





NON-FINANCIAL PERFORMANCE

S STATEMENT OF NON-FINANCIAL PERFORMANCE

ABOUT THIS STATEMENT			
1.	ONEY TODAY7		
	A. Profile		
	B. Our business model - our value chain9		
	C. Our governance		
	D. Our manifesto		
2.	DESCRIPTION OF THE MAIN CSR CHALLENGES AND RISKS ASSOCIATED WITH THE COMPANY'S BUSINESS OR THE USE OF ITS PRODUCTS AND SERVICES		
	A. Major societal trends13		
	B. Societal risks and challenges that open up new opportunities 18		
3.	DESCRIPTION OF POLICIES APPLIED IN ORDER TO MANAGE THESE RISKS		
	A. A well-established policy of social responsibility		
	B. Our commitments to a build «a fairer, more human and more sustainable society»		
	C. CSR governance for an integrated approach to sustainable and responsible change		
	D. Risk management, our foundation22		
4.	PRESENTATION OF THE RESULTS OF THESE POLICIES, INCLUDING PERFORMANCE INDICATORS		
	A. Actions/results for a fairer world for humans: «Acting as a springboard for the success of those around us»		
	B. Actions/results for a more human world «Creating human value through our digital transformation»		
	C. Actions/results for a more sustainable world «working together to improve consumer behaviour»		
	D. Actions and results for a more ethical approach to our business 39		

5.	NOTES	2
6.	GLOSSARY AND DEFINITIONS44	ł
7.	OUR CONTRIBUTION TO THE UN SUSTAINABLE DEVELOPMENT GOALS48	3
8.	APPENDICES	I
9.	REPORT FROM THE STATUTORY AUDITOR, DESIGNATED INDEPENDENT THIRD PARTY, ON THE CONSOLIDATED STATEMENT OF NON-FINANCIAL PERFORMANCE	5

ABOUT THIS STATEMENT



This report is Oney Bank's second statement of non-financial performance. It has been established in the context of a change of majority shareholder. Since October 2019, Oney has had two shareholders: BPCE for a share of 50.1% and Auchan Holding with 49.9%. Oney has decided to draw up a statement of extra-financial performance covering its activities.

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. It complies with new regulations on extra-financial performance statements, and has been drawn up in line with our other annual publications (in particular the annual financial report).

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 2019, and I.C.I. (In Confidence Insurance) are excluded from reporting for this year and will be integrated into the report for the next financial year. Since Belgium is a purely commercial entity known as free provision of services (or LPS) - (without Oney being physically present in the country), it is excluded from the scope of this report; its financial results are incorporated into the overall results. 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.

This report covers the 2019 financial year (from 1st January 2019 to 31 December 2019).

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 2018 data. When «Unknown» is indicated for 2019, 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 CSR policy. To make sure the scopes for 2018 and 2019 are comparable, the 2018 data has been recalculated without the Chinese subsidiary.

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 interactions, and establishing ourselves at the heart of the shopping experience. Our ambition for 2024 is to become the European leader in split payment solutions and everyday digital banking, working for the benefit of our retail partners and customers alike.

A. 2019 profile and financial results

- Total production of financing solutions granted to our customers*: **3 billion euros** (+9.4% vs. 2018)*
- Net profit: 43.9 million euros (+16.5% vs. 2018)
- Number of individual customers: 7,700,000 (1.5% vs 2018)
- **A global presence:** Commercial operations in 11 countries



B. Our business model - our value chain

IN FACTS Creating value daily

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.



1117 Kwh consumed per employee

8 Oneydata : data sharing & data analysis

Data & security

- Oneytrust: anti-fraud solutions & digital identity validation
- (10) Oneyinsurance: insurance solutions

Our strategic axes of growth

Growth in number of partners
 Innovation and new products

 International development
 New territories of growth through to our CSR program

Payment and financing solutions

 Saving 	5	Payment by vehicle
Split payment	6	Biometric payment
3 Personal loan	0	Payment by bank cards, private cards
(4) Assigned credit		private carus

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, allocated loans, revolving loans, personal loans, and 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. So far, only a quarter of land has escaped human activity. This figure looks likely to fall further if nothing changes, to just 10% in 2050 according to the 2018 Living Planet Report from WWF. 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 human 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. We have therefore developed a social responsibility 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

A WORD FROM JEAN-PIERRE VIBOUD- CEO OF ONEY



In 2018, we wrote our CSR policy, which boils down to three main focus areas, three challenges for the future, each of which lies at the heart of our development model:

- To improve the employability of our team members by helping them to achieve their personal career goals and rise to the challenges of digitalisation,
- Through our business activities, at the heart of consumer issues, to take action to achieve more sustainable consumption, and encourage others to do the same,
- In our daily work, we subscribe to the Cop21 agreements to reduce our carbon footprint.

These three challenges require a profound and extensive period of change. They will help each Oney employee find meaning and purpose in their daily work to become an agent of the change the world so clearly needs. They lie at the heart of our strategy for the years ahead. I am convinced that these objectives are the key to sustainable performance for Oney and all of its stakeholders.

DESCRIPTION OF THE MAIN CSR CHALLENGES AND RISKS ASSOCIATED WITH THE COMPANY'S BUSINESS OR THE USE OF ITS PRODUCTS AND SERVICES

A. Major societal trends

GROWING CONCERNS ABOUT THE ENVIRONMENT AND THE CLIMATE

A year dominated by the climate. In 2019, the environment became the main point of concern in France and the rest of Europe. Looking back, these past twelve months have been largely focused on the ongoing climate emergency, inevitably thrust into the political, meteorological, societal and scientific spotlight... With the symptoms of global warming still being felt in Australia as the year comes to a close, with temperatures reaching 49.8°C and an area twice the size of Belgium ravaged by forest fires since September, people around the world are now demanding change.

According to the 2019 GreenFlex Responsible Consumption survey of European consumers, climate change is indeed a major concern as we tackle biodiversity and plastic waste.



ENVIRONMENTAL ISSUES ARE EVERYONE'S CONCERN

The GreenFlex European study is supported by the Obs'COP 2019. CLIMATE AND PUBLIC OPINIONS INTERNATIONAL OBSERVATORY study carried out by IPSOS in 30 countries: 20 of the 30 countries across all continents in the survey consider the environmental situation in their country to be very negative, and the issue of **waste** ranks among the top three concerns almost everywhere, followed by **air pollution** (45%) and **climate change in third place** (40%), just ahead of water pollution.

Another significant fact, according to YouGov, is that a quarter (27%) of Britons now cite the environment as one of the three main problems facing the country, ranking it only behind Brexit (67%) and healthcare (32%).

However, just 53% feel that we need to radically adjust our lifestyles, a score which rises to 64% in France. More than half of those questioned also say they have already changed the way they live and consume, by recycling waste, buying seasonal fruit and vegetables, and even using less air conditioning and heating.

An even more recent survey by the EIB (European Investment Bank) confirms these figures on a global scale.



Source: BVA for the European Investment Bank

THE NEED TO CONSUME DIFFERENTLY THROUGHOUT EUROPE

Faced with this increased environmental awareness and tired of the constant incitations to overconsumption, European citizens are calling for more responsible and sustainable consumption. The French have gone so far as to raise the possibility of a different approach to consumption, forcing companies to acknowledge the need to innovate. By fighting the tendency to go around in circles and in true critical spirit, France is emerging as the perfect laboratory for this necessary transformation according to GreenFlex in 2019.

Our consumer society is also coming under fire of Europeans would like to live in a society less focused on consumption

80%

50%

feel we need to completely review our economic model

Based on the same Obs'COP study conducted by IPSOS in 2019, while nearly a third of respondents are hoping for a solution to climate change through technological innovation, a majority of them (53%) believe that the fight against climate change starts with a change in lifestyle. 55% of citizens state that they have already changed their lifestyle and patterns of consumption.

Some companies are also doing their bit through the "Make Friday Green Again" movement. 200 French brands sign up in 2019, agreeing to refuse to take part in the "Black Friday" event and to promote reasonable, sustainable and responsible consumption.

The movement was launched in 2016 by outdoor brand Patagonia with the slogan «100 Percent Today, 1 Percent Every Day» to mark the Black Friday event.

THE DIGITAL AGE, A COMPLEX SUBJECT FULL OF OPPORTUNITIES AND LIMITATIONS (SOURCE IT GREEN)

∮	\bigcirc					
PRIMARY ENERGY CONSUMPTION (PE)	GREENHOUSESGAS EMISSIONS (GHG)	WATER CONSUMPTION (WATER)	ELECTRICITY CONSUMPTION (ELEC)			
4.2%	3.8%	0.2%	5.5%			
		<u> </u>				
34		4.1				
BILLION PIECES OF	EQUIPMENT	BILLION USER	S			
There are 34 billion pieces of digital equipment in the world in 2019, with 4.1 billion						

There are **34 billion pieces of digital equipment in the world in 2019, with 4.1 billion users.** The mass of this digital world amounts to **223 million tonnes – the equivalent of 179 million cars (5 times the number of cars in france).**

On a global scale, in 2019, digital tech consisted of 34 billion pieces of equipment for 4.1 billion users. Also, more than 33 zettabytes of digital data were created worldwide in 2018, which is a 2.75% increase in the space of three years. Digital tech also has a significant footprint on humanity with 5.5% of the world's electricity consumption in 2019.

And it won't stop there. The digital world will grow by a factor of 3 to 5 between 2010 and 2025 to reach 5.5 billion users; according to the IDC, studies predict this sharp rise to continue, with 2,142 zettabytes of data generated in 2035. As a result, digital tech will go from a human carbon footprint of 2.5% to 6% in 2025, the biggest increase being that of greenhouse gases.

In response, the concepts of low-tech and digital ecodesign have been gaining ground, with companies multiplying their initiatives and innovating to reduce their environmental impact linked to digital tech. Experts are warning about digital overconsumption and some are now speaking out against 5G. Consumers, meanwhile, are expressing mistrust and unease regarding the use of all this data [collected], while brands are turning their attentions to the nature of the customer relationship in the digital age.

«The Future of Customer Experience», published by Futurum Research and produced for SAS, indicates that in 2030, 67% of interactions between brands and consumers using digital devices (online, mobile, etc.) will be handled by intelligent machines rather than by today's human operators. And 69% of decisions during customer interactions will be made by AI.

67% of customer interactions will be managed by intelligent machines in 2030.

(« The Future of Customer Experience »)

In the EMEA region (Europe, Middle East, Africa), **69% of respondents expressed concern about the amount of data that brands collect from them when they search or buy a product** and 67% of them worry about how brands use their data. This percentage is nevertheless lower than that of all the respondents worldwide, 73% of whom consider that the use of their personal data is «out of their control».

73% of respondents to the global study believe that the use of their personal data is «out of their control».

(« The Future of Customer Experience »)

This is a real challenge for brands, most of which are striving to find the right balance between a customer experience based on the wealth of user data collected and the level of consumer confidence.

59% of brands consider the security of customer information to be the most decisive factor in providing a first-class customer experience.

Beyond the data collection, another issue we will have to address is the storage of all this data. Even though there is the Cloud, an unlimited data storage technology, this «cloud» nevertheless consumes significant amounts in terms of servers and energy; it also represents an obvious security issue **according to a study carried out on 6 August 2019 by the Cloud Security Alliance**, which advises all companies to **implement a security strategy**.

The cloud is an obvious security issue [that needs addressing] according to a study dated 6 August 2019 from the Cloud Security Alliance.

GROWING INEQUALITY, INEQUALITY IN THE DISTRIBUTION OF WEALTH AND NEW INEQUALITIES IN THE 21st CENTURY

According to the United Nations Development Programme (UNDP), a new generation of [21st century] inequality is emerging, focused on **education**, **technological transformation** and **climate change**, upheavals and disruptions which, if not controlled, could trigger a «new and substantial divergence» in society, the likes of which has not been since the Industrial Revolution, warns the UN body [Novethic 7 January 2020].

«Access to health, education, new technologies, green areas and spaces free of pollution are increasingly an indicator of the way in which opportunities and well-being are distributed among groups of people and even between countries» confirms Michelle Bachelet Jeria, United Nations High Commissioner for Human Rights.

In the 20th century, inequality mainly revolved around basic needs, income, access to education and healthcare, which persist as a result of climate change and violent conflicts. Today, we are witnessing a new generation of inequalities that reflect our current society and are shaping tomorrow's world.

The Global Positive Forum's 2019 survey of 21,000 G20 citizens also shows that protecting the **environment** and access to **education** are the most urgent problems that need to be solved, both in developed and developing countries.

The environment and access to education top the list of the most pressing issues to be addressed in order to restore equality.

This year, the World Inequality Lab, or WIL, has once again confirmed the growing gap between the poorest and the richest on the planet, at several levels.

The laboratory specifies that, since 1980, the average pre-tax income of the poorest 50% has, in fact, increased by 37% in Europe, but stagnated in the US. Conversely, the richest 0.01% of Americans saw their income jump 300%, twice as much as in Europe. «The USA has failed to make progress when it comes to the lowest incomes». And this comes despite the fact that their economic growth has been more dynamic than in Europe for the past thirty years.

Governments and businesses therefore face a considerable challenge: achieving a new economic balance that protects the environment and restores equality through a better distribution of wealth and value.

B. Societal risks and challenges that open up new opportunities

At the end of 2017, we established a Materiality Assessment which allowed us to diagnose 15 CSR challenges; these issues were then assessed through consultation with our stakeholders, based on their level of risk and opportunity.

You can find the Oney materiality matrix, as well as the **corresponding challenges, depending on whether they are risks or opportunities, and the commitment made in response to each one** attached to this document. These commitments are the basis of our policy of social responsibility.

DESCRIPTION OF POLICIES APPLIED IN ORDER TO MANAGE THESE RISKS

A. A well-established policy of social responsibility

In 2019, we confirmed our CSR policy on the strength of shared observations, primarily focusing on a new-found and widespread awareness of the challenges of climate change, current changes to people's lifestyles and consumer behaviour, and the rise in inequality, particularly in a work setting. The collection and use of data is also a key area of vigilance for all companies.

Oney's CSR policy for «a fairer, more human and more sustainable world» has never been so relevant!

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

Our 12 commitments are what make up our CSR policy and focus on four key themes:

- 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
- 2. 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
- **3.** 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
- 4. 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. CSR governance for an integrated approach to sustainable and 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.

In 2019, we decided to create a new Department within the Group Management Committee, the «Transformation Department» which includes Corporate Social Responsibility. The decision reflects the desire and determination of Oney executives to leverage CSR to ensure a sustainable and responsible transformation for Oney.

Creation of the Oney Group Transformation Department in 2019, which incorporates CSR - sending a powerful message that we are making CSR the driving force for change.



In addition to strategic decision-making bodies such as the Global Executive Leaders Committee and the RED (Recruitment, Engagement, Development) Committee, the CSR Division will work closely with the Group's departments and support functions including the Human Resources Department, the Information Systems Department and the Finance Department.

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, its financial and non-financial health, and its compliance. To prevent and manage risk, and anchor the company in a process of compliance, the company relies on:

- **1.** The identification of operational, credit, management, legal, market and societal risks such as climate risk.
- 2. A Risk Committee established in the Board of Directors and a Risk Department.
- 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.

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 0.3 points (78.9% performing loans in 2019, up 0.3% from 2018*).

At the same time, the number of customers filing a first over-indebtedness file fell by 11% between 2018 and 2019.



vs 2018 of cases of over-indebtedness declared in France

In France, Oney renewed its partnership with the Croesus organisation for 2019, a partnership established in 2013. Croesus's aim is to help and support people who are economic vulnerable, protecting them from isolation.

PRESENTATION OF THE RESULTS OF THESE POLICIES, INCLUDING PERFORMANCE INDICATORS

2019 is our CSR policy's second year in force. We share the various monitoring indicators with our subsidiaries and work alongside them to collect and monitor non-financial performance.

New performance management indicators in the process of implementation. A cultural change.

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.

Oney was created to provide financing solutions to support its customers and partners' plans - in this sense, we are a springboard for our clients, too! 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



2019 was a year of growth for Oney, clearly reflected in its **570 permanent hires** and a **3%** increase in its workforce. The company is now established in 11 different countries, and posted a consolidated turnover of 22.2% in 2019, up 5 pts from 2018. This increase was mainly driven by three subsidiaries, Romania, Hungary and Russia, each of which has an expanding labour market favouring high employee mobility in these countries.

- The Group increased its share of permanent contracts by **1 point** in 2019 vs. 2018; such positive results are a direct consequence of HR recruitment and retention practices that continue to be intensified and reinforced.
- Oney's workforce is ageing slightly: the share of employees aged 50 and above increased by 2 points to reach **11%** of the total 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. Launched in 2018, the Oney Group e-learning platform was rolled out to all countries in 2019 to make access to training even easier.

In 2019, training efforts and actions differed from country to country, because some have been undergoing changes to their business model. As a result, the training rate fell from 1.5% to 1.4% and the Oney Group maintained the average number of training hours per employee at 25.5 hours. France and Portugal invested heavily in training in 2019 and France continues to encourage certification and the obtaining of diplomas.

100% of Oney employees have access to the «Oney campus» e-learning platform.

In 2019, Corporate Human Resources teams continued to lead the subsidiaries with a focus on four key pillars: building a company in which everyone is free to make the choice to stay, building a company that gives itself the means to be and to act in a rapidly changing world, that has a positive impact on the world around it, and building a company that brings together the Talents required for its future development and growth. The first Oney e-learning platform is available to all Oney entities and employees. The platform, available in 11 languages, gives all countries access to international training content and the freedom to manage their specific training content. A module presenting our social responsibility policy in English has also been implemented.

Discrete Section 2008 on

> Employees of Corporate teams were invited to take part in a day of professional exploration, to help them establish a career plan and future professional goals.

- > Employees of the Corporate and France teams have been trained in feedback.
- > The 11 Oney subsidiaries have now set up and launched the "Campus" platform, our digital learning platform.
- > All the Oney subsidiaries' HR Managers have been trained in the use of the Oney Campus platform and more broadly in "digital learning» as a whole.
- > In Spain, Oney has launched «GoodHabitz», an online training platform focused on personal development, introduced as a complement to Oney and made available to employees without applying restrictions in terms of its use.
- > All the Oney subsidiaries' HR Managers have been trained in the use of the Campus platform and more broadly in "digital learning» as a whole.
- > Six managers from Oney Portugal have taken the equivalent of Master's level training which trains the leaders of the future, preparing them for digital and human transformation in partnership with Nova SBE (Portuguese Business School)

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, Hungary, Poland, Portugal and France, through teleworking.

AN INTERNAL BAROMETER TO MEASURE JOB SATISFACTION AMONG OUR EMPLOYEES

In 2019, we set up an employee NPS. We chose Supermood (www.supermood.com) to gauge the general mood of our company and give a voice to our employees. Each Group entity undertakes to regularly interview all of its employees to measure and evaluate engagement and implement the actions necessary to improve well-being at work. In November 2019, the first global survey was sent to all Oney employees, in a fantastic example of transparency and a cross-business approach!

In response to our 2019 annual global survey and to the question: «I like working here», Oney achieved a score of **4.1/5**.



Overall employee satisfaction score

«I like working at Oney»

COLLECTIVE AGREEMENTS SIGNED IN THE COMPANY AND THEIR IMPACT ON THE COM-PANY'S ECONOMIC PERFORMANCE AND THE WORKING CONDITIONS OF EMPLOYEES

Social dialogue was not mentioned as a risk in our social responsibility assessment. However, some of our entities have staff representatives and organise social dialogue. 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!

In France, Oney 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. It will be reviewed and revised for continued application in coming years.



staff representation meetings

As of 2019, Spain is now required to elect staff representatives and hold regular meetings with them.

- The other indicator on 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 in 2019 compared to 2018. Romania and Poland have the high-est rates (8% and 14% respectively). Italy and Russia, by contrast, have the lowest rates with 0.5% and 1% respectively.
- 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.





Proportion of part-time contracts 9% up 2 pts from 2018

Discrete Section 2000 on

> Oney's Corporate teams, including management teams, have been trained in considerate communication.

- > In France, Oney launched its first health forum on the issues of sleep, smoking and nutrition.
- > Oney France has also up a solidarity fund for paid annual leave co-managed with the SEC (Social and Economic Committee).
- > In France, Oney launched a partnership with the Ligue Contre le Cancer (French League Against Cancer) and offers two initiatives to help people suffering from cancer to contin-ue or return to work.
- > Oney in Portugal is focused on ensuring non-discriminatory practices and in 2019, for example, a person on breastfeeding leave was recruited, allocating her two hours of availability each day.

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 territories 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 our BU Management Committees, while the overall share of women stands at **46%**, the rate can reach as high as **100%** in Hungary, and **60%** in Russia.

The current Oney Board of Directors therefore complies with the principle of balanced representation of men and women within it; it is made up of four women and six men (ten members in total), with the difference between the number of directors of each gender no greater than two.



Gender equality in management





Gender equality in Management Committees



down 2 pts from 2018



Gender equality on the Board of Directors

40% Women = 2018 60% Men

ACTIONS TO INTEGRATE PEOPLE WITH DISABILITIES

Not all countries in which Oney operates are legally obliged to employ people with disabilities. However, every year we strive to increase this rate as much as we possibly can.



Employees with a disability

ZOOM on

- > Oney in France is still a partner of Compéthance. Compéthance is a digital services company (ESN in France), a certified spe-cialist company for people with disabilities.
- > In France, Oney is organising a conference for all its em-ployees on acceptance of disability, with Cyril Moré. Cyril Moré is a two-time Paralympic champion in the Individual Epee.

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 a policy of solidarity and sponsorship, is dedicated to working locally to help people looking for work.

© ZOOM on

- > In Italy, Oney has continued its partner-ship with IULM University for the 2019/2020 academic year and is therefore funding a scholarship for a student
- > In Hungary, Oney welcomed 34 trainees or students for contracts of various lengths.
- > Oney's Italian team, made up of 14 people, all eager to contribute to developing skills and sharing expertise, welcomed five student interns.
- > Oney's teams in Russia are providing vocational guidance for orphans.
- In France, as a partner of Nos Quartiers ont du Talent (Our Neighbourhoods Have Talent), Oney supported ten young graduate students in 2019. The NQT char-ity offers effective and individual support to young graduates in their search for employment and work-based learning schemes, by getting involved in companies' CSR initiatives and the commitment of public partners.

EQUAL OPPORTUNITIES THROUGH INTERNAL PROMOTION: INTERNAL PROMOTION RATE OF NON-MANAGERS BECOMING MANAGERS

In 2019, reorganisations in certain countries like Spain, and even France, coupled with the creation of Smartney, requiring specific skills, led to a drop in the internal promotion rate among managers in the Group. These countries were forced to look outside the company to recruit these skills, while taking care to encourage career mobility.



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.

The increase in the number of customers and partners - up 1.5% and 0.1% respectively - are all the evidence we need of our ability and agility to find solutions that fulfil their needs.

As a result of our strategy to achieve growth through a policy of strong partnerships, we now have **100** new retail partners worldwide, thanks in particular to our 3x4x Oney split payment solution. We have also financed 3 billion euros' worth of our customers' projects and plans - an increase of **9.4%** compared to 2018- as we continue to support as many people as possible with their needs or life plans.



Discrete Section 200M on

- > Oney in Ukraine has launched an intensive «objec-tion handling» training programme for all of its retail partners to help them better respond to customer requests.
- > In Spain, Oney is launching its Mini Loan a personal loan from €1000 to €3000 repayable from 12 to 36 months. It meets our customers' need for access to cash flow.
- > Oney in Portugal offers the «Lyberdade» Solu-tion, which increases the repayment period from 120 to 150 months for customers in fi-nancial difficulty looking to reduce their monthly outgoings.

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 are now seeing an increase in healthy loans.



Source States St

- > Now, all new insurance products launched in Spain in 2019 can be taken out by customers aged between 18 to 70.
- > From now on, subscription to the ALCAMPO STAFF CARD is fully digitalised on the Auchan intranet to facilitate applications, accessible to all.
- > Oney in Russia has deployed «Financial Training Days» for employees of partner brands and its customers. These learning courses are online making them accessible to all.

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.

For this, one of our key lines of work has been to develop a form of collaborative working using an external tool called «TEAMS». From 2019, all Business Units operating during 2019 that have employees have deployed TEAMS. We will encourage the use of this international tool through training and awareness-raising actions in 2020.

TEAMS USE RATE

39.6% 2019 Average use of the collaborative tool Teams IMPLANTATION



Discrete Section 2008 on

- > Launch of Microsoft Teams tool in all our enti-ties to develop collaborative working.
- > The launch of the e-learning platform in all of Oney's subsidiaries.

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 the customer satisfaction rate. One line of work that remains to be completed is to harmonise the measurement tool and the benchmarks.

NPS FRANCE	NPS SPAIN	NPS PORTUGAL	
62.2	34	52.1	
up 6 pts from2018	up 22 pts from 2018	up 12 pts from 2018	

• Countries are working to digitise their customer journey to make it accessible to as many people as possible and with complete autonomy for customers. As a result, the number of account statements increased by 5% between 2018 and 2019.

ONEY BANK: 2019 STATEMENT OF NON-FINANCIAL PERFORMANCE



--- 🔊 ZOOM on

- > Oney teams in Spain and Portugal are launching a customer chatbot for an «augmented» customer relationship. The channel accounts for 350 interactions per day with a question and answer "match" rate of 95.6%.
- > Oney Spain has launched a specific customer study for its 3x4x Oney customers in order to better serve their needs and define the best digital journey.
- > Oney in Italy is co-developing its new Datasharing 2.0 platform with its customers so that it is as user-friendly as possible, and usable by all, regardless of their level of familiarity with the data.
- > Oney in Spain has completed digitised the sign-up process for the Norauto Oney card
- > Customer satisfaction in Portugal is measured via an online questionnaire and monitored every quarter in Employee Meetings, with a direct link to the remuneration of each Employee.
- > Oney in Spain achieved its ambitious customer satisfaction targets in 2019 thanks to in-depth analyses of online questionnaires and a shared, remunerated ambition.
- > All of Oney's Corporate teams have been engaged in a process of actively listening to their customers in France, heading out to meet them in partner stores.
- > We know our customers! Oney in France is developing customer listening and encouraging all of its employees to call back customers who have not been satisfied with their relationship with Oney.

3. SHARING 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 per our CSR policy, established in 2018, we are committed to providing detailed information to our stakeholders, despite not having prioritised the issue for 2019 in view of all of our challenges.

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 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 EFFICIENT CONSUMPTION (COMMITMENT #7)

Our products and services are our driving force, and lie 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 7 million customers worldwide. For this reason, since 2019 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.

Discrete Section 2008 On

- > Oney's teams in Portugal have joined forces with a new partner for the 3x4x Oney solution, Sapato Verde, the premier vegan shoe website in Portugal.
- > Oney offered a month's free access to the 3x4x Oney solution with all energy-efficient products purchased through our Italian partner ePrice
- > In France, Oney launched the Norauto and Altermove Electric Bike Warranty.
- > Oney in Spain has launched "Mobile Protect" insurance to secure the use of mobile phones and extend their lifespan.
- > Oney Corporate launched the "zero waste" e-learning module in collaboration with Université des Colibris.
- > Oney's teams in Romania tweeted their top tips for "smart and sustainable shopping».
- > Oney in Romania launched an interest-free loan for all purchases of electric modes of transport.
- > Oney in France launched the «Reforest'Action» personal loan. For each personal loan taken out, Oney pledges to plant a tree.
- > Corporate teams were taught about the "zero waste programme" through two conferences and workshops.

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.

Solution Solution

> Oney in Spain has been supporting the charity «Cruz Roja» for its campaign «Desayunos y Meriendas con Corazón» with Alcampo and Ceetrus, the aim of which is to collect food and funds for less privileged families.

- > Oney, partner of World Clean Up Day for the second year running. 150 employees across four countries took part in World Clean Up Day.
- > Oney in Portugal is organising debriefing sessions with the environmental organisation Quercus on recycling, reuse, circular economy and environmental best practice
- > In France, Oney partnered with Leroy Merlin stores in the Nord region to donate €1 to the charity Restos du Cœur for each loan application completed, with a total of €5,244 raised.
- > More than 50 kg of clothing in perfect condition was collected for the charity "La Cravate Solidaire" thanks to two clothing donation events organised in France.

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

Having made the commitment to more rational paper use in our business several years ago, our overall consumption in kilograms of paper continues to decrease each year. It fell by 12% between 2018 and 2019, going from 396 tonnes of paper used in 2018 to 348 tonnes in 2019, despite an increase in our economic activity. It is the result of the diligent work initiated by our subsidiaries to digitise customer journeys and ensure optimised paper use.

Paper consumption is falling in all countries, except Ukraine.




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 **27 million e-statements** were sent on behalf of the Oney Group in 2019 (up 5% from 2018). Hungary kicked off this method in 2017 and continues to show growth with an increase of 32%. 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 2019, **48 tonnes** of paper were recycled. Progress varies depending on the countries and their level of maturity on the issue, beyond all the awareness campaigns. It should also be noted that Oney in Malta now recycles its paper thanks to the public service, but as a result can no longer count it. 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.

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, Ukraine and Russia. 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 Oneytrust. Our 2019 electricity consumption therefore covers Oney's subsidiaries in France, Italy, Oneytrust, Smartney, Russia, Spain, Malta and Portugal and Poland.

Mindful of energy wastage, ONEY teaches its teams about responsible behaviour when it comes to using 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 average workforce and per year by 21% between 2018 and 2019. This decrease can be partly explained by a change in geographical scope which in 2019 included Smartney, Oney in Poland, and Oneytrust and so increases the average workforce - and excludes China from the 2018 and 2019 data.



Paper consumption

347,889 kg down 12% from 2018



Electricity consumption Buildings







KWH per employee



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

- Our Tonnes of CO2 emissions linked to the electricity consumption of our buildings increased by 18% between 2018 and 2019 to reach 416TCO2 eq. This rise is due to a change in the scope of analysis compared to 2018. The two Polish entities (Oney Polska and Smartney) as well as Oney Trust have only been included in the electricity consumption since 2019. On an identical basis, we emitted 359 TeqCO2 in 2019, which corresponds to an increase of 1.6% compared to 2018.
- Note that for 2018 and 2019, Hungary, Romania and Ukraine have not been included in our electricity consumption, since offices are located on partner sites.



416 tonnes eq CO2

related to our buildings energy consumption

Discrete Section Section 2008 On

> Oney in Spain and Russia are launching mini Ecoparcs for recycling lids, bottles and plastic bags; and a partnership has been set up in Spain with Papeles Cruz to recycle office paper.

- > Oney in France is getting rid of all plastic cups and recycling plastic packaging.
- > In Portugal, Oney has set up workshops with Quercus (a Portuguese environmental organisation) to encourage and promote recycling. Quercus has launched a new app, Wasteapp, which helps organise recycling.
- > Oney in Hungary has launched the campaign «Plastic Free July»
- > Oney in France has set up an annual awareness day on recycling and reducing waste.
- > Oney and its subsidiaries have carried out their first Carbon Assessment (Bilan Carbone).
- > In Italy, Oney supports the Legambiente organisation which rehabilitates abandoned parks; Oney teams spent a day collecting and sorting waste from the park in their neighbourhood.

D. Actions and results 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.



8 presentations

on the different stages of the strategy in Spain for employees



5 presentations

on the different stages of the Group's strategy to Corporate teams

18 presentations

on the different stages of the France strategy to French teams

5 stages of dialogue

organised between Corporate teams and the Group's General Management

DZOOM on

- > Oney in Spain is focusing its communication on rituals: strategy presentations, «Straight Talks», and «Quarterly Results Meetings».
- > Oney in Spain has launched boxes for ideas and questions as well as «Info Live». Employees can address whatever issue or question is on their mind directly with the Human Resources and Managerial teams.
- > A quarterly progress meeting on the Oney Group strategy is organised by the Group's General Management for Corporate teams, entitled «What's Up? »

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

SHARING OUR CSR POLICY AND OUR COMMITMENTS

Our social responsibility policy is key to the way we do business. It guides our decisions to make sure we in compliance with what we have written and the commitments we have made. It is therefore very important that all employees know about it. The Oney Campus platform [Oney's Training platform] now makes our CSR policy accessible to all of the Group's employees, and every newcomer is invited to give it a read.





of the CSR policy to the Management Committee in Portugal 1 seminar

on the CSR policy in Italy

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 in the countries 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 in progress;

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.

ZOOM on

- > Oney in Spain has created a protocol to prevent harass-ment in the workplace. The protocol has been communi-cated to all employees, and a complaints hotline has been set up to report confidential harassment situations to the company.
- > All mandatory training, including anti-money laundering, terrorism and anti-corruption, are available on the Oney «Campus» platform, with a quiz (selective) to verify knowledge.

PRINCIPLES OF VIGILANCE AGAINST TAX EVASION

Our business does not expose us to any risk of tax evasion, and Oney has no activity in any 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 Oney operates, and by recruiting locally. For more information, see our financial report on *Oney.com*.



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

Discrete Section 200M on

- > Oney Insurance in Malta has interviewed policyholders to gather their opinions on consumer loan borrower insurance.
- > Oney Data in Italy is co-building its new platform with its partner and end customers.
- > Oney's teams in France have invited customers to test out new features of their products and services.
- > Oney in Portugal welcomed 51 customers during two "Oney Open Days». Result: 40 personal loan contracts were signed!



1

2 6

(*) 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 and excluding ICI.



GLOSSARY AND DEFINITIONS

С

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.

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 (Oneytrust and Oney in Poland), electricity consumption is included in the fees and not communicated to tenants individually. The Electricity consumption of buildings indicator is therefore limited to just some of the workforce because it excludes Oney in Hungary, Romania and Ukraine. Energy consumption of data centres is not included. For Spain, the figures are consumption amounts up until 19 December.

Κ

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.

R

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

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.

Ν

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

Ρ

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).

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 female managers by the total number of new managers (managers hired externally + managers promoted internally).

Total production of financing solutions: The total amount of financing granted to customers. This amount does not include cash payments. In response to a change in accounting method, production for 2018 has been restated to be comparable to the figures for 2019.

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).

***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. In response to a change in accounting method, the amounts reported for 2019 and 2018 (for comparison) are those from the Oney reference document.

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 €.

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.

T

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.

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.

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.

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.

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).

V

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. The 12 Business Units included in this figure to date have set up paper recycling systems, apart from Oney in Romania, Poland, Malta and Italy, which are excluded from the total volume for 2019 because they do not count the amounts they collect.

OUR CONTRIBUTION TO THE UN SUSTAINABLE DEVELOPMENT GOALS

United Nations 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	17 PARTNEESSING TOR THE GRALS
COMMITMENT 1: ENCOURAGING THE DEVELOPMENT OF OUR TALENTS FOR THE LONG-TERM	5 center
COMMITMENT 2: PROMOTING DIVERSITY AND EQUAL OPPORTUNITY	10 RESIDENT 5 CONTRACTOR OF THE CONTRACTOR OF TO
COMMITMENT 3: DEVELOPING SOLUTIONS ACCESSIBLE TO THE WIDER PUBLIC	10 REDUCES TENEDERITES
COMMITMENT 4: MAKING DIGITAL TECHNOLOGY A SOURCE OF INCLUSION FOR OUR TALENTS	8 DECENT WORK AND ECONOMIC GROWTH

United Nations Sustainable Development Goals

COMMITMENT 5: USING DIGITAL TECHNOLOGY FOR THE BENEFIT OF HUMAN RELATIONS	4 COLUMN 9 INDUSTRY INVOLUMENT INVOLUMENT INFOLUMENT INFOLUMENT INFOLUMENT
COMMITMENT 6: SHARING THE VALUE GENERATED BY DATA	9 INCUSTRE INCLUSION OF INFOLIATION OF INFO
COMMITMENT 7: ACTING AND GETTING OUR STAKEHOLDERS TO ACT FOR MORE SUSTAINABLE CONSUMPTION	12 ASSURGED AS TO DEAR THREAD AS A PRODUCTION AS PRODUCTION AS PRODUCTION AS PRODUCTION AS A P
COMMITMENT 8: SUPPORTING AND PROMOTING KEY PLAYERS FOR EFFICIENT CONSUMPTION THAT'S ACCESSIBLE TO ALL	12 ASSURGELE CONCIMULATION AND PRODUCTION AND PRODU
COMMITMENT 9: MAKING A COMMITMENT TO CARBON NEUTRALITY	13 CLIMATE CONSCIENT AND SAME SAME SAME SAME SAME SAME SAME SAME



The Oney Materiality Assessment



IMPORTANCE FOR ONEY'S BUSINESS

Below you can see the different challenges, depending on whether they are risks or opportunities, and the commitment made in response to each one.

	CHALLENGE	OUR COMMITMENTS IN RESPONSE TO THE CHALLENGES
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 inclu-sion 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
· · · ·	Contributing to socio- economic development in the regions where we operate	> 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
-	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	OUR COMMITMENTS IN RESPONSE TO THE CHALLENGES
Challenge #10	Employee well-being	> commitment 1: encouraging the development of talent for the long-term
		> commitment 4: making digital technology a source of inclu-sion for our Talents
Challenge	A shared international culture	> our ambition, mission, values
#11		> 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 open to all
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 effi-cient consumption that's accessible to all

REPORT FROM THE STATUTORY AUDITOR, DESIGNATED INDEPENDENT THIRD PARTY, ON THE CONSOLIDATED STATEMENT OF NON-FINANCIAL PERFORMANCE

ONEY BANK: 2019 STATEMENT OF NON-FINANCIAL PERFORMANCE



KPMG S.A. Siège social Tour EQHO 2 Avenue Gambetta CS 60055 92066 Paris la Défense Cedex France Téléphone : Télécopie : Site internet : +33 (0)1 55 68 86 66 +33 (0)1 55 68 86 60 www.kpmg.fr

ONEY BANK S.A.

Rapport de l'un des commissaires aux comptes, désigné organisme tiers indépendant, sur la déclaration consolidée de performance extra-financière

> Exercice clos le 31 décembre 2019 ONEY BANK S.A. 31 avenue de Flandre, 59 170 Croix *Ce rapport contient 5 pages*

KPMG S.A., société française membre du réseau KPMG constitué de cabinets indépendants adhérents de KPMG International Cooperative, une entité de droit suisse. Société anonyme d'expertise comptable et de commissariat aux comptes à directoire et conseil de surveillance. Inscrite au Tableau de l'Ordre à Paris sous le n° 14-30080101 et à la Compagnie Régionale des Commissaires aux Comptes de Versailles. Siège social : KPMG S.A. Tour Egho 2 avenue Gambetta 92066 Paris la Défense Cedex Capital : 5 497 100 €. Code APE 62022 775 726 417 R.C.S. Nanterre TVA Union Européenne FR 77 775 726 417



KPMG S.A. Siège social Tour EQHO 2 Avenue Gambetta CS 60055 92066 Paris la Défense Cedex France Téléphone : Télécopie : Site internet : +33 (0)1 55 68 86 66 +33 (0)1 55 68 86 60 www.kpmg.fr

ONEY BANK S.A. Siège social : 31 avenue de Flandre, 59 170 Croix

Rapport de l'un des commissaires aux comptes, désigné organisme tiers indépendant, sur la déclaration consolidée de performance extra-financière

Exercice clos le 31 décembre 2019

A l'assemblée générale,

En notre qualité de commissaire aux comptes de votre société (ci-après « entité ») désigné organisme tiers indépendant (OTI), accrédité par le COFRAC sous le numéro 3-1049¹, nous vous présentons notre rapport sur la déclaration consolidée de performance extra-financière relative à l'exercice clos le 31 décembre 2019 (ci-après la « Déclaration »), présentée dans le rapport de gestion du Groupe en application des dispositions des articles L. 225-102-1, R. 225-105 et R. 225-105-1 du code de commerce.

Responsabilité de l'entité

Il appartient au Conseil d'administration d'établir une Déclaration conforme aux dispositions légales et réglementaires, incluant une présentation du modèle d'affaires, une description des principaux risques extra-financiers, une présentation des politiques appliquées au regard de ces risques ainsi que les résultats de ces politiques, incluant des indicateurs clés de performance.

La Déclaration a été établie en appliquant les procédures de l'entité (ci-après le « Référentiel »), dont les éléments significatifs sont présentés dans la Déclaration et disponibles sur demande au siège de la société.

Indépendance et contrôle qualité

Notre indépendance est définie par les dispositions prévues à l'article L. 822-11-3 du code de commerce et le code de déontologie de la profession. Par ailleurs, nous avons mis en place un système de contrôle qualité qui comprend des politiques et des procédures documentées visant à assurer le respect des textes légaux et réglementaires applicables, des règles déontologiques et de la doctrine professionnelle.

KPMG S.A., société française membre du réseau KPMG constitué de cabinets indépendants adhérents de KPMG International Cooperative, une entité de droit suisse. Société anonyme d'expertise comptable et de commissariat aux comptes à directoire et conseil de surveillance. Inscrite au Tableau de l'Ordre à Paris sous le n° 14-3008101 et à la Compagnie Régionale des Commissaires aux Comptes de Versailles. Siège social : KPMG S.A. Tour Eqho 2 avenue Gambetta 92066 Paris la Défense Cedex Capital : 5.497 100 €. Code APE 69202 775 726 417 R.C.S. Nanterre TVA Union Européenne FR 77 775 726 417

¹ Dont la portée d'accréditation est disponible sur le site www.cofrac.fr



ONEY BANK S.A. Rapport de l'un des commissaires aux comptes, désigné organisme tiers indépendant, sur la déclaration consolidée de performance extra-financière figurant dans le rapport de gestion 27 mars 2020

Responsabilité du commissaire aux comptes désigné OTI

Il nous appartient, sur la base de nos travaux, de formuler un avis motivé exprimant une conclusion d'assurance modérée sur :

- la conformité de la Déclaration aux dispositions prévues à l'article R. 225-105 du code de commerce ;
- la sincérité des informations fournies en application du 3° du I et du II de l'article R. 225-105 du code de commerce, à savoir les résultats des politiques, incluant des indicateurs clés de performance, et les actions, relatifs aux principaux risques, ciaprès les « Informations ».

Il ne nous appartient pas en revanche de nous prononcer sur le respect par l'entité des autres dispositions légales et réglementaires applicables, notamment, en matière de lutte contre la corruption et l'évasion fiscale, ni sur la conformité des produits et services aux réglementations applicables.

Nature et étendue des travaux

Nos travaux décrits ci-après ont été effectués conformément aux dispositions des articles A. 225-1 et suivants du code de commerce, à la doctrine professionnelle de la Compagnie nationale des commissaires aux comptes relative à cette intervention, et à la norme internationale ISAE 3000² :

- Nous avons pris connaissance de l'activité de l'ensemble des entités incluses dans le périmètre de consolidation et de l'exposé des principaux risques ;
- Nous avons apprécié le caractère approprié du Référentiel au regard de sa pertinence, son exhaustivité, sa fiabilité, sa neutralité et son caractère compréhensible, en prenant en considération, le cas échéant, les bonnes pratiques du secteur;
- Nous avons vérifié que la Déclaration couvre chaque catégorie d'information prévue au III de l'article L. 225-102-1 en matière sociale et environnementale ;
- Nous avons vérifié que la Déclaration présente les informations prévues au II de l'article R. 225-105 lorsqu'elles sont pertinentes au regard des principaux risques et comprend une explication des raisons justifiant l'absence des informations requises par le 2^{ème} alinéa du III de l'article L. 225-102-1;

² ISAE 3000 – Assurance engagements other than audits or reviews of historical financial information

⁻ Exercice clos le 31 décembre 2019



ONEY BANK S.A. Rapport de l'un des commissaires aux comptes, désigné organisme tiers indépendant, sur la déclaration consolidée de performance extra-financière figurant dans le rapport de gestion 27 mars 2020

- Nous avons vérifié que la Déclaration présente le modèle d'affaires et une description des principaux risques liés à l'activité de l'ensemble des entités incluses dans le périmètre de consolidation, y compris, lorsque cela s'avère pertinent et proportionné, les risques créés par ses relations d'affaires, ses produits ou ses services, ainsi que les politiques, les actions et les résultats, incluant des indicateurs clés de performance afférents aux principaux risques ;
- Nous avons consulté les sources documentaires et mené des entretiens pour :
 - apprécier le processus de sélection et de validation des principaux risques ainsi que la cohérence des résultats, incluant les indicateurs clés de performance retenus, au regard des principaux risques et politiques présentés;
 - corroborer les informations qualitatives (actions et résultats) que nous avons considérées les plus importantes³. Pour l'ensemble des risques, nos travaux ont été menés au niveau de l'entité consolidante et dans une sélection d'entités⁴.
- Nous avons vérifié que la Déclaration couvre le périmètre de l'ensemble des entités incluses dans le périmètre de consolidation conformément à l'article L. 233-16 avec les limites précisées dans la Déclaration ;
- Nous avons pris connaissance des procédures de contrôle interne et de gestion des risques mises en place par l'entité et avons apprécié le processus de collecte visant à l'exhaustivité et à la sincérité des Informations ;
- Pour les indicateurs clés de performance et les autres résultats quantitatifs que nous avons considérés les plus importants⁵, nous avons mis en œuvre :
 - des procédures analytiques consistant à vérifier la correcte consolidation des données collectées ainsi que la cohérence de leurs évolutions ;
 - des tests de détail sur la base de sondages, consistant à vérifier la correcte application des définitions et procédures et à rapprocher les données des pièces justificatives. Ces travaux ont été menés auprès d'une sélection d'entités contributrices⁴ et couvrent entre 25% et 100% des données consolidées sélectionnées pour ces tests ;
- Nous avons apprécié la cohérence d'ensemble de la Déclaration par rapport à notre connaissance de l'ensemble des entités incluses dans le périmètre de consolidation.

³ Mesures en faveur de l'égalité entre les hommes et les femmes, Actions en faveur de la qualité de vie au travail, Politiques en faveur de l'employabilité et du développement des compétences, Mesures de réduction de l'impact environnemental, Sensibilisation des salariés à la protection de l'environnement, Procédures de lutte contre la corruption, Net Promoter Score, Partenariats et mécénats.

⁴ Oney France, Oney Espagne.

⁵ Effectif total au 31/12 et répartition par genre, Nombre d'embauches en CDI, Nombre de départs en CDI, Turnover CDI, Taux de formation, Taux de promotion interne des managers, Consommation d'électricité des bâtiments par salarié, Emissions de CO₂ associées des bâtiments par salarié, Quantité de papier consommé, Taux d'encours sains, Taux d'utilisation de l'outil collaboratif Teams.



ONEY BANK S.A. Rapport de l'un des commissaires aux comptes, désigné organisme tiers indépendant, sur la déclaration consolidée de performance extra-financière figurant dans le rapport de gestion 27 mars 2020

Nous estimons que les travaux que nous avons menés en exerçant notre jugement professionnel nous permettent de formuler une conclusion d'assurance modérée ; une assurance de niveau supérieur aurait nécessité des travaux de vérification plus étendus.

Moyens et ressources

Nos travaux ont mobilisé les compétences de quatre personnes et se sont déroulés entre octobre 2019 et mars 2020 sur une durée totale d'intervention de deux semaines.

Nous avons fait appel, pour nous assister dans la réalisation de nos travaux, à nos spécialistes en matière de développement durable et de responsabilité sociétale. Nous avons mené une dizaine d'entretiens avec les personnes responsables de la préparation de la Déclaration.

Conclusion

Sur la base de nos travaux, nous n'avons pas relevé d'anomalie significative de nature à remettre en cause le fait que la déclaration consolidée de performance extra-financière est conforme aux dispositions réglementaires applicables et que les Informations, prises dans leur ensemble, sont présentées, de manière sincère, conformément au Référentiel.

Paris-La Défense, le 27 mars 2020

KPMG S.A.

Anne Garans Associée Sustainability Services Christophe Coquelin Associé

- Exercice clos le 31 décembre 2019

CREDITS

Editorial: Transformation, Communications and CSR Department

Photo credits: Joaquim Dassonville, Vincent Montagne, Oney, iStock

> Design and production: ULTRAMEDIA

oney