FINASTRA

FINASTRA SUSTAINABILITY REPORT

Financial Year 2026 (FY26)

INNOVATING
FINANCE
TOGETHER

TABLE OF CONTENTS

INTRODUCTION

CEO letter

Since becoming CEO of Finastra in 2025, I have focused on sharpening our strategy and strengthening the foundations for sustainable growth. That work has reinforced a clear conviction: our long-term success depends not only on what we deliver, but also on how responsibly we do so for our customers, our people, our communities and the wider financial ecosystem.

Finastra sits at the heart of this ecosystem. Our technology powers approximately 7,000 customers, facilitates millions of consumer loans annually in the US, enables syndicated lending worldwide and helps move money across borders. But our impact extends far beyond financial transactions. We are committed to building a future where finance is more resilient, inclusive and sustainable. This year's Sustainability Report reflects that commitment.

As part of this effort, we continued to reduce our environmental footprint. Our total 2025 greenhouse gas emissions were 52% lower than our 2019 baseline[1]. Since 2019, we have exited 30 data centers and reduced business travel emissions by 78%[2]. Our near-term emissions-reduction targets, validated by the Science Based Targets initiative, provide a clear path towards our long-term ambition of achieving net zero by 2050.

Our people also continued to make a meaningful difference in their communities. Together, we contributed more than $600,000 to charitable causes worldwide. Our employees also volunteered upward of 5,500 hours in support of over 200 charities globally, contributing to efforts such as Financial Education (FinED) and Hour of Code, which equip students with essential financial literacy and coding skills.

Sustainability is embedded in how we operate, innovate and partner with customers.

We are strengthening the resilience, security and efficiency of our technology; supporting sustainable lending and more inclusive financial services; and integrating sustainability considerations into our procurement and decision-making. As artificial intelligence (AI) becomes increasingly important across financial services, we are also reinforcing the responsible and ethical governance of AI across its lifecycle.

We are proud of the progress we have made but clear-eyed about the work ahead. We will continue to focus on the issues that matter most to our stakeholders while creating long-term value for Planet, Prosperity and People.

Thank you to our employees, partners and customers for your commitment and trust. Together, we are building a financial ecosystem that works for everyone, expands opportunity and leaves a lasting, positive impact on our world.

Chris Walters
Chief Executive Officer

[1] 2025 emissions were 65,776 tCO_2e, 52% lower than our 2019 baseline of 138,146 tCO_2e. Please refer to the "Progress Towards Net Zero" section of this report for further details.

[2] Please refer to the "GHG Emissions Management and Reporting" section of this report for details on GHG emissions.

About Finastra

Finastra strives to be the partner of choice for mission-critical financial services software, underpinning the availability and affordability of financial services for all. Our purpose goes beyond software – it's about helping people, businesses and communities everywhere thrive. That can only happen if our products are secure, reliable and trusted.

Serving approximately 7,000 customers, Finastra facilitates workflows across the front, middle and back offices of financial institutions. Our applications power financial institutions worldwide, creating an innovation platform for banks. We also provide analytical tools that support more effective decision-making, risk management and regulatory compliance.

Our strategy

Finastra focuses on four strategic themes, supported by 10 priorities to drive sustainable growth:

1. Strengthen and extend the core: Enhance core products and services by improving reliability, security and user experience, while aligning with evolving customer needs.

2. Expand into new markets and customers: Help customers diversify revenue streams through technology that promotes accessible and inclusive finance, reaching unbanked and underbanked communities.

3. Deliver business outcomes and steadily increase efficiency: Provide measurable results that drive positive customer value, support green finance and promote digitization for a resilient, sustainable and inclusive financial ecosystem.

4. Accelerate performance through AI: Leverage AI in internal processes and our product offerings to enhance automation, productivity and effectiveness for both Finastra and our customers.

Finastra's mission	**To be the partner of choice for mission critical financial services software**			
Finastra's corporate strategy	Strengthen and extend the core	Expand into new markets and customers	Deliver business outcomes and steadily increase efficiency	Accelerate performance through AI

Build the most reliable products in the industry	Deliver value to customers as quickly as possible	Build the most secure products	Accelerate performance through AI	Enhance products driven by customer needs
Systematically capture customer insights across the business	Modernize in a consistent manner aligned to customer needs	Apply best approaches consistently across Finastra	Optimize pricing, contract terms and communication of value story to maximise value realisation	Increase performance element of our culture

Solution areas	**Lending**	**Payments**	**Universal Banking**	
Technology foundation	Security first	High availability	Data insights	Responsible AI
	Preferred technology guidelines	Operational excellence	Continuous improvement	Collaboration & training

Our solution areas

We support mission-critical operations across three solution areas.

Lending

Our lending solutions offer cloud-based agility and compliance, helping to streamline loans and working capital management, so financial institutions can deliver inclusive, sustainable and efficient finance across diverse global markets.

Payments

Our payments and financial messaging solutions make cross-border payments more accessible, transparent and cost-effective by enabling more efficient cross-border providers to serve our banks' end customers. Additionally, our SaaS offering, Payments To Go, enables lower-tier banks to offer the same high levels of progressive payment hub services as market leaders, opening up accessibility and creating a more inclusive ecosystem.

Universal Banking

Our core banking solutions help unlock greater access for previously unbanked and underbanked groups, broadening the delivery of banking products and services to people who need them. Our solutions also drive out biases from both automated and human-led decisions, helping financial institutions to make more responsible and data-informed decisions.

Our technology foundation

Powering the future of finance requires a technology foundation designed to scale, adapt, and evolve with our customers' needs.

We are committed to building and delivering technology that is secure, reliable, and continuously improving – ensuring every innovation is grounded in operational excellence and impact.

Our recent divestiture activity

During FY26 and in Q1 FY27, Finastra announced and closed several divestitures. Businesses divested in FY26, including Treasury & Capital Markets and Student Lending, are excluded from this report and its disclosed metrics, except for GHG emissions. Businesses divested or expected to close in FY27 are still included in this year's report and metrics, including in our GHG emissions. We plan to re-baseline our GHG emissions footprint in our FY27 Sustainability Report to reflect all divestitures. The table summarizes the approach taken for each divestiture.

Divested business	Announcement date	Closing date	Company description and report narrative	Metrics
Treasury & Capital Markets	Q4 FY25	Q3 FY26	Excluded	Excluded (except for GHG emissions)
Student Lending	Q2 FY26	Q3 FY26	Excluded	Excluded (except for GHG emissions)
U.S. Mid-Market Banking	Q1 FY27	Q1 FY27	Included, given closing date is in FY27	Included, given closing date is in FY27
Universal Banking	Q1 FY27	Expected in FY27	Included, given closing date is in FY27	Included, given closing date is in FY27
Filogix	Q1 FY27	Q1 FY27	Included, given closing date is in FY27	Included, given closing date is in FY27

Our approach to sustainability

Sustainability is embedded in our operations, helping drive positive impact for people, the environment and long-term business performance.

We believe that developing programs and policies to address material sustainability risks and opportunities is an integral component of creating long-term value for our investors, employees and customers. In FY26, we received more than 130 requests for sustainability information from over 100 institutions, including many of our largest global customers, who have their own sustainable procurement programs.

Through this work, we can protect and drive revenue, reduce operating expenses, improve employee retention and comply with applicable regulations.

In FY25, we completed our second sustainability materiality assessment, guided by the double materiality principles set out in the EU Corporate Sustainability Reporting Directive (CSRD). This process pinpointed the sustainability topics that have the most significant impact on people, the environment and our financial performance.

The table below outlines these topics, along with why they are important to Finastra and its stakeholders.

Since our FY25 materiality assessment, AI has become a larger area of focus for our stakeholders. Our customers are increasingly using AI-enabled capabilities to drive efficiency and automation, while regulators, investors and employees have growing expectations around the transparency, fairness and accountability of AI systems used across financial services. We will continue to monitor this and consider this in a future materiality assessment.

As part of our sustainability efforts, Finastra participates in the United Nations Global Compact (UNGC), tracks and reports against several of the Sustainable Development Goals (see Appendix for details), supports the World Economic Forum – International Business Council (WEF-IBC) Stakeholder Capitalism Framework (see Appendix for details), participates in EcoVadis and discloses to the CDP.

We are closely monitoring regulatory developments in every jurisdiction where we operate. As the regulatory landscape continues to evolve, we may also need to continue to evolve our approach to sustainability reporting to ensure compliance.

Material topics

Topic	Description
Climate change	Our business activities throughout our value chain generate GHG emissions which contribute to global climate-related challenges. Reducing our GHG emissions footprint and enabling our customers in the financial sector to become more sustainable is an important element of our business.
Energy	Our business activities require energy as an input for both direct operations and for the third-party cloud services and data centers we use to support our customers. Managing our energy consumption, including from our data processing activities, is an important aspect of our business.
Equal opportunities	Our employees play a vital role in the day-to-day operations of our business. Addressing disparities in employee pay and skills gaps and maintaining an inclusive work environment is key to retaining employees and maintaining a positive reputation.
Business conduct	Our company culture contributes to employee experience and engagement. Fostering a strong corporate culture that maintains a zero-tolerance approach towards bribery and corruption can help build trust and integrity within the organization, encouraging ethical decision making, promoting transparency and improving employee experience and engagement.
Cybersecurity	Our clients depend on us to run mission-critical operations that keep the financial system moving. Protecting our clients from cybersecurity threats and continually taking measures to enhance our cybersecurity capabilities is critical to maintaining customer trust.
Data privacy	Our business activities may, at times, involve receiving, storing, processing and transmitting sensitive data from our employees and customers. Maintaining robust data privacy is crucial to retaining employee and customer trust and staying compliant with data privacy requirements in the regions where we operate.

Awards and recognition

Select industry awards

The Financial Technology Report

4th place in Top 100 Financial Technology Companies of 2025

The Software Report

Top 50 Software Companies of 2025 – second time recognized in a top ranking by The Software Report

CNBC world's top 300 fintech companies 2025

Top Enterprise Fintech companies – third year in a row

Pan Finance

Pan Finance Awards 2025: Financial Software Provider of the Year 2025 – Global

Great Place to Work

Certified as a Great Place to Work in India for 6th straight year

IDC FinTech Rankings

IDC FinTech Rankings 2025 top 25

Sustainability reporting

CDP
CDP score of 'B'

Continued improvement since initial 'C' score in 2022

EcoVadis

Silver medal (86th percentile)

Significant improvement since achieving 46th percentile in 2022

PEOPLE & COMMUNITY

Finastra aims to unlock the potential of its people by providing an environment where employees can develop and grow their careers while positively impacting their communities.

Specifically, Finastra engages in a comprehensive program to maintain a positive employee experience spanning talent attraction and development, employee experience, benefits, wellbeing and compensation.

Finastra also empowers its employees to deliver social impact through fundraising and volunteering time. Employees work towards improving local communities via our financial inclusion, youth and social mobility, environmental volunteering and community impact programs.

Talent attraction

Onboarding experience

Our approach to employee onboarding ensures new hires are engaged from day one. Our onboarding toolkit helps hiring managers create a positive and consistent onboarding experience for all new joiners globally. It also helps foster line manager accountability and leads to better oversight and management of new hires. The toolkit requires all managers to provide an overview of the new hires' department, structure and roles, as well as key policies such as our hybrid working policy, record retention and privacy policies.

Early career programs

Our early career program, FinStart, is a two-year rotational development program that helps participants with learning, networking and growth opportunities within Finastra. Each year, we hire a cohort of graduates at the start of their career and rotate them through different areas of the business. After completing the rotations, participants can secure a permanent role.

The program offers accelerated learning, professional growth opportunities, LinkedIn learning courses, ongoing technical training and Executive Leadership Team exposure. It also creates a pipeline of talent for our business. Since launching in FY23, we have hired around 370 FinStarters from Bucharest, Bengaluru, Pune, Manila, Austin and Guadalajara.

Finstarters project showcase

Our FinStarters were invited to design and deliver innovative social impact initiatives that addressed real community needs in their local markets. Projects included PocketWise, a financial literacy platform designed to help young adults build confidence in managing their finances; EcoFlame Zero, which promoted sustainable cooking practices and reduced reliance on traditional fuel sources; and a community initiative supporting the Hakki Pikki, a tribal community in India, helping preserve traditional medicinal knowledge and creating sustainable economic opportunities for the group.

Talent Development

Career management

At Finastra, we are committed to offering employees growth opportunities and an environment in which they can learn, be challenged and steer the course of their own careers.

All employees set goals that are linked to their roles and career development, as well as Finastra's objective of delivering for our customers. These goals provide clarity and direction, set the tone for excellence and drive growth and development. All employees review their progress against their goals with their managers at least annually.

Employees can access our Skills & Career Navigator, which offers valuable insights into the specific industry skills required for different roles within Finastra. It enables employees to compare skill gaps across roles and provides guidance on developing the critical skills necessary to achieve our shared goals. Employees used this tool to help set their goals for FY26.

Succession planning

At Finastra, effective succession planning supports the long-term sustainability and resilience of our business. We identify future leaders and ensure business-critical knowledge and capability are retained through a structured approach to talent reviews, critical role planning and leadership pipeline development.

We develop high-potential employees and identified successors through targeted learning, coaching, leadership programs and career opportunities. This strengthens our internal talent pipeline and supports employee growth and progression. Our succession planning approach allows us to mitigate future talent risk, support organizational continuity and ensure we have the leadership capability to deliver our strategy.

Employee training

Finastra has an integrated approach to talent development that ensures our employees understand the industry we work in, enabling them to deliver modern, reliable and secure solutions to our customers. This approach includes guidance and training across skills that all teams will need in the future. We also have targeted programs for priority roles, leaders and high potential talent to ensure their readiness as part of leadership succession plans. Several examples of the training offered are discussed in this report, including leadership development and AI skilling for technologists.

We offer a learning portal with access to global, industry-leading learning vendors to enhance employee training in these areas. This includes tools such as LinkedIn Learning, Intuition KHX, Pluralsight and Highspot. We also partner with top-tier leadership development and coaching vendors such as LHH, Critical Elements and Mindgym to complement our in-house leadership development training programs to support our leaders across sales and other disciplines.

In FY26, 72% of employees completed at least one skills-related course, with an average of four learning hours among those employees.

Accelerating developer performance and skills with Pluralsight

In FY26, Finastra offered all technology employees access to curated programs in partnership with the Pluralsight platform. Over 2,500 employees across the product and technology functions engaged in self-paced learning on the platform. They were able to access a bespoke curriculum designed to upskill software engineers in modern cloud development principles and the effective use of AI tools in the development lifecycle. These programs helped our teams better understand how to deliver quality, robust solutions to our customers.

Leadership development

We are committed to developing our people's leadership capabilities so that current and future leaders can grow and support their teams. Examples of our leadership programs and learning opportunities include:

- **License to lead:** Our flagship leadership development program, designed to elevate leadership capabilities through practical, real-world tools.
- **Leadership library:** A collection of resources and tools covering various leadership topics, such as coaching and leading through change.
- **Curated LinkedIn learning courses:** A selection of learning opportunities designed to help aspiring leaders develop specific skills.
- **Wavelength inspire:** A program designed to provide our leaders with exposure to some of the world's most accomplished leaders.

Wavelength Inspire

Wavelength Inspire is a six-month digital leadership development program designed to provoke, challenge and inspire with world-class external insights. It gives leaders direct, live access to CEOs, innovators and political leaders shaping the future of business. The program covers themes including AI and technology, customer-first leadership and sustainability.

Employee experience and engagement

Employee health and safety

Finastra takes the health, safety and security of our colleagues, contractors and visitors extremely seriously. Our People Safety and Security programs cover workplace health and safety, physical security, emergency preparedness and travel risk management, helping us manage risks to our people and operations and strengthening organizational resilience across our global footprint.

All sites undergo assessments by our risk team. We have established health and safety committees at each site and have policies and procedures in place for those working from home, as well as for subcontractors. We provide health and safety and first aid training for representatives on our site committees and ensure that all employees have access to the resources they need, including ergonomic workstation assessments.

Employee wellbeing

Finastra provides resources to support the mental and physical wellbeing of our colleagues across concerns as varied as parenting, illness and grief.

We have Wellbeing Champions in many of our locations. They volunteer to support employees and guide them towards our wellbeing offering, which includes ergonomic assessments for employee physical health, regular talks on wellbeing topics and free online fitness classes with qualified coaches. We also offer an Employee Assistance Program called Finastra Supports. Through this program, employees can connect with a counselor who provides relevant guidance and advice.

Finastra also has several Gather Groups, peer-to-peer support groups that meet monthly to offer a safe space for colleagues to discuss their life experiences on a range of topics such as menopause, parenting and matters relevant to young professionals.

Celebrating our people

Finastra Celebrates is our global recognition program, empowering all employees and leaders to acknowledge each other's successes, celebrate key contributions, express gratitude and say thanks. In FY26, 67% of employees received recognition for their outstanding work from their peers.

Engagement surveys and employee feedback

Each year we carry out a confidential employee engagement survey called FinSights. It's a valuable opportunity for employees to tell us their thoughts about working at Finastra. Leadership actively reviews feedback to better understand the employee voice across the organization and take actions to improve our strategy and culture.

In FY26, we conducted two FinSights surveys – one in Q2 and one in Q4. On average, approximately 80% of employees made their voice heard through these surveys[3]. The surveys highlight our progress creating a workplace where employees feel highly engaged and happy with their experience at Finastra, with 73% of employees recommending Finastra as a great place to work[4].

Global Wellbeing Talks

Finastra's monthly global wellbeing talks provide employees with practical support on topics including stress, anxiety, resilience, adapting to change and life moments that matter. These talks allow employees to access trusted wellbeing expertise and support. Participants consistently rate these talks highly, giving the program an NPS of 77+.

[3] The FinSights survey participation rate was 82% in Q2 and 79% in Q4 FY26.

[4] 73% of employees recommended Finastra as a great place to work in both the Q2 and Q4 FY26 FinSights surveys.

Finastra's commitment to fairness and opportunity

We believe in fostering a respectful, high-performing workplace where all employees are supported and empowered to succeed based on their individual merit. We promote open dialogue, continuous learning and the removal of barriers to advancement, ensuring that opportunity is based on qualifications, performance and initiative.

Our hiring and development practices are grounded in fairness and consistency. Teams apply merit-based criteria throughout recruitment, onboarding and career progression.

All of our employees complete awareness training on discrimination and harassment issues as part of our annual training (see "Business Ethics" within the Governance section of this report for additional details).

Freedom of association and collective bargaining

Finastra respects employees' right to freedom of association and collective bargaining, including the right to join or form trade unions or representative organizations of their choosing.

We aim to build constructive relationships with employees and trade representatives in compliance with applicable local employment laws. We recognize that collaborative dialogue between workplace management and employees is important for addressing workplace issues and improving working conditions.

Benefits, compensation and wellbeing

Benefits

Our approach to benefits aligns with our total rewards philosophy, while adapting to the needs and expectations of our employees in different regions.

Our Flexibility Framework includes our flexible vacation policy, which imposes no limit on days taken throughout the year, and our inclusive people policies, which encourage activities that matter, such as paid time off to vote, bereavement leave and sick leave. Our Flexibility Framework also offers options for where and how we work through our Global Mobility policy, encouraging flexibility while still reaping the benefits of a collaborative and cohesive work environment.

We also offer incentives such as private medical and dental insurance, life and disability insurance, group pension plans, leave for life events such as maternity and paternity, study, reserve forces and emergencies.

Compensation

We have a clear set of policies in place to ensure employees are paid fairly. Our incentive programs play a key role in building a high-performance culture. They offer fair and competitive rewards based on both Finastra's success and each employee's individual impact. We have defined a total rewards philosophy, created a framework for pay decisions and set up processes to monitor overall compensation data.
We conduct annual reviews to determine salary increases and bonuses. Salaries are also reviewed for select promotions. Our rewards team also ensures that we remain compliant with evolving local legislations.

Employee benefits

Employee benefits are an essential part of attracting and retaining talent in a global software company. We have designed and implemented a benefits program that meets the diverse needs and expectations of employees across different regions, cultures and markets, in line with our total rewards philosophy, our purpose and values as an organization.

Product responsibility

Our approach to responsible product development and use extends to how products are intended for use by individuals and communities, considering specific needs such as accessibility in addition to inclusivity, risk of bias and discrimination.

An example of this is how we consider the usage of AI in our products. We are committed to using AI responsibly to enhance productivity, simplify complex information, support personalized communication and assist users, while maintaining strong governance, transparency and compliance.

Benefit example

Work-life balance

- Flexible vacation with no limit on days taken through the year
- Bereavement leave
- Parental, sickness and adoption leave
- Leave for study, reserve forces duty and personal emergencies
- Safe leave and domestic abuse leave
- Flexible working policies
- Paid volunteering time each year

Global mobility

- Equitable mobility programs supporting international talent development
- Responsible cross-border assignments balancing employee wellbeing and business needs
- Robust governance and compliance processes
- Employee-centric relocation and mobility support
- Sustainable and environmentally responsible mobility practices
- Globally connected and inclusive workforce development

Healthcare, life and disability

- Medical, dental and vision
- Virtual / Telehealth and specialized health programs
- Health and flexible savings accounts, providing tax-savings for eligible expenses
- Short and long-term disability/ income protection
- Life insurance cover
- Transportation and commuter benefits
- Business travel insurance

Employee wellbeing

- Wellbeing programs supporting the lifecycle of employees: emotional, physical and financial health
- Global Employee Assistance Program for employees and their families, offering counselor, CBT and life coaching
- 401k and defined contribution plans for UK and US employees
- Retirement and savings benefits for other countries, subject to legislation
- Financial planning guidance and webinars
- Employee perks and discounts

Local community impact

Local approach, worldwide impact

Finastra and its colleagues support their local communities with volunteering and charitable donations focused on four themes:
1) youth and social mobility,
2) financial inclusion,
3) environmental volunteering and
4) community impact.

Finastra encourages employees to volunteer by allowing them to take up to 22.5 hours per year of paid volunteering time for either Finastra-facilitated events or causes that are close to their hearts.

In FY26, Finastra moved to a new global giving and volunteering platform. The new platform allows employees to donate to over 13 million certified charities worldwide. During the six-month migration period, we did not have a centralized platform, hindering our ability to precisely track our contributions in FY26.

Nonetheless, our colleagues delivered real impact in their communities in FY26 by raising over $38,000, which was matched by Finastra according to our matching policy. Finastra also donated almost $500,000 to Indian charitable initiatives through our dedicated Corporate Social Responsibility program. Together, this amounts to over $600,000. Our employees also volunteered 5,614 hours in support of 222 charities globally, including both local and global organizations such as Code.org and the Hunger Task Force. Through initiatives such as FinED and Hour of Code, they helped more than 650 students build financial literacy and coding skills.

Theme 1:
Youth and social mobility

Finastra actively participates in programs that promote youth development and social mobility. We invest in these areas by preparing young individuals for a future where finance, computer science and AI will be integral to their lives.

Theme 2:
Financial inclusion

As a financial services software company, we see financial inclusion as a core focus for both our community impact and our employees. We support financial inclusion by promoting financial literacy in our local communities, often in partnership with organizations such as Action for Agricultural Renewal in Maharashtra (AFARM) in India.

Our FinED program is one of the ways in which we deliver on this initiative. FinED is a financial literacy curriculum designed to help children understand and manage money. It is taught directly in classrooms at partnering schools or by trained Finastra volunteers in our offices. It features lessons such as why the concept of money exists, the history of money and the importance of saving and investing money, as well as concepts such as credit scores and currency. Following their first class, children can use FinED to complete the curriculum at their own pace through engaging games.

In FY26, Finastra held 20 FinED and Hour of Code sessions involving over 653 student participants.

Hour of Code

Our Hour of Code initiative aims to support social mobility through education on software development. This program, in partnership with Code.org, is part of Finastra's broader strategy to empower individuals and communities by providing access to essential financial services and education. This is a worldwide effort for Finastra, with Hour of Code sessions in the United States, Canada, Poland, Romania, India and t he Philippines.

Project Madhuvanam – From Forest to Home

Over eight months, Finastra's Trivandrum Social Impact team supported Project Madhuvanam, a sustainable livelihood initiative that helps forest-dependent tribal communities generate income through beekeeping. The team worked with the Forest Department and local partners to create a direct market for forest honey through employee engagement activities and on-site sales. The project harvested 250 kg of honey, including 160 kg sold on the first day, supporting local income generation, forest conservation and a circular economy model.

Theme 3:
Environmental volunteering

In FY26, employees across five sites contributed more than 480 volunteer hours to tree-planting initiatives, one of our most popular volunteering activities. Employees across three sites also dedicated more than 60 volunteer hours to community clean-up events, helping to create cleaner and greener local communities. These efforts support local communities by improving biodiversity, soil health and climate resilience.

Tree plantation drive with Aahwahan Foundation

In FY26, our Bengaluru colleagues partnered with the Aahwahan Foundation on a tree plantation drive at Nimbekaipura Lake. Volunteers helped expand green space around the lake, supporting biodiversity, ecosystem restoration and a healthier local environment.

Theme 4:
Community impact

We support several causes that our employees are passionate about and help to strengthen local communities. For example, our Manila office volunteered to Red Cross initiatives supporting humanitarian efforts and community resilience. Another example is our WishTree initiative. This program enables Finastra employees to anonymously fulfill Christmas wishes for children, creating cherished memories for families in need. In FY26, we granted more than 300 wishes in our Bengaluru and Trivandrum offices and more than 40 wishes in our Bucharest site.

Outreach program in Cambulo, Banaue and Philippines

Finastra employees partnered with local organizations on a two-day outreach initiative in the remote village of Cambulo in Banaue, Philippines. Volunteers helped prepare and distribute relief goods to local families and provide school supplies for young children, supporting both immediate community needs and access to education in an underserved rural community. This initiative reflects Finastra's ongoing commitment to social impact and community engagement.

GOVERNANCE

Governance and risk management are integral to Finastra's operations and strategic direction. Our governance framework ensures robust oversight, accountability and ethical conduct, complemented by comprehensive risk management practices to safeguard our assets and reputation.

These practices collectively support Finastra's commitment to our customers, sustainable growth and long-term value creation.

Corporate governance

Board structure and composition

Finastra's Board of Directors has overall responsibility for the governance of the business and affairs of Finastra. It is dedicated to ensuring the company's strategic objectives are achieved within a framework of prudent risk-taking and effective controls. It is also accountable for setting and overseeing a governance framework to conduct due diligence, manage risks appropriately and comply with applicable laws and regulations. Additionally, the Board makes recommendations on how Finastra's policies, practices and disclosures can address or adjust to stakeholder needs.

Finastra's Board of Directors has 12 members, including a minimum of two independent directors present at all meetings. The Board convenes quarterly and conducts an executive review session before each meeting. Annual performance evaluations are carried out for all executive directors, alongside yearly succession planning reviews to ensure the Executive Leadership Team's continuity. The chairperson of the Board is responsible for the annual appraisal of Finastra's CEO.

Majority voting is carried out by the Board of Directors, with limited matters reserved for Vista Equity Partners as the sole shareholder.

The Board has established an Audit and Risk Committee (ARC) consisting of a minimum of three Board Directors, all three being non-executives. The ARC holds a quarterly meeting with Finastra's Chief Risk & Compliance Officer, General Counsel, Chief Technology Officer, Chief Information Security Officer, Chief Audit Executive and their executive leaders.

The primary function of the ARC is to assist the Board in obtaining independent assurance of the adequacy and effectiveness of governance, risk management and internal controls. It also oversees how well the organization is carrying out responsibilities to achieve its stated goals and objectives.

Board composition

As of 31 May 2026, Finastra's Board comprised of five women and seven men, making Finastra's Board composition 42% women.

Adam Banks

Board Member

Andrew Bateman

EVP Lending

Lynne Biggar

Board Member

Clifford Chiu

Board Member,
Vista Equity Partners

Helen Cook

Chief People and
Communications Officer

Clare Courtney

Deputy CPO, People Ops
& Org Excellence

Simon Dowler

General Counsel

Carissa Kell

Chief Financial Officer

Patrick Nichols

Board Member,
Vista Equity Partners

Maneet Saroya

Board Member,
Vista Equity Partners

Chris Walters

Chief Executive Officer

Ines Zucchino

SVP of Strategy
& Sustainability

Sustainability governance

Board oversight

Finastra's Board of Directors has overall accountability for setting the strategic direction for sustainability performance, risk management and compliance with stakeholder commitments and obligations. The Board considers current and emerging sustainability matters that may affect business performance and impact. Additionally, the Board makes recommendations on how Finastra's sustainability policies, practices and disclosures can adjust to or address current trends.

Sustainability executive committee

At the executive management level, Finastra's Sustainability Executive Committee (SEC) comprises key executive and functional leaders and is co-chaired by the CEO and the SVP of Strategy and Sustainability. The SEC sets the direction, oversees sustainability efforts, manages climate risk, supports environmental activities and promotes sustainability awareness. In addition, it assesses progress on key sustainability initiatives across the organization and reports to the Board each quarter on the status of the sustainability program.

Our Board and SEC members are well-informed about sustainability topics, including the latest sustainability regulations and developments. For example, Finastra's SVP of Strategy and Sustainability completed London Business School's Sustainability Leadership and Corporate Responsibility Executive Education program.

Working groups

Members of the SEC sponsor cross-functional Working Groups on different sustainability topics. The sponsors meet with the Working Groups at least quarterly to provide strategic guidance on priorities and monitor and measure progress.

The Climate Working Group is tasked with the measurement of Finastra's GHG emissions footprint, the development of Finastra's net zero roadmap and the sustained engagement of employees on environmental topics. Finastra's Sustainability Team supports this Working Group in the delivery of climate initiatives, while the Global Risk Management team advises on and monitors climate-related risks, as part of Finastra's broader risk management framework described in the following section.

Risk Management

Risk management framework

Finastra's risk management framework supports our strategy and helps protect our people, customers, operations and reputation. Led by the Chief Risk and Compliance Officer, the Global Risk Management team provides independent oversight and guidance on key risks across the business.

Finastra's risk appetite and tolerance are set by the Executive Leadership Team and approved by the Enterprise Risk Oversight Committee and the ARC of the Board. Global Risk Management establishes the Key Risk Indicators (KRIs), thresholds and scorecards that govern risk appetite and tolerance.

To govern risk, we use a three "Lines of Defense" (LOD) structure, which includes mechanisms to communicate and hold individuals accountable for performance of internal control responsibilities and for implementing corrective actions as necessary. The first LOD places risk ownership accountability with business functions and personnel, the second LOD incorporates control and oversight functions such as compliance, Enterprise Risk Management and legal, and the third LOD is internal audit.

Once risks are assessed and identified as findings or control gaps, they are documented in Finastra's Enterprise Governance Risk and Compliance tool and monitored by the Risk team to promote transparency, accountability and timely remediation.

Enterprise risk management

Finastra's Enterprise Risk Management program helps the business identify, assess, monitor and report risks. It supports risk-informed decision-making through risk assessments, KRIs, risk appetite monitoring and regular reporting to executive management and the Board.

Risk culture and training

The company's risk culture is supported by a robust risk awareness program providing training, resources and information on risk, privacy and information security, which improves risk understanding and accountability to identify, report and manage risk. Business Risk Champions embedded across the organization serve as advocates for sound risk management practices, helping foster accountability, transparency and informed decision-making throughout the business.

Third-party risk management

Third parties play a critical role in delivering products, services and operational capabilities across Finastra. Finastra's Third-Party Risk Management program helps identify, assess, monitor and manage risks linked to suppliers, partners and other external providers.

Business continuity, crisis management, and operational resilience

Finastra maintains enterprise-wide Business Continuity and Crisis Management programs that support our ability to prepare for, respond to and recover from disruptive events. Through business continuity planning, exercises, testing and crisis response capabilities, Finastra strengthens its ability to maintain critical business services, support customers and minimize operational disruption during periods of uncertainty.

The Technology Resilience and Disaster Recovery programs are under the leadership of our Chief Technology Officer. The objective of the Disaster Recovery program is to protect the company's technology and critical infrastructure from unexpected events such as natural or human-made disasters and minimize business interruption resulting from such events.

Cybersecurity

The Information Security department is responsible for safeguarding Finastra's data and systems by implementing policies, procedures and technologies to prevent unauthorized access, mitigate risks and ensure compliance with required regulations, best practices and customer requirements.

Executed by the Chief Information Security Officer under the leadership of the Chief Technology Officer and with oversight from the Board of Directors, our Information Security Program establishes robust information security governance closely aligned with the NIST Cyber Security Framework.

To reinforce a strong security culture, Finastra operates a global Security Awareness and Training program that combines mandatory annual and new-hire training, role-based education for higher-risk groups such as developers and privileged users, ongoing security communications and regular phishing simulation exercises. Training covers topics including phishing and social engineering, account and workstation security, secure handling of sensitive data, insider threats and incident reporting. Program effectiveness is monitored through completion and behavioral metrics, including phishing simulation results. These outcomes are regularly reviewed through Finastra's cybersecurity governance processes.

Data privacy

Finastra prioritizes data privacy and security as key factors in maintaining our reputation as a trusted financial services partner. We adhere to applicable data protection laws globally, update processes in response to legislative changes and security risks and maintain a detailed external privacy policy.

Finastra's legal team includes a network of privacy professionals and champions who oversee data privacy. We conduct regular privacy training, emphasize the importance of privacy champions and assess data handling by third parties to maintain our data privacy program.

Responsible AI

We place particular emphasis on the responsible and ethical use of AI across our products, services and internal operations. Our Enterprise AI policy governs AI systems throughout their lifecycle, including those developed internally or provided by third parties, and is aligned with ISO 42001 standards. We are also developing metrics to assess the effectiveness of our AI management system.

We aim to enable innovation while protecting Finastra, our customers and other stakeholders.

Our AI management system includes:

- **Compliance risk management:** Proposed AI use cases are reviewed by Finastra's CEO, Chief Technology Officer and Group Head of AI, as well as assessed by the AI Compliance Committee, which brings together legal, privacy, regulatory compliance, data management and information security expertise. Third-party AI systems are also reviewed through the Third-Party Risk Management processes.
- **Lifecycle monitoring:** AI systems are governed from ideation, evaluation, prototype, validation and general availability through to retirement & decommissioning. This includes monitoring for performance, bias, drift and unintended outcomes.
- **Incident management:** AI-related incidents are reported, investigated and remediated through Finastra's incident management processes. All personnel are required to report suspected or confirmed security incidents immediately, and no later than 24 hours after identification, through designated reporting channels. Reported incidents are assessed and categorized according to their severity, enabling an appropriate response.

  The Cybersecurity Team, supported by the Security Incident Response Team (SIRT) where required, investigates incidents and oversees containment, remediation and recovery activities. Incidents are documented throughout the response lifecycle, with lessons learned incorporated into continuous improvement efforts. Depending on the nature, impact and severity of the incident, matters may be escalated to the Enterprise Risk Oversight Committee, AI Compliance Committee and AI Center of Excellence.
- **Authorized AI systems**: Employees may use only Finastra-authorized AI systems, must validate outputs for accuracy, completeness and appropriateness and remain accountable for AI-assisted decisions and outputs.

Finastra's AI review process

Process step	**1 Ideation / Evaluation**	**2 Prototype**	**3 Validation**	**4 General Availability**
Description	Ensure the idea is valuable, legal, feasible, and safe before any development begins	Build a safe, compliant, and functional prototype within a secure and isolated development environment	Confirm the solution works in real-world scenarios and is ready for production	Launch, monitor, secure, and maintain the application
Stage gate	Business approval by CEO, Chief Technology Officer, and Group Head of AI (required to move to the Prototype stage)	AI Compliance Committee approval (required to move to the Prototype stage)	Prototype-to-pilot action plan (required to move to the Validation stage)	Business approval from CEO, Chief Technology Officer and Group Head of AI and AI Compliance Committee approval (required to move to General Availability stage)

AI Community of Practice

'AI@Finastra' is a virtual community where colleagues exchange ideas and ask questions about using AI at work. Since its launch in early 2025, more than 1,600 employees have participated. The community highlights employee use cases and promotes tailored and partner-led learning to build AI knowledge and skills.

Business ethics

Finastra recognizes the importance of demonstrating strong oversight and commitment to conduct our business in full compliance with all applicable obligations. Our Compliance Policy and integrated Compliance Program embody this commitment. Finastra's commitment to ethical conduct is embedded in our Code of Conduct and Business Ethics (the "Code of Conduct"). It serves as a guide to protect and enhance our reputation by setting a universal standard for employee behavior and the expected treatment of customers, partners and stakeholders.

To help hold ourselves accountable to the high standards we set out in the Code of Conduct, we encourage everyone to speak up and raise concerns without fear of retaliation if they are aware of something that doesn't seem right in our organization or that may impact our integrity and/or reputation. The Speak Up program provides various communication channels, including a dedicated web portal, annual training and regular surveys to ensure an open, ethical workplace.

Compliance training

Our compliance training helps strengthen our risk culture and ensures that all employees are aware of what is required by the law and our policies. It helps to protect Finastra and employees from possible legal, regulatory and even corporate violations that could result in heavy fines and civil and/or criminal penalties.

All employees must complete an annual compliance training, covering topics including anti-bribery and corruption, our Code of Conduct, global privacy, risk management, security awareness, anti-harassment and inclusion, environmental awareness, understanding and preventing child and forced labor and understanding the UK's Economic Crime and Corporate Transparency Act.

New joiners must complete their assigned compliance training within 30 days of their start date. Contingent workers also complete their compliance training upon joining and every 12 months thereafter.

Certain employees, depending on their role at Finastra, must also complete additional modules such as secure developer and privileged user training.

Financial crime compliance

Fraud, anti-money laundering and sanctions

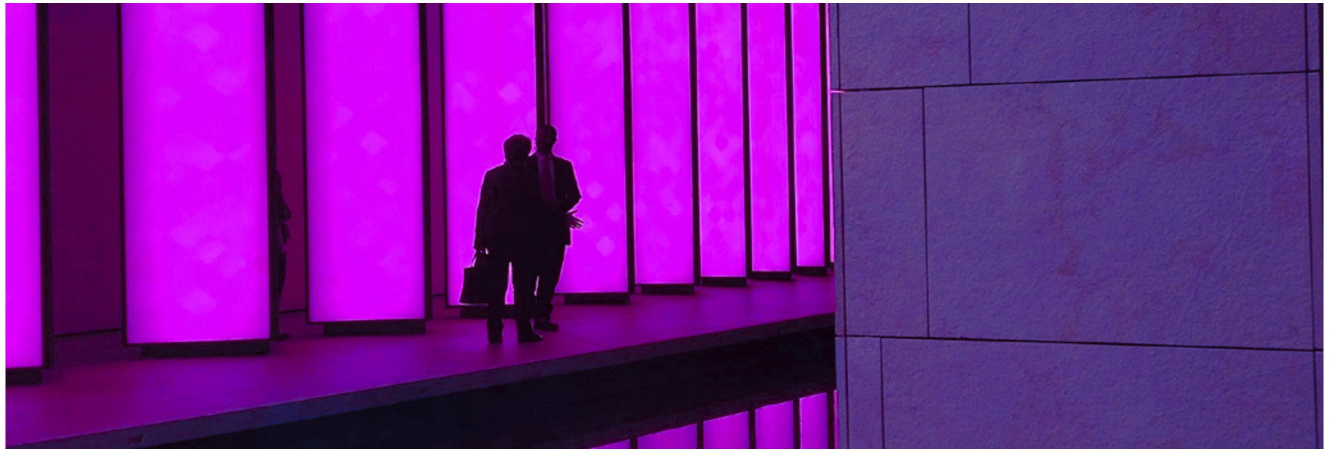
Finastra maintains a strong internal governance framework to prevent fraud, money laundering and sanctions breaches. We enforce strict internal controls, conduct regular employee training and uphold a zero-tolerance policy, as outlined in our Code of Conduct. Our compliance teams monitor adherence to these policies and investigate any suspicious activity.

Finastra also offers solutions to help our customers tackle these risks.

Helping customers prevent fraud, money-laundering, and sanctions breaches

Our Total Screening solution – part of our Financial Messaging offering – helps financial institutions comply with global regulatory requirements. Total Screening monitors financial transactions against international sanctions lists – such as those issued by the Office of Foreign Assets Control (OFAC), His Majesty's Treasury and other authorities – enabling our customers to detect and respond to potential compliance risks in real time. It is also able to scan customer files against sanction and Politically Exposed Person lists. Through these features, customers are able to maintain regulatory alignment across jurisdictions and reduce their operational risk.

We have also partnered with FraudAverse to deliver real-time protection against emerging threats through FraudAverse's intelligent AI-powered systems. FraudAverse's solution is pre-integrated with Finastra's Financial Messaging platform and conducts comprehensive AI analysis of account behavior and transactional data to separate known patterns from suspicious activity and detect emerging threats as they arise.



Anti-bribery and corruption

At Finastra, we maintain a strict zero-tolerance policy towards bribery and corruption. As an international business, we adhere to all relevant anti-bribery laws and ensure that our employees and representatives are well-informed about these regulations to prevent any infractions.

The Anti-Bribery and Corruption Committee at Finastra is tasked with evaluating and overseeing the risks of bribery and corruption across our global operations. This committee also provides governance, oversight and reports on the adherence to our ABC Policy within the Code of Conduct.

Anti-competitive behaviour

Finastra is committed to fair competition and complies with all applicable competition laws, including Section 5 of the Federal Trade Commission Act, the Sherman Act and the Clayton Act. We aim to ensure that our business practices reflect integrity and legal compliance wherever we operate.

As part of our broader governance efforts, we monitor risks related to anti-competitive behaviour and integrate safeguards into our internal policies. This includes the annual training that all employees are required to complete, as well as our Code of Conduct, which sets out our commitment to fair competition. These measures support our goal of maintaining trust with stakeholders and complying with all applicable laws.

Human rights

Finastra publishes an annual Slavery and Human Trafficking Statement in compliance with the UK Modern Slavery Act 2015. Finastra is committed to ensuring that there is no modern slavery, unlawful child labor or human trafficking within our own business and that of our supply chain. Our annual statement published for the financial year ending 31 May 2026 can be found here and contains information about how we ensure these outcomes through screening of our vendors before they are onboarded, as well as our Speak Up channels and Code of Conduct.

Sustainable supply chain

Our procurement practices place expectations upon vendors to comply with our Third Party Conduct Policy, which is published on Finastra's website and can be found here. Contract terms reference social responsibility requirements that align with the UK Modern Slavery Act 2015 and reflect our own high standards across labor rights, human rights, ethics and conflicts of interest.

Our vendor contracts also include compliance obligations regarding specific laws relating to bribery, corruption, prohibited business practices and other legal matters. Finastra runs due diligence checks on potential new vendors prior to onboarding, including OFAC and other sanctions checks, as well as privacy and security assessments where applicable, before a vendor can be authorized to work with us.

Our Sustainable and Social Responsibility Procurement Policy requires all new suppliers to disclose their environmental, social responsibility, and human rights practices. This information is central to our supplier evaluation process. In FY26, 115 of our Tier 1 suppliers acknowledged our Third Party Conduct Policy, and 222 of our suppliers, including 46 Tier 1 suppliers, were assessed through the EcoVadis platform to evaluate their performance across environmental, labor and human rights, ethics and sustainable procurement criteria.

We also train our procurement staff ("buyers") on sustainability topics, including through the EcoVadis Academy and other learning platforms. As of FY26, 73% of our buyers completed a course on sustainability.

ENVIRONMENT

Our environmental strategy aims to reduce the GHG emissions footprint of the financial services industry, starting with Finastra. The strategy defines our GHG emissions reduction ambition and explains how we measure and offset our GHG emissions footprint, as well as how we drive environmental sustainability across the company to reduce our footprint.

We believe addressing environmental risks and opportunities makes us a more resilient company. As a software company, reducing our GHG emissions can help reduce costs, meet regulations and align with evolving customer expectations.

Going beyond our own footprint, Finastra is committed to enabling our customers in the financial sector to become more environmentally sustainable through the modernization of our software solutions, making them more efficient and reducing their environmental impact.

Environmental strategy and ambition

We are committed to reducing absolute Scope 1 and 2 GHG emissions by 70.4% and Scope 3 emissions by 63.0% by 2034, using 2019 as our baseline[5]. These interim targets, validated by the Science Based Targets initiative[6] (SBTi), support our long-term ambition to achieve net zero emissions by 2050. This commitment aligns with the UN Global Compact Business Ambition for 1.5°C and the UN Climate Change Race to Zero.

To reach these targets, we have a time-bound action plan that reduces energy consumption across our operations and increases our use of renewable energy. We have already made significant progress in reducing Scope 1 and 2 emissions. Further reductions will depend on the advancement and deployment of the green technologies needed for decarbonization.

We continue to accelerate efforts to reduce Scope 3 emissions, especially within our supply chain. As part of our sustainable procurement strategy, we are actively engaging suppliers through the EcoVadis platform to assess and improve their environmental and social performance. This initiative helps us embed sustainability throughout our value chain and reduce our emissions.

In the last year, we completed a series of divestitures that may change the composition of our emissions footprint. As a result, we are recalculating our 2019 emissions baseline in accordance with GHG Protocol Corporate Standard. Once we complete this rebaselining process, we will submit our updated emissions targets to the SBTi for re-validation. We will also update our climate transition strategy as needed to maintain alignment with our path to net zero.

Achieving our climate goals will require ongoing collaboration, innovation and commitment within Finastra and across our value chain. We will continue to work closely with customers, suppliers, partners and employees to drive emissions reductions, support sustainable innovation and advance our net-zero ambitions.

[5] Please refer to the "GHG Emissions Management and Reporting" section of this report for details on GHG Emissions.

[6] Search for Finastra in Target dashboard - Science Based Targets Initiative.

GHG emissions management and reporting

Finastra has measured its Scope 1, 2 and material Scope 3 emissions since 2019 adhering to the GHG Protocol Methodology. Scope 1 and 2 emissions include energy consumption, gas and refrigerant usage across our workplaces and data center portfolio. Scope 3 emissions are related to purchased goods and services, capital goods, fuel- and energy-related activities, upstream transportation and distribution, waste generated in operations, business travel, employee commuting, upstream leased assets and end-of-life treatment of sold products. We continuously enhance our data collection methods to ensure more accurate reporting across all emission scopes.

Validation of GHG emissions measurement

Finastra's Sustainability team conducts an internal review of the corporate GHG inventory and supporting evidence to verify the accurate upload of data into the GHG accounting software. Additionally, we conduct consistency checks to compare data to prior years' records, focusing on material areas.

In FY25, Finastra partnered with a third-party consultancy to improve how we collect data to measure greenhouse gas (GHG) emissions. This included mapping our current processes and running gap assessments across all emission categories to prepare for pre-assurance review.
In FY26, we started implementing key recommendations including improvements to our measurement of Employee Commuting and Purchased Goods and Services to improve data quality, refine calculation methodologies, and enhance the completeness of our Scope 3 emissions inventory.

Progress towards net zero

While this report covers our sustainability performance in FY26 (1 June 2025 - 31 May 2026), our SBTI commitment is on a calendar year basis. As such, we are also reporting our emissions figures on a calendar year basis. The metrics table in the Appendix includes emissions on a financial year basis, including for FY26.

As shown in the table, in calendar year 2025, Finastra achieved a 14% reduction in emissions compared to calendar year 2024, and a 52% reduction in emissions compared to calendar year 2019. The decrease in calendar year 2025 was primarily driven by lower emissions from purchased goods and services and business travel, including the use of more fuel-efficient aircraft.

Alongside these initiatives, the emissions calculation methodology was updated in 2026 using the latest available 2025 real-world data and revised emission factors. While some emissions estimates may change as a result of these updates, the overall impact is not considered material and does not trigger a rebaselining requirement. Please see the “GHG Emission Calculation Methodology” section in the Appendix for further details.

Emissions by scope, tCO_2e[7]

Metric	Unit	Year						
		CY19	CY20	CY21	CY22	CY23	CY24	CY25[8]
Scope 1 GHG emissions	tCO_2e	1,229	776	827	598	619	699	611
Scope 2 GHG emissions (location based)	tCO_2e	9,987	7,592	6,220	5,225	4,323	5,286	4,454
Scope 2 GHG emissions (market based)	tCO_2e	10,203	7,905	6,510	5,482	4,321	5,424	4,610
Scope 3 GHG emissions	tCO_2e	126,714	74,271	76,923	77,517	69,028	70,187	60,554
Total GHG emissions (market based)	tCO_2e	138,146	82,953	84,259	83,598	73,968	76,311	65,776
Change in total gross GHG emissions vs. 2019 baseline	%		-40	-39	-39	-46	-45	-52
Scope 3.1 GHG emissions- Purchased Goods and Services	tCO_2e	71,309	52,731	58,854	55,792	50,078	50,386	38,495
Scope 3.2 GHG emissions- Capital goods	tCO_2e	447	1,072	1,812	829	812	2,021	4,242
Scope 3.3 GHG emissions- Fuel- and energy-related activities	tCO_2e	3,945	2,829	2,379	2,154	1,801	2,020	1,704
Scope 3.4 GHG emissions- Upstream transportation and distribution	tCO_2e	2,453	1,721	1,918	1,682	1,295	2,162	3,433
Scope 3.5 GHG emissions- Waste generated in operations	tCO_2e	127	49	15	6	5	12	14
Scope 3.6 GHG emissions- Business travel	tCO_2e	34,533	6,723	2,212	7,757	7,215	8,581	7,439
- Accommodation	tCO_2e	2,662	354	89	213	366	426	499
- Flights	tCO_2e	31,572	6,333	2,119	7,501	6,823	8,127	6,914
- Ground transportation	tCO_2e	299	36	5	43	26	29	26
Scope 3.7 GHG emissions- Employee commuting	tCO_2e	13,878	9,058	9,561	9,035	7,759	4,965	5,204
- Commute	tCO_2e	12,847	3,772	3,342	3,296	2,507	558	1,144
- Home offices	tCO_2e	1,030	5,285	6,219	5,739	5,252	4,407	4,060
Scope 3.8 GHG emissions- Upstream leased assets	tCO_2e	-	73	158	252	54	38	23
Scope 3.12 GHG emissions- End-of-life treatment of sold products	tCO_2e	22	16	14	10	9	2	1

[7] Please refer to Appendix: GHG emission calculation methodology

[8] Our divestiture activities only took place from February 2026 onwards. The emissions from our divested businesses, including Treasury & Capital Markets and Student Lending, are still included in the historical and CY25 metrics.

GHG emissions offsets

The voluntary Vista Climate Pledge[9], established by Vista Equity Partners in 2022, encourages portfolio company participants – including Finastra – to measure GHG emissions annually, set an interim GHG emissions reduction target, work to reduce GHG emissions over time, and offset GHG emissions (if companies choose to do so). This initiative underpins Vista's goal of achieving net zero GHG emissions across its private equity and permanent capital portfolio by 2050.

Through participation in the Vista Climate Pledge, Finastra has purchased carbon credits that offset 100% of our Scope 1 and Scope 2 GHG emissions in calendar year 2025.

Our priority is to reduce emissions wherever practicable, offsetting residual emissions by supporting credible projects in the voluntary carbon markets. By being open and transparent about our challenges and dependencies, we aim to accelerate the changes needed to help our business stay on track for net zero.

Details of 2025 carbon offsets purchased

Location	Registry	Standard	Project	Project ID	tCO_2E
India	Gold Standard Impact Registry	Gold Standard	21 MW Wind Energy Project	GS 6999	5,743

Transition strategy and roadmap

As a global financial technology company, Finastra's carbon footprint is mainly driven by electricity use across our offices, data centers and cloud infrastructure, as well as value chain emissions from purchased goods and services, business travel and employee commuting.

Our transition strategy focuses on improving energy efficiency, increasing renewable electricity use, working with suppliers and cloud providers, and supporting lower-carbon business operations and travel.

Scope	Decarbonization priorities
Scope 1	Improve operational efficiency, transition to lower-carbon fuels, and reduce refrigerant emissions through enhanced management and adoption of lower-Global Warming Potential (GWP) alternatives.
Scope 2	Reduce energy consumption through workplace optimization, energy-efficient technologies, smart building solutions and IT infrastructure improvements, while increasing the use of renewable electricity and lower-carbon cloud services.
Scope 3	
Purchased Goods & Services	Strengthen supplier engagement, improve emissions data quality and integrate sustainability considerations into procurement activities.
Business Travel	Promote virtual collaboration and lower-carbon travel options.
Employee Commuting	Encourage public transport, carpooling, active travel and flexible working arrangements.
Waste & Other Upstream Activities	Reduce waste generation, increase recycling and support circular economy practices.

[9] www.vistaequitypartners.com/about/sustainability/

Our progress towards net zero

Scope 2 emissions

Electricity use across Finastra's workplaces and data centers drives our Scope 2 emissions. The initiatives below have helped to significantly reduce our Scope 2 emissions since the 2019 base year.

Workplaces

Hybrid working: Finastra's hybrid working model supports collaboration, flexibility and more efficient use of our office space. Employees are expected to work in the office at least two days a week, helping strengthen in-person connections while retaining flexibility to work from home. This model reduces the office space needed to support our operations, lowering our GHG emissions footprint. We support this approach through digital collaboration tools and the remote delivery of our software solutions.

Office footprint rationalization: Since 2019, we have moved out of 39 office buildings, shifting to on-demand offices where needed. In FY26, we closed our Bucharest and Paris offices and moved to co-working spaces.

Efficient offices: Our London, Bengaluru, Manila and Portland offices are certified under green building standards such as BREEAM and LEED. We work with landlords to use sustainable heating, ventilation and air conditioning (HVAC) systems and lighting.

Renewable energy: Our London office is supplied with certified 100% renewable electricity.

Data centers and cloud providers

Finastra is moving its solutions to the cloud, partnering with Microsoft Azure to migrate Finastra's services onto Microsoft's efficient infrastructure. This helps reduce energy demand and increase Finastra's exposure to renewable energy. Finastra now operates in 25 regional Azure sites and has exited 30 data centers since 2019. Of our remaining data centers, seven of them also operate using 100% renewable energy.

Scope 3 emissions

Purchased goods and services and business travel drive our Scope 3 emissions. The initiatives below have helped reduce our Scope 3 emissions significantly since the 2019 base year.

Purchased goods and services

To reduce emissions associated with Purchased Goods and Services, we have strengthened supplier engagement through the EcoVadis platform. Since adopting the EcoVadis platform, we have received EcoVadis sustainability ratings from 222 suppliers, including 46 Tier 1 suppliers, enabling greater transparency into supplier sustainability performance and supporting targeted collaboration on emissions reduction initiatives.

Business travel

Remote collaboration promotes the use of digital tools for virtual meetings and communication, reducing the need for business travel and helping minimize the GHG emissions associated with flights and other modes of transport. This approach has contributed to a reduction in our business travel emissions, which are down 78% since 2019.

When business travel is necessary, Finastra encourages more sustainable travel choices by promoting rail and other ground transportation over air travel whenever feasible. Our online booking platform provides guidance and recommendations for selecting more direct, lower-carbon travel options. We also highlight environmentally responsible accommodation choices, including hotels such as London's LEED-certified Royal Lancaster Hotel for employees visiting our headquarters. In addition, since 2020, we have reduced our fleet of company-owned vehicles by nearly 90%, further supporting our commitment to lowering emissions and advancing our sustainability goals.

Waste does not significantly contribute to our Scope 3 emissions footprint given our limited office footprint and focus on providing financial services software. Nevertheless, we take waste management seriously across all our sites as responsible waste management remains important to reducing resource use and preventing pollution. We have improved signage at our sites for waste sorting, ensuring that recycling is the first option for all forms of waste. We actively encourage recycling and ensure that paper, plastics and electronic waste (e-waste) are properly sorted and processed. We are significantly reducing printing and other waste generation by embracing digital solutions for documentation and communication.

Tech for Good

The Tech for Good donation program allows us to donate, reuse or properly dispose of laptops no longer used by our employees. We work with non-profit organizations such as Camara Education that works with certified IT asset disposal companies to sell components. Camara then distributes the proceeds to charities globally. In FY26, we donated 212 laptops to local charities and 1,714 laptops to Camara Education.

Climate risk management

Climate risk is embedded in our risk taxonomy and overall risk management processes. Climate risks are identified in accordance with Task Force on Climate-related Financial Disclosures (TCFD) guidance[10] , and their potential impact and mitigation are assessed according to climate scenarios SSP3-7.0, SSP2-4.5 and SSP1-2.6[11]. Finastra considers time horizons of one to three years as short-term, three to 10 years as medium-term and 10 to 30 years as long-term.

Climate related risks

We regularly assess both transition and physical climate risks. There is an overlap between climate risks and broader material risk categories already considered by Finastra's Global Risk Management team, such as 'acute physical risk', which is incorporated into Finastra's 'disaster recovery' approach.

We do not currently have a precise methodology for quantifying the financial impact of climate-related risks. However, given the relatively low expected impacts from each risk on our business model, as well as the effectiveness of our controls to mitigate these risks as they may arise, climate-related risks are not expected to have a significant financial impact on our operations in the three key climate scenarios we assess against.

[10] Task Force on Climate-related Financial Disclosures, 2017, 'Recommendations of the Task Force on Climate-related Financial Disclosures'.

[11] IPCC, 2023: Sections. Climate Change 2023: Synthesis Report. Contribution of Working Groups I, II and III to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change [Core Writing Team, H. Lee and J. Romero (eds.)]. IPCC, Geneva, Switzerland, pp. 65.

In the table below we provide a qualitative assessment of climate related risks for the most relevant time horizons applicable to each risk type.

Risk category	Time horizon	Description of risk	Approach to minimize risk
Regulation	Short to Medium term	Increased compliance and taxation burden associated with new regulations such as CSRD or carbon pricing. Additionally, risk of legal challenges resulting from non-compliance of such regulation and claims related to greenwashing.	Finastra's risk management and compliance processes ensure it remains compliant with existing regulations and prepared for upcoming regulatory changes. Finastra takes a conservative approach to its reporting obligations, supplying environmental information that is evidence-based.
Technology	Medium to Long term	Increased customer expectations that technology advancements such as greener cloud infrastructure and higher energy-efficiency standards will be incorporated in their applications. Increased energy consumption and emissions from AI-enabled offerings, combined with potential misalignment with customers' low-carbon objectives, could reduce product appeal and competitiveness.	Finastra proactively identifies and manages technology trends and customer requirements, including on sustainability topics. Finastra's approach to product development is described in the 'Product and Services' opportunity section below. To mitigate the impact of customers substituting to lower-emission alternatives in their supply chain, Finastra is committed to reducing Scope 3 emissions by 63.0% by 2034, using 2019 as our baseline[12], and is using technology to reduce its GHG emissions footprint. For example, technical expertise is used to optimize the computational footprint of the company's solutions across its operated data centers and cloud providers, which increasingly use renewable energy. As corporate AI adoption increases, Finastra recognizes the importance of understanding its associated climate impacts. Our partnership with Watershed is helping to advance this area through the development of a standardized framework for measuring and disclosing AI-related emissions, which can help support more informed decision-making and improve emissions transparency. We also encourage our developers to use the most efficient coding model available that will complete the task at hand, to reduce computational requirements and energy consumption during software development.
Reputation	Short term	Reduction of perceived suitability as a partner or vendor due to our climate performance.	Finastra receives a growing number of customer requests for information that include sustainability data requests. To maintain a positive reputation for climate action, Finastra publishes an annual Sustainability Report and reports annually to sustainability ratings agencies including EcoVadis and the CDP. Finastra considers reputational risks as they arise in relation to sustainability issues.
Market	Short to Medium term	Increased cost of inputs including energy as a result of disinvestment in fossil fuels and transition to renewable energy.	Rising input costs are considered and managed as part of Finastra's budgeting processes and in negotiations with suppliers. Finastra's mitigation approach is detailed in the 'Resource Efficiency' and 'Energy Sources' opportunity sections below.
Acute Physical	Short to Medium term	Disruption to personnel, locations and customers caused by extreme weather events such as drought, storms etc.	The potential risk to the delivery of services to customers is front of mind at Finastra, whether caused by physical climate risks or other sources. The biggest environmental threat for Finastra are hurricanes, typhoons and cyclones due to their frequency and impact on infrastructure. The sites that represent the biggest risk are at the south-east coast of the US, Philippines and southern India, where we have high employee concentration. Finastra's Business Resilience Team works with the rest of the business to prepare for possible impacts to our operations, resulting from acute physical risks to our data centers, physical offices, and employees – including those working remotely. Finastra operates as a global company with dispersed computing infrastructure and workforces, including many employees who work from home. This helps diversify risk from acute physical events in specific locations.
Chronic Physical	Medium to Long term	Disruption to, and relocation of, operations caused by long-term changes in the environment, such as sea level rises and higher average temperatures.	Finastra manages the location of its facilities and employees considering many factors including adaptation to climate change.

[12] Please refer to the "GHG Emissions Management and Reporting" section of this report for details on GHG Emissions

Climate related opportunities

Opportunities arising for Finastra from climate transition, such as demand for sustainable financial products and services, are also identified in accordance with TCFD guidance, and assessed using the same climate scenario analysis.

We do not currently have a precise methodology for quantifying the financial impact of climate-related opportunities. However, given the relatively low expected impacts from each opportunity on our business model, climate-related opportunities are not expected to have a significant financial impact on our operations in the three key climate scenarios we assess against.

Opportunity category	Time horizon	Description of opportunity	Approach to realize opportunity
Products and Services	Short to Medium Term	Increased demand for sustainability-related or low-emission products and services aiming to support companies in their climate transition.	Finastra monitors sustainability developments that impact customers (e.g. financial inclusion and data disclosures) to determine how it can create value for them through software solutions. Finastra's ESG Service is a cloud-native solution that simplifies sustainability-linked lending by integrating Sustainability Performance Targets (SPT) criteria into ESG pricing. This helps banks to deliver a better lending experience to clients with sustainable investment demand.
Resource Efficiency	Short to Long Term	More efficient selection or use of business inputs, resulting in lower operating costs.	The challenges and opportunities of climate change have also prompted Finastra to seek more efficient ways of working that reduce its impact on the environment, which can also have an impact on costs. Since 2019, Finastra has significantly reduced its use of business travel and rationalized its office footprint, by adopting digital ways of working that enable remote work and client delivery. Efficiency also comes from smarter choices in travel methods or workplace fittings. An example is our travel platform, which offers employees options that are less carbon intensive. As a result of these efforts, emissions from business travel have fallen by 78%[13] between 2019 and 2025. Finastra is moving its solutions to the cloud, helping to reduce energy demand through more efficient computation and infrastructure. Finastra has partnered with Microsoft Azure to expand its public cloud capacity and now operates in 25 regional Azure sites. In the past year Finastra exited a further two of its operated data centers, bringing the total vacated to 30 since 2019.
Energy Source	Short to Long Term	Adoption of less GHG emissions intensive forms of energy, including solar and wind, which reduce average costs and cost variance.	Finastra is committed to pursuing renewable energy in its workplaces and data centers. Our London office is powered by certified 100% renewable electricity[14], and seven of our data centers operate using 100% renewable energy. Our primary cloud partner, Microsoft Azure, was able to match 100% of their annual global electricity consumption with renewable energy in 2025 and continues towards their overall goal of becoming carbon negative by 2030[15].
Market	Short to Medium Term	Raised investment and business activity in low- and negative-carbon industries.	There is a growing market and revenue opportunity for software providers who can support their customers in the climate transition. This involves R&D to offer new products that support sustainable decision-making, as well as the shift to more efficient and sustainable methods of computing, such as cloud. The management of green financial products is a key opportunity for Finastra to capture through its Lending solutions.
Resilience	Short to Long Term	Addressing stakeholders' needs and concerns.	Rising expectations from stakeholders – Finastra's customers, employees, investors, regulators and communities – concerning the threat of climate change, and actions to mitigate such threats, have broadened the perspective Finastra takes with respect to its business. Our sustainability strategy links directly to our corporate strategy, as we consider the 'triple bottom line' of Planet, Prosperity, and People in every strategic business decision.

[13] Please refer to the "GHG Emissions Management and Reporting" section of this report for details on GHG Emissions.

[14] Renewable energy certificate is in place from SmartestEnergy for our London office.

[15] Read more about Microsoft's renewable energy electricity matching at https://blogs.microsoft.com/blog/2026/02/18/a-milestone-achievement-in-our-journey-to-carbon-negative/, as well as about their sustainability commitments at https://www.microsoft.com/en-gb/sustainability/

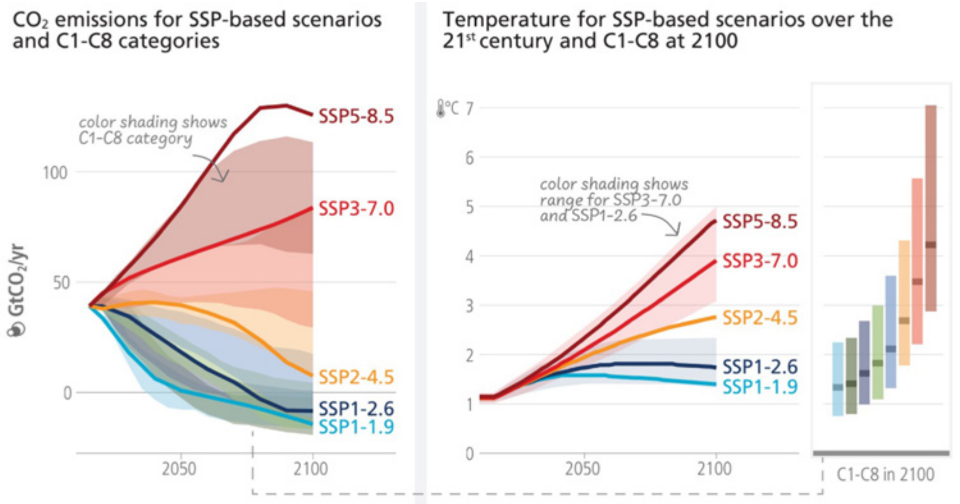
Scenario analysis

Finastra's Global Risk Management Team considers the risks to the company across a broad spectrum of outcomes. This approach provides insight into various strategic opportunities and risks that may arise as Finastra pursues its governing purpose and objectives. Our scenario planning is presented below, based on the recommended climate scenarios provided by the Intergovernmental Panel on Climate Change (IPCC), as well as the Shared Socioeconomic Pathways (SSPs) used to determine how socioeconomic factors impact responses to climate change.

Scenarios considered from the IPCC 6th Assessment Report[16]

Transition scenario	IPCC AR6 scenario	Approximate warming by 2100
Limited Mitigation / High Emissions	SSP3-7.0	3.6°C (likely range 2.8-4.6°C)
Current Path / Intermediate Emissions	SSP2-4.5	2.7°C (likely range 2.1-3.5°C)
Active Decarbonization	SSP1-2.6	1.8°C (likely range 1.3-2.4°C)

Emissions and temperatures under various SSP scenarios[17]



Limited mitigation

In this scenario, the world remains focused on short-term challenges with few, or no steps taken to limit emissions, which would be anticipated to double from their current amount by 2100. Extreme weather events may become more frequent as average temperatures drastically increase. Environmental impacts are therefore expected to be significantly more pronounced under this scenario with limited mitigation, compared to other pathways.

Without short-term action by governments, Finastra may see lower regulatory risks as the world does not react to climate change. Our technology costs may not increase due to carbon taxes, however, availability and supply chain issues may impact the costs and supply of technology. Finastra will continue to bring to market sustainability-focused software options, which may not be in significant demand until the world reaches a climate tipping point. The company may continue to protect its reputation as a sustainable software solution provider.

Current path

The world's current approach to reducing carbon persists, with governments making disparate efforts. Net zero is anticipated to be reached in 2100, with peak emissions reached in 2050. Longer-term (and potentially irreversible) shifts in climate patterns will increase over time. Carbon pricing schemes and other efforts to curb emissions will continue to vary by country.

Finastra may see regulatory developments in specific countries, and broader efforts to decarbonize will also be variable. However, a broad base of climate transitioning efforts may see a trend towards lower emissions. Both sporadic carbon tax schemes and supply chain issues caused by climate change may impact Finastra's technology, product development and market opportunities.

Active decarbonization

In this scenario, governments will strongly legislate emissions and disclosures, but not necessarily enough to meet the Paris Ambition of limiting warming to 1.5 celsius. Net zero is anticipated to be reached globally by 2075.

Increasing regulation and heightened awareness of the climate crisis are driving greater regulatory and reputational risks for all firms, including Finastra. As carbon prices rise, particularly for high-quality and compliance-grade credits technology, supply costs may increase. On the other hand, demand for sustainable solutions may increase. From a reputational standpoint, customers may be hyper-focused on a company's sustainability position, leading to increased pressure to be more sustainable. In this scenario, physical risks are less problematic to operations, while resource and energy efficiency opportunities may remain strong following investments to substitute from current energy sources and methods of computing and travel.

[16] IPCC, 2023: Sections. Climate Change 2023: Synthesis Report. Contribution of Working Groups I, II and III to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change [Core Writing Team, H. Lee and J. Romero (eds.)]. IPCC, Geneva, Switzerland, pp. 65.

[17] IPCC, 2023: Sections. Climate Change 2023: Synthesis Report. Contribution of Working Groups I, II and III to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change [Core Writing Team, H. Lee and J. Romero (eds.)]. IPCC, Geneva, Switzerland, pp. 65.

Employee engagement

We encourage our employees to stay informed about environmental sustainability issues and to advocate for responsible practices. Our employees play a crucial role in driving sustainability across the business through active participation in a series of initiatives.

In FY26, employees across Finastra's global offices actively participated in a variety of volunteering and awareness initiatives to promote sustainability and environmental stewardship. Activities included tree planting drives, walkathons and celebrations for Earth Day to raise awareness about climate action. Teams also took part in forest and beach clean-ups, contributing to the restoration of local ecosystems.

In FY26, we launched the "Our Journey to Net Zero" employee awareness campaign, encouraging colleagues to adopt energy-smart workplace behaviors and highlighting how everyday actions can contribute to reducing Finastra's environmental footprint and supporting our long-term net zero ambitions.

To deepen engagement, Finastra organized a Sustainability Champions Forum involving our facilities leads globally. This group met monthly to discuss our progress on GHG emissions measurement and reduction, reflecting our commitment to embedding sustainability into our workplace culture and empowering employees to become sustainability champions.

In FY26, we delivered environmental training to 100% of our employees to build awareness of our sustainability commitments and empower individual action. The training covered climate change fundamentals, water and waste management, Finastra's environmental policies and sustainable workplace practices. The training is refreshed annually and integrated into our annual compliance training for all employees, ensuring that they understand their role in supporting Finastra's environmental and sustainability objectives.

Earth month: Turning E-Waste into Positive Environmental Action

During Earth Month, colleagues across five Finastra locations – London, Lisbon, Bucharest, Trivandrum and Israel – collected and responsibly recycled unused electronic items, including batteries, headsets, chargers, laptops and other devices. In total, 164 items of e-waste were diverted from landfill and directed toward appropriate recycling channels, helping reduce environmental impact and promote responsible resource management.

Volunteering for Biodiversity in Kensington Gardens

Colleagues from Finastra's Communications, Brand and Marketing teams in London supported biodiversity efforts in Kensington Gardens through a hands-on conservation volunteering day. Volunteers worked together with local partners to help build dead hedges to protect 40 newly planted trees and create habitats for wildlife. The team reused branches, bramble and logs from other projects, moving the equivalent of eight truckloads of natural materials and supporting a circular approach to landscape management.

Sustainable products

Finastra's efforts to reduce the GHG footprint of the financial industry do not stop with our own footprint. Our shift to cloud computing enables more rapid product innovation and improves the underlying environmental efficiency of our products.

We are also developing software solutions that help banks finance their customers' sustainable projects. Our ESG Service is a SaaS solution designed to simplify and enhance sustainability-linked lending. This service integrates sustainability performance target criteria into pricing, making it easier for banks to offer sustainable lending options. By automating sustainability performance evaluation and system updates, the service helps financial institutions stay compliant with emerging regulations while promoting sustainable finance.

Building more sustainable products

As part of our ongoing effort to modernize our solutions, we have made our software and operations more efficient, reducing their environmental impact. Part of these efforts include reducing our data center footprint; migrating workloads and services to Azure and SaaS platforms; and decommissioning legacy infrastructure, unused virtual machines and environments. Additionally, we encourage our developers to use the most efficient coding model available that will complete the task at hand, to reduce computational requirements and energy consumption during software development.

Sustainable cheque printing

Our cheque printing business continues to run in a sustainable manner. By recycling unused materials through trusted partners such as Hannah Paper Fibers, we are helping to reduce our environmental impact and supporting a more sustainable future. The entire cheque printing business also uses renewable energy from Bullfrog Power.

APPENDIX

Metrics

Description[18]	Unit	FY23	FY24	FY25	FY26
Workforce composition					
Global workforce					
Employees	#	6,529	5,863	5,627	5,434
Women employees	%	37	38	39	39
Leadership					
Women in Senior Leadership Team[19]	%	29	29	33	36
Women in the Executive Leadership Team	%	47	56	60	40
Board of Directors					
Women on the Board	%	50	64	55	42
Independent Board members	#	1	1	1	2
Compensation					
Average unadjusted gender pay gap	%	17	16	16	18
Employee development and training					
Performance and career management					
Employees who received annual performance and career development reviews	%	81	71	76	79
Training and development					
Employees who received skills-related training	%	73	94	82	72
Average learning hours per employee	Hours	4	10	5	4
Employee engagement					
Survey participation rate					
Participation in FinSights engagement survey	%	66	77	79	79[20]
FinSights engagement score	%	74	74	75	74[21]
Employee health and safety					
Workplace accidents					
Total workplace accidents	#	0	4	10[22]	3
Severity 1 workplace incidents[23]	#	0[24]	0	1	0

[18] Businesses divested in FY26, including Treasury & Capital Markets and Student Lending, are excluded from the metrics reported here, except for GHG emissions. Businesses divested or expected to close in FY27 are still included in this year's report and metrics, including in our GHG emissions. We will re-baseline our GHG emissions footprint in our FY27 Sustainability Report to reflect all divestitures. Please refer to the "Our Approach to Sustainability" section for further details.

[19] Our Senior Leadership Team (SLT) is a group of around 100 senior leaders & executives in the most impactful roles in the company, who guide our strategic goals. Prior to FY24, the SLT consisted of the Executive Leadership Team (ELT), their direct reports, SVPs, VPs, selected Senior Directors and large site leaders. From FY24, the SLT consists of the ELT, SVPs, VPs and some Senior Directors by exception.

[20] In FY26, we conducted two FinSights surveys in Q2 and Q4 FY26. The participation rate was 82% in Q2 and 79% in Q4 FY26.

[21] Employee engagement score was 74 in both Q2 and Q4 FY26.

[22] In FY25 we put in place a campaign to raise awareness about the appropriate channel to report workplace accidents. This led to higher reported numbers.

[23] A workplace injury or illness that requires medical treatment and results in one or more lost workdays or restricted work activities.

[24] Severity 1 workplace incidents were only defined from FY24

Description	Unit	FY23	FY24	FY25	FY26
Risk assessments					
Operational sites assessed for employee health & safety risks	#	0	1	18	18
Social impact					
Volunteering					
Total employee volunteer hours	Hours	9,426	7,689	7,550	5,614
Donations					
Employee donations to charity	$	92,624	74,466	99,127	38,407
Corporate donations to charity	$	588,904	585,292	588,788	572,273
Governance					
Ethics and Code of Conduct					
Employees completing annual compliance training	%	100	100	100	100
Bribery cases requiring investigation	#	2	0	0	0
Incidents reported via Speak Up channels (per 100 employees)	#	0.16	0.09	0.07	0.07
Employees who reported feeling comfortable and safe speaking up	%	79	79	79	79
GHG footprint and climate action					
Scope 1 emissions					
Scope 1 GHG emissions	tCO_2e	620	697	666	583
Scope 2 emissions					
Scope 2 GHG emissions (location-based)	tCO_2e	4,861	4,800	4,860	3,976
Scope 2 GHG emissions (market-based)	tCO_2e	4,974	4,876	4,983	4,115
Scope 3 emissions					
Scope 3 GHG emissions	tCO_2e	74,707	71,034	70,433	53,206
Total GHG emissions	tCO_2e	80,301	76,606	76,082	57,904
Energy management					
Energy consumption	MWh	18,164	18,386	18,934	15,772
Renewable energy consumption	MWh	602	643	1,185	1,007
Employees completing annual environmental training	%	N/A	N/A	100	100
Total carbon credits purchased to offset GHG emissions	#	22,758	10,376	6,736	5,743

Sustainable development goals progress update

The Sustainable Development Goals (SDGs) are a set of interconnected objectives established in 2015 by the United Nations. The goals aim to promote sustainable economic and environmental practices to create a more equitable world by 2030. Achieving the goals requires a collaborative effort among businesses, society and governments.

Finastra supports the SDGs and recognizes the significance of the goals associated with them. In previous reporting, we identified several of our material SDGs to which we believe our initiatives and actions contribute the most.

Below we have provided an update on how we are impacting the SDGs.

SDG	Impact we have made in FY26	Page number
	**Target: 1.4 Equal rights to ownership, basic services, technology and economic resources** Finastra's strategy includes expanding into new markets and customers through technology that promotes accessible and inclusive finance. By leveraging technology and championing equitable, accessible and inclusive finance, we are bridging gaps to drive economic empowerment and better reach the unbanked and underbanked. For example, our core banking solutions help make banking more inclusive and equitable by unlocking greater access for previously unbanked and underbanked groups. Our payments systems make cross-border payments more accessible by using Finastra Payments to Go, which allows smaller banks to have the same high levels of progressive services as market leaders.	About Finastra, p. 4-5
	Target: 1.2 Reduce poverty by at least 50% By leveraging technology and championing equitable, accessible and inclusive finance, we are bridging gaps to drive economic empowerment and better reach the unbanked and underbanked. In FY26, Finastra donated a total of $610,681 to various charities. Additionally, our employees used their skills and dedicated 5,614 hours to volunteer work. Many of these hours are spent teaching young people coding via our Hour of Code program and our FinED courses.	Local community impact, p. 14 Metrics, p. 36
	**Target: 4.4 Increase the number of people with relevant skills for financial success** We held 20 Hour of Code and FinED sessions in FY26, teaching young people the basics of coding and financial education, with over 650 students enrolled in total. These programs are focused on children from at risk and underrepresented groups. **Target: 4.8: Build and upgrade inclusive and safe schools** In FY26, we donated 212 laptops to local charities and 1,714 laptops to Camara Education, through our Tech for Good program.	Local community impact, p. 14 Transition strategy and roadmap: Tech for good, p. 29

SDG	Impact we have made in FY26	Page number
8 DECENT WORK AND ECONOMIC GROWTH	**Target: 8.6 Promote youth employment, education and training** Our Hour of Code and FinED programs help make young people aware of the possibilities of careers in technology, which have the power to lift young people out of poverty by finding better careers that have impact at scale. Since FY23, Finastra has hired around 370 FinStarters. **Target: 8.7 End modern slavery, trafficking and child labor** Finastra is committed to ensuring that there is no modern slavery, unlawful child labor or human trafficking within our own business and that of our supply chain. In FY26 we made an annual statement in pursuance with the UK's Modern Slavery Act 2015. **Target: 8.8 Protect labor rights and promote safe working environments** Finastra takes the health and safety of our colleagues extremely seriously. To achieve this, all sites undergo assessments by our risk team. We provide health and safety and first aid training for representatives on our site committees and ensure that all employees have access to ergonomic workstation assessments.	Local community impact, p. 14 Human rights, p. 24 Employee experience, p. 10
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	**Target: 9.3 Increase access to financial services and markets** Finastra's payments and financial messaging solutions make cross-border payments more accessible, transparent and cost-effective through our open partner ecosystem. Our core banking solutions help make banking more inclusive and equitable by unlocking greater access for previously unbanked and underbanked groups, broadening the delivery of banking products and services to people who need them.	About Finastra, p. 4-5
10 REDUCED INEQUALITIES	**Target: 10.2 By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status** We believe in fostering a respectful, high-performing workplace where all employees are supported and empowered to succeed based on their individual merit. We promote open dialogue, continuous learning, and the removal of barriers to advancement, ensuring that opportunity is based on qualifications, performance, and initiative. Our hiring and development practices are grounded in fairness and consistency. Teams apply merit-based criteria throughout recruitment, onboarding, and career progression.	Employee engagement, p. 10
	Target: 10.c By 2030, reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent Finastra's payment and financial messaging solutions make cross-border payments more accessible, transparent and cost-effective through our partner ecosystem.	About Finastra, p. 4-5

SDG	Impact we have made in FY26	Page number
11 SUSTAINABLE CITIES AND COMMUNITIES	**Target: 11.c Support least developed countries, including through financial and technical assistance, in building sustainable and resilient buildings utilizing local materials** Our core banking solutions help unlock greater access for previously unbanked and underbanked groups, broadening the delivery of banking products and services to people who need them	About Finastra, p. 4-5
13 CLIMATE ACTION	**Target: 13.3 Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning** Finastra is committed to reducing absolute Scope 1 and 2 GHG emissions by 70.4% and Scope 3 emissions by 63.0% by 2034, from a 2019 baseline, in line with our validated Science Based Targets initiative (SBTi) commitment[25]. These targets reflect our broader ambition to reach net zero by 2050, consistent with the UN Global Compact Business Ambition for 1.5°C and the UN Climate Change Race to Zero. We disclose in line with the Task Force on Climate-related Financial Disclosures (TCFD) framework to prepare for regulatory obligations and spread awareness of the impacts of climate change on Finastra and our value chain. See the "TCFD Content Index" in the appendix of this report for further details on our latest TCFD disclosure.	Environmental strategy and ambition, p. 25
17 PARTNERSHIPS FOR THE GOALS	**Target: 17.16 Enhance the Global Partnership for Sustainable Development, complemented by multi-stakeholder partnerships that mobilize and share knowledge, expertise, technology and financial resources, to support the achievement of the Sustainable Development Goals in all countries, in particular developing countries** We partner with many organizations to share knowledge, expertise and technology resources. One major partnership is with Action for Agricultural Renewal in Maharashtra (AFARM), to empower 62,000 rural women in India. This promotes financial inclusion by giving them the knowledge and confidence to conduct transactions using digital methods of payment. We also partnered with Code.org our Hour of Code initiative, which aims to support social mobility through education on software development.	Local community impact, p. 14

[25] Search for Finastra in Target dashboard - Science Based Targets Initiative.

WEF-IBC stakeholder capitalism framework

Finastra supports the WEF-IBC stakeholder capitalism framework.

Theme	Core metrics and disclosures	
Governing purpose	Setting purpose	Finastra strives to be the partner of choice for mission-critical financial services software, underpinning the availability and affordability of financial services for all. Its purpose is to help people, businesses and communities thrive, supported by secure, reliable and trusted products.
Quality of governing body	Governance body composition	Finastra's leadership includes its Board, Executive Leadership Team and the extended leadership across our functions, business units and regions. Our Sustainability Executive Committee comprises key executive and functional leaders and is co-chaired by the CEO and the SVP of Strategy & Sustainability. An overview of the Board and overall governance model is provided in this report alongside metrics on their composition.
Stakeholder engagement	Material issues impacting stakeholders	Finastra conducts sustainability materiality assessments, guided by the double materiality principles set out in the EU CSRD. to monitor the most important and material sustainability topics for our stakeholders. The findings of these assessments serve as a key reference for business strategy, goal setting, resource allocation, external disclosures and risk identification and management.
Ethical behavior	Anti-corruption Protected ethics advice and reporting mechanisms	Finastra has a zero-tolerance policy for bribery and corruption. It is committed to complying with all anti-bribery and corruption laws and takes proactive measures to ensure that all employees and those third parties that work on our behalf are aware of and do not violate these laws. Finastra strictly prohibits bribery of government officials as well as bribery in the private sector. Finastra requires all employees to take annual training on bribery and corruption. Our policy and training focus on the concepts of conducting business in compliance with both the highest professional and ethical standards and the relevant laws of the country in which we operate. The training defines bribery in detail and gives multiple real-world, interactive examples of how employees can safely navigate away from any potential bribery or corruption situations.
Risk and opportunity oversight	Integrating risk and opportunity into business processes	At Finastra, risk management is everyone's responsibility. Finastra encourages all employees to raise any concerns they have regarding wrongdoing within Finastra that may impact on our integrity and/or our reputation. Finastra enables employees to raise concerns regarding any suspected malpractice, harassment, suspected or actual fraud, and to do so without fear of retaliation, provided any such reports are made in good faith. Additionally, Business Risk Champions embedded across the organization serve as advocates for sound risk management practices, helping foster accountability, transparency, and informed decision-making throughout the business.

Theme	Core metrics and disclosures	
Climate change	GHG emissions	Finastra is committed to reducing absolute Scope 1 and 2 GHG emissions by 70.4% and Scope 3 emissions by 63.0% by 2034, from a 2019 baseline, in line with our validated Science Based Targets initiative (SBTi) commitment[26]. These targets reflect our broader ambition to reach net zero by 2050, consistent with the UN Global Compact Business Ambition for 1.5°C and the UN Climate Change Race to Zero. We measure GHG emissions in CO_2e across Scope 1 and 2, as well as all relevant Scope 3 categories, including purchased goods and services, capital goods, fuel- and energy-related activities, upstream transportation and distribution, waste generated in operations, business travel, employee commuting, upstream leased assets, and end-of-life treatment of sold products. Our methodology is aligned with the Greenhouse Gas Protocol, applying both location-based and market-based emissions factors to ensure accuracy, consistency, and transparency in our reporting.[27]
	TCFD implementation	Finastra published standalone TCFD reports in 2023 and 2024 outlining our analysis of climate-related risks that impact us and our preparedness in addressing them. We have since incorporated TCFD disclosures into our annual Sustainability Report, starting with the FY25 report. For details of our latest TCFD-aligned disclosures, please refer to the 'TCFD Content Index' in the Appendix.
Nature loss	Land use and ecological sensitivity	Finastra leases its site locations and seeks to work with vendors that are committed to sustainability and compliant with applicable environmental regulations.
Freshwater availability	Water consumption and withdrawal in water- stressed areas	Finastra measures the amount of water consumed across most of our operations.
Dignity and equality	Pay equality (%)	Finastra performs pay equity analyses at a country or regional level via the lens of priority groups. Finastra is committed to fair pay and has policies and supporting processes in place to focus on fair pay and compensation. The FY26 average unadjusted gender pay gap was 18%.
	Wage level (%)	Ratios of standard entry-level wage by gender are compared to the local minimum wage. The ratio of the annual total compensation of the CEO is compared to the median of the annual total compensation of all its employees, except the CEO. An assessment of our wages confirmed that all Finastra employees are paid above applicable minimum wages in each jurisdiction.
	Risk for incidents of child, forced or compulsory labor	Finastra is committed to ensuring that there is no modern slavery, unlawful child labor or human trafficking within our own business and that of our supply chain. In FY26, we made our latest annual statement in accordance with the UK's Modern Slavery Act 2015.

[26] Search for Finastra in Target dashboard - Science Based Targets Initiative.

[27] Please refer to the "GHG Emission Calculation Methodology" section in the Appendix for GHG emissions methodology notes and verification details.

Theme	Core metrics and disclosures	
Health and well being	Health and safety (%)	Finastra takes the health and safety of our colleagues extremely seriously. All sites undergo assessments by our risk team. We have established, or are establishing, health and safety committees at each site and have policies and procedures in place for those working from home as well as for subcontractors. We provide health and safety and first aid training for representatives on our site committees and ensure that all employees have access to ergonomic workstation assessments. Finastra tracks and reports on the number of workplace accidents and Severity 1 workplace incidents, which is a workplace injury or illness that requires medical treatment and results in one or more lost workdays or restricted work activities. See the metrics table in the appendix. At a local level, we offer incentives such as private medical and dental insurance, life and disability insurance, group pension plans, leave for life events such as maternity and paternity, study, reserve forces and emergencies. Finastra provides resources to support the mental and physical wellbeing of our colleagues across concerns as varied as parenting, illness and grief. We have Wellbeing Champions in many of our locations. They volunteer to support employees and guide them towards our wellbeing offering which includes ergonomic assessments for employee physical health, regular talks on wellbeing topics, and free online fitness classes with qualified coaches. We also offer an Employee Assistance Program - Finastra Supports. Employees can connect with a counsellor who provides relevant guidance and advice. Finastra has several Gather Groups, peer-to-peer support groups that meet monthly to offer a safe space for colleagues to discuss their life experiences on a range of topics such as menopause, parenting, and topics relevant to young professionals.
Skills for the future	Training provided	Finastra has an integrated approach to talent development that ensures our employees understand the industry we work in, enabling them to deliver modern, reliable and secure solutions to our customers. This approach includes guidance and training across skills that all teams will need in the future. We also have targeted programs for priority roles, leaders and high potential talent to ensure their readiness as part of leadership succession plans. Several examples of the training offered are discussed in this report, including leadership development and AI skilling for technologists. We offer a learning portal with access to global, industry-leading learning vendors to enhance employee training in these areas. This includes tools such as LinkedIn Learning, Intuition KHX, Pluralsight and Highspot. We also partner with top-tier leadership development and coaching vendors such as LHH, Critical Elements and Mindgym to complement our in-house leadership development training programs to support our leaders across sales and other disciplines. In FY26, 72% of employees completed at least one skills-related course, with an average of four learning hours among those employees.
Employment and wealth generation	Absolute number and rate of employment	As of May 31, 2026, Finastra has more than 5,000 employees across 40+ countries, with more than 3,800 employed principally outside of the US and Europe. In FY26, Finastra had 719 new hires across our core businesses and 14% total attrition.

Finastra engagement with stakeholders

Stakeholder	Examples of engagement	Sustainability topics covered
Customers	• Customer conferences (e.g., Innovating Finance Together) • Quarterly business reviews • Request for Proposal (RFP) and contracting processes • 1:1 and small group meetings	• Sustainability-linked lending • Financial inclusion and accessibility • Cybersecurity • Data privacy • Operational resilience • Responsible AI
Employees	• CEO broadcasts, global all-hands, and town halls • Employee engagement surveys • Learning and development tools (Skills & Career Navigator) • 1:1 manager-employee check-ins	• Career development and upskilling • Employee satisfaction and engagement • Employee wellbeing, mental health, and work-life balance • Employee health and safety • Corporate culture and values
Suppliers & Partners **(e.g. Cloud providers, system integrators)**	• Strategic partner quarterly business reviews • Third Party Code of Conduct communications • Vendor sustainability assessments • Third party risk management • Procurement activities	• Green IT and cloud energy efficiency (Scope 3 emissions) • Cybersecurity and data protection standards • Sustainable procurement and vendor risk management • Business conduct, ethics, and human rights
Communities	• Social Impact initiatives • Employee volunteering programs (including paid time off and donation-matching) • Partnerships with NGOs and academic institutions	• Financial inclusion • STEM education • Youth and social mobility • Environmental sustainability • Community impact
Investors	• Board of Directors meetings • Quarterly investor calls • Annual sustainability reporting	• Enterprise risk management (including climate-related financial risks) • Corporate governance and compliance • Talent management
Regulators & industry bodies	• Regulatory interactions, filings and compliance submissions • Industry association memberships and roundtables • Certifications and external audits	• Data privacy • Cybersecurity • Operational resilience • Responsible AI

TCFD content index

TCFD Pillar	TCFD Category	TCFD Recommended disclosures	Page #
Governance	**Board Oversight**	A) Describe the board's oversight of climate-related risks and opportunities. Processes and frequency by which the board and/or board committees (e.g., audit, risk, or other committees) are informed about climate-related issues Whether the board and/or board committees consider climate-related issues when reviewing and guiding strategy, major plans of action, risk management policies, annual budgets, and business plans as well as setting the organization's performance objectives, monitoring implementation and performance, and overseeing major capital expenditures, acquisitions, and divestitures How the board monitors and oversees progress against goals and targets for addressing climate-related issues	Sustainability governance, p. 18
	Management Involvement	B) Describe management's role in assessing and managing climate-related risks and opportunities. How management (through specific positions and/or management committees) monitors climate-related issues Whether the organization has assigned climate-related responsibilities to management-level positions or committees; and, if so, whether such management positions or committees report to the board or a committee of the board and whether those responsibilities include assessing and/or managing climate-related issues Describe the associated organizational structure(s) Processes by which management is informed about climate-related issues How management (through specific positions and/or management committees) monitors climate-related issues	Sustainability governance, p. 18

TCFD Pillar	TCFD Category	TCFD Recommended disclosures	Page #
Risk Management	**Identification Process**	A) Describe the organization's processes for identifying and assessing climate-related risks Organizations should describe their risk management processes for identifying and assessing climate-related risks. An important aspect of this description is how organizations determine the relative significance of climate-related risks in relation to other risks. Organizations should describe whether they consider existing and emerging regulatory requirements related to climate change (e.g., limits on emissions) as well as other relevant factors considered.	Sustainability governance, p. 18 Risk management and risk culture, p. 19 Climate risk management, p. 30 Climate related risks, p. 30
	Management Process	B) Describe the organization's processes for managing climate-related risks. Organizations should describe their processes for managing climate-related risks, including how they make decisions to mitigate, transfer, accept, or control those risks. Organizations should describe their processes for prioritizing climate-related risks, including how materiality determinations are made within their organizations. In describing their processes for managing climate-related risks, organizations should address the risks identified as appropriate.	Our approach to sustainability, p. 6 Risk management and risk culture, p. 19 Climate risk management, p. 30 Climate related risks, p. 30
	ERM Integration	C) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management. Organizations should describe how their processes for identifying, assessing, and managing climate-related risks are integrated into their overall risk management	Climate risk management, p. 30

TCFD Pillar	TCFD Category	TCFD Recommended disclosures	Page #
Strategy	**Risks and Opportunities**	A) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term. A description of what the company considers to be the relevant short-, medium-, and long-term time horizons, taking into consideration the useful life of the organization's assets or infrastructure and the fact that climate-related issues often manifest themselves over the medium and longer terms A description of the specific climate-related issues for each time horizon (short, medium, and long term) that could have a material financial impact on the organization A description of the process(es) used to determine which risks and opportunities could have a material financial impact on the organization	Climate risk management, p. 30 Climate related risks, p. 30 Climate related opportunities, p. 32
	Business impacts	B) Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning. Consider including the impact on the businesses and strategy in a) Products and services b) Supply chain and/or value chain c) Adaptation and mitigation activities d) Investment in research and development e) Operations (including types of operations and location of facilities) Organizations should describe how climate-related issues serve as an input to their financial planning process, the time periods(s) used, and how these risks and opportunities are prioritized. Disclosures should reflect a holistic picture of the interdependencies among the factors that affect their ability to create value over time. Organizations should consider including in their disclosures the impact on financial planning in the following areas: a) Operating costs and revenues b) Capital expenditures and capital allocation c) Acquisitions or divestments d) Access to capital	We do not currently have a precise methodology for assessing financial impact of climate-related risks and opportunities For a high-level discussion, see the below sections: Climate related risks, p. 30 Climate related opportunities, p. 32
	Scenario Analysis	C) Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario. Organizations should describe how resilient their strategies are to Climate related risks and opportunities, taking into consideration a transition to a lower-carbon economy consistent with a 2°C or lower scenario and, where relevant to the organization, scenarios consistent with increased physical climate-related risks. Organizations should consider discussing a) where they believe their strategies may be affected by climate-related risks and opportunities; b) how their strategies might change to address such potential risks and opportunities; c) the climate-related scenarios and associated time horizon(s) considered.	Scenario Analysis, p. 33

TCFD Pillar	TCFD Category	TCFD Recommended disclosures	Page #
Metrics & Targets	**Risk Metrics**	A) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process. Organizations should provide the key metrics used to measure and manage climate-related risks and opportunities. Organizations should consider including metrics on climate-related risks associated with water, energy, land use, and waste management where relevant and applicable Where relevant, organizations should provide their internal carbon prices as well as climate-related opportunity metrics such as revenue from products and services designed for a lower-carbon economy Metrics should be provided for historical periods to allow for trend analysis. In addition, where not apparent, organizations should provide a description of the methodologies used to calculate or estimate climate-related metrics.	Progress towards net zero, p. 27 Metrics, p. 36 GHG emission calculation methodology, p. 49 Finastra has not set an internal carbon price
	GHG Emissions	B) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks. Organizations should provide their Scope 1 and Scope 2 GHG emissions and, if appropriate, Scope 3 GHG emissions and the related risks GHG emissions should be calculated in line with the GHG Protocol methodology to allow for aggregation and comparability across organizations and jurisdictions. As appropriate, organizations should consider providing related, generally accepted industry-specific GHG efficiency ratios. GHG emissions and associated metrics should be provided for historical periods to allow for trend analysis Where not apparent, organizations should provide a description of the methodologies used to calculate or estimate the metrics	Progress towards net zero, p. 27 GHG emission calculation methodology, p. 49
	Targets	C) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets. Organizations should describe their key climate-related targets such as those related to GHG emissions, water usage, energy usage, etc., in line with anticipated regulatory requirements or market constraints or other goals. Other goals may include efficiency or financial goals, financial loss tolerances, avoided GHG emissions through the entire product life cycle, or net revenue goals for products and services designed for a lower-carbon economy In describing their targets, organizations should consider including a) whether the target is absolute or intensity based, b) time frames over which the target applies, c) base year from which progress is measured, and d) key performance indicators used to assess progress against targets Where not apparent, organizations should provide a description of the methodologies used to calculate targets and measures.	Environmental strategy and ambition, p. 25 GHG emission calculation methodology, p. 49

GHG emission calculation methodology

GHG measurement was conducted using external software provided by Watershed to collect, calculate, and report consumption and emissions data across relevant business sites, applying recognized emission factors (including CEDA datasets), and leveraging a combination of activity-based, distance-based, and spend-based methodologies depending on data availability.

Activity data has been derived from sources including utility invoices, fuel records, travel booking systems and financial spend data.

Emissions calculations were prepared in accordance with, or with reference to, the following standards and guidance:

Scope 1 and Scope 2 GHG emissions were prepared in accordance with the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard, Revised Edition, and the GHG Protocol Scope 2 Guidance: An Amendment to the GHG Protocol Corporate Standard, developed by the World Resources Institute and the World Business Council for Sustainable Development (collectively referred to as the "GHG Protocol").

Scope 3 GHG emissions were prepared with reference to the Corporate Value Chain (Scope 3) Accounting and Reporting Standard: Supplement to the GHG Protocol Corporate Accounting and Reporting Standard.

Market-based Scope 2 emissions are calculated using emission factors associated with renewable electricity contracts and certificates that meet GHG Protocol requirements. Where such contractual instruments are not available, residual grid mix factors are used. When a residual grid mix factor is unavailable, standard grid emissions factors are applied.

Greenhouse gases included in inventory: Finastra's emissions inventory accounts for the following greenhouse gases: carbon dioxide (CO_2), methane (CH_4), nitrous oxide (N_2O), and hydrofluorocarbons (HFCs). These gases are relevant to our operations and are commonly associated with energy use, refrigerants, and other business activities. Other greenhouse gases—such as nitrogen trifluoride (NF_3), perfluorocarbons (PFCs), and sulfur hexafluoride (SF_6)—are excluded from the inventory. These gases are not considered material to our overall emissions profile, as they are not typically emitted in significant quantities by enterprise software companies and fall outside our operational boundaries. All emissions are converted to carbon dioxide equivalents (CO_2e) using standardized emission factors. These factors are sourced from internationally recognized databases. Emissions are converted to CO_2e using AR6 global warming potential (GWP) values from the IPCC Sixth Assessment Report using 100-year values wherever individual gas-level data is available. Where emission factors are provided as pre-aggregated CO_2e values without gas-level breakdowns, the GWP values embedded in the original source are retained (which may reflect AR4 or AR5 depending on the dataset and publication year).

GHG emissions are generally calculated using the following formula:

tCO_2e = Activity data × Emission factor × Global Warming Potential (GWP)

All emissions are reported in metric tonnes of carbon dioxide equivalent (tCO_2e)

Organizational boundary: Finastra uses the operational control approach to define its organizational boundaries for greenhouse gas (GHG) reporting. This means we include emissions from operations where we have full authority to set and enforce operating policies. Emissions from activities within our value chain that fall outside Finastra's direct control are reported under Scope 3. This approach is consistent with the GHG Protocol Corporate Standard, under which emissions within the organizational boundary form the basis for reporting Scope 1 and Scope 2 emissions.

Operational boundary: Finastra reports greenhouse gas (GHG) emissions across three scopes, based on the location and nature of the emission sources:

- Scope 1 includes direct emissions from fuel combustion and refrigerant leaks within Finastra's operational boundary such as emissions from heating systems or cooling equipment.
- Scope 2 includes indirect emissions from the generation of electricity, steam, heat, or chilled water that Finastra purchases and consumes. These emissions occur outside our operational boundary but result from activities within it.
- Scope 3 includes indirect emissions from activities outside Finastra's operational control but within its value chain. These include
  - Category 1: Purchased goods and services, including all upstream, cradle-to-gate emissions from the production of goods and services purchased by the company during the reporting year
  - Category 2: Capital goods, including all upstream, cradle-to-gate emissions from the production of fixed assets purchased or acquired by the company during the reporting year
  - Category 3: Fuel- and energy-related activities, including upstream emissions of purchased fuels, upstream emissions of purchased electricity, district heating, and transmission and distribution (T&D) losses.
  - Category 4: Upstream transportation and distribution, including upstream shipment of goods via 3rd party distributors
  - Category 5: Waste generated in operations,
  - Category 6: Business travel, including Air, rail, road, and accommodation
  - Category 7: Employee commuting, including emissions associated with remote working
  - Category 8: Upstream leased assets, including serviced office facilities not under operational control
  - Category 12: End-of-life treatment of sold products, including the estimated end of life treatment and waste disposal emissions of products sold by Finastra

Use of estimates and measurement uncertainties: Preparing Finastra's Greenhouse Gas (GHG) Emissions Inventory involves estimates and assumptions that influence the reported figures. Emissions data is subject to measurement uncertainties due to limitations in the methods and tools used for data collection and calculation. Different, yet acceptable, measurement techniques may yield significantly different results, and their precision can vary. Finastra bases its estimates on historical data, available information, and reasonable assumptions. Some emissions figures rely on data provided by suppliers, value chain partners, and other third parties. While these sources are considered reliable, the design and effectiveness of their systems and controls have not been independently verified for accuracy or completeness.

Disclaimer

This report includes data for the financial year 2026 and calendar year 2025 that are non-financial and non-audited.

This report has been prepared for general informational purposes only and is not intended to be relied upon as sustainability, legal or any other advice nor to constitute any form of guarantee, or to be binding in any other way.

Finastra has taken reasonable care to prepare the report in accordance with recognized sustainability methodologies where applicable and practicable and believes the contents to be correct as at the date of publication.

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This report also contains numeric data that may have been estimated, rounded or approximated, and/or provided by third parties.

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The report is based on our current expectations, circumstances and assumptions and may be subject to changes due to risks and uncertainties outside of Finastra's control that are difficult to predict.

Finastra does not assume any obligation to revise nor update the information included in this report.

Any use of the concept of materiality in this report is not intended to correspond to the concept of materiality associated with regulatory disclosures required by governments.

This report covers Finastra's owned and operated businesses and does not address the performance or operations of any suppliers, contractors, customers, or partners unless otherwise noted.

About Finastra

Finastra provides the mission-critical software that powers thousands of financial institutions in more than 100 countries - including many of the world's leading banks. Its technology helps financial institutions move money as well as extend and service loans that financial services businesses and consumers rely on every day. Backed by Vista Equity Partners, Finastra combines deep financial services expertise with secure, reliable and scalable technology to help customers modernize operations, accelerate innovation, and grow their businesses in a rapidly evolving industry. visit **finastra.com**

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