

Press release

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Franck Oniga joins Crédit Agricole Consumer Finance. He is appointed Chief Executive officer of Sofinco

Crédit Agricole Consumer Finance announces the appointment of **Franck Oniga** as **Chief Executive Officer of Sofinco and member of the Group Executive Committee of Crédit Agricole Consumer Finance** as of January 8, 2024. He will report to Stéphane Priami, CEO of Crédit Agricole Consumer Finance.

This appointment is part of the development and sustainable growth strategy of Crédit Agricole Consumer Finance, which after having made its major move into the automobile sector, wishes to strengthen its other historic businesses and make Sofinco the leader in France in consumer credit, consumption and non-auto partnerships.

Biography:

Chairman of the Management Board of La Banque Postale Consumer Finance since 2019, Franck Oniga began his career in 1999 at the Banque Fédérale des Banques Populaires as an Inspector. From 2000 to 2006, he was head of mission within General Inspection before joining Banque Populaire Val de France as Risk Director.



From 2006 to 2008, he took over operational management of a group of 18 banking agencies before being appointed in 2009 as Marketing, Individual clients and Private banking Director. In 2011, he became the Director of the professional, corporate and institutional market of Groupe BPCE for the Banques Populaires.

In 2015, he joined La Banque Postale as Deputy Director of Business and Regional development management. In 2016, he was appointed Marketing Director of the La Banque Postale Group and member of its General Management Committee before being appointed in 2019 Chairman of the Management Board of La Banque Postale Consumer Finance.

Aged 48, Franck Oniga is a graduate of the ESG Finance and Toulouse Business School.

Crédit Agricole Consumer Finance Press Contact : Claire Garcia / +33 (0)1 87 38 22 81
/ +33 (0)6 80 41 17 77 - presse@ca-cf.fr

About Crédit Agricole Consumer Finance

Crédit Agricole Consumer Finance, a subsidiary of the Crédit Agricole Group, specializes in financing for individuals and provides access to all mobility solutions in Europe. It distributes directly, at the point of sale or on the e-commerce platforms of its partners, a wide range of financing solutions - depreciable credit, revolving credit, leasing and repurchase of credit - with associated services including insurance, fractional payment and services dedicated to mobility, with the aim of meeting the challenges of energy transition in mobility, housing and consumption. Its financing solutions and services are offered in France via Sofinco, in Italy via Agos, in Germany via Creditplus, in Portugal via Credibom, in Spain via Sofinco Espana, in Morocco via Wafasalaf, and in China via GAC-Sofinco (car financing only). Crédit Agricole Consumer Finance aims to be a European leader in green mobility and offers a continuum of all mobility solutions in the 19 countries where it operates (leasing, medium and short-term rental, subscription, car-sharing, installation of charging stations...). It relies on the joint venture with Stellantis, the 100% integration of CA Auto Bank and Drivalia and the development of automotive financing in its historical entities in Europe and in the Regional Banks of Crédit Agricole and at

LCL via Agilauto. CA Consumer Finance acts every day in the interest of its 16.7 million customers and of society. As of December 31, 2022, CA Consumer Finance managed €103 billion in outstanding loans.

More information: www.ca-consumerfinance.com

About Sofinco

Sofinco is, in France, the commercial brand of Crédit Agricole Consumer Finance, the consumer credit subsidiary of Crédit Agricole S.A., which has been distributing a wide range of loans to individuals and associated services across all distribution channels for 70 years. : direct sales, point-of-sale financing and partnerships. Sofinco offers flexible, responsible solutions adapted to the needs of its customers and partners (major distribution brands, specialized distribution and institutions). For the 3rd consecutive year, Google's UX Finance 2023 Benchmark awarded Sofinco.fr the title of "Best customer journey".

More information: www.sofinco.fr