

# SECTORAL POLICY

## Mobility – Road transport sector

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# 1. Issues and objectives of the policy

Crédit Mutuel Alliance Fédérale (the Group), which is a company with “**Entreprise à mission**” status, wants to work towards a fairer and more sustainable society. To this end, the Group wishes to **strictly monitor** operations in sensitive sectors involving social and environmental risks.

Concerned about addressing these issues responsibly, the Group has undertaken to define **sectoral and thematic policies** aimed at delimiting its scope of action, setting criteria and principles to be observed during the exercise of its activities, and thus contribute to ecological transformation and social progress.

Crédit Mutuel Alliance Fédérale's **Mobility - Road Transport Sector policy** (the Policy) aims to help reduce the impact of transport-related emissions, which account for 24%<sup>1</sup> of global emissions. Road transport alone is responsible for nearly three-quarters of these CO<sub>2</sub> emissions<sup>2</sup>.

This sectoral policy aims to help our customers to **promote sustainable transport** and to **support technological innovations** in the field of lower-emission engines.

**The Group wishes to support its corporate customers and partners** by adopting an exemplary approach that is consistent with its **Social and Environmental Responsibility policy**.

Beyond complying with applicable national and international obligations and legislation, Crédit Mutuel Alliance Fédérale has chosen to adopt additional rules to define the framework for operations within this sector.

## 2. Scope of application

### 2.1. Crédit Mutuel Alliance Fédérale activities concerned

The Group's activities covered by this Policy are **leasing** and **credit financing** in **France** and **Germany**.

### 2.2. Assets concerned

The Policy applies to the following vehicles (the assets):

- i. **Light Commercial vehicles** (<3.5 tonnes)
- ii. **Industrial vehicles** (heavy-duty vehicles, road tractors, tanker trucks, etc.)
- iii. **Coaches and buses**

## 3. Eligibility criteria

All new, second-hand or retrofitted vehicles must be low carbon (electric or hydrogen) or at least EURO6 compliant.

<sup>1-2</sup> Source : International Energy Agency

## 4. Commercial support

In its ESG strategy document, published in 2025, Crédit Mutuel Alliance Fédérale reaffirmed its ambition to contribute to the development of decarbonised modes of transport. The Group has therefore set itself targets for helping its professional and corporate customers in order to increase the number of electric vehicles financed through leasing :

- 25% for new Light Commercial Vehicles (LCV) in 2027, 60% in 2030;
- 10% for second-hand LCVs in 2027, 20% in 2030;
- 13% of heavy-duty vehicles with alternative engines in 2027, 25% in 2030.

More generally, the Group is helping its customers adopt low-carbon vehicles (particularly electric) by implementing a range of specific financing with preferential terms.

These offers provide financing for low-emission mobility and transport projects, such as low-carbon light commercial vehicles (< 3.5t) and heavy goods vehicles (> 3.5t), as well as the infrastructure required to power them (e.g. electric charging points).

These offers are available in the Crédit Mutuel, BECM and CIC networks; the applicable terms are provided by our network of corporate branches.

## 5. Entry into force

This Policy was updated in May 2026 and is applicable from the date of publication.

It may be revised whenever the Group deems it necessary.