



Impact and Performance Report

2025

Cofidis Group



Edited by Cofidis Group.

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With heart, commitment and impact.

2025 was a particularly challenging year.

How would you sum up the last 12 months for Cofidis Group?

2025 confirmed just how unstable, unpredictable and complex our environment has become, economically, politically and socially. As our business is directly linked to the real economy, we feel the effects of market shocks very quickly. Despite this context, **the group managed to demonstrate a genuine capacity for resilience and adaptability.**

Synergies with Crédit Mutuel Alliance Fédérale and our subsidiaries played a key role in bolstering our collective momentum and confirming the strength of our business model. This **ability to act swiftly and in unison, to test, measure, adjust and anticipate** market developments remains a major strength for Cofidis Group.

How would you describe the group's strategic direction today?

More than ever, our focus is on a **long-term vision**: to build profitable, sustainable and meaningful growth. This involves continuing to develop our subsidiaries in Central Europe, constantly adapting our operations in Spain, and strengthening Monabanq's position within the group and within Crédit Mutuel Alliance Fédérale's digital strategy.

But beyond development issues, we want to continue to uphold what makes Cofidis Group unique: **a deeply personal customer relationship**, recognised across all the countries where we operate. Whatever technological advances may bring, **people will remain at the heart of our model.**

How does the mission-driven company status influence the group's decisions?

Being a mission-driven company drives us to make decisions that fully take into account social, societal and environmental issues. **This is a natural extension of the way we have always managed the group's strategy**: taking a long-term view and building lasting relationships with our customers, partners and employees. Sustainability and profitability are not mutually exclusive: they go hand in hand if we are to build a **strong group** capable of making a **positive impact** over the long term.



Gilles Sauret,
Chair of the Cofidis Group
Management Board.

What sets Cofidis Group’s culture apart today?

Cofidis Group is a **people-focused** organisation. From the very beginning, we have been building long-term relationships, with a particular focus on employee engagement and the quality of our customer relationships.

The group has grown, diversified and become more complex, but we have retained this culture based on commitment, simplicity and performance. Our corporate mission, **Value for Humans**, embodies precisely this desire to provide a shared, simple and unifying framework for all our employees, regardless of their role, country or subsidiary. **“Working together” creates a collective value that is stronger and more robust than the mere sum of its parts.**

The transformation of Cofidis Group is also underpinned by the connections formed with its employees, customers, partners and local communities. What does the concept of connection mean to you?

Connection is what enables us to work together. It is the ability to combine expertise, cultures, experiences and energy so that we can achieve more together. I have always been convinced that our strength would come from our ability to foster a sense of collective purpose among the men and women in the group.

What are the main challenges for the group over the next three years?

Ongoing instability and multiple crises represent our greatest challenge. This means we have to make quick and appropriate decisions, while maintaining a long-term perspective.

Our second challenge is that of **profitability**. The consumer credit market is not highly profitable. However, it is a profession that is fundamentally useful and deeply rooted in our customers’ daily lives, both in their projects and during difficult times. That is also what makes it so valuable.

Finally, we must continue to **improve our operational efficiency** while keeping people at the heart of our model. The trust placed in our employees, their commitment and their ability to grow alongside the group are key to meeting the challenges ahead.

What we are currently facing is challenging, but it is also proof of our ability to adapt and build a future. As long as we are able to reflect on our own actions, engage in dialogue and move forward together, we will be able to build a **positive shared future** for the group.

That is why I would like to say to all our employees and partners that I have every confidence in our ability to rise to the challenges that lie ahead, together, with the renewed confidence of Crédit Mutuel Alliance Fédérale.



**Profitable growth,
operational
performance,
sustainability.**

Over to...

Nicolas Wallaert, Chief Executive Officer of Cofidis Group.

In a particularly demanding economic, technological and social climate, our transformation needs fresh impetus. In 2025, the priority was to begin structuring the business around three interdependent pillars: profitable growth, operational performance and sustainability.

Structuring governance

We reviewed Synergie's governance to ensure that each of our subsidiaries receives close support tailored to its specific challenges, while ensuring that they remain aligned with the group's strategy. There are now more instances of **operational cooperation**, particularly with our French subsidiaries.

"A pure-play financial services provider"

Our transformation depends on our ability to **innovate**. Cofidis Group is now a deeply technology-driven company: over 90% of our loans are processed online, and we handle millions of digital interactions every year, including through a single API for our nine countries. For the past eight years, we have been supporting Amazon in Europe, demonstrating our ability to deliver simple, seamless and effective solutions.

But behind the technology, there are, above all, men and women who are dedicated to serving our customers. We pride ourselves on being a model **that is 100% human and 100% digital**, in which technology enhances the quality of the relationship without ever replacing the human touch. This commitment to excellence in customer relations is one of the key hallmarks of our identity.

A new Sustainable Impact Department

The year was also marked by the creation of the Sustainable Impact Department.

Our aim is clear: to ensure that economic performance goes hand in hand with social and environmental responsibility. We aim to 'help our customers make informed choices' and 'guide them' towards more sustainable consumption. This translates into a commitment to providing them with ever greater support in their life plans, for example by funding sustainable transport solutions or energy-efficient renovations, as well as making financial education a means of empowering them to make more informed decisions.

From vision to reality

What makes me particularly proud this year is to have seen this vision become a reality, in just a few months, within a group that carries out work of immense value, at the heart of its customers' daily lives and projects. By the end of 2025, the group was already well on its way along this new path, with a **more unified vision, stronger synergies** and a **shared ambition**. I would like to take this opportunity to sincerely thank all the teams who, each in their own way, have contributed to this positive momentum.

The future: driving progress through innovation

In 2026, our priority will be to accelerate our **profitable growth** in France and across Europe, to facilitate and accelerate the adoption of new technologies, particularly artificial intelligence, and to fully bring our new corporate mission, **Value for Humans**, to life. More than just a project, it is a shared vision that underlines our commitment to working even more closely as a group, guided by our three core values: commitment, performance and simplicity.



About us





Cofidis Group



3 brands



9 countries

-  Belgium.
-  Spain.
-  France.
-  Hungary.
-  Italy.
-  Poland.
-  Portugal.
-  Czech Republic.
-  Slovakia.

1 EEIG
synergie

5 businesses

1. Online credit.
2. Credit repurchasing.
3. Insurance.
4. Online banking.
5. Multiple payment solutions.

6,650 employees.

15 subsidiaries.

12,235,110 customers.



EcoVadis
Silver Medal
Cofidis
+6 pts vs 2024.

Financial and non-financial performance

€23,193m

Gross outstanding loans.

+9.95% vs 2024.

€1,644m

Net banking income.

+13.07% vs 2024.

Social

7.7%*

employees with disabilities.

11%

employees over 55.

93%

employees on long-term contracts.

64%

women employees.

62

nationalities.

Societal

90

charities supported in Europe.

82%

of employees declare Cofidis Group is a really great place to work.

(2025 Great Place to Work Survey).

Environmental

-28%

between 2019 and 2025

reducing the carbon footprint in areas such as energy consumption, refrigerant gas leaks, the vehicle fleet and business travel.

Data as of 31.12.2025.

*in France.

Executive Committee



Gilles Sauret*
Chair of the Cofidis Group Management Board.

Operational guidelines



Nicolas Wallaert*
Chief Executive Officer of Cofidis Group. General Manager Cofidis France.



Amandine Montac
Chief Executive Officer of Monabanq.



Alessandro Borzacca
Managing Director, Cofidis Italy.



Céline Motte
Managing Director, Cofidis Spain.

Corporate management



Vincent Laurin*
Head of Finance, Risk and Legal.



Olivier Kling
Head of Development and Customer Experience.



Katia Caniot
Director, Human Resources and Communication.

Supervisory Board

The mission of the Supervisory Board is to ensure proper group operations and keep shareholders informed.

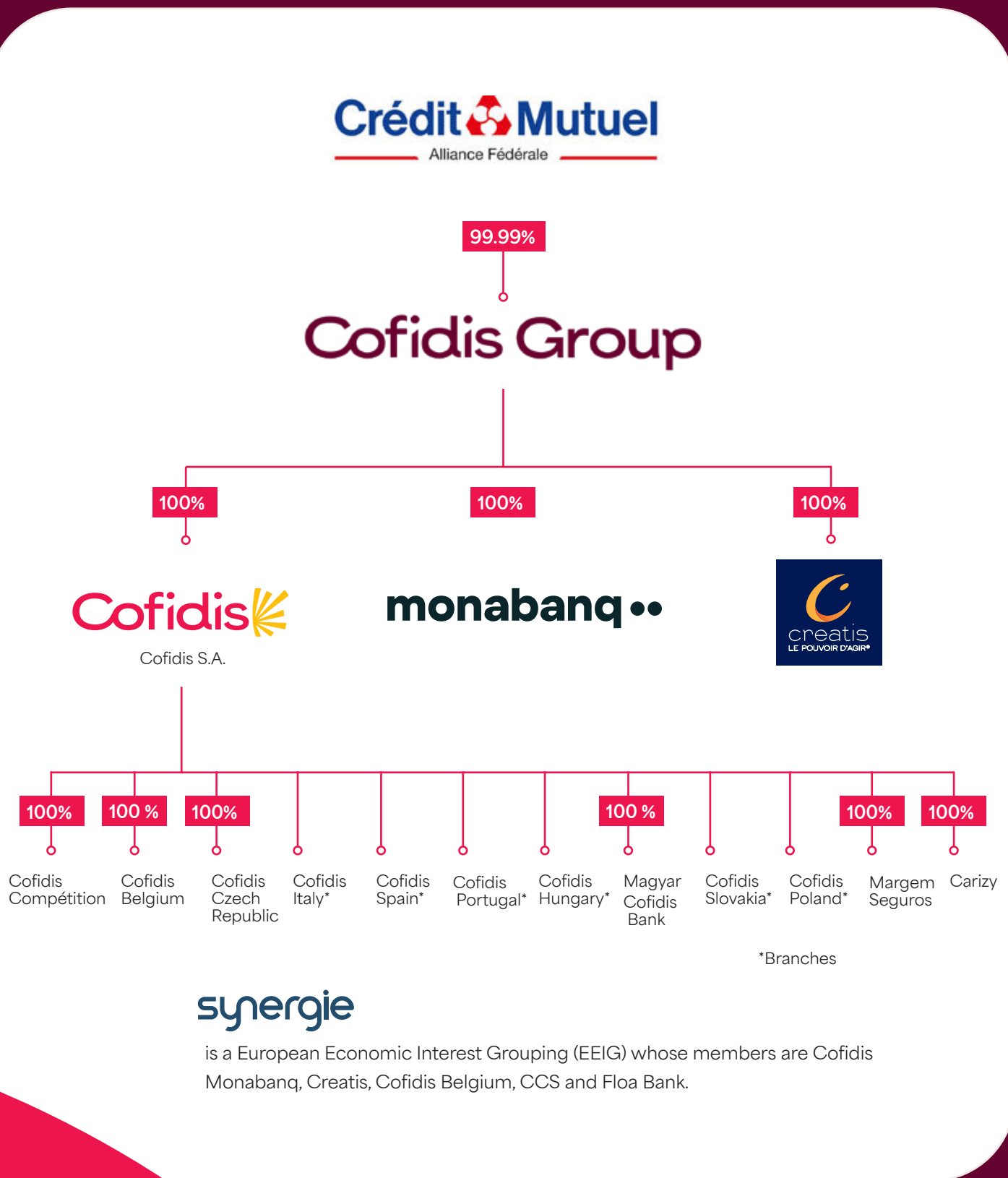


Daniel Baal
Chairman of Crédit Mutuel Alliance Fédérale and Chairman of Cofidis Group Supervisory Board.

Alexandre Saada
Vice-Chairman of the Supervisory Board.

Marie Laure-Barthelemy, Isabelle Ferrand,
members of the Supervisory Board.

Governance overview





Value for Humans, reflecting the group's transformation.

To support our transformation in a constantly changing environment, we have updated our corporate vision. Value for Humans now provides a clear, shared framework for the entire group, placing usefulness, performance and people at the heart of our development.

Cofidis Group became a mission-driven company in 2024.

The world is changing rapidly, as are the challenges we face and the expectations of our stakeholders. Sustainability, social and environmental impact have become priorities on a par with economic performance.

Against this backdrop, in 2024 Cofidis Group decided to become a mission-driven company (*Entreprise à Mission*). This major decision reflects our commitment to making an even greater contribution to society by ensuring our actions follow a measurable and sustainable path.

Supporting our transformation.

To support the group's growth and development across Europe - driven in particular by our increased strength and maturity in our markets - and to reinforce our commitments, we have drawn up a new corporate vision: **Value for Humans**.

It reaffirms our identity as a strong, people-oriented and high-performing group, and reflects our ambitions and shared vision.

It has been designed with clarity and simplicity in mind, to be shared and embraced by everyone. It reflects what brings us together: a culture of teamwork, genuine human connection and a commitment to combining sustainability with performance.

Our project is built on three pillars:

Acting as a group

Being useful

Human and high-performing



Value for Humans - three solid pillars:

Acting as a group

We are moving forward together, celebrating the diversity of our business lines and our locations. Cooperation is central to our functioning: it enables us to move forward together and turn our individualities into strengths.

Working together means working better as a team by embracing our differences.

Being useful

Usefulness guides our choices and actions. This is reflected in our ability to make a tangible and positive impact, both for our customers and for society.

Our status as a mission-driven company is a testament to this, enshrining our commitment for the long term and encouraging us to measure our impact beyond mere economic performance.

Being useful means measuring impact, not just intention.

Human and high-performing

In a constantly changing environment, we have made a clear choice: to put people at the heart of our decisions.

The performance of our financial services businesses depends above all on the men and women who make up our group. By balancing the need for results with a focus on the individual, we create the conditions for sustainable performance.

Human and high-performing means building a track record that stands the test of time.

Three values shared by everyone.

These pillars are based on values shared across the entire group:

commitment, performance and simplicity.

Value for Humans embodies this ethos. It is our way of being and operating, in our dealings with our employees, customers and partners. This project brings us together and sets us in motion, guided by a clear vision: to make people our priority, because they will always be our best guarantee of cohesion, performance and uniqueness.

A new brand platform, symbolising our transformation.

The evolution of our brand platform is part of an ongoing process. It supports both the group's transformation - particularly in relation to its commitments as a mission-driven company - and its aim to expand across Europe through our new corporate vision, Value for Humans.

Cofidis Group: unique journeys, a shared direction.

To reflect our evolution into a strong, people-oriented and high-performing group, we have updated our brand platform. It is part of our new corporate vision: to make credit and financial services truly accessible to everyone, and to contribute to a more sustainable society. It sets a clear direction for the group's development and reaffirms its role as a responsible European player with a shared ambition: to create sustainable value by putting people at the heart of every decision.

Beyond its visual expression, this identity reflects a collective vision: that of a group made up of diverse paths that intersect, complement one another and move forward in the same direction. It reflects the diversity of our individual strengths (business lines, brands, countries, areas of expertise), all brought together in pursuit of a shared goal at a European level.

A group identity that unites all our brands.

To support each of our brands, and in line with our new corporate vision, Value for Humans, we have collectively decided to evolve our brand identities in France and across Europe.

Cofidis was the first to update its policies.

This change reflects Cofidis' evolution as it continues its transformation by combining sustainable performance, customer service excellence and corporate responsibility. At the European level, the trend is reflected in a strategy of modernisation (notably the digitalisation of services) and the diversification of its activities. The aim is to strengthen its positions in France, Belgium, Italy and Portugal, while accelerating its expansion in Central Europe.



Cofidis

A new logo symbolising the Cofidis brand identity.

Building on its heritage, the Cofidis brand retains its iconic red and yellow colours, while giving them a warmer feel to convey a greater sense of approachability, energy and warmth.

Its symbol has evolved to become ‘**élan**’: an open, forward-looking form that embodies a spirit of movement towards others, clarity and a focus on each individual.

Combined with a clearer and more distinctive typeface, this change reflects the strength, trust and unity that underpin the group’s relationship with its customers.

The brand identity as a whole opens up a realm of visual and emotional expression that is modern, consistent and warm.

“This change in the Cofidis brand is not merely a cosmetic exercise.” It marks a significant step forward in the group’s organisational development and in the way we are establishing our position in Europe. “We wanted a brand that was more recognisable and consistent, one capable of supporting our growth and reflecting our priority: to offer useful, responsible and effective financial solutions that are closely aligned with the real needs of our customers and partners,” says **Gilles Sauret, Chair of the Cofidis Group Management Board**.

A phased roll-out across all our brands.

Launched in France, the rebranding initiative will be rolled out gradually across all our brands and in all our markets during 2026. It reflects a firm conviction: we are a strong group that embraces its role and ambition; a people-oriented and high-performing group that places relationships at the heart of its business model, whilst celebrating the diversity of the brands that make it up.

monabanq ●●

Monabanq, a new identity more accessible and digital.

After 20 years in business, and in line with the group’s momentum, Monabanq is modernising its brand image while retaining the elements that make it instantly recognisable. With an updated, more digital brand identity and a reimagined signature green to enhance accessibility, this evolution reaffirms Monabanq’s unique character through a strong promise: to put ‘people before profit’, by fostering a more human and committed relationship.

Sustainable Impact





Being a mission-driven company: committing to a profound transformation.

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From setting the framework to demonstrating impact.

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Expanding our sphere of influence and impact.

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A mission-driven company committed to five core missions.

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Actions undertaken in 2025.

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Education for financial well-being.

“ From setting the framework to demonstrating impact.

Cofidis Group remains steadfast in its commitment to its mission-driven approach, even as the **economic, social and regulatory landscape becomes increasingly challenging**, calling on committed companies to **persevere and continue to forge new, more sustainable paths within their industries**.

The Mission Committee has noted **genuine and structured progress in the mission-driven company approach** and its foundations are now robust. Missions have been established, commitments identified, frameworks finalised, indicators defined, governance structures put in place, and initial evidence audited across all missions. This vital evidence demonstrates that we are indeed living up to the ambitions set out in the strategy that underpins the mission; and this is true across the entire organisation, in every country and in every business line. The **12 commitments have been successfully implemented**, showing that the teams have genuinely embraced the approach and that a solid foundation has been laid; with a proven track record (to be reviewed in 2026) in commitments **relating to customer experience, employee inclusion, data ethics and the development of a carbon reduction strategy, where the relevant measures are now in place**.

The challenge now is to take the next step: moving from setting the framework to demonstrating measurable impact, with commitments that are smarter, more ambitious, more closely aligned with the core of the business model, and harmonised across the group.

The significant progress made in 2025 was made possible by a high level of commitment from the "Sustainable Impact" teams (strategy development, project implementation, on-the-ground presence, communication, listening, purpose...), **genuine involvement** from representatives of the Cofidis Group Executive Committee (Nicolas and Katia) during committee meetings and on the ground, a demanding, precise, challenging, enlightening and supportive presence from the members (both external and internal) of the Mission Committee, and, of course, responsible and local ownership by Cofidis Group's on-the-ground teams.

For all of this, **THANK YOU and WELL DONE!**
See you at the end of 2026, with even more evidence, impact and shared joy as we embark on this mission together.

Nicolas Hennon,
Chair of the Cofidis Group
Mission Committee.



Nicolas brings his experience as a passionate and committed leader to the Mission Committee, and hopes to support our efforts by offering his external perspective as a 'value creator'.



“ Expanding our sphere of influence and impact.”

2025 confirmed our conviction: we are now in the midst of a profound transformation, driven by the climate emergency and the expectations of our stakeholders.

The creation of the Sustainable Impact Department in September was part of this initiative. A genuine compass, it places sustainable impact at the heart of our strategy, our operations and our decision-making, drawing on close cooperation between our 12 entities across nine countries and our partners.

Our approach involves launching practical initiatives and then rapidly scaling up those that prove effective. It enables us to establish a common set of commitments, while allowing each entity the freedom to adapt its actions.

We therefore focus our efforts on areas where our impact is direct and measurable: **financial well-being, quality of life at work, the energy transition**, data efficiency and carbon footprint.

This transformation is based on four principles:

Identifying new avenues for action, **collaborating** with our stakeholders, **prioritising** high-impact initiatives and, finally, **demonstrating** the reality of outcomes through robust metrics.

I would like to extend my warmest thanks to our teams from all areas (business divisions, support functions, frontline employees, the community and the Sustainable Impact team) who drive these projects forward on a daily basis and turn them into tangible actions. As well as the Mission Committee, which provides us with support, advice and challenges, always in a supportive manner. **Their commitment shows that transformation becomes possible when collective will, governance and resources move forward in tandem.**

The road ahead remains challenging, but our conviction is clear: **sustainable performance is not a constraint; it is a prerequisite for future success.**

In 2026, our priority will be to transform our strategic direction into measurable and replicable impacts, so as to amplify what creates value for the business and for society. The foundations have been laid. It is up to us to continue learning, making progress and expanding our sphere of influence and measurable impact, with confidence and determination.

Valérie Delcourt,
Deputy CEO for Sustainable Impact at Cofidis Group.



A mission-driven company committed to five core missions.

In May 2024, Cofidis Group became a French *Entreprise à Mission* (mission-driven company). Under this framework, the group enshrined five missions in its articles of association, each linked to specific commitments.

Our five core missions and commitments.

Mission 1

Conduct our credit and financial services responsibly, and continuously improve the day-to-day experience of customers and partners alike.

Commitments

- 1.1 Support all our customers and partners in meeting their needs for immediacy and simplicity.
- 1.2 Support each of our customers throughout their lives, without discrimination, in good times and in difficult times alike.
- 1.3 Encourage our customers towards more sustainable consumption.

Mission 2

Be an inclusive group and continuously improve the employee experience.

Commitments

- 2.1 Provide equal opportunities for all our employees.
- 2.2 Promote the professional development and well-being of our employees.

Mission 3

Harness the power of technology and innovation for customers, partners and employees while respecting their privacy.

Commitments

- 3.1 Support our employees in keeping pace with technological developments and developing their data literacy.
- 3.2 Protect our customers' data and never sell it.

Mission 4

Contribute to the socio-economic development of our regions via our solidarity actions.

Commitments

- 4.1 Support young people to facilitate their training and entry into the labour market.
- 4.2 Support adults in difficulty to help them integrate into society and the workplace.

Mission 5

Actively support the ecological transition.

Commitments

- 5.1 Reduce our carbon footprint.
- 5.2 Reduce our plastic footprint.

Mission-driven company:

The status of a 'mission-driven company' is a designation awarded to companies that **incorporate social and/or environmental objectives** into their articles of association and adapt their operating practices to ensure these objectives are met. Beyond simply pursuing profit, a mission-driven company aims to **make a positive contribution to society or the environment**.

Source: <https://entreprendre.service-public.fr/>



The Mission Committee.

Challenge, decide and cooperate.

For its first full year of operation, the Mission Committee met **four times** in 2025 and took part in **dedicated workshops for each mission**.

Alongside the members of **the Executive Committee - Katia Caniot, Nicolas Wallaert and Valérie Delcourt**, since her appointment - these discussions provided an opportunity to **gain a better understanding of the realities of our business** in the current climate, to scrutinise our progress and to draft the Committee's opinion.

Over the course of these meetings, an **operating procedure** was developed, combining business news, insights from the organisations involved and analyses of practical issues. This framework fostered a rich and constructive dialogue with managers, helping to shape a shared vision of the path ahead for a common cause:

To be useful by helping people improve their well-being through more sustainable consumption.

The Mission Committee comprises: four external members, all of whom are volunteers, four internal members and a representative of Crédit Mutuel Alliance Fédérale. The Committee ensures that commitments are put into practice.



Nicolas Hennon

Chair of the Cofidis Group Mission Committee, Partner at Chapter-2.



Armelle Mougenot

Director of the Fondation des Possibles, shares her perspective on social and societal issues.



Quentin Badonnel

Senior Sustainability Manager at Grosvenor Property UK, shares his views on environmental issues.



Vincent Wisner

Chief Executive of Prophil, shares his views on the challenges of economic efficiency and contributing to the common good.



Yasmina Jamjam

Sales Advisor at Cofidis France.



Caroline Jouhaud

Entreprise à Mission Leader at Monabanq.



Typhanie Fournet

Head of Internal Communications at Cofidis Group.



Ruth De Monte

Business Consultant at Creatis.



Aziz Ridouan

Head of Corporate Affairs and Corporate Social Responsibility at Crédit Mutuel Alliance Fédérale.

Actions undertaken in 2025.

The actions undertaken in 2025 primarily served to lay the foundations, identify our key areas of focus and establish a common working framework for all entities within Cofidis Group.

Mission 1: Customer and partner experience.

Clearer and more informative communication.

Across all our subsidiaries, the content of the vast majority of our communications has been revised to make it clearer and more accessible, so that everyone can make informed decisions.

85% of the group's customers consider our communication to be clear. (Source: Kantar study)

Implementing tailored and inclusive solutions.

Cofidis Group offers a range of solutions to support our customers during difficult times. These schemes rely on dedicated committees and the involvement of all business units to protect customers and support their recovery.

This is particularly evident at **Monabanq**, which offers **products designed to help customers manage their finances effectively** (such as a card with a spending limit or a free service that caps spending and transfers funds between current and savings accounts) as well as social savings schemes (such as the 'Livret pour Agir' savings account, which allows customers to donate their interest to a charity). The range of solidarity-based schemes offered by **Cofidis** and **Creatis** has been expanded: **zero-interest or preferential-rate loans** for people with disabilities or those going through difficult times, **payment deferrals**, and a **solidarity-based debt recovery approach** involving advisers to identify cases of financial vulnerability.

Creatis' partnership with **Neoprets** makes it easier for people in financial difficulty to find a new lender.

Finally, in the subsidiaries affected by **natural disasters**, a scheme to defer monthly payments is activated, along with a dedicated customer support service to assist those affected.

Encouraging our customers towards more sustainable consumption.

Making energy-efficient renovation accessible.

Our group supports its customers in their **home improvement and energy transition projects** by making it easier for them to carry out renovations or install **renewable energy** systems. **Cofidis Belgium** continued to market its **Home Improvement** product (up to €50,000 at a preferential rate), while dedicated solutions were launched in **France**, both directly and through partners. **Cofidis Group** is also active in the renewable energy market in several European countries, supporting its customers' energy transition.

€622m in low-carbon financing in 2025 (energy-efficient refurbishment, renewable energy, low-carbon transport), up 13% vs 2024.

representing 5% of group financing, 23% of financing at Cofidis Poland, 14% at Cofidis Slovakia and 10% at Cofidis France.

Facilitating access to sustainable transport options.

Cofidis Group plays a leading role in **financing sustainable transport, particularly cycling**. With longstanding presence in the market in **Spain** and **Portugal**, we are now the market leader in bicycle financing in **France** (60,000 bicycles at zero interest over 2024 and 2025) and **Spain**, with affordable schemes already enabling tens of thousands of customers to purchase a bicycle. In **Belgium**, 1,000 bicycles were financed at zero interest. **The group is also developing services for used electric and hybrid vehicles** in **Poland, Slovakia** and **Portugal**, thereby helping to make more sustainable mobility accessible to as many people as possible.

Mission Committee opinion

The Mission Committee approved Mission 1, welcoming an ambitious transformation at the heart of the business model. The work undertaken helped lay a solid foundation, especially concerning the cross-cutting issue of clarity, now calling for more targeted actions. Supporting customers throughout their lives, informed by a study on financial literacy in Europe, helped define a strategy for Cofidis Group, based on a commitment to continuous improvement and constant vigilance. Finally, the introduction of a financing indicator designed to support the low-carbon transition of the group's customers is a key step, which must be accompanied by greater alignment between financial and non-financial performance to ensure the model's long-term viability.

Developing the circular economy.

Our group develops solutions that **extend the lifespan of products and equipment and encourage their reuse**. In several countries, such as **Spain** with **Option Plus** or **France** with **Cofidis Protect+** and trade-in offers, these schemes enable customers to **repair, refurbish or give their equipment a new lease of life**. This also helps to decarbonise our financing portfolio by promoting products with lower carbon emissions. In France, development of these services is supported by a dedicated **circular economy market manager** and partnerships, including membership of the **Circul'R coalition**, to accelerate growth in these solutions.

Mission 2: Employee experience.



Ensuring equal pay for women and men.

Remuneration is a key factor in ensuring fair treatment of employees. An action plan has been implemented to **address any discrepancies**, by category and age group. As such, no unjustified discrepancies exist within our group.

Promoting the inclusion of people with disabilities.

Disability can also lead to differences in treatment between teams. A **recruitment plan** has been put in place, along with **an initiative to raise employee awareness** of inclusion for people with disabilities. These measures are proving successful, as each organisation has appointed a disability liaison officer who is implementing their action plan. Best practices are shared on a regular basis, enabling the whole group to make progress in this area.

Employment of people with disabilities.

4.55%* at Creatis.

2.42% at Cofidis Spain.

9.55%* at Cofidis France.

>1.06% at Cofidis Hungary.

3.75% at Cofidis Italy.

4.05%* at Monabanq.

2.56% at Cofidis Slovakia.

6.69%* at Synergie.

4.03% at Cofidis Portugal.

> 1.79% at Cofidis Czech Republic.

Mission Committee **opinion**

Mission 2 demonstrates Cofidis Group's commitment to its employees, particularly through its efforts to promote inclusion of people with disabilities. This momentum, further strengthened by the status of mission-driven company, demonstrates the alignment between our values and our actions across all our entities, including those not subject to a regulatory framework in this area. Furthermore, analysis of the gender pay gap confirms the soundness of the group's practices. The Mission Committee recommends maintaining this vigilance while exploring new avenues for progress, particularly in the area of gender equality.

*BOETH URSSAF indicator as at 31 December 2025.

Promoting quality of life at work.

We are committed to supporting the professional development and well-being of our employees: all our organisations are certified as **Great Places to Work**®. A consolidated action plan at group level is being drawn up to maximise the impact of our initiatives.

Improving health in the workplace.

Beyond employee wellbeing, sustainable performance encompasses, more broadly, the improvement of health in the workplace: physical, mental and social health. To address these issues, a **Health, Quality of Life and Working Conditions committee** was set up at the group level. Specific measures have been defined for 2026.

Perceptions of Cofidis Group employees.

According to the 2025 Great Place to Work® survey:

67% of employees say that being a mission-driven company gives meaning to their work.

72% believe that the commitments made by Cofidis Group are having a sufficient impact.

67% say that their company is implementing concrete measures to promote mental health and provide support.

Mission Committee opinion

The Mission Committee welcomes the achievement of targets relating to professional development and employee wellbeing. It draws on the detailed analysis provided by the Great Place to Work® Trust Index, which is implemented across each entity to address local challenges while maintaining overall consistency. It emphasises the importance of closely linking action plans to the survey results and recommends that greater account be taken of professional development in decisions on promotion and employee mobility.



Mission 3: Technology and innovation.

Training our employees in data literacy and artificial intelligence.

A **transformation and support** plan focused on data, AI and generative AI was rolled out across our group to encourage its adoption by all employees, while preserving our human touch and the performance of our business operations. Structured around acculturation, training and support, it is based on identification of use cases and analysis of their impact on business functions and skills.

Over 90% of French employees completed the three e-learning modules of our IAvolution training programme: Building the Future with AI.

Mission Committee **opinion**

The initiatives undertaken in 2025 as part of the IAvolution programme, backed by significant investment in sovereign and secure AI solutions, have enabled the group to refocus its efforts on the key challenges of artificial intelligence. The roll-out of an e-learning course, initially for all French-speaking employees and then internationally in 2026, addresses the challenge of keeping pace with these developments. The Mission Committee now recommends stepping up the adoption of AI tools to enhance employee performance and employability, with a focus on current and future challenges.



Protecting our customers' data and not selling it.

Protection of personal data is a key priority for **Cofidis Group**. We are committed to protecting our customers' data and will not sell it. **To ensure the long-term sustainability of these practices, a number of measures have been put in place:** engaging senior management and legal departments, formalising them in a dedicated policy, and incorporating data protection issues into employee training programmes.

Mission Committee **opinion**

The Mission Committee commends Cofidis Group's commitment not to sell its customers' data, an ethical practice underpinned by concrete actions and a policy that has now been formalised. It highlights the consistency of this long-term approach and encourages the group to continue its efforts by further strengthening its data protection measures.



Mission 4: Charitable initiatives and regional development.

Drafting our patronage policy.

In 2025, our group formalised its commitment to corporate philanthropy. We drew up a dedicated **policy** designed to improve financing management, ensure greater alignment with the group's strategic priorities and measure the impact of these initiatives.

Defining our mentoring policy.

A **standard definition** of mentoring was established across all our subsidiaries, accompanied by a dedicated structure (a designated contact person for each entity) to improve clarity and efficiency. The programme, run in partnership with charitable organisations, relies on both financial support and the direct involvement of employees to support beneficiaries aged between 16 and 67, with a focus on passing on knowledge, sharing experience and fostering long-term integration.

Mentoring is the voluntary, one-to-one support provided to a young person or an adult by a mentor, who may be a secondary school pupil, a university student, a working professional or a retired person. It is a relationship based on support, the sharing of knowledge and experience.

Mission Committee **opinion**

With a long-standing commitment to social responsibility initiatives, in 2025, Cofidis Group structured its approach around mentoring, establishing a common framework across all its entities and identifying key charitable partners to roll out more coherent and impactful initiatives. This approach, which supports both the people we assist and employee development, is based on a collaborative process involving all stakeholders. The Mission Committee recommends continuing with this approach, while strengthening mentor training and establishing impact indicators to ensure the programme's long-term success.



Establishing our procurement policy and supplier relationships.

In 2025, the signing of the **Supplier Relations and Responsible Procurement Charter** by the **French entities** marked a significant milestone, reinforced by the update to the **Responsible Procurement Policy** to better integrate these criteria into the evaluation and selection processes. This approach also relies on raising awareness among employees and systematically assessing new suppliers through CSR questionnaires and requests for supporting documentation, in order to better evaluate and manage commitments over the long term.

This enables us to gradually integrate **social, environmental and ethical considerations** into our procurement practices, taking into account our suppliers' commitments to **inclusion, local engagement and global responsibility**. All contracts include an **ethical clause** setting out the expected standards of conduct, particularly with regard to business ethics, the fight against corruption and respect for human rights.



Mission 5: Contribute to the green transition.

Reducing our carbon footprint.

Organising governance in relation to carbon measurement.

In 2025, Cofidis Group established a carbon management framework by appointing **Carbon Leaders** within each entity to collect data, implement initiatives and draw up action plans. A significant improvement in the teams' expertise regarding measurement issues was noted over the year (data, emission factors, trajectories), thanks to the establishment of a **common methodology** helping to consolidate the approach across the group.

An annual carbon assessment at each subsidiary.

All entities carried out their **carbon assessments**, with the support of an external service provider to ensure compliance with the GHG Protocol. All the data was then consolidated at group level.

-28% in CO₂ emissions.

CO₂ savings by Scope across the entire group between 2019 and 2025 within the partial scope (energy, vehicle fleet, refrigerant gas, electricity, business travel):

Scopes	2025	2025 vs 2019
Scope 1 Direct emissions	2,509 tCO ₂ e	-12%
Scope 2 Emissions from electricity consumption	783 tCO ₂ e	-56%
Scope 3 Business travel	1,134 tCO ₂ e	-24%
Total reduction	4,425 tCO₂e	-28%

Reducing the carbon footprint of our energy consumption.

In line with the Paris Agreement, each entity has taken concrete steps towards decarbonisation: electrifying vehicle fleets, renovating buildings and reducing business travel. These initiatives have been recognised by several certification schemes (BREEAM, ISO 50001, LEED) and are delivering significant results: in **France**, renovations enabled **energy savings of up to 60%** and **a 70% reduction in CO₂ emissions**. Furthermore, significant progress has been made in the area of **renewable electricity**, which now accounts for **100% of supply in France, Belgium and Italy**, alongside the growth of **self-consumption** in Belgium through the installation of solar panels.

Mission Committee **opinion**

The Mission Committee noted the significant progress made in 2025, with the formalisation of carbon management (clarified scope, harmonised methodology and defined responsibilities) and mobilisation across all subsidiaries. Initial decarbonisation initiatives, such as the renovation of buildings in France and the electrification of vehicle fleets, provide a solid foundation that needs to be built upon, while ensuring that the impacts are consistent across different organisations.

Reducing our plastic footprint.

Cofidis Group structured its strategy to reduce the plastic footprint by moving from one-off initiatives to a **coordinated, group-wide approach**. This initiative forms part of the aim to phase out single-use plastics in internal operations. All subsidiaries took action, notably by phasing out plastic cups and bottles and installing water dispensers. This drive is also supported by developments in the responsible procurement policy. The priority given to these measures was highlighted during the company's first assessment of its plastic footprint, carried out in 2024 based on 2023 data in France. Awareness-raising and improved waste sorting have further bolstered this initiative, which is now an integral part of the teams' daily routines.

Mission Committee **opinion**

Plastic reduction reached a new milestone with the introduction of a structured, group-wide approach (phasing out single-use plastics, initial carbon footprint assessments, and raising employee awareness), although the main driver remains responsible procurement. The Committee therefore encourages Cofidis Group to maintain this momentum and to set new environmental targets.

Education for financial well-being.

Developing a shared culture to look after the financial well-being of our employees, customers and the public.

A study to guide our work.

In 2025, **Cofidis Group** reinforced its commitment to financial literacy, which lies at the heart of its business activities and its commitment as a mission-driven company. Convinced that financial well-being is a key driver of sustainability and resilience, the group is engaging its stakeholders to help everyone better understand and manage their financial situation.

To guide our actions, we conducted a **Europe-wide** study in collaboration with the **Nova School of Business and Economics**. Covering all of the group's countries the study helped map out the main challenges relating to financial literacy and to identify the specific characteristics and leverage points unique to each country. Building on this solid foundation, we were able to develop a strategy that is both comprehensive and locally tailored, addressing the most pressing needs of our entities.

A structured programme to be rolled out from 2026.

From 2026, **Cofidis Group** will roll out a financial education programme based on the findings of the study conducted in 2025. Training modules for employees, initiatives with local organisations and with customers are just some of the actions deployed in the subsidiaries that are set to grow and become more structured.



Together





Genuine care for
each individual,
the strength of the
group.

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Attracting and welcoming all talents.

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Strengthening inclusion and equity.

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Supporting and developing our talent.

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Improving the employee experience.

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Innovating to move forward.

Attracting and welcoming all talents.

Our employer brand is built over time, through concrete commitments to inclusion, fairness and talent development. We are committed to welcoming people from all walks of life, supporting everyone on their journey and fostering a respectful and stimulating environment. This ambition is reflected in coordinated initiatives, both in France and internationally, designed to attract, integrate and help everyone within the group to thrive.



Embodying our employer brand.

People are at the heart of our group's performance; our employer brand reflects this and is built on the authenticity and commitment of our teams. Our LinkedIn group page reflects this belief by showcasing the reality of our work and the day-to-day lives of our employees.

In France, where a **leadership advocacy programme** has been launched, and at **Cofidis Spain**, where nine volunteer employees have been trained in public speaking, teams are becoming true ambassadors for our companies by sharing their day-to-day experiences on digital media. This commitment to promoting our group is also reflected in a **referral scheme** set up within each of our French subsidiaries, which resulted in nearly **500 referrals** in France alone in 2025.

France

Spain

Building a strong connection with younger generations.

Convinced that connections with talent are forged long before recruitment, our group is stepping up its efforts to engage with the younger generation.

At **Cofidis Portugal**, the **NEXT Employer Branding programme** strengthens our presence on university campuses and at events such as the ISCTE IBS Career Forum, Product Weekend and the Lisbon Service Jam, through talks, collaborative workshops and innovation challenges. Since 2023, 72 initiatives have been carried out, including 16 in 2025, involving more than 4,400 participants. This momentum was accompanied by the third edition of the **Génération Pro programme**, which took on 14 trainees, as well as summer work placements open to young people and employees' families. At **Cofidis Belgium**, taking on interns across our various departments also helps pass on our expertise and provide a valuable first taste of the professional world, benefiting both the students and the teams supporting them.

Portugal

Belgium



Diversifying our sources of recruitment to ensure equity and diversity.

In order to broaden our pool of candidates and ensure fair and inclusive recruitment processes, we are implementing a multi-channel recruitment strategy that combines direct applications, social media sourcing and partnerships with schools and universities. This synergy enables us to diversify the profiles we seek and to open up our recruitment to a wide range of career paths, in line with our values.

In **France**, training our Recruitment and Careers teams in **inbound recruitment** - raising awareness of the group and its values in order to attract talent - enhances the organic appeal of our roles.

At **Cofidis Portugal**, taking part in **Talent Bootcamps**, job fairs and events aimed at the digital community helps us attract candidates with technical and digital skills, in line with the evolving nature of our expertise and business areas.

France

Portugal

Promoting inclusion and equity.

At Cofidis Group, we make inclusion a guiding principle in our practices throughout our employees' careers. The diversity of ages, backgrounds and career paths is a strength that we nurture every day. We strive to build bridges between generations, to support people at the start of their careers as well as those nearing the end of their working lives, and to encourage the passing on of knowledge. In line with our commitment as a mission-driven company, our actions aim to open up our business areas to a diverse range of candidates, while ensuring a fair and respectful working environment that fosters personal development for everyone.

+80 people recruited from the priority city neighbourhoods (France).

Recruiting candidates with specific profiles through committed partnerships.

In line with our social commitment and pledges as a mission-driven company, we place inclusion at the heart of our recruitment policy. In 2025, a number of partnerships were established to broaden access to employment within our companies.

At **Cofidis France**, a pilot nine-month professional training programme, run in partnership with GEIQ (now **UNIK**), aims to recruit and support employees with disabilities.

The **POEI** scheme (individual operational preparation programme), run in partnership with **Génération France** and **France Travail**, enables people who have been out of the labour market to undertake a six-week training course in customer service before being placed in a nine-month fixed-term contract. Finally, a partnership with **Sénior à votre service** raises the profile of our opportunities among older jobseekers, underlining our commitment to making our roles accessible to people from all backgrounds.

France



Thanks to the UNIK Recruitment Forum, I joined Cofidis in June 2025 on a work-based learning contract. My nine-month training course enabled me to learn the ropes of working as a call centre agent, despite a few stressful moments. I was well looked after by my trainers, my team, my manager Thomas, and my mentors Laurette and Maxime, who supported me as soon as I arrived, in an incredible environment.



Christian Turco,
Sales Advisor -
Cofidis France.





Innovating to attract talent in a more objective way.

In order to ensure more objective and transparent processes, we are updating our practices.

In **France**, the **People In** pilot scheme enables recruitment without CVs, using role-play scenarios to assess candidates' commercial aptitude and interpersonal skills. With a 90% test completion rate and a **92% satisfaction rating** (NPS), this approach enhances and improves the candidate experience while broadening the diversity of the candidates recruited.

At **Cofidis Italy**, the **Echo** solution offers a behavioural questionnaire that assesses soft skills, motivation and values in order to reduce decision-making bias. At **Cofidis Spain** and **Portugal**, the standardisation of practices (clear criteria, standardised procedures, structured interviews and systematic feedback) ensures that every candidate receives a fair and consistent experience, in line with our commitment to transparency and openness.

France Italy Spain Portugal

Focus on...

Cofidis Group: creation of an apprentice training centre specialised in customer relations.

Based in Villeneuve-d'Ascq, Cofidis Group's Apprentice Training Centre (CFA - Centre de Formation des Apprentis) was established to address two key challenges: boosting employability in the Hauts-de-France region and anticipating skills requirements in customer service roles.

Launched in May 2025, the training programme '**Become a remote customer relations sales advisor**', welcomed its first cohort of 13 learners with a deliberately diverse range of backgrounds (young people changing career paths, adults retraining, older adults, and people with disabilities), recruited with the support of **France Travail**. The programme begins with a three-month refresher course as part of an individual operational preparation programme (**POEI**) scheme, run in partnership with **2IAcademy**, and is followed by a 12-month work-study programme leading to the Remote Customer Relations Advisor certification (A-level standard), combining theoretical training, mentoring and gradual immersion within the group's entities (Cofidis, Monabanq, Creatis and Synergie), with the aim of achieving long-term professional integration.

"This CFA is much more than just a recruitment tool. It reflects our deep commitment to building bridges with people who have been out of the labour market. Through this initiative, we are fully fulfilling our role as a locally rooted company that trains, supports integration and contributes to the economic development of our region," emphasises **Katia Caniot**, Director of Human Resources and Communications at Cofidis Group.



**Fostering
intergenerational
connections:
recruiting young people,
supporting older people.**

Convinced that a company's strength lies in the synergy and connections between generations, our group implements initiatives aimed at both young people and older employees.

In 2025, **167 work-study students** joined our **French entities**, following a structured programme: a dedicated induction, monthly themed morning sessions (covering feedback, intergenerational issues and CVs), training courses and a community of work-study students throughout their placement. Every year, many students are trained in **customer service roles**, with the aim of teaching them the company's standards, skills and culture. This commitment is part of a broader drive towards openness, which includes taking on **work experience students** or offering **seasonal jobs**. The quality of this support was recognised through the first-time award of the 'Entreprises Engagées' certification during the 'Lycées & Entreprises s'engagent' ceremony, notably highlighting the long-standing partnership between **Cofidis France** and the Lycée Gaston Berger in Lille.

At **Cofidis Spain**, the **Welcome Talent Programme**, which combines specialist and cross-functional training, welcomes more than 30 trainees each year.

For older staff, at **Cofidis Group**, 738 employees aged 55 and over receive specific support. In 2025, 62 employees took part in a **career review interview** to discuss their career progression and the Job and Career Management schemes. Three round-table discussions involving 40 senior employees enabled the joint development of concrete actions: FAQ on pensions, pension calculator, and insights into **mentoring** and **skills-based volunteering** for employees nearing the end of their careers. In addition, two intergenerational workshops were held in late 2025, bringing together 35 employees to discuss and **share experiences** with a view to overcoming age-related prejudices and fostering new ways of working together.

France **Spain**

Focus on... **Cofidis Portugal: Génération Pro supports recent graduates.**

Launched to support recent graduates in their first job, the **Generation Pro** programme, now in its third year, demonstrates Cofidis Portugal's commitment to youth employment and the subsidiary's determination to anticipate future skills requirements. In 2025, it received 1,225 applications and enabled **44 talented young people** to join a 12-month programme combining involvement in strategic projects with personalised mentoring.

Group-wide

731 employees under
the age of 26 (11%)

738 employees over
the age of 55 (11%)

167 work-study
students (France)

CERTIFIED

HappyIndex® Trainees
FRANCE 2025

Focus on... Cofidis Group: supporting reservists.

In October 2025, Cofidis Group signed an Operational Reserve Policy Support Agreement with the National Guard covering all its French entities. This commitment reflects our group's desire to support employees who choose to dedicate themselves to serving the public good.

In practical terms, the scheme provides for 12 days' leave per year, full pay, a reduction in the notice period to three weeks, and a simplification of procedures to enable rapid deployment in the event of an emergency. All these measures are designed to encourage the civil engagement of our reservist employees.

"This is a symbolic moment, rich in meaning. The initiative is fully aligned with our ambition to be a responsible and inclusive employer. Their commitment inspires us and reminds us that it is possible to be both an employee and a citizen, a professional and a supportive member of society," says **Nicolas Wallaert**, Chief Executive Officer of Cofidis Group.

Creating an inclusive and fair working environment.

Recruiting employees with disabilities.

Our group continues to implement its long-standing commitment to the inclusion of people with disabilities. Since September 2025, a **Disability and Carers Manager** has been overseeing the work of the French entities and supporting the international subsidiaries in their efforts to improve and promote the quality of life of those affected and their carers. For the second year in a row, **Cofidis Hungary** took part in **the specialist disability job fair** organised by the **Main dans la main** foundation. Testimonials, feedback and discussions between candidates and companies brought together 30 candidates and 33 representatives from 17 companies at this year's event. At **Cofidis Portugal**, all vacancies, including internships, are advertised to talented individuals with disabilities in collaboration with local community organisations. Finally, at **Cofidis Belgium**, a dedicated **Disability Liaison Officer** raises awareness among employees and now supports the recruitment process.

France

Hungary

Portugal

Belgium



Raising employee awareness of disability.

We implement disability awareness initiatives across **all our subsidiaries** to foster a lasting culture of inclusion. Across our **European subsidiaries, SEEPH 2025** was a major highlight, featuring dedicated presentations, training sessions, virtual reality workshops, **DuoDays** events, conferences and an inter-company challenge. The **Handi'Hauts'Lympics** in Amiens (France) brought together employees and partners, with six representatives from the four French subsidiaries. At **Cofidis Belgium**, a comprehensive campaign (e-learning on invisible disabilities, testimonies, external presentations) was carried out. At **Cofidis Spain**, the **disability awareness initiative** and training programmes for recruitment teams were launched. **Cofidis Portugal** brought its teams together to mark **Inclusive Month** and **International Day** through a series of conferences and round-table discussions. At **Cofidis Poland** (where this is a new initiative) and **Cofidis Italy**, immersive workshops and specialist training courses, particularly for customer service employees, are helping to improve understanding of both visible and invisible disabilities.

Belgium

France


Spain

Portugal

Poland

Italy



Raising awareness of disability: this was the aim of the campaign, to challenge preconceptions and foster a more inclusive corporate culture that is sensitive to individual differences and needs. 

Charlène Decottignies,
Disability Liaison Officer - Cofidis Belgium.





Combating sexism.

Committed to fostering a respectful and inclusive working environment, **Cofidis Group** joined the **#StOpE** initiative (Stop everyday sexism in the workplace) in January 2025. The initiative is led by the AFMD (French Association of Diversity Managers) and brings together 300 organisations. It aims to pool best practices in order to bring about lasting change in **professional cultures**. The programme is set against a backdrop where women account for 64% of the group's workforce and where the **gender equality index** is a key performance indicator.

At **Cofidis Spain**, this commitment has taken the form of an **awareness-raising** workshop on gender-based violence, run by the MUM Foundation (Mujeres Unidas Contra el Maltrato), which brought together 22 employees to identify warning signs and strengthen **prevention measures**.

France Spain

64% of group employees are women.

Focus on...



Cofidis Group: committed to LGBT+ inclusion.

In November 2025 and on behalf of its four French entities, the group confirmed its commitment to the **LGBT+ Commitment Charter** launched by L'Autre Cercle. The initiative was renewed three years after the initial agreement was signed and aims to promote the long-term inclusion of LGBT+ people in the workplace. In 2025, **Florine Scarceriaux**, an employee at Cofidis France, was named **LGBT+ Role Model**, and the group took part in an inter-company roundtable discussion on LGBT+ inclusion in the workplace.

Supporting and developing our talent.

Supporting and developing our talent means, first and foremost, ensuring that every employee settles into the company as smoothly as possible, before equipping them with the tools to fully realise their potential and build a fulfilling and progressive career path. We therefore invest in onboarding and development of managerial, digital and business skills to provide everyone with tangible opportunities for learning, career mobility and progression. Through structured initiatives shared across subsidiaries, we create the conditions for sustainable personal fulfilment, thereby contributing to the group's collective performance.

Creating bespoke induction programmes.

Particular attention is paid to the induction of new employees, regardless of the entity concerned. At **Cofidis Italy**, for example, a new recruit's journey begins **even before they arrive**, thanks to tailored communications that introduce them to the company's culture, workspaces and mission, and continues through a **structured onboarding** process that clarifies their role, objectives, key contacts and dedicated resources. At **Cofidis Spain**, a **new individual, digital and interactive programme** is now combined with a group session attended by the company's Managing Director. This system enabled the Spanish HR teams to cut their working time by 50% without compromising on quality. Over 200 follow-ups have been carried out since January 2025, with a satisfaction rating of 9 out of 10. At **Cofidis France**, **digital pre-boarding** with **Workelo** and **ongoing managerial support** (through the creation of mentoring pairs and regular feedback sessions) help to strengthen personal connections and build trust at the start of an assignment. Finally, at **Cofidis Portugal** and **Cofidis Slovakia**, induction programmes combine meetings, job-specific resources and managerial support, enabling new recruits to become operational quickly and with confidence.

Italy Spain France Portugal Slovakia

Focus on...

Cofidis Group: a Code of Ethics that ensures responsible conduct.

The group-wide Code of Ethics sets out the legal and internal rules that guide each of our employees in the performance of their duties. It covers **data protection**, **customer service quality** and the **prevention of corruption**. It is presented upon joining the company and is the subject of a **formal commitment signed by every employee**. Its implementation is monitored by management and the relevant departments through regular checks. The aim is to **ensure that 100% of new employees are made aware of this** as soon as they join the company.

Supporting our talented employees as they develop.

Supporting today's managers and preparing tomorrow's leaders.

Developing the managerial skills of our current and future managers is a key driver across all our subsidiaries.

At **Cofidis Italy**, the **Accelerate** programme supports 60 sales professionals through a hybrid programme running over two years, comprising nearly 50 hours of training, focusing on four key skills: **preparation, communication, handling complaints and resilience**.

At **Cofidis Czech Republic**, 17 managers undertook 35 hours of training based on the **Gallup CliftonStrengths methodology**, an approach focused on identifying and harnessing their natural talents to promote job satisfaction. This training was supplemented by themed workshops and one-to-one coaching. In **France**, the management team at **Carizy**, which recently joined the group, took part for the first time in the Cofidis management seminar on the theme **'The Land of Desirable Futures'**, whilst the sales managers joined the group's **local management development** programme.



At **Cofidis Spain**, employees identified as 'high potential' undergo an **individual assessment** followed by a dedicated programme combining tailored training and work experience; every year, 10 to 15 high-potential employees join this scheme. At **group level**, this initiative also led to the launch in 2025 of a **one-year programme** for potential future senior managers at the group's French and European subsidiaries, developed in partnership with IESEG Lille, the Campus des Dirigeants and MandarinCo. Eleven participants joined this first cohort to strengthen their **strategic vision**, their **banking expertise** and their **readiness to take on a role on the Executive Committee**.

Italy

Czech Republic

France

Spain

Focus on...

Cofidis Group: an assessment programme for managers and business unit heads.

Within our group, assessment is a key step in evaluating managerial potential and supporting career development. The programme, designed as an immersive experience, takes place over one day off-site, alternating between individual and group exercises focusing on public speaking, team cohesion, decision-making and leadership. The programme was expanded in 2025 to include line managers and business unit managers. It concerned 21 employees in 2025.



Working together to establish mutual commitments between managers and employees.

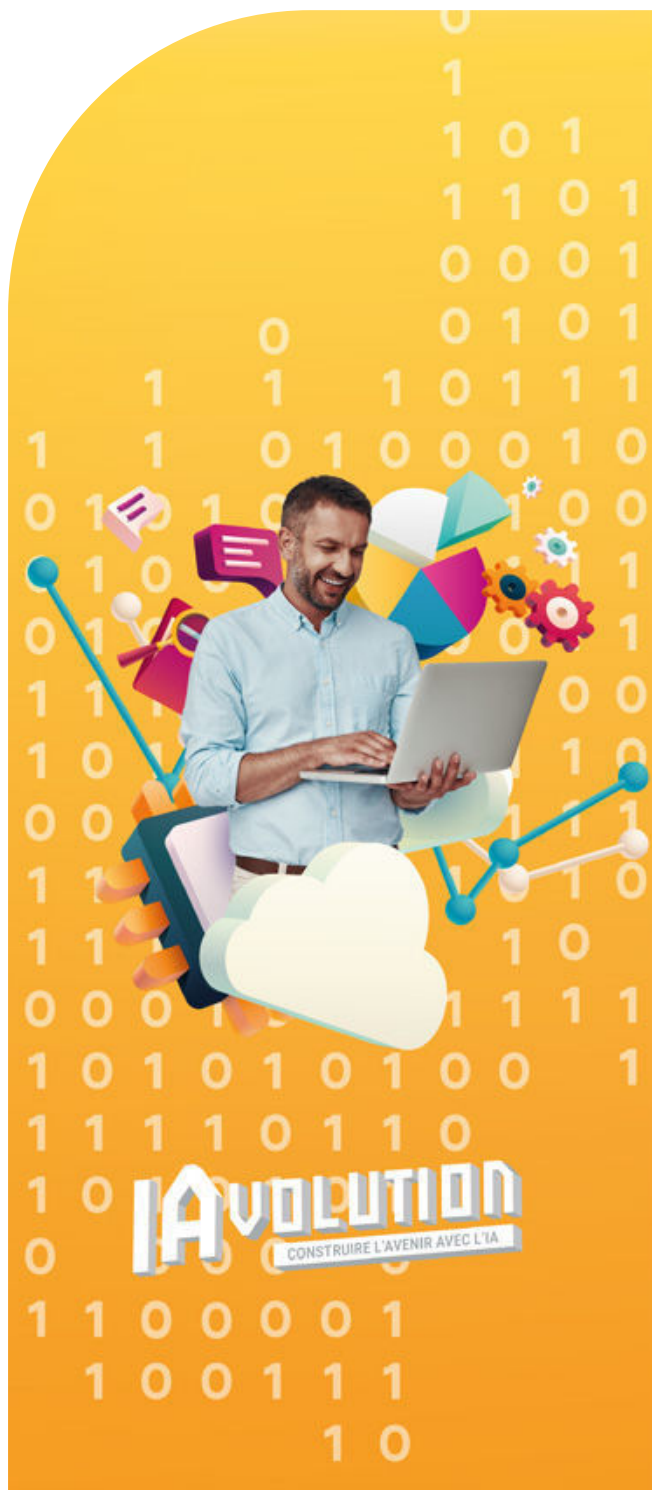
Within **Cofidis Group**, open communication between managers and their teams is key. Furthermore, involving everyone in defining the expectations of a manager and the members of their team is common practice in many of our organisations. At **Cofidis Italy**, for example, following on from the **Manager's Manifesto** that had already been produced, the HR department has begun drafting an **Employee Manifesto**, developed in collaboration with the teams and designed to set out expected behaviours, with a view to integrating it into the appraisal system. At **Cofidis Spain**, the **TeamUp** model, launched in 2024, simplified **employee appraisal** by reducing the number of behaviours assessed from 20-30 to five or six key competencies. As the process continued, feedback was submitted from more than 1,000 employees to 94 managers, thereby **facilitating team discussions and helping managers understand employee needs**.

The **KOM UNI CAT** project at **Cofidis Poland** was launched to improve **communication between managers and their teams**. Supplemented by regular meetings known as **HR Express**, the scheme enables frequent communication on all the latest developments and events that directly affect employee, both at a local level and across the group. At **Cofidis Portugal**, the **Power Skills** competency model has helped structure and **promote key competencies** within the organisation. It is supplemented by a cross-functional framework that **clarifies roles and best practices** to be followed.

Italy Spain Poland Portugal

Focus on... Cofidis Group NEWS: information shared with all employees.

To enhance transparency and the flow of information, in 2025, Cofidis Group launched NEWS, a multilingual intranet platform designed to replace the former in-house newsletter. Available to all employees, it shares business and HR news as well as local initiatives, giving every employee a clear and up-to-date overview of life within the group. This is a fine example of our management culture, based on active listening, sharing information and recognising individual and collective achievements.



Developing our teams' skills.

Supporting employees in integrating AI into their roles.

Building employees' skills in the field of artificial intelligence is a key focus of the group's digital transformation. In 2025, **Cofidis Group** rolled out **IAvolution**, a fully digital learning programme available to all employees, designed to **raise awareness of the challenges posed by data, AI and generative AI** in the workplace. Initial feedback indicates a high level of interest and satisfaction among employees who have undergone training. At **Cofidis Belgium**, this initiative is complemented by **information and demonstration sessions**, held both online and in person, as well as **workshops** designed to address the specific needs of each business unit and support organisational change. At **Cofidis Spain and Portugal**, generative AI is integrated into training programmes through **simulations of communication, negotiation and sales scenarios** with immediate feedback, enabling learning through hands-on experience and fostering a culture of continuous improvement.

Group

Focus on...

Cofidis Group: a Training Committee to foster a sense of team spirit.

In late 2025, the group's Human Resources Department launched its first **Training Committee**. Comprising all the training managers from the subsidiaries, it is intended to serve as a **forum for discussion and innovation**, where best practices, innovation and local challenges are shared. Beyond simply exchanging ideas, the Committee aims to identify **common priorities**, pool resources and expertise, and develop initiatives aligned with the group's strategy. A new step towards building a more collaborative and effective training community to serve all the group's entities.



Developing professional skills.

Developing professional skills forms part of a structured approach across all our subsidiaries.

At **Cofidis Spain**, for example, sales advisers can follow a **certified training programme** recognised by a partner university. In 2025, six of them obtained certification as **Professional Consumer Credit Advisers**. At **Cofidis Portugal**, expansion of the training catalogue to include topics such as data mindset, AI and emotional intelligence is linked to the **Step Up programme - which offers scholarships** and quarterly reviews between managers and employees to tailor career paths and support career mobility.

At **Cofidis Poland** and **Slovakia**, the structure of the programmes (the **FORMAD tool**, the **Management Academy**, and targeted training for the Sales and Collections teams) strengthens both technical expertise and soft skills.

[Spain](#) [France](#) [Portugal](#) [Poland](#) [Slovakia](#)

Focus on...

Monabanq: the Talent Incubator, a scheme designed to nurture talent.

In 2023, Monabanq launched the Talent Incubator, a practical training programme designed to act as a genuine talent incubator. Designed to support new recruits, employees on internal transfers or undergoing retraining, as well as experts wishing to deepen their professional expertise, the programme enables everyone to find their place and progress at their own pace. The first two weeks bring together support employees and customer service advisers to build a shared foundation in corporate culture and an understanding of the customer experience. The programme then continues on an individual basis for the advisers, under the guidance of experts. A concrete example of Monabanq's commitment to placing people and collective learning at the heart of the employee experience.

250 employees trained in products, customer journeys and banking culture through the Talent Incubator.



Improving the employee experience.

Providing our employees the best possible experience within the group is a cornerstone of our commitment to our teams. We are committed to creating a working environment that promotes health, well-being and a friendly atmosphere, with facilities suited to new ways of working. The numerous initiatives and projects undertaken across the group's various subsidiaries ensure that balance, solidarity and quality of life are at the heart of our collective performance.

Bringing health and well-being issues to the forefront.

In November 2025, **Cofidis Group** launched its first **Health & Well-Being Committee**, bringing together HR representatives from each entity, with the aim of standardising practices and sharing feedback. In **France**, awareness-raising began in September 2024 with a three-hour **briefing** for the Executive Committees and the COMEX, and was extended in June 2025 to all managers, ahead of the roll-out of a **dedicated training programme on health, quality of life and working conditions** in 2026. In addition, the HR directors of the French subsidiaries undertook a four-day accredited training course in **Health, Safety and Well-Being at Work** at the end of 2025, underlining the strategic management of these issues.

Group

Ensuring the psychological well-being of our teams.

The psychological well-being of employees is the focus of concrete and structured initiatives in several subsidiaries. At **Cofidis Italy**, the partnership with the **Minotauro Cooperative**, through the **Officine Minotauro** programme, offers workshops and mentoring sessions focused on **redefining professional and personal career paths**. The **SERENIS** counselling service complements this scheme: available on an anonymous basis, it offers up to nine free sessions per employee.

At **Cofidis Portugal**, the **CofiWELL programme** provides comprehensive 24/7 support for employees and their families (including psychological support, coaching, and social and financial assistance), complemented by a **parenting support programme** that includes, in particular, greater flexibility at work and support for returning to work. All these initiatives place emotional well-being at the heart of our collective commitment.

Italy

Portugal

Focus on...



Cofidis Poland: creation of a Social Fund.

In 2025, Cofidis Poland set up its Social Fund, a scheme similar to a works council, designed to strengthen the support provided to employees. The fund provides additional financial support, particularly for holidays, Christmas, or in exceptional circumstances such as a death or illness. The initiative reflects the organisation's genuine commitment to supporting employees and standing by them at key moments in their personal lives.

Stepping up practical action on the ground.

In addition to strategic management, several of our subsidiaries are taking practical, day-to-day steps to improve the quality of life for our teams in the workplace. At **Cofidis Hungary**, for example, the **family-friendly corporate culture** is reflected in a dedicated day at the office, a free five-day summer camp (for 20 children in 2025), as well as flexible arrangements: flexible working hours, hybrid remote working, extended paternity leave and a return-to-work programme following parental leave.

At **Cofidis Slovakia**, improvements to workplace ergonomics, the option to work from home for up to two days a week and part-time working are complemented by regular initiatives: a sports programme (yoga, running, challenges to see who can cover the most kilometres, etc.), a Health Day, nutrition workshops, Fruit Day... These are all concrete examples demonstrating the attention paid to our teams' well-being on a daily basis.

Hungary

Slovakia

Fostering a friendly atmosphere within our companies.

A friendly atmosphere among colleagues and the recognition our managers show their teams are an integral part of our culture. At **Cofidis Group**, the 13th edition of **United Campus** brought together more than 2,000 employees from **Cofidis France, Monabanq, Creatis** and **SynerGIE** for an evening celebrating the **Grand Départ of the Tour de France**, which was taking place in Lille.

At **Cofidis Spain**, the expansion of small-scale events, the creation of a network of representatives, and key events such as **Family Day** and **the 35th anniversary of Cofidis Spain** helped improve the results of the Great Place to Work® survey: 78% of employees feel that special occasions are celebrated (+21pts compared with 2024) and 61% feel valued (+11pts compared with 2024). At **Cofidis Czech Republic**, the **Bake with Cofidis** charity initiative invites each team to prepare a communal breakfast for all their colleagues; voluntary donations collected during the event are donated to a charity.

France

Spain

Czech Republic

Focus on...



Cofidis Group: a redesigned campus for greater flexibility and comfort.

In France, **renovation of the Cofidis Group Campus** continued in 2025 with a major transformation of the workspaces. The aim: **to create a more flexible and collaborative environment**, aligned with new hybrid working practices. Flexible workspaces now feature ergonomic furniture, connected meeting rooms and relaxation areas that promote well-being. Employees enjoy more **natural light** and green spaces, and contribute to a **significant reduction in carbon footprint** thanks to optimised energy solutions.

-70% in CO₂ emissions as soon as a building is renovated.

60% in energy savings as soon as a building is renovated.

Looking after our employees' health.

Getting our teams active at sporting events.

Playing sports and promoting good health are an integral part of our group's corporate culture. In 2025, **Cofidis Group** brought together more than 400 employees at the **CREPS** (Regional Centre for the Study of Sporting Performance) in Wattignies (France) for the 22nd edition of the **Sports & Games Trophy**, featuring 12 sporting disciplines. A few months earlier, 38 employees from **Cofidis France, Monabanq, Creatis** and **SynerGIE** had won six out of eight trophies at the **Regional Company Sports Games** held at the same venue in France. **Cofidis Poland** welcomed 74 employees from 12 subsidiaries to run the 42.195km **Warsaw Marathon** together, furthering our sporting tradition. At **Cofidis Hungary**, free classes (yoga, strength training), sponsored teams and participation in national events complement our daily commitment to promoting sport and health for our teams.

France

Poland

Hungary

Organising health promotion initiatives.

The health of our employees is the focus of practical, regular initiatives in several of our subsidiaries. At **Cofidis Hungary**, annual health **screening** days saw widespread participation from employees: 360 employees for melanoma, 176 for diabetes and 400 for cancer biomarkers. The flu vaccination session was attended by 45 people, and the visit of an optician to the premises enabled 80 employees to have their eyes tested. The **Employee Assistance Programme**, which is also available to families, offers anonymous psychological, financial and legal support. At **Cofidis Czech Republic**, a **Health Awareness Day** brought together 108 participants for a conference, discussions and health check-ups. Finally, in France, the **Parcours du Cœur** initiative raised awareness of cardiovascular risks among **Cofidis Group** employees through workshops and screening sessions.

Hungary

Czech Republic

France

Focus on...

Cofidis Group: the Cycling Plan, a concrete commitment to health.

Promoting sustainable transport means taking action to improve our employees' health. Launched in May 2024 in partnership with **Azfalte**, Cofidis Group's Cycle Scheme has already attracted more than 550 employees (nearly one in five) positioning the group as the leading corporate bicycle fleet in the Hauts-de-France region and among the pioneering French employers in this scheme. For €10 a month, everyone can access a company-provided electric bike tailored to their needs: a family bike can be provided to new parents who want to transport their children, while a mother of a child with a disability was provided with an adapted bike.

51 km travelled/month/
employee on average.

93% of users consider the
programme improves their
perception of the company.

Innovating to move forward.

In each of our subsidiaries, we use HR innovation and workplace agility as a means of boosting engagement and transforming management practices. We encourage new, participatory and evolving approaches, where experimentation and collective intelligence enable us to rethink the way we work together. In this way, every employee can play an active role in shaping the future of our organisation and the collective work experience.

Developing a ‘test and learn’ culture.

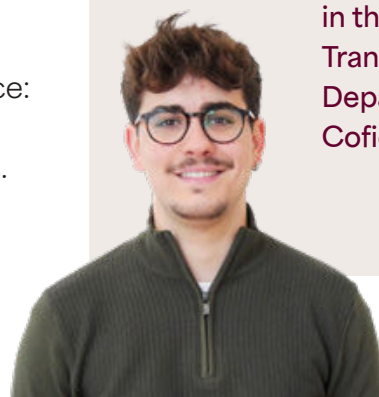
At **Cofidis Group**, to foster innovation, we have chosen to make experimentation a key driver of team engagement and performance. At **Cofidis Italy**, for example, **CALL4IDEAS** enables all employees to submit their ideas to a **Cross-Functional Innovation Committee**, with methodological support to test them on a small scale; the Innovation Community notably ran a **Debt Recovery Challenge** involving dozens of participants and launched three projects between 2023 and 2024, with visible effects on the cost of risk and customer satisfaction. **Cofidis Spain** launched **Innovation Sprints** as part of the **WelcomeTalent** programme. These give new recruits the freedom to develop prototypes and present their solutions to senior management; the most promising projects are tested and then incorporated into product planning.

At **Cofidis Portugal**, **NEXT by Cofidis** is driving **digital transformation** (AI masterclasses, Data Mindset, NEXT Day) and encouraging **continuous experimentation**. In terms of leadership, the **Cofidis Group’s HR Data programme** (195 hours, 98% satisfaction rate) and the **Data Challenge**, involving 80 senior executives, are helping to strengthen data-driven decision-making. These examples show that, across Europe, ‘Test & Learn’ has become standard practice: a way of taking action, working together and adapting practices to best meet the needs of customers and teams.

Italy Portugal Spain France

“ What I enjoyed most about the Innovation Sprint was combining critical thinking with AI tools to come up with an improvement that meets a real need, all within a limited timeframe. But also to develop and present a structured solution to the audience. ”

Marc Cobo,
work-study student
in the Data &
Transformation
Department -
Cofidis Spain.





Promoting agility.

We are boosting agility within the group by combining **communities of facilitators, dedicated spaces and inspiring initiatives.**

In **France**, the **Agile Community**, open to professionals from all sectors, developed the ‘**Agile in Everyday Life**’ module, rolled out in November 2025 to embed practical methods, experiment with new ways of collaborating and foster a mindset of continuous adaptation. On our campus in France, **the Maké Maké space** (a collaborative area dedicated to creativity and collective intelligence, whose name evokes the idea of ‘doing things differently’) and the **two Innovation Discovery rooms** provide spaces that encourage co-creation and experimentation. A **community of 19 in-house facilitators** dedicated to fostering collective intelligence was set up. It led 75 co-creation workshops in 2024-2025 across the group’s four French entities.

In February 2025, a **Learning Expedition** brought together the Executive Committee and the senior management teams to step outside the operational framework, anticipate trends and foster a culture of boldness; a similar expedition aimed at department heads and focused on generative AI identified 13 use cases within three months, along with an equal number of implementation plans. **Management Innovation Week** brought together 50 managers to explore three key themes through interactive workshops: values, management practices, and LGBTQIA+ inclusion. These are all initiatives designed to foster agility and encourage innovation within each subsidiary.

France

Great
Place
To
Work®

82% of employees say Cofidis Group is a really great place to work.

All initiatives implemented within the group and our subsidiaries are bearing fruit. For the second year running, all Cofidis entities in France and abroad, as well as Monabanq, Creatis and Synergie, were awarded Great Place To Work® certification. The award serves to confirm the consistency and effectiveness of the policies implemented to promote trust, inclusion, skills development and well-being at work.

“ This certification above all reflects the daily commitment of our teams and managers to fostering a culture in which everyone can develop, contribute and thrive in the long term. ”



Katia Caniot,
Head of Human Resources
and Communications -
Cofidis Group.

Performance





A more human and innovative experience and a more sustainable performance.

60

Improving the customer experience.

65 - Award for excellence in customer service.

68 - Customer experience barometer.

70 - Supporting vulnerable customers with tailored solutions.

72

Growing our business through B2B partnerships.

76

Innovating to transform our business.

Improving the customer experience.

In a constantly changing environment, we use our range of services as a key tool to better meet our customers' expectations and support our growth. Through our various subsidiaries, we are constantly enhancing our services to make them more useful, more accessible and better suited to emerging trends.

Expanding our range of services to better meet customer needs.

Enhancing the customer experience through innovative services.

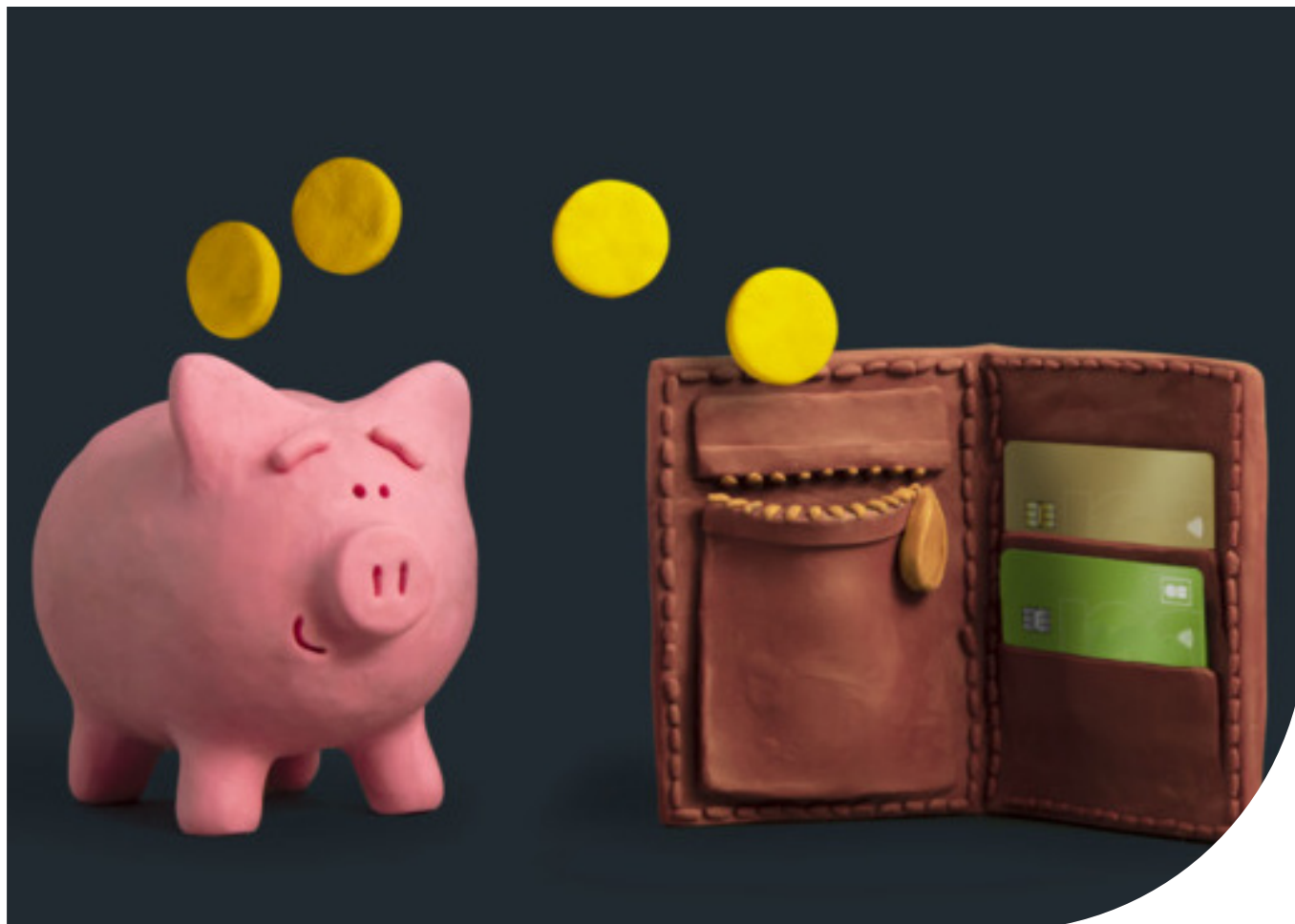
Across all our group's subsidiaries, we are expanding our range of services with a view to enhancing the customer experience and optimising commercial performance.

At **Cofidis Hungary**, where Cofidis and Cofidis Bank operate side by side following the integration of Magyar Cetelem Bank, a **shared call centre** has been set up to enable customers to switch easily between the two entities and be directed to the right department. The result: better quality relations and thousands of requests processed each month. **Cofidis Italy** has launched **Club Now** to enhance the **PagoDIL** instalment payment experience, while **Cofidis Spain** has launched a **Promo Express** campaign to trial a particularly competitive personal loan offer, backed by a large-scale media campaign and daily performance monitoring. **Cofidis Poland** implemented the '**Voice of the Customer**' programme to systematise customer feedback at every touchpoint.

The programme is accompanied by **training for advisers** in empathy and personalisation, helping to improve the quality of interactions. Finally, **Creatis** is trialling a targeted counter-offer scheme, enabling it to tailor terms and conditions to its most loyal customers in order to strengthen customer **loyalty** and improve conversion rates.

In the same vein, **Carizy** made two significant changes to the core of its model. On the one hand, the complete overhaul of its vehicle **identification database** now enables it to cover a wider range of recent models and improve the accuracy of the information provided to customers. Furthermore, **modernisation of the quotation system**, in partnership with a new provider, delivers more accurate and competitive quotes. These developments, combined with commercial initiatives such as the standardisation of B2B and B2C stock and the partnership with **Crédit Mutuel Leasing (CML)** to strengthen supply chains and repackaging, help streamline the customer experience while improving overall performance.

Spain France Hungary Italy Poland



Facilitating access to finance through personalised services.

Across our subsidiaries, our range of services is evolving to offer increasingly personalised, useful and practical support.

Creatis is part of this trend by exploring new service partnerships, notably with **Papernest**, to help customers **manage their spending more effectively** and make savings, while supporting them through what can be difficult times in their lives.

For its part, **Monabanq** is continuing to develop its offering around its flagship product, the **current account**, with a clear objective: to make banking services more accessible, transparent and tailored to each individual's needs. This has resulted in the introduction of a **recommendation tool** designed to direct potential customers to the account best suited to their needs, the reduction of the initial deposit to €1 to lower barriers to entry, and the introduction of features to help with budget management (interest-bearing accounts, cards with balance limits and benefits for joint accounts). This approach is reflected in new services that embody the promise of '**People before profit**', such as **Monabudget**, a free savings optimisation tool designed to help customers avoid going into the red, and the partnership with **EDF Solutions Solaires**, which makes it easier to access renewable energy solutions through a turnkey package. Finally, **Monabanq**, in partnership with **Cofidis France**, has also revamped the documentation for its **Preventio** Death and Disability Insurance product by adopting an approach centred on customers' needs and life stages, in collaboration with **In Clear Terms** and industry experts, in order to make its products clearer and easier for customers to understand.

France

Developing interpersonal skills to enhance the customer experience.



Customer service training is a key factor in standardising practices and improving service quality for the group. **Cofidis Group** organises regular workshops bringing together its subsidiaries to discuss specific operational issues (versatility, managing peaks in activity, and the appeal of different roles). These opportunities for discussion encourage the **sharing of experiences** and **best practices**, as well as the joint development of rules that apply to everyone.

As part of this initiative, **Creatis** has rolled out a training programme focused on **optimising consultative selling** for teams in the Customer Relations Centre, which has been extended to the entire Customer Experience Department. By focusing on active listening, understanding needs and the ability to offer tailored solutions, it enhances the quality of interactions and the ability of advisers to build a relationship of trust with customers.

France

Focus on...

Creatis: cooperation at the heart of collective performance.

To boost the performance of its Customer Experience Department, Creatis rolled out an innovative initiative based on **cooperation and mutual support** between teams, particularly during busy periods.

A **support team of 48 volunteers** was set up, bringing together employees with cross-functional skills or those wishing to develop new skills. Trained regularly, these employees can be called upon to provide additional support, ensuring **better service continuity** and smoother operations during peak periods.

Over a four-month period, **83 days of mutual support** were organised, demonstrating the teams' commitment and the effectiveness of the scheme. Beyond operational performance, this approach promotes multi-skilling, internal mobility and a better understanding of different roles, thereby helping to strengthen cohesion and **agility**.



Listening to better understand our customers.

Across **Cofidis Group**, our customer-focused culture is put into practice through initiatives that combine active listening with face-to-face meetings. For the first time, **round-table** discussions were held with clients involved in legal disputes in order to gain a better understanding of their expectations and concerns. Early findings highlight the importance of empathy, consideration and the ability to adapt to individual circumstances, as well as the ability to cater to people's communication preferences, particularly by using a variety of communication channels.

At the same time, we are promoting the quality of written communication through the participation of teams from **Monabanq, Creatis** and **Cofidis France** in the '**Customer Relations Dictation**' competition, an initiative organised by the AFRC (French Customer Relations Association). This event highlights the importance of clarity and high-quality writing in customer relations.

Cofidis France also organised the second edition of its **Customer Relations Month**: over 500 customer calls were monitored, 2,000 thank-you cards were sent out and opportunities for discussion and training were organised. The creation of **the internal QUALICOF' awards**, which assess customer communications based on criteria relating to emotional engagement and consideration, illustrates our commitment to embedding **excellence in customer relations** at the heart of our practices for the long term.

France

Focus on...

Cofidis France: the Club Pôle Nord - AMARC, dedicated to customer relations.

Since its creation in 2023, the Club Pôle Nord - AMARC, supported by Cofidis France, has established itself as a genuine **hub for networking** and knowledge-sharing in the field of customer relations. Each year, it brings together nearly **120 organisations** from a wide range of sectors to share best practices, exchange views and learn from one another.

In 2025, three events brought together around 100 companies to discuss specific, topical issues: **personalisation** and **customer support** at **Villogia**; **inclusion** of customers and employees at **AlterEos**; and the role of **artificial intelligence** in enhancing customer relations and the customer experience, during a session hosted by **Cofidis France**.



Award for excellence in customer service.

Once again, the efforts made by our subsidiaries to enhance the quality of customer relations were recognised through awards from reputable organisations.



Cofidis France

- Reciprocity - ‘Happy team/ happy customers’
- Les Echos HCG Award for Best Customer Relations in the Banking and Finance Sector
- Voted Customer Service of the Year 2026 - ‘Payment Solutions’
- Qualiweb 2025 Award



Cofidis Italy

- Financial Innovation Award
- Top 100 Products of 2025 - Classi Editori
- First prize in the Radio Key Awards - Finance category



Monabanq

- Voted Customer Service of the Year 2026 - “Online banking for personal customers”
- MoneyVox Banking Awards



Cofidis Czech Republic

- Top 10 Responsible Lending Index
- Golden Crown Gold Medal - non-bank lending category



Cofidis Spain

- Award for the best omnichannel strategy for customer experience
- Voted Customer Service of the Year 2026



Cofidis Portugal

- Consumer Trusted Brand 2025
- Best Reputation in the Sector (chosen by professionals)
- Best Reputation in the Sector (chosen by consumers)



Cofidis Hungary

- 1st prize for Excellent Call Centre Service



Adding tools to improve customer relations.

Using artificial intelligence to personalise the customer experience.

Within the **Cofidis Group**, artificial intelligence is becoming an essential tool for enhancing customer relations, underpinned by a firm belief: **supporting the advisor but not replacing them**. The aim is clear: **to combine the best of digital technology and human interaction**, equipping teams to work more efficiently while maintaining a personalised relationship with each customer. A number of solutions are therefore being rolled out, such as **RAG** (Retrieval-Augmented Generation), which enables knowledge bases to be queried using natural language; **OCR** (Optical Character Recognition), which facilitates the analysis of supporting documents; and tools for analysing customer intent.

In the subsidiaries, these innovations take various forms. **Cofidis Belgium** uses an **AI assistant** to support advisors in their search for business-related information, enabling them to respond to customers more quickly and accurately. At **Monabanq**, the **Call Assist** tool, developed in collaboration with **Cognitive Factory**, automatically generates structured call reports, freeing up time to focus on what really matters: **engaging with the customer**.

Finally, **Carizy** uses a **chatbot** deployed via WhatsApp. Available 24/7, this solution instantly qualifies sales leads, improves perceived responsiveness and streamlines the handover to sales teams. The result: 30% of leads are now processed in under five minutes.

Belgium

France





Driving the customer experience through data and processes.

Improving the customer experience relies on a structured approach that combines process optimisation, data collection and analysis, and the development of tools. At **Cofidis Belgium**, the **'First Time Right'** approach aims to provide customers with a clear, comprehensive and proactive response from the very first point of contact, by identifying pain points and streamlining the customer journey. This is accompanied by a stronger focus on **customer and employee feedback**, which is monitored by the company's Executive Committee, yielding tangible results: **a 90% customer satisfaction rate** and a steady increase in maximum satisfaction levels.

Cofidis Poland is modernising its tools and optimising its processes. The deployment of the **Genesys** solution enables smoother and smarter management of interactions, with a unified view of the customer and call routing tailored to agents' skills. The result: **a 66% increase in productivity**. At the same time, a new approach to **customer segmentation** simplifies access to products and services, facilitates cross-selling and strengthens customer loyalty, while relying on close collaboration between the Risk, Marketing and Customer Service teams.

Finally, the **customer journey mapping** initiative, rolled out in 2025 by **Cofidis Poland**, now makes it possible to identify pain points at every stage of the customer journey (from loan approval to debt recovery) and to continuously inform improvement plans.

Belgium

Poland

Customer experience barometer.

Every year, the Customer Experience Barometer, in partnership with **Kantar**, assesses the customer experience at our subsidiaries across Europe: **satisfaction, willingness to recommend, and quality of service** are all scrutinised.

Two new features in 2025

Two new countries were included in the survey for Cofidis: The Czech Republic and Poland, now incorporating all Cofidis subsidiaries.

A focus on the group's social, societal and environmental commitment, with a view to assessing its reputation in this area, gaining a detailed understanding of perceptions regarding specific pillars, and measuring the impact of our customers' experiences.

In 2025, nearly **20,000** customers were surveyed.

Key figures

Cofidis

monabanq



Overall perception

A very good image.

60%

52%

61%

Overall satisfaction

93%

92%

96%

NPS* recommendations

54%

45%

58%

The impact of experience on image perception

74%

67%

NC

NPS = Promoters - Detractors

More than half of customers say they have an excellent image.

Cofidis, Monabanq and Creatis customers all have an excellent perception of their brand.

More than 9 out of 10 customers are satisfied.

Customers who are overwhelmingly satisfied, regardless of the brand: between 20% (Monabanq), 30% (Cofidis and Creatis) and 16% (Litigation Department) of customers are extremely satisfied.

Nearly 6 out of 10 clients are property developers.

Customers are highly likely to recommend their organisation: high levels of advocacy and low levels of detractors for the group's three brands.

New challenges at the heart of the customer experience

Cofidis

monabanq



Responsible business practices

86%

88%

93%

Clear communication

85%

90%

92%

Commitment to
environmental, social and
societal issues

90%

83%

92%

A responsible approach that is recognised but does not yet stand out as a key differentiator.

For all brands, business practices are considered responsible, and communications are deemed clear (across all channels).

The values underpinning the group's mission are well received by customers, the vast majority of whom agree that Cofidis Group's brands are committed to and actively engaged with environmental, social and societal issues.

Placing attention and people at the heart of customer relations.

Across our various subsidiaries, communication with customers is evolving to become clearer, more consistent and better aligned with their expectations. For **Cofidis Hungary**, the transition from Cetelem to **Cofidis Bank** was supported by a simple and transparent process, rolled out in stages via everyday communication channels (emails, Viber, website and Netbank). The aim was to reassure customers and explain what was actually changing - or rather, what was not changing for them. This phased approach enabled the new brand to be established quickly, with 25% of the population already aware of it just a few months later.

At **Cofidis Belgium**, the focus is on maintaining a consistent relationship over the long term, by establishing a **shared approach to customer relations**. The idea is simple: to ensure that every interaction, regardless of the channel, reflects the same values and the same quality of service. This signature, which has been shared internally, is intended to guide our day-to-day practices.

Finally, **Cofidis Italy** reached a new milestone in terms of visibility with the launch of **its first TV campaign**, "Magari dopo? Magari Cofidis!" Widely broadcast and shared on social media, the campaign establishes the brand in the Italian market with an **accessible and engaging tone**. The campaign made a real impact and also won an award at the Radio Key Awards, helping Cofidis to gain a stronger foothold in this market.

Belgium Hungary Italy



Right from the start, we placed great importance on the rebranding project, as our customers' trust is essential to us. We wanted to be as transparent as possible by clearly explaining to them the next steps, the timelines and how these changes would affect them. It was also an opportunity to give them a positive first impression of the Cofidis brand - an impression that can only be made once. The 25% brand awareness figure, achieved in just a few months, is particularly encouraging, and we are very proud of it, as it is the result of a successful collaboration between the two companies.



Andrea Frei,
Brand and Communications
Manager - Cofidis Hungary.



Supporting vulnerable customers with tailored solutions.

In response to the difficulties some customers may face, our subsidiaries have put specific measures in place. The aim is to provide practical support, taking into account the realities of people's lives and their individual circumstances.

At **Creatis**, our customer support goes beyond traditional financial solutions. In **partnership with the Agir avec Cœur** Solidarity Committee, the company has set up a scheme designed to help customers facing exceptional circumstances that may temporarily put them in a vulnerable position. A multidisciplinary committee therefore assesses each case and proposes solutions, such as covering monthly payments or fees, adjusting repayment terms, or even partial debt cancellation. The aim is simple: to prevent temporary difficulties from becoming long-term problems, while taking into account the reality of each individual's life journey.

In the same vein, Creatis is exploring partnerships to support its most vulnerable clients, such as the trial conducted with the **Crésus charity** involving the BGV app, which is designed to help with budget management and access to social benefits.

An approach that is still in its early stages, but which reflects a desire to extend support beyond credit.

For its part, in 2025, **Cofidis France** continued to strengthen its support services for customers in financial difficulty. This involves better identification of vulnerable situations, training for advisers (particularly in emotional management), and the introduction of appropriate solutions such as payment deferrals, insurance cover and mutual support schemes. The creation of a **dedicated committee** has also helped coordinate actions across different departments and ensure a more structured approach to monitoring situations.

In both cases, the approach is the same: to provide appropriate, tailored and compassionate solutions, taking into account the realities of our clients' lives.



Growing our business through B2B partnerships.

Partnerships are a key growth driver for our group, closely linked to changes in markets and consumer behaviour. They enable us to expand our reach, create new business opportunities and provide ever more relevant solutions to our partners and their customers. Across all our subsidiaries, these partnerships are part of a strategy for sustainable growth, based on trust, close collaboration and the creation of value for all.

Boosting our performance through new partnerships.



Across all the group's entities, business development is driven by partnerships and a focus on expanding into new markets, with the aim of improving performance while offering solutions that are ever more tailored to customers' needs.

At **Cofidis France**, this momentum led to a sharp rise in new contracts, with over **1,500 new partners in the mass market sector** and agreements with major players such as **Ford** and **GrandVision**, as well as significant growth in the **soft mobility** sector.

Cofidis Italy is expanding both in the e-commerce sector, through a strategic partnership with **Shopify**, and by developing

key networks, particularly in the healthcare sector (**San Donato Group**), the dental sector (National Association of Italian Dentists - **ANDI**), and with partners such as **Audionova** and the **Sparkasse** banking group, thereby sustainably strengthening its contract volumes and market position. Appearances on national radio support co-marketing campaigns with **Decathlon**. Run throughout the year in-store, online and on social media, these campaigns promote the **PagoDIL** instalment payment scheme.

For **Cofidis Spain**, the year has been marked by expansion into strategic sectors such as eyewear, furniture and household appliances, as well as partnerships with major players in e-commerce and retail such as **Deporvillage**, **Decathlon** Spain and **Bedland**, underpinned by an omnichannel approach. At the same time, **Cofidis Hungary**



is consolidating and expanding its market position by renewing its exclusive partnership with **Auchan**, while **Cofidis Belgium** is strengthening its relationships with key partners such as **Base Telenet** and developing new partnerships, notably with **Éggo** in the home furnishings sector.

For **Cofidis Poland**, the strategy involves expanding into new markets through partnerships in the automotive sector (**Nest Leasing**), healthcare, modular construction and renewable energy, thereby significantly broadening the scope of its operations. Finally, **Cofidis Slovakia** is stepping up its diversification efforts, particularly in **green technology**, home furnishings (**Planeo**) and the automotive sector (**Carvago**), through a number of high-potential partnerships.

Belgium **Spain** **France** **Hungary** **Italy** **Poland**

Better understanding our markets to accelerate our growth.

Our commercial performance is underpinned by a deeper understanding of our markets and our ability to adapt quickly to changing trends and business sectors. At **Cofidis France**, this approach involves conducting **strategic research** into key markets such as **sustainable transport**, the **circular economy** and **energy-efficient refurbishment**, with a view to anticipating partners' needs and identifying new avenues for growth. This close relationship is further strengthened by our presence on the ground, particularly through events such as **Prodays** and the **Produrable** trade fair.

Despite a shrinking credit market, **Cofidis Hungary** is consolidating its position in the market while opening up new opportunities for growth, notably through the launch of **open-end leasing** – a key product in the local market – and the growing strength of its partner **Pritex**.

For its part, **Cofidis Portugal** is continuing to grow by strengthening its presence in strategic segments. This trend is especially driven by the acceleration in digital, with e-commerce growing at a very rapid pace and the roll-out of innovative solutions such as **social commerce** and **PayLink**, which are helping to expand business opportunities and improve overall performance.

France **Hungary** **Portugal**



**TEDD
SEBESSÉGBE
A SZEZONT!**

Supporting new usages.

The partnerships established across our various subsidiaries are also designed to support our customers in their transition to more sustainable modes of transport, by combining financing options with communication initiatives.

Cofidis Hungary, for example, developed the **Go Green** initiative, which helped bring together major players in the sports sector such as **Decathlon**, **Intersport** and **Hervis** to promote electric bikes, offering interest-free credit over ten months, backed by a large-scale multi-channel marketing campaign.

For its part, **Cofidis Belgium** launched a 0% interest bike finance scheme to make it easier for people to switch to more sustainable transport, in close collaboration with its partners. This initiative is also being championed by **Cofidis France**, where **sustainable transport** accounts for nearly €65 million in funding for **32,000 bicycles distributed**, backed by a strong presence at trade fairs and enhanced visibility measures, including a new website.

Belgium

France

Hungary

Italy

Innovating to provide more relevant financing and services.

Across all our subsidiaries, innovation is driving the development of solutions that are simpler, more flexible and better suited to the needs of both our customers and partners. **Cofidis France**, for example, launched **Cofidis Protect+**, a comprehensive range of cover and services designed to protect all household possessions, tailored to meet long-term needs and already recognised for its innovative nature. At the same time, the development of the **TETRA** payment terminal, in partnership with **Ingenico**, enables split-payment solutions directly at the point of sale, as part of a **simplified, 100% digital customer journey**.

For **Cofidis Hungary**, innovation involves the full digitalisation of customer journeys using **E-com 3.0**, a self-service, paperless process that streamlines procedures, reduces costs and enhances the user experience, particularly for partners facing operational constraints.

Cofidis Czech Republic is stepping up its focus on e-commerce and omnichannel experiences with a new version of **CofidisPay**, as well as a solution designed for physical retail outlets (**CofidisPayTip**), which allows customers to submit finance applications directly via their smartphone using a QR code. The range also includes a solution specifically designed to finance **green energy** projects, demonstrating how environmental considerations are incorporated into the products on offer.

Cofidis Spain launched **Fracciona**, an omnichannel solution enabling customers to finance purchases made both online and in-store, with flexible payment options. Finally, **Cofidis Poland** is breaking new ground in car finance with **Autogotówka**, a product combining the simplicity of a personal loan with the benefits of a car loan, offering customers greater flexibility in their plans.

Spain France Hungary Czech Republic Poland

Strengthening the support we provide to our partners.

Across our group, the support we provide to our partners is evolving to become more efficient, responsive and relevant.

Cofidis France has set up a dedicated affinity insurance service and a data team to make better use of information, with a view to providing a more effective and personalised service to its customers. The launch of the **3M unit** (Mass, Middle, Soft Mobility) demonstrates this commitment to staying closely attuned to operational needs, providing practical support to hundreds of partners and retail outlets every month. The approach is also supported by internal initiatives such as **Insight Immersion Week**, which aims to strengthen the culture of partnership and the teams' skills.

Cofidis Czech Republic revised its strategy for the **broker channel** to better meet customer expectations by offering tailored products through financial advisers, resulting in a 40% increase in sales. For its part, **Cofidis Poland** has undertaken a comprehensive review of its internal processes, introducing the **Hermes** catalogue to streamline commercial negotiations and a new pricing framework that is clearer and more flexible. These developments make it possible to improve

efficiency, reduce lead times and enhance operational security, while making processes clearer for partners.

Finally, **Cofidis Portugal** is continuing to diversify its offering, notably through the development of insurance solutions, new marketing initiatives and a partnership with **OLX**, as well as the integration of solutions directly at the point of sale within the car-buying process.

France Poland Portugal Czech Republic



Innovating to transform our businesses.

Artificial intelligence is a driver of innovation and a key tool for supporting our teams in the transformation of our group, in direct response to changes in business practices and user habits. While it enables us to improve our performance, develop our practices and offer increasingly tailored solutions, its primary purpose is to serve people, who remain at the heart of our decisions and actions. Across all our subsidiaries, these innovations are being rolled out gradually, depending on each subsidiary's level of readiness and the pace at which they adopt the new practices.

Deploying artificial intelligence to support our transformation.

Structuring and accelerating the roll-out of AI.

At **Cofidis Group**, artificial intelligence is proving to be a real driver of transformation. In 2025, our centre of expertise evolved to become the **AI Acceleration Unit**, with the aim of identifying, developing and rolling out projects focused on operational efficiency and the customer, partner and employee experience. This structure enables the large-scale development of **generative AI** and **intelligent OCR** solutions, which are made available to subsidiaries and business units.

At the same time, a **dedicated governance framework** has been put in place to regulate usage, taking into account issues **relating to ethics, work organisation and skills development**. The group also adheres to an **ethical charter** for **trustworthy AI** based on five core principles (data protection, transparency and documentation, inclusion and respect for the environment, trust in AI, robustness - monitoring service quality) and 26 commitments, which include ensuring human oversight of the tools and consideration of their environmental impact.

This initiative is part of a strategy to roll out the solutions on an international scale, with work currently underway to make them available to **all subsidiaries**. Building on the technological foundation of the **Cognitive Factory** and the joint involvement of the HR and Communications teams, the AI Acceleration Unit provides practical support to business units as they adopt these new tools and transform their working practices.

Group



Fostering an understanding of AI among our management and employees

Alongside the development of AI tools within the **Cofidis Group**, we pay particular attention to the onboarding of all employees. The **IAvolution** programme, led by a multidisciplinary team and sponsored by senior management, forms the foundation of this initiative. Rolled out across all subsidiaries and translated into several languages, it offers a structured programme focusing on **data**, **AI** and **generative AI**, and has been widely embraced by the teams.

Group

3 acculturation modules

Moving forward with data

77% of employees trained.

Moving forward with AI

69% of employees trained.

Keeping pace with Generative AI

65% of employees trained.

Key engagement events are also organised, such as the **Data Challenge**, which brought together senior management to discuss strategic issues relating to data and AI, and promotes experience-sharing, as well as an understanding of applications and regulatory frameworks. At the same time, the gradual roll-out of AI tools across the subsidiaries is accompanied by **onboarding sessions** to help employees get to grips with them and encourage their use in day-to-day work.

These initiatives help to gradually establish new habits, whether interacting with AI, summarising content or optimising certain tasks, while maintaining a balance between performance and the human element.



Within Creatis, communities of practice dedicated to generative artificial intelligence are in place. We took part in order to test specific use cases relevant to our marketing department and to improve our day-to-day work. The experience also enabled us to expand our knowledge of AI and how it works. Learning how to use the tool is a way of keeping up with the technological advances of the future.

Justine Szlapka and Ines Chenin, Communications & Marketing - Creatis.





Supporting our business units.

Already firmly established in our daily routines, traditional AI solutions continue to evolve, with examples including **email analysers** deployed across several subsidiaries, **virtual assistants** across various business areas, and interactive voice servers using natural language. This solid foundation is now being enhanced by generative AI, with the roll-out of the first **RAG (Retrieval-Augmented Generation) assistants**, which are able to draw on internal documentation to support teams, particularly those in the lending sector.

In our subsidiaries, these practices take very concrete forms. At **Monabanq**, the **Call Assist** solution is currently being trialed. It automates the transcription, tagging and summarising of calls, saving advisors valuable time and improving the quality of their follow-up, while allowing them to focus on building relationships with customers. At the same time, **Cofidis France** and other subsidiaries are using AI to analyse **customer feedback** based on verbatim transcripts, making it easier to analyse customer feedback on a large scale.

AI is also being used to improve support functions and knowledge sharing; for example, an **AI agent dedicated to data and AI monitoring** has been rolled out, capable of collecting, analysing and prioritising information that is useful to teams. Finally, at **Cofidis Portugal**, AI is being used to support more responsible decision-making, with risk models redesigned to be both more effective and fairer, as well as the establishment of a dedicated governance framework.

France

Portugal



Accurate qualifications and a relevant summary: guaranteed to make a big impression with every business deployment! The advisors took to it straight away, immediately noticing that it saved them time at the end of calls and relieved them of a repetitive task.



Anne-Sophie Bouclet,
Head of Customer Onboarding, Engagement
and Loyalty - Monabanq.





Focus on...

Cofidis Group: supporting subsidiaries as they develop their data capabilities

To structure our transformation, we have launched a group-wide data maturity self-assessment process. Developed in collaboration with the teams at **Cofidis France**, **Cofidis Italy** and **Cofidis Belgium**, this framework enables each entity to position itself as a **data-driven** organisation, both in terms of its use cases and the **implementation of its data governance**.

In total, the 12 subsidiaries were assessed using a structured questionnaire comprising 47 questions, enabling them to gain a clear picture of their current situation and identify areas for improvement. The **overall maturity index** stands at **57%**, reflecting a level that is already well established and moving towards more advanced practices.

Based on this assessment, each organisation was able to draw up its own action plan, with a clear objective: to strengthen data governance, share best practices and monitor progress over time.

Solidarity





Commitments driven by our teams, creating a lasting impact on society.

82

Working together to promote health and inclusion.

86

Promoting equal opportunities and social inclusion for all.

88 - Making financial education a means of empowering everyone.

91 - Building partnerships to promote equal opportunities.

92

Taking action to protect the environment.

Working together to promote health and inclusion.

Solidarity is an integral part of our group's culture. This is reflected in the many initiatives led by our employees. Awareness-raising and prevention initiatives, along with charity sports events, enable everyone to get involved in supporting causes of public interest. This initiative helps to strengthen both the impact of our work and connections between our employees.



600
employees
involved.

733
community
service projects.

35
organisations
supported.

Encouraging charitable engagement by our employees.

It is our employees' commitment that gives our charitable work its true strength.

In France, **Cofidis Group** has developed the 'Missions Booster' scheme, an initiative launched by **Cofidis France** in 2022 that allows every employee to spend one or two working days volunteering for local charities. Building on its success, the scheme was quickly extended to **Creatis, Synergie** and **Monabanq**. **Cofidis Belgium** is also rolling out the **Cofisolidaire** programme, which allows employees to devote part of their working hours to voluntary work. These initiatives demonstrate our commitment to channelling our teams' skills and energy towards the public good and to providing long-term support for their civic engagement.

France

Belgium





Raising awareness among our teams about their health.

“ Together with the Italian League for the Fight Against Cancer, we place prevention at the heart of our commitment. We offer our employees preventive health check-ups on-site. These moments are precious, as they allow everyone to look after their health. I am very proud of what we are building: prevention saves lives! ”



Samantha Colombo,
Internal
Communications &
CSR - Cofidis Italy.

Prevention and raising awareness of health issues take the form of community initiatives that directly involve employees from our group's various subsidiaries.

In **France**, for example, **Cofidis Group** is involved in **Pink October** and **Movember**: in 2025, more than 450 employees took part in **walks, educational workshops** and **charitable initiatives**, helping to raise awareness of cancers affecting both women and men and raising €7,500 for partner charities. Other initiatives have also helped to promote **prevention**: donating hair to make wigs, making surgical caps, and running workshops (on self-examination, personal accounts, etc.) by the Jeune & Rose charity.

Cofidis Italy is continuing its partnership with the **Italian League Against Cancer (LILT)** in Milan, Monza and Brianza by organising **screening tests directly at the workplace**. As a result, 120 employees were able to benefit from skin and breast cancer screenings, funded by the company. At **Cofidis Slovakia**, 2025 was dedicated to the **prevention of serious illnesses**, through awareness-raising initiatives carried out in collaboration with several partner organisations. In particular, the teams take part in regular **blood donation** drives, as does **Cofidis Group**.

France **Italy** **Slovakia**

Engaging our employees through sport.

Sport is a powerful tool for rallying employees behind charitable causes.

In **France**, **Cofidis Group** involved its teams in a number of charity sporting events. Five employees took part in the **#JEPEUX2025** Challenge during the **Paris-Roubaix Challenge** alongside paraplegic athlete **Axel Alletru**, covering 70km on the legendary cobbled roads of northern France, in aid of research into Charcot's disease. **This meant that €10,500 could be donated** to the Brain Institute. More broadly, over 1,000 employees across the group's nine countries took part in the **Cofidis Group Challenge** by walking, running or cycling to support the **World Cleanup Day** charity. Employees also took part in charity walks, such as the **Foulées de Ludopital** or the **Pink Ribbon Walk** in Lille.

At **Cofidis Italy**, 20 employees took part in the **Milan Marathon** to raise funds for charitable causes, whilst 130 employees took part in the **Pyjama Run**, organised to support children in the paediatric oncology ward at the Milan Cancer Institute. **Cofidis Spain** again took part in the **Magic Line Sant Joan de Déu charity walk** in Barcelona: more than 50 employees and their families walked through the city to support social projects aimed at helping vulnerable people, alongside the organisation of in-house **charity sales**. In **France**, **Cofidis Group**, along with **Creatis** and its partner **Empruntis**, joined forces for the '**Courir pour Toit**' sporting challenge in aid of the charity **Toit à Moi**. Finally, **Cofidis Czech Republic** took part in the **BĚHÁM PRO DĚTI - Running for Children** event to support the **DEJME DĚTEM ŠANCI Foundation**, which helps children and young people from care homes.

France

Italy

Spain

Czech Republic



Focus on...

Cofidis Group: when cinema becomes a voice for inclusion.

Cofidis Group sponsored the production and making of the film ***Let Me Run***, produced by Les Gros Films and broadcast on Canal+. Through the stories of four female athletes and activists, this documentary shows how sport can become a powerful force for empowerment and equality, and change the way people see things.

Attended by the film's director, **Philippe Fontana**, and **Michaël Jérémiasz**, a former Paralympic champion and co-producer, a preview screening at the UGC cinema in Villeneuve d'Ascq gave more than 200 employees the opportunity to discuss the values **of inclusion, diversity and gender equality**, which lie at the heart of our group's corporate culture. Through this sponsorship initiative, we are reaffirming our commitment to supporting projects that help change attitudes and raise the profile of those working to build a more inclusive society.



Promoting equal opportunities and social inclusion for all.

Solidarity is an integral part of our group's culture. It is brought to life every day through the dedication of our employees. Awareness-raising and prevention initiatives, along with charity sports events, enable everyone to get involved in supporting causes of public interest. This initiative helps to strengthen both the impact of our work and connections between our employees.



Supporting the insertion of young people and people out of the job market.

In the areas where we operate, we are developing practical initiatives to support the integration into the labour market of people who are distant from the job market or in precarious circumstances.

Cofidis France is stepping up its efforts to support young people who have fallen outside the mainstream education system, notably through its partnership with **the École de la 2^{ème} Chance**, which was launched five years ago. To support these young people, the Cofidis teams help organise CV workshops, career events and informal discussions. A group of young people also took part in a three-week **career exploration programme**. This momentum was further strengthened by the support provided to **two adults facing difficulties** through the **UNIK Emploi** charity, leading to permanent contracts or qualifications; and by the opening of an **Apprenticeship Training Centre (CFA)** by **Cofidis Group**, whose first intake comprises 13 work-study students.

Building on its partnership with the **San Carlo Foundation**, **Cofidis Italy** is committed to combating poverty and helping people into employment in the Milan area, where the company helps to fund reception, **training** and **integration** schemes for **people in need**. In addition, the company

is partnering with the social enterprise **Bee.4**, which provides business services within **prisons**. Prisoners are trained in skills such as data management, assembly and quality control, which provide a real boost to their reintegration.

Finally, **Cofidis Slovakia** is working with **OZ Ulita** to support young people in need.

All these initiatives demonstrate the group's commitment to contributing, in its own way, to workplace inclusion and regional development.

France

Italy

Slovakia



Focus on...



Cofidis Portugal: social housing at the head offices.

To help reduce the number of homeless people – a problem affecting nearly 13,000 people in Portugal – Cofidis Portugal, in partnership with the charities **CRESCER** and **Bureaux du Cœur**, has set up **two shared flats** at its head offices. These properties provide safe and dignified temporary accommodation, equipped with the essentials to help residents regain a sense of stability and privacy. In the space of two years, seven people have already benefited from the scheme, which is complemented by technical and psychological support as well as training initiatives. The aim: a return to independent living.



Making financial education a means to empower everyone.

For Cofidis Group, acting as a responsible and socially conscious business also means helping everyone to better understand the financial mechanisms that influence day-to-day decisions.

This ambition came to fruition in 2024 with a **European study** led from France by the Sustainable Impact Department, in partnership with **Nova School of Business and Economics**, a Portuguese business school. It lays the foundations for a European financial education programme designed to **help customers, employees and citizens make more informed and responsible choices**. The aim is to have an impact across our group's entire ecosystem by providing shared resources, raising awareness among young people and strengthening **Cofidis Group's** credibility as a committed advocate for more accessible finance.

Cofidis Portugal takes a comprehensive approach to reaching different audiences: the digital platform **Contas Connosco** offers educational content on budget management and credit to over a million visitors a year, while the online tool **Cofidiz Traduz** simplifies financial concepts that can sometimes be complex. At the same time, **the School of Finance**, in partnership with **Junior Achievement Portugal**, has delivered **2,000 hours of financial literacy and entrepreneurship sessions** to **20,000 students**, thanks to **160** volunteers.

At **Cofidis Spain**, since 2025, financial literacy workshops run by employees for adults supported by the **Fundació Marianao** have been making financial information accessible to people facing socio-economic difficulties, while a training programme developed in partnership with **AFI Escuela** enables employees to strengthen their own financial skills.

Cofidis France is exploring innovative formats to raise awareness among younger audiences, notably through educational messages broadcast on **Twitch** (202,000 views) and a **mobile mini-game** developed in partnership with **Gameloft** to encourage responsible consumer choices, which attracted over **630,000 unique players** with an engagement rate of 92%.

At **Monabanq**, the **'Our Advice'** section makes practical information on banking, saving and financial security accessible to as many people as possible, while the **'A Banker in My Class'** initiative continues to raise awareness among primary school pupils (Year 6).

Creatis social lending solutions enable customers in **vulnerable circumstances** to access tailored services, including **social loans** at preferential rates. Our subsidiary also offers the **Budget Grande Vitesse (BGV)** app, developed by **CRÉSUS**, to help users better understand and manage their budget.

Cofidis Italy is working with **FEduF - the Foundation for Financial Education and Saving** - to engage directly with schools and has launched an **edutainment** campaign on social media, where employees use real-life scenarios to explain the basics of everyday finance.

Finally, for **Cofidis Slovakia**, this commitment takes the form of **Finax training** courses, **blog posts** and dedicated **FAQs** to help them manage their budget.



Supporting social inclusion for all.

Making culture accessible.

Convinced that culture is also a key driver of openness and inclusion, our group is committed to making cultural events accessible to as many people as possible.

In **France**, in the Hauts-de-France region, the group supports, in particular, the **Printemps de l'Orchestre** alongside the **Lille National Orchestra**. In 2025, 41 free musical performances were organised in schools, healthcare and social care facilities, and care homes, enabling more than 1,000 children and adults – some of whom have disabilities and often have little access to cultural activities – to enjoy an artistic experience. This commitment is also a long-term one, as demonstrated by **our sponsorship of the Colisée Théâtre in Roubaix**, which has been renewed for the past 15 years and helps to provide affordable ticket prices and complimentary tickets to more than 50 local social organisations.

France

“ Culture can transform lives and strengthen social connections. We are proud to help break down the barriers that prevent some people from experiencing these unique moments. ”

Gilles Sauret,
Chair of the Cofidis Group Management Board.



Focus on...

Cofidis Hungary: committed to supporting young people with disabilities.

For several years, Cofidis Hungary has been supporting the **Pető Institute**, which is renowned for its conductive education method designed to promote independence among children and young adults with motor and cerebral disabilities. In 2025, this partnership was strengthened by a **sponsorship agreement worth HUF 3 million per year for three years**, complemented by employees involvement in charity collections, craft workshops and events organised on designated days. The teams also took part in the **Cofidis Group Challenge**, where they won the silver medal, thereby raising **€1,500** for the institute.



Improving the daily lives of disadvantaged children.

Teams are also working together at European level to support disadvantaged children and improve their living conditions.

Cofidis Poland regularly takes part in charitable initiatives: preparing **Christmas presents** for children at a school in the south-east of the country, taking part in the **Wielka Orkiestra Świątecznej Pomocy** charity event, which raised **€180,000 for a paediatric onco-haematology department**, and supporting initiatives that promote mobility for disadvantaged children by funding refurbished bicycles. At the **Warsaw Bike Expo**, visitors cycled 1,200km on a bike set up at the Cofidis stand, raising **€6,000** for the **Wielka Radość na Małych Kółkach** foundation. At **Cofidis Slovakia**, employees are also involved in **volunteering days** to improve the living environments of children and families, particularly in nurseries and family centres.

Cofidis Czech Republic has been supporting the charity **Let's Give Children a Chance** for several years; the charity helps children and young adults from care homes to become independent. In 2025, over **€8,000** was raised through various initiatives involving employees: volunteer days, financial support for shelters, **funding for educational grants**, and community initiatives aimed at young people.

Finally, **Monabanq** provides financial support to the charity **SOS Children's Villages**, enabling siblings who have been placed in separate foster families to grow up together, and supports projects such as setting up a library and helping young adults transition to independent living.

Poland Slovakia France Czech Republic

Building partnerships to promote equal opportunities.

Ensuring that everyone has access to education, employment, as well as culture and sport, regardless of their social background or life experience, is a priority. This commitment is reflected in a number of partnerships and initiatives designed to remove barriers to career guidance, training and employment.

In **France**, several initiatives illustrate this trend. In partnership with the **FACE MEL Hainaut** association, **Cofidis Group** is involved in initiatives to support young people, such as the ‘**Premiers pas en entreprise**’ programme, which enabled **32 secondary school pupils** to discover the world of work during a week-long immersion on campus, featuring meetings with employees, career guidance workshops and discussions on gender equality. Initiatives such as **the Diversity Games** and **Girls Have a Sense of Direction** also engage teams in encouraging young people to broaden their career horizons. In the same vein, **44 employees** teamed up with the **Fondation des Possibles** to support vocational school students through careers fairs, mock interviews and career guidance workshops.

The group’s commitment is also reflected in its long-term educational partnerships. **Cofidis Group** remains committed to the **IESEG Foundation** in order to promote access to higher education for as many people as possible and to remove financial barriers. Our group also supports the **community-run school Le Cours La Cordée**, based in Roubaix, through a sponsorship programme centred on cycling. Every year, this programme brings together **secondary school pupils from priority neighbourhoods** to tackle collective challenges: in 2025, 38 pupils, including three with disabilities, took on the challenge of cycling from **Aachen to Maastricht, Brussels and Lille** – a distance of **300km in three days**. Beyond sporting achievement, these projects boost self-confidence, team spirit and an open-minded

attitude towards the world. At the same time, **Cofidis France** supports the **Foundation of the Catholic University of Lille**, in particular through initiatives that promote the inclusion of **students with disabilities** and recognise student projects of social commitment at the **Trophées de l’Engagement** awards.

To maximise the impact of these initiatives, **Cofidis Group** has signed a **sponsorship agreement** promoting inclusion and equal opportunities with the ‘**Les entreprises s’engagent**’ community. This national partnership enables us, in particular, to develop support programmes in collaboration with others, especially in priority neighbourhoods, for the benefit of young people, people with disabilities and those out of the job market.

In Europe, subsidiaries also help to open up new opportunities for young talent. **Cofidis Belgium** regularly welcomes students from the **Haute École Louvain en Hainaut (HELHa)** to give them an insight into the company’s various roles. **Cofidis Hungary** is developing mentoring schemes with **Corvinus University** and offers internships in partnership with **ESSCA Budapest**.

Cofidis Czech Republic is taking part for the fourth year in the **IPW** programme run by the **Czech Technical University in Prague**, which brings together European students and companies to work on real-world projects. The teams are also working to support young people from care homes, particularly through educational workshops on artificial intelligence and the prevention of financial fraud.

Taking action to protect the environment.

Protecting the planet is a collective challenge that concerns us all. Across all our subsidiaries, we raise awareness among our employees about environmental issues and develop initiatives to reduce the environmental impact of our operations. At the same time, we are developing financing solutions designed to support our clients in their own environmental transition and to encourage more sustainable consumption patterns.

Raising employee awareness of the green transition.

To be able to act effectively, it is essential to be well-informed. We are also implementing initiatives to raise awareness of environmental issues among our employees and encourage more sustainable practices.

Teams from **Cofidis Group** took part in screenings and discussions, focusing in particular on the documentary ***100 Marathons Seen from the Heart***, the production of which was supported by the group. This film tells the story of Nicolas Vandensken, from the north of France, who ran **100 marathons in 100 days** across France in 2022, **raising awareness of climate issues** and the **One Health** concept (the link between human health, animal health and the health of the planet). Other initiatives complement this approach: initiatives promoting sustainable transport, training courses and conferences on biodiversity, such as those organised by **Creatis** on **Earth Day**. Educational activities are also offered throughout the year: raising awareness of waste sorting from the moment new employees join the company, fun quizzes, and

training sessions such as the **Climate Mural** (also at **Cofidis Belgium**) and the **2-Tonne Workshop**, to help people better understand the challenges posed by climate change.

Cofidis Poland uses the **Activy** platform to engage its teams in sporting and environmental challenges, while tracking the CO₂ emissions avoided.

Cofidis Hungary supports initiatives to raise awareness of nature, such as the competition organised in partnership with the **Danube-Ipoly National Park**, which aims to encourage secondary school pupils to explore and protect their environment. More than 100 students from 27 secondary schools across 15 districts of Budapest took part in the competition.

Finally, the teams at **Cofidis Italy** supported the start-up **Ogyre**, whose mission is to support fishermen who collect **marine litter** on a daily basis, particularly in Italy. They cleared a beach of **plastic waste**, accompanied by a biologist who explained the issues surrounding marine biodiversity.

France

Belgium

Poland

Hungary

Italy

Focus on...



Cofidis Group: taking action for the planet on World Cleanup Day.

Every year, Cofidis Group and its subsidiaries take part in **World Cleanup Day** to raise awareness among employees about protecting the environment. In 2025, more than **1,000 employees across nine countries** took part in the group Challenge by walking, running or cycling for the planet. Together, they took **126 million steps** – the equivalent of nearly 2.5 times the circumference of the Earth – raising **€5,000** for the charity World Cleanup Day France. At **Creatis**, a waste collection initiative carried out in partnership with the Empruntis group resulted in the collection of **37.6kg of waste**, while raising employee awareness of the environmental impact. At **Cofidis Czech Republic**, employees also took part in this international initiative by collecting **45kg of waste** during a dedicated day.

World Cleanup Day with the Crédit Mutuel Alliance Fédérale Foundation:

- More than 1,500 people mobilised in France and across Europe,
- Nearly 8 tonnes of waste collected,
- €20,000 donated to World Cleanup Day France.

In France

27 tonnes of CO₂ emissions avoided.

27 tonnes of sorted bio-waste, of which

2,716 kg of compost produced with Les Alchimistes.

Reducing our waste volumes.

To reduce our waste, we decided to raise awareness among our employees and implement measures in the workplace.

In **France**, teams from **Cofidis Group** are involved in initiatives such as the **Clean up Desk, which focuses on digital technology**. Across the French campuses, **waste sorting facilities** have been installed in all buildings, complemented by specific initiatives such as **cigarette butt recycling** via **TchaoMégot** and the **removal of disposable cups** from drinks dispensers.

Cofidis Spain has also launched **internal campaigns to raise awareness** of waste sorting, using educational materials and distributing a reusable cup to every employee, thereby encouraging the **reduction of plastic** and single-use items. These initiatives demonstrate the commitment of our teams in their day-to-day work, through simple yet effective **eco-friendly practices** designed to conserve resources.

France

Spain



65,000 kg of waste recycled with the support of Elise.

100% of employees are aware of environmental issues.

Focus on...



Cofidis Spain and Slovakia: restoring ecosystems.

Through several of its subsidiaries, **Cofidis Group** supports initiatives aimed at restoring ecosystems and enhancing biodiversity. In 2025, **Cofidis Spain** contributed to a project to restore **Posidonia oceanica** in **Formentera**, a vital marine ecosystem capable of capturing up to **15 times more CO₂ than an equivalent terrestrial forest**. Thanks to the planting of **1,500 seedlings**, carried out in partnership with the environmental organisation **Ecoimpact**, this project will help to regenerate a habitat that is home to more than **400 marine species** and capture over **100 tonnes of CO₂** over its lifetime.

For the past three years, employees at **Cofidis Slovakia** have been taking part in the **Cofidis Forest** project, run in partnership with experts from **Lesy SR**, to replant trees in areas of the Carpathians affected by natural disasters. Originally launched as a team-building activity, this project has become a cornerstone of the subsidiary's environmental culture. To date, more than **15,400 trees** have been planted, helping to restore over **2.5 hectares of forest** and supporting the national initiative '**A Million Trees for Slovakia**'.

Reducing our environmental impact.



Reducing greenhouse gas emissions from our buildings and transport.

In several of our subsidiaries, we are taking steps to reduce our CO₂ emissions, notably through the energy transition of our buildings, changes to our transport arrangements and the strengthening of our carbon footprint management.

Cofidis Belgium has therefore embarked on a gradual transformation of its vehicle fleet: it now comprises **35% fully electric vehicles and 14% hybrid vehicles**, complemented by the installation of charging points in the office car park, which enabled 1,500 charges to be carried out in 2025. It is also taking steps to reduce the energy consumption of its buildings by opting for **100% green electricity** generated from solar and wind power in Belgium, in addition to the installation of **2,025 solar panels** since 2022.

Across the group, soft mobility is also a key driver of decarbonisation. Launched in 2024, the **Cofidis Group Cycling Scheme**, developed in partnership with **Azfalte**, now provides **over 550 employees** with a company bike to reduce the environmental impact of their commutes. Users cycle an average of **51km per month**, helping to avoid around **57 tonnes of CO₂ each year**. This scheme forms part of a comprehensive approach to sustainable mobility, alongside initiatives such as the **Sustainable Mobility Package**, and helps to make Cofidis Group one of France's most committed employers when it comes to eco-mobility. At the same time, the group is strengthening **management of its environmental impact**: in 2025, new roles dedicated to carbon footprint assessment (Carbon Leader and KPI leads) were created to measure emissions systematically and refine the analysis of its operations' carbon footprint.

Belgium

France



Promoting the circular economy.

Recognising the positive impact that the circular economy can have on the conservation of natural resources, we are developing dedicated initiatives to promote the circular economy and encourage the reuse of objects.

In **France**, **Cofidis Group** organised a **sustainability fair** on its campus, bringing together employees, around ten local charities and partners for **upcycling** workshops, **repair cafés** and charity **collections of clothes** and books.

Cofidis Portugal raises employee awareness of reuse and recycling, particularly through **charity pop-up shops** where anyone can drop off unused items and take others home, with a **reuse rate of nearly 90%**. The remaining items were donated to local charities. A **Repair Café**, accompanied by a **Flash Talk on circularity**, also gave employees the opportunity to repair electronic devices and clothing and to reflect collectively on the importance of extending the lifespan of objects.

For its part, **Cofidis France** is strengthening its strategy in support of the circular economy with the appointment of a **dedicated manager**, the definition of a **roadmap centred on three key objectives** (transforming the financing portfolio towards circular products, contributing to the company's growth and guiding consumers towards more responsible consumption) and **circular indicators**, as well as awareness-raising initiatives for employees and partners, particularly at events such as the sustainable market or the **Producible trade fair**. Our subsidiary is also developing new products and services that support this model, such as the **Protect+ insurance scheme** and the Vorwerk-Thermomix trade-in scheme, and has joined the **Circul'R network** to accelerate its transition towards more sustainable models.

At **Cofidis Belgium**, this initiative has led to the creation of an **in-house recycling centre**, where employees can drop off clothes, toys or small items of equipment to encourage their reuse and support local charities.

Portugal

France

Belgium





Supporting our clients in their environmental transition.

Our group develops financing solutions to support the energy transition and encourage more sustainable consumption patterns.

Cofidis France launched the ‘**Prêt à changer**’ range, designed to make it easier to access equipment with a lower environmental impact. In particular, it includes the **Bicycle Loan** (covering theft, damage and vandalism), which supports the development of sustainable transport, as well as the **Energy Efficiency Renovation Loan**, which enables households to finance insulation work, heating upgrades or the installation of solar panels when government grants do not cover the full cost.

In the same vein, **Monabanq** entered a partnership with **EDF Solutions Solaires** to offer the installation and financing of solar panels for private individuals. **Cofidis Belgium** offers the **Home Improvement** package, which supports home renovation projects, including energy-efficiency upgrades. For several years, **Cofidis Poland** has been providing finance for renewable energy equipment, such as solar panels, heat pumps and domestic wind turbines, as well as hybrid and electric vehicles, through its **EcoCredit** and **EcoLeasing** schemes.

France Belgium Poland

Team Cofidis

Both on and off the road, Team Cofidis proudly wears the group's colours and fully embodies its values: commitment, performance and simplicity. 2025 provided the team with an opportunity to reaffirm both its sporting ambitions and its role in the development of cycling. A top-tier training programme, it is a committed collective dedicated to sport and those who bring it to life.





A new manager to bring a fresh dynamic.

The arrival of **Raphaël Jeune** as coach in October 2025 marks a new chapter and signals the team's strong ambition to return to the highest level of international competition. This change comes after a challenging season, marked by the men's team's relegation to ProTeam. However, this situation does not affect the outlook for 2026, as the team remains committed to the major races, including the Tour de France.



A first victory for the women's team in Portugal.

Amalie Dideriksen's victory in the first stage of the **Women's Tour of Portugal** was a highlight of the season, made all the more significant by the fact that **Cofidis Portugal** is the event's main sponsor. The women's team's first win of the season was a testament to the crucial teamwork that has gone into creating the conditions for success.



A partnership with the STAB Vélodrome in Roubaix, a mecca for cycling.

The partnership signed in 2025 between Cofidis and the **STAB Vélodrome de Roubaix**, an iconic venue for regional and national cycling, marks a significant milestone for the team. It provides a visible brand presence on the track and offers practical benefits: an annual team presentation, performance tests and track experiences for employees.

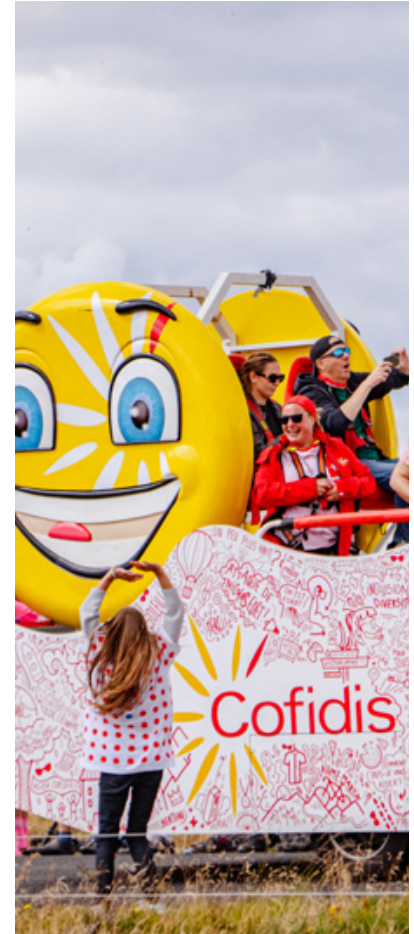


The historic start of the Tour de France in the northern region of Cofidis.

The **Tour de France's Grand Départ** in Lille, a first for the team, was a highlight for Cofidis, a company based in northern France. With employee meetings, the caravan's activities and a standout performance from **Benjamin Thomas**, who wore the polka-dot jersey on the first stage, the event fully demonstrated the group's strong local roots and shared values.

The Cofidis caravan, right up close to the public.

The Cofidis team bus, which is present at major races such as the **Tour de France**, the **Grand Prix de Denain** and the **4 Days of Dunkirk**, helps to strengthen the connection with fans. Throughout sporting events, and before the riders pass by, it proudly represents the company and fosters team spirit by engaging with the public.



Focus on...

La famille Cofidis: the podcast at the heart of the team.

Launched in 2025, the ***La famille Cofidis*** podcast offers a behind-the-scenes look at the team, through conversations hosted by sports journalist **Samuel Ollivier**. Moving away from the world of sport, each episode features a member of the team (riders, employees or family and friends) who shares their journey, their life experiences and what has shaped them into the person they are today.

With its first six episodes (featuring **Bryan Coquard**, photographer **Mathilde L'Azou** and sports director **Roberto Damiani**), this podcast offers a behind-the-scenes look and strengthens the connection with fans, highlighting the team spirit and close-knit atmosphere that characterise Cofidis.

In addition to this podcast, Team Cofidis has a strong social media presence, with over **400,000 followers**. These platforms enhance the experience by sharing the team's day-to-day life, its highlights and its performances, bringing the adventure as close as possible to the fans.

Making professional cycling accessible and sharing the passion.

The first two professional para-cycling contracts in the world.

In 2025, Cofidis took a further step forward in its commitment to inclusion by signing the world's first professional contracts for para-cyclists: **Katell Alençon** and **Mathieu Bosredon**. Already members of the team and well-known figures in the world of cycling, they can now devote themselves fully to their careers within a structured environment.

More than just a powerful symbol, this initiative reflects a clear commitment to making elite sport more equitable. It reaffirms Cofidis's long-standing commitment to making cycling more inclusive.



Supporting and promoting cycling among the general public.

Team Cofidis is committed to promoting cycling and supporting the next generation on a daily basis. Through initiatives such as **Paris-Roubaix Juniors** and the **Graines de Pistard** programme at the STAB Vélodrome in Roubaix, the team is helping to nurture the talents of tomorrow and offering young people immersive experiences that bring them as close as possible to the world of elite cycling.

This commitment extends to the grassroots level, working alongside local stakeholders, through support for **the Comité Nord de Cyclisme**, the **Mini Tour Cofidis** and the **SportLiveCycling club**. All these initiatives help to make cycling accessible, to inspire a passion for the sport, and to foster this momentum at a local level.

Workforce: 51

30 men
9 nationalities.

15 women
8 nationalities.

6 French paracyclists
1 woman/5 men.

Our locations

Cofidis Group/SynerGIE

Parc de la Haute Borne
61, avenue Halley
59667 Villeneuve d'Ascq cedex
www.cofidis-group.com

Cofidis France

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Cofidis Italy

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20 134 Milano
www.cofidis.it

Cofidis Belgium

Chaussée de Lille 422a
7501 Orcq
www.cofidis.be

Cofidis Hungary

1134 Budapest Váci út 23-27
www.cofidis.hu

Cofidis Poland

ul. Domaniewska 39 A
02-672 Warszawa
www.cofidis.pl

Cofidis Spain

Pl. de la pau s/n
Building 1, WTC Almeda Park 1
08 940 Cornellà de Llobregat
Barcelona
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Cofidis Portugal

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www.monabanq.com

 **Creatis**

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59667 Villeneuve d'Ascq cedex

www.creatis.com

 **Carizy**

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00-101 Terrasse Boieldieu,

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www.carizy.com

 **Cofidis Compétition**

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