



CRÉDIT AGRICOLE S.A.

ESG STRATEGY

EXANE

29 SEPTEMBER 2022

**WORKING EVERY DAY IN THE INTEREST OF
OUR CUSTOMERS AND SOCIETY**



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GOVERNANCE & GLOBAL GOALS

ESG GOVERNANCE OVERVIEW



OUR VISION

Turn corporate purpose into action - from meaningful change to measurable value :
Our ESG strategy, a leverage for a **socially acceptable transformation**.



FACTS ARE WHAT DRIVE US AND SHAPE OUR CONVICTIONS

“ WORKING EVERY DAY IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY ”

A STRONG CONVICTION INTEGRATED IN OUR CORPORATE STRATEGY AS WELL AS DEPLOYED THROUGH ALL THE GROUP'S ENTITIES...

MEDIUM TERM PLAN 2019 -2022

Climate strategy :

- Re-allocating gradually portfolios in line with the Paris Agreement
- Incorporating climate transition into the customer relationship
- Promoting ESG investments

Social Cohesion

Economic dev. for all through territorial anchorage and cooperative values

A PROGRAM PLAN TO ACCELERATE - 2021

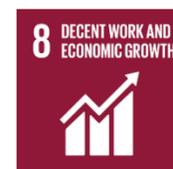
10 new commitments around 3 priorities :

- Acting for climate and transition to a low carbon economy
- Strengthening cohesion & social inclusion
- Achieving agricultural & agri-food transitions

MEDIUM TERM PLAN 2022 - 2025

- Strong commitment to **Net zero target** by 2050 supplemented by specific commitments
- Going further : the creation of 2 strategic business lines at Group level : **“Transitions & Energies”** and **“Santé & Territoires”**

...WHICH IS ALIGNED WITH THE 17 UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS



FROM RATIONALE TO ACTION

OUR ESG STRATEGY : A LEVER FOR A JUST TRANSITION

To steer the ESG strategy, we have created a committee at the highest level of our Group. This Committee is composed of 12 Crédit Agricole Group executives. It issues recommendations on social and environmental issues for the business lines.



Our distinctive strengths...

Best practices from our **Regional banks to global level**

Support every stage of **economic development: every client and stakeholder**

Continuous **innovation and cooperation**, supporting the **transformation of the society**



...dedicated to a unique vision...

E Our science-based climate strategy

S Our social strategy shaped on an inclusive approach

G A committed governance to build a strong and sustainable business model

THE ENVIRONMENTAL TRANSITION MUST BE FAIR AND INCLUSIVE



...towards a powerful and profound transformation

SUPPORT
Through our local and global footprint and activities

INFLUENCE
With our proactivity on regulations and market setters in cooperation with our stakeholders

ACCELERATE
With a strong ESG embedment in the company's corporate strategy and deployed in all CA entities

OUR ESG STRATEGY



TEN NEW COMMITMENTS AROUND 3 PRIORITIES TO ACCELERATE TRANSITIONS

Climate and Environment: Contributing to global carbon neutrality by 2050 and supporting our customers in their transitions

Social cohesion: Acting for economic and social development of all territories, in particular by promoting inclusion of young people, and equal access to health and care services

Agriculture and Agri-food sector transitions: Supporting the emergence of new agricultures: more local, more sustainable, more resilient, more respectful of environment and biodiversity, and socially fair

Our strength: Our capability to impulse transformations

- At a global and local scale
- In all territories
- Taking into account local specificities
- Rallying local economic and social stakeholders

CLIMATE

CLIMATE CHANGE: AN UNPRECEDENTED CHALLENGE

A growing and carbon-intensive global energy consumption

▶ **+115%** Rise in global final energy consumption (1973-2019)

▶ **81%** Share of coal, oil and gas **2%** Share of solar, wind and geothermal power

in global primary energy consumption

Insufficient dynamic in the rise of renewable energies in global final energy consumption: 11.7% in 2019 vs 8,7 % in 2009

An urge for a massive shift of the energy mix

▶ **- 40%** Decline needed in energy consumption in France by 2050¹

▶ **x 11** Ambition in solar energy installed capacity in France by 2050¹ (vs 2021)

▶ **x 3** Ambition in wind energy installed capacity in France by 2050¹ (vs 2021)

Demanding decarbonisation pathways for all economic sectors

▶ **- 55%** Reduction target of **GHG emissions in Europe** by 2030 compared to 1990 – "Fit for 55"

▶ **- 28 %** Reduction target of **GHG emissions linked to transportation** in France

▶ **- 35%** Reduction target of **GHG emissions linked to industry** in France

between 2015 and 2030²

1. Source: Futurs énergétiques RTE, i.e. 930 TWh in 2050 vs 1600 TWh today 2. According to Stratégie Nationale Bas Carbone

REMODELING OUR ECONOMIES, TO TACKLE CLIMATE CHANGE AND ENABLE BETTER LIVING CONDITIONS WITHIN PLANETARY BOUNDARIES

An urgent need to transform the **global energy system**, and to ensure that transition policies are people-centric, inclusive and **socially accepted**

A **well-needed rallying** of the full economic ecosystem for a **fair transition** towards a more sustainable world



Contributing to the energy transition whilst preserving social and territorial cohesion is a demanding choice.

It requires rigour, transparency, determination and discernment.

This is the choice that we, Crédit Agricole Group, are making

AN AMBITIOUS CLIMATE STRATEGY RELYING ON A SCIENTIFIC APPROACH

OUR APPROACH



Identifying **climate risks**

Towards **Net zero** 2050



Turning the **energy transition** into an **opportunity**

Helping all our customers move towards the **energy transition**



SCIENCE-BASED KNOWLEDGE



Scientific committee



SCIENCE
BASED
TARGETS



Support TCFD
since 2017

NET ZERO CA Group trajectories will be validated by end 2022 by **Science Based Targets**

SAFE Method:
methodologies approved by academic experts

OUR CLIMATE STRATEGY: A LONGSTANDING COMMITMENT, AT THE CORE OF OUR SOCIETAL PROJECT



What we have done since 2019

- Continued phaseout from thermal coal industry (<2% of our current mix of energy financing)
- Development of **internal ratings** to assess our customers' decarbonisation pathways
- Deployment of **Amundi's climate engagement plan**
- ...

What we did in 2021

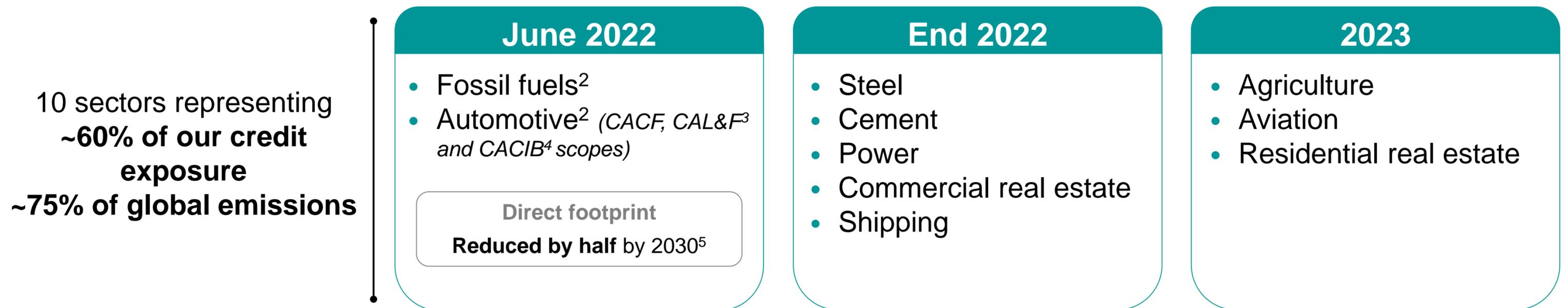
- **Strengthening our sectorial policies on fossil fuels**
 - **0** financing of new projects directly related to **unconventional hydrocarbons²**
 - **0** financing of new **oil or gas projects in the Arctic³**
- 10 new societal commitments, **including carbon neutrality** by 2050 on our direct footprint, our financing and our investment activities⁴

1. Joined in 2022 2. Or that of counterparties with more than 30% of their revenues based on these activities; Shale oil and gas, oil from tar sands, gas from tight reservoirs, bituminous shale, extra-heavy oil or oil requiring thermal extraction methods, seam gas (coal) and methane hydrate 3. AMAP region for the Terrestrial Arctic and beyond the Köppen line for the Maritime Arctic 4. In accordance with NZBA, NZAM and NZAO standards

A COMMITMENT TO CONTRIBUTE TO GLOBAL CARBON NEUTRALITY BY 2050

Publication by 2023 of decarbonisation pathways¹, including intermediate milestones and detailed action plans

➤ Group-level mobilisation for the transformation of business practices in all our divisions



Three main levers to reach carbon neutrality by 2050

- 

Enhanced dialogue and support for all our customers
- 

Massive investments in renewable energies and green sectors
- 

Progressive disengagement from fossil fuels⁶

1. On our financing activities; publication on Crédit Agricole SA perimeter in 2022 and on the entire Crédit Agricole Group in 2023 2. Details about the methodologies published end of 2022 3. CAL&F scope : France 4. CACIB : Loan exposure to auto manufacturers business groups and their financial captives 5. Decrease of Crédit Agricole S.A.'s absolute emissions linked to energy consumption (scopes 1 & 2) and business travels between 2019 and 2030 6. In line with the International Energy Agency Net Zero scenario

A STRONG COMMITMENT TO THE NET ZERO TARGET SUPPLEMENTED BY OUR OWN COMMITMENTS



A SELECTIVE OIL AND GAS POLICY

- **Cessation** of direct financing to the **extraction of non-conventional hydrocarbons** (January 2022).
- **Protection of the Arctic area**: exclusion of oil and gas projects.
- **20% reduction in our exposure to oil extraction** by 2025.
- **100%** of Amundi's actively managed **open-ended funds** (€400Bn), with **better rating in terms of energy transition** than that of their benchmark universe.



EFFORTS TO FINANCE RENEWABLE ENERGIES

- **€20Bn** committed, via Amundi, in funds investing in companies contributing **to environmental or societal performance** (January 2022).
- **Doubling** the production capacity of **renewable energy facilities** financed by CAA to reach **10.5 GW** by 2025.
- **50% growth** in **renewable energy project** financing in France by 2025 by Unifergie.
- **60% growth** in Crédit Agricole CIB's exposure to **non-carbon energy** by 2025.
- Creation of a platform dedicated to consulting and financing **hydrogen projects**.



MAKE RESPONSIBLE SAVINGS AFFORDABLE

- Only **12% of French people are comfortable** with the **notion of responsible investment**.

1 ENHANCED DIALOGUE AND SUPPORT FOR ALL OUR CUSTOMERS

Climate at the heart of customers relationships	> 8,000 Counterparties rated on their decarbonisation pathway ¹	100% Corporates and farmers financing including ESG criteria by 2025	+1,000 New companies integrated into Amundi's climate engagement plan ²
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Individual customers	“J’écórénove” by end of 2022: A housing renovation platform providing turnkey solutions for home owners (e.g., diagnosis, public aids/tax incentives calculator, financing, local partners network)
Farmers and Small/Medium businesses	Energy Transition HUB launched in May 2022: Digital platform and expert advisors with full range of transition services for businesses (e.g., renovation, green mobility, low carbon energy, equipment’s energy monitoring and optimization)
Large Corporates	Sustainability Community created within CACIB: ~250 experts and coordinators providing expertise, advisory and financing to large corporates to accompany their transitions

1. At 31/12/2021, extension in progress, notably to unlisted companies 2. Dialogue already started by Amundi with 472 companies at end 2021

2 MASSIVE INVESTMENTS IN RENEWABLE ENERGIES AND GREEN SECTORS

Renewable energy

#1 private financier of renewable energy in France with Unifergie¹: **9 GW** capacity financed since its creation

➤ **X2** annual renewables financing by 2025 (1 out of 3 projects)

#1 institutional investor with CAA: **8.5 GW** renewables capacity in portfolio

➤ **+65%** by 2025 to reach **14 GW** (equiv. to the average consumption of **~5m** households)

➤ **+ 60%** : CACIB exposure to low carbon power production by 2025²

Green mobility

Acceleration of Long-term rental services to encourage the shift to **electric vehicles**

Development of **“mobility as a service”** (e.g., short-term rentals, car sharing, soft mobilities) to facilitate modal shift

Electric charging stations in front of Crédit Agricole branches

✓
1 green vehicle³ out of 2 new vehicles financed by CACF by 2025

New technologies and green industries

Enhancement of CACIB **Hydrogen expert unit**

Financing and investing in **carbon capture and storage** projects

Launch of the 1st **carbon credits⁴ trading** platform for farmers

€1bn pledged in favour of agriculture and agri-food sector transition (of which a **€300m investment fund** as early as 2022)

1. ASF Sofergie data, end 2021 2. Calculated by weighting our exposure from all customers and projects by their share of activity in the production of low-carbon energies 3. Hybrid or electric vehicles amongst new financed vehicles 4. Platform to connect farmers to corporates and encourage the development of carbon capturing farming techniques, launched at Group level

3

PROGRESSIVE DISENGAGEMENT FROM FOSSIL FUELS, *IN LINE WITH IEA NZE SCENARIO*

Exit from the most carbon-intensive sectors

- 0 financing of new projects directly related to **unconventional hydrocarbons**¹
- 0 financing of new **oil or gas projects** in the Arctic²
- **Exit** from **thermal coal** by 2030 (OECD) and 2040 (rest of the world)

Reduction of fossil fuels financing

-30% Decrease of financed **Oil & Gas CO₂e** absolute emissions (on an extensive perimeter) by 2030³



Diminution of downstream consumption to reduce dependency to fossil fuels



2019: Founding member of the *Poseidon Principles*, for the decarbonisation of shipping



2022: Founding member of the RMI⁴ initiative for the decarbonisation of aviation



-50% Decrease of financed CO₂e emissions⁵ intensity on CACF, CAL&F⁶ and CACIB⁷'s automotive by 2030

1. Or that of counterparties with more than 30% of their revenues based on these activities; Unconventional hydrocarbons: Shale oil and gas, oil from tar sands, gas from tight reservoirs, bituminous shale, extra-heavy oil or oil requiring thermal extraction methods, seam gas (coal) and methane hydrate 2.AMAP region for the Terrestrial Arctic and beyond the Köppen line for the Maritime Arctic 3. In line with Net Zero scenario of the International Energy Agency 4. Rocky Mountain Institute 5. In kg CO2 per kilometre 6. Scope : France 7. CACIB : Loan exposure to auto manufacturers business groups and their financial captives

CREATION OF A NEW BUSINESS LINE : TRANSITIONS & ENERGIES

In order to meet the long-term challenges of 2030 and beyond, the Group is **launching a strategic business line at the Group level**

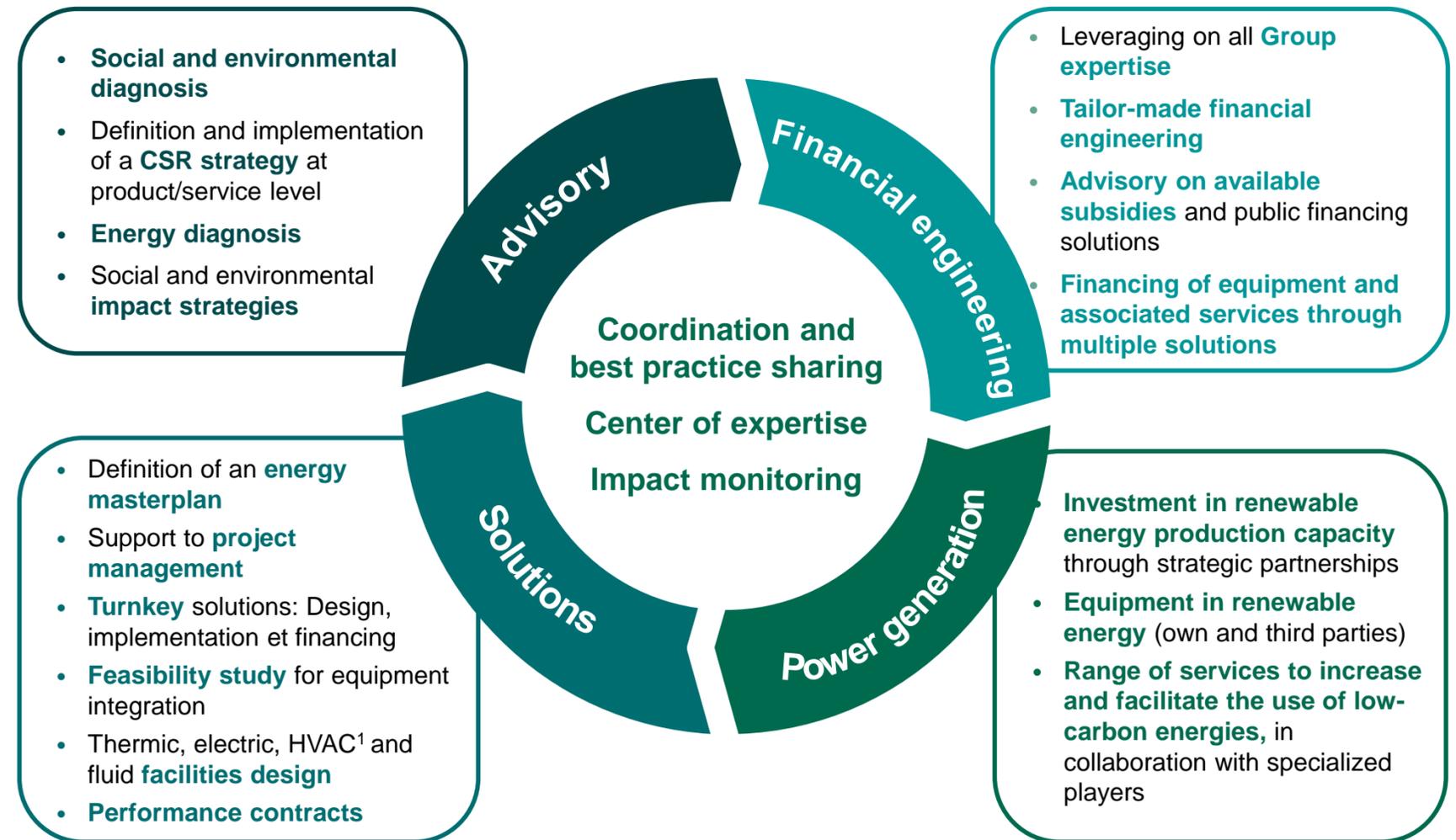
The goal of **Transitions & Energies** is to **make energy transitions accessible to all and accelerate the renewable energies' implementation.**

This new business line should help **accelerate and strengthen the implementation of our climate strategy.**

The Group would provide **green energy offers for customers**, massive support for **investment in renewable energies**, while prioritizing **strategic partnerships** and the relocation of **production in short circuits**. As a result, this should support the installation and operation of energy production equipment on its own behalf and for third parties.

Transitions & energies is built around four areas :

1. **Expertise in advising and supporting the energy transition** of professionals, farmers, companies and public sector
2. **The structuring of Energy Transition Support Solutions**
3. **Financing Solutions** relying on the financial engineering of the entire Group
4. **Contribution to the deployment** of renewable energy.

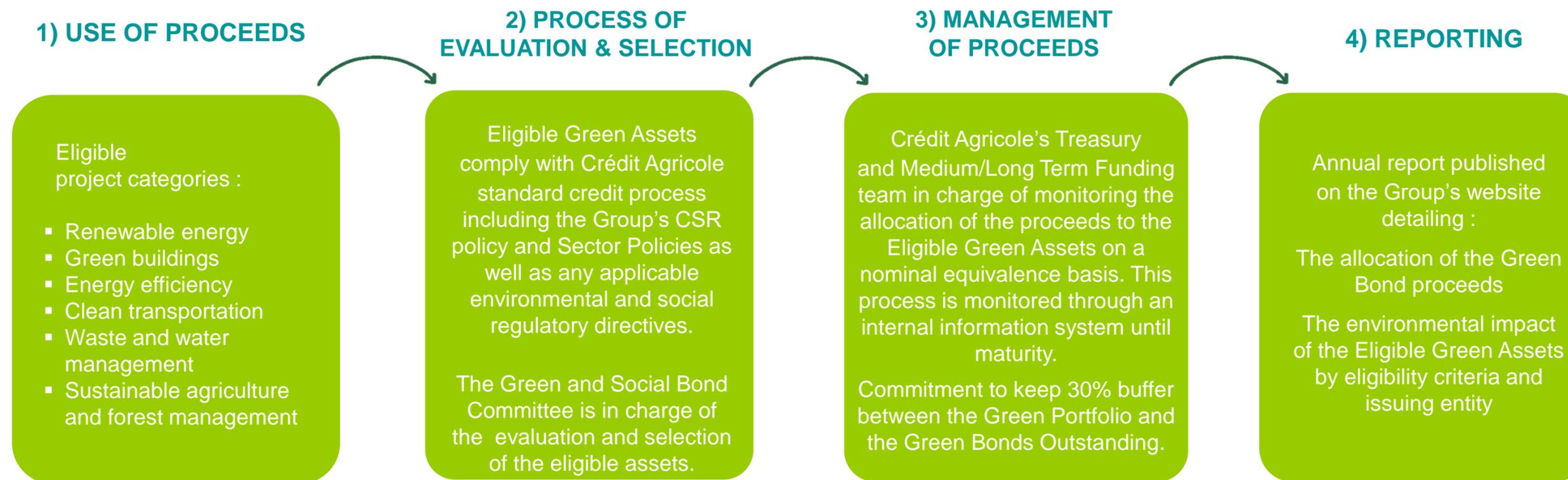


Transitions & Energies model

A STRONG CA GROUP GREEN BOND FRAMEWORK

Launched in November 2018, the **Crédit Agricole Group Green Bond Framework** completed by the Green Real Estate Appendix serves as the reference document for the Green Bond issues of all Crédit Agricole Group entities: Crédit Agricole S.A., the Crédit Agricole Regional banks, their subsidiaries and refinancing vehicles.

In particular, **this Green Bond Framework replaces the one published by Crédit Agricole CIB in 2013** and now serves as the reference framework for all new Crédit Agricole CIB Green bond issues.



SOCIAL



OUR SOCIAL STRATEGY SHAPED ON AN INCLUSIVE APPROACH ROOTED IN THE COOPERATIVE AND MUTUALISM VALUES

An universal approach : supporting all our customers through the territories from the most modest to the most favored

❖ Developing social impact solutions

- ❑ **The biggest network in France** (7,400 retail banking branches and 5940 local retailers in France , 2100 internationally)
- ❑ **Over 194,000** subscriptions to bottom-of-the-range offers (mainly Eko and LCL Essentiel)
- ❑ With **39.7%** market share, Credit Agricole Group remains the leading distributor of PTZs (interest free loans for first homebuyers with moderate incomes)
- ❑ Crédit Agricole CIB has been a global leader in arranging social bonds acting as bookrunner for more than **€21.3 billion in social bonds** in 2021, representing a **market share of some 8%** (Dealogic)
- ❑ Amundi saw **33% growth** in its assets under management with a social and solidarity impact. Leading position of the Amundi “Finance et Solidarité “ fund in social and solidarity impact investment in France with assets of **€440 million** (2021).
- ❑ **Grameen Foundation in more 40 emerging countries to develop microfinance**
 - **84%** microfinance clients in rural areas
 - **90%** women beneficiaries of microcredit
 - **9.2 millions** final beneficiaries



❖ Detecting financially vulnerable customers and combating Overindebtedness

❖ Supporting people made vulnerable by bad life event



10 700 supported families in 2021 (customers & non customers)

❖ Promoting innovation through a network of start-up accelerators



40 villages - 1232 supported start-ups – 680 partners - € 1.039 million raised

❖ Fostering social cohesion through the territories

- ❑ CASA sponsorship of **€3.3 million** to inclusion-related associations in France and abroad
- ❑ More than **30 foundations** dedicated to social inclusion in the CA ecosystem for **€2,467 millions** raised

SOCIAL BONDS TO SUPPORT SUSTAINABLE AND INCLUSIVE GROWTH OF TERRITORIES

In addition to green bonds, the Group has **broadened its scope of action in sustainable finance** by entering the social bond market to **support local, sustainable and inclusive growth** in the territories. A **framework was set up in 2020** for Crédit Agricole S.A.'s inaugural Social Bond issue. It applies to the entire Crédit Agricole Group, including Crédit Agricole Home Loan SFH.

The Group's social bonds are presented according to the **4 structuring axes** defined by the Social Bond Principles:

1. Use of funds
2. Project evaluation and selection process
3. Monitoring the use of funds
4. Reporting

Social bonds are particularly oriented towards **financing our professional clients and small and medium-sized enterprises (SMEs)** in economically disadvantaged areas.

Crédit Agricole S.A. is committed to reporting annually on the social and societal impact of the asset portfolio refinanced. Accordingly, **since 2021, the Group has published a social bond report** covering all social bond issues by Group entities.

- With these issues, the Group intends to support :**
- The **economic development of territories**, in particular through the financing of SMEs to create jobs in disadvantaged areas
 - **Inclusion and social autonomy** via the financing of associations working to promote sport, access to culture and the development of solidarity, but also via the financing of social housing
 - **Access to health services** by financing public hospitals and facilities for the elderly, as well as SMEs active in the health sector.
 - Crédit Agricole S.A. has **mapped and defined the territories with an unemployment rate higher than the national average.**

At 31 December 2021, the outstanding social bonds were :

Issuer	Amount (in million €)	Number of emissions
Crédit Agricole S.A. <i>Social Bonds</i>	2 000	2
Crédit Agricole Home Loan SFH <i>Social Covered Bonds</i>	1 000	1
Crédit Agricole CIB	5	1
TOTAL	3 005	4



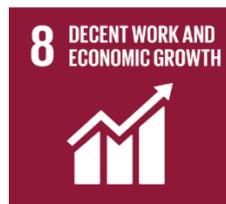
THE CREDIT AGRICOLE'S SOCIAL BOND FRAMEWORK REFLECTS OUR COOPERATIVE AND MUTUALIST VALUES



SMEs financing

ICT in rural areas*

**Development projects
in emerging countries**



**TERRITORIAL ECONOMIC
DEVELOPMENT**



Local non-profit organizations

Social Housing



**SOCIOECONOMIC ADVANCEMENT
AND EMPOWERMENT**



Public Hospitals

Elderly care facilities

SMEs in health-care



ACCESS TO HEALTHCARE

* Information and communication technologies (optic fiber and high capacity network)

MTP 2025 :SIX COMMITMENTS TO ATTRACT, RETAIN AND DEVELOP OUR EMPLOYEES

Societal commitment

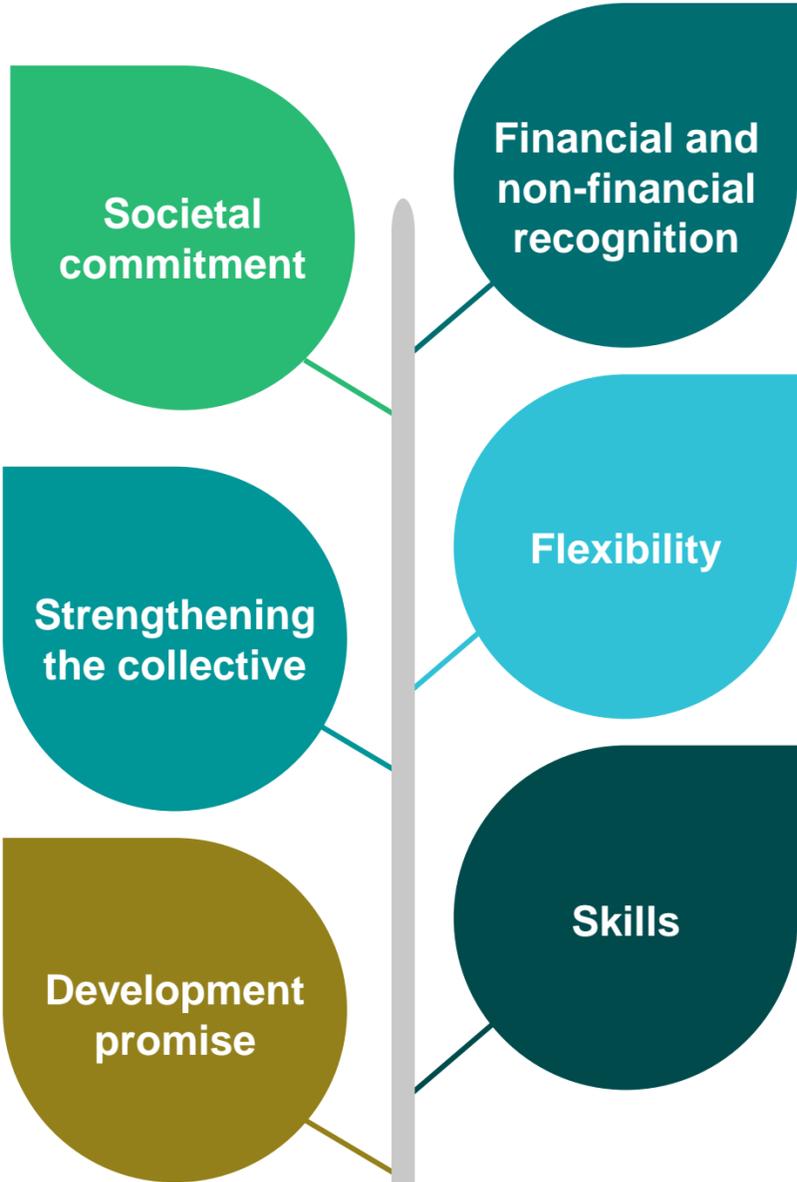
- **Gender equality & diversity:** 40% women in Crédit Agricole S.A.'s Executive Committee and in the Top 1000 by 2025
- **Employee social commitments:** one day per month for all employees to perform activities aligned with Group's Societal Project
- **20%** of the compensation of Crédit Agricole S.A.'s executive management based on **CSR criteria**

Strengthening the collective

- **"Force +" program:** Assignments within other business lines to develop transversal skills and foster Group values

Development promise

- **Youth program: Onboarding and training of 50,000 young people** in France and abroad between 2022 and 2025



Financial and non-financial recognition

- **More than €1bn** collective variable compensation to Crédit Agricole S.A. French employees¹ **by 2025**
- **Employee shareholding rate >5%** (CAC40 TOP10)
- **Expanding paternity leave across all countries** by end 2025

Flexibility

- **Remote working arrangements in all Crédit Agricole S.A. entities**
- **Part-time working (1 to 3 months)** in the event of a hardship or exceptional circumstances

Skills

- **100% of Top 150** trained to Group's environmental, social and human responsibility
- **CSR and certified external trainings** for all employees by 2025

1. Subject to achieving the financial targets of the MTP

Which offers multiple opportunities

- 19 subsidiaries, 11 activities
- 75 711 FTE (full-time equivalent employees), in 44 countries⁽¹⁾
- 54% of employees abroad⁽¹⁾
- 13 269 job transfers in 2021⁽¹⁾
- 71% of permanent positions filled internally⁽¹⁾



Which shares value creation

- Capital increase: an annual offer to the Group's current and retired employees, discounted by 20%
- Shareholding and profit-sharing agreements for all employees in France
- 5.1% of employees are shareholders



Which nurtures diversity in its human capital

- 37,5% of women on the Executive Committee members on January 1st 2022, in the top 50 on SBF120's increasing proportion of women in executive positions ranking (+52 places since 2015).
- 6th Agreement on Disabilities⁽¹⁾ (2020-2022)
- Gender equality index, a rate that reaches 89/100 for UES Crédit Agricole S.A.⁽²⁾



Which trains its employees and takes part in collective development

- 1.84 million hours of training⁽¹⁾



Which is committed to young people

- No. 2 private work-study recruiter in France⁽³⁾
- 1 permanent hire in 4 follows a contract (work-study, internship, temporary) within the Group
- 461 year 10 students from priority education network (REP and REP+) received for an observation internship⁽⁴⁾



Which participates in social progress

- International Framework Agreement with UNI in place since 2019
- 230 corporate agreements signed in 2021 (106 in France and 124 abroad)

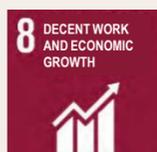


Which offers an attractive and reassuring working environment

- No.1 most attractive financial services employer in France⁽⁵⁾
- Employee engagement: 81% participation of Crédit Agricole S.A.'s employees in the ERI⁽⁶⁾ annual study, up 22 points since 2016
- Numerous commitments to favour the work-life balance



Impacts on 4 of the 17 SDGs⁽⁷⁾ of the UN



2021 data

(1) Crédit Agricole S.A scope

(2) As of March 1, 2022

(3) Source Figaro 2020, Crédit Agricole S.A. scope

(4) Crédit Agricole S.A. France scope

(5) Universum classification november 2021 according to experience

people and students with 2/3 years of higher education

(6) Engagement and Recommendation Index

(7) SDGs = Sustainable Development Goals

A RESPONSIBLE EMPLOYER COMMITTED TO YOUNG PEOPLE

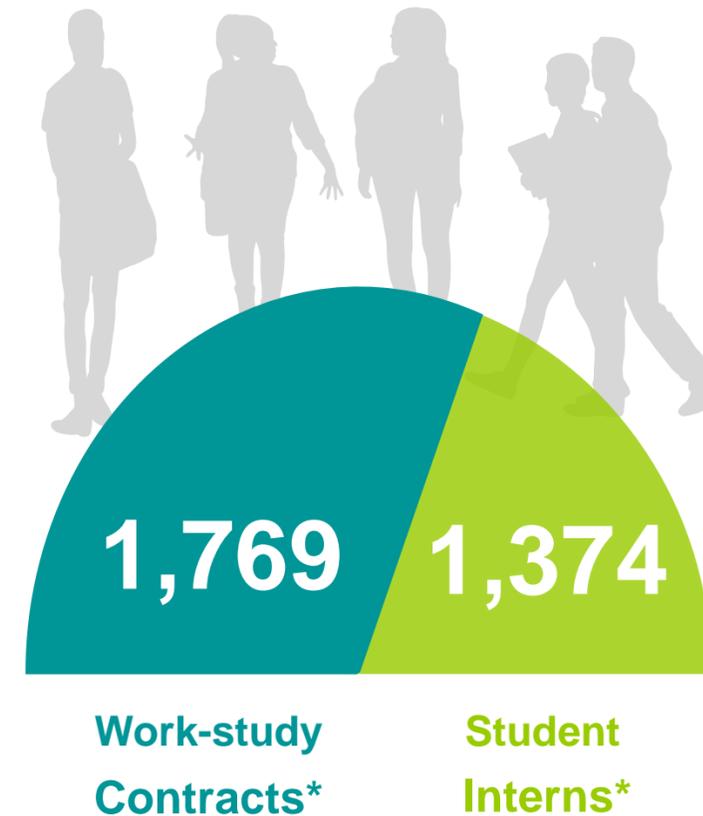
CRÉDIT
AGRICOLE
GROUP

2nd among the companies
recruiting the most work-study
students

(Figaro 2020 ranking private sector)

**Welcoming of 50,000 young
people over 4 years (2022/2025)**

 CRÉDIT
AGRICOLE S.A.



On average,

**26% of our
permanent
recruitments**

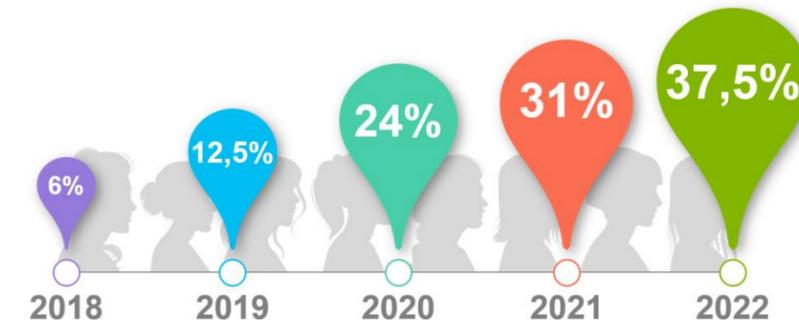
are people who
have already had
initial experience
in the Group
(internships, work-
study contracts, ..)

* 2021 data

Gender equality index

Visible actions with an **index higher than 85/100 for 88%** of Crédit Agricole S.A.'s workforce

Significant progress
in **increasing the proportion of women on the Executive Committee of Crédit Agricole S.A.**,
from **6%** in 2018 to **37.5%** on 1 January 2022



WHICH FOSTERS DIVERSITY IN ITS HUMAN CAPITAL

Through the inclusion of people with disabilities

through successive agreements signed with employee representative bodies: steady increase in employment rate since the law of 2005

2021 employment rate of **Crédit Agricole S.A.: 5.22 %**

Through the internationalisation of our talent pool, with a target of **20% for “international” presence** in succession plans to 2022

ETHICS : ONE OF CREDIT AGRICOLE'S STRATEGIC PRIORITIES



Ethical culture

A group committed to protecting the interests of its customers and the trust of its stakeholders

Fight against corruption

Implementation of operational measures (mapping of corruption risks, evaluation of third-party suppliers and intermediaries in terms of integrity, and the adaptation of controls by targeting operations at risk of corruption)

Protection of whistle-blowers

A new computer platform to support employees who want to use the alert mechanism securely

Prevention of money laundering and fraud

The fraud prevention system has been deployed in all entities of the Crédit Agricole Group since 2018

Personal data code

The Code consists of **five core principles (data security, integrity and reliability, ethics, transparency and education, customer control)** designed to reassure customers and to share best practice with employees of Group entities

The promotion of ethical culture among Directors and employees

Code of Ethics

Affirms our commitments, our identity and our values of convenience, responsibility and solidarity since 2017

Code of Conducts

Designed to guide everyone's actions, decisions and behaviour on a daily basis by incorporating rules for how to act when dealing with ethical issues since 2018

Corpus Fides

Gathers of standards and procedures that identify the rules that the entities of the Group, executives and employees must follow and reflect compliance-related regulatory changes

Smart Compliance

CREATION OF A NEW BUSINESS LINE AT GROUP LEVEL TO FACE STRUCTURAL SOCIAL NEEDS : SANTE & TERRITOIRES (HEALTH & TERRITORIES)

Along with the 2025 ambitions, Santé & Territoires was created in order to **facilitate the access to healthcare and ageing well**. This way, Santé & Territoires seeks to provide **universal access and inclusion to healthcare** through **3 pillars** :

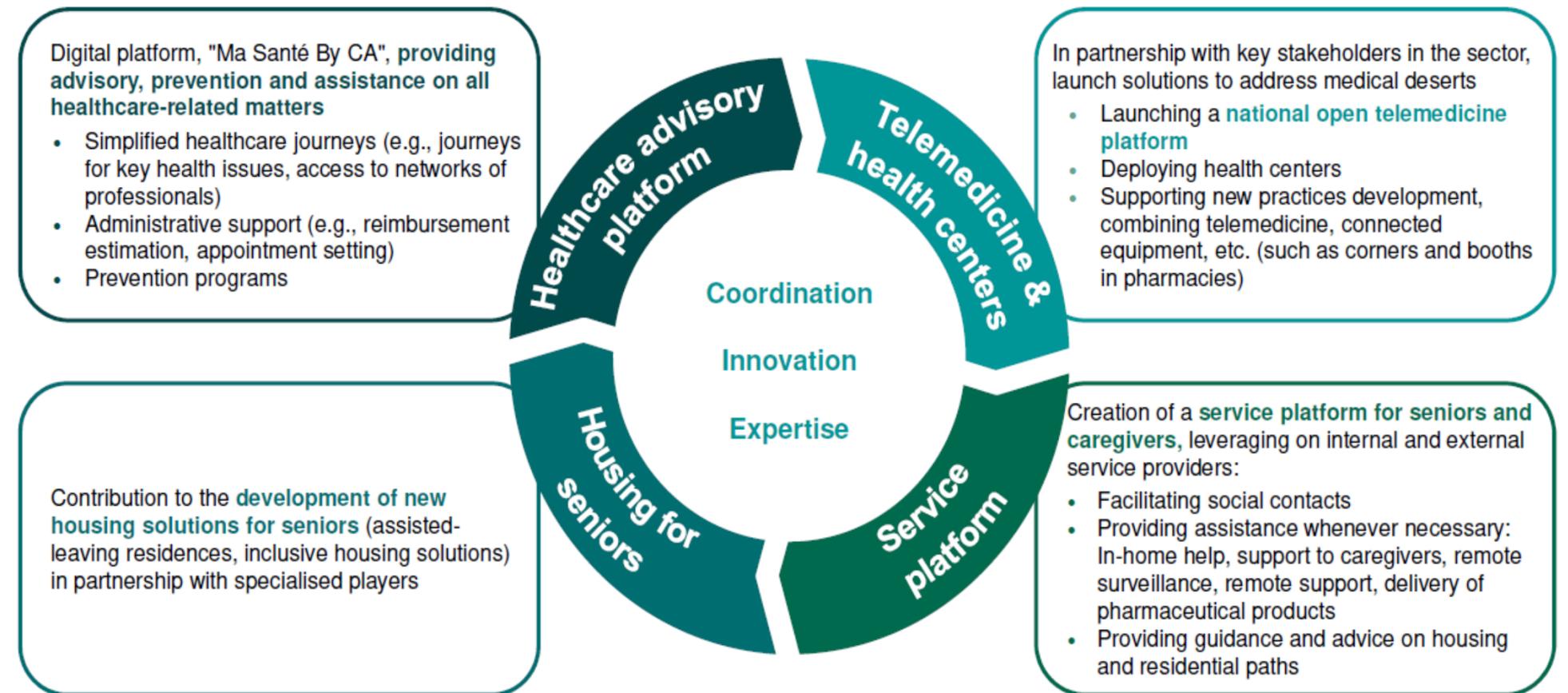
Growing geographical inequalities in access to healthcare

Ageing population

Complex healthcare pathways

CA Santé & Territoires is built in 4 areas :

1. Establishment of “Ma Santé by CA”, a platform for guidance and support in health care
2. Launch of measures to **combat medical deserts** in partnership with key players in the sector : creation of an **open national telemedicine platform**, deployment of health centres in the regions, support for health professionals in new practices combining telemedicine, connected equipment, etc.
3. Creation of a **digital service platform for seniors and their caregivers**, capitalizing on internal and external services
4. Participation in the **deployment of non-medicalized collective housing models that are closer to the expectations of seniors** (assisted-living residences, inclusive housing) in partnership with specialised players.



Santé et Territoires model

AGRICULTURE & AGRI-FOOD

AGRICULTURAL AND AGRI-FOOD TRANSITIONS

3 main objectives to successfully achieve agricultural and agri-food transitions

- 1 Contribute to strengthening food sovereignty**
 - Help new generations of farmers get started
- 2 Enable French agriculture to contribute fully to combatting climate change**
 - creation of the 1st platform for buying and selling carbon credits for farmers
- 3 Support the development of farming techniques promoting a competitive, sustainable agri-food system**
 - **€1bn** program in favour of agriculture and agri-food sector transition : *€300m tranche in 2022*

DISTINCTIONS

DISTINCTIONS THAT REINFORCE OUR POSITION AS MARKET LEADERS

CREDIT AGRICOLE CORPORATE & INVESTMENT BANK (CACIB)	
	<ul style="list-style-type: none"> 2015 – 2018 : SRI Bond House 2019 : ESG House Award 2021 : ESG Financing House of the year 2021
	<ul style="list-style-type: none"> 2020 : Green Deal of the year Dogger Bank
	<ul style="list-style-type: none"> 2016 - 2019 : Overall most impressive Bank for Green SRI Capital Markets 2020 : Best bank for Funding Advice & Support to SSAs during Covid-19 2021 : Most influential Champion of the market (Bond Awards) 2020 : Best arranger of green & ESC linked loans (Loan Awards) 2022 : Most Impressive Bank for Financial Institution Green/SRI Capital Markets 2022 : Most Impressive Bank for SSA Green/SRI Capital Markets
	<ul style="list-style-type: none"> 2021 : Sustainable Finance Americas 2021 : Sustainable Finance Europe 2021 : Sustainable Finance Middle East
	<ul style="list-style-type: none"> 2020 : Lead Manager of the year Green Bonds Sovereign 2021 : Lead Manager of the year Green Bonds

CREDIT AGRICOLE CORPORATE & INVESTMENT BANK (CACIB)	
	<ul style="list-style-type: none"> 2018-2019 : SRI Dealer of the year 2020 : Sustainable Development Debt Dealer of the year
	<ul style="list-style-type: none"> 2021 : Best ESG SSA Dealer

AMUNDI ASSET MANAGEMENT	
	<ul style="list-style-type: none"> 2021 : Best Sustainability Firm *
	<ul style="list-style-type: none"> 2021 : Best ESG ETF provider * 2021 : Best Sustainability Reporting AP EGO ** 2021 : Best ESG investment fund - Emerging markets debt : AF emerging market green bonds ** 2021 : Best ESG investment fund- Climate / Green bonds: AIIB Climate Bond Portfolio **
	<ul style="list-style-type: none"> 2021 : Best European Equity ETF fund : Amundi Index MSCI Europe ESG SRI **

* At company level
** At fund level

SCORES* THAT ASSURE OUR EXTRA-FINANCIAL COMMITMENT

By relying on its ESG strategy and all the actions implemented by the entities, Crédit Agricole continues to consolidate its extra-financial performance. Its attachment to the **main international socially responsible indexes** was once again confirmed in 2021.

"Responsible Supplier Relations & Purchasing" label for the 7th consecutive year

Held since 2014 for Crédit Agricole S.A. and 2018 for the Crédit Agricole S.A. Group, this label confirms our commitment to a responsible purchasing policy and more generally, to our CSR performance.



MOODY'S



MSCI



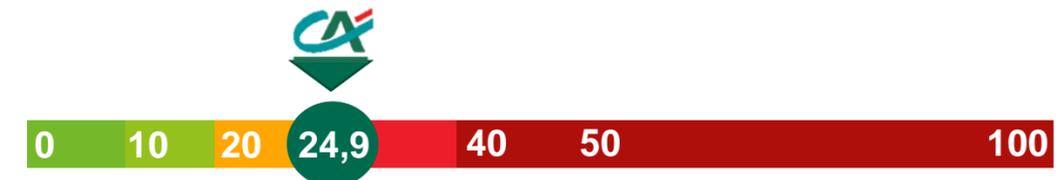
CDP
DISCLOSURE INSIGHT ACTION



ISS ESG



SUSTAINALYTICS



Sustainalytics measures the ESG risks. The best ESG risk ratings are the ones closest to zero

* As of 30 June 2022

