



ACTING FOR TOMORROW

CSR REPORT 2023-2024

 PERSONAL FINANCE
& MOBILITY

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This report provides an overview of the actions identified within CA Personal Finance & Mobility. With a view to summarizing, a selection of the actions was carried out to constitute it. This report does not therefore aim to reflect all the actions carried out.



STÉPHANE PRIAMI

CEO of Crédit Agricole Personal Finance & Mobility

In a context where the need to reinvent our consumption patterns has never been more pressing, we all have a decisive role to play in addressing the climate emergency and growing inequalities. As a major credit player, CA Personal Finance & Mobility can accelerate the transition to more sustainable, fairer consumption that leaves no one behind. We must make this our ambition to serve Crédit Agricole's *raison d'être*: working every day in the interest of our customers and society. For this, we have made the choice to adopt a voluntary approach to become a committed company and to equip ourselves with a clear CSR strategy at the heart of our activities, which is part of the Crédit Agricole Group's societal project. In this way, we are putting our industrial tool at the service of the cause in order to make CSR a lever of progress for our customers, a driver of the growth of our company and a source of pride for our employees.

While 78%⁽¹⁾ of French people are in favor of more responsible consumption, 59%⁽²⁾ find it difficult to make ends meet. To support them, we are committed to developing solutions for mobility, home energy renovation and the circular economy that are accessible to as many people as possible. In addition, we work for equal opportunities, within our group and as a key player in solidarity for our territories. And to make tomorrow's world more inclusive, we have created an endowment fund to support initiatives to facilitate young people's access to the working world.

This year, while structuring our commitment strategy, we have focused our action primarily on electric – an area we aspire to lead in –, notably by developing leasing. This increasingly popular form of financing supports a transition to a user-driven economy that promotes repair and second-hand. Leasing also opens prospects for financing other types of products, although the various sectors have yet to be developed. This is an issue we are working on with our partners, because only by acting together can we find solutions that benefit as many people as possible.

In this context of change marked by digitalization, changes in consumption patterns and the energy transition, we have become Crédit Agricole Personal Finance & Mobility, a new name to reflect our ambitions. That is why, in this report we aim to transparently present our committed company approach, our objectives, our achievements and what remains to be done to reach more sustainable consumption.

(1) 16th GreenFlex-ADEME responsible consumption barometer 2023.

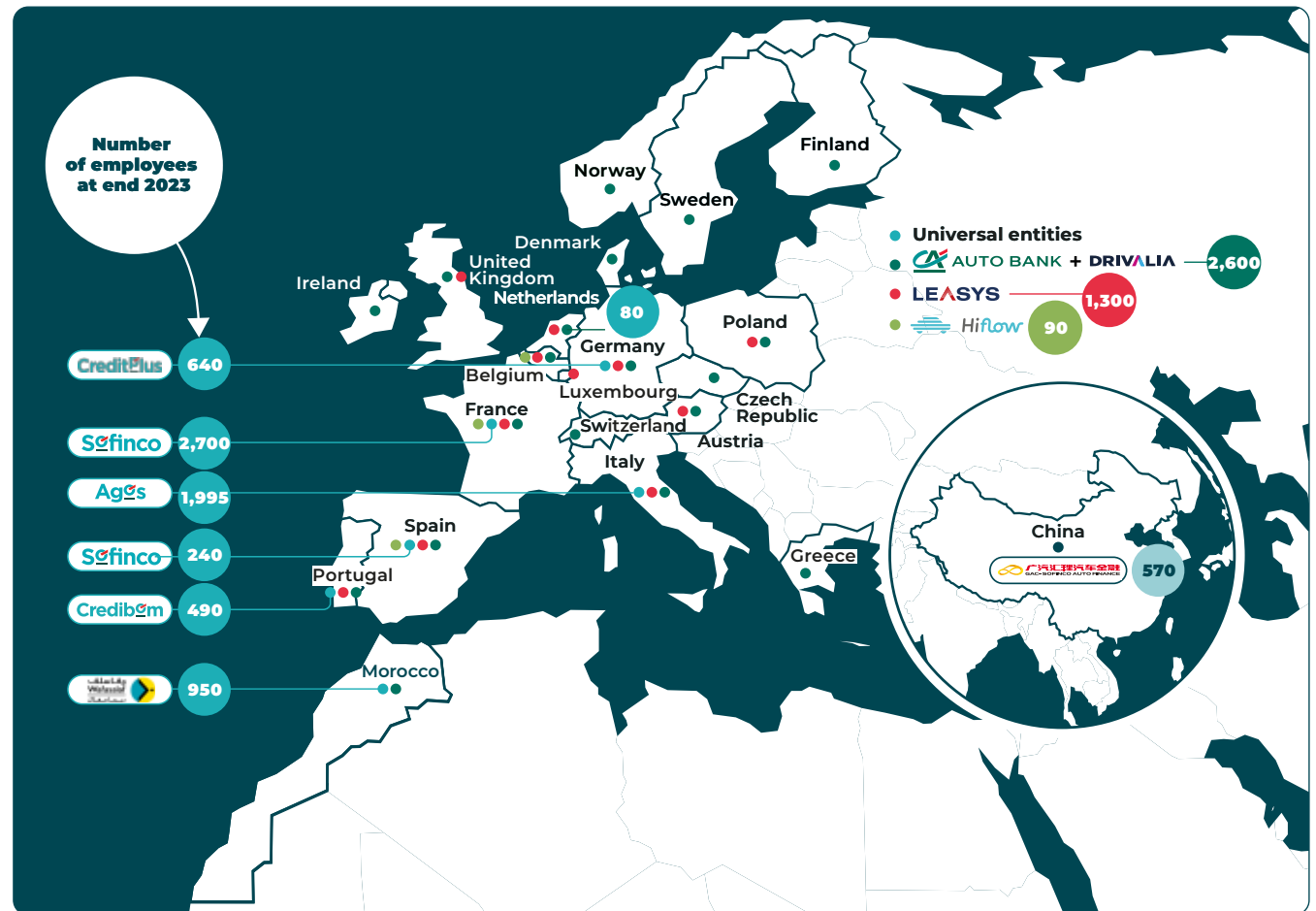
(2) Observatory on Responsible Consumption 2023 Citeo x L'ObSoCo.

OUR IDENTITY

A LEADER in personal financing and mobility

Through a wide range of financing solutions and services, we support our clients in managing their daily budget on a day-to-day basis, and in financing their housing projects, equipment and mobility. Our offers are easily accessible to all online, at our subsidiaries, on our partners' sales locations and e-commerce platforms, as well as through the extensive territorial coverage of Crédit Agricole and LCL regional branches.

We are a committed company which places electric mobility, the energy transition, circular economy and innovation at the heart of its model, to support its customers, partners and employees toward a prosperous and more sustainable society.



A
100%
subsidiary of the
Crédit Agricole Group

17.2
million
of customers

Close to
11,000
employees

€ **2.6** bn
net banking
income

€ **113** bn
assets under
management

A presence
in **22** countries
(20 European countries,
Morocco and China)

Data as at 12/31/2023.

OUR CONTEXT

The key trends in our two businesses

Our position makes us a consumption observatory. Our expertise, our geographical coverage and our numerous partnerships with major players in automotive and retail sectors enable us to anticipate emerging consumer trends and be a driving force behind transitions. Five trends guide our actions.

1

Changing consumer modes from property to use

The rapid evolution of technologies and their price promote the emergence of rental solutions instead of purchase. Lease and subscription offers, particularly in the automobile sector, encourage the electrification of the fleet.

2

Accelerating digitalization

Digitalization and innovations such as open banking make it possible to simplify the purchasing process but also to have richer, more reliable data. Having improved knowledge of customers makes it possible to create more inclusive offerings.

3

Credit/payment convergence

Consumers want more simplicity and immediacy in their payments. New financing solutions, such as split or deferred payments, meet their expectations.

4

Increasing expectations for more sustainable solutions

In the face of new societal, environmental, technological and economic transformations, consumers want more sustainable solutions provided by more responsible companies, in all areas of activity.

5

Automotive market change

The car market is characterized by the concentration of manufacturers, diversification of distribution channels and the energy transition.

OUR AMBITION

ACCELERATING THE TRANSITION toward a more sustainable consumption

Consumers are increasingly concerned about climate and sustainability issues. Yet the transition looks difficult to implement. What do you think are the reasons for this?

LC: Technology evolves so much that it is often difficult for consumers to have a clear view of the products and services they want to reach. This is the case, for example, for electric cars or heat pumps. Due to a lack of confidence or legibility of offers, they are more inclined to keep their consumer habits especially since these newer products are significantly more expensive.

DM: The price is indeed a major obstacle. For many, the desire, or even the need, to have more durable products is there, whether it is a vehicle in order to access LEZs (Low Emission Zones) or a property equipment. As such, buying is no longer the optimal solution, renting is often better.

How can CA Personal Finance & Mobility help remove these barriers?

DM: Our business is to finance mobility, housing and, more generally, to support consumption, which does give us a major responsibility for supporting transitions. We develop new offers, new business lines to consider issues such as carbon footprint, repairability, recycling,

or inclusion. We place our CSR strategy at the heart of our activities, so that sustainability is truly thought through gradually from the outset.

This is a strong, responsible and very engaging approach. For example, we act by giving our customers all possible solutions to switch to electric mobility and thus also answer the question of price and usage via adapted financing solutions (leasing for all durations, etc.).

LC: Supporting household equipment gives us undeniable advantages to help consumers move toward more sustainable products. But we also have to understand that all these sustainability matters are gradually being built, that everything is moving very fast. You have to be agile, knowing that not everyone can evolve at the same speed and that you have to support everyone according to their needs. Our mission is also to enable as many people as possible to access credit and equip themselves.

What were the highlights of 2023-2024?

LC: 2023 was clearly the year of electric mobility. In a completely different area, we were awarded the Best Workplaces label in 2024 in France, Spain and Portugal. This is an important recognition of our desire for the men and women who make up our business to feel good at it.



LOUISE CHEVALIER

Head of Group Strategy
and Subsidiary Supervision
and Executive Governance



DENIS MARQUET

Head of CSR
and External Communication

DM: This period was also key to strengthening the structuring of our CSR approach: we laid the foundations for a committed company, we launched For Youth, an endowment fund dedicated to youth, and we are publishing our first CSR report.

What are the main challenges ahead?

DM: Housing is the second-largest source of the greenhouse effect right after transportation. Energy renovation is therefore an important topic, especially since it also has heritage impacts. We can play a catalytic role by changing our business to position ourselves as a transition companion and a trusted third party.

LC: We will also intensify our efforts to promote the circular economy, including financing second-hand products. In this way, we want to reduce pressure on resources and promote social inclusion by creating jobs and affordable alternatives.

OUR COMPASS

Becoming a committed company



LAILA MAMOU

Head of Citizen Commitment

“Working every day in the interest of our customers and society” is the *raison d'être* we share within the Crédit Agricole Group. To implement it, Crédit Agricole has defined a group project, consisting of 3 parts: the client project, the human project and the societal project.

Within CA Personal Finance & Mobility, we apply these essential principles to combine social usefulness and universality. This is what we call the committed company. We started from the status of mission-driven company that exists in France, with the will to apply its operating principles to all our entities. We reiterate the key concepts, in particular the creation of a stakeholder committee and the introduction of a recognized certification. Building on this approach, we have defined 4 commitments that form our compass in a long-term vision. These commitments help us define our overall strategy, beyond our financial goals. They reflect what we want to be for our customers, our employees and society: a more sustainable and inclusive company.



Supporting all our customers
in each moment of life in complete transparency and ethics while respecting their choices

Being a universal and ethical actor at the service of our clients' projects



Accelerating social and energy transitions
by offering solutions with positive impact

Being a player in the evolution of society



Offering each of our customers and partners modern solutions
by innovating in our offers and tools and by remaining attentive to society

Being an innovative and modern player



Enabling each of our employees to achieve professional fulfillment
in the service of customers and society

Being an employer of choice

OUR COMPASS

Constructing the committed company approach

2021-2022

— Launch of the approach

- **Definition of the 4 commitments**, ambitions, objectives and associated indicators in line with the Crédit Agricole Group's *raison d'être*

2023

— Deployment of the approach

- **Appropriation of the committed company** by CA Personal Finance & Mobility entities
- **Launch of a certification process** for Agos, Sofinco in France and Credibom

2024

— Amplification of the approach

- **Finalization of the deployment** to all entities
- **Launch of certification** for Creditplus, Drivalia, Sofinco in Spain
- **Launch of a stakeholder committee**
- **Amplification of the power of our actions** to feed our commitments

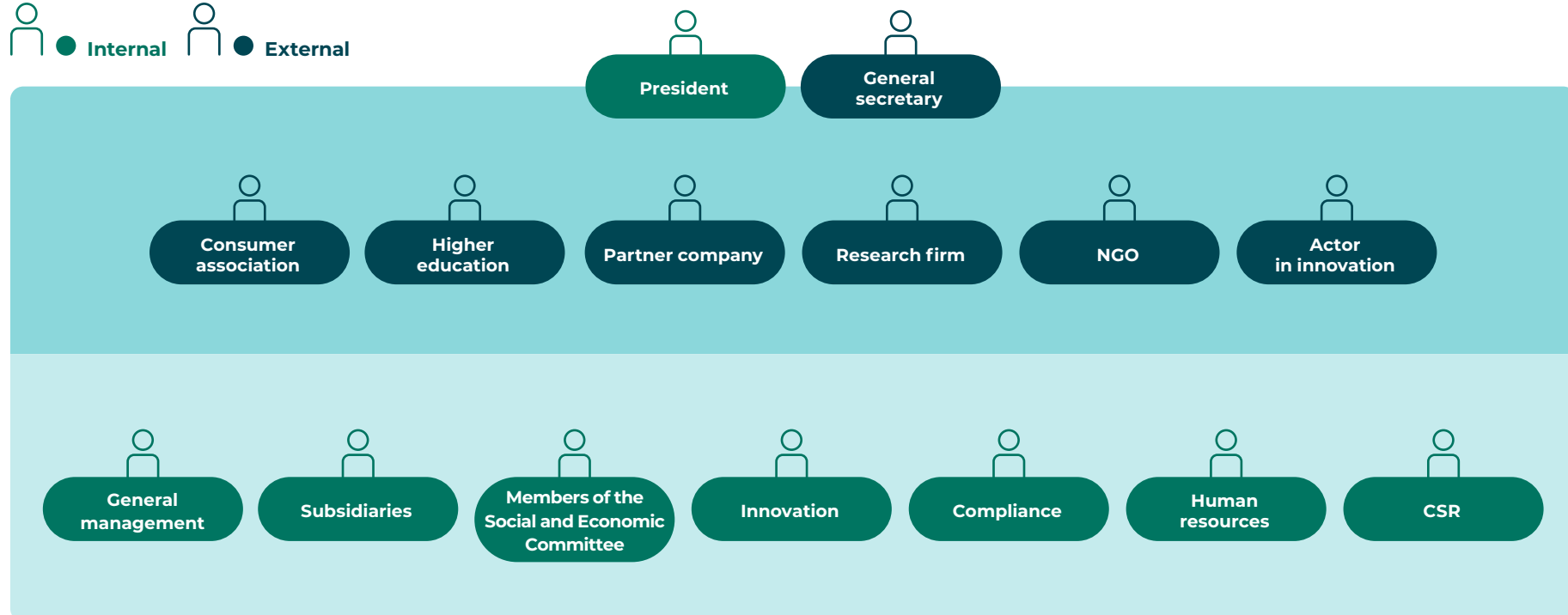
OUR STAKEHOLDER COMMITTEE

Feeding A 360° VISION

The 15 members of the stakeholder committee are individuals, both internal and external, who are qualified by virtue of their expertise, experience or knowledge in relation to at least one of the 4 commitments that CA Personal Finance & Mobility has set itself. The stakeholder committee should be a **forum of experts** to ensure the relevant follow-up of commitments. The committee should be **open to stakeholders on a “constructive criticism” and “informed advice” basis**.

1 representative per stakeholder

 ● Internal  ● External



OUR SOCIETAL PROJECT

Acting for the climate and strengthening social cohesion

Launched in 2019 with the development of the climate strategy, the Crédit Agricole Group's societal project was strengthened at the end of 2021. It provides the overall framework of the Group's work in CSR through 3 priorities. As early as 2022, we adapted this societal project to CA Personal Finance & Mobility on the 2 priorities that apply to our businesses, with targets for 2025 or even 2030. Building on this momentum, we are taking concrete and decisive action that will nurture these ambitions and ensure the transformation of our business model.

OUR AMBITIONS

ACTING FOR THE CLIMATE AND THE TRANSITION TO A LOW-CARBON ECONOMY

Supporting the move toward low-carbon mobility with more responsible and inclusive offers



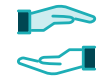
#1

Making housing energy renovation works accessible to as many people as possible



#2

Promoting access to more sustainable and second-hand products



#3

Reducing our operating carbon footprint and that of our financing activities



#4

STRENGTHENING COHESION AND SOCIAL INCLUSION



#5

Making credit accessible to as many people as possible and offering solutions adapted to our customers' needs



#6

Supporting our most vulnerable customers and raising budgeting education awareness



#7

Acting for equal opportunities: promoting the integration of young people into the company and boosting gender equality and diversity



#8

Being a key player in solidarity for territories, especially for young people

A governance that enables commitment and management at the highest level of the company

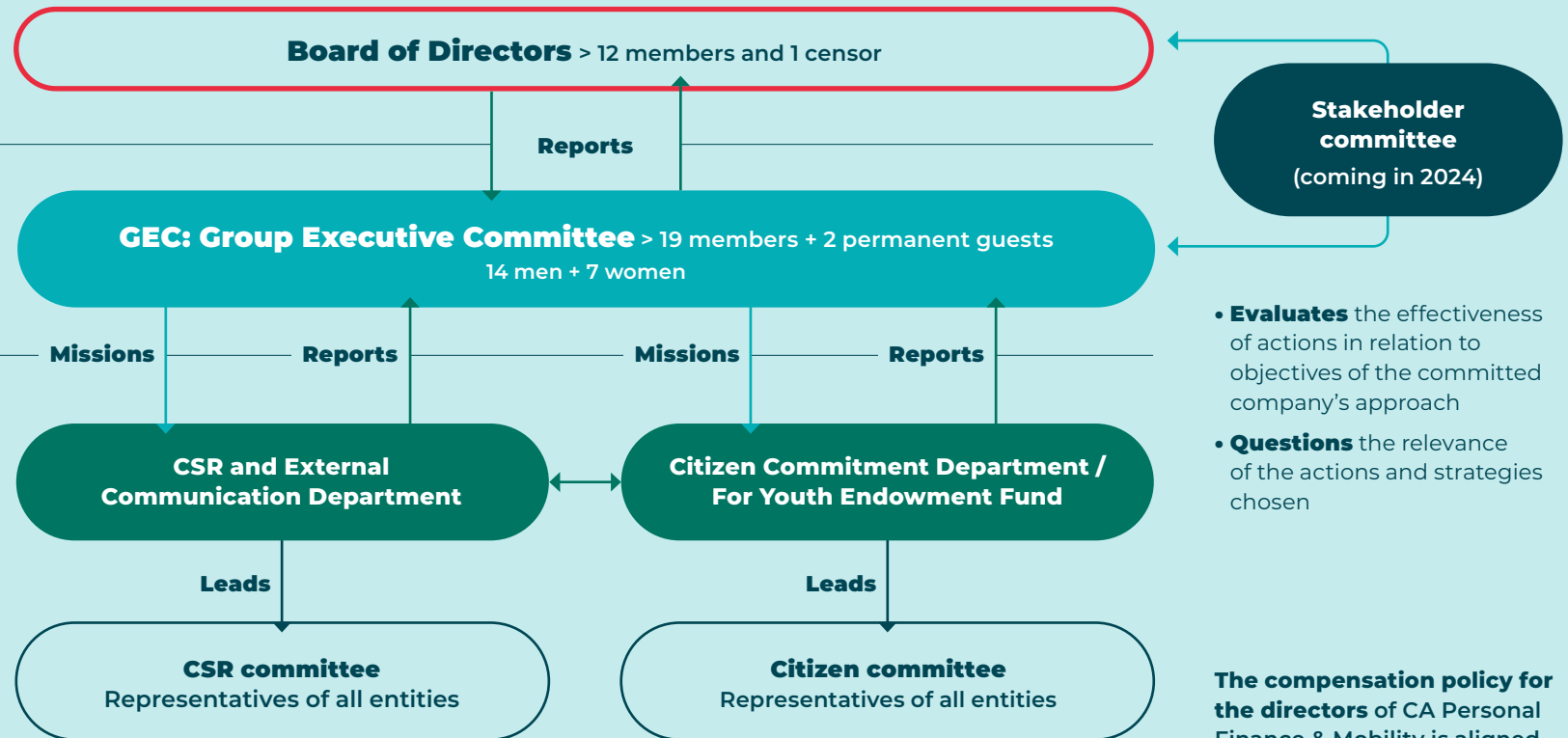
OUR CSR GOVERNANCE

Supporting our ambitions with structured governance

- **Oversees** the CSR strategy

- **Defines** CSR ambitions
- **Validates** the trajectory
- **Monitors and manages** the CSR strategy

- **Drives** our societal and environmental commitments
- **Coordinates and ensures** the alignment of CSR strategies implemented in all business lines and entities
- **Consolidates** data for monitoring objectives



Committees headed by all business lines regularly monitor the work carried out in relation to CSR issues.

Examples:

HR committee

CSRD steering committee

Green financing steering committee

Risk committee

The compensation policy for the directors of CA Personal Finance & Mobility is aligned with that of Crédit Agricole, available here

OUR STAKEHOLDERS

LISTENING TO
expectations

Our ongoing dialogue with our stakeholders is key to aligning our sustainable development goals with their expectations and concerns. It also allows us to proactively identify sustainability-related risks and to refine our strategy to respond effectively to environmental and social challenges. Regular surveys of customers and employees help us measure their satisfaction and their perception of our CSR commitments.

(1) Data from the 2023 NPS survey (net promoter score).

(2) Data from the 2023 IES survey (societal engagement index).

(3) Data from the IMR survey (accountability index) 2023.

(4) May 2024 Transport & Environment report on car leasing.

OUR CUSTOMERS

- Providing tailored financing
- Guiding them toward more responsible consumption
- Establishing a balanced relationship of trust and that respects the customer promise

1st in customer recommendation in France and Portugal⁽¹⁾

1st in social commitment compared to the competition⁽²⁾

OUR SUPPLIERS

- Maintaining long-lasting and balanced relationships
- Promoting financial fairness

OUR SHAREHOLDER

Crédit Agricole S.A.

- Contributing to the objectives of the Crédit Agricole Group
- Ensuring sustainable economic performance and long-lasting extra-financial performance

OUR PARTNERS

Crédit Agricole Regional Banks, other banks and Group entities, partners in the mobility and distribution sectors

- Building long-term partnerships based on transparency, trust and ethics

PUBLIC AUTHORITIES

State, international bodies, public agencies, territorial agencies, etc.

- Complying with regulations
- Ensuring compliance
- Establishing control and anti-corruption mechanisms

OUR EMPLOYEES
AND SOCIAL PARTNERS

- Promoting the development of everyone through an empowering organization
- Strengthening their skills and employability
- Promoting equal opportunities and strengthening diversity

89% of employees are proud to work for CA Personal Finance & Mobility⁽³⁾

CIVIL SOCIETY

NGOs, media, consumer associations, etc.

- Having a positive impact on the environment and society
- Having a regular and sincere dialogue

No.1 in electric car leasing to companies in France⁽⁴⁾



ACTING FOR THE CLIMATE AND THE TRANSITION TO A LOW-CARBON ECONOMY

Reinventing our consumer patterns is a necessity in the face of the climate emergency and growing inequalities.

Whether in mobility, housing or equipment, we implement solutions to support transitions toward more sustainable solutions, for as many people as possible.

Prospect

Our business consists in supporting our clients in managing their budget and financing equipment for their housing or mobility. As a major player in personal finance and a provider of access to all mobility solutions, our company is in a position to act to support the transition to a more decarbonized world. We guide our customers toward more responsible choices that we want to make accessible to as many people as possible. In addition to these actions, which reduce the carbon footprint from our financing activities, we are taking action to reduce our operating carbon footprint through a dedicated action plan.

Mobility accounts for 80% of the carbon footprint of our activities, that is why our commitment to reducing it has been a priority since 2022. In 2024 and 2025 we will accelerate the development of solutions for energy renovation and the circular economy where transition issues are just as important. The energy renovation of dwellings receives many subsidies, but consumers are struggling to identify the most suitable solution for their homes and to find the right providers. That is why we rely on partnerships with major players in the sector to offer consumer information services, support in their projects or recommendations from trusted providers. The circular economy is currently being structured and our role is to support this development by encouraging consumers to opt for more sustainable products. Together with our partners, we are testing innovative solutions and thinking about managing the end-of-life of the assets we finance. We will also continue reducing our direct carbon footprint by changing our operating methods: purchasing, IT investments, business travel, energy consumption, etc.



RICHARD BOULIGNY

Deputy Chief Executive Officer in charge of Automotive and Group Mobility
Second effective officer

The climate crisis requires a rapid transition. Reducing emissions from transport is therefore a major factor in achieving the decarbonization targets set by Europe. Sales of new thermal cars will be banned in 2035, low emission zones (LEZs) are being phased in, and major car manufacturers are announcing a switch to all-electric by 2030. Yet electric vehicles are a recent technology and therefore more expensive than thermal vehicles. In fact, consumers are less likely to buy them. We have taken strong positions to become a leader in electric mobility because we want to support all consumers in this transition. Partnerships with major car manufacturers allow us to expand the offer of accessible vehicles for long-term rental (LTR), a more flexible solution that allows us to have a new and always well-maintained vehicle. We have also expanded our presence in Europe to support as many people as possible and we are developing alternative offers such as leasing for all durations, car-sharing or subscription packages. They allow those who cannot afford an electric vehicle to get equipped, in particular with a rental offer at less than €100 per month.

OUR AMBITIONS



#1 Supporting the move toward low-carbon mobility with more responsible and inclusive offers



#2 Making housing energy renovation works accessible to as many people as possible



#3 Promoting access to more sustainable and second-hand products



#4 Reducing our operating carbon footprint and that of our financing activities



AMBITION



SUPPORTING THE MOVE TOWARD LOW-CARBON MOBILITY WITH MORE RESPONSIBLE AND INCLUSIVE OFFERS

STRATEGY**An integrated mobility offer**

Numerous mobility and financing solutions have emerged in the automotive sector in recent years: car-sharing, short-term rental, rental financing solutions, subscription, etc. We have integrated them all and have taken many actions to rapidly scale them up. In this way, we are supporting as much as possible the movement toward the electric vehicle needed to decarbonize the economy.

OBJECTIVES

Reduction in the carbon footprint of our car financing by 2030 (vs. 2020)

-50%

1 new electric vehicle
financed out of 3 by 2025

Becoming the
leader
in electric mobility in Europe

OUR ACTION PLAN

- #1** A full range of rental products: long-term rental (LTR), lease with option to purchase, leasing for all durations, subscription, etc.
- #2** A pan-European geographical footprint, optimized digital tools and services and recognized expertise in car financing
- #3** Partnerships with leading electric vehicle manufacturers
- #4** A comprehensive catalogue of related and innovative services such as electric charging stations, vehicle delivery, warranty extensions and maintenance contracts

OUR ACTIONS

for low-carbon mobility



EUROPE

LEASYS

Developing leasing solutions

In 2023, we established an equal joint venture with Stellantis, called Leasys, making us one of the **leading European long-term leasing players** to facilitate access to newer vehicles.

Present in 11 European countries, Leasys manages a fleet of more than 878,500 vehicles⁽¹⁾. Leasys exclusively serves the Stellantis brands in long-term rental and also offers other manufacturers' brands.

Leasys aims to become a leader in mobility services and to increase its fleet to one million vehicles by 2026.



In its latest May 2024 report dedicated to the leasing sector, Transport & Environment underlines the fact that only CA Personal Finance & Mobility appears truly committed to the electric transition.



EUROPE

CA AUTO BANK

A European presence to launch a more impactful transition

In parallel with the establishment of Leasys, we became 100% shareholders of FCA Bank, now CA Auto Bank, and its subsidiary Drivalia. This entity, an expert in mobility financing, also offers leasing solutions for all durations, electric vehicle subscriptions and car-sharing solutions.

It is present in 19 countries in Europe and Morocco. CA Auto Bank has a target of 35% for 100% electric vehicles by 2026. To achieve this, CA Auto Bank will strengthen agreements with existing partners and initiate new ones.



EUROPE

CA AUTO BANK Creditplus Agos 广汽汇理汽车金融 GAC-SOFINCO AUTO FINANCE

New partnerships in electric mobility

Expanding the range of electric vehicles is necessary to facilitate access to a wide audience. That is why we have developed several partnerships with car manufacturers:

- CA Auto Bank has set up a new partnership with **BYD** in Spain and an extension of its partnership with **Tesla** to 10 countries has been validated. It also partnered with **Lucid** to finance its vehicles in Germany, the Netherlands and Switzerland and signed an agreement with **Dongfeng** in Italy to finance its electric models
- Sofinco Auto Moto Loisirs (now the CA Auto Bank branch in France) and **MG** renewed their partnership in 2023
- Creditplus has enhanced its electric mobility offering with **Herkules Motor** - for small electric motorcycles and quads - and with **Horwin**.

In Italy, Agos and CA Leasing Italia launched the "Leasing Mobilità Green" solution, which makes it easier for professionals and companies to access electric and hybrid cars.

In China, GAC Sofinco, partner of GAC Motor (the 4th largest Chinese manufacturer) financed 30% of electric vehicles in 2023.

(1) Data at end Q1 2024.

SERVICES

for more electric mobility



EUROPE

A comprehensive range of services to meet all mobility needs

The development of electric vehicles is key to accelerating the decarbonization of the sector, and the implementation of new associated services encourages consumers to appropriate this technology. Through various partnerships with specialized companies, we are developing these mobility services in order to offer around 20 of them, available to customers of all our Group's European subsidiaries, by 2026.

Our first achievements:

- European guarantee extension and maintenance contract offer – particularly for electric vehicle batteries – thanks to the creation of a 50-50 joint venture with Opteven
- Delivery of vehicles per unit, through a majority stake in Hiflow.



PORTUGAL

Credibom

The second-hand electric car

Pisca Pisca, Credibom's second-hand vehicle sales platform in Portugal, continued to develop its offering in 2023 with Pisca Pisca Green. It offers a selection of **100% electric second-hand vehicles, plug-in hybrid vehicles or electric cars** equipped with range extensions. Customers can also buy accessories or subscribe to electric charging services. Through a partnership with Galp Electric, Pisca Pisca Green offers advantages for access to its Mobi.e charging station network, the largest in the country.



FRANCE

Innovation: rural car-sharing

While car-sharing is substantially expanding in cities, where the mobility offer is already dense, rural areas are often those where several exclusions combine. That is why we have created Agilauto Partage, a rural car-sharing service, **with a first experiment in Fayence, 70 km from the Nice low emission zone**, where most public services are located. Since September 2023, the 29,000 inhabitants of this community of municipalities that has no train station or bus service have been offered an alternative: 15 100% electric vehicles (cars, LCVs and minibuses) are available by car-sharing. The project has also created a local job to manage vehicle maintenance, charging stations and user training.

AMBITION



#2

MAKING HOUSING ENERGY RENOVATION WORKS ACCESSIBLE TO AS MANY PEOPLE AS POSSIBLE

OBJECTIVE

€1 billion

in financing for energy renovation by 2025

STRATEGY

Accelerating the housing energy transition

Housing energy renovation is a major challenge: 36% of energy-related greenhouse gases in the European Union come from the building stock⁽¹⁾. In France, with nearly 5 million heat sieves and one of the strictest regulations in Europe, the government offers numerous aid measures to accelerate the energy transition. The rising cost of energy is also driving consumers to reduce their bills by improving the insulation of their homes. However, energy renovation can be very costly and substantial market and supply developments hold consumers back. Based on our knowledge of the sector, we will strengthen our support at all stages of our customers' project in order to facilitate understanding and encourage them to move quickly.

OUR ACTION PLAN

- #1 Developing partnerships in the energy renovation market
- #2 Making credit accessible to as many people as possible and offering solutions adapted to our customers' needs (see page 30)

(1)Source: [Infographic] Financing: what Europe is doing for the energy performance of buildings? - Touteleurope.eu.

OUR ACTIONS

for more economical housing

Sofinco, a financing partner of more than

1,000 specialized companies
(photovoltaic, insulation, etc.)

FRANCE

**Facilitating access to public support for renovation**

In April 2023, Sofinco entered into a partnership with Vertigo, a specialist in decarbonization strategies and financial support from government schemes. Vertigo supports individuals to promote improvements linked to energy efficiency works in order to obtain financial assistance, by

relying on government schemes such as Energy Savings Certificates or MaPrimeRénov'. In this way, we complement the system by offering financing solutions for the remaining costs borne by customers, thus easing the realization of energy renovation projects.

“By combining Sofinco’s expertise in consumer finance and Vertigo’s strong position in the market, this partnership offers new opportunities for consumers regarding their energy renovation projects. It allows Vertigo to offer flexible financing solutions adapted to the needs of its customers, while benefiting from Sofinco’s expertise in the sector.” Sophie Lafforgue, Partnership Manager.



ITALY

**Evaluating and financing customers’ projects**

Agos provides its clients with the Green BEES® digital platform, which allows them to carry out **simulations to assess the potential benefits of energy renovation works**, including tax deductions, energy savings and emissions reductions related to energy consumption and heating of their homes. The platform also offers customized solutions based on the specific characteristics of each property, thus allowing Agos to define the most suitable financing formulas.



EUROPE

**Financing solutions for solar panels**

Through Sofinco in France and Spain, and Agos in Italy, we facilitate the installation and financing of photovoltaic panels.

More than € 160 million in financing has enabled more than 10,000 households to acquire green electricity.

- Sofinco accounted for 20% of consumer credit for energy renovation in France in 2023 (ASF data).
- 85% of Sofinco's housing market financing is dedicated to energy renovation (including the installation of solar panels).

AMBITION



#3

PROMOTING ACCESS TO MORE SUSTAINABLE AND SECOND-HAND PRODUCTS

STRATEGY

Supporting the development of the circular economy

With a growing market for more sustainable and second-hand products, consumers' awareness of the financial and environmental impact of this choice is clear. Supporting them in these new uses and promoting their development is essential to enable us to strengthen our commitment to boosting, more responsible consumption. That is why we are exploring the establishment of partnerships with refurbishment players or new equipment distributors to develop innovative solutions that encourage more sustainable choices or repair.

OBJECTIVE

Establishment of

NEW PARTNERSHIPS

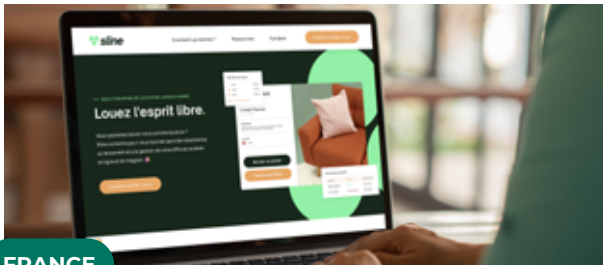
to promote more sustainable consumption

OUR ACTION PLAN

- #1 Setting up partnerships with circular economy players to develop our presence in the rental, refurbishment and second-hand market
- #2 Joining the second-hand vehicle market, while ensuring the traceability of financed goods
- #3 Encouraging more sustainable consumption by developing innovative solutions with our historical partners

OUR ACTIONS

to support more sustainable consumption



FRANCE

PERSONAL FINANCE
& MOBILITY**Encouraging new consumption patterns**

CA Personal Finance & Mobility encourages Sline, a start-up that has set itself the mission of **democratizing a new consumption mode centered on use**, by supporting retailers in the implementation and management of their rental activity and thus taking a first step in the circular economy.

“This funding allows us to participate in the dynamic of the circular economy, which aims to reduce the waste of resources by optimizing the life cycle of products.” Anaïs Desmoulins, CEO of Sline.



FRANCE

Sofinco  FNAC DARTY**Promoting repair and more responsible products**

In 2021, Sofinco partnered with Fnac Darty to expand Darty Max's offering to a wider audience. At Darty, this subscription offer to have your appliances repaired has been extended to include a credit offer on more sustainable products and services, which can go as far as **free credit on products labeled “sustainable choice”**. This partnership combines Fnac Darty's expertise in subscription management with Sofinco's expertise in relationship excellence and service customization to develop more sustainable consumption. At Fnac, our long-term rental offer on 2,000 different products (smartphones, computers, bicycles, scooters, etc.) provides for the **return and recycling of the product at the end of the contract**.



SPAIN

Sofinco  Flexicar**Developing second-hand vehicle leasing**

Sofinco in Spain and Flexicar formed the largest financing partnership on the second-hand vehicle market in Spain. Through the provision of a credit line, Sofinco supports Flexicar in its supply of used cars distributed through its 108 dealers. The goal? To expand **to improve access to good quality used vehicles** in areas where they are not yet available. This agreement also makes it possible to offer Flexicar customers financing conditions comparable to those of a new vehicle, including a take-back option within 3 years of purchase, a novelty on the second-hand market.

AMBITION



#4

REDUCING OUR OPERATING CARBON FOOTPRINT AND THAT OF OUR FINANCING ACTIVITIES

OBJECTIVES

Reduction of the carbon intensity of our car financing by

50%
by 2030 vs. 2020

Reduction of our operating carbon footprint by

50%
in 2030 vs. 2019

STRATEGY

A structured approach

99% of our overall carbon footprint is made up of our financing, 80% of which is automotive financing. On this basis, we defined our reduction trajectory for 2050 as part of the Net-Zero Banking Alliance to which the Crédit Agricole Group has adhered.

We have also calculated our operating carbon footprint since 2019 using the ADEME carbon review methodology for all our entities. We have made reduction commitments to 2025 and 2030 and have established action plans to give us the means to do so.



finance initiative



OUR ACTION PLAN

Financing footprint

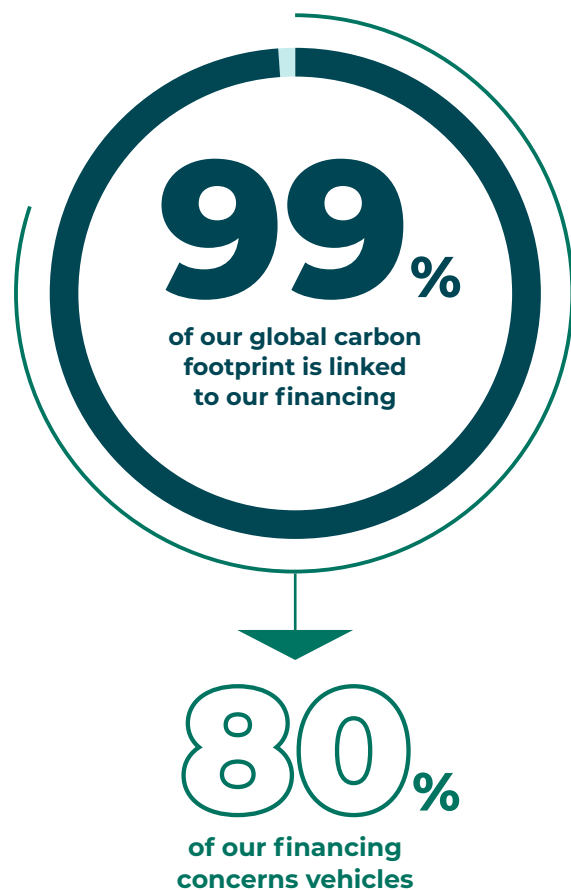
#1 Reducing the carbon intensity of our portfolio by promoting electric mobility (see page 15)

Operating footprint

- #2** Assessing the footprint of our service purchases more accurately
- #3** Improving our operational energy efficiency
- #4** Electrifying our fleet of vehicles

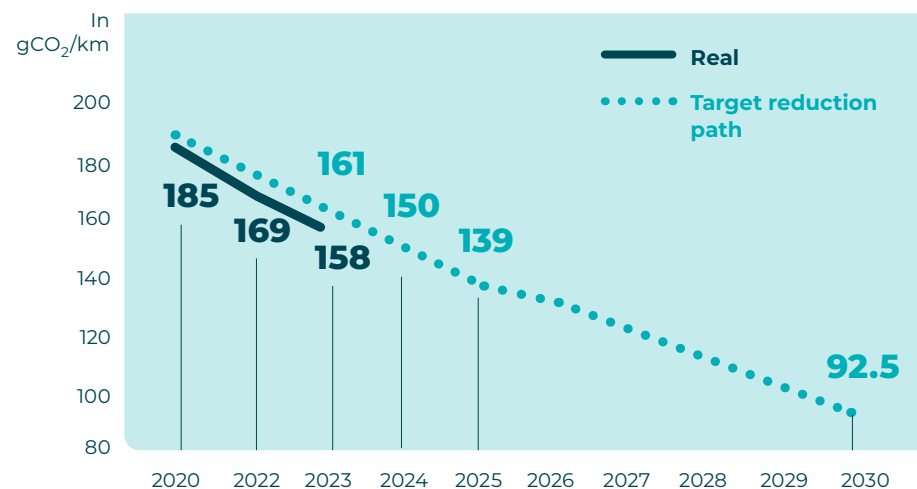
MAIN INDICATORS OF OUR CARBON FOOTPRINT (1/2)

Our FINANCING carbon footprint



We have defined a trajectory to reduce the carbon intensity of the vehicles we finance (in gCO₂/km): this is the whole meaning of the actions we are taking to develop electric mobility. The carbon intensity of our car financing was 185gCO₂/km per vehicle in 2020. The aim is to reduce it to 92.5gCO₂/km by 2030. All the actions in favor of vehicle electrification will make it possible to achieve this objective. At the end of 2023, we financed **32% of 100% electric vehicles vs. 15% in 2022**.

The carbon footprint of our car financing



This trajectory includes a voluntary adjustment on CO₂ emissions associated with the WLTP standard of x1.15 on all non-hybrid rechargeable vehicles and x3 on hybrid rechargeable vehicles. The x3 adjustment level is justified by a study by the Fraunhofer institute for the International Council on Clean Transportation (ICCT)⁽¹⁾.

(1) <https://theicct.org/wp-content/uploads/2022/06/real-world-phev-use-jun22-1.pdf>.

MAIN INDICATORS OF OUR CARBON FOOTPRINT (2/2)

Our OPERATING carbon footprint

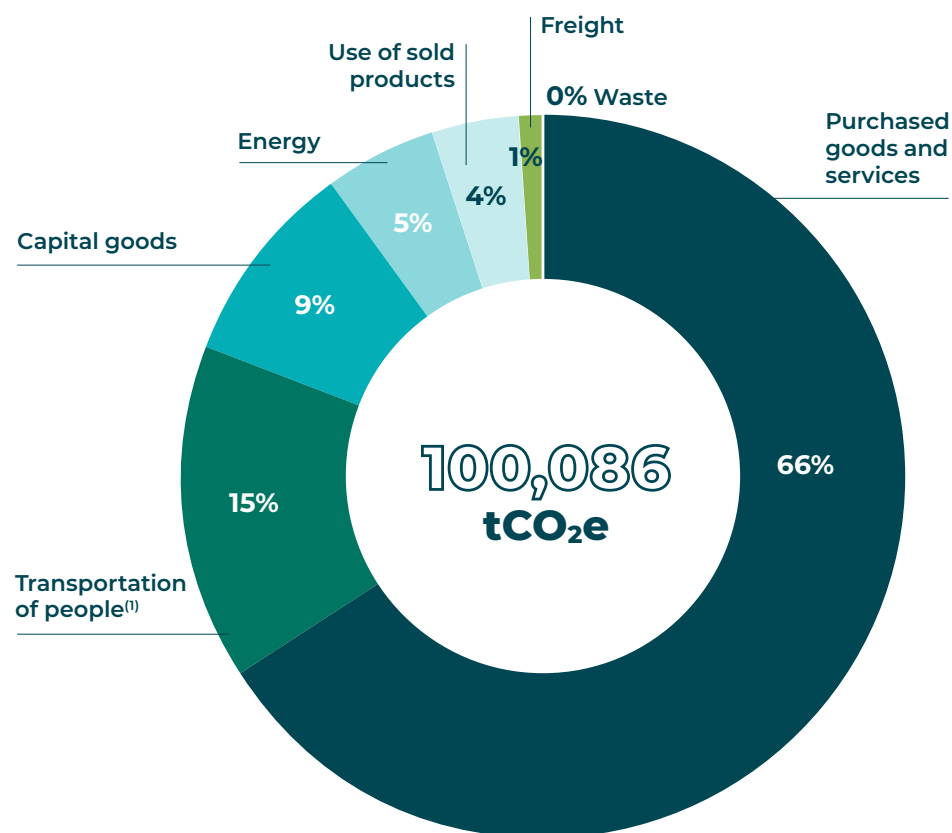


Our operating carbon footprint is estimated at 100,086 tCO₂e in 2022.

It is down 5% compared to 2019

(11% when adjusted for changes in Group structure). In 2022, we integrated new entities and associated data:

- Sofinco in Spain
- The Agos franchise network
- The carbon footprint of transportation for customers and visitors



(1) Business travel, home/work, customers and visitors.

Supporting projects to help decarbonize activities

Since 2021, CA Personal Finance & Mobility has been supporting projects on a voluntary basis in order to contribute to carbon neutrality.

In 2021, we supported 3 reforestation projects labeled low-carbon by the Ministry of Ecological Transition that will allow 2,648 tCO₂ to be stored in metropolitan France over the next 30 years.

In 2023, we acquired 1,814 tCO₂ of voluntary carbon credits to support 3 state-certified projects supporting the agricultural transition in France that will enable them to decarbonize their activities.

In 2024, CA Personal Finance & Mobility will continue its approach by supporting agricultural transition projects on the French territory proposed by the CARBIOZ platform.

Creditplus also supports reforestation projects in Uganda every year.

OUR ACTIONS

to reduce our operating carbon footprint



EUROPE

 PERSONAL FINANCE
& MOBILITY

Adopting more sober behavior

Since October 2022, we have implemented an energy sobriety plan including in particular the regulation of the indoor temperature to 19°C in winter, without the possibility of individual adjustment, as well as fixed time slots for heating and air conditioning. Automatic standby devices for equipment have been activated, also allowing the external lighting to be switched off at night. In addition, equipment has been changed for more efficient choices such as LEDs. At Agos, solar films are being installed in 55 of its branches to improve their thermal insulation.

This plan has contributed to a reduction in electricity consumption for Sofinco in France in 2023 of -17.56% compared to the average of the previous 5 years and for Agos to a reduction of -10.7% compared to 2022.

In addition, in France, we have joined the RTE and ADEME EcoWatt initiative, which aims to modulate electricity consumption during peak demand.



FRANCE

 PERSONAL FINANCE
& MOBILITY
Electrifying our corporate fleet

We are committed to applying the same principles of electric mobility internally as those we offer our customers. We are electrifying our corporate fleet to reduce emissions from our travel.

In France, the country where we have the largest car fleet in the Group, all vehicles ordered will be 100% electric from January 1, 2026 in order to have a **100% carbon-free fleet by 2029**.



FRANCE

 PERSONAL FINANCE
& MOBILITY
Committing to responsible digital solutions in France

In 2022, the Crédit Agricole Group launched a responsible digital approach to which we are committed. It is organized around 5 major levers: awareness-raising and training, measuring the carbon footprint of our IT activities and the associated action plans, eco-design, certification/labeling and digital accessibility. In 2023, an initial awareness-raising milestone was reached with **100% of IT staff in France having taken specific training in responsible digital technology** and a dedicated week was organized to raise awareness of the various issues more widely.

OUR ACTIONS

to encourage more responsible behavior



EUROPE



Making leaders ambassadors for sustainable development

Nearly 100 directors from all CA Personal Finance & Mobility entities benefited from a dedicated "Sustainable Leaders" training program, created in partnership with Capgemini and ESSEC. Composed of 6 masterclasses, iterative workshops and co-development, the training met several challenges: to integrate sustainable development concretely into each manager's roadmap, to align all employees on the same benchmarks and to give teams the tools enabling them to engage.



FRANCE



Raising awareness to strengthen employee engagement

Since 2022, we have been encouraging our employees to take part in a climate mural to raise their awareness and encourage them, both individually and collectively, **to take action in favor of the climate.** In addition, various e-learning courses are available to employees to raise their awareness of transition issues.

CA Personal Finance & Mobility participated in the corporate climate convention dedicated to the financial world. This course has made it possible to raise awareness of the issues at stake, to exchange views with peers and to define a roadmap for regenerative purposes.



EUROPE



Promoting more responsible purchasing

As part of the Crédit Agricole Group's policy, our responsible purchasing policy is based on sustainable and balanced relationships, established through commercial or capital partnerships. These relationships are governed **by a responsible procurement charter**, integrated in all our calls for tender, and taking into account the CSR performance of suppliers. In order to ensure the correct application of this policy, we train our employees to buy more responsibly.

Our ambitions

Progress at end 2023

OBJECTIVES



#1 Supporting the move toward low-carbon mobility with more responsible and inclusive offers

% of new electrified vehicles financed (electric and hybrid)

2023
42%

2025
50%

% of new 100% electric vehicles financed

2023 2025
32% 33%



#2 Making housing energy renovation works accessible to as many people as possible

Production dedicated to energy renovation

2023
€744m

2025
€1bn



#3 Promoting access to more sustainable and second-hand products

Building new partnerships for more sustainable consumption

To be defined



#4 Reducing our operating carbon footprint and that of our financing activities

% reduction in operating emissions vs. 2019

2023
11%⁽¹⁾

2025
25%

2030
50%

Carbon intensity of vehicles financed in gCO₂/km

2023
158gCO₂/km

2025
139gCO₂/km

2030
92.5gCO₂/km

(1) At equivalent scope.



STRENGTHENING COHESION AND SOCIAL INCLUSION

Guided by our corporate purpose “working every day in the interest of our customers and society”, we cannot consider supporting consumers, particularly in the context of the ecological transition, without doing so in a fair, equitable and inclusive manner. This vision also drives our company to act as a responsible employer, committed to diversity and equal opportunities and supporting citizens’ initiatives to strengthen social cohesion.

Prospect

To strengthen cohesion and social inclusion, we believe that we must support both our customers taking into account their needs and situation, and our employees so that they can develop professionally because they are 2 sides of the same coin. It is only by adopting this approach that everyone can feel valued and supported, whether in their personal or professional approach.

Head of Risk,
Permanent Control,
Compliance and Credit



JEAN-ÉTIENNE HEDDE

Our solutions are useful to all households and play a social role: whether it's to renovate your home, renew obsolete equipment, acquire a vehicle to be more mobile, manage the daily budget or deal with an unexpected event. They allow everyone to move forward according to their needs and financial capacities. The current context combines the need to support energy transitions in a very voluntary way and to be useful by enabling as many people as possible to equip themselves with the most modern goods and equipment, such as new electric vehicles. We act daily to strike the right balance between making credit available to all creditworthy borrowers, regardless of their age or socio-professional category, and protecting borrowers from debt distress. We are constantly innovating, in particular by relying on artificial intelligence or open banking to get to know our customers better. However, we can neither predict the future nor anticipate the accidents that may occur along the way. For many years, therefore, prevention and alert procedures have been deployed to proactively manage the risks of over-indebtedness. We are determined to support as many customers as possible by adapting our services to their needs while preventing risks, because we all stand to gain.

Head of Citizen
Commitment



LAILA MAMOU

The Citizen Commitment Department was created in 2023 to coordinate our commitments and amplify their impact. One of the causes that we are collectively committed to is youth access to employment. The pandemic has particularly affected them, so to support them, our employees put their time and skills at the service of their professional integration through internships and with associations via skills sponsorship. In addition, to amplify and sustain our sponsorship actions in favor of young people, we have created a dedicated endowment fund: For Youth. By investing in young people so that every talent is recognized, we help create opportunities for all.

Head of Human
Resources



ÉTIENNE ÉPITALON

We apply a symmetry of attention to create value for all our stakeholders. Accessibility, inclusion and equal opportunities are at the heart of our principles. We want to provide a professional environment in which everyone feels recognized, empowered and useful, regardless of age, gender or background. This requires respect, the valorization of all skills and the opportunity to evolve. With this in mind, we have rolled out the human project, whose main objective is to make employees responsible, significantly invested in training and internal mobility. We also launched a skills sponsorship platform to enable our employees to commit to society.

OUR AMBITIONS



#5 Making credit accessible to as many people as possible and offering solutions adapted to our customers' needs



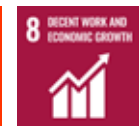
#6 Supporting our most vulnerable customers and raising budgeting education awareness



#7 Acting for equal opportunities: promoting the integration of young people into the company and boosting gender equality and diversity



#8 Being a key player in solidarity for territories, especially for young people



AMBITION



#5

MAKING CREDIT ACCESSIBLE TO AS MANY PEOPLE AS POSSIBLE AND OFFERING SOLUTIONS ADAPTED TO OUR CUSTOMERS' NEEDS

17.2

million customers

Nearly

11,000

employees

STRATEGY

Adapting to different borrower profiles

Making credit more accessible means making the offer available through all channels and in a simple way, presenting it to as many customers as possible, taking their situation into account, and including appropriate pricing. We are implementing concrete actions on these three dimensions in order to be useful to as many people as possible, in line with the DNA of our Group, that of a bank firmly established in the territories and committed to inclusion.

Making credit available to as many people as possible is also an intrinsic way of serving our objectives of supporting transitions and enabling everyone to equip themselves with more sustainable solutions.

OUR ACTION PLAN

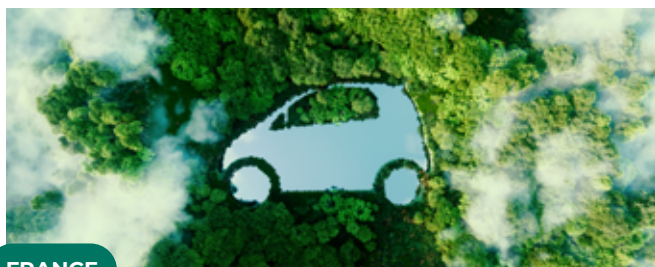
- #1 Expanding online credit to make financing solutions accessible to as many customers as possible
- #2 Leveraging open banking to improve our grant scores and better target our clients
- #3 Making tailored financing offers

OUR FUNDAMENTALS

- The Crédit Agricole Group model based on social usefulness and universality
- A presence in 22 countries to support our clients, everywhere
- A recognized capacity for innovation

OUR ACTIONS

to make credit more accessible



FRANCE

Sofinco  **Agilauto**
GROUPE CREDIT AGRICOLE

Expanding access to more sustainable mobility

The introduction of Low Emission Zones (LEZs) in France will require millions of households to change their vehicles over the coming years, even though the purchase of a new vehicle often presents financial hurdles, particularly for the most modest. To keep as many people as possible moving, Sofinco, in collaboration with Agilauto, has launched a lease with option to purchase starting at €99 per month for new vehicles or vehicles under 5 years old⁽¹⁾. By the end of 2023, more than 200 customers had already benefited from the offer.



An equivalent offer was made until December 31, 2023 in partnership with the manufacturer MG, allowing nearly **2,000 households⁽²⁾** to benefit from a new vehicle at €99 per month (excluding insurance and services).

(1) Excluding car registration document fees, insurance and services.

(2) Vehicles delivered between July 2023 and March 2024.



FRANCE

Sofinco 

Promoting online accessibility

On our Sofinco.fr website, our deaf and hard-of-hearing customers can interact with a Sofinco advisor thanks to the Acceo solution, which notably allows instant interpretation of the conversation **into sign language**. In 2023 and for the third consecutive year, we received the **Google UX Trophy in the credit category**. It testifies to the easy access to our online credit solutions with fluid, ergonomic and simplified pathways.

EUROPE

Offers for specific populations

Other initiatives are being launched to make our offers accessible to as many people as possible, with a proposal to finance driving licenses for young people at Sofinco in Spain or the first vehicle at Credibom. In addition, Drivalia Lease France, NEWAV and Handynamic are launching the first rental offer for disabled people.

Credibom **Sofinco**  **DRIVALIA**



EUROPE

PERSONAL FINANCE & MOBILITY

Open banking to provide credit for as many people as possible

Open banking is being rolled out in all our entities. This allows for the secure sharing of customer account data with their consent and therefore allows for a better understanding of the various types of customers. By also relying on it to improve our grant scores, we will be able to make dedicated offers to better protect clients.

Thanks to open banking, we have also rolled out an online course in France, in partnership with Fnac, which aims to facilitate credit grants while reducing risks of fraud through 3 stages: online file entry, identity control and assessment of financing capabilities in a few minutes.

AMBITION



#6

SUPPORTING OUR MOST VULNERABLE CUSTOMERS AND RAISING BUDGETING EDUCATION AWARENESS

STRATEGY

Supporting our customers in a responsible way

The need to take consumer protection measures is inherent in financing business lines. Moreover, consumer credit is strictly regulated, particularly in France. Beyond the legal framework, our *raison d'être* and our values lead all our employees to be ethical and responsible toward our customers and to protect them in the event of a difficult situation or risk. Supporting our customers and being responsible also means knowing how to refuse a loan to those who may not be able to repay it. It is to meet these protection requirements that we collect information during the application process. In 2023, in the face of the economic crisis, inflation and rising interest rates, we stepped up our prevention and support measures.

OUR FUNDAMENTALS

- CA Personal Finance & Mobility Code of Conduct
- The Crédit Agricole Group's Ethics Charter

OUR ACTION PLAN

- #1 Engaging in prevention and offering personalized support to vulnerable customers
- #2 Raising awareness of budgeting education to avoid situations of over-indebtedness

OUR ACTIONS

to prevent and support

In 2023, Agos and Sofinco in France supported

17,112
vulnerable customers

EUROPE

Sofinco  Agos

Identifying vulnerable customers to better support them

In 2013 in France, we created the **Customer Support Agency**, whose missions are to identify customers with signs of budgetary fragility, to analyse and assess their situation and prospects for evolution, to propose solutions adapted to their situation and to ensure the monitoring of the support solution. When necessary, we mobilize partners such as Crédit Agricole's Points Passerelle or Crésus. At Agos, modeling makes it possible to anticipate signs of fragility even more and to support them upstream.



Crésus (Regional Chamber of Social Debt) helps people in a situation of financial fragility and has created the Dilemma program. This program addresses the issues of managing a budget in a practical and fun way through a board game. Some 30 Sofinco employees in France are trained to co-host workshops.



ITALY

Agos

Predicting accidents along the way

In partnership with INTOO, the Italian leader in retraining, Agos supports its clients **to quickly reintegrate them into the labor market** in the event of job loss. Clients who have taken out the job loss option with their creditor insurance benefit from support including identifying the professional project, skills analysis, CV writing, use of social networks, development of research techniques, networking, interview simulations and access to a job grant.



EUROPE

Sofinco 
Sofinco 
Creditplus
Credibom
Agos

وفاسلاف
Wafasalaf
بیماسلاف



Raising awareness through budgeting education workshops

In addition to the historical budgeting education program ATUPERTU, Agos runs the #WebGoodSchool every year, a virtual career guidance **program for high school students, during which employees make young people aware of our professions and financial education.**

In Spain, Portugal and Germany, volunteer employees run a training program on the themes of budget management and employment. In France, the awareness-raising workshops on financial education conducted by Sofinco's teams are designed for young people without training or employment and aim to give them tools to help them manage their daily budget.

AMBITION



ACTING FOR EQUAL OPPORTUNITIES: PROMOTING THE INTEGRATION OF YOUNG PEOPLE INTO THE COMPANY AND BOOSTING GENDER EQUALITY AND DIVERSITY

STRATEGY

Building a work environment for all

Acting for equal opportunities means being committed to gender equality and embracing diversity in all its forms. We implement agreements that set a favorable framework for everyone to find their place in the company and conduct regular awareness-raising and training actions with all our employees on the issues of inclusion and diversity.

We pay particular attention to women at all levels of management and we implement Crédit Agricole's youth plan to attract young people to our jobs and help them grow.

We also address the specific needs of diverse groups, such as lone parents, disabled people and senior workers, to ensure successful integration into the company and optimal working conditions for all.

OUR PROGRESS

Gender equality index⁽¹⁾

93/100

32.1% women at the GEC

854 hires in 2023 (excluding GAC Sofinco, Hiflow and Leasys)

10% mobility in France in 2023



CA Personal Finance & Mobility in France, Credibom in Portugal and Sofinco in Spain have received the Best Workplaces label for 2024

OUR ACTION PLAN

- #1 Being recognized as a responsible employer
- #2 Committing to diversity
- #3 Developing gender equality
- #4 Supporting young people

⁽¹⁾ France scope, 2023 data.

OUR ACTIONS (1/2)

for equal opportunities



EUROPE

CA PERSONAL FINANCE & MOBILITY

Sofinco Agos

Sofinco

Credibom

SMART CONSO
Crédit Agricole & LCLAgilauto
GROUPE CRÉDIT AGRICOLE

Recognized responsible employer

CA Personal Finance & Mobility has been awarded the **Best Workplaces** label for 2024 in France and is one of the **top 10 companies with more than 2,500 employees** where it is good to work. This distinction strengthens those already obtained by Sofinco in Spain and Credibom in Portugal with the same label and the **Great Place to Work®** certification for Agos. These distinctions result from numerous company agreements signed with the employee representatives of each entity aimed at supporting the life routes of our employees as best as possible (for example, company agreements on caregivers, professional equality, the right to disconnect, professional equality, intergenerational, mobility and employment, etc.).



EUROPE

CA PERSONAL FINANCE & MOBILITY

Sofinco

Facilitating the inclusion of disabled workers

CA Personal Finance & Mobility in France employs **253 disabled workers, i.e. 9.77% of its labor force at the end of 2023**, a rate well above the 6% required by law. This result was made possible by a policy of space planning, partnership with associations, mentoring of disabled persons and the presence of a disability integration advisor within HR. In Spain, Sofinco employs 2.57% of disabled workers, also above the 2% threshold required by law.



EUROPE

CA PERSONAL FINANCE & MOBILITY

Agos

Sofinco

Creditplus

Credibom

Wafasalar
Wafasalar
ديما سالف

Breaking stereotypes

At the end of 2023, CA Personal Finance & Mobility had 65% women in France, 32.1% at the GEC and 18.3% among senior managers. In order to reverse this trend, we have created a **women's leadership program** whose objectives are to raise women's awareness of career management, help them position themselves in their role and identify the qualities to develop in order to progress.

We also raise awareness of gender biases throughout the company and act more broadly in order to promote a culture of fairness, such as the "Diversity Month" initiative, which is taken up by all entities.

Since its launch, the women's leadership program has supported

120 women, 60% of whom have moved job.

OUR ACTIONS (2/2)

for equal opportunities



FRANCE



Making place for young people

The youth plan starts at middle school with the reception of some 20 fourth-year students from REP⁽¹⁾ and REP+ priority areas close to the sites of Massy and Roubaix. In parallel, budgeting education workshops were held in partner colleges. This plan continues with the signing of 500 student contracts per year, culminating in a “springboard day” dedicated to **helping them find their first job**, including a permanent contract. Today, more than one person in two recruited from our entities in France is under 29 years old.

854 hires in 2023 (excluding GAC Sofinco, Hiflow and Leasys)

10% mobility in France in 2023

(1) Priority education network.



ITALY



An innovative business model based on the concept of inclusion

As part of its project to migrate data from its business applications to a new data warehouse, Agos relies on Alkemy's expertise to provide technical assistance and project management, and on IT consultants from **Auticon, the first company in Italy to employ exclusively autistic people** as technology consultants.

“Inclusion is part of the natural action of a company like ours that engages daily with a variety of clients and develops solutions for different needs.

For Agos, it is indeed strategic to fuel a business model based on digital and technology, while maintaining the concept of proximity with a clear social footprint. It is from this perspective that collaborations such as that with Alkemy and Auticon appear and it is from the meeting between diversities that new solutions emerge to progress together.”

François-Édouard Drion, CEO of Agos

AMBITION



#8

BEING A KEY PLAYER IN SOLIDARITY FOR TERRITORIES, ESPECIALLY FOR YOUNG PEOPLE



In 2023, we created For Youth, an endowment fund to federate our entities and create a dynamic around youth. It supports youth entrepreneurship, education, preparation for tomorrow's jobs, inclusion and mutual assistance between young people and seniors.

STRATEGY

Building tomorrow's world together

We have created a Department for Citizen Commitment to structure and coordinate the initiatives we are taking to address current societal challenges, including access to employment for young people and solidarity. By helping young people acquire the skills that the job market will need tomorrow, we can ensure their future in the workplace while reducing access inequalities. Young people are invited to get directly involved in building their future and tomorrow's economic world, in particular with the help of our employees who carry out skills sponsorship missions. It is also what being a responsible company means: enabling employees to commit themselves to society.

OUR ACTION PLAN

- #1 Supporting young people to prepare for tomorrow's world
- #2 Promoting skills sponsorship and all solidarity actions

FOR YOUTH ENDOWMENT FUND

The governance of the endowment fund is organized around a board of directors and a “shadow board”

The youth advisory committee named

“SHADOW BOARD”

Role and missions of the “shadow board”

The shadow board is made up of 10 members.

Its tasks are to:

- **be a force for proposals on the fund's orientations,** the topics to be addressed, the associations or programs of associations funded
- **co-build initiatives and actions with the board of directors,** which meet the needs of the field
- **bring a fresh perspective and a vision of the field,** its problems and priorities to address
- **challenge the orientations and decisions taken by the board of directors** (“round-trip” operation)
- **promote the fund's actions** (in particular through its members' network)

The members of the “shadow board” have a renewable one-year term of office.

“Shadow Board” member profiles

Current members of the “shadow board”:

- **3** internal members
- **7** external members
- **5** men and **5** women

First topics covered by the “shadow board”

- How can the social divide be bridged to improve the professional integration and equal opportunities of young people?
- How can the professional integration of disabled young people be improved?
- How can we improve the professional integration of young people from the regions?

The projects supported this year are mainly oriented toward education through the vocational channel, in line with the issues addressed by For Youth so far.

FOR YOUTH ENDOWMENT FUND

The first projects supported by For Youth in 2023 and 2024

470 young people were supported between September 2023 and June 2024

Secondary-school students from the vocational channel

1 • Assisted structure:

GARAGE ÉCOLE DU MANS

> Objective

Increasing opportunities for young people to develop and integrate into the employment market in the automotive sector

2 • Assisted structure:

ENACTUS

> Objective

Making students aware that they can act for society and build solutions to societal challenges

3 • Assisted structure:

UNE VOIE POUR TOUS

> Objective

Engaging higher education in the educational success of vocational channel students

Students from low-income backgrounds or child welfare

4 • Assisted structure:

EMERGENCE – ARÉLI

> Objective

Enabling motivated and enterprising graduates to pursue higher education up to their ambitions

5 • Assisted structure:

IM'PACTES

> Objective

Enabling young people to regain self-confidence and pursue their education

Young people seeking employment

8 • Assisted structure:

DUO FOR A JOB

> Objective

Helping young people find their way and a job within 12 months of their mentoring by seniors



Garage École du Mans

Fitting out and equipping the extension of the workshop necessary for the opening of training at the Motor Vehicles Maintenance Vocational Bac. The program integrates electronic, electrical and hydrogen dimensions. Young people are made aware of hydrogen with the support of Toyota and the Automobile Club de L'Ouest, which organizes the 24-hour Le Mans race.

High school students in establishments in priority districts

6 • Assisted structure:

TOUS EN STAGE

> Objective

Offering fifth-year internships to discover different environments and developing socio-professional skills to improve school orientation and ambition

7 • Assisted structure:

ENTREPRENDRE POUR APPRENDRE

OUR ACTIONS (1/2)

for youth and solidarity in our territories



EUROPE

 PERSONAL FINANCE
& MOBILITY

Creditplus

Coups de pouce 2023

34 projects from associations proposed by French employees were supported by CA Personal Finance & Mobility.

In Germany, a similar Creditplus operation – Plus: Für Andere – supported 10 non-profit projects.



FRANCE

 PERSONAL FINANCE
& MOBILITY

All in solidarity with caregivers

Since 2017, CA Personal Finance & Mobility has supported its French employees as caregivers. If they wish, they can benefit from counseling, support from a social worker and additional days off.

A new agreement was signed in 2023: it extends the day donation scheme by creating a solidarity fund and opens it up to new beneficiaries.



126

skills sponsorship missions
were carried out between May
and December 2023

FRANCE

 PERSONAL FINANCE
& MOBILITY

Acting locally with skills sponsorship

Solidarity and commitment are fundamental values for us. For years, our employees have been working with various associations: Crésus, Face Paris-Saclay, Nos quartiers ont du talent, Proximité, etc.

In order to strengthen our commitment to young people and local communities, we were one of the first Crédit Agricole Group entities to implement **the “J’agis” skills sponsorship program**. Employees can thus commit 5 days per year of working hours in favor of general interest organizations in line with the priorities of the Crédit Agricole Group's societal project.

OUR ACTIONS (2/2)

for youth and solidarity in our territories



PORTUGAL

Credibom

Supporting our employees' children

Since 2022, Credibom has been running a program to support its employees' children who are starting university courses for the first time in Portugal.

In 2023,

5 students received a scholarship worth

€1,000 to cover their tuition fees.



FRANCE

 PERSONAL FINANCE
& MOBILITY

Future AI developers

As part of our commitment to diversity, cohesion and social inclusion, we have hosted a **Microsoft by Simplon AI school**.

In June 2023, around 20 job seekers completed an intensive training course as an artificial intelligence developer in Roubaix with the support of the Hauts-de-France region and Pôle emploi, before joining 8 partner companies, including CA Personal Finance & Mobility for a one-year work-study period. A first class was formed at our premises in Massy in 2022.



MOROCCO



Supporting youth initiatives

Since 2009, Wafasalaf has offered its employees the possibility of allocating up to 20 hours per month of their working time to tutoring and pedagogical support for students at middle school, high school and university across Morocco, in collaboration with the association Injaz Al-Maghrib.

In 2022, Wafasalaf employees took part in volunteer actions, in partnership with the Attijariwafa Bank Foundation, as members of the training jury to support young candidates in their preparation for entrance exams to the major business schools.

Our ambitions

Progress at end 2023



#5 Making credit accessible to as many people as possible and offering solutions adapted to our customers' needs

Social leasing contracts in France

Over 2,000



#6 Supporting our most vulnerable customers and raising budgeting education awareness

Number of clients supported in France and Italy

17,122



#7 Acting for equal opportunities: promoting the integration of young people into the company and boosting gender equality and diversity

Gender equality index (FRANCE)⁽¹⁾

93/100

32.1% women at the GEC

18.3% women among senior managers

854 hires (excluding GAC Sofinco, Hiflow and Leasys)

9.77% of disabled employees in France



#8 Being a key player in solidarity for territories, especially for young people

Number of skills sponsorship missions carried out via the "J'agis" platform (May-December 2023, FRANCE)

126

(1) France scope, 2023 data.

WHAT ABOUT
TOMORROW?

Strengthening our positive impact on society and the environment

In the face of growing climate challenges, tightening regulations to accelerate the transition to a low-carbon economy and the growing inequalities that accompany all these changes, we will more than ever have to support our customers, especially the most modest ones, so that they can continue to move around, equip their homes and manage their daily budgets.

We will pursue our efforts in all the sectors we have addressed in this report – electric mobility, energy renovation of buildings, solutions for the circular economy – while changing our operating methods to reduce our carbon footprint.

To step up our commitment, we will expand our For Youth endowment fund and actions in favor of solidarity in the regions.

We will finalize the structuring of our CSR governance. The establishment of our stakeholder committee will allow us to challenge our model according to

the expectations of our entire ecosystem. Contributing to the preparation of the CSRD report of the Crédit Agricole Group will also allow us to use tools such as double materiality analysis to see where we can progress and adapt.

All these actions will be enriched as we go, as we see new opportunities every day to do better and more to meet our commitments.

In this sense, we will also work to integrate nature and biodiversity into our CSR strategy. It will be necessary to understand and engage our teams in order to incorporate living things and try to integrate the entire value chain to have an impact on biodiversity.

Our vision for 2024 is clear: to strengthen our positive impact on society and the environment. This is how we work every day in the interest of our customers, our partners and society.



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