CSR REPORT 2016VIVEZ L'EXPÉRIENCE ONEY



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PREAMBLE

SCOPE

The 2016 Oney Banque Accord Corporate Social Responsibility (CSR) and Environmental report presents an overview of the actions taken by the Group on a social, company and environmental level between 01/10/2015 and 30/09/2016. This report combines social, company and environmental information from the following 11 Oney countries: France, Spain, Portugal, Hungary, Poland, Russia, China, Romania, Ukraine, Malta, and Italy. Whenever possible, changes in terms of the previous financial period have been pointed out. Where this is not the case, it is because data is unavailable due to a change in the reporting procedure. The changes shall appear in the 2017 report.

Collection methods

Qualitatively, the policies and actions implemented in the countries and business lines are reported via a Tennaxia data collection tool for which each CSR representative from Oney countries have received access rights corresponding to their geographical area.

To guarantee the uniformity of indicators over the entire scope, a methodology reporting guide has been drawn up in French and translated into English. Thereafter, it was distributed and commented upon by all employees involved in collecting the information presented in this document. It details the methodologies to be used for collecting and monitoring indicators: definitions, collection methods, roles and responsibilities of internal stakeholders, units, calculation formulas, FAQs, etc. These definitions and calculation aids can be found under the "input help" tab in the reporting tool.

Checking the data

To calculate the indicators each validating-manager is responsible for checking the data entered by the different contributors. To do this, it has alerts integrated directly into the software as follows:

- on the one hand, these alerts are triggered when major discrepancies (more than 15%) are found between one year and the next and, on the other, when notes for some predefined indicators are mandatory;
- a second level of control is then carried out at the Group Oney level. Inaccuracies, inconsistencies and errors are reviewed in collaboration with the countries and corrected before consolidation and sending to Auchan Holding (exclusively for social data);
- a third validation level is provided for social data by Auchan Holding.

Comparability and representativeness of the data

Since 2014, Oney has increased the reliability of its data reporting by:

- new actions for raising awareness regarding the importance of CSR;
- setting up a dedicated reporting tool in synergy with Auchan Holding;
- implementing a precise methodology shared by all the different countries/professions.

OUR CSR POLICY

Oney intends to grow while respecting its various stakeholders.

It has therefore fixed 4 major priorities:

- encouraging the personal development of our employee-stakeholders,
- making financial services available to as many customers as possible,
- promoting the development of good credit,
- · preventing waste and preserving resources.

To achieve these objectives, it has implemented an organisation that allows it to steer CSR for all the countries:

- International: a Communication Department drives and coordinates the CSR commitment for all the countries.
- A CSR representative drives the CSR policy in every country and carries out the reporting for that country.

The 3 sections: social, company and environmental are monitored by the same representatives, working with the teams responsible for the associated functions (HR, Marketing, Compliance, etc.)

OUR STAKEHOLDERS





PRIORITY 1 Encouraging the personal development of our employee-stakeholders

OUR AIM:

To make our employees committed and responsible stakeholders in their careers.

OUR COMMITMENTS

- 1. Encouraging the personal development of our employee-stakeholders
- 2. Making our employees stakeholders in their company

KEY INDICATORS

PRESENTATION AND ANALYSE OF THE WORKFORCE

Structuring of employment by countries

	Effectifs		E E E		Femmes		<u>.</u>		Temps	complets	Tumover		Embauches	СБІ	Licenciements		
	9702/60/0e ne	au 30/09/2015		au 30/09/2015	au 30/09/2016	au 30/09/2015	90/06/2016	au 30/09/2015		au 30/09/2015	au 30/09/2016	au 30/09/2015	9102/60/0E ne	au 30/09/2015	au 30/09/2016	au 30/09/2015	
France	965	948	39%	39%	61%	61%	96%	97%	91%	91%	7,73%	6,51%	70	45	24	17	
Chine	106	78	51%	55%	49%	45%	10%	14%	100%	100%	16,67%	30,77%	0	0	0	4	
Espagne	287	254	37%	36%	63%	64%	82%	79%	71%	82%	15,22%	12,09%	26	17	7	9	
Hongrie	123	132	20%	17%	80%	83%	98%	98%	98%	98%	52,42%	37,98%	65	46	5	6	
Italie	10	11	50%	64%	50%	36%	100%	100%	100%	91%	19,21%	18,90%	1	3	1	0	
Malte	15	13	47%	46%	53%	54%	100%	100%	100%	100%	0,00%	7,69%	2	5	0	0	
Pologne	435	447	11%	15%	89%	85%	48%	38%	100%	100%	21,23%	11,41%	84	34	25	4	
Portugal	294	287	30%	31%	70%	69%	85%	80%	96%	96%	6,88%	3,65%	34	26	0	0	
Roumanie	116	96	16%	20%	84%	80%	99%	69%	100%	100%	64,55%	56,92%	0	31	0	0	
Russie	38 33		29%	33%	71%	67%	87%	94%	84%	97%	28,82%	6,72%	17	8	4	7	
Ukraine	7 5		29%	20%	71%	80%	57%	60%	100%	100%	20,00%	20,00%	1	1	0	0	
Total	2 396	2304	31%	32%	69%	68%	80%	77%	92%	94%	16,60%	11,70%	300	216	66	47	
Variation 2016/2015	16/2015 4,0%												38,	9%	40,4	%	

EMPLOYMENT AND TRAINING

Oney training and employment policy is related to its growth and depends on the country. In countries with low employee turnover, recruitment and training follow the development of the business lines. Internal mobility is favoured. In countries with strong growth, such as those in Eastern Europe, external recruitment is proportionally larger, to keep pace with the companies' business growth. Recruitment is carried out locally in the countries concerned and in the employment pool of the Oney locations. Recruitment and training help them to strengthen teams and train newcomers. In anticipation of changes in markets, technologies and consumer habits, Oney has created a business model change that involves a significant investment into training as well as recruiting new employee skills from outside the company.

Number of employees

At the end of September 2016, Oney's total staff numbered **2,396 employees** working in 11 countries. This is an increase of 4% compared to 2015. This development is not evenly distributed across the countries. China has experienced strong growth in the number of employees (+36%), as has Romania (+21%) due to the opening of new stores and the launch of new business projects over the period. Other countries have been experiencing more sluggish growth, or even slight declines, in line with the stability of their activity.

Type of contracts

Permanent contracts (CDIs) represent 80% of all employment contracts at Oney. The smallest countries with the fewest employees are at 100% capacity in terms of permanent contracts (Italy, Malta); whereas, Romania too is almost at full capacity (99%). In countries with a high number of employees, the use of fixed-term contracts helps offset the absence of employees, particularly for those on maternity leave, in a company with a majority of women.

Distribution of the workforce by gender

Women represent 69% of Oney employees. They even make up 89% of the workforce in Poland, 84% in Romania, and 80% in Hungary. The strong presence of women corresponds with the general situation in the market. This is not the result of any specific policy. In countries with a larger number of in-store employees, there are a greater proportion of women due to their original profession, which is often as cashiers, a profession largely dominated by women.

Distribution of the workforce by age brackets

	Total work years old or end of	n payroll at	Total workf years old o end of		Total workf years old or end of	n payroll at	Total workf years old o end of	n payroll at		
	2016	2015	2016	2015	2016	2015	2016	2015		
France	2.69%	3.06%	26.53%	29.64%	57.31%	55.91%	13.47%	11.39%		
China	12.26%	5.13%	50.94%	55.13%	35.85%	37.18%	0.94%	2.56%		
Spain	2.09%	2.76%	45.99%	48.43%	48.08%	44.88%	3.83%	3.94%		
Hungary	5.69%	5.30%	26.83%	25.00%	43.09%	46.21%	24.39%	23.48%		
Italy	9.09%	9.09%	40.00%	27.27%	50.00%	63.64%	0.00%	0.00%		
Malta	6.67%	7.69%	40.00%	30.77%	46.67%	61.54%	6.67%	0.00%		
Poland	13.79%	26.17%	52.18%	46.98%	31.03%	24.38%	2.99%	2.46%		
Portugal	3.06%	2.44%	35.03%	39.37%	57.82%	55.05%	4.08%	3.14%		
Romania	44.83%	42.71%	49.14%	51.04%	6.03%	6.25%	0.00%	0.00%		
Russia	21.05%	12.12%	36.84%	42.42%	39.47%	42.42%	2.63%	3.03%		
Ukraine	28.57%	20.00%	28.57%	80.00%	28.57%	0.00%	14.29%	0.00%		
TOTAL	7.72%	9.51%	37.06%	38.06%	46.87%	44.97%	8.35% 7.47%			

The distribution by age group shows that 25-49 year-olds are better represented with 83.93% of employees in this age bracket. There is a direct relationship between a country's maturity and the age of employees. In France, 57.31% of employees are between 35 and 49, whereas in Poland 52.18% of employees are between 25 and 34. In this country, the decline in the under-25 bracket can be explained by a change in recruitment policy over the period, which showed a preference for more experienced employees. There are very few employees in Ukraine, Malta and Italy, which explains this unusual age distribution.

Recruitment/Departures/Dismissals/Turnover

Hires on permanent contracts rose sharply in one year, by 38.9%, which is unrelated to the increase in the number of employees. This is partly due to an increase in the employee turnover rate, which amounted to 16.60% vs. 11.70% the previous year. Labour market tensions are partly responsible for the increase in employee turnover, as is the case in Hungary, where there is a labour shortage, which has created fierce competition between employers. For France, the number of recruitments is linked to the development of new jobs requiring new skills (electronic money, digital, IT, data, etc.). For this purpose, the HR department has changed its processes by rolling out new hiring models (via social

networks, video interviews, campus visits, trade fairs, etc.), overhauling the application process, setting up an applicant sourcing system, (co-optation, monitoring, spontaneous applications). Portugal has also developed its employer brand. It has set a new tone and it features the advantages of working at Oney on the institutional website and its ads make it stand out from the crowd in the market. The subsidiary has also set up a sourcing system for applicants (co-optation, monitoring, spontaneous applications). In Russia, recruitment was focused on banking experts in different regions.

Redundancies have risen, but their total number – 66 over the period observed – remains low. The countries with the greatest increase in business are also those with the highest employee turnover, which reflects the integration of new employees who are not yet loyal to the company.

SPOTLIGHT- Change of HR policy at Oney Poland

Facing heavy competition in the labour market, Oney Poland changed its HR strategy to attract top employees. The subsidiary has deployed an effective employer brand project, which has greatly impacted recruitment processes. It has developed an innovative approach for posting job offers and uses many new channels (press, a new online recruitment area, and social networks such as LinkedIn. Oney Poland's Results: 7 times more applications received for sales jobs! It has also changed its human resources policy to better retain new hires.

Distribution of the workforce/working hours

Full-time workers account for 92% of Oney employees' contracts, which has held practically stable (-2 points) compared to the previous period. In Poland, China, Romania, Ukraine, Italy and Malta, this rate has topped out at 100%. This breakdown reflects the company's policy. Some employees have chosen to work part-time for personal reasons.

Absenteeism rate

Absenteeism (3.47% consolidated) remains low in all countries, and is mainly due to illness. The high absence rate due to illness in Romania can be explained by sick leave taken by women prior to maternity leave.

Training policy

Intended to make its employees active participants in their own career paths, training is at the heart of Oney's Human project. Each country develops training programmes independently. This year, Spain launched online training via MOOCs. China emphasised management fundamentals and continued its inter-cultural training.

However, a common base has been developed by creating Oney University, an international company university that aims to favour connections between the business lines and create a shared base of skill sets. This university is a training facility that includes 7 schools (Credit School, Management School, Sales School, CRM School, Sales School, Insurance School, Digital Money School, and Digital School), and currently offers 25 training modules.

The Annual Training Plan is developed both according to the major trends and strategic projects identified by Management, as well as by assessing the skills to be developed and individual training requirements listed following the annual interviews conducted by Managers with their employees every year.



SPOTLIGHT – Original training at Oney France

In view of the results obtained, Oney France confirmed and upgraded the original training courses launched during the previous period:

- Continuation of the Digital Days, which allow all employees to attend digital initiation training through small-group lectures and workshops. A new theme on e-commerce culture has been launched.
- A new community of interest based on purchases and managing service providers. These
 communities are intended to encourage employees with a common centre of interest to
 meet, share and exchange best practices.
- Training in co-development for the sales teams.
- New approach to learning with the launch of short workshops to propose different training formats on everyday subjects that serve the greatest number of employees (via social networks, mind mapping, eating well, etc.), initiation conferences, in English, in a blended format with an individual component within group learning (unlimited e-learning access to tools and resources combined with group or individual courses). Launch of individual coaching for targeted and relevant support.
- Continuation of the 360° view, which offers employees a step back to take an objective look to improve training and management support for employees.
- Initiation training in English for more employees

Number of hours of training

	Number o training p		Number of training hours per employee						
	2016	2015	2016	2015					
France	14,146	14,194	15	15					
China	1,184	890	11	11					
Spain	7,233	6,879	25	27					
Hungary	3,034	3,229	25	24					
Italy	349	432	35	39					
Malta	588	600	39	46					
Poland	1,918	2,246	4	5					
Portugal	15,522	10,340	53	36					
Romania	2,400	3,467	21	36					
Russia	1,236	975	33	30					
Ukraine	312	248	45	50					
TOTAL	47,922	43,500	20	19					
Change 2016/2015	10.1	7%	10.5	53%					

The number of training hours has risen, up by 10.53%. This can be explained mainly by specific programmes dedicated to managers and talented employees implemented in Portugal. The other countries have held steady or declined slightly after significant investments in this field over the preceding period.

HEALTH, SAFETY AND PERSONAL DEVELOPMENT IN THE WORKPLACE

Since its creation, Oney has developed an original human policy based on key values such as **Trust**, **Sharing**, **and Progress**. With its employee-stakeholders, it builds a working environment every day that promotes innovation and everybody's personal development.

Absences due to illness are falling (3.5% in 2016 compared with 4.6% in 2015) in almost all countries, and in particular Poland, which recorded fewer sick days requested before maternity leave.

Rate of absenteeism due to illness	2016	2015
France	2.7%	3.2%
China	0.7%	1.2%
Spain	2.9%	5.0%
Hungary	0.4%	1.5%
Italy	1.0%	1.1%
Malta	1.0%	1.0%
Poland	6.8%	10.2%
Portugal	1.5%	2.4%
Romania	9.6%	6.8%
Russia	0.7%	0.6%
Ukraine	0.0%	0.0%
TOTAL	3.5%	4.6%

Psychosocial risks policy

Oney's business does not entail any specific physical risks for its employees. However, psychosocial risks are closely monitored. Each year, Oney France evaluates the occupational risks of any kind that may be found in the company. These risks are listed in a specific document known as "the unique risk assessment document" in which all the results of the existing occupational risks assessment are noted. Psychosocial risks are included with these occupational risks.

Oney France has defined preventive measures to remove or curb the potential psychosocial risks identified. Among these measures is the regular assessment of the stress level within the company via a social barometer. In connection with the Health and Safety Committee and the occupational physician, in 2017, Oney decided to set up a complementary medical follow-up for employees via a "Health screening Interview with an RN at Work" (Entretien Santé au Travail Infirmier or ESTI). The aim of this questionnaire is to identify potential frailties in order to provide personalised support for every employee in terms of occupational medicine. More broadly, it will specify prevention measures to reduce these psychosocial risks. Initially, this interview with an RN will be offered to customer sales advisers, a population identified as being more vulnerable due to the sustained pace of work and the significant mental workload associated with being a call center professional.

Stress is the main risk for employees in all countries. For this reason, most efforts are made in this area.

Given that there were no occupational illnesses over the period in all countries attests to the lack of specific physical risks inherent in the banking business. The main workplace accidents usually occur during the commute to and from work.

The NPS Satisfaction Survey is to help employees reach their goals and to respond quickly and effectively to their basic needs, which include air conditioning, lighting, a dining area and parking spots.

SPOTLIGHT – a highly targeted workplace well-being programme in France through the satisfaction barometer

By interviewing its employees twice a year on very specific matters, including working conditions, and by leaving them great freedom of speech by maintaining their anonymity so they can express themselves freely, Oney France can conduct a highly targeted and responsive well-being programme for its employees. Kalicustomer, an independent organisation, systematically analyses and classifies the verbatims collected during the survey. Further to this, all details from the verbatims can be read by the departments concerned. Consequently, the company can roll out specific measures to address these issues of concern. As a result, after 3 years of implementation, this survey has accelerated many actions that have improved the daily lives of employees. All mobiles and landline telephones have been fully upgraded, as have laptops. The sales force have also been equipped with tablets to facilitate their work in the field; all microwave ovens were replaced to save time for employees so they can get the most out of their lunch breaks; lunch tables were added and we have taken targeted actions regarding air conditioning and lighting by office zone. At the end of the period, the construction of a new 150-spot car park started. This project was launched in response to one of the main employee requests as reported through the barometer. All improvements made were reported by employees based on their expectations concerning their working conditions.

Working hours management policy

92% of employees work full-time. The main reasons for part-time work are choices of personal organisation (e.g. childcare on Wednesdays), or for developing a second professional activity. Each entity strictly complies with legislation on working time.

Barometer of in-house satisfaction

For the past several years, Oney has implemented procedures to measure employee-stakeholder satisfaction in France, Spain and Poland. At the end of the reporting period, a commitment and satisfaction barometer was launched. The results will be published in the report to come out in the upcoming period.

In **Poland**, the barometer consists of two parts: an external audit and an internal survey. In **Spain**, the second barometer, conducted in November 2015 by an external firm, shows a positive improvement in satisfaction compared to the first edition of 2013, rising from 6.01% to 6.51%. 67% of employees feel invested or very invested in Oney.

In general, the lessons learned from these surveys are the same in all countries. Employees have a positive opinion of the work atmosphere, participative management, the company's shared vision, whereas there are those who have a predominantly negative view with respect to wages.

SPOTLIGHT – Top NPS barometer score for Oney France

In 2016, Oney France's NPS results came out to -1%, compared to -14% of October 2015, the highest score ever reached!

All employees' reports on working conditions (mobile phone, PCs, tablets, etc.) were factored in. In

addition, with regard to management, the following was implemented:

- coaching workshops,
- an HR project to improve employee career paths (from recruitment to departure) with the participation of employees from different departments,
- to the ISD, 1/2 day without meeting once a month,
- new training: successfully delegating / understanding and managing change / developing the project team's unity / coaching in synergy with management,
- the continuation of management days, priorities day, DNA half-days, assessment games, the managers club, the "focus managers" newsletter.

Charitable initiatives taken by employees

The Oney employee-stakeholders take part in many charitable initiatives such as supporting the association Casa do Parque association in **Portugal**, notably through an organization that collects food, clothing, and Christmas gifts for those in need (nearly €300 in Christmas gifts in December 2015). **Oney Hungary** also collected clothing and toys for a community organisation in Budapest and participated in funding a sports infrastructure programme. **In Poland**, as part of a national action carried out before Christmas, employees selected a family in need and provided it with basic necessities. In **Romania**, a 10,000 RON donation was made to the Red Cross. And in **Malta**, at the end of a half-marathon organised in February in which employees took part, a check for €1,000 was given to the local ALS association.



Oney Spain has committed to responsible credit, child welfare and good environmental practices. In 2016, the country launched its Corporate Social Responsibility policy, which aims to use resources efficiently and to build trust-based relationships founded on mutual respect and in collaboration with its distinct interest groups in order to contribute to sustainable development. In terms of sponsorship, Oney Spain supports:

- The Red Cross: collaboration on the campaign "Desayunos y Meriendas con Corazón" with Alcampo, Simply and Immochan. The goal is to collect food and funds for underprivileged families.
- The Fundación Seur: Collaboration in the "Tapones para una vida mejor" campaign. Every 3 months, a new campaign is launched for a child stricken with a rare disease. Oney Espagne collects plastic bottle caps to sell them and to assist with financing treatment.

DIVERSITY

Oney has always made significant efforts to ensure that its employees reflect the society wherein the company is evolving. In 2007, Oney was one of the very first French companies to sign the Diversity in Business Charter. Also adopted in the other countries where the business is present, this policy now constitutes a cornerstone of the Oney HR policy.

All countries have implemented this policy of non-discrimination when hiring or transferring staff to another position. However, more still needs to be done for some populations, particularly in terms of integrating disabled persons.

In France and in Portugal, non-discriminatory policies have been posted publicly and are accessible on the intranet. These two countries also often engage in awareness raising campaigns with their employees (handicap week) and take part in specialist recruitment forums (for older employees, the disabled, and on workplace diversity, etc.).

Proportion of men/women in management

Proportion of women in management

	2016	2015					
France	52.45%	50.96%					
China	58.62%	55.00%					
Spain	48.15%	45.16%					
Hungary	63.33%	68.57%					
Italy	25.00%	20.00%					
Malta	33.33%	20.00%					
Poland	87.88%	83.91%					
Portugal	60.00%	61.54%					
Romania	57.14%	50.00%					
Russia	73.68%	70.59%					
Ukraine	50.00%	100.00%					
TOTAL	61.81%	59.39%					

Women are very well represented at Oney, including in Management positions. 4 National CEOs are women, and 2 women sit on the Group Board of Directors. Lastly, several national Executive Committees have achieved gender parity, such as those in Spain, Portugal and Poland. Parity is not an end unto itself. Oney does not intend to use discrimination, including positive discrimination, when making recruitment choices. So talent is given every opportunity to be nurtured. The percentage of women in management has risen slightly from 59.4% at 30/09/2015 to 61.8% on 30/09/2016. Some countries such as Poland have significantly increased the percentage of women, as have Italy, Malta and Romania, although the small number of employees at the end of the period in these countries implies a greater volatility in the ratios.

(1) http://www.charte-diversite.com/

Employees with disabilities

Employees with d	isabilities
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	2016	2015
France	2.47%	2.64%
China	0%	1.30%
Spain	1.18%	1.97%
Hungary	1.52%	0%
Italy	0%	0%
Malta	0%	0%
Poland	0.66%	0.52%
Portugal	0.69%	0.73%
Romania	0%	0%
Russia	0%	0%
Ukraine	0%	0%
TOTAL	1.42%	1.57%

Oney is aware of the progress that it needs to make to integrate a greater number of disabled workers in the coming years.

In **France**, Oney assists disabled employees year-round and raises awareness across the whole company through communication efforts, role playing and areas dedicated to this theme. Every year, it also takes part in the forum on recruiting disabled persons. The new head office is now wheelchair accessible. An outside ambassador from a company called Made In TH comes to the office on a regular basis (once or twice a month) to work with Oney employees, and a lasting partnership has been established with this firm. In addition, Oney France works on certain tasks with service providers employing disabled employees (atelier protégé) for small office jobs such as stuffing envelopes or raking leaves on the office grounds.

In **Spain**, a team of specialists (from an external firm) carries out a monitoring plan for disabled employees and their managers to ensure their working conditions are adequate. Oney Spain works in conjunction with foundations for the professional placement of disabled persons.

Measures for older workers

As there are very few older workers in other countries, France has the most developed policy that benefits senior employees. This policy focuses on three priorities:

Adjusting working hours:

Workers 55 and older are can reduce their working hours from full-time to an 80% part-time schedule. As a result, they can continue to acquire points towards their pension based on full-time schedule (the employer covers and maintains the employer and employee contributions to pay towards the pension based on an equivalent full-time salary).

Adjusting working time:

Customer sales advisers aged 57 or older can request schedule adjustments so they work no more than 8 hours a day, and so they can finish work before 8 or 9 p.m. and have 2 consecutive days off, if one of the days worked is a Saturday.

Employees over age 55 can receive priority for the assignment of administrative duties.

Professional development and managing end of careers:

- Conducting an interview for the employee's 2nd half of career for those 45 and older: 100% of employees concerned are invited to this interview on an individual basis.
- An "elder" representative is appointed to consult with the employees concerned in considering their career if they so wish
- All costs for a skills assessment for those 45 and older are covered by the company.
- The balance of contributions to personal training is paid when employees retire.

SHARING

Empowering teams also means that Oney wants to enable every employee-stakeholder to benefit from the company's earnings. The collective remuneration structure is steeped in the value of 'sharing the wealth'. The system is most developed in France and Portugal through the three-part "incentive, profit-sharing, share ownership" scheme.

Other countries are also seeking to meet this level of sharing. Hungary and Poland have been providing incentives since 2014. Spain has also developed sharing through incentive plans in 2015.

Changes in compensation

Through shareholding, incentives and profit-sharing, the company's profits directly influence developments in pay. With regard to fixed pay, the salary policy is oriented towards exercising good judgement with regard to the economic climate in the countries. Depending on the countries, pay increases are made on an aggregate and/or on an individual basis. The aim is unchanged: to offer total compensation at market levels and to allow employees to share in the company's earnings. In France, all the Technicians received 0.5% raise for their fixed salary with a minimum guaranteed raise of €150 in gross salary. Raises for Management staff are handled individually.



An incentive bonus was introduced in Spain from 1 January 2015. It is contingent on the company's earnings and is paid quarterly. The aims of this incentive programme are to make employees fully active participants in the life of the company, to execute the company's vision, to train and give employees a certain economic background and to incentivize them at a grass roots level to stay genuinely engaged in terms of day-to-day operations. The incentive scheme consists of two parts. The fixed part, which is the same for all employees, depends on the level of customer satisfaction. The variable part is made up of three coefficients related to the company's commercial and financial performance. In the first year, incentives amount to approximately 7.14% of each employee's fixed salary.

Shareholding

France and Portugal are the only two countries that meet the conditions for implementing an employee shareholding scheme. Thus, employees have been shareholders in the Valaccord fund, made up of shares in and Auchan, since 2007 in France and 2011 in Portugal. 99.89% of French

employees and 95.86% of Portuguese employees were Oney Bank shareholders through their investment in the Oney Val fund.

SOCIAL DIALOGUE

Organisation of social dialogue

France is the only country that has implemented a genuine organisation for social dialogue over the reference period. However, in all other countries, employees are regularly consulted and informed about projects and the company's results through plenary meetings, team meetings, memos, the intranet, etc.

In France, employers are required to inform and consult the Works Council before taking any decisions relating to the management or the economic and financial development of the company, work organisation, professional training, etc. This procedure of informing and consulting with the Works Council, depending on the topics at hand, must facilitate constructive discussions between the employer and the staff representatives on the works council with regard to the project submitted to it.

Consequently, to facilitate genuine discussions with the works council on matters such as changes to the organisation or compensation at Oney, for example, the subject is presented twice: initially, the works council is informed about the details of the project and any questions about it are answered. Thereafter, no more than 15 days later, the project is presented to the Works Council for consultation.

This allows the members of the works council to state an informed opinion on the project presented to it.

The 4 representative trade unions in the company are as follows: FO, CFDT, CFTC and SNB/CFE CGC.

Since 1st January 2016, the database documents the three annual Works Council consultations. The Rebsamen Law covers the Works Council's recurrent information-consultation obligations in the following 3 major annual consultations on:

- the company's strategic orientations and their consequences,
- the company's economic and financial situation,
- the company's social policy, working and employment conditions.

To guarantee regular exchanges with the Works Council, it was decided at the Works Council meeting held on 19 May 2016 to provide information in the Economic and Social Database in an on-going basis and to collect partial opinions for each subject presented (management report on the accounts, training plan, social audit, gender equality report, etc.).

At the end of the presentation of all topics and after taking into consideration the different partial opinions, the Works Council must provide by year's end a general opinion on the 3 annual consultations.

It should be noted that elections were held on 22 March 2016 to elect a new Works Council and staff representatives, then on 27 April 2016 to elect a new Health and Safety Committee (CHSCT).

In total, between 1st October 2015 and 30 September 2016, 54 meetings of staff representatives were scheduled:

- 15 negotiation meetings were held with union organisations,
- 22 meetings with the Works Council,

- 8 Health and Safety (CHSCT) meetings,
- 9 meetings with staff representatives."

In Poland, a group of staff representatives was formed. Its main goal is to provide advice on social, safety and environmental matters. Since November 2015, these meetings with representatives have been held on a quarterly basis.

SPOTLIGHT- The main agreements in 2015

From 1st October 2015 to 30 September 2016, the following agreements were signed:

- Pre-election protocol
- Bonus incentive
- Mandatory Annual Negotiation (NAO)
- Profit-sharing
- Employee savings plan (PEE)

Negations such as those concerning the generation contract, GPEC (Gestion Prévisionnelle des Emplois et des Compétences, or the Forward planning of employment and skills), professional equality, night staff, moving to a 39-hour work week are still on-going.



PRIORITY 2 Making financial services available to as many customers as possible

OUR AIM:

To offer simple and effective products and top-quality customer service.

OUR COMMITMENTS

- 1. Developing a range of products for all customers
- 2. Involving customers in creating new products
- 3. Measuring and improving customer satisfaction

KEY INDICATORS

Developing a range of products for all customers

Oney seeks to offer simple, efficient products that are accessible to all. Like a shopkeeper who welcomes everyone into the shop, Oney wants to make financial services as accessible as possible for its customers while offering them outstanding quality service. In 2016, many products were developed in this way in the majority of countries such as funeral insurance products, mobile insurance and legal assistance for Spain, home owners, budget and unemployment for Russia, the Gigogne card in Hungary, which also launched the "creditor card" tool, or a gift card in Portugal. Spain, France, Hungary, Russia and Ukraine lowered prices or conducted special operations throughout the year to make credit or insurance products as accessible as possible to their customers.



SPOTLIGHT - Malta, a subsidiary developing insurance products for Oney countries

The many insurance products launched in all Oney countries are dedicated to providing as many customers as possible with competitive products positioned with the best prices in their markets. In 2016, Malta worked with these countries to launch the following products:

- Pet insurance (dogs/cats),
- Mobile Protect for Oney Spain,
- Rent default guarantee for Oney France,
- Provident and warranty extension for hearing aids for Poland.

Customer satisfaction

Customer Satisfaction policy

Customer satisfaction is very important to Oney, which is constantly improving how it monitors and enhances customer satisfaction in all its countries. Several measures for managing customer satisfaction are in place in the majority of Oney countries, including regular satisfaction surveys, claim management, use of a social network monitoring tool, and customer feedback. Customers' viewpoints are then constantly fed back to teams and allow services and customer relations to be adjusted accordingly. Customer satisfaction was placed at the heart of the revisited Vision strategy in 2014, with the aim of being the top ranked company in terms of customer satisfaction in all countries where Oney operates by 2020.

Customer satisfaction is even at the heart of employee-stakeholders' pay, including those who have no direct contact with customers. In this regard, wherever incentive schemes are in place, the level of customer satisfaction is an integral part of the bonus for employee-stakeholders. The fixed part of the quarterly bonus is only paid out after a certain level of satisfaction is achieved.

At every level, customer satisfaction is also at the heart of all the decisions taken by the company.



Since 2013 in France, and 2014 in Hungary, customers have been asked to complete a satisfaction and recommendation questionnaire that uses NPS technology. Customers are asked a simple question: "Would you recommend Oney France/Oney Hungary to your friends and family?"

Customers who give a score of 9 or 10 are rated as 'promoters', those who give a score of 7 and 8 are 'neutral', and those who give a score from 0 to 6 are 'detractors'. The Net Promoter Score is the difference between the percentage of customers who are promoters and the percentage of those who are detractors. The scale runs from -100 to +100.

In France, customers are surveyed daily by email after using a product or service or following contact with Oney (telephone, website, letters, emails, visit to an agency, collections). In Hungary, a customer panel is surveyed weekly.

In **France**, the full system is in place and offers a comprehensive understanding of customer opinions. A specific department is even dedicated to Customer Satisfaction.

For the customer section, a report is sent out monthly to debrief the teams and weekly postings are made. Direct quotes from customers via this system are shared widely at every level of the company. There is also a "We would like your opinion" section on the home page of the business website. Customers can express themselves freely. Customer feedback is analysed and their questions are answered the following day. Customers can also talk to Oney's teams through the Facebook page that had 54,500 followers at the end of 2016. Oney France uses subcontractor partners to manage the call center part of its customer service (200 employees in Morocco). To ensure that customers receive high-quality service, these service providers are selected and regularly monitored to ensure that their employees are well treated. The teams work exclusively for Oney and are managed in accordance with the required criteria. Daily monitoring and many on-site inspections are scheduled once a week every month.

SPOTLIGHT – ever-improving customer satisfaction

In France: Between 01/10/2015 and 15/09/2016, Oney received an NPS of 27% (up by 1 point over the previous period).

The NPS breaks down as follows:

- 43% of customers gave a score between 9 and 10 (stable vs. the previous period)
- 41% of customers gave a score between 7 and 8 (+1 point vs. the previous period)
- 16% of customers gave a score less than or equal to 6 (-1 point vs. the previous period).

Thus, it is fair to say that 43% of Oney France customers are very satisfied and 83% are satisfied.

Spain: The overall satisfaction score in the 3rd quarter of 2016 is 7.13/10. Compared with the 3rd quarter of 2015, satisfaction increased by 0.24 points.

Action plans to improve customer satisfaction

Measuring customer satisfaction is a first step towards improving the service provided to them. But it is still essential to implement action plans to improve customer satisfaction. Here are some of the actions taken in 2016 to simplify the customer experience:

• In **France**, a Specific Solutions team was set up in November 2015. It manages all claims and special customer payment default cases, regardless of the stage of debt collection. Claim processing time fell from 8 days to 1.5 days in 8 months. The department's NPS score went from -40 to -5 from January 2015 to August 2016. The awareness of each adviser was raised about customer satisfaction and two customer satisfaction challenges were issued in 2016. In addition, a new

functionality was developed to simplify the customer's life: as of June 2016, customers in the 1st stage of payment default can make their late payment online with their bank cards.

- In 2016, **Spain** launched the "Customer Service Experience" Integration Plan: all employees working for Oney España spend a full working day in Customer Service.
- In **Poland**, "welcome calls" and focus group training initiatives were implemented to improve customer satisfaction for insurance products.
- In **Portugal**, Marketing and Risk teams have continued to join forces to further customise communications based on different customer profiles and have specified ceilings ever better suited to the customer's needs and purposes. "One Contact" the new call center platform in development will have significant impacts in terms of customer management and calls (first phase in August 2016).



PRIORITY 3 Promoting the development of healthy credit

OUR AIM:

To protect our customers against and to prevent over-indebtedness

OUR COMMITMENTS

- 1. Taking action to prevent over-indebtedness
- 2. Working to create a consumer credit database
- 3. Training all employees and partners
- 4. Giving customers tools to better manage their budget
- 5. Assisting customers in financial difficulty
- 6. Ensuring our practices are fair

KEY INDICATORS

Taking action to prevent over-indebtedness

For the acceptance scores it uses, Oney's aim is to refuse loan applications that should have been refused and accept those that customers are able to honour. Preventing insolvency is one of Oney's guiding principles. Over the reporting period, all countries that have a credit business managing risk internally have re-measured the ceilings and honed their acceptance scores.

Beyond these actions, all Oney countries work in conjunction with their employees to develop responsible products that allow customers to access tools to exercise the greatest possible control over their budgets.



SPOTLIGHT – The prevention system implemented by Oney Spain

For any first-time product use, many checks are carried out:

- consultation of negative external files (national files listing payment incidents)
- consultation of internal files (fraud, money laundering, payment default files)
- for Oney customers, analysis of payment behaviour
- determination of the risk level
- implementation of a ceiling at first use in line with the customer profile

Working to create a consumer credit database

Despite raising the awareness of the French public authorities, the positive file stipulated by law was not implemented in **France**, after the French Constitutional Council rejected the proposed legislation. However, in other European countries where Oney is present, and in which this mechanism exists, Oney uses it to refine its acceptance rules and to ensure the customer's creditworthiness.

This is particularly the case in Portugal, Romania and Hungary.

In **Portugal**, the existence of a centralised positive file with the Bank of Portugal containing all information concerning the customer's debt level with the diverse financial and credit institutions is thus the primary tool that can, at the time of the loan application analysis, guarantee responsible lending.

In **Hungary**, consulting a national credit register is mandatory for any new loan application; this is also the case for increasing loan ceilings. When applying for a loan or credit card, each customer receives an information booklet on "The risks of over-indebtedness". Providing the booklet is mandatory and the French supervisory authority for financial institutes determines its content.

Training all employees and partners

Several training workshops on the following topics were provided in France to employees:

- Loan distribution and preventing over-indebtedness, -Mechanism to help detect over-indebtedness (training and practice),
- AFECEI (L'Association Française des Etablissements de Crédit et des Entreprises d'Investissement or the French Association of Credit Institutions and Investment Companies) charter: Better assisting customers in financial difficulty,
- Effective budget management,
- Dilemma game: the budget management board game.

In **France**, 100% of employees and external service providers receive training via the e-learning module entitled 'Preventing over-indebtedness' within 3 months of their arrival. This module is also mandatory for all cashiers who offer credit in-stores as well as vendors who offer finance solutions to customers (other than payment in 3/4 times by bank card not subject to the same regulation).

In **Portugal**, Oney teams have continued providing a training module to its employees or to Jumbo employees (Auchan Portugal) on family budget management to share best practices on family budget management, to teach proper use of credit and to prevent over-indebtedness. All teams also received PARI (Plan d'Action pour le Risque d'Impayé or Payment Default Action Plan) - PERSI (Plan Extrajudiciaire de Régularisation des Situations d'Impayés or Extrajudicial Settlement for Payment Defaults) training, to pro-actively identify customers in financial difficulty and to offer customised solutions to them (e.g. those in financial difficulty or in default of payment). This training is updated every 2 years. This training aims to achieve 2 objectives: to identify and to advise customers in financial difficulty to prevent them from defaulting on payments.

Giving customers tools to better manage their budget

Better helping customers to manage their day-to-day budget is one of the key elements Oney is interested in developing. Oney France has formed a working group to improve the information provided to customers and to give them more tools and advice to improve their budget management. Since March 2015, a budget management module has been available on www.banque-accord.fr.

Moreover, in 2016 a dedicated 5-person team was created in-house. They handle the customers that advisers identify. They have a catalogue of solutions and provide customers with the solution that best fits their customer's needs. A budget guide for customers has been added to the website, as has a link to ASF's website.



Taking a hands-on approach with its customers and always seeking to offer them a solution that the best fit for their needs, in 2015, Oney France put online a budget guide that can be found on https://www.banque-accord.fr/site/b/guide-budget/guides-conseils-pratiques.html. This guide clearly presents practical budget management advice such as:

- How to evaluate one's budget situation (with a downloadable form),
- 7 budget management tips,
- Know your banking products,
- How to deal with difficulties.

A glossary is provided along with a quiz so the customer can test what he or she has learned.

Assisting customers in financial difficulty

Oney France signed a partnership agreement with Crésus, an organisation that fights over-indebtedness. Signed in July 2013, the partnership has been operational since December 2013. It allows Oney to direct its customers in financial difficulty to Crésus advisers who, during optional confidential telephone interviews, help them review their monthly budget and suggest measures to improve it. This is a real service for customers, who get advice from independent experts to help them get their financial houses in order and thereby avoid defaulting on payments or over-indebtedness. This partnership was renewed and strengthened in 2016. Furthermore, employee representatives were specially trained to assist customers in financial difficulty. It should be noted that Oney France advises on budget matters for the French Ministry of Economy's working group.

Ensuring our practices are fair

Oney wishes to act in compliance with the regulatory and legal environment related to its business. Its ethical principles tend mainly towards customer protection and the quality of its services and the actions it takes. A system for giving feedback on malfunctions has been put in place with the clear aim of providing the appropriate corrective measures and to manage to improve quality, always bearing customer's interests in mind. The ethical rules that follow are clearly stated in the Ethical Code, drawn up by the international teams. This code has been sent for adaptation and/or is supplemented by a local code in France, Portugal and Spain, Hungary and Poland. In France, it has been approved by the staff representative bodies, shared with all employees and is accessible on the intranet.

A Compliance Officer, who reports directly to the Group Compliance Officer, is in place in France, Spain and Portugal to ensure that the established rules are followed.

Awareness raising actions/training in the fight against money laundering

The fight against money laundering is one of the obligations to which Oney is subject, due to its banking activity.

In **France**, 100% of employees have been trained in preventing money laundering. For our partners, only the cashiers in Auchan stores have been authorised to accept cash. They are also therefore trained in preventing money laundering using a mandatory e-learning training programme, which is updated every two years. It was last updated in September 2015.

This training is also compulsory in **Spain** for all employees and partner employees involved in distributing Oney products.

The system for raising awareness and anti-laundering training in **Portugal** includes institutional training which includes the associated legal framework as well as an internal system specific to Oney Portugal. All Oney Portugal employees have been given a booklet on money laundering that contains internal policy rules for managing money laundering risks. It is distributed to all new hires and available on the shared database. It is updated with every regulatory and/or internal procedure change and distributed to everyone in the company.

In **Hungary**, each call center employee and cashiers take part in training before they start work at the company. This training is repeated every year and concludes with a test.

In **Malta**, the compliance manager sets anti-laundering training provided by an accredited organisation.

Cases of ethical conflict

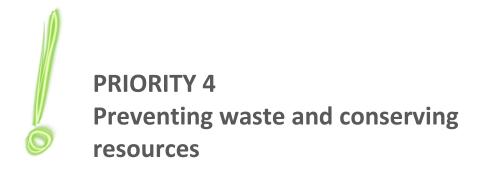
The procedure to follow in the event of an ethical conflict is indicated in the code of ethics. An alert facility also allows every employee to report fraud without having to do this through their superiors. The procedure to follow is freely accessible on the company intranet. No alert procedure occurred during the reporting period.

Anti-fraud policy

The anti-fraud policy is defined as part of Compliance and on-going internal inspections. These cases have been extremely rare in Oney. No significant internal fraud occurred during the reporting period.

Bank liquidity risk exposure

This point is subject to a specific section of the 2016 financial report, paragraph 31.4 of the appendices to the consolidated accounts.



OUR AIM:

To change our habits and make judicious choices for new projects.

OUR COMMITMENTS

- 1. Reducing our paper consumption
- 2. Promoting recycling
- 3. Holding awareness-raising campaigns to cut waste
- 4. Choosing environmentally friendly workplaces

KEY INDICATORS

All Oney subsidiaries are making efforts to lower paper consumption, which is a key environmental theme in the banking activity. The power consumption of occupied buildings is also a major concern. However, some subsidiaries such as Russia or Poland only have a small number of their employees at the head office and most of their employees are in-store. Occupying only a very small portion of the partner store, it is impossible to measure the actual energy consumption of these teams in-store.

Reducing our paper consumption

Oney is taking action in all the countries where it operates to reduce its paper consumption, one of its main focus areas in terms of environmental protection.

Paper consumption per employee

	Fra	nce	Ch	ine	Espa	igne	Hon	grie	lta	lie	Ma	lte	Polo	gne	Port	ugal	Roun	nanie	Ru	ssie	Ukra	aine	To	tal
	au 30/09/2016	au 30/09/2015																						
Consommation de papier par collaborateur (en KG)	182	222	7	8	356	480	191,1	189	5	5	58	78	94	89	366	352	37	39	658	758	10	15	201	229
Variation	-18	,2%	-11,	,6%	-25,	.8%	1,1	.%	0,0	0%	-25,	.6%	5,9	9%	3,9	9%	-5,	0%	-13	,2%	-35,	,2%	-12,	4%

In 2016, total paper consumption per employee dropped 12.4%, a decline recorded practically across the country.

This very good result has been achieved by raising employee awareness internally, by giving priority to processing data digitally (dematerialisation of correspondence, not sending printed pay slips in certain countries) and configuring printers to be environmentally friendly. Several countries such as Spain and Malta launched '0 paper' projects.

Another factor reducing consumption has been the development of electronic bank statements.

Number of e-statements sent

	Fra	nce	Ch	ine	Espa	igne	Hon	grie	Italie		Malte		Pologne		Portugal		Roumanie		Russie		Ukraine		Total	
	au 30/09/2016	au 30/09/2015																						
e-relevés de compte envoyés (en million)	14,9	14,9	NA	NA	2,0	1,7	NA	NA	NA	NA	NA	NA	0,7	0,6	4,8	4,6	NA	NA	0,3	0,25	NA	NA	22,6	22
Variation	-0,	3%	N	NA 15,9%		N	NΑ		NA		NA		11,0%		4,3%		NA		20,0%		NA		2,4%	

More than 14.85 million e-statements were sent in France in 2016, 4.8 million in Portugal (compared to 4.6 million in 2015) and 2 million in Spain (+16% vs 2015), which now charges a nominal fee for sending paper statements. Poland and Russian had started sending e-statements in the previous

reporting period and have made significant inroads in this regard (11 and 20% respectively), which shows that customers seem to appreciate this approach.

In addition, Oney France has continued using electronic signing, allowing partners to curb the amount of paper used in contract signing. This measurement has not had a direct impact on Oney paper consumption, but may significantly reduce that of its partners and customers.

Encouraging recycling and environmentally friendly habits

Number of tonnes of paper recycled

	Fra	nce	Ch	ine	Espagne		Hongrie		Italie		Ma	alte	Pologne		Portugal		Roumanie		Russie		Ukraine		Total	
	au 30/09/2016	au 30/09/2015																						
Volume de papier recyclé en kg	26 880	23 880	375	NA	2 415	3 485	720	690	NA	NA	338	391	NA	NA	8 440	3 867	NA	NA	200	500	15	12	39 383	32 825
Variation	13	3%	N	JA.	-3	1%	4	%	N	IA.	-1	4%	N	A	11	.8%	N	A	-6	0%	25	5%	20	0%

Portugal: the country included in these figures the annual percentage rate of charge of recycled documents calculated by an outside company.

Russia: the Russian office used its move in 2015 as an opportunity to recycle as much paper as possible.

To further increase the recycling volume, after Malta, Russia and Ukraine started this in the previous period; China too started recycling paper.

Almost all paper used for internal purposes by employees has been recycled in these countries. The delta between the consumption of paper and the volume recycled concerns documents sent to customers, for which the company cannot control the recycling.

Groups of employees motivated by sustainable development have been raising the awareness of other employees (e.g. reusing paper printed on one side) and have been taking action to increase the recycling rate.

Holding awareness-raising campaigns to cut waste

Raising awareness amongst employees and gradually adopting new habits and more environmentally friendly office equipment are the actions taken in countries where Oney has been operating for a long time to curb their environmental impact and their greenhouse gas emissions.

In France, individual trash bins have been removed and centralised in a single area per half-floor, which serves as a recycling point, for sorting trash and for providing office cleaning supplies. This has had a significant impact on employee habits as they now dispose of rubbish unnecessarily and less often.

In Spain, several paper, toner, plastic, and battery recycling points were set up and communications were sent out about recycling these products along with saving water and electricity. A mini Ecopark was created for recycling bottle caps, bottles and plastic bags. Bicycle parking has been installed at the offices. Lastly, stickers were put next to all light switches and taps and reminders were hung above all printers about saving resources.

A small team of employees was formed in Malta for a workshop on this topic. This anti-waste mind-set concerns not only paper but also water and air conditioning.

Choosing environmentally friendly workplaces

In most countries the majority of employees do not work on Oney's premises but on those of partner brands. When choosing living areas for its employees, Oney favours environmentally friendly locations that promote their well-being. This has particularly been the case in Spain for the last 2 years and in France since September 2014.

In 2014, Oney moved its France and International teams to a new working space deemed 'Very Good' according to Breeam standards.

For several years, the teams in Spain have occupied a LEED certified building. An energy efficiency audit was conducted in 2016 in the building (though the results of this audit have yet to come out).

In Italy, where the teams occupy offices located on the Auchan Group premises, the group did construction work to recover ground water to cool the building.

In China, due to Shanghai's poor air-quality, the teams had an air purification system installed to promote employee well-being.

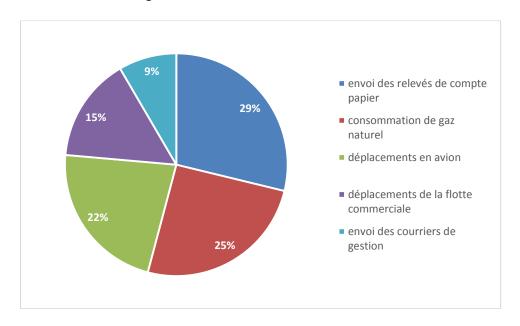
In Portugal: Since 1st December 2013, energy certification has been mandatory for all buildings (Decree-Law no. 118/2013). On a scale from A to F, the building Oney Portugal rents received a class C certification, considered in Portugal to be of average energy efficiency.

To curb energy consumption, Malta changed all windows and frames in its office.

Greenhouse gas emissions

For the time being, greenhouse gas emissions can only be measured for France since there are no accessible data for the other countries. The scope was limited to emissions on which Oney can have a direct impact: consumption of gas, water, electricity, paper and business travel by its employees.

Our latest GHG report dating from 2013 shows emissions of 1,461 tonnes of CO (uncertainty of 9%), based on the following breakdown:



The main focus of GHG emissions reduction have been priority work areas in recent years, and these priority work areas have been presented in the various CSR reports published since.

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Actions taken to prevent corruption 25 The measures taken in favour of the health and safety of consumers 18-25	environmental policy of suppliers and subcontractors	23, 24	
The measures taken in favour of the health and safety of consumers 18-25	CORPORATE – FAIR PRACTICES		
of consumers 18-25	Actions taken to prevent corruption	25	
Other actions in favour of human rights N/A	,	18-25	
	Other actions in favour of human rights	N/A	

The elements marked as N/A (Not Applicable) are those that do not appear relevant to the activity of Oney. As a result, these subjects are not covered in the extra-financial reporting:

- The elimination of forced or compulsory labour
- The effective abolition of child labour
- The amount allocated for and guarantees for environmental risks
- Consideration of noise and any other form of pollution specific to an activity
- Land use
- Actions taken in favour of human rights