



GROUPE CRÉDIT AGRICOLE

CHARTER OF COMMITMENTS

between the *Cercle Potentielles* and the General Management of Crédit Agricole S.A. Group

Diversity is a factor of progress and performance for organisations. Several studies have shown its positive effects on the company's image and the quality of its relations with all its stakeholders: customers, shareholders, suppliers and suppliers, partners, institutions, applicants, high-potential employees etc. Diversity also has a positive impact internally: it develops pride of belonging, trust and commitments among employees, contributes to the quality of work life and transformation of organisations.

Working together with General Management and Human Resources departments of our various entities, our Diversity networks contribute to achieving gender balance within the company.

On 29 June 2018, Crédit Agricole S.A. Group's Diversity networks - AMUNDI Women Network, Potentielles CAA, Potentielles CACIB, Potentielles Crédit Agricole S.A., Potentiel(le)s CAL&F and LC'Elles — have decided to come together under *Cercle Potentielles*.

***Cercle Potentielles* aims to interact with stakeholders:**

- **Network members:** offer more opportunities to meet, share, co-develop, including through joint events.
- **Network offices:** draw on solidarity and collective intelligence, build on good practices and new initiatives, boost actions...
- **Group executives:** act as a driver for expression and ideas to feed the company's diversity policy.

Cercle Potentielles thus promotes the values of equity, utility, solidarity, sharing and mutual respect.

This Charter, signed jointly by *Cercle Potentielles* and the General management of Crédit Agricole S.A. Group, strives for mutual commitment towards greater gender diversity within our organisations.

Together, we aim to:

1. Raise awareness among executives, managers and employees about the challenges of Diversity.
2. Raise awareness, change attitudes and combat gender stereotypes.
3. Promote actions to foster Diversity among each Group entity, and continuously advance professional equality between women and men.
4. Give greater visibility to women and their ideas, with a view to advancing female talent towards executive roles and bodies.



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Under this Charter, Cercle Potentielles commits to:

- Make concrete suggestions to the General Management to promote Diversity within the Group,
- Organise an annual event common to all networks,
- Support, through communication and the sharing of good practices, the creation and facilitation of new Diversity networks within the Group, both in France and internationally.

For its part, Crédit Agricole S.A. Group's General Management commits to:

- Receive once or twice a year the representatives of Cercle Potentielles to discuss its proposals,
- Communicate to all Group employees the progress made on Diversity,
- Support Cercle Potentielles, including being present at the annual event.

This Charter reaffirms the networks' conviction that Diversity within the company is a performance accelerator.

Done on 29 June 2018, in Montrouge

The General Management of Crédit Agricole S.A. Group:

Philippe Brassac

General Director

[Original French version signed]

Bénédicte Chrétien

HR Director of Crédit Agricole S.A. Group

[Original French version signed]

The Cercle Potentielles:

Amundi Women Network

Represented by Isabelle Coquelle-Ricq

[Original French version signed]

LC'Elles

Represented by Vanessa Messis

[Original French version signed]

Potentielles CAA

Represented by Peggy Bacati

[Original French version signed]

Potentielles CACIB

Represented by Lucile Gubler

[Original French version signed]

Potentiel(le)s CAL&F

Represented by Sarah Beksén

[Original French version signed]

Potentielles Crédit Agricole S.A.

Represented by Cécile Danois

[Original French version signed]



GROUPE CRÉDIT AGRICOLE

LEADERS

of the six Diversity network entities

Amundi

Yves Perrier

General Director

[Original French version signed]

Isabelle Senéterre

Human Resources Director

[Original French version signed]

Crédit Agricole Assurances

Frédéric Thomas

General Director

[Original French version signed]

Christian Couchoud

Human Resources Director

[Original French version signed]

Crédit Agricole CIB

Jacques Ripoll

General Director

[Original French version signed]

Martine Boutinet

Human Resources Director

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Crédit Agricole Leasing & Factoring

Philippe Carayol

General Director

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Corinne Darbon-Lagay

Human Resources Director

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Crédit Agricole S.A.

Philippe Brassac

General Director

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Karine Fernet-Scherer

Human Resources Director

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LCL

Michel Mathieu

General Director

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Véronique Goutelle

Human Resources Director

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*This document is an unofficial English translation of the original French document.
In the event of any ambiguity or discrepancy between this translation and the French reference document,
the French version shall prevail.*