

Our CSR Actions

2023



Taking action for a fairer, more people-focused and sustainable world.

At Oney, we work to **respect people, the planet and our common future**. We want to respond, at our level, to the **major challenges facing society** and to **promote diversity and equal opportunities**.

With this in mind, we continued to honor our pledges in 2023 by **contributing to the development of sustainable and fair partnerships**, taking into account the limits of our planet and putting people at the heart of our actions.

oney
YOUR MONEY YOUR WAY

Our CSR strategy.

Planet

We are committed to promoting more sustainable consumption and to reducing our carbon footprint.



People

We guarantee a healthy, inclusive and egalitarian environment for all our employees, while allowing them to take action for the society we all live in.



Sustainable partnerships

We work together with our retail partners and customers to make consumption more sustainable and accessible to all.



Find out more





Planet

Helping to respect the limits of our planet

Contributing: humbly acknowledging that we are part of an ecosystem in which we must drive change.

Respecting the limits of our planet: encouraging more responsible consumption, in which resources are used within reason.

Our actions in 2023.

Our offer facilitates access to goods and services that respect the limits of our planet

+45% vs 2019*

growth in financing for the circular economy and energy transition

(i.e. **7%** of new lending through our retail partners)



51%

of products covered

by Oney insurance solutions are repaired rather than replaced

(i.e. **+14% pts vs 2019**)



WinWinWeeks and 'European Responsible Consumption Barometer':

incorporating the circular economy on a daily basis.

(Re)acquaint yourself with the 2023 event



We are working to reduce our carbon footprint



-9.67%

reduction in carbon emissions
in 2023 (vs 2019)

for scopes 1, 2 and 3 (in TCo_{2eq})



-34.33%

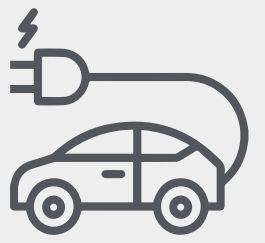
vs 2019

in electricity consumption

across all our infrastructures and 100%
of consumed energy covered
by guarantees of origin (Oney Group)

Oney Bank head office in Croix (59)

- 44 164 MW/h of energy saved
- 115 102 L of water saved
- 13 671 kg of materials not extracted
- 16 768 kg of CO₂ emissions avoided



-64.68%

vs 2019

reduction in carbon emissions
from business travel

143



employees completed
a Climate Fresk workshop
and/or attended the Climate School
in 2023

+1 year

vs 2019

increase in the life cycle of our office
equipment (i.e. 4 years) and recycling
at the end of its useful life

+89.07%

vs 2022

increase in cigarette butts collected
(i.e. 917,000) during 'Ecojog 2023'

(Re)acquaint yourself
with the 2023 event





People

Putting people at the heart of our actions

Putting: establishing a framework that fosters a healthy environment.

People: all our employees, regardless of their gender, background, circumstances, disability, etc.

At the heart of our actions: everyone can take action in their daily lives to help others and society.

Our actions in 2023.

We take action to promote inclusion and diversity

92/100
gender equality index score
(i.e. +5 points vs 2022)

6.26%
of employees
with a disability (i.e. +0.16
of a point vs 2022)

57%
share of women
in the total
European workforce



50%
share of women
in key management
positions



We offer our employees an environment that is conducive to well-being and professional development

Skills development

88%
of our employees
say they have learned
a lot during the year

4.47%
of the total payroll
allocated to training
(+0.82 of a point vs 2022)

QWL programs and actions



Health and prevention

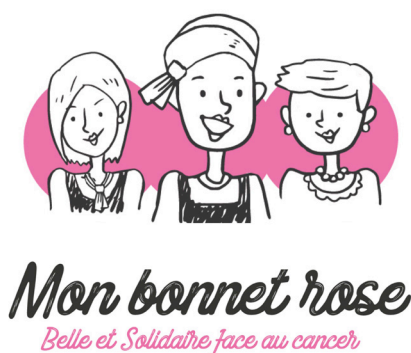
- 35 yoga/pilates classes staged
- 60 employees availed of osteopathy sessions at work (5 days during the year)
- Dedicated conference cycles throughout the year



We promote solidarity



6%
of our employees
in France are involved
in MicroDon





Sustainable partnerships

Developing sustainable
and fair relationships with...

*Our 37,000 partners: we are a strategic ally for the promoters
of responsible consumption.*

*Our 7.2 million customers: we support all our customers regardless
of their circumstances, their status and their needs.*

Our actions in 2023.

We co-build with our partners
to promote sustainability.

Trusted relationships with operators in the circular economy,
energy retrofitting and/or green transport:



BackMarket



leboncoin



happyCASH services



Okamac



Vestiaire Collective

WeFix



+36

Net Promoter Score
B2B satisfaction



+40

Net Promoter Score
B2C satisfaction



We support all our customers,
regardless of their circumstances

2

programs

to prevent excessive debt,
support vulnerable
customers and provide
financial education



CRÉSUS®



Acceo (France)

What is Acceo?

An accessibility solution set up by the Oney customer relations department that has been in place for 5 years to best support our deaf or hearing-impaired customers

Acceo X Oney in 2023

- More than **50,000** establishments or departments provide this service
- **70 calls** per month

**Find out about
our CSR commitments.**

What is Oney ?

Oney is a different bank in a class of its own, with its origins in commerce. As a partner in the transformation of the retail industry for almost 40 years, we design innovative payment, financing and insurance solutions to give everyone the power to improve their daily lives and consume better. We created split payments in 2008, and are the market leader in BNPL (Buy Now Pay Later) services in many European countries. We are a strategic ally for more than 37,000 merchants, helping more than 7 million customers in Europe to purchase goods and services and accomplish their goals through simple, fast, digital purchasing experiences. Every day, our 2,000 talented people in 10 countries drive our ambition to be a more personal and responsible bank.

With the support of our two shareholders, BPCE (50.1%) and Elo (formerly Auchan Holding, 49.9%), Oney brings together the best of banking and retail. Within the BPCE Group, Oney is part of BPCE Digital & Payments, a new division that combines payment, digital and data expertise.

