



AUTO BANK

# Sustainability Plan 2024-2026

Identification of the main objectives  
and related key performance indicators

WE CREATE  
EVERYDAY MOBILITY SOLUTIONS  
FOR A **BETTER PLANET**



**SUSTAINABLE  
MOBILITY**



**INNOVATION AND  
DIGITALISATION**



**ENVIRONMENT**



**PEOPLE**

# SUSTAINABILITY PLAN

AIMS TO DEFINE AND FORMALIZE ESG GOALS WITH A THREE-YEAR TIME HORIZON (2024-2026)

THE ORGANISATION OF THE PLAN WILL REFER TO THE CA AUTO BANK ESG PILLARS  
COUPLED WITH THE MATERIAL TOPICS REPORTED IN THE NFD 2022:

ECONOMIC PERFORMANCE  
AND VALUE CREATION  
RELATIONSHIPS WITH DEALERS,  
CUSTOMERS AND SUPPLIERS  
TRANSPARENCY IN SERVICES AND  
BUSINESS, FINANCIAL INCLUSION  
GREEN FINANCE AND SUSTAINABLE  
MOBILITY

 **SUSTAINABLE  
MOBILITY**

INNOVATION AND DIGITALISATION  
SECURITY, PRIVACY AND RELIABILITY  
OF SERVICES

 **INNOVATION AND  
DIGITALISATION**

ENVIRONMENTAL IMPACTS AND  
MANAGEMENT OF CLIMATE  
CHALLENGES

 **ENVIRONMENT**

ANTI-CORRUPTION AND INTEGRITY  
IN BUSINESS  
ESG RISK GOVERNANCE  
WELFARE, EMPLOYMENT AND DIALOGUE  
WITH SOCIAL PARTIES  
TRAINING AND HUMAN CAPITAL  
DEVELOPMENT  
EMPLOYEES WELFARE AND SAFETY  
DIVERSITY, EQUAL OPPORTUNITIES AND  
HUMAN RIGHTS

 **PEOPLE**



AUTO BANK

*Sustainable Mobility*



# ECONOMIC PERFORMANCE AND VALUE CREATION

SUSTAINABLE MOBILITY



 RETURN ON ASSETS		1.5%
 CET 1 RATIO (ADOPTING THE CURRENT REGULATION)		15%
 INCLUSION OF CSR OBJECTIVES IN THE INCENTIVE SYSTEM		100% OF ELIGIBLE EMPLOYEES (WEIGHT 30%)

# RELATIONSHIPS WITH DEALERS, CUSTOMERS AND SUPPLIERS

## SUSTAINABLE MOBILITY



 <b>CSR ASSESSMENT OF SUPPLIERS PRIORITISED BY PURCHASE VOLUME</b>	<b>CSR ASSESSMENT FOR ALL THE NEW TENDERS</b>
 <b>STRENGTHENING OF CSR REQUIREMENTS FOR OUR SUPPLIERS</b>	<b>INTRODUCTION OF CAPFM CLAUSES FOR ALL THE NEW CONTRACTS</b>
 <b>CUSTOMER COMPLAINTS OVER ACTIVE CONTRACTS</b>	<b>0.9%</b> (AVERAGE OF THE LAST 3 YEARS)
 <b>CSR ASSESSMENT OF CORPORATE CUSTOMERS</b>	<b>KEEPING THE ESG ASSESSMENT FOR CORPORATE CUSTOMERS</b>

# TRANSPARENCY IN SERVICES AND BUSINESS, FINANCIAL INCLUSION

SUSTAINABLE MOBILITY



**CUSTOMER COMPLAINTS ON TRANSPARENCY  
MATTERS OVER ACTIVE CONTRACTS**

**0.19%**  
(AVERAGE OF THE LAST 3 YEARS)

# GREEN FINANCE AND SUSTAINABLE MOBILITY

## SUSTAINABLE MOBILITY

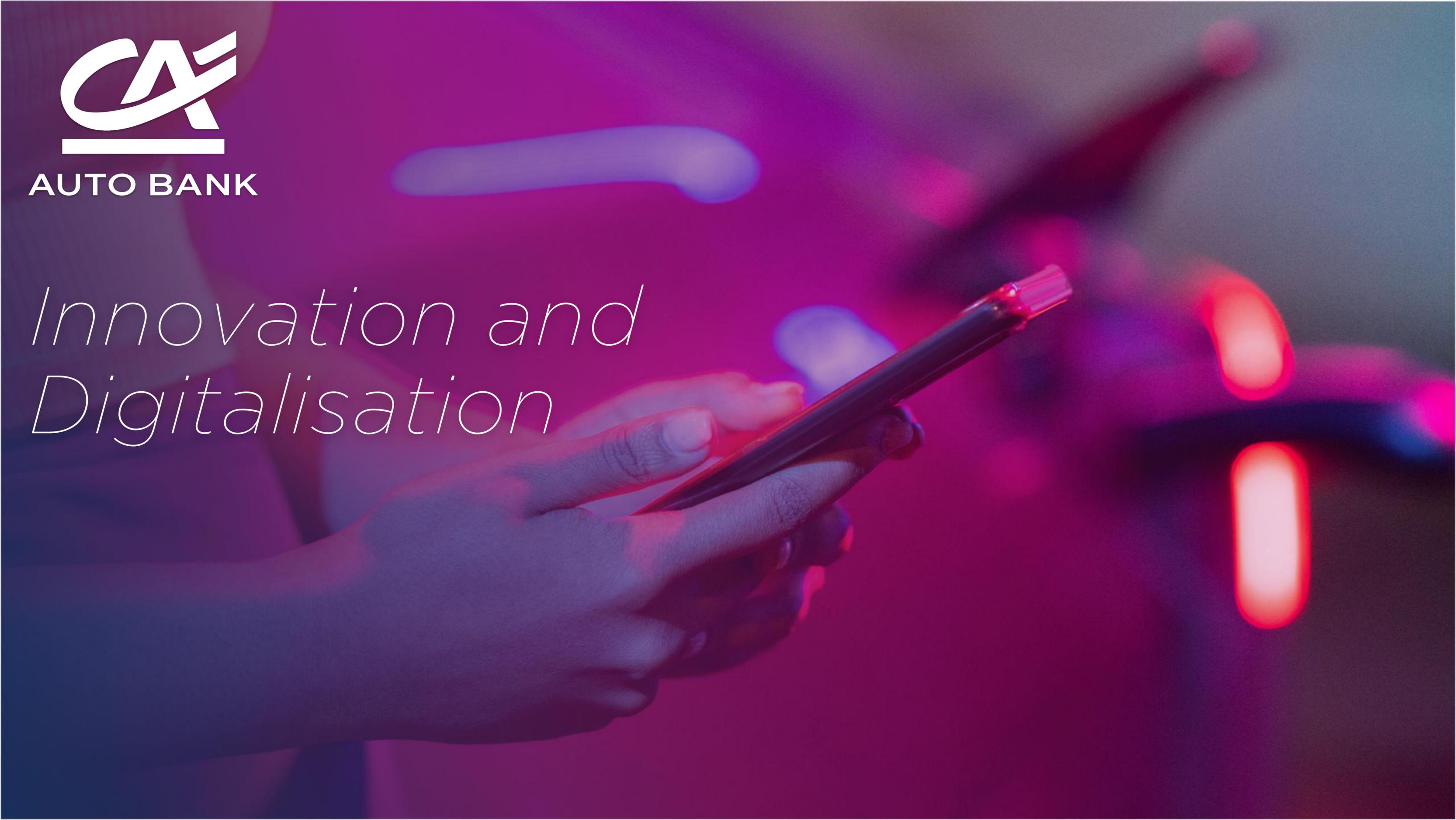


	DRIVALIA OWNED CHARGING POINTS	2,500
	FINANCING OF NEW BEV AND HYBRID VEHICLES	55%
	FINANCING OF NEW BEV CARS	35%
	NEW BEV AND PHEV ADDITIONS AS A PERCENTAGE OF TOTAL ADDITIONS TO THE FLEET	35%



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*Innovation and  
Digitalisation*



# INNOVATION AND DIGITALISATION

## INNOVATION AND DIGITALISATION



**DIGITALLY SIGNED FINANCING DOCUMENTS AS A PERCENTAGE OF TOTAL YEARLY RETAIL PRODUCTION**

**95%**



**NUMBER OF PARTNERSHIPS (PROOF OF CONCEPT OR PROJECTS) WITH START-UPS**

**+75% VS 2023**

# SECURITY, PRIVACY AND RELIABILITY OF SERVICES

INNOVATION AND DIGITALISATION



	<b>INFORMATION SECURITY CERTIFICATION ISO 27001</b>	✓
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*Environment*

# ENVIRONMENTAL IMPACTS AND MANAGEMENT OF CLIMATE CHALLENGES

## ENVIRONMENT



 <b>CO<sub>2</sub> EMISSIONS REDUCTION</b> (SCOPE 1, 2, 3)	<b>-16% VS 2022</b> (SAME PERIMETER)
 <b>COMPANY CAR FLEET ELECTRIFICATION</b>	<b>BEV &gt; 50%</b> <b>PHEV&amp;BEV &gt; 90%</b>
 <b>ESG RISK ASSESSMENT METHODOLOGY</b> (PHYSICAL AND TRANSITION RISKS)	<b>4 SCENARIOS,</b> EUROPEAN SCOPE, COST OF RISK AND RESIDUAL VALUE CONSIDERED
 <b>OPERATIONAL RISK ALERT LINKED TO A CLIMATE RISK</b> (RISK STRATEGY)	<b>0 ALERTS FOR LOSS &gt; €300K</b> (TARGET SET FROM 2024 ONWARDS)



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*People*



# ANTI-CORRUPTION AND INTEGRITY IN BUSINESS

## PEOPLE



	<b>CORRUPTION-RELATED EVENTS WITH FINAL JUDGMENT</b>	<b>0</b>
	<b>CONFIRMED CORRUPTION-RELATED REPORTS (WHISTLEBLOWING)</b>	<b>0</b>
	<b>EMPLOYEES INCLUDED IN ANTI-CORRUPTION TRAINING COURSES</b>	<b>100% EMPLOYEES, 3 YEARS</b>

# ESG RISK GOVERNANCE

## PEOPLE



 <b>SANCTIONS RELATED TO UNFAIR PRACTICES</b> (GREENWASHING)	0
 <b>CREATION OF THE SUSTAINABILITY COMMITTEE</b> (CEO, R&PC, HR, COMMUNICATION & CSR, SALES & MARKETING, COMPLIANCE, CA&PG)	1 MEETING / QUARTER
 <b>DIGITALISATION OF PERFORMANCE MANAGEMENT OF ESG IMPACTS</b>	✓

# WELFARE, EMPLOYMENT AND DIALOGUE WITH SOCIAL PARTIES

PEOPLE



**FULLY-PAID LEAVE FOR SECOND PARENT**

**28 FULL-PAID DAYS**  
(TARGET SET FROM 2025 ONWARDS)



**TURNOVER**

**-22% VS 2023**



**ACCOUNTABILITY INDEX (IMR) SURVEY**

**92%**  
(RESPONSE RATE, ALL MARKETS)

# TRAINING AND HUMAN CAPITAL DEVELOPMENT

PEOPLE



	<b>EMPLOYEES PARTICIPATING IN TRAINING COURSES</b>	<b>90%</b>
	<b>AVERAGE HOURS OF TRAINING PER EMPLOYEE</b>	<b>+118% VS 2023</b>
	<b>EMPLOYEES PARTICIPATING IN ESG TRAINING COURSES</b>	<b>90%</b>
	<b>EMPLOYEES EVALUATED ON THE BASIS OF THEIR PERFORMANCE</b>	<b>90%</b>

# EMPLOYEES WELFARE AND SAFETY

PEOPLE



**ACCIDENT FREQUENCY INDEX**  
(ACCIDENTS NUMBER/ 1MIO H WORKED)

< 3.9

# DIVERSITY, EQUAL OPPORTUNITIES AND HUMAN RIGHTS

## PEOPLE



 <b>PERCENTAGE OF EMPLOYEES FROM THE LESS REPRESENTED GENDER</b>	<b>48%</b>
 <b>PERCENTAGE OF MANAGERS FROM THE LESS REPRESENTED GENDER</b>	<b>40%</b>
 <b>PERCENTAGE OF BOARD MEMBERS OF THE LESS REPRESENTED GENDER</b> (CHAIRMAN AND CEO BOTH EXCLUDED)	<b>40%</b>
 <b>GENDER PAY GAP BY POSITION OF EQUAL VALUE</b> (5 MAJOR MARKETS, FIXED SALARY, CAAB ONLY)	<b>-30% vs 2023 IN THE WORST MARKET</b> <b>-40% VS 2023 IN THE WORST PAY BAND</b>
 <b>INCIDENTS OF DISCRIMINATION</b>	<b>0</b>

# Legenda and Greenhouse gases scopes

EMISSIONS TYPE	SCOPE	DEFINITION	EXAMPLES
<b>DIRECT EMISSIONS</b>	<b>SCOPE 1</b>	EMISSIONS FROM OPERATIONS THAT ARE OWNED OR CONTROLLED BY THE REPORTING COMPANY	EMISSIONS FROM COMBUSTION IN OWNED OR CONTROLLED BOILERS, FURNACES, VEHICLES, ETC.; EMISSIONS FROM CHEMICAL PRODUCTION IN OWNED OR CONTROLLED PROCESS EQUIPMENT
	<b>SCOPE 2</b>	EMISSIONS FROM THE GENERATION OF PURCHASED OR ACQUIRED ELECTRICITY, STEAM, HEATING, OR COOLING CONSUMED BY THE REPORTING COMPANY	USE OF PURCHASED ELECTRICITY, STEAM, HEATING, OR COOLING
<b>INDIRECT EMISSIONS</b>	<b>SCOPE 3</b>	ALL INDIRECT EMISSIONS (NOT INCLUDED IN SCOPE 2) THAT OCCUR IN THE VALUE CHAIN OF THE REPORTING COMPANY, INCLUDING BOTH UPSTREAM AND DOWNSTREAM EMISSIONS	PRODUCTION OF PURCHASED PRODUCTS, TRANSPORTATION OF PURCHASED PRODUCTS, OR USE OF SOLD PRODUCTS

 KPI VALID FOR BOTH **CA AUTO BANK** AND **DRIVALIA**

 KPI VALID FOR **DRIVALIA**

 KPI VALID FOR **CA AUTO BANK**