

CSR REPORT  
2024-2025



# TOGETHER

## TOWARDS A MORE SUSTAINABLE AND INCLUSIVE FUTURE

 PERSONAL FINANCE  
& MOBILITY

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## EDITORIAL



### Stéphane PRIAMI

CEO of Crédit Agricole Personal Finance & Mobility  
Deputy General Manager of Crédit Agricole S.A.,  
in charge of IBS (International Banking and  
Services division)

## “Together, we will find the right answers to the changes of our time.”

2024 and early 2025 were marked by deep political uncertainties, tensions over purchasing power and the growing climate emergency. In this context, transformation expectations are high, but implementation conditions remain mixed.

While the pace of financing for the purchase of electric vehicles slowed during the year, the prospects for a rebound are very real, particularly with the arrival of more affordable models. The energy renovation market, meanwhile, remains dynamic, supported by increased public support. To maintain these positive dynamics, it is essential to ensure a stable regulatory framework and find more sustainable collective responses.

To this end, we have chosen to adopt a double materiality assessment approach, in line with the Crédit Agricole Group's methodology. This approach strengthens our position as a committed company and consolidates our priorities: facilitating access to cleaner mobility, accelerating the energy renovation of homes and encouraging more responsible consumption that is accessible to as many people as possible.

It also means maintaining an open and constructive dialogue with our entire ecosystem. This is why this year we created our stakeholder committee, bringing together clients, partners and experts. These discussions fed into our strategic thinking and helped to refine our commitments in terms of social responsibility.

This transformation momentum is not limited to responding to current emergencies: it is part of a long-term vision. By defining a clear roadmap, guided by concrete and measurable objectives, we will strengthen our capacity to promote more responsible and forward-looking finance.

Every action we take is part of a dynamic of progress. As our transformation accelerates, we remain true to our raison d'être “act every day in the interest of our customers and society”, by offering solutions that meet societal changes and are accessible to the greatest number.

**TOGETHER, WE ARE BUILDING A MORE SUSTAINABLE AND INCLUSIVE FUTURE.**

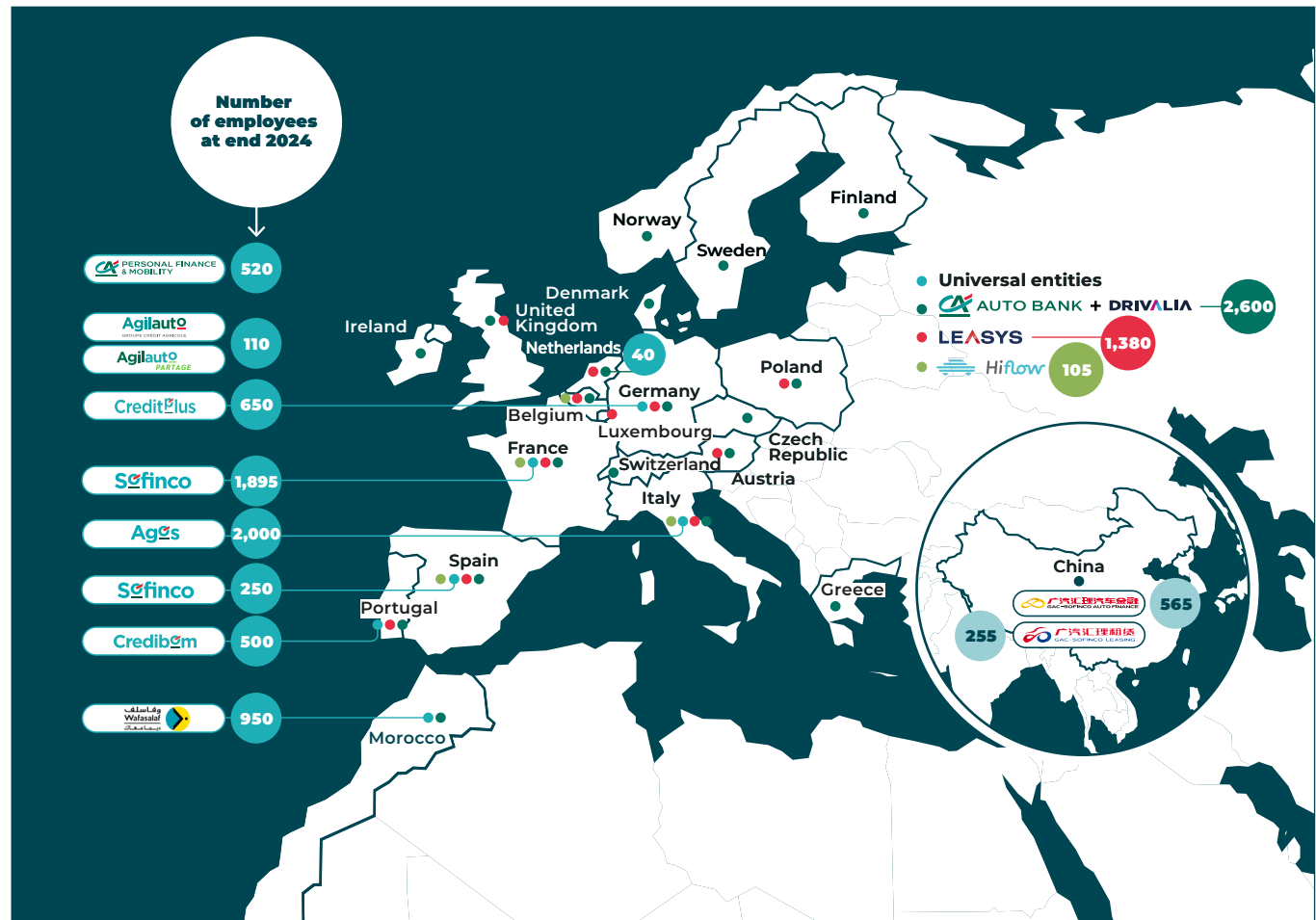
## WHO ARE WE?

Thanks to our expertise in personal financing and mobility, our geographical coverage and our numerous partnerships with major players in the automotive and distribution sectors, we play a dual role: that of a consumer observatory, anticipating the major trends to come, and that of a driver of the transition, proposing solutions adapted to emerging societal challenges.

We support our clients in the management of their daily budgets and the financing of their housing, home equipment and mobility projects. We also offer related services and insurance.

Our products and services are available online from our subsidiaries, in our partners' sales outlets and e-commerce platforms, as well as in the vast regional network of Crédit Agricole and LCL regional branches.

We are committed to an approach that places electric mobility, energy transition, circular economy, and innovation at the heart of our model, to build, alongside our customers, partners and employees, a more sustainable and inclusive society.



A **100%**  
subsidiary of  
the Crédit Agricole Group

**16.7** m  
customers

**€2,764** m  
in net banking income

**€119.3** bn  
of assets under management

More than  
**11,000**  
employees

A presence  
in **22**  
countries

Data as at 12/31/2024

# IN BRIEF

## MOBILITY

**CA Auto Bank strengthens its commitment to more sustainable mobility** through new partnerships with electric vehicle manufacturers.

## ENERGY RENOVATION

**In France, Sofinco Éco-Transitions was launched:** a global initiative aimed at accelerating energy renovation.



## CIRCULAR ECONOMY

**Drivalia launches the Drivalia Future platform** to enhance the value of previously rented cars.




## MOBILITY

**Agilauto Partage awarded two prizes:** Silver at the Grand Prix des Alliances Durables and Gold at the Grand Prix de la Marque engagée.

## SOLIDARITY

**Les Coups de pousse, a support programme for associations** backed by employees, is opening up internationally and is becoming the Corporate Giving Program.

## CERTIFICATION

Entreprise  
  
Certifiée  
**Creditplus and Credibom obtain B Corp™ certification.**



**Wafasalaf obtained the CGEM<sup>(1)</sup> CSR label** for the third time.

## MOBILITY

The new joint venture GAC-Sofinco Leasing aims **to strengthen the leasing offering** to promote the deployment of electric vehicles in China.

**Best Workplaces™**

**Great Place To Work®**

FRANCE  
2025

## CERTIFICATION

Crédit Agricole Personal Finance & Mobility, certified **Great Place To Work®** for the third consecutive year, has been awarded the label “Best Workplaces” for the second year in France.

(1) CGEM: General Confederation of Moroccan Enterprises.

# BEING A COMMITTED COMPANY

## OUR RAISON D'ÊTRE

WORKING EVERY  
DAY IN YOUR  
INTEREST



AND FOR  
SOCIETY

## 4 COMMITMENTS TO BRING OUR RAISON D'ÊTRE TO LIFE AND GUIDE OUR STRATEGY



**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 fulfilment**  
in the service of customers  
and society

Being an employer  
of choice

Customer Project

Societal Project

Human-centric Project

CSR Strategy

Our Medium-Term Plan

# A STAKEHOLDER COMMITTEE TO FOLLOW UP ON OUR COMMITMENTS

**By creating an open space for dialogue with representatives of civil society, we are giving ourselves a broader perspective to question, challenge and develop our commitments.**

As a forum for dialogue and consultation, our stakeholder committee monitors our commitments and contributes to their development. It reflects our ambition to go beyond social responsibility standards to build, together, a more sustainable and inclusive finance.

The first meetings of the stakeholder committee for our French entity were held in the presence of 14 internal and external experts, including representatives from an NGO (Transport & Environment), a consumer association, the academic world (ESSEC), an innovation actor, and a research firm (Occurrence).

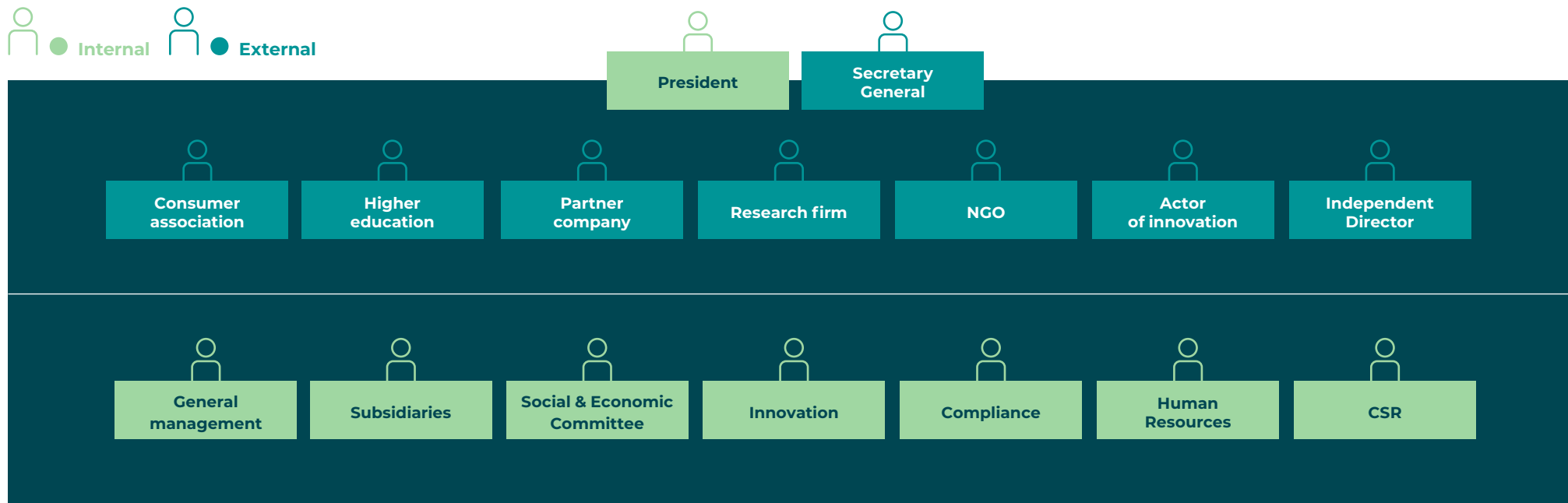
It will meet three times a year and its recommendations will be presented to our board of directors. This committee will be replicated in our other entities, with representatives familiar with the specific characteristics of each country.

**“Businesses have a decisive and structuring role in the evolution of society. They are agents of change. Contributing to this change and to the acceleration of Crédit Agricole Personal Finance & Mobility’s commitments is an essential lever to move from rhetoric to action.”**

**Carole COUVERT**

Independent Director

1 representative per stakeholder



# LISTENING TO EXPECTATIONS

## Change is not built on its own.

In addition to the stakeholder committee, which ensures our approach as a committed company, dialogue with our stakeholders also takes place on a daily basis, at all levels of the company. Whether in the field or in the support functions, our teams are constantly listening, which nourishes our thinking, allows us to adjust our practices and guarantees a global consideration of the expectations of our ecosystem.

### OUR CUSTOMERS

- Providing tailored financing
- Guiding them towards more responsible consumption
- Establishing a balanced relationship of trust, which respects the customer promise

↓  
**1<sup>st</sup>**

in customer recommendation in Portugal and Germany<sup>(1)</sup>

—  
**1<sup>st</sup>**

in social commitment in France, Italy, Germany and Portugal<sup>(2)</sup>

### 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

### OUR EMPLOYEES AND SOCIAL PARTNERS

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

↓  
**87%**

of employees are proud to work for Crédit Agricole Personal Finance & Mobility<sup>(3)</sup>

### CIVIL SOCIETY

NGOs, media, consumer associations, etc.

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

### OUR SUPPLIERS

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

### PUBLIC AUTHORITIES

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

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

(1) Data from the 2024 NPS (net promoter score) survey.

(2) Data from the IES survey (societal engagement index) 2024.

(3) Data from the 2024 IMR (accountability index) survey.

# ASSESSING OUR IMPACT AND DEFINING OUR PRIORITIES IN RELATION TO OUR STAKEHOLDERS

**The European CSRD (Corporate Sustainability Reporting Directive) progressively requires large companies to increase transparency on their environmental, social and governance impacts, in particular through the double materiality assessment. The aim is to identify significant impacts, risks and opportunities (IROs) by taking into account both the company's own activities and its entire value chain.**

Although this regulation does not apply to us as such, we have carried out our double materiality assessment, in line with the Crédit Agricole Group's methodology, to ensure that we take into account all the components expected of a CSR strategy.

**A rigorous methodology, enhanced by the mutualist identity of the Crédit Agricole Group**

In line with the CSRD requirements and European standards, our approach to double materiality is based on identifying, assessing and prioritising the most significant environmental, social and governance issues. Like all Group entities, we relied on our existing risk analysis systems. We enriched this work by consulting internal experts from the various business lines on all key topics. In addition to the regulatory framework, the Crédit Agricole Group is bringing a unique dimension to this approach, fully integrating its cooperative and mutualist model.

This specificity is reflected in a particular consideration given to the expectations of the territories, cooperative shareholders and local stakeholders. Our approach therefore combines a close dialogue with stakeholders and a quantified impact assessment. This progress is reflected in the integration of new issues, such as business ethics and customer protection, which are now addressed specifically in our report. These themes enable us to structure a global, transparent and forward-looking CSR approach.

## DOUBLE MATERIALITY ASSESSMENT

Theme		Impact materiality <sup>(1)</sup>	Financial materiality <sup>(2)</sup>
Climate Change	Climate change		
	Operating environmental footprint		
	Support for customer transitions		
Own workforce	Attractiveness, talent retention and employee engagement		
	Skills management		
	Human rights, health and safety		
	Social dialogue		
	Diversity and inclusion		
Consumers and end-users	Accessibility and adaptation of offerings and social cohesion		
	Customer protection		
	Personal data protection		
Business conduct	Protection of whistle-blowers		
	Business ethics and combatting corruption		
	Responsible purchasing		
	Duty of vigilance towards suppliers		
Specific to Crédit Agricole	Combatting financial crime and conflicts of interest		
	Cybersecurity		

(1) Impacts, positive and negative, actual or potential, in terms of sustainability, related to the company's activities.

(2) Risks and financial opportunities generated by the company's economic, social and natural environment.

# OUR CONTRIBUTION TO THE SUSTAINABLE DEVELOPMENT GOALS



## SDG 3:

We ensure the health and well-being of our employees and implement initiatives to contribute more broadly.

## SDG 4:

Through our For Youth endowment fund and skills sponsorship, we support young people in their academic and professional careers, thus promoting access to quality education.

## SDG 5:

We promote gender equality at all levels and support the professional development of our female employees through mentoring and leadership programmes.

## SDG 7:

The transition to cleaner energy is at the heart of our business. Every day, we strive for more sustainable and equitable mobility, housing and consumption.

## SDG 8:

We contribute to responsible and inclusive economic development. We strive to provide a decent working environment for our employees and support our customers through solutions tailored to their needs.

## SDG 9:

We are developing innovative solutions to build a more responsible industry.

## SDG 10:

Reducing inequality is at the heart of our approach. We are committed to equal opportunities within the company, and to promoting more inclusive credit that allows as many people as possible to acquire the equipment they need.

## SDG 11:

As actors in the electrification of mobility and the energy transition of housing, we actively contribute to the development of more sustainable cities and communities.

## SDG 12:

We are promoting the emergence of new consumption models that focus on usage rather than ownership and value products from the circular economy.

## SDG 13:

We are working to build climate resilience, including more sustainable mobility solutions and more resilient housing.

# OUR CSR STRATEGY

**In 2022, we defined our CSR strategy, with targets for 2025 or even 2030. Building on this momentum, we are taking concrete and decisive actions that will nurture these ambitions and ensure the transformation of our business model.**

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

### **Ambition #1**

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

### **Ambition #2**

Making housing energy renovation accessible to as many people as possible

### **Ambition #3**

Promoting access to more sustainable and second-hand products

### **Ambition #4**

Reducing our operating carbon footprint and that of our financing activities

## STRENGTHENING COHESION AND SOCIAL INCLUSION

### **Ambition #5**

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

### **Ambition #6**

Supporting our most vulnerable customers and raising budgeting education awareness

### **Ambition #7**

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

### **Ambition #8**

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

# ACTING

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

**Ambition #1**

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

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**Ambition #2**

Making housing energy renovation accessible to as many people as possible

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**Ambition #3**

Promoting access to more sustainable and second-hand products

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**Ambition #4**

Reducing our operating carbon footprint and that of our financing activities

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## Focus on the issues



## Philippe DROBINSKI

Research Director at the CNRS, Professor at the Polytechnic School, Director of the Energy4Climate Centre (Polytechnic Institute of Paris).

## The Energy4Climate

## Interdisciplinary Centre (E4C),

created by the Polytechnic Institute of Paris and the École des Ponts ParisTech, is at the heart of the energy transition. At the crossroads of research, training and innovation, it brings together some thirty laboratories around four priority axes: reducing emissions, boosting energy efficiency, deploying renewable energy, and evaluating public policies. Its singularity: a resolutely systemic approach, combining hard sciences, social sciences and industrial partnerships to design directly applicable solutions.

[www.e4c.ip-paris.fr](http://www.e4c.ip-paris.fr)

**Philippe Drobinski, a specialist in Mediterranean climate, sheds light on the systemic challenges of the energy transition. As a researcher committed to action, he calls for existing solutions to be mobilised now, without waiting for an uncertain technological breakthrough.**

In the Mediterranean region, warming is 20% faster than the global average. It is the only region where a direct causal link between human activities and global warming can be established, making it an open-air laboratory. The region is experiencing more frequent heat waves, agricultural droughts, marine flooding and sea-level rises that are threatening coastal heritage. These are all ingredients that require urgent structural adaptation on a global scale.

Although adaptation to climate change cannot be uniform and requires responses specific to each context, it must be built on a systemic approach: social, economic and environmental. That is what we do with Energy4Climate, combining research, training and innovation. We act as a living laboratory by deploying pilot neighbourhoods, experimenting with agrivoltaics or low-tech renovation. Solutions anchored in the real world, whose socio-technical feasibility we are assessing, so that they can be integrated into lifestyles and take local realities into account.

Another observation is that changes in consumer behaviour are decisive. The example of the winter of 2022 is revealing: energy sobriety campaigns have led to a 10% drop in consumption in France. We must support responsible behaviour while accelerating the deployment of low-carbon solutions.

Among them, electrification plays a central role. This is an essential step in decarbonising not only mobility, but also buildings, industry and, more broadly, all uses. Low-carbon power generation technologies are known, have been mastered and are available. The challenge now lies in their intelligent integration into existing territories and systems. This means transforming the building into an energy services area, capable of producing, storing and managing energy (solar roofs, facades of photovoltaics, etc.). These solutions must be deployed considering their entire life cycle, from financing to recycling.

The success of this transition depends on collective mobilisation. No actor can act alone. Businesses, finance, local authorities, academia, and public institutions must all agree on a common compass. Transformation requires strong coordination, a long-term vision, and a shared commitment.

Climate warming in the Mediterranean region is

**20%**

faster than the global average.

**-10%**

reduction in energy consumption by winter 2022 in France.

## Ambition #1

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



## OUR STRATEGY

### AN INTEGRATED ELECTRIC 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 towards the electric vehicle needed to decarbonise the economy. However, the market has recently slowed down, with a cyclical drop in the share of electrified vehicles financed, due in particular to the cessation of the bonus for companies and the abolition of certain aid for non-European models. This slowdown does not call into question the need to encourage electric motorisation, which is essential for the ecological transition.

## 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, optimised digital tools and services, and recognised 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 OBJECTIVES

**1/3**

One new vehicle  
100% electric out  
of 3 financed by  
end-2025.

**50%  
reduction**

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

**Being a  
leader**

in electric mobility  
in Europe.

## Listening to our stakeholders



Douja,  
user of  
Agilauto Partage

**“Being able to use an electric vehicle occasionally at an affordable price is a real solution. The experience is simple, the vehicle is easy to use, and if necessary, the team is always there to support me. A more sustainable and convenient alternative for my travels!”**

## Our action



**Agilauto**  
PARTAGE

### **AGILAUTO PARTAGE, A MORE SUSTAINABLE AND SOLIDARITY-BASED MOBILITY SOLUTION**

More than a year after its launch, Agilauto Partage – a **100% electric rural car sharing service** – is emerging as an innovative response to the challenges of mobility in underserved rural areas and to democratise the use of electric vehicles, given that many French drivers have never used one before. After a pilot phase in Fayence, it has already attracted more than **600 users** in a community of **29,000 inhabitants**. Building on this success, we have extended this service to Lunéville and Romorantin, and plan to roll it out in **ten new communities by 2026** in collaboration with the Crédit Agricole Regional Banks, Pacifica and EDF. In addition to car sharing, Agilauto Partage contributes to the development of **new local solidarity**. In Pays de Fayence, our partnership with Bip Pop and the “Entraide en Pays de Fayence” platform gives volunteers free access to our electric vehicles to support people in vulnerable situations. At the same time, our partnership with Openfleet allows us to accelerate the deployment of car sharing in companies and brings us closer to our ambition to become a leader in France in this field, and to our goal of 10,000 vehicles managed by 2026.

## Our other actions for low-carbon mobility



**CA** PERSONAL FINANCE  
& MOBILITY

**Agilauto**  
GROUPE CRÉDIT AGRICOLE

**Sofinco** 

### Facilitating access to electric charging stations in partnership with EDF

As part of our commitment to more sustainable mobility, we are developing a range of services to support the transition to electric vehicles. Since October 2024, all Agilauto customers signing a lease for an electric or plug-in hybrid vehicle have been able to benefit from adapted charging solutions thanks to our partners IZI by EDF and Izivia. At the same time, Sofinco offers financing for the home charging stations offered by IZI by EDF, via a depreciable loan.

**DRIVALIA**  **AUTO BANK**

### Recharging vehicles with 100% renewable electricity

In Italy, Drivalia is strengthening its commitment to the energy transition by offering a network of charging stations powered 100% by renewable electricity. Its infrastructure has 1,500 recharging points and the origin of the energy delivered there is certified by Enel Energia<sup>(1)</sup>. This network is accessible to customers of CA Auto Bank and users of the Drivalia Recharge application.

 **AUTO BANK** **DRIVALIA**

### Partnerships to accelerate the development of electric vehicles

The decarbonisation of the economy requires the widest possible supply of electric vehicles. With a presence in 18 European countries and Morocco, CA Auto Bank regularly forges strategic partnerships with international electric vehicle manufacturers, enabling it to offer more sustainable financing and mobility solutions for an ever-wider audience. Since the beginning of 2024, for example, the following new partnerships have been signed by CA Auto Bank and Drivalia:

**Italy, Spain, France, Germany and Switzerland:** collaboration with BYD to develop financing offers dedicated to electric vehicles.

**Italy:** support from Chery to assist the Omoda and Jaecoo brands in their entry into the European market.

**Spain:** partnership with Ebro.

**France and Switzerland:** partnership with Cadillac to support the launch of its first 100% electric model.

**Netherlands:** partnering with Nio to offer flexible and more sustainable mobility solutions via Drivalia.

(1) The certificate, issued by Enel Energia under the new supply contract in force since 1 April 2024, is certified by the "Guarantee of Origin" system of the Energy Services Manager (GSE), according to Directive EC 2009/28/EC.

## Our other actions for low-carbon mobility



### DRIVALIA

#### **E+Share Drivalia: the 100% electric car sharing adapted to the metropolis**

Designed for more responsible mobility, E+Share Drivalia is a 100% electric car sharing service, accessible via a dedicated app. Launched in Turin in 2020 and deployed in Milan, Rome and Lyon, it provides a fleet of 1,200 electric vehicles across Europe. From now on, Lyon Saint-Exupéry Airport has this service, offering travellers exclusive parking spaces accessible 24 hours a day. Beyond flexibility and convenience for service users, E+Share Drivalia actively contributes to the reduction of Drivalia's carbon footprint. Thanks to the electrification of its fleet, this service avoids the release of 35 tonnes of CO<sub>2</sub> every month, while also helping to reduce urban nuisances, in particular air and noise pollution.

### LEASYS

#### **e-Move: an electric rental solution designed for all profiles**

With e-Move, Leasys offers an all-in-one long-term rental (LTR) offer for electric and plug-in hybrid vehicles. Designed for individuals, SMEs and large accounts alike, it includes insurance, maintenance, recharging services and fleet management tools. The aim is to facilitate the transition to more sustainable mobility by removing the obstacles to electrification and optimising the performance of vehicle fleets.



#### **A new step to support the rise of electric mobility in China**

Since 2009, Crédit Agricole Personal Finance & Mobility has been a partner of the Chinese manufacturer GAC via the joint venture GAC-Sofinco. This partnership was strengthened in 2025 with the creation of GAC-Sofinco Leasing, to offer financial and operational leasing solutions on the Chinese market. With a portfolio of more than 200,000 vehicles and nearly 300 employees, GAC-Sofinco Leasing supports the brands of the GAC group. 60% of leasing contracts already concern electric motor vehicles.



#### **Agilauto and long-term rental: a lever to support the transition towards more sustainable mobility**

Agilauto supports local authorities in the energy transition of their fleets thanks to long-term rental (LTR). The Vallée Sud Grand Paris agglomeration community has therefore chosen Agilauto to renew 39 vehicles, including 35 electric or plug-in hybrids. LTR allows communities to have newer, less polluting vehicles, while keeping their budgets under control. In conjunction with the Regional Banks, Agilauto offers tailor-made support, as with Crédit Agricole d'Île-de-France in this project. More broadly, in line with its customer promise "Agilauto, the Crédit Agricole Group's multi-brand long-term rental company, which is committed to more responsible mobility for all!", Agilauto notably allows customers to change their mind at any time to switch from a thermal vehicle to an electric.

## Ambition #2

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



## OUR STRATEGY

### ACCELERATING THE HOUSING ENERGY TRANSITION

Housing energy renovation is a major challenge: the building sector is responsible for 34% of energy-related greenhouse gas emissions in the European Union. In France, nearly 5 million dwellings are considered as heat sieves according to their ranking in the Energy Performance Diagnosis. To speed up the transition, the rules are gradually tightening, and the government is helping households, particularly the most modest. Despite these measures, the cost of the work and the complexity of the procedures continue to hold back many projects. That is why we are deploying a dedicated strategy, combining tailor-made financing, personalised support and digital tools, to make renovation more accessible, simpler and faster.

## OUR ACTION PLAN

1. Developing partnerships in the energy renovation market and supporting professionals.
2. Making credit accessible to as many people as possible and offering solutions adapted to our customers' needs.

## OUR OBJECTIVES

€**3**bn

in financing for energy renovation over the next three years.

## INSIGHT<sup>(1)</sup>

**Almost 75%**  
of the European building stock is considered to be energy inefficient.

**35%**  
of EU buildings are over 50 years old.

**35 million**  
European buildings will need to be energy-retrofitted by 2030.

(1) European Commission Representation in France, "Adoption of a Directive on the energy performance of buildings to reduce energy bills and reduce emissions", 12 April 2024.

## Listening to our stakeholders



**Martin Lagane**  
Director of Communications  
and spokesperson of the Agence  
nationale de l'habitat (ANAH)

“The French want to renovate their homes and that is good news. It is necessary to take the time to prepare projects and to be well supported. Around France Rénov’, the public renovation service, a whole sector must be structured to enable progress towards quality projects.”

## Our action



### SIMPLIFYING AND ACCELERATING ENERGY RENOVATION WORKS

With the launch of Sofinco Éco-Transitions, Sofinco has taken a strong approach to supporting individuals, building professionals and other players in energy renovation. With the ambitious goal of financing 3 billion euros worth of work within 3 years, or 300,000 renovations in France, Sofinco aims to support the Government's objectives to renovate energy-inefficient homes and **facilitate housing renovation by assisting housing professionals** (tradespeople, assessors, real estate agencies) and their clients. Sofinco Éco-Transitions goes beyond financing and offers a comprehensive range of services designed to **simplify and study individual energy renovation projects**. To achieve this, Sofinco will rely on its knowledge of the sector, its network of more than 3,000 qualified professionals and on high-performance digital tools. Next area of development: adapting housing to ageing well at home, which will aim to offer solutions adapted to the new needs of the inhabitants.

# Our other actions for the energy renovation of housing



Sofinco  Sofinco  Agos Credibom

## Financing the installation of solar panels

Sofinco in France and Spain, Agos in Italy and Credibom in Portugal facilitate the installation of photovoltaic panels by offering their financing to individuals wishing to equip their homes. More than 270 million euros have been granted to over 16,000 households to enable them to achieve self-sufficiency in green electricity production by 2024.

Creditplus

## Launch of the first sustainable savings product in Germany

In Germany, Creditplus strengthens its commitment to sustainable development with two initiatives:

- The establishment of a new sustainable financing framework aimed at financing or refinancing projects in the sectors of mobility and energy transition for buildings.
- The launch, in early 2025, of the first sustainable savings product in Germany allowing individuals to invest in sustainable projects while benefiting from a competitive return, aligned with market rates. These savings will particularly be used to finance energy renovation projects.

Agos

## An innovative loan and an online simulator to support the energy renovation of homes

In Italy, Agos has deployed AgoràCasa, a free online simulator, available on its website, to assess the energy class of homes. In three simple steps – assessment, customisation and recommendations – it is possible to identify the necessary improvement work and obtain an estimate of the associated costs. At the same time, Agos launched Agos One, an innovative and unique lending solution designed for those who want to invest in products aimed at improving the sustainability and energy efficiency of their home.

Sofinco, a financing partner of  
**more than 3,000**  
specialised companies  
(photovoltaic, insulation, etc.)

Sofinco accounted for **20%**  
of consumer credit for energy  
renovation in France in 2023  
(Association Française des  
Sociétés Financières (ASF) data).

## Ambition #3

# Promoting access to more sustainable and second-hand products



## OUR 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.

## 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 OBJECTIVES

**Establish new partnerships** to promote more sustainable consumption.

## INSIGHT

Buying second-hand is one of the habits of **47%** of French people<sup>(1)</sup>.

(1) Opinionway for Sofinscope: The second-hand today: a habit of consumption, as much as an additional source of income? The French and purchases. Study report, March 2025.

## Listening to our stakeholders



**Giovanni Innocenti,**  
Chief Executive Officer  
of Auto Inn

**“Accessibility, reliability and durability: Drivalia Future allows us to identify the most suitable solutions and optimise the use of each vehicle, by supporting a circular economy approach.”**

## Our action



### **GIVING RENTAL VEHICLES A SECOND LIFE**

Drivalia launched **Drivalia Future**, a circular economy-inspired solution to give **new life to the vehicles in its fleet, at the end of the lease**. This digital platform for the sale of recent and rigorously controlled used vehicles is intended for individuals, dealers and professionals alike. On Drivalia Future, customers can consult the available vehicles, with detailed information and photos for a seamless shopping experience. In addition to selling online, Drivalia Future brands in Rome and Turin, and soon in Milan and Naples, allow customers to see the models available in-store before making their choice.

## Our other actions for access to more sustainable and second-hand products



### Innovative solutions for second-hand vehicle leasing

Thanks to the largest financing agreement on the market, Sofinco Spain supports the supply and renewal of the stock of Flexicar, the leading second-hand car dealer in Spain. The company can thus offer its customers financing conditions comparable to those of a new vehicle, with a buyback option within three years of purchase. Sofinco supports Flexicar's expansion into a market of nearly two million vehicles per year, while strengthening its position in this strategic sector.



### Encouraging more sustainable consumption

Sofinco and Fnac Darty offer their clients a comprehensive approach combining repair, financing and support for the circular economy. Sofinco encourages this approach by offering 0% loans for the purchase of more sustainable products at Fnac Darty and financing solutions for second-hand goods at its partners.



### Committing to the circular economy in car leasing

To further integrate circular economy into its model, Leasys is committed to promoting the re-rental of pre-owned vehicles, making mobility more accessible and affordable. Returned cars are reconditioned by SUSTAINera at the Circular Economy Hub in Mirafiori, near Turin. This approach extends the lifecycles of vehicles, reduces waste and offers customers a sustainable, high-quality and competitive long-term rental solution. Recently launched in Italy, this initiative marks a concrete step towards more sustainable, efficient and responsible mobility.



### An ecosystem dedicated to electric mobility

In Portugal, an ecosystem dedicated to electric mobility is integrated into the website of PiscaPisca, Credibom's second-hand vehicle sales platform. PiscaPisca Green offers a wide choice of low-emission used vehicles, including 100% electric or plug-in hybrid cars. Customers can also find accessories or subscribe to electric charging services, notably through a partnership with Galp Electric and its Mobi.e charging station network, the largest in the country. Finally, informative content and practical advice on more sustainable mobility respond to customers' questions or even reservations about purchasing an electric vehicle.

## Ambition #4

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



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

## OUR ACTION PLAN

### OUR FINANCING FOOTPRINT

**1.** Reducing the carbon intensity of our portfolio by promoting electric mobility.

### OUR OPERATING FOOTPRINT

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

## OUR OBJECTIVES

**Reduce** our operating carbon footprint  
**by 50%**  
in 2030 vs 2019.

**Reduce** the carbon intensity of our car financing  
**by 50%**  
by 2030 vs 2020.

# Financing carbon footprint

## A DECARBONISATION OF OUR CAR FINANCING THAT CONTINUES

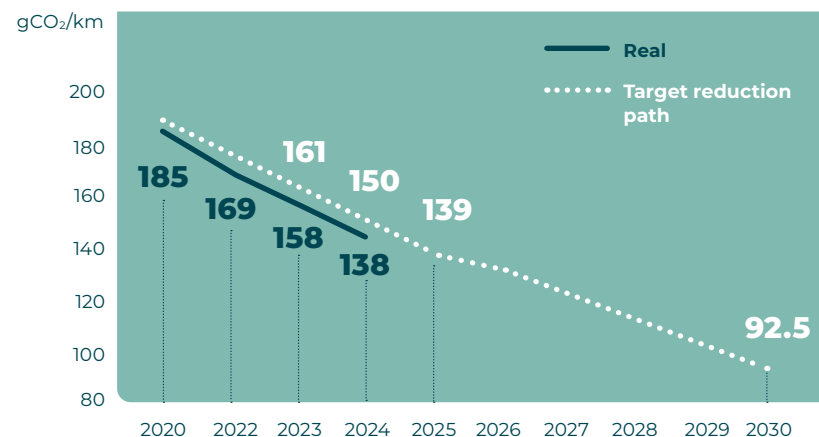
At end-December 2024, the carbon footprint of our car financing reached 138 gCO<sub>2</sub>/km, marking a significant reduction of 25% compared to 2020 (185 gCO<sub>2</sub>/km). This performance is also better than the target initially set for 2024 (150 gCO<sub>2</sub>/km), allowing us to be one year ahead of our trajectory to reduce financed emissions. This decrease is due to the continuous improvement of data quality and an increasing share of financing for low-emission models. CA Auto Bank and GAC-Sofinco play a key role in this dynamic by directing a significant share of their financing towards electric and low-emission vehicles. Through its partnerships with electric vehicle manufacturers, CA Auto Bank actively contributes to the transition towards more sustainable mobility. Its action thus accelerates the transformation of the car fleet financed by Crédit Agricole Personal Finance & Mobility and strengthens the impact of our low-carbon strategy.



**“By drawing on the financial expertise of CA Auto Bank and Drivalia, BYD is accelerating its development in Europe and contributing to the transition towards more sustainable mobility. This partnership allows us to offer tailored financing solutions to make electric vehicles more accessible and support the reduction of the sector’s carbon footprint.”**

**Alessandro Grosso**, Chief Executive Officer of BYD Italy

### Carbon footprint of our car financing



This trajectory includes a voluntary adjustment on CO<sub>2</sub> 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 from the Fraunhofer Institute conducted for the International Council on Clean Transportation (ICCT)<sup>(1)</sup>.

# 99%

of our global carbon footprint is linked to our financing

# 80%

of which is automotive financing

(1) Real-world usage of plug-in hybrid vehicles in Europe: a 2022 update on fuel consumption, electric driving, and CO<sub>2</sub> emissions.

# Operating carbon footprint

At the end of 2023, our operating carbon footprint was estimated at **113,019tCO<sub>2</sub>e** (scopes 1, 2 and 3, excluding loans granted), which is an increase of 10% compared to 2019. This increase can be explained by:

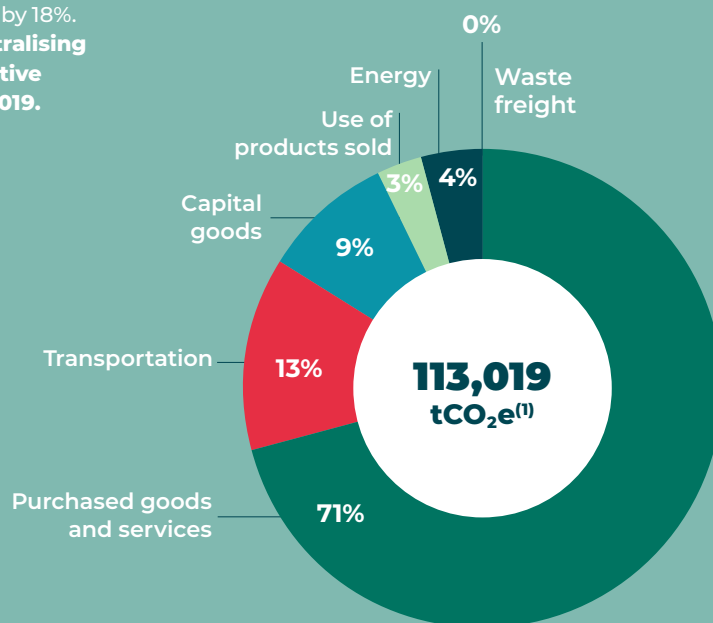
- the broadening of the scope of analysis (+5%),
- the impact of inflation (+8%),
- the evolution of our activities (+14%).

At the same time, in-depth work was carried out to improve the emission factors used by specifically interviewing our main suppliers. This helped reduce our footprint by 18%.

**At constant structure and neutralising inflation, we recorded an effective reduction of 3% compared to 2019.**

**1%**  
of our global carbon footprint is linked to our operations.

In line with our commitments, we are continuing our efforts to respect our reduction trajectory with the objective of a reduction of 25% by the end of 2025 and 50% by 2030. This reduction will involve optimising business travel, favouring more sustainable alternatives, as well as strengthening our actions in terms of energy efficiency and responsibly selecting our suppliers.



<sup>(1)</sup> ADEME carbon review methodology.



## SUPPORTING PROJECTS TO HELP DECARBONISE ACTIVITIES

Since 2021, Crédit Agricole Personal Finance & Mobility has voluntarily committed to supporting projects that contribute to decarbonisation.

We support reforestation projects, labelled low-carbon by the Ministry of Ecological Transition, as well as agricultural transition projects in France, certified by the State and aimed at reducing the carbon footprint of farms. In 2024, this approach was reinforced with the support of new agricultural transition projects in France, selected via the CARBIOZ platform, developed by the Crédit Agricole Group and France Carbone Agri. Together, these actions represent 6,507 tonnes of voluntary carbon credits, which will be available in the coming years.

In addition, in Germany, Creditplus contributes annually to reforestation projects in Uganda. Sofinco in Spain is also engaged in similar initiatives.

# Our actions to reduce our operating carbon footprint



## Saving energy in our buildings

In Crédit Agricole Personal Finance & Mobility's offices, the indoor temperature is set at 19°C in winter, with no possibility of individual adjustment, and we have set fixed time slots for heating and air conditioning. In addition, we have set up automatic standby devices for equipment, programmed the switching off of outdoor lighting at night and installed low-energy light bulbs. We have also joined the RTE and ADEME EcoWatt initiative, which aims to modulate electricity consumption during peak demand. At Agos, solar films are installed in 55 of its branches in order to improve their thermal insulation.



## Reducing emissions related to our business travels

In France, we have the largest fleet of vehicles for Crédit Agricole Personal Finance & Mobility employees and, in order to implement the principles of sustainable mobility that we promote with our customers, all vehicles ordered from 1 January 2026 will be 100% electric with the aim of having a 100% decarbonised fleet by 2029. At the end of 2024, 23% of our fleet was already electric and the renewal rate of the fleet in electric vehicles was 74%.



## Committing to a more responsible digital environment

As part of the responsible digital approach launched by the Crédit Agricole Group in 2022, we have raised awareness and trained all our employees in France. This approach is based on five levers:

- awareness-raising and training of employees;
- measuring the carbon footprint and defining a reduction plan;
- eco-design;
- certification;
- digital accessibility.

# Our actions to reduce our operating carbon footprint



## Promoting more responsible purchasing

As part of the Crédit Agricole Group's overall policy, our approach to more responsible purchasing is based on sustainable and balanced relationships with our suppliers and partners. These relationships are governed by a purchasing charter, which applies not only to our calls for tenders but also to all our purchases. This charter includes selection criteria related to CSR performance, ensuring that the products or services purchased generate positive environmental, social and economic impacts throughout their life cycle. In addition, to ensure the effective application of this policy, we implement training courses for our employees.



## Valuing our waste

In 2024, 44,802 kg of waste were collected at our Massy site, distributed mainly between ordinary industrial waste (52%) and cardboard (38%). Thanks to efficient management, 48% of waste was sorted at source, allowing a balanced recovery between material (48%) and energy (52%). Doing this helped prevent the emission of 17 tonnes of CO<sub>2</sub>.

The waste collected represents the equivalent of 3,859 kWh of electricity generated or 7,296 reams of paper produced.

## Summary

# Assessment and ambitions for the coming years

## Ambition #1

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

% of new electrified vehicles financed (electric and hybrid)



% of new 100% electric vehicles financed



## Ambition #2

Making housing energy renovation accessible to as many people as possible

Production dedicated to energy renovation



## Ambition #3

Promoting access to more sustainable and second-hand products

Building new partnerships for more sustainable consumption



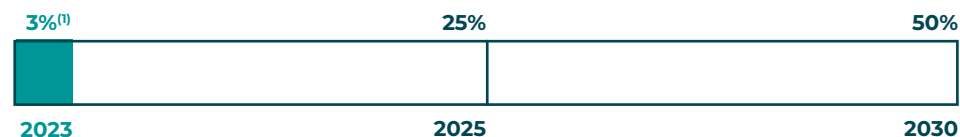
## Ambition #4

Reducing our operating carbon footprint and that of our financing activities

Carbon intensity of vehicles financed in gCO<sub>2</sub>/km



% reduction in operating emissions vs 2019



(1) At equivalent scope and neutralising inflation.

# STRENGTHENING COHESION AND SOCIAL INCLUSION

**Ambition #5**

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

**p.33**

**Ambition #6**

Supporting our most vulnerable customers and raising budgeting education awareness

**p.36**

**Ambition #7**

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

**p.39**

**Ambition #8**

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

**p.42**

**Focus on the issues****Jean-Louis KIEHL**

President of the CRÉSUS Federation

**ABOUT THE CRÉSUS**

**FEDERATION:** Created in Alsace in 1992, the CRÉSUS Federation (Regional Chambers of Social Overindebtedness) – recognised as a public utility – works to prevent overindebtedness, support people in financial difficulty and promote budgeting inclusion through mediation, education and support actions in close collaboration with public institutions, social actors and businesses.

[www.cresus.org/](http://www.cresus.org/)

**In a context marked by rising inequalities and the increasing fragility of certain groups, financial inclusion takes on a key dimension. Jean-Louis Kiehl, President of the CRÉSUS Federation, shares his expertise on current challenges and the importance of support, upstream of disruptive situations.**

In recent years, economic and social developments have highlighted increasing tensions: persistent inflation, difficulties in accessing housing, intricate support systems, etc. These realities have a particular impact on young people, single-parent families, seniors and those in precarious employment. These are often invisible obstacles – a lack of awareness of rights, a problem of budgetary management, a lack of anticipation – that precipitate the difficulties. Identifying moments of life at risk of tipping over, as well as the most effective means of publicising and using existing solutions, becomes essential to avoid or limit budgetary problems. Faced with these challenges, it is necessary to build targeted, legible and accessible support based on prevention and autonomy.

In addition, budgeting education is fundamental to better understand the economic environment, make informed choices and strengthen the capacity of everyone to act sustainably. Supporting vulnerable groups also involves mediation with creditors,

early identification of risky situations and support for mobility to promote professional integration: all these levers must be mobilised in a complementary way. Vulnerability and resilience are now at the heart of public debates, as they underpin risk prevention strategies (environmental, health, economic, ecological). Improving the financial resilience of the most vulnerable in France means not only responding to immediate crises but also developing policy space to anticipate and absorb future shocks.

Many initiatives show that appropriate support can give everyone back the power to act in the face of financial difficulties. If we act together: associations, public institutions and businesses each have a role to play. The collaboration between CRÉSUS and Crédit Agricole Personal Finance & Mobility illustrates this synergy, combining early detection of vulnerabilities, contract design and awareness-raising actions. The aim is to provide the best possible support to people in difficulty, and to provide them with concrete tools: learning how to manage a budget, how to consume differently, and how to exercise their rights. Vulnerability is not inevitable. The budget, when understood and controlled, becomes a lever of autonomy, an essential condition for regaining one's place in society.

**In France in 2024**

# 4.3m

estimated to be financially vulnerable (Banque des Territoires).

# 10.8 %

increase in overindebtedness cases compared to 2023 (Banque de France).

# 27

associations grouped within the CRÉSUS Federation.

# 210

local centres.

# 600

volunteers involved.

## Ambition #5

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



## OUR STRATEGY

### ADAPT TO DIFFERENT BORROWER PROFILES

Making credit more accessible means:

- Making the offer available through all channels, in a simple way;
- Reaching as many customers as possible considering their situation;
- 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 aligned with the specific needs of borrowers.

## OUR FUNDAMENTALS

- A model based on **social utility and universality**.
- A presence in **22 countries** to support our clients, everywhere.
- The ability to **innovate and adapt** to meet evolving market needs.

## Listening to our stakeholders



**Cristina Toma,**  
Head of Credit Modelling  
Crédit Agricole Personal  
Finance & Mobility

“Open banking allows credit to be accepted and distributed more quickly, while limiting the risk of fraud and promoting banking inclusion.”

## Our action



 PERSONAL FINANCE  
& MOBILITY

 AUTO BANK

 Sofinco 

 Sofinco 

 Agos

 CreditPlus

 Credibom

### **OPEN BANKING: A LEVER FOR ACCESSIBILITY AND TO CUSTOMISE CONSUMER CREDIT**

Open banking is gradually being rolled out across all our entities and is transforming customer experience and solvency analysis. With the consent of our clients, we securely access their banking data in order to better assess their situation and better customise our financing solutions. This fully digitalised approach also facilitates faster decision-making, enabling verification and credit granting in a matter of minutes, while ensuring secure and responsible management.

#### **Open banking is also a lever for financial inclusion.**

By considering alternative data – such as energy bill payments or rental histories – it makes it possible to assess the creditworthiness of people excluded from traditional credit channels. This approach broadens access to financial services, giving these audiences the opportunity to benefit from loans or banking products they would not otherwise have been able to access. In addition, a project to integrate ESG criteria at the heart of our offerings will better support our clients in their transitions.

## Our other actions to make credit more accessible



**Sofinco**  **Agilauto**  **CA AUTO BANK**  **DRIVALIA**

### For a more inclusive digital world

In a world where digital accessibility is a key issue, Sofinco and Agilauto in France are reinforcing their commitment by adapting their websites to ensure a smooth and fairer navigation with solutions dedicated to people with disabilities. In partnership with Acceo, they offer instant transcription and sign language video interpretation for deaf and hard of hearing people. Contentsquare, meanwhile, allows display adjustments to improve the experience of visually impaired users. CA Auto Bank and Drivalia are also engaged in a proactive approach to digital accessibility. These entities are committed to adopting advanced standards to make their websites accessible to all. This initiative is consistent with Crédit Agricole Group standards and international regulations such as the European Accessibility Act (EAA) and the Italian “Legge Stanca” law.



**Sofinco**  **Credibom**  **Agilauto**  **PARTAGE**

### Facilitating youth mobility

To support young people in their mobility, several solutions have been developed. In Spain, Sofinco offers a dedicated package to finance driving licences, while in Portugal, Credibom provides a tailor-made solution for the purchase of a first vehicle. In France, Agilauto Partage allows young drivers to rent a car from the age of 18, with only six months of licence, without additional fees or surcharges – unique conditions in the market.

**DRIVALIA**

### Abiliz: an unprecedented rental offer for people with disabilities

Drivalia Lease France, in partnership with NEWAV and Handynamic, offers Abiliz, the first leasing solution dedicated to people with disabilities. This initiative aims to improve access to mobility through the long-term rental of adapted vehicles.

**Ambition #6**

# Supporting our most vulnerable customers and raising budgeting education awareness



## OUR STRATEGY

### SUPPORTING OUR CUSTOMERS IN A RESPONSIBLE WAY

The need to take consumer protection measures is inherent in the 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 towards our customers and to protect them in the event of a difficult situation or a risk. Supporting our customers and being responsible also means knowing how to refuse a loan for those who would not be able to repay it. It is to meet these protection requirements that we collect information during the subscription process. In 2024, in a context marked by multiple crises, we continued and strengthened our efforts in terms of prevention and support.

## OUR ACTION PLAN

1. Engaging in prevention and offering personalised support to vulnerable customers.
2. Raising awareness of budgeting education to avoid situations of overindebtedness.

## OUR FUNDAMENTALS

- Crédit Agricole Personal Finance & Mobility Code of Conduct
- The Crédit Agricole Group's ethical charter

## KEY FIGURE

**38,991**  
clients supported in 2024<sup>(1)</sup>.

(1) For Sofinco France, Agos and Credibom, with implemented client solutions.

## Listening to our stakeholders



**Michele Leone,**  
Head of Credit Prevention  
and Monitoring at Agos

**“A new way of staying close to the customer, understanding and anticipating their needs in order to act on a daily basis in their interest and that of the company.”**

## Our action



### **AGOS: PERSONALISED SUPPORT FOR CUSTOMERS**

Since January 2021, Agos has set up a unit dedicated to prevention, to ensure proactive and personalised follow-up of its customers, aiming to support them from the beginning to the end of the contractual relationship. Customers are contacted in order to offer them support measures providing them with more flexibility such as a deferral or breaks in monthly credit payments. Thanks to this initiative, around 2,000 customers receive personalised assistance each month, assessed through one of the highest net promoter scores in the sector. Agos uses advanced predictive models to detect early signs of difficulty and act proactively to protect customers and help manage a sustainable cost of risk for society.

## Our other actions to support and prevent



### Promoting budgeting education across Europe

**In France,** Sofinco is partnering with CRÉSUS to run budget education workshops for young people without jobs or training, to provide them with practical tools for effective budget management.

**In Morocco,** Wafasalaf is actively involved in educational programmes, in partnership with local associations such as INJAZ AL-MAGHRIB, to train volunteer advisers who educate young people on the principles of budget management and prepare them for the world of work.

**In Italy,** in addition to the historic budget education programme “ATUPERTU”, Agos organises every year the #WebGoodSchool, a virtual career guidance and budget awareness programme for high school students.

**In Spain, Portugal and Germany,** volunteer employees run a training programme on the themes of budget management and employment.



### In France: local support with the Customer Support Agency

Supporting customers in precarious situations is embedded in our DNA. Since 2013, the Customer Support Agency has played a key role in the early detection of signs of vulnerability and the implementation of appropriate solutions. In addition, in partnership with Crédit Agricole's Points Passerelle and the CRÉSUS association, awareness-raising and prevention actions are being carried out to combat overindebtedness.



### Facilitating access to care

Credibom is continuing its partnership with Medicare (the leader in healthcare services in Portugal) by offering all its customers access to a defined number of medical examinations and consultations over a period of 12 months at a reduced price. In 2024, 9,518 contracts were active, allowing customers to benefit their family (spouse/child), totalling 30,560 beneficiaries.



### Insurance to bounce back after a job loss

In partnership with INT00, the Italian leader in reclassification, Agos supports its clients to quickly re-enter the labour market in the event of job loss. If they have subscribed to the job loss option with their creditor insurance, they receive help with establishment of a professional project, skills analysis, CV writing, using social networks, developing research techniques, developing a professional network, interview simulations and access to a job grant.

## Ambition #7

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



## OUR STRATEGY

### BUILDING A WORK ENVIRONMENT FOR ALL

Acting for equal opportunities means committing to gender equality and embracing diversity in all its forms. We implement agreements that set a favourable 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 the Crédit Agricole Group'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, people with disabilities and senior workers, to ensure successful integration into the company and optimal working conditions for all.

## OUR ACTION PLAN

1. Being recognised as a responsible employer.
2. Committing to diversity.
3. Developing gender parity.
4. Supporting young people.

## OUR PROGRESS

# 30%

women  
at the GEC<sup>(1)</sup> on  
31 December 2024.

# 81%

of employees believe that  
Crédit Agricole Personal Finance & Mobility  
takes gender diversity into account  
in its teams<sup>(2)</sup>.



(1) Group Executive Committee.

(2) Data from the 2024 IMR survey.

## Listening to our stakeholders



**Laure Branchereau,**  
Transformation Manager  
at Agilauto

**“The Leadership au féminin experience was an opportunity for me to do some introspection work that allowed me to identify my levers. This has led me to leave my field of expertise in order to open up to new perspectives and to establish my professional ambitions.”**

(1) Lyte University Business School Study, Montaigne Institute Report, Deloitte Study "Diversity and inclusion: how to make inclusion a lever for transforming organizations?" (January 2020), ILO Report (2019), Financial Times Article (September 2020), Harvard Business School Study (2018).

## Our action



**CA** PERSONAL FINANCE  
& MOBILITY

### **GENDER EQUALITY, A COMMITMENT BROUGHT TO THE HIGHEST LEVEL**

The Group Executive Committee places gender parity at the heart of its strategy, convinced that balanced governance promotes performance, customer proximity and company attractiveness, as demonstrated by numerous studies<sup>(1)</sup>.

In 2024, a discussion among members of the Group Executive Committee led to three concrete commitments:

- identifying and supporting female talent at all levels,
- actively steering appointments and promotions to ensure balance,
- increasing the number of women in the succession plans of the management committees.

These commitments, presented and monitored at the highest level of Crédit Agricole Personal Finance & Mobility, reflect a strong desire to accelerate gender diversity within our governing bodies.

## Our other equal opportunities actions



### Supporting young people in their journey

As part of its youth plan, the Crédit Agricole Group is collectively committed to welcoming and supporting young people. In 2024, Crédit Agricole Personal Finance & Mobility exceeded its target by nearly 20% by welcoming 595 young people. To support them throughout their journey, Crédit Agricole Personal Finance & Mobility organises, for example, an integration day and a perspective day for apprentices, to assist them in their job search at the end of their contract.

Furthermore, 116 students have been welcomed for a second-year internship, including young people from priority neighbourhoods, involving 130 employees through various formats: exchange days, observation weeks, thematic workshops, and live my life experiences. 10 middle school students from Roubaix also participated in a budgeting education workshop.



### Facilitating inclusion and raising awareness of disability

In 2024, 250 employees with disabilities worked for Crédit Agricole Personal Finance & Mobility, representing 9.93% of the workforce in France. On the occasion of the European Week for the employment of people with disabilities, Crédit Agricole Personal Finance & Mobility launched several awareness-raising actions to help better understand mental health disabilities. For example, 2 interactive theatre sessions allowed employees to get in touch with their situation and the Duoday event allowed young people from the Maison Perchée, an association that supports young adults with mental health disabilities, to discover our professions. In addition, Agos teamed up with Alkemy, a digital transformation specialist, and Auticon, a company employing autism consultants exclusively, to migrate its business programmes to a new data warehouse. Auticon is involved in development, optimisation and testing.



### Promoting gender diversity in the automotive sector

To attract more female talent and promote a more balanced representation in a sector that is still largely male-dominated, Agilauto and CA Auto Bank France have strengthened their commitment to gender diversity by forging a partnership with Wave Auto, an association that promotes the place of women in the automotive and mobility industries.

**Ambition #8**

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



## OUR STRATEGY

### BUILDING TOMORROW'S WORLD TOGETHER

Our Citizen Commitment Department structures and coordinates the initiatives we implement to respond to 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.

## FIRST YEAR OF COMMITMENT IN FAVOUR OF YOUNG PEOPLE IN THE TERRITORIES

Created in 2023 to strengthen our commitment to young people and inclusion, our For Youth endowment fund continued and expanded its work in 2024. In total, 17 associations were funded and nearly 1,000 young people were supported through programmes and actions for entrepreneurship, education, preparation for the jobs of tomorrow, inclusion and skill transfer between young people and seniors.



# Giving young people a chance to fulfil their potential



Created in 2023, For Youth is Crédit Agricole Personal Finance & Mobility's endowment fund designed to unite all Group entities around a common ambition: to support young people in their orientation and promote equal opportunities.

For Youth supports concrete actions in key areas: youth entrepreneurship, education, preparation for jobs of tomorrow, inclusion and intergenerational solidarity. Its approach is based on three strong levers:

- Alignment of the projects supported with the Group's strategic sectors (electric mobility, energy renovation, circular economy, artificial intelligence and technologies),
- The active mobilisation of employees through skills sponsorship,
- International scope for actions adapted to local realities.

The endowment fund is organised around a board of directors and a "Shadow Board", an advisory committee composed of 10 young people (3 internal and 7 external, with a gender parity). Its mission is to bring an innovative vision rooted in the realities of young people to guide the actions of the For Youth fund.

"Les après-midi For Youth" are professional meetings between young people and company employees, organised as part of the "J'agis" programme. These events, in partnership mainly with the Camplus association, allow young people to discover different professions and work on their professional posture. Since their launch in late 2023, 152 young people from priority areas have met with 39 employees of Crédit Agricole Personal Finance & Mobility. Rewarding exchanges for both young people and employees.



## For Youth in 2024

# 951

young people supported.

# 212

solidarity actions.

# 17

associations supported.

# 159

employees in France, or 6.4% of the workforce, have carried out at least one For Youth action.

## Listening to our stakeholders



**Teresa Vale,**  
Project Manager for the Dive  
for Cascais and Reciclaro initiatives  
at Movimento Claro

**“Thanks to Credibom’s support, the “Mergulha por Cascais” project – an initiative dedicated to raising awareness and preserving the marine environment in Cascais through scuba diving – has been strengthened and expanded. This financial support has made it possible to offer more scholarships to initiate new divers.”**

## Our action



### **A COLLECTIVE COMMITMENT TO SOLIDARITY-BASED CAUSES**

In 2024, the solidarity commitment of the Coups de pouce, in France, was extended to our international subsidiaries by becoming the Corporate Giving Program. This mechanism finances initiatives around four major themes (environment, health, inclusion and youth), based on the 34 projects proposed by employees and for which they are all called to vote to elect the winners. In 2024, more than 900 Crédit Agricole Personal Finance & Mobility employees took part in the vote, enabling 4 associations to receive financial support.

This collaborative process is also used to select the association that benefits from the salary rounding scheme in France. In 2025, Handi'Chiens, an association that trains assistance dogs for visually impaired individuals, will benefit from the donations collected.

## Our other actions for solidarity causes



CA PERSONAL FINANCE & MOBILITY CA AUTO BANK Agos  
Credibom DRIVALIA

### Acting locally with skills sponsorship

Solidarity and commitment are fundamental values for us, which is why we were one of the first Crédit Agricole Group entities to launch the “J’agis” skills sponsorship programme. In France, it allows employees to dedicate up to 5 days a year to sponsorship missions with associations. In Italy, employees of CA Auto Bank, Drivalia and Agos have been participating in the “Volontari di Valore” (“Value Volunteers”) project since 2021. Developed in partnership with Save the Children, this initiative aims to combat digital illiteracy and to raise awareness among younger generations about the issues of sustainable development, children’s rights and online safety. In Portugal, “Just a change” helps to rebuild houses for people in precarious housing situations and without the means to improve their quality of life on their own. The work includes demolition work and painting. Since 2024, more than 40 employees have directly participated in the reconstruction work.

### Credibom

#### Supporting the children of our employees

Since 2022, Credibom has been running a programme to support the children of its employees as they enter university. In 2024, 5 students received a scholarship worth 1,000 euros to cover their tuition fees.



### Agos

#### Reviving urban spaces

With the Parco Agos Green & Smart project, Agos is rehabilitating often degraded green spaces into user-friendly, modern and multifunctional spaces. The project, which is part of the Agos for Good programme, is based on four pillars: nature, technology, sport and urban art. Seven parks have now been restored in the heart of Italy (Rome, Lucca, Turin, Lecce, Milan, etc.). In collaboration with local associations, they offer a programme of various events that combine sports, arts and territories.



#### Committing to professional integration in Morocco

Wafasalaf, in partnership with INJAZ AL-MAGHRIB, has trained 7,000 students in entrepreneurship, preparing them for the job market. By investing in the education and integration of young people, the company is demonstrating its commitment to contributing to human development in Morocco.

## Summary

### Our ambitions → Progress at end-2024

#### Ambition #5

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

#### Tailored solutions to meet the mobility needs of young people in Europe:

**Spain:** Driving licence offer by Sofinco.

**Portugal:** Tailor-made solution for buying a first vehicle via Credibom.

**France:** Easy access to car rental for young drivers with Agilauto Partage.

#### Ambition #6

Supporting our most vulnerable customers and raising budgeting education awareness

**38,991** clients supported in France, Portugal and Italy

#### Ambition #7

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

#### Gender equality index

**88/100<sup>(1)</sup>**

#### Women executives<sup>(1)</sup>

**30%** women executives in the Group Executive Committee

**18%** women among senior executives

#### Disability

**9.93%**

of employees with disabilities<sup>(1)</sup>

#### Ambition #8

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

#### Share of employees who have completed at least one volunteer activity

**13.2%** or **333 employees** of Crédit Agricole Personal Finance & Mobility France

(1) In France, 2024 data.



# ETHICS AND GOVERNANCE

# ENSURING ETHICAL AND RESPONSIBLE BUSINESS CONDUCT

**Ethics and compliance are the framework within which we conduct our business. They set clear requirements for accountability, transparency and risk management. Their implementation relies on rigorous governance, which ensures the effective implementation of our commitments at all levels of the company.**

## Ethics and compliance

Our activities are based on a clear and demanding reference framework that guarantees our regulatory compliance while affirming our ambition: to make ethics a real lever of trust, performance and positive differentiation. To structure this approach, we rely on 3 complementary tools that concretely reflect our values and commitments

### The Crédit Agricole Group Ethics Charter

The Ethics Charter, common to the entire Group, defines our founding values – proximity, responsibility and solidarity – as well as the principles of action that guide our relationships with all our stakeholders. It expresses the collective ambition to act with integrity, in the interest of our customers and society.

### Crédit Agricole Personal Finance & Mobility Code of Conduct

Our Code of Conduct implements the commitments of the Ethics Charter. It specifies the rules of behaviour to be adopted on a daily basis in our relationships with customers and suppliers, in the context of social and environmental responsibility, the fight against corruption and the protection of the Group's reputation. This Code applies to all employees and is a guide to act with exemplary, transparent and vigilant behaviour.

### The FIDES Corpus

The FIDES Corpus is the Crédit Agricole Group's reference code for compliance. It gathers notes of procedures that identify the rules applicable to entities, managers and employees, while reflecting regulatory changes. Each entity must implement this corpus according to its own organisation, ensuring compliance with these standards, even in countries where local regulations are less restrictive. The FIDES Corpus thus guarantees the harmonisation of compliance practices and the raising of the level of requirements in all our establishments.

## Governance

Governance of business conduct is ensured by the Group's management bodies and internal control functions.

**The Group Executive Committee and the Board of Directors** are regularly informed of sensitive ethical issues, significant alerts and any deviations from the Code of Conduct.

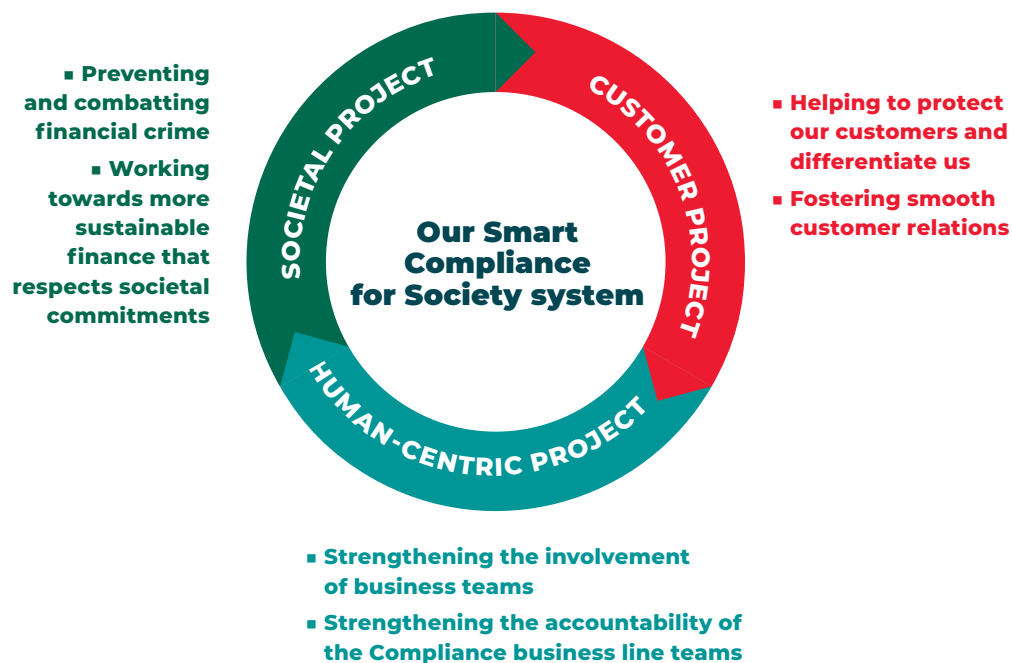
**A multi-disciplinary team** (Compliance, HR, Legal, Sustainable Development) is responsible for operational management, updating the Code of Conduct and monitoring its correct application.

**Managers** are responsible for fostering an ethical culture within their teams, relaying instructions and dealing with weak signals.

Executive remuneration takes into account qualitative objectives relating to compliance, exemplary management and respect for ethical commitments. These criteria are included in annual appraisals, along with financial targets.

# ESTABLISHING ETHICS AND COMPLIANCE IN OUR CORPORATE CULTURE

**The Smart Compliance for Society system of the Compliance business line structures our approach to compliance around three priorities: integrating regulation into business practices, disseminating a strong ethical culture and strengthening our societal impact.**



## **Raising awareness and training employees as concerns ethics**

To ensure exemplary conduct at all levels of the company, the awareness and training of our employees is essential. This is why, in accordance with the Crédit Agricole Group's requirements, we ensure that all our teams receive regular training in the principles of ethics at work.

## **2 major mechanisms are deployed to anchor this ethical culture:**

- **"Ethics at work" training**, which recalls the fundamental principles and rules of good conduct to adopt in the practice of our professions;
- **the annual "Ethics & You" quiz**, which is an interactive questionnaire based on concrete situations inspired by the daily lives of employees. It helps to strengthen ethical reflexes by illustrating good practices with concrete cases.



**In 2024<sup>(1)</sup>**

**99.5%**

of employees had taken the "Ethics and Professional Conduct" training course.

**86%**

of employees had completed the annual "Ethics & You" quiz.

(1) At Crédit Agricole Personal Finance & Mobility in France

# MANAGEMENT AND ACCOUNTABILITY

**We deploy concrete measures to guarantee ethics, compliance and transparency on a daily basis, and thus provide a clear framework to secure our activities and bolster the confidence of all our stakeholders.**

## SIGNALLING DEVICE

We have set up a reporting system accessible to all employees and external stakeholders. It reflects our desire to encourage people to speak up, to quickly detect situations at risk, whether they be inappropriate behaviour, pressure or breaches of our internal rules or regulations. Based on the principles of independence, confidentiality and whistleblower protection, this secure mechanism is fully in line with our culture of integrity and transparency. It guarantees everyone the opportunity to express themselves without fear of reprisals, while ensuring rigorous follow-up with regular information to the Group Executive Committee and the Board of Directors. This system is in line with the legal framework in force, in particular the Sapin II law in France and the European Directive 2019/1937, which define the rights, protection and obligations regarding whistle-blowing.

## PROTECTION OF PERSONAL DATA

Within the framework of the GDPR (General Data Protection Regulation), we have formalised our commitments through a dedicated charter, guaranteeing an ethical, transparent and secure use of data, based on clear principles: usefulness, loyalty, security, ethics and control by the people concerned.

These principles guide all our employees in their activities, with the support of the Data Protection Officer (DPO) and internal referents. We also conduct awareness-raising and have rigorous procedures to prevent inappropriate or unauthorised use. Everyone is responsible for enforcing these rules to guarantee the fundamental right to privacy.

## A RISK MANAGEMENT PROCESS FOR NEW PRODUCTS OR ACTIVITIES

Before any market launch, each new product, service or activity undergoes a NAP process (new products, new services, new activities). This internal evaluation system makes it possible to analyse the associated legal, operational, ethical and regulatory risks, by involving the company's key functions (compliance, legal, risks, business lines, etc.). It ensures that any commercial innovation is in line with our commitments to security, transparency and accountability to our customers and stakeholders.



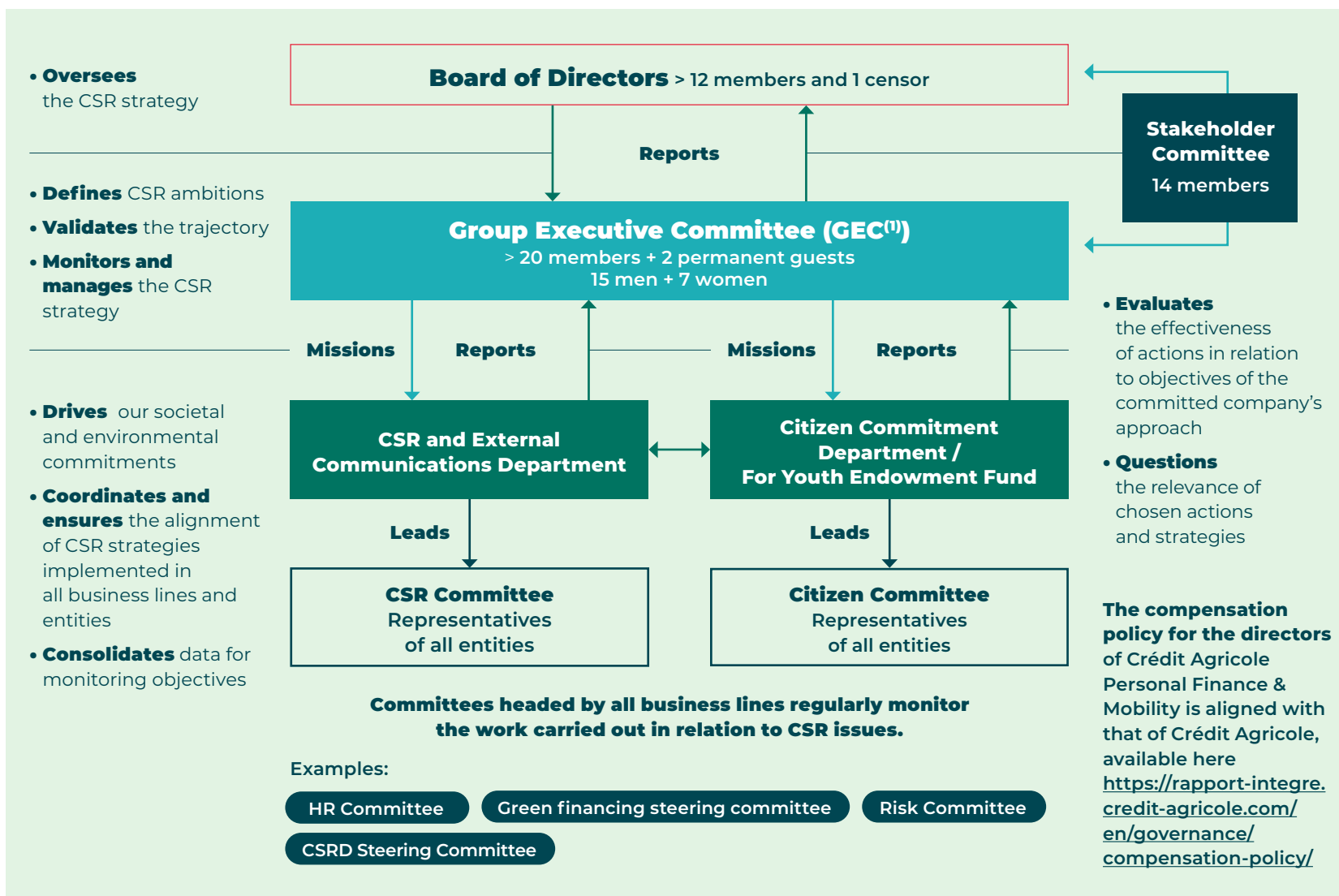
## A zero-tolerance policy for corruption and influence peddling

Since 2011, the Crédit Agricole Group has implemented an anti-corruption management system. This system has been ISO 37001 certified since 2016 and Crédit Agricole is the first French banking group to have been certified. At Crédit Agricole Personal Finance & Mobility, this certification was renewed in 2024.

This management system aims to guarantee transparency and loyalty to clients, contribute to the integrity of the financial markets, preserve the Group's reputation, prevent the risks of criminal, administrative and disciplinary sanctions and fight against fraud.

# STRUCTURED CSR GOVERNANCE AT THE SERVICE OF OUR ACTION

**CSR is fully integrated into the governance of Crédit Agricole Personal Finance & Mobility. Directly managed by the Group Executive Committee (GEC), it relies on the CSR Department and the Citizen Commitment Department to coordinate actions across all business lines and entities.**



(1) GEC : Group Executive Committee.



## PERSONAL FINANCE & MOBILITY

### RETAIL BANKS



### PERSONAL FINANCE



### MOBILITY



### INSURANCE AND SERVICES



Agos

Credibom

CreditPlus

Sofinco

CRÉDIT AGRICOLE  
CONSUMER FINANCE

Wafasalaf  
Wafasalaf

广汽汇理汽车金融  
GAC-SOFINCO AUTO FINANCE

广汽汇理租赁  
GAC-SOFINCO LEASING

SMART CONSO  
Crédit Agricole & LCL

Agilauto  
GROUPE CRÉDIT AGRICOLE

Agilauto  
PARTAGE

AUTO BANK

DRIVALIA

LEASYS

Hiflow

FOR YOUTH  
FONDS DE DOTAION  
CRÉDIT AGRICOLE  
PERSONAL FINANCE & MOBILITY

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