

The Caisse des Dépôts Group

Key Sustainability Performance Indicators

2024

Foreword

To ensure fully transparent reporting on its impacts, risks and opportunities, the Caisse des Dépôts Group annually reports on a series of sustainability indicators encompassing all of its activities across the three dimensions: Environment, Social and Governance. To anchor its ambitions within tangible commitments, several of its indicators are subject to quantified targets, which the Group diligently monitors over time.

Scope

The scope covers the Public Institution, as well as all the subsidiaries and consolidated strategic investments for which it is a major shareholder.

From an accounting perspective, the scope covers both the Central Sector and the Savings Funds. Owing to the Group's diversity, some of the activity-related indicators are not relevant to all of the Group's entities. For the sake of transparency, these entities are listed in a dedicated column in 2024.

Scope abbreviations

CDC: Caisse des Dépôts; PI: Caisse des Dépôts Public Institution; BPI: Bpifrance; BdT: Banque des Territoires; I-BdT: Banque des Territoires' investment activities; P-BdT: Banque des Territoires' loans; GDA: Asset Management division; DPS: Social Policy division; LP: La Poste group; LP SA: La Poste SA; LBP: La Banque Postale; LBPAM: La Banque Postale Asset Management; ICDC: CDC Informatique; CDCB: CDC Biodiversité; CDCH: CDC Habitat; CNP: CNP Assurances; CDCCrois: CDC Croissance; CDA: Compagnie des Alpes; Treasury: CDC Treasury; CDC CS: CDC Central Sector; SF: Savings Funds.

Methodology

The financial indicators correspond to the investment amounts committed and/or volume of loans agreed over the period, calculated by aggregating the amounts for each financial entity, with the exception of the Taxonomy indicators, which are calculated in line with prudential consolidation regulations. Non-financial indicators are not pro-rated. For more details on methodology, see the Sustainability Report [in French only].

For further information

- *The Caisse des Dépôts Group's Sustainability Report Overview*
- *The Caisse des Dépôts Group's Responsible Investment Report*
- *Group website – Our corporate purpose*
- *The CSR and Responsible Investment Reports of subsidiaries and strategic investments*

ESRS 2 – General disclosures

Main impacts, risks and opportunities

- The ESG impacts of operating and financial activities (see each ESRS)
- Risks to the Group's image or reputation in the event of a lack of exemplary conduct on these issues, or even long-term legal risks; opportunities to develop dedicated products and services



Group policies and frameworks

- PI and Group guidelines on executive remuneration
- Strategy and business model
- Responsible Finance Charter and its exclusion list (updated at the beginning of 2025)

Matter	Indicator	CSRD code	Scope	2024	Target	Comments
Fostering an ESG culture	Portion of variable executive remuneration integrating sustainability criteria (as a %) - CDC: CEO and members of the Executive Committee - Subsidiaries: executive corporate officers	2-GOV-3_05	CDC Subsidiaries	10% to 25% 25% to 30%	15% to 30% > 25%	For the PI, the share of variable remuneration contingent on ESG criteria averages 16% for senior executives. New guidelines will be introduced to strengthen the system from 2025 onwards. For executive officers of each subsidiary, this share varies between 25% and 30%, in line with the shareholder policy.
	Proportion of employees who received training on ESG/CSR issues during the year (as a %)	Entity-specific MDR-A	CDC Group	11% 18%	-	As most of our employees received training (Climate Fresk workshop) before 2024, the 2024 figure is relatively low. However, training on Group commitments and sustainable finance needs to be stepped up.
Ensuring that ESG risks are incorporated into the business model	Direct income in sectors with ESG stakes (in €m) - Fossil fuels - Production of chemicals/Tobacco/Non-conventional weapons	2-SMB1-40	SF/CS	0/3,407 0/0	- 0	The Group derives direct income from gas distribution (NaTran). In accordance with its Responsible Finance Charter, the Group does not derive any direct income from tobacco, chemical production or non-conventional weapons (see other exclusions below).
	Amount of financing with significant environmental or social benefits (in €bn)	2-SMB1-40	<i>See below for amounts by topic: Commitment in favour of the ecological transformation, affordable housing, healthcare and elderly care, the local public sector, priority urban neighbourhoods</i>			
Incorporating ESG into decision-making and monitoring at the level of financial activities	Proportion of investments subject to quantitative ESG analysis (decision-making) (as a %)	Entity-specific	CDC Group (invest. excl. LBPAM and BPI)	99% 100%	100% as soon as possible 100% as soon as possible	In accordance with the Responsible Finance Charter, investments are subject to ESG analysis in the decision-making phase.
	Share of loans granted during the year subject to ESG analysis (as a %)	Entity-specific	CDC Group (loans)	14% 31%	-	The integration of ESG criteria into loans is developing gradually, given that the conditions for granting set by Bercy are the primary consideration for the Savings Funds.
	Proportion of portfolio companies that have engaged in shareholder dialogue on ESG issues (as a % of assets under management)	Entity-specific	CDC (GDA) Group (invest.)	69% 73%	- -	Percentage of companies that have engaged in shareholder dialogue on ESG matters remains steady (69%) within the Asset Management division scope.
	Proportion of assets held in sustainable investment funds (Article 8 or 9) under direct management (as a %)	Entity-specific	CDC Group (invest.)	79% 75%	-	When investing funds, Group entities use sustainable funds in line with European regulations.



ESRS E1 – Climate change mitigation

Gradually aligning 100% of the Group's activities with a 1.5°C pathway

Main impacts, risks and opportunities

- Impacts linked to the Group and its subsidiaries' greenhouse gas emissions
- Transition risks for operating activities and for financed counterparties



Group policies and frameworks

- Group Climate Policy and sector-specific policies (fossil fuels, real estate, transport)
- Group transition plan
- Climate risk management framework document

Matter (risks and negative impacts)	Indicator	CSRD code	Scope	2023	2024	Target	Comments
Monitoring transition risks	Proportion of investment and financing assets exposed to high transition risks (as a % of the balance sheet value under FINREP)	E1-9_15	CDC CS CDC SF	13% 4%	14% 3%	- -	Exposure to the real estate sector, the automotive industry, electricity and gas production, oil and gas extraction and the chemical industry is considered high risk.
Aligning our emissions from operations with a 1.5°C pathway	GHG emissions from operations (Scopes 1, 2 and 3, excl. 3.15) (in ktCO ₂ eq)	E1-6	CDC Group	86 10,814	77 10,592	-46% (2019-2030) (achieved: -20%) -23% (2023-2030) (achieved: -2%)	The Group's emissions are mainly attributable to its transport and logistics activities, including the LP and Transdev groups (59%), real estate (31%) and CDA's tourism and leisure activities (8%).
	Proportion of manageable GHG emissions from operations (Corporate Purpose scope) covered by a reduction target in line with the Paris Agreement (as a %)	MDR T Entity-specific	Group	98%	99%	> 95%	Thanks to a better understanding of the Group's Scope 3 emissions, the Group now aims to monitor the alignment of total emissions with the objectives of the Paris Agreement, and in particular the 1.5°C pathway.
	Emissions subject to storage, offsetting or carbon credits (in ktCO ₂ eq)	E1-7	CDC Group	23 31	21 33	- -	Offsetting through the purchase of carbon credits by CDC and CDA.
	Emissions sequestered by carbon sinks (in ktCO ₂ eq) (absorption)	E1-7-20	Société Forestière	1,472	1,670	-	Absorption by forests managed by Société Forestière, on the rise as a result of an increase in the surface area of managed forests.
Aligning our emissions from financing with a 1.5°C pathway	GHG emissions from financing (Scope 3.15) based on counterparties' Scopes 1 and 2 (in MtCO ₂ eq)	E1-6	CDC Group	45.6	59.3	- -	65% coverage of financed counterparties' Scopes 1 and 2 emissions, which should continue to increase. Collection gradually extending to counterparties' Scope 3 emissions.
	Proportion of investments and financing compatible with the Paris Agreement objectives (as a %)	MDR T Entity-specific	Group	54%	54%	60% by 2028	Monitoring of the Group's exposure covered by a reduction target or a target that is compatible (already sustainable) with a 2°C or 1.5°C pathway.
	Carbon intensity of portfolios - Corporate (in tCO ₂ eq/€m) - Real estate (in kgCO ₂ eq/sq.m)	E1-6	Group	ND ND	175 28	-14% (2024-2030) -52% (2024-2030)	New Group targets resulting from the consolidation of targets set by Group entities. These targets cover €185bn and €94bn of assets under management respectively.
	Carbon intensity of portfolios: - directly-held listed equities (tCO ₂ eq/€k) - directly-held corporate bonds (tCO ₂ p/€k) - investment property (kgCO ₂ eq/sq.m/year)	MDR T Entity-specific	GDA	0.065 0.032 28.9	0.052 0.025 27.7	-55% (2020-2030) (achieved: -50%) -55% (2020-2030) (achieved: -54%) -50% (2020-2030) (achieved: -14%)	In 2024, the Asset Management division changed its existing methodology for calculating emissions from financing to the PCAF industry standard. Targets for corporate bonds have been reached and are on track for listed equities.



ESRS E1 – Climate change mitigation

Gradually aligning 100% of the Group's activities with a 1.5°C pathway

Matter (risks and negative impacts)	Indicator	CSRD code	Scope	2023	2024	Target	Comments
Applying boundaries to our support for the fossil fuel sector	Proportion of exposure to fossil fuels (based on counterparty revenue) (as a % of Group assets, FINREP basis)	E1-9	SF Group CS	ND ND	0.56% 0.71%	- -	For an exposed company, the assets are weighted based on the percentage of revenue that the activity in the entire fossil fuel industry value chain (including services, transport, etc.) represents out of the company's total revenue.
	Proportion of exposure to fossil fuels (based on counterparty revenue) (as a % of financial portfolios)	E1-9	CDC Group	ND ND	1.02% 1.80%	-	The first indicator is calculated on an accounting basis (as a % of FINREP balance sheet assets). The second indicator is calculated by adding up all the investment and financing portfolios of the Group's entities (for own account and on behalf of third parties).
	Compliance with the exclusion criteria from the Climate Policy sector guidelines on fossil fuels	E1-4 MDR-P Entity-specific	The Group undertakes to verify compliance with its various exclusion criteria and criteria for controlling the financing of fossil fuels on an annual basis. The exclusions were complied with in 2024.				
Reducing and decarbonising our energy consumption	Total energy consumed (in GWhfe)	E1-5_01	CDC Group	48 9,612	40 11,814	- -	Sharp fall in consumption by CDC as a result of ongoing energy-sobriety plans, but an increase at Group level, to be addressed from 2025.
	Proportion of total energy consumption from renewable sources (as a % of building energy consumption for CDC/as a % of total energy consumption for the Group)	E1-5_09	CDC Group	84% ND	79% 29%	75% by 2025 -	Gradual phasing out of fossil fuels, with a reduction in natural gas supplies for buildings and a change in the energy mix for CDC.
Addressing poorly insulated homes	Proportion of real estate assets directly held by the Group with poor insulation (as a % of asset value) - G class - F class - E class	E1-9 MDR T Entity-specific	Group (Icade, CDCH, CDC II)	ND	0.1% 1.4% 2.8%	100% of the least energy efficient buildings (G-class) upgraded by 2025, F-class buildings by 2027 and E-class buildings by 2032	We are on track to fulfill our commitment to pull out of energy-intensive units ahead of the regulatory timeframe. N.B.: The proportion of buildings for which energy performance ratings are unavailable: 1.9%.
Strengthening shareholder engagement on climate issues	Proportion of portfolio companies (assets under management) that have been the focus of shareholder engagement efforts in the area of climate change mitigation issues (as a %)	E1-4 MDR-P Entity-specific	CDC Group (CDC, CNP, STOA)	ND ND	50% 29%	-	In 2024, the Asset Management division surveyed 76 companies on climate change mitigation matters (representing 34% of assets under management), and continued the dialogue started in 2022 and 2023 with the energy and transport, and utilities sectors.



ESRS E1 – Climate change mitigation

Contributing to the national 1.5°C alignment target

Main impacts, risks and opportunities

- Positive impact of the Group's activities on the ecological transformation
- Opportunities to develop new products and services



Group policies and frameworks

- Group Climate Policy and sector-specific policies (fossil fuels, real estate, transport)
- Medium-term strategic plan
- Product offerings designed to drive the ecological transformation

Matter (positive impacts)	Indicator	CSRD code	Scope	2022	2023	2024	Target	Comments
Financing the ecological transformation – mitigation component	Amount committed to the ecological transformation during the year (in €bn)	MDR A Entity-specific	Group	22.3	26.8	27.9	€60bn (2020-2024) (target exceeded) €100bn (2024-2028) (achieved: 28%)	Financing and investment in energy efficiency renovation, exemplary new construction, low-carbon mobility, decarbonisation of industry and renewable energy. Continue to increase commitments in a complex environment.
	Capacity of renewables financed during the year (in MW)	Entity-specific Priority sector	BdT	435	2,409	726	8.8 GW (2020-2024) (achieved: 67%) 6.7 GW (2024-2028)	Installed capacity varies greatly depending on the type of projects financed during the year. Including Bpifrance and La Banque Postale, the Group has invested more than €3.2 billion in renewable energy.
	Number of social housing units that underwent energy efficiency retrofits during the year	Entity-specific Priority sector	BdT	40,520	47,822	39,017	200,000 (2020-2024) (achieved: 95%) 300,000 (2024-2028) (achieved: 13%)	Fall in social housing energy efficiency retrofits against a backdrop of severe financial constraints on landlords and rising renovation costs, despite ongoing efforts to encourage providers to carry out energy efficiency retrofits (Prioréno OLS, etc.).
	Surface area of public or private buildings that underwent energy efficiency improvements during the year (full renovation or individual measures) (in sq.m)	Entity-specific Priority sector	BdT BdT-SFIL	1,283,610 -	2,874,344 4,033,024	1,221,920 1,598,459	1.5 million sq.m (2020-2024) (target exceeded) 5 million sq.m (2024-2028) (achieved: 32%)	A slowdown on many projects is being observed due to high material costs, longer administrative processing times linked to new regulatory requirements, and reduced financial incentives, although levels remain in line with targets.
	Number of charging points financed during the year	Entity-specific	BdT	127,335	99,995	54,865	150,000 (2020-2024) (target exceeded)	Target significantly exceeded.
Increasing the portion of taxonomy-aligned activities	Proportion of exposure to activities aligned with the EU Taxonomy (weighted based on revenue) (as a % of the balance sheet under FINREP) – voluntary scope	Taxonomy	Group CS SF	2.0% 1.0%	7.1% 1.9%	6.7% 2.8%	-	The level of regulatory alignment reflects the exposure to aligned counterparties (carrying out activities that are already considered sustainable within the meaning of the EU Taxonomy) and to social housing financing that meets the technical criteria of the EU Taxonomy. It is only a partial reflection of the Group's sustainability, as it depends to a large extent on balance sheet exposure to eligible counterparties (who themselves disclose their Taxonomy alignment). To manage this indicator, the Group monitors the sustainability ratio, defined as the ratio between aligned assets and effectively eligible assets, also including the financing of regional projects that meet the EU Taxonomy technical screening criteria.
	Taxonomy sustainability ratio (aligned amount/eligible amount) – voluntary scope	Entity-specific	Group CS SF	N/A N/A	16.7% 3.1%	17.7% 4.5%	-	



ESRS E1 – Climate change mitigation

Main impacts, risks and opportunities

- Physical risks relating to operating activities (in particular flooding, summer heat management and clay shrinkage for real estate, loss of snow cover for ski resorts, working conditions during heatwaves) and counterparties and projects financed
- Opportunities to develop products and services in the area of adaptation, and the associated positive impacts



Group policies and frameworks

- Climate risk management framework document
- Climate Policy (updated in 2024) and associated adaptation action plan
- Designing adaptation-oriented products and services
- Flagship measure in Banque des Territoires' strategic plan

Ensuring that the Group is resilient to the consequences of climate change

Matter (risks and negative impacts)	Indicator	CSRD code	Scope	2023	2024	Target	Comments
Monitoring and managing climate risks	Proportion of investment and financing assets exposed to high physical risks (as a % of the balance sheet value under FINREP)	E1-9_04	CDC CS SF	29% 20%	28% 24%	- -	For CDC, heatwaves and floods constitute the hazards to which the portfolios are most exposed. In addition, 99% of revenue from operating entities and 64% of assets under management at the level of investment activities have undergone a risk assessment.
	Confirmed financial losses linked to the impacts of climate change over the past year (in €k) (e.g., claims, etc.)	2 SBM 3-48 d	Group (operators)	ND	583	-	Partial data due to the absence of La Poste and Transdev. Only CDC Habitat reported non-negligible losses in 2024.
Ensuring that the Group is resilient to the consequences of climate change	Proportion of financial and non-financial entities having taken adaptation measures (as a %)	E1-2 MDR-P Entity-specific	Group	33%	63%	100% by 2026	This indicator reflects the fact that the Group's entities have gradually taken on board adaptation matters since the launch of the Group's policy in 2022.
	Proportion of assets managed or held covered by an adaptation process (as a %)	E1-2 MDR-P Entity-specific	CDC Group (invest.)	ND ND	60% 58%	-	This indicator reflects the maturity of the adaptation policy rolled out by all the financial entities. It was calculated for the first time in 2024.
	Proportion of portfolio companies (assets under management) that have been the focus of shareholder engagement efforts in the area of climate change adaptation (as a %)	E1- 4 MDR-P Entity-specific	CDC Group (invest.)	ND ND	29% 16%		In 2024, the Asset Management division surveyed 17 companies in the energy and utilities sectors on climate change adaptation matters.

Contributing to the adaptation of France's regions

Matter (positive impacts)	Indicator	CSRD code	Scope	2023	2024	Target	Comments
Playing a part in regional adaptation	Amount committed during the year to the adaptation of France's regions (in €m)	MDR T/A Entity-specific	BdT	ND	78	1,200 (2024-2028)	This corresponds to the commitment for flagship measure 7 on climate change adaptation.



ESRS E3 – Water

Material for finance and tourism/leisure only

Main impacts, risks and opportunities

- Impacts on water consumption and water quality at the level of operating activities (including the specific matter for ski resorts) and financed activities, supply risk, particularly for financed activities located in water stress zones
- Opportunities to develop products and services in the area of freshwater resource preservation and the associated positive impacts



Group policies and frameworks

- Water Policy (June 2024)
- Medium-term strategic plan



Pursuing a sustainable water approach

Matter (risks and negative impacts)	Indicator	CSRD code	Scope	2022	2023	2024	Target	Comments
Targeting a sustainable water approach in operations	Total annual water consumption (in millions of cu.m) (water withdrawal)	E3-4	Group (operations)	17.9 (partial)	16.1 (partial)	17.4 (partial)	Water reduction pathway to 2028	Within the meaning of the CSRD (water drawn but not discharged), the Group only records water consumption for Compagnie des Alpes, 3.8% of which is located in water-stressed areas. In general terms, the Group draws more than 17 million cu.m of water, 62% of which is attributable to CDA. The Group is aiming to reduce this water consumption.
Targeting a sustainable water approach in financial activities	Proportion of entities that have measured their water footprint and/or assessed their water dependency (as a %)	E3-2–MDR A Entity-specific	Group (finance)	ND	ND	ND	100% by end-2025	Some of the entities carried out an analysis of their exposure to the risk of drought and/or water stress. However, this indicator has not yet been fully monitored for 2024, as it is a new indicator.
	Proportion of entities that have carried out an analysis of their exposure to the risk of drought and/or water stress (as a %)	E3-2–MDR A Entity-specific	Group (finance)	ND	ND	ND	100% by end-2027	



Supporting the preservation of water resources

Matter (positive impacts)	Indicator	CSRD code	Scope	2022	2023	2024	Target	Comments
Supporting the preservation of water resources	Volume of water treated during the year thanks to financed projects (in millions of cu.m)	E3 2 MDR T Entity-specific	BdT SFIL	247	269	415	1,900m cu.m (2024-2028) (achieved: 49%)	Growth in line with the increase in the number of sanitation projects financed during the year, rising from 313 in 2023 to 493 in 2024, against a backdrop of competitive interest rates and the roll-out of Aquagir and Aqua Prêts tools by BdT.
	Volume of water loss avoided over the year thanks to financed projects (in millions of cu.m)	E3 2 MDR T Entity-specific	BdT SFIL	ND	7	9	-	



ESRS E4 – Biodiversity

Limiting impacts on biodiversity and the use of natural resources

Main impacts, risks and opportunities

- Negative impacts of operating and financed activities on the 12 biodiversity pressure factors, in particular relating to land take pressures from the real estate and infrastructure sectors
- Physical and transition risks associated with biodiversity for operating activities, financed projects and counterparties, and dependence of activities on natural ecosystem services



Group policies and frameworks

- Group Biodiversity Policy (2022, to be updated in H2 2025)
- Responsible Finance Charter and its exclusion list on biodiversity issues

Matter (risks and negative impacts)	Indicator	CSRD code	Scope	2022	2023	2024	Target	Comments
Monitoring and managing biodiversity-related impacts and dependencies	Proportion of the portfolio that is highly or very highly dependent on ecosystem services (as a % of the balance sheet value under FINREP)	E4-1, E4 IRO1 Entity-specific	CDC CS SF	ND ND	18% 43%	23% 45%	- -	The increases are due to changes in methodology (ENCORE and SBTN have updated their databases). Healthcare, electricity production, forest management and housing are the sectors with the highest dependencies.
	Proportion of the portfolio with direct material negative impacts on at least five of the 12 biodiversity pressure factors (as a % of the balance sheet value under FINREP)	E4-5 Entity-specific	CDC CS SF	ND ND	35% 75%	52% 81%	- -	Electricity production, warehousing, land transport, oil and gas extraction and other mining industries constitute the sector-based exposures with the most negative impacts.
Measuring and reducing the biodiversity footprint of operating and financed activities	Proportion of operating entities that have measured their biodiversity footprint (as a %)	E4-2 MDR-P Entity-specific	Group (operator)	ND	ND	70%	100% by end-2025	Most financial entities use the GBS methodology and its derivatives, while operating entities generally apply other approaches.
	Biodiversity footprint intensity (in MSA.sq.m/€k invested) - Static/dynamic terrestrial impact	E4-5 MDR T Entity-specific	GDA (listed equities and corporate bonds) I-BdT P-BdT	ND ND ND	ND ND ND	60/3 100/4 46/0.6	-	Introduction of intensity measured in MSA.sq.m/€k invested over the 2024 financial year. This unit of measurement will be used in future years.
Excluding the activities most harmful to biodiversity	Net-zero land take by real estate investment activities (held directly)	E4-2 MDR-P Entity-specific	CDC II	0	0	0	0 from 2022	CDC is compliant with the "no net land take" commitment as it only acquires land that has already been developed.
	Compliance with exclusion criteria on deforestation and pesticides	E4-2 MDR-P Entity-specific	<i>The Group undertakes to verify on an annual basis compliance with its various exclusion criteria for (i) companies producing and trading in high-risk agricultural commodities and which have not adopted a rigorous anti-deforestation policy, and for (ii) companies that generate more than 20% of their revenue from pesticides.</i>					
Ensuring counterparties take action on their biodiversity impact	Proportion of portfolio companies (assets under management) that have been the focus of shareholder engagement efforts in the area of biodiversity (as a %)	E4-2 MDR-P Entity-specific	CDC Group (iCDC, CNP, LBPAM, STOA)	ND	ND ND	31% 16%	-	In 2024, the Asset Management division engaged with 31 companies on the topic of biodiversity, representing 9% of invested assets, particularly in the hospitality, automotive and beverage sectors. At Group level, the level of shareholder dialogue could be improved.



ESRS E4 – Biodiversity

Supporting the preservation and restoration of ecosystems

Main impacts, risks and opportunities

- Opportunities to develop products and services focused on biodiversity preservation and the ecosystem services provided by natural areas, along with the associated positive impacts



Group policies and frameworks

- Group Biodiversity Policy (2022, to be updated in H2 2025)
- Responsible Finance Charter and its exclusion list on biodiversity issues
- Medium-term strategic plan

Matter (positive impacts)	Indicator	CSRD code	Scope	2022	2023	2024	Target	Comments
Supporting restoration efforts and solutions promoting nature	Amount committed during the year in support of biodiversity preservation (including water and the circular economy) (in €m)	MDR A/T Entity-specific	BdT	468	1,383	977	€3bn (2020-2024) (achieved: 121%)	BdT target of €3 billion for 2020-2024 exceeded, despite a slight fall in financing for water, due to an exceptional year in 2023. New Group target of €6 billion for 2024-2028.
			Group (finance)	1,469	1,708	1,662	€6.1bn (2024-2028) (achieved: 27%)	Other noteworthy developments include the launch of a dedicated fund with Banque de France and the creation of a biodiversity real estate company, thanks to a partnership between CDC Biodiversité and BdT.
	Number of hectares restored (cumulative)	MDR T Entity-specific	CDC Biodiversité	3,236	3,467	3,947	4,500 (2024-2028) (achieved: 88%)	Over the period 2024-2028, CDC Biodiversité aims to restore 4,500 hectares of nature. This includes carbon credits and the Nature 2050 programme.
	No. of hectares of sustainably managed forests	MDR T Entity-specific	Société Forestière	239,550	240,000	277,044		As a forestry asset manager, Société Forestière has adopted a sustainable forest management approach, with certification depending on client acceptance. 72% of its forestry assets are PEFC- or FSC-certified. This rate is 100% for Group-held assets. Following FSC consultations and audit, 7,000 ha of CDC forests were FSC-certified in 2024, representing 5% of the certified areas in France.
	Proportion of forest hectares held that are covered by sustainable forest management certification (FSC or PEFC) (as a %)	MDR T Entity-specific	Group (GDA, CNP)	100%	100%	100%	100% since 2001	
	Amounts allocated to biodiversity research (in €m)	MDR A/T Entity-specific	BdT	-	-	1.35	€1.35m/year (2025-2030)	This concerns financing for the MEB (Mission on the Economics of Biodiversity) programme coordinated by CDC Biodiversité.



ESRS E2 – Pollution/ESRS E5 – Resources and waste

ESRS E2 Material for finance and transport/ESRS E5 Material for finance and real estate

Main impacts, risks and opportunities

- Air pollution from operational transport and logistics activities; Indirect impacts of investment/financing in polluting sectors
- Waste and materials management in the real estate value chain, and in financed activities
- Opportunities to develop products and services to promote the circular economy and the associated positive impacts



Group policies and frameworks

- Climate Policy and its sector guidelines: Real Estate, Energy, Transport
- Group Biodiversity Policy (2022, to be updated in H2 2025)
- Medium-term strategic plan



Limiting the impact of activities on air pollution, use of natural resources and waste

Matter (risks and negative impacts)	Indicator	CSRD code	Scope	2024	Target	Comments
Limiting the impact of activities on air pollution	Proportion of “clean” vehicles in the fleet (as a %)	E2-4 Entity-specific	Transdev LP	15.4 23.6	- -	Clean fleet as defined by taxonomy criteria.
	Emissions intensity (in g/100 km)	E2-4	Transdev	653	-50% (2018-2030)	Reduction in pollutant emissions, thanks mainly to fleet modernisation and the replacement of diesel vehicles, which has enabled a 10% reduction compared with 2023.
	- o/w NO _x			21	(achieved: -47%)	
	- o/w CO			3	-	
	- o/w PM			-		
	Pollutant emissions (PM, NO _x , CO) in tonnes	E2-4_02	LP	259	-	Reduction in pollutant emissions, mainly through the use of electric vehicles for first- and last-mile deliveries. For long- and medium-distance deliveries and transport, use of alternative solutions, in particular biogas-fuelled and electric vehicles, currently being rolled out.
	- o/w PM			2,205	<350 t/year by 2030 (achieved)	
	- o/w NO _x			408	-83% (2020-2030) (achieved: -38%)	
- o/w CO	-37% (2020-2030) (achieved: -30%)					
Excluding the most polluting activities	Compliance with exclusion criteria on deforestation and pesticides	E2-2 Entity-specific	The Group undertakes to verify on an annual basis compliance with its exclusions of companies that generate more than 20% of their revenue from pesticides.			



Supporting the deployment of the circular economy

Matter (positive impacts)	Indicator	CSRD code	Scope	2022	2023	2024	Target	Comments
Supporting the deployment of the circular economy	Tonnes of waste recovered or recycled during the year (material and energy) thanks to financed projects (in thousands)	E5 MDR T Entity-specific	BdT SFIL	1,527	609	932	-	Estimate of waste recovered or recycled thanks to projects aimed at recycling and recovering waste .



ESRS S1 – Own workforce

Main impacts, risks and opportunities

- Risks concerning working conditions and employee health and safety, particularly in operating activities (Transdev, LP, CDC H)
- Risks linked to the difficulty in attracting and developing talent within the Group, opportunities linked to the promotion of diversity and development of talent
- Risks associated with international labour rights (Transdev, LP)



Group policies and frameworks

- Group Responsible Employer Statement
- Group agreements on gender equality and mobility
- Group network promoting gender diversity (Alter'égales)
- Group harassment referral network and HR whistleblowing mechanism
- Entity policies and measures for strategic workforce and skills planning
- Entity policies, agreements, and mechanisms related to occupational health and safety, and quality of life at work
- Entity policies, agreements, and mechanisms related to diversity and equal opportunity

Matter	Indicator	CSRD code	Scope	2022*	2023*	2024	Target	Comments
Workforce	Number of employees	S1-6_01	CDC Group	7,171 352,556	7,452 366,223	6,712 388,575	- -	The fall in the PI headcount (-11%) is mainly due to a change in methodology. On a like-for-like basis, headcount fell by 3.1% year on year. At Group level, more than two thirds of employees are in France, and more than 92% work for the Transdev and La Poste groups.
	Staff turnover rate (as a %)	S1-6_11	CDC Group	7% 24%	7% 24%	7.8% 14%(*)	- -	Given the variety of sectors and organisational models, Group entities have turnover rates ranging from 5% (I CDC) to 40% (CDA).
Ensuring quality of life at work and working conditions	Absenteeism due to illness (as a %) (France scope)	Entity-specific	CDC Group (excl. LP)	2.7% 6.2%	2.3% 5.5%	2.8% 5.2%	- -	The absenteeism rate varies greatly from one entity to another (between 0.3% and 7%).
	Number of cases of work-related ill-health	S1-14_06	CDC Group	2 ND	1 ND	1 550	- -	The subsidiaries with the highest number of cases of work-related ill-health are those with a prominent specific risk (mail and parcel delivery, transport, tourism and leisure, etc.).
	Frequency rate of workplace accidents (per million hours worked)	S1-14_04	CDC Group	1.9 28.4	1.7 27.4	0.8 17.4(*)	-10% (2024-2028) France**	Accident rates depend on the activities of each entity with specific risks (risk related to road transport, handling, carrying loads, contact with the public, etc.).
	Proportion of Group entities that carried out at least one employee satisfaction survey during the year (as a %)		Group	9/12	8/12	8/12	100%/year by 2028 France	Excluding small entities.
Maintaining high-quality dialogue with employees	Proportion of employees covered by a collective bargaining agreement (as a %)	S1-8	Group in France	ND	ND	100%	-	While not all of La Poste group's international subsidiaries are covered by a collective bargaining agreement, over 89% of La Poste's international workforce is represented at their workplace.
			EU outside France (excluding Transdev)	ND	ND	78%		
			Outside the EU (La Poste group)	ND	ND	75%		
	Proportion of employees covered by a social protection scheme (as a %)	S1-11	Group	ND	ND	100%	-	Social protection schemes may correspond to those offered by the countries in which subsidiaries are based or by the subsidiaries themselves. They cover loss of income due to illness, unemployment, retirement, workplace accidents, acquired disabilities and parental leave.

* Group figures do not include La Poste group figures for 2022 and 2023, which explains the change observed.

** Covering at least entities representing 80% of the Group's employees.



ESRS S1 – Own workforce

Matter	Indicator	CSRD code	Scope	2022*	2023*	2024	Target	Comments
Promoting diversity and equal opportunities and combating discrimination	Proportion of women on the Executive Committee or equivalent (as a %)	S1-9_02	CDC Group	45% 43%	54% 47%	64% 42%	-	Gender equality in the workplace is a key HR concern, with a new Group agreement introduced at end-2024, replacing the 2004 agreement.
	Representation of women in the workforce (as a %)	S1-6_01	CDC Group	61% 40%	61% 40%	61% 41%	-	Some entities have a large majority of male employees (Société Forestière, Transdev). A large majority (over 60%) of the workforce at CDC, CDC Biodiversité and SCET are women.
	Gender equality index (France)	Entity-specific	CDC Group	92 92	92 91	92 92	- > 95 by 2028	11/12 entities have a gender equality index greater than 90.
	Proportion of the workforce under the age of 30 and/or over 55	Entity-specific	CDC Group	ND	ND	33% 46.5%	- 30% by 2028 in France**	Age is a key aspect of Caisse des Dépôts and its subsidiaries' human resources policy, and is also a major consideration in employment policies, jobs and skills planning, and quality of life at work.
	Legal employment rate (2022/2023)/Proportion of employees with disabilities (2024)	S1-12_01	CDC Group	6.17 ND	6.38 ND	6.50% 4.40%	> 6% of persons with disabilities directly employed (France)**	Since 2022, the rate of direct employment (number of directly employed persons with disabilities/average annual headcount) has been trending upwards thanks to a proactive policy promoting the employment of people with disabilities.
Promoting employer attractiveness and talent development	Number of incidents of discrimination (including harassment) reported*	S1-17	CDC Group	ND ND	ND ND	28 769		All entities have whistleblowing mechanisms for discrimination and harassment.
	Rate of employee access to training, including compulsory training (as a %) (France)		CDC Group	99% 88% (excl. LP)	91% 82% (excl. LP)	100% 95% (incl. LP)	> 90% (France)**	The data reported on the rate of access to training does not currently distinguish between compulsory and non-compulsory training.
	Number of hours of training during the year divided by average monthly headcount	S1-13_04	CDC Group	ND	ND	19.5 21.6		Transdev and SFIL offer a high number of training hours (> 30 hours/employee), while Icade offers significantly less (< 13 hours).
	Number of beneficiaries of a profit-sharing scheme or equivalent system ("PPV" value sharing scheme, discretionary or mandatory profit-sharing, etc.) during the year		Group excluding Transdev	ND	ND	232,698	100% of employees to have access to such a scheme by 2028	Almost all entities have a profit-sharing scheme or equivalent for sharing value with employees.

• ** Covering at least entities representing 80% of the Group's employees.



ESRS S2 – Workers in the value chain

Material for finance, transport and logistics, real estate

Main impacts, risks and opportunities

- Impacts of working conditions at the Group's suppliers and subcontractors, particularly in the transport/logistics (La Poste group) and real estate (Icade and CDC Habitat) sectors. Associated legal and reputational risks, in connection with a breach of duty of care
- Indirect impacts on working conditions of employees of financed companies, particularly in sectors with sustainability stakes (real estate, construction, distribution, manufacturing, etc.). Associated legal and reputational risks, in connection with a breach of duty of care



Group policies and frameworks

- Responsible Purchasing Statement
- Responsible Finance Charter
- Whistleblowing mechanisms available to employees, suppliers and subcontractors



Monitoring the working conditions of logistics and site suppliers and subcontractors, as well as workers in financial value chains

Matter (risks and negative impacts)	Indicator	CSRD code Corporate purpose (CP)	Scope	2024	Target	Comments
Monitoring the working conditions of suppliers and subcontractors	Number of disputes/reports/fines on human rights issues in the value chain (excluding investment and financing)	S2-4 Entity-specific	Group	0	-	The Group's legal department is not aware of any convictions or serious incidents involving non-compliance with international standards relating to workers in its value chain in 2024.
Monitoring the working conditions of employees of financed companies	Proportion of portfolio companies (based on assets under management) that have engaged in shareholder dialogue on working conditions (employees, responsible purchasing) (as a %)	S2-2 Entity-specific	CDC (GDA, GPS) Group (CDC, LBPAM, STOA)	38% 31%	- -	In particular, the Asset Management division paid particular attention to the issue of adequate wages in 2024, with 56 companies in six key sectors being the focus of shareholder dialogue: automotive, hospitality & restaurants, beverages, aerospace & defence, oil & gas, utilities.
	Compliance with the exclusion criteria on forced labour, child labour and human trafficking	S2-2 Entity-specific	<i>The Group undertakes to verify on an annual basis compliance with its exclusions according to the information available in the ESG databases and in line with the controversy management process in place.</i>			



ESRS S3 – Affected communities

Preventing and limiting the impact of financed activities on communities

Main impacts, risks and opportunities

- Potential negative impacts of new developments on local residents and communities affected by the project (e.g., expropriation for new infrastructure, noise pollution and pollution linked to construction work, etc.), associated legal and reputational risks



Group policies and frameworks

- Responsible Purchasing Statement
- Responsible Finance Charter
- Code of Ethics

Matter (risks and negative impacts)	Indicator	CSRD code	Scope	2024	Target	Comments
Limiting the impact of financed activities on affected communities	Proportion of portfolio companies (based on assets under management) that have been the focus of shareholder dialogue on external social matters (affected communities) (as a %)	S3-2	CDC (GDA, GPS) Group (CDC, LBPAM, STOA)	26% 14%	-	In particular, the Asset Management division engaged in shareholder dialogue with seven companies in 2024 with regard to affected communities.
	Compliance with exclusion criteria for projects where forced eviction has taken place without compensation	S3-5 Entity-specific	The Group undertakes to verify compliance with its exclusions on an annual basis.			
	Compliance with societal exclusions (gambling, prostitution, pornography, tobacco, non-conventional weapons)	S3-5 Entity-specific	The Group undertakes to verify on an annual basis compliance with its exclusions according to the information available in the ESG databases and in line with the controversy management process in place.			



ESRS S3 – Affected communities

Supporting social and regional cohesion

Main impacts, risks and opportunities

- Positive impact of the Group's activities on social and regional cohesion through financing and support for projects serving all regions, and related opportunities



Group policies and frameworks

- Social and regional cohesion strategy
- BdT operating framework

Matter	Indicator	CSRD code	Scope	2022	2023	2024	Target	Comments
Facilitating access to decent, affordable housing	Amount committed to social, intermediate and specific housing during the year (in €bn)	MDR A Entity-specific	P-BdT Group (BdT, LBP SFIL, GPS)	11.4 15.4	11.7 14.1	20.1 21.9	-	A record year of new loans for social and intermediate housing, driven by a competitive offer on interest rates for the Livret A passbook savings account. The Group is the leading lender to social housing providers.
	Number of social and intermediate housing units financed/acquired during the year (including specific housing)			91,389	91,736	122,860	350,000 (2024-2028) (achieved: 35%)	Strong overall momentum in construction and acquisitions, as well as refurbishment and restructuring of social and intermediate housing units.
	- incl. low-income and very low-income housing units	Entity-specific Priority sector	Group (BdT, CDC H)	85,598	83,868	90,780	500,000 (2020-2024) (achieved: 86%)	The social housing target for 2020-2024 has not been fully achieved, due to the ambitious nature of the target and external factors related to the situation in the sector.
	- incl. intermediate housing units			5,791	7,868	32,080	30,000 (2020-2024) (exceeded)	The significant increase in the number of intermediate housing units financed/acquired reflects a firm commitment to building this type of housing on a large scale, marking an exceptional year.
	Number of student accommodation units financed	Entity-specific	BdT (CDC H, Icade, LP)	ND	5,300 (BdT)	7,103 (BdT)	75,000 (2025-2030)	Developing financing for student housing.
Supporting the healthcare and elderly care sectors as well as vulnerable groups	Amount committed to healthcare and elderly care during the year (in €bn)	Entity-specific Priority sector	Group (BdT, LBP, SFIL, BPI, GDA, GPS)	4.8	5.1	4.7	€16bn (2021-2025) (achieved: exceeded) €25bn (2025-2029)	Amounts are relatively stable year on year. The Group is the number one lender to hospitals.
	Number of healthcare facilities financed over the year	Entity-specific Priority sector	Group (LBP, BdT, SFIL)	148	129	252	1,400 (2024-2028) (achieved: 18%)	Faced with strong demand in public health, a €250 million budget has been set aside for hospitals. Under the SFIL/LBP scheme, demand in the private healthcare sector remains low.
	Number of elderly care homes financed during the year	Entity-specific Priority sector	Group (LBP BdT)	218	160	161	1,100 (2024-2028) (achieved: 15%)	The economic climate remains unfavourable for this type of project.



ESRS S3 – Affected communities

Supporting social and regional cohesion

Matter	Indicator	CSRD code	Scope	2022	2023	2024	Target	Comments
Tackling regional divides	Amount of financing committed to the local public sector during the year (€bn)	Entity-specific	Group (BdT, LBP, SFIL)	16.0	12.4	17.1	-	Record year in 2024 in a favourable interest rate environment. In all, 8,547 separate municipalities were supported by BdT between 2019 and 2024 (i.e., 25% of French local authorities) and 8,417 municipalities by the SFIL/LBP scheme since its inception.
	No. of regional programme projects supported during the year (<i>Action cœur de ville</i> (ACV), <i>Petites villes de demain</i> (PVD), <i>Territoire d'industrie</i> , <i>Territoire d'innovation-Ville durable</i>)	Entity-specific	BdT	2,041	1,353	1,516	-	Increase in the number of ACV projects driven by engineering and loans. No new projects supported under the <i>Territoires d'innovation-Ville durable</i> programme, only investments.
	Amount committed to the <i>Petites villes de demain</i> (PVD) programme during the year (in €m)	Entity-specific	BdT	17	97	71	€3.2bn (2020-2026)	Stable.
	Amount committed to the <i>Action cœur de ville</i> (ACV) programme during the year (in €m)	Entity-specific	BdT (Icade, CDC H)	14	506	708	€2.5bn (2023-2026)	Increased commitment related to the project phase and an increase in the number of projects (number of projects up 33% compared with 2023, driven by engineering (up 56%) and loans (up 45%)).
	Amount committed to maintaining or relocating industry during the year (in €m)	Entity-specific	BPI BdT	7.3	13.9	11.3	€40bn (2025-2029)	Amount of investments, financing and guarantees committed to industry.
	Number of industrial projects supported and newly inaugurated industrial sites	Entity-specific Priority sector	BPI BdT	ND	192	168	770 (2024-2028) (achieved: 22%)	Against a difficult backdrop for industry (rising long-term interest rates, a reduction in available government grants and subsidies, etc.), the Group is maintaining a good level of industrial site inaugurations in line with its forecasts.
	Number of projects financed and supported in priority urban neighbourhoods	Entity-specific Priority sector	BdT BPI	ND	ND	ND	100,545 (2024-2028)	Bpifrance data on this target is not available.
Facilitating access to training and strengthening social inclusion through employment	Number of training courses funded through financed training bodies during the year	Entity-specific	BdT	ND	880,975	2,194,496	3 million (2024-2028) (achieved: 73%)	Sharp increase in financing for training bodies, including the PixImpact project.
	Number of profiles activated on <i>Mon Compte Formation</i> (MCF) since its launch (cumulative) (in millions)	Entity-specific	DPS	12.3	14.1	15.9	-	Five years after its launch, more than 7 million training courses have been taken through the MCF platform. Volume has tended to stabilise.
	Number of people trained under the <i>Compétences et métiers d'avenir</i> mandate	Entity-specific	BdT	ND	ND	ND	3,000,000 (2022-2030) or 400,000 people per year	Corresponds to training in STEM fields (Science, Technology, Engineering and Mathematics).



ESRS S4 – Consumers and end-users

Protecting consumers and end users

Main impacts, risks and opportunities

- Quality of services provided and customer satisfaction
- Personal safety risks in the event of accidents on sites and during operations (tourism, real estate)
- Negative impact of cybercrime risks on personal data protection



Group policies and frameworks

- Mediation charters (institutional mediation, consumer mediation)
- Code of Ethics
- Personal data protection system, Group GDPR network
- Information system security policies and related mechanisms (intrusion tests, audits, controls, employee training, etc.)
- Safety management system for the operating entities concerned (Transdev, CDA)

Matter (risks and negative impacts)	Indicator	CSRD code	Scope	2022	2023	2024	Target	Comments
Managing customer relations	Number of formal complaints received during the year by the Group's mediator	S4-3_02 Entity-specific	Group	1,828	2,232	2,290	-	In 2024, the number of complaints rose again, in part due to <i>Mon Compte Formation</i> , but also partly attributable to the pension management activities. It should be noted that La Poste group has its own mediation mechanism.
Protecting personal data	Number of personal data breaches reported to France's data protection authority (CNIL) by the entity concerned (% of which have been resolved)	S4-3_04 Entity-specific	CDC Group	4 (100%) 52 (100%)	6 (100%) 52 (100%)	7 (100%) 45 (100%)	100% resolved 100% resolved	Caisse des Dépôts and the Group as a whole have put in place rigorous mechanisms to ensure GDPR compliance, including the Privacy by Design principle and regular training campaigns, which contribute to the effective management of personal data breaches.
Engaging with counterparties on their policies related to consumers and end-users	Proportion of portfolio companies (based on assets under management) that have been the focus of shareholder dialogue on downstream social matters (customers) (as a %)	S4 MDR A Entity-specific	Group (finance)	ND	ND	14%	-	In 2024, the Asset Management division queried companies in several sectors on key issues under a targeted shareholder engagement plan. A total of 70 companies were surveyed on social and societal matters (i.e., 31% of total assets invested), including 21 on downstream social issues, including consumers and end users (i.e., 10% of total assets invested).



ESRS S4 – Consumers and end-users

Ensuring inclusive access to products and services

Main impacts, risks and opportunities

- Positive impacts and opportunities linked to the social inclusion of products and services provided



Group policies and frameworks

- Medium-term strategic plan
- BPI and BdT operating policies
- La Poste public service missions
- Designing products to promote access to essential services

Matter (positive impacts)	Indicator	CSRD code	Scope	2022	2023	2024	Target	Comments
Ensuring access to financing for SMEs, micro-businesses and the social and solidarity economy (SEE)	Number of SMEs, micro-businesses, mid-caps and SSE bodies supported through financing, investments and guarantees or non-financial assistance during the year	S4 MDR A Entity-specific	Group GDA, LBP, BdT, BPI	88,136 (excl. SSE and LP)	87,914	91,456	-	Despite a difficult market, support for SMEs and micro-businesses is up 4% at Group level. Support for SSE bodies, down by 4%, is suffering from an unfavourable social and political environment, leading to postponement of projects.
Promoting banking inclusion and accessibility	Number of vulnerable banking customers assisted during the year (in millions)	S4 MDR A Entity-specific	LBP	1.7	1.7	1.7	-	Vulnerable customers benefitting from adapted banking services and assistance. Accessible banking customers are accounted for separately (1.18 million in 2024). It should be noted that financial fragility criteria are influenced by adjustments to the poverty line and the gross minimum wage.
Ensuring that services are tailored to the most vulnerable sections of the population	Number of student housing, young worker housing and emergency shelter units managed during the year	S4 MDR A Entity-specific	CDC H	43,864	44,249	43,475		Relatively stable over time.
	Number of beneficiaries of support services for elderly and vulnerable members of society offered by La Poste group during the year	S4 MDR A Entity-specific	LP	230,263	248,581	283,273		This 14% increase is due to the various initiatives undertaken by La Poste to improve accessibility and service quality for these groups. In addition, 12,000 meals were delivered to the elderly, improving their access to essential services.
Ensuring access to local and digital services	Proportion of French citizens living less than 5 km or 20 minutes' drive from a contact point (as a %)	S4 MDR T Entity-specific	LP	97%	97%	97%	> 97% each year	Indicator stable, exceeding the public service mission remit.
	Number of local service access points at year-end	S4 MDR T Entity-specific Priority sector	LP	35,600	37,287	39,125	43,600 by 2028 (achieved: 90%)	Increase in the number of out-of-home access points, particularly lockers.
	Number of people assisted in their use of digital technology over the year (in millions)	S4 MDR A Entity-specific– Priority sector	BdT LP	2.69	3.41	9.44	10 million per year (2026-2030)	The sharp rise is explained by a change in methodology, which is now based on an information system that more accurately records the number of people receiving assistance.

ESRS G1 – Business conduct

Acting ethically and with integrity

Main impacts, risks and opportunities

- Governance risks that could negatively impact stakeholders and users of the Group's goods and services: ethical, moral and corruption risks, financial security risk (AML-CFT), internal and external fraud risk, risk of non-compliance with competition rules, etc.



Group policies and frameworks

- Group Code of Ethics
- Policies: prevention and management of conflicts of interest, corruption, AML-CFT
- Mechanisms: whistleblowing, internal control and internal audit
- Group Responsible Purchasing Statement

Matter	Indicator	CSRD code	Scope	2022	2023	2024	Target	Comments
Respecting fair and ethical practices	Proportion of employees in high-risk positions (as a %)	G1-3	Group CDC	ND ND	ND ND	21% 24%	-	Data excluding CDC Biodiversité, Société Forestière and SCET. For Transdev, the data reported corresponds to top managers and executives.
	Proportion of employees concerned by ethics, corruption and AML-CFT training (as a %)	G1-3_07	Group	ND	ND	100%	-	All of the Group's employees are covered by training programmes, including those outside the functions concerned.
	Proportion of employees enrolled in compulsory ethics, corruption and AML-CFT modules (as a %)	G1 – MDR T Entity-specific	CDC	ND	75%	78.5%	Targeting 100%	Corresponds to the average for the corruption and AML-CFT modules.
	Proportion of new arrivals having received training on AML-CFT, ethics and corruption (average as a %)	G1 – MDR T Entity-specific	CDC	ND	80%	95%	100%	The ethics module was paused temporarily in 2024 as part of a content update.
Deploying responsible purchasing practices	Proportion of Group entities that have implemented a responsible purchasing approach	MDR A Entity-specific	Group	7/10	8/12	9/12	100% by 2025	New Group-wide responsible purchasing statement.
	Amount of purchases from companies in the sheltered employment sector (in € millions)	Entity-specific	Group	23	24	23	-	Stable over time.
	Proportion of payments made according to standard payment terms (as a %) (range)	G1-6_03	CDC Group	ND	ND	92.4% 63-97%	-	At least 80% of payments are made according to standard payment terms by all but two entities of the Group.

