



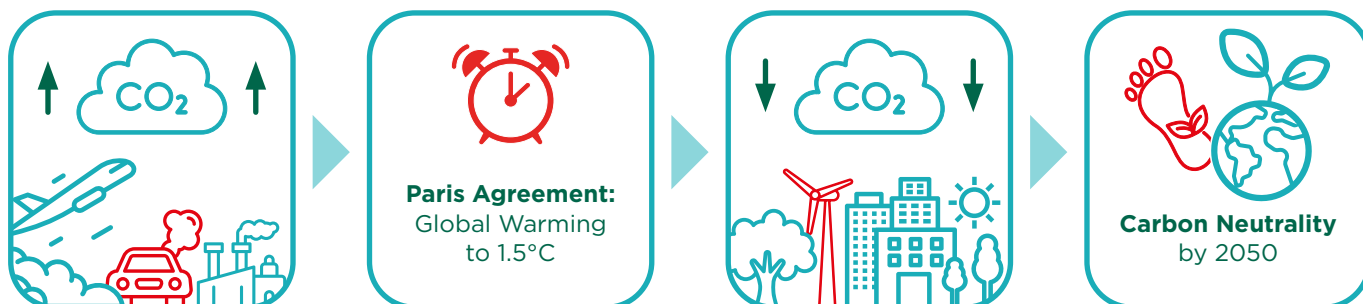
Allocation Report



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The impact of Sustainability in our day life:



Sustainability is an aspect that has become very important in our daily lives, it is a necessary and constant development path, in which we are all involved. The goal of this path is to preserve and restore as much as possible the resources needed to ensure the livelihoods of future generations.

This path arises precisely from the need to intervene in response to the rapid evolution of the effects of climate change, the impact of which is becoming increasingly intense in our lives, due to the increase in CO2 emissions, thus leading to the need to take appropriate measures to combat its effects.

The need for timely action has been reflected in a global commitment in 2015 with the United Nations Agenda 2030. In particular, the 13th Goal on combating climate change, and in 2016 in the International Paris Agreement, whose objective was „to strengthen the global response to the threat of climate change“ (Article 2), now recognized as a major long-term risk for the economy as a whole and in particular for the different economic sectors.

Starting from the action plan proposed by the 2030 Agenda, the EU introduced in 2019, as part of the Green Deal, a specific strategic action plan for the reduction of CO2 emissions in combination with a specific law „EU Climate Law“, with the aim of achieving climate neutrality by 2050.

An objective that each state has been called to integrate into its internal objectives, and in this case, Germany has considered it appropriate to shorten the deadline set by the aforementioned legislation, with the aim of achieving the neutrality of greenhouse gas emissions for 2045¹.

The ECB reports, „Addressing climate change starts with reliable data. This is the only way we can accurately measure our impact on the climate and understand the risks we face.“².

The objective of tackling climate change and the related identification of appropriate measures can be achieved through concrete action at political level combined with reliable data collection and accurate and transparent reporting. In order for such action plans to be truly effective, it is essential to ensure that each agent in the market communicates transparently what he or she is doing in the market, in terms of his or her commitment and objectives, and that clarity is ensured.

Transparent communication plays an important role in the company's credibility, giving it greater confidence and trust from its business partners and customers. The need to provide clear information through accurate and transparent documentation is linked to the goal of transmitting greater trust and support to its customers and business partners in general.

Only by building a relationship of trust we can also foster the growth of a greater awareness of how our contribution is important. It is important for us to communicate clearly how we intend to make a positive contribution to this sustainable transition process.

The presentation of products or services as having characteristics that are specific to products that are environmentally friendly and therefore sustainable, but which are not verifiable, actually or misleading, may mislead or confuse consumers and thus also affect the trust placed by consumers in the company that declare their commitment to transparent communication, and may also damage the image of the company ourselves.

Creditplus for this reason intends to constantly strive to ensure clear communication with its business partners and beyond, in order to reduce the risk of similar practices.

- **53 %** of green claims give vague, misleading or unfounded information
- **40 %** of claims have no supporting evidence
- **Half of** all green labels offer weak or non-existent verification
- There are **230** sustainability labels and **100** green energy labels in the EU, with vastly different levels of transparency

Source: Green claims, European Commission

Creditplus Commitment to Sustainability

The reference document for the drafting of this report is the document published by Crédit Agricole Group Green Bond Framework (2023) from which the document „Sustainable Finance Framework“ was then drawn up by Creditplus with the intention of providing a clear and transparent overview, to its consumers, of the constant commitment in this economic-environmental transition, examining multiple elements.

1

Use of
Proceeds

2

Process for
project evaluation
and selection

3

Management
of Proceeds

4

Reporting



Why this Report?

Creditplus commits to, on an annual basis, on its website, the aforementioned Allocation report, providing a document guaranteeing its continuous and proactive commitment to this sustainable transition.

This document outlines a continuity of Creditplus's commitment to this path of economic transition environmental, with what is already envisaged in the Sustainable Finance Framework“ already present on the site.

Our aim, with the publication of this report, is to provide a comprehensive and transparent view of our commitment to pay greater attention to our environmental and social impact.

This is through a clear presentation of our actions and objectives, as well as our products and services, so that our desire to contribute positively to this transition can be constant and continuous.

The above-mentioned report, as also indicated in the 'Sustainable Finance Framework', contains information on:

- The total amount of „green“ loans (green portfolio)
- The total amount of sustainable funds allocated to the ecological portfolio
- The proceeds assigned to each eligible activity described in the Use of Proceeds section.
- The potential amount of unassigned assets and a green portfolio analysis



Creditplus alignment with Credit Agricole's commitments

Brief introduction to Creditplus

Creditplus, located in Stuttgart and a bank specialized in Consumer finance, is a 100% subsidiary of consumer finance specialist Crédit Agricole Personal Finance & Mobility and part of the Crédit Agricole Group.

The Crédit Agricole Group has been a pioneer in climate finance for over ten years and in 2021 decided to take part in „Net zero Banking alliance 2050“ with the commitment to work in the direction of contributing to a reduction of its CO2 emissions as well as to commit to an increasingly positive environmental impact.

As part of this group, Creditplus has been committed for years to preserving its alignment with it, working towards an increasingly positive environmental and social impact, undertaking various initiatives, since two important aspects for Creditplus are: to produce tangible results of its contribution in this transition and to improve its contribution and commitment every day.



What does sustainability mean for Creditplus?

Creditplus has a long-standing commitment to sustainable development and to improving its social commitment, undertaking various initiatives, maintaining its alignment with the Crédit Agricole Group.

We are convinced that **responsible, sustainable action** and **long-term opportunities** belong together!

For Creditplus sustainability means actively and positively contributing to this economic transition, undertaking activities that can represent a concrete contribution in society and for the environment. To achieve this, it strives to ensure the correct application of the regulatory provisions and objectives at both European and international level. In this transition process, Creditplus's contribution consists in guaranteeing transparent communication, support to its customers and concrete and constant actions for society and the environment.



Sustainability for Creditplus means constant commitment:

In a context such as the one currently in rapid and constant evolution, in which urgent and effective actions are needed, Creditplus is committed in place of this ecological and economic transition to ensure transparent communication and promote its responsible dedication to a more sustainable economic and environmental impact.

The purpose is to ensure fair support in this transition to our customers and business partners, offering services and products that demonstrate our commitment and willingness to contribute positively in building the future.



Sustainability for Creditplus means concrete actions:

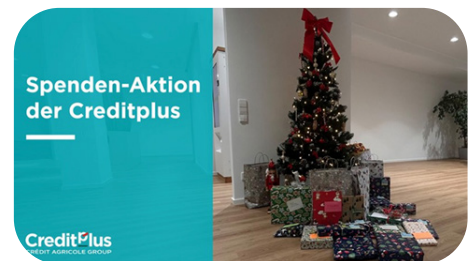
The commitment to Creditplus translates into multiple initiatives both from a social and environmental point of view, following what is proposed „By the ‘Agenda 2030“ and the 17 Sustainable Development Goals.

As regards projects in the social field, Creditplus has been committed since 2013 to promote education and teaching opportunities (SDG 4 „Quality Education“) through Financial Education workshops at schools. Since January 2025 in addition with the initiative „Zukunftstag“ where Creditplus employees participate as trainers, reaching more than 1000 participants in our financial education workshops in 2025.

We also provide support to volunteering with the program „Plus: For Others“ where we support 8 projects a year with 1,500 EUR in four categories (YOUTH, Inclusion & Social Cohesion, Health and Environmental Transition) aligned with the Corporate Giving Program of the CAPFM Group. Finally in 2025 we have donated 10,000 euros to the Children Hospice, however several donations are made during the year on different occasions.

Since many years, Creditplus traditionally collects Christmas gifts from employees for children living in refugee homes around Stuttgart that are being distributed by the NGO Eva.

Our commitment to Diversity is not only anchored with the signature of the German Diversity Charta in 2020. Apart of the ongoing initiatives to promoting Diversity at Creditplus we take part in the yearly Diversity Month, a Group initiative within Crédit Agricole for strengthening Diversity and Inclusion.





From the environmental point of view (SDG 12 „Responsible consumption and production“ & 13 „Climate Action“) with a constant work of assessing its environmental footprint, Creditplus is committed to reducing its Carbon intensity, working on the periodic review of its CO2 emissions.

Based on the assessment of its emissions and promoting its participation in this economic and ecological transition, Creditplus is drawing up special action plans, looking for the most suitable solutions to make its impact increasingly positive as in the case of the search for more sustainable solutions for business travel or the reduction of the same, prudent use of the available resources, we support the transition to more sustainable solutions for the mobility.

With CreditplusBees, a project raised in cooperation with Nearbees in 2021, Creditplus promotes and supports Biodiversity and local beekeepers (SDG 15).

Periodically at Creditplus we organize meetings with the beekeepers for employees, at the locations in Stuttgart and Offenbach.

Creditplus promotes awareness of the urgent need for action against climate change and its impact on our lives with different internal communication format towards its employees.



Sustainability for Creditplus means precise objectives/goals:

For Creditplus it is important to be part of this transition towards a more sustainable economy and so that its commitment can be visible and tangible, it has embarked on a new very important path, becoming officially as of March 2025 Blab certified B Corp with a score of 95.7.

B Corp certifies companies with a positive societal and environmental impact by recognizing their commitment to improving their social, societal, and environmental performance according to some of the most comprehensive and highest standards in the world.



Creditplus thus joins the international movement of more than 9,500 companies of all sizes and sectors in 100 countries federated by B Corp. In line with the commitments of the Crédit Agricole Group, this certification confirms Creditplus' commitment to improving its impact on all its stakeholders, through a portfolio of sustainable products and services such as its green term deposit offer launched in January 2025. This certification marks an important step in Creditplus' positioning in the German market and allows it to strengthen its development ambitions.

The commitment that Creditplus has made to become a B Corp is projected in the long term, facing the achievement of the first certification, with the continues of improvement based on its results in the various areas, with the aim to achieve the recertification. This means a constant and lasting commitment to improving our results.



What do we finance?

Sustainable funding

Sustainability as stated in the beginning means guaranteeing security and resources for future generations, requires a constant commitment to improve our daily action, evaluating the best solutions for a positive impact.

Creditplus is also committed to this very important aspect through Sustainable funding.

As also presented in the document „Appendix of Credit Agricole Group Green Bond Framework“ the sustainable funding product allows Creditplus to refinance loans that have an important environmental impact, as such it is an excellent opportunity that is offered to its customers to invest in the green portfolio of Creditplus.



Clean Transportation and Green Buildings

As outlined above, Creditplus intends to maintain its alignment with the Crédit Agricole group, which as a member of the „Global NetZero Banking Alliance“ is committed to environmental action.

Specifically, the Crédit Agricole Group is committed to reducing its carbon footprint on the loan, as well as to contributing equally actively to the Paris Agreement's objective of reducing the global warming level to below 1.5 degrees.

Creditplus is committed to pursuing this decarbonization path, focusing on two specific sectors: the mobility sector and the buildings sector.

The European Commission defines the period in which we are currently, as a particular period, marked by strong and urgent structural changes due mainly to technological innovation, the need to adopt measures in accordance with current regulatory provisions, also considering new competitors and changing geopolitical context³.

1

Environmental impact:

reduce CO2 emissions
by 2050

2

Regulatory requirements:

respect of the standards
and timeframes

3

Innovation:

adopt more sustainable
solutions



Shares of EU-27 total GHG emissions (%)

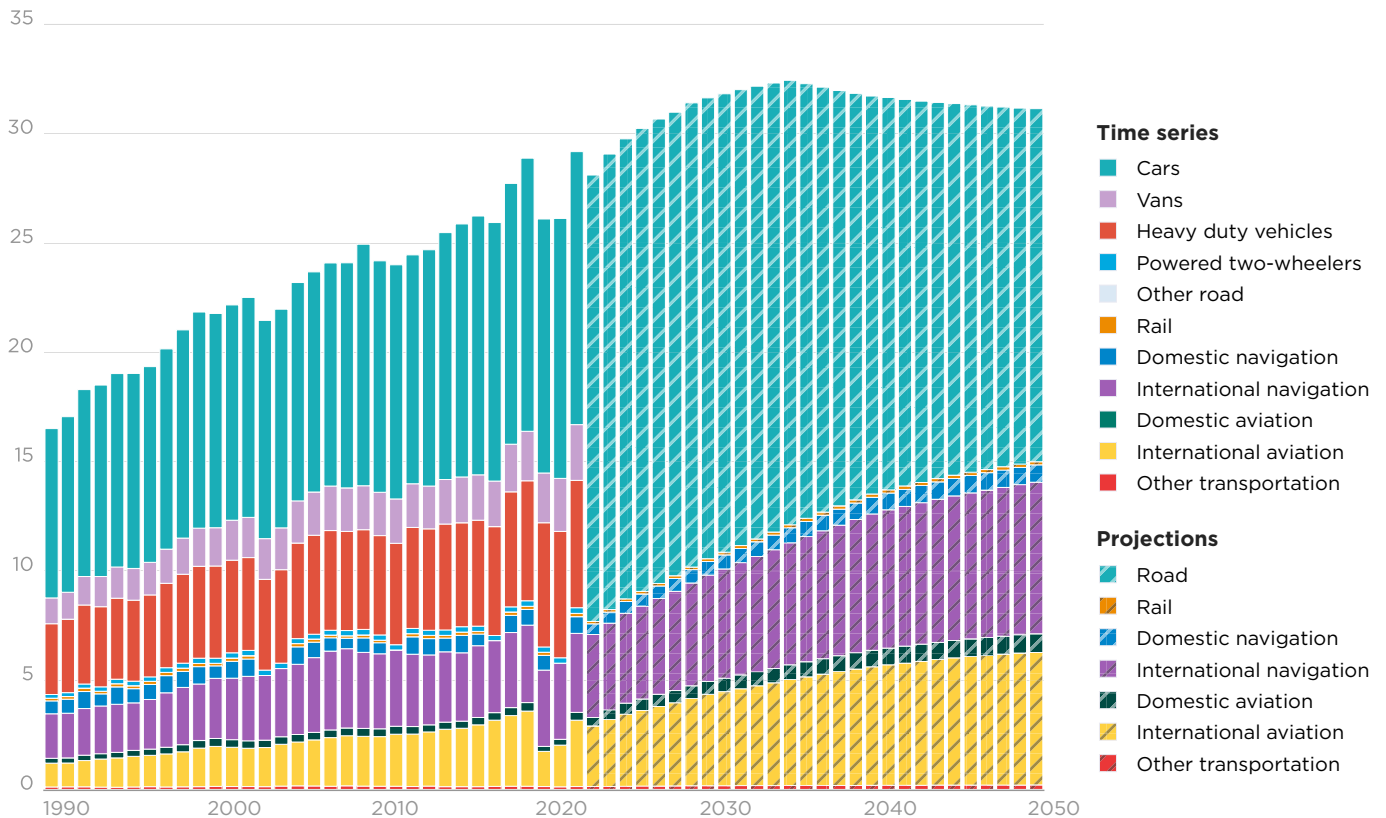


Fig. 1 Source from EEA (share of GHG emitted (%) in EU-27 total transport GHG emissions – 10 Oct 2024)

The automotive sector, while it has historically played a very important role from an economic perspective in the EU, has at the same time always been one of the largest producers of CO₂ emissions,.

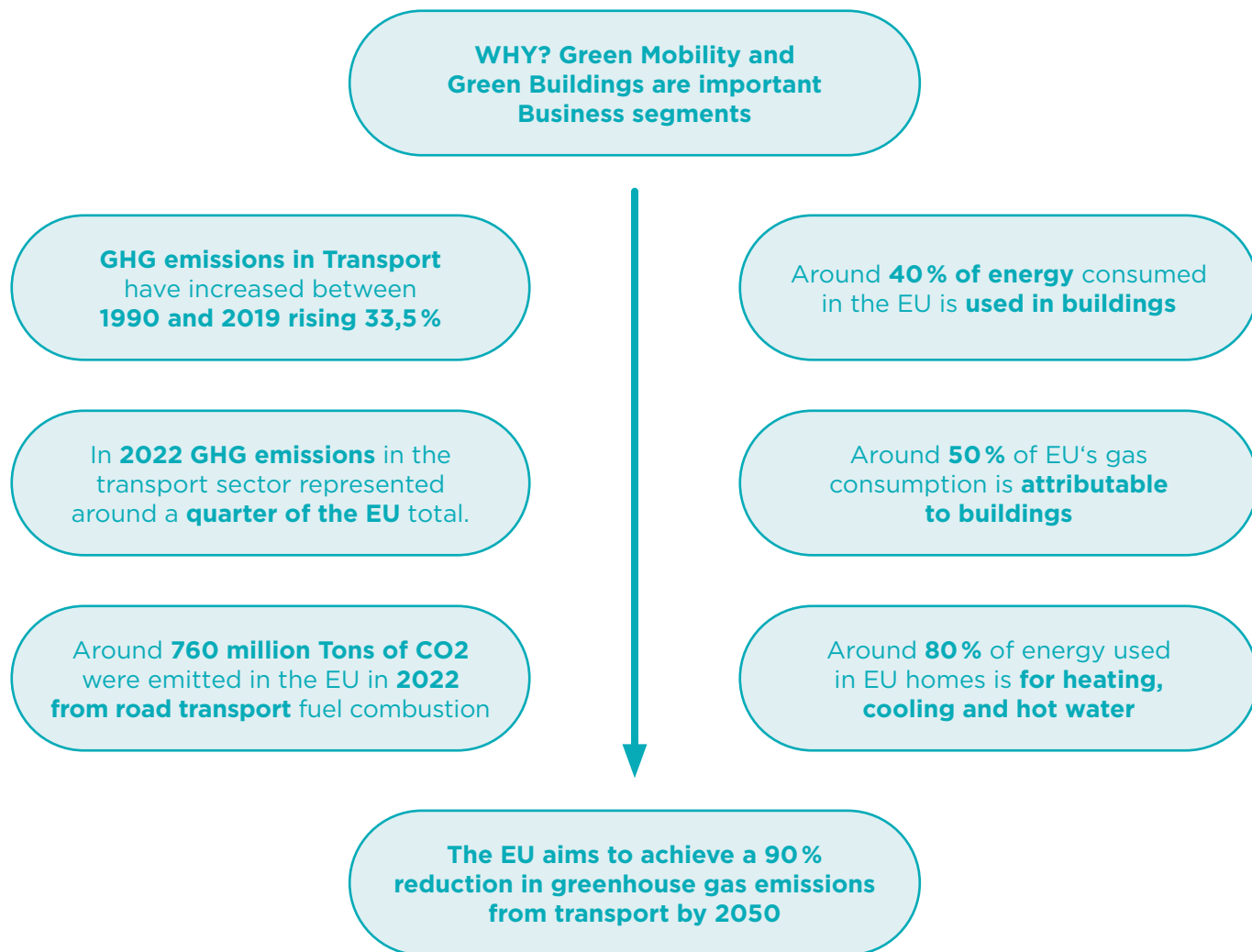
It is precisely on this principle that the EU has included in the overall „the European Green Deal roadmap“ the goal of leading to a reduction of 90% GHG emissions by 2050 from the transport sector⁴.

The economic transition together with the constant evolution of European regulations are having a strong impact on the automotive market. Specifically, these developments are leading companies operating in this sector to seek innovative solutions that meet regulatory requirements, which favor mobility that is more attentive to the environmental impact, so called „clean mobility“.

Decarbonization of the automotive and buildings sectors is essential if the regulatory objectives can be successfully achieved, in fact, the automotive sector by 2035 will have to be able to provide new vehicles with zero CO₂ emissions⁵, a very important and decisive goal.

While this transition requires important and decisive changes in this area, it also offers opportunities for development and improvement.

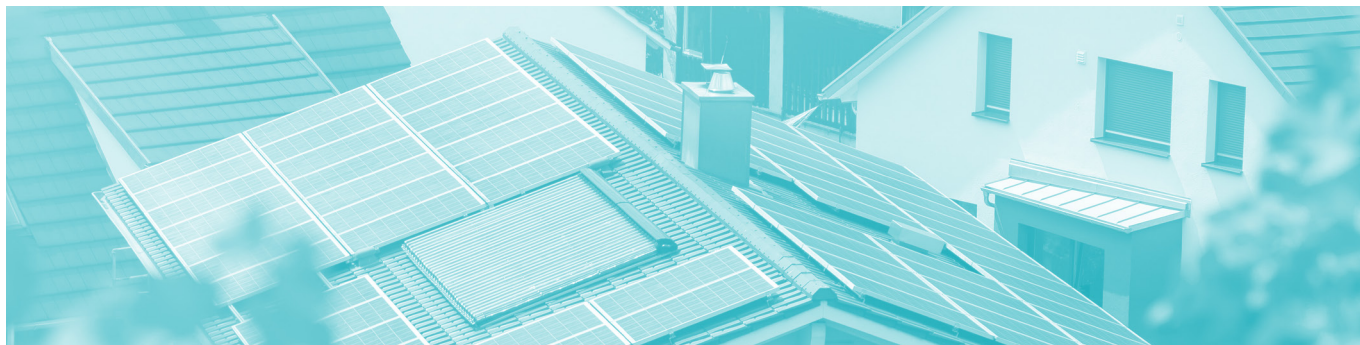
An opportunity for new investments that are more targeted and sustainable, as they are more protective of the environment with which to align their objectives in combination with the new regulatory standards, improving the efficiency and impact of production processes also using new and more advanced technologies.



Based on data from European Parliament, EEA, Statistisches Bundesamt, European Commission

The buildings sector, as well as the automotive sector, is a sector with a strong impact in terms of CO2 emissions, for which it is necessary to achieve the objective set at European level to improve energy efficiency, ensuring by 2050 the complete decarbonization of this sector too⁶.

Specifically, the European Commission itself reports that about 75% of buildings have low energy efficiency, and it is precisely on this assumption that it is important to work on solutions that ensure that new buildings are equipped with systems that provide efficient energy efficiency.

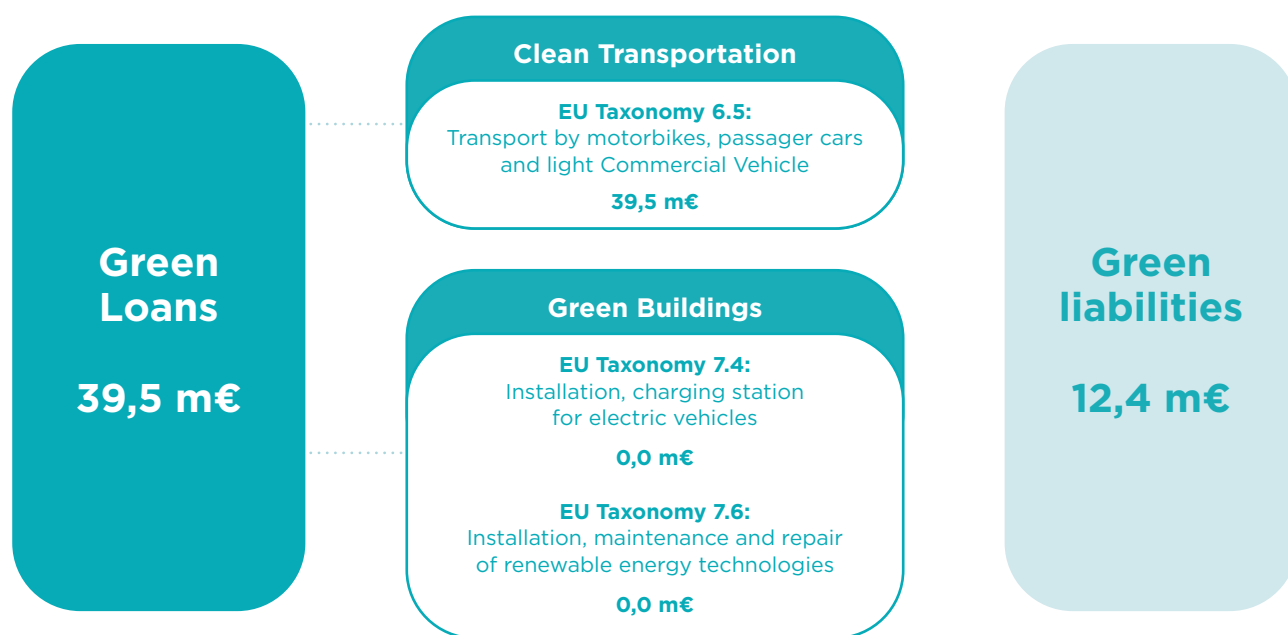


The benefits of a green transition in this area are far-reaching. With a more cautious use of energy resources, it is possible not only to reduce the environmental impact, thus also helping to preserve the various ecosystems, but at the same time, given the recent and rapid technological developments, which allow to manage consumption in an intelligent way, it is possible to obtain savings on the associated costs.

For this reason, several regulatory provisions have been introduced over time, with the aim of regulating the renovation of buildings and the application of heating systems with better energy efficiency, as the main source of emissions, such as the recent May 2024 directive, „Energy Performance of buildings Directive“.

It aims to ensure that new buildings become zero-emission and energy-efficient from 2030 onwards, thus aligning the action with the European 2050 target.

However, this requires a high level of commitment and for this reason Creditplus is committed to achieving this goal, focusing on these two segments: sustainability in both the automotive and construction sectors, and it is precisely decarbonization that is driving this transition, towards a more positive impact.



Volume data from July 2025

List of Sources

- 1 Climate change Act: climate neutrality by 2045
- 2 ECB, "Climate-related financial disclosures"
- 3 Concept Note: Strategic Dialogue on the Future of the European Automotive Industry, Jan 20, 2025
- 4 CO2 emissions from cars: facts and figures (infographics), topics, European Parliament, Dec 6 2024
- 5 The crisis facing the EU's automotive industry, European Parliamentary Research Service Author: Guillaume Ragonnaud, Members' Research, October 2024
- 6 Energy Performance of Buildings Directive, European Commission

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- The reporting's commitments of Creditplus is strongly inspired by the CA Group Green Bond Framework (November 2023) and is aligned with ICMA Green Bond Principles.
 - The Report consider information contained within the document „Sustainable Finance Framework“.
 - The Report contain information from EU Parliament and Commission related to regulation.



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