### THE GROUP'S SOCIAL COHESION INITIATIVES

#### 2022

Creation of CA Santé & Territoires to meet the health needs of the French and support the adaptation of society to ageing

• Crédit Agricole's €1 billion inaugural social bond issue

Publication of the Social Bonds Framework

2021 Launch of the Youth Plan

# 2019

Launch of the **Group Project and** the Societal Project

### 2018

**Contributions to the HR Without** Borders NGO fund for the prevention of child and forced labour

### 2008

Creation of the **Grameen Crédit Agricole Foundation** 

### 1988

Creation of Points Verts (now Crédit Agricole Service Points) to mitigate the withdrawal of banking services from certain rural areas

1998 **Creation of Points** Passerelle to support customers facing temporary difficulties

### **1972**

areas

Creation of the Agritel subsidiary to finance the installation of community telephone equipment in rural

### 1970s

Support for home ownership

# 1950s-60s

Support for increasing access to banking services for households and women

## 1945

· Loans to rebuild essential farming capital for those affected by wartime events • Preferential rate loans or recognised members of the

Resistance and the French Forces of the Interior

## 1946

Reduced rate loans to help young farming couples (aged 21-35) get established

# 1938

**Launch of the Domaine Retraite savings account** to combat rural depopulation

### 1920s

Support for rural electrification and help in preventing rural exodus – Opening of Crédit Agricole to small business owners and other rural professions

### Implementation of moratorium on

farmers' debts and loan term adjustments to address consequences of the 1929 crisis

#### 1914-18 Loans to wives of called-up

farmers and to war-wounded veterans among others

# 1885

**Creation of Crédit Agricole** on a mutualist basis to alleviate farmers' difficulties in accessing credit suited to production cycles

Commitments in international alliances and market initiatives are listed separately on the website.

This chart only mentions the group's main actions.

## THE GROUP'S ENVIRONMENTAL INITIATIVES

#### 2024 Crédit Agricole S.A. reporting aligned with

**TNFD Early Adopters framework** (for 2025)



• Co-chair of the Nature Target Setting Working Group of the UNEP FI PRB.

2023

- Group's first Declaration on Biodiversity and Natural Capital Publication of Net Zero strategy and acceleration with new commitments

#### 2022 **Creation of CA**

**Transitions &** Énergies

# • Strengthening of the Group's Societal Project:

2021

10 new commitments to accelerate the transitions



• Launch of the Group Project and the Societal Project. • Publication of climate strate-gy strategy and first bank to

announce complete withdrawal from thermal coal by 2030 in OECD countries and 2040 in the rest of the world

# · Launch of the Green Bond Framework

- Inaugural €1 billion green bond issued by Crédit Agricole

#### · Energy efficiency loans offered through our regional banks Adoption of TCFD climate-related financial reporting Climate Action 100+

2017

# Participation in the

International Integrated Reporting Council (IIRC)

end of financing for thermal coal mining

First bank in the world to announce the

Publication of first sector-specific policies for energy, mining and transport Creation of CACIB's Sustainable Banking unit

# 1983

Creation of Unifergie to finance renewable energy research and development

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