Terveystalo
TÄRKEIN ENSIN

Terveystalo Group's environmental policy

Suomen Terveystalo Oy
Jaakonkatu 3 A, 6.krs, 00100 Helsinki / Puh. 030 633 11 / Y-tunnus 1093863-3 / www.terveystalo.com

Nimi: Terveystalo Group's environmental policy, Global policy
Hyväksyjä: Terveystalo's Board of Directors, 27.11.2025
Versio: 3

CONTENTS

1 Purpose and scope

The environmental policy of the Terveystalo Group outlines the environmental and energy efficiency principles that all employees, managers, officers, board members, consultants, and other personnel working under the leadership of the Terveystalo Group are expected to follow. Terveystalo fights for a healthier and more sustainable life, focusing on what matters most. Promoting the health and well-being of people goes hand in hand with the well-being of Terveystalo's staff, society, and the planet. Terveystalo respects planetary boundaries and actively reduces its environmental footprint while promoting sustainable consumption in its operations and value chain. Terveystalo is committed to complying with legislation, regulatory requirements, and industry practices, as well as continuously improving environmentally friendly practices and energy efficiency. Terveystalo also commits to protecting biodiversity and ecosystems and minimizing the impact of its operations on them.

The role of this policy:

- Support our sustainability commitments
- Provide a framework for function-specific instructions
- Reduce our negative environmental impact
- Increase environmental and energy efficiency awareness in the organization
- Communicate our environmental guidelines to stakeholders
- Support decision-making throughout the organization

In addition to the content of this policy, the Terveystalo Group is committed to fully complying with applicable current legislation, regulatory requirements, and industry practices that ensure occupational and patient safety, as well as continuously improving environmentally friendly and energy-efficient practices.

Terveystalo's ISO 14001 certified environmental management system, which incorporates the practices of the ETJ+ energy efficiency system, covers all healthcare service locations in Finland, and its appropriateness is assessed in audits of quality and environmental systems. ISO 14001 is an international environmental management standard that supports Terveystalo in systematically identifying, managing, and reducing direct and indirect environmental impacts. At other locations, the same practices and environmental system are followed, even though they are not directly covered by the certification. In Sweden, 90% of Feelgood's locations under its own control are also certified in accordance with ISO 14001. This comprehensive approach supports Terveystalo's goals of reducing environmental impacts, increasing energy efficiency, and promoting sustainable development throughout the company's value chain.

2 Communication and management

Terveystalo communicates externally about its environmental responsibility work with the Corporate Sustainability Reporting Directive (CSRD) also through the Terveystalo Group's website and other possible environmental reporting platforms. Employees of the Terveystalo Group receive up-to-date information on environmental matters through internal communication channels and conducted training sessions.

The management of environmental and energy work is part of Terveystalo's management system, and the responsibility structure is as follows:

- Board of Directors: Reviews and guides the sustainability strategy and key action plans, decides on the setting of sustainability-related goals, and monitors and supervises the achievement of these goals. The Board also approves the most important policies and ethical guidelines related to the group's sustainability.
- Executive Team: The Chief Financial Officer of Terveystalo is responsible for environmental matters in the executive team. The executive team monitors the achievement of goals and supports the CEO in risk management implementation.
- ESG and Quality Steering Group: A multidisciplinary steering group coordinates the implementation of environmental work, monitors developments and regulations related to sustainability, guides and supports the quality and sustainability strategy within the group, and reports to the executive team quarterly.
- Environmental Management System Steering Group: Reviews the organization's environmental management system at planned intervals to ensure it remains suitable, relevant, and effective. Evaluates opportunities for improvement and the need to change operations. The Quality Director chairs the steering group.
- Environmental Management System Operational Group: A multidisciplinary group ensures and develops the functionality of the environmental management system and prepares matters for the steering group.
- Units: The management of each unit is responsible for the implementation of environmental goals and the development of local environmental programs.

Terveystalo regularly assesses its environmental impacts, energy efficiency measures, and updates its operating models. Terveystalo's environmental policy is aligned with the company's sustainability goals. Terveystalo requires its strategic suppliers to have a documented and operational environmental management system and involves its stakeholders in the development of environmental responsibility. All employees are responsible for reporting environmental incidents. Terveystalo regularly trains its staff on environmental matters and actively encourages them to make suggestions for improvements related to environmental work. Employees are introduced to the environmental policy and practices related to the environment as part of the onboarding process.

3 Operational environmental aspects

Terveystalo is committed to the goals of international climate conferences to mitigate global warming and, as one of Finland's largest healthcare providers, aims to be involved in developing more sustainable healthcare. Terveystalo promotes the conservation and sustainable use of natural resources in its operations and supply chains by reducing plastic usage, investing in recycling in hospitals, medical centers, and office premises, optimizing and developing more sustainable procurement practices, and reducing the number of small orders. Terveystalo reduces greenhouse gas emissions generated in its operations and value chain and focuses on solutions and procurements that have been evaluated and minimized for lifecycle impacts. Terveystalo continuously works towards integrated, data-driven healthcare.

3.1 Sustainable healthcare services

Digital healthcare solutions play a significant role in improving the availability, effectiveness, resource efficiency, and reducing the environmental footprint of care. Terveystalo offers and develops solutions that ensure patients are directed to the right specialist, through the right channel, at the right time. An example of this is the AI-driven symptom assessment tool, which streamlines access to care and supports healthcare professionals in their work. Terveystalo encourages and guides patients to choose digital channels for cases that can be resolved remotely. By investing in preventive measures and timely care, Terveystalo reduces the overall environmental impact of healthcare and simultaneously decreases emissions related to travel to appointments. Additionally, Terveystalo continuously invests in the development of innovative, energy-efficient digital healthcare technologies.

3.2 Emission reduction and energy efficiency

As the first Finnish healthcare provider, Terveystalo is committed to achieving net-zero greenhouse gas emissions across its entire value chain by 2050. Terveystalo's near- and long-term science-based emission reduction targets have been approved by the Science Based Targets initiative. Terveystalo's emission reduction targets are aligned with international climate goals.

- In the near term, Terveystalo commits to reduce its absolute Scope 1 and 2 emissions by 55% by 2030 from a 2024 base year. Additionally, Terveystalo commits to reduce its Scope 3 emissions per customer visit by 52% within the same timeframe.
- In the long term, Terveystalo commits to reduce its absolute Scope 1 and Scope 2 emissions by 90% by 2050 from a 2024 base year. Additionally, Terveystalo commits to reduce its absolute Scope 3 emissions by 90% within the same timeframe.

The targets include land-related emissions and removals from bioenergy feedstocks. The near-term Scope 3 emission intensity target accounts customer visits in thousands.

Direct emission reduction measures are Terveystalo's primary means of progressing towards net-zero. Remaining emissions will be neutralized in accordance with the criteria of the Science Based Targets initiative (SBTi).

To achieve the near-term targets, Terveystalo will, among other things, increase the use of renewable energy, favor low-emission vehicles, and reduce lifecycle emissions from procurement through low-carbon choices. In practice, this means, for example, favoring carbon-free electricity, improving energy efficiency in office premises and heating, and exploring solutions such as geothermal energy in new and renovation construction.

To achieve the long-term targets, Terveystalo will expand its near-term targets and transition to using only renewable energy and low-emission vehicles, promote emission reductions in the healthcare sector's supply chain, and partner with entities whose goals align with Terveystalo's objectives.

Terveystalo systematically monitors and measures its energy consumption and analyzes the collected data to identify anomalies and assess the effectiveness of energy-related measures. Energy efficiency goals are integrated into Terveystalo's emission reduction targets. Additionally, Terveystalo continuously develops impact measurements across the entire value chain and collaborates with key suppliers to reduce emissions generated within the value chain.

3.3 Zero landfill waste

Terveystalo aims for all waste generated by its operations (hospitals, locations) to be utilized 100% and not end up in landfills. Terveystalo continuously minimizes the amount of waste generated by its operations. When waste generation cannot be prevented, as much of it as possible is recycled for reuse. This concretely means paying attention to material choices and favoring the reuse of products. Special attention is given to reducing supply and medical waste as well as paper consumption. Waste management is guided by instructions at Terveystalo, and all employees are responsible for sorting and recycling. Terveystalo identifies and ensures the safe handling of all types of waste through guidelines at various stages of waste disposal. Special attention is given to the guidelines to the handling of healthcare-specific waste. Terveystalo actively utilizes external partners to maximize waste reuse.

3.4 Lifecycle management of medical devices

The environmental impact of medical devices is minimized at Terveystalo through both direct and indirect actions. Terveystalo adheres to consistent lifecycle management processes for medical device investments, commissioning,

fault, and scheduled maintenance, as well as device disposal and transfers. As part of device management, the needs for consumables and disposable products related to devices are also assessed.

Healthcare device procurement is conducted in accordance with an annual investment plan, taking into account technical and clinical requirements as well as sustainability issues. In device investments, Terveystalo assesses compliance and device safety, as well as the durability, upgradability, and parallel digital solutions of the equipment. By investing in long-lasting and upgradable equipment, Terveystalo reduces the need to fully renew physical equipment.

As part of device lifecycle management, Terveystalo also considers the necessary maintenance and service actions, spare part availability, and device turnover. The expected lifespan of devices is optimized by maximizing device turnover and upgradability, considering the volume needs of service production. In addition to physical device management, Terveystalo utilizes digital solutions to minimize physical device load and the environmental impact of transitions, while streamlining and expanding the accessibility of its service network to customers.

Terveystalo evaluates the continuity, serviceability, and spare part options of devices before decommissioning. Terveystalo centralizes device transfers to selected partners to optimize logistics. In device disposal, Terveystalo collaborates with distributors and manufacturers to return devices for recycling, spare parts, and/or reprocessing.

Key equipment suppliers and partners are committed to Terveystalo's ethical guidelines for suppliers as part of supply chain management and Terveystalo's procurement policy. Supplier requirements also include environmental considerations.

3.5 Sustainable pharmaceutical supply

In Terveystalo's operations, the environmental impact of pharmaceuticals can be minimized through planned usage and proper disposal. Terveystalo minimizes the amount of pharmaceutical waste by efficiently managing stock turnover and ordering medications only as needed. Environmental considerations are also taken into account in the procurement competition for medicines and preparations during the update of the basic medicine selection.

Terveystalo ensures safe and appropriate use of medication and proper pharmaceutical procurement. Procuring the right medication in an appropriate quantity for its intended use saves resources and reduces the amount of pharmaceutical waste. The company regularly instructs and trains staff on the correct handling and labeling of pharmaceutical waste.

Pharmaceutical waste is treated as hazardous waste, and its transportation and disposal are managed by trained professionals. Terveystalo follows the guidance of the Ministry of the Environment and the Healthcare Waste Guide in handling hazardous waste.

3.6 Sustainable procurement

Terveystalo considers the sustainability of the materials it uses and actively seeks new, more sustainable alternatives. Terveystalo collaborates with major material suppliers to find and implement more competitive and sustainable new raw materials, and the company continuously reviews potential new material suppliers. All suppliers must commit to the Terveystalo Group's Ethical Guidelines for Suppliers, which outline social and environmental requirements for their operations. Terveystalo continuously evaluates and improves its procurement processes to promote sustainability goals. The company minimizes the waste of perishable products and materials through active inventory management and considers opportunities to improve energy efficiency in its procurement decisions. Additionally, environmental considerations are taken into account in facility projects according to guidelines and energy efficiency is maximized where possible.

4 Definitions

CSRD

The EU directive that requires companies to report on sustainability-related impacts, risks, and opportunities as part of their financial statements. The reporting is based on ESRS standards and includes double materiality analysis and external assurance.

ESRS

Reporting standards under the CSRD which define what and how companies must report on sustainability-related matters. They cover aspects from categories: Environmental (E), Social (S), and Governance (G).

Continuous improvement

A recurring activity aimed at enhancing performance. In the environmental management system, this means regularly evaluating and improving goals, actions, and results to achieve better environmental outcomes in accordance with the ISO 14001 standard.

Scope 1

Direct greenhouse gas emissions originating from sources owned or controlled by the company. These include, for example, the use of fuels in owned or controlled vehicles, as well as medical gases used. Scope 1 covers all emissions over which the organization has direct control.

Scope 2

Indirect energy-related greenhouse gas emissions that result from the production of energy consumed by the company, such as electricity, district heating, cooling, or steam, produced outside the company. Although these emissions do not occur directly within the organization's premises, the organization causes them through its energy consumption. Scope 2 emissions are typically calculated both market-based and location-based.

Scope 3

Indirect greenhouse gas emissions of an organization that occur within its value chain - both upstream and downstream. These emissions do not arise from the organization's own operations or its owned or controlled facilities (like Scope 1 and 2 emissions), but rather from sources such as purchased goods and services, business travel, waste, the use of sold products, and logistics. Scope 3 emissions often constitute the largest portion of an organization's total emissions.

Science Based Targets Initiative

The Science Based Targets (SBTi) is an international initiative through which companies can set ambitious and science-based emission reduction targets. SBTi-aligned emission reduction targets support the global goal of the Paris Agreement to halve greenhouse gas emissions by 2030 and achieve net-zero emissions by 2050. Over 6,000 companies worldwide participate in the Science Based Targets initiative (SBTi). SBTi's partners include CDP, the United Nations Global Compact, the We Mean Business Coalition, the World Resources Institute (WRI), and the World Wide Fund for Nature (WWF).

Recycling

The process in which discarded materials are collected, sorted, and processed for reuse in another manufacturing process to produce the original material or item, or alternatively, to produce other products, materials, or substances. The goal of recycling is to minimize the extraction of natural resources and their disposal in landfills and through incineration.

ETJ+

ETJ+ is a Finnish energy efficiency management system that supports companies in the continuous improvement of energy efficiency. It is based on the principles of the ISO 50001 standard and can be integrated with other management systems, such as ISO 14001. ETJ+ helps identify and implement energy-saving measures, monitor energy consumption, and meet the requirements of energy efficiency agreements.