PARTNERING TRANSITIONS



A range of different transitions – environmental and energy, digital, demographic and social, and regional – are reshaping the expectations of La Poste Groupe's stakeholders and the challenges it needs to rise to. La Poste Groupe is meeting these expectations and at the same time is increasing its positive impacts by adapting its products and services and taking tangible action in all of its operating regions.





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Taking action for the environmental and energy transition

CHALLENGES

3.1°C
current global warming pathway to 2100.
(Source: United Nations Environment Programme, October 2024).

25 days/year
of extreme heat waves and a 10% increase in intense rainfall.
(Source: French national climate change adaptation pathway – October 2024).

No. 1
GHG emitting sector in France: transport.
(Source: France's Environmental Transition Ministry).

€110bn
of low-carbon investment per year needed in France between now and 2030 to meet climate targets.
(Source: the French Treasury, 2024).

KEY ISSUES FOR LA POSTE GROUPE

Reducing emissions and adapting the group's activities, while helping customers with their own decarbonisation efforts.

- La Poste Groupe has pledged to keep to its greenhouse gas (GHG) emissions reduction pathway in the domains of transport, logistics and banking (SBTi-validated), in line with the target in the Paris Agreement of limiting global warming to 1.5°C. The group is a standard-setter in low-carbon delivery, with one of the leading electric vehicle fleets in Europe. It is continuing to decarbonise its fleet and adapt to the impacts of climate change (locations, buildings, etc.).
- La Banque Postale is stepping up its action in the area of impact finance, with specific offerings for retail customers, businesses and local authorities to support them in their energy transition projects (green loans, impact home loans, etc.).
- La Poste is playing a key role in the circular economy by developing the collection and recycling of workwear, as well as offerings to encourage energy efficiency renovation works, and by promoting soft mobility through services such as long-term e-bike rentals (Véligo) in the Greater Paris region.

KEY FIGURES

38%
of La Poste Groupe's vehicle fleet is electric (vs 37% in 2023).

1st
La Banque Postale is the first bank in the world to have undertaken to totally stop investing in the coal, oil and gas industries by 2030.

1st
collection and recycling network for workwear in France created by La Poste Groupe in 2024, through its subsidiary Recygo.



MORE SUSTAINABLE DELIVERIES IN LYON

DPD France has moved into a new 29,000 sq.m. urban logistics building[1] in the Gerland quarter of Lyon. By pooling the flows of goods entering the city of Lyon and its suburbs, this facility enables more efficient distribution of these goods by using vehicles adapted to last-mile delivery. This has given DPD France a sustainable distribution system in line with Lyon's carbon reduction objectives.

(1) Delivered by the consortium formed by La Poste Immobilier, Banque des Territoires, LPA Mobilités and the SERL group.

€600m
in investments planned under a new partnership agreement signed in 2024 between La Banque Postale and the European Investment Bank to support French businesses by providing financing for their mobility and energy transition projects.



LAUNCH OF FRANCE'S FIRST IMPACT BANK CARD

As part of its drive to expand its range of responsible products, La Banque Postale launched its impact bank card – a first in the traditional French banking sector. With this new card, which was developed in partnership with WWF France, all deposits in current accounts associated with the card contribute to financing loans intended for the energy renovation of housing and for supporting biodiversity protection and restoration programmes.

Taking action for the environmental and energy transition



30 million

kilometres covered by Colissimo in 2024 using low-carbon heavy goods vehicles (electric, biogas, biofuel), representing 11% of La Poste's long-haul road transport.

FINANCING ENERGY RENOVATIONS FOR SCHOOLS

Since 2023, Banque des Territoires has been developing a programme called EduRénov to help local authorities finance their energy renovation projects for schools and other educational buildings. To speed up these renovations, in 2024, Banque des Territoires signed a strategic partnership with La Banque Postale, giving local authorities the ability to optimise the financing arrangements for their projects and benefit from grants through La Banque Postale's Subzen offering. Together, the two entities propose an end-to-end service tailored to each stage of public infrastructure decarbonisation projects.



95,000

postal carrier services provided in 2024 for the French national housing agency (Anah) to raise homeowners' awareness about energy renovations.



SEQUNDO – PROMOTING THE CIRCULAR ECONOMY AND SOCIAL INCLUSION

In 2024, La Poste Immobilier helped set up the Sequndo network. Bringing together twelve social inclusion structures, Sequndo offers selective deconstruction services when demolishing buildings, with a view to reusing the materials salvaged from the buildings being dismantled. Thanks to its partnership with this network, La Poste Immobilier will be able to recycle or reuse 80%[1] of the targeted materials, all while contributing to its objective of 5% of the hours worked on its construction sites being carried out by people on inclusive employment contracts.

(1) Applies to operations subject to regulatory PEMD (products, equipment, materials and waste) diagnostic surveys, for demolition or major renovation works covering over 1,000 sq.m.

"In 2024, Recygo created an unprecedented ecosystem for collecting and recycling workwear and textiles. By passing their workwear on to us, public and private companies can join the movement to **create a sector of excellence for textile recycling in France.** Together, we're taking action for the environment, for onshoring the recycling industry in France and for creating sustainable employment in our regions."

CORINNE SIEMINSKI
President of Recygo

50th project

signed up in 2024 under the Climat + Territoires resource and biodiversity protection programme. The Quai Paul-Boudet project involves supporting the city of Laval with its regreening project by facilitating carbon capture and promoting biodiversity, while giving local residents pleasant surroundings. The project is being financed by La Poste in partnership with Société Forestière de la Caisse des Dépôts.



Taking action for the digital transition

CHALLENGES

8%
average annual revenue growth since 2018 for French companies in the digital trust sector.
(Source: Observatoire de la Confiance Numérique, 2023).

1 out of 2 businesses
fell victim to a cyberattack in 2023, mainly through account hacking and phishing.
(Source: French National Information Systems Security Agency (ANSSI), 2023).

Over 1/3 of companies
with ten or more employees used AI in 2023, with the proportion rising to 40% for retail and finance and as high as 50% in industry.
(Source: France Travail, 2023).

16 million
people in France are digitally illiterate, reflecting an ongoing digital divide.
(Source: French National Agency for Regional Cohesion (ANCT), 2022).

KEY ISSUES FOR LA POSTE GROUPE

Being a provider of digital trust services and fostering digital inclusion.

Through its subsidiary Docaposte, La Poste Groupe offers secure solutions such as electronic signatures, archiving and online voting systems, and it intends to maintain its leadership in the digital trust market. Docaposte has also developed Numspot – a sovereign cloud offering launched commercially in 2025 – in collaboration with leading public and private sector partners: Banque des Territoires, Dassault Systèmes and Bouygues Telecom. In line with its commitment to ethical AI, the group is rolling out its Data & AI Charter, including for projects involving generative AI. It has also strengthened its AI expertise through the acquisitions of Probayes in 2016 and Openvalue in 2021, and by providing AI training.

As a mission-led company, La Poste takes action to promote digital inclusion – a priority for reducing inequalities in society. This has entailed introducing a range of practical measures in post offices, such as “France Services” counters to help with online administrative procedures, digital outreach programmes, and “Étapes Numériques” spaces (areas in local post offices with IT equipment that anyone can use).

KEY FIGURES

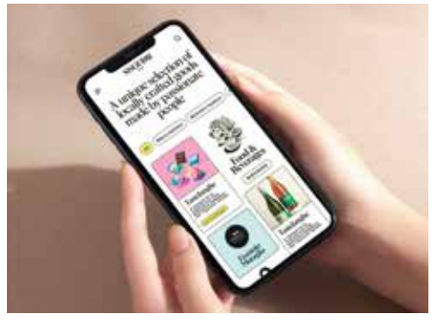
Over 400
AI specialists within the group and 100,000 postal workers trained in digital technology, including 70,000 via the "AI Objectives" programme.

Over 788,000
people taught about and supported in their use of digital technology in 2024, with a target of 1 million people a year by 2030.

A NEW-GENERATION DIGITAL SPACE FOR PLAYERS IN THE EDUCATION SECTOR

As an addition to the Pronote application offered by its Index Éducation subsidiary, in 2024 Docaposte launched a new-generation Digital Space for Education and Youth (Espace Numérique pour l’Éducation et la Jeunesse – ENEJ), which offers a wider range of services in various domains such as digital learning, teaching, canteens, transport, sports and culture. Designed as a customisable, modular and scalable solution, ENEJ provides an easier experience for all types of users – local authorities, education authorities, schools, pupils and families – and facilitates their interaction with one another in a secure and sovereign environment.





7,500
products proposed by 15 Italian SMEs via the Singular digital platform, launched in Italy by BRT, a Geopost subsidiary. Also available in Croatia and Spain, Singular offers consumers a whole new shopping experience (access to local brands) and unlocks new business opportunities for SMEs.

GENERATIVE AI FOR USE IN DIRECT MARKETING

La Poste has launched a new platform called "AI Ads", which helps businesses improve the impact and effectiveness of their advertising and marketing mail campaigns. In just a few clicks, generative AI creates personalised, attractive visuals tailored to businesses’ communication needs.

Taking action for the digital transition

A PARTNER OF THE FRENCH GOVERNMENT FOR PAPERLESS BILLING

As from early September 2026, electronic billing will gradually become compulsory for all French businesses subject to VAT. Against this backdrop, Docaposte, via its subsidiary Seres, has obtained the provisional registration required to become a partner paperless billing platform for the French government, with the task of checking and validating invoices issued and received electronically by companies.





18 million

Pronote users. Pronote is France's leading school-home communication system and is used in 10,000 educational establishments, from primary schools to higher education. The Pronote mobile app has a "bullying SOS" button which puts students and families in touch with their school's pastoral team and gives them the details of useful contacts.

A LABEL OF EXCELLENCE FOR DATA SECURITY

In 2024, Index Éducation – a Docaposte subsidiary – became the first software company in the education sector to be awarded SecNumCloud SaaS 3.2 qualification by ANSSI(1). With this qualification, which represents the highest security and trust standard in France, Docaposte has demonstrated that it is fully in line with the French government's strict operating framework for cloud service providers. It also means that Index Éducation's Pronote software meets the most stringent requirements in terms of school data security. In 2024, Docaposte adopted an Education and Youth Ethics Charter, providing a rigorous framework for processing education system data.

(1) French National Information Systems Security Agency.

6,200

local authorities were assisted with their digital transformation processes in 2024 through Docaposte's services (e.g., electronic signatures, initialling and voting, and electronic registered letters).





1.5 million

people were helped in 645 post offices, mainly in disadvantaged neighbourhoods, thanks to the services of an outreach coordinator who detects individuals struggling with digital technology, and provides digital-related advice and/or training to customers, in partnership with local non-profits.

"In March 2024, we launched a new cybersecurity offering tailored to the needs and resources of micro-enterprises, SMEs, local authorities **and healthcare establishments.** For example, for the municipality of Thue-et-Mue in Normandy, we're providing four targeted services: analysis software, antivirus software, a password manager, and an employee awareness campaign about fraudulent emails. Our Cyber Pack lets customers choose from a comprehensive range of solutions".

GWENAËLLE MARTINET
Head of Docaposte's cyber offering

Taking action for the demographic and social transition

CHALLENGES

47%
increase in the number of people in France aged 75-84 by 2030, and the number of people over the age of 85 is expected to double to almost 5 million by 2024.
(Source: Haut Commissariat au plan, 2023).

9 out of 10 people in France
over the age of 65 want to remain in their own homes as they get older, underlining the importance of homecare services.
(Source: Haut Commissariat au plan, 2023).

25%
estimated growth in the global market for generative AI in healthcare between 2024 and 2029.
(Source: Mordor Intelligence and BCG, October 2023).

11.4%
of cyber incidents handled by ANSSI in 2023 were related to the healthcare sector vs just 2.87% in 2020, revealing heightened vulnerability.
(Source: ANSSI, November 2024).

KEY ISSUES FOR LA POSTE GROUPE

Prevention and helping people age well at home, and being a trusted digital partner for healthcare players.

To meet the challenges of population ageing, La Poste Groupe is mobilising its local logistics and expertise to help people age well at home. Created in 2023, its subsidiary, La Poste Health & Autonomy, offers innovative solutions such as remote care services for patients fitted with cardiac implants, and remote monitoring of morbid obesity via the Careside solution. Through the “reaching out” services they offer, postal carriers also provide all-important support to senior citizens, including by helping to identify age-related frailties as part of the Integrated Care for Older People (ICOPE) programme.

La Poste Groupe partners healthcare players in their data strategy through three Docaposte brands: Maincare, Heva and Weliom. As a leader in eIDAS-certified digital trust solutions and services and an expert in sensitive data, Docaposte guarantees its customers a compliant, secure, sovereign and ethical framework for managing health-related data.

KEY FIGURES

10.1 million
meals delivered by postal carriers in 2024.

49 million
medical records hosted by Docaposte, France’s leading health data operator, in its HDS-certified data centres.

FACILITATING ACCESS TO INSURANCE FOR BREAST CANCER SURVIVORS

CNP Assurances has made changes to its loan insurance coverage that go above and beyond the new laws applicable in France on the "right to be forgotten" in relation to health risks. Since March 2024, once the active treatment protocol for breast cancer (surgery, chemotherapy, radiotherapy, etc.) has been completed, a loan insurance policy for property or a professional venture can be taken out with no premium surcharges or exclusion clauses.

283,273
beneficiaries of La Poste Groupe’s solutions and support services for the elderly and frail in 2024.





PREVENTING DEPENDENCY AMONG THE ELDERLY

La Poste contributes to ICOPE[1], a World Health Organisation programme aimed at identifying age-related frailties at an early stage. The programme is aimed at encouraging people over the age of 60 to download the free ICOPE Monitor app in order to self-assess their level of independence. In the Haute-Garonne region, for instance, where a campaign was carried out in the summer of 2024, ten specially trained postal carriers ran 30 group workshops in 16 municipalities to help people get to grips with the app. The programme is also being rolled out in the Isère, Dordogne, Loir-et-Cher and Corrèze regions.

(1) Integrated Care for Older People.

Taking action for the demographic and social transition



OFFERING EMPLOYMENT OPPORTUNITIES TO PEOPLE WITH DISABILITIES

In 2024, Pickup set up parcel collection and drop-off points in some thirty sheltered working facilities in France that support disabled people (ESATs). As well as meeting the growing demand for out-of-home deliveries, this initiative enables the ESATs to increase their visibility and generate additional income. It also gives the disabled workers in the facilities the opportunity to develop new skills thanks to the specific training provided.

220,000

patients given continuity of care at home though the solutions offered by the home healthcare service providers Diadom and Asten Santé, subsidiaries of La Poste Groupe.

HOUSING THAT CREATES SOCIAL INTERACTION FOR SENIOR CITIZENS

La Poste Immobilier is continuing its strategic plan to convert former post offices into serviced senior residences. These types of residences meet an essential social need, while fostering social interaction and helping to reduce the isolation of older people. Three residences were delivered in 2023-2024, in Strasbourg, Saint-Étienne and Brest, and a fourth is due to open in Châteauroux in the spring of 2025. Construction work is underway in Amiens, Auch and Châlons-en-Champagne, and five other residences are currently in the design study phase.





1,700

postal sites approved for people to take driving, boating and motorbike theory tests, and seven TOEIC English test centres have been approved since 2024.

"We're trialling **a specially designed bank card with our visually impaired and blind employees, which enables payments to be made by voice** via a mobile app. Through this initiative, carried out with our partners Groupement des Cartes Bancaires, Thales and the fintech, Handsome – which was housed at our platform58 start-up incubator – we're aiming to simplify access to payment methods and make banking purchases more secure for people with a visual impairment."

VINCENT DAMAS
Head of Marketing in La Banque Postale's Retail Banking business line (until 30 April 2025)

HELPING MIGRANTS ACCESS POSTAL SERVICES

La Banque Postale has renewed its partnership with the French Office for Immigration and Integration (OFII) to make it easier for migrants to access postal and banking services.
In addition, the fully renovated Paris Porte de la Chapelle post office now provides services specially for asylum seekers, including the possibility of opening a Livret A passbook savings account, as part of La Banque Postale's accessible banking mission.
Some 400 post offices throughout France offer support and assistance services for migrants.



Taking action for the regional transition

CHALLENGES

9 out of 10 people
live within the catchment area of a town or city in mainland France, illustrating the growing polarisation of urban spaces.
(Source: Insee, 2019).

Nearly 1/4 of France's population
feel that they live in an area neglected by the public authorities.
(Source: Plan France Ruralités, 2023).

3/4 of France's population
have trust and confidence in their mayor.
(Source: *Baromètre de la confiance politique*, published by Sciences Po in February 2024).

1 person in 10
is completely socially isolated, and nearly a third of the French population could be living alone by 2050.
(Source: Insee, 2019).

KEY ISSUES FOR LA POSTE GROUPE

Adapting the group's footprint to provide a local presence, creating links and fostering social inclusion, and remaining a key regional economic player.

La Poste has a unique network of over 40,545 service access points in France, enabling it to have a local presence throughout the country. Its actions to promote the regional transition include local help with administrative procedures in the 414 post offices that carry the "France Services" label, and adapting to people's new living and working patterns. For example, La Poste Immobilier is rolling out coworking spaces under the Mitwit brand, positioning itself as France's second-largest player in this market.

To combat social isolation, La Poste's 63,800 postal carriers and parcel deliverers play a central role in the lives of people in France. Their physical presence on their rounds fosters social relations, makes people's daily lives easier, and helps identify vulnerabilities, particularly in isolated populations. La Banque Postale helps 1.2 million customers as part of its accessible banking public service mission and provides support to 1.7 million financially vulnerable customers.

La Poste Groupe is also a key regional economic player. Its offerings address retail, business and local authority customers in the domains of lending and payment solutions (via La Banque Postale) marketing, for developing point-of-sale communication, and logistics.

KEY FIGURES

97%
of people in France live within 5 kilometres or 20 minutes by car from a La Poste contact point.

Nearly 3 million
financially vulnerable customers supported by La Banque Postale.

426,038
jobs supported in France (direct, indirect and induced).

€11.8bn
in loans granted to the local public sector by La Banque Postale (up 25% vs 2023). La Banque Postale has been France's leading provider of bank finance to local authorities and public hospitals since 2015.
(Source: Finance Active – *Observatoire de la dette des collectivités locales 2024*).

MOBILE POST OFFICES TO TRAVEL DIRECTLY TO CUSTOMERS

La Poste is trialling five mobile post offices in the Orne, Gers, Jura, Haute-Marne and Creuse regions, with La Poste's distinctive yellow vans travelling to people in rural areas and helping maintain access to public services throughout the country. In addition to providing basic postal services, people who need assistance with carrying out administrative procedures are directed to their nearest "France Services" post office, where they can get help with procedures required by various government agencies.





50 million
parcels delivered by Chronofresh (a Chronopost subsidiary) since its launch in 2015. Chronofresh has become France's leading express food delivery operator, buoyed by strong growth in online food shopping. This temperature-controlled offer is now available in seven European countries. In France, it is boosting rural economies by developing short supply chains between farmers and consumers.

Taking action for the regional transition



CONVERTING OFFICES AND INDUSTRIAL SITES INTO HOUSING

By converting some of its real estate assets into homes, La Poste Immobilier is helping to meet major housing needs in many areas. After creating 83 homes (pictured opposite) in the 10th *arrondissement* of Paris, it is developing programmes for properties near the centre of Nantes (140 homes), Mérignac (120 homes), Toulouse (230 homes), Aix-les-Bains (74 homes) and Saint-Cloud (58 homes).

A LOW-CARBON BATTERY GIGAFACTORY PROMOTING REGIONAL DEVELOPMENT

Through La Banque Postale and Banque des Territoires, the Caisse des Dépôts group has granted €180 million in financing for the construction of a battery cell manufacturing plant operated by the French company Verkor in Dunkirk in the north of France. With an initial capacity of 16 GWh per year that will come on stream in 2025, the site will be able to equip 300,000 electric vehicles a year. As well as contributing to the region's reindustrialisation with one of the smallest environmental footprints in the world for low-carbon battery production, this project will also create over 1,200 direct jobs.



1,687

postal carrier-counter clerks in rural areas, who provide all the services of a post office and deliver mail and parcels.

A NEW HUB TO SERVE E-COMMERCE IN BRAZIL

Jadlog, a wholly-owned Geopost subsidiary that is a leading e-commerce logistics operator, is investing over 100 million Brazilian reals in a new hub in São Paulo. With state-of-the-art technology, including one of the world's largest and most modern sorters, this hub will allow Jadlog to double its operational capacity to process and dispatch around 30,000 parcels per hour. Covering 20,000 sq.m., the new site is expected to create more than 550 jobs in the region.



150

municipalities entrusted their 2024 population census to postal carriers specially trained by Insee as part of a pilot test. Since the publication of a decree at the end of 2024, local authorities in France have been allowed to commission external service providers, such as La Poste, to carry out their population censuses.



"The five-year partnership between the French Chambers of Agriculture and La Poste Groupe is a way of forging closer links between consumers and farmers. The logistics solutions offered by Chronofresh allow producers to professionalise their sales processes. **Farmers are major players in regional life,** and they'll be able to go further in this role by providing a local service with the postal outlets and Pickup points that will be developed on farms and in rural communities."

SÉBASTIEN WINDSOR
Chairman of the French Chambers of Agriculture

HELPING MUNICIPALITIES NAME AND NUMBER THEIR ROADS

Nearly 200,000 roads in France are still unnumbered and 1.6 million households do not have an exact address, despite this being a legal requirement. Over 4,800 municipalities have already asked La Poste to help them comply with the applicable standards. They are being helped at every step of the process, from identifying existing addresses to creating new ones and publishing them in the national address database.