

oney

A photograph of three young women of African descent lying down and laughing joyfully. The woman on the left is wearing a blue and white striped shirt. The woman in the middle is wearing a blue and white striped shirt. The woman on the right is wearing a blue and white striped shirt. They are all smiling and laughing, with their heads tilted back. The background is a patterned fabric.

NON-FINANCIAL REPORT 2021



DIFFERENT PERSPECTIVES



Jean Pierre Viboud
Oney CEO

WHAT WILL YOU REMEMBER ABOUT ONEY'S SUSTAINABILITY APPROACH IN 2021?



Jean-Pierre, what do Oney's sustainability objectives mean to you?

We set out our sustainability objectives at the end of 2020 in a CSR programme focused on four key priorities. This programme then became a key component of our Oney 2024 strategy because, now more than ever, such issues are critical to future performance, they reflect our purpose and values, and give full meaning to our profession as a banking and retail specialist.

The 2021 version of this report shows how Oney has continued to transform and adapt its business model to combine economic performance and sustainable value creation, in line with our strategic plan, and directly linked to our purpose.

What will you remember about 2021 in terms of our ability to deliver on our promises and take the company into the future?

When I look back on 2021, several key things stand out to me.

First of all, there was the implementation of a more global organisation, across all the business lines and some of the support functions, which allowed us to better take into account CSR issues in our decisions.

For the second year in a row, all of our employees had a shared CSR target as part of their collective variable remuneration, which inspired and galvanised our teams. For 2022, we have decided to build on this approach and add an individual target for executives and managers, tailored to each activity, to strengthen the impact of each individual's work.

I have also seen the determination of our teams to continue to make progress and address these issues, even as we go through major crises that impact our business as a whole.

We have brought our partners and suppliers on board as well, by initiating a process of constructive dialogue so we can work together to encourage better consumption.

And, last but not least, is the fact that we remained fully in line with our carbon reduction roadmap in connection with the Paris agreements. On this topic, like so many others, we are becoming more and more professional!

What are your priorities for 2022?

We are going to consolidate our governance with regard to these objectives, starting with more granular management of non-financial indicators throughout the year. We are also going to step up the integration of these objectives at the heart of our solutions to encourage even better consumption.

We will build on our momentum to ensure compliance with our carbon reduction roadmap.

And of course, in 2022, we must continue to strive to improve the employee experience and improve our social footprint.





Dario Coffetti
CEO
Oney Portugal



To me, we can sum it up in two words: pride and confidence! In a year still strongly affected by the COVID pandemic, including a second full lockdown for the Portuguese at the start of 2021, we still saw some huge achievements in our CSR strategy. I am proud of my team and confident for the future. CSR is no longer an obligation, but a natural part - and therefore a priority - of everything we think about and do at Oney. And this is all made possible through the fantastic achievements we saw in 2021!

Firstly, I am extremely proud that we have decided to position local CSR governance at a strategic level. Secondly, I am proud of our volunteers who participated in the financial education project with the NGO Sol Sem Fronteiras.

I was also delighted to see Oney Portugal support the Climes to Go challenge, organised with several Portuguese NGOs and companies. The competition involved making a low-carbon journey to reach COP26 and to spread the word about the importance of small actions. I was all the more proud that the team supported by Oney won the challenge, our wonderful, talented and environmentally responsible team!

For 2022, and despite all the external circumstances, I have complete confidence in our teams' ability and commitment to achieve our objectives! We will continue to be attentive to our employees, our partners and our customers, we will work on our reputation, our employer brand, and we will also contribute to caring for the planet through our daily actions and by incorporating CSR into everything we do, in our business model and in our everyday lives.





2021 was an impressive year when it comes to CSR actions, and one that we will all remember. Oney was one of the pioneers to introduce CSR criteria into employees' collective pay, thereby stepping up our sustainable transformation since CSR is now at the heart of everything we do.

In addition, along with our partners, we have developed an assessment of their activity based on sustainable criteria and initiated specific actions in the field to finance "better consumption" for our customers. Sustainable performance is no longer just "nice to have" but an obligation that we have towards our ecosystem. I am convinced that with everyone's contribution, we will successfully change our habits and those of our customers and partners, and play an active and committed role in creating the future we want to see!



Doïna Barbaros
Internal Financial Controller
Oney Group



Guillaume de Bettignies
Head of the Customers and
Partners department
Oney France



CSR must guide everything we do at Oney Bank. This will be the focus of our efforts, firstly to encourage each Key Account to carry out concrete actions with their partners, and secondly to measure the progress of our partners' portfolio in terms of impact on society as a whole.

To achieve this, we have taken a pragmatic approach, starting with the big picture: Who are our partners? How do they manage to have a positive impact? The answers gave us the "nomenclature des pétales" system created in 2020. This year, I'm delighted to say that we have made great progress and have started to share more and more with our partners to set up dedicated campaigns, offering 0% interest on purchases with a positive impact across the 4 Pétales partner network.

We have also organised meetings with our partners' CSR managers, thereby introducing a new way of discussing our operations, a new way of leading our commercial action plans, a new way of understanding each other, and a new way of moving forward with our partners at our side.

This is the path we are forging, and this is how we want to grow the business with our partners: through a shared vision, we will do better and we will do more. Of course, it would be far easier to continue to follow the standard business plan, but we have chosen to introduce a new Oney way: to establish a common vision with our partners, and to share our ambitions to do more.

It's a huge challenge and we have a long road ahead; but I am proud to say that we will never go back, and that 2022 will represent another important milestone. By standardising our CSR approach in every commercial review and by creating and holding new dedicated meetings with our partners, we will build a new relationship, a stronger relationship with our company.

We're on the right track!



A photograph of two children, a boy and a girl, wearing 3D glasses. The boy in the foreground has curly brown hair and is wearing a pink t-shirt with dark blue horizontal stripes. The girl in the background has long dark hair and is wearing a red and white striped shirt under light blue denim overalls. They are both looking forward, and the background is a clear, bright blue sky.

ONEY IN 2021: AN OVERVIEW

7.8M

(stable)

NUMBER OF CUSTOMERS

14,746

(-10% vs. 2019)

TCO2 SCOPE 1, SCOPE 2,
SCOPE 3

€6.76 B_N

(+4%)

AMOUNT OF PURCHASES FINANCED
THROUGH OUR PAYMENT AND
FINANCING SOLUTIONS

2,491

(-4%)

TALENTS

€3.52 B_N

(+16%)

AMOUNT OF CUSTOMER
PLANS AND GOALS MADE POSSIBLE
THANKS TO OUR CREDIT
FINANCING SOLUTIONS

91%

(+1 point)

PERCENTAGE OF PERMANENT
CONTRACTS

1,700 BRANDS

(13,000 SALES OUTLETS)

RETAIL PARTNERS

12

(stable)

COUNTRY OF OPERATION



OUR GOVERNANCE 2021

65%

PRODUCTS AND SERVICE NPS AT ONEY
FRANCE (+0.8 POINTS VS 2020)

€262K*

AMOUNT DEDICATED
TO PUBLIC INTEREST WORK
AND CHARITABLE CAMPAIGNS

50%

% OF WOMEN ON THE BOARD
OF DIRECTORS
(+10 POINTS VS 2020)

40%

% OF WOMEN ON
GOVERNING BODIES
(-3 POINTS VS. 2020)

23 DAYS

AVERAGE SUPPLIER PAYMENT
TIME (+1 DAY VS. 2020)


A MATRIX ORGANISATION

To support our important ambitions for growth, in 2021 we strengthened our global organisation, designed to help us **pull together and move forward throughout Europe in a coherent and coordinated way**. The aim is to maximise our societal impact by bringing together our actions in a more concerted approach. We want to work in a more collective way, especially on cross-functional projects. We also prioritise local CSR initiatives and ensure that we can apply them to all our subsidiaries to have more positive power. **This organisation also serves to accelerate the integration of sustainability issues into the business lines.**

FOCUS ON GOVERNANCE CSR IN PORTUGAL

In January 2021, 14 employees were chosen to be our CSR ambassadors, thus completing our CSR governance. CSR governance in Portugal is made up of four Exec Committee Sponsors (General Manager, HR, CFO, Marketing) + 3 CSR Officers (Customer Relations, CFO, Marketing) and now 14 Ambassadors from all support and business departments. The Exec Committee Sponsors and CSR Officers organise a monthly strategic meeting, and the CSR Officers and CSR Ambassadors have a monthly operational meeting. In both cases, our strategy, objectives, achievements and action plans are discussed and operationalised. The ambassadors' role has been clearly identified and their mission is to bring CSR issues to all employees and disseminate them: from top to bottom but, most importantly, from bottom to top.



A close-up, low-angle shot of a woman with voluminous, curly brown hair. She is laughing heartily, her mouth wide open showing her teeth and tongue, and her eyes are squeezed shut. She is wearing a light-colored, textured knit top. The background is a blurred grocery store aisle with shelves of products and bright overhead lighting.

GIVING EVERYONE THE
POWER TO
"CONSUME BETTER"



ENCOURAGING BETTER USE OF CREDIT AND INSURANCE

- Percentage of outstanding loans without payment incidents at the end of the reporting year 78.7%*
(+2.19 points vs 2020)
- Share of outstanding loans with payment defaults at the start of the reporting year returned to a healthy situation by the end of the reporting year 64%



HELPING PEOPLE MAKE BETTER CHOICES ABOUT WHAT THEY BUY AND CONSUME

- Share of damaged insured products under repair 45%* (-0.6 points vs. 2020)
Oney Insurance
- Percentage of affinity insurance cases opened and compensated 66.4% (-3 points vs. 2020)
Oney Insurance
- Loan production for second-hand purchases 134 million euros*
- Variation in loan production for second-hand purchases +37%



ALLOWING BETTER BUDGET MANAGEMENT

- BNPL reuse rate 23%



Antonio Portelli
Chief Financial Officer
Oney Insurance

"During 2021, Oney Insurance continued to strengthen its corporate social responsibility efforts to ensure a sustainable economy and contribute to the well-being of society and the planet.

Firstly, Oney Insurance and its partners Boulanger, Norauto and Alltricks contributed to the launch of insurance products to cover and encourage the purchase of environmentally friendly products and devices such as electric scooters and bikes. The company also promoted CSR initiatives with its claims handlers to encourage responsible purchasing and promote a culture of repairing damaged devices under insurance rather than replacing them outright.

We are also proud to have supported various charitable initiatives, including the donation of over 300kg of food to the Foodbank Lifeline Foundation and the donation of toys to the children of Les Sœurs de St Ursuline. These initiatives have been generously supported by our employees and the public, and we are delighted to have contributed to bringing a smile to the faces of children and family members in need. We have also set up a CSR committee which is responsible for raising awareness of CSR across the company, promoting reasonable and sustainable consumption and organising activities to help communities in need.

In 2022, we will continue to engage with our employees, partners and customers to integrate our CSR strategy into our business model and our community and help build a better world. Together we can make a difference!"



ONEY SPAIN

Oney's Spanish teams launch an ecological loan. This loan supports eco-responsible projects by offering exclusive conditions on loans up to €35,000. Eligible topics include: electric mobility, renovation and energy efficiency, geothermal energy and ecological heating, sustainable household appliances.



Maria Jose Cavero Alvarez
Personal Loan and Direct
Transfer Manager
Oney Spain

"The idea started from a discussion about on how Oney could act to be a more committed company.

Our goal is to help our customers build a sustainable world and for this reason we have launched a new personal loan dedicated to financing sustainable projects that help to reduce the carbon footprint of household consumption. Oney has become the first financial company in Spain to offer a product that finances all types of sustainable projects in the two areas that have the most impact: transport/mobility (electric cars, motorcycles, bikes, etc.) and energy efficiency (solar panels, geothermal energy, efficient household appliances, home insulation, and more).

We give our customers the opportunity to take that next step to help them consume better and make the world a better place."



ONEY FRANCE

To better detect and support customers in a situation of financial fragility, our customer relations team has set up training for its advisers, to help them better detect signals of financial fragility and to enter into a process of budget support. This training was developed and coordinated with teams from the Cresus organisation.

An initial campaign of outgoing calls to customers identified as vulnerable was also carried out: customer feedback on this approach has been very positive.



SMARTNEY

In April, the subsidiary launched the "Earth Days" a commercial event, when customers could benefit from an 11% reduction on loans for projects involving the installation of solar panels, renovations, roofs, heating installations, household appliances and air purification systems.

On 10 November 2021, to mark a "day without debt", the teams came up with a special campaign devoted to vulnerable customers who received a letter containing a dedicated telephone number where they could access solutions and support; On 17 November, our infoline was open from 7am to 8pm. We received 119 calls from customers, and 53 solutions were found during the day without debt.

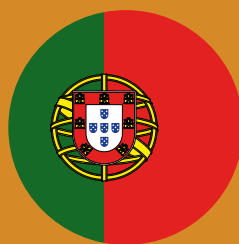


ONEY GROUP

Oney has decided to initiate a new type of dialogue and exchanges with its retail partners around CSR challenges and concerns. To do this, we routinely survey our partners on societal issues and their level of CSR maturity at the start of each commercial relationship. The aim is to work together to encourage more reasoned and sustainable consumption.

Launch of the European Circular Consumption Observatory in partnership with Harris Interactive. Our goal is to regularly assess the development of consumer trends towards more circular and second-hand markets.

Launch of our first international campaign for "better consumption" in November during Black Friday. In conjunction with some of our retail partners in five countries, commercial incentives were used to encourage our customers to choose more sustainable products.



ONEY PORTUGAL

Launch of soft mobility insurance with Norauto.

4 NEW RETAIL PARTNERS FOCUSED ON "BETTER CONSUMPTION", encouraging the purchase of reconditioned or recycled products: Certideal, Recommerce, Noovoo, Cash Express.

DECREASE OUR CARBON FOOTPRINT



1,218^{*}
Teq CO₂ (-3.1% vs. 2019)
FOR SCOPES 1 AND 2

2,485
MWh (-21% vs. 2019)
REDUCTION IN ELECTRICITY
CONSUMPTION

773,099
Kms by plane (-79% vs. 2019)
BUSINESS TRAVEL (KM)

+8%
REDUCTION IN PAPER
PURCHASES (IN KG)

10
STRATEGIC SUPPLIERS WITH A
CARBON REDUCTION ROADMAP

6
NUMBER OF OFFICES
COMMITTED TO THE ONEY "ZERO
WASTE" STANDARD



Eric Platiau
Chief Operating Officer
Oney Group

"Although the current period has continued to be disrupted by the global COVID pandemic, Oney once again recorded an improvement in its Carbon performance by -10% compared to the previous year.

It is also important to remember that for the past two years we have been systematically offsetting our emissions with renewable energy certificates that cover all of our needs in all countries.

This still isn't enough, however, because our ultimate goal is to record a steady decline. To this end, in 2021, we made excellent progress in the field of travel (in decline, with a steady increase in online meetings/talks), in the electrification (full or hybrid) of our vehicle fleet, in the optimisation of our real estate spending, and in the transformation of our organisation with increased use of teleworking (and therefore less commuting).

In 2022, we still have to step up our efforts to transform our IT and data (reduction of volumes and use of the cloud), as well as the routine implementation of CSR and Carbon criteria in our calls for tenders, and of course continuing to adapt our organisation to a less carbon-intensive world.

The annual target is a -3% drop on the previous year to keep global warming below 1.5 degrees. It's a challenge that our employees are determined to help us achieve!"



ONEY GROUP

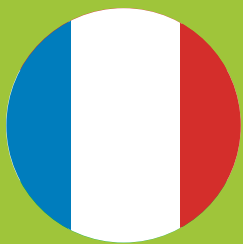
Launch of our supplier assessments and the "Supplier" CSR-Cafés. From now on, Oney will ask its suppliers about their maturity on ESG issues with the aim of choosing partners who share our values of sustainability, and engage in open dialogue with them to identify best practices and areas for improvement. A trial CSR-Café was held successfully in France to discuss our respective initiatives and our shared interests.

World Clean Up Day campaign for all of our subsidiaries. To make the World Digital Cleanup Day, Oney raised awareness among all its employees and across all its subsidiaries of the issue of digital pollution and the need to clean up unnecessary data and files.

At the end of 2020, the Group signed a partnership with the company Origo to cover all of its electricity consumption with renewable energy guarantees. In 2021, we went a step further by choosing guarantees bearing the EKOenergy label. This label funds projects aimed at reducing energy poverty and ensuring sustainable energy production in developing countries.

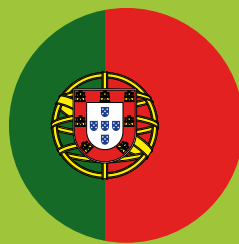
100%

SHARE OF ONEY GROUP'S
 ELECTRICITY CONSUMPTION
 COVERED BY RENEWABLE
 ENERGY GUARANTEES



ONEY FRANCE

Oney is launching a bio-waste collector produced on the Oney Croix site to reduce the amount of waste not currently reused. The recovered waste is composted locally and transformed into a resource to nourish the soil and thus improve the resilience of our ecosystems. Over the course of December 2021, January and February 2022: 160 kilos of organic waste was collected. Which means an estimated 640 kilos over one year of recycled bio-waste that does not go to the incinerator! With the return of employees to the site, this figure is set to further improve!



ONEY PORTUGAL

Participation in the COP26 “Climes to GO” initiative. Oney Portugal supported the Climes to Go challenge organised with several Portuguese NGOs, various companies, the British Embassy and Cascais city hall. The competition involved making a low-carbon journey to reach COP26 and to spread the word about the importance of small actions. The winning team was not the fastest but the one with the least impact on our planet.

oneytrust
confidence between people

ONEYTRUST

The Oney subsidiary specialising in anti-fraud solutions has launched a major project to streamline its information system in order to reduce storage, server and maintenance volumes and equipment. For example, the teams have migrated IT solutions to a centralised virtual infrastructure. This made it possible to identify and deactivate 14 physical servers that had become obsolete, and to inventory and clean up the infrastructure, resulting in the shutdown of 38 virtual machines.

MAKING OUR DIGITAL TRANSFORMATION A FORCE FOR THE QUALITY OF OUR HUMAN RELATIONS





WORKING BETTER TOGETHER THANKS TO OUR DIGITAL TOOLS

- 100% employees with access to Yammer
- 27 "Supermood" employee interviews
- 41 digital livestreams on our strategic milestones and results
- 8 manager livestreams (France, Portugal and Spain)



IMPROVING THE QUALITY OF OUR CUSTOMER RELATIONS

- 2 Oney websites with easy accessibility (France and Spain)
- 1,356 calls via the "deaf and hard of hearing" channel in France (+66.38% vs. 2020)



Charlotte Quatannens
Head of internal
communications
Oney

"In 2021, I was delighted to set up our first Managers' Digital Livestream in France. This was something managers had been asking for - to have specific time set aside so they could share the purpose of business decisions and to create time for discussion so that they could properly communicate information to their teams. It's an opportunity for discussion and exchange, during which members of the management teams, especially HR, can engage in important dialogue."



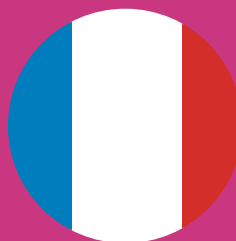
ONEY GROUP

Oney Group approves the use of Yammer

By using Yammer, now accessible to all Group employees, we make sure that all of our teams have access to our latest news and strategic information. Everyone has access to corporate information.

Oney Group listens to its employees using Supermood

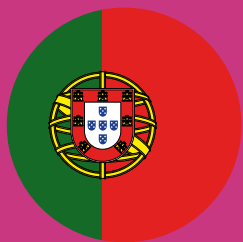
A fantastic tool for Employee NPS to assess their well-being, their energy levels and their working conditions. These surveys, specifically created to respond to the situation we at hand, enabled us to quickly put in place the necessary actions to improve the daily lives of our teleworking employees.



ONEY FRANCE

As well as our efforts to ensure compliance with accessibility regulations, the subsidiary implemented the solution offered by Facil'iti to guarantee the best possible browsing experience for all our customers on our website. Facil'iti aims to allow each user to adapt the display of a website to suit their needs and to have the best possible browsing experience on our site.

The products and services teams are launching a Personal Loan of dreams! A new loan application process with a tailored and final decision in just ten minutes, with immediate transfer of funds if the customer wishes, and a 100% digital process. Through this new loan and application process, Oney has taken all the advantages of tech. and data to simplify the administrative steps, be as fair as possible in our response and to satisfy our customers.



ONEY PORTUGAL

During Sustainability Month, Oney Portugal launched six "ECO Talks". ECO Talks are online conversations with our partners on topics related to sustainability, and are available to all our employees so they can find out more about these topics and stay informed about what our partners are doing about sustainability!



ONEY FRANCE, SPAIN AND PORTUGAL

Launch of the Manager Livestreams and monthly livestreams for all employees. In 2021, four Manager Livestreams were organised in France, one in Spain and three in Portugal to share the company's information and purpose and put managers in the best position to lead their teams.



ONEY SPAIN

Oney's Spanish teams work on digitising the greeting and loan application processes for our customers. Our main aim is to simplify and clarify the processes and to try to use zero paper, while continuing to ensure an optimal customer experience. One of the major changes for 2021 is the process for Oney Card applications. From now on, the customer can request one of our cards simply by visiting our website, filling in the mandatory information, receiving all the information directly during the process to check the T&Cs in complete transparency, and even finding out the advantages of our cards and the insurance portfolio.

A photograph of two women in an office environment. The woman on the right, who is Black, is smiling broadly and looking at a laptop screen. She has her hair styled in two buns and is wearing a mustard-colored button-down shirt over a light pink top. The woman on the left, who is white, is partially visible in profile, looking at the same laptop. She is wearing a blue denim shirt. The background shows office shelves with various papers and a yellow sticky note. The text "ALLOW OUR EMPLOYEES TO DEVELOP THEIR CAREER PATH AND BUILD A [MORE] SUSTAINABLE WORLD" is overlaid in white, sans-serif capital letters across the center of the image.

ALLOW OUR
EMPLOYEES TO DEVELOP THEIR
CAREER PATH AND BUILD A
[MORE] SUSTAINABLE
WORLD

92/100
(+10 POINTS vs. 2020)
GENDER EQUALITY INDEX FRANCE

377
NUMBER OF PERMANENT HIRES
(+78 CONTRACTS VS. 2020)

1.5%
WORKING HOURS DEDICATED
TO TRAINING
(-0.3%* POINTS VS. 2020)

51%
OF MANAGERS ARE WOMEN
(STABLE)



Dagmara
Human Resources Manager
Oney Poland

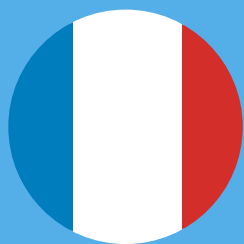


2021 has been a huge challenge for the whole organisation. Oney Poland has embarked on the path of business model transformation, with the launch of a new product - Oney Raty. We had two main objectives, which we pursued in parallel. Firstly, we deployed an innovative digital solution for our partners and individual customers, and secondly, we implemented other key decisions aimed at greater efficiency. In terms of HR, major projects included a reorganisation linked to hybrid work, and the reduction of office space by 2/3, while supporting our new business model.

We have taken care of all our employees through a support programme that caters to each individual, as well as implementing a new, more present internal communication policy, including through regular open meetings for all employees via Teams. Everyone has had the opportunity to participate and contribute.

As far as equipment is concerned, I am proud and delighted to say that all the IT furniture and equipment resulting from the reorganisation have been partly sold to our employees and partly transferred to charitable foundations, to give them a second life. The reorganisation, after the reduction of the office space, led to many changes in processes and made it possible to reduce the consumption of electricity and paper. Finally, I would like to underline one small - but important - area of progress, which is the implementation of an electronic signature on all employee documents.





ONEY FRANCE

Several months ago, Oney set up a project called "Smartworking", aimed at providing cross-functional support for a new organisation of work.

It is designed to deploy and sustain teleworking, to develop new working methods (some teams are currently experimenting with full-time teleworking), adjust management methods accordingly, train employees (in tools, quality of life when working from home, etc.), develop our on-site work environment, optimise our meeting system, guarantee access to information, continue our digital transformation, support the collective, and maintain a sense of belonging at Oney.

All of these topics have been identified by the employees themselves and are regularly updated to ensure the action plan remains consistent with changing concerns and needs.

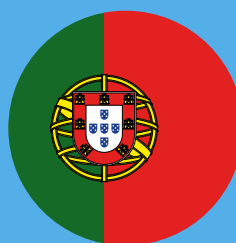
This 360-degree approach to the subject means that everyone is working in a synchronised way so the actions are more perceptible.



ONEY SPAIN

Second year of implementation of the equality and diversity plan in accordance with Spanish law, with more than 20 actions defined in 2021, to be deployed between 2022 and 2024.

Oney Spain has launched its customer service employee transformation programme. This initiative aims to strengthen the skills of sales advisers using digital tools and in particular following the launch of the new digital customer journey.



ONEY PORTUGAL

What we learn today will influence our decisions tomorrow. Oney Portugal has joined forces with local NGO Sol sem Fronteiras and the Portuguese business school Nova SBE in a voluntary financial education project, from years 7 to 12, so that future generations can be more aware of their choices, with Oney by their side! 23 employees were trained and 17 Oney volunteers gave training to students on budget management and the importance of savings. 50 sessions were organised both online and face-to-face.

INFO ON METHODOLOGY





This statement report is Oney Bank's fifth non-financial report. Oney's activities in France are included in the BPCE Group's extra-financial performance statement. As an addition, Oney has decided to publish its own non-financial report for all of its activities and subsidiaries. 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 extra-financial performance indicators in line with its Oney 2024 strategy as well as past achievements, and the progress we have made as part of our new commitments. It is established in line with its other annual publications.



SCOPE

The data published in this document concerns all of Oney's entities and subsidiaries as consolidated in its Annual Financial Report. The German subsidiary joins this report for the year 2021. 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 2021 financial year (from 1st January 2021 to 31 December 2021).





PLEASE NOTE

Some data is not applicable to each country's activity or cannot be calculated by the country, in which case, this will be indicated at the bottom of the page and/or in the following paragraphs. For data relating to the carbon footprint: The protocol used for the 2021 carbon footprint was changed in 2020 to make it consistent with the one used by the majority shareholder group, BPCE. And to ensure complete alignment with the majority shareholder BPCE, changes related to Oney's Carbon Footprint now use 2019 as the reference year for the change. The protocol used by BPCE has also been changed so that it can include international emission factors for the electricity consumption part (scope 2). The electricity data for Romania, Italy and ICI has been estimated on the basis of office space and not on the basis of actual consumption. Finally, scope 3 does not cover the financing of our customers' projects, nor does it include travel by customers to Oney stands in the countries concerned

For data regarding the share of damaged insured products under repair : the indicator has seen a change of one point in its methodology for calculating the ratio compared to 2020. Consequently, the data for the year 2020 has been recalculated on the basis of the new definition.

Regarding the amount and share of loan production for second-hand purchases, the data concerns the following countries: France, Spain, and Italy.

The BNPL reuse rate concerns the following countries: France, Spain, Belgium, Portugal, Romania and Italy

For the indicator on the share of outstanding loans with payment incidents that have returned to a healthy situation: this indicator was newly defined in 2021, making any comparison with 2020 impossible.

Regarding the amount committed to sponsorship/patronage, the data only concerns the following countries: Portugal, France, Smartney, Hungary and Spain.

The number of talents corresponds to the Group's entire workforce, i.e. the total number of employees regardless of their working hours or contract type, excluding interns and external consultants. Data established on the basis of the workforce present on 31/12/2021. With regard to the proportion of women present on governing bodies, the subsidiaries' executive committees and the Group's general management committee are considered to be governing bodies. The gender equality index FOR France relates to the scope of Oney Bank SA. The percentage of permanent contracts does not include data from Germany. Data on the number of employee interviews only concerns: Russia, Italy, Romania, Germany and Poland.

For the percentage of affinity insurance cases opened and compensated, and the share of damaged insured products under repair, the definition of these indicators is not the same as in 2020: for the 2020 report, the data used to calculate these two indicators was cumulative data, whereas the data used to calculate these two indicators in the 2021 report is the data as at 31 December 2021

STATUTORY AUDITORS' REPORT





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ONEY BANK S.A

Rapport d'assurance modérée de l'un des commissaires aux comptes sur une sélection d'informations sociales, environnementales et sociétales figurant dans le Rapport extra-financier

Exercice clos le 31 décembre 2021
ONEY BANK S.A.
31 avenue de Flandre, 59170 Croix
Ce rapport contient 4 pages

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A l'assemblée générale,

En notre qualité de commissaire aux comptes de la société Oney Bank S.A (ci-après « Entité »), nous vous présentons notre rapport d'assurance modérée sur une sélection d'informations sociales, environnementales et sociétales¹ (ci-après « les Informations ») sélectionnées par l'Entité, préparées selon les procédures de l'Entité (ci-après le « Protocole ») et identifiées par le signe * dans le Rapport extra-financier relatif à l'exercice clos le 31 décembre 2021 (ci-après « le Rapport »).

La conclusion formulée ci-après porte sur ces seules Informations et non sur l'ensemble des informations présentées.

Conclusion

Sur la base des procédures que nous avons mises en œuvre, telles que décrites dans la partie « Nature et étendue des travaux », nous n'avons pas relevé d'anomalie significative de nature à remettre en cause le fait que les Informations sélectionnées par l'Entité et identifiées par le signe * dans le Rapport sont présentées, dans tous leurs aspects significatifs, conformément au Protocole.

Responsabilité de l'Entité

Les Informations ont été préparées sous la responsabilité du Conseil d'administration en appliquant le Protocole, dont les éléments significatifs sont présentés dans le Rapport et disponibles sur demande au siège de l'Entité.

¹ Montant dédié pour des actions d'intérêt général et de solidarité ; Part des encours de crédits sans incidents de paiement ; Production de crédit sur des achats de seconde main ; Part des produits assurés abîmés mis en réparation ; Emissions de CO₂ des scopes 1 et 2.

Responsabilité du commissaire aux comptes

Il nous appartient, sur la base de nos travaux, d'exprimer une conclusion d'assurance modérée sur le fait que les Informations ont été établies, dans tous leurs aspects significatifs, conformément au Protocole.

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.

Moyens et ressources

Nos travaux ont mobilisé les compétences de six personnes.

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.

Nature et étendue des travaux

Nos travaux décrits ci-après ont été effectués conformément à la doctrine professionnelle de la Compagnie nationale des commissaires aux comptes 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 ;
- Nous avons apprécié le caractère approprié du Protocole 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 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 Informations sélectionnées, nous avons mis en œuvre :
 - des procédures analytiques consistant à vérifier la correcte consolidation des données collectées ainsi que la cohérence de leurs évolutions ;

² ISAE 3000 (révisée) – Assurance engagements other than audits or reviews of historical financial information.



Oney Bank S.A.

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4 avril 2022*

- 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 contributrices³ et couvrent entre 92 % et 100 % des Informations consolidées.

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.

Paris-La Défense, le 4 avril 2022

KPMG S.A.

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³ Oney France ; Oney Pologne.