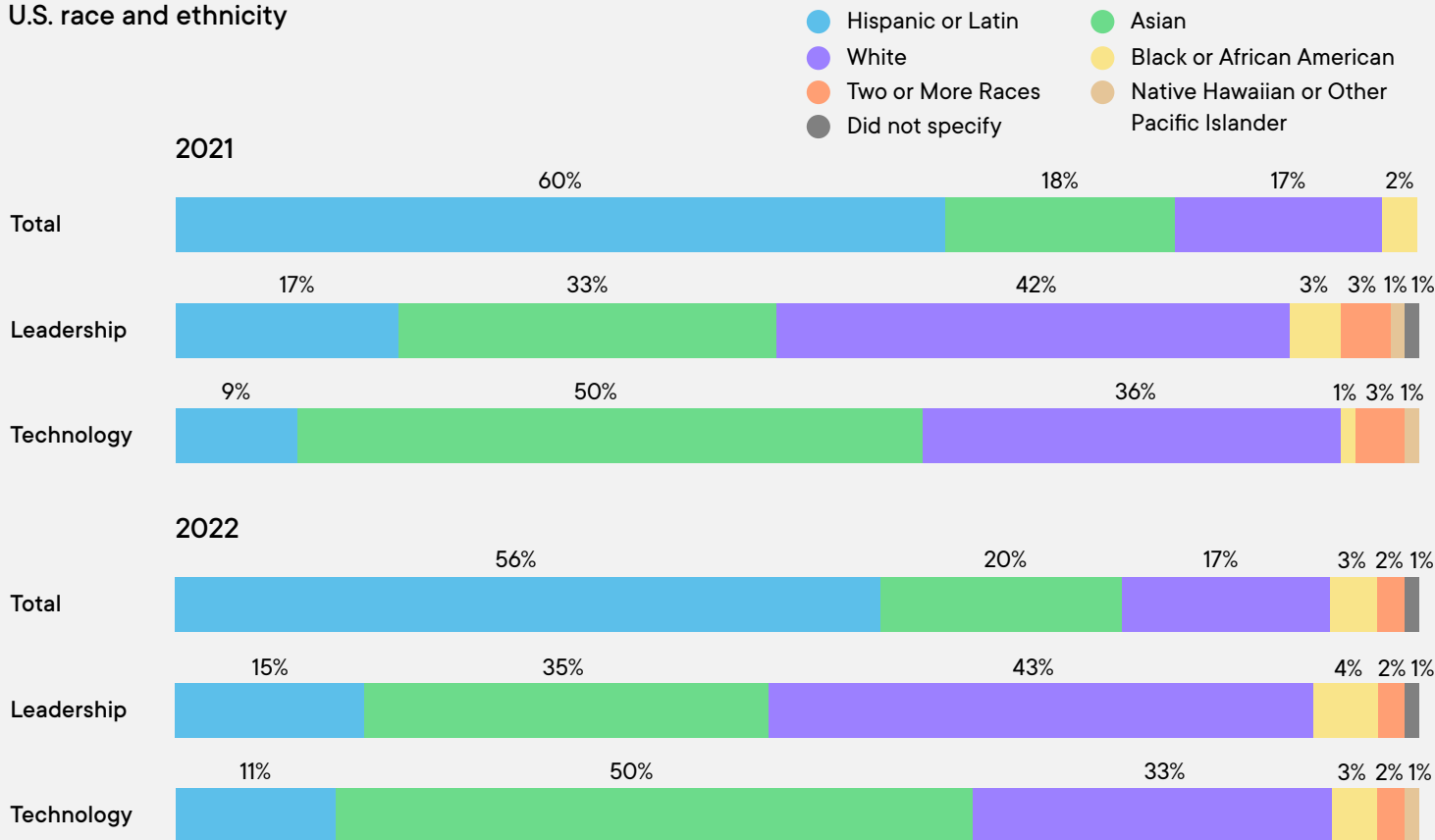
# Diversity, equity, inclusion, and belonging

## Diversity at Oportun<sup>9</sup>

### Global gender



### U.S. race and ethnicity



Refer to the Board composition section for our Board diversity stats.

<sup>9</sup> Leadership includes positions within or above the Director level. Technology roles include positions relevant to, among others, software engineering, system design, and cybersecurity as determined by market data benchmarking and internal job family groups and job profiles categorization.



# Building resilient communities

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Financial health and empowerment

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Community involvement

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Environmental sustainability

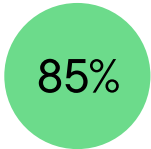
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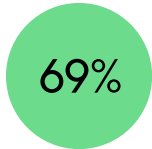
We are a company dedicated to empowering others and to building a better a future. We achieve this by supporting our members, giving back to our communities, and minimizing our impact on our shared environment.

# Financial health and empowerment

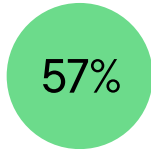
Across the U.S., hardworking people struggle every day to meet their financial needs. Not only that, most are unsure where to start when it comes to building long-term financial goals. At Oportun, we seek to make financial health effortless for everyone. We are dedicated to advancing economic equity and prosperity and providing opportunities to those who are often underserved and overlooked by the financial mainstream.



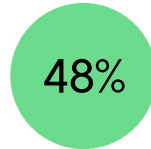
85% of U.S. consumers lack financial resilience<sup>10</sup>



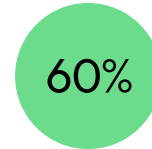
69% of U.S. households struggle with spending, saving, borrowing, and planning<sup>11</sup>



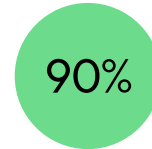
57% would struggle to come up with \$1,000 in an emergency<sup>12</sup>



48% had checking accounts overdrafted in the past year<sup>13</sup>



60% are not confident about their long-term financial goals<sup>14</sup>



90% think that being financially healthy is important, but 57% do not want to think about money<sup>15</sup>

## Comprehensive, technology-enabled solutions

Our solutions are A.I. powered and people focused. They build and strengthen financial health and provide our members with personalized solutions to meet their unique financial needs.

### *A.I.- driven borrowing, saving, budgeting, and spending solutions*

- Our products automatically direct available funds to savings, investing, and budgeting goals with smart amounts that take expenses, habits, and other savings goals into account.
- Our proprietary credit risk models combine third-party alternative data, data-driven member insights, and credit bureau data to assess the creditworthiness of every member when servicing loan applications.

### *Inclusive and affordable products that make a positive impact*

- Credit histories are built for those who are credit invisible or currently mis-scored by reporting information to nationwide credit bureaus.
- Digital platforms expand our financial reach and offer members new conveniences.
- Our products are designed to be low-cost and easy-to-use for people of all abilities.
- Member services are provided in both English and Spanish.

### *Financial education and resources*

- Virtual blogs, marketing materials, and member interactions educate and provide information to our members on understanding financial terms and practices and gaining tips for building a better financial future.

### *A culture of continuous improvement and care*

- New digital tools and approaches are designed to help our members reach their money goals and stay on track with their repayment schedules.
- Direct member feedback is integrated into our product designs and offerings.

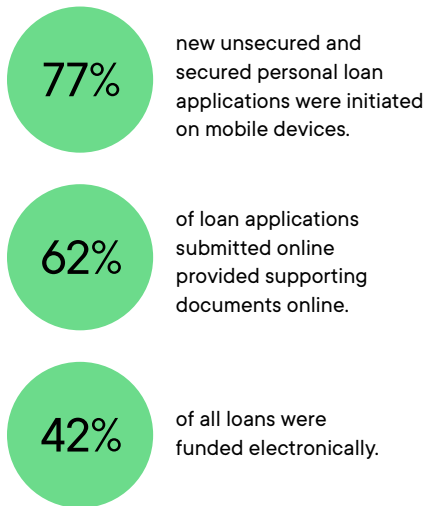
<sup>10</sup> FINRA Investor Education Foundation. "Insight: Financial Capability - Bouncing Back? The Financial Resilience of Americans." February 2021.  
<sup>11</sup> Financial Health Network (FHN). "Financial Health Pulse 2022 U.S. Trends Report." September 7, 2022.  
<sup>12</sup> Bankrate. "Bankrate's 2023 annual emergency savings report." February 23, 2023.  
<sup>13</sup> Financial Health Network (FHN). "The FinHealth Spend Report 2022." April 28, 2022.  
<sup>14</sup> Financial Health Network (FHN). "Financial Health Pulse 2022 U.S. Trends Report." September 7, 2022.  
<sup>15</sup> Capital One. "Survey Reveals Tension in How People Think About Finances." October 2019.



# Financial health and empowerment

## Digital pathways

From our mobile app to our web-based platforms, we are expanding our financial reach and enhancing our members' access to financial resources. Activities include electronically funded loans, e-signatures for agreement execution, and flexible payment options for loan servicing, among others.



## Strategic service partners

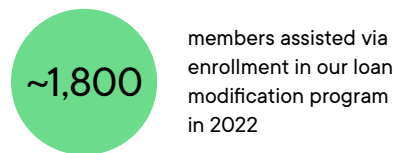
We partner with other consumer brands to reach more people with our inclusive and affordable personal loans. With DoEx Dollar Express, Inc. and Barri Financial Group, our proprietary credit scoring and underwriting model is leveraged to increase financial access across the U.S. In 2022, we expanded our reach even further with Sezzle, our first all-digital, Lending as a Service partnership.

## Products with purpose

We strive to reflect our commitment to positive social impact in our products and services. In 2022, we launched two new programs specifically designed for members who are experiencing a permanent or temporary change in their financial situation.

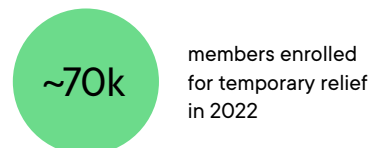
### Loan modifications

- For: Members experiencing a life event that prevents them from staying current.
- Impact: With the combination of lower interest rates and loan term extensions, members can bring their account current and maintain it with affordable payment schedules.



### Temporary Reduction in Payment Plan ("TRIPP")

- For: Members experiencing a temporary hardship that impacts their ability to make full payments.
- Impact: With temporary reductions in members' existing loan payment terms, members can manage their accounts for the duration of their hardship.





# Financial health and empowerment



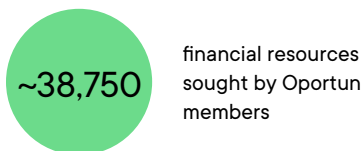
## Mission-driven partners

Our community partners help our members reach their goals with free educational resources, financial counseling, job assistance, and more.

**SpringFour** – Connects our members to local nonprofit and government resources with free, unlimited access to more than 22,000 financial health resources in English and Spanish.

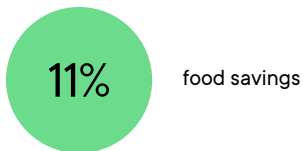
**Steady** – Provides an intelligent app-based job seeking platform for full-time, part-time, or anytime work and recommends ways to increase one’s income, gain cash rewards, and access emergency cash grants.

### 2022 impact

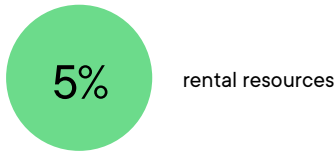


**UnidosUS** – Brings free personal financial coaching to our members through high-quality bilingual counseling and education, including a financial education workshop for our employees in 2022 to reinforce practical financial tips on borrowing, budgeting, saving, and spending.

### Engagements addressed:



**Opportunity Finance Network** – Advocates, raises capital, and builds capacity for CDFIs, underserved communities, and small businesses through financing opportunities.



# Financial health and empowerment

## Member engagement

Our primary focus is the relationship we foster with our members. We are committed to listening to our members, treating them with care and respect, and continually seeking new ways to serve them better.

Our contact center and retail teams are trained to offer our members the best possible experience, in both English and Spanish. Our digital platforms expand our member services with more frequent engagements through resources such as budgeting and money management tools. Our internal feedback system ensures we are using our member experiences to guide our product and service development.



**Our Net Promoter Score inspires us to do more.**

Our members consistently indicate high satisfaction with Oportun. The NPS is an assessment of how likely our members are to recommend us to a family member or friend.



Oportun's 5-year average NPS



Oportun's 2022 NPS, up from 79 in 2021

Our score outpaces recognizable companies and our industry, including<sup>16</sup>:

60 Apple

42 Credit card companies

31 Banking industry

### Member-centric solutions

- 1 Members provide feedback via interactions, surveys, and complaints submissions.
- 2 Our dedicated complaints team uses our internal analysis tools to thoroughly evaluate member feedback, with specific workflows depending on the topic and nature of the complaint.
- 3 Support teams follow-up with our members and provide action and/or resource-based resolutions.
- 4 Product designs, services, and team member trainings are revisited and enhanced to improve our member experience.

### Member Voices

Our consumer advisory board, Member Voices, convenes twice a year for virtual roundtable discussions. By directly engaging with our members on ways they can achieve financial security, reach their aspirations, and confront any challenges, we are better able to serve our members and understand their financial journeys. Insights are reviewed by our management and Board, shared with our employees, and integrated into the development and enhancement of our product designs and services.

<sup>16</sup> NICE Satmetrix. "U.S. Consumer 2022 Net Promoter Benchmarks." 2022.

# Community involvement

Giving back is what makes us who we are at Oportun. As part of our long-standing commitment to help people build better futures, we give 1 percent of our annual net profits and 1 percent of our employees' time to support charitable and nonprofit organizations whose missions align with our own.

## Oportun's charitable focus areas

- 1 Improving financial capability
- 2 Expanding access to education for underserved youth
- 3 Strengthening our local communities

## Community involvement and partnership programs

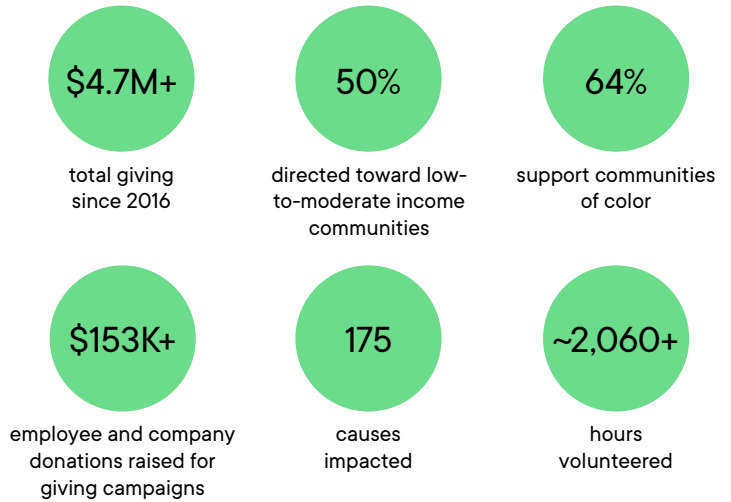
- Grant programs provide funding to community organizations and initiatives.
- Paid volunteer time off gives eligible employees time to spend on causes they care about.
- Targeted disaster relief and employee giving campaigns, with Employee Matching Gifts program, offer direct monetary support.

### 4th annual Oportun volunteer week

In partnership with HandsOn Bay Area, employees from the U.S., Mexico, and India served in various community projects that benefitted youth, families, people experiencing homelessness, aging adults, and public spaces. Employees made a difference by beautifying parks, painting community murals, serving hot food to those in need, mentoring students, assembling blankets for sick patients, and much more.



## 2022 giving snapshot



## Causes we care for

- American Red Cross
- Asian Pacific American Leadership Foundation
- Boys & Girls Club of Greater Dallas
- California Community Economic Development Association
- Campaign for College Opportunity
- Center for Changing Lives
- Congressional Hispanic Leadership Institute
- DIY Girls
- Florida Caucus of Black State Legislators
- HandsOn Bay Area
- Latinas in Tech, Inc.
- National Community Reinvestment Coalition
- One Tree Planted, Inc
- P F Bresee Foundation
- San Francisco Consumer Action Inc.
- San Mateo County Parks and Recreation Foundation
- Santa Clara County Asian Law Alliance
- Scholarship America, Inc.
- The Trust for Public Land
- United Way Bay Area
- Veloz
- Volunteer Florida Foundation, Inc.

## Reducing waste by giving back

We are always thinking of creative ways to give back. In 2022, we donated 20 pallets of unused office supplies, including binders, fatigue mats, and mouse pads, to our local school districts. This not only helped teachers, but diverted unnecessary waste from entering our landfills.



# Environmental sustainability

At Oportun, supporting a sustainable, healthy ecosystem goes hand-in-hand with building a better future for those who are left out of mainstream financial systems.

## Responsible practices

We focus our efforts on areas where we can make the greatest impacts in the most efficient way. We engage team members from our facilities, program strategy, and business operations units to identify, review, and adopt environmentally sensitive practices. We collaborate with our leasing and procurement partners to review, measure, and report on our activities. And, we continue to explore ways of understanding and reducing our environmental footprint, including areas such as energy usage, GHG emissions, sustainable retail design, and waste management.

### 2022

Our footprint	Our practices	Our impact
<p>1 headquarters in San Carlos, California and other offices in California, Texas, and Mexico</p>	<ul style="list-style-type: none"> <li>• LED lighting and dimming features at our headquarters and Frisco, TX office</li> </ul>	<p>3,807 pounds of e-waste diverted from landfills</p>
<p>~700 retail locations, including 590 Lending as a Service partner locations</p>	<ul style="list-style-type: none"> <li>• Compostable materials in our offices</li> <li>• E-waste recycling initiatives and education programs for our employees</li> </ul>	<p>6,737 pounds of CO<sub>2</sub> emissions reduced from e-waste recycling initiatives</p>
<p>3 contact centers in Mexico and other Business Partner Outsourcing support in the Philippines, Jamaica, and Colombia</p>	<ul style="list-style-type: none"> <li>• Hybrid vehicles for our district managers</li> <li>• Virtual marketing, such as QR codes, in our retail locations</li> </ul>	<p>~98% of loan contracts' processing handled by imaging and DocuSign</p>
<p>1 technology development center in India</p>	<ul style="list-style-type: none"> <li>• Digital notifications through our app, emails, or online portal for our members</li> </ul>	<p>3,024 trees saved via expansion of digital access to accounts and electronic signatures</p>
<p>100% leased occupancy</p>	<ul style="list-style-type: none"> <li>• Electronic document uploads and loan disbursements as default services</li> </ul>	<p>14.85M pages reduced via electronic processing of loan contracts</p>
<p>20 hybrid vehicles</p>	<ul style="list-style-type: none"> <li>• Sustainable transportation affiliate membership and senior leader representation on the Board of Veloz®</li> </ul>	<p>10.3M paper documents and envelopes reduced via expansion of digital campaigns</p>
	<ul style="list-style-type: none"> <li>• Environmental awareness and education advocacy programs for our employees</li> </ul>	<p>24,700+ pages reduced from e-signing of member initiation agreements</p>

# Environmental sustainability

## Honoring Earth Day

In partnership with the nonprofit One Tree Planted, each member of our global workforce had a tree planted on their behalf in the countries in which we operate – the U.S., Mexico, and India. Healthy trees support the environment and local communities by improving biodiversity, supporting sustainable economies, sequestering carbon, and much more.

**3,500+**  
trees planted



### United States

A forest fire restoration project in the Lake Tahoe Basin to rebuild resiliency of native habitats on 200 acres burned during the Tamarack, Caldor, and other fires.



### Mexico

A reforestation project in the indigenous communities of San Juan Zitacuaro, Nicolas Romero, and El Aguacate to bolster the local economy through ecotourism and safeguard freshwater resources.



### India

A women-led project in the Sandarbans, West Bengal to restore 3.5 hectares of mangroves towards reducing coastal erosion and storm surge impacts during extreme weather events like hurricanes and typhoons.

## Ongoing Actions

During the past year, we remained committed to strategically advancing our environmental sustainability initiatives and exploring opportunities to inspire community involvement.

We continued to evaluate our strategy for GHG emissions reporting and carbon reduction and mitigation planning. As part of this process, our Sustainability Task Force monitored the developments of climate change-related legal and regulatory

compliance requirements and reviewed the recommendations of the Taskforce on Climate-related Financial Disclosures to better understand reporting best practices. We decided to refrain from purchasing carbon offsets for our estimated 2022 business travel and energy usage as we focus on developing a more structured approach.

To promote our sustainability initiatives and activate employee engagement, we laid the groundwork for launching an environmental sustainability ERG in 2023.



# Appendix

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SASB Index – consumer finance

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United Nations Sustainable  
Development Goals

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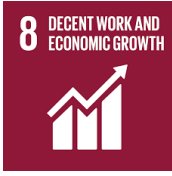





# SASB Index – consumer finance

Topic	SASB code	Accounting metric	Response
Member Privacy	FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	Refer to <a href="#">Financial health and empowerment</a> and <a href="#">Cybersecurity and data privacy</a> sections
	FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with member privacy	Do not disclose
Data Security	FN-CF-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Do not disclose
	FN-CF-230a.2	Card-related fraud losses from (1) card-not present fraud and (2) card-present and other fraud	Do not disclose
	FN-CF-230a.3	Description of approach to identifying and addressing data security risks	Refer to <a href="#">Cybersecurity and data privacy</a> section
Selling Practices	FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	Refer to <a href="#">Rewards and benefits</a> section
	FN-CF-270a.2	Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	Refer to <a href="#">Our impact</a> and <a href="#">Financial health and empowerment</a> sections
	FN-CF-270a.3	(1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products for members with FICO scores above and below 660	Refer to <a href="#">Financial health and empowerment</a> section and Annual Report
	FN-CF-270a.4	1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or nonmonetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	Refer to <a href="#">Integrity, ethics, and compliance</a> section and the CFPB Consumer Complaint Database
	FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	Do not disclose

# United Nations Sustainable Development Goals

As a member of the global community, Oportun is committed to doing business responsibly and pursuing opportunities to solve societal challenges. We have identified the following UN SDGs as areas where we have the greatest ability to build a better future for all of our global stakeholders.

UN SDG	Goal	Oportun's impact
	End poverty in all its forms everywhere	Refer to <a href="#">About Oportun</a> , <a href="#">Empowering our people</a> , and <a href="#">Building resilient communities</a> sections
	Achieve gender equality and empower all women and girls	Refer to <a href="#">Empowering our people</a> and <a href="#">Diversity, equity, inclusion, and belonging</a> sections
	Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all	Refer to <a href="#">Empowering our people</a> and <a href="#">Building resilient communities</a> sections
	Reduce inequality within and among countries	Refer to <a href="#">Diversity, equity, inclusion, and belonging</a> and <a href="#">Building resilient communities</a> sections
	Ensure sustainable consumption and production patterns	Refer to <a href="#">Environmental sustainability</a> section
	Take urgent action to combat climate change and its impacts	Refer to <a href="#">Environmental sustainability</a> section

This document includes forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including but not limited to statements regarding our environmental and social goals, commitments, and strategies. These statements involve risks and uncertainties. Actual results could differ materially from any future results expressed or implied by the forward-looking statements for a variety of reasons, including due to the risks and uncertainties that are discussed in our most recent annual report on Form 10-K and most recent quarterly report on Form 10-Q that have been filed with the Securities and Exchange Commission ("SEC") as well as subsequent filings we may make with the SEC from time to time. We assume no obligation to update any forward-looking statements or information after the publication of this report.