

# OUR ACTIONS IN FAVOUR OF STAKEHOLDERS

The needs of stakeholders are multiple, complex, and constantly evolving. Through its new Medium-Term Plan, Crédit Agricole S.A. provides and adapts its short-, medium- and long-term responses to build lasting relationships with each of the players.

*I find that Crédit Agricole S.A.'s communication with its shareholders is accessible and detailed, and that the company strives to educate about its strategy and results."*

J. Duparchy, individual shareholder, member of the Liaison Committee

CUSTOMERS	EMPLOYEES	SHAREHOLDERS & INVESTORS	PARTNERS	PUBLIC AUTHORITIES & REGULATOR	CIVIL SOCIETY & THE GENERAL PUBLIC
<p>&gt; <b>ISSUES &amp; EXPECTATIONS IDENTIFIED</b></p> <ul style="list-style-type: none"><li>• Offers accessible to all</li><li>• Innovation and efficiency</li><li>• Excellence in financial advice and services</li><li>• Ease of use, personalisation and availability</li><li>• Value-added pricing</li><li>• Secure payment instruments</li><li>• Data security and confidentiality</li></ul> <p>&gt; <b>OUR ANSWERS</b></p> <ul style="list-style-type: none"><li>• Offers adapted to all, from entry-level products to wealth management</li><li>• Partner of choice for large corporates and institutions</li><li>• Monitoring satisfaction with the Net Promoter Score</li><li>• 100% human 100% digital accessibility</li><li>• Support toward sustainable economic and social models</li><li>• Steering of actions to improve excellence in customer relations (<i>Customer Champions</i>, Academy for Excellence in customer relations, customer survey process)</li><li>• Development of e-marketing and analytical models</li><li>• Steering innovation</li></ul> <p>&gt; <b>MAIN SDGS* CONCERNED</b></p> <div><div>8 DECENT WORK AND ECONOMIC GROWTH</div><div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div><div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div></div>	<p>&gt; <b>ISSUES &amp; EXPECTATIONS IDENTIFIED</b></p> <ul style="list-style-type: none"><li>• Empowering work organisation</li><li>• Strengthened training and support</li><li>• Amplified diversity policy</li><li>• Quality social dialogue</li><li>• Compensation and benefits</li></ul> <p>&gt; <b>OUR ANSWERS</b></p> <ul style="list-style-type: none"><li>• Agreement/Charter of telecommuting within the entities</li><li>• 2,313,929 hours of training completed</li><li>• 18 gender diversity networks within Crédit Agricole S.A. and its subsidiaries, of which 8 are in France and 10 abroad, accounting for more than 2,600 members, of which almost 20% are men</li><li>• Signing of an International Framework Agreement, providing a common social foundation for all employees</li><li>• Capital increases reserved for employees</li></ul> <p>&gt; <b>MAIN SDGS* CONCERNED</b></p> <div><div>3 GOOD HEALTH AND WELL-BEING</div><div>5 GENDER EQUALITY</div><div>10 REDUCED INEQUALITIES</div></div>	<p>&gt; <b>ISSUES &amp; EXPECTATIONS IDENTIFIED</b></p> <ul style="list-style-type: none"><li>• Transparency, reliability and clarity of information</li><li>• Profitability</li><li>• Responsible governance</li><li>• Risk management</li></ul> <p>&gt; <b>OUR ANSWERS</b></p> <ul style="list-style-type: none"><li>• Investor roadshows and conferences</li><li>• Governance and ESG roadshows</li><li>• Publication of results, Universal Registration Document, Integrated Report, Shareholder's Guide</li><li>• Toll-free number for individual shareholders</li><li>• Balanced distribution policy</li></ul> <p>&gt; <b>MAIN SDGS* CONCERNED</b></p> <div><div>8 DECENT WORK AND ECONOMIC GROWTH</div><div>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</div></div>	<p>&gt; <b>ISSUES &amp; EXPECTATIONS IDENTIFIED</b></p> <ul style="list-style-type: none"><li>• Sustainable and balanced relationships</li><li>• Respect for the interests of suppliers</li><li>• Financial equity (payment terms)</li><li>• Steering of supplier relations and development of mediation</li><li>• Developing inclusive purchases</li></ul> <p>&gt; <b>OUR ANSWERS</b></p> <ul style="list-style-type: none"><li>• Establishment of commercial or capital partnerships</li><li>• Charter of responsible purchasing integrated in calls for tenders</li><li>• Supplier Relationship and Responsible Purchasing Label</li><li>• "Responsible purchasing" e-learning training</li><li>• Integration of CSR performance of suppliers</li><li>• Action on payment terms</li><li>• Annual Supplier Survey</li><li>• Third edition of CSR dedicated Supplier Meetings</li></ul> <p>&gt; <b>MAIN SDGS* CONCERNED</b></p> <div><div>8 DECENT WORK AND ECONOMIC GROWTH</div><div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div><div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div></div>	<p>&gt; <b>ISSUES &amp; EXPECTATIONS IDENTIFIED</b></p> <ul style="list-style-type: none"><li>• Respecting regulations</li><li>• Compliance</li><li>• Transparency</li></ul> <p>&gt; <b>OUR ANSWERS</b></p> <ul style="list-style-type: none"><li>• Publication of results and press releases</li><li>• Publication of a Universal Registration Document</li><li>• Publication of the fourth Integrated Report</li></ul> <p>&gt; <b>MAIN SDGS* CONCERNED</b></p> <div><div>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</div></div>	<p>&gt; <b>ISSUES &amp; EXPECTATIONS IDENTIFIED</b></p> <ul style="list-style-type: none"><li>• Financing the economy</li><li>• Transparency and ongoing dialogue</li><li>• Local coverage in the regions</li><li>• Positive impact on the environment and society</li><li>• Supporting inclusion</li></ul> <p>&gt; <b>OUR ANSWERS</b></p> <ul style="list-style-type: none"><li>• Climate strategy and gradual exit from coal</li><li>• Steering toward a more sustainable economy (ESG approach)</li><li>• Adherence to the <i>Principles for Responsible Banking</i></li><li>• Support for culture, sport and solidarity with sports sponsorship, and the "Sport as a school of life program"</li><li>• Program for 300 students (14 to 15 years of age) from priority education areas for their workplace internship</li><li>• Fondation Grameen Crédit Agricole for the economic development of rural areas in emerging countries</li><li>• A renewed partnership with Plastic Odyssey to combat plastic pollution in the oceans</li></ul> <p>&gt; <b>MAIN SDGS* CONCERNED</b></p> <div><div>4 QUALITY EDUCATION</div><div>5 GENDER EQUALITY</div><div>3 GOOD HEALTH AND WELL-BEING</div><div>11 SUSTAINABLE CITIES AND COMMUNITIES</div></div>