



**IMPLEMENTATION REPORT**

# **PRINCIPLES FOR RESPONSIBLE BANKING OF UNEP FI**

**2021**



**CRÉDIT AGRICOLE S.A.**

Reporting and Self-Assessment Requirements	High-level summary of bank's response (limited assurance required for responses to highlighted items)	Reference(s)/Link(s) to bank's full response/ relevant information
<b>Principle 1: Alignment</b> We are aligning our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.		
<b>1.1</b> Crédit Agricole Group's business model	<p><b>Our local universal banking model - a bank with global relationships for all:</b></p> <p>The Crédit Agricole Group's universal retail banking model is based on the close association of its retail banks with its specialised businesses. The Regional Banks are at the heart of this model, which is based on their recognised expertise in distributing all of the Group's financial products and services in France and abroad in order to serve all types of customers. With this model, the Crédit Agricole Group demonstrates its desire to be the trusted partner of all its customers and to cover all their financial and wealth management needs: payment methods, insurance, savings management, financing, real estate and international support.</p> <p>All of these services and expertise are offered in a local relationship that relies on the Group's retail banks in France (Regional Banks, LCL, BforBank) and internationally (Crédit Agricole Italia, CA Bank Polska, Crédit du Maroc, CA Egypt, CA Ukraine, etc.). The Group's knowledge of its customers' needs and expectations and the size of its networks enable Crédit Agricole S.A.'s specialised business lines to constantly improve their offerings and competitiveness. With its specialised subsidiaries (in insurance, asset management, real estate, wealth management, corporate and investment banking, financial services for institutional investors and issuers, specialised financing and payment instruments), the Group can offer comprehensive, tailor-made solutions to all its customers, in good times and bad, as part of a long-term relationship.</p>	<p>URD 2021 (Chapter 1 – About Crédit Agricole S.A.)  <a href="https://www.credit-agricole.com/en/pdf/Preview/192553">https://www.credit-agricole.com/en/pdf/Preview/192553</a></p>
<b>1.2</b> Alignment of the strategy with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and successful national and regional frameworks	<p><b>Non-financial performance:</b></p> <p>At the Company's highest levels, the Board of Directors of Crédit Agricole S.A., a listed company and the central body of the Crédit Agricole Group, ensures that the Group's strategy and activities take environmental and social concerns and risks into account by entrusting the review of its ESG strategy to two committees:</p> <ul style="list-style-type: none"> <li>- The Strategy and CSR Committee</li> <li>- The Group Risk Committee (GRC)</li> </ul> <p><b>Alignment with SDGs:</b></p> <p>Crédit Agricole S.A.'s support for the SDGs (Sustainable Development Goals) is in line with these priority issues. To strengthen its actions, the Group has mapped these links between the SDGs, the main non-financial risks identified and the policies implemented. The Group contributes directly to the SDGs through concrete actions that appear in URD.</p>	<p><a href="https://www.credit-agricole.com/en/group-project-and-ambitions-2022/our-vision">https://www.credit-agricole.com/en/group-project-and-ambitions-2022/our-vision</a></p> <p>URD, Non-financial performance chapter, paragraphs 3.4.1 and 3.4.3</p>

	<p><b>Participation in ambitious coalitions:</b> Crédit Agricole Group and its various entities (bank, insurance, asset management) decided to join three coalitions of financial institutions committed to carbon neutrality 2050. The Group has also committed to release science-based targets validated by the Science-Based Target initiative (SBTi) for its climate strategy by the end of 2022.</p> <p><b>Alignment with Paris Agreement:</b> Crédit Agricole commits to aligning its portfolios and financing projects to limit global warming to well-below 2°C by 2100.</p> <p><b>International/national/regional frameworks:</b> Crédit Agricole is signatory of the Equator Principles, the Green Bonds Principles and the Poseidon Principles, strengthening its environmental commitments (URD 2021, Chapter 2, p.117-118). On the social part, the Group signed the Diversity Charter, the Parenthood Charter and has a proactive disability policy.</p>	
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## Principle 2: Impact and Target Setting

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

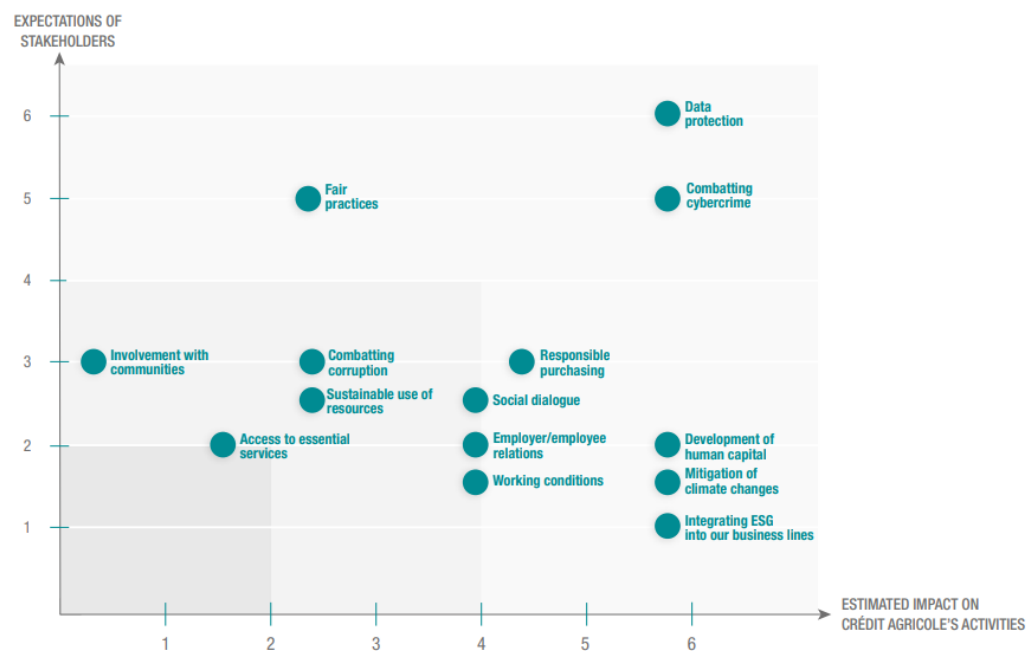
2.1 Impact Analysis	<p>The Group identifies and assesses ESG issues according to the principle of double materiality. In order to identify the Group's main non-financial risks with regard to its activities, business model, geographical locations and stakeholder expectations, Crédit Agricole established an initial approach based on the identification of priority ESG issues. These issues are analyzed according to the intensity of stakeholders' expectations and their potential impact on Crédit Agricole S.A.'s activities, with six levels of intensity and impact estimated. The results of this analysis are presented in a "materiality matrix".Crédit Agricole's methodology is based on a structured step-by-step approach:</p> <p><b>Step 1:</b> Formalisation of non-financial areas defined by the Group's Raison d'Être The Group Project was developed around three pillars defining a unique relationship model:</p> <ul style="list-style-type: none"> <li>• excellence in customer relations: becoming the bank of preference for individuals, entrepreneurs and institutions;</li> <li>• empowered teams for customers: supporting the digitization of business lines by offering customers human, responsible and accessible skills;</li> <li>• commitment to society: amplifying our mutualist commitment by nurturing our position as the European leader in socially responsible investment.</li> </ul> <p><b>Step 2:</b> Complementary normative procedure to define a comprehensive scope for non-financial risks The issues defined in ISO 26000 and the subjects listed in section II, Article R. 225-105 were combined with the three pillars of our Group Project, which allowed us to identify some thirty non-financial risks.</p>	URD – Non-financial performance. Part 2. Non-financial risks (p.49)
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**Step 3:** Selection of the main non-financial risks that could affect the Group's activities

**Step 4:** Integration of stakeholder expectations

Each of the extra-financial themes is assessed, making it possible to define the fifteen main extra-financial risks/issues for Crédit Agricole and its stakeholders.

### **Materiality matrix**

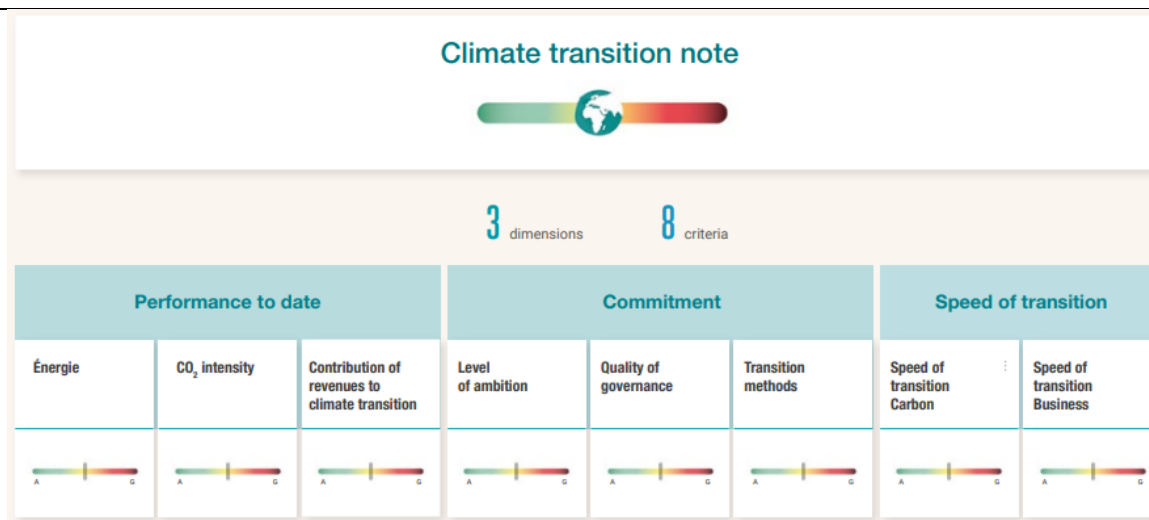


### **→ Conclusion on the Impact Analysis**

All of this analysis of non-financial risks/issues and their materiality has enabled the Crédit Agricole Group to define policies for controlling impact and risk management policies.

<p>2.2 Target Setting</p>	<p>ESG issues have been integrated into the Group's strategy through quantified objectives, an ambitious climate objective, an ambitious climate strategy and commitments to transparency.</p> <p>The Group has also subscribed to the benchmark commitments of the banking profession. To accelerate the implementation of its societal project, at end-2021 it adopted a programme plan of 10 commitments based on three main areas: action for the climate and the transition to a low-carbon economy, the strengthening of cohesion and social inclusion, and successful agricultural and agri-food transitions.</p> <p><b>Taking action for the climate and transition to a low carbon economy</b></p> <p>#1 Achieve carbon neutrality by 2050:</p> <ul style="list-style-type: none"> <li>– Net Zero Project : Adoption of a carbon neutrality objective ("Net Zero") in 2050 for the entire Group.</li> <li>– a total halt in the financing of any oil and gas projects in the Arctic;</li> <li>– mobilisation for renewable energy;</li> <li>– "green" savings and "green" savings plan booklets.</li> </ul> <p>#2 Advise and support 100% of our customers in their energy transition:</p> <ul style="list-style-type: none"> <li>– "J'écoprenove mon logement" (I'm eco-renovating my home) for private individuals;</li> <li>– "Energy Transition Target" for entrepreneurs;</li> <li>– Agilauto and charging terminals.</li> </ul> <p>#3 Incorporate non-financial performance criteria in 100% of the analysis of our financing to businesses and farmers.</p> <p><b>Strengthening cohesion and social inclusion</b></p> <p>#4 Offer a range of products and services that do not exclude any customer in order to foster social and digital inclusion</p> <p>#5 Help to revitalise the most vulnerable regions and reduce social inequalities: publish an annual impact report for reporting to stakeholders.</p> <p>#6 Promote the integration of young people through employment and training</p> <p>#7 Amplify gender equality and diversity in all Crédit Agricole entities and within its governance:</p> <p><b>Accomplish agricultural and agri-food transitions</b></p> <p>#8 Support the evolution of techniques towards a competitive and sustainable agri-food system: launch a pan-European private equity and debt fund with a target of €1bn.</p> <p>#9 Enable French agriculture to contribute actively to the fight against climate change</p> <p>#10 Contribute to strengthening food sovereignty</p>	<p>See Universal Registration Document, "Non-financial performance" chapter, paragraph 3.4</p>
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	These various objectives, which are intended to enable the Group to align itself with a trajectory compatible with the Paris Agreement, are translated into operational policies, taking into account taking into account the Group's desire to support its customers and economic sectors in the economic sectors in the climate transition, and to uphold the principles of a just transition	
<p>→ <b>Conclusion on Target Setting</b></p> <p>As part of its Ambitions 2022 medium-term plan, Crédit Agricole S.A. has set itself ambitious targets in line with its Raison d'Être "Working every day in the interest of our customers and society".</p>		
2.3 Plans for Target Implementation and Monitoring	<p>In 2020, the Group set up a non-financial reporting platform to help implement its strategy and manage its objectives. In 2021, the GreenWay Platform was strengthened through the continuous improvement of existing functionalities, the management of new performance indicators and the creation of new functionalities: monitoring of direct environmental footprint indicators, better traceability of indicators for audit purposes, ESG rating of listed companies, etc.</p> <p>A total of 90 social and environmental impact indicators have been piloted (end 2021). This system is based on the deployment of an ESG performance monitoring platform that centralises the collection, intake and processing of data from internal and external sources. This innovative tool offers a comprehensive vision of the Group's non-financial performance, calculating and reporting key indicators to meet the needs of various types of users. It also hosts and calculates a climate transition rating, which is a dialogue and support tool for customers in the energy transition process</p> <p>The Climate Transition Score (CTS): a tool for dialogue with the large companies in CACIB's and Amundi's portfolios to assess and support their transition trajectory. The construction of the NTC methodology was finalized at the end of July 2021 and allowed the rating of more than 8,000 large companies. In parallel with this work, the Group also launched a project in the second half of 2021 to rate the climate transition trajectory of the Group's ETI-SME client companies.</p> <p>The Group has taken actions and commitments to meet the set targets :</p> <ul style="list-style-type: none"> <li>– a 20% reduction in Crédit Agricole CIB's exposure to oil extraction by 2025 is planned;</li> <li>– 100% of funds open to active Amundi management with the target of a better energy rating if technically doable;</li> <li>– from 2022, commitments on the restriction of financing of nonconventional hydrocarbons (oil, shale gas, tar sands and protection of the Arctic Zone)</li> </ul>	<p>Universal Registration Document, "Non-financial performance". Part 5. Results (p.110)</p> <p>See URD – Non-financial performance. chapter, paragraph 5.2 and paragraph 3.4.4 "Supporting economic sectors on the way to environmental transition"</p>



### → Conclusion on Plans for Target Implementation and Monitoring

The deployment of the non-financial reporting platform throughout the Group will allow us to transparently monitor the implementation of our social and environmental commitments. This non-financial information production platform is designed to be enhanced with new functionalities as strategic and operational necessities.

#### 2.4 Progress on Implementing Targets

Initial results were achieved by 2021, in particular through the implementation of the non-financial reporting platform:

##### - Climate Strategy :

- **Net Zero target:** Crédit Agricole is working to deploy this transformative vision every day in all its business lines. In 2021, Crédit Agricole joined alliances with the aim of contributing to carbon neutrality by 2050 through all its business lines: banking, insurance and asset management. A commitment that qualifies and strengthens the goal of limiting global warming by the end of the century formulated by the Paris Agreement: no longer 2°C (or even below that level), but 1.5°C maximum. 100% of the Group's portfolios are impacted by this decarbonisation target and the achievement of neutrality in 2050.
- **Exiting coal target :** With regard to the total exit from thermal coal determined in 2019, we are implementing our total coal exit policy on the 2030-2040 timeline, excluding developers and requiring a coal exit plan.

##### - Social Strategy :

In the context of environmental transformation and its anticipated huge impact on the economy and society, the Crédit Agricole Group is committed to supporting its customers and providing them with personalised solutions, while at the same time encouraging externalities that are useful to society. In this context, Crédit Agricole CIB has been a global leader in arranging social bonds and The Grameen Crédit Agricole Foundation will draft its Medium-term Plan for 2022-2025.

See Universal Registration Document, "Non-financial performance" chapter, paragraphs 3.4, 3.5, 3.6 and 5.1

	<p><b>- ESG Strategy :</b></p> <p>In line with the United Nations Sustainable Development Goals, the ESG strategy revolves around three axes:</p> <ol style="list-style-type: none"> <li>1. An environmental strategy based on scientific facts</li> <li>2. An inclusive approach that promotes social cohesion</li> <li>3. Governance dedicated to thinking about the Societal Project and its implementation</li> </ol> <p>The Group will incorporate non-financial performance criteria in 100% of the analysis of our financing to businesses and farmers.</p> <p>In addition, the second version of the climate transition score has been finalized at the end of July 2021 by the Amundi and CACIB teams, and allowed the rating of more than 8,000 large companies.</p>	
<p><b>→ Conclusion on Progress on Implementing Targets</b></p> <p>The bank has made significant progress in 2021 in implementing our environmental and social strategy.</p>		
<p><b>Principle 3: Clients and Customers</b></p> <p>We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.</p>		
<p>3.1 Provide an overview of the policies and practices your bank has in place and/or is planning to put in place to promote responsible relationships with its customers.</p>	<p><u>To promote responsible relationships with its customers, the Group has established several guidelines:</u></p> <ul style="list-style-type: none"> <li>• An Anti-corruption Code of Conduct, integrated into the Rules of Procedure, which specifies the appropriate behaviour to be adopted by employees when faced with situations of risk and reinforces ethical behaviour towards all stakeholders of the Group (<i>URD 2021, chapter 2, p.62</i>)</li> <li>• A responsible lobbying policy based on the Internal Code of Business Conduct and a Lobbying Charter adopted in 2013 (<i>URD 2021, chapter 2, p.95</i>)</li> <li>• A cybersecurity strategy and data privacy policy applying a range of IT security rules to protect its customers' data and ensure the availability of the IT systems it requires to provide services to its customers. Crédit Agricole also develops its employees' awareness of cyber threats through training, targeted actions and themed exercises (<i>URD 2021, Chapter 2, p.95</i>).</li> <li>• A fraud prevention system with dedicated teams and appropriate tools, detection and control procedures. In 2021, 95%(3) of employees of Crédit Agricole S.A. and its subsidiaries had been trained in fraud prevention (<i>URD 2021, Chapter 2, p.62</i>).</li> </ul>	<p>Universal Registration Document, Non-financial performance chapter, paragraph 3.3</p>



<p>3.2 Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities.</p>	<p>To support its customers in the environmental transition, the Crédit Agricole Group intends to help its business lines and subsidiaries move forward through the integration of climate transition issues.</p> <ul style="list-style-type: none"> <li>• Promote energy transition for companies</li> <li>• Offers and services to advise our individual customers in climate transitions</li> <li>• Investments solutions to promote the climate transition:</li> <li>• Supporting the agricultural and agri-food sectors on the way to ecological transition</li> <li>• Crédit Agricole is launching a pan European private equity and debt fund (€1 billion target), to finance projects by companies committed to approaches that will sustainably feed the planet with healthy, safe products that protect soils and biodiversity and/or by developing techniques that support the environmental and technological transitions of the agricultural and food sector.</li> </ul>	<p>URD 2021 (Chapter 2 – Non financial performance) paragraph 3.4.4 Supporting economic sectors on the way to environmental transition (p.66 to 69)</p>
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#### Principle 4: Stakeholders

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.

<p>4.1 Describe which stakeholders (or groups/types of stakeholders) your bank has consulted, engaged, collaborated or partnered with for the purpose of implementing these Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders and what issues were addressed/results achieved.</p>	<p>The Bank participates in a number of think tanks or coalitions for the promotion and dissemination of environmental and just transition, including :</p> <ul style="list-style-type: none"> <li>• The B4IG, a coalition of major international companies committed to tackling inequality, promoting diversity in their workplaces and supply chains as part of a G7 initiative led by French President Emmanuel Macron and overseen by the OECD.</li> <li>• The Collectif des entreprises pour une économie plus inclusive, a coalition of leading French companies aiming to promote access to employment, develop inclusive service offerings and products and develop inclusive procurement</li> </ul> <p>In 2021, the Group and its entities have decided to join 3 coalitions of financial institutions committed to carbon neutrality in 2050: the <b>Net Zero Banking Alliance</b> for the banking businesses, the <b>Net Zero Asset-Managers Initiative</b> for its asset management business led by Amundi, and the <b>Net Zero Asset Owner Alliance</b> for Crédit Agricole Assurances.</p> <p>Moreover, to strengthen the impact of its Societal Project, on 1 December 2021, Crédit Agricole Group announced a 10-commitment programme plan (cf question 2.2 Targets setting).</p>	<p>URD – Non-financial performance. Part 3. paragraph 3.4.3 (p.66)</p> <p><a href="https://www.b4ig.org/">https://www.b4ig.org/</a>  <a href="https://www.at-entreprise-pauvrete.org/toutes-nos-publications/lancement-du-collectif-dentreprises-pour-une-economie-plusinclusive/">https://www.at-entreprise-pauvrete.org/toutes-nos-publications/lancement-du-collectif-dentreprises-pour-une-economie-plusinclusive/</a></p>
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### Principle 5: Governance & Culture

We will implement our commitment to these Principles through effective governance and a culture of responsible banking

5.1 Describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support effective implementation of the Principles.

The governance of our non-financial performance is described in paragraph 3.2.2 of our Universal Registration Document.

It consists of :

- Specialized committees of the Group's Board of Directors
- Internal committees of the group for the monitoring and deployment of the ESG Strategy
- A multi-disciplinary scientific committee, made up of recognized experts on
- climate and environmental issues
- The Group's CSR business line.

#### The Credit Agricole has created a dedicated governance for its Net Zero by 2050 Project

- **Sponsor Committee:** Composed of Executive Committee Members. Role : Steering the definition of the Net Zero trajectories, Validation of the Group trajectory proposal, Validation of the major orientations and their implications for the businesses, Validation of public commitments, Ad hoc arbitration
- **Operational task force:** Composed of Business Unit members. Role : Definition of the methodological framework for the Group's Net Zero trajectory, Evaluation of the associated business impacts.
- **CASA Project Team:** Composed of both CSR and Strategy Departments. Role : Project management, Guarantor of the framing phase and of the synthesis of the Group trajectory
- **Work at the sector and entity level:** Multi-entity working group in charge of defining the Group's sectoral Net Zero trajectory, Construction by each entity of its emissions baseline and the paths to accompany customers

See Universal Registration Document, "Non-financial performance" chapter, paragraph 3.2

Main ESG strategy and risk bodies



<p>5.2 Describe the initiatives and measures your bank has implemented or is planning to implement to foster a culture of responsible banking among its employees.</p>	<p><u>Fostering a responsible banking culture:</u></p> <ul style="list-style-type: none"> <li>• The Group trains its employees on fraud prevention and fight against corruption.</li> <li>• The Green Academy: a digital training course dedicated to the first-level energy transition to encourage greater expertise in the distribution networks of the Regional Banks and tools to assist in sales</li> <li>• Workshops about climate change awareness (<i>Fresques du climat</i>)</li> </ul> <p><u>Encouraging ESG performance through incentives:</u></p> <ul style="list-style-type: none"> <li>• Since 2012, we have a tool for internal communication and employee commitment to our ESG objectives, the FReD system.</li> <li>• The reward policy for executive corporate officers takes into account non-financial criteria (40% of the annual variable compensation) and the vesting of the long term incentive granted in the form of free performance shares is 33.33% conditioned on a target linked to Crédit Agricole S.A.'s corporate performance through the FReD index.</li> </ul>	<p>URD 2021 (Chapter 2 "Non-financial performance", paragraph 3.2.2)</p>
<p>5.3 Governance Structure for Implementation of the Principles</p>	<p>Crédit Agricole S.A. has made significant progress in the implementation of the PRB, an integral part of its ESG strategy, during the 2021 financial year. The group has strengthened its governance structure, covering social and environmental issues and risks.</p> <p>The implementation and governance of the PRB principles is at the heart of our ESG governance described above. For more details, please refer to the cross-reference table (p. 121) of the URD where you will find the reference to the PRBs in each sub-section of the document.</p>	<p>URD – Non-financial performance. Part 3 paragraph 3.2.3 and 3.2.2 Cross-reference table (p.121)</p>
<p><b>→ Conclusion on Governance and Culture</b> Steering the implementation of the PRBs is an integral part of Crédit Agricole S.A.'s ESG governance.</p>		

## Principle 6: Transparency & Accountability

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

<p>Progress on Implementing the Principles</p>	<p>The introduction of an innovative tool, the extra-financial data platform, makes it possible to globally manage the ESG performance of the entire group and constitutes a real step forward in accelerating the implementation of the PRB, an integral part of its ESG strategy. A total of 90 social and environmental impact indicators have been piloted (end 2021).</p>	<p>URD, "Non-financial performance" chapter Part. 5.Results</p>
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Example								
ESG strategy	Policy	Performance indicator	Definition	Unit	2021	2020	2019	Entities concerned
3.2.3 ESG performance tool for employee contribution	Number of staff whose compensation is linked to the FReD scheme	Number of employees for whom at least part of the variable portion or profit-sharing is linked to the FReD mechanism		Number	23,215	23,408	10,000	Crédit Agricole S.A. and its subsidiaries
5.5 Measures and targets for our internal footprint	Energy-related GHG emissions/m <sup>2</sup>	GHG emissions related to the energy consumption of buildings (internal footprint)		TCO <sub>2</sub> eq/sq.m.	0.03666	0.03046	0.03492	Crédit Agricole S.A. and its subsidiaries
	GHG emissions related to business travel/FTE	GHG emissions related to employee travel by air and rail (internal footprint)		TCO <sub>2</sub> eq/FTE	0.061	0.101	0.636	Crédit Agricole S.A. and its subsidiaries
For more information on our transparency and accountability see URD, Part. 5 Results								
<b>→ Conclusion Transparency &amp; Accountability</b> The Group has made significant progress in the implementation of the PRBs, an integral part of its ESG strategy, during the 2021 year.								