



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
DIGITALIZATION**



ENVIRONMENT



PEOPLE

SUSTAINABILITY PLAN

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

THE ORGANIZATION 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 DIGITALIZATION

SECURITY, PRIVACY AND RELIABILITY
OF SERVICES

 **INNOVATION AND
DIGITALIZATION**

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



CSR ASSESSMENT OF SUPPLIERS PRIORITIZED BY PURCHASE VOLUME

CSR ASSESSMENT FOR ALL THE NEW TENDERS



STRENGTHENING OF CSR REQUIREMENTS FOR OUR SUPPLIERS

INTRODUCTION OF CAPFM CLAUSES
FOR ALL THE NEW CONTRACTS



CUSTOMER COMPLAINTS OVER ACTIVE CONTRACTS

0.9%
(AVERAGE OF THE LAST 3 YEARS)



CSR ASSESSMENT OF CORPORATE CUSTOMERS

KEEPING THE ESG ASSESSMENT FOR CORPORATE
CUSTOMERS

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

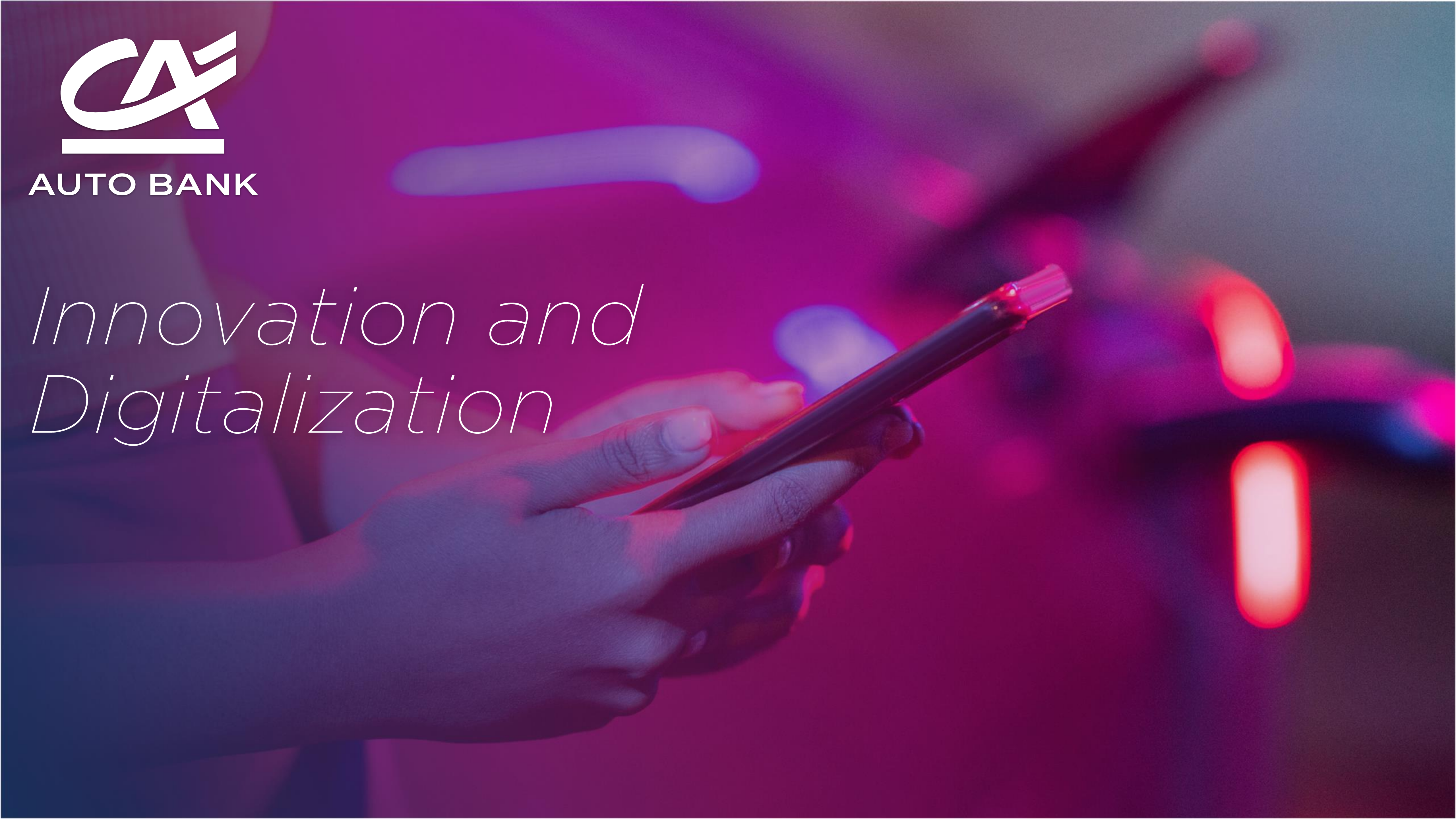


	DRIVALIA OWNED CHARGING POINTS	2,500
	FINANCING OF NEW BEV AND HYBRID VEHICLES	55%
	FINANCING OF NEW BEV CARS	35%
	NEW BEV AND PHEV ADDITIONS AS A PERCENTAGE OF TOTAL ADDITIONS TO THE FLEET	35%



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Innovation and Digitalization



INNOVATION AND DIGITALIZATION

INNOVATION AND DIGITALIZATION



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 DIGITALIZATION



**INFORMATION SECURITY
CERTIFICATION ISO 27001**





AUTO BANK

Environment

ENVIRONMENTAL IMPACTS AND MANAGEMENT OF CLIMATE CHALLENGES

ENVIRONMENT



CO₂ EMISSIONS REDUCTION
(SCOPE 1, 2, 3)

-16% VS 2022
(SAME PERIMETER)



COMPANY CAR FLEET ELECTRIFICATION

BEV > 50%
PHEV&BEV > 90%



ESG RISK ASSESSMENT METHODOLOGY
(PHYSICAL AND TRANSITION RISKS)

4 SCENARIOS,
EUROPEAN SCOPE, COST OF RISK AND RESIDUAL VALUE CONSIDERED



OPERATIONAL RISK ALERT LINKED TO A CLIMATE RISK
(RISK STRATEGY)

0 ALERTS FOR LOSS > €300K
(TARGET SET FROM 2024 ONWARDS)



AUTO BANK

People



ANTI-CORRUPTION AND INTEGRITY IN BUSINESS

PEOPLE



CORRUPTION-RELATED EVENTS WITH FINAL JUDGMENT

0



CONFIRMED CORRUPTION-RELATED REPORTS (WHISTLEBLOWING)

0



EMPLOYEES INCLUDED IN ANTI-CORRUPTION TRAINING COURSES

100% EMPLOYEES, 3 YEARS

ESG RISK GOVERNANCE

PEOPLE



SANCTIONS RELATED TO UNFAIR PRACTICES
(GREENWASHING)

0



CREATION OF THE SUSTAINABILITY COMMITTEE
(CEO, R&PC, HR, COMMUNICATION & CSR, SALES&MARKETING, COMPLIANCE, CA&PG)

1 MEETING / QUARTER



DIGITALIZATION OF PERFORMANCE MANAGEMENT OF ESG IMPACTS

✓

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



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

EMPLOYEES WELFARE AND SAFETY

PEOPLE

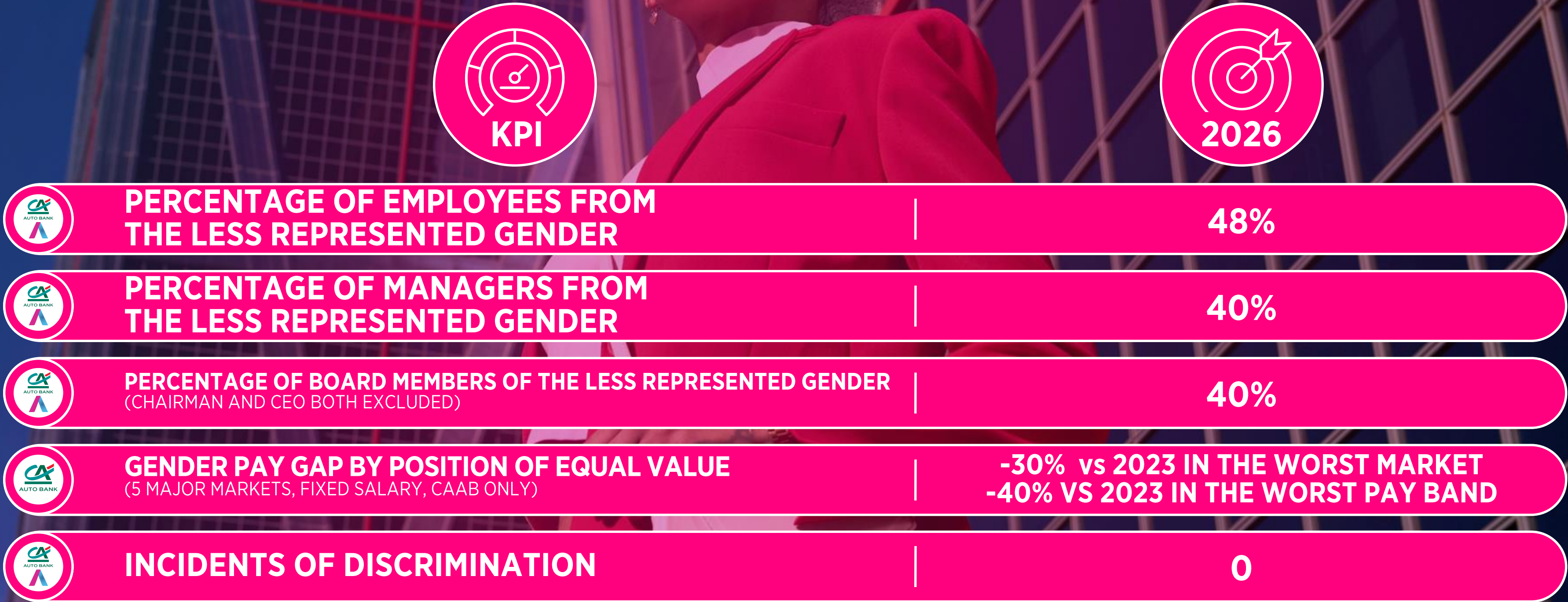


ACCIDENT FREQUENCY INDEX
(ACCIDENTS NUMBER/ 1MIO H WORKED)




< 3.9

DIVERSITY, EQUAL OPPORTUNITIES AND HUMAN RIGHTS

PEOPLE



Legenda and Greenhouse gases scopes

EMISSIONS TYPE	SCOPE	DEFINITION	EXAMPLES
DIRECT EMISSIONS	SCOPE 1	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
	SCOPE 2	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
	SCOPE 3	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
INDIRECT EMISSIONS			
 KPI VALID FOR BOTH CA AUTO BANK AND DRIVALIA		 KPI VALID FOR DRIVALIA	 KPI VALID FOR CA AUTO BANK