

IMPACT REPORT

2025



oney
YOUR MONEY YOUR WAY

This report is an impact report published voluntarily by Oney.

Groupe BPCE prepares its sustainability report in accordance with European Sustainability Reporting Standards (ESRS). In accordance with Article 10 of the CRR, Regulation (EU) No. 575/2013, Oney, an institution permanently affiliated to BPCE, is included within the Groupe BPCE consolidating entity and included in Groupe BPCE's consolidated sustainability information. Oney is therefore exempt from a mandatory sustainability report.

Groupe BPCE's consolidated sustainability information is available on the BPCE website at <https://www.groupebpce.com/app/uploads/2026/06/sustainability-report-2025.pdf>.



Jean-Pierre CHARLES,
Chief Executive Officer.

Aware of the role we have to play in society, we **reiterated our ambition to be a more responsible, people-centred bank** in 2025. Our mission is clear – to support our customers and partners in their plans while incorporating environmental impacts and prioritising people in our decisions.

After the initial Impact Report published in 2024, which was a real exercise in transparency on our CSR performance, we are proud to present this latest edition. The 2025 Impact Report, available at [Oney.com](https://www.oney.com), speaks to our progress, our choices, and the challenges we have yet to meet, with all of our stakeholders held to the same standards of clarity and accountability.

For **the Planet pillar**, we continued to reduce the carbon impact of our own footprint while continuing to invest in our development. This trajectory illustrates our firm belief that growth and environmental performance are not mutually exclusive. With tracking, management and continuous improvement, they complement one another.

As for the **sustainable Partnerships** pillar, we asserted our role as a sustainable finance player. In 2025, €124 million in revenue was financed through our partners, a significant portion of which was linked to the circular economy. We also scaled up our collaborations with players in the sustainable economy and developed products that contribute to the environmental transition, such as solutions for home retrofitting and insurance which promotes repairs.

Lastly, because no sustainable transformation can happen without collective commitment, **the People pillar** guided our actions every day.

We rolled out an ambitious training plan, a training course entitled “*The Fundamentals of Impact*” for all our teams, another on combating greenwashing for our communications people, as well as the circular economy workshop, in order to strengthen our shared culture and our ability to take action. Our HR indicators reflect this trend, as does our workplace equality score of 92/100.



**DEMONSTRATING
THAT FINANCE CAN TANGIBLY
DRIVE TRANSITION**



This 2025 Impact Report confirms our direction – combining development and environmental performance, and demonstrating that finance can tangibly drive transition. Driven by the commitment of our teams and the trust of our shareholders, BPCE and ELO, we are ready to support a rapidly growing business to fuel more sustainable, shared, and useful value creation.

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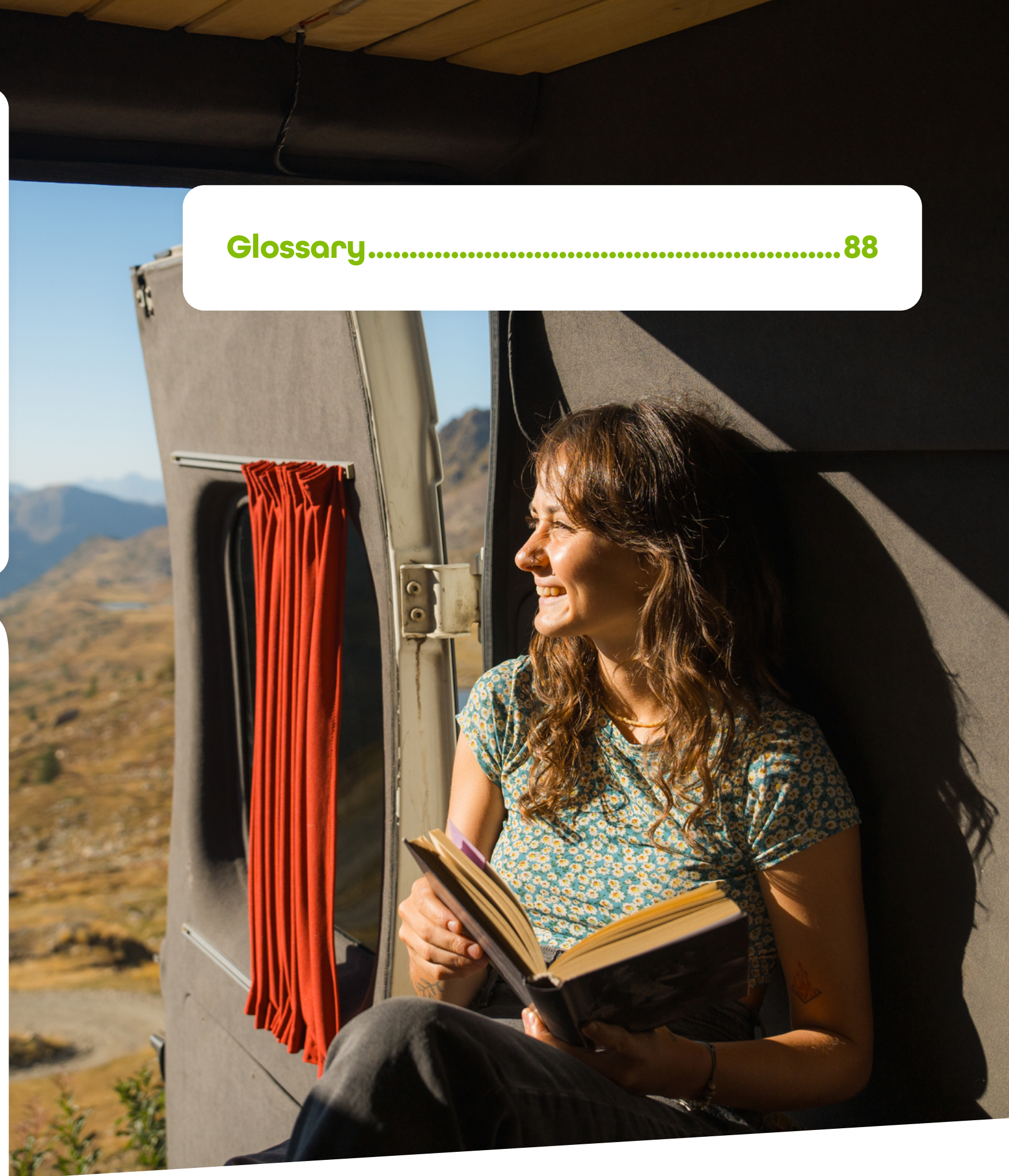
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I. Making sustainability issues a core focus of Oney's governance and commitments

1.

PARTNERING THE TRANSFORMATION OF COMMERCE THROUGH A CSR POLICY EMBEDDED IN OUR DEVELOPMENT MODEL

2.

A PRAGMATIC APPROACH FOR A MORE SUSTAINABLE IMPACT

3.

GOVERNANCE IN WHICH SUSTAINABILITY IS A PRIMARY FOCUS

4.

TAKING ESG RISKS INTO ACCOUNT

5.

TAKING NON-FINANCIAL ISSUES INTO CONSIDERATION THROUGH OUR SUSTAINABLE PARTNERSHIPS AND OUR STAKEHOLDERS

1. PARTNERING THE TRANSFORMATION OF COMMERCE THROUGH A CSR POLICY EMBEDDED IN OUR DEVELOPMENT MODEL

In more than 40 years of existence, Oney has become a **strategic ally for retailers**. Our expertise in payment, financing, insurance and anti-fraud solutions, coupled with our position as a **leading provider of split payment solutions in France**, are recognised strengths in our market, enabling more than **37,000 retailers in Europe** today to speed up their development and respond to new consumer behaviours.

In an economic context overshadowed for many years by diminishing purchasing power, consumer financing solutions have become a powerful aid for more than 8.6 million customers, who use Oney to make purchases while keeping their budget under control. This unique positioning makes Oney **a key contributor to the vitality of commerce**.



SOCIETY'S MAJOR CHALLENGES



ENVIRONMENTAL TRANSITION

+1.45°C in 2023 compared to the pre-industrial era.



DEMOGRAPHIC TRANSITION

45% increase in the number of people aged over 80 in the EU by the end of the 2030s.



GEOPOLITICAL TRANSITION

Intensification of sovereignty issues and industrial relocation.



TECHNOLOGICAL TRANSITION

800 million weekly users of ChatGPT after three years (source: OpenAI).



OUR DNA

TWO SHAREHOLDERS

Expertise spanning more than 40 years, with two shareholders:

- › Groupe BPCE (50.1%);
- › ELO Group (49.9%).

EUROPEAN DIMENSION

A European presence to support the development of the retailers we work with.

COMMITMENTS

Promoting more sustainable consumption, respecting our planet, and putting people front and centre in our actions.



OUR STRENGTHS

EMPLOYEES

- › 1,966 employees;
- › Proportion of employees with disabilities: 7.44%;
- › 92/100 workplace gender equality score.

COVERAGE OF ALL NEEDS

A wide range of solutions: deferred payment, Buy Now Pay Later (BNPL), personal loans, insurance, fraud prevention, etc.

RECOGNISED EXPERTISE

A leader in split payments in France.



OUR 3P STRATEGY

PLANET

Helping to respect planetary boundaries by:

- › Facilitating access to eco-friendly goods and services and supporting more sustainable consumption;
- › Working to reduce our carbon footprint.

PEOPLE

Putting people front and centre by:

- › Spearheading initiatives to promote inclusion, diversity and solidarity;
- › Providing our employees with an environment conducive to their well-being and professional development.

PARTNERSHIPS THAT ARE SUSTAINABLE

Creating shared value by:

- › Being a strategic ally of "better consumption" players;
- › Supporting all our customers, regardless of their circumstances, status or needs.

A EUROPEAN
PRESENCE

For the purposes of this document, the term “Oney Group” refers to all entities controlled by Oney Bank SA; for the purposes hereof, it will be referred to as “Oney”.

In France, the Group conducts business through the following companies:

- › Oney Bank SA (OBSA), including the France Business Unit;
- › OneyTrust SAS;
- › In Confidence Insurance SAS (hereinafter “ICI”);
- › Oney Bank SA also operates in Belgium, Italy, the Netherlands and Romania, via the Freedom to Provide Services, hereinafter “FPS”.

In Spain, via Oney Servicios Financieros, hereinafter “Oney Spain”,

In Portugal, via the Portuguese branch of Oney Bank SA, hereinafter “Oney Portugal”,

In Poland, via Smartney Grupa Oney SA, hereinafter “Oney Poland”,

In Romania, via Oney Finances SRL, hereinafter “Oney Romania”,

In Malta, via Oney Insurance Limited and Oney Life Limited, hereinafter “Oney Malta”.



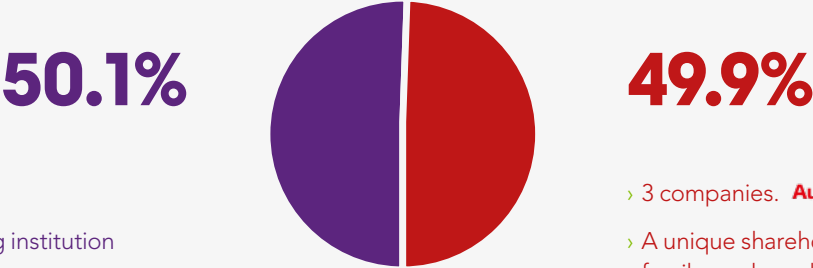
OUR VALUE CREATION

FINANCING OF €124 MILLION IN SUSTAINABLE REVENUE

FINANCIAL PRODUCTS AND SERVICES		
Entity	Products	Business model
oney	› Loans for specific projects › Personal loans › Revolving loans › Zero interest energy retrofit loans	Consumer loans
	› BNPL › Credit cards › Automated Teller Machine (ATM)	Payment services
Oneytrust	› Fraud prevention solutions	Fraud prevention
oneyinsurance	› Credit insurance › Payment insurance › Personal protection insurance (disability, accident, unemployment, basic healthcare, income protection) › Dog/cat insurance › Car insurance	Insurance

CUSTOMERS AND PARTNERS

- › 8.6 million customers in Europe
- › 37,000 partners (retailers, PSPs, traders, online stores, etc)



- › Rated A+ by S&P.
- › 2nd largest banking institution in France.
- › €25.7 billion in NBI for 2025.
- › > 21% of the French economy's financing.
- › Headcount: 100,000 employees in more than 50 countries.

- › 3 companies. **Auchan** **RETAIL** **new immo** **oney**
- › A unique shareholder structure: family- and employee-based.
- › €33 billion in revenue for 2025.
- › 152,761 employees in 13 countries.

OUR DNA: A SHAREHOLDER STRUCTURE COMBINING BPCE AND ELO, SHAPING OUR UNIQUE RETAIL/BANKING DNA

Since 2019, *Groupe BPCE* has held **50.1%** of *Oney's* capital alongside *ELO* – the parent company of *Auchan* – with **49.9%**. *Oney* is a unique bank in the commercial landscape that can make use of the support and synergies offered by its two shareholders, boasting an entrepreneurial culture combining family, retail, mutual and banking roots.

WITH A EUROPEAN DIMENSION

Oney intends to become a **major European consumer financing player**. It provides solutions to customers **in France and abroad** in nine countries.

OUR 3P STRATEGY

Oney shows its commitment through a CSR policy embedded in its development model. To meet present and future societal and environmental challenges, **Oney is working to shape a fairer**, more people-focused and sustainable world. This ambition hinges on three fundamental pillars: **Planet, People and Sustainable Partnerships**.

OUR VALUE CREATION

BtoC SOLUTIONS

More specifically, *Oney*'s mission is to **help its 8.6 million customers purchase goods and services and accomplish their goals** through simple, fast digital purchasing experiences.

The solutions we offer our customers include:

- › **Personal loans** to purchase a car, carry out work on their homes or go on holiday, for example;
- › **Revolving credit** for unforeseen events, offering a quick and accessible cash flow solution;
- › **Loan consolidation** so that customers can group their debt into a single loan.

BtoB/BtoBtoC SOLUTIONS

When it comes to relationships with our partners, *Oney*'s corporate purpose is to build and **deliver a unique and committed value proposition that satisfies our partners and their customers without harming the planet**. This proposition involves supporting our partners' customers through varied solutions, recruiting new partners with a full range of insurance, financing and fraud management solutions, ensuring high availability rates among our staff, driving international development and supporting business.

The solutions offered to customers of *Oney* partners are:

- › **Buy now pay later** (or BNPL – payment by bank card in three or four instalments);
- › **Specific-purpose loans**, including to finance the provision of services;
- › A deal that combines a **green interest-free loan** (eco-IFL) and a specific-purpose loan to finance energy retrofits;
- › A **resplit** solution that enables customers to spread their payments over a longer period;
- › A **forward trade in** deal, enabling customers to access an innovative offering combining financing and the circular economy;
- › **Payment cards**;
- › **Revolving loans**.

Internationally, *Oney* is a key partner of the European payment ecosystem. Our payment and financing solutions are **accessed via two integration methods**: either directly via **the *Oney* payment API** (*Application Programming Interface*) **or via one of our partners**.

Oney is certified and accredited in all the countries in which it operates – all financial movements and data are secure.

INSURANCE SOLUTIONS

Oney, through its subsidiary *Oney Insurance* and *Oney Life*, is also committed to providing its customers with insurance solutions tailored to their needs in order to cover risks and provide peace of mind each and every day. *Oney*'s wide range of insurance products includes:

- › **Borrower's insurance**, as standard with most *Oney* loans;
- › **Insurance covering means of payment**;
- › A range of **six personal protection insurance products** designed to cover the main life hazards such as death, hospitalisation, disability and injury;
- › **Purchase protection**;
- › Co-brokered **Car and Home insurance**.

Oney also offers affinity-based insurance in conjunction with its partner brands.

ONEYTRUST SOLUTIONS

Oney, through its *Oneytrust* subsidiary, is positioned as the **French expert in combating fraud and synthetic identities**, providing its partners with the means to protect themselves against all types of fraud throughout the customer journey:

- › Continuous identity checks;
- › Data orchestration;
- › Proactive fraud detection;
- › Shared database of transactions carried out by partners' customers (*authorised by the French data protection agency CNIL*).



› Supporting our customers and partners as they navigate the challenges of the environmental and social transition is fundamental. It should be fully embedded in every stage of the customer journey and, by extension, throughout the entire business. Environmental, demographic, geopolitical and technological impacts are profoundly redefining needs, uses and expectations. At *Oney*, we structure our actions so that our financing solutions, payment methods, insurance and fraud prevention systems **contribute to a more sustainable, inclusive and secure consumption model**.

The new technology boom and the rapid transformation of consumer behaviour reinforce this requirement, giving us the responsibility – and the opportunity – to offer solutions which are ever more transparent and responsible, and which afford greater protection. Our goal remains the same – to be the financial partner that helps commercial players make **more responsible choices, serving a society in transition**.



Julien Cailleau,
*BtoB Director,
Deputy CEO in charge of CSR.*



2. A PRAGMATIC APPROACH FOR A MORE SUSTAINABLE IMPACT

VISION 2030 – *Groupe BPCE's* strategic project endorsed by *Oney* – outlines the main priorities in planned growth to serve our customers, in a company affected by four major transitions, namely the **environmental, demographic, technological and geopolitical** transitions.

To support these transitions, *Groupe BPCE* is leveraging its regional presence, business lines and expertise to enable its customers, members and employees to **exercise their power to act and move forward confidently**.

ENVIRONMENTAL IMPACT

In response to the climate emergency, *Groupe BPCE* aims to quickly implement and deploy measures to mitigate and adapt to the already-tangible environmental and socio-economic impacts. Making “*impact accessible to all*”¹ means raising awareness and massively supporting all its customers in the environmental transition through expertise, advisory services and global solutions.

Building on the scenarios defined by science, *Groupe BPCE* and its business lines, including *Oney*, are positioning themselves **to help drive the transition**.

SOCIAL IMPACT

Oney has made combating financial fragility a major pillar of its Impact policy.

IMPACT INSIDE: AN INTERNAL TRANSFORMATION OF ALL GROUP COMPANIES AT ALL LEVELS

To expand its impact solutions to all customers and accelerate the transition for each aspect of ESG, *Groupe BPCE* has embarked on a transformation of all its companies at all levels. It is leveraging its governance and employees, who it undertakes to train on ESG issues, and taking steps within its own businesses by reducing its carbon emissions.

Oney's impact strategy is based on the 3Ps: Planet, People, and sustainable Partnerships.

Oney is therefore committed to a sustainable development approach, whereby it seeks to minimise its ecological footprint while endeavouring to have a more positive impact on society. Mindful of the environmental issues facing today's world, *Oney* has taken concrete measures to integrate sustainability into its activities by drawing on essential elements of its corporate culture, namely inclusion, diversity and solidarity.



AT ONEY, WE FIRMLY BELIEVE THAT FINANCE SHOULD SERVE PEOPLE, NOT THE OTHER WAY AROUND.



At *Oney*, we firmly believe that finance should serve people, not the other way around. That is why *Oney* is so committed to offering solutions that are in our customers' interests, by enabling them to consume more responsibly and thoughtfully. Our customer-centric approach aims to create a space where everyone has the power to make informed decisions to improve their daily lives.

***Oney* aims to become a leading financial partner for the circular economy and the energy transition through its partnerships and the solutions it provides.**

WORKING WITH OUR CUSTOMERS TO REDUCE ENVIRONMENTAL IMPACTS

Impact solutions: our approach aims to quickly implement and deploy measures to mitigate and adapt to environmental and socio-economic impacts:

- › Supporting the customers of our partner brands in the energy transition by offering appropriate financing solutions incorporated into the customer experience. In France, our offer combines eco-IFLs and specific-purpose loans, sometimes co-created with our partners (e.g. *energy retrofits* with *Leroy Merlin*, *Effy* and *BPCE*). In Portugal, we offer a loan for renewable energies, awarded in 2023 and 2024 by non-profit *Deco Proteste*, and we also provide financing for renewable energies in Spain;

- › Offering recycled PVC bank cards with notches and braille;
- › Promoting the circular economy by offering affinity insurance solutions alongside products sold by our partner brands to encourage consumers to have their consumer goods repaired;
- › Supporting the shift in the energy mix: faced with the climate emergency, the priority is to accelerate the development of a sustainable energy system, namely by providing financing for solar panels

through specific-purpose loans, in a bid to contribute to the production and consumption of renewable energy;

- › Digitising the offer subscription process: as an e-commerce player, *Oney* has a very comprehensive digitised offer, which makes for less of an environmental impact than a paper-based process (*in bank branches*). This service range also enables us to meet our customers' expectations while respecting our commitment to the planet.

SUPPORT ALL CUSTOMERS

Oney is committed not only to helping its customers make their plans a reality, but also to providing them with the tools to make informed and more responsible decisions when it comes to managing their finances. As part of this, *Oney* supports initiatives that help its customers **better understand and manage everyday budgeting**. In France, *Oney* has supported philanthropic initiatives since 2013. It is also a partner of the *Crésus* association, which helps people experiencing financial hardship, and of the *Sol Sem Fronteiras* association in Portugal.

ONEY X CRÉSUS FEDERATION

13

YEARS OF STRONG PARTNERSHIP

ONEY X SOL SEM FRONTEIRAS (RESULTS OF THE PAST 5 YEARS)

282

FINANCIAL EDUCATION SESSIONS

78

SCHOOLS

6,800

STUDENTS

88

VOLUNTEERS FROM
ONEY PORTUGAL

Oney Bank SA has been working since September 2020 with expert advisors from the *Crésus* network as part of a programme designed for employees who come into contact with our 6.7 million customers. This programme is designed to enhance customer support in three areas:

- › **Detecting vulnerable customers** by training the Prevention team to spot and interpret signs of financial weakness and adopt a “*budget coach*” role;
- › **Facilitating the referral of financially vulnerable customers** identified by the Prevention team to *Crésus* for financial mediation and budgeting support;
- › **Raising awareness among vulnerable customers** by providing them with budget education content on the *Oney Bank SA* website and on our social media channels. Link to *Oney.fr* content hub: <https://www.oney.fr/guide-pratique-au-quotidien/conseils>.

Oney Portugal and the Non-Governmental Development Organisation (NGDO) *Sol Sem Fronteiras* have been promoting a financial education programme over the last five years that has reached approximately 6,800 students at 78 schools at various levels in the education system. A total of 282 sessions have been held, in which 88 *Oney Portugal* volunteers have participated. The 5th consecutive edition of the financial literacy programme, “*I say, you count, he counts, everyone counts*”, reached more than 1,500 students aged 11 to 17.

As part of the French online and digital accessibility law (RGAA), *Oney* is also working **to make its digital content and services understandable and usable by people with disabilities**.

¹Impact accessible to all: terminology for the VISION 2030 strategic plan: <https://www.groupebpce.com/en/the-group/strategic-plan/>

3. GOVERNANCE IN WHICH SUSTAINABILITY IS A PRIMARY FOCUS

3.1 ROLE OF SUPERVISORY AND MANAGEMENT BODIES

Oney Bank SA is managed by two effective managers (within the meaning of Article L. 511-13 of the French Monetary and Financial Code): Jean-Pierre Charles, Chief Executive Officer and Stéphanie Clavié, Deputy Chief Executive Officer and Second Effective Manager – Director of Finance, Legal and Procurement.

The bank is administered by a Board of Directors composed of **10 members** appointed under the conditions set out in Article 14 of Oney Bank SA's articles of association, i.e. five directors appointed based on a recommendation made by BPCE, including the Chair of the Board of Directors, and five directors appointed based on a recommendation made by ELO. In 2024, **two non-voting members** joined the other governance members, half of whom are recommended for appointment by BPCE and the other half by ELO. They are tasked with reviewing matters that the Board of Directors, or its Chair, submits for their consideration, and lending their expertise and experience to the Board's discussions.

Two members of the works council (CSE) attend all meetings of the Board of Directors in an advisory capacity.

The Board of Directors carries out the duties vested in it by law and acts in all circumstances in the corporate interest of each Oneycompany, taking into account the social and environmental issues related to its activity. It determines Oney's business strategy and oversees its implementation.

The Board of Directors has set up committees **to facilitate its operation and to contribute effectively to the preparation of its decisions**. Four such committees have been set up with specific duties that are described in detail in each committee's rules of procedure. These are as follows: **Strategy Committee, Appointments and Compensation Committee, Risk Committee and Audit Committee.**



Jean-Pierre Charles,
Chief Executive Officer.



Stéphanie CLAVIÉ,
Director of Finance, Legal and
Procurement,
and Deputy Chief Executive Officer.

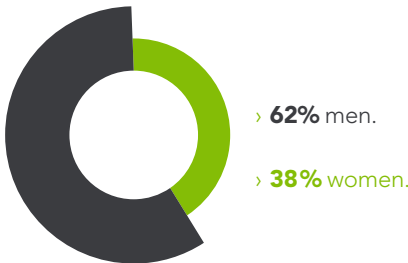
PARITY WITHIN GOVERNANCE BODIES

Ten years on from France's Copé-Zimmermann Law on parity within boards of directors and supervisory boards, the Rixain Law of 24 December 2021 reinforced requirements regarding female representation in senior management and governing bodies. Under this law, companies with more than 1,000 employees are required to ensure that women make up at least 30% of the members of senior management and governing bodies by March 2026, and 40% by March 2029.

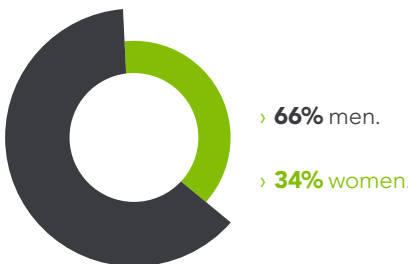
Well ahead of March 2026, Oney's commitment to gender diversity meant that Oney Bank SA had already reached this first target at the end of 2024:

- › **Senior executives:** 38% women and 62% men;
- › **Governing bodies:** 34% women and 66% men.

SENIOR EXECUTIVES



GOVERNING BODIES



All stakeholders are fully committed to gender equality when Oney Bank SA directorships come up for renewal. Beyond the legal obligation, Oney's shareholders are fully committed to diversified representation among the members of the Board of Directors, be it in terms of profiles and skills, or age and gender. With this in mind, when reviewing candidates to sit on the Board of Directors, the Appointments and Compensation Committee takes steps to ensure that a balance will be maintained or achieved, and that the Board will have a set of skills that are commensurate with Oney's activities and roadmap, and with the technical tasks assigned to the various Board committees.

At 31 December 2025, the Board of Directors had 10 members. There are five women on the Board of **Oney Bank SA, bringing the ratio to 50%.**

As mentioned above, there are two effective managers at Oney: Jean-Pierre Charles, Chief Executive Officer and Stéphanie Clavié, Deputy CEO. The CEO has an Executive Management team composed of nine members, six of whom are men and three of whom are women.

TRAINING OF DIRECTORS

When they are appointed, the members of Oney's Board of Directors are given an opportunity to participate in an induction day in collaboration with the Management team. The aim is to give them an in-depth overview of the organisation, its activities and its strategic plan.

In 2025, Oney renewed its commitment to the to the continuing professional development of its Board members, offering them privileged access to targeted, essential training for the governance of a credit institution.

The members of the Board of Directors were thus able to receive training from the Chair of the Board of Directors on crucial subjects such as IT, Cybersecurity and Digital issues, initially intended for the governing bodies of BPCE SA.

At the same time, and to expand and deepen their knowledge, an online training platform was set up (Babylon.fr). This platform offers a comprehensive catalogue of regulatory training covering a broad spectrum of topics, including banking and financial markets, legal requirements and the regulatory framework applicable to a credit institution, risk management, assessment of the effectiveness of governance, supervision and control systems, how to interpret financial information, accounting and auditing, etc.

These initiatives demonstrate the desire to ensure specialised and up-to-date expertise within the Board.

3.2 SUSTAINABILITY-RELATED GOVERNANCE AT ONEY

At the level of the Board and its committees.

BOARD OF DIRECTORS



Yves Tyrode



7 times a year

DUTIES

The Board of Directors carries out the duties vested in it by law and acts in all circumstances in Oney’s corporate interest, **taking into account the social and environmental issues related to its activity**. It determines Oney’s business strategy and oversees its implementation.

AUDIT COMMITTEE



Rosalie Toulza-Lebasnier



5 times a year

DUTIES

The Audit Committee is responsible for the **financial reporting process**, the statutory audit of the annual accounts and consolidated financial statements by the *statutory auditors* and the independence of said auditors.

APPOINTMENTS AND COMPENSATION COMMITTEE



Yves Tyrode



Twice a year

DUTIES

The Appointments Committee **makes proposals** to the *Board of Directors* regarding the selection of directors. It regularly examines and assesses the probity and skills of the *Board of Directors* and effective managers.

The Compensation Committee is responsible for making proposals to the Board of Directors **regarding the level and terms of compensation** of senior managers, and the distribution of attendance fees to be allocated to Board members.

EXECUTIVE MANAGEMENT COMMITTEE



Jean-Pierre Charles



Once a week

DUTIES

The duties of the Executive Management Committee include:
› **Signing off** on strategic CSR priorities;
› **Overseeing** their implementation.

At the Executive Management Committee level.

All the bodies listed above are tasked with deploying the CSR strategy. For example, in 2025, the 2024 Voluntary Impact Report and the CSR Strategy were presented to the Board of Directors. Furthermore, the Appointments and Compensation Committee ensures that policies on compensation and appointments **uphold the principles** of transparency, respect for gender, origin and/or religion, competitiveness relative to the market and risk control, and that the interests of shareholders, managers and employees are consistent and aligned.

Oney’s ESG-related procedures are also implemented in a more operational manner through the organisation of a Climate Steering Committee for *Oney Bank SA*, which meets every six months to **coordinate actions to reduce greenhouse gas emissions**. Since 2025, a CSR monitoring committee has also been tasked with cross-functional monitoring of adherence to CSR regulations at *Oney Bank SA*.

3.3 ESG MANAGEMENT WITH “IMPACT INSIDE”

At the level of *Groupe BPCE*, the Impact department, which reports to the Chair of *BPCE*’s Management Board, proposes an ESG strategy for the *group*, has it approved and then drives it forward. It plays a cross-functional role within the group and oversees the proper operational execution of projects designed to achieve the Environmental, Social, and Governance (ESG) goals of Impact’s *VISION 2030* plan, **providing overall coordination and support for each function**.

An Impact function, coordinated and led by the Impact Department, **directs and supports the sustainable transformation of the group’s business models and business lines** to incorporate ESG issues. Composed of all the group’s entities and business lines, it jointly constructs then implements common guidelines, with adaptations specific to the particular features of each business model. It ensures the strategic Impact project is executed operationally.

Each group institution and business line has designated **an Impact sponsor**, a member of the Impact function, who drives and coordinates the Impact action plan in their particular company and participates in the co-building environment.

Through the 3P strategy, the impact approach is deployed within *Oney* by a CSR team attached to the BtoB Department.

4. TAKING ESG RISKS INTO ACCOUNT

PROGRAMME FOR ROLLING OUT THE ESG RISK MANAGEMENT SYSTEM

Oney is involved in the ESG risk management system implemented at the *Groupe BPCE* level through a dedicated action plan. This action plan, coordinated by the ESG Risk Department at the group level, was stepped up in 2024 in line with regulatory requirements and *Groupe BPCE*'s climate and environmental commitments under its *VISION 2030* strategic project.

This multi-year action plan, aligned with the 2024-2026 strategic project and directly intertwined with the strategy and actions implemented through the Impact programme, is monitored quarterly by the ESG Risk Committee and by the *Groupe BPCE* Supervisory Board. It is structured around the following four themes: **ESG risk governance, increased risk awareness, operational integration of work and consolidated risk management mechanisms.**

IDENTIFYING AND ASSESSING THE MATERIALITY OF ESG RISKS.

Oney is part of the process implemented at *Groupe BPCE* for identifying climate and environmental risks, which is designed to structure the understanding of the risks to which the group is exposed in the short, medium and long term and to identify the priority areas for reinforcing the risk management system. This identification process is based on:

- › The implementation of an ESG risk reference framework: in terms of climate and environmental risks, this framework distinguishes physical risks (*temperature, wind, water and solid masses*) from transition risks (*regulatory developments, technological developments, and expectations and changes in the behaviour of stakeholders*);

- › The identification and description of transmission channels linking climate and environmental risk factors with other risk categories (*credit risks, insurance risks, structural ALM risks, reputational risks, etc.*);
- › An assessment of the materiality of ESG risks with regard to other risk categories based on methods and tools enabling a qualitative or quantitative assessment of such risks.

Groupe BPCE relies in particular on **an internal methodology for assessing environmental, social and governance issues and risks.**

This methodology is based on a sectoral knowledge base documenting the main ESG issues and risks related to the sector, together with expert opinion assessments according to the focal points of the European taxonomy. These methodologies are **continuously improved** to keep pace with advances in scientific knowledge and the availability of data and analysis tools.

At the *Oney* level, each risk was estimated individually based on the activities of *Oney Bank SA*, which make up the vast majority of the group's business. The estimates were then extrapolated to the group. This method is made possible by the qualitative nature of the analysis. The particularities of international activities were also factored in.

INTEGRATING ESG RISKS INTO THE RISK MANAGEMENT SYSTEM

In coordination with the work carried out at *Groupe BPCE* level, *Oney* is gradually rolling out tools and methods for taking ESG risk factors into consideration in its operational decision-making, based on the processes put in place by the bank's main risk functions.



5. TAKING NON-FINANCIAL ISSUES INTO CONSIDERATION THROUGH OUR SUSTAINABLE PARTNERSHIPS AND OUR STAKEHOLDERS

5.1 DIALOGUE WITH KEY STAKEHOLDERS IN OUR IMPACT STRATEGY

Oney has been **attentive to consumers and retailers** from day one to design and adapt our solutions to the challenges posed by commerce and society, such as omni-channels, new payment methods, simplified purchasing pathways, security, etc.

To provide the most suitable response to stakeholder expectations, Oney maintains **in-depth knowledge of its market** by conducting consumer surveys, namely through its watch unit, the Observatory of Consumer Trends.

Link: <https://www.oney.com/en/observatory-of-consumer-trends/>.



PARTNERSHIPS [...] LIE AT THE HEART OF A COLLECTIVE APPROACH TO MORE SUSTAINABLE CONSUMPTION.



For Oney, partnerships go far beyond a simple commercial relationship – they are at the heart of a collective approach to more sustainable consumption. At Oney, we work closely with our partners to develop **solutions that combine**

responsibility and shared value creation. Be it in the area of energy retrofitting, the circular economy or sustainable forms of transport, Oney strives to forge lasting and meaningful links to build a true relationship with the brands that place their trust in us.

In 2024, Oney Bank SA joined forces with Leroy Merlin and BPCE to help customers with their energy retrofit plans. This partnership is designed to propose suitable financing solutions, **making energy efficiency projects more accessible to all.** This combined effort promotes the energy transition and encourages the adoption of more environmentally-friendly practices. The offer was launched in a few stores in September 2024, and this work was recognised with the “Business Victory” award at the Victoires de la Collaboration 2025, an event organised by The Field.

Since then, this innovative solution has attracted other partners, including Effy, with which Oney Bank SA signed a partnership agreement in November 2025.

A broader offering dedicated to home renovation is currently being developed and will be rolled out in 2026.



STAKEHOLDER MAPPING

SHAREHOLDERS
(BPCE AND ELO)

CHANNELS FOR DIALOGUE

› Attendance at shareholder meetings;

› Presentation of *Oney's* performance to the various governing bodies of the two shareholders.

PURPOSE

› Ensure transparency with regard to strategic objectives and financial and non-financial performance.

MEMBERS OF THE BOARD
OF DIRECTORS

CHANNELS FOR DIALOGUE

› Participation in Board meetings;

› Participation in specialised committees;

› Working groups, if applicable;

› Mandatory regulatory training and seminars.

PURPOSE

› Representation of shareholders' interests in governance;

› Participation in setting strategic directions;

› Monitoring role, most notably risk control and reliability of internal control.

CUSTOMERS

CHANNELS FOR DIALOGUE

› Surveys immediately after an event to gather spontaneous feedback from end customers about their experiences with *Oney's* products, digital tools or customer relations centre;

› Annual satisfaction survey designed to assess end customers' overall experience with *Oney* over the longer term.

PURPOSE

› Rapid and continuous operational improvement of the customer experience across all touchpoints assessed;

› Identification of strengths and tangible drivers for improving the customer experience, and monitoring the impact of actions implemented over the years;

SUPPLIERS
AND SUBCONTRACTORS

CHANNELS FOR DIALOGUE

› Responsible purchasing policy;

› Involvement in government initiatives (e.g. "*I choose French Tech*");

› Regular meetings with strategic suppliers;

› The "*Voice of suppliers*" survey;

› Preparation of certifications;

› Feedback mechanism and satisfaction surveys;

› Whistleblowing for suppliers, and introduction of an independent mediator;

› Audit.

PURPOSE

› Responsible supplier relations charter, engaging suppliers in the implementation of due diligence measures;

› Compliance with ESG clauses incorporated into contracts;

› Identification of progress plans to better understand supplier expectations;

› Improvement in satisfaction levels and relationships;

› Consultation and requests for proposals;

› Measurement of satisfaction.

PARTNERS

CHANNELS FOR DIALOGUE

› Annual satisfaction survey designed to assess retail partners' overall experience with *Oney* over the longer term.

PURPOSE

› Identification of medium- and long-term actions to improve partners' customer experience.

EMPLOYEES

CHANNELS FOR DIALOGUE

› Internal feedback surveys (*Supermood* and *YourPulse*);

› Annual appraisals;

› Training;

› Internal communications;

› LGBTQ+ network (*AllEquals*);

› BPCE mentoring (*gender diversity*);

› Employee whistleblowing mechanism;

› Consultation with staff representatives and trade union organisations.

PURPOSE

› Improvement in quality of life at work, and in health and safety in the workplace;

› Employee retention and engagement (*career and talent management, development of skills and expertise*);

› Participation of staff representatives in discussions about major strategic topics and transformations, and in the negotiation of agreements.

JEAN-PIERRE CHARLES,
MEMBER OF THE BOARD OF ASF
(French Association of Financial Companies)

CHANNELS FOR DIALOGUE

› Board of Directors;

› Technical committees;

› Shareholder meetings.

PURPOSE

› Representation of the financial sector.

NON-PROFITS,
CLUBS AND NGOS

CHANNELS FOR DIALOGUE

› Sponsorship of the *Crésus* federation;

› *Club Circul'R* and *Démarche Verte*

› NGO *Sol Sem Fronteiras*.

PURPOSE

› Solutions for over-indebted households and prevention of financial and economic exclusion;

› Development of a more sustainable and circular economy.



5.2 ONEY’S ESG TOPICS

A sustainability report is published by *Groupe BPCE* within the meaning of the Corporate Sustainability Reporting Directive. *Oney* is therefore exempt from any sustainability reporting obligations under the CSRD, but nevertheless publishes this Voluntary Impact Report.

The double materiality assessment² was conducted on the *Groupe BPCE* consolidation scope. For 2025, *Groupe BPCE* identified the following material topics: climate change, the company’s workforce, affected communities, customers, and business conduct.

² The concept of double materiality consists of considering materiality both from an impact perspective (impact of our organisation’s activities on people or the environment through our value chain and through our business relationships) and from a financial perspective (impacts of the external environment on our organisation, which generate impacts on the company’s financial situation, cost of capital and financial performance).

ADDITIONS TO THE LIST OF RELEVANT TOPICS FROM THE INSTITUTION’S PERSPECTIVE

To supplement this information, *Oney* provides details on topics it considers relevant within its own scope, although they are not material in terms of the ESRs.

The circular economy issue was identified as relevant for *Oney*’s activities. By virtue of its consumer finance business, *Oney* can be recognised as having a negative impact on the circular economy in absolute terms through its consumer goods financing solutions. *Oney* turned this subject into an opportunity by offering financing for products from the circular economy (€112 million financed in France in 2025) and insurance services featuring repairs that help extend the lifespan of the insured item.

Given *Oney*’s specific business model of providing services across Europe, it was determined that the S3 – Affected Communities topic was not relevant. These topics are addressed in *Oney*’s Voluntary Impact Report.

MATERIAL TOPIC FOR GROUPE BPCE	VOLUNTARY IMPACT REPORT SECTION
Climate change (E1)	<i>Contributing to the decarbonisation of the economy and the development of a circular economy (Section 2)</i>
Own workforce (S1)	<i>Focusing our HR policy on people, cooperation and employee well-being (Section 3)</i>
Affected communities (S3)	Not relevant for <i>Oney</i> in 2025
Consumers and end-users (S4)	<i>An inclusive, protective bank (Section 4)</i>
Business conduct (G1)	<i>Making sustainability issues a core focus of <i>Oney</i>’s governance and commitments (Section 1)</i> <i>Ethics and responsibility (Section 5)</i>



II. Contributing to the decarbonisation of the economy and the development of a circular economy

1.

SUPPORTING OUR CUSTOMERS
IN THEIR ENVIRONMENTAL TRANSITION

2.

OUR OWN FOOTPRINT

Faced with challenges related to climate change and sustainability, *Oney* is accelerating the adaptation of operations with the aim of **expanding our impact solutions to all customers**. *Oney* is supported in this by our two shareholders, *BPCE* and *ELO*, who share the same desire to engage employees through their activities and their projects to advance customers' environmental transitions.



**EMPOWERING EMPLOYEES
[...] TO ADVANCE THE
ENVIRONMENTAL TRANSITION
OF CUSTOMERS.**



Oney has therefore included the following strategic priorities in its sustainability roadmap:

- › Supporting our customers in their environmental transition;
- › Extending our sustainable refinancing strategy in order to have the necessary resources to achieve our goals;
- › Accelerating the reduction of our own footprint.

1. SUPPORTING OUR CUSTOMERS IN THEIR ENVIRONMENTAL TRANSITION

Oney offers solutions that help **reduce greenhouse gas emissions** and **develop the circular economy**. These solutions fall into three main categories:

ENERGY RETROFITTING

At a time when energy efficiency in housing is a major challenge to reduce greenhouse gas emissions and address rising energy costs and the need to harness the value of real estate assets, *Oney Bank SA* and *BPCE* have teamed up with *Leroy Merlin* to combine a green interest-free loan (*IFL*) and a specific-purpose loan to help customers finance their energy transition following a simple, digital pathway. This solution makes it possible to **give as many customers as possible support and access to** the government schemes to which they are entitled, without having to change banks and apply for support by themselves.

ENERGY TRANSITION

The financing provided by *Oney* supports numerous partners in a wide range of sectors, thereby offering end consumers sustainable solutions.

- › **Financing of solar panels:** low-carbon energy production;
- › **Replacement of household appliances with A-rated products:** reduced electricity consumption;
- › **Sustainable forms of transport:** *Oney* has, for example, conducted campaigns in Portugal during mobility week, with partner *Auchan*, to offer customers 10% cashback on all e-bike or scooter purchases.

CIRCULAR ECONOMY

Oney has been actively promoting **sustainable consumption** in recent years. We are fully embracing a circular economy policy, driven by financing for second-hand and refurbished products with major partners in the sector, and promoting *repair* through our affinity insurance solutions. This offer has been designed to use resources more efficiently, consume differently and reduce the impact on the environment:

By promoting the **repair rather than the replacement of equipment** through our insurance offer, *Oney* is helping to:

- › Conserve natural resources: Manufacturing new equipment means more raw materials are extracted from the natural environment and processed, often costly both in terms of energy and resources. Repairs avoid some consumption of new resources and help reduce GHG emissions related to the manufacture and transport of products;
- › Reduce waste: this immediate benefit enables *Oney* to contribute to reducing the quantity of waste, including electronic waste, totalling 10.7 million tonnes in the European Economic Area in 2022. Waste Electrical and Electronic Equipment is waste with a high environmental impact owing to the concentration of toxic substances.
- › This solution also extends the useful life of equipment by prioritising repairs (53% repair rate in 2025), generating additional savings for consumers as they no longer need to purchase new items as frequently.
- › Lastly, repair options stimulate job creation.
- › *Oney* is also endeavouring to extend the useful life of goods by working with partners who are specialised in the sale of second-hand goods, and providing split payment options to encourage second-hand purchases and hence advance the circular economy. *Oney Portugal* and its service provider *Contisystems* recycle expired loyalty cards to prevent them from ending up as unrecovered waste.
- › Plastic from the cards is recycled and transformed into street furniture (such as benches, tables and planters). In addition, for each kilogram of cards collected, a tree is planted and maintained for five years. In Poland, *Oney* has also developed promotional offers with *Decathlon* for the purchase of eco-designed products. Meanwhile, *Oney Bank SA* had its supplier convert a stock of cards intended for destruction into a bench for the *Croix* head office.

2. OUR OWN FOOTPRINT

As an extension of our efforts to shrink our own footprint for several years now, Oney has also contributed to Groupe BPCE's greenhouse gas (GHG) emissions reduction programme.

Oney improved the accuracy and granularity of the data collected in 2025 **in order to better monitor performance and take more efficient and targeted action** to reduce greenhouse gas emissions.

The scopes of GHG emissions calculated for our own footprint can be summarised as follows:

SCOPE 3 indirect	SCOPE 2 indirect	SCOPE 1 direct	SCOPE 3 indirect
Purchases Fixed assets Business travel Commuting Waste	Heating and cooling systems Electricity	Natural gas and fuel oil Fuel consumption of the vehicle fleet	Customer travel Freight
upstream	internal		downstream

↘ -3.44%

ONEY'S GREENHOUSE GASES

IN 2025 VS 2024

Oney's total GHG emissions came to 12,932.87 tCO₂eq. at the end of 2025, down 3.44% year on year. They can be broken down as follows:

555.83

GROSS GHG EMISSIONS

Scope 1

-2.73% vs 2024

141.54

GROSS GHG EMISSIONS

Scope 2

-1.95% vs 2024

12,235.50

GROSS GHG EMISSIONS

Scope 3

-3.49% vs 2024

7,718.48

PURCHASED GOODS AND SERVICES

+4.34% vs 2024

1,107.26

CAPITAL GOODS

-13.20% vs 2024

246.54

FUEL AND ENERGY-RELATED ACTIVITIES

-20.65% vs 2024

63.60

WASTE GENERATED DURING OPERATIONS

-33.87% vs 2024

309.39

BUSINESS TRAVEL

+6.64% vs 2024

2,159.51

EMPLOYEE COMMUTING

-16.80% vs 2024

630.71

DOWNSTREAM TRANSPORTATION

-11.38% vs 2024

12,932.87

tCO₂eq.

TOTAL GHG EMISSIONS

FROM OUR OWN FOOTPRINT



-30%

IN HEAD OFFICE ELECTRICITY
CONSUMPTION
from 2020 to 2025

-12%

IN CO₂ EMISSIONS FROM TRAVEL
in 2025 vs. 2024

-5.6%

IN OPERATING FLOOR AREA
in 2025 vs. 2024

In order to limit the adverse impact on the climate of GHG emissions from our own operations, *Oney* is taking action in the following areas:

FORMS OF TRANSPORT

Oney is committed to making mobility more sustainable, firstly by **reducing our vehicle fleet** (down 14.4% in 2025 compared with 2024), and secondly by switching to a greener fleet, with a gradual transition to more environmentally-friendly vehicles. The rule to support this transition is to choose the vehicles with the lowest GHG emissions for each use. The main trend is the increase in the proportion of hybrid vehicles in the fleet. Electric vehicles are preferred when usage so permits.

Furthermore, employees are encouraged to commute using public transport and other sustainable forms of transport (*cycling, carpooling, etc.*). In France, *Oney* covers 80% of the cost of public transport passes. *Oney Bank SA* also sets aside parking spaces for employees who use carpooling or electric vehicles, as well as secure areas for bicycles.

At *Oney Spain*, a shuttle service has been introduced to reduce the use of individual cars. Lastly, eco-driving training courses were introduced in Portugal for employees in 2024 to raise awareness of the subject.

Thanks to all these efforts, *Oney* reduced travel-related CO₂ emissions 12% in 2025 compared with 2024.

REAL ESTATE

Oney has reduced its own footprint in the “fixed assets” category by harnessing the following levers: **energy retrofitting** and **a decrease in occupied floor space**.

We have taken concrete action in France to reduce our energy consumption. Measures such as the installation of LED lighting systems, the optimisation of HVAC systems and the closure of sites on certain winter days have enabled us to cut our electricity consumption. Electricity consumption at our 10,000 sqm head office building has decreased by 30% in the past five years.

Oney made a strategic decision to use guarantee of origin certified renewable electricity to power 100% of our sites. This enables us to **support the development of renewable energies while reducing our carbon footprint**. In addition, *Oney Spain* has an electricity supply contract (*PPA: Power Purchase Agreement*) between *Alcampo* and *Iberdrola* for electricity from a solar park.

An energy audit carried out in 2024 showed that the **head office had reached the target set by the French tertiary sector decree six years before the 2030 deadline** (-30% relative to 2019, our baseline year).

In Spain, the *Oney* teams occupy a *LEED*-certified building which had its certification renewed in 2024. An energy efficiency audit has been carried out, as required by Spanish law.

Oney is also committed to energy-saving measures. In France in 2025, by optimising the management and closure of its buildings in *Croix, Tours* and *Paris* over two days during the winter period, *Oney Bank SA* reduced its consumption by 4,000 kWh.

In Portugal, we have decided to close certain rooms at our head office every Friday and to switch off our illuminated signage at night.

Oney also launched a major floor-space optimisation programme in 2023. Additional efforts were made in 2025 which reduced the operating area by 5.6% compared with 2024.

RESPONSIBLE PURCHASING

In 2024, *BPCE Achats & Services* held Responsible Purchasing training sessions based on *ISO 20400* for buyers joining the Procurement function at *BPCE*.

To facilitate the inclusion of CSR criteria in purchasing specifications, the Procurement function, including *Oney*, has been given access to the CSR risk mapping developed by *AFNOR* (French national standardisation organisation), with CSR criteria adapted to purchasing categories. In addition, an action plan has been prepared to **increase the use of inclusive suppliers for all entities** that are part of *Groupe BPCE*.

As part of the next milestone marking a 6% reduction in *BPCE Group's* own footprint between 2023 and 2026, purchases of goods and services, which are the largest GHG emissions component in *Oney's* own footprint, were measured in greater detail in the 2025 emissions assessment (proformas being used up to 2023) based on 16 categories of purchases as opposed to two previously. This will **improve the way in which the decarbonisation of purchased goods and services is managed**, in conjunction with suppliers.

GREEN IT

Oney has been taking steps to **optimise electronic equipment** (14% reduction in *IT hardware*) and extend the service life of hardware.

Oney has also **migrated part of the IS to the Cloud** with a programme to streamline data and computer processing.

These measures have also contributed to the overall decrease in GHG emissions for *Oney*.

-14%
IN IT HARDWARE



A photograph of three young people (two women and one man) hugging and cheering joyfully outdoors. They are wearing athletic clothing. The background is a blurred green landscape.

III. Focusing our HR policy on people, cooperation and employee well-being

1.

HUMAN RIGHTS

2.

PROVIDING A GREAT PLACE TO WORK
AND DEVELOPING SKILLS

3.

SOCIAL DIALOGUE AND WORKING CONDITIONS

4.

EQUAL OPPORTUNITIES
AND ANTI-DISCRIMINATION POLICY

5.

QUANTITATIVE INDICATORS

1. HUMAN RIGHTS

Oney echoes the commitment of its shareholders (BPCE and ELO) to **respect and promote human rights**, which is one of the foundations for exercising our corporate social responsibility.

We are particularly attentive to the prevention of serious human rights violations, both in our internal operations and in terms of the risks directly related to our purchases and to our products and services.



PROMOTING RESPECT FOR HUMAN RIGHTS IN ALL OUR ACTIVITIES.



Oney has adopted Groupe BPCE's Code of Conduct and Ethical Standards,³ which sets out the group's convictions and commitments in the form of "Principles", including "Promote human rights in the pursuit of all our activities".

Oney upholds the rights and respects the dignity of our employees in France and international markets through our committed and responsible human resources policy.

The Oney HR policy thus focuses on people, cooperation and employee well-being. **It is based on principles of respect, trust, communication, transparency and collaboration.**

In particular, this policy:

- › Strives to create an inclusive, respectful, equal and non-discriminatory environment that promotes diversity and the well-being of our employees;
- › Provides assurances regarding the safety, quality of work life and sustainable work/life balance of our staff. It also undertakes to protect their privacy and the confidentiality of their data in accordance with the applicable regulations;
- › Fosters communication, listening, transparency and cooperation between employees;
- › Promotes the development of talent and leadership, as well as employability, career paths and career opportunities for our employees;
- › Supports the engagement, performance and retention of our employees, most particularly through the implementation of an attractive, motivating and fair compensation policy;
- › Respects the rights of our employees and considers social dialogue to be a key driver of our organisation's transformation and sustainable performance.

³ <https://www.groupebpce.com/app/uploads/2025/03/code-of-conduct-english-new.pdf>



2. PROVIDING A GREAT PLACE TO WORK AND DEVELOPING SKILLS

2.1 PROVIDING A GREAT PLACE TO WORK

RECRUITMENT AND OUR EMPLOYER BRAND

We understand that **Oney's employees are our most valuable asset in making our collective project a success**, which is why we focus our recruitment policy on:

- › Attracting the best talent, in line with our values, corporate culture and strategic ambition;
- › Promoting equal opportunities, diversity in our recruitment profiles and inclusion, as part of a pledge to never discriminate based on origin, nationality, religion, gender, age or any other unlawful criteria;
- › Hiring based on hard skills and soft skills, using fair and transparent selection processes.

Oney offers applicants a unique experience by creating a bond and engaging with them from the very beginning of the recruitment process. Digital onboarding means that new hires can keep informed and connected with the group even before their first day on the job.

The Oney recruitment process enables applicants to join an organisation that will provide them with the **right level of professional support, with the possibility of moving up through the ranks** at Oney, Groupe BPCE and ELO.

Oney develops an employer image based on three pillars:

- › Putting employees front and centre by giving them a voice and thereby providing them with an opportunity to fully embody our messages;
- › Conducting communication campaigns to promote our business lines and support our recruitment programmes;
- › Promoting all our commitments in the area of inclusion (*gender diversity, disability, and cultural and social diversity*) through dedicated communication measures.

To promote equal opportunities, our recruitment pathways hinge solely on identifying hard skills and soft skills. Gender equality in the workplace and the development of a diverse workforce are principles that are embedded in our talent acquisition processes.

Oney is active on a number of *job boards* and specialised media channels. The aim is to **significantly enhance our reputation and image** by showcasing our corporate culture, business lines and job opportunities.



ONEY IS FIRMLY COMMITTED TO BOOSTING ITS EMPLOYER BRAND AMONG YOUNG TALENT



Oney is firmly committed to boosting our employer brand among young talent, given how important this new generation is for the future of the group.

Oney has a **dedicated strategy to attract, develop and recruit young professionals**. Oney Bank SA hosts nearly 70 work-study trainees each year and, in 2025, 28 young people under the age of 30 joined the company on a permanent contract. Lastly, Oney Bank SA is committed to hosting interns and welcomed in 2025 a fresh group of 20 students in their first year of high school.

SUPPORT AND MONITORING FOR NEW HIRES

Oney has an extensive three-year onboarding and support programme for new hires.

Oney is committed to providing a welcoming environment for new employees and takes concrete action to **prepare for and support their arrival**. This involves a number of milestones:

- › A pre-boarding process to prepare new employees for their arrival, keep in touch with them and provide them with information on their future environment (*history of the group, HR policies, etc.*) in a variety of fluid and fun formats;
- › On arrival, employees follow a structured multi-step onboarding process that involves welcome sessions and meetings with the team and key stakeholders;
- › New employees are closely monitored during their first months with the group, through regular interviews with their manager and the HR manager;
- › Existing employees are encouraged to act as *mentors* to provide guidance to new hires in a less formal way.



REWARDING PROFESSIONAL DEVELOPMENT THROUGH INTERNAL MOBILITY AND CAREER SUPPORT

To **facilitate and support the professional development of our employees**, Oney relies on:

- › Tools developed at the *Groupe BPCE* level: digital platforms and job boards to find out about the business lines and identify opportunities;
- › Training programmes or certified training to develop employees' skills and thus enhance their employability.

To support the transformation of professions, a dedicated programme prepares employees for the skills needed in future and encourages them to maintain and develop their skills, and progress in their profession.

Change management training has also been put in place for employees and managers.

The Tech & Digital Campus is designed to support upskilling by offering pathways, with specialisations by profession and profile (*employees, experts, managers and people involved in the transformation programme*), so that each employee has **the appropriate level of knowledge for Groupe BPCE's** AI transformation.

We have built our training offer around nine strategic skills: user experience, agility at scale, competence of Product Owners (*IT project managers*), service quality, green IT, data, technology and innovation, IS security and devOps.

Measures have been introduced at Oney to enable employees to take ownership of Data and AI technologies, frameworks and tools. One such measure has involved **setting up a community of ambassador employees** aimed at deploying AI among all staff.

2.2 SKILLS AT THE HEART OF HR POLICIES

At Oney, we invest in the **long-term employability of our staff** by offering them an opportunity to acquire experience in new areas through rewarding career opportunities and continuous upskilling. In a constantly changing environment, we also strive to develop potential and leadership to ensure we always have suitable candidates for key positions in our organisation and are able to deliver on our commitments, particularly when it comes to diversity and inclusion.

Amid rapid changes in our businesses, **upskilling is a priority focus in our HR strategy**. This involves:

- › Anticipating changes and supporting transformation;
- › Identifying key skills for the future and building targeted development plans;
- › Supporting technological, organisational and HR transformations: automation, digitalisation, artificial intelligence, and so on;
- › Preparing our teams for change through training, adapted tools and structured support.

Being a pro-learning organisation. The aim is to make Oney a "*Human Centric*" organisation that puts employees front and centre in its development programmes:

- › Assessing individual and collective performance to adjust development plans;
- › Proposing diversified career development options: training programmes, workshops, mentoring, coaching, etc.;
- › Encouraging the transmission of knowledge: communities of "*Expert Leaders*" are trained to pass on their knowledge and support staff upskilling.

Promoting career paths and internal mobility.

There is a wealth of options when it comes to career paths:

- › We use "people reviews" to identify potential, determine development prospects and build personalised support plans;

- › We promote internal career moves as part of a cross-disciplinary focus within Oney and its partner entities;
- › We ensure that all our career opportunity processes are transparent to encourage employees to be committed and proactive when tracing their career path.



ONEY BANK HELPS EMPLOYEES DEVELOP THEIR SKILLS



Oney Bank SA supports employees in developing their skills by **anticipating foreseeable changes in business lines** in order to support the company's new strategic directions and boost staff employability.

This policy is expressed through a group employment and career path planning (*GEPP*) agreement signed in December 2025, which contains a common set of policies and practices.

The main objectives of our skills development policy fall into four main categories:

- › Promoting the professional integration of young people;
- › Encouraging career opportunities and supporting the transformation of professions;
- › Raising awareness about impact;
- › Developing a positive AI culture.

Since 2025, to support these aims, Oney has relied on *Impact Campus*, a training system set up by BPCE and structured around three areas – a common foundation covering general knowledge, advanced modules on key strategic topics, and specific modules for each business line. This system groups available and up-to-date training courses to build training programmes by profession.

The *VISION 2030* strategic plan sets a goal of training 100% of employees on ESG topics by 31 December 2026. As such, the completion of training tailored to the topics relevant to *Groupe BPCE* and Oney will be logged for everyone.

3. SOCIAL DIALOGUE AND WORKING CONDITIONS

3.1 SOCIAL DIALOGUE

Oney is committed to **maintaining an open, transparent and constructive dialogue** that contributes to the implementation of its strategy and the performance of its activities. This social dialogue encourages the involvement of employee representatives and staff in the roll-out of employment policies. It is based on regular engagement, most particularly with employee representatives and trade union organisations, which are key players in the smooth functioning of our organisation.

Social dialogue is reflected in the *Groupe BPCE* agreements that apply to the various entities, such as:

- › The 2025 agreement on employment and career path planning (GEPP);
- › The 2022 agreement on career paths for employee representatives.

Oney also has its own social dialogue bodies that facilitate a close relationship with employee representatives, both through works councils and collective bargaining bodies, in accordance with local legislation.

In 2025, 100% of our employees in France were covered by collective agreements. Our “social dialogue” coverage rate was 98.84%.

Faced with a constantly changing economic and social environment, Oney considers social dialogue to be a key element of its transformation and sustainable performance.



**ONEY CONSIDERS SOCIAL
DIALOGUE TO BE A KEY ELEMENT
OF ITS TRANSFORMATION AND
SUSTAINABLE PERFORMANCE**



This changing environment is profoundly altering labour relations, which reinforces the need to permanently establish a transparent and constructive social dialogue, in which employee representative bodies and trade union organisations, where they exist, have an important role to play.

Social dialogue encourages the involvement of employee representatives and staff in the roll-out of the employment policies established at Oney. It is based on regular engagement, most particularly with employee representatives and trade union organisations, which are key players in the smooth functioning of our organisation.

Oney also strongly believes that social dialogue is forged through day-to-day professional relations as part of a genuine relationship built on trust. Managers therefore have a central role to play in maintaining a positive work environment, as they are in direct and daily contact with their teams and employee representatives. **This dialogue is based on values of respect, mutual trust and transparency.**

With this in mind, **Oney is committed to ensuring that there is no impediment** to the exercise of any mandate by an employee representative or trade union member, who must fulfil such roles in accordance with the prevailing local regulations.

At Oney, where local bodies exist, social dialogue mainly takes the form of:

- › Regular briefings and information meetings with staff representatives (*the Works Council and the OHSC - Occupational Health and Safety Committee*) and trade unions;
- › Regular consultations with and notifications to staff representatives regarding strategic directions, the economic situation, employment policy, and plans for the business;
- › Collective agreements with trade union organisations, some of which may be common to several Oney entities or specific to just some of them.

Oney thus provides a platform for the negotiation of a series of agreements and/or unilateral measures laying the foundations for our employment policy aimed at **encouraging and recognising employee engagement and performance**, particularly through the following agreements:

- › The mandatory annual collective bargaining (‘NAO’) agreement reached in 2024 for *Oney Bank SA*;
- › The agreement on gender equality in the workplace as well as quality of life and working conditions, signed in 2025 for *Oney Bank SA*;
- › The profit-sharing agreement signed in 2025 covering Oney’s French entities (*Oney Bank SA, Oneytrust and In Confidence Insurance (ICI)*);
- › Agreements on the implementation of a company savings plan and a collective retirement savings plan, signed in 2025 and applying to Oney’s French entities (*Oney Bank SA, Oneytrust and ICI*);
- › Agreements on healthcare costs and personal protection schemes signed in 2025 at *Oney Bank SA*;
- › An agreement on employment and career path planning (‘GEPP’) signed in December 2025 at *Oney Bank SA*.

These measures are all part of the HR policy. They are applied at certain subsidiaries according to local regulations and specific local circumstances.

In 2025, 60 meetings were organised with employee representative bodies (*21 with the members of the Works Council and/or OHSC and 39 with the trade unions*) at *Oney Bank SA*.

Social dialogue and the active encouragement of employee feedback are an integral part of HR policy. These measures are applied in accordance with the rules and norms prevailing at each Oney entity.



100 %
OF STAFF WERE COVERED
BY COLLECTIVE AGREEMENTS
in France

3.2 COMPENSATION

COMPENSATION POLICY

Oney's compensation policy is structured to **encourage long-term employee commitment and enhance the Group's employer appeal**, both in France and internationally. It covers the fixed and variable compensation components, as well as the employee benefits that apply in different countries, in accordance and in compliance with the applicable local regulations.

This policy strictly complies with the legal obligations in force at our various entities in France and abroad, both in terms of labour laws and taxation. It also incorporates appropriate risk and compliance management while encouraging employees to promote the Group's long-term success and stability.

It reflects the individual and collective performance of our business lines and employees, taking care not to give rise to conflicts of interest, and promotes behaviour that is consistent with our organisation's culture and rules of good conduct.



LEVELS OF COMPENSATION THAT ARE COMPETITIVE IN COMPARISON WITH OUR REFERENCE MARKETS



The policy also aims to offer levels of compensation that are competitive in comparison with our reference markets.

It also incorporates our fundamental objectives of workplace equality and non-discrimination. In this regard, Oney is careful to ensure equal pay for men and women and is **very attentive to the compensation of its junior and senior employees**.

Defined at the Oney level, the compensation and employee benefits policy is designed and implemented in collaboration with the HR teams of our various entities and subsidiaries.

The Group HR Department ensures that the compensation policy is consistent and that it is applied in full to Oney Bank SA and its entities.

The HR Dept/Head of HR in each country follows the Oney guidelines to develop consistent compensation practices, taking into consideration appropriate external compensation levels, internal equal pay requirements, and specific local circumstances and legislation.

In addition, when pay levels come up for annual review, an internal committee led by the Group HR Department ensures the overall consistency of the measures proposed by the different countries and compliance with the budget.



3.3 QUALITY OF LIFE AND WORKING CONDITIONS

Oney is committed to the well-being of its employees and will make every effort to create conditions that are conducive to establishing a working environment that meets their expectations and guarantees their safety, as well as their physical and mental well-being.

Oney is therefore particularly attentive to working conditions and enforces a policy of preventing occupational risks and promoting health and safety in the workplace. As such, all employees at our various entities are given access to sports activities or benefit from actions in favour of Quality of Life and Working Conditions (QLWC).

Oney promotes a sustainable work/life balance by monitoring, among other things, the workload of employees and ensuring that rest periods and working hours are respected, as well as employees' right to disconnect.

Lastly, employees and managers complete regular training regarding the legal obligations in this area, hybrid management and remote working rules.



ONEY IS COMMITTED TO PURSUING A PROACTIVE AND CONCRETE QLWC POLICY



Oney is committed to pursuing a proactive and concrete QLWC policy reflected in **the introduction of measures to improve employees' working conditions**. This policy contributes directly to the well-being and satisfaction of our employees and to a reduction in psychosocial risks. It has four dimensions:

- › **Well-being at work: measures to promote well-being and work/life balance** (*right to disconnect, parenthood, plan to promote healthy living and tackle sedentary lifestyles, support for employees who are carers*);
- › **Quality of employee relations and management:** management based on trust that empowers teams and helps them grow;
- › **Working environment:** a working environment that facilitates efficiency and collaboration, supporting new organisational methods such as hybrid work;
- › **Support for change** by engaging employees in change while preventing the emergence of psychosocial risks.

The agreement on gender equality in the workplace and QLWC, renewed in 2025, prioritises **prevention, the anticipation of difficulties and the continuous improvement of work situations**.

A new agreement was reached in 2025 with a particular focus on:

- › Gender equality in terms of recruitment, training, career development and compensation;
- › Work/life balance and parental and/or social responsibilities (*carers, etc.*);
- › Diversity, inclusion and combating discrimination;
- › Improvements in working conditions and environments;
- › Preventive measures in terms of workplace health and occupational risks (*bullying, psychosocial risks, etc.*).



An employee feedback mechanism is in place at all Oney entities to ensure that the measures implemented are effective and to adapt action plans to the needs expressed by Oney employees. This includes regular engagement surveys. The results of these surveys are systematically shared with the teams and the implementation of dedicated action plans is closely monitored.

To help employees reconcile work and their personal lives, Oney Bank SA is committed to a **parenthood policy** that creates a supportive environment for employees who are parents (*adapting working conditions and working hours, helping with childcare, taking family circumstances into consideration, particularly for single parents*). All the measures proposed to staff are included in a guide for parents available to all employees.

Oney Bank SA also has measures in place **to support employees who need to care for a loved one**.

These measures include flexible working hours, regular awareness-raising initiatives, information on the support systems available on a national level and within Oney and on the existence of an internally-led community of carers.

Oney is particularly **concerned about the health of its employees** and, as such, regularly stages public health actions through workshops and talks on topics such as sleep, nutrition, physical activity and cardiovascular risk. Oney has also been involved in cancer prevention for a long time. This has seen us partner the *French League against Cancer* and introduce a specific mechanism to facilitate the return to work.

Lastly, Oney facilitates and **encourages regular physical activity** with a positive impact on physical and mental health by giving employees an opportunity to take part in sports several times a week through our company sports club.



3.4 RISK PREVENTION AND WORKPLACE SAFETY

Oney Bank SA is careful to take preventive measures to ensure the physical, mental and social safety of employees. These measures are taken at three levels:

- › **First-level prevention**, which happens before a risk has materialised: this involves mitigating, or completely eliminating, the chances of the risk actually occurring;
- › **Second-level prevention**, which consists of reducing the effects or spread of a risk when identified (e.g. protective measures, training, support for employees during projects);
- › **Third-level prevention**, or remedial measures, which aims to support vulnerable employees (handling difficult group or individual situations) with a view to limiting harm, and preventing complications and recurrence.

An occupational risk prevention approach is taken at Oney Bank SA and involves all the relevant stakeholders, most notably employee representative bodies, the Human Resources Department and occupational health services.

This approach consists in identifying occupational risks within our organisation's various activities. It involves implementing and updating, in conjunction with the OHSC, a comprehensive occupational risk assessment document ("*DUERP*") and an annual programme for the prevention of occupational risks and improvement of working conditions ("*PAPRI*PACT"). These documents inventory and rank identified risks and are valuable tools in the prevention of occupational risks. The fact that everyone can access them, and that they are routinely updated when an event occurs or there is a significant change in health and safety conditions or working conditions (*human, technical or organisational transformations*) provides strong assurances as to the effectiveness of our risk prevention.

A multi-dimensional action plan is drawn up for each identified risk:

- › The organisation of activities and tasks;
- › Training;
- › Managerial support;
- › Workstation ergonomics;
- › And individual circumstances. The actions undertaken are assessed to determine their effectiveness.

The Oney Bank SA OHSC meets every quarter. A report and action plan are presented each year to the works council (CSE).

Measures have been introduced to prevent and monitor **anti-social behaviour and customer aggression** in the workplace, during travel or through digital or other means of communication. An annual overview of anti-social behaviour and customer aggression is prepared for the sector. The action plan includes measures to combat anti-social behaviour such as regularly raising employee awareness of the risk of such behaviour and providing a tool for reporting and dealing with it.

Our approach to psychosocial risks involves analysing the situation with the stakeholders and drawing up a targeted action plan. There is a specific support system for employees. A social worker and/or psychological support is provided if needed. A free 24-hour anonymous hotline is also available.

Oney has a psychosocial risk prevention plan that includes raising awareness and training all employees, as well as informing them about the role of prevention-related stakeholders, namely the occupational health service, occupational nurse, social worker, Human Resources Business Partner (HRBP) and staff representatives.

To **prevent occupational risks**, Oney pays close attention to employee workloads. Regular workload reviews are conducted to identify any risks and set in motion a dedicated action plan if needed.

4. EQUAL OPPORTUNITIES AND ANTI-DISCRIMINATION POLICY

Oney pursues an Inclusion and Diversity policy consistent with **our corporate culture and with our family and mutualist values**.

Our aim is to build an **ever more respectful and inclusive working environment** that capitalises on the diversity of our workforce and enables everyone to be heard, valued and have an impact. We want to give talents from all backgrounds the same opportunities, regardless of their age, origin, gender, orientation, gender identity or disability.

Oney's commitments are embodied in two agreements:

- › An agreement on employment and career path planning ("GEPP") at Oney Bank SA, signed on 17 December 2025;
- › An agreement on gender equality in the workplace and QLWC at Oney Bank SA, signed on 5 June 2025.

This policy is divided into two areas:

- › Gender equality in the workplace and combating all forms of discrimination;
- › Inclusion and diversity.

4.1 GENDER DIVERSITY AND GENDER EQUALITY

Our policy on gender diversity and gender equality in the workplace has been structured for many years around three areas:

- › Representation of women in all business lines at all levels of responsibility;
- › Equal pay;
- › Combating sexism and sexual harassment.

RECRUITMENT

Oney guarantees **equal opportunities** for all applicants as well as **non-discrimination in hiring** through the following actions:

- › All recruitment interviews are identical and any questions that may prove to be discriminatory are prohibited;
- › Wherever possible, at least one male candidate and one female applicant must be interviewed for the same position;
- › Non-discrimination training is in place for managers and HR staff involved in hiring processes.

PROMOTIONS AND TRAINING

Oney ensures that women and men are treated equally when it comes to access to promotions and training by:

- › Defining professional development criteria based solely on the recognition of skills, experience and individual contribution.
- › Ensuring that part-time work and parental leave do not penalise employees in their professional development and access to training.

WORK/LIFE BALANCE

Oney wants **to ensure that employees can strike the best possible balance between their personal lives and their work** by:

- › Facilitating part-time work for all;
- › Communicating and allowing flexibility in the application of rules relating to leave for family events;
- › Ensuring compliance with the right to disconnect through a specific charter.

PAY

Oney **guarantees equal pay for women and men** for the same work, career stage and skills. During annual pay reviews, we ensure that men and women are treated equally and, if necessary, we gradually correct any discrepancies.

Like all companies belonging to *Groupe BPCE*, Oney ensures that women are represented in senior management and on our governing bodies, with a target that exceeds the 30% required from March 2026 under France's "Rixain Law".

At 31 December 2025, 38% of the members of senior management were women (*in France*).

Oney Bank SA scored 92/100 on workplace gender equality in 2025.

Oney has a Diversity Officer who is a key point of contact for employees. This Officer is tasked with **driving, leading and coordinating the implementation of our Diversity policy**. They deploy our training policies, manage key indicators, and disseminate tools and highlights to employees.



38%

OF SENIOR MANAGEMENT POSITIONS
HELD BY WOMEN
at 31 December 2025, France

3%

GENDER PAY GAP
2025, France

92/100

WORKPLACE GENDER EQUALITY
SCORE
2025, Oney Bank SA

4.2 DISABILITIES

Oney has long been involved in **promoting the inclusion of people with a disability and their continued employment.**

Our Disability policy covers the following main areas:

- › **Maintaining employment:** thanks to the implementation of actions to detect disability situations as early as possible, we can adapt working conditions and tools to a person's disability in order to keep them in their jobs. We also ensure that employees with a disability can benefit from the same career development prospects as any other employee in line with their ambitions, their skills and the opportunities offered, without allowing their disability to become a barrier;
- › **Recruitment and integration:** there is a major gap in the labour market between people with a disability and the rest of the population. With this in mind, our Disability policy aims to promote the acquisition of professional qualifications by people with a disability and to seek out and support the integration of applicants with a disability;
- › **Changing perceptions to improve inclusion:** we are committed to promoting disability awareness and inclusion;
- › **Support for the sheltered employment sector** via a proactive purchasing policy by committing to use the services of sheltered employment structures (*disability-inclusive companies (EA), vocational rehabilitation centres (ESAT) and disabled self-employed workers*) to support the external employment of those with disabilities who are unable to work in a standard work environment.

At Oney, **a disability officer supports people with disabilities throughout their careers with us** (*recruitment, onboarding, training, continued employment, support in having their disability officially recognised, etc.*) in conjunction with our HRBPs, managers and occupational health services.

In 2024, during the European Week for the Employment of People with Disabilities (*SEEPH*), awareness-raising workshops on invisible disabilities were held using virtual reality. All employees were invited to take part to better understand and change perceptions of these sometimes little-known disabilities.

Through this policy, people with disabilities at Oney Bank SA accounted for 7.44% of the workforce in 2025, which is above the mandatory level of 6% and up compared to 2024.

7.44%

PROPORTION OF EMPLOYEES
WITH DISABILITIES
2025, Oney Bank SA



4.3 COMBATING DISCRIMINATION AND HARASSMENT

In order to provide our employees with a **respectful and safe working environment**, in which each and every individual can express their skills and potential, the Oney Inclusion and Diversity policy is supported by HR measures to combat discrimination and harassment.

Several types of measures are geared towards employees:

- › Guides and communication campaigns that raise employee awareness about all forms of discrimination, such as sexism or racism;
- › Training to understand what inclusion is and how, beyond the policies put in place, all employees can participate in inclusion;
- › Specific training courses to enable employees to recognise and combat the different types of discrimination and harassment.

Oney has appointed various officers to implement these measures and be attentive to its employees' needs:

- › **An HR harassment officer:** in accordance with the law in force, this person's role is to guide, inform and support employees in order to combat sexual harassment and sexist behaviour;
- › **A works council (CSE) officer** is appointed within the works council to actively combat sexual harassment and sexist behaviour.

In 2025, **an e-learning module was rolled out to raise awareness for all employees.** A special course was also included in the mandatory management training programme. The latter is jointly led by the two officers.

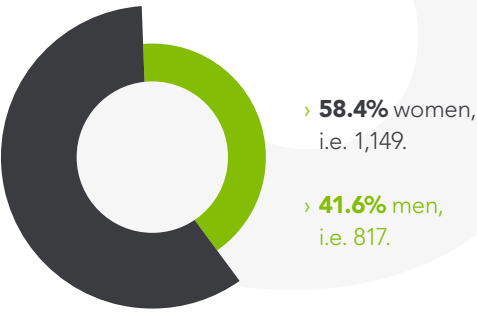
Oney is committed to ensuring that all the decisions taken in relation to human resources management during an employee's career path (*from the time they join our organisation until they leave*) comply with these principles.

5. QUANTITATIVE INDICATORS

5.1 PROFILE OF OUR WORKFORCE

GENDER BREAKDOWN OF REGISTERED ONEY EMPLOYEES AT 31 DECEMBER 2025

There were 1,710 employees in the countries in which we have a workforce of at least 50 people representing at least 10% of our total workforce (France, Spain and Portugal).



1,966
TOTAL WORKFORCE
1,985 in 2024

NUMBER OF PERMANENT/TEMPORARY EMPLOYEES AND FULL-TIME/PART-TIME EMPLOYEES BROKEN DOWN BY GENDER AT 31 DECEMBER 2025 FOR ONEY

1,828

PERMANENT
EMPLOYEES

1,970 in 2024

♀ **1,068**
women

♂ **760**
men

138

TEMPORARY
EMPLOYEES

115 in 2024

♀ **81**
women

♂ **57**
men

1,751

FULL-TIME
EMPLOYEES

1,766 in 2024

♀ **978**
women

♂ **773**
men

215

PART-TIME
EMPLOYEES

219 in 2024

♀ **171**
women

♂ **44**
men

NUMBER OF HIRES, EXIT RATE/TURNOVER RATE AT 31 DECEMBER 2025

Number of hires in 2025 (Oney Bank SA): 85 permanent workers and 20 fixed-term workers, i.e. 105 in total (excluding work-study contracts and stand-ins for employees on holiday). In 2025, the exit rate stood at 11.3% and the turnover rate at 9.9% at Oney Bank SA.

105

NEW HIRES

115 in 2024

85 permanent
20 fixed-term

BREAKDOWN OF WORKFORCE BY AGE BRACKET AT 31 DECEMBER 2025

- › **12.67%** under 30, i.e. 249 employees.
- › **62.51%** between 30 and 49, i.e. 1,229 employees.
- › **24.82%** 50 and over, i.e. 488 employees.



5.2 HEALTH AND SAFETY

Oney Bank SA data.

0.14%

WORKPLACE INJURY
SEVERITY RATE

0.14% in 2024

5.16%

FREQUENCY OF INJURY
IN THE WORKPLACE
AND DURING COMMUTING

2.79% in 2024

11

INJURIES
IN THE WORKPLACE
AND DURING COMMUTING

6 in 2024

26

HOURS OF TRAINING PER
EMPLOYEE ON AVERAGE

20 hours in 2024

A photograph of a family and their dog inside a car. A man with a beard is in the driver's seat, smiling. A woman with long brown hair is in the passenger seat, also smiling. A young girl is in the back seat, and a golden retriever is sitting in the front passenger area. The car has a large sunroof, and the scene is brightly lit, suggesting daytime.

IV. An inclusive, protective bank

1.

CUSTOMER SATISFACTION AS A CORE CONCERN

2.

PROVIDING SOLUTIONS TO AS MANY PEOPLE
AS POSSIBLE

3.

PROTECTING OUR CUSTOMERS' INTERESTS

At Oney, **the fair treatment of our customers is a fundamental principle.** Following rules of good conduct means we can ensure that we conduct business honestly, fairly and professionally in the best interests of our customers. Our convictions and commitments in this area are described in our Code of Conduct and Ethical Standards. Among the 12 principles listed in the code, it is our responsibility as a company to:

- › Ensure that our customers are treated fairly (Principle 2);
- › Protect the interests of our customers (Principle 3);
- › Communicate transparently (Principle 4);
- › Be an inclusive banking group that is open to everyone (Principle 10).

As a Group, we apply these principles in all our entities and consequently in all the countries in which Oney operates. This helps to ensure that our customers are treated consistently, particularly in our cross-border activities.

1. CUSTOMER SATISFACTION AS A CORE CONCERN

1.1 MEASURING CUSTOMER SATISFACTION

As part of its 2024-2027 development plan, Oney is committed to adopting a resolutely customer-centric approach.

To meet its customers' real, expressed needs, the Group is adopting a 360° feedback approach for end customers and partners alike, across all the countries in which it operates, via complementary feedback channels and adapted metrics (*Net Promoter Score (NPS)*, *Customer Satisfaction (CSAT)*, and *Customer Effort Score (CES)*).

Beyond simply measuring satisfaction indicators, Oney has introduced a systematic close-the-loop process where customer feedback leads to concrete actions monitored over time for tangible improvements.

In France, which accounts for a significant share of Oney's business, this 360° approach means a comprehensive system combining:

- › **Surveys immediately after key events** to quickly identify and eliminate pain points,
- › **Annual surveys** to assess the overall experience of end customers and partners over the longer term in order to inform strategic decisions,
- › **Active management of positive and negative reviews and comments** posted on social media and review platforms to improve customer satisfaction and protect brand reputation.

The results demonstrate Oney's continued commitment to delivering a quality experience to its customers and partners. In 2025, the percentage of customers satisfied with their experience with Oney dropped slightly by three points year on year to 87%, remaining high and close to that observed in 2024. In addition, 84% of head office contacts at our partners were satisfied with their partnership with Oney, a 10-point increase compared to 2024.

87%
OF CUSTOMERS
SATISFIED
in 2025 (-3pts vs. 2024)

84%
OF PARTNERS
SATISFIED
in 2025 (+10pts vs. 2024)



1.2 HANDLING COMPLAINTS

Oney is also focusing on customer complaints as input for continuous improvement.

As such, Oney Bank SA relies on a structured complaints management system aimed at **ensuring consumer protection, regulatory compliance** and **constant improvement of the customer experience**. Complaints are analysed to identify shortcomings and implement appropriate corrective actions.

Customers can submit a complaint through various channels (*online, by phone or by post*), and may opt for a mediator if dissatisfied with the response to their complaint. Their avenues for recourse are always communicated to them, making the system transparent and accessible.

The system is managed based on structured operational monitoring (*monitoring of complaint volumes, timing and types*), regular reports, and special monthly meetings to escalate indicators, identify major irritants and monitor the progress of action plans.

This management is supplemented by first- and second-level controls guaranteeing the quality and compliance of complaint handling.

A customer-centric approach is uppermost in the minds of the people at all our subsidiaries. Complaints are managed in accordance with local laws and according to the products marketed.

In 2025, Oney Bank SA processed 93,084 complaints in an average of 5.9 days, with 74% of complaints processed within 48 hours.

2. PROVIDING SOLUTIONS TO AS MANY PEOPLE AS POSSIBLE

2.1 PROTECTING VULNERABLE CUSTOMERS

Oney wants **to enable as many people as possible - including those experiencing financial hardship - to access banking services** (*day-to-day banking, financing solutions, insurance, etc.*). To counter the risk of exclusion, we provide low-income customers with access to financing solutions, while taking care to stay within the limits of their repayment capacity. We also provide solutions to financially vulnerable customers to help them manage their account and their situation with greater peace of mind. In so doing, we comply with the regulations in force and the charter for banking inclusion and prevention of over-indebtedness published by the French Association of Credit Institutions and Investment Companies (AFECEI).

A SPECIFIC OFFER FOR VULNERABLE CUSTOMERS

Oney does not provide deposit accounts in its capacity as a credit institution. As a result, within the scope of Oney's activities, financially vulnerable customers are those at risk of over-indebtedness.

TAKING ACTION TO PREVENT OVER-INDEBTEDNESS

Oney is taking action to prevent over-indebtedness. In accordance with the AFECEI charter, Oney has developed a preventive early detection system to anticipate any potential deterioration in a customer's financial circumstances. Any customer identified as being at risk of over-indebtedness will be contacted in writing or over the phone and invited to make an appointment with an advisor to review their financial situation and **find the solution best suited to their circumstances** (*adjusting banking products or services, signing up for loan consolidation, etc.*). Advisors can also refer customers to providers of non-banking solutions (*local non-profits, community welfare centres, insurance administrators in the event of a claim, etc.*).

In 2023, we expanded our method for identifying customers at risk of over-indebtedness. For example, an external criterion was included, i.e. registration of the customer by a third party on the *French National Register of Household Credit Repayment Incidents* ('FICP').

FAMILIARISING FINANCIAL ADVISORS WITH THE IMPORTANCE OF BANKING INCLUSION

Faced with the financial difficulties encountered by some customers, **it is crucial that financial advisors understand the importance of banking inclusion**: we have introduced special training measures alongside our mandatory regulatory training programme for advisors in contact with customers who may be at risk of over-indebtedness.

BEING MORE IN TUNE WITH THE NEEDS OF VULNERABLE CUSTOMERS

Oney set up a dedicated team within the France BU specifically trained to welcome and support customers experiencing financial difficulty. It has committed to **guaranteeing human, personalised support for all customers**. This team is attentive to signs of potential financial vulnerability, including when difficult banking situations are detected or when there is a potential risk of over-indebtedness. The aim is to offer customers **attentive and caring support** by providing a solution appropriate to their situation, so as to guide them towards a less fraught, more sustainable situation.

DEVELOPING FINANCIAL EDUCATION

All year round, Oney Bank SA actively seeks to advance financial education and prevent over-indebtedness through social media posts providing **budgeting advice and tips**. Oney has also prepared a budgeting guide for the general public, available at oney.fr and via the mobile app. Oney Bank SA has been taking concrete action since 2013 in partnership with

Crésus a network of non-profits that support people in vulnerable financial situations. The aim is to prevent customers from falling into financial difficulty and to give them a helping hand.

Such financial education initiatives help these vulnerable individuals better control their day-to-day budgets. **They also help them to better manage their finances at crucial moments in their lives and to make their plans a reality**. These resources also provide an answer to the challenges that have emerged with the recent shift in people's relationship with money, particularly those related to new lifestyles and consumption (*online shopping, inflation, savings trends, social and environmental awareness, etc.*).

Oney Spain and Oney Portugal also promote financial literacy among their customers through various digital channels (*blog, social networks, website and YouTube*).

Volunteers from Oney Portugal conduct **budget management training in schools**, with 282 sessions held in 78 schools by 88 volunteers, reaching 6,800 students between 2021 and 2025.



2.2 INCLUDING EVERYONE THROUGH
DIGITAL ACCESSIBILITY

Digital accessibility is essential to achieve the goal of universal digital services, since the aim is to make information and the features of a digital service or content accessible to all, regardless of a person’s disability or the way in which they access information. This relates to digital services for the general public, employees and customers (consumers and businesses).

Consistent with the aims and commitments of *Groupe BPCE*, of which it is a member, *Oney* is implementing **a programme aimed at improving digital accessibility**, one of the key elements of which is preparing a plan for 2025-2027 shared by all its entities

For 2025, *Oney Bank SA* carried out accessibility audits on all consumer websites and applications, published the results and planned remedial measures. The first measures to improve platform accessibility were implemented. A core competency framework was established, supported by a targeted training plan tailored to each profile and a briefing campaign for all company employees led by the HR teams. In total, nearly 60% of *Oney Bank SA* employees received awareness training in 2025. The “*Digital Accessibility*” programme is also being rolled out across all *Oney* subsidiaries.

Lastly, **accessibility criteria have been incorporated into the service provider selection process**, in conjunction with the Procurement Department, to bolster contractual requirements and ensure continuous improvement.

60%

OF ONEY BANK SA EMPLOYEES BRIEFED
ON DIGITAL ACCESSIBILITY
in 2025



3. PROTECTING OUR CUSTOMERS' INTERESTS

3.1 A TRANSPARENT OFFER

Oney echoes the transparency policy defined at the BPCE Group level.

Products and services intended for consumers must comply with the provisions of the French Consumer Code relating to prohibited commercial practices *(with the exception of refusal to sell)*, including misleading or aggressive sales practices.

With this in mind, the people who draw up commercial documents are invited to take particular care in ensuring the compatibility between the terms of sale, the method (process) for making information available, and the target customer base. Similarly, those who prepare promotional documentation must be very attentive to the proposed marketing channels and the suitability of the distribution strategy. **All the information provided to consumers, including advertising material, must be accurate and clear, and in no way misleading.** For information to be clear, it must enable the customer to understand the main characteristics of the product they are about to purchase, as well as the associated benefits and risks.



PROTECTING CUSTOMERS' INTERESTS IS A CORE CONCERN AT ONEY.



Protecting customers' interests is a core concern at Oney. **Employees must, at all times, serve customers in good faith and in a diligent, honest and professional manner**, and offer them products and services that are tailored to their needs. In this regard, and to maintain a high level of customer protection, we have established a set of procedures and conduct specific controls in this area.



3.2 PERSONAL DATA PROTECTION AND THE RESPECTFUL USE OF CUSTOMER DATA



PROTECTING PERSONAL DATA

Oney appointed a Data Protection Officer (DPO) and duly notified the French data protection agency (CNIL). The main duties of the DPO involve steering, supporting and coordinating the implementation of the European General Data Protection Regulation (GDPR) at Oney. They must ensure, in particular, **that customers' personal data is used in accordance with the applicable regulations**. They verify that regulatory and guideline changes dictated by the CNIL are duly taken into account.

The commitments made by Oney to protect personal data are summarised in the framework personal data protection policy, and are consistent with *Groupe BPCE* principles.

The Oney framework policy for data protection sets out ethics-based principles for using personal data in accordance with the regulations in force. It applies to all operations that process personal data. **It is updated with a view to providing customers with greater transparency regarding the processing of their personal data.**

The contracts entered into with service providers strictly stipulate that they must use this data for the sole purpose of performing their services. Any sharing of data within or outside the Group shall be in line with the "data minimisation" principle and carried out in compliance with the obligations imposed on *Groupe BPCE*.

We are required to seek customers' consent, collected in a specific and informed manner, to send commercial offers by email, use trackers, store bank data or share data with partners such as the *Valiuz Alliance*.

We organise **regular training sessions** to raise employee awareness about best practices and legal obligations when it comes to data protection. In 2025, 99.3% of our employees in France and 100% of the workforce at Oney entities completed a GDPR e-learning module.

Lastly, the Oney Data Protection Officer spearheads and steers a community of local DPOs at our subsidiaries, disseminating *Groupe BPCE* rules and ensuring the consistent application of the internal mechanisms that have been defined.

99.3%
OF EMPLOYEES HAD GDPR
TRAINING VIA E-LEARNING
MODULES
in 2025, France

CYBERSECURITY

Information Systems (IS) contain and process a multitude of sensitive data relating to business with our customers, the Oney strategy, our financial earnings, our business development and commitments, as well as personal information relating to customers, partners and staff. They must therefore be protected from any known or emerging threats, taking into account the vulnerabilities inherent in the technologies used to run them.

Under the Technology Risk Management (TRM) Policy and Cybersecurity framework issued by *Groupe BPCE* and formerly known as the ISSP-G, various security measures have been taken to protect end users and to secure data and transactions:

- › Multi-factor authentication to secure access to online accounts;
- › Encryption of sensitive data in transit and at rest, such as personal and banking information;
- › Monitoring of IT events alongside a detection and alert system to warn about intrusions or cyber attacks (SOC);
- › The security of our applications is based on security standards that are reassessed annually to protect users against cyber threats;
- › Regular communication on cyber threat awareness for users;
- › Regular updates to correct system and application vulnerabilities;
- › Access controls to minimise the risk of unauthorised access;
- › Assistance and support, including various communication channels and hotline services, to help users if a security problem arises, such as identity theft or fraud;

In 2025:

- › **98.37%** of Oney Bank SA employees completed e-learning training on "the basics of cybersecurity";
- › **100%** of Oney Bank SA employees completed e-learning training on "Cybercrime: behind the screen of a cybercriminal";
- › **98.68%** of Oney Bank SA employees completed e-learning training on "The Business Continuity Plan".



V. Ethics and responsibility

1.

CORPORATE CULTURE AND POLICIES
ON BUSINESS CONDUCT

2.

MANAGING OUR ACTIVITIES IN THE INTERESTS
OF OUR CUSTOMERS AND SOCIETY

1. CORPORATE CULTURE AND POLICIES ON BUSINESS CONDUCT

1.1 PROMOTING AN ETHICAL CULTURE

Oney's Code of Conduct and Ethical Standards is a clear and practical document intended as a guide for all employees in their dealings with the group. It is available on the *Oney Bank SA* intranet and on the corporate website at [Oney.com](https://oney.com) and highlights the rules of conduct to be followed and the best practices to be adopted by everyone as a matter of routine in fulfilling their duties.

The code is appended to the *Oney Bank SA* internal rules of procedure. Breaches can lead to disciplinary or even criminal sanctions against the entity concerned or its employees.

It is structured around three key areas of principles we must use as a compass in our relationship with:

- › Our customers, to ensure they are all treated fairly, in a transparent and safe manner;
- › Our employees, to promote their professional growth and fulfilment, while respecting each individual's work-life balance;
- › Society, to encourage responsible practices and make people a central focus in everything we do.

This code also sets out our essential legal obligations: combating money laundering, combating corruption, data protection, privacy and due diligence regarding the risk of fraud. These principles are **illustrated through practical scenarios**, those that *Oney* encounters daily, to help us make the right decisions.

These rules of conduct form a shared foundation that guides our day-to-day actions and **enables us to move forward together in a consistent and responsible way**. As such, they apply to all employees of the Group, regardless of their status, as well as to all our stakeholders, including business partners, suppliers, service providers, subcontractors and more, across all the countries in which *Oney* operates.

True to its values, *Oney* has also drawn up **a list of products, services and activities that it refuses to finance**. The general principle is to not finance criminal activities or activities that are unlawful in a given country where business is conducted (*including counterfeiting*

and regulated services), activities that are contrary to public morality, public policy, accepted standards of decency or the public interest, beyond infringements of privacy, or activities that have clear adverse consequences for health or give rise to serious dependency (psychological or other), activities that are incompatible with respect for animal welfare or involve animal cruelty; activities associated with any form of proselytising, communitarianism, sectarianism or radicalism, whether defamatory, abusive, discriminatory or racist in nature, or political or religious in character, and that undermine the integrity and dignity of individuals or relate to other societal issues). However, other, more specific sectors are simply not compatible with *Oney's* convictions, and it is essential to **state this clearly to guide decisions**. A case-by-case examination may be conducted subject to approval by governance bodies or by way of a local exception.



CONDUCTING ITS BUSINESS WITH INTEGRITY



With this Code of Ethical Standards, *Oney* is committed to forging lasting relationships built on trust and to conducting its business with integrity.

We have developed an e-learning programme to promote the principles set out in the Code of Ethical Standards throughout *Oney Bank SA*. This training is **mandatory for all employees as well as for all new hires**. Thus, by 31 December 2025, 99.9% of *Oney Bank SA* employees had completed the training, as well as 100% of *OneyTrust* employees.

1.2 PROTECTING WHISTLEBLOWERS

Oney has implemented the *BPCE "Whistleblowing"* policy. The policy applies to all **Oney entities** and stipulates:

- › The type of report that can be made, the procedure for submitting and processing the report, the confidential nature of the information, the protected status of whistleblowers, the penalties incurred in the event of a breach, and the persons allowed to submit reports;
- › Strict confidentiality of information collected during a report is guaranteed, including the whistleblower's identity, the persons targeted by the report, and any third party mentioned therein at all stages in the processing of the report.

The framework procedure relating to the whistleblowing system, as well as the link to the *Whispli* reporting tool and a user guide, are available to all employees on the *Oney Bank SA (Blink)* intranet, which is accessible on demand to those concerned. For external third parties (*service providers and suppliers, business partners, customers, etc.*), *Whispli* can be accessed via the [Oney.com](https://oney.com) corporate website.

A mandatory regulatory "*whistleblower*" e-learning programme was introduced to coincide with the roll-out of the *Whispli* platform. This programme specifies the **rights and obligations of whistleblowers and the protection afforded to them**.

At 31 December 2025, 98.2% of *Oney Bank SA* staff had completed this programme, as well as 100% of *OneyTrust* employees.



2. MANAGING OUR ACTIVITIES IN THE INTERESTS OF OUR CUSTOMERS AND SOCIETY

2.1 PREVENTING AND DETECTING CORRUPTION AND BRIBERY

The main rules and mechanisms described below help to **prevent and detect behaviour likely to constitute corruption or influence peddling**:

- › Oney entities have drawn up a map of their corruption risks, which they update at least every two years, using a methodology that complies with the recommendations of the *French Anti-corruption Agency (AFA)*. The results of this risk mapping, including any action plans, are submitted to Oney's management for approval.
- › Action plans are formally documented to reduce the risk level of certain scenarios, where these levels remain too high after factoring in mitigation measures;
- › All employees, including those in exposed positions, particularly senior executives, are required to complete training on professional ethics and anti-corruption rules.
- › Oney Group policy on "gifts, benefits and hospitality" sets a maximum threshold for gifts received or given. Anything above this threshold must receive prior authorisation from line managers and be reported to the Compliance Department;
- › Suppliers representing total *Groupe BPCE*-level purchases worth at least €50,000 are assessed based on a certain number of criteria (*purchase category, location, negative information about the supplier, etc*). If necessary, this assessment may lead to additional due diligence to measure the ultimate risk, based in particular on the anti-corruption measures taken by the supplier;

- › Relationships with intermediaries and partners are governed by a framework, such that all contracts and agreements include anti-corruption clauses. The integrity of *Groupe BPCE's* new partners is also assessed by the "New Products and New Business Committee" at *Groupe BPCE*.
- › The *Groupe BPCE* Anti-corruption Code of Conduct is available on the *Oney Bank SA (Blink)* intranet and the *Oney.com* corporate website. Disciplinary measures, up to and including dismissal, are provided for in the event of a breach of these rules.

At 31 December 2025, 99.9% of *Oney Bank SA* employees had completed the e-learning course on "The fundamentals of professional ethics and combating corruption" as well as 99.8% of staff at international entities.

In addition, by 2025, 100% of the *Oney Bank SA* employees most exposed to corruption risk had completed the enhanced training module on "Anti-corruption and prevention of conflicts of interest", which is being rolled out at other Oney entities.

100%

OF EMPLOYEES WITH THE GREATEST RISK EXPOSURE TOOK THE ENHANCED TRAINING MODULE ON COMBATING CORRUPTION AND PREVENTING CONFLICTS OF INTEREST
in 2025, Oney Bank SA

2.2 ANTI-MONEY LAUNDERING AND COMBATING THE FINANCING OF TERRORISM

The measures taken to combat money laundering and terrorist financing (AML-CFT) have a dual objective: **preventing criminal activities by depriving criminals of funds**, and **taking steps to ensure the solidity, integrity and stability of the economic and financial system**.

Our AML-CFT system has five main components:

- › **Assessment of AML-CFT risks:** Oney analyses its risk exposure based on factors provided for by law inherent to its customers, services, transactions and distribution channels, and according to geographical factors. This analysis is formally documented in Oney's risk classification, which takes the issue of "high-risk" countries into consideration. An AML-CFT risk profile is established for each customer so that a due diligence score can be assigned to them;
- › **Know Your Customer:** Know Your Customer (KYC) means having information on the business, financial capability and net worth of a customer, and being aware of any reputational information reported by reliable media sources, etc. so that institutions can understand the general economics of the financial transactions carried out by the customer (*knowledge about the origin and destination of funds, and justifications for movements*);
- › **Constant vigilance over transactions throughout the business relationship** and according to the AML-CFT risk level, making it possible to identify unusual transactions that are contrary to expected customer behaviour. Our institutions urge their employees to be vigilant and they have largely automated means of detecting unusual transactions;
- › **Human analysis of alerts** and, where appropriate, enhanced reviews where there are doubts regarding atypical/unusual transactions;
- › "Suspicious Transaction Reports", to TRACFIN (French financial intelligence agency), where there is a lingering doubt as to the legality of sums or transactions.



CORPORATE CULTURE DISSEMINATED AT ALL HIERARCHICAL LEVELS AND AN APPROPRIATE ORGANISATION WITHIN EACH INSTITUTION



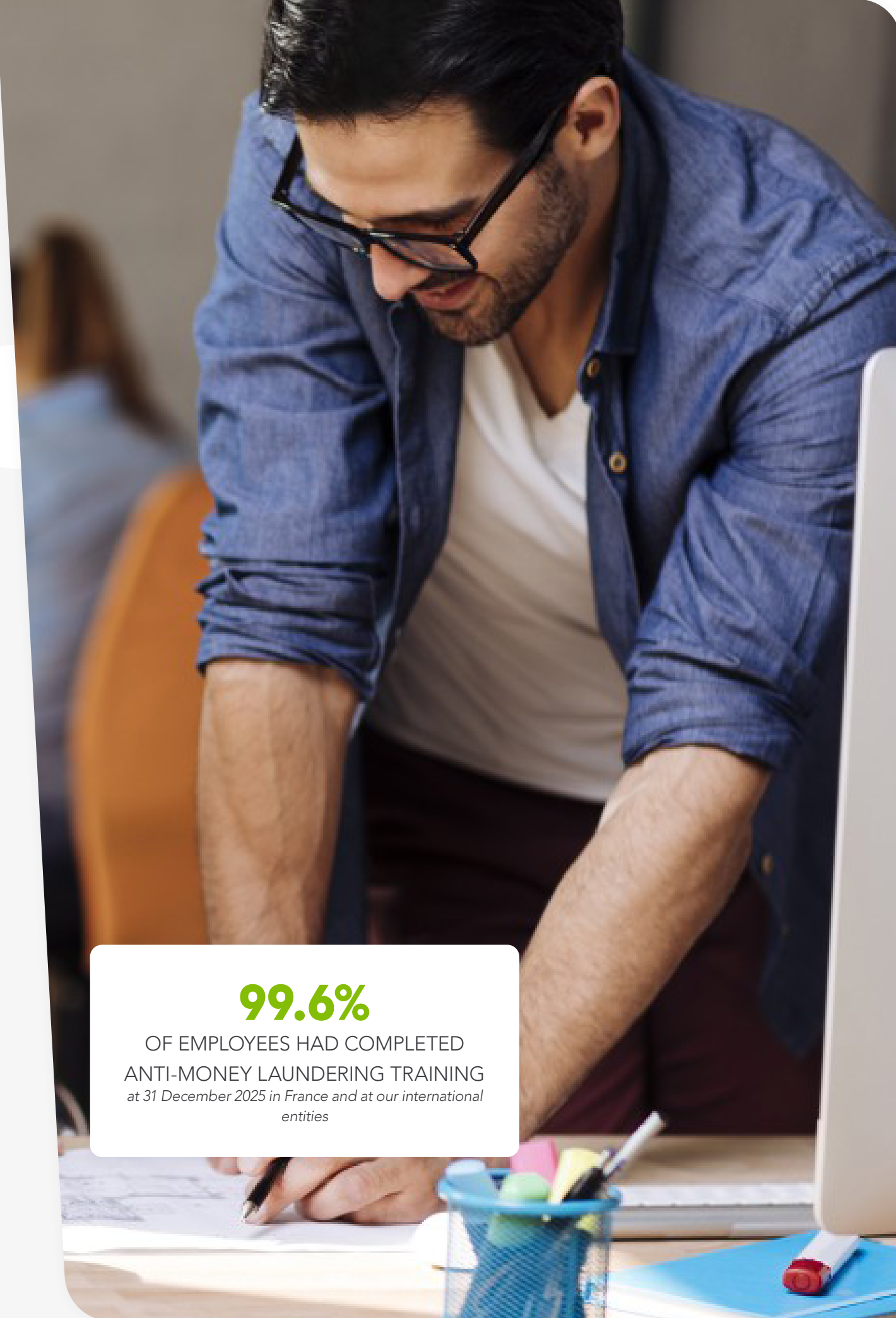
The effective implementation of our financial security system is based on our corporate culture disseminated at all hierarchical levels and an appropriate organisation within each institution (*team dedicated to financial security*).

This framework is further supported by a number of additional measures, including an ongoing and periodic control system, regular training and awareness-raising for employees and senior management, and regular monitoring of specific AML-CFT indicators by the governance bodies.

Oney holds regular training for employees and senior management as part of a harmonised training system, at least twice a year, alongside specific training for financial security staff. At 31 December 2025, more than 99.6% of employees had completed anti-money laundering training in France and at our international entities.

99.6%

OF EMPLOYEES HAD COMPLETED
ANTI-MONEY LAUNDERING TRAINING
*at 31 December 2025 in France and at our international
entities*





2.3 COMPLYING WITH NATIONAL
AND INTERNATIONAL SANCTIONS
(EMBARGOES, ASSET FREEZING)

Complying with domestic and international financial sanctions is a key component of *Groupe BPCE*'s compliance system.



STRICTLY FOLLOWS THE REGULATIONS AND DOES NOT ACCEPT ANY ACTIVITY WHOSE PURPOSE OR EFFECT IS TO CIRCUMVENT PROHIBITIONS



Oney takes care to strictly follow the regulations in force and does not accept any activity whose purpose or effect is to circumvent prohibitions stipulated by these regulations.

Groupe BPCE complies with all forms of applicable financial sanctions, which may target a country or territory, an organisation, an individual, a legal person, a ship, an aircraft, certain goods or services, or certain activities. These sanctions may involve the freezing of assets and economic resources, total embargoes, and specific restrictions or embargoes on particular types of transactions or on the export or import of certain goods, services or technologies.

Oney has joined the “*Sanctions*” system alongside *Groupe BPCE*. These requirements apply to senior managers and all employees, particularly Compliance staff.

Oney receives communications from *BPCE* and participates in the audio conferences organised. *Oney* rolled out Sanctions and Embargoes training in France in 2025. The roll-out of our training programmes at the entities is ongoing in 2026.

3. RESPONSIBLE PURCHASING POLICY

3.1 A LASTING AND BALANCED RELATIONSHIP WITH SUPPLIERS

Oney is committed to promoting **a lasting and balanced relationship with suppliers** as part of *Groupe BPCE's* Responsible Purchasing Policy.

Oney Bank SA contributes to vibrancy and collaboration within its supplier ecosystem. These suppliers (*SMEs/mid-caps*) make up 76% of our supply chain expenses. In 2025, we made 89% of our purchases with local suppliers and 91.3% of the total amount of invoices was paid within standard payment deadlines.

In 2025, *Groupe BPCE* measured the socio-economic footprint of its 2024 expenses. Conducted using the *Local Footprint®* method, this exercise serves to quantify the economic impact of a company in France in terms of jobs supported and GDP generated. It shows a company's contribution to its ecosystem and measures the value created for its stakeholders.

Conducted for *Oney* at the *Oney Bank SA* level on a purchasing scope of €73.7 million, the report shows that **these purchases generated €117 million in wealth for the economy and supported 1,480 jobs in 2024.**

89%

OF PURCHASES MADE
FROM FRENCH SUPPLIERS
for Oney Bank SA in 2025

Backed by the *ISO 20400* Sustainable Procurement standard, the *Supplier Relations and Responsible Purchasing ("RFAR")* label is awarded by the "*Médiation des Entreprises*" business mediator (under the authority of the French Ministry of the Economy and Finance) and the *CNA (National Procurement Council)*. This label is awarded to French companies that have forged lasting and balanced relationships with their suppliers. By entrusting key purchases to *BPCE Achats & Services*, *Oney* benefits from the know-how of *BPCE Achats & Services* as well as its 'RFAR' label.

With a view to continuous improvement, the "*Supplier Feedback*" survey was conducted for the first time in April 2025 at *Oney Bank SA* with a panel of 73 suppliers (58% response rate). The results showed that **62% of respondents see CSR primarily as a matter of conviction**, while 74% would welcome the opportunity to be involved in *Oney's* projects in this area.

For *Oney* subsidiaries abroad, *BPCE Achats & Services* hosts **monthly events on various topics, including CSR.**

Furthermore, *Oney Bank SA* has also long been a member of *SRS (Synergies Run and Share)*, reserved for member companies (mainly members of the *Mulliez Family Association*), to work on business synergies and the sharing of best practices. *Oney Bank SA* thus benefits from the complementary support of its two shareholders, enabling it to address the CSR aspects of its procurement activities more effectively.

3.2 SOCIAL AND ENVIRONMENTAL CRITERIA FOR SELECTING SUPPLIERS

Oney applies *Groupe BPCE's* Responsible Purchasing Policy as part of global and sustainable performance objective involving the group's companies and their suppliers.

Social and environmental criteria are taken into account during the consultation process for the selection of suppliers. The level of CSR risk specific to the service is taken into account (*CSR risk mapping tool developed with AFNOR, the French national standardisation organisation*) to identify the priority measures to mitigate these risks, where applicable. A risk-based weighting is also applied when assessing the supplier's response:

- › **CSR specifications** are provided for inclusion in the procurement specifications by the requesting business functions based on the risks previously identified;
- › A CSR questionnaire specific to the **purchasing category** is used during the tendering process to assess suppliers' ESG performance and identify improvements to be made as part of the contract. These questionnaires also aim to raise supplier awareness of CSR topics and incorporate carbon issues into the solutions proposed;
- › As soon as possible, **the contracting phase** incorporates the CSR improvements planned based on the analysis of suppliers' responses to the CSR questionnaire.

3.3 SYSTEM FOR MONITORING PAYMENT TERMS

BPCE Achats & Services, which provides shared support services on behalf of *Oney*, has implemented a payment monitoring system to ensure that *BPCE* Group entities comply with the target average payment period of no more than 28 days and to flag any instances where this threshold is exceeded.

A white paper was distributed setting out the regulatory issues, objectives to be achieved, best practices to be adopted, and calculation methodology for reliable and consistent data. This white paper and a quarterly dashboard are accessible to all *Groupe BPCE* entities and their management.

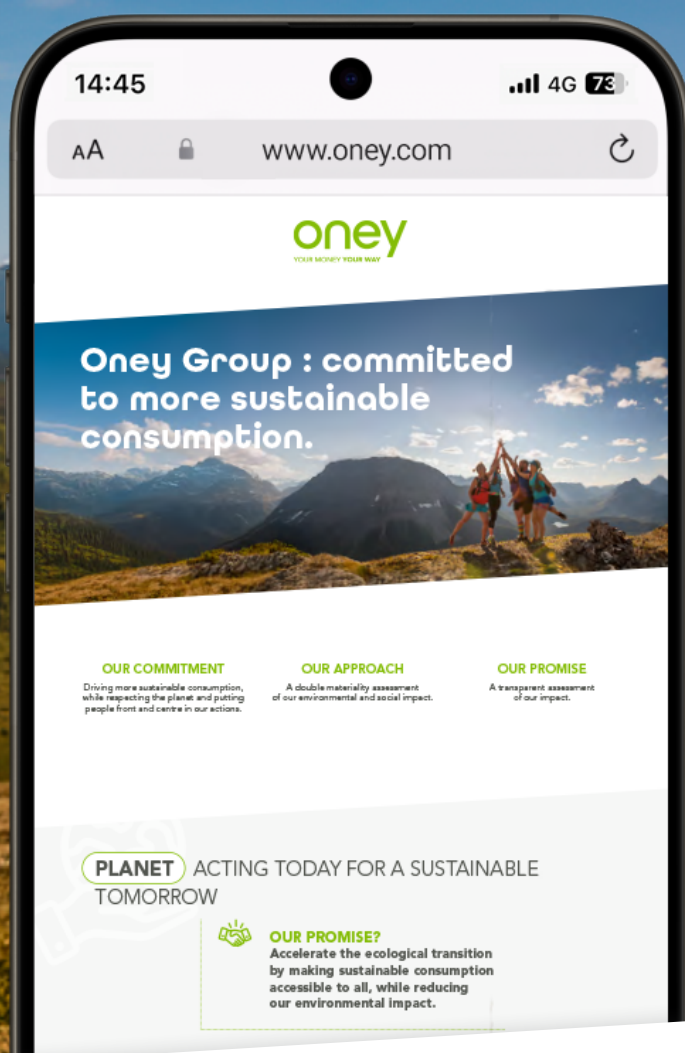
Glossary.

AFECEI: French Association of Credit Institutions and Investment Companies	ATM: Automated Teller Machine	PAPRI Pact: Annual programme for the prevention of occupational risks and the improvement of working conditions
AFA: French Anti-Corruption Agency	DPO: Data Protection Officer	NBI: Net Banking Income
API: Application Programming Interface	HR Dept: Human Resources Department	PPA: Power Purchase Agreement
ASF: French Association of Financial Companies	DUERP: Occupational Risk Assessment Document	PSP: Payment Services Provider
BNPL: Buy Now Pay Later	ESG: Environment, Social, Governance	IFL: Interest-Free Loan
BPCE: Banque Populaire Caisse d'Épargne	ESRS: European Sustainability Reporting Standards	PVC: Polyvinyl chloride
BtoB: Business to Business	FICP: French National Register of Household Credit Repayment Incidents	QLWC: Quality of Life and Working Conditions
BtoBtoC: Business to Business to Consumer	GEPP: Employment and Career Path Management (standard practice in France)	GDPR: General Data Protection Regulation
BtoC: Business to Consumer	GHGs: Greenhouse gases	HR: Human Resources
AML-CFT: Anti-Money Laundering and Combating the Financing of Terrorism	HRBP: Human Resources Business Partner	PSR: Psychosocial Risks
Board: Board of Directors	AI: Artificial Intelligence	CSR: Corporate Social Responsibility
FTC: Fixed-term contract	ICI: In Confidence Insurance	SEEPH: European Week for the Employment of People with Disabilities
OEC: Open-ended contract, a.k.a. permanent contract	ISO: International Organization for Standardization	IS: Information System
CES: Customer Effort Score	IT: Information Technology	SOC: Security Operations Centre
CNIL: French Data Protection Authority	LEED: Leadership in Energy and Environmental Design	Scope 1: Direct GHG emissions
CSE: Works council	FPS: Freedom to Provide Services	Scope 2: Indirect energy-related emissions
CSAT: Customer Satisfaction	NPS: Net Promoter Score	Scope 3: Other indirect emissions
CSRD: Corporate Sustainability Reporting Directive	OBSA: Oney Bank SA	tCO₂eq.: tonnes of CO ₂ equivalent
OHSC: Occupational Health and Safety Committee	NGDO: Non-Governmental Development Organisation	TRACFIN: The French financial intelligence unit



Oney Bank,
A French 'société anonyme' (limited company) with share capital of €71,801,205,
with its registered office at 34 avenue de Flandre, Croix (59 170), registered
in the Lille Métropole Trade and Companies Register under number 546 380 197.

Consulter l'infographie du Rapport d'Impact 2025 !



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YOUR MONEY YOUR WAY