

oney

A photograph of two young Black women laughing joyfully in what appears to be a market stall. The woman on the left has a large, voluminous afro and is wearing a red top. The woman on the right has a short buzz cut and is wearing a green jacket over a red and black top. The background shows shelves with various items, including colorful fabrics and a blue circular object.

EXTRA-
FINANCIAL
REPORT
2020



A FEW
PERSPECTIVES



Jean-Pierre Viboud
CEO, Oney

WHAT WILL YOU REMEMBER ABOUT ONEY'S SUSTAINABILITY APPROACH IN 2020?



Jean-Pierre, what will you take away from 2020, what are our strengths and in which areas do we still need to improve?

2020 brought confirmation of Oney's desire to step up its corporate social responsibility.

With a focus on supporting consumption, at the crossroads of banking and commerce, Oney has an important role to play in meeting the societal challenges we face, both now and in the future. Our CSR commitments have therefore been specifically devised to allow us to take action through our businesses, where we can have the greatest impact.

Giving everyone the power to consume better. What greater challenge for a key player in the consumer services sector who has always placed inclusion at the heart of its philosophy?

Reducing our carbon footprint in compliance with the Paris Agreements, this is the responsibility of every economic player.

Making our digital transformation a force for the quality of human relations, a real commitment at Oney: as a digital company, we are determined to use digital tech. for the benefit of people and human relations, and not the other way around.

Developing the employability of our employees, an important feat in a world where business activities and working methods are undergoing fundamental change.

These four societal commitments are managed at the highest level of our company and are included in the roadmaps for all of our businesses. And this is how, at Oney, every day, we help to build a fairer, more human and more sustainable world.

I am proud to be able to share this extra-financial report, which looks back at our results and flagship actions for 2020. This work has also been recognised in **the ranking of Responsible French companies**, with Oney awarded ninth place in the banking/finance sector and first for consumer credit.





Edwina
Director of Insurance
Oney Group



2020 is the year in which sustainability was incorporated into the life of employees; for example, a common goal was set for everyone... and achieved!

What's more, in 2020, I began to feel and fully realise that all our business leaders and managers were ready to incorporate sustainability into the way they develop their activities and interact with their partners.

It's a journey full of ups and downs, but failing is not an option, and I can honestly say that in 2020, we have stepped up to meet this challenge...

So let's keep smiling and keep improving!





Although 2020 was a difficult and unusual year for us all, we kicked off the year by joining the BCSD, an organisation that represents over 100 leading companies in Portugal, all actively engaged in the transition towards sustainability. We created joint awareness-raising initiatives with partners on the themes of mobility, sustainability and zero waste. Each employee was able to donate a symbolic amount to take their ergonomic office chair to their home [also a way of promoting the circular economy]. The amount collected was donated to the national health system; we also created a CSR stamp that visually identifies our sustainable credit solutions, starting with the interest-free loan for green vehicles at Norauto; and we exchanged 6 tonnes of unused paper for 800 litres of milk for vulnerable families.

And there is plenty more to say about 2020!

We didn't stop there, and we won't be stopping any time soon!

The important thing is that we have a company, a huge team that is fighting for a more sustainable world.

Change is in our hands and it starts with actions great AND small!



Inês
Operational Marketing and
Communications Manager
Oney Portugal



Miklos
Human Resources Manager
Oney Hungary



I think 2020 was a crucial year for CSR initiatives at Oney. Despite the difficulties caused by the pandemic, we managed to collect all the data needed for our extra-financial reports, showing that sustainability is fundamental and that we're on the right track! Sustainable consumption and the environment have become a key focus for all our employees, thanks to our information sessions and articles.

Our "Walking Month" initiative saw more than 1,000,000 steps walked, equivalent to 6,500 kilometres, and made a significant contribution to reducing our carbon footprint linked to transport and travel.

Although this is just the beginning, **a breakthrough has been made and the awareness is there, which for me is crucial!**





AN OVERVIEW
OF ONEY IN 2020

7.8M

(stable)

NUMBER OF CUSTOMERS

13,951

(-15.5% scope 1 and 2*)

TCO2 SCOPE 1, SCOPE 2, SCOPE 3

€3.05 B_N

(+0.7%)

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

2,588

(+0%)

TALENTS

550

(+50 partners)

RETAIL PARTNERS

90%

(+0 point)

PERCENTAGE OF PERMANENT
CONTRACTS

€409k^{*}

AMOUNT COMMITTED TO
PUBLIC INTEREST WORK
AND CHARITABLE CAMPAIGNS

12

(+1 country)

COUNTRIES OF OPERATION



OUR CONTRIBUTION TO
THE MANAGEMENT
OF THE COVID-19
PANDEMIC



Laurent
Technical and employee services manager
Oney France



2020 was an opportunity to build on our skills in a crisis situation and on our values for the benefit of each employee. This allowed us to get through the year with a maximum of interaction, empathy and team effort, with staff from all departments. For a division like Facilities, the year has been all about constant adaptation!



We are currently experiencing a health crisis that will mark our collective memory. In 2020, all of Oney's teams made a collective effort to support our company. In the face of difficulty and uncertainty, we have shown resilience, agility and unity.

We have implemented a series of measures for the benefit of our employees, **our customers and our partners** to support and protect them as well as possible during this difficult time.

The safety of all our employees is our top priority!

All over the world, we have adapted our way of working to be able to continue to serve our customers:

- An international corporate social network has been launched,
- Webinars on new ways of organising work have been provided to support managers and employees,
- In all countries, mental health initiatives were made available to employees who felt the need for support.
- In Spain, Hungary, Malta, and more, preventive kits were handed out to employees upon their return to the office,
- in Hungary, a new health insurance was introduced for employees including, in particular, a free annual check-up and vaccination against flu.

FACED WITH QUESTIONS AND CONCERNS, ONEY STOOD ALONGSIDE ITS CUSTOMERS AT THIS TIME OF UNPRECEDENTED CRISIS, ESPECIALLY THOSE STRUGGLING THE MOST.

- **Nearly 800,000 customers were supported in Europe** and almost 300,000 were actively contacted in France, to assess their situation and offer them some one-off solutions.
- **More than 15,000 deferrals and payment holidays were granted**, debt restructuring proposals were offered, and several European countries saw the implementation of moratoria for particularly vulnerable customers.
- Contact was made with the Cresus organisation, of which Oney in France has been a partner for several years, to help customers manage their budget,

All the teams have worked hard to keep customers informed and updated on a regular basis.

IN THIS EXCEPTIONAL SITUATION, WE SUPPORTED OUR RETAIL PARTNERS:

- Support for popular distribution channels during the lockdown (e-commerce, click & drive, click & collect),

- The creation of favourable conditions and commercial actions to help partners return to business once lockdown had eased,
- The increase in the contactless payment limit to 50 euros in France before government announcements.

ONEY WAS DETERMINED TO CONTRIBUTE TO THE COLLECTIVE EFFORT BY SUPPORTING HEALTHCARE STAFF AND THEIR PATIENTS.

- Faced with the mask shortage at the start of the pandemic, Oney in France donated 70,000 masks to hospitals and medical centres, and joined forces with the Fondation des Hôpitaux de Paris.
- Alongside the Boulanger Foundation, 2,200 tablets were delivered to Paris Hospitals and nursing homes.
- Oney in Romania made a financial contribution to the construction of a field hospital with Auchan and Leroy Merlin.
- Oney in Portugal joined the efforts of the French Embassy in Portugal by making a donation of €3,000 to acquire 8,655 items of PPE for healthcare staff.



OUR
2020 GOVERNANCE

14^{*}

EMPLOYEE NPS
(+6 POINTS VS 2019) WITH A
67% PARTICIPATION RATE (+2 POINTS)

4/5

EMPLOYEE SCORE "ONEY IS MAKING
PROGRESS IN ITS AMBITION TO
HAVE A POSITIVE IMPACT ON THE
WORLD" (3.7 IN 2019)

42%

PROPORTION OF WOMEN ON THE COMEX
(EXECUTIVE COMMITTEE)
(VS 46% IN 2019)

40%

PROPORTION OF WOMEN ON THE
BOARD OF DIRECTORS

64.6^{*}

PRODUCTS AND SERVICE NPS AT ONEY FRANCE
(+2.4 POINTS VS 2019)

100%

PERCENTAGE OF EMPLOYEES WITH A
CSR TARGET IN THEIR REMUNERATION
PACKAGE

NEW ORGANISATION

To support our important ambitions for growth, we have set up a new, more global organisation designed to help us **pull together and move forward throughout Europe in a coherent and coordinated way**. We now work more as one, to facilitate everyone's contribution to the collective endeavour. **This more customer-centric organisation has sped up the integration of sustainability issues in the businesses as a whole.**



GIVING EVERYONE
THE POWER TO
"CONSUME BETTER"



ENCOURAGING BETTER USE OF CREDIT AND INSURANCE

- Share of outstanding loans with payment defaults at the start of the reporting year returned to a healthy situation by the end of the reporting year

79.5%
(-5 points vs 2019)



HELPING PEOPLE MAKE BETTER CHOICES ABOUT WHAT THEY BUY AND CONSUME

- Share of damaged insured products under repair
- Loan production for second-hand purchases
- Increase loan production for second-hand purchases

38%
Oney Insurance

€98.2M

+67%



ONEY ROMANIA

Teams in Romania, in partnership with Auchan and Leroy Merlin, have launched interest-free green loans in 12 instalments for ecological heating systems.



Cosmin
Recruitment Director
Oney Romania

"In 2020, at Auchan, we set up a year-long interest-free loan for electric scooters, which was clearly and actively promoted in stores. Thanks to this innovative solution, we helped our partner Auchan promote sustainability and eco-friendly travel. At Leroy Merlin, the focus was on solar panels and wood pellets (dry fuel that meets new requirements for the use of "clean" and regenerative energy), which enabled us to increase our sales by 5%! I can already tell you that for 2021, we won't be stopping there, and we plan to offer solutions at preferential rates for a partner who offers refurbished mobile phones (second-hand solution). We will continue to support sustainable purchasing through our solutions in Romania."



ONEY SPAIN

To boost the warranty extension offer and show the importance of this service in terms of extending the lifespan of products, the subsidiary is digitising its subscription process to make it easier and more immediate, with a scan & pay model in all Leroy Merlin stores.



Alexandre
Marketing Director at
Oney Spain

"The teams have done an amazing job despite the current situation, and we've made huge strides in just a year to deliver a high quality customer experience."



ONEY FRANCE

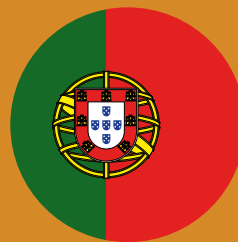
A fantastic start for the new "breakage & theft" electric bike insurance offered at Boulanger, Altermove and Norauto. Available soon at Alltricks.

Implementation of a training pilot on the detection of weak signals to better support fragile customers and provide them with the best solution. 30 employees were trained as part of the trial with the Crésus organisation in September 2020. This training will be rolled out in 2021/2022.



ONEY HUNGARY

A fantastic year for the blog sharing good practices on financial awareness, with more than 31 articles posted and 1,046 views.



ONEY PORTUGAL

To help as many people as possible buy the items they need, the subsidiary is lowering its minimum financing amount to €1,000 (instead of €4,000).

New training on budget management is available to all employees, explaining expenses, fees, and solutions to help save.



ONEY GROUP

Launch of two European-wide studies relating to sustainable consumption and the circular economy, via the OpinionWay and Harris institutes, respectively. Both studies confirm the desire of Europeans to embrace a more circular and sustainable approach to consumption.

4 NEW RETAIL PARTNERS FOCUSED ON "BETTER CONSUMPTION", encouraging the purchase of reconditioned or recycled products: 2 in Italy (Joojea and Trendevice), 1 in Portugal (Hey-Phones) and Happycash (in France).

REDUCING OUR CARBON FOOTPRINT



1,062^{*}
T_{eq} CO₂ (-15.5%)
FOR SCOPES 1 AND 2

2,764
MWh (-12%)*
REDUCTION IN ELECTRICITY
CONSUMPTION

261,749
Kms by plane (-93%)
BUSINESS TRAVEL
(KM)

-47%

REDUCTION IN PAPER PURCHASES
(IN KG)

23.9%

(+10 points)

PERCENTAGE OF RECYCLED
PAPER

69%

% OF M² WITH ECO CERTIFICATION

563

RECYCLED CARTRIDGES



Julie
Carbon trajectory manager
Oney Group

"In my opinion, 2020 was synonymous with action for Oney. We put in place an ambitious carbon reduction plan, which has challenged us to question our habits and our way of working. I am proud to see the level of commitment generated by this project, and the growing determination among all employees to be a part of it."



ONEY GROUP

The Group has established its carbon reduction objectives in order to comply with the Paris Agreements based on the methods of the SBTi. With the support of an independent expert partner, EcoAct, Oney has now set its carbon reduction targets for 2024.

On 2020's World Clean Up Day, Oney launched an interactive module in English for all employees, showing them how to use digital tools and how to clean up their digital waste and various archived items.

At the end of 2020, the Group teamed up with the company Origo to cover all of its electricity consumption with renewable energy guarantees.

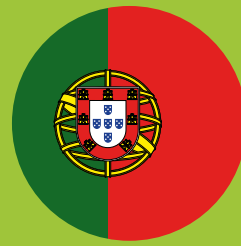
100%

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



ONEY HUNGARY

Simple yet efficient, the subsidiary has installed water fountains in its offices, followed by the installation of sorting bins for paper and other recyclable waste. The teams are delighted - every little helps!



ONEY PORTUGAL

The subsidiary is pursuing its digital transformation, which is proving popular with customers, and now offers a fully digital subscription process for personal loans with digital signature by OTP (One Time Password). Faster, simpler and paper-free!



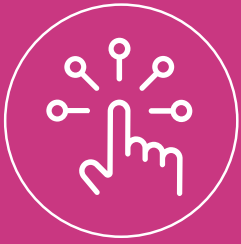
ONEY SPAIN

The Spanish subsidiary has shown its determination to reduce the consumption of office paper by making less paper available and by displaying the level of consumption to raise awareness. As a result, from 2019 to 2020, the subsidiary posted a 99% reduction in paper purchases.

Since 2017, the Spanish subsidiary has been working on offering payment cards made of bioplastic (biodegradable PVC), and can now announce that all of its cards are recyclable.

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





WORKING BETTER TOGETHER THANKS TO OUR DIGITAL TOOLS

- **1,758** teams created on Teams
- **100%** employees with access to Yammer
- **15** employee NPS surveys
- **110** digital live streams



IMPROVING THE QUALITY OF OUR CUSTOMER RELATIONS

- **380,000** questions received with an answer in 2 seconds via the chatbot in Spain
- **815** calls via the “deaf and hard of hearing” channel in France



Camille
Head of internal communications
Oney Group

"In 2020, we were forced to reinvent our methods of communication so that we could stay connected with employees and give meaning and purpose to their work – even from a distance!"



ONEY GROUP

The Yammer corporate social network was launched to keep people connected and enhance the sense of immediacy.

Accessible to 100% of employees worldwide, with one "record" post read by 1,156 employees.

Oney Group approves the use of Teams

Digital technology supporting Oney's teams to work better together. The Group has 2,737 Teams users with an activation rate of 79.5%, and 1,758 teams created in 2020 (859 in 2019).

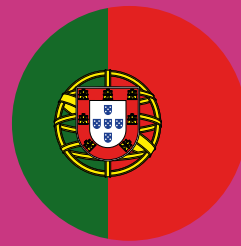
Oney Group "surveys" employees using Supermood

A fantastic tool for Employee NPS to assess their well-being, their energy levels and their working conditions. These surveys, specifically created to respond to the situation at hand, enabled us to quickly put in place the necessary actions to improve the daily lives of our teleworking employees. They also helped us to appreciate the unwavering and often heightened commitment among our employees to keeping Oney operational and serving our customers and partners: indeed, we have achieved record participation and engagement scores!



ONEY HUNGARY

The teams created a website providing all the information on the credit moratorium and related to the Covid pandemic, as well as updated government guidelines related to the moratorium and a FAQ page. Between April 2020 and December 2020, the site was visited 14,451 times. A great success!



ONEY PORTUGAL

Omni-channel innovation at its very best with the launch of "Self-service corners" in Auchan stores. These digital kiosks, accessible to people with reduced mobility, work together with the apps and the website to provide an omnichannel digital experience in store. The aim is to create a new type of digital point of contact with our customers in their daily lives. Two kiosks have already been launched and a wider roll-out will take place in 2021.



Oneytrust and Oney in Portugal are respectively launching an intranet site to bring together all of the company's policies and procedures and make life easier for its employees.

90% of the 393 employees have listened to customer insights, which is all the more important during this period of health and social crisis. Once the customer insight process was complete, employees were asked to post their feedback on Yammer and highlight what they had learned.



IMPROVING EMPLOYABILITY

HUEVOS STRELLADOS GOURMET		
CLÁSICO	JAMÓN	CHISTORRA
huevo(s) / egg(s) patatas / potato chips	huevo(s) / egg(s) patatas / potato chips Jamón Ibérico	huevo(s) / egg(s) patatas / potato chips chistorra
DALIS	FOIE	TRUFA
huevo(s) / egg(s) patatas / potato chips espárragos / asparagus sésame de cabra / goat cheese	huevo(s) / egg(s) patatas / potato chips foie	huevo(s) / egg(s) patatas / potato chips sesame de mulo / mule oil
<p>...STRELLADOS</p> <p>...CASERAS 3,00</p> <p>AGUA FRESCOS</p> <p>CAFE 1,00</p> <p>CAFE 2,00</p> <p>CAFE 3,00</p> <p>CAFE 13,00</p> <p>CAFE 2,00</p>		

76,921*

NUMBER OF TRAINING HOURS

1.8%*

WORKING HOURS DEDICATED TO TRAINING

91

NUMBER OF TRAINEES AND INTERNS WELCOMED

110

NEW EMPLOYEES WHO BENEFITED FROM A WELCOME AND INDUCTION PROGRAMME

299

NUMBER OF PERMANENT HIRES

51%*

OF MANAGERS ARE WOMEN



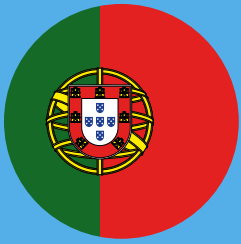
Raquel
Human Resources Director
at Oney Spain

"2020 was not only a challenge, but also an opportunity. We have confronted the pandemic by adopting new ways of working and have obtained Audelco accreditation as a COVID-19 protected workplace. It was also time and the ideal opportunity to reduce the consumption of paper and electricity in our offices, as well as our travel. A clear commitment to lasting, sustainable change. In line with our commitment to improving the employability of our employees, we have decided to automate and digitise certain manual internal control tasks, which has benefited and added value to the role of the teams concerned".



ONEY SPAIN

An updated induction process for new employees with a new, more comprehensive programme, to guarantee the best possible welcome. With the new programme, newcomers are: welcomed in person by Human Resources and their manager, provided with a "welcome kit" and a "Covid-19 prevention" pack, given a tour of the premises, introduced to the teams, and presented with the Oney 2024 strategy. Then, a meeting is scheduled three months later for an "arrival follow-up".



ONEY PORTUGAL

The Human Resources teams have launched the new induction programme, YOU. The aim is for newcomers to learn all about Oney's ambition, its values and its organisation. It is essential for each newcomer to have all the information to hand, so the teams have created an "Oney welcomes you" page on the intranet, as well as on the internal training platform.

In 2019, Oney, Auchan Retail and Ceetrus joined forces with Nova SBE (a renowned Business School in Lisbon) to create the "Leading in a Digital Era" training programme. It is a Master's level training course that trains the leaders of the future, preparing them for digital and human transformation. Through Oney, six new managers have attended this training course, which lasts 8 months.



ONEY ITALY

Digital and data experts, the teams have built a digital "Data Literacy" MOOC that is accessible to all subsidiaries to improve employees' knowledge of major concepts related to the use of data. Already launched in Portugal, this programme will allow everyone to have essential "elementary" knowledge in data.



ONEY GROUP

Launch of an online course on digital transformation created by Hub institute. This digital training course was accessible throughout 2020 in English for 100% of employees. The aim was to share all the positive changes brought about by the digital world. Over 124 hours of viewing have already been completed.



Smartney, a subsidiary in Poland, is launching an "E-tutor platform", which aims to provide its employees and their families with foreign language courses at a distance. More than 2,276 exercises have been completed and 112 lessons given!



ONEY GROUP

With "tomorrow's world" already well underway, in late 2020 the Group launched its "smartworking" mission, to define the new ways of working at Oney. The aim of this project is to define a framework for the intensification and widespread deployment of teleworking over the long term. It resulted in the preparation of a change management plan, consisting of focus areas such as managerial techniques, tools used, and so on, and for all Oney employees.

ONEY CORPORATE

Two new sessions on considerate communication, with 17 new people trained this year. The Group's aim is for all newcomers to take part in the training as a key part of joining Oney.

INFO ON METHODOLOGY





This statement report is Oney Bank's fourth extra-financial report. Oney's activities in France have been included in the BPCE Group's extra-financial performance statement since 2020. As an addition, Oney has decided to publish its own extra-financial report for all of its activities and subsidiaries. This report presents a complete overview of Oney in terms of its environment, its growth strategy, its business model and its governance. It includes some initial extra-financial performance indicators in line with its Oney 2024 strategy as well as past achievements, and the progress we have made as part of our new commitments. It is established in line with its other annual publications.



SCOPE

The data published in this document concerns all of Oney's entities and subsidiaries. The subsidiary I.C.I (In Confidence Insurance) joins the report this year, 2020. Since Belgium is a purely commercial entity known as as free provision of services (or LPS) - (without Oney being physically present in the country), it is excluded from the scope of this report; Societal commitments regarding the fight against food waste, the fight against food insecurity, respect for animal welfare and for responsible, equitable and sustainable food consumption are not addressed in this report because they were deemed not to be significant in relation to our activities. This report covers the 2020 financial year (from 1st January 2020 to 31 December 2020).





PLEASE NOTE

The protocol used for the 2020 carbon footprint has changed to make it consistent with the one used by the majority shareholder group, BPCE. The protocol used by BPCE has also been changed so that it can include international emission factors for the electricity consumption part (scope 2). This change in methodology means that the comparison of the 2019 and 2020 carbon assessments in scopes 1, 2 and 3 is inconsistent. The adapted methodology nevertheless allows us to compare the differences in scopes 1 and 2 between 2019 and 2020 which is -15.5%. These variations can be explained by a drop in electricity consumption slightly offset by the inclusion of the consumption of the cooling network (the latter was not included in the old carbon footprint under the GHG protocol). The electricity data for Romania, Italy and ICI has been estimated on the basis of office space and not on the basis of actual consumption.

The scope of our carbon footprint does not cover the financing of our customers' projects, nor does it include travel by customers to Oney stands in the countries concerned. Also, loan production for second-hand purchases and its development concern the consolidated results of Spain, France, Romania and Italy. The number of employees with access to Yammer does not include employees of the subsidiary in Russia, given that the country does not allow access to this tool. The amount committed to public interest work and charitable campaigns includes the subsidiaries in France, Romania, Portugal and Spain. The number of trainees and interns welcomed concerns all of Oney's subsidiaries except Romania, Smartney and Ukraine. The number of new employees who have benefited from an induction programme concerns the subsidiaries Oney France, Italy and Portugal.

STATUTORY AUDITOR REPORT

