



CSI LEASING

2023 ESG REPORT

Building the
Next 50 Years,
Responsibly

OUR ESG JOURNEY

CSI'S ONGOING COMMITMENT TO SUSTAINABILITY.

ESG-related issues are an important part of every organization, large or small. They were an important part of CSI's business when we had 10 employees and are equally as important now that we have more than 1,500. We have been a leader in environmental, social and governance areas for decades. Specifically, for our business model, it simply made sense to be efficient and recycle off-lease equipment from the start.

In addition to helping organizations keep up with digital transformation through regular refresh, we extend the life of their off-lease equipment in the secondary market through our ITAD subsidiary, EPC Global Solutions.

Re-use is the most effective way to eliminate e-waste and the core of a green economy. Anything that cannot be resold is properly recycled, reducing the need to mine for additional raw materials in order to make new technology.



EPC's state-of-the-art electronics recycling machine in Wright City, Mo.



MESSAGE FROM THE CEO



Steve Hamilton
Chairman & CEO

Since issuing our inaugural ESG report last year, a lot has happened at CSI. We launched subsidiaries in Denmark, Sweden, Indonesia, Taiwan and Thailand, and welcomed more than 100 new employees.

The expansion didn't stop with the leasing side of our business. We also acquired a leading IT asset disposal company in Germany, opened new facilities in Colombia and Spain, and moved to a larger facility in Mexico. All told, we now have 21 IT remarketing and recycling facilities spanning 815,000 square feet – more than any other IT leasing company in the world. We expect to process more than 2 million assets in 2023. This not only helps our customers with a more local solution for environmentally-friendly IT disposal, but also helps multinational businesses by providing a consistent approach to IT disposal in more markets around the globe.

All this growth is certainly exciting. But I am also very proud of CSI's, along with our employees', commitment to the community. We have done an incredible amount of fundraising and volunteering since our last report. We celebrated our 50th anniversary in a very philanthropic way all year long. As a presenting sponsor of the American Cancer Society's Champions of Hope Gala, an event in which I was honored to co-chair, CSI and its employees collectively donated more than \$200,000 to the cause. Additionally, we spent countless hours planning this spectacular event that raised more than \$1.37 million to support the Society's mission.

We rounded out our anniversary year with a \$50,000 donation to the University of Missouri-St. Louis (UMSL) for five Opportunity Scholarships for students from an underrepresented school district interested in studying business administration.

But this is just the tip of the iceberg. As you will see, we've also donated our time and money to numerous causes important to our employees throughout the world. Because what's important to them is important to CSI.

With this second edition of our ESG report, I can say with conviction that we have honored our commitment to enhancing all aspects of our ESG initiatives.



The Tokyo Century Group's commitment to sustainability is driven by its pursuit of sustainable development and higher corporate value as a financial services company, and it thereby contributes to the creation of an environmentally sound, sustainable economy and society as stated in its management philosophy. This commitment to building a sound company extends to its employees. TCC's President and CEO, Koichi Baba has stated:



Koichi Baba

WE INTEND TO BE A COMPANY THAT PROVIDES AN ENVIRONMENT IN WHICH EMPLOYEES CAN ALWAYS ACQUIRE NEW SKILLS, DEMONSTRATE THEIR CAPABILITIES, AND EXPERIENCE SUCCESS IN THEIR WORK.

TCC and CSI are committed to the five sustainability issues that are most material to our stakeholders:

-  Contribution to a decarbonized society.
-  Creation of new businesses driven by technical innovation.
-  Contribution to social infrastructure development.
-  Sustainable resource use.
-  Enhancement of work environment, leading to strengthening human resources.

As a foundation for supporting those activities, CSI's ESG Committee serves as an organization for planning, promoting and integrating sustainable corporate activities to respond to key issues in sustainability. CSI recognizes that creating a sustainable business is about more than the bottom line. It also involves addressing the needs of employees, customers, and society as a whole. We have been in business for over 50 years because we have stayed innovative and flexible to our customers' needs and treat our customers fairly and with integrity. We also provide an enjoyable and rewarding work environment that fosters personal development and growth regardless of gender, race, ethnicity, sexual orientation or any other protected class. We care about the communities in which we do business and encourage our employees to give back. TCC recognized all these marks of a sound, sustainable business when it acquired CSI in 2016. Together, TCC and CSI are creating a forward-thinking, profitable business while contributing to society for many decades to come.

[Tokyo Century Integrated Report 2022](#)

SUSTAINABLE IT FINANCING

Taking a Circular Lifecycle Approach

CSI has designed the entire IT asset lifecycle to simplify the process of managing a sustainable technology platform. Our customers can access, manage and update their IT needs with our simple, secure and sustainable solutions.



ACQUIRE

Organizations get the technology they need on their schedule to fit within budget and free up cash flow.

MANAGE

They gain control of their IT infrastructure with our online tool, MyCSI, and integrate asset information with their systems, such as ServiceNow.

REFRESH

When it's time to upgrade their IT infrastructure, they are able to ensure the latest technology is in place so the organization is always running at maximum efficiency.

By implementing a proper IT lifecycle strategy with CSI, organizations are contributing to the circular economy:



Refurbish.

All assets that are returned at the end of the lease are audited, tested and repaired, if needed.



Remarket.

After data wiping, we resell retired IT equipment. This extends its useful life, conserves resources and keeps e-waste out of landfills.



Recycle.

Equipment that cannot be resold is broken down into raw materials and appropriately recycled.

HOLDING OURSELVES TO HIGHER STANDARDS

In addition to helping our customers enhance the circular economy through IT lifecycle services, we also set ambitious ESG goals and continuously work toward achieving them. Led by our Chief Compliance Officer and our global ESG committee, our ESG initiatives are designed to reduce our impact on the environment, enhance our sustainability goals and conduct all aspects of our business in a socially responsible way. This report outlines the many ways CSI holds itself to a higher standard:



Environment

From proper recycling to tracking and reducing our carbon footprint, we consider the environment and sustainability in our business decisions.

Social

CSI has a history of supporting not only the communities in which we live, but also those in need throughout the world.

Governance

We take business conduct, ethics and compliance very seriously, not only with our customers and business relationships, but with every single employee around the world.





ENVIRONMENTAL

HOW WE HELP THE ENVIRONMENT



Customers have access to sustainability reports outlining how much e-waste avoided landfills by choosing CSI

Committed to **\$100 million** in green financing from 2022-2027.

10,000+

Contracts and legal documents were signed electronically in 2022. This is a 25% increase from 2021.

This significantly reduced paper, toner and the need to ship documents.



3 million



pounds of e-waste are recycled each year.

In 2022, we committed to transitioning all new company-owned vehicles to electric wherever possible.



As of Q3 2023, we have replaced 25% of our gas-powered vehicles with EVs.

To date, we have installed electric vehicle charging stations in two countries, with more coming soon.

90%

of lease returns are remarketed every year.

10%

of the remaining returns are properly recycled down to raw materials.

We offer customers an easy way to offset the carbon produced from their leased technology, through Carbonfund.org, part of ClimeCo.

ENHANCING THE CIRCULAR ECONOMY



As one of the world's leading global ITAD providers, EPC's premium service offering and geographic footprint is unmatched in the industry. From a wide range of data security options to environmentally sustainable disposal, our comprehensive solutions cover every aspect of IT disposal.

EPC owns and operates numerous facilities strategically located throughout the Americas and Europe, and also has an extensive network of carefully vetted equipment processors worldwide. In fact, we recently increased our footprint by purchasing a highly experienced and state-of-the-art ITAD processor in Germany and opened a new facility in Colombia, with plans for further expansion in the near future.

Since 1984, EPC's mission has been to provide organizations around the world with a premium, flexible and secure strategy for sustainable IT disposal that delivers real return on their technology investment. As a wholly-owned subsidiary of CSI Leasing, EPC is integral to our global network.

Mission

To provide organizations around the world with a premium, flexible and secure strategy for sustainable IT disposal that delivers real return on their technology investment.



Environmental Policy Statement

EPC is committed to the prevention of pollution and the maintenance of a safe workplace that is free from hazardous e-waste and other pollutants.



Social Responsibility Statement

EPC strives to create an environment where our community and employees are safe and enabled to grow professionally. We are a proud contributor to local and national community efforts and are dedicated to creating positive change throughout our workforce.



Sustainability Statement

EPC strives to stay at the forefront of global sustainability initiatives to preserve natural resources and help customers enhance green initiatives with transparency.

EPC CERTIFICATIONS



e-Stewards

Highest industry standard for globally responsible electronics recycling and reuse.



Blanco Platinum Partner

Signifies commitment to providing high quality auditable data erasure solutions.



Microsoft Authorized Refurbisher (MAR)

Allows organizations to professionally refurbish Windows devices and preinstall genuine Microsoft software.



ISO 45001 Occupational Health and Safety Management Systems

Aims to improve occupational health and safety, eliminate workplace hazards and minimize risks.



ISO 14001 Environmental Management Systems

Specifies the requirements that an organization can use to enhance its environmental performance.



ISO 9001 Quality Management Systems

Specifies requirements for meeting customer and regulatory requirements, along with enhancing customer satisfaction.



NAID AAA Certified

Verifies that secure data destruction services are compliant with all known data protection laws.



I-SIGMA Member

The industry trade association for secure data destruction and records and information management service providers.



R2v3

Sets the standard for used electronics, addressing the full reverse supply chain from first use through end-of-life and includes environmental, health & safety, quality, and data security standards.



DEKRA (process-certified data carrier software data deletion) Degaussing, Disk Destruction and Secured Transport

Process-certified for the collection and return (secured transport) of IT products and the deletion (by software, degaussing and destruction) of supplied data carriers.



DEKRA DIN 66399-3 (process-certified data carrier destruction) Collection and Transport, Storage, Stationary and Mobile Destruction

Data and document destruction process in accordance with DIN SPEC 66399 Office and data technology - Destruction of data carriers Part 3.

ENVIRONMENTALLY-FRIENDLY SOLUTIONS

Responsible Plastic

CSI Mexico held an internal campaign called “Sin contaminación por plásticos” (no plastic contamination) to promote responsible plastic use. During this campaign they shared relevant information with employees on what to do daily to contribute and encouraged efforts on an ongoing basis. As a result of this campaign, each employee now carries his/her own reusable water bottle, significantly reducing plastic consumption.

Expanding Our ITAD Footprint

In the first half of 2023, EPC opened two new facilities on opposite sides of the world to better service our customers. EPC Colombia, located in Bogota, is more than 8,000 square feet and has the capacity to process 2,000 assets per month. EPC Spain, located in Madrid, is more than 17,000 square feet with the capacity to process up to 50,000 assets per year with the capacity to scale to more than 134,000 assets as needed. Our EPC operation in Mexico also moved to a new, larger facility, tripling its previous footprint.

These expansions will provide secure and sustainable ITAD services throughout Latin America and Europe as well as reinforce CSI’s and EPC’s goal of creating a global strategic alliance for ITAD services with our customers.



Eco-Friendly Fleet Solutions

CSI Central America recently launched new eco-friendly fleet solutions. In early August 2023, Panama delivered 16 electric vehicles to one of its customers that specializes in package logistics. The launch of our electric fleet solutions helps promote environmentally responsible business practices in the region.



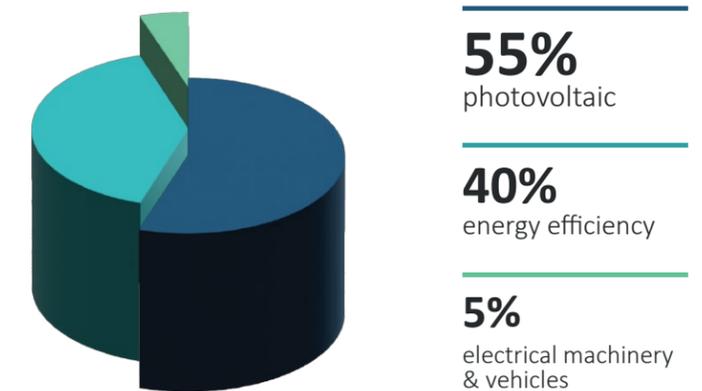
SUSTAINABLE ASSET LEASING IN SPAIN



In recent years, there has been a growing interest in sustainable solutions within the banking sector in Spain. CSI has been at the forefront of this movement, proactively developing energy efficiency solutions through our banking programs.

In 2008, CSI introduced a sustainable asset leasing solution in Spain. Since then, we have successfully leased green equipment worth nearly \$137 million. Initially, our offerings included LED lighting, solar panels and biomass boilers. However, in the past two years, there has been an increasing demand for energy-efficient solutions from our customers.

With 15 years of experience as a leader in the Spanish banking sector, we have diversified the green portion of our portfolio. Our current offerings include:



TAKING ENERGY EFFICIENCY TO THE NEXT LEVEL

EPC Germany: Pioneering Sustainability in Asset Disposal

EPC Germany is at the forefront of environmental consciousness, not only offering sustainable asset disposal solutions to businesses for their outdated equipment, but also taking substantial measures to reduce the environmental footprint of their operations.

At the core of EPC Germany's sustainability efforts is its unwavering commitment to reducing energy consumption. Recognizing the importance of curbing energy usage, the company has made it a top priority. To achieve this, EPC Germany has installed an in-house photovoltaic system that generates a substantial amount of the electricity needed to power its operations. Complementing this renewable energy source, EPC Germany also procures the remaining energy from other green alternatives, ensuring that its operations are powered by clean and sustainable sources.

However, EPC Germany's dedication to sustainability goes beyond energy management. It has implemented comprehensive recycling and reuse initiatives for packaging materials, making a significant contribution to waste reduction and resource conservation. Instead of relying on disposable alternatives, CSI Germany maximizes the reuse of pallets, demonstrating its commitment to minimizing waste and promoting circularity.



EPC's facility in Frankfurt, Germany

BALANCING UNAVOIDABLE EMISSIONS

Another area where EPC Germany excels is in its relentless pursuit of emission reduction. While EPC Germany strives to minimize its own carbon footprint, it understands that some emissions are unavoidable. To address this, it actively engages in projects focused on reforestation and forest protection. In 2013, EPC Germany embarked on an ambitious reforestation project in Einbeck, in close collaboration with PRIMAKLIMA, a non-profit organization dedicated to combating climate change through global tree planting and forest preservation efforts. This initiative transformed previously agriculturally utilized land into a thriving forest, populated with native tree species.

OVER 2,000 TREES HAVE BEEN PLANTED ACROSS 0.43 HECTARES, EFFECTIVELY OFFSETTING A STAGGERING 4.3 TONS OF CO2 ANNUALLY IN EINBECK, GERMANY.

Furthermore, this project seamlessly integrates into a school forestry program, providing a valuable platform for sustainable education.

EPC Germany's sustainability initiatives have not gone unnoticed. Since 2018, its efforts have been recognized and awarded by the esteemed PRIMAKLIMA association. This recognition serves as tangible proof that EPC Germany meticulously balances all CO2 emissions originating from their facilities.

Supporting Environmental Organizations



The Donald Danforth Plant Science Center

CSI is a corporate sponsor of the Danforth Plant Science Center whose mission is to "improve the human condition through plant science" in an environmentally efficient and sustainable manner.



Missouri Botanical Gardens

CSI is a corporate sponsor of the Missouri Botanical Garden, a leader in plant conservation, sustainable gardening and biodiversity.



HR & Compliance Summit



HOW WE HELP OUR COMMUNITIES

CSI has a proud history of charitable giving both monetarily and in service. Here are just a few ways we and all of our employees around the world help local, national and international non-profit and charitable organizations.



DEI Accelerator Sponsorship

CSI is a significant contributor to the University of Missouri – St. Louis (UMSL) Diversity Equity & Inclusion Accelerator which provides funding to minority-led entrepreneurs. The program is in its third year of helping diverse entrepreneurs from underrepresented communities improve their fortunes through a non-dilutive capital investment as well as participation in an eight-week business development program that includes mentorship by subject matter experts and customized educational support from faculty members in UMSL’s College of Business Administration. The entrepreneurs are also paired with paid student interns and given help with research, writing grant applications and other guidance.

This year the scholarships went to six companies, ranging from a car air freshener and deodorizer company to a customizable web-based solution for teaching soft skills.



CSI is an Alliance Sponsor



Opportunity Scholarship

To help commemorate CSI’s 50th anniversary, we pledged \$50,000 to the University of Missouri-St. Louis (UMSL) for an Opportunity Scholarship worth \$10,000 per year for the next five years. The scholarship is intended to give preference to students from the Ferguson-Florissant School District who are interested in studying business administration. CSI previously sponsored scholarships intended to target students who might not otherwise be able to afford tuition.

“As an alumnus of both UMSL and the Ferguson-Florissant School District, this is personal for me. We don’t do things on our own in life. We need support from other people and for me this certainly started at UMSL,” said Steve Hamilton, chairman and CEO of CSI Leasing. “Being able to pay it forward and give aspiring students a lift to help them transform their lives is an honor. I am proud that CSI is helping build the next generation of St. Louis business leaders.”

UMSL’s Opportunity Scholars Program provides a unique opportunity for high school students to receive a scholarship to the University of Missouri-St. Louis, as well as the opportunity to develop career experience. The program focuses on academically gifted first-generation college students and/or students majoring in certain academic fields who are underrepresented in the work force.

Distinguished Alumni

Chairman and CEO Steve Hamilton received a 2022 Distinguished Alumni Award from the University of Missouri-St. Louis (UMSL) at its 31st Annual Founders Celebration. The UMSL Alumni Association honors individuals who have distinguished themselves by obtaining the highest level of professional accomplishments and who possess the highest standards of integrity and character to positively reflect and enhance the prestige of the University.

Steve earned a bachelor’s degree in business administration from UMSL in 1977 before receiving a Juris Doctorate from Washington University in 1980. Throughout Steve’s tenure at CSI, he has hired and mentored many UMSL graduates, not just from the St. Louis area, but from all over the world. He also serves on the UMSL College of Business Leadership Council.



“I am honored and humbled to receive this award. UMSL gave me a chance. Without my start there, I probably wouldn’t be anywhere close to where I am today in terms of being successful in the business world. I’ve been with CSI for over 40 years now, and today, the company is largely managed by UMSL graduates. We recognize that UMSL graduates are people we want to employ.”

EDUCATION

Co-op Program in Canada

To foster new talent in Canada, CSI implemented a co-op program with a local community college in which students attend classes for four months, then attend a work term at CSI for four months. Alternating school and work terms continues throughout the student's three-year program. During this time, students learn many skills that help prepare them for the future. Students gain a wide variety of experience, not only within the IT leasing industry, but also learn the importance of time management and meeting deadlines, how to interact with customers, how to follow proper procedures, organizational skills, accuracy, accountability, and more. To date, six students have participated in the program, two of which have joined CSI full-time after completing the program.

EPC

Every year, EPC facilities around the world donate thousands of refurbished computers to underserved schools, communities and other organizations to help reduce the digital divide.



ST. LOUIS

CSI is a member of the St. Louis Regional Business Council, which represents 100 business leaders, and member companies collectively employing more than 120,000 associates and generating more than \$65 billion in annual revenue.

The RBC funds programs designed to further:

-  **Quality of Life** Through investments in under-resourced neighborhoods.
-  **Public Policy** Via programs designed to reduce violent crime.
-  **Workforce Development** Including helping job-seekers access education and training needed to succeed in the labor market.
-  **Talent Development** Via executive mentoring of university students.
-  **K-12 Education** Via investing in and supporting schools that educate disadvantaged youth.

ADVANCING HEALTHCARE

American Cancer Society Champions of Hope Gala

Every year since the inaugural event in 2016, CSI has sponsored the Champions of Hope Gala to support the American Cancer Society's (ACS) mission. The 2022 gala, held on November 12, was especially important for us as CSI was a presenting sponsor and Steve Hamilton co-chaired the event along with Tim Figge, CEO of Hussmann Corporation, both of whom are members of the CEO's Against Cancer – St. Louis Chapter. Funds raised at the gala were for an often-overlooked cost of cancer – lodging and transportation grants for patients needing help with access to treatments.

As a presenting sponsor, CSI was also responsible for helping to plan the event. Autumn Harris, Carrie Morales, Jonathan Sachs and Rachel Fick were members of the planning committee, representing the auction, entertainment, and marketing and communications sub-committees. Beginning in February 2022, the committee met monthly to plan every detail of this extraordinary event that hosts more than 400 of St. Louis' most affluent and influential corporate and community leaders. The committee planned the entertainment, décor, promoted the event, secured auction items, and much more. CSI, along with several employees, donated or secured many items for the silent auction, including several rounds of golf at many of St. Louis' most prestigious country clubs, wine, airline tickets, hotel stays, restaurant gift cards and more.



STRIVING TO KICK CANCER FOR GOOD

In addition to the planning committee, every year the gala has a Host Committee consisting of influential leaders from St. Louis' business and philanthropic community who are passionate toward the mission of the American Cancer Society. The Host Committee helps lead the procurement of revenue from some of St. Louis' most generous individuals. This year, CSI's Matt Bauer and Michael Vienhage and EPC's Pat Laughlin joined the Host Committee and collectively raised tens of thousands of dollars, adding to CSI's previous \$75,000 sponsor donation.

This year the event theme, "Kicks for Cancer," encouraged attendees to coordinate their black-tie attire with sneakers or laces with the cancer awareness color of their choice. Steve was supporting two cancers that are close to the CSI family. He paired his orange shoes dedicated to a fellow colleague battling kidney cancer with purple laces supporting pancreatic cancer in honor of Ken Steinback. Attendees were supporting a rainbow of colors bringing awareness to all forms of cancers the ACS is dedicated to combating.

More than 40 CSI employees, spouses and friends attended the event. The evening started with a cocktail reception featuring a specialty lavender cocktail, a color that represents all cancers. When guests were seated, the lights dimmed and the audience was treated to a spectacular performance from iLuminate, an electrified glow in the dark dance company featured on America's Got Talent. When the performance concluded, the house lights came on to reveal the co-chairs on stage.

After the show, Steve took the stage to deliver an inspirational welcome speech and touched on the importance of the ACS mission and the purpose of the event – "to give until it hurts" and to help kick cancer to the curb for good. He also paid tribute to CSI's beloved founder, Ken Steinback, who was a generous supporter of the ACS and the gala.

There were many points of inspiration throughout the evening, but most notable was a video of a grant recipient who told her story, alongside her oncologist. She was diagnosed with breast cancer and did not have the means to get to and from treatments every day. The ACS grant allowed her to access treatments, and today, she is thriving, living her life, raising her children, and attributes this to the grants she was afforded.

All told, the evening raised an impressive **\$1.37 million!** CSI is grateful for everyone who donated their time and financial resources to this amazing event. Together, we are making an impact on the lives of cancer patients throughout Missouri and beyond.



FUNDRAISING

Fit2BeCancerFree

In April 2023, 61 employees participated in the Fit2BeCancerFree Challenge to support the American Cancer Society. Over the course of three weeks, CSI's participants walked 11,766,989 steps totaling 5,444 miles. Two of our executives, Tom Brown and Paul Keefe participated in the CEO Challenge. Paul placed 10th, and Tom impressively came in 1st place nationwide! Tom and Paul achieved a combined step count of 185,916! We raised \$5,035 throughout the event, surpassing our goal.



Tom Brown



Paul Keefe

- 61 participants
- 11,766,989 steps
- 5,444 miles
- 185,916 CEO Challenge steps
- \$5,035 raised

Shave to Save: The American Cancer Society

For the third year in a row, CSI's Baldy Locks team had their heads shaved to support the American Cancer Society's Hope Lodge in St. Louis through their Shave to Save STL fundraising event. We were again overwhelmed by the generosity of the donors as the team raised nearly \$8,575 and were once again the top fundraising teams in St. Louis! All told, the event raised **\$130,000**.



Silent Auction

In April, CSI employees raised **\$2,300** during an internal silent auction, bidding on items donated by the company, ranging from concert tickets to massages.

THROUGHOUT THE COMMUNITY

St. Louis Area Foodbank

CSI held two volunteer days paying-it-forward at the St. Louis Foodbank. The St. Louis Foodbank provides food assistance to 608 communities across the bi-state area (Missouri and Illinois). In 2022, 54 million pounds of food were distributed at no cost to recipients. Every month, the Foodbank provides approximately 8,000 boxes of food to senior citizens. The boxes contain canned and dried goods for food preparation at home.

During the first volunteer day, CSI's internal audit team prepared bag kits for the Foodbank's largest food drive of the year. It is a partnership with the mail carriers, who drop empty bags at homes in the St. Louis area and collect them, filled with canned and dry goods, the following weekend. Over 700 bag kits were prepared by the CSI team alone. The second volunteer day, a group of employees processed 10,750 lbs. of food, enough to provide 8,776 meals. The members of both teams unanimously agreed that the most enjoyable part of the day was not only having fun together but being able to help hundreds of people. Daniel Matos, manager of internal audit, related the volunteer activity to his work, "As internal auditors, we strive to educate people about CSI's processes, policies and philosophy. Our goal is to help the company and help people. This volunteering seems like a new way to continue to help others."



Every year, CSI holds a donation day in support of the St. Louis Area Foodbank to provide meals for those in need. In 2023, we donated enough food and money to provide over **956 meals**.

Funds and Food for FISH

EPC St. Charles donated food, goods and money to FISH of St. Charles County Food Pantry and Thrift Store. FISH's mission highlights its commitment to serving the less fortunate. Distributing over 60,000 clothing units, 3,000 pairs of shoes, and essential linens yearly, FISH's support reaches over 5,500 individuals, with food assistance integrated into two-thirds of all orders. The charity continues to be completely managed and operated by more than 80 volunteers, each of which share the same passion as EPC- to make a meaningful impact in the community.





RONALD MCDONALD HOUSE CHARITIES

More and more families are travelling to St. Louis, where CSI is headquartered, to seek life-saving care at our renowned pediatric hospitals. With the expense of travel added to the cost of treatment, many families face financial burdens. The Ronald McDonald House Charities (RMHC) help to alleviate these concerns by providing a home-away-from-home for seriously ill children and their families with a \$34 million investment funded by donations.

In early December 2022, the charity hosted a Groundbreaking Ceremony for a new St. Louis City Ronald McDonald House. The new house will be one of nearly 400 locations worldwide that help families stay close to their sick children when they need to heal. It will have 72 bedrooms, increasing overall capacity and serving approximately 450 additional families each year. The house will include an industrial kitchen and a full-time chef on staff to provide guests with nutritious and comforting meals.

CSI's Matt Bauer attended RMHC's elevator shaft signing event on behalf of CSI to show our long-standing commitment to the organization. The new facility is expected to open in 2024.



OVER THE LAST **27 YEARS**, CSI HAS DONATED MORE THAN **\$400,000** TO RMHC. IN 2022 ALONE, CSI DONATED **\$30,000** FROM EMPLOYEE AND COMPANY CONTRIBUTIONS.

A HOME AWAY FROM HOME FOR FAMILIES WITH SICK CHILDREN

10th Annual Chili Cook-Off

For the first time since 2019, CSI's Chili Cook-Off returned to the St. Louis office to raise funds for the Ronald McDonald House Charities. This year's event had 28 contestants and raised nearly **\$1,300**.



Help Beyond Financial Assistance

CSI's support does not stop with writing a check. For decades, our employees have regularly volunteered their time to cook meals for families staying at the Ronald McDonald House while their children receive much needed care at area hospitals.



"Helping give families a hot meal in a comforting environment during such difficult times is such a humbling feeling. It might be a small gesture, but it gives them an escape from an otherwise stressful situation," said Matt Bauer, Director of North American Vendor Programs and CSI's primary liaison with RMHC.



CSI CONTRIBUTES GLOBALLY

CSI Czech: Enhancing Community Well-being Through Outdoor Gardening Initiative



CSI Czech recently demonstrated their commitment to community engagement by organizing an outdoor gardening initiative at Olivova dětská léčebna, a renowned children's hospital, by trimming bushes, cleaning up litter, and removing weeds. Their efforts aimed to create inviting and vibrant outdoor spaces for the young patients and their families.

CSI UK and Freedom Tech: Supporting Local Charitable Causes



In solidarity with Red Nose Day, an annual event organized by Comic Relief, CSI UK and Freedom Tech united in support. Employees proudly wore red attire and generously made donations, demonstrating their commitment to ending child poverty.

The funds raised will contribute to critical programs that aid vulnerable children and families on a global scale.



Additionally, the teams organized a festive picnic. This event provided an opportunity for employees to come together in celebration while supporting a worthy cause. Each participant donated to WWF-UK, a leading conservation organization dedicated to wildlife protection and climate change mitigation.

COMMITTED TO WORLDWIDE SUPPORT

CSI Nordics Supports Norwegian Refugee Council's Humanitarian Efforts in Ukraine

CSI Nordics, in collaboration with AmCham Norway, participated in a fundraising event during the annual Thanksgiving Charity Dinner organized by AmCham to support the Norwegian Refugee Council (NRC). The NRC operates in multiple countries, with a particular focus on Ukraine.

Each year, the NRC provides critical assistance to millions of people, addressing immediate humanitarian needs, preventing further displacement, and striving towards durable solutions in over 40 countries. The NRC provides vital access to education, food, legal aid, shelter, and clean water. Additionally, the NRC advocates for the rights and well-being of displaced people, often in challenging and dangerous circumstances.

CSI Nordics' support enables the NRC to reach and assist more of the world's most vulnerable individuals and communities.

CSI Germany participates at J.P. Morgan Corporate Challenge, Fostering Team Spirit and Well-being

CSI Germany employees demonstrated exceptional unity and determination as many participated in a 5.6km race organized by J.P. Morgan Corporate in Frankfurt.

The J.P. Morgan Corporate Challenge, the world's largest corporate running event, spans 15 locations across eight countries and six continents. It offers companies a unique opportunity to bond through shared experiences of fitness and friendly competition, bridging the gap between work and wellness.

J.P. Morgan also contributes to local not-for-profit organizations in each of the 15 Corporate Challenge locations worldwide.

CSI Germany's participation in this event exemplifies its commitment to ESG principles and its belief in fostering a culture of teamwork and well-being.



MORE GIVING BACK MOMENTS

CSI Slovakia Empowers Education and Robotics Through Charitable Initiatives

CSI Slovakia has undertaken two charity initiatives, demonstrating its commitment to social responsibility and community engagement.

- 1 First, CSI Slovakia donated six servers and switches to the Industrial High School of Electrical Engineering in Piestany, Slovakia. This contribution will help the school to enhance its technological infrastructure, enabling students to access advanced resources and expand their knowledge in the field of electrical engineering. By investing in education, CSI Slovakia strives to empower the next generation of skilled professionals, fostering innovation and economic growth.
- 2 For the second initiative, CSI Slovakia provided three Samsung Galaxy phones as the first prize for the senior category of the World Robot Olympics competition in Kosice. The competition challenged participants to showcase their robotics skills in creating solutions to real-world problems. As a sponsor, CSI Slovakia not only contributed to the success of the event but also encouraged young minds to explore the field of robotics and embrace innovative thinking.

To further support the participants, CSI Slovakia provided a discount code for their online store that specializes in refurbished IT equipment. By actively engaging in such initiatives, CSI Slovakia demonstrates its commitment to making a positive impact within the local community and fostering a culture of giving back.

Good Angels at CSI Czech

In early 2023, CSI Czech donated \$2,000, along with several laptops to the Good Angel Donation (Nadace Dobry Anel). Good Angel is a system where as many as tens of thousands of donors provide much-needed help to thousands of people facing serious illness by providing small regular monthly payments. On the first business day of every month, Good Angel divides the funds received from donors in the previous month into equal portions, distributing them to families in need on the very same day.

Casa Pan Children Home

In Central America, employees donated food, diapers and baby food to the Casa Pan Children, a home that takes care of children in need. Several employees donated their time to repair the roof.



STEINBACK SALVER 2023: CHANGE THROUGH CHARITY



In honor of CSI's founder and former chairman and CEO, Ken Steinback, CSI holds an annual competition among its subsidiaries. The winner receives the coveted Steinback Salver, a rotating engraved trophy that they can proudly display in the local office. In years past, the competition focused on knowledge of CSI and its processes. In 2022, we shifted the focus to our ESG efforts and had fun with a World Cup theme, with subsidiaries paying entry fees for each round they progressed through. Along the way, participants had fun and learned a little more about leasing, CSI, our subsidiaries and ESG issues. To go with the theme, the winning country also received a gold soccer ball, commemorating CSI's 50th anniversary, signed by executive management. CSI Brazil was named the Champion of the CSI World Cup competition. In addition to the Steinback Salver trophy and gold soccer ball, CSI Brazil received \$2,600 to donate to a charity of its choice. CSI Brazil employees voted to donate to [Grupo Vida Brasil](#), a non-profit organization with a mission to provide shelter, defend citizenship rights, promote inclusion and quality of life for 350 socially vulnerable elderly people in Barueri – the community where CSI Brazil has its offices. "It was gratifying to realize how much we could help people in such a vulnerable situation," said Renata Satt, legal manager for Brazil.



Pictured is the winning Brazil squad with General Manager Cesar Zarate proudly displaying the Steinback Salver and the autographed CSI ball.

In 2023, CSI has encouraged its international subsidiaries to organize events that bring CSI teams together to have fun, promote good health and raise money for charity.

CSI's international subsidiaries are raising funds for charity in several ways, and donations and time provided to charitable causes will be tallied at year end. Extra dollar points are to be awarded for out of the box, creative ideas. At the end of the year, the CSI subsidiary raising the most money and time donated to charities and good causes will be declared the next winner of the Steinback Salver.



CEO Steve Hamilton shows off his soccer skills during the final of the CSI World Cup in December.



CHARITABLE GIVING



United Way Campaign

CSI and its employees, through payroll deduction or direct contribution, donate nearly \$50,000 to the United Way of Greater St. Louis every year.



Toys for Tots & Stray Rescue

Every holiday season, EPC organizes a drive for Toys for Tots and Stray Rescue of St Louis.



Animal Protection Agency

A group of employees from CSI in St. Louis volunteered at the local APA, making enrichment toys for dogs, creating hidey boxes for cats, doing laundry, washing dishes, bathing dogs, and, best of all, playing with their new furry friends.

DIVERSITY, EQUITY AND INCLUSION

As a global company, diversity is hard-wired into our business. Our 1,500+ employees around the world reflect various racial and ethnic backgrounds, religious beliefs, sexual orientation and are vastly diverse in many other ways. We also provide health insurance and other benefits to same-sex couples.

Diversity and inclusion are integral to the culture at CSI, from the executive suite to entry level employees. In fact, our board of directors is 40 percent Asian and 20 percent Hispanic of Afro-Cuban-Puerto Rican descent.

Several members of our executive leadership team are female, including three country managers, chief legal counsel, director of internal audit, director of human resources, chief accounting officer and senior vice president of global marketing.



“Diversity is at the core of CSI. Having voices from diverse backgrounds and disciplines in leadership roles is essential to our global success.”

- Arnaldo Rodriguez, President



Lorraine Cherrick
Executive Vice President
Chief Legal Counsel



Monika Tureckova
Chief Operating Officer
Asia Pacific

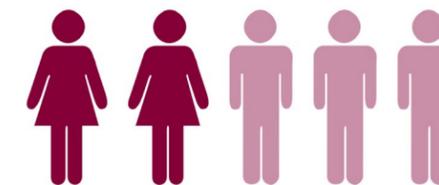


Marina Biro
Vice President
Director of Internal Audit



Cheng Chiin Ong
Managing Director & CEO
Asia Pacific

Global Leadership Diversity



42% Female

58% Male

COMMITMENT TO EMPLOYEE DEVELOPMENT

Investing in Our Knowledge

CSI's Commitment to Training and Development

At CSI, we prioritize learning and development as a catalyst for growth and success. Our comprehensive programs empower employees with the skills they need to thrive in today's dynamic work environment. We are proud to say that our learning and development initiatives were recognized with the **People and Skills award at the 2022 Asset Finance Connect Summer Awards**.

Our digital learning platform, accessible to all employees worldwide, offers approximately 60 training modules, covering technical skills, soft skills, and leadership development, all aiming to enhance employees' knowledge and capabilities.



Furthermore, since 2016, we have provided specialized management and leadership training, equipping over 80 managers with the skills to support and develop their teams effectively. We also offer targeted sales training to optimize performance and empower our sales directors and account executives. Additionally, English language and IT training is available to ensure proficiency in these key areas.

Training and development are seamlessly integrated into our performance management process. Our platform facilitates goal setting, progress tracking, feedback exchange, and identification of learning gaps. By empowering employees to take ownership of their professional development, we foster accountability and support their professional growth.

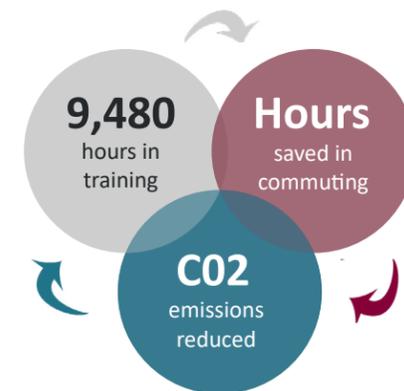
INVESTING IN OUR PEOPLE IS KEY TO OUR SUCCESS

Accessibility and inclusiveness are core values. All employees, regardless of position or background, have access to our training initiatives. Through our digital platform, employees can explore a wide range of programs beyond their immediate roles, increasing cross-department knowledge and preparing them for future career advancement.

We regularly collect data and feedback to measure the impact of our initiatives. Our learning management system receives an average satisfaction rating of 4.3 out of 5, while leadership training consistently achieves ratings between 4.2 and 4.7 out of 5. Participants report a 92% ability to apply acquired skills and an 87% usefulness rating for the training.

Our commitment to sustainable learning and development is exemplified by the remarkable achievements we have made. By embracing digital learning, we have saved thousands of hours of commuting time, significantly reducing our CO2 emissions and environmental impact. This has contributed to our environmental goals and reduced our carbon footprint.

Looking ahead, we are committed to expanding our training programs globally, with a gradual rollout planned from 2024. By investing in our employees' knowledge and providing the tools for success, we foster a culture of continuous learning and development at CSI. As we continue to prioritize training and sustainability, we are proud to champion learning initiatives that benefit both our employees and the planet.



EPC Receives Annual Grant Dedicated for Training

For well over a decade, CSI's wholly owned remarketing and recycling subsidiary, EPC, has received a Workforce Training Grant from the state of Missouri. To qualify, the training must be in person and used for career/job development. EPC typically uses the funds for in-person training programs for newly promoted supervisors through AAIM, a US-based HR solutions provider, along with skills training through Missouri One Start, a recruitment, training and upskilling organization. EPC receives approximately \$30,000-\$40,000 annually from the program.



HOLISTIC WELLNESS



Employee Wellness

CSI is committed to employee wellness and holds annual health fairs, semi-annual wellness challenges and offers an Employee Assistance Program. We give discounts on insurance premiums for employees who meet various wellness goals.



E-waste Recycling Days

Free e-waste recycling days are held throughout the year so employees can properly recycle their outdated electronics. EPC directs the recycling process and then breaks the donated items into raw materials.



Financial Education

As a leasing company, we understand the importance of financial education and offer financial wellness programs for employees to ensure they are prepared during all stages of life.

GOVERNANCE



HOW WE HOLD OURSELVES ACCOUNTABLE



Our Code of Business Conduct requires that business is transacted in a fair and ethical manner.



Procedures are in place to detect and prevent money laundering and terrorists financing.



We have a zero-tolerance policy for bribery of any kind.



We are committed to protecting the privacy of our customers and employees.



Business is conducted with transparency and integrity.



Data on all lease returns is securely wiped according to NIST 800-88.



Vendors and suppliers are chosen based on objective standards such as price, quality, and service level.



All new employees are trained on compliance policies and obligations as part of their onboarding process.

COMMITTED TO INTEGRITY

CSI is Committed to Conducting Business with Integrity and Transparency.



We refused to engage in the deceptive practices and onerous end-of-lease antics that drove many of our leasing competitors out of business in the 1990s and early 2000s.



We have pursued our business under the guidelines of a Code of Business Conduct that emphasizes integrity, transparency and honesty in all that we do. CSI prohibits bribery and corruption in any form.



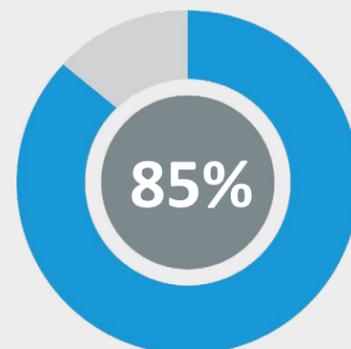
We have a compliance program that promotes top-down integrity and ethics. We train compliance ambassadors in our international offices to be the face of our Code and a liaison with headquarters to promote CSI's compliance program in local languages and with cultural awareness.



We value long-term relationships with our customers and strive to ensure that neither their data nor reputation is at risk. Accordingly, CSI is compliant with the data protection regulations of every jurisdiction where we do business including GDPR in the EU, the UK Data Protection Act and the LGPD in Brazil, as well as the multiple U.S. state laws being enacted. When processing personal data of our customers and business relationships, we are committed to the principles of lawfulness, transparency, limitation of purpose, data minimization, accuracy, storage limitation, confidentiality and accountability. Our data security is state of the art and we take periodic measures to test its effectiveness to ensure our systems are up to date and secure.

Net Promoter Score

CSI conducts a customer satisfaction survey to calculate our Net Promoter Score (NPS). This score is a straight-forward method that gauges the satisfaction of our customers with our services. During our last survey, CSI earned a score of 85. NPS considers anything above a score of 70 to be "world class."





2023

ESG REPORT

Building the
Next 50 Years,
Responsibly

www.csileasing.com