

The Crédit Agricole Group has implemented a Responsible Purchasing Policy to respond to major future issues in its operating territories and contribute to the Group's overall performance. The policy is an integral part of the Crédit Agricole Group Code of Conduct.

Definition:

The Responsible Purchasing Policy aims to favour the purchase of a good or service that takes into consideration both the exact need and the economic, social and environmental aspects of the response to this need, while maintaining balanced relations between the company and its suppliers in respect of their reciprocal rights.

The policy is part of a committed and responsible approach and aimed at mutual progress and innovation.

It applies to all employees involved in the purchasing process and to our suppliers.

The policy has five main focuses:

1. Ensure responsible behaviour in supplier relations

- 1.1. Maintain balanced business relations with respectful practices and behaviour
- 1.2. Foster reciprocal commitments in the respect of each party's rights
- 1.3. Provide forward-looking visibility on purchasing

2. Contribute to the economic performance of the ecosystem

- 2.1 Encourage the diversity of local and regional businesses
- 2.2 Favour business with local players so as to contribute to local and regional development
- 2.3 Stimulate innovation with our suppliers to create value
- 2.4 Take into account the global cost of the life cycle

3. Include environmental and social aspects in our purchasing

- 3.1. Identify and map risks and opportunities
- 3.2. Integrate CSR criteria
 - in the choice of goods and services
 - and the selection of our suppliers

4. Improve on a lasting basis the quality of relations with suppliers

- 4.1. Involve purchasers as early on as possible as soon as a need is expressed
- 4.2. Further upskill internal players on purchasing (buyers/influencers)
- 4.3. Contribute to reciprocal business/supplier knowledge
- 4.4. Introduce a mediation mechanism

5. Integrate the Responsible Purchasing Policy in existing governance systems