MAKING A POSITIVE IMPACT



Insight from...

FATIMA RIAHI, founder and director of solidarity-based market garden business Les Jardins de la Montagne Verte and member of La Poste's Mission Committee

"The role of companies is more than just performance. They also need to innovate, support and develop projects that benefit society as a whole, none of which would be possible without an ESG strategy. This is a fundamental part of La Poste Groupe's DNA, and it shows in Strasbourg, where I live. As a mission-led company, La Poste is integrating and structuring its ESG strategy to make positive, visible and measurable impacts. The results of this work are already significant. Look, for example, at the thousands of young people from all walks of life who join the group each year on internships and work-study programmes, or on their first job. It's wonderful that La Poste is able to offer them a chance, but the company also benefits, as these young people are the driving force of tomorrow. Another fantastic example is the 14,000 postal workers with disabilities. Since our society also includes vulnerable people, it is essential that we draw on their skills. This has been the case for over twenty years in my own association, which employs people on integration programmes for a variety of activities, especially organic market gardening. The support we give them over a two-year period helps them find their way back into business or entrepreneurship, or even find a training course to change their career path altogether. We currently have around 150 employees on integration programmes. This is our way of contributing to a more inclusive society, which benefits everyone. I've no doubt that La Poste Groupe will be able to amplify its positive impact even further by involving a broader spectrum of stakeholders. By remaining true to its ambitions and commitments as a mission-led company, I'm sure it will succeed."

Listen to the interview on lapostegroupe.com



P. 56 — Improving customer satisfaction
P. 60 — Making our social and environmental commitments a reality
P. 64 — Accelerating digitalisation and innovation





Improving customer satisfaction

Improving customer satisfaction means maintaining a top-quality service while attracting new customers. It means identifying and supporting new customer expectations and easing inflation-related cost-of-living pressures. It means helping businesses grow by offering innovative services. And it also means enabling local authorities to act for their regions.

1/3

of Colissimo parcels delivered within 24 hours in 2023, 8% more than in 2022. All intra-regional parcels (excluding French overseas regions and departments) are now eligible for 24-hour delivery.



More than 400

modernised post offices offering La Poste services alongside one or more additional services, depending on the catchment area. The opening hours of 1,000 post offices have been or will be adapted to the needs of the local environment by 2025 (for example, opening on Saturday mornings or on market days).





32,000 km

or most of the Earth's entire circumference. That's how much distance was covered in 2023 by Geoptis cameras fitted to postal carriers' vehicles, enabling 55 municipalities to analyse the condition of their road networks.

Improving customer satisfaction

RESPONDING TO CHANGING CUSTOMER BEHAVIOURS

More and more internet users are using the group's digital services via its apps and websites:

- 24.9 million monthly laposte.fr users;
- 23.6 million myDPD users since launch;
- 6.9 million monthly labanquepostale.fr users.





AN INNOVATIVE IMPACT HOME LOAN OFFERING

All La Banque Postale customers can benefit from a subsidised home loan rate depending on the type of property they wish to buy. Built around the Impact Weighting Factor (IWF) created jointly with WWF France, these loans favour real estate projects that have a positive impact on the environment, regional development and social inclusion, or that are designed to boost the energy efficiency of customers' current homes.



TWO NEW PARTNERSHIPS TO CONSOLIDATE THE PICKUP LOCKER NETWORK

Pickup, a subsidiary of Geopost, has signed two new partnerships to make life easier for French e-shoppers. Under these partnerships, 200 connected lockers have been fitted in Esso Express service stations, accessible seven days a week, and a further 200 lockers have been deployed in the outdoor car parks around France of the Louvre Hotels group, Europe's second-largest hotelier.



A CASHBACK SERVICE TO SUPPORT PURCHASING POWER IN FRANCE

For every purchase made from 300 selected partners, customers with a La Banque Postale card automatically receive cashback which they can build up in their personal cashback account. La Banque Postale allows customers to transfer this amount to their current account, or use it to support a partner charity or contribute to a reforestation project in France.

IMPACT STORY

Improving service quality through innovation

As part of the local postal coverage agreement, La Poste is committed to maintaining a strong local presence and making service quality a priority. Customer satisfaction is also at the heart of the group's strategic plan.
In 2018, La Poste set up *Boucle courte* or "short loop", a customer redress and claims handling system. Before its introduction, customers submitted claims either by calling 3631 or by filling in a form and receiving a reply by post. Customers are now able to submit claims by contacting their post office or postal carrier directly, and are followed up within 48 hours by the postal carrier team manager.

The system has now been extended to all post offices, enabling customer issues to be resolved more efficiently, with very positive results. Customers feel more valued and supported while postal workers feel more useful and held in higher esteem.

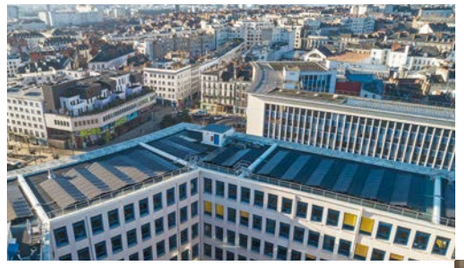
The time taken to resolve claims has been divided by three versus 2019, from six days to two. In recognition of the efficiency of this system, La Poste received the 2023 Customer Experience award from the French Customer Relations Association.

3-point increase
in customer satisfaction in complaint resolution between 2019 and 2023, up from 3.5/10 to 6.5/10.



Making our social and environmental commitments a reality

As a mission-led company, bringing our social and environmental commitments to life means rising to the challenge of decarbonising our operations. It means putting corporate citizenship at the heart of everything we do, reaffirming our support for a just transition with a regional focus while consolidating our leadership in sustainable finance.



A STRATEGIC ENERGY EFFICIENCY PARTNERSHIP WITH EDF

To accelerate La Poste Groupe's energy transition, La Poste Immobilier has entered into a long-term strategic partnership with the EDF group. Under the partnership, EDF will deploy a range of custom solutions to reduce the carbon footprint of La Poste Immobilier's portfolio of 10,000 postal buildings, with the aim of reducing their energy consumption and carbon emissions by 20% and 35% respectively, for 2030. La Poste Groupe is investing €400 million towards this goal. The partnership also involves setting up a joint venture that will enable the two groups to pool their expertise to further the energy transition.

More than 500

cargo bikes used by La Poste Groupe in France and Europe with the support of VUF Bikes, a French start-up and leader in the French cyclelogistics market.





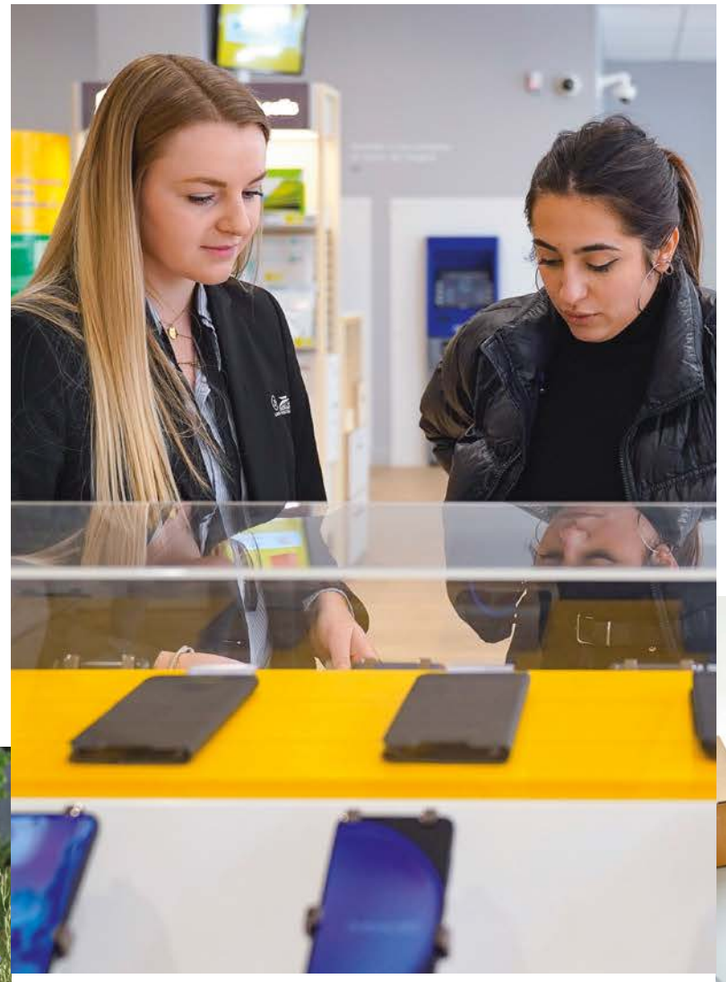
316g

CO_2 per Colissimo parcel delivered (down 42% since 2013), the lowest carbon footprint per parcel in the home and out-of-home delivery market.

Making our social and environmental commitments a reality

REFURBISHED SMARTPHONES ACCESSIBLE TO ALL

In 2023, La Poste Mobile launched a strategic partnership with mobile.club, the leader in refurbished mobile phone rentals in France. The aim is to give everyone access to high-end refurbished smartphones, at affordable prices. This initiative is also very eco-friendly, given that 80% of a mobile phone's carbon footprint is linked to its manufacture. The two partners expect smartphone rental to account for 50% of the European market within the next five years, compared with less than 1% today.





4th

urban logistics centre to come on stream in Paris in 2023, the Keller site has the capacity to deliver over 24,000 parcels by cargo bike and electric vehicle each day across all inner Paris districts.





MAKING A REAL DIFFERENCE FOR BIODIVERSITY

La Banque Postale's "Carbon Fund", an internal programme that monetises its carbon footprint, has evolved. In 2023, it became the "Climate Impact and Biodiversity Fund". Alongside internal action plans to reduce greenhouse gas emissions, the fund has been extended to ambitious carbon sequestration projects and missions to protect and restore biodiversity at national level.

A RESPONSIBLE SUPPLIER RELATIONSHIPS AND PURCHASING LABEL OBTAINED BY LA POSTE AND ITS SUBSIDIARIES

La Poste Immobilier, La Banque Postale and CNP Assurances. The first and only such certification awarded by the French State, it is based on the global ISO 20400 sustainable procurement standard.

A PIONEERING CARBON CALCULATOR FOR GEOPOST'S E-MERCHANTS

Designed in accordance with international carbon accounting standards, Geopost's carbon calculator allows shippers to precisely measure the carbon emissions of their deliveries in real time. This one-of-a-kind tool also enables shippers to report emissions and make decisions to reduce them over the long term.

IMPACT STORY

Financing local authorities and their impact projects

The environmental transition calls for a reallocation of funding and major investment. To achieve the carbon targets in place in France, a further €65 billion to €70 billion in investment will be needed each year, public and private sectors combined[1]. To play its part in this collective challenge, and building on the position it has held since 2015 as the leading bank lender to local authorities in France[2], La Banque Postale launched green loans for local authorities in 2019 to finance projects with a high environmental impact (waste recovery, energy refurbishment of public buildings, renewable energy production, clean transport, etc.). Since 2022, these green loans have been aligned with the European Green Taxonomy. They are refinanced by social or sustainable "green" bonds issued by the SFIL group (a public development bank and subsidiary of Caisse des Dépôts), and support responsible financing along the entire value chain. In 2022, this initiative was expanded to include social loans devised to finance projects related to education, health, housing, sports, culture and community cohesion.

These solutions contribute to the environmental and territorial transitions and enhance the attractiveness of local authorities by financing infrastructure and services in line with local needs and challenges whilst improving the quality of life of citizens.

€1,616m

in green and social loans granted to local authorities in 2023.

(1) Jean Pisani-Ferry and Selma Mahfouz, *Les incidences économiques de l'action pour le climat*, May 2023.
(2) Finance Active, March 2023.



Accelerating digitalisation and innovation

Accelerating the Group's transformation means harnessing digitalisation and innovation to drive efficiency and value creation. It means ensuring that our services remain accessible to as broad a social cross-section as possible by promoting digital inclusion. It means capitalising on our role as a trusted partner, which is essential in the digital world of today and tomorrow.

No. 1

Docaposte is France's leading healthcare data operator, with 45 million medical records. It is also the market leader in e-signatures, electronic invoicing and voting and digital archiving in France.





20 years

of Probayes, a specialist in tailor-made artificial intelligence solutions for business processes. As a subsidiary of La Poste since 2016, Probayes has developed bespoke solutions and broad expertise in fraud detection, prediction, automatic document processing, network modelling and optimisation, and generative AI.



10

UK towns and cities set for robot deliveries
Following a successful trial in Milton Keynes, DPD UK is rolling out robot deliveries in 10 UK towns and cities. Fitted with cameras that make them entirely autonomous as they complete their rounds, the robots deliver to neighbourhoods within a radius of around 1.5 km of the depot. Customers are notified in advance, and can collect their parcel by unlocking a secure compartment using a code.

Accelerating digitalisation and innovation

RED E-LETTER NOW COMPATIBLE WITH FACTEO, THE DEVICE USED BY POSTAL CARRIERS

Available on laposte.fr and at post offices, the red e-letter can now also be delivered by the postal carrier – from your own doorstep. At the customer's request, postal carriers can use Facteo to scan and send letters, and to collect payment. This is a particularly useful service for those with difficulty in accessing the Internet and people with reduced mobility.





RETURNS MANAGEMENT PLATFORM FOR E-MERCHANTS

With almost a quarter of online purchases returned to the seller, managing returns is one of the biggest challenges arising from the exponential growth of e-commerce. That is why Asendia and ESW[1] have teamed up to launch the intuitive e-PAQ Returns solution. It allows e-merchants to simplify their processes while also enabling customers to limit their carbon footprint.

(1) Part of the Asendia group, a joint venture between La Poste and Swiss Post.

DOCAPOSTE LAUNCHES ITS FIRST SECURE GENERATIVE AI SOLUTION

Designed for public and private players handling sensitive data, this secure solution developed in partnership with French tech players LightOn, Aleia and NumSpot, optimises business practices and processes. The solution has a wide range of applications in healthcare, public administration and regulatory compliance.



LAUNCH OF THE FIRST MULTI-SERVICE LOCKER WITH REFRIGERATED COMPARTMENTS

A subsidiary of Geopost, Pickup is rolling out a new-generation locker bringing together traditional "dry" and refrigerated lockers for fresh food products. This new locker renders many local services possible, including click and collect for fresh produce from local stores. This is a real enhancement to out-of-home delivery solutions, which are becoming increasingly popular in France.



IMPACT STORY

Étapes Numériques, a tangible initiative to promote digital inclusion

How would you go about accessing health, administrative, training or employment services without the help of digital tools? This is the challenge faced by almost 15% of the French population, who do not have basic digital literacy or do not use the Internet[1].

It was for this group of people that, in 2022, in partnership with Banque des Territoires, La Poste launched the *Étapes Numériques* digital training centres. Equipped with computers, screens, printers and scanners, these freely-accessible spaces are located within or immediately adjacent to post offices. They hold individual and group digital training courses and digital workshops run by partner associations. The aim is to give participants greater digital independence by helping them to set up email accounts, use the Internet and other electronic tools, get to grips with apps such as La Banque Postale, and search for jobs online.

The benefits go far beyond just learning digital administrative procedures. Above all, these sessions work to restore the confidence of the most vulnerable in society, while ensuring that everyone has access to all the available services and benefits to which they are entitled. There are currently 93 of these digital workshops in operation.

646,071

people suffering from digital illiteracy were identified, supported, trained and equipped in the use of digital technology in 2023, thanks to the group's various initiatives.

(1) Insee, June 2023.