

Our CSR actions

in 2022

Taking action for a world of fair,
human and sustainable development.



oney
YOUR MONEY YOUR WAY

Encouraging better consumption

giving everyone the power to choose sustainability

Our priorities



Offer products and services that encourage our customers to make sustainable choices



Raise awareness about sustainable budget management and support financial education

Our key figures.

+44.9% vs 2020

growth in financing of second-hand purchases*

(i.e. **7%** of our total financing volume)



45%

of products insured

with Oney insurance solutions are repaired (rather than replaced) in case of damage



2

programs to prevent

excessive debt and support financial education.

Partnerships: Crésus in France, Financial literacy x Sol Sem Fronteiras in Portugal

Our key actions :

- Developing partnerships with circular economy stakeholders
- Organizing targeted commercial operations with retailers

Taking action on climate change

reducing our carbon footprint

Our priorities



Raise awareness
of our employees
as key change makers
(climate action, commuting, zero waste)



Reduce
our energy
consumption



Conduct a sustainable
purchasing policy

Our key figures.

16,858



our 2022 carbon emissions, including scopes 1,2 and 3

Raise awareness

End of 2022: launch of the Fresque du Climat workshops for our **1,196 employees** in France

Reduce energy consumption in our headquarters

Certified BREEAM

In 2022, the **9,328 kg of raw materials** recycled within our premises in Croix (59) allowed :

- to save **147,735 L of water**
- to save **59,938 MWh of energy**
- to avoid **19,446 kg of CO₂**
- to prevent the extraction of **17,371 kg raw materials**

A sustainable purchasing policy

+1 year vs 2019 of the life cycle of our office equipment and end-of-life recycling.

Donation of replaced equipment to associations to give it a second life.



-39%

vs 2019
of **electricity consumption**

across our infrastructures
and 100% of consumed energy
covered by guarantees of origins
(Europe)

-64%

vs 2019
of **business travel**

by plane (in km)



Supporting our employees

enabling them to further their career, help others
and contribute to society

Our priorities



Commit to
inclusion
and equality



Foster
our employees
social commitment



Encourage
the practice of sports
as a source of well-being

Our key figures.

+ than **2,300**
employees in Europe

87 / 100
gender equality Index
(Oney Bank SA)


Skills development

at Oney France in 2022

- **3.65% of total payroll** has been dedicated to training
- **87% of our employees** consider that their year has been significant in terms of learning



49.1% 
of female managers
in our European workforce

50% 
of women
on the Board of Directors

6.1%
of employees
with a disability*

3 sponsored
athletes
and employees involved
with them through socially
committed events

Digital technology as a binding force between people

using our digital transformation to strengthen human relationships

Our priorities



Give our customers
even more autonomy
in the management
of their transactions



Simplify
our key
internal
processes



Use digital tools
to encourage cooperation
and sharing among
our employees

Our key figures.

66

Net Promoter Score
products and services France

35

hybrid management training sessions organized,
with over 50% of our managers*
trained by the end of 2022

1,4



hybrid exchange sessions per month
for managers and employees (on average
over the year)

Learn more about our CSR commitments.

