



2018 STATEMENT OF NON-FINANCIAL PERFORMANCE ONEY

(re)discover
oney

SUMMARY

ABOUT THIS REPORT



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ABOUT

this report



This report is Oney Bank's first ever statement of non-financial performance, and corresponds to the specific context of the Group's first social responsibility policy, written in 2018. It replaces the CSR report published annually by Oney Bank since 2013. It is therefore a transitional report that details new societal commitments along with actions from previous years. The results of our new commitments may not be complete in this first report.

It has been produced in line with other annual publications (including the annual financial report), through which we hope to provide all our stakeholders with comprehensive information on the Oney Group and its activities. We would also like these publications to serve as a basis for open and constructive dialogue, and an email account has been set up to organise any discussions: csr@oney.com

This report presents a complete overview of Oney in terms of its environment, its growth strategy, its business model and its governance. It includes some initial non-financial performance indicators as well as past achievements and the progress we have made as part of our new commitments, while highlighting our best practices. It is inspired by the principles of "integrated thinking", and complies with new regulations on extra-financial performance statements.

This report is part of a voluntary commitment and effort to progress towards our ambition to create a humanist bank.

Scope:

The data published in this document concerns all of Oney's entities and subsidiaries as consolidated in its Annual Financial Report. Only subsidiaries newly created or acquired in 2018 are excluded from reporting for this year and will be integrated into the report for the next financial year. Societal commitments regarding the fight against food waste, the fight against food insecurity, respect for animal welfare and for responsible, equitable and sustainable food consumption are not addressed in this report because they were deemed not to be significant in relation to our activities.

Changes in the 2018 version:

This report now covers the 2018 financial year (from 1st January to 31 December 2018). Previously, the reference reporting period would run from 1/10 of the year to 30/09 of the year N+1. As such, when variations between 2017 and 2018 are a result of the change in reporting period, this will be clearly specified. Where possible, the social or environmental data for 2017 has been recalculated to cover the period 01/01/2017 to 31/12/2017.

N.B.

Some data is not applicable to each country's activity or cannot be calculated by the country, in which case the entry will say N/A. Some data was not calculated for the previous fiscal year, in which case it will say "Unknown" for the 2017 data. When "Unknown" is indicated for 2018, it is because the country has not been able to provide the data. The indicators in this report are not fully representative of Oney's new societal policy. New indicators are in the process of being defined, and will be included in the report for 2019, published in March 2020.

01.

Oney today

Oney's roots lie in business. And since our creation in 1983, we have always been driven by the desire to create a bank with a difference, unique in its approach to the profession, that works for retail partners and the needs of their customers. Our expertise includes facilitating, streamlining, securing and enabling transactions, and establishing ourselves at the heart of the shopping experience. Essentially, we want to build a bold and responsible bank that not only provides solutions to the challenges we face today, but also prepare for a sustainable future.

A| 2018 profile and financial results

In line with our commitment to "give everyone the freedom to be themselves and to take action", we take pride in the way we give our customers the chance to address different needs and see their plans and projects succeed with complete confidence.

- Total production of financing solutions granted to our customers*: **2.6 billion euros** (+6.7% vs. 2017)
- Net profit: **52,6 millions d'euros** (+36% vs. 2017)
- Number of individual customers: **7,585,716*** (up 4% vs. 2017)
- **A global presence:** 11 countries of operation*. (+ 1 country)



Our job is to create solutions to secure, streamline, and facilitate the financing of the consumption projects of our customers and the customers of our retail partners.

IN FACTS

Creating value daily



Our strategic axes of growth

1. Growth in number of partners
2. Innovation and new products
3. International development
4. New territories of growth through to our CSR program

Payment and financing solutions

- 1 Saving
- 2 Split payment
- 3 Personal loan
- 4 Assigned credit
- 5 Payment by vehicle
- 6 Biometric payment
- 7 Payment by bank cards, private cards

Data & security

- 8 Oneydata : data sharing & data analysis
- 9 Oneytrust: anti-fraud solutions & digital identity validation
- 10 Oneyinsurance: insurance solutions

Oney's business model is based on two major business activities and a two-pronged sales model with significant synergies between the two strands:

01| A BtoB business model through partnerships with retailers to provide their customers with payment, financing and insurance solutions for their in-store or online purchases.

02| A BtoC business model which includes the direct sale of financial products and supplementary cross-sells to customers recruited through our partnership activity (BtoB). The solutions available are essentially payment methods, revolving loans, personal loans, insurance and savings products.

C| Our governance



D| Our manifesto

We operate at the heart of consumer society, and every day we see its evolution and impact on our society, and our shared future together. The important digital transformation currently underway at Oney has also shown us the ways in which things can easily veer off course, and how a world could forget its humanity. What we have observed is incontrovertible: global energy consumption is set to increase by 48% by 2040 according to the EIA. By 2050, there will be more plastic in the sea than fish, according to a 2016 report by the Ellen MacArthur Foundation. A UN report warns that if global growth continues to consume raw materials at the same rate as we do now, their consumption will triple by 2050, while our planet is already unable to meet our needs. At the heart of all these concerns, the age of digitalisation is changing everything. Global digital data production is growing at a rapid pace. According to the analyst firm IDC, the amount of the global datasphere subject to data analysis will multiply eight-fold by 2025! Data centres are multiplying, and the safety and ecological impact of these facilities do represent new challenges we need to face.

It has been announced that in 2050, 50% of professions will have been replaced by robots or new technology. Although there is some uncertainty about the speed of these changes, it is clear that the types of jobs created are not the same as those that will be lost.

We are committed to playing our part in the necessary changes that our society has to make. We want to work with all our employees - our Talents - to build a more humanist bank, one that's committed to encouraging and co-building new consumption patterns with stakeholders, as well as rethinking our business to meet societal challenges both now and in the future. Facing societal and environmental challenges, we are convinced that it is time to rethink our consumption patterns, our lifestyles and our business models to build a sustainable world.

OUR COMMITMENTS TO A BUILD A FAIRER, MORE HUMAN AND MORE SUSTAINABLE SOCIETY

We want to develop a banking model that creates shared value, and that grows and adapts with respect for people, the planet and their shared future. We feel it is our duty to take action today to build a fairer, more human, and more sustainable world together. We have therefore developed a CSR policy that lies at the very heart of our business model, based on three major objectives.

- **For a fairer world:** acting as a springboard for the success of those around us;
- **For a more human world:** creating human value through our digital transformation;
- **For a more sustainable world:** working together to improve consumer behaviour.

FOCUS | A word from Jean-Pierre Viboud - CEO of Oney



We want to develop a banking model that creates shared value and that grows and adapts with respect for people, the planet and our shared future - because I firmly believe that performance can no longer be purely financial, but must take into account the value generated for all our stakeholders. We exist in a living ecosystem, in which everyone is linked to the performance of others.

We feel it is our duty to take action today to build a fairer, more human, and more sustainable world together. We have therefore developed a CSR policy that lies at the very heart of our business model. I am very proud of it, and am confident of its success because our fantastic teams of people and our robust corporate culture are exactly what we need to progress towards our ambition to create a humanist bank.

02.

Description of the main CSR challenges and risks associated with the company's business or the use of its products and services

A| Analysing major societal trends

TREND	OPPORTUNITY	RISK	KEY FIGURE
TREND #1 - THE DIGITAL AGE			
The technological revolution affects all areas of our customers' and employees' lives, and opens up new horizons for financial players worldwide. Consumers now expect more proximity, responsiveness, availability and flexibility. They want to be able to co-build customised, modular products, access services at any time through a variety of channels, get expert advice quickly, be able to mix and match solutions, and interact remotely.	It is an opportunity for companies to invent new ways of working and come together as a team to build solutions for their customers. Technological innovation and artificial intelligence are valuable assets in our quest to improve security, offer a personalised customer experience and lower costs, all while improving quality of life at work and developing the skills and expertise of our staff.	Digital transformation is happening fast, too fast for some... If it is not properly anticipated, or managed, it can generate exclusion, isolation and loss of employability. A company that fails to use digitalisation to provide a personalised and user-friendly customer experience will end up being deserted by its clients.	x8 By 2025, the amount of the global datasphere subject to analysis is set to multiply eight-fold according to IDC - a major research firm in the Information Technology and Telecommunications Markets
TREND #2 - IN AN INCREASINGLY DIGITALISED WORLD A need for human relationships, a need to work together			
There is no doubt that consumers want faster and simpler solutions, but that's not all! Fintech and traditional banks have understood the importance of the human connection in a sector that is not seen as such, and are increasingly placing the customer at the heart of what they do, by offering more and more advantageous rates and packages, and services that are more consistent with their needs and desires.	We therefore need to put the focus on relationships , putting people - customers and employees - back at the heart of our products and services. Being a human brand	Disaffection. Without personalised relationships of trust, customers will turn to brand names that "recognise" them and come across as having a bit more heart.	

TREND	OPPORTUNITY	RISK	KEY FIGURE
TREND #3 - GETTING CONSUMERS BACK ON SIDE			
<p>Although most banks are already incorporating aspects of the technological revolution into their business models, there is still work to be done to meet the new public demand for transparency, ethics and a more human approach to financial activities. Companies in the financial sector continue to suffer from an underlying lack of trust, ethically speaking, and digital technology gives rise to a certain scepticism too, in terms of confidentiality and data security.</p>	<p>Consumers are becoming more sensitive to the social responsibility of brands, and tend to favour companies that send them a message of trust and transparency. Beyond the marketing and messages, these increasingly savvy and conscious consumers want hard evidence of corporate commitment. It is time for companies to really get involved and provide solutions to societal issues! ...</p>	<p>This requires companies to incorporate new risks into the analysis of their operations. The mistake would be to merely comply with the rules, and not to go above and beyond, and failing to meet the societal expectations of stakeholders as a result.</p>	<p>74% of brands could disappear without the consumer even caring.</p>
TREND #4 - NEW ECONOMIES			
<p>With new awareness and a desire to change the world on the one hand, and a scarcity of resources on the other, plus the rising price of raw materials, it is time to change our behaviour, improve our consumption patterns, and influence economic models. Local and circular economies are on the rise as new types of use emerge, including the transition from a resource-based economy to a usage-based economy, reshaping the expectations of citizens and consumers alike.</p>	<p>These new economies, if well integrated, are a godsend for traditional businesses; the functional economy allows for substantial savings to be made when it comes to resources, by putting the focus on use; what's more, collaborative economies help to create a relationship of trust between supply and demand, which in turn ensures a sustainable contractual relationship in line with the customers' use and needs.</p>	<p>Traditional companies will have to reorient or adapt their business model to refocus on the value and on the customer's end use.</p>	<p>40% According to Mary Meeker, Wall Street's internet expert, average household income in the US could rise by 40% thanks to the collaborative economy. For Europe, in 2016 PwC estimated that the turnover of the five key sectors of this "new economy" (finance, accommodation, transport, B2C and B2B services) will increase by 35% per year vs. 3% for the economy as a whole by 2025.</p>

B| Listening to our stakeholders to define our environment and our challenges



In line with our new ambition of working together to create a humanist bank, we have decided to formalise our first proactive, brand-specific social responsibility policy.

To get started, in 2017 we completed a CSR assessment of Oney and its environment, before consulting with some of our stakeholders to establish a matrix of materiality. The purpose of this step-by-step approach was to identify our non-financial challenges, and evaluate them by level of risk and opportunity with regard to major societal trends (see point 2 "major societal trends") in order to define our commitments with regard to social responsibility.

As well as benchmarking existing CSR practices in the banking sector, this work also allowed us to consult our stakeholders (customers, employees and partners) through collective questionnaires and interviews, and to initiate future collaborations.

FOCUS | What is materiality?

Material issues are those that have a direct or indirect impact on an organisation's ability to create, protect or destroy value [...] for itself, its stakeholders and society as a whole.

Source : Global Reporting Initiative.

STEP 1 :

THE INTERNAL AND EXTERNAL CSR ASSESSMENT OF PRACTICES IN THE BANKING SECTOR TURNED UP 15 KEY CSR CHALLENGES FOR ONEY

Oney was supported by a renowned external firm that specialises in sustainable strategy consulting, to establish the diagnosis and help with the analysis of best practices and societal trends.

CHALLENGE #1	Ethics and integrity in business
CHALLENGE #2	Governance
CHALLENGE #3	Creation of sustainable social economic value
CHALLENGE #4	Tax Transparency
CHALLENGE #5	A digital and human transformation
CHALLENGE #6	Relationship with those around us
CHALLENGE #7	Socio-economic development in our regions
CHALLENGE #8	Responsible and useful services
CHALLENGE #9	Cultural diversity and equal opportunities
CHALLENGE #10	Employee well-being

CHALLENGE #11	A shared international culture
CHALLENGE #12	Energy and cost savings
CHALLENGE #13	Access to financial services
CHALLENGE #14	Ethical management of personal data
CHALLENGE #15	A socially responsible company with influence

C| Societal risks and challenges that open up new opportunities

STEP 2 :

[END OF 2017] OUR 15 CSR CHALLENGES ARE POSITIONED ON A MATERIALITY MATRIX FOLLOWING CONSULTATION WITH OUR STAKEHOLDERS, BASED ON THEIR LEVEL OF RISK AND OPPORTUNITY.

> 5 challenges were assessed as true CSR opportunities

#C05 Digital and human transformation (98% of respondents deemed this challenge to be a substantial opportunity)

#C10 Employee well-being (90%)

#C03 Creation of sustainable economic and social value (88%)

#C08 Responsible and useful solutions (44%)

#E06 Relationships with those around us (42%)

> 5 challenges were deemed to represent significant CSR risks

#C14 Personal data protection and use (81% felt this challenge was a substantial risk)

#C05 Digital and human transformation (60%)

#C01 Ethics and integrity in business (57%)

#C04 Tax transparency (57%)

#C10 Employee well-being (56%)

> Our materiality matrix

The materiality matrix is used to prioritise the challenges according to stakeholder expectations and the impact of our business on them, as well as to help make decisions on priority topics.



FOCUS | The prevention of over-indebtedness

The prevention of over-indebtedness was not a risk stated during our assessment: the prevention and management of over-indebtedness is currently highly regulated in our banking activities, and by articles of law, particularly in France; Oney has been implementing a proactive policy on the subject for several years now, and applies the most stringent French standards to all its other business units. More details in Chapter 3 - Risk Management, our foundation.

03.

Description of policies applied in order to manage these risks

A| Our response to the 15 CSR challenges identified for Oney: a social responsibility policy!

19 Oney Managers met several times in a working group during the first half of 2018 to deliberate on the commitments they could make - for Oney - as a team, to respond to or provide solutions to the 15 challenges identified and assessed. The result is legitimate and achievable operational commitments to be applied in the course of our activities and operations, convinced that we can have more of an impact by incorporating these challenges into the heart of our business model.

The Group's Human Resources policy, our humanist bank approach, our values [freedom, enthusiasm and respect] and our mission [giving everyone the freedom to be themselves and to take action] have all contributed to this collective work of compliance and conviction.

STEP 3 :

[SUMMER 2018] OUR 15 CSR CHALLENGES ARE TRANSFORMED INTO 12 NEW AND IMPROVED SOCIAL RESPONSIBILITY COMMITMENTS FOR ONEY. OUR SOCIAL RESPONSIBILITY POLICY "FOR A FAIRER, MORE HUMAN AND MORE SUSTAINABLE WORLD IS BORN!"

Below you can see the different challenges, depending on whether they are risks or opportunities, and the commitment made in response to each one. opportunités, et l'engagement pris pour y répondre.

	ENJEU	Nos engagements pour répondre aux enjeux
CHALLENGE #1	Ethics and integrity in business	> principle of action 2: we act with integrity and in accordance with our ethical principles
CHALLENGE #2	Governance	> principle of action 1: we act with transparency > principle of action 3: we dialogue and co-build together with our stakeholders
CHALLENGE #3	Creation of sustainable social economic value	> Oney's societal policy > Integrated CSR governance
CHALLENGE #4	Ensuring tax transparency	> principle of action 1: we act with transparency > principle of action 2: we act with integrity and in accordance with our ethical principles
CHALLENGE #5	Promoting a digital and human transformation	> commitment 4: making digital technology a source of inclusion for our Talents > commitment 5: using digital technology for the benefit of human relations

CHALLENGE #6	Relationships with those around us	> principle of action 3: we dialogue and co-build together with our stakeholders
CHALLENGE #7	Contributing to socio-economic development in the regions where we operate	> commitment 1: encouraging the development of talent for the long- term > commitment 2: promoting diversity and equal opportunity > commitment 3: developing solutions accessible to the wider public
CHALLENGE #8	Offering responsible and useful services	> commitment 3: developing solutions accessible to the wider public > commitment 7: acting and getting our stakeholders to act for more sustainable consumption
CHALLENGE #9	Fostering cultural diversity and equal opportunities	> commitment 2: promoting diversity and equal opportunity > commitment 3: developing solutions accessible to the wider public
CHALLENGE #10	Employee well-being	> commitment 1: encouraging the development of talent for the long- term > commitment 4: making digital technology a source of inclusion for our Talents
CHALLENGE #11	A shared international culture	> our ambition, mission, values > principle of action 2: we act with integrity and in accordance with our ethical principles
CHALLENGE #12	Energy and cost savings	> commitment 9: making a commitment to carbon neutrality > commitment 7: acting and getting our stakeholders to act for more sustainable consumption
CHALLENGE #13	Access to financial services	> commitment 3: developing solutions accessible to the wider public
CHALLENGE #14	Ethical management of personal data	> commitment 6: sharing the value generated by data > principle of action 2: we act with integrity and in accordance with our ethical principles
CHALLENGE #15	A socially responsible company with influence	> commitment 3: developing solutions accessible to the wider public > commitment 7: acting and getting our stakeholders to act for more sustainable consumption > commitment 8: supporting and promoting key players for efficient consumption that's accessible to all

B| Our commitments to a build a fairer, more human and more sustainable society...

Our **12** commitments now make up our social responsibility policy and are structured around **4** key themes [each theme is made up of three commitments with a shared societal macro-objective]:

THEME 1 concerns commitments to make a fairer world for humans: « acting as a springboard for the success of those around us »

- **Commitment 1** : Encouraging the development of our Talents for the long- term
- **Commitment 2** : Promoting diversity and equal opportunity
- **Commitment 3** : Developing solutions accessible to the wider public

THEME 2 involves commitments for a more human world in the digital age: « creating human value through our digital transformation »

- **Commitment 4** : Making digital technology a source of inclusion for our Talents
- **Commitment 5** : Using digital technology for the benefit of human relations
- **Commitment 6** : Sharing the value generated by data

THEME 3 involves commitments to a more sustainable world in an age of overconsumption: « working together to improve consumer behaviour »

- **Commitment 7** : Acting and getting our stakeholders to act for more sustainable consumption
- **Commitment 8** : Supporting and promoting key players for efficient consumption that's accessible to all
- **Commitment 9** : Making a commitment to carbon neutrality

THEME 4 groups together the ethical principles to be applied to our business

- **Principle 1** : We act with transparency
- **Principle 2** : We act with integrity and in accordance with our ethical principles
- **Principle 3** : We dialogue and build together with our stakeholders

C| Unprecedented CSR governance for an integrated approach to socially responsible change


The way that our social responsibility policy is managed is a reflection of our desire to incorporate these commitments into the heart of our business and our strategy. Based on three existing central bodies: the "Synergy of Human Resources Directors", the "Synergy of Marketing Directors", and the "Group CSR Division"; whose members guarantee the implementation of our CSR objectives in their areas of business, and ensure the implementation of action plans.

GOVERNANCE OF THE SOCIAL RESPONSIBILITY POLICY

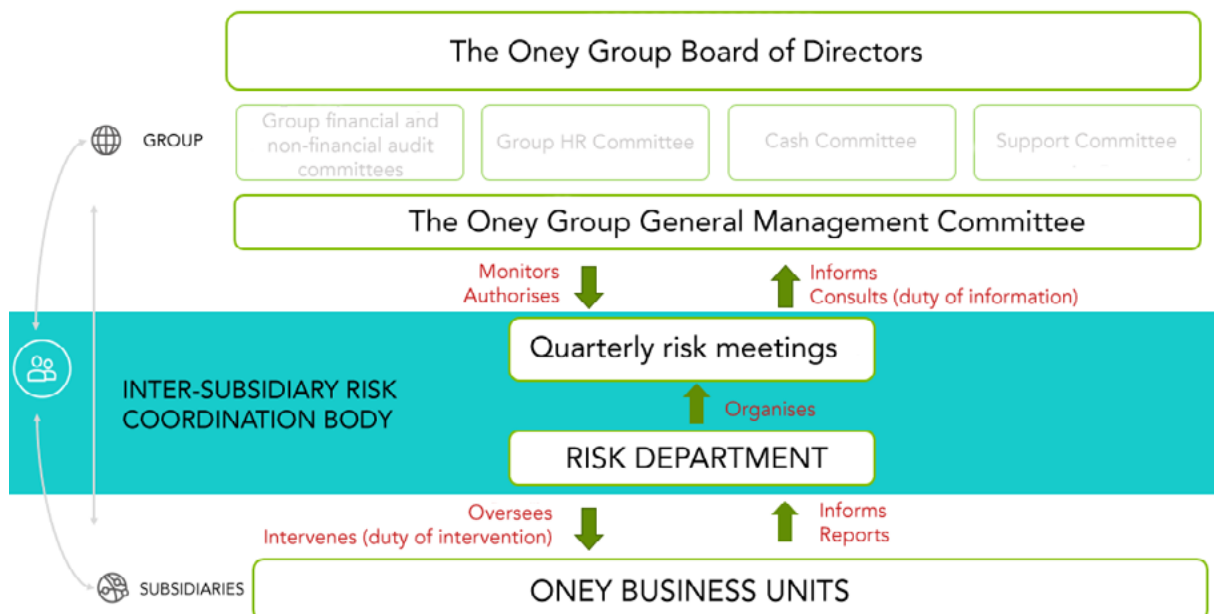


D| Risk management, our foundation

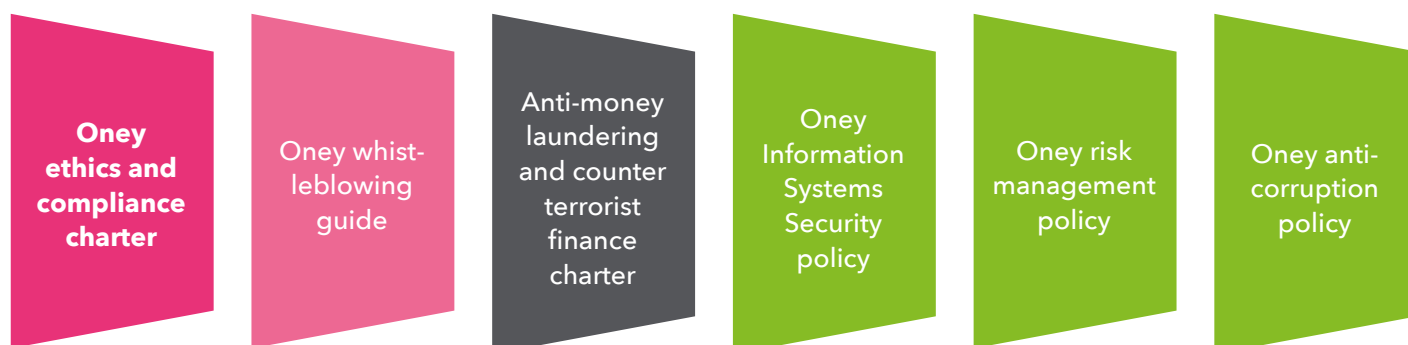
Oney operates in a rapidly changing environment and is exposed to risks that, if realised, could adversely affect Oney's business, financial health and compliance. To prevent and manage risk, and anchor the company in a process of compliance, the company relies on:

1/ IDENTIFICATION OF OPERATIONAL, CREDIT, MANAGEMENT, LEGAL AND MARKET RISKS.
 From 2019, Oney plans to institutionalise the identification of non-financial risks during its annual mapping.

2/ AN ORGANISATION:



3/ CODES, POLICIES, AND INTERNAL CHARTERS



4/ INTERNAL CONTROLS:

Our internal control procedures are designed to ensure that management operations and measures/actions are properly carried out and to check that people's individual behaviour fits in with the framework defined by General Management, internal laws (policies, internal regulations, charters, and so on), the regulations in force, and Oney's values;

5/ A ROBUST SYSTEM FOR PREVENTING UNPAID DEBT AND THE RISK OF OVER-INDEBTEDNESS. A SYSTEM THAT IS "SOCIALLY RESPONSIBLE" TO ITS CORE.

From the very beginning, preventing arrears and over-indebtedness for its customers has always been at the heart of Oney's strategy and concerns. By making sure every single day that our financing solutions are realistic, that our customers' repayments are settled on time, and by helping our customers to pay back their debts, Oney is contributing to a trouble-free and healthy financial situation for all. This preventative approach has helped to establish a complete system of support, starting with the financial health of our customers and ending with that of the company itself - one being mutually related to the other. A truly responsible virtuous circle.

This responsible, considerate and preventive management covers the three key stages of funding a project for our subsidiaries in France, Spain, Portugal, Hungary and Russia [countries for which the risk is borne by Oney]: provision of financing, management of financing, and (potential) recovery of financing.

- **At the provision stage,** based on the information and supporting documents collected, and a set of risk management rules, Oney issues a favourable or unfavourable opinion as to whether funding is granted. A favourable opinion can be conditioned to a level of funding or a maximum duration. This step allows customers to embark on their project or plans with confidence and peace of mind or, alternatively, it avoids putting customers in what we feel will be a tricky financial situation.
- **At the funding management stage:** by analysing the data available, Oney is able to predict the risk of unpaid bills for customers. So, in anticipation, the company puts in place specific measures such as limiting marketing correspondence and lowering maximum credit amounts, all in accordance with the local regulations in force.
- **When a customer falls into arrears** as soon as one amount goes unpaid), the teams will make every effort to help the customer get back to a regular, healthy financial situation - and avoid any difficult or uncomfortable circumstances for the customers concerned. The company may have to change a direct debit date, suggest payment breaks, or reduce the monthly payment; in the most delicate cases, the debt can be rescheduled. The situation of overindebtedness is specific to French regulations. In a case of overindebtedness, the debt may be rescheduled, or partially or completely erased.

We are aware of the personal and financial difficulties surrounding these arrears, so all of our teams in contact with customers are trained in detecting signs of payment delays, as well as the different regulations and possible solutions, and to treat our customers with the appropriate respect. What's more, most of our countries have a dedicated hotline for customers in arrears so that they can speak directly to an expert.

Thanks to these preventive measures, which benefit the financial health of our customers, Oney has increased its rate of performing loans by 2 points (**82,4%** performing loans in 2018 vs. 80.1% in 2017), while the number of customers filing a first over-indebtedness file fell by **8%** between 2016 and 2018.

04.

Presentation of the results of these policies, including performance indicators

On the basis of our new approach of having a social responsibility policy incorporated into our business model and integral to our corporate performance, we are aware of the need to establish specific non-financial performance indicators that directly measure the positive impacts and progress of each of our commitments. Work is therefore underway to define new societal performance indicators for Oney. Here you will find some interim indicators that are not as specific to the newly made commitments but enable us to present our current results.

STEP 4 :

[END OF 2018] WORK BEGINS ON DEFINING OUR NON-FINANCIAL PERFORMANCE INDICATORS - AS A FRAMEWORK FOR ACTION PLANS AND NEW THEMATIC POLICIES OR CODES OF ETHICS.

A| Actions/results for a fairer world for humans: « acting as a springboard for the success of those around us »

"Faced with changing economic models, emerging markets and the digital revolution, the employability of our staff has become a major CSR challenge for companies everywhere. At Oney, we have adopted a proactive approach to defining the career paths of each of our Talents. We are also aware how important it is for our Talents to "feel good" at Oney, as a prerequisite for all our development and training actions.

What's more, Oney was created to provide financing solutions to support its customers and partners' plans - in this sense, we are a springboard! We are determined to stick to this original mission and to reaffirm our goal of being accessible to as many people as possible, while respecting everyone in their diversity and way of life.»

1/ OVERVIEW OF THE ONEY WORKFORCE

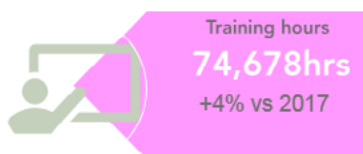


2018 was a year of growth for Oney, clearly reflected in its **534** permanent hires and a **4%** increase in its workforce. The company, which operates in 11 countries - each with a different labour market and local practices (some countries with negative unemployment rates) -, has kept its staff turnover stable at **18%** and increased the proportion of permanent contracts by **3 points**. These positive results are linked to our human resources recruitment and retention practices, which are developing and becoming more robust.

As a result, Oney's workforce is ageing: the percentage of employees **aged between 35 and 50 years**, and those aged 50 and over, have increased by 3 points and 1 point respectively to reach **50%** and 9% of the total workforce. On the other hand, the 25-35 age group has dropped by 4 points to represent 32% of the workforce.

2/ DEVELOPING SUSTAINABLE TALENT (COMMITMENT #1)

Oney is attentive to maintaining employability, and has always been vigilant when it comes to



training its employees, so they can develop skills and expertise for today and tomorrow. One of the flagship actions of 2018 was the launch of the Oney Group e-learning platform, already deployed in most countries, to facilitate access to training.



In 2018, training efforts and actions differed from country to country, because some have been undergoing changes to their business model. Nevertheless, Oney maintained its training rate of 29 hours' average training per employee.



In 2018, our HR teams wrote a Group HR strategy structured around four objectives, to make Oney a Humanist employer: to build a company in which everyone is free to make the choice to stay; to build a company that gives itself the means to be and to act in a changing world; to build a company that has a positive impact on

the world, and to build a company that brings together the talent needed for its future growth, going on to develop the first Oney e-learning platform for all Oney entities. The platform, available in 11 languages, gives all countries access to international training content and the freedom to manage their specific training content. The platform was launched in 2018 in Spain, Portugal, France, Italy, Malta and Russia.



IN SHORT

In France, Oney launched its "Human Plan"- a more human reinvention of strategic workforce management. This new approach is about reconciling the management of skills, over time, with the company's future strategic needs, its operational realities, its environment and the wishes expressed by employees. The purpose is twofold: to guarantee the long-term employability of staff while respecting their need to make plans for their career and personal life, and to meet the company's skills requirements now and in the future. It is a responsible corporate approach that makes human resource management a key element of sustainable business performance.

In line with its digital goals, and in order to get all employees "on board" with the process, Oney's HR teams in Portugal have launched two essential training courses: an "App & Website" training course and a "dematerialisation" training course. Designed for employees in contact with our customers and

partners, these training courses have already taught 80 employees all about the digital changes underway and all the new processes of dematerialisation (customer retention and management) using the app for customer flow on a tablet. After acquiring this new technological expertise, employees will be able to respond to customers and partners with confidence.

Oney's Human Resources Department in Spain has launched its second "LUMIERE" programme for nine new Talents.

The programme is designed to support non-managerial employees identified as having high potential by improving their knowledge and self-awareness. Through six days of group training and two individual coaching sessions, each Talent will gradually learn to develop their emotional intelligence and leadership skills. In 2017, we launched the first "Lumière" programme with nine of our Talents. Six months later, four of them have already taken on a responsible role within the company.

Oney in Hungary has developed a more specialised training policy to better meet the needs of sales teams. Through the definition of three categories (Junior, Senior and Expert) established in 2017 for sales positions, the Hungarian HR team has developed specific training plans for each category. Training courses in skills such as sales techniques, mentoring, communication techniques, affirmation and self-awareness, problem solving, conflict resolution, presentation and handling stress are now offered to employees according to their category and needs. Before, the entire sales team received same training courses.

7

key company employees took part in a personal and professional development programme

Between July and December, Oney Poland deployed its "Mentor Academy".

Seven key company employees took part in a personal and professional development programme over a six-month period: individual coaching, group training and group projects, feedback from suppliers and the Oney Poland team. The seven employees obtained a vocational certificate at the end of the programme.

3/ WELL-BEING AT WORK AND WORKING CONDITIONS

Beyond the employability of our Talents, we are convinced that in order for them to flourish in the very best conditions they need to have a work environment that is conducive to growth, and an optimal work-life balance.

For example, charters for flexibility at work have been put in place in Spain, China, Hungary, Poland, Portugal and France, through teleworking.

- **Collective agreements signed in the company and their impact on the company's economic performance and the working conditions of employees**

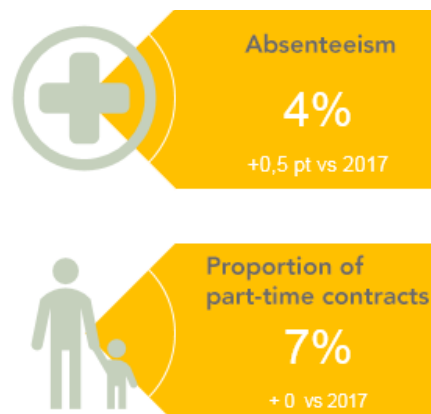
Social dialogue was not mentioned as a risk in our social responsibility assessment. Nevertheless, some of our entities are required by law in their country to have staff representatives and to organise a process of social dialogue. Other entities enter into social dialogue on a voluntary basis, such as Spain and Italy.

Oney realises that it is essential to establish regular and constructive dialogue with employees and their representatives - they are the no. 1 stakeholder of our company!

With regard to Oney in France, the list of agreements signed in 2018 is as follows: remuneration agreement, profit-sharing agreements (intéressement and participation), GPEC (Strategic Workforce Management), social dialogue, and teleworking.

France also has an agreement in force (2017-2019) on gender equality in the workplace and quality of life at work. This agreement reaffirms Oney's commitment to the principles of non-discrimination and equal treatment between men and women, and denounces any discriminatory practice towards an Oney employee. The agreement also demonstrates the Group's desire to preserve the balance between personal and professional life.

- We also welcome requests for part-time contracts and sometimes even prefer to use this type of contract, while taking care not to create situations of instability or insecurity.
- The other indicator for which all the Country management teams must remain vigilant is the level of absenteeism, one of the best reflections of the social climate. The absenteeism rate represents absences for illness, and increased very slightly in 2018 compared to 2017. Romania and Poland posted the highest increases and the highest rates (respectively 7.91% and 9.66%). Italy and Russia, by contrast, have the lowest rates with 0.76% and 1.99% respectively.



50

employees took part in two days of training in considerate communication

The Oney Group's teams are trained in non-violent communication.

In connection with our values of freedom, respect and enthusiasm, and our company ambition, 50 employees took part in two days of training in considerate communication. The aims of the training are to develop a transparent and respectful way of communicating, to develop a collaborative approach in line with the different styles of communication, and to create a culture of constructive and considerate feedback, to ensure our interactions are positive and effective.

IN SHORT

Oney in Spain has rearranged its weekday and weekend working hours to promote work/life balance and the "freedom to be yourself and take action"! On a voluntary basis and depending on the needs of the profession, Talents can decide to work longer in the week so they can have Saturday or Sunday free. As a result, from now on, the number of employees in Customer Services and Debt Collection working on weekends

will be reduced [without impacting the quality of the Customer Relationship]. Yet more proof of Oney's clever approach to flexibility at work.

Oney Spain and Oney Trust in France have introduced Fruity Fridays! Every Friday, fruit is provided for teams.

In 2018, it was the turn of Oney France to launch teleworking, as a tool for more flexible work.

To help "give everyone the freedom to be themselves and to take action", Oney France teams can choose to telework up to one day a week. All teams and managers have welcomed this new way of working with great enthusiasm.

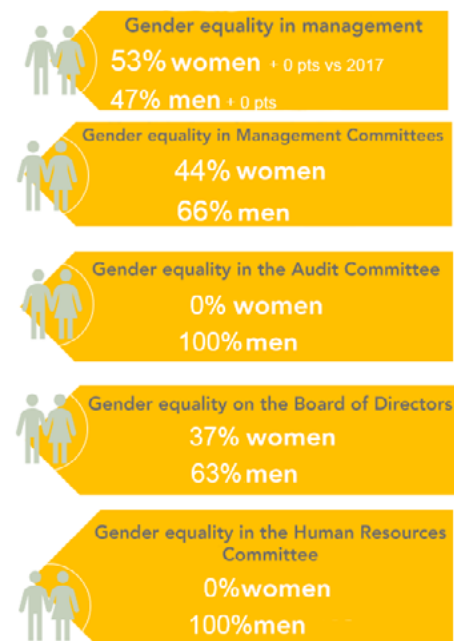
4/ PROMOTING DIVERSITY AND EQUAL OPPORTUNITY (COMMITMENT #2)

Oney believes that diversity and equal opportunity are a strength for the company, as well as a responsibility. Keen to make progress in achieving gender parity across our governing bodies, we are proud to have women leading our subsidiaries in major countries. We like to give all of our Talents an opportunity to grow, by prioritising internal recruitment wherever possible for key positions and new professions. Because equal opportunity has no limits, we are also committed to ensuring that younger and older people in our cities have access to employment.

• Gender equality in governance bodies

Oney is particularly vigilant when it comes to gender parity in governance bodies and is working to improve any gaps, without having to enter into positive discrimination. With regard to the Management Committees of our Business Units, while the overall proportion of women stands at 44%, this rate reaches up to 66% in Poland, Malta and France.

With respect to the Company's current Board of Directors, made up of three women and five men (eight members in total), because the difference between the number of directors of each sex is not greater than two, Oney is in compliance with the principle of balanced representation of the men and women within it.



The teams will be up for evaluation in mid-

2020

In July 2018, ONEY Spain launched its "Gender Equality" plan. Circulated to all employees, the charter confirms that Oney Spain respects equal treatment and opportunities between men and women, and denounces any form of discrimination on the grounds of gender. It also stipulates the best practices to adopt on various topics (remuneration, training, etc.), as well as objectives and the evaluation system.

The teams will be up for evaluation in mid-2020!



Employees with
a disability
25 in France

• Actions to integrate people with disabilities

Not all countries in which Oney operates are legally obliged to employ people with disabilities. However, in light of our policy of diversity and equal opportunity, each year we make every effort to increase this rate as far as possible.

IN SHORT

Oney France is a partner of COMPETHANCE, a specialist company whose goal is to help people with disabilities get a job in a digital profession. In August 2018, our computer science teams welcomed a new colleague with Asperger's Syndrome as a computer developer. Shortly before he joined the team, two awareness-raising sessions on "Better understanding autism" were held with the Oney teams and the Oney ISD Management Committee in France. Since then, approximately every month and a half, David has been receiving regular support and monitoring from his managers (with a local technical mentor and the Team Manager), and can

benefit on request from a 30-minute telephone appointment with the psychologist who followed him during his training. The aim is to be able to evaluate his integration, the quality of the services carried out, his working environment, his level of fatigue, and how he gets on with the others. David is now beginning his sixth month at Oney, and has made fantastic progress in terms of autonomy and expertise. He is satisfied with his work, and his work is excellent, discovering malfunctions (which he then resolves) that even our oldest staff have never detected. It's a first successful experience that holds exciting prospects for all.

Since September 2018, Oney in France has allowed deaf or hard-of-hearing people to access their services by phone with complete autonomy thanks to ACCEO. ACCEO is a service that assists customers in the management of their accounts and responds to requests through three modes of communication: Instant Speech Transcription (TIP), Video-interpretation in French Sign Language (LSF), and Cued speech in French (LPC).

• Equal opportunities through the promotion of social mobility

We are convinced that a meeting can change a life, a little help a destiny. Each of our entities, through their policy of solidarity and sponsorship, are dedicated to working locally to help people looking for work.

IN SHORT

A win-win partnership with a National University in Milan for Oney Data in Italy. Faced with the difficulty of recruiting expert candidates in the field of data management, and in light of our commitment to assist with the growth of startups, Oney Data has established ties with the University of Milan IULM [International University of Languages and Media]. Each year, Oneydata will finance a student grant, offer an internship

in its company, and take part in the creation of courses for the "data science" master's degree, by sharing its expertise.

Oney's Human Resources teams in France are involved in the pilot program PEPS [Plein Emploi Pour les Seniors - Full Employment for Seniors] in Tourcoing - Haut de France. Given the alarming report of a 48% increase in the number

of job seekers aged 50 and above, the PEPS scheme offers individual support to 100 older people for a year by Human Resources professionals, aimed at a return to work. **4** Oney employees are involved and more than **70%** of beneficiaries have found a job to date. A real success that we intend to continue.

IN SHORT

In France, Oney has been a partner of the charity Nos Quartiers ont du Talent (Our Neighborhoods have Talent) for six years. Every year, more than **15** of Oney's talents support young graduates from disadvantaged backgrounds in their job search. In December, Oney Talents took part in the Nos Quartiers ont du Talent regional event to show other companies the importance of sponsorship.

Oney's teams in Russia are providing vocational guidance for orphans. Oney Russia supports and assists orphans in the field of career guidance through the foundation "Keepers of Childhood". At the end of their studies, sometimes orphaned adolescents are unfamiliar with the job market and the diversity of jobs that it comprises. Through their interaction and support, Oney Russia hopes that they will recognise their talents

and learn about the career choices open to all. 52 young people were welcomed and supported at Oney in Russia in 2018. It was also Oney's turn to take up the invitation from the "Blue Bird"

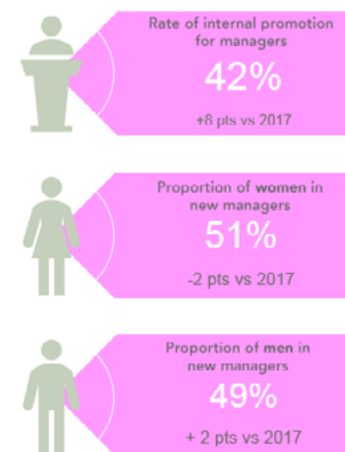
orphanage 100 km from Moscow. In June, **15** Oney Talents went to visit the young people of Blue Bird with some gifts.

• Equal opportunities through internal promotion: internal promotion rate of non-managers becoming managers

True to our longstanding principles as part of belonging to a family group, we are committed to supporting the careers of everyone in our company, the people who contribute every day to the success of what we do. The majority of our job vacancies are offered internally first, and every applicant can take their chance.

In 2018, we recruited **110 managers**, 51% were women and 49% men, and 42% were from internal promotion. This internal promotion rate for managers increased by 8 points between 2017 and 2018. It varies from country to country, especially since some of our countries are in the middle of expanding or changing their business model and have had to recruit new skills from outside the company, such as Poland and Hungary, which have low internal promotion rates (29% and 25% respectively).

In contrast, France had a rate of **70%** in 2018 following the restructuring of the Marketing and Customer Relations Department by actively capitalising on the talents already present in-house.



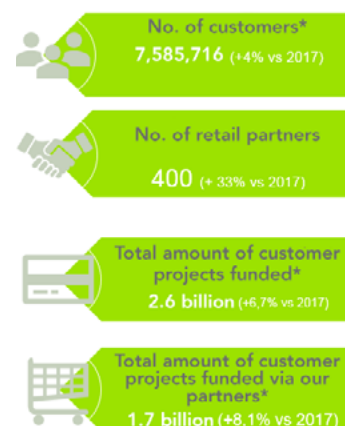
5. DEVELOPING SOLUTIONS OPEN TO ALL (COMMITMENT #3)

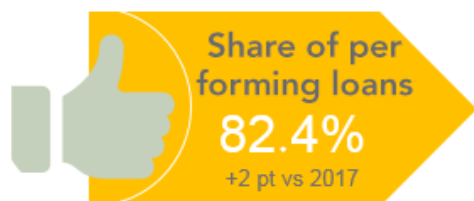
As a bank for retailers, we were created as a service to the wider public. We work together every single day to find solutions that meet our customers' every need, every project or goal, at every stage of their lives.

We are proud of the increase in the number of customers and partners who have put their trust in us. We couldn't ask for better proof of our ability and agility to find solutions that fulfil their needs.

Thanks to our strategy of development through a policy of strong partnerships, we now have **100** new trading partners around the world and **4%** more customers in 2018 than in 2017. We have also financed 2.6 billion of our customers'

projects and plans - an increase of **6.7%** compared to 2017 - as we continue to support as many people as possible with their needs or life plans.





Our customers are diverse and their circumstances too. So supporting as many people as we can also means helping customers in difficult situations. We are therefore implementing a responsible, human and robust policy of preventing arrears (see Chapter 3) and can announce a 2-point increase in healthy loans.

The product was modified
in September

2018

without changing
the price of our offer

The teams at Oney Insurance in Malta and the teams at Oney France have worked together to develop the Payment Protection Guarantee (a flagship product of our insurance) to better meet the new consumer needs of our customers and retail partners. The product was modified in September 2018 without changing the price of our offer. By way of example, following a customer survey, the "Duo Package" of the Payment Protection Guarantee is now open to the whole family and becomes the "Family Package" with cover for the children in the household. In addition, the product now offers coverage for theft of personal devices - a strong demand expressed by customers.

B| Actions/results for a more human world « Creating human value through our digital transformation »

1/ MAKING OUR DIGITAL TRANSFORMATION A SOURCE OF INCLUSION FOR OUR TALENTS (COMMITMENT #4)

We live in an increasingly digital world. It has been announced that in 2050, **50%** of professions will have been replaced by robots or new technology. Although there is some uncertainty about the speed of these changes, it is clear that the types of jobs created are not the same as those that will be lost. Aware of the speed of these changes, we are careful to anticipate and integrate digital and technological developments into our businesses to improve the employability of our Talents.

IN SHORT

In 2018, Oney France launched teleworking as a tool for more flexibility at work AND for the appropriation of digital tools. To help "give everyone the freedom to be themselves and to take action", Oney France teams can choose to telework up to one day a week. All teams and managers have welcomed this new way of working with great enthusiasm.

importance of developing "a personal brand" on social media, as well as the Oney brand. To deepen their knowledge, employees from Spain had the chance to participate in practical workshops on four key themes (twitter, facebook, instagram and LinkedIn). **60** employees took part in the workshops and were given a guide to digital best practices.

each made up of three stages. The perfect opportunity for all our Talents to explore and be trained in this new software and all its features. The goal is for everyone to benefit from the power of these new tools regardless of their level of digital maturity. It's a conviction shared by our managers - **digital tools must improve the working conditions of all our Talents.**

Oney Spain's HR Department holds its "Potencia tu marca" event.

100 employees took part in an awareness- raising conference led by an external expert on the

Oney France and Portugal have trained their teams in Office 365.

ewly equipped with Office 365, introductory training by external experts was provided to the entire company for **two sessions**,

2/ MAKING THE MOST OF DIGITAL TECH FOR BETTER HUMAN RELATIONS WITH CUSTOMERS AND PARTNERS (COMMITMENT #5)

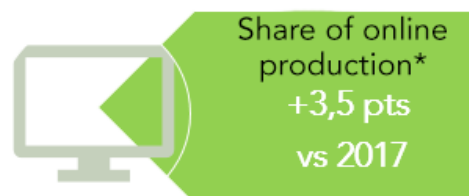
- We reinvent ourselves every single day to offer fresh, innovative services, and to cultivate human relationships and trust, because we believe that the quality of our human relations is the key to standing out from the crowd.

We listen to what our customers tell us, and in most of our countries we monitor our customer satisfaction rate measured in NPS (Net Promoter Score) - for France, Spain, Russia, Hungary and Portugal.



- In this age of digitalisation, we also strive to ensure that our solutions combine the best of digital and human aspects so that we can support our customers and partners and offer a memorable and personalised shopping experience. We want **autonomous customers** who **feel free to contact us** and **demand a high-quality and personal response**.

* Together France, Portugal, Hungary and Spain have an online influence in the production of credit accessible on the internet of **41.8%** - an increase of 3.5 pts compared to 2017. These same countries, plus Russia, have 1.7 million customer accounts.



IN SHORT

Oney France has launched a customer relations tool and is freeing up its CRM! This new Customer Relationship interface, which is more ergonomic and intuitive, frees the advisers from repetitive technical tasks, allowing them to focus on listening to and advising customers. The interface provides a 360°

overview of the customer in one click. The benefit is twofold: satisfied customer advisers, equipped with a tool to properly carry out their advisory role, and satisfied customers, who receive a personalised welcome and suggestions for even more suitable solutions.

Oney Spain has optimised its website and app to give more autonomy to its customers on the administrative management of their solutions.

IN SHORT

Oney France is giving its customers more autonomy for a smoother user experience.

Over the course of 2018, the France teams redesigned and integrated new functionalities into the customer areas on their site and app to make customers more autonomous in the management of their accounts: clearer "login" area, positioned opposite the card, also made more visible, and a simplified account overview. Work was also carried out to clarify the online instructions, to make them less technical and more understandable to all.

In a country currently entering and embracing the digital age, our Hungary teams have developed an informative online video.

In line with our transparent approach with customers when it comes to the financial solutions marketed by ONEY, and our desire to support customers online, Hungary has come up with an instructive animated video.

Oney in Portugal has decided to digitise the customer experience, by making digital statements the default for its customers when they sign up. As a result, **5,092,099** digital statements were sent in 2018, an increase of

3%, while the number of online accounts created rose by 23% (to reach **338,912** customer accounts), and the country now has **110,000** app users (30% more than their forecast).

Oney France has developed help tools and guides to better support its customers and future prospects. Two guides have been improved [the loan guide, budget guide] and two new guides have been developed [insurance guide and good practice guide]. **5,000** internet users visit the loan guide every month.

3/ HARING THE VALUE GENERATED BY DATA (COMMITMENT #6)

The nature of our business means we process a lot of data every day. For many years now, we have been particularly attentive to the processing of this data [digital or otherwise] to guarantee its integrity and security. We have made it a question of trust, beyond regulation.

As a new and important commitment of our social responsibility policy, we are doing our utmost to provide measurement indicators to our stakeholders.

C| Actions/results for a more sustainable world « working together to improve consumer behaviour »

« A UN report warns that if global growth continues to consume raw materials at the same rate as we do now, their consumption will triple by 2050, while our planet is already unable to meet our needs. At the heart of all these concerns and in the face of this societal challenge, we want to anticipate the future lifestyles and work towards ensuring more sustainable consumption. We refuse to be an organisation that encourages frenzied consumer behaviour.

We want to anticipate the lifestyles of tomorrow and commit ourselves to a more reasonable consumer approach. We want to encourage this new approach to consumption through our products, our services, our partnerships, and our behaviour. As the first to be affected, we must take action on our own consumption. »

1/ ACTING AND GETTING OUR STAKEHOLDERS TO ACT FOR MORE SUSTAINABLE CONSUMPTION (COMMITMENT #7)

Our products and services are our driving force, and at the heart of our model of creating value for society. If we want to have a strong positive impact on society, we know that it will come through the power of our products and services, which reach more than 10 million customers worldwide. For this reason, since 2018 we have been working to develop products and services that encourage and motivate our customers to adopt sustainable and more qualitative consumption and use.

Through our solutions and services, we want to promote more sustainable consumption, and we know that this involves a process of innovation and continuous improvement.

IN SHORT

Oney teams in Romania have decided to join a government initiative to encourage the purchase of eco-friendly refrigerator/washing machine products. The Romanian government has been giving the public 400 RON vouchers for every purchase of an environmentally friendly refrigerator or washing machine, to replace an old product. Oney decided to join the initiative and lowered its interest rate by **17** points when applying for a loan for this type of product!

Oney saves trees with its Automatic solution. Automatic is the Spanish version of Oney's ANPR payment solution. This solution, among other things, avoids the printing of payment vouchers. On the basis of **1,335,842** annual transactions, we estimate that we saved **85.4 kg** of paper and **4.27** trees in 2018.

Oney Insurance in Malta has developed "green" insurance products with Oney Spain and Oney Portugal. Jumbo Box in Portugal and Mobile Protect in Spain are two insurance products that offer environmentally friendly alternatives:

- When a mobile device is broken, the insurance prioritises repair,
- If the device has been stolen or cannot be repaired, a reconditioned device is given to the policyholder, as long as an equivalent device is available and the customer agrees.

Between 2016 and 2018, the option to receive a reconditioned device has progressed, and we are seeing a **12.71%** rise in refurbished devices given to our policyholders.

Oney in Portugal is embracing "dematerialisation" and has gone paper-free with its partners. From now on, the entire membership and management process in Portugal will be digitised - for direct memberships and via partners as well. There are 200 Oney partner points of sale where our financing and payment solutions are offered. It's an effective approach that benefits the customer and reduces paper consumption for the partner and for Oney. Portugal has used **29%** less paper this year than it did in 2017 (93 T of paper used in 2018)

Oney Trust

Oney Trust in France has developed anti-fraud and digital profiling solutions for the sharing economy and local communities. In line with our ambition to support new, more sustainable economies, Oneytrust has initiated a partnership with seloger.com, a website for the exchange of services and purchases between individuals. **And it has no intention of stopping there, as a key player in establishing trust for peer-to-peer transactions online.**

2/ SUPPORTING AND PROMOTING KEY PLAYERS FOR EFFICIENT CONSUMPTION THAT'S ACCESSIBLE TO ALL (COMMITMENT #8)

Thanks to our new socially responsible ambitions and because they do not always exist, we are keen to support those involved in new methods of consumption that are more respectful of the planet and its resources, through a policy of voluntary patronage. We also want to take action and support those who repair the impacts of excessive consumption.

IN SHORT

Oney in Portugal has supported two organisations that campaign for the environment. 1,000 euros were donated to the charity Quercus, which works for the protection of nature. And **1385** euros were donated to the charity Brigada Do Mar, which works for the cleaning and conservation of rivers and oceans.

Oney, partner of the World Clean Up Day organisation in 2018, took part in World Clean Up Day on 14 September 2018. **150** employees from four countries collected litter discarded in public spaces at this special one-day event. We contributed to collecting 400 kg of waste. The day helped raise awareness about the amount of

waste that pollutes our cities and the environment, and the importance of recycling and sorting.

3/ MAKING A COMMITMENT TO CARBON NEUTRALITY AND PROTECTING RESOURCES (COMMITMENT #9)

We work at the heart of consumer society, and we are aware of the negative effects of overconsumption and compulsive buying. We therefore want to take action at our level and be reasonable in our own consumption. Aware of the impact of our digital activities, our paper consumption and our travels, we strive to measure our impact and have begun to take steps towards improvement where we can.

• Paper consumption

For several years now, we have been committed to using paper more efficiently in our business, and our overall consumption in kilograms of paper decreased between 2017 and 2018, from 455 tonnes of paper used in 2017 to 369 tonnes in 2018 **(-13%)**, despite an increase in our economic activity. Oney's consumption ratio of kilograms of paper used per euro of net banking income generated has fallen by **16%** compared to 2017.

A decline recorded in almost all countries. Only Romania has increased its paper consumption compared to the euro of NBI, due to the adoption of new legislation which required the printing of numerous documents for the subsidiary and for customers, and Spain which has carried out 2 massive customer marketing campaigns to promote the personal loan.



Paper consumption
396,313 kg
-13% vs 2017



Electricity consumption
Buildings
2,441,258 Kwh
+ 7% vs 2017



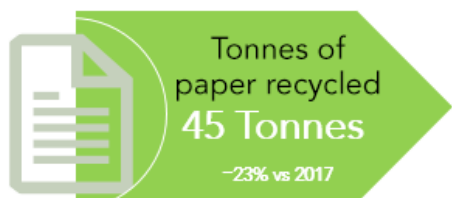
Kg of paper for
€1000 NBI
0.82kg
-16% vs 2017



Kwh per employee
1,408 kwh
-6% vs 2017

This steady decline year on year has been achieved through internal employee awareness campaigns, the increased use of digital data processing (dematerialisation of communications/ correspondence, pay slips not printed in some countries, etc.) and environmentally friendly printer settings.

The other factor in reducing consumption is the development of online account statements. More than **17 million e-statements were sent** in France in 2018 (up 6% from 2017), 5 million in Portugal (up 3% vs. 2017) and 2 million in Spain (up 8% vs. 2017). It should be noted that Spain invoices customers for paper deliveries, and that Portugal now opts, by default, for electronic statements for new customers. Hungary began this type of delivery in 2017 and has shown a spectacular increase from 5,700 statements sent in 2017 to 12,750 (an increase of 120%). In total, the sending of e-statements increased by 1% between 2017 and 2018. The increase has been curbed in some countries where the sending of electronic statements has been limited to active or open account customers to avoid sending unnecessary e-statements - a complementary approach that is also environmentally friendly.



Oney also encourages the recycling of paper used in our subsidiaries. In 2018, **45 tonnes** of paper were recycled. Progress varies depending on the countries and their level of maturity on the issue, beyond all the awareness campaigns. We also know that the best way to reduce waste is not to create it in the first place. So we are proud to see that in some countries the volume is decreasing, because they are using less paper at the source. Spain and Portugal have rolled out "volunteer drop-off points" at several locations on their site so that employees can recycle more easily.

- **Electricity consumption of our buildings**

In some countries, Oney employees do not work in ONEY offices but at our retail partners' sites, like in Hungary, Romania and Ukraine. Other countries are part of a rental system, and electricity consumption is included in the tenancy fees, with no opportunity to see their individual usage, which is the case for Poland and Oneytrust. Our 2018 electricity consumption therefore concerns the subsidiaries France, Italy, China, Russia, Spain, Malta and Portugal.

Mindful of energy wastage, ONEY teaches its teams about responsible behaviour when it comes to devices and lights. These awareness-raising campaigns, coupled with an increase in the density of our buildings, enabled us to reduce electricity consumption in kWh per employee per year by **6%** between 2017 and 2018.

Only Malta and Spain have increased their rates, by 60% and 7%, respectively, because they have greatly expanded the spaces they use.

Oney continues to be vigilant and to constantly move forward towards more sustainable energy consumption.

IN SHORT

The teams of Oney Spain have launched a "Green IT" initiative, as part of the OneyGreen approach. The initiative has helped to set up a charter of good IT practices, circulated to all the Oney Talents in the country. This initiative also involved the automatic shutdown

of all Oney's electronic devices from 11.00 pm until 7.00 am. The teams' goal: to reduce the power consumption of their servers (**-12%** consumption vs. 2017), reduce the environmental impact, and to get people involved in working for CSR.

Oney has removed all plastic cups in its Italian subsidiary Oney Data. From now on, all employees in the Italian subsidiary are provided with a coffee cup: no more plastic cups. This represents a saving of **7,200** cups and €1200 a year.

D| Actions for a more ethical approach to our business

Based on our operational commitments to society, we have reinforced our commitments by adding ethical principles that will guide our daily work.

1/ WE ACT WITH TRANSPARENCY (PRINCIPLE #1)

For Oney, acting with transparency means ensuring that each of our stakeholders understands our business plan and our decisions. We will hold ourselves to account to provide meaning and purpose while respecting the interests of our stakeholders and those of the company.

IN SHORT

The Management Committees in France and Hungary have invited Talents to the table. Every month, **2** volunteer Talents can take part in their subsidiaries' Management Committee. The initiative was launched in 2018 and allows Talents to experience the life and challenges of leaders at a committee. For the sake of transparency, they also participate in decisions, give opinions and offer new points of view. All parties have been delighted with this formula, where everyone takes something away, improving their knowledge of global or more specific issues.

Oney Group's General Management true or false quiz. To help improve transparency on all strategic topics at Oney and to answer questions on current events, a communication entitled "the DG true or false" is sent every month to our Talents in the Corporate Department and the countries' Management Committees. This initiative will be continued in France from 2019!

Oney's subsidiary in Russia is rethinking its marketing strategy to make things more "understandable" for its customers. In 2018, the teams completely reworked the marketing of its credit solutions in terms of explaining rates and fees. The goal was to ensure that all pricing would be more comprehensive, transparent and clear to customers. The language was also adapted to use more common, non-technical language to the satisfaction of the customers.

2/ WE ACT WITH INTEGRITY AND IN ACCORDANCE WITH OUR CODE OF ETHICAL CONDUCT (PRINCIPLE #2)

Oney has had a code of ethics for several years now that governs the principles of quality of customer service, relationships both outside and inside the company, and the responsibilities of company staff. This code is applicable to all companies in the group and to all employees. When employees join one of our companies, they are all made aware of our key principles, and in the framework of their duties and obligations undertake to respect the rules.

- **Anti-corruption measures**

Oney was committed to fighting corruption before France's SAPIN II law. For several years already, Oney has applied good practices when it comes to corruption: stipulations in the rules of procedure and the code of ethics, a procurement charter, and the possibility for all employees to report any action they deem to be corrupt.

When the SAPIN II law came into effect, the Oney Group's Risk Department strengthened its anti-corruption approach. The team updated and supplemented the Anti-Corruption Guide, which details best practices for the professions at risk by reinforcing the requirements. These same at-risk professions are trained by external experts. The functions less exposed to this risk are trained by internal systems. Lastly, the Oney Group's Risk Department reinforces anti-corruption measures and checks, across all departments affected by the risk of corruption. To further strengthen its proactive approach, Oney has decided to check the relevance of the initiatives deployed in the Group's entities, and their compliance with the requirements; most of them have been audited, and associated action plans are ongoing.

To establish a global and harmonised approach and further enhance our actions, the Risk Department is refining the level of granularity of corruption risk in the risk mapping developed with Oney's entities. Oney has a tool available to all "due diligence" entities; this tool is used to check the anti-corruption status of our current and future partners.

We are in a process of continuous improvement and consolidation of the action plans. We are also thinking about concrete, reliable and specific measurement indicators.

- **Principles of vigilance against tax evasion**

Our business does not expose us to any risk of tax evasion; Oney has no activity in any countries known as a "tax haven" or in non-cooperative countries (OECD list).

Oney, which operates commercially in 11 countries (including nine European Union countries), fulfils its corporate duties by paying taxes in the countries in which it operates, and by recruiting locally. We are mindful that no one should get out of participating in the public contribution, and combating tax avoidance is a condition of tax consent. For more information, see our financial report on Oney.com.



Amount of taxes
paid in 2018
€13,072,00

3/ WE DIALOGUE AND BUILD TOGETHER WITH OUR STAKEHOLDERS (PRINCIPLE #3)

Ever mindful of our responsibility and our role, we are committed to building lasting, constructive relationships with those around us. We believe in collective intelligence, a tool for innovation that inspires concrete solutions acceptable to all. Consulting our stakeholders helps to enhance our corporate decisions.

IN SHORT

Oney Insurance in Malta has interviewed policyholders to gather their opinions on consumer loan borrower insurance. At the end of 2017, an online forum was set up to discuss with policyholders and better understand their needs and expectations for this flagship product. During these discussions, some themes for improving of our product were identified and have been taken into account for the upcoming changes to our revolving credit borrower insurance product (April 2019).

Oney Data in Italy is co-building its new platform with its partner and end customers. Oneydata teams have redesigned their data sharing platform in collaboration with Auchan and Auchan's suppliers. Over the course of ten workshops, a version was produced that was approved by all participating stakeholders. This successful teamwork has allowed Oney Data to initiate a new and more collaborative partner relationship for better customer satisfaction.

Oney's teams in Russia are launching the Unicorn project to co-build their new business strategy. Assisted by an incubator, the subsidiary's management has decided to offer volunteer employees the chance to contribute to writing the new business project, with **11** Talents taking part in this collaborative process throughout the summer of 2018. The group of Talents started the work by identifying customer needs [identified through multiple in-depth interviews] that were used from the very beginning of the strategic thinking. This successful collaborative project had the added benefit of giving our Talents an insight into a strategic project in startup mode!

05.

FOR MORE INFORMATION

Appendices of the figures by country

Oney workforce by country and gender

	(In number)	Workforce at the end of the period	Male workforce at the end of the period	Female workforce at the end of the period
Bank China	2018	68	36	32
	% 17/18	-45%	-47%	-43%
Oney Trust	2018	47	29	18
	% 17/18	N/A	N/A	N/A
Bank France	2018	1,068	435	633
	% 17/18	6%	8%	4%
Bank Hungary	2018	125	25	100
	% 17/18	-2%	0%	-2%
Bank Italy	2018	15	11	4
	% 17/18	36%	83%	-43%
Bank Malta	2018	25	12	13
	% 17/18	32%	33%	30%
Bank Poland	2018	353	51	302
	% 17/18	-2%	-27%	4%
Bank Portugal	2018	352	114	238
	% 17/18	11%	-48%	148%
Bank Romania	2018	125	31	94
	% 17/18	-13%	55%	-24%
Bank Russia	2018	105	33	72
	% 17/18	42%	27%	50%
Bank Spain	2018	289	119	170
	% 17/18	-1%	0%	-2%
Bank Ukraine	2018	9	3	6
	% 17/18	29%	0%	50%
Oney Group	2018	2,581	899	1,682
	% 17/18	4%	-7%	11%

Breakdown by type of contract by country

		% of fixed-term contracts	% of permanent contracts	% of full-time contracts	% of part-time contracts
China	2017	91%	9%	100%	0%
	2018	84%	16%	100%	0%
	% 17/18	-7 pts	+7 pts	+0 pt	+0 pt
Oney Trust	2017	Unknown	Unknown	Unknown	Unknown
	2018	9%	91%	98%	2%
	% 17/18	N/A	N/A	N/A	N/A
France	2017	4%	96%	92%	8%
	2018	4%	96%	92%	8%
	% 17/18	+0 pt	+0 pt	+0 pt	+0 pt
Hungary	2017	1%	99%	93%	7%
	2018	1%	99%	94%	6%
	% 17/18	+0 pt	+0 pt	+1 pt	-1 pt
Italy	2017	0%	100%	100%	0%
	2018	20%	80%	100%	0%
	% 17/18	+20 pts	-20 pts	+0 pt	+0 pt
Malta	2017	0%	100%	100%	0%
	2018	0%	100%	96%	4%
	% 17/18	+0 pt	+0 pt	-4 pts	+4 pts
Poland	2017	47%	53%	100%	0%
	2018	41%	59%	98%	2%
	% 17/18	-6 pts	+6 pts	-2 pts	+2 pts
Portugal	2017	11%	89%	94%	6%
	2018	14%	86%	97%	3%
	% 17/18	+3 pts	-3 pts	+3 pts	-3 pts
Romania	2017	1%	99%	95%	5%
	2018	0%	100%	98%	2%
	% 17/18	-1 pt	+1 pt	+3 pts	-3 pts
Russia	2017	7%	93%	85%	15%
	2018	4%	96%	73%	27%
	% 17/18	+3 pts	-3 pts	-12 pts	+12 pts
Spain	2017	10%	90%	82%	18%
	2018	9%	91%	85%	15%
	% 17/18	-1 pt	+1 pt	+3 pts	-3 pts

		% of fixed-term contracts	% of permanent contracts	% of full-time contracts	% of part-time contracts
Ukraine	2017	0%	100%	100%	0%
	2018	0%	100%	100%	0%
	% 17/18	+0 pt	+0 pt	+0 pt	+0 pt
Oney Groupe	2017	16%	84%	93%	+7 pts
	2018	13%	87%	93%	+7 pts
	% 17/18	-3 pts	+3 pts	+1 pt	+0 pt

Training hours by country

	Total training hours 2017	Total training hours 2018	% 18/17	Annual training hours per employee at end of period 2017	Annual training hours per employee at end of period 2018	Variation in hours 18/17
China	2,300	5,174	125	19	76	58
Oney Trust	553	371	-33	12	8	-4
France	12,104	14,270	18	1	13	12
Hungary	6,244	3,422	-45	49	27	-22
Italy	1,162	975	-16	106	65	-41
Malta	634	1,088	72	33	44	11
Poland	7,231	5,548	-23	20	16	-4
Portugal	16,513	18,099	10	52	51	-1
Romania	2,722	5,720	110	19	46	27
Russia	1,379	6,836	396	19	65	46
Spain	20,900	13,023	-38	71	45	-26
Ukraine	350	152	-57	50	17	-33
Oney Groupe	72,092	74,678	4	29	29	0

Consommation et usage du papier

		Paper consumption (in kg)	Volume of recycled paper (in kg)
Ukraine	2017 (10/2016 - 09/2017)	70	17
	2018 (01/01/2018 - 31/12/2018)	68	73
	% 17/18	-3%	329%
China	2017 (10/2016 - 09/2017)	750	375
	2018 (01/01/2018 - 31/12/2018)	600	300
	% 17/18	-20%	-20%

		Paper consumption (in kg)	Volume of recycled paper (in kg)
Spain	2017 (10/2016 - 09/2017)	99,550	1,910
	2018 (01/01/2018 - 31/12/2018)	108,919	4,320
	% 17/18	9%	126%
France	2017 (10/2016 - 09/2017)	154,000	43,500
	2018 (01/01/2018 - 31/12/2018)	130,448	23,140
	% 17/18	-15%	-47%
Hungary	2017 (10/2016 - 09/2017)	23,500	530
	2018 (01/01/2018 - 31/12/2018)	22,000	896
	% 17/18	-6%	60%
Italy	2017 (10/2016 - 09/2017)	75	Unknown
	2018 (01/01/2018 - 31/12/2018)	75	Unknown
	% 17/18	0%	N/A
Malta	2017 (10/2016 - 09/2017)	826	185
	2018 (01/01/2018 - 31/12/2018)	403	370
	% 17/18	-51%	100%
Poland	2017 (10/2016 - 09/2017)	36,500	Unknown
	2018 (01/01/2018 - 31/12/2018)	30,490	Unknown
	% 17/18	-16%	N/A
Portugal	2017 (10/2016 - 09/2017)	13,550	11,200
	2018 (01/01/2018 - 31/12/2018)	93,200	14,049
	% 17/18	-29%	25%
Romania	2017 (10/2016 - 09/2017)	5,800	Unknown
	2018 (01/01/2018 - 31/12/2018)	6,500	Unknown
	% 17/18	12%	N/A
Russia	2017 (10/2016 - 09/2017)	3,000	400
	2018 (01/01/2018 - 31/12/2018)	3,200	700
	% 17/18	7%	75%
Oney Trust	2017 (10/2016 - 09/2017)	Unknown	Unknown
	2018 (01/01/2018 - 31/12/2018)	410	950
	% 17/18	N/A	N/A
Oney Groupe	2017 (10/2016 - 09/2017)	454,621	58,147
	2018 (01/01/2018 - 31/12/2018)	396,313	44,798
	% 17/18	-13%	-23%

Electricity consumption		Power consumption (KWH)	Data centre power consumption (KWH)	KWH consumed /average employee
Ukraine	2017 (10/2016 - 09/2017)	Unknown	Unknown	Unknown
	2018 (01/01/2018 - 31/12/2018)	Unknown	Unknown	Unknown
	% 17/18	N/A	N/A	N/A
China	2017 (10/2016 - 09/2017)	118,645	Unknown	Unknown
	2018 (01/01/2018 - 31/12/2018)	111,674	Unknown	Unknown
	% 17/18	-6%	N/A	72%
Spain	2017 (10/2016 - 09/2017)	385,082	146,557	1,578
	2018 (01/01/2018 - 31/12/2018)	458,681	128,882	1,693
	% 17/18	19%	-12%	7%
France	2017 (10/2016 - 09/2017)	1,471,255	432,163	1,579
	2018 (01/01/2018 - 31/12/2018)	1,508,842	410,691	1,479
	% 17/18	3%	-5%	-6%
Hungary	2017 (10/2016 - 09/2017)	Unknown	Unknown	Unknown
	2018 (01/01/2018 - 31/12/2018)	Unknown	Unknown	Unknown
	% 17/18	N/A	N/A	N/A
Italy	2017 (10/2016 - 09/2017)	Unknown	Unknown	0
	2018 (01/01/2018 - 31/12/2018)	22,623	Unknown	1,885
	% 17/18	N/A	N/A	N/A
Malta	2017 (10/2016 - 09/2017)	12,849	6,428	676
	2018 (01/01/2018 - 31/12/2018)	27,104	6,428	1,084
	% 17/18	111%	0%	60%
Poland	2017 (10/2016 - 09/2017)	Unknown	Unknown	Unknown
	2018 (01/01/2018 - 31/12/2018)	Unknown	Unknown	Unknown
	% 17/18	N/A	N/A	N/A
Portugal	2017 (10/2016 - 09/2017)	211,645	212,162	802
	2018 (01/01/2018 - 31/12/2018)	220,334	181,331	757
	% 17/18	4%	-15%	-6%
Romania	2017 (10/2016 - 09/2017)	Unknown	Unknown	Unknown
	2018 (01/01/2018 - 31/12/2018)	Unknown	Unknown	Unknown
	% 17/18	N/A	N/A	N/A
Russia	2017 (10/2016 - 09/2017)	83,903	Unknown	1,472
	2018 (01/01/2018 - 31/12/2018)	92,000	Unknown	902
	% 17/18	10%	N/A	-39%

		Power consumption (KWH)	Data centre power consumption (KWH)	KWH consumed /average employee
Oney Trust	2017 (10/2016 - 09/2017)	Unknown	Unknown	Unknown
	2018 (01/01/2018 - 31/12/2018)	Unknown	Unknown	Unknown
	% 17/18	N/A	N/A	N/A
Oney Groupe	2017 (10/2016 - 09/2017)	2,283,379	797,310	1,495
	2018 (01/01/2018 - 31/12/2018)	2,441,258	727,332	1,408
	% 17/18	7%	-9%	-6%

06.

Notes

This is a transitional report that details new societal commitments, along with actions from previous years. As a result, for some CSR issues and risks, the strategies and policies are still being defined and will be presented more precisely in the report for 2019 financial year. This means there may be some partial results associated with these topics in this first report.

(*) Also, the figures relating to the total production of financing solutions granted to our customers, the total production of financing solutions granted to our customers via our partners, the countries of operation and the number of customers, concern activities that are monitored and controlled.

(*) Finally, the number of employees in the business model represents all employees including entities created in 2018 and continued in 2019. The workforce reported in the "Results of these policies" section of this report only includes employees in activities that were active and open for the whole of 2018, including China.

07.

Glossary and definitions

A

ABSENTEEISM

This is the absenteeism rate for illness. It is calculated by dividing the total number of hours of sick leave out of the total number of hours theoretically worked. effectifs car il y a une exclusion de la Hongrie, la Pologne, la Roumanie, l'entité Oney Trust et l'Ukraine. La consommation d'énergie des data centers n'est pas incluse.

E

ELECTRICITY CONSUMPTION OF BUILDINGS (IN KWH)

Electricity consumption of the premises of Oney entities expressed in kWh. When a site is part of a hypermarket or a shopping mall, the consumption rates are not available. This is the case for Romania, Ukraine and Hungary. When a site is a tenancy, electricity consumption is included in the fees and not communicated to tenants individually, which is the case of Oney Trust and Poland. The Electricity consumption of buildings indicator is limited to 74% of the workforce because Hungary, Poland, Romania, the entity OneyTrust and Ukraine are excluded. Energy consumption of data centres is not included.

|

INFLUENCE OF WEB PRODUCTION

This is the share of the amount of loans obtained online or by mobile out of the total amount of credit obtainable online or on a mobile. This rate includes data from Spain, Portugal, France, and Hungary. The other entities were not included in the calculation.

INTERNAL PROMOTION RATE OF MALE MANAGERS

This rate measures the proportion of men hired in the recruitment of managers during the reporting period. It is calculated by dividing the number of new male managers by the total number of new managers (managers hired externally + managers promoted internally).

INTERNAL PROMOTION RATE OF MANAGERS

This rate measures the proportion of new managers coming from internal promotion. It is calculated by dividing the number of new female managers by the total number of new managers (managers hired externally + managers promoted internally).

K

KWH PER EMPLOYEE PER YEAR:

This represents the electricity consumption of the Oney's business premises expressed in kWh divided by the average number of employees present during the reporting period. The 'Electricity consumption of buildings' indicator is limited to 74% of the workforce because Hungary, Poland, Romania, the entity OneyTrust and Ukraine are excluded.

N

NET INCOME

The net income (or earnings) is the financial value that Oney has actually earned. It consists of operating results, both financial and extraordinary income, from which taxes must be taken. This result assesses the company's financial health. Positive net income represents profits that a company can distribute to shareholders in the form of dividends or put it in reserve. Negative net income (loss) is a deficit that negatively impacts the reserve and the value of the company.

NPS: NET PROMOTER SCORE

The Net Promoter Score is a management tool used to evaluate customers' satisfaction and loyalty in their relations with our company. Custom satisfaction questionnaire including the NPS question: * "Would you recommend our brand to your friends and colleagues? ». The score given by the customer following this question is used to determine they are a: Promoter (score of 9 or 10) / Passive (score of 7 or 8) / Detractor (scores from 0 to 6). The overall Net Promoter Score, which is a score between -100 and +100, is then calculated as follows: (% of promoters) - (% of detractors) = NPS à 6). Le Net Promoter Score global, qui est un score entre -100 et +100, est ensuite calculé de la manière suivante : (% de promoteurs) - (% de Détracteurs) = NPS

NUMBER OF ONLINE CUSTOMER ACCOUNTS

the number of customers with an Oney account on one of our Oney websites. Number of customer accounts for entities whose information is relevant and available. This concerns Spain, Portugal, France, Russia and Hungary.

P

PAPER CONSUMPTION (IN KG)

Consumption in kilograms of paper, taking into account the paper used for internal printing, management letters and commercial letters sent to our customers and partners by Oney entities.

PERCENTAGE OF PERMANENT CONTRACTS

This is the share of permanent contracts out of all contracts in place at Oney (permanent contracts plus fixed-term contracts).

PERCENTAGE OF WOMEN IN NEW MANAGERS

This rate measures the proportion of women hired in the recruitment of managers during the reporting period. It is calculated by dividing the number of new female managers by the total number of new managers (managers hired externally + managers promoted internally).

R

RATIO KG OF PAPER FOR €1000 OF NBI GENERATED

This ratio represents the paper used to generate €1000 of NBI. It is calculated by dividing the total paper consumption in kg by the NBI in €.

REDUNDANCY

The number of redundancies in the company, whatever the reason and the type of contract, during the reporting period.

S

SHARE OF PERFORMING LOANS

This rate represents the proportion of outstanding loans owed by our customers with no arrears, out of all outstanding loans owed by our customers. It is calculated by dividing the portion of outstanding loans owed by our customers with no arrears by the total amount of outstanding loans owed by our customers.

**TOTAL AMOUNT OF CUSTOMER PLANS AND PROJECTS FINANCED**

This amount corresponds to the total production of financing solutions granted to our customers during the reporting period. See definition.

TOTAL AMOUNT OF CUSTOMER PLANS AND PROJECTS FINANCED VIA OUR PARTNERS

This amount corresponds to the total production of financing solutions granted to customers via our partners during the reporting period. See definition.

TOTAL HOURS OF TRAINING

The total number of training hours provided to employees regardless of the method and type of training (face-to-face, e-learning, etc.). For e-learning courses, the actual hours of training have been taken into account.

TOTAL PRODUCTION OF FINANCING SOLUTIONS

The total amount of financing granted to customers. This amount does not include cash payments.

TOTAL PRODUCTION OF FINANCING SOLUTIONS GENERATED VIA OUR PARTNERS

The total amount of financing granted to customers via our retail partners. This amount does not include cash payments or additional financing amounts (cross selling).

TRAINING RATE

The training rate represents the share of time allocated to training out of the total time actually worked, for all Oney employees. It is calculated by dividing the total number of training hours by the total number of hours actually worked.

TURNOVER

Staff turnover is calculated by dividing the number of people on permanent contracts who have left the company by the average of people on permanent contracts present in the company during the reporting year.

**VOLUME OF USED PAPER RECYCLED (IN KG)**

The volume of paper used in-house that has been sorted and put in a bin for recycling. To date, ten business units have set up paper sorting and recycling. Romania, Poland and Italy are therefore excluded from the total volume in 2018.

08.

Our contribution to the UN Sustainable Development Goals

UN Sustainable Development Goals		
> PRINCIPLE OF ACTION #1	WE ACT WITH TRANSPARENCY	
> PRINCIPLE OF ACTION #2	WE ACT WITH INTEGRITY AND IN ACCORDANCE WITH OUR ETHICAL PRINCIPLES	
> PRINCIPLE OF ACTION #3	WE DIALOGUE AND BUILD TOGETHER WITH OUR STAKEHOLDERS	
> PRINCIPLE #1	ENCOURAGING THE DEVELOPMENT OF TALENT FOR THE LONG-TERM	 
> PRINCIPLE #2	PROMOTING DIVERSITY AND EQUAL OPPORTUNITY	  
> PRINCIPLE #3	DÉVELOPPER DES SOLUTIONS ACCESSIBLES AU PLUS GRAND NOMBRE	
> PRINCIPLE #4	MAKING DIGITAL TECHNOLOGY A SOURCE OF INCLUSION FOR OUR TALENTS	
> PRINCIPLE #5	USING DIGITAL TECHNOLOGY FOR THE BENEFIT OF HUMAN RELATIONS	 
> PRINCIPLE #6	SHARING THE VALUE GENERATED BY DATA	
> PRINCIPLE #7	ACTING AND GETTING OUR STAKEHOLDERS TO ACT FOR MORE SUSTAINABLE AND EFFICIENT CONSUMPTION	  
> PRINCIPLE #8	SUPPORTING AND PROMOTING KEY PLAYERS FOR EFFICIENT AND SUSTAINABLE CONSUMPTION THAT'S ACCESSIBLE TO ALL	   
> PRINCIPLE #9	MAKING A COMMITMENT TO CARBON NEUTRALITY	 

09.

Report from the statutory auditor, designated independent third party, on the consolidated statement of non-financial performance

• CREDITS •

Editorial :
Oney Communication Department

Design and production :
ULTRAMEDIA

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