



Crédit Agricole

2025 CDP Corporate Questionnaire 2025

Word version

Important: this export excludes unanswered questions

This document is an export of your organization's CDP questionnaire response. It contains all data points for questions that are answered or in progress. There may be questions or data points that you have been requested to provide, which are missing from this document because they are currently unanswered. Please note that it is your responsibility to verify that your questionnaire response is complete prior to submission. CDP will not be liable for any failure to do so.

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01/16/2026, 09:32 am

Contents

C1. Introduction

(1.1) In which language are you submitting your response?

Select from:

English

(1.2) Select the currency used for all financial information disclosed throughout your response.

Select from:

EUR

(1.3) Provide an overview and introduction to your organization.

(1.3.1) Type of financial institution

Select from:

Bank

(1.3.2) Organization type

Select from:

Publicly traded organization

(1.3.3) Description of organization

The Crédit Agricole Group is made up of the 39 Regional Banks (with their local banks and subsidiaries) and the listed entity Crédit Agricole S.A. At the end of 2024, the 39 Regional Banks, through the entity SAS La Boétie, held 62.4% of the capital of Crédit Agricole S.A. The remaining 37.6% of the capital is owned by institutional investors (23.6%), individual shareholders (6.9%) and Employees share ownership plans (6.5%). The Group has 157.000 employees of which 75.000 at Crédit Agricole S.A. and is present in 46 countries. The Group is the Number 1 cooperative mutual bank in the world, 9th largest global bank by balance sheet size, N°1 provider of financing to the French economy, N°1 European asset manager, N° 1 insurer in France. The Crédit Agricole S.A. business model is diversified with Corporate and Investment Banking - CACIB and Asset servicing - CACEIS, together called the Large Clients business, accounting for 32% of 2024 results, Asset Gathering through Amundi, Crédit Agricole Assurances, Indosuez Wealth Management accounting for 38%, Retail banking 22% and Specialised Financial Services 8%. Crédit Agricole S.A has a strong European focus with the region accounting for 82% of results in 2024 of which France 42% and Italy 20%. In 2019, Crédit

Agricole Group formalised its Raison d'Être, and on that basis, the Group Project was developed around three pillars defining a unique relationship model: excellence in customer relations - becoming the bank of preference for individuals, entrepreneurs and institutions; empowered teams for customers - supporting the digitisation of business lines by offering customers human and responsible skills; commitment to society - amplifying the Group's mutualist commitment by nurturing its position as the European leader in socially responsible investment. These three areas were supplemented by the ten commitments of the Societal Project presented in December 2021, the societal dimension of Crédit Agricole S.A.'s "Ambitions 2025" Medium-Term Plan announced in June 2022. As part of its medium term plan, the Group also announced the creation of 2 new business lines contributing to boosting its societal commitments: CA Transitions et Énergies (Transitions and Energies) and CA Santé et Territoires (Health care and Territories). In December 2022, Crédit Agricole as part of its Net Zero commitment following the signature in 2021 of the Net Zero alliances for its banking, asset management, insurance and asset owner activities, Crédit Agricole held its first Climate Workshop in December 2022 during which the net zero trajectories were disclosed for five sectors (oil & gas, power, commercial real estate, automotive and cement) and a commitment was made to announce trajectories for a further five sectors (agriculture, residential real estate, aviation, shipping and steel) at a second climate workshop which was held in December 2023. A publicly disclosed transition plan providing details of these commitments and a full methodological guide was published in June 2023 Acting for the Climate and a transition plan called Destination 2050 was published in 2024. For more information: URD 2024 page 5-15 About Crédit Agricole; <https://www.credit-agricole.com/en/finance/financial-publications#Ambitions 2025 medium term plan> <https://www.credit-agricole.com/en/finance/finance/financial-press-releases/credit-agricole-s.a.-lance-its-2025-medium-term-plan>. Climate workshop December 2022 - our Net Zero commitments for 5 sectors: oil & gas, power, automotive, commercial real estate and cement <https://www.credit-agricole.com/en/finance/financial-publications# Destination 2050: Our transition plan> <https://online.flippingbook.com/view/677807731/> Second Climate Workshop December 2023: agriculture, residential real estate, shipping, aviation and steel and update on oil & gas targets from 1st Climate workshop <https://www.credit-agricole.com/en/finance/financial-publications#>

[Fixed row]

(1.4) State the end date of the year for which you are reporting data. For emissions data, indicate whether you will be providing emissions data for past reporting years.

(1.4.1) End date of reporting year

12/30/2024

(1.4.2) Alignment of this reporting period with your financial reporting period

Select from:

Yes

(1.4.3) Indicate if you are providing emissions data for past reporting years

Select from:

Yes

(1.4.4) Number of past reporting years you will be providing Scope 1 emissions data for

Select from:

1 year

(1.4.5) Number of past reporting years you will be providing Scope 2 emissions data for

Select from:

1 year

(1.4.6) Number of past reporting years you will be providing Scope 3 emissions data for

Select from:

1 year

[Fixed row]

(1.4.1) What is your organization's annual revenue for the reporting period?

27181000000

(1.5) Provide details on your reporting boundary.

	Is your reporting boundary for your CDP disclosure the same as that used in your financial statements?
	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(1.6) Does your organization have an ISIN code or another unique identifier (e.g., Ticker, CUSIP, etc.)?

ISIN code - bond

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

FR0013421815

ISIN code - equity

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

FR0000045072

CUSIP number

(1.6.1) Does your organization use this unique identifier?

Select from:

No

Ticker symbol

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

ACA

SEDOL code

(1.6.1) Does your organization use this unique identifier?

Select from:

No

LEI number

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

969500TJ5KRTCJQWXH05

D-U-N-S number

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

280963299

Other unique identifier

(1.6.1) Does your organization use this unique identifier?

Select from:

No

[Add row]

(1.7) Select the countries/areas in which you operate.

Select all that apply

- | | |
|--|--|
| <input checked="" type="checkbox"/> Chile | <input checked="" type="checkbox"/> Japan |
| <input checked="" type="checkbox"/> China | <input checked="" type="checkbox"/> Qatar |
| <input checked="" type="checkbox"/> Egypt | <input checked="" type="checkbox"/> Spain |
| <input checked="" type="checkbox"/> India | <input checked="" type="checkbox"/> Brazil |
| <input checked="" type="checkbox"/> Italy | <input checked="" type="checkbox"/> Canada |
| <input checked="" type="checkbox"/> France | <input checked="" type="checkbox"/> Poland |
| <input checked="" type="checkbox"/> Greece | <input checked="" type="checkbox"/> Sweden |
| <input checked="" type="checkbox"/> Guyana | <input checked="" type="checkbox"/> Austria |
| <input checked="" type="checkbox"/> Mexico | <input checked="" type="checkbox"/> Belgium |
| <input checked="" type="checkbox"/> Norway | <input checked="" type="checkbox"/> Denmark |
| <input checked="" type="checkbox"/> Finland | <input checked="" type="checkbox"/> Réunion |
| <input checked="" type="checkbox"/> Germany | <input checked="" type="checkbox"/> Ukraine |
| <input checked="" type="checkbox"/> Hungary | <input checked="" type="checkbox"/> Bulgaria |
| <input checked="" type="checkbox"/> Ireland | <input checked="" type="checkbox"/> Malaysia |
| <input checked="" type="checkbox"/> Mayotte | <input checked="" type="checkbox"/> Portugal |
| <input checked="" type="checkbox"/> Slovakia | <input checked="" type="checkbox"/> Guadeloupe |
| <input checked="" type="checkbox"/> Australia | <input checked="" type="checkbox"/> Luxembourg |
| <input checked="" type="checkbox"/> Indonesia | <input checked="" type="checkbox"/> Martinique |
| <input checked="" type="checkbox"/> Mauritius | <input checked="" type="checkbox"/> Netherlands |
| <input checked="" type="checkbox"/> Singapore | <input checked="" type="checkbox"/> Switzerland |
| <input checked="" type="checkbox"/> Saudi Arabia | <input checked="" type="checkbox"/> United Arab Emirates |

- French Guiana
- Taiwan, China
- French Polynesia
- Russian Federation

- United States of America
- French Southern Territories
- United Kingdom of Great Britain and Northern Ireland

(1.9) What was the size of your organization based on total assets value at the end of the reporting period?

2309800000000

(1.10) Which activities does your organization undertake, and which industry sectors does your organization lend to, invest in, and/or insure?

Banking (Bank)

(1.10.1) Activity undertaken

Select from:

- Yes

(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:

- Yes, both the portfolio value and the % of revenue associated with it

(1.10.4) Portfolio value based on total assets

8479000000000

(1.10.5) % of revenue

24

(1.10.6) Type of clients

Select all that apply

- Government / sovereign / quasi-government / sovereign wealth funds
- Institutional investors
- Corporate and institutional clients (companies)

(1.10.7) Industry sectors your organization lends to, invests in, and/or insures

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> Retail | <input checked="" type="checkbox"/> Fossil Fuels |
| <input checked="" type="checkbox"/> Apparel | <input checked="" type="checkbox"/> Manufacturing |
| <input checked="" type="checkbox"/> Services | <input checked="" type="checkbox"/> Infrastructure |
| <input checked="" type="checkbox"/> Materials | <input checked="" type="checkbox"/> Power generation |
| <input checked="" type="checkbox"/> Hospitality | <input checked="" type="checkbox"/> International bodies |
| <input checked="" type="checkbox"/> Transportation services | |
| <input checked="" type="checkbox"/> Food, beverage & agriculture | |
| <input checked="" type="checkbox"/> Biotech, health care & pharma | |

Investing (Asset manager)

(1.10.1) Activity undertaken

Select from:

- Yes

(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:

- Yes, both the portfolio value and the % of revenue associated with it

(1.10.4) Portfolio value based on total assets

2240000000000

(1.10.5) % of revenue

12

(1.10.6) Type of clients

Select all that apply

- Government / sovereign / quasi-government / sovereign wealth funds
- Institutional investors

(1.10.7) Industry sectors your organization lends to, invests in, and/or insures

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> Retail | <input checked="" type="checkbox"/> Fossil Fuels |
| <input checked="" type="checkbox"/> Apparel | <input checked="" type="checkbox"/> Manufacturing |
| <input checked="" type="checkbox"/> Services | <input checked="" type="checkbox"/> Infrastructure |
| <input checked="" type="checkbox"/> Materials | <input checked="" type="checkbox"/> Power generation |
| <input checked="" type="checkbox"/> Hospitality | <input checked="" type="checkbox"/> International bodies |
| <input checked="" type="checkbox"/> Transportation services | |
| <input checked="" type="checkbox"/> Food, beverage & agriculture | |
| <input checked="" type="checkbox"/> Biotech, health care & pharma | |

Investing (Asset owner)

(1.10.1) Activity undertaken

Select from:

- Yes

(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:

- Yes, both the portfolio value and the % of revenue associated with it

(1.10.4) Portfolio value based on total assets

299000000000

(1.10.5) % of revenue

10

(1.10.6) Type of clients

Select all that apply

- Family offices / high network individuals
- Retail clients
- Corporate and institutional clients (companies)

(1.10.7) Industry sectors your organization lends to, invests in, and/or insures

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> Retail | <input checked="" type="checkbox"/> Fossil Fuels |
| <input checked="" type="checkbox"/> Apparel | <input checked="" type="checkbox"/> Manufacturing |
| <input checked="" type="checkbox"/> Services | <input checked="" type="checkbox"/> Infrastructure |
| <input checked="" type="checkbox"/> Materials | <input checked="" type="checkbox"/> Power generation |
| <input checked="" type="checkbox"/> Hospitality | <input checked="" type="checkbox"/> International bodies |
| <input checked="" type="checkbox"/> Transportation services | |
| <input checked="" type="checkbox"/> Food, beverage & agriculture | |
| <input checked="" type="checkbox"/> Biotech, health care & pharma | |

Insurance underwriting (Insurance company)

(1.10.1) Activity undertaken

Select from:

- Yes

(1.10.2) Insurance types underwritten

Select all that apply

- General (non-life)
- Life and/or Health

(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:

- Yes, both the portfolio value and the % of revenue associated with it

(1.10.4) Portfolio value based on total assets

347300000000

(1.10.5) % of revenue

10

(1.10.6) Type of clients

Select all that apply

- Family offices / high network individuals
- Retail clients
- Corporate and institutional clients (companies)

(1.10.7) Industry sectors your organization lends to, invests in, and/or insures

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> Retail | <input checked="" type="checkbox"/> Fossil Fuels |
| <input checked="" type="checkbox"/> Apparel | <input checked="" type="checkbox"/> Manufacturing |
| <input checked="" type="checkbox"/> Services | <input checked="" type="checkbox"/> Infrastructure |
| <input checked="" type="checkbox"/> Materials | <input checked="" type="checkbox"/> Power generation |
| <input checked="" type="checkbox"/> Hospitality | <input checked="" type="checkbox"/> International bodies |

- Transportation services
 - Food, beverage & agriculture
 - Biotech, health care & pharma
- [Fixed row]*

(1.24) Has your organization mapped its value chain?

(1.24.1) Value chain mapped

Select from:

- Yes, we have mapped or are currently in the process of mapping our value chain

(1.24.2) Value chain stages covered in mapping

Select all that apply

- Upstream value chain
- Portfolio

(1.24.3) Highest supplier tier mapped

Select from:

- Tier 1 suppliers

(1.24.4) Highest supplier tier known but not mapped

Select from:

- Tier 2 suppliers

(1.24.5) Portfolios covered in mapping

Select all that apply

- Banking (Bank)
- Investing (Asset manager)

Investing (Asset owner)

Insurance underwriting (Insurance company)

(1.24.7) Description of mapping process and coverage

*All our suppliers are identified and listed in a database which is based on a recognized procurement tool used by all entities of Crédit Agricole S.A.
[Fixed row]*

(1.24.1) Have you mapped where in your direct operations or elsewhere in your value chain plastics are produced, commercialized, used, and/or disposed of?

	Plastics mapping	Primary reason for not mapping plastics in your value chain	Explain why your organization has not mapped plastics in your value chain
	<i>Select from:</i> <input checked="" type="checkbox"/> No, but we plan to within the next two years	<i>Select from:</i> <input checked="" type="checkbox"/> Not an immediate strategic priority	<i>As a financial services company, the use of plastic is not material in our value chain.</i>

[Fixed row]

C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities

(2.1) How does your organization define short-, medium-, and long-term time horizons in relation to the identification, assessment, and management of your environmental dependencies, impacts, risks, and opportunities?

Short-term

(2.1.1) From (years)

1

(2.1.3) To (years)

3

(2.1.4) How this time horizon is linked to strategic and/or financial planning

The short-term horizon is set at 2025, in line with the current budget horizon and Crédit Agricole Group's strategic plan Ambitions 2025.

Medium-term

(2.1.1) From (years)

3

(2.1.3) To (years)

10

(2.1.4) How this time horizon is linked to strategic and/or financial planning

The medium-term is set at 2030, aligned with intermediate Net Zero Banking Alliance (NZBA) commitments and with the targets defined by the European Union as part of the "Fit for 55" legislative package.

Long-term

(2.1.1) From (years)

10

(2.1.2) Is your long-term time horizon open ended?

Select from:

Yes

(2.1.4) How this time horizon is linked to strategic and/or financial planning

The long-term horizon is set at 2040 in order to capture the long term portion of exposures. The very-long-term horizon, set at 2050, aligns with the time frames set out in the Group's NZBA commitments. Our Net Zero commitments and climate strategy disclose goals out to 2050.

[Fixed row]

(2.2) Does your organization have a process for identifying, assessing, and managing environmental dependencies and/or impacts?

(2.2.1) Process in place

Select from:

Yes

(2.2.2) Dependencies and/or impacts evaluated in this process

Select from:

Impacts only

(2.2.4) Primary reason for not evaluating dependencies and/or impacts

Select from:

No standardized procedure

(2.2.5) Explain why you do not evaluate dependencies and/or impacts and describe any plans to do so in the future

The process is being developed in the context of CSRD implementation. We are evaluating impacts first of all and will then evaluate dependencies when data and resources are more developed.

[Fixed row]

(2.2.1) Does your organization have a process for identifying, assessing, and managing environmental risks and/or opportunities?

	Process in place	Risks and/or opportunities evaluated in this process	Is this process informed by the dependencies and/or impacts process?
	Select from: <input checked="" type="checkbox"/> Yes	Select from: <input checked="" type="checkbox"/> Both risks and opportunities	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(2.2.2) Provide details of your organization’s process for identifying, assessing, and managing environmental dependencies, impacts, risks, and/or opportunities.

Row 1

(2.2.2.1) Environmental issue

Select all that apply

- Climate change
- Biodiversity

(2.2.2.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this environmental issue

Select all that apply

- Dependencies
- Impacts
- Risks
- Opportunities

(2.2.2.3) Value chain stages covered

Select all that apply

- Direct operations
- Upstream value chain

(2.2.2.4) Coverage

Select from:

- Full

(2.2.2.5) Supplier tiers covered

Select all that apply

- Tier 1 suppliers

(2.2.2.7) Type of assessment

Select from:

- Qualitative and quantitative

(2.2.2.8) Frequency of assessment

Select from:

- Annually

(2.2.2.9) Time horizons covered

Select all that apply

- Short-term
- Medium-term
- Long-term

(2.2.2.10) Integration of risk management process

Select from:

- A specific environmental risk management process

(2.2.2.11) Location-specificity used

Select all that apply

- Not location specific

(2.2.2.12) Tools and methods used

Commercially/publicly available tools

- Encore tool
- LEAP (Locate, Evaluate, Assess and Prepare) approach, TNFD
- TNFD – Taskforce on Nature-related Financial Disclosures

Enterprise Risk Management

- Internal company methods
- Risk models
- Stress tests

Other

- External consultants
- Materiality assessment
- Partner and stakeholder consultation/analysis
- Scenario analysis

(2.2.2.13) Risk types and criteria considered

Acute physical

- Tornado
- Wildfires
- Heat waves
- Heavy precipitation (rain, hail, snow/ice)
- Flood (coastal, fluvial, pluvial, ground water)
- Storm (including blizzards, dust, and sandstorms)

Chronic physical

- Heat stress
- Soil erosion
- Water stress
- Coastal erosion
- Soil degradation
- Change in land-use
- Declining ecosystem services
- Increased ecosystem vulnerability
- Changing temperature (air, freshwater, marine water)
- Changing precipitation patterns and types (rain, hail, snow/ice)

Policy

- Changes to international law and bilateral agreements
- Changes to national legislation

Market

- Changing customer behavior
- Contraction of insurance markets, leaving clients exposed and changing the risk parameters of the credit
- Loss of clients due to a fund's poor environmental performance outcomes (e.g. if a fund has suffered climate-related write-downs)
- Rise in risk-based pricing of insurance policies (beyond demand elasticity)
- Uncertainty in the market signals

Reputation

- Stigmatization of sector
- Lending that could create or contribute to systemic risk for the economy
- Investing that could create or contribute to systemic risk for the economy
- Increased partner and stakeholder concern and partner and stakeholder negative feedback

- Insurance underwriting that could create or contribute to systemic risk for the economy
- Negative press coverage related to support of projects or activities with negative impacts on the environment (e.g. GHG emissions, deforestation & conversion, water stress)

Liability

- Exposure to litigation
- Non-compliance with regulations
- Regulation and supervision of environmental risk in the financial sector

(2.2.2.14) Partners and stakeholders considered

Select all that apply

- NGOs
- Customers
- Employees
- Investors
- Suppliers
- Regulators

(2.2.2.15) Has this process changed since the previous reporting year?

Select from:

- No

(2.2.2.16) Further details of process

In accordance with European Sustainability Reporting Standards, the double materiality practice determines the information to be disclosed in the sustainability report by identifying material impacts, risks and opportunities. The scope of analysis encompasses the undertaking's own operations (consolidated scope) and the value chain (upstream/downstream). The analysis focuses on two dimensions: impact materiality (how Crédit Agricole S.A.'s activities impact its stakeholders or the environment) and financial materiality (how sustainable development issues affect Crédit Agricole S.A. and its financial performance). An IRO is material when at least one of its two dimensions is material. The Group's materiality analysis methodology is the responsibility of the Sustainability and Impact department. It is developed in collaboration with the Group Risk Department, the Compliance Department, the Group Purchasing Department and the Group Human Resources Department, which are the major contributing departments. This methodology applies to all entities contributing to the Double Materiality practice. The list of IROs is defined by Crédit Agricole S.A.'s central departments (Sustainability and Impact, Risks, Compliance, Human Resources, Purchasing, Public Affairs, Digital Transformation and IT), capitalising on the internal processes already in place within the Group (Operational Risk Mapping, Duty of Care, work carried out on risks in

line with ECB expectations etc.) and taking into account activities (financing, investment and insurance), the Group's value chain and the regulatory environment in which the Group operates. Certain risks have been identified on the basis of the impacts identified (e.g. a reputational risk may arise from the negative impact of the Group's activities on climate) and of the analysis of dependencies on the subjects covered by the ESRs (e.g. the Group's exposure to sectors that may be disrupted by the impacts of climate change, leading to the identification of a physical risk on the topic of climate change). The list of IROs covers the current ESRs and the specific themes identified by the Group, and may be updated to take into account any changes in the context, regulations or scope of the ESRs in future financial years. The ESRs set out the criteria to be considered in measuring materiality. Negative impacts are rated according to two dimensions: probability (for potential impacts only); severity, which is made up of: scale of the negative impact on people or the environment, scope of the impacts, irremediability: whether and to what extent the negative impacts can be remedied. Positive impacts are rated according to two dimensions: probability (for potential impacts only); severity, which is made up of: scale of the positive impact on people or the environment, scope of the impacts. Risks and opportunities are rated according to two dimensions: probability; potential scale of financial effects. There is no standard rating scale set out by the ESRs. They have been defined using existing scales as a basis as far as possible, and are applied by the entities which adapt them to their scale or threshold. Once the rating for each impact, risk or opportunity criterion has been finalised, a materiality score is calculated for each IRO and compared with the Group's materiality threshold. The materiality threshold is the point at which the impacts, risks and opportunities are material.

[Add row]

(2.2.4) Does your organization have a process for identifying, assessing, and managing environmental dependencies and/or impacts related to your portfolio activities?

Banking (Bank)

(2.2.4.1) Process in place covering this portfolio

Select from:

Yes

(2.2.4.2) Dependencies and/or impacts related to this portfolio evaluated in this process

Select from:

Both dependencies and impacts

Investing (Asset manager)

(2.2.4.1) Process in place covering this portfolio

Select from:

Yes

(2.2.4.2) Dependencies and/or impacts related to this portfolio evaluated in this process

Select from:

Both dependencies and impacts

Investing (Asset owner)

(2.2.4.1) Process in place covering this portfolio

Select from:

Yes

(2.2.4.2) Dependencies and/or impacts related to this portfolio evaluated in this process

Select from:

Both dependencies and impacts

Insurance underwriting (Insurance company)

(2.2.4.1) Process in place covering this portfolio

Select from:

Yes

(2.2.4.2) Dependencies and/or impacts related to this portfolio evaluated in this process

Select from:

Impacts only

(2.2.4.3) Primary reason for not evaluating dependencies and/or impacts related to this portfolio

Select from:

Other, please specify :Dependencies are taken into account indirectly through implicit risks.

(2.2.4.4) Explain why you do not evaluate dependencies and/or impacts related to this portfolio and describe any plans to evaluate this in the future

We refer to the CSRD/ESRS European reporting framework, which shapes our approach on environmental topics. This framework does not refer to dependencies, but we consider that dependencies are implicitly embedded in the notion of risk.

[Fixed row]

(2.2.5) Does your organization have a process for identifying, assessing, and managing environmental risks and/or opportunities related to your portfolio activities?

	Process in place covering this portfolio	Risks and/or opportunities related to this portfolio are evaluated in this process	Is this process informed by the dependencies and/or impacts process?
Banking (Bank)	Select from: <input checked="" type="checkbox"/> Yes	Select from: <input checked="" type="checkbox"/> Both risks and opportunities	Select from: <input checked="" type="checkbox"/> Yes
Investing (Asset manager)	Select from: <input checked="" type="checkbox"/> Yes	Select from: <input checked="" type="checkbox"/> Both risks and opportunities	Select from: <input checked="" type="checkbox"/> Yes
Investing (Asset owner)	Select from: <input checked="" type="checkbox"/> Yes	Select from: <input checked="" type="checkbox"/> Both risks and opportunities	Select from: <input checked="" type="checkbox"/> Yes
Insurance underwriting (Insurance company)	Select from: <input checked="" type="checkbox"/> Yes	Select from: <input checked="" type="checkbox"/> Both risks and opportunities	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(2.2.6) Provide details of your organization's process for identifying, assessing, and managing environmental dependencies, impacts, risks, and/or opportunities related to your portfolio activities.

Banking (Bank)

(2.2.6.1) Environmental issue

Select all that apply

- Climate change
- Biodiversity

(2.2.6.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this portfolio

Select all that apply

- Dependencies
- Impacts
- Risks
- Opportunities

(2.2.6.3) % of portfolio covered by the assessment process in relation to total portfolio value

100

(2.2.6.4) Type of assessment

Select from:

- Qualitative and quantitative

(2.2.6.5) Industry sectors covered by the assessment

Select all that apply

- Retail
- Apparel
- Services
- Materials
- Hospitality
- Fossil Fuels
- Manufacturing
- Infrastructure
- Power generation
- International bodies

- Transportation services
- Food, beverage & agriculture
- Biotech, health care & pharma

(2.2.6.6) Frequency of assessment

Select from:

- More than once a year

(2.2.6.7) Time horizons covered

Select all that apply

- Short-term
- Medium-term
- Long-term

(2.2.6.8) Integration of risk management process

Select from:

- Integrated into multi-disciplinary organization-wide risk assessment process

(2.2.6.9) Location-specificity used

Select all that apply

- Not location specific

(2.2.6.10) Tools and methods used

Select all that apply

- Risk models
- Stress tests
- WRI Aqueduct
- Scenario analysis
- Internal tools/methods

- External consultants

(2.2.6.11) Risk type and criteria considered

Acute physical

- Drought
- Tornado
- Avalanche
- Landslide
- Wildfires
- Cyclones, hurricanes, typhoons
- Heavy precipitation (rain, hail, snow/ice)
- Flood (coastal, fluvial, pluvial, ground water)
- Storm (including blizzards, dust, and sandstorms)
- Other acute physical risk, please specify :**Biological risk (disease: epidemic, pandemic), invasive alien species (invasive plant or animal species), biodiversity loss)**
- Heat waves
- Subsidence
- Cold wave/frost
- Pollution incident
- Glacial lake outburst

Chronic physical

- Heat stress
- Soil erosion
- Solifluction
- Water stress
- Sea level rise
- Scarcity of land resources
- Declining ecosystem services
- Land loss to desertification
- Increased ecosystem vulnerability
- Water quality at a basin/catchment level
- Increased levels of macro or microplastic leakage to air, soil, freshwater and/or marine bodies
- Other chronic physical driver, please specify :Loss on biodiversity, pollution
- Coastal erosion
- Soil degradation
- Change in land-use
- Changing wind patterns
- Temperature variability
- Precipitation or hydrological variability
- Increased severity of extreme weather events
- Water availability at a basin/catchment level
- Changing temperature (air, freshwater, marine water)
- Changing precipitation patterns and types (rain, hail, snow/ice)

Policy

- Carbon pricing mechanisms
- Changes to national legislation
- taxes, litigations**
- Poor coordination between regulatory bodies
- Poor enforcement of environmental regulation
- Increased difficulty in obtaining operations permits
- Changes to international law and bilateral agreements
- Other policy, please specify :**all kind of new regulations related to climate,**

Market

- Changing customer behavior
- Uncertainty in the market signals
- Other market, please specify :prices evolution

Reputation

- Negative press coverage related to support of projects or activities with negative impacts on the environment (e.g. GHG emissions, deforestation & conversion, water stress)

Technology

- Transition to reusable products
- Transition to increasing renewable content
- Transition to lower emissions technology and products
- Unsuccessful investment in new technologies
- Other technology, please specify :costs and losses related to R&D of new low-carbon technologies

Liability

- Exposure to litigation

(2.2.6.12) Partners and stakeholders considered

Select all that apply

- NGOs
- Customers
- Regulators
- Local communities

- Employees
- Investors
- Suppliers

- Indigenous peoples

(2.2.6.13) Further details of process

The consideration of possible negative environmental and/or social impacts from financing large corporates is based on several pillars: - Application of the Equator Principles - Credit Agricole sector-specific CSR policies which specify the rules of intervention and social and environmental principles introduced into the Group's financing policies. Fourteen sector-specific CSR policies are currently applied, for which the main sectors affected are armaments, power generation, oil and gas, nuclear, shale oil and gas, mining and metals. - Reviewing the climate risks included in the risk advice issued on certain sector-specific strategies presented at meetings of the Group Risk Committee, particularly in the most emissions-heavy sectors (Oil & Gas, Commodity Financing, Automotive, Aeronautics, Shipping, etc.). - An analysis of the environmental or social sensitivity of the transactions: this has been assessed by Crédit Agricole CIB since 2009. This process makes it possible to ensure compliance with the exclusion criteria defined within the various sector-specific CSR policies or to analyse or even anticipate potential controversies with customers or a transaction. - Crédit Agricole CIB has also created an ad hoc committee for the evaluation of transactions presenting an environmental or social risk (CERES), which issues an opinion on financing projects that may involve reputational risk or risk of non-compliance with CSR sector-specific policies. It is chaired by the Head of the Compliance Department. On a pure quantitative aspect, Groupe Crédit Agricole participated in two climate-related stress test exercises: on a voluntary basis for the ACPR pilot exercise (2020/2021) and the 2022 ECB exercise. The impacts of transition risk according to the stress scenarios conducted in the ACPR pilot exercise are contained at Group level. It demonstrates the Group's resilience to adverse scenarios involving an accelerated or delayed climate transition, resulting in a sharp rise in the price of CO2. Regarding physical risks, the Group's vulnerability remains stable and low, for both its financing activities and those of Crédit Agricole Assurances, thanks to the implementation of a system to monitor and control these risks, which makes it possible to limit exposure to them.

Investing (Asset manager)

(2.2.6.1) Environmental issue

Select all that apply

- Climate change
- Forests
- Biodiversity

(2.2.6.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this portfolio

Select all that apply

- Dependencies
- Impacts

- Risks
- Opportunities

(2.2.6.3) % of portfolio covered by the assessment process in relation to total portfolio value

100

(2.2.6.4) Type of assessment

Select from:

- Qualitative and quantitative

(2.2.6.5) Industry sectors covered by the assessment

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> Retail | <input checked="" type="checkbox"/> Fossil Fuels |
| <input checked="" type="checkbox"/> Apparel | <input checked="" type="checkbox"/> Manufacturing |
| <input checked="" type="checkbox"/> Services | <input checked="" type="checkbox"/> Infrastructure |
| <input checked="" type="checkbox"/> Materials | <input checked="" type="checkbox"/> Power generation |
| <input checked="" type="checkbox"/> Hospitality | <input checked="" type="checkbox"/> International bodies |
| <input checked="" type="checkbox"/> Transportation services | |
| <input checked="" type="checkbox"/> Food, beverage & agriculture | |
| <input checked="" type="checkbox"/> Biotech, health care & pharma | |

(2.2.6.6) Frequency of assessment

Select from:

- Annually

(2.2.6.7) Time horizons covered

Select all that apply

- Short-term

- Medium-term
- Long-term

(2.2.6.8) Integration of risk management process

Select from:

- Integrated into multi-disciplinary organization-wide risk assessment process

(2.2.6.9) Location-specificity used

Select all that apply

- Site-specific
- Local
- Sub-national
- National
- Not location specific

(2.2.6.10) Tools and methods used

Select all that apply

- ENCORE
- Risk models
- Scenario analysis
- External consultants
- Internal tools/methods
- CDP Disclosure Framework
- F4B – Finance for Biodiversity
- Portfolio temperature alignment
- The Transition Pathway Initiative (TPI)

(2.2.6.11) Risk type and criteria considered

Acute physical

- Drought
- Tornado
- Avalanche
- Wildfires
- Subsidence
- Cold wave/frost
- Pollution incident
- Glacial lake outburst

- Heat waves
- Heavy precipitation (rain, hail, snow/ice)
- Flood (coastal, fluvial, pluvial, ground water)
- Storm (including blizzards, dust, and sandstorms)
- Other acute physical risk, please specify

Chronic physical

- Heat stress
- Soil erosion
- Solifluction
- Water stress
- Sea level rise
- Ocean acidification
- Changing wind patterns
- Temperature variability
- Scarcity of land resources
- Declining ecosystem services
- Water availability at a basin/catchment level
- Leaching of hazardous substances from plastics
- Seasonal supply variability/interannual variability
- Changing temperature (air, freshwater, marine water)
- Changing precipitation patterns and types (rain, hail, snow/ice)
- Increased levels of macro or microplastic leakage to air, soil, freshwater and/or marine bodies
- Other chronic physical driver, please specify

Policy

- Carbon pricing mechanisms
- Changes to national legislation
- Poor coordination between regulatory bodies
- Poor enforcement of environmental regulation
- Increased difficulty in obtaining operations permits

- Cyclones, hurricanes, typhoons

- Coastal erosion
- Saline intrusion
- Soil degradation
- Change in land-use
- Permafrost thawing
- Land loss to desertification
- Increased ecosystem vulnerability
- Water quality at a basin/catchment level
- Precipitation or hydrological variability
- Increased severity of extreme weather events

- Lack of globally accepted and harmonized definitions
- Changes to international law and bilateral agreements
- Lack of mature certification and sustainability standards
- Uncertainty and/or conflicts involving land tenure rights and water rights
- Other policy, please specify

Market

- ☑ Leakage markets
- ☑ Changing customer behavior
- ☑ Uncertainty in the market signals
- ☑ Limited visibility of embedded commodities
- ☑ Uncertainty about commodity origin and/or legality
- ☑ Inability to attract co-financiers and/or investors due to uncertain risks related to the environment
- ☑ Contraction of insurance markets, leaving clients exposed and changing the risk parameters of the credit
- ☑ Loss of clients due to a fund's poor environmental performance outcomes (e.g. if a fund has suffered climate-related write-downs)
- ☑ Availability and/or increased cost of raw materials
- ☑ Availability and/or increased cost of recycled or renewable content
- ☑ Inadequate access to water, sanitation, and hygiene services (WASH)
- ☑ Availability and/or increased cost of certified sustainable material
- ☑ Rise in risk-based pricing of insurance policies (beyond demand elasticity)

Reputation

- ☑ Impact on human health
- ☑ Stigmatization of sector
- ☑ Lending that could create or contribute to systemic risk for the economy
- ☑ Investing that could create or contribute to systemic risk for the economy
- ☑ Stakeholder conflicts concerning water resources at a basin/catchment level
- ☑ Exclusion of vulnerable and marginalized stakeholders (e.g., informal workers)
- ☑ Increased partner and stakeholder concern and partner and stakeholder negative feedback
- ☑ Insurance underwriting that could create or contribute to systemic risk for the economy
- ☑ Negative press coverage related to support of projects or activities with negative impacts on the environment (e.g. GHG emissions, deforestation & conversion, water stress)

Technology

- ☑ Transition to reusable products
- ☑ Transition to recyclable plastic products
- ☑ Transition to increasing recycled content
- ☑ Transition to increasing renewable content
- ☑ Unsuccessful investment in new technologies
- ☑ Other technology, please specify
- ☑ Dependency on water-intensive energy sources
- ☑ Data access/availability or monitoring systems
- ☑ Transition to lower emissions technology and products
- ☑ Inability to increase yield of existing production areas
- ☑ Transition to water intensive, low carbon energy sources

Liability

- Exposure to litigation
- Moratoria and voluntary agreement
- Non-compliance with regulations
- Regulation and supervision of environmental risk in the financial sector

(2.2.6.12) Partners and stakeholders considered

Select all that apply

- NGOs
- Customers
- Employees
- Investors
- Suppliers
- Other, please specify :**Other stakeholders concerned, depending on the risk**
- Regulators
- Local communities
- Indigenous peoples
- Other water users at the basin/catchment level
- Other commodity users/producers at a local level

(2.2.6.13) Further details of process

Amundi has a Global Responsible Investment Policy that considers financial and extra-financial criteria in the investment process. We believe that this approach consolidates value creation over the long term: it allows issuers to better manage regulatory and reputational risks and contributes to improving their operational efficiency. This approach aims to protect Amundi's portfolios from ESG risks and to design strategies harnessing ESG opportunities. ESG analysis is integrated into Amundi's portfolio management systems and is available in real time as part of managers' toolset. Since 2020, Amundi has been working to diversify the indicators used to integrate climate-related risks and opportunities. These include portfolio temperature scores and Paris Agreement alignment indicators, as well as green- and brown-share indicators. Amundi has developed its own ESG rating methodologies to measure issuers' non-financial performance. Since 2021, all actively managed open-ended funds have included an ESG rating target higher than that of their corresponding investment universe where technically feasible. As part of its ESG Ambitions 2025 plan, Amundi has announced its intent to evaluate the transition efforts of issuers in relation to a net zero scenario, taking into account both efforts to decarbonize their businesses and the development of their green activities. By 2025, all portfolios to which the methodology applies will have the stated goal of achieving a better environmental transition profile than their investment universe. Amundi strives to identify both short and long term physical risks that have material impact on investment portfolios, but the information available is limited and often lacks standardization across sectors and regions. Amundi's approach to physical climate risk assessment is applied to dedicated climate strategies. Amundi's takes a threefold approach for identifying and managing climate, market and transition risks: • Calculate carbon risk: the degree of exposure to risk should be assessed before taking action to reduce it; • Assess: scoring in terms of energy transition to reflect a company's exposure to energy transition risk and how it is anticipated and managed by management; • Anticipate: estimating the impact of non-convergence risk (vs. +2°C objective) on the performance of a portfolio of securities. Biodiversity-related criteria are included in our ESG research, analysis and ratings and in our engagement policy.

Investing (Asset owner)

(2.2.6.1) Environmental issue

Select all that apply

- Climate change
- Biodiversity

(2.2.6.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this portfolio

Select all that apply

- Dependencies
- Impacts
- Risks
- Opportunities

(2.2.6.3) % of portfolio covered by the assessment process in relation to total portfolio value

90

(2.2.6.4) Type of assessment

Select from:

- Qualitative and quantitative

(2.2.6.5) Industry sectors covered by the assessment

Select all that apply

- | | |
|---|---|
| <input checked="" type="checkbox"/> Retail | <input checked="" type="checkbox"/> Fossil Fuels |
| <input checked="" type="checkbox"/> Apparel | <input checked="" type="checkbox"/> Manufacturing |
| <input checked="" type="checkbox"/> Services | <input checked="" type="checkbox"/> Infrastructure |
| <input checked="" type="checkbox"/> Materials | <input checked="" type="checkbox"/> Power generation |
| <input checked="" type="checkbox"/> Hospitality | <input checked="" type="checkbox"/> Transportation services |

- Food, beverage & agriculture
- Biotech, health care & pharma

(2.2.6.6) Frequency of assessment

Select from:

- More than once a year

(2.2.6.7) Time horizons covered

Select all that apply

- Short-term
- Medium-term
- Long-term

(2.2.6.8) Integration of risk management process

Select from:

- Integrated into multi-disciplinary organization-wide risk assessment process

(2.2.6.9) Location-specificity used

Select all that apply

- Not location specific

(2.2.6.10) Tools and methods used

Select all that apply

- Internal tools/methods
- Risk models
- Scenario analysis

(2.2.6.11) Risk type and criteria considered

Acute physical

- Drought
- Landslide
- Wildfires
- Heat waves
- Subsidence
- Storm (including blizzards, dust, and sandstorms)

Chronic physical

- Soil erosion
- Coastal erosion
- Soil degradation
- Change in land-use
- Changing wind patterns

Liability

- Exposure to litigation
- Non-compliance with regulations
- Regulation and supervision of environmental risk in the financial sector

- Cold wave/frost
- Pollution incident
- Cyclones, hurricanes, typhoons
- Heavy precipitation (rain, hail, snow/ice)
- Flood (coastal, fluvial, pluvial, ground water)

- Temperature variability
- Increased severity of extreme weather events
- Changing temperature (air, freshwater, marine water)
- Changing precipitation patterns and types (rain, hail, snow/ice)

(2.2.6.12) Partners and stakeholders considered

Select all that apply

- Investors
- NGOs
- Regulators
- Other, please specify :PRI and NZAOA

(2.2.6.13) Further details of process

In order to control and monitor CAA Group environmental risks, an environmental risk management framework has been put in place, complementing the company's overall risk management framework. It consists mainly of: A dedicated environmental risk mapping to identify, report on the level of exposure and the relevant time

horizon of the main environmental risks. A system for identifying major risks, of which environmental risks are an integral part. A risk is considered to be a major risk when its occurrence causes a significant deviation from the objectives of solvency, profit or loss or liquidity on the Group or one of its entities. This may be an impact already observed in the past or a future risk. CAA identifies its major risks based on quantitative elements (in particular the exposure amounts of the modular Solvency Capital Requirement SCRs, the alert thresholds of the risk indicators, the results of the stress tests carried out, the results of controls) and qualitative elements (in particular the analysis of the environment, portfolio reviews, incidents that have occurred, audit recommendations). Analyses and assessments carried out as part of the Own Risk and Solvency Assessment (ORSA) process, the main objective of which is to identify, measure and manage the elements and risks likely to change the company's financial situation and the deployment of its medium-term plan. The CAA Group has also set itself the objective of strengthening the integration and assessment of climate risks with, in particular, the implementation of a Group-level climate scenario, in line with the opinion of the EIOPA with the integration of climate risks in the ORSA process. Monitoring and analysis of the main climate-related indicators, including the production, on a quarterly basis, of a dashboard of climate risks. It is structured around three components: physical risk, transition risk and monitoring of climate-related commitments. The introduction of a system of permanent controls on environmental risks. For example, a check is carried out on the indicator of contribution to the production capacity of renewable energy investments or carbon footprint to secure their production. Additional measures are being taken to strengthen climate risk management: Participation in initiatives and cooperation with regulators and professional representative bodies (ACPR, France Assuriers) with in particular participation in working groups and surveys / questionnaires

Insurance underwriting (Insurance company)

(2.2.6.1) Environmental issue

Select all that apply

- Climate change

(2.2.6.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this portfolio

Select all that apply

- Impacts
- Risks
- Opportunities

(2.2.6.3) % of portfolio covered by the assessment process in relation to total portfolio value

100

(2.2.6.4) Type of assessment

Select from:

- Qualitative and quantitative

(2.2.6.5) Industry sectors covered by the assessment

Select all that apply

- Retail
- Apparel
- Services
- Materials
- Hospitality
- Manufacturing
- Food, beverage & agriculture
- Biotech, health care & pharma

(2.2.6.6) Frequency of assessment

Select from:

- Annually

(2.2.6.7) Time horizons covered

Select all that apply

- Short-term
- Medium-term

(2.2.6.8) Integration of risk management process

Select from:

- A specific environmental risk assessment process

(2.2.6.9) Location-specificity used

Select all that apply

- Site-specific
- Local

(2.2.6.10) Tools and methods used

Select all that apply

- Internal tools/methods
- Risk models
- Stress tests

(2.2.6.11) Risk type and criteria considered

Acute physical

- Cold wave/frost
- Drought
- Flood (coastal, fluvial, pluvial, ground water)
- Heavy precipitation (rain, hail, snow/ice)
- Subsidence

Chronic physical

- Coastal erosion
- Increased severity of extreme weather events

(2.2.6.12) Partners and stakeholders considered

Select all that apply

- Customers
- NGOs
- Regulators
- Suppliers
- Other, please specify :Coalitions: Principles for Sustainable Insurance, FIT - Forum for Insurance Transition to Net Zero ex- NZIA. Partners in damage management.

(2.2.6.13) Further details of process

Crédit Agricole Assurances handles climate issues through various ways: - Impacts. Assessment of greenhouse gas emissions from insurance activities: we are currently working on the implementation of methodologies to compute greenhouse gas emissions from damage management. We have published a white book

“measuring CO2 emissions from car damage management” with our partners (Institut Louis Bachelier, Europ Assistance and BCA Expertise). This type of exercise enables us to identify greenhouse gas reduction levers at our hand so as to define action plans and contribute to attenuation objectives; - Risks. Assessment and management of climate-related risks are fully part of our insurer business. We take these risks into account in our insurance contracts pricing and use reinsurance services to reduce the biggest risks. - Opportunities. Climate change and transition toward a decarbonized economy imply opportunities. For instance, sustainable management of damages may be a cost reduction opportunity. In the same vein, climate change leads to greater needs for insurance which we meet through our products - for example harvest insurance, forest insurance. Our approach will be further structured through CSRD reporting.

Investing (Asset owner)

(2.2.6.1) Environmental issue

Select all that apply

- Climate change
- Biodiversity

(2.2.6.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this portfolio

Select all that apply

- Dependencies
- Impacts
- Risks
- Opportunities

(2.2.6.3) % of portfolio covered by the assessment process in relation to total portfolio value

100

(2.2.6.4) Type of assessment

Select from:

- Qualitative and quantitative

(2.2.6.5) Industry sectors covered by the assessment

Select all that apply

- Retail
- Apparel
- Services
- Materials
- Hospitality
- Food, beverage & agriculture
- Biotech, health care & pharma

- Fossil Fuels
- Manufacturing
- Infrastructure
- Power generation
- Transportation services

(2.2.6.6) Frequency of assessment

Select from:

- Annually

(2.2.6.7) Time horizons covered

Select all that apply

- Short-term
- Medium-term
- Long-term

(2.2.6.8) Integration of risk management process

Select from:

- Integrated into multi-disciplinary organization-wide risk assessment process

(2.2.6.9) Location-specificity used

Select all that apply

- Not location specific

(2.2.6.10) Tools and methods used

Select all that apply

- ENCORE
- Internal tools/methods
- Risk models
- Other, please specify :Iceberg Data Lab

(2.2.6.11) Risk type and criteria considered

Acute physical

- Drought
- Wildfires
- Heat waves
- Cold wave/frost
- Pollution incident
- Heavy precipitation (rain, hail, snow/ice)
- Flood (coastal, fluvial, pluvial, ground water)
- Storm (including blizzards, dust, and sandstorms)

Chronic physical

- Change in land-use
- Changing precipitation patterns and types (rain, hail, snow/ice)
- Changing temperature (air, freshwater, marine water)
- Changing wind patterns

(2.2.6.12) Partners and stakeholders considered

Select all that apply

- Investors
- NGOs
- Regulators
- Other, please specify :PRI and NZAOA

(2.2.6.13) Further details of process

In order to control and monitor environmental risks, an environmental risk management framework has been put in place, complementing the company's overall risk management framework: a dedicated environmental risk map to identify and report on the level of exposure and the time horizon concerned by the main

environmental risks and a system for identifying major risks, of which environmental risks are an integral part. A risk is considered a major risk when its occurrence leads to a significant deviation from the solvency, earnings or liquidity objectives of CAA or one of its entities. It may be an impact already observed in the past, or a future risk. CAA identifies its major risks on the basis of quantitative data (in particular, modular SCR (Solvency Capital Requirement) exposure amounts, risk indicator alert thresholds, results of stress tests carried out, results of controls) and qualitative data (in particular, environmental analysis, portfolio reviews, incidents that have occurred, audit recommendations). Analyses and assessments are carried out as part of the ORSA (Own Risk and Solvency Assessment) process, a steering process whose main aim is to identify, measure and manage the factors and risks likely to affect the company's financial situation and the deployment of its medium-term plan. CAA has strengthened the integration and assessment of climate risks, in particular with the introduction of a consolidated climate scenario and the integration of climate risks into the ORSA process. After assessing in 2023 scenarios combining physical risk and transition risk by participating in the climatic stress-testing exercise proposed by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), CAA included in 2024 a climate scenario in its ORSA scenarios. Companies with local exposure to climate risks also assess their impact through specific scenarios, which they submit to their governance in accordance with CAA ORSA process. - Monitoring and analysis of the main climate-related indicators, with quarterly production of a climate risk scorecard. It is structured around three sections: physical risk, transition risk and monitoring of climate-related commitments. By way of illustration, an analysis of quarterly variations in the carbon footprint, identifying the factors driving change, and a follow-up of investments in renewable energies are included in this monitoring. - The implementation of a permanent control system for environmental risks.

[Add row]

(2.2.7) Are the interconnections between environmental dependencies, impacts, risks and/or opportunities assessed?

(2.2.7.1) Interconnections between environmental dependencies, impacts, risks and/or opportunities assessed

Select from:

Yes

(2.2.7.2) Description of how interconnections are assessed

At Amundi, we believe that biodiversity should be approached as a holistic issue. This is why we have been addressing these issues for many years through the following different approaches: – Inclusion of biodiversity-related criteria in ESG analysis and ratings – ESG research – Engagement – Participation in industry initiatives – Implementation of a Biodiversity and Ecosystem Services thematic policy within Amundi Global Responsible Investment policy. The latter was implemented in 2023 and testifies to the commitment of Amundi's continuous efforts to better integrate biodiversity-related issues into internal ESG analysis and across investment processes. Based on the main drivers of biodiversity loss, the policy focuses on companies particularly exposed to biodiversity harming activities that are either lacking sufficient processes or disclosure. It is applicable to issuers with activities of potential critical impact on water, on controversial land or sea use change (forest and deforestation, deep sea mining, other controversial land or sea use changes) as well as exposure to controversial pollution (single use plastic, pesticides and other hazardous chemicals). All companies identified are engaged with to trigger improvements. Unlike the work related to climate trajectories and the methods adopted by economic stakeholders, the development of a method allowing the majority of financial sector actors to measure the materiality of impacts, risks, and opportunities related to Nature faces the necessity of defining scientific and operational principles and assumptions. In the absence of a sufficiently robust sectoral method, and despite Amundi's international involvement that promotes exchanges with its peers, it is currently very difficult to accurately and comprehensively determine, at an aggregated level, which aspects of the activities of invested companies – and by what means – should be taken into account in the

assessment of materiality and, consequently, in Amundi's sustainability statement (CSRD). However, Amundi is conducting extensive work on the theme of Biodiversity to contribute to reflections on the issues and methods, disclosed in order to promote transparency: – Taking Biodiversity into account in its ESG analysis and integrating the criterion "Biodiversity & Pollution" into the construction of the ESG rating of issuers. Amundi also remains particularly attentive to controversies related to Biodiversity; – Engagement of issuers in favour of the preservation of Natural Capital (protection of ecosystems and combating Biodiversity loss); – Continuing its commitment to initiatives on Biodiversity, notably by joining the "Finance for Biodiversity Pledge" to collaborate and assess its impacts. As the consideration of interdependencies is not currently a regulatory requirement, assessment is not systematic but with CSRD reporting in 2025 this will become the case.
 [Fixed row]

(2.2.8) Does your organization consider environmental information about your clients/investees as part of your due diligence and/or environmental dependencies, impacts, risks and/or opportunities assessment process?

	We consider environmental information
Banking (Bank)	Select from: <input checked="" type="checkbox"/> Yes
Investing (Asset manager)	Select from: <input checked="" type="checkbox"/> Yes
Investing (Asset owner)	Select from: <input checked="" type="checkbox"/> Yes
Insurance underwriting (Insurance company)	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(2.2.9) Indicate the environmental information your organization considers about clients/investees as part of your due diligence and/or environmental dependencies, impacts, risks and/or opportunities assessment process, and how this influences decision-making.

Banking (Bank)

(2.2.9.1) Environmental issues covered

Select all that apply

- Climate change
- Forests

(2.2.9.2) Type of environmental information considered

Select all that apply

- Emissions data
- TCFD disclosures
- TNFD disclosures
- Energy usage data
- Commodity volumes
- Science-Based Net-Zero Targets
- Scope and content of forests policy
- Engagement with their value chain on environmental issues
- Commitment to eliminate deforestation and conversion of other natural ecosystems
- Proportion of commodity volumes in compliance with no deforestation and conversion
- Origin of commodities
- Climate transition plans
- Emissions reduction targets
- Traceability of commodities
- Certification of commodities
- Other, please specify :**Energy Performance Certificate**

(2.2.9.3) Process through which information is obtained

Select all that apply

- Directly from the client/investee
- Data provider
- Public data sources

(2.2.9.4) Industry sectors covered by due diligence and/or risk assessment process

Select all that apply

- Retail
- Apparel
- Fossil Fuels
- Manufacturing

- Services
- Materials
- Hospitality
- Transportation services
- Food, beverage & agriculture
- Biotech, health care & pharma

- Infrastructure
- Power generation
- International bodies

(2.2.9.5) % of portfolio covered by the process in relation to total portfolio value

100

(2.2.9.6) Total portfolio value covered by the process

847900000000

Investing (Asset manager)

(2.2.9.1) Environmental issues covered

Select all that apply

- Climate change
- Forests

(2.2.9.2) Type of environmental information considered

Select all that apply

- | | |
|---|---|
| <input checked="" type="checkbox"/> CDP scores | <input checked="" type="checkbox"/> Origin of commodities |
| <input checked="" type="checkbox"/> Emissions data | <input checked="" type="checkbox"/> Climate transition plans |
| <input checked="" type="checkbox"/> TCFD disclosures | <input checked="" type="checkbox"/> CDP questionnaire response |
| <input checked="" type="checkbox"/> TNFD disclosures | <input checked="" type="checkbox"/> Emissions reduction targets |
| <input checked="" type="checkbox"/> Energy usage data | <input checked="" type="checkbox"/> Traceability of commodities |
| <input checked="" type="checkbox"/> Certification of commodities conversion | <input checked="" type="checkbox"/> Proportion of commodity volumes in compliance with no deforestation and |

Science-Based Net-Zero Targets

Other, please specify :Energy transition rating

Scope and content of forests policy

Engagement with their value chain on environmental issues

Commitment to eliminate deforestation and conversion of other natural ecosystems

(2.2.9.3) Process through which information is obtained

Select all that apply

Directly from the client/investee

Data provider

Public data sources

(2.2.9.4) Industry sectors covered by due diligence and/or risk assessment process

Select all that apply

Retail

Apparel

Services

Materials

Hospitality

Transportation services

Food, beverage & agriculture

Biotech, health care & pharma

Fossil Fuels

Manufacturing

Infrastructure

Power generation

International bodies

(2.2.9.5) % of portfolio covered by the process in relation to total portfolio value

100

(2.2.9.6) Total portfolio value covered by the process

2240000000000

Investing (Asset owner)

(2.2.9.1) Environmental issues covered

Select all that apply

- Climate change
- Forests

(2.2.9.2) Type of environmental information considered

Select all that apply

- CDP scores
- Emissions data
- TCFD disclosures
- TNFD disclosures
- Energy usage data ecosystems
- Proportion of commodity volumes in compliance with no deforestation and conversion
- Climate transition plans
- Emissions reduction targets
- Science-Based Net-Zero Targets
- Engagement with their value chain on environmental issues
- Commitment to eliminate deforestation and conversion of other natural

(2.2.9.3) Process through which information is obtained

Select all that apply

- Directly from the client/investee
- From an intermediary or business partner
- Data provider
- Public data sources

(2.2.9.4) Industry sectors covered by due diligence and/or risk assessment process

Select all that apply

- Retail
- Apparel
- Services
- Materials
- Fossil Fuels
- Manufacturing
- Infrastructure
- Power generation

- Hospitality
- Transportation services
- Food, beverage & agriculture
- Biotech, health care & pharma

- International bodies

(2.2.9.5) % of portfolio covered by the process in relation to total portfolio value

90

(2.2.9.6) Total portfolio value covered by the process

269100000000

Insurance underwriting (Insurance company)

(2.2.9.1) Environmental issues covered

Select all that apply

- Climate change

(2.2.9.2) Type of environmental information considered

Select all that apply

- Other, please specify :We look at the sector of activity. Fossil fuels (upstream and midstream) are excluded from our underwriting. Retail customers are not included in the calculation only corporates/industrials.

(2.2.9.3) Process through which information is obtained

Select all that apply

- Directly from the client/investee

(2.2.9.4) Industry sectors covered by due diligence and/or risk assessment process

Select all that apply

- Fossil Fuels
- Infrastructure
- Transportation services

(2.2.9.5) % of portfolio covered by the process in relation to total portfolio value

11

(2.2.9.6) Total portfolio value covered by the process

38203000000
[Add row]

(2.4) How does your organization define substantive effects on your organization?

Risks

(2.4.1) Type of definition

Select all that apply

- Qualitative
- Quantitative

(2.4.2) Indicator used to define substantive effect

Select from:

- Revenue

(2.4.3) Change to indicator

Select from:

- Absolute decrease

(2.4.5) Absolute increase/ decrease figure

500000000

(2.4.6) Metrics considered in definition

Select all that apply

- Frequency of effect occurring
- Time horizon over which the effect occurs
- Likelihood of effect occurring

(2.4.7) Application of definition

A substantive financial or strategic impact is an impact that has a considerable or relatively significant effect on our organization at the corporate level. This could include operational, financial or strategic effects that undermine the entire business or part of the business. To define a substantial financial or strategic impact, we put in place 4 criteria: 1. the number of activities affected: Crédit Agricole possesses three main activities (financing, investments, insurance). If two out of three activities are affected, we consider there is a potential substantive impact. 2. The size of the impact on those activities. If the activity loses 500M€ (or more), we consider there is a potential substantive impact. 3. the dependency of the organization on that activity: each one of the three main activities represent a significant part of our net banking income (at least 15%) 4. the potential for a shareholder or customer concern: if we receive 1,000 complaints from shareholders or customers in one month about one topic, we consider there is potential substantive impact. 5. the combination of the 4 criteria allows us to identify a substantive financial or strategic impact.

Opportunities

(2.4.1) Type of definition

Select all that apply

- Qualitative
- Quantitative

(2.4.2) Indicator used to define substantive effect

Select from:

- Revenue

(2.4.3) Change to indicator

Select from:

- % increase

(2.4.4) % change to indicator

Select from:

- 11-20

(2.4.6) Metrics considered in definition

Select all that apply

- Frequency of effect occurring
- Time horizon over which the effect occurs
- Likelihood of effect occurring

(2.4.7) Application of definition

A substantive financial or strategic impact is an impact that has a considerable or relatively significant effect on our organization at the corporate level. This could include operational, financial or strategic effects that undermine the entire business or part of the business. To define a substantial financial or strategic impact, we put in place 4 criteria: 1. the number of activities affected: Crédit Agricole possesses three main activities (financing, investments, insurance). If two out of three activities are affected, we consider there is a potential substantive impact. 2. The size of the impact on those activities. If the activity loses 500M€ (or more), we consider there is a potential substantive impact. 3. the dependency of the organization on that activity: each one of the three main activities represent a significant part of our net banking income (at least 15%) 4. the potential for a shareholder or customer concern: if we receive 1,000 complaints from shareholders or customers in one month about one topic, we consider there is potential substantive impact. 5. the combination of the 4 criteria allows us to identify a substantive financial or strategic impact.

[Add row]

C3. Disclosure of risks and opportunities

(3.1) Have you identified any environmental risks which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future?

Climate change

(3.1.1) Environmental risks identified

Select from:

Yes, both within our direct operations or upstream value chain, and within our portfolio

Forests

(3.1.1) Environmental risks identified

Select from:

No

(3.1.2) Primary reason why your organization does not consider itself to have environmental risks in your direct operations and/or upstream/downstream value chain

Select from:

Environmental risks exist, but none with the potential to have a substantive effect on our organization

(3.1.3) Please explain

Exposure to companies with significant deforestation related risks is minimal.

Plastics

(3.1.1) Environmental risks identified

Select from:

No

(3.1.2) Primary reason why your organization does not consider itself to have environmental risks in your direct operations and/or upstream/downstream value chain

Select from:

Not an immediate strategic priority

(3.1.3) Please explain

Not sufficiently material

[Fixed row]

(3.1.1) Provide details of the environmental risks identified which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future.

Climate change

(3.1.1.1) Risk identifier

Select from:

Risk1

(3.1.1.3) Risk types and primary environmental risk driver

Market

Uncertainty in market signals

(3.1.1.4) Value chain stage where the risk occurs

Select from:

- Banking (Bank) portfolio

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

- Market risk

(3.1.1.6) Country/area where the risk occurs

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> Chile | <input checked="" type="checkbox"/> Japan |
| <input checked="" type="checkbox"/> China | <input checked="" type="checkbox"/> Qatar |
| <input checked="" type="checkbox"/> Egypt | <input checked="" type="checkbox"/> Spain |
| <input checked="" type="checkbox"/> India | <input checked="" type="checkbox"/> Brazil |
| <input checked="" type="checkbox"/> Italy | <input checked="" type="checkbox"/> Canada |
| <input checked="" type="checkbox"/> France | <input checked="" type="checkbox"/> Poland |
| <input checked="" type="checkbox"/> Greece | <input checked="" type="checkbox"/> Serbia |
| <input checked="" type="checkbox"/> Guyana | <input checked="" type="checkbox"/> Sweden |
| <input checked="" type="checkbox"/> Mexico | <input checked="" type="checkbox"/> Austria |
| <input checked="" type="checkbox"/> Norway | <input checked="" type="checkbox"/> Belgium |
| <input checked="" type="checkbox"/> Czechia | <input checked="" type="checkbox"/> Ireland |
| <input checked="" type="checkbox"/> Denmark | <input checked="" type="checkbox"/> Mayotte |
| <input checked="" type="checkbox"/> Finland | <input checked="" type="checkbox"/> Réunion |
| <input checked="" type="checkbox"/> Germany | <input checked="" type="checkbox"/> Bulgaria |
| <input checked="" type="checkbox"/> Hungary | <input checked="" type="checkbox"/> Malaysia |
| <input checked="" type="checkbox"/> Portugal | <input checked="" type="checkbox"/> Singapore |
| <input checked="" type="checkbox"/> Slovakia | <input checked="" type="checkbox"/> Guadeloupe |
| <input checked="" type="checkbox"/> Australia | <input checked="" type="checkbox"/> Luxembourg |
| <input checked="" type="checkbox"/> Indonesia | <input checked="" type="checkbox"/> Martinique |
| <input checked="" type="checkbox"/> Mauritius | <input checked="" type="checkbox"/> Netherlands |
| <input checked="" type="checkbox"/> Switzerland | <input checked="" type="checkbox"/> Russian Federation |

- Saudi Arabia
- French Guiana
- Taiwan, China
- French Polynesia

- French Southern Territories

(3.1.1.9) Organization-specific description of risk

When Crédit Agricole CIB lends to businesses that carry out activities that produce significant quantities of greenhouse gases, Crédit Agricole CIB is exposed to the risk that more stringent regulations or limitations on the borrower's activities could have a material adverse impact on its credit quality, causing Crédit Agricole CIB to suffer losses on its loan portfolio (energy transition risk). Such consequences can also arise from technological changes which speed up the transition to a low carbon economy, or from evolutions in end-customer preferences (increase in the leverage ratios to finance transition).

(3.1.1.10) % of portfolio value vulnerable to this risk

Select from:

- 1-10%

(3.1.1.11) Primary financial effect of the risk

Select from:

- Closure of operations

(3.1.1.12) Time horizon over which the risk is anticipated to have a substantive effect on the organization

Select all that apply

- Long-term

(3.1.1.13) Likelihood of the risk having an effect within the anticipated time horizon

Select from:

- More likely than not

(3.1.1.14) Magnitude

Select from:

Medium-high

(3.1.1.16) Anticipated effect of the risk on the financial position, financial performance and cash flows of the organization in the selected future time horizons

When Crédit Agricole CIB lends to businesses that carry out activities that produce significant quantities of greenhouse gases, Crédit Agricole CIB is exposed to the risk that more stringent regulations or limitations on the borrower's activities could have a material adverse impact on its credit quality, causing Crédit Agricole CIB to suffer losses on its loan portfolio (energy transition risk). Such consequences can also arise from technological changes which speed up the transition to a low carbon economy, or from evolutions in end-customer preferences (increase in the leverage ratios to finance transition). Crédit Agricole committed: • to withdraw from coal by 2030 (EU and OECD countries) and 2040 (rest of the world). Declining since 2020, this exposure stood at 410 million EUR at the end of 2024 vs. 536 million EUR at the end of 2023; • to reduce its exposure to oil extraction by -25% between 2020 and 2025. This exposure stood at 3.2 billion USD at the end of 2024 vs. 4.7 billion USD at the end of 2023; Crédit Agricole CIB committed to increase exposure to low carbon energies by 80% by 2025 - this target has already been exceeded at the end of 2024 with 17.2 billion EUR at the end of 2024 vs. 13.8 billion EUR at the end of 2023.

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

Yes

(3.1.1.23) Anticipated financial effect figure in the long-term – minimum (currency)

0

(3.1.1.24) Anticipated financial effect figure in the long-term – maximum (currency)

3600000000000

(3.1.1.25) Explanation of financial effect figure

The financial impact of EUR 3.6bn represents the loss of revenues from reducing exposure to the most carbon intensive sectors. At end-2024, Crédit Agricole CIB's exposure to coal and oil extraction is respectively 410 million EUR and 3.2 billion USD (2.7 bn EUR at average 2024 EUR/USD exchange rate of 1.08), against respectively 623 million EUR and 7.2 billion USD at end-2020 (6.1bn EUR at average 2020 exchange rate of 1.13), corresponding to a decrease in the exposure of – 213 million EUR (-35%) and -4 billion USD (3.4 bn euros) (-55 %). This decrease in exposure of EUR 3.6bn to coal and oil extraction whilst positive for reducing exposure to carbon emissive activities also represents a loss in revenues. These figures represent our best estimate of the maximum financial impact of reducing our exposure to fossil fuels and investing in low carbon energy. Please note that exposure to thermal coal is calculated in EAD (Exposure At Default), based on direct financing dedicated to coal and non-dedicated financing, relative to the share of thermal coal in each client's revenue. In the absence of revenue data for the thermal coal business only, revenue from the coal business as a whole (thermal and metallurgical) is used. This calculation is made using client data and data purchased

from external data providers, using the latest available data as a priority (the most recent data). Clients whose share of thermal coal represents strictly less than 1% of their revenue are not included in the calculation of Credit Agricole CIB's coal exposure. On the other hand, this allows to capitalize the Banks' efforts into other types of exposure that would therefore reduce this negative financial impact. However, this is difficult to quantify.

(3.1.1.26) Primary response to risk

Policies and plans

- Amend the Business Continuity Plan

(3.1.1.27) Cost of response to risk

3013000000

(3.1.1.28) Explanation of cost calculation

Cost of response to risk is equivalent to the loss in revenues in 2024 resulting from reducing exposure to coal and oil. It represents the difference between the value of the bank's lending to coal and oil in 2024 versus 2023 - a decrease in exposure of - 87 million EUR (-13%) and -2.5 billion USD (2.26 bn euros at average EUR/USD 2023 rate) respectively.

(3.1.1.29) Description of response

In order to respond to this risk Crédit Agricole committed: • to withdraw from coal by 2030 (EU and OECD countries) and 2040 (rest of the world). Declining since 2020, this exposure stood at 410 million EUR at the end of 2024 vs. 536 million EUR at the end of 2023; • to reduce its exposure to oil extraction by -25% between 2020 and 2025. This exposure stood at 3.2 billion USD at the end of 2024 vs. 4.7 billion USD at the end of 2023; Crédit Agricole CIB committed to increase exposure to low carbon energies (+80% by 2025): 17.2 billion EUR at the end of 2024 vs. 13.8 billion EUR at the end of 2023.

Climate change

(3.1.1.1) Risk identifier

Select from:

- Risk2

(3.1.1.3) Risk types and primary environmental risk driver

Liability

- Regulation and supervision of environmental risk in the financial sector

(3.1.1.4) Value chain stage where the risk occurs

Select from:

- Investing (Asset manager) portfolio

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

- Policy and legal risk

(3.1.1.6) Country/area where the risk occurs

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> Peru | <input checked="" type="checkbox"/> Italy |
| <input checked="" type="checkbox"/> Chile | <input checked="" type="checkbox"/> Japan |
| <input checked="" type="checkbox"/> China | <input checked="" type="checkbox"/> Spain |
| <input checked="" type="checkbox"/> Egypt | <input checked="" type="checkbox"/> Brazil |
| <input checked="" type="checkbox"/> India | <input checked="" type="checkbox"/> Canada |
| <input checked="" type="checkbox"/> France | <input checked="" type="checkbox"/> Poland |
| <input checked="" type="checkbox"/> Greece | <input checked="" type="checkbox"/> Serbia |
| <input checked="" type="checkbox"/> Guyana | <input checked="" type="checkbox"/> Sweden |
| <input checked="" type="checkbox"/> Mexico | <input checked="" type="checkbox"/> Austria |
| <input checked="" type="checkbox"/> Norway | <input checked="" type="checkbox"/> Belgium |
| <input checked="" type="checkbox"/> Czechia | <input checked="" type="checkbox"/> Ireland |
| <input checked="" type="checkbox"/> Denmark | <input checked="" type="checkbox"/> Réunion |
| <input checked="" type="checkbox"/> Finland | <input checked="" type="checkbox"/> Bulgaria |
| <input checked="" type="checkbox"/> Germany | <input checked="" type="checkbox"/> Malaysia |
| <input checked="" type="checkbox"/> Hungary | <input checked="" type="checkbox"/> Portugal |

- Slovakia
- Australia
- Indonesia
- Mauritius
- Singapore
- French Guiana
- Taiwan, China
- French Polynesia
- Russian Federation
- United States of America

- Guadeloupe
- Luxembourg
- Martinique
- Netherlands
- Saudi Arabia
- French Southern Territories

(3.1.1.9) Organization-specific description of risk

Coal combustion is the single largest contributor to human-induced climate change. Phasing out coal is paramount to achieve the decarbonisation of our economies. Amundi is committed to phase out thermal coal from its investments by 2030 in OECD countries and in 2040 in non-OECD countries. In 2016, Amundi implemented a dedicated sector policy on thermal coal, triggering the exclusion of certain companies and issuers. Each year since then, Amundi has progressively reinforced the rules and thresholds of its thermal coal sector policy to remain in line with our 2030/2040 phase out timeline. This exclusion policy is conducted in conjunction with engagement actions, whereby Amundi seeks to exercise its role as an investor to influence issuers to phase-out thermal coal. For companies excluded from Amundi's active investment universe under our responsible investment policy, and for those whose thermal coal policies Amundi deems insufficient, Amundi's policy is to vote against the discharge of the Board or Management or the re-election of the Chairman and certain Directors. The proportion of Amundi's portfolios exposed to thermal coal in 2024 is just 0,04% down from 0.06% in 2023. Details about the 2024 engagement campaign on thermal coal and its outcome can be found in Amundi's Engagement Report.

(3.1.1.10) % of portfolio value vulnerable to this risk

Select from:

- Less than 1%

(3.1.1.11) Primary financial effect of the risk

Select from:

- Decreased asset value or asset useful life leading to write-offs, asset impairment or early retirement of existing assets

(3.1.1.12) Time horizon over which the risk is anticipated to have a substantive effect on the organization

Select all that apply

- Short-term
- Medium-term
- Long-term

(3.1.1.13) Likelihood of the risk having an effect within the anticipated time horizon

Select from:

- Likely

(3.1.1.14) Magnitude

Select from:

- Medium-low

(3.1.1.16) Anticipated effect of the risk on the financial position, financial performance and cash flows of the organization in the selected future time horizons

The proportion of Amundi's portfolios exposed to thermal coal in 2024 is 0.04%. Thus the effect of the risk on the financial position, financial performance and cashflows of the organization is limited. The impact is primarily reputational, legal or regulatory if the deadline for Amundi to phase out thermal coal from its investments by 2030 for OECD and 2040 for non OECD countries is not respected.

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

- No

(3.1.1.26) Primary response to risk

Engagement

- Other engagement, please specify :Engage with issuers/investees

(3.1.1.27) Cost of response to risk

(3.1.1.28) Explanation of cost calculation

Amundi's ESG Research, Engagement and Voting team is a team of 39 dedicated specialists spread across Paris, London, Beijing, Singapore, and Tokyo. Divided into two groups, the team consists of 29 dedicated ESG analysts and 8 voting and governance specialists. Both teams contribute actively to the engagement effort. The team sits within the Responsible Investment division at Amundi and is an independent business line from the investment management or financial analysis teams. This ensures the quality and independence of members' ESG analysis, but does not prevent them from working in close collaboration with portfolio management teams. We have estimated the cost of this engagement strategy on the number of full time employees contributing actively to the engagement strategy multiplied by the average annual fixed salary at Amundi of 90K. 37 FTEs (29 ESG analysts plus 8 voting and governance specialists) multiplied by 90K equals equals EUR 3 330 000.

(3.1.1.29) Description of response

In 2016, Amundi implemented a dedicated sector policy on thermal coal, triggering the exclusion of certain companies and issuers. Each year since then, Amundi has progressively reinforced the rules and thresholds of its thermal coal sector policy to remain in line with our 2030/2040 phase out timeline. This exclusion policy is conducted in conjunction with engagement actions, whereby Amundi seeks to exercise its role as an investor to influence issuers to phase-out thermal coal. For companies excluded from Amundi's active investment universe under our responsible investment policy, and for those whose thermal coal policies Amundi deems insufficient, Amundi's policy is to vote against the discharge of the Board or Management or the re-election of the Chairman and certain Directors. The proportion of Amundi's portfolios exposed to thermal coal in 2024 is 0.04%. In 2024, we communicated our coal policy expectations to all investee companies (as of December 31, 2022) flagged internally for thermal coal-based revenue, as well as any issuers previously engaged for the subject where coal was still relevant, that were not aligned with Amundi's Coal Phase out timeframes. By the end of 2024, 226 unique issuers were engaged on the subject of exiting thermal coal. We shared with them Amundi's Thermal Coal Policy and asked that they align their respective approaches with it. Of the engaged issuers, some 55% were companies previously excluded from Amundi's active open-ended funds and ESG ETFs as of 31 December 2024.

Climate change

(3.1.1.1) Risk identifier

Select from:

Risk3

(3.1.1.3) Risk types and primary environmental risk driver

Policy

Poor enforcement of environmental regulation

(3.1.1.4) Value chain stage where the risk occurs

Select from:

- Investing (Asset owner) portfolio

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

- Reputational risk
- Policy and legal risk
- Operational risk

(3.1.1.6) Country/area where the risk occurs

Select all that apply

- Italy
- Japan
- Spain
- France
- Greece
- Portugal
- Luxembourg

(3.1.1.9) Organization-specific description of risk

We face a risk of communicating biased sustainability indicators, which may lead to a biased view of the sustainable feature of Credit Agricole Assurances euro funds. This risk is both a legal one (with a fine) and a reputational one (and they reinforce each other). For instance, we could: Communicate a high level of sustainable assets based on SFDR rules, by qualifying as “sustainable” assets which should not be considered as such. We could communicate commitments to reduce our euro funds carbon footprint and fail to fulfil the commitment.

(3.1.1.10) % of portfolio value vulnerable to this risk

Select from:

- 100%

(3.1.1.11) Primary financial effect of the risk

Select from:

- Brand damage

(3.1.1.12) Time horizon over which the risk is anticipated to have a substantive effect on the organization

Select all that apply

- Short-term
- Medium-term
- Long-term

(3.1.1.13) Likelihood of the risk having an effect within the anticipated time horizon

Select from:

- Exceptionally unlikely

(3.1.1.14) Magnitude

Select from:

- Medium-high

(3.1.1.16) Anticipated effect of the risk on the financial position, financial performance and cash flows of the organization in the selected future time horizons

The direct financial impact of a fine/sanction on the Group performance would be limited. However, the impact in terms of image may be much more important and may be long lasting. It could harm the whole Group (not only the life insurance activity). For the insurance business this indirect impact would be a loss in revenue related to a decrease in managed outstandings (withdrawals from clients and decrease in new funds).

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

- No

(3.1.1.26) Primary response to risk

Policies and plans

Other policies or plans, please specify :We are very cautious in our external communication so as to avoid any risk of greenwashing. We have a strong internal control on sustainability data communicated externally.

(3.1.1.27) Cost of response to risk

333570

(3.1.1.28) Explanation of cost calculation

We have based our cost of response to risk on the number of full time employees specialized in ESG within the investment team at CAA which works closely with Amundi's team. CAA has five full time employees specialized in sustainable finance which represent a cost of 5 multiplied by the average annual fixed salary of Crédit Agricole employees of EUR 66 714 which equals EUR 333 570.

(3.1.1.29) Description of response

We consider that this risk can be managed through strong expertise in integrating extra-financial (ESG) criteria. Crédit Agricole Assurances relies on the expertise of Amundi, Crédit Agricole Group's asset management company. Amundi has produced a set of 37 criteria based on the laws and directives in force and on universally accepted principles. The weighting of each of these environmental, social and governance criteria was determined in line with the issues specific to each business sector. Within each business sector, CAA invests in European companies with the best ESG practices. CAA will not invest in issuers proven to have repeatedly breached all or some of the 10 principles of the UN Global Compact. Likewise, all issuers that design, manufacture or sell controversial weapons (cluster bombs, etc.) are excluded from the investment portfolios. CAA excludes certain sectors and has applied an exclusion policy to the tobacco industry since 2017. CAA applies the Amundi ratings methodology to all portfolios under a management mandate. For the corporate facet (listed equities and bonds), the Investment department ensures that holding limits are respected (depending on the rating of each asset) so that portfolios qualify as "ESG". Since 2022, the ESG rating of dedicated equity funds under management must be higher than the ESG index of their investment universe. Thus, at the end of 2024, all listed securities (equities, corporate and sovereign bonds and similar) held directly by CAA were covered by an ESG filter. This represents funds under management of €183 billion, out of a total of €278 billion in assets invested for the purpose of euro funds and own funds. In addition, for investments held directly by CAA Investment department, an internal ESG analysis in the form of a rating system has been developed. This has been gradually rolled out sector, notably as part of the due diligence process.

Climate change

(3.1.1.1) Risk identifier

Select from:

Risk4

(3.1.1.3) Risk types and primary environmental risk driver

Acute physical

- Drought

(3.1.1.4) Value chain stage where the risk occurs

Select from:

- Insurance underwriting portfolio

(3.1.1.5) Risk type mapped to traditional financial services industry risk classification

Select all that apply

- Insurance risk

(3.1.1.6) Country/area where the risk occurs

Select all that apply

- France
- Italy
- Poland
- Portugal
- Spain

(3.1.1.9) Organization-specific description of risk

Due to the nature of its business, particularly in property & casualty insurance, Crédit Agricole Assurances is directly exposed to physical risks related to weather conditions (storms, flooding, hurricanes, hail, drought, etc.). These risks may concern buildings (residential buildings and business or agricultural premises), vehicles and crops in the field. The weight of climate events in the cost of claims varies from one contract to another and can be up to 100% for climate products such as crop, pasture or forest insurance. Climate change is a major concern for Credit Agricole Assurances. For decades, the frequency and intensity of natural events have been on the rise. Damages are increasing with an acceleration in the last years. In France, the average annual cost has increased from 1 billion euros in the 1980s to 3 billion euros in the last five years. Insurers are in the front line and bear a specific responsibility as they protect their clients with regards to prevention and insurance compensation as well as being primary players in the ecological transition that is already underway as long term investors. Models show that by 2050 damages will be modified for drought (including subsidence) as well as floods and subsidence. Storms and hail are not identified as being modified by climate change.

(3.1.1.10) % of portfolio value vulnerable to this risk

Select from:

- 21-30%

(3.1.1.11) Primary financial effect of the risk

Select from:

- Other, please specify :Increase in sinistrality and decrease in net income

(3.1.1.12) Time horizon over which the risk is anticipated to have a substantive effect on the organization

Select all that apply

- Short-term
 Medium-term
 Long-term

(3.1.1.13) Likelihood of the risk having an effect within the anticipated time horizon

Select from:

- More likely than not

(3.1.1.14) Magnitude

Select from:

- Medium-high

(3.1.1.16) Anticipated effect of the risk on the financial position, financial performance and cash flows of the organization in the selected future time horizons

There is a limited effect in the reporting year as an increase in damage cost due to climate change is assessed to be 1.5% per year and is compensated by an equivalent increase in premiums paid by insured clients of the same extent. In the medium and long term, effects differ depending on the climate change scenario adopted as defined by the ACPR (French prudential and control authority) that is an orderly transition scenario of an increase below 2°C or a disorderly transition scenario (or delayed transition), corresponding to more or less rapid actions implemented to limit the increase in temperature to 2°C. These two alternative scenarios are compared to a baseline scenario under which there is no climate change.

(3.1.1.17) Are you able to quantify the financial effect of the risk?

Select from:

Yes

(3.1.1.19) Anticipated financial effect figure in the short-term – minimum (currency)

0

(3.1.1.20) Anticipated financial effect figure in the short-term – maximum (currency)

0

(3.1.1.21) Anticipated financial effect figure in the medium-term – minimum (currency)

14000

(3.1.1.22) Anticipated financial effect figure in the medium-term – maximum (currency)

23000000

(3.1.1.23) Anticipated financial effect figure in the long-term – minimum (currency)

14300000

(3.1.1.24) Anticipated financial effect figure in the long-term – maximum (currency)

181000000

(3.1.1.25) Explanation of financial effect figure

There is less of a decrease in net income in the alternative scenarios compared to the baseline scenario under which there is no climate change: decrease in profitability by 26% in alternative scenarios due to shocks in the "natural catastrophe" guarantee claims. This is partially offset by an increase in revenue under these scenarios of 9%.

(3.1.1.26) Primary response to risk

Diversification

Develop new products, services and/or markets

(3.1.1.27) Cost of response to risk

0

(3.1.1.28) Explanation of cost calculation

Our prevention strategy is under construction and estimation of cost figures will be available at a later stage.

(3.1.1.29) Description of response

Crédit Agricole Assurance's approach to managing this risk involves stepping up the preventive approach. Managed under a dedicated governance structure, Crédit Agricole Assurances Prevention Committee, prevention has been at the heart of Crédit Agricole Assurances' customer processes since 2012. Representatives from Crédit Agricole Assurances and the Regional Banks meet quarterly to identify the main risks and priority actions and to promote preventative measures for the protection of people and property adopted at the national and local levels. The Regional Banks, working with their local ecosystem and mutualist network, develop measures suited to their regions and share their experience in the field. This cooperation translates into coordinated actions, planned and evaluated in light of their usefulness for customers. It has strong unanimous support within Crédit Agricole Group. To support its customers and improve their satisfaction with regard to these risks, Crédit Agricole Assurances continuously renews or adapts its products and services. The evolution of products to protect farmers against climate risk is an example. These include hail insurance for targeted protection of crops against weather events – which was redesigned in 2023; crop insurance to protect crop yields and income against weather events and pasture insurance which guarantees a capital sum to purchase the fodder required by livestock in the event of a severe weather effect on pasture land.

[Add row]

(3.1.2) Provide the amount and proportion of your financial metrics from the reporting year that are vulnerable to the substantive effects of environmental risks.

Climate change

(3.1.2.1) Financial metric

Select from:

Other, please specify :Banking portfolio Gross carrying amount

(3.1.2.2) Amount of financial metric vulnerable to transition risks for this environmental issue (unit currency as selected in 1.2)

232728000000

(3.1.2.3) % of total financial metric vulnerable to transition risks for this environmental issue

Select from:

21-30%

(3.1.2.4) Amount of financial metric vulnerable to physical risks for this environmental issue (unit currency as selected in 1.2)

82204000000

(3.1.2.5) % of total financial metric vulnerable to physical risks for this environmental issue

Select from:

1-10%

(3.1.2.7) Explanation of financial figures

See 2024 CASA Risk and Pillar 3 report (separate publication from the URD) page 215-218 section 3.10.5 Banking portfolio - indicators of transition risk potentially related to climate change. Exposures towards sectors that highly contribute to climate change as a proportion of total credit exposure in gross carrying amount. 232,728 million euros out of total loans of 908,739 million euros page 219 MODEL 2: BANKING PORTFOLIO – INDICATORS OF TRANSITION RISK POTENTIALLY RELATED TO CLIMATE CHANGE: LOANS 149 909 million euros transition risk exposure CASA Risk and Pillar 3 report page 222 MODEL 5 – BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK: EXPOSURES SUBJECT TO PHYSICAL RISK calculated manually Total column B equals 1 029 496 million euros of which column J exposures sensitive to impact both from chronic and acute climate change events total 82 204 million euros. 8%
[Add row]

(3.6) Have you identified any environmental opportunities which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future?

Climate change

(3.6.1) Environmental opportunities identified

Select from:

Yes, we have identified opportunities, and some/all are being realized

Forests

(3.6.1) Environmental opportunities identified

Select from:

No

(3.6.2) Primary reason why your organization does not consider itself to have environmental opportunities

Select from:

Not an immediate strategic priority

(3.6.3) Please explain

*Not sufficiently material
[Fixed row]*

(3.6.1) Provide details of the environmental opportunities identified which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future.

Climate change

(3.6.1.1) Opportunity identifier

Select from:

Opp1

(3.6.1.3) Opportunity type and primary environmental opportunity driver

Products and services

Other products and services opportunity, please specify :Development and / or expansion of low emission goods and services

(3.6.1.4) Value chain stage where the opportunity occurs

Select from:

Banking portfolio

(3.6.1.5) Country/area where the opportunity occurs

Select all that apply

France

(3.6.1.8) Organization specific description

Crédit Agricole's environmental strategy rests on three interrelated pillars: (i) accelerate the development of renewable energy, (ii) support all customers in their transitions and (iii) divest from fossil fuels. It is against this backdrop, and with its ambition to help bring about a sustainable economy, that Crédit Agricole S.A. decided in June 2022 to create a new business line named Crédit Agricole Transitions & Énergies, dedicated to the production and supply of renewable energy and to helping its customers achieve greater energy efficiency. With Crédit Agricole Transitions & Énergies, Crédit Agricole is becoming a regional energy specialist by making these transitions accessible to all and accelerating the development of renewable energy in the French regions through two complementary activities: • the production and direct distribution of renewable electricity, in cooperation with local players, supported by an investment and financing offer; • transition advisory services and solutions, supporting customers' efforts to reduce their energy consumption.

(3.6.1.9) Primary financial effect of the opportunity

Select from:

Increased revenues through access to new and emerging markets

(3.6.1.10) Time horizon over which the opportunity is anticipated to have a substantive effect on the organization

Select all that apply

Long-term

(3.6.1.11) Likelihood of the opportunity having an effect within the anticipated time horizon

Select from:

Virtually certain (99–100%)

(3.6.1.12) Magnitude

Select from:

High

(3.6.1.14) Anticipated effect of the opportunity on the financial position, financial performance and cash flows of the organization in the selected future time horizons

By 2030, the ambition of Crédit Agricole Transitions & Énergies is to mobilise EUR 19 billion in financing provided by Crédit Agricole Group entities in France.

(3.6.1.15) Are you able to quantify the financial effects of the opportunity?

Select from:

Yes

(3.6.1.21) Anticipated financial effect figure in the long-term - minimum (currency)

3000000

(3.6.1.22) Anticipated financial effect figure in the long-term – maximum (currency)

4000000

(3.6.1.23) Explanation of financial effect figures

The financial effect is based on the target of tripling the financing of renewable energy projects by 2030 to 3.5bn from the current 1.2bn. Given the potential of this market and Crédit Agricole's unique geographic presence in all the French territories it is possible that our target could be surpassed which explains the maximum anticipated financial effect figure in the long-term.

(3.6.1.24) Cost to realize opportunity

1504336410

(3.6.1.25) Explanation of cost calculation

The cost to realize this opportunity is based on Groupe Crédit Agricole's plan to invest 1.5bn in equity in CA Transitions & Energies over the five years following its creation. We have added to this cost of employing 65 full time employees at CA TE at the average annual fixed salary of Crédit Agricole employees of 66,714 which is equal to 4,336,410 euros.

(3.6.1.26) Strategy to realize opportunity

Situation - support the deployment of the integrated energy model in the regions and to promote access to energy for customers thanks to the implementation of an organisation adapted to the speed of the market and the internalisation of the business of renewable energy producer. Task - Crédit Agricole's ambition is to increase its capacity to identify and finance renewable energy production assets in the regions to support the growth of the market and become a producer to accelerate the energy transition in the regions. Action - Crédit Agricole Transitions & Énergies is implementing the following levers to develop renewable energy in the regions: investment: the aim is to provide the resources to initiate and source projects to boost the renewable energy sector, relying on the Group's expertise, to help strengthen the equity capital of developers and to acquire production assets; financing: to provide a comprehensive financial solution for all renewable energy production and energy efficiency projects, with the Group's banks, as well as financial engineering and legal services, and financing solutions in various areas of sustainable energy (renewable energy, energy performance, environment). Result - Eight full time employees were hired initially by CA TE and this was followed by the transfer of Unifergie's teams from Crédit Agricole Leasing & Factoring to CAT&E (partnership agreement signed in the fourth quarter of 2023). As a result, Crédit Agricole Transitions & Énergies relies on a team of highly qualified experts in energy project financing. By 2030, the ambition of Crédit Agricole Transitions & Énergies is to mobilise €19 billion in financing provided by Crédit Agricole Group entities in France.

Climate change

(3.6.1.1) Opportunity identifier

Select from:

Opp2

(3.6.1.3) Opportunity type and primary environmental opportunity driver

Products and services

Other products and services opportunity, please specify :Improvement in the client recommendation index thanks to prevention services and sensitization to climate risks

(3.6.1.4) Value chain stage where the opportunity occurs

Select from:

- Insurance underwriting portfolio

(3.6.1.5) Country/area where the opportunity occurs

Select all that apply

- France

(3.6.1.8) Organization specific description

The frequency and scale of climate events (particularly heatwaves, drought, hail, floods, storms and periods of extreme cold) keeps increasing. According to experts and the latest IPCC reports, these changes are due to increased greenhouse gas emissions generated by human activity. The cost of natural disasters is increasing and in the years to come will be exponential if people do not change their behaviour. Insurance can help limit these greenhouse gas emissions by encouraging policyholders to behave in a more environmental friendly way. Pacifica, the damages insurance business at CAA, also supports its policyholders by alerting them by means of text messages of imminent risk situations (storms, risk of flooding, hail, etc.). Overall, Crédit Agricole Assurances will likely be able to increase its revenues thanks to its strategy to promote prevention services and sensitization to climate risks to its clients. This can be measured by an improvement in the client recommendation index.

(3.6.1.9) Primary financial effect of the opportunity

Select from:

- Increased revenues resulting from increased demand for products and services

(3.6.1.10) Time horizon over which the opportunity is anticipated to have a substantive effect on the organization

Select all that apply

- Short-term
- Medium-term

(3.6.1.11) Likelihood of the opportunity having an effect within the anticipated time horizon

Select from:

- Virtually certain (99–100%)

(3.6.1.12) Magnitude

Select from:

High

(3.6.1.14) Anticipated effect of the opportunity on the financial position, financial performance and cash flows of the organization in the selected future time horizons

The perception by customers of climate risk is not critical as yet and our prevention and sensitization actions have not been sufficiently developed as yet to have had a significant impact on our revenues. Consequently, the current effect is very modest. However, we are convinced that the effect on financial performance will likely increase significantly when our prevention and sensitization actions develop and climate risk perception is more acute. The indicator CAA follows to assess progress in this domain is an improvement in the client recommendation index thanks to prevention services and sensitization to climate risks. The effect on financial performance is going to increase when our prevention and sensitization actions develop and climate risk perception is more acute.

(3.6.1.15) Are you able to quantify the financial effects of the opportunity?

Select from:

No

(3.6.1.24) Cost to realize opportunity

0

(3.6.1.25) Explanation of cost calculation

It is not possible to estimate the costs related to the integration of CSR criteria in products or to evaluate the cost of raising clients' awareness of environmental issues.

(3.6.1.26) Strategy to realize opportunity

CAA's task is to strengthen the responsible dimension of its insurance offers and services and help customers change their behaviour by encouraging policy holders to behave in a more environmentally friendly way. To help all business lines incorporate societal concerns into their offering, an approach and tool ("CSR reference framework") have been created and trialed since 2020. This approach, involving internal and external stakeholders, continues to be rolled out across all business lines to integrate CSR criteria into the process of designing and redesigning 100% of new offers by 2025. As a result, Crédit Agricole Assurances has introduced insurance cover for renewable energy facilities (solar panels, wind turbines) as part of its comprehensive home insurance and all-risks business and farming insurance contracts. These offerings provide, at no extra cost, civil liability cover for energy producers in the event of damage to a third party. The 25% premium reduction on the first year of home insurance initially offered to people taking out an eco-PTZ loan (interest-free loan to finance work to improve a building's energy efficiency) was then extended to the Energy Economy Loan. More flexible than an eco-PTZ loan, this loan finances work designed to save energy. Pacifica, the damages business at CAA, also supports its policyholders by alerting them by means of text messages of imminent risk situations (storms, risk of flooding, hail, etc.). These text messages (17.7 million alerts sent in 2024) provided warnings to more than 4.2 million customers affected by a severe weather event. They encouraged

policyholders to stay safe and provided preventive advice for the weather conditions they were experiencing (storm, snow/ice, floods, and heatwaves for people over 70). One in two customers said they had taken preventive actions in the face of these events (Kantar survey).

Climate change

(3.6.1.1) Opportunity identifier

Select from:

- Opp3

(3.6.1.3) Opportunity type and primary environmental opportunity driver

Markets

- Increased demand for funds that invest in companies that have positive environmental credentials

(3.6.1.4) Value chain stage where the opportunity occurs

Select from:

- Investing (Asset manager) portfolio

(3.6.1.5) Country/area where the opportunity occurs

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> Italy | <input checked="" type="checkbox"/> Monaco |
| <input checked="" type="checkbox"/> Spain | <input checked="" type="checkbox"/> Norway |
| <input checked="" type="checkbox"/> Canada | <input checked="" type="checkbox"/> Sweden |
| <input checked="" type="checkbox"/> France | <input checked="" type="checkbox"/> Belgium |
| <input checked="" type="checkbox"/> Greece | <input checked="" type="checkbox"/> Germany |
| <input checked="" type="checkbox"/> Ireland | <input checked="" type="checkbox"/> Switzerland |
| <input checked="" type="checkbox"/> Portugal | <input checked="" type="checkbox"/> United States of America |
| <input checked="" type="checkbox"/> Singapore | |
| <input checked="" type="checkbox"/> Luxembourg | |
| <input checked="" type="checkbox"/> Netherlands | |

(3.6.1.8) Organization specific description

Amundi has a Global Responsible Investment Policy that considers financial and extra-financial criteria in the investment process. We believe that this approach consolidates value creation over the long term: it allows issuers to better manage regulatory and reputational risks and contributes to improving their operational efficiency. This approach aims to protect Amundi's portfolios from ESG risks and to design strategies harnessing ESG opportunities. ESG analysis is integrated into Amundi's portfolio management systems and is available in real time as part of managers' toolset. Since 2020, Amundi has been working to diversify the indicators used to integrate climate-related risks and opportunities. These include portfolio temperature scores and Paris Agreement alignment indicators, as well as green- and brown-share indicators. Amundi has developed its own ESG rating methodologies to measure issuers' non-financial performance. Since 2021, all actively managed open-ended funds have included an ESG rating target higher than that of their corresponding investment universe where technically feasible. In line with its commitment to the NZAM initiative and the ESG Ambitions 2025 plan, Amundi has developed Net Zero Ambition products available to investors to align their investments with a trajectory of carbon neutrality by 2050.

(3.6.1.9) Primary financial effect of the opportunity

Select from:

- Increased revenues resulting from increased demand for products and services

(3.6.1.10) Time horizon over which the opportunity is anticipated to have a substantive effect on the organization

Select all that apply

- Short-term
- Medium-term
- Long-term

(3.6.1.11) Likelihood of the opportunity having an effect within the anticipated time horizon

Select from:

- Likely (66–100%)

(3.6.1.12) Magnitude

Select from:

- Medium-high

(3.6.1.14) Anticipated effect of the opportunity on the financial position, financial performance and cash flows of the organization in the selected future time horizons

The anticipated effect of the opportunity to launch new responsible investment funds will be to provide continued positive growth for assets under management. In 2024, responsible investment assets reached EUR 982.6bn vs. 885.6bn in 2023 and growth of +10% was higher than for total assets under management which stood at EUR 2,240 billion in 2024, +9% compared with 2,037 billion in 2023. In its Ambitions 2025 plan, Amundi announced the target of reaching EUR 20bn in assets in impact funds that will invest in companies that seek positive environmental or social performance. This impact is measured and reported annually.

(3.6.1.15) Are you able to quantify the financial effects of the opportunity?

Select from:

No

(3.6.1.24) Cost to realize opportunity

63000000

(3.6.1.25) Explanation of cost calculation

Amundi's Responsible Investment team was made up of 70 full time employees in 2024. The average annual gross fixed salary per employee was 90K in 2024. The cost to realize the opportunity of substantially increasing the responsible investments under management and launch of a range of Net Zero funds is based on multiplying the number of employees in responsible investments by the average fixed annual salary: $70 \times 90K = 6\,300\,000$. This is an approximate calculation as it is not possible to determine the exact proportion of FTEs who worked on the launch of this range of funds.

(3.6.1.26) Strategy to realize opportunity

In line with its commitment to the NZAM initiative and the ESG Ambitions 2025 plan, Amundi has developed Net Zero Ambition products available to investors to align their investments with a trajectory of carbon neutrality by 2050. In 2023, Amundi accelerated the development of its Net Zero Ambition offer, with the launch of new strategies, including: – "Net Zero Ambition Emerging Markets Equity", an emerging markets equity strategy that aims to seize investment opportunities in emerging markets to decarbonize the global economy. – "Net Zero Ambition Multi-Asset", a global multi asset strategy that aims to seize investment opportunities by focusing on companies and issuers that are already advanced/committed in their efforts to reduce CO2 emissions as well as companies and issuers that provide solutions to facilitate the transition to carbon neutrality. – "Net Zero Ambition Top European Players", a European equity strategy that aims to seize investment opportunities, primarily in listed European equities, to decarbonise the global economy.

Climate change

(3.6.1.1) Opportunity identifier

Select from:

Opp4

(3.6.1.3) Opportunity type and primary environmental opportunity driver

Markets

Increased demand for funds that invest in companies that have positive environmental credentials

(3.6.1.4) Value chain stage where the opportunity occurs

Select from:

Investing (Asset owner) portfolio

(3.6.1.5) Country/area where the opportunity occurs

Select all that apply

France

(3.6.1.8) Organization specific description

Since the Paris Agreement of 2015, responsible investments have become more and more important in the universe of funds offered within insurance contracts. New regulations have reinforced this trend. Under the Pacte Law in France since 2019, the responsible investment offer for life insurance contracts has been bolstered with the obligation to offer at least one unit-linked contract backed by a nationally recognized ESG label (ISR, Greenfin or Solidaire). The Sustainable Finance Disclosure Regulation (SFDR) enabled increased transparency about responsible investments. As a result, life insurance contract guides provide more information for products classified as "Article 8" and "Article 9", and for certified products. Sustainability information for the euro product is now provided in a specific contractual document. In this context, Crédit Agricole Assurances has committed to increase funds under management in ESG labelled unit-linked funds (ISR, Greenfin or Finansol).

(3.6.1.9) Primary financial effect of the opportunity

Select from:

Increased revenues resulting from increased demand for products and services

(3.6.1.10) Time horizon over which the opportunity is anticipated to have a substantive effect on the organization

Select all that apply

Short-term

(3.6.1.11) Likelihood of the opportunity having an effect within the anticipated time horizon

Select from:

Unlikely (0–33%)

(3.6.1.12) Magnitude

Select from:

Low

(3.6.1.14) Anticipated effect of the opportunity on the financial position, financial performance and cash flows of the organization in the selected future time horizons

The anticipated effect of the opportunity to increase unit-linked funds with ESG labels is to boost assets as there is substantial demand from clients for ESG funds. Unit-linked funds represent EUR 95bn in assets under management at CAA which is an opportunity the company has chosen to invest in.

(3.6.1.15) Are you able to quantify the financial effects of the opportunity?

Select from:

Yes

(3.6.1.17) Anticipated financial effect figure in the short-term - minimum (currency)

1600000000

(3.6.1.18) Anticipated financial effect figure in the short-term – maximum (currency)

1600000000

(3.6.1.23) Explanation of financial effect figures

The short term financial effect of €1.6bn is the growth in unit-linked labelled funds between 2022 and 2023 (from €21.8bn in 2022 to €23.44bn in 2023). Due to the entry into force on 1 January 2025 of the new SRI certification (known as SRI V3) which is more restrictive for asset management companies and has led to the decertification of a certain number of unit-linked products, unit-linked labelled funds declined in 2024 to €17.2 billion.

(3.6.1.24) Cost to realize opportunity

0

(3.6.1.25) Explanation of cost calculation

The cost of realizing this opportunity is difficult to evaluate. It relates to applying for one of the three Nationally recognized ESG labels in France.

(3.6.1.26) Strategy to realize opportunity

Crédit Agricole Assurances had set a target of reaching €28 billion in certified unit-linked assets under management (SRI, Greenfin and Finansol) by the end of 2025 vs. €14 billion at the end of 2021. The assets under management amounted to €23.4 billion at the end of 2023; they stood at €17.2 billion at the end of 2024. This decrease is due to the entry into force on 1 January 2025 of the new SRI certification (known as SRI V3). This new standard, which is more restrictive for asset management companies, has led to the de certification of a certain number of unit-linked products. Faced with this observation, due to a change in the market that was not known at the time its objectives were set, the Crédit Agricole Assurances Group notes the change in assets at the end of 2024 and its impact on the possibility of achieving the objective by the end of 2025. Nevertheless, Crédit Agricole Assurances is continuing its efforts in unit-linked products with a strong commitment to sustainability matters. The 2025 target of €28 billion in certified funds is no longer monitored following the change in the SRI label benchmark. A new target will be defined as a replacement.

[Add row]

(3.6.2) Provide the amount and proportion of your financial metrics in the reporting year that are aligned with the substantive effects of environmental opportunities.

Climate change

(3.6.2.1) Financial metric

Select from:

Revenue

(3.6.2.2) Amount of financial metric aligned with opportunities for this environmental issue (unit currency as selected in 1.2)

45000000000

(3.6.2.3) % of total financial metric aligned with opportunities for this environmental issue

Select from:

1-10%

(3.6.2.4) Explanation of financial figures

EU taxonomy alignment published in the 2024 URD Sustainability report page 104. 45 billion euros of aligned assets. Green asset ratio (GAR) based on stock of 44,830bn euros stands at 3.64% of revenue and 4.38% of capex.

Climate change

(3.6.2.1) Financial metric

Select from:

Other, please specify :Outstanding loans dedicated to the environmental transition according ot the Group's internal sustainable asset framework as at 30/09/24.

(3.6.2.2) Amount of financial metric aligned with opportunities for this environmental issue (unit currency as selected in 1.2)

47422000000

(3.6.2.3) % of total financial metric aligned with opportunities for this environmental issue

Select from:

1-10%

(3.6.2.4) Explanation of financial figures

URD page 96 Indicators related to the financing of transitions: outstanding loans dedicated to the environmental transition according to the Group's internal sustainable asset framework as at 30 September 2024: 47,422 million euros o/wenergy efficient buildings 30,938 million euros, clean transport and mobility 30,938 million euros and others 5,157 million euros.

Climate change

(3.6.2.1) Financial metric

Select from:

Other, please specify :Loan outstandings

(3.6.2.2) Amount of financial metric aligned with opportunities for this environmental issue (unit currency as selected in 1.2)

26300000000

(3.6.2.3) % of total financial metric aligned with opportunities for this environmental issue

Select from:

81-90%

(3.6.2.4) Explanation of financial figures

The outstanding financing of low-carbon energy amounted to €26.3 billion as at 31 December 2024. See our 2024 annual results presentation p.19. Low-carbon energy outstandings are made up of renewable energy produced by the customers of all Crédit Agricole S.A. entities, including nuclear energy outstandings for Crédit Agricole CIB. We measure the evolution of the relative share of fossil fuels extraction outstandings vs. low-carbon energy outstandings - the mix has evolved since 2020 from 46%/54% to 18%/82% at the end of 2024.

[Add row]

C4. Governance

(4.1) Does your organization have a board of directors or an equivalent governing body?

(4.1.1) Board of directors or equivalent governing body

Select from:

Yes

(4.1.2) Frequency with which the board or equivalent meets

Select from:

More frequently than quarterly

(4.1.3) Types of directors your board or equivalent is comprised of

Select all that apply

Non-executive directors or equivalent

Independent non-executive directors or equivalent

(4.1.4) Board diversity and inclusion policy

Select from:

Yes, and it is publicly available

(4.1.5) Briefly describe what the policy covers

BOARD'S DIVERSITY POLICY: GENDER BALANCE Crédit Agricole S.A. is subject to the provisions of Article L. 22-10-3 of the French Commercial Code, according to which "the proportion of Directors of each gender may not be less than 40% in companies whose shares are admitted to trading on a regulated market". At 31.12.24, 8 of the 18 members of the Board included in the count by law were women, i.e. 44%. *AGE AND TERM RENEWAL* As at 31.12.24 the average age of Directors was 58 years. The Board does not have a policy in terms of minimum age or age balance, although regulatory requirements in terms of the profiles and expertise of Directors in the banking sector do lead to the choice of candidates with proven professional experience. For its part the Board, under the guidance of the Appointments and Governance Committee, ensures that the renewal of Directors elected by the AGM is carried out such as to promote a balanced scheduling of the

expiry dates of their terms of office. **KNOWLEDGE AND EXPERTISE** To meet its legal obligation to assess the expertise it needs to function properly, the Board set out its diversity policy with regard to the background and experience of its members in a procedural note. The definition of the required profiles and experiences was adopted by the Board on the proposal of the Appointments and Governance Committee. Please see our URD 2024 chapter 3 corporate governance section 1.1.3 page 214 Governance and diversity policy.

[Fixed row]

(4.1.1) Is there board-level oversight of environmental issues within your organization?

	Board-level oversight of this environmental issue
Climate change	Select from: <input checked="" type="checkbox"/> Yes
Forests	Select from: <input checked="" type="checkbox"/> Yes
Biodiversity	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(4.1.2) Identify the positions (do not include any names) of the individuals or committees on the board with accountability for environmental issues and provide details of the board’s oversight of environmental issues.

Climate change

(4.1.2.1) Positions of individuals or committees with accountability for this environmental issue

Select all that apply

- Board chair
- Director on board

- Chief Financial Officer (CFO)
- Chief Sustainability Officer (CSO)

- Board-level committee
- Chief Risk Officer (CRO)
- Chief Executive Officer (CEO)

(4.1.2.2) Positions' accountability for this environmental issue is outlined in policies applicable to the board

Select from:

- Yes

(4.1.2.3) Policies which outline the positions' accountability for this environmental issue

Select all that apply

- Board Terms of Reference
- Board mandate
- Individual role descriptions

(4.1.2.4) Frequency with which this environmental issue is a scheduled agenda item

Select from:

- Scheduled agenda item in every board meeting (standing agenda item)

(4.1.2.5) Governance mechanisms into which this environmental issue is integrated

Select all that apply

- Overseeing and guiding scenario analysis
- Approving corporate policies and/or commitments
- Approving and/or overseeing employee incentives
- Overseeing reporting, audit, and verification processes
- Monitoring the implementation of a climate transition plan
- Overseeing and guiding the development of a climate transition plan
- Reviewing and guiding the assessment process for dependencies, impacts, risks, and opportunities

(4.1.2.6) Scope of board-level oversight

Select all that apply

- Risks and opportunities to our own operations
- Risks and opportunities to our banking activities
- The impact of our own operations on the environment
- Risks and opportunities to our investment activities
- The impact of our banking activities on the environment
- The impact of our investing activities on the environment
- Risks and opportunities to our insurance underwriting activities
- The impact of our insurance underwriting activities on the environment

(4.1.2.7) Please explain

The Board of Directors of Crédit Agricole S.A., ensures that the Group's strategy and activities take environmental and social concerns and risks into account. It ensures the consistency of the Company's commitments and project as part of the monitoring of the implementation of the Societal Project. The Board takes environmental and social concerns and risks into account in its strategic decisions. To that end, it relies on the strategic analyses and risk management policies presented to it and on the review of the risk frameworks submitted for adoption. Finally, it reports on the Company's ESG strategy and non-financial performance to the General Meeting and ensures the transparency and fairness of that communication. The review of the 2022 Non-Financial Performance Statement, including the Group's climate strategy, was carried out by the Board of Directors on 14 March 2023 after analysis by the Strategy and CSR Committee (which was subsequently split into the Strategy Committee and the Societal Commitment Committee). In order to facilitate the inclusion of social and environmental concerns and risks in its decisions, the Board has chosen to entrust the review of its ESG strategy to a dedicated committee, the Societal Commitment Committee. This Committee, chaired by the Chairman of the Board of Directors, reviews and approves the Group's ESG strategy and analyses the results of all policies implemented and actions taken with regard to the Group's non-financial performance. This Committee is tasked with: • reviewing the strategic guidelines of Crédit Agricole's Societal Project; • monitoring at least once per year the action plans and progress indicators for Crédit Agricole's societal and environmental commitments; • reviewing the Group's climate strategy prior to any presentation to the General Meeting; • monitoring the Crédit Agricole S.A. Group's sponsorship activities; • expressing its opinion on the communication strategy of the Group in matters of societal engagement and on the key responses to controversies. Despite setting up a committee dedicated to the review of the Group's environmental and societal policy, Crédit Agricole S.A. has opted to preserve a cross-functional approach involving, depending on the matters addressed, the majority of the specialised committees of the Board.

Forests

(4.1.2.1) Positions of individuals or committees with accountability for this environmental issue

Select all that apply

- Other C-Suite Officer
- Chief Risk Officer (CRO)
- Chief Executive Officer (CEO)
- Chief Financial Officer (CFO)
- Chief Sustainability Officer (CSO)
- Other, please specify :**CEO of investment banking CACIB, CEO Amundi - asset management, CEO CAA - insurance.**

- Chief Compliance Officer (CCO)

(4.1.2.2) Positions' accountability for this environmental issue is outlined in policies applicable to the board

Select from:

- Yes

(4.1.2.3) Policies which outline the positions' accountability for this environmental issue

Select all that apply

- Board mandate
- Individual role descriptions
- Other policy applicable to the board, please specify :Role of the ESG strategy committee under the authority of the CEO

(4.1.2.4) Frequency with which this environmental issue is a scheduled agenda item

Select from:

- Sporadic – agenda item as important matters arise

(4.1.2.5) Governance mechanisms into which this environmental issue is integrated

Select all that apply

- Overseeing the setting of corporate targets
- Monitoring progress towards corporate targets
- Approving corporate policies and/or commitments
- Monitoring the implementation of the business strategy
- Overseeing reporting, audit, and verification processes
- Overseeing and guiding the development of a business strategy
- Monitoring compliance with corporate policies and/or commitments
- Other, please specify :**Approval of CSR sector policy**

(4.1.2.6) Scope of board-level oversight

Select all that apply

- Risks and opportunities to our banking activities
- Risks and opportunities to our investment activities
- The impact of our insurance underwriting activities on the environment

- The impact of our banking activities on the environment
- The impact of our investing activities on the environment
- Risks and opportunities to our insurance underwriting activities

(4.1.2.7) Please explain

The ESG Strategy Committee, chaired by the Chief Executive Officer of Crédit Agricole S.A. and made up of the three Deputy Chief Executive Officers, the Chief Executive Officer of Amundi, the Chief Executive Officer of Crédit Agricole Assurances, the Group Risk Manager and the Corporate Secretary of Crédit Agricole S.A., reviews the components of the ESG strategy (sector policies, standards, guidelines, position papers, methodologies, net-zero trajectories, etc.) and submits them to the Crédit Agricole S.A. Board of Directors for approval with the opinion of the Societal Commitment Committee and monitors the implementation of the Group's commitments. Held every two months, it may examine sensitive issues, monitor the handling of controversies and, as required, examine high-risk issues in the areas of CSR, ethics and reputation. This committee was responsible for approving the new forestry policy extended to cover a wider range of commodities and applicable to all relevant group entities (CAA, Amundi, CACIB).

Biodiversity

(4.1.2.1) Positions of individuals or committees with accountability for this environmental issue

Select all that apply

- | | |
|---|---|
| <input checked="" type="checkbox"/> Other C-Suite Officer | <input checked="" type="checkbox"/> Chief Compliance Officer (CCO) |
| <input checked="" type="checkbox"/> Board-level committee | <input checked="" type="checkbox"/> Chief Sustainability Officer (CSO) |
| <input checked="" type="checkbox"/> Chief Risk Officer (CRO) | <input checked="" type="checkbox"/> Other, please specify : CEO CACIB, CEO Amundi, CEO CAA |
| <input checked="" type="checkbox"/> Chief Executive Officer (CEO) | |
| <input checked="" type="checkbox"/> Chief Financial Officer (CFO) | |

(4.1.2.2) Positions' accountability for this environmental issue is outlined in policies applicable to the board

Select from:

- Yes

(4.1.2.3) Policies which outline the positions' accountability for this environmental issue

Select all that apply

- Board Terms of Reference

- Board mandate
- Individual role descriptions
- Other policy applicable to the board, please specify

(4.1.2.4) Frequency with which this environmental issue is a scheduled agenda item

Select from:

- Scheduled agenda item in some board meetings – at least annually

(4.1.2.5) Governance mechanisms into which this environmental issue is integrated

Select all that apply

- Overseeing and guiding scenario analysis
- Overseeing the setting of corporate targets
- Monitoring progress towards corporate targets
- Approving corporate policies and/or commitments
- Overseeing and guiding public policy engagement
- Monitoring the implementation of the business strategy
- Overseeing reporting, audit, and verification processes
- Overseeing and guiding the development of a business strategy
- Reviewing and guiding the assessment process for dependencies, impacts, risks, and opportunities

(4.1.2.6) Scope of board-level oversight

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> Risks and opportunities to our banking activities | <input checked="" type="checkbox"/> Risks and opportunities to our insurance underwriting activities |
| <input checked="" type="checkbox"/> The impact of our own operations on the environment | <input checked="" type="checkbox"/> The impact of our insurance underwriting activities on the environment |
| <input checked="" type="checkbox"/> Risks and opportunities to our investment activities | |
| <input checked="" type="checkbox"/> The impact of our banking activities on the environment | |
| <input checked="" type="checkbox"/> The impact of our investing activities on the environment | |

(4.1.2.7) Please explain

The ESG Strategy Committee, chaired by the Chief Executive Officer of Crédit Agricole S.A. and made up of the three Deputy Chief Executive Officers, the Chief Executive Officer of Amundi, the Chief Executive Officer of Crédit Agricole Assurances, the Group Risk Manager and the Corporate Secretary of Crédit Agricole S.A., reviews the components of the ESG strategy (sector policies, standards, guidelines, position papers, methodologies, net-zero trajectories, etc.) and submits them to the Crédit Agricole S.A. Board of Directors for approval with the opinion of the Societal Commitment Committee and monitors the implementation of the Group's commitments. Held every two months, it may examine sensitive issues, monitor the handling of controversies and, as required, examine high-risk issues in the areas of CSR, ethics and reputation. This committee was responsible for approving the new deforestation policy and updated oil & gas policy in 2024.

[Fixed row]

(4.2) Does your organization's board have competency on environmental issues?

Climate change

(4.2.1) Board-level competency on this environmental issue

Select from:

Yes

(4.2.2) Mechanisms to maintain an environmentally competent board

Select all that apply

- Consulting regularly with an internal, permanent, subject-expert working group
- Engaging regularly with external stakeholders and experts on environmental issues
- Integrating knowledge of environmental issues into board nominating process
- Regular training for directors on environmental issues, industry best practice, and standards (e.g., TCFD, SBTi)
- Having at least one board member with expertise on this environmental issue

(4.2.3) Environmental expertise of the board member

Academic

- Undergraduate education (e.g., BSc/BA in environment and sustainability, climate science, environmental science, water resources management, environmental engineering, forestry, etc.), please specify :One of the Independent Directors is a graduate of the French Engineering school specialised in rural engineering, water and forests called ENGREF, part of IPEF

- Postgraduate education (e.g., MSc/MA/PhD in environment and sustainability, climate science, environmental science, water resources management, forestry, etc.), please specify :One of the Independent Directors is a graduate of the French Engineering school specialised in rural engineering, water and forests called ENGREF, part of IPEF

Experience

- Executive-level experience in a role focused on environmental issues
- Experience in the environmental department of a government (national or local)
- Experience in an organization that is exposed to environmental-scrutiny and is going through a sustainability transition

Forests

(4.2.1) Board-level competency on this environmental issue

Select from:

- Yes

(4.2.2) Mechanisms to maintain an environmentally competent board

Select all that apply

- Consulting regularly with an internal, permanent, subject-expert working group
- Engaging regularly with external stakeholders and experts on environmental issues
- Integrating knowledge of environmental issues into board nominating process
- Regular training for directors on environmental issues, industry best practice, and standards (e.g., TCFD, SBTi)
- Having at least one board member with expertise on this environmental issue

(4.2.3) Environmental expertise of the board member

Academic

- Undergraduate education (e.g., BSc/BA in environment and sustainability, climate science, environmental science, water resources management, environmental engineering, forestry, etc.), please specify :One of the Independent Directors is a graduate of the French Engineering school specialised in rural engineering, water and forests called ENGREF, part of IPEF

[Fixed row]

(4.3) Is there management-level responsibility for environmental issues within your organization?

	Management-level responsibility for this environmental issue
Climate change	<i>Select from:</i> <input checked="" type="checkbox"/> Yes
Forests	<i>Select from:</i> <input checked="" type="checkbox"/> Yes
Biodiversity	<i>Select from:</i> <input checked="" type="checkbox"/> Yes

[Fixed row]

(4.3.1) Provide the highest senior management-level positions or committees with responsibility for environmental issues (do not include the names of individuals).

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Executive level

- Chief Executive Officer (CEO)

(4.3.1.2) Environmental responsibilities of this position

Policies, commitments, and targets

- Setting corporate environmental policies and/or commitments

- Setting corporate environmental targets

Strategy and financial planning

- Developing a climate transition plan
- Implementing a climate transition plan

Other

- Providing employee incentives related to environmental performance

(4.3.1.4) Reporting line

Select from:

- Reports to the board directly

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- More frequently than quarterly

(4.3.1.6) Please explain

The non-financial performance of Crédit Agricole S.A. is supervised by the Executive Committee, which monitors the definition of the ESG strategy and its operational implementation as part of the steering of the Group Project and more specifically the Societal Project, which forms the subject of quarterly presentations and reporting.

Forests

(4.3.1.1) Position of individual or committee with responsibility

Executive level

- Chief Executive Officer (CEO)

(4.3.1.2) Environmental responsibilities of this position

Policies, commitments, and targets

- Setting corporate environmental policies and/or commitments

Strategy and financial planning

- Developing a climate transition plan

(4.3.1.4) Reporting line

Select from:

- Reports to the board directly

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- More frequently than quarterly

(4.3.1.6) Please explain

The non-financial performance of Crédit Agricole S.A. is supervised by the Executive Committee, which monitors the definition of the ESG strategy and its operational implementation as part of the steering of the Group Project and more specifically the Societal Project, which is the subject of quarterly presentations and reporting.

Biodiversity

(4.3.1.1) Position of individual or committee with responsibility

Executive level

- Chief Executive Officer (CEO)

(4.3.1.2) Environmental responsibilities of this position

Policies, commitments, and targets

- Setting corporate environmental policies and/or commitments
- Setting corporate environmental targets

Strategy and financial planning

- Conducting environmental scenario analysis
- Developing a business strategy which considers environmental issues

(4.3.1.4) Reporting line

Select from:

- Reports to the board directly

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- More frequently than quarterly

(4.3.1.6) Please explain

The non-financial performance of Crédit Agricole S.A. is supervised by the Executive Committee, which monitors the definition of the ESG strategy and its operational implementation as part of the steering of the Group Project and more specifically the Societal Project, which forms the subject of quarterly presentations and reporting. The Chief Executive Officer was responsible for approving the Biodiversity Position Paper published by Crédit Agricole in 2023.

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Executive level

- Chief Financial Officer (CFO)

(4.3.1.2) Environmental responsibilities of this position

Strategy and financial planning

- Managing annual budgets related to environmental issues
- Implementing the business strategy related to environmental issues

- Managing environmental reporting, audit, and verification processes
- Managing acquisitions, mergers, and divestitures related to environmental issues
- Managing major capital and/or operational expenditures relating to environmental issues
- Managing priorities related to innovation/low-environmental impact products or services (including R&D)

(4.3.1.4) Reporting line

Select from:

- Reports to the Chief Executive Officer (CEO)

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- Quarterly

(4.3.1.6) Please explain

The Chief Financial Officer chairs the Sustainable Finance umbrella committee, made up of representatives of the Executive Management of the subsidiaries and business lines, which approves Group standards relating to the sustainable finance regulations and monitors their implementation. To formulate sustainable finance guidelines, the umbrella committee relies on the Sustainable Finance Committee, which is made up of various representatives of Crédit Agricole S.A. departments.

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Committee

- Environmental, Social, Governance committee

(4.3.1.2) Environmental responsibilities of this position

Policies, commitments, and targets

- Monitoring compliance with corporate environmental policies and/or commitments

- Measuring progress towards environmental corporate targets
- Measuring progress towards environmental science-based targets
- Setting corporate environmental policies and/or commitments
- Setting corporate environmental targets

(4.3.1.4) Reporting line

Select from:

- Reports to the board directly

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- Quarterly

(4.3.1.6) Please explain

The ESG Strategy Committee, chaired by the Chief Executive Officer of Crédit Agricole S.A. and made up of the three Deputy Chief Executive Officers, the Chief Executive Officer of Amundi, the Chief Executive Officer of Crédit Agricole Assurances, the Group Risk Manager and the Corporate Secretary of Crédit Agricole S.A., reviews the components of the ESG strategy (sector policies, standards, guidelines, position papers, methodologies, net-zero trajectories, etc.) and submits them to the Crédit Agricole S.A. Board of Directors for approval with the opinion of the Societal Commitment Committee and monitors the implementation of the Group's commitments. Held every two months, it may examine sensitive issues, monitor the handling of controversies and, as required, examine high-risk issues in the areas of CSR, ethics and reputation.

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Committee

- Audit committee

(4.3.1.2) Environmental responsibilities of this position

Strategy and financial planning

- Managing environmental reporting, audit, and verification processes

(4.3.1.4) Reporting line

Select from:

- Reports to the board directly

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- More frequently than quarterly

(4.3.1.6) Please explain

The Audit Committee, in a joint meeting with the Risk Committee, examines the monitoring of the preparation of non financial information and the evolution of non-financial ratings.

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Executive level

- Chief Sustainability Officer (CSO)

(4.3.1.2) Environmental responsibilities of this position

Dependencies, impacts, risks and opportunities

- Assessing environmental dependencies, impacts, risks, and opportunities
- Assessing future trends in environmental dependencies, impacts, risks, and opportunities
- Managing environmental dependencies, impacts, risks, and opportunities

Policies, commitments, and targets

- Setting corporate environmental policies and/or commitments
- Setting corporate environmental targets

Strategy and financial planning

- Conducting environmental scenario analysis
- Developing a climate transition plan
- Implementing a climate transition plan

(4.3.1.3) Coverage of responsibilities

Select all that apply

- Dependencies, impacts, risks, and opportunities related to our banking activities
- Dependencies, impacts, risks, and opportunities related to our investing activities
- Dependencies, impacts, risks, and opportunities related to our insurance underwriting activities
- Dependencies, impacts, risks and opportunities related to our own operations and/or upstream value chain

(4.3.1.4) Reporting line

Select from:

- Reports to the Chief Executive Officer (CEO)

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- More frequently than quarterly

(4.3.1.6) Please explain

In 2023, the Societal Project Department became the Sustainability and Impact department, reporting directly to the Chief Executive Officer of Crédit Agricole S.A. Its mission is to identify the major societal challenges for the Group, initiate and coordinate the implementation of the ESG strategy and structure all the entities' social and environmental initiatives within a Sustainability and Impact business line. The Chief Sustainability and Impact Officer chairs the business line's Management Committee, which is responsible for developing the Group's ESG strategy and defining and steering the business line's targets.

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Committee

- Other committee, please specify :Societal Project Committee

(4.3.1.2) Environmental responsibilities of this position

Strategy and financial planning

- Developing a business strategy which considers environmental issues

(4.3.1.4) Reporting line

Select from:

- Reports to the board directly

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- Quarterly

(4.3.1.6) Please explain

The Group Societal Project Committee, which is chaired by a Regional Bank chairman, is made up of 12 members, half of whom are Chief Executive Officers of Crédit Agricole S.A. and the other half are Regional Bank senior managers. It oversees the implementation of the Group's societal commitments and the alignment of its ESG strategy within the Crédit Agricole Group, and examines potential files relating to ESG issues. Held three times a year, it may also call on the Scientific Committee to look into issues where the scientific aspect is key.

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Committee

- Sustainability committee

(4.3.1.2) Environmental responsibilities of this position

Strategy and financial planning

- Developing a business strategy which considers environmental issues
- Implementing the business strategy related to environmental issues

(4.3.1.4) Reporting line

Select from:

- Reports to the Chief Sustainability Officer (CSO)

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- Quarterly

(4.3.1.6) Please explain

In 2023, the Societal Project Department became the Sustainability and Impact department, reporting directly to the Chief Executive Officer of Crédit Agricole S.A. Its mission is to identify the major societal challenges for the Group, initiate and coordinate the implementation of the ESG strategy and structure all the entities' social and environmental initiatives within a Sustainability and Impact business line. The Chief Sustainability and Impact Officer chairs the business line's Management Committee, which is responsible for developing the Group's ESG strategy and defining and steering the business line's targets.

Biodiversity

(4.3.1.1) Position of individual or committee with responsibility

Executive level

- Chief Sustainability Officer (CSO)

(4.3.1.2) Environmental responsibilities of this position

Dependencies, impacts, risks and opportunities

- Assessing environmental dependencies, impacts, risks, and opportunities
- Assessing future trends in environmental dependencies, impacts, risks, and opportunities
- Managing environmental dependencies, impacts, risks, and opportunities

Policies, commitments, and targets

- Monitoring compliance with corporate environmental policies and/or commitments
- Measuring progress towards environmental corporate targets
- Measuring progress towards environmental science-based targets
- Setting corporate environmental policies and/or commitments
- Setting corporate environmental targets

Strategy and financial planning

- Conducting environmental scenario analysis
- Managing environmental reporting, audit, and verification processes

(4.3.1.3) Coverage of responsibilities

Select all that apply

- Dependencies, impacts, risks, and opportunities related to our banking activities
- Dependencies, impacts, risks, and opportunities related to our investing activities
- Dependencies, impacts, risks, and opportunities related to our insurance underwriting activities
- Dependencies, impacts, risks and opportunities related to our own operations and/or upstream value chain

(4.3.1.4) Reporting line

Select from:

- Reports to the Chief Executive Officer (CEO)

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- More frequently than quarterly

(4.3.1.6) Please explain

Biodiversity is fully included in Crédit Agricole's environmental strategy. To this end, a statement on biodiversity and natural capital was published in September 2023 under the coordination of the Sustainability and Impact department. Halting and reversing nature loss is an essential component of Crédit Agricole's ESG strategy, in line with our Sustainability and Social Responsibility commitments. Crédit Agricole S.A. has identified five priority areas to address this major crisis: Assessing material impacts and risks of nature loss on our activities; Embedding nature and biodiversity into our sectoral policies; Mobilising financial resources to contribute towards nature-positive actions and activities; Supporting collective initiatives to address nature loss and ecosystem services' decline; Reducing our internal environmental footprint and promoting biodiversity onsite.

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Committee

- Risk committee

(4.3.1.2) Environmental responsibilities of this position

Strategy and financial planning

- Conducting environmental scenario analysis

(4.3.1.4) Reporting line

Select from:

- Reports to the Chief Executive Officer (CEO)

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- More frequently than quarterly

(4.3.1.6) Please explain

The Group Risk Committee (CRG), chaired by Crédit Agricole S.A.'s Chief Executive Officer, defines the Group's risk policy and determines the Group's overall limits. It assesses the issues and monitors the Group's main risks with a cross-functional approach. It examines and validates the Group level risk frameworks presented by the entities and business divisions (risk frameworks of subsidiaries or by business sector, geographic area, or issue). Within this framework, the environmental risk framework, constructed by the Risk Department in collaboration with the Sustainability and Impact department and the Group's entities, is presented to this committee annually. This risk management framework determines the environmental risk roadmap for the coming year.

Biodiversity

(4.3.1.1) Position of individual or committee with responsibility

Executive level

- Chief Sustainability Officer (CSO)

(4.3.1.2) Environmental responsibilities of this position

Dependencies, impacts, risks and opportunities

- Assessing environmental dependencies, impacts, risks, and opportunities

Policies, commitments, and targets

- Setting corporate environmental policies and/or commitments
- Setting corporate environmental targets

Strategy and financial planning

- Conducting environmental scenario analysis

(4.3.1.3) Coverage of responsibilities

Select all that apply

- Dependencies, impacts, risks, and opportunities related to our banking activities
- Dependencies, impacts, risks, and opportunities related to our investing activities
- Dependencies, impacts, risks, and opportunities related to our insurance underwriting activities

- Dependencies, impacts, risks and opportunities related to our own operations and/or upstream value chain

(4.3.1.4) Reporting line

Select from:

- Reports to the Chief Executive Officer (CEO)

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- Quarterly

(4.3.1.6) Please explain

Biodiversity is directly under the responsibility of the Chief sustainability and Impact Director, member of the Executive Committee. The biodiversity position paper was elaborated under his responsibility.

Forests

(4.3.1.1) Position of individual or committee with responsibility

Executive level

- Chief Sustainability Officer (CSO)

(4.3.1.2) Environmental responsibilities of this position

Policies, commitments, and targets

- Setting corporate environmental policies and/or commitments

(4.3.1.4) Reporting line

Select from:

- Reports to the Chief Executive Officer (CEO)

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

Quarterly

(4.3.1.6) Please explain

Forestry policy is directly under the responsibility of the Chief Sustainability and Impact Officer, member of the Executive Committee in charge of all CSR sector policies.

[Add row]

(4.5) Do you provide monetary incentives for the management of environmental issues, including the attainment of targets?

Climate change

(4.5.1) Provision of monetary incentives related to this environmental issue

Select from:

Yes

(4.5.2) % of total C-suite and board-level monetary incentives linked to the management of this environmental issue

20

(4.5.3) Please explain

A major review of the reward policy for Executive corporate officers was undertaken in 2022 and applied to 2024 compensation. This involved aligning the environmental and social criteria directly on the Ambitions 2025 medium term plan and including CSR targets based on the trajectories defined at the December 2023 Climate Workshop. Overall the percentage weighting of CSR criteria included in compensation was raised and harmonized at 20% for all four Corporate Executive officers for annual variable compensation and at 33% for long-term variable compensation.

Forests

(4.5.1) Provision of monetary incentives related to this environmental issue

Select from:

- No, and we do not plan to introduce them in the next two years

(4.5.3) Please explain

We undertook a major review of our compensation policy in 2022 applicable to FY 2024 for executive officers. This involves linking compensation to targets in the MTP Ambitions 2025 and other Net Zero commitments. Forests are not currently amongst these targets.

[Fixed row]

(4.5.1) Provide further details on the monetary incentives provided for the management of environmental issues (do not include the names of individuals).

Climate change

(4.5.1.1) Position entitled to monetary incentive

Board or executive level

- Chief Executive Officer (CEO)

(4.5.1.2) Incentives

Select all that apply

- Bonus - % of salary

(4.5.1.3) Performance metrics

Targets

- Progress towards environmental targets
- Achievement of environmental targets
- Reduction in absolute emissions in line with net-zero target

Strategy and financial planning

- Board approval of climate transition plan
- Achievement of climate transition plan
- Increased green asset ratio of portfolio/fund
- Shift to a business model compatible with a net-zero carbon future
- Increased proportion of revenue from low environmental impact products or services

Emission reduction

- Implementation of an emissions reduction initiative
- Reduction in emissions intensity
- Increased share of renewable energy in total energy consumption
- Reduction in absolute emissions
- Emissions reductions across portfolio companies

Resource use and efficiency

- Energy efficiency improvement
- Reduction in total energy consumption

Policies and commitments

- Increased supplier compliance with environmental requirements

Engagement

- Increased engagement with suppliers on environmental issues
- Increased engagement with customers on environmental issues
- Increased engagement with investee companies on environmental issues
- Increased engagement with clients on environmental issues
- Implementation of employee awareness campaign or training program on environmental issues

(4.5.1.4) Incentive plan the incentives are linked to

Select from:

- Both Short-Term and Long-Term Incentive Plan, or equivalent

(4.5.1.5) Further details of incentives

The annual variable compensation policy for the Chief Executive Officer and the Deputy Chief Executive Officers is aligned with the 2025 Ambitions Plan. This policy is part of the framework established for the variable compensation of the Group's executive managers. Variable compensation is expressed as a percentage of annual fixed compensation. In accordance with the Afep/Medef Code, variable compensation is capped and may not exceed the maximum levels set out in the compensation policy: • it can vary from 0% to 100% (target level) of fixed compensation for the Chief Executive Officer, if all objectives are attained, and up to a maximum of 120% (maximum level) of fixed compensation for exceptional performance; • for the Deputy Chief Executive Officer, variable compensation can vary from 0% to 80% (target level) of fixed compensation if all objectives are attained and up to a maximum of 120% (maximum level) of fixed compensation for exceptional performance. The overall performance of each executive corporate officer is assessed on the basis of a balance between financial and non financial performance. Their annual variable compensation is 60% based on financial criteria and 40% based on non-financial criteria, with CSR accounting for 20%, defined each year by the Board of Directors, on the recommendation of the Compensation Committee.

(4.5.1.6) How the position's incentives contribute to the achievement of your environmental commitments and/or climate transition plan

The non-financial CSR criteria include very specific environmental targets which are part of the Ambitions 2025 medium term plan such as 80% growth in Crédit Agricole Corporate and Investment banking's low-carbon energy exposure by 2025, increased generation capacity of CAA's equity-financed renewable energy facilities to 14 GW by 2025, and improving the carbon footprint of Crédit Agricole S.A.

Climate change

(4.5.1.1) Position entitled to monetary incentive

Board or executive level

- Chief Financial Officer (CFO)

(4.5.1.2) Incentives

Select all that apply

- Bonus - % of salary

(4.5.1.3) Performance metrics

Targets

- ✓ Progress towards environmental targets
- ✓ Achievement of environmental targets
- ✓ Reduction in absolute emissions in line with net-zero target

Strategy and financial planning

- ✓ Board approval of climate transition plan
- ✓ Achievement of climate transition plan
- ✓ Increased green asset ratio of portfolio/fund
- ✓ Shift to a business model compatible with a net-zero carbon future
- ✓ Increased proportion of revenue from low environmental impact products or services

Emission reduction

- ✓ Implementation of an emissions reduction initiative
- ✓ Reduction in emissions intensity
- ✓ Increased share of renewable energy in total energy consumption
- ✓ Reduction in absolute emissions
- ✓ Emissions reductions across portfolio companies

Resource use and efficiency

- ✓ Energy efficiency improvement
- ✓ Reduction in total energy consumption

Policies and commitments

- ✓ Increased supplier compliance with environmental requirements

Engagement

- ✓ Increased engagement with suppliers on environmental issues
- ✓ Increased engagement with customers on environmental issues
- ✓ Increased engagement with investee companies on environmental issues
- ✓ Increased engagement with clients on environmental issues
- ✓ Implementation of employee awareness campaign or training program on environmental issues

(4.5.1.4) Incentive plan the incentives are linked to

Select from:

Both Short-Term and Long-Term Incentive Plan, or equivalent

(4.5.1.5) Further details of incentives

The annual variable compensation policy for the Chief Executive Officer and the Deputy Chief Executive Officers is aligned with the 2025 Ambitions Plan. This policy is part of the framework established for the variable compensation of the Group's executive managers. Variable compensation is expressed as a percentage of annual fixed compensation. In accordance with the Afep/Medef Code, variable compensation is capped and may not exceed the maximum levels set out in the compensation policy: • it can vary from 0% to 100% (target level) of fixed compensation for the Chief Executive Officer, if all objectives are attained, and up to a maximum of 120% (maximum level) of fixed compensation for exceptional performance; • for the Deputy Chief Executive Officer, variable compensation can vary from 0% to 80% (target level) of fixed compensation if all objectives are attained and up to a maximum of 120% (maximum level) of fixed compensation for exceptional performance. The overall performance of each executive corporate officer is assessed on the basis of a balance between financial and non financial performance. Their annual variable compensation is 60% based on financial criteria and 40% based on non-financial criteria, with CSR accounting for 20%, defined each year by the Board of Directors, on the recommendation of the Compensation Committee.

(4.5.1.6) How the position's incentives contribute to the achievement of your environmental commitments and/or climate transition plan

The non-financial CSR criteria include very specific environmental targets which are part of the Ambitions 2025 medium term plan such as 80% growth in Crédit Agricole Corporate and Investment banking's low-carbon energy exposure by 2025, increased generation capacity of CAA's equity-financed renewable energy facilities to 14 GW by 2025, and improving the carbon footprint of Crédit Agricole S.A.

Climate change

(4.5.1.1) Position entitled to monetary incentive

Board or executive level

Other C-Suite Officer, please specify :Deputy CEO Corporate and Investment Banking

(4.5.1.2) Incentives

Select all that apply

- Bonus - % of salary

(4.5.1.3) Performance metrics

Targets

- Progress towards environmental targets
- Achievement of environmental targets
- Reduction in absolute emissions in line with net-zero target

Strategy and financial planning

- Board approval of climate transition plan
- Achievement of climate transition plan
- Increased green asset ratio of portfolio/fund
- Shift to a business model compatible with a net-zero carbon future
- Increased proportion of revenue from low environmental impact products or services

Emission reduction

- Implementation of an emissions reduction initiative
- Reduction in emissions intensity
- Increased share of renewable energy in total energy consumption
- Reduction in absolute emissions
- Emissions reductions across portfolio companies

Resource use and efficiency

- Energy efficiency improvement
- Reduction in total energy consumption

Policies and commitments

- Increased supplier compliance with environmental requirements

Engagement

- Increased engagement with suppliers on environmental issues

- Increased engagement with customers on environmental issues
- Increased engagement with investee companies on environmental issues
- Increased engagement with clients on environmental issues
- Implementation of employee awareness campaign or training program on environmental issues

(4.5.1.4) Incentive plan the incentives are linked to

Select from:

- Both Short-Term and Long-Term Incentive Plan, or equivalent

(4.5.1.5) Further details of incentives

The annual variable compensation policy for the Chief Executive Officer and the Deputy Chief Executive Officers is aligned with the 2025 Ambitions Plan. This policy is part of the framework established for the variable compensation of the Group's executive managers. Variable compensation is expressed as a percentage of annual fixed compensation. In accordance with the Afep/Medef Code, variable compensation is capped and may not exceed the maximum levels set out in the compensation policy: • it can vary from 0% to 100% (target level) of fixed compensation for the Chief Executive Officer, if all objectives are attained, and up to a maximum of 120% (maximum level) of fixed compensation for exceptional performance; • for the Deputy Chief Executive Officer, variable compensation can vary from 0% to 80% (target level) of fixed compensation if all objectives are attained and up to a maximum of 120% (maximum level) of fixed compensation for exceptional performance. The overall performance of each executive corporate officer is assessed on the basis of a balance between financial and non financial performance. Their annual variable compensation is 60% based on financial criteria and 40% based on non-financial criteria, with CSR accounting for 20%, defined each year by the Board of Directors, on the recommendation of the Compensation Committee.

(4.5.1.6) How the position's incentives contribute to the achievement of your environmental commitments and/or climate transition plan

The non-financial CSR criteria include very specific environmental targets which are part of the Ambitions 2025 medium term plan such as 80% growth in Crédit Agricole Corporate and Investment banking's low-carbon energy exposure by 2025, increased generation capacity of CAA's equity-financed renewable energy facilities to 14 GW by 2025, and improving the carbon footprint of Crédit Agricole S.A.

Climate change

(4.5.1.1) Position entitled to monetary incentive

Board or executive level

- Other C-Suite Officer, please specify :Deputy CEO Universal Banking

(4.5.1.2) Incentives

Select all that apply

- Bonus - % of salary

(4.5.1.3) Performance metrics

Targets

- Progress towards environmental targets
- Achievement of environmental targets
- Reduction in absolute emissions in line with net-zero target

Strategy and financial planning

- Board approval of climate transition plan
- Achievement of climate transition plan
- Increased green asset ratio of portfolio/fund
- Shift to a business model compatible with a net-zero carbon future
- Increased proportion of revenue from low environmental impact products or services

Emission reduction

- Implementation of an emissions reduction initiative
- Reduction in emissions intensity
- Increased share of renewable energy in total energy consumption

(4.5.1.4) Incentive plan the incentives are linked to

Select from:

- Both Short-Term and Long-Term Incentive Plan, or equivalent

(4.5.1.5) Further details of incentives

The annual variable compensation policy for the Chief Executive Officer and the Deputy Chief Executive Officers is aligned with the 2025 Ambitions Plan. This policy is part of the framework established for the variable compensation of the Group's executive managers. Variable compensation is expressed as a percentage of annual fixed compensation. In accordance with the Afep/Medef Code, variable compensation is capped and may not exceed the maximum levels set out in the compensation policy: • it can vary from 0% to 100% (target level) of fixed compensation for the Chief Executive Officer, if all objectives are attained, and up to a maximum of 120% (maximum level) of fixed compensation for exceptional performance; • for the Deputy Chief Executive Officer, variable compensation can vary from 0% to 80% (target level) of fixed compensation if all objectives are attained and up to a maximum of 120% (maximum level) of fixed compensation for exceptional performance. The overall performance of each executive corporate officer is assessed on the basis of a balance between financial and non financial performance. Their annual variable compensation is 60% based on financial criteria and 40% based on non-financial criteria, with CSR accounting for 20%, defined each year by the Board of Directors, on the recommendation of the Compensation Committee.

(4.5.1.6) How the position's incentives contribute to the achievement of your environmental commitments and/or climate transition plan

The non-financial CSR criteria include very specific environmental targets which are part of the Ambitions 2025 medium term plan such as 80% growth in Crédit Agricole Corporate and Investment banking's low-carbon energy exposure by 2025, increased generation capacity of CAA's equity-financed renewable energy facilities to 14 GW by 2025, and improving the carbon footprint of Crédit Agricole S.A.

[Add row]

(4.6) Does your organization have an environmental policy that addresses environmental issues?

	Does your organization have any environmental policies?
	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(4.6.1) Provide details of your environmental policies.

Row 1

(4.6.1.1) Environmental issues covered

Select all that apply

- Climate change
- Forests
- Biodiversity

(4.6.1.2) Level of coverage

Select from:

- Organization-wide

(4.6.1.3) Value chain stages covered

Select all that apply

- Direct operations
- Upstream value chain
- Downstream value chain
- Portfolio

(4.6.1.4) Explain the coverage

Destination 2050: our climate transition Plan

(4.6.1.5) Environmental policy content

Environmental commitments

- Commitment to take environmental action beyond regulatory compliance
- Commitment to implementation of nature-based solutions that support landscape restoration and long-term protection of natural ecosystems
- Commitment to stakeholder engagement and capacity building on environmental issues

Climate-specific commitments

- Commitment to 100% renewable energy
- Commitment to net-zero emissions
- Commitment to not invest in fossil-fuel expansion

Social commitments

- Adoption of the UN International Labour Organization principles
- Commitment to promote gender equality and women's empowerment
- Commitment to respect and protect the customary rights to land, resources, and territory of Indigenous Peoples and Local Communities
- Commitment to respect internationally recognized human rights
- Commitment to secure Free, Prior, and Informed Consent (FPIC) of indigenous people and local communities

Additional references/Descriptions

- Description of environmental requirements for procurement
- Description of membership and financial support provided to organizations that seek to influence public policy
- Description of renewable electricity procurement practices
- Reference to timebound environmental milestones and targets

(4.6.1.6) Indicate whether your environmental policy is in line with global environmental treaties or policy goals

Select all that apply

- Yes, in line with the Paris Agreement
- Yes, in line with the Kunming-Montreal Global Biodiversity Framework

(4.6.1.7) Public availability

Select from:

- Publicly available

(4.6.1.8) Attach the policy

CA_NETZERO_GB_LISEUSE_V2_compressed (1).pdf

Row 2

(4.6.1.1) Environmental issues covered

Select all that apply

Biodiversity

(4.6.1.2) Level of coverage

Select from:

Organization-wide

(4.6.1.3) Value chain stages covered

Select all that apply

Direct operations

Portfolio

(4.6.1.4) Explain the coverage

Biodiversity position paper

(4.6.1.5) Environmental policy content

Environmental commitments

Commitment to stakeholder engagement and capacity building on environmental issues

(4.6.1.6) Indicate whether your environmental policy is in line with global environmental treaties or policy goals

Select all that apply

Yes, in line with another global environmental treaty or policy goal, please specify

(4.6.1.7) Public availability

Select from:

Publicly available

(4.6.1.8) Attach the policy

130923_casa-position-paper-on-biodiversity-and-nature.pdf

[Add row]

(4.7) Does the policy framework for the portfolio activities of your organization include environmental requirements that clients/investees need to meet, and/or exclusion policies?

	Policy framework for portfolio activities include environmental requirements for clients/investees, and/or exclusion policies
Banking (Bank)	Select from: <input checked="" type="checkbox"/> Yes, our framework includes both policies with environmental client/investee requirements and environmental exclusion policies
Investing (Asset manager)	Select from: <input checked="" type="checkbox"/> Yes, our framework includes both policies with environmental client/investee requirements and environmental exclusion policies
Investing (Asset owner)	Select from: <input checked="" type="checkbox"/> Yes, our framework includes both policies with environmental client/investee requirements and environmental exclusion policies
Insurance (Insurance company)	Select from: <input checked="" type="checkbox"/> Yes, our framework includes both policies with environmental client/investee requirements and environmental exclusion policies

[Fixed row]

(4.7.1) Provide details of the policies which include environmental requirements that clients/investees need to meet.

Banking (Bank)

(4.7.1.1) Environmental issues covered

Select all that apply

- Climate change

(4.7.1.2) Type of policy

Select all that apply

- Credit/lending policy
- Underwriting policy
- Engagement policy
- Other banking policy, please specify :CSR Sector policy for oil & gas

(4.7.1.3) Public availability

Select from:

- Publicly available

(4.7.1.4) Attach the policy

2024-politique-sectorielle-rse-groupe-petrole-et-gaz-eng-.pdf

(4.7.1.5) Value chain stages of client/investee covered by policy

Select from:

- Direct operations and upstream/downstream value chain

(4.7.1.6) Industry sectors covered by the policy

Select all that apply

- Fossil Fuels

(4.7.1.9) % of portfolio covered by the policy in relation to total portfolio value

4

(4.7.1.10) Basis of exceptions to policy

Select all that apply

Other, please specify :If the financing or the investment relates directly to the development, construction or expansion of an oil & gas installation, the project will be assessed against all the analysis criteria above to determine if an exclusion criteria applies.

(4.7.1.11) Explain how criteria coverage and/or exceptions have been determined

The Bank will not participate: • in Dedicated Financings (project financing and project-related corporate loans - PRCL) in oil or gas extraction projects, or any Infrastructure Financing strictly dedicated to extraction projects (for example, an oil pipeline project, liquefaction terminal or production installation), • in Dedicated Financings related to other oil & gas projects, if: i. it relates to a project for the conversion of natural gas (Gas to Liquids) or coal (Coal to Liquids) into petroleum liquids; ii. it relates to projects located in the Arctic; iii. the Bank is aware of the following characteristics: - critical impact on a protected area or on wetlands of international importance covered by the Ramsar Convention; - the project is located within a site listed on the UNESCO World Heritage list or a site meeting the criteria of the Alliance for Zero Extinction (AZE); iv. or when the Bank has not received, in its opinion, satisfactory answers with respect to: - the non-compliance with the IFC Performance Standards (or equivalent standards when an export credit agency or a multilateral institution is involved) or the Environment, Health and Safety Guidelines, in particular with respect to the ESMS, protection of the fundamental rights of workers, displacement of population, biodiversity conservation, impact on critical natural habitats, consent of indigenous people and protection of cultural heritage; - absence of public consultation and, when necessary, consent from affected indigenous peoples; - absence of inter-States consultations in the event of major cross-borders impacts. Lending to oil & gas represents 3.6% of total commercial lending for Credit Agricole (not just investment banking CACIB) as reported in the 2024 CASA URD chapter 5 risks page 385.

(4.7.1.12) Requirements for clients/investees

Environmental commitments

Commitment to comply with regulations and mandatory standards

Climate-specific commitments

Commitment to develop a climate transition plan

Commitment to net-zero emissions

Commitment to not invest in fossil-fuel expansion

Commitment to set a science-based emissions reduction target

Social commitments

- Adoption of the UN International Labour Organization principles
- Commitment to respect and protect the customary rights to land, resources, and territory of Indigenous Peoples and Local Communities
- Commitment to respect internationally recognized human rights
- Commitment to secure Free, Prior, and Informed Consent (FPIC) of indigenous people and local communities

(4.7.1.13) Measurement of proportion of clients/investees compliant with the policy

Select from:

- Yes

(4.7.1.14) % of clients/investees compliant with the policy

100

(4.7.1.15) % of portfolio value that is compliant with the policy

100

(4.7.1.16) Target year for 100% compliance

Select from:

- Already met

Investing (Asset manager)

(4.7.1.1) Environmental issues covered

Select all that apply

- Climate change
- Forests
- Biodiversity

(4.7.1.2) Type of policy

Select all that apply

- Sustainable/Responsible Investment Policy
- Investment policy/strategy
- Stewardship policy
- Active ownership policy
- Other investing policy, please specify :Engagement

(4.7.1.3) Public availability

Select from:

- Publicly available

(4.7.1.4) Attach the policy

2025 - Global Responsible Investment Policy - Amundi (1).pdf

(4.7.1.5) Value chain stages of client/investee covered by policy

Select from:

- Direct operations and upstream/downstream value chain

(4.7.1.6) Industry sectors covered by the policy

Select all that apply

- | | |
|--|--|
| <input checked="" type="checkbox"/> Retail | <input checked="" type="checkbox"/> Fossil Fuels |
| <input checked="" type="checkbox"/> Apparel | <input checked="" type="checkbox"/> Manufacturing |
| <input checked="" type="checkbox"/> Services | <input checked="" type="checkbox"/> Infrastructure |
| <input checked="" type="checkbox"/> Materials | <input checked="" type="checkbox"/> Power generation |
| <input checked="" type="checkbox"/> Hospitality | <input checked="" type="checkbox"/> International bodies |
| <input checked="" type="checkbox"/> Transportation services | |
| <input checked="" type="checkbox"/> Food, beverage & agriculture | |

- Biotech, health care & pharma

(4.7.1.7) Commodities covered by the policy

Select all that apply

- Soy
- Cocoa
- Rubber
- Coffee
- Palm oil
- Timber products
- Cattle products

(4.7.1.8) Commodity value chain stage covered by the policy

Select all that apply

- Production
- Processing
- Trading
- Manufacturing
- Retailing

(4.7.1.9) % of portfolio covered by the policy in relation to total portfolio value

44

(4.7.1.10) Basis of exceptions to policy

Select all that apply

- Other, please specify :This policy applies to the 44% of total assets under management which are responsible investment funds.

(4.7.1.11) Explain how criteria coverage and/or exceptions have been determined

Responsible investment assets totalled 982 billion euros in 2024 out of total assets under management of 2240 billion ie. 44%. This is how we estimated the proportion of the total portfolio covered by our responsible investment policy. In order to implement this policy, Amundi has an active engagement policy - a major pillar of its vision as a responsible investor, the engagement policy is applied through regular exchanges between analysts and invested companies, and through

individual or collaborative engagement actions on major sustainable development issues, in order to promote concrete changes towards an inclusive, sustainable and low-carbon economy. It is complemented by a policy detailing the exercise of voting rights. Climate change and the degradation of ecosystems, which threaten to cause destructive chain reactions, are priorities in Amundi's engagement campaigns. As part of its ESG Ambitions 2025 plan, Amundi launched a "engagement" cycle on climate issues in 2022 with the objective of engaging 1,000 more companies by 2025 to define credible strategies for reducing their greenhouse gas emissions, to vote at their annual General Shareholders' Meetings and for management remuneration packages to be linked to these strategies. Amundi also committed, from 2022, to excluding from its portfolios companies that generate over 30% of their activity from unconventional oil and gas production. Amundi engaged with over 1,600 unique issuers on climate throughout 2024.

(4.7.1.12) Requirements for clients/investees

Environmental commitments

- Commitment to comply with regulations and mandatory standards

Climate-specific commitments

- Commitment to net-zero emissions
- Commitment to disclose Scope 1 emissions
- Commitment to disclose Scope 2 emissions
- Commitment to disclose Scope 3 emissions
- Commitment to develop a climate transition plan
- Commitment to not invest in fossil-fuel expansion
- Commitment to set a science-based emissions reduction target

Social commitments

- Commitment to respect internationally recognized human rights

Additional references/Descriptions

- Description of impacts on natural resources and ecosystems

(4.7.1.13) Measurement of proportion of clients/investees compliant with the policy

Select from:

- No, but we plan to measure this within the next two years

(4.7.1.17) Explain why your organization does not measure the % of clients/investees compliant with the policy

Amundi does not currently measure the % of investees compliant with the policy because it is not relevant as there is not a unique global investment universe but rather one investment universe per portfolio, that is dynamic and might differ notably based on the fund's strategy or the ESG rating coverage and quality of the investees.

Investing (Asset owner)

(4.7.1.1) Environmental issues covered

Select all that apply

- Climate change
- Forests
- Biodiversity

(4.7.1.2) Type of policy

Select all that apply

- Sustainable/Responsible Investment Policy
- Investment policy/strategy
- Stewardship policy
- Active ownership policy
- Other investing policy, please specify :Engagement policy

(4.7.1.3) Public availability

Select from:

- Publicly available

(4.7.1.4) Attach the policy

2025 - Global Responsible Investment Policy - Amundi.pdf

(4.7.1.5) Value chain stages of client/investee covered by policy

Select from:

- Direct operations and upstream/downstream value chain

(4.7.1.6) Industry sectors covered by the policy

Select all that apply

- Retail
- Apparel
- Services
- Materials
- Hospitality
- Transportation services
- Food, beverage & agriculture
- Biotech, health care & pharma
- Fossil Fuels
- Manufacturing
- Infrastructure
- Power generation
- International bodies

(4.7.1.7) Commodities covered by the policy

Select all that apply

- Soy
- Cocoa
- Rubber
- Coffee
- Palm oil
- Timber products
- Cattle products

(4.7.1.8) Commodity value chain stage covered by the policy

Select all that apply

- Production
- Processing
- Trading
- Manufacturing
- Retailing

(4.7.1.9) % of portfolio covered by the policy in relation to total portfolio value

44

(4.7.1.10) Basis of exceptions to policy

Select all that apply

Other, please specify :This policy applies to the 44% of total assets under management which are responsible investment funds of Amundi which manages a large proportion of CAA's assets.

(4.7.1.11) Explain how criteria coverage and/or exceptions have been determined

Crédit Agricole Assurances' climate strategy applies to all investments, to the different classes of assets and also in the context of delegated management, since Crédit Agricole Assurances delegates a large part of its management in Amundi, which joined Net Zero Asset Managers, an initiative of the United Nations Environment Program (UNEPFI). Crédit Agricole Assurances undertakes and votes directly for its strategic participations, managed by the investment department. It can engage directly in a dialog with the issuers and therefore exercise its voting rights as a shareholder. Thanks to this influence, Crédit Agricole Assurances can obtain more detailed information on the practices of the companies in which it invests. Their main challenges of financial performance, societal responsibility and their action plans, in order to support them in improving their ESG integration practices

(4.7.1.12) Requirements for clients/investees

Environmental commitments

Commitment to comply with regulations and mandatory standards

Climate-specific commitments

Commitment to net-zero emissions

Commitment to not invest in fossil-fuel expansion

Commitment to disclose Scope 1 emissions

Commitment to set a science-based emissions reduction target

Commitment to disclose Scope 2 emissions

Commitment to disclose Scope 3 emissions

Commitment to develop a climate transition plan

Social commitments

Commitment to respect internationally recognized human rights

Additional references/Descriptions

- Description of impacts on natural resources and ecosystems

(4.7.1.13) Measurement of proportion of clients/investees compliant with the policy

Select from:

- No, but we plan to measure this within the next two years

(4.7.1.17) Explain why your organization does not measure the % of clients/investees compliant with the policy

Crédit Agricole Assurance follows the same responsible investment policy for its asset ownership activity as Amundi. Amundi does not currently measure the % of investees compliant with the policy because it is not relevant as there is not a unique global investment universe but rather one investment universe per portfolio, that is dynamic and might differ notably based on the fund's strategy or the ESG rating coverage and quality of the investees.

Insurance (Insurance company)

(4.7.1.1) Environmental issues covered

Select all that apply

- Forests

(4.7.1.2) Type of policy

Select all that apply

- Insurance underwriting policy

(4.7.1.3) Public availability

Select from:

- Publicly available

(4.7.1.4) Attach the policy

2024-politique-deforestation-casa-eng.pdf

(4.7.1.5) Value chain stages of client/investee covered by policy

Select from:

- Direct operations and upstream/downstream value chain

(4.7.1.6) Industry sectors covered by the policy

Select all that apply

- Food, beverage & agriculture

(4.7.1.7) Commodities covered by the policy

Select all that apply

- Soy
- Cocoa
- Rubber
- Coffee
- Palm oil
- Timber products
- Cattle products

(4.7.1.8) Commodity value chain stage covered by the policy

Select all that apply

- Production
- Processing
- Trading
- Manufacturing
- Retailing

(4.7.1.9) % of portfolio covered by the policy in relation to total portfolio value

10

(4.7.1.10) Basis of exceptions to policy

Select all that apply

- Other, please specify :Collective funds of other management companies are subject to the exclusion rules specific to the company managing them.

(4.7.1.11) Explain how criteria coverage and/or exceptions have been determined

Several of CAA companies offer unit-linked contracts to their customers. These contracts are subject to the Crédit Agricole Group exclusions. Collective funds of other management companies are subject to the exclusion rules specific to the company managing them.

(4.7.1.12) Requirements for clients/investees

Environmental commitments

- Commitment to comply with regulations and mandatory standards

Social commitments

- Adoption of the UN International Labour Organization principles
- Commitment to respect internationally recognized human rights

(4.7.1.13) Measurement of proportion of clients/investees compliant with the policy

Select from:

- No, but we plan to measure this within the next two years

(4.7.1.17) Explain why your organization does not measure the % of clients/investees compliant with the policy

Difficulty relating to identifying all retail clients.

Banking (Bank)

(4.7.1.1) Environmental issues covered

Select all that apply

- Forests

(4.7.1.2) Type of policy

Select all that apply

- Credit/lending policy

(4.7.1.3) Public availability

Select from:

- Publicly available

(4.7.1.4) Attach the policy

2024-politique-deforestation-casa-eng.pdf

(4.7.1.5) Value chain stages of client/investee covered by policy

Select from:

- Direct operations and upstream/downstream value chain

(4.7.1.6) Industry sectors covered by the policy

Select all that apply

- Food, beverage & agriculture

(4.7.1.7) Commodities covered by the policy

Select all that apply

- Soy
- Cocoa
- Rubber
- Coffee
- Palm oil
- Timber products
- Cattle products

(4.7.1.8) Commodity value chain stage covered by the policy

Select all that apply

- Production
- Processing
- Trading
- Manufacturing
- Retailing

(4.7.1.9) % of portfolio covered by the policy in relation to total portfolio value

1

(4.7.1.10) Basis of exceptions to policy

Select all that apply

- Other, please specify :No exclusions

(4.7.1.11) Explain how criteria coverage and/or exceptions have been determined

The purpose of this Policy is to provide Crédit Agricole S.A.'s entities with a framework for the timber industry and the production of agricultural commodities linked to potential tropical deforestation. The policy applies to all activities lending, asset management, asset owner and insurance. Deforestation is responsible for around 10% of global greenhouse gas emissions. In addition, 80% of the world's terrestrial biodiversity is found in forests, and 95% of deforestation occurs in tropical and subtropical areas. Deforestation is mainly caused by seven commodities worldwide which are following order of impact: cattle, palm oil, soy, cocoa, rubber, coffee and timber. In addition to deforestation, the commodities mentioned above can generate negative environmental and social impacts, particularly from a human rights perspective. Social issues related to deforestation are important, as 86 million "green jobs" are linked to forests worldwide. The policy includes a target date for potential exclusion. A company producing or purchasing cattle, soy, palm oil, or timber and having a "Critical" impact on deforestation: • On the upstream value chain (producers, processors, traders); • From countries at high risk of deforestation; must have published a public "Zero Deforestation" strategy by end 2027 at the latest. This strategy must contain time bound targets as well as a monitoring plan in their production and/or supply chains. If a company does not meet this criterion, a potential exclusion from financing and investing activities may take place in accordance with the operational procedures of each business line by the end of 2027. Crédit Agricole S.A.'s entities reserve the right to exclude companies as soon as this Policy comes into effect, even if the requirements related to this cut-off date are met. The % of our total portfolio this policy applies to is based on our lending to the following sectors agriculture, forestry and fishing, pulp & paper, rubber, wood as disclosed in our Pillar 3 ESG risk report page 215 as a proportion of the total gross carrying amount.

(4.7.1.12) Requirements for clients/investees

Environmental commitments

- Commitment to avoidance of negative impacts on threatened and protected species

- Commitment to comply with regulations and mandatory standards
- Commitment to respect legally designated protected areas

Social commitments

- Adoption of the UN International Labour Organization principles
- Commitment to respect and protect the customary rights to land, resources, and territory of Indigenous Peoples and Local Communities
- Commitment to respect internationally recognized human rights
- Commitment to secure Free, Prior, and Informed Consent (FPIC) of indigenous people and local communities

Additional references/Descriptions

- Description of commodities covered by the policy

(4.7.1.13) Measurement of proportion of clients/investees compliant with the policy

Select from:

- No, but we plan to measure this within the next two years

(4.7.1.17) Explain why your organization does not measure the % of clients/investees compliant with the policy

Crédit Agricole published a new forestry policy in December 2024 covering all commodities related to deforestation and the whole value chain. Whilst this policy includes an engagement commitment whereby Crédit Agricole S.A.'s entities will collect data from their clients or company investees to measure their progress on deforestation issues following an engagement, we have not published the number of clients compliant as yet.

Investing (Asset manager)

(4.7.1.1) Environmental issues covered

Select all that apply

- Forests

(4.7.1.2) Type of policy

Select all that apply

- Sustainable/Responsible Investment Policy

(4.7.1.3) Public availability

Select from:

- Publicly available

(4.7.1.4) Attach the policy

2024-politique-deforestation-casa-eng.pdf

(4.7.1.5) Value chain stages of client/investee covered by policy

Select from:

- Direct operations and upstream/downstream value chain

(4.7.1.6) Industry sectors covered by the policy

Select all that apply

- Food, beverage & agriculture

(4.7.1.7) Commodities covered by the policy

Select all that apply

- Soy
- Cocoa
- Rubber
- Coffee
- Palm oil
- Timber products
- Cattle products

(4.7.1.8) Commodity value chain stage covered by the policy

Select all that apply

- Production

- Processing
- Trading
- Manufacturing
- Retailing

(4.7.1.9) % of portfolio covered by the policy in relation to total portfolio value

1

(4.7.1.10) Basis of exceptions to policy

Select all that apply

- Other, please specify :none

(4.7.1.11) Explain how criteria coverage and/or exceptions have been determined

Deforestation is responsible for around 10% of global greenhouse gas emissions. In addition, 80% of the world's terrestrial biodiversity is found in forests, and 95% of deforestation occurs in tropical and subtropical areas. Deforestation is mainly caused by seven commodities worldwide which are following order of impact: cattle, palm oil, soy, cocoa, rubber, coffee and timber. In addition to deforestation, the commodities mentioned above can generate negative environmental and social impacts, particularly from a human rights perspective. Social issues related to deforestation are important, as 86 million "green jobs" are linked to forests worldwide. The policy includes a target date for potential exclusion. A company producing or purchasing cattle, soy, palm oil, or timber and having a "Critical" impact on deforestation: • On the upstream value chain (producers, processors, traders); • From countries at high risk of deforestation; must have published a public "Zero Deforestation" strategy by end 2027 at the latest. This strategy must contain time bound targets as well as a monitoring plan in their production and/or supply chains. If a company does not meet this criterion, a potential exclusion from financing and investing activities may take place in accordance with the operational procedures of each business line by the end of 2027. Crédit Agricole S.A.'s entities reserve the right to exclude companies as soon as this Policy comes into effect, even if the requirements related to this cut-off date are met. As our policy was only published in December 2024, we have not published data as yet regarding the proportion of our portfolio covered by this policy but we estimate it to be very modest.

(4.7.1.12) Requirements for clients/investees

Environmental commitments

- Commitment to avoidance of negative impacts on threatened and protected species
- Commitment to comply with regulations and mandatory standards
- Commitment to respect legally designated protected areas

Social commitments

- Adoption of the UN International Labour Organization principles
- Commitment to respect and protect the customary rights to land, resources, and territory of Indigenous Peoples and Local Communities
- Commitment to respect internationally recognized human rights
- Commitment to secure Free, Prior, and Informed Consent (FPIC) of indigenous people and local communities

Additional references/Descriptions

- Description of commodities covered by the policy

(4.7.1.13) Measurement of proportion of clients/investees compliant with the policy

Select from:

- No, but we plan to measure this within the next two years

(4.7.1.17) Explain why your organization does not measure the % of clients/investees compliant with the policy

Crédit Agricole published a new forestry policy in December 2024 covering all commodities related to deforestation and the whole value chain. Whilst this policy includes an engagement commitment whereby Crédit Agricole S.A.'s entities will collect data from their clients or company investees to measure their progress on deforestation issues following an engagement, we have not published the number of clients compliant as yet.

Investing (Asset owner)

(4.7.1.1) Environmental issues covered

Select all that apply

- Forests

(4.7.1.2) Type of policy

Select all that apply

- Sustainable/Responsible Investment Policy

(4.7.1.3) Public availability

Select from:

- Publicly available

(4.7.1.4) Attach the policy

2024-politique-deforestation-casa-eng.pdf

(4.7.1.5) Value chain stages of client/investee covered by policy

Select from:

- Direct operations and upstream/downstream value chain

(4.7.1.6) Industry sectors covered by the policy

Select all that apply

- Food, beverage & agriculture

(4.7.1.7) Commodities covered by the policy

Select all that apply

- Soy
- Cocoa
- Rubber
- Coffee
- Palm oil
- Timber products
- Cattle products

(4.7.1.8) Commodity value chain stage covered by the policy

Select all that apply

- Production
- Processing
- Trading
- Manufacturing
- Retailing

(4.7.1.9) % of portfolio covered by the policy in relation to total portfolio value

1

(4.7.1.10) Basis of exceptions to policy

Select all that apply

Other, please specify :no exlusions

(4.7.1.11) Explain how criteria coverage and/or exceptions have been determined

Deforestation is responsible for around 10% of global greenhouse gas emissions. In addition, 80% of the world's terrestrial biodiversity is found in forests, and 95% of deforestation occurs in tropical and subtropical areas. Deforestation is mainly caused by seven commodities worldwide which are following order of impact: cattle, palm oil, soy, cocoa, rubber, coffee and timber. In addition to deforestation, the commodities mentioned above can generate negative environmental and social impacts, particularly from a human rights perspective. Social issues related to deforestation are important, as 86 million "green jobs" are linked to forests worldwide. The policy includes a target date for potential exclusion. A company producing or purchasing cattle, soy, palm oil, or timber and having a "Critical" impact on deforestation: • On the upstream value chain (producers, processors, traders); • From countries at high risk of deforestation; must have published a public "Zero Deforestation" strategy by end 2027 at the latest. This strategy must contain time bound targets as well as a monitoring plan in their production and/or supply chains. If a company does not meet this criterion, a potential exclusion from financing and investing activities may take place in accordance with the operational procedures of each business line by the end of 2027. Crédit Agricole S.A.'s entities reserve the right to exclude companies as soon as this Policy comes into effect, even if the requirements related to this cut-off date are met.

(4.7.1.12) Requirements for clients/investees

Environmental commitments

- Commitment to avoidance of negative impacts on threatened and protected species
- Commitment to comply with regulations and mandatory standards

Social commitments

- Adoption of the UN International Labour Organization principles
- Commitment to respect and protect the customary rights to land, resources, and territory of Indigenous Peoples and Local Communities
- Commitment to respect internationally recognized human rights
- Commitment to secure Free, Prior, and Informed Consent (FPIC) of indigenous people and local communities

Additional references/Descriptions

- Description of commodities covered by the policy

(4.7.1.13) Measurement of proportion of clients/investees compliant with the policy

Select from:

- No, but we plan to measure this within the next two years

(4.7.1.17) Explain why your organization does not measure the % of clients/investees compliant with the policy

Crédit Agricole published a new forestry policy in December 2024 covering all commodities related to deforestation and the whole value chain. Whilst this policy includes an engagement commitment whereby Crédit Agricole S.A.'s entities will collect data from their clients or company investees to measure their progress on deforestation issues following an engagement, we have not published the number of clients compliant as yet.

Banking (Bank)

(4.7.1.1) Environmental issues covered

Select all that apply

- Climate change

(4.7.1.2) Type of policy

Select all that apply

- Other banking policy, please specify :Net zero transition plan Destination 2050 for 10 sectors oil & gas, power, cement, commercial real estate, automotive, aviation, shipping, steel, agriculture and residential real estate.

(4.7.1.3) Public availability

Select from:

- Publicly available

(4.7.1.4) Attach the policy

(4.7.1.5) Value chain stages of client/investee covered by policy

Select from:

- Direct operations and upstream/downstream value chain

(4.7.1.6) Industry sectors covered by the policy

Select all that apply

- Fossil Fuels
- Manufacturing
- Materials
- Power generation
- Transportation services

(4.7.1.9) % of portfolio covered by the policy in relation to total portfolio value

60

(4.7.1.10) Basis of exceptions to policy

Select all that apply

- Other, please specify :no exclusions

(4.7.1.11) Explain how criteria coverage and/or exceptions have been determined

Our Net zero transition plan first published in 2023 and updated in 2024, describes the commitments and trajectories we have announced for the ten most emissive sectors which represent 60% of our loan outstandings and 80% of our financed emissions.

(4.7.1.12) Requirements for clients/investees

Climate-specific commitments

- Commitment to develop a climate transition plan

- Commitment to net-zero emissions
- Commitment to set a science-based emissions reduction target

(4.7.1.13) Measurement of proportion of clients/investees compliant with the policy

Select from:

- Yes

(4.7.1.14) % of clients/investees compliant with the policy

60

(4.7.1.15) % of portfolio value that is compliant with the policy

50

(4.7.1.16) Target year for 100% compliance

Select from:

- Within the next 5 years

[Add row]

(4.7.2) Provide details of your exclusion policies related to industries, activities and/or locations exposed or contributing to environmental risks.

Banking (Bank)

(4.7.2.1) Type of exclusion policy

Select from:

- Thermal coal

(4.7.2.2) Fossil fuel value chain

Select all that apply

- Upstream
- Midstream
- Downstream

(4.7.2.3) Year of exclusion implementation

2019

(4.7.2.4) Phaseout pathway

Select all that apply

- New business/investment for new projects
- New business/investment for existing projects
- Existing business/investment for existing projects

(4.7.2.5) Year of complete phaseout

2030

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

- Other, please specify :OECD

(4.7.2.7) Description

Crédit Agricole Group CSR sector policy: exclusion of thermal coal. Relevant activities: the following Group Activities are covered: All financing activities (“dedicated and non-dedicated financing services”) provided by the Group: credit, debt and equity markets, guarantees and advisory activities, etc.; Investment activities which include: For the insurance activity: Investments made directly in equities and bonds and in dedicated funds in respect of euro funds for life insurance policies. Proprietary investments made directly in equities, bonds and dedicated funds by insurance companies. For the banking activity: Proprietary investments made directly in equities and bonds in respect of the liquidity portfolio. 1 The treatment of open-ended funds will be specified in a specific policy on insurance. 2 - Asset management on a proprietary basis or on behalf of third parties (“asset management”). External asset managers are encouraged to apply similar standards. - Property insurance (“insurance”). Definitions Thermal coal-related activities include: - Coal-fired power plants that are fully or partially operated by burning coal; - Thermal coal mining; - Transport infrastructure used for thermal coal: construction, extension, operation, acquisition and/or ownership of maritime and land transport infrastructure. In this instance, the “operation” of the infrastructure is understood as the management, upkeep and maintenance of the infrastructure itself and does

not include the commercial activities and services rendered possible by the facilities. Companies and activities in the coal sector are analysed according to three major parameters: 1. the existence of projects to develop new coal capacity - companies that are effectively developing new thermal coal capacities (mines, coal-fired power plants or dedicated transport infrastructure) are excluded. 2. The threshold of revenue derived from thermal coal: Above a certain threshold of revenue derived from thermal coal, set at 25% at Group level, any company linked to thermal coal (mines, power plants, transport infrastructure) will be subject to a monitoring procedure that may lead to exclusion where the actual decrease is behind the 2030/2040 exit timetable. 3. The communication of an exit plan aligned with the 2030/2040 timetable: companies that are significantly active in the thermal coal sector are required to draw up an exit plan that fits in with the 2030/2040 scenario.

Investing (Asset manager)

(4.7.2.1) Type of exclusion policy

Select from:

- Thermal coal

(4.7.2.2) Fossil fuel value chain

Select all that apply

- Upstream
- Midstream
- Downstream

(4.7.2.3) Year of exclusion implementation

2019

(4.7.2.4) Phaseout pathway

Select all that apply

- New business/investment for new projects
- New business/investment for existing projects
- Existing business/investment for existing projects

(4.7.2.5) Year of complete phaseout

2030

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

Other, please specify :OECD

(4.7.2.7) Description

Crédit Agricole Group CSR sector policy: thermal coal. Relevant activities: the following Group Activities are covered: - All financing activities (“dedicated and non-dedicated financing services”) provided by the Group: credit, debt and equity markets, guarantees and advisory activities, etc.; - Investment activities (“investments”) which include: o For the insurance activity: ▪ Investments made directly in equities and bonds and in dedicated funds in respect of euro funds for life insurance policies. ▪ Proprietary investments made directly in equities, bonds and dedicated funds by insurance companies1. o For the banking activity: ▪ Proprietary investments made directly in equities and bonds in respect of the liquidity portfolio. 1 The treatment of open-ended funds will be specified in a specific policy on insurance. 2 - Asset management on a proprietary basis or on behalf of third parties (“asset management”). External asset managers are encouraged to apply similar standards. - Property insurance (“insurance”). Definitions Thermal coal-related activities include: - Coal-fired power plants that are fully or partially operated by burning coal; - Thermal coal mining; - Transport infrastructure used for thermal coal: construction, extension, operation, acquisition and/or ownership of maritime and land transport infrastructure. In this instance, the “operation” of the infrastructure is understood as the management, upkeep and maintenance of the infrastructure itself and does not include the commercial activities and services rendered possible by the facilities. Companies and activities in the coal sector are analysed according to three major parameters: 1. the existence of projects to develop new coal capacity - companies that are effectively developing new thermal coal capacities (mines, coal-fired power plants or dedicated transport infrastructure) are excluded. 2. The threshold of revenue derived from thermal coal: Above a certain threshold of revenue derived from thermal coal, set at 25% at Group level, any company linked to thermal coal (mines, power plants, transport infrastructure) will be subject to a monitoring procedure that may lead to exclusion where the actual decrease is behind the 2030/2040 exit timetable. 3. The communication of an exit plan aligned with the 2030/2040 timetable: companies that are significantly active in the thermal coal sector are required to draw up an exit plan that fits in with the 2030/2040 scenario.

Investing (Asset owner)

(4.7.2.1) Type of exclusion policy

Select from:

Thermal coal

(4.7.2.2) Fossil fuel value chain

Select all that apply

Upstream

Midstream

- Downstream

(4.7.2.3) Year of exclusion implementation

2019

(4.7.2.4) Phaseout pathway

Select all that apply

- New business/investment for new projects
- New business/investment for existing projects
- Existing business/investment for existing projects

(4.7.2.5) Year of complete phaseout

2030

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

- Other, please specify :OECD

(4.7.2.7) Description

Crédit Agricole Group CSR sector policy: thermal coal. Relevant activities: the following Group Activities are covered: - All financing activities (“dedicated and non-dedicated financing services”) provided by the Group: credit, debt and equity markets, guarantees and advisory activities, etc.; - Investment activities (“investments”) which include: o For the insurance activity: ▪ Investments made directly in equities and bonds and in dedicated funds in respect of euro funds for life insurance policies. ▪ Proprietary investments made directly in equities, bonds and dedicated funds by insurance companies¹. o For the banking activity: ▪ Proprietary investments made directly in equities and bonds in respect of the liquidity portfolio. 1 The treatment of open-ended funds will be specified in a specific policy on insurance. 2 - Asset management on a proprietary basis or on behalf of third parties (“asset management”). External asset managers are encouraged to apply similar standards. - Property insurance (“insurance”). Definitions Thermal coal-related activities include: - Coal-fired power plants that are fully or partially operated by burning coal; - Thermal coal mining; - Transport infrastructure used for thermal coal: construction, extension, operation, acquisition and/or ownership of maritime and land transport infrastructure. In this instance, the “operation” of the infrastructure is understood as the management, upkeep and maintenance of the infrastructure itself and does not include the commercial activities and services rendered possible by the facilities. Companies and activities in the coal sector are analysed according to three major parameters: 1. the existence of projects to develop new coal capacity - companies that are effectively developing new thermal coal capacities (mines, coal-fired power plants or dedicated transport infrastructure) are excluded. 2. The threshold of revenue derived from thermal coal: Above a certain

threshold of revenue derived from thermal coal, set at 25% at Group level, any company linked to thermal coal (mines, power plants, transport infrastructure) will be subject to a monitoring procedure that may lead to exclusion where the actual decrease is behind the 2030/2040 exit timetable. 3. The communication of an exit plan aligned with the 2030/2040 timetable: companies that are significantly active in the thermal coal sector are required to draw up an exit plan that fits in with the 2030/2040 scenario.

Insurance underwriting (Insurance company)

(4.7.2.1) Type of exclusion policy

Select from:

- Thermal coal

(4.7.2.2) Fossil fuel value chain

Select all that apply

- Upstream
- Midstream
- Downstream

(4.7.2.3) Year of exclusion implementation

2019

(4.7.2.4) Phaseout pathway

Select all that apply

- New business/investment for new projects
- New business/investment for existing projects
- Existing business/investment for existing projects

(4.7.2.5) Year of complete phaseout

2030

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

Other, please specify :OECD

(4.7.2.7) Description

Crédit Agricole Group CSR sector policy: thermal coal. Relevant activities: the following Group Activities are covered: - All financing activities (“dedicated and non-dedicated financing services”) provided by the Group: credit, debt and equity markets, guarantees and advisory activities, etc.; - Investment activities (“investments”) which include: o For the insurance activity: ▪ Investments made directly in equities and bonds and in dedicated funds in respect of euro funds for life insurance policies. ▪ Proprietary investments made directly in equities, bonds and dedicated funds by insurance companies1. o For the banking activity: ▪ Proprietary investments made directly in equities and bonds in respect of the liquidity portfolio. 1 The treatment of open-ended funds will be specified in a specific policy on insurance. 2 - Asset management on a proprietary basis or on behalf of third parties (“asset management”). External asset managers are encouraged to apply similar standards. - Property insurance (“insurance”). Definitions Thermal coal-related activities include: - Coal-fired power plants that are fully or partially operated by burning coal; - Thermal coal mining; - Transport infrastructure used for thermal coal: construction, extension, operation, acquisition and/or ownership of maritime and land transport infrastructure. In this instance, the “operation” of the infrastructure is understood as the management, upkeep and maintenance of the infrastructure itself and does not include the commercial activities and services rendered possible by the facilities. Companies and activities in the coal sector are analysed according to three major parameters: 1. the existence of projects to develop new coal capacity - companies that are effectively developing new thermal coal capacities (mines, coal-fired power plants or dedicated transport infrastructure) are excluded. 2. The threshold of revenue derived from thermal coal: Above a certain threshold of revenue derived from thermal coal, set at 25% at Group level, any company linked to thermal coal (mines, power plants, transport infrastructure) will be subject to a monitoring procedure that may lead to exclusion where the actual decrease is behind the 2030/2040 exit timetable. 3. The communication of an exit plan aligned with the 2030/2040 timetable: companies that are significantly active in the thermal coal sector are required to draw up an exit plan that fits in with the 2030/2040 scenario.

Banking (Bank)

(4.7.2.1) Type of exclusion policy

Select from:

Oil from tar sands

(4.7.2.2) Fossil fuel value chain

Select all that apply

Upstream

Midstream

Downstream

(4.7.2.3) Year of exclusion implementation

2022

(4.7.2.4) Phaseout pathway

Select all that apply

- New business/investment for new projects
- New business/investment for existing projects
- Existing business/investment for existing projects

(4.7.2.5) Year of complete phaseout

2030

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

- Worldwide

(4.7.2.7) Description

CSR SECTOR POLICY - Oil and gas sector: the present policy applies to all forms of involvement of Credit Agricole Corporate and Investment banking in the oil & gas sector. Exclusion criteria applies to "Dedicated Financing" which means project financing and project-related corporate loans (PRCL). The Bank will not participate: • in Dedicated Financings to oil or gas extraction projects, or any Infrastructure Financing strictly dedicated to extraction projects (for example, an oil pipeline project, liquefaction terminal or production installation), • in Dedicated Financings related to other oil & gas projects, if: i. it relates to a project for the conversion of natural gas (Gas to Liquids) or coal (Coal to Liquids) into petroleum liquids; ii. it relates to projects located in the Arctic. Some transactions are not directly linked to the construction or expansion of a specific oil & gas installation but nonetheless fall within the scope of application of the Policy. In particular, the Policy governs general banking services which may be provided by the Bank to clients which have extensive activities in the oil & gas sector. The Bank: – will not develop relationships with companies that generate more than 30% of their activity in the extraction of non-conventional hydrocarbons (oil sands, shale oil and shale gas); – will not participate in corporate financings of independent producers, whose activity is exclusively dedicated to the exploration or production of oil and gas.

Banking (Bank)

(4.7.2.1) Type of exclusion policy

Select from:

- Oil from shale

(4.7.2.2) Fossil fuel value chain

Select all that apply

- Upstream
- Midstream
- Downstream

(4.7.2.3) Year of exclusion implementation

2022

(4.7.2.4) Phaseout pathway

Select all that apply

- New business/investment for new projects
- New business/investment for existing projects
- Existing business/investment for existing projects

(4.7.2.5) Year of complete phaseout

2030

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

- Worldwide

(4.7.2.7) Description

CSR SECTOR POLICY - Oil and gas sector: the present policy applies to all forms of involvement of Credit Agricole Corporate and Investment banking in the oil & gas sector. Exclusion criteria applies to "Dedicated Financing" which means project financing and project-related corporate loans (PRCL). The Bank will not participate: • in Dedicated Financings to oil or gas extraction projects, or any Infrastructure Financing strictly dedicated to extraction projects (for example, an oil

pipeline project, liquefaction terminal or production installation), • in Dedicated Financings related to other oil & gas projects, if: i. it relates to a project for the conversion of natural gas (Gas to Liquids) or coal (Coal to Liquids) into petroleum liquids; ii. it relates to projects located in the Arctic. Some transactions are not directly linked to the construction or expansion of a specific oil & gas installation but nonetheless fall within the scope of application of the Policy. In particular, the Policy governs general banking services which may be provided by the Bank to clients which have extensive activities in the oil & gas sector. The Bank: – will not develop relationships with companies that generate more than 30% of their activity in the extraction of non-conventional hydrocarbons (oil sands, shale oil and shale gas); – will not participate in corporate financings of independent producers, whose activity is exclusively dedicated to the exploration or production of oil and gas.

Banking (Bank)

(4.7.2.1) Type of exclusion policy

Select from:

- Gas from shale

(4.7.2.2) Fossil fuel value chain

Select all that apply

- Upstream
- Midstream
- Downstream

(4.7.2.3) Year of exclusion implementation

2022

(4.7.2.4) Phaseout pathway

Select all that apply

- New business/investment for new projects
- New business/investment for existing projects
- Existing business/investment for existing projects

(4.7.2.5) Year of complete phaseout

2030

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

Worldwide

(4.7.2.7) Description

CSR SECTOR POLICY - Oil and gas sector: the present policy applies to all forms of involvement of Credit Agricole Corporate and Investment banking in the oil & gas sector. Exclusion criteria applies to "Dedicated Financing" which means project financing and project-related corporate loans (PRCL). The Bank will not participate: • in Dedicated Financings to oil or gas extraction projects, or any Infrastructure Financing strictly dedicated to extraction projects (for example, an oil pipeline project, liquefaction terminal or production installation), • in Dedicated Financings related to other oil & gas projects, if: i. it relates to a project for the conversion of natural gas (Gas to Liquids) or coal (Coal to Liquids) into petroleum liquids; ii. it relates to projects located in the Arctic. Some transactions are not directly linked to the construction or expansion of a specific oil & gas installation but nonetheless fall within the scope of application of the Policy. In particular, the Policy governs general banking services which may be provided by the Bank to clients which have extensive activities in the oil & gas sector. The Bank: – will not develop relationships with companies that generate more than 30% of their activity in the extraction of non-conventional hydrocarbons (oil sands, shale oil and shale gas); – will not participate in corporate financings of independent producers, whose activity is exclusively dedicated to the exploration or production of oil and gas.

Banking (Bank)

(4.7.2.1) Type of exclusion policy

Select from:

Arctic oil and gas

(4.7.2.2) Fossil fuel value chain

Select all that apply

Upstream

Midstream

Downstream

(4.7.2.3) Year of exclusion implementation

2022

(4.7.2.4) Phaseout pathway

Select all that apply

- New business/investment for new projects
- New business/investment for existing projects
- Existing business/investment for existing projects

(4.7.2.5) Year of complete phaseout

2030

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

- Worldwide

(4.7.2.7) Description

CSR SECTOR POLICY - Oil and gas sector: the present policy applies to all forms of involvement of Credit Agricole Corporate and Investment banking in the oil & gas sector. Exclusion criteria applies to "Dedicated Financing" which means project financing and project-related corporate loans (PRCL). The Bank will not participate: • in Dedicated Financings to oil or gas extraction projects, or any Infrastructure Financing strictly dedicated to extraction projects (for example, an oil pipeline project, liquefaction terminal or production installation), • in Dedicated Financings related to other oil & gas projects, if: i. it relates to a project for the conversion of natural gas (Gas to Liquids) or coal (Coal to Liquids) into petroleum liquids; ii. it relates to projects located in the Arctic. Some transactions are not directly linked to the construction or expansion of a specific oil & gas installation but nonetheless fall within the scope of application of the Policy. In particular, the Policy governs general banking services which may be provided by the Bank to clients which have extensive activities in the oil & gas sector. The Bank: – will not develop relationships with companies that generate more than 30% of their activity in the extraction of non-conventional hydrocarbons (oil sands, shale oil and shale gas); – will not participate in corporate financings of independent producers, whose activity is exclusively dedicated to the exploration or production of oil and gas.

Banking (Bank)

(4.7.2.1) Type of exclusion policy

Select from:

- Fracked oil and gas

(4.7.2.2) Fossil fuel value chain

Select all that apply

- Upstream
- Midstream
- Downstream

(4.7.2.3) Year of exclusion implementation

2021

(4.7.2.4) Phaseout pathway

Select all that apply

- New business/investment for new projects
- New business/investment for existing projects
- Existing business/investment for existing projects

(4.7.2.5) Year of complete phaseout

2030

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

- Worldwide

(4.7.2.7) Description

CSR SECTOR POLICY - Oil and gas sector: the present policy applies to all forms of involvement of Credit Agricole Corporate and Investment banking in the oil & gas sector. Exclusion criteria applies to "Dedicated Financing" which means project financing and project-related corporate loans (PRCL). The Bank will not participate: • in Dedicated Financings to oil or gas extraction projects, or any Infrastructure Financing strictly dedicated to extraction projects (for example, an oil pipeline project, liquefaction terminal or production installation), • in Dedicated Financings related to other oil & gas projects, if: i. it relates to a project for the conversion of natural gas (Gas to Liquids) or coal (Coal to Liquids) into petroleum liquids; ii. it relates to projects located in the Arctic. Some transactions are not directly linked to the construction or expansion of a specific oil & gas installation but nonetheless fall within the scope of application of the Policy. In particular, the

Policy governs general banking services which may be provided by the Bank to clients which have extensive activities in the oil & gas sector. The Bank: – will not develop relationships with companies that generate more than 30% of their activity in the extraction of non-conventional hydrocarbons (oil sands, shale oil and shale gas); – will not participate in corporate financings of independent producers, whose activity is exclusively dedicated to the exploration or production of oil and gas.

Banking (Bank)

(4.7.2.1) Type of exclusion policy

Select from:

- Liquefied natural gas

(4.7.2.2) Fossil fuel value chain

Select all that apply

- Upstream

(4.7.2.3) Year of exclusion implementation

2023

(4.7.2.4) Phaseout pathway

Select all that apply

- New business/investment for new projects
- New business/investment for existing projects

(4.7.2.5) Year of complete phaseout

2030

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

- Worldwide

(4.7.2.7) Description

Crédit Agricole committed to no longer finance new LNG projects as of 2024.

Investing (Asset manager)

(4.7.2.1) Type of exclusion policy

Select from:

- Oil from tar sands

(4.7.2.2) Fossil fuel value chain

Select all that apply

- Upstream
- Midstream
- Downstream

(4.7.2.3) Year of exclusion implementation

2022

(4.7.2.4) Phaseout pathway

Select all that apply

- New business/investment for new projects
- New business/investment for existing projects
- Existing business/investment for existing projects

(4.7.2.5) Year of complete phaseout

2030

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

- Worldwide

(4.7.2.7) Description

Since the end of 2022, Amundi has excluded companies whose activity (exploration and extraction) is exposed to unconventional hydrocarbons (shale oil and gas, oil sands) for more than 30%. This is one of the “ESG Ambitions 2025” plan commitments.

Investing (Asset manager)

(4.7.2.1) Type of exclusion policy

Select from:

- Oil from shale

(4.7.2.2) Fossil fuel value chain

Select all that apply

- Upstream
- Midstream
- Downstream

(4.7.2.3) Year of exclusion implementation

2022

(4.7.2.4) Phaseout pathway

Select all that apply

- New business/investment for new projects
- New business/investment for existing projects
- Existing business/investment for existing projects

(4.7.2.5) Year of complete phaseout

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

- Worldwide

(4.7.2.7) Description

Since the end of 2022, Amundi has excluded companies whose activity (exploration and extraction) is exposed to unconventional hydrocarbons (shale oil and gas, oil sands) for more than 30%. This is one of the "ESG Ambitions 2025" plan commitments.

Investing (Asset manager)

(4.7.2.1) Type of exclusion policy

Select from:

- Gas from shale

(4.7.2.2) Fossil fuel value chain

Select all that apply

- Upstream
- Midstream
- Downstream

(4.7.2.3) Year of exclusion implementation

2022

(4.7.2.4) Phaseout pathway

Select all that apply

- New business/investment for new projects
- New business/investment for existing projects

Existing business/investment for existing projects

(4.7.2.5) Year of complete phaseout

2030

(4.7.2.6) Country/area the exclusion policy applies to

Select all that apply

Worldwide

(4.7.2.7) Description

Since the end of 2022, Amundi has excluded companies whose activity (exploration and extraction) is exposed to unconventional hydrocarbons (shale oil and gas, oil sands) for more than 30%. This is one of the “ESG Ambitions 2025” plan commitments.

[Add row]

(4.8) Does your organization include covenants in financing agreements to reflect and enforce your environmental policies?

	Covenants included in financing agreements to reflect and enforce policies	Primary reason for not including covenants in financing agreements	Explain why your organization does not include covenants in financing agreements
	Select from: <input checked="" type="checkbox"/> No, but we plan to within the next two years	Select from: <input checked="" type="checkbox"/> Other, please specify :There are specific covenants in index linked loans but not in for ordinary loans where the standards are those of the Loan Market Association	<i>There are specific covenants in index linked loans but not in for ordinary loans where the standards are those of the Loan Market Association</i>

[Fixed row]

(4.9) Does your organization offer its employees a pension scheme that incorporates environmental criteria in its holdings?

Climate change

(4.9.1) Pension scheme incorporates environmental criteria in its holdings

Select from:

Yes, as the default investment strategy for all plans

(4.9.2) Describe how funds within the pension scheme are selected and how your organization ensures that environmental criteria are incorporated

Amundi offers its employees three employee savings and retirement schemes (PEE, PERCOL, PERE) in which most of the corporate mutual funds (FCPE) offered now include ESG criteria (all open-ended funds actively managed by Amundi to which an ESG rating methodology can be applied). These schemes also offer SRI funds labeled by CIES, solidarity funds and thematic funds linked to climate change or the decarbonisation of the economy, such as CPR ES ACTION CLIMAT – the corporate mutual funds (FCPE) version of the international equity thematic fund - CLIMATE ACTION - dedicated to the fight against global warming, created in association with the CDP. In 2002, Amundi received the CIES (Comité Intersyndical de l'Épargne Salariale) label for the funds in its LABEL employee savings fund range. This label certifies that the ranges of funds offered under the employee savings scheme include ESG criteria in their management. In 2016, Amundi was the first management company to have funds labeled with the SRI Label, a tool for choosing responsible and sustainable investments. Created and supported by the Ministry of Finance, the label aims to make socially responsible investment products (SRI) more visible for savers in France and in Europe. Amundi also offers a solidarity and SRI funds labeled by CIES and FINANSOL. The FINANSOL label is based on criteria of solidarity and transparency and helps to identify solidarity investments. The majority of funds proposed to employees fall under article 8 or 9 according to the new European norm SFDR (with the exception of employee shareholding funds and 2 other funds classified in article 6).

Forests

(4.9.1) Pension scheme incorporates environmental criteria in its holdings

Select from:

No, and we do not plan to incorporate in the next two years

(4.9.3) Explain why your organization does not incorporate criteria for this environmental issue into the pension scheme holdings

Not material
[Fixed row]

(4.10) Are you a signatory or member of any environmental collaborative frameworks or initiatives?

(4.10.1) Are you a signatory or member of any environmental collaborative frameworks or initiatives?

Select from:

Yes

(4.10.2) Collaborative framework or initiative

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> RE100 | <input checked="" type="checkbox"/> Net Zero Banking Alliance |
| <input checked="" type="checkbox"/> UNEP FI | <input checked="" type="checkbox"/> Net Zero Insurance Alliance |
| <input checked="" type="checkbox"/> UN Global Compact | <input checked="" type="checkbox"/> Net Zero Asset Owner Alliance |
| <input checked="" type="checkbox"/> Equator Principles | <input checked="" type="checkbox"/> Net Zero Asset Managers initiative |
| <input checked="" type="checkbox"/> CDP Investor Signatory | <input checked="" type="checkbox"/> Science-Based Targets Initiative (SBTi) |
| <input checked="" type="checkbox"/> Principles for Responsible Investment (PRI) | <input checked="" type="checkbox"/> Task Force on Nature-related Financial Disclosures (TNFD) |
| <input checked="" type="checkbox"/> UNEP FI Principles for Responsible Banking | <input checked="" type="checkbox"/> Task Force on Climate-related Financial Disclosures (TCFD) |
| <input checked="" type="checkbox"/> Glasgow Financial Alliance for Net Zero (GFANZ) | <input checked="" type="checkbox"/> Science-Based Targets Initiative for Financial Institutions (SBTi-FI) |
| <input checked="" type="checkbox"/> Partnership for Carbon Accounting Financials (PCAF) | <input checked="" type="checkbox"/> Other, please specify : Finance for biodiversity pledge, Nature Action 100, Biodiversity impulsion group, PRB Nature target setting working group, PRB biodiversity community UNEP FI |
| <input checked="" type="checkbox"/> Global Reporting Initiative (GRI) Community Member | |

(4.10.3) Describe your organization's role within each framework or initiative

- Equator principles - signatory of investment banking arm CACIB since 2003; applied to our project financing activity. - PRB: signatory since 2019; 3rd publicly disclosed report produced in 2024 with impact analysis and trajectories for two main impact areas climate change mitigation and financial inclusion; annual report on our alignment in our non-financial performance statement in the URD. - PRI - signatory through its investment management arm Amundi and annual publicly disclosed report on its alignment with the principles - TCFD: we have publicly committed and undertaken to follow the recommendations of the TCFD for the presentation of our climate risk strategy as indicated in our non-financial performance statement URD 2023 chapter 2. SBTi: our net zero targets are developed in line with SBTi and were submitted for approval in October 2022. We have held several workshops with SBTi in 2023 to discuss our methodology for the oil & gas sector (PCAF) which is

more stringent than SBTi's methodology. - CDP: active member who hosted the Paris launch of the 2023 reporting season at Crédit Agricole headquarters. Regular engagement and participation in thematic webinars. - NZ - since 2021 member of the four NZ alliances for its banking, asset management, asset owner and insurance businesses. Publication in June 2023 of our methodological guide "Acting for the climate - our commitment to carbon neutrality by 2050" available on our website.. - RE 100: we are committed to achieving 100% our energy through renewable sources and are already at 86% including 100% for our French activities. We disclose these figures in the energy section of our CDP reporting. - Taskforce on Nature-Related Financial Disclosures (TNFD): As a member of the Forum since 2022, Crédit Agricole S.A. participates in discussions with other Forum members on the proposed voluntary framework. In addition, Crédit Agricole is part of France's Consultation Group with Entreprise pour l'Environnement (EpE), working to better identify, assess, manage and report on nature-related risks and opportunities. Crédit Agricole S.A. participates in TNFD pilots to test and provide feedback on this framework. - PRB Nature Target Setting Working Group of UNEP FI - Crédit Agricole S.A. is now co-chair of the PRB Nature Target Setting Working Group of UNEP FI, which brings together 36 banks worldwide and whose main aim is to develop an initial guide of recommended targets for banks that is aligned with the Kunming-Montreal Global Biodiversity Framework. - Finance for Biodiversity Pledge: This collective initiative of financial institutions, which was signed by Amundi in 2021, works to implement a consistent and effective approach to analysing and integrating biodiversity into their portfolios, with a commitment to knowledge sharing, engagement with portfolio companies, impact assessment, setting biodiversity targets, and public communication by 2025. - PRB Biodiversity Community, UNEP-FI Crédit Agricole S.A. is a member of the United Nations Environment Programme Finance Initiative's Principles for Responsible Banking (PRB Biodiversity Community) to guide the Group's approach to biodiversity in order to better understand and integrate nature-related issues into its environmental strategy. - Nature Action 100: Joined by Amundi in 2023, Nature Action 100 is a global investor engagement initiative focused on driving greater corporate ambition and action to reverse nature and biodiversity loss. The initiative engages corporates in key sectors that are deemed to be systemically important in reversing nature and biodiversity loss by 2030.

[Fixed row]

(4.11) In the reporting year, did your organization engage in activities that could directly or indirectly influence policy, law, or regulation that may (positively or negatively) impact the environment?

(4.11.1) External engagement activities that could directly or indirectly influence policy, law, or regulation that may impact the environment

Select all that apply

Yes, we engaged directly with policy makers

(4.11.2) Indicate whether your organization has a public commitment or position statement to conduct your engagement activities in line with global environmental treaties or policy goals

Select from:

Yes, we have a public commitment or position statement in line with global environmental treaties or policy goals

(4.11.3) Global environmental treaties or policy goals in line with public commitment or position statement

Select all that apply

- Paris Agreement
- Kunming-Montreal Global Biodiversity Framework

(4.11.4) Attach commitment or position statement

2024-universal-registration-document-registered-with-the-amf-under-number-d.25-0137-format-pdf- (7).pdf

(4.11.5) Indicate whether your organization is registered on a transparency register

Select from:

- Yes

(4.11.6) Types of transparency register your organization is registered on

Select all that apply

- Mandatory government register

(4.11.7) Disclose the transparency registers on which your organization is registered & the relevant ID numbers for your organization

CASA has been registered in the EU Transparency Register since 2009 (registration number: 35147251117-11), as well as in the register of interest representatives of the High Authority for Transparency in Public Life (HATVP), pursuant to the Sapin II Law of 9/12/2016. All the interest representation activities carried out during the last financial year, as well as expenditure on interest representation actions and the total number of FTEs involved are declared to the HATVP.

(4.11.8) Describe the process your organization has in place to ensure that your external engagement activities are consistent with your environmental commitments and/or transition plan

CASA's responsible lobbying policy is detailed in the Pillar 3 Risk Report, p. 206. CASA is transparent about its lobbying efforts with legislators. It conducts its lobbying activities in full transparency with all stakeholders and complies with prevailing best practices. In 2024, the support for the energy transition was amongst its main focuses. The Group contributed to consultations on sustainable finance with French and European authorities. The Group Public Affairs department is responsible for lobbying on behalf of the Crédit Agricole Group. Also subject to the Internal Code of Business Conduct and the monitoring of its budget by the Finance department, the Group Public Affairs department regularly communicates key messages and positions advocated to internal bodies, including the Executive Committee, Management Committee and Specialised Committees of the Board of Directors. The duties of the Head of Group Public Affairs cover the entire Crédit Agricole Group. Many of the issues it deals with involve working closely with the French Banking Federation, the French Insurance Federation and the French Asset Management Association, as well as the European Banking Federation, or Insurance Europe, the Association for Financial Markets in Europe and the European

Association of Cooperative Banks. CASA has adopted a Code of Conduct that includes provisions on lobbying and requires employees to be transparent about their lobbying activities; to report on their positions held in the various professional associations; to base arguments on reliable information that has been subject to internal analysis and expertise; to highlight the consequences of public decisions for the various stakeholders; to be registered in the registers of interest representatives of the organisations that they are called upon to lobby; and to keep up-to-date the list of meetings organised at their request with public decision-makers with the aim of informing and influencing a public decision in order to be able to draw up the annual report of activities required by law. The Sustainability department's specialist in charge of regulatory issues contributes to ensuring that all the bank's direct and indirect activities that influence policy are consistent with its overall climate strategy. The specialist can be consulted directly by the business lines, or by the Public affairs department, which supervises all the bank's activities in terms of position taking and statements.

[Fixed row]

(4.11.1) On what policies, laws, or regulations that may (positively or negatively) impact the environment has your organization been engaging directly with policy makers in the reporting year?

Row 1

(4.11.1.1) Specify the policy, law, or regulation on which your organization is engaging with policy makers

European Union Corporate Sustainability Due Diligence Directive: the CSDDD aims to hold companies responsible for preventing and remediating risks of severe impacts on human rights and the environment resulting from their activities. The CSDDD introduces civil liability for companies which fail to respect due diligence responsibilities and in so doing cause damages. Introduced by the EU Commission in Feb. 2022, published in the Official Journal of the EU on 5/07/24 and applicable from 26/07/27.

(4.11.1.2) Environmental issues the policy, law, or regulation relates to

Select all that apply

Climate change

(4.11.1.3) Focus area of policy, law, or regulation that may impact the environment

Transparency and due diligence

Other transparency and due diligence, please specify :European Union Corporate sustainability due diligence directive

(4.11.1.4) Geographic coverage of policy, law, or regulation

Select from:

- Regional

(4.11.1.5) Country/area/region the policy, law, or regulation applies to

Select all that apply

- EU27
- Other, please specify :EU-based companies or parents of companies >500 employees and revenue >€150 mn and companies >250 employees and revenue > €40 million in high-risk sectors. Non-EU companies that generate their revenue inside of the EU.

(4.11.1.6) Your organization's position on the policy, law, or regulation

Select from:

- Support with major exceptions

(4.11.1.7) Details of any exceptions and your organization's proposed alternative approach to the policy, law, or regulation

Compared to the Commission's proposal, EU ministers wanted less far-reaching liability provisions for damages that happen along a company's downstream value chain. Certain EU member states of which France pushed to exclude the provision of financial services from the scope of the CSDDD and to introduce a requirement for the Commission to first assess the impact of including financial services and on the basis of that review, where relevant, the scope of the Directive. The objective of France was also to align the treatment of financial institutions to that of corporates (the CSDDD does not apply to their customer relations). Through a consultation by the French Treasury with the National Banking Association, Crédit Agricole supported this approach for reasons of caution as well as practicality: the complexity of the scope of a financial institutions' downstream value chain (which the CSDDD did not define: which products, which services, which type of counterparties, which type of relationships and what data) and the far-reaching civil liability provisions of the CSDDD, as well as the EU better regulation principles called for an impact assessment and dedicated work on the respective financial services (financing, investment, insurance...). Furthermore, Credit Agricole is subject to the French law on due diligence and has opted for a conservative application whereby we follow a risk-based due diligence process to ensure our client's activities do not create any material adverse sustainability impact. In practice, the bank researches adverse information to detect any action, litigation, controversy etc which could involve its client through its activities. Then, this gives rise to a risk assessment and to an escalation process that is graduated according to the level of risk identified.

(4.11.1.8) Type of direct engagement with policy makers on this policy, law, or regulation

Select all that apply

- Participation in working groups organized by policy makers
- Responding to consultations

(4.11.1.9) Funding figure your organization provided to policy makers in the reporting year relevant to this policy, law, or regulation (currency)

600000

(4.11.1.10) Explain the relevance of this policy, law, or regulation to the achievement of your environmental commitments and/or transition plan, how this has informed your engagement, and how you measure the success of your engagement

The CS3D is an important tool to level the playing field, to enshrine the OECD Guidelines and UN GP into law and force companies, including our largest clients, to make sure they act responsibly and respect human rights and the environment. The CS3D will be useful to reduce damages to the environment and as such will help us achieve our climate commitments. It is a useful complement to the Corporate Sustainability Reporting Directive which requires company to show what they do to mitigate material adverse sustainability impacts of their activities. In addition, under the CSDDD, large companies including financial institutions and therefore Crédit Agricole S.A., must adopt and implement a transition plan for climate change mitigation to ensure that their business model and strategy are compatible with the transition to a sustainable economy and the limiting of global warming to 1.5c. As stipulated under the CSRD, the plan should include time-bound targets related to climate change for 2030 and in five-year steps up to 2050 and absolute emission reduction targets for greenhouse gas for scope 1, scope 2 and scope 3 greenhouse gas emissions. While the CSRD only provides for a requirement to publish such plans, the CSDDD provides for a requirement to adopt and put into effect, through best efforts, which strengthens the CSRD requirement. This will ensure our largest clients will have a transition plan which will help us in the preparation of our own plan. The funding figure disclosed is the total amount declared by CASA in 2022 to the EU Transparency Register including contributions to the French Banking Federation, AFEP and Paris Europlace.

(4.11.1.11) Indicate if you have evaluated whether your organization's engagement on this policy, law, or regulation is aligned with global environmental treaties or policy goals

Select from:

Yes, we have evaluated, and it is aligned

(4.11.1.12) Global environmental treaties or policy goals aligned with your organization's engagement on this policy, law or regulation

Select all that apply

Paris Agreement

Row 2

(4.11.1.1) Specify the policy, law, or regulation on which your organization is engaging with policy makers

(4.11.1.2) Environmental issues the policy, law, or regulation relates to

Select all that apply

- Forests

(4.11.1.3) Focus area of policy, law, or regulation that may impact the environment

Environmental impacts and pressures

- Use of pesticides and agrochemicals
- Other environmental impacts and pressures, please specify :See the 23 global targets of Kunming Montreal GBF

(4.11.1.4) Geographic coverage of policy, law, or regulation

Select from:

- Global

(4.11.1.6) Your organization's position on the policy, law, or regulation

Select from:

- Support with no exceptions

(4.11.1.8) Type of direct engagement with policy makers on this policy, law, or regulation

Select all that apply

- Participation in working groups organized by policy makers

(4.11.1.9) Funding figure your organization provided to policy makers in the reporting year relevant to this policy, law, or regulation (currency)

0

(4.11.1.10) Explain the relevance of this policy, law, or regulation to the achievement of your environmental commitments and/or transition plan, how this has informed your engagement, and how you measure the success of your engagement

The Kunming Montreal Global Biodiversity Framework is of great importance to Amundi as biodiversity is one of the themes addressed in Amundi's ESG analysis. It is reflected in the methodological grid via the "Biodiversity & Pollution" criterion and thus plays a role in determining the issuers' ESG rating. Since 2021, Amundi has been a signatory of the Finance for Biodiversity Pledge, a collective initiative of FIs committed to assessing the impact of their portfolios, engaging with companies to promote greater consideration of biodiversity, collaborating and sharing knowledge, and setting and reporting publicly biodiversity targets by 2025. In 2023, Amundi continued its actions to better integrate biodiversity into internal analysis and investment processes and adopted a new "Biodiversity and Ecosystem Services" policy. This policy targets the four main drivers of biodiversity loss: change in land and sea use, direct exploitation of natural resources, climate change and pollution. The policy focuses on companies that are particularly exposed to activities that harm biodiversity and that present insufficient management of the associated risks. It considers activities that have a potential critical impact on forests or water, offshore mining activities, and more broadly the extractive activities of mining, oil and gas companies that operate in biodiversity-sensitive areas. The policy also considers pesticide production, as well as the main producers and users of single-use plastic. All companies thus identified are the subject of a dedicated dialogue in order to make improvements. When the commitment fails or if the company's remediation plan seems weak, the mode of escalation even provides for exclusion. The exclusion of an issuer is subject to the vote of a dedicated ESG Rating Committee.

(4.11.1.11) Indicate if you have evaluated whether your organization's engagement on this policy, law, or regulation is aligned with global environmental treaties or policy goals

Select from:

Yes, we have evaluated, and it is aligned

(4.11.1.12) Global environmental treaties or policy goals aligned with your organization's engagement on this policy, law or regulation

Select all that apply

Kunming-Montreal Global Biodiversity Framework

Row 3

(4.11.1.1) Specify the policy, law, or regulation on which your organization is engaging with policy makers

In the run up to the 2024 COP 16 Biodiversity, Amundi signed a pledge with Business for Nature joining more than 130 businesses and financial institutions to call for renewed policy ambition to implement the Biodiversity Plan and halt and reverse nature loss this decade.

(4.11.1.2) Environmental issues the policy, law, or regulation relates to

Select all that apply

- Climate change
- Forests

(4.11.1.3) Focus area of policy, law, or regulation that may impact the environment

Environmental impacts and pressures

- Use of pesticides and agrochemicals
- Other environmental impacts and pressures, please specify :See the 23 global targets of Kunming Montreal GBF

(4.11.1.4) Geographic coverage of policy, law, or regulation

Select from:

- Global

(4.11.1.6) Your organization's position on the policy, law, or regulation

Select from:

- Support with no exceptions

(4.11.1.8) Type of direct engagement with policy makers on this policy, law, or regulation

Select all that apply

- Other, please specify :Signing a pledge

(4.11.1.9) Funding figure your organization provided to policy makers in the reporting year relevant to this policy, law, or regulation (currency)

0

(4.11.1.10) Explain the relevance of this policy, law, or regulation to the achievement of your environmental commitments and/or transition plan, how this has informed your engagement, and how you measure the success of your engagement

Amundi believes that the Biodiversity Plan (Global Biodiversity Framework) is the blueprint to reset its relationship with the natural world. It is essential to tackle the climate crisis and reduce inequality; and the business and finance community must contribute to its rapid implementation. Amundi believes that a healthy planet is the foundation of a resilient business. Amundi recognizes the real risks nature loss is already having and will continue to have to business and livelihoods, through resource scarcity and disrupted supply chains. Conversely, by addressing nature loss, businesses can unlock significant opportunities. Against this backdrop, Amundi is committed to transforming its operations, value chains, and entire sectors to contribute to a thriving economy that depends on healthy ecosystems. However, voluntary action alone won't be enough. We need governments' immediate leadership to strengthen – not weaken - the policies, incentives and legislation that will drive the necessary business action to halt and reverse nature loss by 2030. An enabling environment coupled with regulatory certainty will foster innovation, transform business models, mobilize investment and ensure companies are held accountable for their actions and performance. This is why today, as a collective of over 130 companies, we urge you to adopt and enforce nature policies and regulations that: Make sure business and financial actors protect nature and restore degraded ecosystems Ensure sustainable resource use and management to reduce negative environmental impacts Value and embed nature in decision-making and disclosure Align all financial flows to transition to a nature-positive, net zero and equitable economy Adopt or strengthen ambitious global agreements to address key nature loss challenges Amundi signed this statement in the spirit of shared partnership and responsibility to seize the opportunity at COP16 and work together towards a nature-positive and liveable world for all by 2030.

(4.11.1.11) Indicate if you have evaluated whether your organization's engagement on this policy, law, or regulation is aligned with global environmental treaties or policy goals

Select from:

Yes, we have evaluated, and it is aligned

(4.11.1.12) Global environmental treaties or policy goals aligned with your organization's engagement on this policy, law or regulation

Select all that apply

Paris Agreement

Kunming-Montreal Global Biodiversity Framework

[Add row]

(4.12) Have you published information about your organization's response to environmental issues for this reporting year in places other than your CDP response?

Select from:

Yes

(4.12.1) Provide details on the information published about your organization’s response to environmental issues for this reporting year in places other than your CDP response. Please attach the publication.

Row 1

(4.12.1.1) Publication

Select from:

- In mainstream reports, in line with environmental disclosure standards or frameworks

(4.12.1.2) Standard or framework the report is in line with

Select all that apply

- GRI
- TCFD
- TNFD

(4.12.1.3) Environmental issues covered in publication

Select all that apply

- Climate change
- Biodiversity

(4.12.1.4) Status of the publication

Select from:

- Complete

(4.12.1.5) Content elements

Select all that apply

- Strategy
- Governance
- Value chain engagement
- Dependencies & Impacts

- Emission targets
- Emissions figures
- Risks & Opportunities

- Biodiversity indicators
- Content of environmental policies

(4.12.1.6) Page/section reference

URD 2024 Chapter 2 Sustainability Report p 52: 1.2.6 Risk Management and Internal Controls over Sustainability Reporting p 53: 1.3 Sustainability Strategy p 61: 1.4 Management of Impacts, Risks and Opportunities p 78: 2 Responsibility for Climate Change, 2.1 Governance p 79: 2.2.1 Transition Plan for Climate Change Mitigation and Adaptation p 90: 2.4 Performance Targets and Measures p 94: Alignment with Net Zero Pathway p 97: Total GHG Emissions & Targets, Operating Footprint

(4.12.1.7) Attach the relevant publication

2024-universal-registration-document-registered-with-the-amf-under-number-d.25-0137-format-pdf- (7).pdf

(4.12.1.8) Comment

Crédit Agricole publishes its sustainability report in the Universal registration document. This includes details of our non-financial risks, ESG strategy, management of ESG risks, measures related to the indirect carbon footprint, measures related to the environmental footprint of its own operations, KPIs for its non-financial performance.

Row 2

(4.12.1.1) Publication

Select from:

- Other, please specify :Publicly disclosed transition plan: "Destination 2025: our transition plan"

(4.12.1.3) Environmental issues covered in publication

Select all that apply

- Climate change
- Biodiversity

(4.12.1.4) Status of the publication

Select from:

Complete

(4.12.1.5) Content elements

Select all that apply

Strategy

Governance

Emission targets

Emissions figures

Risks & Opportunities

Value chain engagement

Dependencies & Impacts

Biodiversity indicators

Content of environmental policies

(4.12.1.6) Page/section reference

All pages <https://www.credit-agricole.com/en/responsible-and-committed/our-csr-strategy-be-an-actor-of-a-sustainable-society/kiosk> It is too large to upload. I have attached the transition plan from 2023.

(4.12.1.7) Attach the relevant publication

acting-for-the-climate.pdf

(4.12.1.8) Comment

Crédit Agricole published its transition plan detailing its trajectories for its financing and investment portfolios to reach net zero by 2050. It explains the methodology and action plan for ten sectors representing 60% of outstandings and 75% of GHG emissions. It is available on our website <https://www.credit-agricole.com/en/responsible-and-committed/our-csr-strategy-be-an-actor-of-a-sustainable-society/kiosk>

Row 3

(4.12.1.1) Publication

Select from:

In mainstream reports, in line with environmental disclosure standards or frameworks

(4.12.1.2) Standard or framework the report is in line with

Select all that apply

Other, please specify :Principles for responsible banking

(4.12.1.3) Environmental issues covered in publication

Select all that apply

Climate change

(4.12.1.4) Status of the publication

Select from:

Complete

(4.12.1.5) Content elements

Select all that apply

Content of environmental policies

Governance

Strategy

Emission targets

(4.12.1.6) Page/section reference

All pages

(4.12.1.7) Attach the relevant publication

CASA PRB-Reporting- and-Self-Assessment 2024 VEN.pdf

(4.12.1.8) Comment

Crédit Agricole as a signatory of the Principles for Responsible Banking publishes a progress report on an annual basis.

[Add row]

C5. Business strategy

(5.1) Does your organization use scenario analysis to identify environmental outcomes?

Climate change

(5.1.1) Use of scenario analysis

Select from:

Yes

(5.1.2) Frequency of analysis

Select from:

Annually

Forests

(5.1.1) Use of scenario analysis

Select from:

No, and we do not plan to within the next two years

(5.1.3) Primary reason why your organization has not used scenario analysis

Select from:

No standardized procedure

(5.1.4) Explain why your organization has not used scenario analysis

As a financial services company the impact is not significant enough to warrant use of scenario analysis
[Fixed row]

(5.1.1) Provide details of the scenarios used in your organization's scenario analysis.

Climate change

(5.1.1.1) Scenario used

Climate transition scenarios

NGFS scenarios framework, please specify :Three NGFS scenarios are used to assess the materiality of climate risks: NGFS Net Zero 2050 (orderly) limiting warming to +1.5°C by 2100, The delayed transition (disorderly) +1.6°C 2010, Current policies (Hot House World) +3°C by 2100.

(5.1.1.3) Approach to scenario

Select from:

Qualitative and quantitative

(5.1.1.4) Scenario coverage

Select from:

Organization-wide

(5.1.1.5) Risk types considered in scenario

Select all that apply

Policy

Market

Liability

Reputation

Technology

Acute physical

Chronic physical

(5.1.1.6) Temperature alignment of scenario

Select from:

1.5°C or lower

(5.1.1.7) Reference year

2020

(5.1.1.8) Timeframes covered

Select all that apply

2050

(5.1.1.9) Driving forces in scenario

Local ecosystem asset interactions, dependencies and impacts

Climate change (one of five drivers of nature change)

(5.1.1.10) Assumptions, uncertainties and constraints in scenario

In 2020, Crédit Agricole Group voluntarily took part in a pilot exercise on climate risk resistance led by the ACPR - French Authority for Control and Prudential Risks. Its purpose was to test the resilience of French credit institutions and insurers to the effects of the climate transition by 2050, with no impact on capital planning. The three scenarios developed by the ACPR were based on the Network for Greening Financial Systems (NGFS) approach, using the work of the IPCC. In 2022, a similar exercise was undertaken by the ECB. The approach adopted by the ECB is in line with the work of the ACPR, although it focuses only on banking activities (credit and markets), while extending the scope of analysis to new components, such as the presentation of profit and loss data by sector, CO2 emissions on a selection of counterparties, and physical risk. The scenarios proposed by the ECB are also derived from the work of the NGFS (Phase 2) and include an orderly, a disorderly and a no-transition (“hot house world”) version of the transition scenarios. The ECB’s Orderly scenario corresponds to the NGFS Net Zero 2050 scenario, whose main characteristics are: – a drastic reduction in GHG (Greenhouse Gas) emissions to reach net zero by 2050, – immediate, ambitious and regular action to ensure a smooth transition, – carbon prices in line with targets; The ECB’s Disorderly scenario corresponds to the NGFS Delayed Transition scenario, whose main characteristics are: – a drastic reduction in GHG emissions to reach net zero by 2050, – delayed and sudden action leading to an abrupt transition, – carbon prices in line with targets; The ECB’s Hot House World scenario corresponds to the NGFS Current Policies scenario, whose main features are: – the lack of new policies to support the transition, – the gradual decrease in European emissions is offset by the increase outside Europe, leading to global warming and a substantial increase in physical risk, – carbon prices that remain very low. This exercise covered a broader scope and required additional data collection or the use of proxies for data that is not yet available. The impacts remain limited and consistent with the first exercise conducted by the ACPR, and have made it possible to continue the analyses, particularly on the sectoral strategies to be deployed for each of the scenarios.

(5.1.1.11) Rationale for choice of scenario

NGFS scenarios are the basis of the tests Crédit Agricole participated in with the French Authority for Control and Prudential Risks as well as the ECB stress testing.

Climate change

(5.1.1.1) Scenario used

Climate transition scenarios

- IEA NZE 2050

(5.1.1.3) Approach to scenario

Select from:

- Qualitative and quantitative

(5.1.1.4) Scenario coverage

Select from:

- Organization-wide

(5.1.1.5) Risk types considered in scenario

Select all that apply

- | | |
|--|--|
| <input checked="" type="checkbox"/> Policy | <input checked="" type="checkbox"/> Acute physical |
| <input checked="" type="checkbox"/> Market | <input checked="" type="checkbox"/> Chronic physical |
| <input checked="" type="checkbox"/> Liability | |
| <input checked="" type="checkbox"/> Reputation | |
| <input checked="" type="checkbox"/> Technology | |

(5.1.1.6) Temperature alignment of scenario

Select from:

- 1.5°C or lower

(5.1.1.7) Reference year

(5.1.1.8) Timeframes covered

Select all that apply

2050

(5.1.1.9) Driving forces in scenario

Regulators, legal and policy regimes

Methodologies and expectations for science-based targets

(5.1.1.10) Assumptions, uncertainties and constraints in scenario

We include all greenhouse gas emissions (metrics in CO₂ equivalent), calculated in absolute emissions or physical intensity. We used PCAF methodology as well as internal and external data.

(5.1.1.11) Rationale for choice of scenario

In 2022, within the context of our NZ commitments to reach carbon neutrality by 2050, Crédit Agricole undertook significant analysis of its financing portfolios to align them with the recommendations of the IEA NZE 2050. Our methodologies were developed under the supervision and counsel of our Scientific Committee using International Energy Agency Net Zero 1.5 C scenario as a reference for our trajectories.

[Add row]

(5.1.2) Provide details of the outcomes of your organization's scenario analysis.

Climate change

(5.1.2.1) Business processes influenced by your analysis of the reported scenarios

Select all that apply

Risk and opportunities identification, assessment and management

Strategy and financial planning

- Resilience of business model and strategy
- Capacity building
- Target setting and transition planning

(5.1.2.2) Coverage of analysis

Select from:

- Organization-wide

(5.1.2.3) Summarize the outcomes of the scenario analysis and any implications for other environmental issues

In order to establish the materiality of climate risks, Crédit Agricole studied and measured the impact of climate risk factors (physical and transition) on the Group's risks. The first phase identified the level of transmission of climate factors through the Group's main risk categories (credit risk, reputation risk, operational risk, strategic risk, market risk, liquidity risk). This phase makes it possible to identify the most sensitive factors and associated transmission channels for each type of risk, which are then prioritised in the assessment analyses. • Risk factors have been identified exhaustively, taking into account both physical and transition risks, as well as the main time horizons defined in the method. These risks have been specified from a geosectoral perspective. The sources underlying these conclusions have been explained as part of this financial materiality analysis. The initial results of the transmission channels showed a more pronounced impact on credit risk, which was analysed at a more granular level for the main sectors exposed. This covers the residential and commercial property portfolio, as well as loans to large corporates and SMEs across the major sectors of exposure. The scope of the analysis thus covers more than 80% of Crédit Agricole Group's outstandings through a sectoral and portfolio perspective. • Each type of risk identified by the bank is broken down into sub risks (covering the risk as a whole). • For each sub-risk and for each climate risk factor, the associated transmission channel is then described, in consultation with Crédit Agricole Group experts on the type of risk in question. • Based on the detailed analyses by sub-risk, the level of sensitivity was classified according to a standardised scale: (i) no sensitivity to the climate factor, (ii) low sensitivity, (iii) moderate sensitivity and (iv) high sensitivity. This classification helps highlight potential concentrations of risk. The materiality assessment of climate risks has been conducted for the bank's main risks: credit, liquidity, market, operational, reputational, disputes and strategic, although the impact on credit risk has been more pronounced. At this stage of the process, this assessment has not taken into account the probability of events occurring, and as such cannot be considered conclusive and definitive. Nevertheless, it provides an initial framework for assessment.

[Fixed row]

(5.2) Does your organization's strategy include a climate transition plan?

(5.2.1) Transition plan

Select from:

- Yes, we have a climate transition plan which aligns with a 1.5°C world

(5.2.3) Publicly available climate transition plan

Select from:

Yes

(5.2.7) Mechanism by which feedback is collected from shareholders on your climate transition plan

Select from:

We have a different feedback mechanism in place

(5.2.8) Description of feedback mechanism

We obtain feedback through the following methods: - Presentation of our climate strategy by the CEO at our Annual General Meeting in 2024. - Ambitions 2025 medium term plan announced in June 2022 - Climate Workshops in December 2022 and 2023: Crédit Agricole presented its Climate transition strategy to investors, analysts and journalists. The following meetings also allow us to obtain feedback from all categories of shareholders: - Equity investors: during the annual results presentation, participation in ESG roadshows organized by sell-side equity analysts as well as individual ad hoc meetings with ESG equity investors - Debt investors: during marketing presentations for green and social bonds - Individual shareholders: through meetings organized with each Caisse régionale (regional bank) and with the Liaison Committee for individual shareholders which meets on a quarterly basis with Financial Communications teams as well as attending the AGM. - During the annual ESG roadshow with institutional investors to present the resolutions to be voted at the AGM.

(5.2.9) Frequency of feedback collection

Select from:

More frequently than annually

(5.2.10) Description of key assumptions and dependencies on which the transition plan relies

The Group's climate transition plan to help achieve net zero emissions focuses on three key areas: financing renewable energy and low-carbon infrastructure, supporting all of our customers and gradually phasing out fossil fuels. Since June 2019, Crédit Agricole Group has been implementing an ambitious plan to gradually reallocate the Group's financing and investment portfolios. This strategic shift is aligned with the targets of the 2015 Paris Agreement and reference scenarios, such as those produced by the International Energy Agency (IEA), to support achieving carbon neutrality by 2050. This plan gained considerable momentum in 2022 and was further expanded in December 2023. It is structured around three complementary areas: Finance and invest massively in renewable energy, low-carbon infrastructure, clean technologies and energy efficiency projects. Support all customers in adapting to climate change: private individuals, professionals, businesses and farmers, etc. Accelerate the phasing out of fossil fuels by halting all financing of new fossil fuel extraction projects and adopting a selective approach to support for energy companies in order to reduce greenhouse gas (GHG) emissions generated by this sector twice as quickly as stipulated in the IEA's Net Zero by 2050 scenario. We have been working tirelessly in these three areas, aiming to reshape a model based on the simultaneous growth of wealth production (a driver of economic and social prosperity) and GHG emissions (the cause of climate change and disruption to eco-systems). And all of this while promoting social cohesion and

taking into account the reality on the ground in different regions. There are several aims behind identifying and quantifying the impacts, risks and opportunities of the Group's climate action: reducing negative impacts, increasing positive impacts, and identifying opportunities linked to climate adaptation.

(5.2.11) Description of progress against transition plan disclosed in current or previous reporting period

GHG EMISSION REDUCTION KEY METRICS AND ALIGNMENT WITH NET ZERO PATHWAYS page 94 of the Sustainability report chapter 2 in the 2024 URD. Annual results presentation slides 18 and 19 <https://www.credit-agricole.com/en/pdfPreview/205574> CONTINUED SUPPORT OF TRANSITION EVOLUTION OF CREDIT AGRICOLE GROUP Evolution of the relative share of fossil fuels extraction outstandings vs. low-carbon energy outstandings Destination 2050 Our Climate Transition Plan published in 2024 (attached) 2023 Acting for the Climate OUR CONTRIBUTION TO CARBON NEUTRALITY BY 2050 <https://www.credit-agricole.com/en/responsible-and-committed/our-csr-strategy-be-an-actor-of-a-sustainable-society/kiosk>

(5.2.12) Attach any relevant documents which detail your climate transition plan (optional)

CA_NETZERO_GB_LISEUSE_V2 (1)_compressed (1).pdf

(5.2.13) Other environmental issues that your climate transition plan considers

Select all that apply

Biodiversity

(5.2.14) Explain how the other environmental issues are considered in your climate transition plan

In 2023, Crédit Agricole S.A. published its first statement on biodiversity and natural capital, which includes five priority areas to tackle this major challenge: 1. Assessing the material impacts and risks related to the loss of nature on our activities: participation in TNFD pilots to test the LEAP process and provide feedback on the proposed reporting framework. 2. Integrate nature and biodiversity criteria into our sector policies. 3. Mobilise financial resources for activities that benefit nature. 4. Support collective action to counter the decline in nature and ecosystem services through national and international coalitions. 5. Reduce our operating footprint and promote biodiversity. Crédit Agricole S.A. and its entities are invested in national and international coalitions to better understand the impacts and risks of the degradation of nature and biodiversity. They are also seeking to better understand the opportunities to contribute to its protection, conservation and restoration. Crédit Agricole S.A. participates in the following coalitions in particular: In 2022 Crédit Agricole S.A. became a member of the TNFD Forum and is also part of France's Consultation Group with Entreprise pour l'Environnement (EpE) and Institut de la Finance Durable, working to better identify, assess, manage and report on nature-related risks and opportunities. In 2023, Crédit Agricole S.A. was appointed co-chair of the Nature Target Setting Working Group of the UNEP FI Principles for Responsible Banking, which brings together 36 banks worldwide to develop an initial guide of recommended targets for banks, aligned with the Kunming-Montreal Agreement (Global Biodiversity Framework). In 2024, teams at Crédit Agricole S.A., the Group's corporate centre, studied the impacts and dependencies of the Group's financing portfolio with different categories of factors related to Nature (e.g. availability of resources, pollution, invasive species, biodiversity loss), in particular using the international database ENCORE. To date, it has been acknowledged that biodiversity, with its abundance of species, ecosystems and ecological processes, is a highly complex subject. This biological diversity is vast and varied, so it cannot be captured by a single assessment method. The lack of international standardisation in terms of metrics or methodologies complicates the situation, hindering comparability and the financial sector's adoption of uniform methods.

[Fixed row]

(5.3) Have environmental risks and opportunities affected your strategy and/or financial planning?

(5.3.1) Environmental risks and/or opportunities have affected your strategy and/or financial planning

Select from:

- Yes, both strategy and financial planning

(5.3.2) Business areas where environmental risks and/or opportunities have affected your strategy

Select all that apply

- Products and services
- Upstream/downstream value chain

[Fixed row]

(5.3.1) Describe where and how environmental risks and opportunities have affected your strategy.

Products and services

(5.3.1.1) Effect type

Select all that apply

- Risks
- Opportunities

(5.3.1.2) Environmental issues relevant to the risks and/or opportunities that have affected your strategy in this area

Select all that apply

- Climate change

(5.3.1.3) Describe how environmental risks and/or opportunities have affected your strategy in this area

Since June 2019, the Crédit Agricole Group has pursued a climate strategy aimed at gradually reallocating its financing and investment portfolios in line with the temperature goals of the 2015 Paris Agreement. This strategy was initially put in place through a series of structural decisions implemented throughout 2020 and 2021: adoption of the first structuring decarbonisation targets: withdrawal from coal by 2030 (EU and OECD) and 2040 (rest of world), significant increase in renewable energy financing, acceleration of responsible investment policies; creation of tools to meet these targets: dedicated climate governance, reporting and non-financial monitoring tools. Following its commitment in 2021 to help achieve carbon neutrality by 2050, the Group's climate strategy accelerated sharply in 2022, and this momentum continued in 2023 and 2024. Crédit Agricole S.A.'s climate strategy, refined in 2022 and strengthened at the first Climate Workshop in December 2023, is based on three complementary pillars: (i) accelerate the development of renewable energy, (ii) support all customers in their transitions and (iii) divest from fossil fuels. This commitment involves most of the portfolios of Crédit Agricole S.A. through the membership of its business lines in the four "Net Zero" alliances in the financial sector. In December 2022 at its first Climate Workshop, the Group announced decarbonisation targets five sectors (oil and gas, commercial real estate, power generation, automotive and cement) and for a further 5 sectors in December 2023 (residential real estate (action plan), aviation, steel, agriculture (action plan) and shipping). These commitments cover 60% of total outstandings and 75% of emissions. Alongside the gradual withdrawal from fossil fuels, Crédit Agricole's strategy involves financing and investing massively in renewable energy, low-carbon infrastructure, clean technologies and energy efficiency projects. Between 1997 and 2023, Crédit Agricole contributed to building 108.6 GW of installed renewable energy capacity, i.e. almost twice the current renewable energy production capacity in France and around 50% of the renewable energy production capacity that needs to be installed in France by 2050. In recent years, we have stepped up our efforts: between 2020 and 2023, Crédit Agricole S.A. Group's outstanding amounts for renewable and low-carbon energy financing increased by 80%, rising from €9.5 billion to €17.2 billion. To capitalize on this momentum, we have created a new energy production and supply business line: Crédit Agricole Transitions & Energies.

Upstream/downstream value chain

(5.3.1.1) Effect type

Select all that apply

- Risks
- Opportunities

(5.3.1.2) Environmental issues relevant to the risks and/or opportunities that have affected your strategy in this area

Select all that apply

- Climate change

(5.3.1.3) Describe how environmental risks and/or opportunities have affected your strategy in this area

In 2010, Crédit Agricole S.A. signed the Responsible Supplier Relations and Purchasing Charter encouraging companies to adopt responsible practices towards their suppliers. The "Responsible Supplier Relations and Purchasing" label was granted to Crédit Agricole S.A. for the first time in 2014 for the parent company scope, then in 2017 for the scope of Crédit Agricole S.A. and its subsidiaries. It was renewed for three years in 2024. The organisation and actions of Crédit Agricole S.A. were certified to be at a "conclusive" level compared to the ISO 20400 normative framework. This label is assessed on the basis of 15 criteria distributed across the following five areas: responsible supplier's commitments and their consistency with the Group CSR policy and strategy; the professional development of buyers and

mediation development; the supplier relationship (respect of the contractual right and balance, mediation, supplier reviews); the integration of CSR into purchasing processes via responsible sourcing; the impacts of purchases on the economic competitiveness of ecosystem, via the assessment of all costs in the life cycle and the contribution to regional development. In 2018, Crédit Agricole Group introduced a Group Responsible Purchasing Policy, aimed at establishing long term, balanced relationships with suppliers. A low-carbon transition component was added to this policy in 2023. It is now based on six major pillars: 1. adopting a responsible behaviour with suppliers, and particularly in terms of payment terms; 2. contributing to the economic competitiveness of ecosystem; 3. constantly monitoring the quality of relationships with suppliers; 4. integrating environmental and societal aspects into our purchasing; 5. taking action for transition to a low-carbon economy; 6. including this Responsible Purchasing Policy in existing governance arrangements. The CSR performance of suppliers is assessed periodically, including when entering into a relationship, during the call for tenders phase and to coincide with dedicated assessment campaigns. It is entrusted to EcoVadis, a trusted third party. If a supplier's rating is below a minimum threshold, the supplier is invited to initiate a progress plan aimed at improving their rating. The CSR assessment of goods and services purchased takes the form of CSR criteria representing 15% of the overall assessment score during a Purchasing project, or 20% minimum for the categories presenting high risks in environmental, social and ethical issues. The CSR criteria, common to all purchasing projects, are divided into four categories: assessment of the supplier by an independent third party; assessment criteria on the supplier's approach in terms of inclusion; assessment criteria on the supplier's approach in relation to decarbonisation; specific criteria according to the purchasing category. The Group Purchasing department has a Purchasing Risks division dedicated to risks, compliance and permanent controls.

[Add row]

(5.3.2) Describe where and how environmental risks and opportunities have affected your financial planning.

Row 1

(5.3.2.1) Financial planning elements that have been affected

Select all that apply

Capital allocation

(5.3.2.2) Effect type

Select all that apply

Risks

Opportunities

(5.3.2.3) Environmental issues relevant to the risks and/or opportunities that have affected these financial planning elements

Select all that apply

- Climate change

(5.3.2.4) Describe how environmental risks and/or opportunities have affected these financial planning elements

*The Crédit Agricole Group aims to effectively manage the risks and opportunities presented by climate change, in particular by gradually reallocating its loans, investments and assets under management to work towards the energy transition. This reallocation will parallel changes in the global energy mix, as forecast by external scenarios (in particular the EIA's Sustainable Development Scenario, the Climate Analytics Report, and Science Based Targets) adopted by the Scientific Committee and will include a stronger commitment to financing the energy transition: - finance one in three renewable energy projects in France, with the goal of consolidating our leadership position in the French market and becoming a major European player in the sector, - allocate a budget of EUR 300 million to develop environmental transition projects and provide loans to green companies to build the assets underlying green bonds, IDIA Capital Investissement, with its strong position in agriculture and agri-food, launched CA Transitions of EUR 260mn, the first own-account investment fund dedicated to energy, agriculture and agri-food transitions. This fund, some of whose investments have been awarded the "Greenfin Label - France Finance Verte", is dedicated to supporting companies in climate transition; cooperatives and agricultural or agri-food businesses in transition towards more sustainable modes of production and businesses offering innovative solutions to accelerate the transition of the agricultural and agri-food sectors For example: Idia Capital Investissement invested in SODIAAL with an equity structure that is based on the extra-financial performances of the company as a better share of the value with the producers and also incentives to attract and develop the installation of new producers. It also invested €10Mm in SMARTWAY which is a company that helps distributors to reduce their waste consumption and promote circular economy. - double the size of the green loan portfolio to EUR 13 billion by 2022 (target achieved as of 2021).
[Add row]*

(5.10) Does your organization use an internal price on environmental externalities?

(5.10.1) Use of internal pricing of environmental externalities

Select from:

- No, but we plan to in the next two years

(5.10.3) Primary reason for not pricing environmental externalities

Select from:

- Other, please specify :A dedicated carbon management team has been set up within the Group's Finance department and is responsible for the budgetary framework and monitoring of the carbon pathways set annually.

(5.10.4) Explain why your organization does not price environmental externalities

To meet the monitoring requirement for decarbonisation pathways as part of the implementation of the Group's overall strategy, the steering of Net Zero commitments is integrated into the budget process. Carbon is managed as a scarce and diminishing resource. The carbon aspect of financing is monitored according to sector

pathways, either in absolute terms or in terms of intensity, with annual targets set on the basis of the 2030 targets announced by the Group. A dedicated carbon management team has been set up within the Group's Finance department and is responsible for the budgetary framework and monitoring of the carbon pathways set annually. Climate impact is therefore an integral part of the budget process. annually. Climate impact is therefore an integral part of the budget process.
[Fixed row]

(5.11) Do you engage with your value chain on environmental issues?

Clients

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

Yes

Investees

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

Yes

Suppliers

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

Yes

(5.11.2) Environmental issues covered

Select all that apply

Climate change

Smallholders

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

- No, but we plan to within the next two years

(5.11.3) Primary reason for not engaging with this stakeholder on environmental issues

Select from:

- Not an immediate strategic priority

(5.11.4) Explain why you do not engage with this stakeholder on environmental issues

Not an immediate priority

Investors and shareholders

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

- Yes

(5.11.2) Environmental issues covered

Select all that apply

- Climate change

Other value chain stakeholders

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

- Yes

(5.11.2) Environmental issues covered

Select all that apply

Climate change

[Fixed row]

(5.11.3) Provide details of your environmental engagement strategy with your clients.

Row 1

(5.11.3.1) Type of clients

Select from:

Clients of Banks

(5.11.3.2) Environmental issues covered by the engagement strategy

Select all that apply

Climate change

(5.11.3.3) Type and details of engagement

Financial incentives

Provide financial incentives for environmental performance

Provide financial incentives for progress against climate-related targets

Other financial incentive, please specify :By offering its clients a more attractive interest rate if they reach defined ESG KPI levels in Sustainability linked loans, the bank offers them a financial incentive

Information collection

Collect GHG emissions data at least annually from clients

Other information collection activity, please specify :Function of the client's activities, several of the data described in the above list are collected at an heterogeneous frequency.

Innovation and collaboration

Run a campaign to encourage innovation to reduce environmental impacts on products and services

Other, please specify

Other, please specify :- Financing renewable energy projects as well as less polluting industries - Waste management A number of initiatives have been put in place to reduce environmental impacts on campuses

(5.11.3.4) % of client-associated scope 3 emissions as reported in question 12.1.1

Select from:

51-75%

(5.11.3.5) % of portfolio covered in relation to total portfolio value

Select from:

76-99%

(5.11.3.6) Explain the rationale for the coverage of your engagement

Crédit Agricole at its first Climate Workshop in December 2022, which unveiled the debarbonization pathways for the first five highly emissive sectors, made the commitment to examine its clients transitions plans as part of the annual review process. Crédit Agricole CIB's climate policy involves supporting all clients in their climate change-related transitions; continuing to reduce the financing of fossil fuels and increasing financing and investment in renewable energies, low-carbon energies and infrastructure, together with projects that seek to improve energy efficiency. Sector policies and actions and principles applicable to the financing and investment portfolios have been put in place.

(5.11.3.7) Describe how you communicate your engagement strategy to your clients and/or to the public

Our engagement strategy is communicated to clients during a discussion during the pre-deal period. The group also publishes information about its climate strategy and commitments (Climate Workshop in 2022 and 2023, Acting for the Climate Guide in 2023, Destination 2050 in 2024). Crédit Agricole CIB's Climate & Environment risk management system is formally set out in a specific governance document. This system comprises three areas of analysis: the application of the Equator Principles to transactions that are directly linked to a project, sector policies (available on Crédit Agricole CIB's website at the following address: <https://www.ca-cib.com/en/social-responsibility-sustainable-finance/our-sustainable-financing-policies/our-sectoral-policies>) and an assessment of the environmental and social aspects of the transactions. See page 76-77 of CACIB's 2024 sustainability report in the URD attached.

(5.11.3.8) Attach your engagement strategy

URD_CACIB_2024_EN (2).pdf

(5.11.3.9) Staff in your organization carrying out the engagement

Select all that apply

Other, please specify :In addition to executive and operational managers, a network of Sustainable Banking Coordinators is responsible for disseminating CACIB ESG strategy to all employees, who all contribute to its implementation.

(5.11.3.10) Roles of individuals at the portfolio organizations you seek to engage with

Select all that apply

Board members

CEO

Other, please specify :The role depends on the size of the company (large corporate, Financial institutions or SME): generally, CFO, Treasurer, Investment Manager, Head of sustainability (CSO)

(5.11.3.11) Effect of engagement, including measures of success

Our responsibility is to help greening the entire economy through a contribution to the global energy transition. We must therefore focus on actions that invest in alternatives and that support the transition and emergence of low-carbon and renewable energy solutions. We can measure our success through the following achievements: - The target of 80% growth in low-carbon energy exposure by 2025 was already exceeded at the end of 2024. - The reduction in CACIB's exposure to oil extraction and production in 2024 by 56% to \$3.2bn is well ahead of its commitment to reduce exposure by 25% between 2020 and 2025. - Pursuit of the reduction of its exposure to thermal coal to €0.41bn in 2024 vs 0.536bn in 2023. - The evolution of the Crédit Agricole group energy mix and impact of our progressive reallocation strategy: at the end of 2024, for 4 euros disengaged from fossil fuels extraction, 14 euros have been allocated to low-carbon energy since 2020. The evolution of the relative share of fossils fuels extraction outstandings vs low carbon energy outstandings has gone from 46%/54% in 2020 to 18%/82% at the end of 2024.

(5.11.3.12) Escalation process for engagement when dialogue is failing

Select from:

Yes, we have an escalation process

(5.11.3.13) Describe your escalation process

The CERES Committee, chaired by the head of the Compliance function, acts as the Topmost Committee of the system for assessing and managing environmental and social risks associated with Crédit Agricole CIB's activities. More specifically, this Committee issues recommendations prior to the Credit Committee for all transactions and clients whose environmental or social impact needs close monitoring. The CERES Committee validates transactions' ratings under the Equator Principles, issues opinions and recommendations on transactions and clients categorised as sensitive in relation to environmental and/or social matters and give

opinions regarding revised or new procedures, environmental or social related public commitments, and sector policies. Transactions deemed potentially high-risk by the CERES Committee can only be approved by the Bank's highest Credit Committee chaired by Executive Management. The CERES Committee met five times in 2024 to discuss specific topics such as the review of transactions signed off during the year, the approval of ratings according to the Equator Principles, the monitoring of sensitive transactions and the review of sector policies. In addition, in 2024, the CERES Committee reviewed approximately 139 transactions before they were sent to the Credit or Commercial Decision Committee, given their importance and the sensitivity of the potential environmental or social Impacts identified. [Add row]

(5.11.4) Provide details of your environmental engagement strategy with your investees.

Row 1

(5.11.4.1) Environmental issues covered by the engagement strategy

Select all that apply

- Climate change
- Forests

(5.11.4.2) Type and details of engagement

Financial incentives

- Provide financial incentives for investees with a climate transition plan
- Provide financial incentives for progress against climate-related targets

Information collection

- Collect climate transition plan information at least annually from investees
- Collect environmental risk and opportunity information at least annually from investees
- Collect GHG emissions data at least annually from investees
- Collect targets information at least annually from investees

Innovation and collaboration

- Encourage collaborative work in landscapes or jurisdictions
- Engage with investees to advocate for policy or regulatory change to address environmental challenges
- Run a campaign to encourage innovation to reduce environmental impacts on products and services

(5.11.4.3) % of scope 3 investees associated emissions as reported in 12.1.1/12.1.3

Select from:

26-50%

(5.11.4.4) % of investing (Asset managers) portfolio covered in relation to total portfolio value

Select from:

76-99%

(5.11.4.5) % of investing (Asset owners) portfolio covered in relation to total portfolio value

Select from:

76-99%

(5.11.4.6) Explain the rationale for the coverage of your engagement

As defined in its Ambitions ESG 2025 plan, Amundi's goal is to significantly increase the number of companies engaged overall and specifically on climate issues every year. In 2024, we engaged overall with 2,883 issuers which represents an additional 352 companies or 10% increase compared with 2023. Engagement is targeted at investees with the highest potential impact on the climate. Amundi set a target of 1000 companies to be engaged on climate thanks to a strong team of 70 experts. Example of our Engagement on a highly emissive sector: In 2024, we continued to ask companies to phase out from coal in line with our coal policy. The selected companies are those flagged for thermal coal revenue that did not have an aligned phase out plan. These included issuers that Amundi was invested in as of March 31, 2024, that were exposed to thermal coal-based revenue, as well as issuers that we had engaged on the same subject in the last years that still had coal exposure but had not announced a timely phase out yet. The goal of the engagement was to encourage a public commitment to phase out from thermal coal, in line with our policy and with the Paris Agreement, adhering to the 2030/2040 timeframes. Companies selected for engagement were extracted from a focus list for the year. The relevant pool for 2024 was based on the following criteria: – Companies internally flagged for having thermal coal-based revenue – Companies where Amundi had exposure (active or passive) as of 31 March 2024 – Companies that had previously been engaged on the same subject and still retained relevant exposure but had not announced a timely coal phase out. As part of this engagement, we also encourage companies to develop strategies around the aforementioned thermal coal exit, and communicate broader guidance around decarbonisation. By the end of 2024, 226 unique issuers 15 were engaged on the subject of exiting thermal coal. We shared with them Amundi's Thermal Coal Policy and asked that they align their respective approaches with it. Of the engaged issuers, ~55% were companies previously excluded from Amundi's active open-end funds.

(5.11.4.7) Describe how you communicate your engagement strategy to your investees and/or to the public

At Amundi, engagement is a continuous and purpose driven process aiming at influencing the activities or behaviour of companies therefore, it must be result driven, proactive, considering double materiality, and integrated in our global ESG process. Engagement differs from corporate access and traditional dialogue with a corporate. It aims at influencing the activities or behaviour of companies to improve ESG practices or their impact on key sustainability linked topics. More specifically, engaging implies having a specific agenda and targets that focus on real-life outcomes within a specific timeframe. Engagement activity is led by the ESG Research, Engagement and Voting team. It involves ESG analysts and corporate governance analysts. Engagement can also be achieved either by financial analysts or portfolio managers. In any case, the ESG Research, Engagement and Voting team ensures the consistency, traceability and quality of these engagements. Our proactive Engagement Policy seeks to: – Contribute to best practice dissemination and drive a better integration of sustainability in our investees’ governance, operations and business models; – Trigger positive change concerning how investees manage their impacts on specific topics paramount to the sustainability of our society and our economy; – Support the investees in their own transition towards a more sustainable, inclusive and low carbon business model; – Push investees to increase their level of investment in Capex/R&D in highly needed areas for this transition. In addition, our Voting Policy makes best use of our duties as part owners of companies and emphasize the need: – For an accountable, diversified & well-functioning board, – For corporates’ governance and board to come to grasp with environmental and social challenges, – To ensure that boards & corporates are appropriately positioned and prepared to handle the transition towards a sustainable, inclusive and low carbon economy.

(5.11.4.8) Attach your engagement strategy

2024 - Engagement Report - Amundi.pdf

(5.11.4.9) Staff in your organization carrying out the engagement

Select all that apply

- Specialized in-house engagement teams
- Fund managers
- Equity/credit analysts
- Senior-level roles

(5.11.4.10) Roles of individuals at the portfolio organizations you seek to engage with

Select all that apply

- Board members
- Board chair
- CEO
- Investor relations managers
- Other, please specify :Chief Responsible Investment Officer

(5.11.4.11) Effect of engagement, including measures of success

An engagement period varies depending on the agenda, but the average engagement period is approximately three years. Amundi defines different milestones and engagement developments that are shared internally via our engagement tool, which is available to all investment platforms. Formal assessments are carried out, at least annually. We wish to have a collaborative, supportive, and pragmatic yet ambitious dialogue with our investees, to inspire a wide range of actions that will benefit not only the issuers themselves, but all stakeholders. We truly believe that dialogue is the cornerstone of a sound, strong development towards a sustainable and inclusive low-carbon economy. Alongside the engagement, Amundi assesses the progress made by the issuer towards certain objectives using milestones. Our first objective is to induce positive impact: the way we decide to engage will always be determined by its effectiveness. Triggering deep change in large organisations can prove complicated stressful, or even be considered impossible by issuers. Adopting a longer-term view and considering intermediary targets for engagements that take into account the situations and circumstances in which the company operates is an essential element of engagement for it to be effective. We keep the long term goal in mind while seeking manageable and measurable improvements in the short to medium term. As investors, we must be both demanding and pragmatic to promote transition towards a sustainable, inclusive low-carbon economy in a timely manner. We understand the current limitations on effectively measuring and addressing key themes in sustainability, climate, biodiversity, and human rights. We consider sustainability to be a moving benchmark, and as such, our engagement strategies will evolve over time to better integrate new developments. Our engagement strategy has led to a 10% increase in the number of companies engaged in 2024 compared with 2023. Our success can be measured by the fact that over 40% of engagement closed in 2024 had a positive outcome, whereas only a small portion closed with a negative outcome. Amundi also measures its success through its ranking (N° 3) with ShareAction's report "Voting Matters".

(5.11.4.12) Escalation process for engagement when dialogue is failing

Select from:

Yes, we have an escalation process

(5.11.4.13) Describe your escalation process

Engagement Escalation: incentivizing change through a toolbox approach: When engagement fails or if the issuer's action/ remediation plan appears weak, we may undertake escalation, even up to exclusion from the active investment universe, meaning all active investing strategies over which Amundi has full discretion. Escalation modes include (in no particular order), questions at AGMs, votes against some resolutions in AGMs, public statements, filing or co-filing of a shareholder resolution, negative overrides in one or several criteria of our ESG score, ESG score caps and, ultimately, exclusion if the matter is critical. Escalation modes could use our voting activities, if some equities are held, and in themes that are critical (climate, biodiversity & natural capital, social, corruption related issues, severe controversies and/or violations of Global Compact principles as defined by the UN) or in case of lack of answers on engagement related to sustainability factors, Amundi could decide to vote against the discharge resolution, or against the renewal of the mandate of the chairperson or certain board members. In addition to escalation through our voting activities, failed engagement might have a direct impact on our full capacity to invest in a company through a downgrade of related criteria in the ESG score, and if the issue is critical, it could lead to a downgrade of the overall ESG score. Amundi has committed to integrating ESG criteria into the investment process of actively managed openended funds wherever technically feasible (some exceptions are defined in Amundi's responsible investment policy), with the objective of fulfilling financial objectives while maintaining portfolios' average ESG scores above the average ESG score of their respective investment universes. Negatively overriding ESG scores creates a penalty in our capacity to invest in the issuer. The ultimate escalation mode could be exclusion in case of failure to engage and remediate on a critical issue.

Row 2

(5.11.4.1) Environmental issues covered by the engagement strategy

Select all that apply

- Climate change
- Forests

(5.11.4.2) Type and details of engagement

Financial incentives

- Provide financial incentives for environmental performance
- Provide financial incentives for investees with a climate transition plan

Information collection

- Collect climate transition plan information at least annually from investees
- Collect GHG emissions data at least annually from investees
- Collect targets information at least annually from investees

Innovation and collaboration

- Encourage collaborative work in landscapes or jurisdictions
- Engage with investees to advocate for policy or regulatory change to address environmental challenges
- Run a campaign to encourage innovation to reduce environmental impacts on products and services

(5.11.4.3) % of scope 3 investees associated emissions as reported in 12.1.1/12.1.3

Select from:

- 26-50%

(5.11.4.4) % of investing (Asset managers) portfolio covered in relation to total portfolio value

Select from:

- 76-99%

(5.11.4.5) % of investing (Asset owners) portfolio covered in relation to total portfolio value

Select from:

76-99%

(5.11.4.6) Explain the rationale for the coverage of your engagement

As part of its membership in the Net Zero Asset Owner Alliance, Crédit Agricole Assurances has strengthened its engagement with invested companies. Thus, the 20 companies that contribute most to the portfolio's carbon footprint are engaged to ensure they define objectives and a trajectory compatible with the Paris Agreement. Crédit Agricole Assurances also continues its commitment by relying on its internal extra-financial rating, carried out within the Investment Department. The objective of this internal rating is to identify areas for improvement on various themes and across all sectors making up the investment portfolio. These areas for improvement are then shared with the directors in charge of strategic investments to be raised during Board meetings. This approach reflects Crédit Agricole Assurances' desire to support the companies benefiting from investments. Crédit Agricole Assurances favors an approach of supporting invested companies rather than an exclusion approach.

(5.11.4.7) Describe how you communicate your engagement strategy to your investees and/or to the public

Crédit Agricole Assurance publishes an annual ESG Climate report (see 2024 French version attached, English version not available at time of CDP reporting). This report details page 45-50 CAA's engagement strategy and the result of its voting policy.

(5.11.4.8) Attach your engagement strategy

RAPPORT-ESG-Climat2024-CAA.pdf

(5.11.4.9) Staff in your organization carrying out the engagement

Select all that apply

- Specialized in-house engagement teams
- Fund managers
- Equity/credit analysts
- Senior-level roles

(5.11.4.10) Roles of individuals at the portfolio organizations you seek to engage with

Select all that apply

- Board members
- Board chair
- CEO
- Other, please specify :Chief Responsible Investment Officer

(5.11.4.11) Effect of engagement, including measures of success

As part of its membership in the Net Zero Asset Owner Alliance, Crédit Agricole Assurances has strengthened its engagement with invested companies. Thus, the 20 companies that contribute most to the portfolio's carbon footprint are engaged to ensure they define objectives and a trajectory compatible with the Paris Agreement. Crédit Agricole Assurances also continues its commitment by relying on its internal extra-financial rating, carried out within the Investment Department. The objective of this internal rating is to identify areas for improvement on various themes and across all sectors making up the investment portfolio. These areas for improvement are then shared with the directors in charge of strategic investments to be raised during Board meetings. This approach reflects Crédit Agricole Assurances' desire to support the companies benefiting from investments. Crédit Agricole Assurances favors an approach of supporting invested companies rather than an exclusion approach. CAA is also covered by Amundi's engagement policy who manages a significant proportion of its assets. In its Ambition ESG 2025 plan, Amundi set out a plan for its engagement strategy in climate issues and measures of its success. This plan included a target of 1000 companies to be engaged on climate thanks to a strong team of 70 experts with a goal of maintaining third place in the ShareAction report "Voting Matters". While engagement on almost all themes increased, climate-related engagements have been a key focus. Our success can be measured by the fact that over 40% of engagements closed in 2024 had a positive outcome, whereas only a small portion closed with a negative outcome.

(5.11.4.12) Escalation process for engagement when dialogue is failing

Select from:

- Yes, we have an escalation process

(5.11.4.13) Describe your escalation process

Engagement Escalation: incentivizing change through a toolbox approach: When engagement fails or if the issuer's action/ remediation plan appears weak, we may undertake escalation, even up to exclusion from the active investment universe, meaning all active investing strategies over which Amundi has full discretion. Escalation modes include (in no particular order), questions at AGMs, votes against some resolutions in AGMs, public statements, filing or co-filing of a shareholder resolution, negative overrides in one or several criteria of our ESG score, ESG score caps and, ultimately, exclusion if the matter is critical. Escalation modes could use our voting activities, if some equities are held, and in themes that are critical (climate, biodiversity & natural capital, social, corruption related issues, severe controversies and/or violations of Global Compact principles as defined by the UN) or in case of lack of answers on engagement related to sustainability factors, Amundi could decide to vote against the discharge resolution, or against the renewal of the mandate of the chairperson or certain board members. In addition to escalation through our voting activities, failed engagement might have a direct impact on our full capacity to invest in a company through a downgrade of related criteria in the ESG score, and if the issue is critical, it could lead to a downgrade of the overall ESG score. Amundi has committed to integrating ESG criteria into the investment process of actively managed openended funds wherever technically feasible (some exceptions are defined in Amundi's responsible investment policy), with the objective of fulfilling financial objectives while maintaining portfolios' average ESG scores above the average ESG score of their respective investment

universes. Negatively overriding ESG scores creates a penalty in our capacity to invest in the issuer. The ultimate escalation mode could be exclusion in case of failure to engage and remediate on a critical issue.

[Add row]

(5.11.7) Provide further details of your organization's supplier engagement on environmental issues.

Climate change

(5.11.7.2) Action driven by supplier engagement

Select from:

- Adaptation to climate change

(5.11.7.3) Type and details of engagement

Capacity building

- Provide training, support and best practices on how to mitigate environmental impact
- Support suppliers to develop public time-bound action plans with clear milestones
- Support suppliers to set their own environmental commitments across their operations

Information collection

- Collect climate transition plan information at least annually from suppliers
- Collect environmental risk and opportunity information at least annually from suppliers
- Collect GHG emissions data at least annually from suppliers
- Collect targets information at least annually from suppliers
- Other information collection activity, please specify :Ecovadis: the supplier's CSR assessment, a systematic requirement during calls for tenders, and provided by EcoVadis, an independent and specialised third party. 3,209 suppliers of Crédit Agricole S.A. already were rated by EcoVadis at 15 December

(5.11.7.4) Upstream value chain coverage

Select all that apply

- Tier 1 suppliers

(5.11.7.5) % of tier 1 suppliers by procurement spend covered by engagement

Select from:

51-75%

(5.11.7.6) % of tier 1 supplier-related scope 3 emissions covered by engagement

Select from:

None

(5.11.7.9) Describe the engagement and explain the effect of your engagement on the selected environmental action

To maintain a relationship based on trust with suppliers, promote communication, share strategic guidelines and messages, and to take into account their concerns, Crédit Agricole Group has implemented a system for active stakeholder engagement (buyers/ suppliers/decision-makers) including the following actions: • a dedicated page on the website for information purposes, allowing suppliers to contact the Purchasing Department; • annual satisfaction surveys to gather feedback from suppliers and in-house decision-makers; • an annual meeting named "les Rencontres Fournisseurs" (Suppliers' Meeting), organised both in person and remotely with more than 700 participants, the theme of which in 2024 was "Work better together"; • regular reviews with the main suppliers; • a dedicated newsletter sent to them every six months, supplemented by a specific publication on decarbonisation since 2023. The results and information gathered through these channels of dialogue contribute to the approach of ensuring ongoing improvement of Crédit Agricole Group's Responsible Purchasing and its action plans. For several years now, the Purchasing business line has extended the integration of the CSR dimension to all purchasing projects in order to evaluate the CSR performance of suppliers and goods and services purchased (increased to at least 15% of the overall score). For critical purchasing categories, this score can reach up to 30- 40% of the overall score for short-listed suppliers. This score is based on: • the supplier's CSR assessment, a systematic requirement during calls for tenders, and provided by EcoVadis, an independent and specialised third party. 3,486 suppliers of Crédit Agricole S.A. were rated by EcoVadis at 15 December 2024 compared with 3,209 in 2023; • CSR assessment of the purchased good or product on the social, ethical and environmental dimensions, and more particularly decarbonisation and inclusion, major themes of the Societal Project. The CSR evaluation grids have been refined to integrate these two themes. Our measure of success is based on regularly increasing the number of suppliers assessed by the specialist rating agency EcoVadis on an annual basis which was the case in 2024 vs 2023 (3, 486 vs 3,209, +8%). We have also committed to ensuring that our suppliers covering 40% of our spend on goods and services purchases also have science-based Net Zero targets by 2027. This target has been submitted to SBTi for approval.

(5.11.7.11) Engagement is helping your tier 1 suppliers engage with their own suppliers on the selected action

Select from:

No

[Add row]

(5.11.9) Provide details of any environmental engagement activity with other stakeholders in the value chain.

Climate change

(5.11.9.1) Type of stakeholder

Select from:

Other value chain stakeholder, please specify :Crédit Agricole S.A.'s main stakeholders are: customers, shareholders, investors, suppliers, employees, social partners, supervisory and regulatory authorities, NGOs and rating agencies.

(5.11.9.2) Type and details of engagement

Education/Information sharing

- Educate and work with stakeholders on understanding and measuring exposure to environmental risks
- Run an engagement campaign to educate stakeholders about the environmental impacts about your products, goods and/or services
- Share information about your products and relevant certification schemes
- Share information on environmental initiatives, progress and achievements

Innovation and collaboration

- Align your organization's goals to support customers' targets and ambitions
- Collaborate with stakeholders in creation and review of your climate transition plan
- Collaborate with stakeholders on innovations to reduce environmental impacts in products and services
- Run a campaign to encourage innovation to reduce environmental impacts

(5.11.9.4) % stakeholder-associated scope 3 emissions

Select from:

- 1-25%

(5.11.9.5) Rationale for engaging these stakeholders and scope of engagement

Stakeholders' expectations of financial institutions are constantly evolving. Crédit Agricole S.A. listens to them on a regular basis in various ways: • regular meetings with civil society actors (professional unions, associations, NGOs) • regular customer consultation (including through special questionnaires that enable the monitoring of the Net Promoter Score (NPS)) and economic players (through participation in round tables or national or international working groups) • formal consultation of employees through an annual questionnaire and informal consultation through numerous discussions with them organised by top management • many

thematic webinars on social or topical themes led by experts in which many top managers participate, with the opportunity to ask questions either live or via chat • analysis and systematic handling of controversies that directly or indirectly concern Crédit Agricole S.A., with the possibility of convening a crisis unit meeting chaired by two members of Crédit Agricole SA's ExCom as needed. Ad hoc meetings at the request of representatives of local communities considering that their rights have been violated by corporates that are or are not financed by Crédit Agricole • dialogue with the ECB and supervisory authorities • relations with the business partners and suppliers of Crédit Agricole S.A. as part of sustainable partnerships, an annual online satisfaction survey and an annual discussion day • assessment of stakeholder expectations identified through a national survey. Updated in 2024, this consultation process is carried out every two years to identify changes in stakeholder expectations and potential new expectations or changes in those that appear rather to be “weak signals”.

(5.11.9.6) Effect of engagement and measures of success

Discussions with its stakeholders allow Crédit Agricole S.A. to become aware of and understand their respective priorities, and to incorporate their expectations into its strategic thinking and sustainable development strategy. Meeting with NGOs ensures that our climate strategy is properly understood and provides feedback on our commitments. The success of this engagement is measured through the systematic handling of all controversies. Listening to customers allows Crédit Agricole S.A. to assess the effectiveness of its customer relations by responding to their various needs and expectations. Customer feedback on CSR questionnaires helps Crédit Agricole S.A. to understand their expectations and to adopt a continuous improvement approach. The feedback obtained via the CSR barometer enables the undertaking to define sustainability priorities for its customers. Ongoing cooperation between Crédit Agricole S.A. and its employees aims to share the Group's strategy while gathering the priorities, expectations and needs of employees. An additional 1,800 employees were onboarded in 2024, i.e. 41% of employees since the start of the empowerment initiative. Crédit Agricole is also committed to clearly sharing its strategy and ambitions with its suppliers so that they can help it achieve its targets in the field of purchasing. The success of this measure will be through achieving 40% of its external expenditure with suppliers who have adopted science-based reduction targets by 2027.

Climate change

(5.11.9.1) Type of stakeholder

Select from:

- Investors and shareholders

(5.11.9.2) Type and details of engagement

Education/Information sharing

- Educate and work with stakeholders on understanding and measuring exposure to environmental risks
- Run an engagement campaign to educate stakeholders about the environmental impacts about your products, goods and/or services
- Share information on environmental initiatives, progress and achievements

Innovation and collaboration

- Align your organization's goals to support customers' targets and ambitions
- Collaborate with stakeholders in creation and review of your climate transition plan
- Engage with stakeholders to advocate for policy or regulatory change

(5.11.9.4) % stakeholder-associated scope 3 emissions

Select from:

- 1-25%

(5.11.9.5) Rationale for engaging these stakeholders and scope of engagement

Crédit Agricole S.A. maintains ongoing communication with its investors and shareholders including on climate issues. These exchanges allow Crédit Agricole S.A. to share a broader vision of its activities and strategy, while receiving feedback from these stakeholders. This communication takes place through: Discussions with investors, represented in particular by their financial and ESG analysts, through meetings with Executive Management, roadshows and conferences on equities and debt, governance and ESG, as well as regular thematic workshops; Dialogue with individual shareholders through the toll-free number, the Shareholders' Club, the Liaison Committee, shareholder meetings in the geographical areas of the Regional Banks and the Annual General Meeting; Regular exchanges with a panel of rating agencies concerning financial and non-financial information.

(5.11.9.6) Effect of engagement and measures of success

Recognition of its non-financial performance by ESG rating agencies: in 2024, Crédit Agricole reaffirmed its place on the leading socially responsible investment indexes: rated A- by CDP; rated AA by MSCI since 2022; rated C+ Prime by ISS-ESG since 2022; Sustainalytics (20.1); included for several years in the British FTSE4Good index, confirmed in 2023.

[Add row]

(5.14) Do your external asset managers have to meet environmental requirements as part of your organization's selection process and engagement?

	External asset managers have to meet specific environmental requirements as part of the selection process and engagement	Policy in place for addressing external asset manager non-compliance
	<i>Select from:</i> <input checked="" type="checkbox"/> Yes	<i>Select from:</i> <input checked="" type="checkbox"/> Yes, we have a policy in place for addressing non-compliance

[Fixed row]

(5.14.1) Provide details of the environmental requirements that external asset managers have to meet as part of your organization's selection process and engagement.

Row 1

(5.14.1.1) Environmental issues covered by the requirement

Select all that apply

Climate change

(5.14.1.2) Coverage

Select from:

Majority of assets managed externally

(5.14.1.3) Environmental requirement that external asset managers have to meet

Select from:

Other, please specify :External asset managers have to meet specific environmental requirements as part of the selection process and engagement - and we have a policy in place for addressing non-compliance. Environmental requirements are focused on the "Do Not Deal" list.

(5.14.1.4) Mechanisms used to include environmental requirement in external asset manager selection

Select all that apply

Other, please specify :External asset managers have to meet specific environmental requirements as part of the selection process and engagement - and we have a policy in place for addressing non-compliance. Environmental requirement are focused on the "Do Not Deal" list.

(5.14.1.5) Response to external asset manager non-compliance with environmental requirement

Select from:

Other, please specify :We have our own policy in place for addressing non-compliance.

(5.14.1.6) % of non-compliant external asset managers engaged

Select from:

76-99%

[Add row]

(5.15) Does your organization exercise voting rights as a shareholder on environmental issues?

	Exercise voting rights as a shareholder on environmental issues
	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(5.15.1) Provide details of your shareholder voting record on environmental issues.

Row 1

(5.15.1.1) Method used to exercise your voting rights as a shareholder

Select from:

- Exercise voting rights directly

(5.15.1.3) % of voting rights exercised

99

(5.15.1.4) % of voting which is publicly available

100

(5.15.1.5) Environmental issues covered in shareholder voting

Select all that apply

- Climate change
- Forests

(5.15.1.6) Global environmental commitments that your shareholder voting is aligned with

Select all that apply

- Aligned with the Paris Agreement

(5.15.1.7) Issues supported in shareholder resolutions

Select all that apply

- Climate transition plans
- Environmental disclosures
- Net zero emissions by 2050
- Emissions reduction targets
- Board oversight of environmental issues
- Aligning public policy position (lobbying)
- Halting deforestation and/or conversion of natural ecosystems

[Add row]

C6. Environmental Performance - Consolidation Approach

(6.1) Provide details on your chosen consolidation approach for the calculation of environmental performance data.

Climate change

(6.1.1) Consolidation approach used

Select from:

Financial control

(6.1.2) Provide the rationale for the choice of consolidation approach

This approach is aligned with our approach for consolidating our GHG inventory.

Forests

(6.1.1) Consolidation approach used

Select from:

Financial control

(6.1.2) Provide the rationale for the choice of consolidation approach

Will be applicable when environmental performance data is consolidated.

Plastics

(6.1.1) Consolidation approach used

Select from:

Financial control

(6.1.2) Provide the rationale for the choice of consolidation approach

Will be applicable when environmental performance data is consolidated.

Biodiversity

(6.1.1) Consolidation approach used

Select from:

Financial control

(6.1.2) Provide the rationale for the choice of consolidation approach

*Will be applicable when common metrics, indicators and standards for biodiversity are more advanced. However, Crédit Agricole S.A. is already acting in favour of biodiversity through its financing, investments and by supporting projects in order to raise awareness among employees and to assist customers on these issues.
[Fixed row]*

C7. Environmental performance - Climate Change

(7.1) Is this your first year of reporting emissions data to CDP?

Select from:

No

(7.1.1) Has your organization undergone any structural changes in the reporting year, or are any previous structural changes being accounted for in this disclosure of emissions data?

	Has there been a structural change?
	Select all that apply <input checked="" type="checkbox"/> No

[Fixed row]

(7.1.2) Has your emissions accounting methodology, boundary, and/or reporting year definition changed in the reporting year?

	Change(s) in methodology, boundary, and/or reporting year definition?
	Select all that apply <input checked="" type="checkbox"/> No

[Fixed row]

(7.2) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate emissions.

Select all that apply

- Bilan Carbone, ABC
- Other, please specify :The livelihoods carbon fund methodology, the SAFE (ex-P9XCA) methodology, and internal indicator modeling

(7.3) Describe your organization's approach to reporting Scope 2 emissions.

(7.3.1) Scope 2, location-based

Select from:

- We are reporting a Scope 2, location-based figure

(7.3.2) Scope 2, market-based

Select from:

- We are reporting a Scope 2, market-based figure

(7.3.3) Comment

Scope 2 emissions linked to energy are calculated in two different ways (location-based emissions and market-based emissions). In the market-based emissions calculation method, scope 2 is limited to emissions linked to electricity not covered by Guarantees of Origin. In 2024, scope 2 location-based emissions reached 21,975 tCO₂eq, while market-based emissions amounted to 20,508 tCO₂eq.

[Fixed row]

(7.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1, Scope 2 or Scope 3 emissions that are within your selected reporting boundary which are not included in your disclosure?

Select from:

No

(7.5) Provide your base year and base year emissions.

Scope 1

(7.5.1) Base year end

12/30/2019

(7.5.2) Base year emissions (metric tons CO2e)

16495

(7.5.3) Methodological details

Our commitments to reduce our operating footprint relate to the major sources of emissions for the Group, i.e. all of our Scopes 1 and 2 as well as business travel (Scope 3 category 6 of the GHG Protocol) and purchasing (Scope 3 category 1 of the GHG Protocol). To contribute to carbon neutrality by 2050, we have based our targets for reducing our operating footprint based on GHG Protocol on a rigorous methodology, aligned with limiting global warming to 1.5°C by 2100. This methodology is in accordance with the recommendations of the Science-Based Target initiative (SBTi). The reduction targets set by Crédit Agricole S.A. and its subsidiaries for their operating footprint are as follows: - Based on scientific data: the targets presented were established according to the SBTi recommendations, which are based on the 1.5°C scenarios listed by the Group. - Established using an absolute contraction approach: the absolute contraction approach imposes a linear reduction in emissions in absolute terms for companies in the financial sector for Scopes 1 and 2. - Set with a short-term deadline: the first reduction targets are set for 2030. - Set over a large perimeter: the selected scope covers 95% of current emissions in Scopes 1 and 2. All energy consumption and the vehicle fleet are included. We have voluntarily made the commitment to also define targets for business travel. - Implemented at entity level: the reduction target for the Group is broken down into targets at subsidiary level, taking into account the degree of decarbonisation of their respective operating footprints. According to the SBTi recommendations, which are based on the 1.5°C scenarios listed by the IPCC, the emissions of our Scopes 1 and 2 must follow a linear reduction trajectory of -4.2% per year in absolute emissions, i.e. a target of -46.2% by 2030. Our reduction target for these Scopes is more ambitious and has been set at -50% by 2030 compared to 2019. Because the Crédit Agricole Group wishes to reduce its environmental impact as much as possible, we have voluntarily made the commitment to reduce part of our Scope 3, namely emissions linked to our business travel, by 50% by 2030 compared to 2019 and this in absolute value and not by FTE (Full Time Equivalent). By halving our emissions within the scope adopted, we have chosen to set more ambitious reduction targets than those recommended by the SBTi.

Scope 2 (location-based)

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

47379

(7.5.3) Methodological details

Our commitments to reduce our operating footprint relate to the major sources of emissions for the Group, i.e. all of our Scopes 1 and 2 as well as business travel (Scope 3 category 6 of the GHG Protocol) and purchasing (Scope 3 category 1 of the GHG Protocol). To contribute to carbon neutrality by 2050, we have based our targets for reducing our operating footprint based on GHG Protocol on a rigorous methodology, aligned with limiting global warming to 1.5°C by 2100. This methodology is in accordance with the recommendations of the Science-Based Target initiative (SBTi). The reduction targets set by Crédit Agricole S.A. and its subsidiaries for their operating footprint are as follows: - Based on scientific data: the targets presented were established according to the SBTi recommendations, which are based on the 1.5°C scenarios listed by the Group. - Established using an absolute contraction approach: the absolute contraction approach imposes a linear reduction in emissions in absolute terms for companies in the financial sector for Scopes 1 and 2. - Set with a short-term deadline: the first reduction targets are set for 2030. - Set over a large perimeter: the selected scope covers 95% of current emissions in Scopes 1 and 2. All energy consumption and the vehicle fleet are included. We have voluntarily made the commitment to also define targets for business travel. - Implemented at entity level: the reduction target for the Group is broken down into targets at subsidiary level, taking into account the degree of decarbonisation of their respective operating footprints. According to the SBTi recommendations, which are based on the 1.5°C scenarios listed by the IPCC, the emissions of our Scopes 1 and 2 must follow a linear reduction trajectory of -4.2% per year in absolute emissions, i.e. a target of -46.2% by 2030. Our reduction target for these Scopes is more ambitious and has been set at -50% by 2030 compared to 2019. Because the Crédit Agricole Group wishes to reduce its environmental impact as much as possible, we have voluntarily made the commitment to reduce part of our Scope 3, namely emissions linked to our business travel, by 50% by 2030 compared to 2019 and this in absolute value and not by FTE (Full Time Equivalent). By halving our emissions within the scope adopted, we have chosen to set more ambitious reduction targets than those recommended by the SBTi.

Scope 2 (market-based)

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

25511

(7.5.3) Methodological details

Our commitments to reduce our operating footprint relate to the major sources of emissions for the Group, i.e. all of our Scopes 1 and 2 as well as business travel (Scope 3 category 6 of the GHG Protocol) and purchasing (Scope 3 category 1 of the GHG Protocol). To contribute to carbon neutrality by 2050, we have based our targets for reducing our operating footprint based on GHG Protocol on a rigorous methodology, aligned with limiting global warming to 1.5°C by 2100. This

methodology is in accordance with the recommendations of the Science-Based Target initiative (SBTi). The reduction targets set by Crédit Agricole S.A. and its subsidiaries for their operating footprint are as follows: - Based on scientific data: the targets presented were established according to the SBTi recommendations, which are based on the 1.5°C scenarios listed by the Group. - Established using an absolute contraction approach: the absolute contraction approach imposes a linear reduction in emissions in absolute terms for companies in the financial sector for Scopes 1 and 2. - Set with a short-term deadline: the first reduction targets are set for 2030. - Set over a large perimeter: the selected scope covers 95% of current emissions in Scopes 1 and 2. All energy consumption and the vehicle fleet are included. We have voluntarily made the commitment to also define targets for business travel. - Implemented at entity level: the reduction target for the Group is broken down into targets at subsidiary level, taking into account the degree of decarbonisation of their respective operating footprints. According to the SBTi recommendations, which are based on the 1.5°C scenarios listed by the IPCC, the emissions of our Scopes 1 and 2 must follow a linear reduction trajectory of -4.2% per year in absolute emissions, i.e. a target of -46.2% by 2030. Our reduction target for these Scopes is more ambitious and has been set at -50% by 2030 compared to 2019. Because the Crédit Agricole Group wishes to reduce its environmental impact as much as possible, we have voluntarily made the commitment to reduce part of our Scope 3, namely emissions linked to our business travel, by 50% by 2030 compared to 2019 and this in absolute value and not by FTE (Full Time Equivalent). By halving our emissions within the scope adopted, we have chosen to set more ambitious reduction targets than those recommended by the SBTi.

Scope 3 category 1: Purchased goods and services

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

Whilst we have not calculated our emissions for this category we reviewed in 2023 the impact of our value chain on our operating footprint, we have also committed to ensuring that our suppliers covering 40% of spend on goods and services purchases have science-based Net Zero targets by 2027.

Scope 3 category 2: Capital goods

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

Not relevant and not calculated. Credit Agricole as a financial services provider, is not a significant purchaser of capital goods and the majority of annual supplier spend is on professional services. Based on the materiality assessment we have undertaken using the guidance for scope 3 emissions from the GHG Protocol, we do not consider this category material for our business.

Scope 3 category 3: Fuel-and-energy-related activities (not included in Scope 1 or 2)

(7.5.1) Base year end

12/30/2019

(7.5.2) Base year emissions (metric tons CO₂e)

0

(7.5.3) Methodological details

Our commitments to reduce our operating footprint relate to the major sources of emissions for the Group, i.e. all of our Scopes 1 and 2 as well as business travel (Scope 3 category 6 of the GHG Protocol) and purchasing (Scope 3 category 1 of the GHG Protocol). To contribute to carbon neutrality by 2050, we have based our targets for reducing our operating footprint based on GHG Protocol on a rigorous methodology, aligned with limiting global warming to 1.5°C by 2100. This methodology is in accordance with the recommendations of the Science-Based Target initiative (SBTi). The reduction targets set by Crédit Agricole S.A. and its subsidiaries for their operating footprint are as follows: - Based on scientific data: the targets presented were established according to the SBTi recommendations, which are based on the 1.5°C scenarios listed by the Group. - Established using an absolute contraction approach: the absolute contraction approach imposes a linear reduction in emissions in absolute terms for companies in the financial sector for Scopes 1 and 2. - Set with a short-term deadline: the first reduction targets are set for 2030. - Set over a large perimeter: the selected scope covers 95% of current emissions in Scopes 1 and 2. All energy consumption and the vehicle fleet are included. We have voluntarily made the commitment to also define targets for business travel. - Implemented at entity level: the reduction target for the Group is broken down into targets at subsidiary level, taking into account the degree of decarbonisation of their respective operating footprints. According to the SBTi recommendations, which are based on the 1.5°C scenarios listed by the IPCC, the emissions of our Scopes 1 and 2 must follow a linear reduction trajectory of -4.2% per year in absolute emissions, i.e. a target of -46.2% by 2030. Our reduction target for these Scopes is more ambitious and has been set at -50% by 2030 compared to 2019. Because the Crédit Agricole Group wishes to reduce its environmental impact as much as possible, we have voluntarily made the commitment to reduce part of our Scope 3, namely emissions linked to our business travel, by 50% by 2030 compared to 2019 and this in absolute value and not by FTE (Full Time Equivalent). By halving our emissions within the scope adopted, we have chosen to set more ambitious reduction targets than those recommended by the SBTi.

Scope 3 category 4: Upstream transportation and distribution

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

As a financial services company, scope 3 emissions from upstream transportation and distribution are not relevant as this activity represents a negligible part of our business.

Scope 3 category 5: Waste generated in operations

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

83% of waste generated by Crédit Agricole is reused and recovered or recycled. This would not account for a significant part of Scope 3 emissions.

Scope 3 category 6: Business travel

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

46429.0

(7.5.3) Methodological details

Emissions calculation methodology DEFRA Department of Environment, Food, Rural Affairs. Our commitments to reduce our operating footprint relate to the major sources of emissions for the Group, i.e. all of our Scopes 1 and 2 as well as business travel (Scope 3 category 6 of the GHG Protocol) and purchasing (Scope 3 category 1 of the GHG Protocol). To contribute to carbon neutrality by 2050, we have based our targets for reducing our operating footprint based on GHG Protocol on a rigorous methodology, aligned with limiting global warming to 1.5°C by 2100. This methodology is in accordance with the recommendations of the Science-Based Target initiative (SBTi). The reduction targets set by Crédit Agricole S.A. and its subsidiaries for their operating footprint are as follows: - Based on scientific data: the targets presented were established according to the SBTi recommendations, which are based on the 1.5°C scenarios listed by the Group. - Established using an absolute contraction approach: the absolute contraction approach imposes a linear reduction in emissions in absolute terms for companies in the financial sector for Scopes 1 and 2. - Set with a short-term deadline: the first reduction targets are set for 2030. - Set over a large perimeter: the selected scope covers 95% of current emissions in Scopes 1 and 2. All energy consumption and the vehicle fleet are included. We have voluntarily made the commitment to also define targets for business travel. - Implemented at entity level: the reduction target for the Group is broken down into targets at subsidiary level, taking into account the degree of decarbonisation of their respective operating footprints. According to the SBTi recommendations, which are based on the 1.5°C scenarios listed by the IPCC, the emissions of our Scopes 1 and 2 must follow a linear reduction trajectory of -4.2% per year in absolute emissions, i.e. a target of -46.2% by 2030. Our reduction target for these Scopes is more ambitious and has been set at -50% by 2030 compared to 2019. Because the Crédit Agricole Group wishes to reduce its environmental impact as much as possible, we have voluntarily made the commitment to reduce part of our Scope 3, namely emissions linked to our business travel, by 50% by 2030 compared to 2019 and this in absolute value and not by FTE (Full Time Equivalent). By halving our emissions within the scope adopted, we have chosen to set more ambitious reduction targets than those recommended by the SBTi.

Scope 3 category 7: Employee commuting

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

Crédit Agricole does not consider employee commuting to be a significant impact area and this scope 3 category has not been identified as significant by bank-specific guidance nor is it deemed critical by key stakeholders. Emissions from employee commuting do not contribute significantly to the company's risk exposure. There are several emissions reductions that are undertaken - encouraging working from home, rolling out electric charging capabilities at its sites, promoting low-carbon mobility.

Scope 3 category 8: Upstream leased assets

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

Energy consumption and CO2 emissions from upstream leased assets (buildings and car fleet) are already included in Scope 1 and 2.

Scope 3 category 9: Downstream transportation and distribution

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

Crédit Agricole does not have any downstream transportation and distribution activities

Scope 3 category 10: Processing of sold products

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

Crédit Agricole does not sell any physical products that would require a process which emits CO2

Scope 3 category 11: Use of sold products

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

Crédit Agricole does not sell any physical products which would have a CO2 impact

Scope 3 category 12: End of life treatment of sold products

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

Crédit Agricole does not have any downstream leased assets

Scope 3 category 13: Downstream leased assets

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

Crédit Agricole does not have any downstream leased assets

Scope 3 category 14: Franchises

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

Crédit Agricole does not have any franchises

Scope 3: Other (upstream)

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

No other upstream

Scope 3: Other (downstream)

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

0.0

(7.5.3) Methodological details

*No other downstream
[Fixed row]*

(7.6) What were your organization's gross global Scope 1 emissions in metric tons CO2e?

Reporting year

(7.6.1) Gross global Scope 1 emissions (metric tons CO2e)

22685

(7.6.3) Methodological details

The calculation of the different scopes of GHG emissions is as follows: Scopes 1 and 2: GHG data collected from customers and estimates made internally or provided by external data providers are included in scopes 1 and 2. On the other hand, for counterparties without GHG data from customers or estimated data, a sectoral approximation is used as scopes 1 and 2 emissions are considered homogeneous within the same sector and mainly relate to energy consumption.

Past year 1

(7.6.1) Gross global Scope 1 emissions (metric tons CO2e)

26434

(7.6.2) End date

12/30/2023

(7.6.3) Methodological details

*In 2023, Scope 1 included gas consumption of buildings, fuel oil consumption of buildings and fuel consumption of the vehicle fleet.
[Fixed row]*

(7.7) What were your organization's gross global Scope 2 emissions in metric tons CO2e?

Reporting year

(7.7.1) Gross global Scope 2, location-based emissions (metric tons CO2e)

21975

(7.7.2) Gross global Scope 2, market-based emissions (metric tons CO2e)

20508

(7.7.4) Methodological details

The calculation of the different scopes of GHG emissions is as follows: Scopes 1 and 2: GHG data collected from customers and estimates made internally or provided by external data providers are included in scopes 1 and 2. On the other hand, for counterparties without GHG data from customers or estimated data, a sectoral approximation is used as scopes 1 and 2 emissions are considered homogeneous within the same sector and mainly relate to energy consumption.

Past year 1

(7.7.1) Gross global Scope 2, location-based emissions (metric tons CO2e)

20683

(7.7.2) Gross global Scope 2, market-based emissions (metric tons CO2e)

(7.7.3) End date

12/30/2023

(7.7.4) Methodological details

*In 2023, Scope 2 included electricity consumption of buildings, electricity consumption of data centres, heating network and cooling network.
[Fixed row]*

(7.8) Account for your organization's gross global Scope 3 emissions, disclosing and explaining any exclusions.**Purchased goods and services****(7.8.1) Evaluation status**

Select from:

 Not relevant, explanation provided**(7.8.5) Please explain**

As a financial institution, purchased goods and services mainly include IT equipment (computers, telephones and printers), IT support, office supplies (mainly paper), office furniture and consulting services purchased or acquired during the reporting year. Whilst we have not calculated our emissions for purchasing goods and services as yet, as part of our responsible purchasing strategy, we have reviewed the impact of our value chain on our operating footprint and committed to ensuring that our suppliers covering 40% of spend on goods and services purchases have science-based Net Zero targets by 2027.

Capital goods**(7.8.1) Evaluation status**

Select from:

 Not relevant, explanation provided**(7.8.5) Please explain**

Crédit Agricole, as a financial services provider, is not a significant purchaser of capital goods and the majority of annual supplier spend is on professional services. Based on the materiality assessment we have undertaken using the guidance for Scope 3 emissions from the GHG Protocol, we do not consider this category material for our business.

Fuel-and-energy-related activities (not included in Scope 1 or 2)

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

This category includes transportation and distribution losses of fuels and energy purchased and consumed during the reporting year which have not been identified as significant by bank-specific guidance as a relevant source of scope 3 emissions. There are little emissions reductions that could be undertaken or influenced. They do not contribute significantly to the Group's risk exposure and are not deemed critical by key stakeholders.

Upstream transportation and distribution

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

As a financial services company, scope 3 emissions from upstream transportation and distribution are not relevant as this activity represents a negligible part of our business. For Crédit Agricole, this category includes mainly transportation and distribution of IT equipment and office supplies or furniture. This activity does not contribute significantly to scope 3 emissions and it is not considered critical by key stakeholders. Whilst we do seek to reduce emissions by using recycled paper (94% of our consumption) or by recycling computers and telephones the impact on overall scope 3 emissions is limited.

Waste generated in operations

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

The majority of waste generated by the Group is common waste similar to household waste. In 2024, 4 222 tons of waste was generated, 86% of which was reused and recovered or recycled. This waste does not contribute significantly to overall scope 3 emissions, is not deemed material by stakeholders and has not been identified as significant in bank specific guidance.

Business travel

(7.8.1) Evaluation status

Select from:

Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

29619

(7.8.3) Emissions calculation methodology

Select all that apply

Other, please specify :DEFRA Department of Environmental Food and Rural Affairs

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

(7.8.5) Please explain

Increase of emissions related to business travel following the lifting of travel restrictions in several countries. Includes Air and train travel.

Employee commuting

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

Crédit Agricole does not consider employee commuting to be a significant impact area and this scope 3 category has not been identified as significant by bank-specific guidance nor is it deemed critical by key stakeholders. Emissions from employee commuting do not contribute significantly to the company's risk exposure. There are several emissions reductions that are undertaken - encouraging working from home, rolling out electric charging capabilities at its sites, promoting low-carbon mobility.

Upstream leased assets

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

This category doesn't apply to Crédit Agricole. Energy consumption and CO2 emissions from upstream leased assets (buildings and car fleet) are already included in Scopes 1 and 2.

Downstream transportation and distribution

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

Crédit Agricole does not sell goods therefore downstream transportation and distribution activities are not relevant sources of scope 3 emissions.

Processing of sold products

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

Crédit Agricole does not sell intermediate goods or any physical products that would require a process which emits CO2. Therefore processing of sold products is not a relevant source of scope 3 emissions.

Use of sold products

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

Crédit Agricole does not sell any physical products which would have a CO2 impact

End of life treatment of sold products

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

Crédit Agricole does not sell any physical products which would have a CO2 impact

Downstream leased assets

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

Crédit Agricole does not have any downstream leased assets

Franchises

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

Crédit Agricole does not have any franchises

Other (upstream)

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

No other upstream

Other (downstream)

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

*No other upstream
[Fixed row]*

(7.8.1) Disclose or restate your Scope 3 emissions data for previous years.

Past year 1

(7.8.1.1) End date

12/30/2023

(7.8.1.2) Scope 3: Purchased goods and services (metric tons CO2e)

0

(7.8.1.3) Scope 3: Capital goods (metric tons CO2e)

0

(7.8.1.4) Scope 3: Fuel and energy-related activities (not included in Scopes 1 or 2) (metric tons CO2e)

3698

(7.8.1.5) Scope 3: Upstream transportation and distribution (metric tons CO2e)

0

(7.8.1.6) Scope 3: Waste generated in operations (metric tons CO2e)

0

(7.8.1.7) Scope 3: Business travel (metric tons CO2e)

(7.8.1.8) Scope 3: Employee commuting (metric tons CO2e)

0

(7.8.1.9) Scope 3: Upstream leased assets (metric tons CO2e)

0

(7.8.1.10) Scope 3: Downstream transportation and distribution (metric tons CO2e)

0

(7.8.1.11) Scope 3: Processing of sold products (metric tons CO2e)

0

(7.8.1.12) Scope 3: Use of sold products (metric tons CO2e)

0

(7.8.1.13) Scope 3: End of life treatment of sold products (metric tons CO2e)

0

(7.8.1.14) Scope 3: Downstream leased assets (metric tons CO2e)

0

(7.8.1.15) Scope 3: Franchises (metric tons CO2e)

0

(7.8.1.17) Scope 3: Other (upstream) (metric tons CO2e)

0

(7.8.1.18) Scope 3: Other (downstream) (metric tons CO2e)

0

(7.8.1.19) Comment

Our commitments to reduce our operating footprint relate to the major sources of emissions for the Group, i.e. all of our Scopes 1 and 2 as well as business travel (Scope 3 category 6 of the GHG Protocol) and purchasing (Scope 3 category 1 of the GHG Protocol). To contribute to carbon neutrality by 2050, we have based our targets for reducing our operating footprint based on GHG Protocol on a rigorous methodology, aligned with limiting global warming to 1.5C by 2100. This methodology is in accordance with the recommendations of the Science-Based Target initiative (SBTi). The reduction targets set by Crédit Agricole S.A. and its subsidiaries for their operating footprint are as follows: - Based on scientific data: the targets presented were established according to the SBTi recommendations, which are based on the 1.5C scenarios listed by the Group. - Established using an absolute contraction approach: the absolute contraction approach imposes a linear reduction in emissions in absolute terms for companies in the financial sector for Scopes 1 and 2. - Set with a short-term deadline: the first reduction targets are set for 2030. - Set over a large perimeter: the selected scope covers 95% of current emissions in Scopes 1 and 2. All energy consumption and the vehicle fleet are included. We have voluntarily made the commitment to also define targets for business travel. - Implemented at entity level: the reduction target for the Group is broken down into targets at subsidiary level, taking into account the degree of decarbonisation of their respective operating footprints. According to the SBTi recommendations, which are based on the 1.5C scenarios listed by the IPCC, the emissions of our Scopes 1 and 2 must follow a linear reduction trajectory of -4.2% per year in absolute emissions, i.e. a target of -46.2% by 2030. Our reduction target for these Scopes is more ambitious and has been set at -50% by 2030 compared to 2019. Because the Crédit Agricole Group wishes to reduce its environmental impact as much as possible, we have voluntarily made the commitment to reduce part of our Scope 3, namely emissions linked to our business travel, by 50% by 2030 compared to 2019 and this in absolute value and not by FTE (Full Time Equivalent). By halving our emissions within the scope adopted, we have chosen to set more ambitious reduction targets than those recommended by the SBTi.

[Fixed row]

(7.9) Indicate the verification/assurance status that applies to your reported emissions.

	Verification/assurance status
Scope 1	Select from: <input checked="" type="checkbox"/> Third-party verification or assurance process in place

	Verification/assurance status
Scope 2 (location-based or market-based)	<i>Select from:</i> <input checked="" type="checkbox"/> Third-party verification or assurance process in place
Scope 3	<i>Select from:</i> <input checked="" type="checkbox"/> Third-party verification or assurance process in place

[Fixed row]

(7.9.1) Provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements.

Row 1

(7.9.1.1) Verification or assurance cycle in place

Select from:

Annual process

(7.9.1.2) Status in the current reporting year

Select from:

Complete

(7.9.1.3) Type of verification or assurance

Select from:

Limited assurance

(7.9.1.4) Attach the statement

(7.9.1.5) Page/section reference

2024 URD, Chapter 2 Sustainability Report p 201 to 204: Report on the Certification of Sustainability Information and Verification of the Disclosure Requirements Under Article 8 of Regulation (EU) 2020/852

(7.9.1.6) Relevant standard

Select from:

Other, please specify :Compliance with the ESRS of the Process Implemented By Crédit Agricole S.A. to Determine the Information Reported and Compliance with the Requirement to Consult the Social and Economic Committee Provided for in the Sixth Paragraph of Article L. 2312-

(7.9.1.7) Proportion of reported emissions verified (%)

100

[Add row]

(7.9.2) Provide further details of the verification/assurance undertaken for your Scope 2 emissions and attach the relevant statements.

Row 1

(7.9.2.1) Scope 2 approach

Select from:

Scope 2 location-based

(7.9.2.2) Verification or assurance cycle in place

Select from:

Annual process

(7.9.2.3) Status in the current reporting year

Select from:

Complete

(7.9.2.4) Type of verification or assurance

Select from:

Limited assurance

(7.9.2.5) Attach the statement

2024-universal-registration-document-registered-with-the-amf-under-number-d.25-0137-format-pdf- (7).pdf

(7.9.2.6) Page/ section reference

2024 URD, Chapter 2 Sustainability Report p 201: Report on the Certification of Sustainability Information and Verification of the Disclosure Requirements Under Article 8 of Regulation (EU) 2020/852 p 202: Compliance with the ESRS of the Process Implemented By Crédit Agricole S.A. to Determine the Information Reported and Compliance with the Requirement to Consult the Social and Economic Committee Provided for in the Sixth Paragraph of Article L. 2312-17 of the French Labour Code p 203 p 204

(7.9.2.7) Relevant standard

Select from:

Other, please specify :Compliance with the ESRS of the Process Implemented By Crédit Agricole S.A. to Determine the Information Reported Compliance with the Requirement to Consult the Social & Economic Committee Provided for in the 6th Para Art L. 2312-French Labour code

(7.9.2.8) Proportion of reported emissions verified (%)

100

Row 2

(7.9.2.1) Scope 2 approach

Select from:

Scope 2 market-based

(7.9.2.2) Verification or assurance cycle in place

Select from:

Annual process

(7.9.2.3) Status in the current reporting year

Select from:

Complete

(7.9.2.4) Type of verification or assurance

Select from:

Limited assurance

(7.9.2.5) Attach the statement

2024-universal-registration-document-registered-with-the-amf-under-number-d.25-0137-format-pdf- (7).pdf

(7.9.2.6) Page/ section reference

2024 URD, Chapter 2 Sustainability Report p 201: Report on the Certification of Sustainability Information and Verification of the Disclosure Requirements Under Article 8 of Regulation (EU) 2020/852 p 202: Compliance with the ESRS of the Process Implemented By Crédit Agricole S.A. to Determine the Information Reported and Compliance with the Requirement to Consult the Social and Economic Committee Provided for in the Sixth Paragraph of Article L. 2312-17 of the French Labour Code p 203 p 204

(7.9.2.7) Relevant standard

Select from:

Other, please specify :Compliance with the ESRS of the Process Implemented By Crédit Agricole S.A. to Determine the Information Reported Compliance with the Requirement to Consult the Social & Economic Committee Provided for in the 6th Para Art L. 2312-French Labour code

(7.9.2.8) Proportion of reported emissions verified (%)

100

[Add row]

(7.9.3) Provide further details of the verification/assurance undertaken for your Scope 3 emissions and attach the relevant statements.

Row 1

(7.9.3.1) Scope 3 category

Select all that apply

Scope 3: Business travel

(7.9.3.2) Verification or assurance cycle in place

Select from:

Annual process

(7.9.3.3) Status in the current reporting year

Select from:

Complete

(7.9.3.4) Type of verification or assurance

Select from:

Limited assurance

(7.9.3.5) Attach the statement

2024-universal-registration-document-registered-with-the-amf-under-number-d.25-0137-format-pdf- (6).pdf

(7.9.3.6) Page/section reference

2024 URD Sustainability Report p.97-98 Significant scope 3 emissions p. 201: Certification of Sustainability Information and Verification of the Disclosure Requirements Under Article 8 of Regulation (EU) 2020/852 p. 202: Compliance with the ESRS of the Process Implemented By Crédit Agricole S.A. to Determine the

(7.9.3.7) Relevant standard

Select from:

Other, please specify :Pursuant to Article L. 821-54 paragraph II of the aforementioned Code, our responsibility is to carry out the procedures necessary to issue a conclusion, expressing limited assurance, on: • compliance with the sustainability reporting standards adopt

(7.9.3.8) Proportion of reported emissions verified (%)

100

Row 2

(7.9.3.1) Scope 3 category

Select all that apply

Scope 3: Investments

(7.9.3.2) Verification or assurance cycle in place

Select from:

Annual process

(7.9.3.3) Status in the current reporting year

Select from:

Complete

(7.9.3.4) Type of verification or assurance

Select from:

Limited assurance

(7.9.3.5) Attach the statement

2024-universal-registration-document-registered-with-the-amf-under-number-d.25-0137-format-pdf- (7).pdf

(7.9.3.6) Page/section reference

2024 URD, Sustainability Report p.97-98 Significant scope 3 emissions p 201: Certification of Sustainability Information and Verification of the Disclosure Requirements Under Article 8 of Regulation (EU) 2020/852 p 202: Compliance with the ESRS of the Process Implemented By Crédit Agricole S.A. to Determine the Information Reported and Compliance with the Requirement to Consult the Social and Economic Committee Provided for in the Sixth Paragraph of Article L. 2312-17 of the French Labour Code

(7.9.3.7) Relevant standard

Select from:

Other, please specify :Pursuant to Article L. 821-54 paragraph II of the aforementioned Code, our responsibility is to carry out the procedures necessary to issue a conclusion, expressing limited assurance, on: • compliance with the sustainability reporting standards adopt

(7.9.3.8) Proportion of reported emissions verified (%)

100

[Add row]

(7.10) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?

Select from:

Decreased

(7.10.1) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined), and for each of them specify how your emissions compare to the previous year.

Change in renewable energy consumption

(7.10.1.1) Change in emissions (metric tons CO2e)

(7.10.1.2) Direction of change in emissions

Select from:

 Decreased**(7.10.1.3) Emissions value (percentage)**

0.4

(7.10.1.4) Please explain calculation

As Scope 2 2024 emissions increased by 6.2%, (20 683 tCO₂e in 2023 vs 21 975 tCO₂e in 2024, location-based), our renewable energy consumption increased as well. Indeed, our Scope 2 emissions include the electricity consumption of buildings, 89% of which is renewable in 2024, up from 88% in 2023. This consumption increased from MWh 271 504 in 2023 to MWh 284 002 in 2024. This represents 12 759 tCO₂e in 2024 compared with 12 957 tCO₂e in 2023. Our calculation is based on the difference between 89% of 12 759 and 88% of 12957 which is 47 tCO₂e or a 0.4% decrease.

Other emissions reduction activities**(7.10.1.1) Change in emissions (metric tons CO₂e)**

3749

(7.10.1.2) Direction of change in emissions

Select from:

 Decreased**(7.10.1.3) Emissions value (percentage)**

14.18

(7.10.1.4) Please explain calculation

Scope 1 emissions: 22,685 tCO₂e in 2024 compared with 26,434 tCO₂e in 2023 of which gas consumption of buildings 12,231 tCO₂e in 2024 vs 14,400 tCO₂e in 2023.

Divestment

(7.10.1.1) Change in emissions (metric tons CO₂e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Not applicable

Acquisitions

(7.10.1.1) Change in emissions (metric tons CO₂e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Not applicable

Mergers

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Not applicable

Change in output

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Not applicable

Change in methodology

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Not applicable

Change in boundary

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Not applicable

Change in physical operating conditions

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Not applicable

Unidentified

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Not applicable

Other

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Not applicable

[Fixed row]

(7.10.2) Are your emissions performance calculations in 7.10 and 7.10.1 based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?

Select from:

Location-based

(7.23) Is your organization able to break down your emissions data for any of the subsidiaries included in your CDP response?

Select from:

No

(7.29) What percentage of your total operational spend in the reporting year was on energy?

Select from:

More than 0% but less than or equal to 5%

(7.30) Select which energy-related activities your organization has undertaken.

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of fuel (excluding feedstocks)	Select from: <input checked="" type="checkbox"/> Yes
Consumption of purchased or acquired electricity	Select from: <input checked="" type="checkbox"/> Yes
Consumption of purchased or acquired heat	Select from: <input checked="" type="checkbox"/> Yes
Consumption of purchased or acquired steam	Select from: <input checked="" type="checkbox"/> No
Consumption of purchased or acquired cooling	Select from: <input checked="" type="checkbox"/> Yes

	Indicate whether your organization undertook this energy-related activity in the reporting year
Generation of electricity, heat, steam, or cooling	Select from: <input checked="" type="checkbox"/> No

[Fixed row]

(7.30.1) Report your organization's energy consumption totals (excluding feedstocks) in MWh.

Consumption of fuel (excluding feedstock)

(7.30.1.1) Heating value

Select from:

LHV (lower heating value)

(7.30.1.2) MWh from renewable sources

0

(7.30.1.3) MWh from non-renewable sources

57720

(7.30.1.4) Total (renewable + non-renewable) MWh

57720.00

Consumption of purchased or acquired electricity

(7.30.1.1) Heating value

Select from:

LHV (lower heating value)

(7.30.1.2) MWh from renewable sources

284002

(7.30.1.3) MWh from non-renewable sources

34411

(7.30.1.4) Total (renewable + non-renewable) MWh

318413.00

Consumption of purchased or acquired heat

(7.30.1.1) Heating value

Select from:

LHV (lower heating value)

(7.30.1.2) MWh from renewable sources

0

(7.30.1.3) MWh from non-renewable sources

19281

(7.30.1.4) Total (renewable + non-renewable) MWh

19281.00

Consumption of purchased or acquired cooling

(7.30.1.1) Heating value

Select from:

LHV (lower heating value)

(7.30.1.2) MWh from renewable sources

0

(7.30.1.3) MWh from non-renewable sources

5916

(7.30.1.4) Total (renewable + non-renewable) MWh

5916.00

Total energy consumption

(7.30.1.1) Heating value

Select from:

LHV (lower heating value)

(7.30.1.2) MWh from renewable sources

284002

(7.30.1.3) MWh from non-renewable sources

117328

(7.30.1.4) Total (renewable + non-renewable) MWh

401330.00

[Fixed row]

(7.30.16) Provide a breakdown by country/area of your electricity/heat/steam/cooling consumption in the reporting year.

Australia

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Austria

(7.30.16.1) Consumption of purchased electricity (MWh)

186.46

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

186.46

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

372.92

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Belgium

(7.30.16.1) Consumption of purchased electricity (MWh)

42.1

(7.30.16.2) Consumption of self-generated electricity (MWh)

42.1

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

84.20

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Brazil

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Bulgaria

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Canada

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Chile

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

China

(7.30.16.1) Consumption of purchased electricity (MWh)

565.15

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

565.15

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Denmark

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Egypt

(7.30.16.1) Consumption of purchased electricity (MWh)

12538.91

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

12538.91

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Finland

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

France

(7.30.16.1) Consumption of purchased electricity (MWh)

17432.45

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

11167.02

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

28599.47

(7.30.16.7) Provide details of the electricity consumption excluded

no details

French Guiana

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

French Polynesia

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

French Southern Territories

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Germany

(7.30.16.1) Consumption of purchased electricity (MWh)

2511.48

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

2511.48

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

5022.96

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Greece

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Guadeloupe

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Guyana

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Hungary

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

India

(7.30.16.1) Consumption of purchased electricity (MWh)

160.59

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

19.32

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

179.91

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Indonesia

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Ireland

(7.30.16.1) Consumption of purchased electricity (MWh)

19.32

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

19.32

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Italy

(7.30.16.1) Consumption of purchased electricity (MWh)

1463.17

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

802.02

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

2265.19

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Japan

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Luxembourg

(7.30.16.1) Consumption of purchased electricity (MWh)

5482.19

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

5482.19

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

10964.38

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Malaysia

(7.30.16.1) Consumption of purchased electricity (MWh)

1877.15

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

1877.15

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Martinique

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Mauritius

(7.30.16.1) Consumption of purchased electricity (MWh)

135.43

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

135.43

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Mayotte

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Mexico

(7.30.16.1) Consumption of purchased electricity (MWh)

51.88

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

51.88

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

103.76

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Netherlands

(7.30.16.1) Consumption of purchased electricity (MWh)

425.72

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

349.09

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

774.81

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Norway

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Poland

(7.30.16.1) Consumption of purchased electricity (MWh)

5420.95

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

1908.23

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

7329.18

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Portugal

(7.30.16.1) Consumption of purchased electricity (MWh)

32.88

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

32.88

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Qatar

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Réunion

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Russian Federation

(7.30.16.1) Consumption of purchased electricity (MWh)

1008.47

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

461.16

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

1469.63

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Saudi Arabia

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Singapore

(7.30.16.1) Consumption of purchased electricity (MWh)

1855.97

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

773.14

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

2629.11

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Slovakia

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Spain

(7.30.16.1) Consumption of purchased electricity (MWh)

310.05

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

216.65

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

526.70

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Sweden

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Switzerland

(7.30.16.1) Consumption of purchased electricity (MWh)

113.34

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

113.34

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

226.68

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Taiwan, China

(7.30.16.1) Consumption of purchased electricity (MWh)

189.24

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

189.24

(7.30.16.7) Provide details of the electricity consumption excluded

no details

Ukraine

(7.30.16.1) Consumption of purchased electricity (MWh)

4496.85

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

607.15

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

5104.00

(7.30.16.7) Provide details of the electricity consumption excluded

no details

United Arab Emirates

(7.30.16.1) Consumption of purchased electricity (MWh)

857.53

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

857.53

(7.30.16.7) Provide details of the electricity consumption excluded

no details

United Kingdom of Great Britain and Northern Ireland

(7.30.16.1) Consumption of purchased electricity (MWh)

857.53

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

480.89

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

1338.42

(7.30.16.7) Provide details of the electricity consumption excluded

no details

United States of America

(7.30.16.1) Consumption of purchased electricity (MWh)

1175.48

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

1175.48

(7.30.16.7) Provide details of the electricity consumption excluded

no details
[Fixed row]

(7.30.17) Provide details of your organization's renewable electricity purchases in the reporting year by country/area.

Row 1

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Austria

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Hydropower (capacity unknown)

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

95.66

(7.30.17.5) Tracking instrument used

Select from:

GO

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

Austria

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

Yes

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

The EACs delivered are from multiple energy generation facilities

Row 2

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Belgium

(7.30.17.2) Sourcing method

Select from:

- Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

- Hydropower (capacity unknown)

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

6.57

(7.30.17.5) Tracking instrument used

Select from:

- GO

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

- Belgium

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

- No

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

- Before 2020

(7.30.17.12) Comment

No comment

Row 3

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Brazil

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Hydropower (capacity unknown)

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

283.19

(7.30.17.5) Tracking instrument used

Select from:

I-REC

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

Brazil

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

No

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

No comment

Row 4

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Czechia

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Hydropower (capacity unknown)

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

75.09

(7.30.17.5) Tracking instrument used

Select from:

GO

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

Czechia

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

No

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

No comment

Row 5

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Egypt

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Solar

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

563.19

(7.30.17.5) Tracking instrument used

Select from:

I-REC

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

Egypt

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

No

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

No comment

Row 6

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

France

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Hydropower (capacity unknown)

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

119974.14

(7.30.17.5) Tracking instrument used

Select from:

GO

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

France

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

Yes

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

The EACs delivered are from multiple energy generation facilities

Row 7

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Germany

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Renewable electricity mix, please specify :Hydropower, wind, solar

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

2333.09

(7.30.17.5) Tracking instrument used

Select from:

I-REC

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

Germany

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

Yes

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

The EACs delivered are from multiple energy generation facilities

Row 8

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

India

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Geothermal

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

(7.30.17.5) Tracking instrument used

Select from:

I-REC

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

India

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

No

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

No comment

Row 9**(7.30.17.1) Country/area of consumption of purchased renewable electricity**

Select from:

Ireland

(7.30.17.2) Sourcing method

Select from:

- Default delivered renewable electricity from the grid, supported by energy attribute certificates

(7.30.17.3) Renewable electricity technology type

Select from:

- Renewable electricity mix, please specify :Hydropower, sustainable biomass, wind

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

1132.91

(7.30.17.5) Tracking instrument used

Select from:

- Contract

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

- Ireland

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

- No

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

- Before 2020

(7.30.17.12) Comment

No comment

Row 10

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Italy

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Renewable electricity mix, please specify :Hydropower, wind, solar

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

55700.3

(7.30.17.5) Tracking instrument used

Select from:

GO

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

Italy

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

Yes

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

The EACs delivered are from multiple energy generation facilities

Row 11

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Japan

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Solar

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

2289.11

(7.30.17.5) Tracking instrument used

Select from:

I-REC

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

Japan

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

No

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

No comment

Row 12

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Luxembourg

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Renewable electricity mix, please specify :Hydropower, solar, wind

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

4271.89

(7.30.17.5) Tracking instrument used

Select from:

GO

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

Luxembourg

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

No

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

No comment

Row 13

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Mexico

(7.30.17.2) Sourcing method

Select from:

- Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

- Hydropower (capacity unknown)

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

92.87

(7.30.17.5) Tracking instrument used

Select from:

- GO

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

- Mexico

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

- No

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

- Before 2020

(7.30.17.12) Comment

No comment

Row 14

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Monaco

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Hydropower (capacity unknown)

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

1675.88

(7.30.17.5) Tracking instrument used

Select from:

I-REC

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

France

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

Yes

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

The EACs delivered are from multiple energy generation facilities

Row 15

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Netherlands

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Hydropower (capacity unknown)

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

86.23

(7.30.17.5) Tracking instrument used

Select from:

GO

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

Netherlands

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

No

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

No comment

Row 16

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Poland

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Renewable electricity mix, please specify :Hydropower, wind

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

3966.43

(7.30.17.5) Tracking instrument used

Select from:

GO

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

Poland

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

Yes

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

The EACs delivered are from multiple energy generation facilities

Row 17

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Portugal

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Renewable electricity mix, please specify :Hydropower, wind, solar

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

746.76

(7.30.17.5) Tracking instrument used

Select from:

GO

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

Portugal

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

Yes

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

The EACs delivered are from multiple energy generation facilities

Row 18

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Spain

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Renewable electricity mix, please specify :Hydropower, wind, solar

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

931.33

(7.30.17.5) Tracking instrument used

Select from:

GO

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

Spain

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

Yes

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

The EACs delivered are from multiple energy generation facilities

Row 19

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Switzerland

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Hydropower (capacity unknown)

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

3145.92

(7.30.17.5) Tracking instrument used

Select from:

I-REC

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

Switzerland

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

Yes

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

No comment

Row 20

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

Taiwan, China

(7.30.17.2) Sourcing method

Select from:

Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

Solar

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

71.93

(7.30.17.5) Tracking instrument used

Select from:

I-REC

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

Taiwan, China

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

No

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

No comment

Row 21

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

- United Kingdom of Great Britain and Northern Ireland

(7.30.17.2) Sourcing method

Select from:

- Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

- Renewable electricity mix, please specify :Hydropower, solar, wind

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

5796.11

(7.30.17.5) Tracking instrument used

Select from:

- Contract

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

- United Kingdom of Great Britain and Northern Ireland

(7.30.17.7) Are you able to report the commissioning or re-powering year of the energy generation facility?

Select from:

- No

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

Before 2020

(7.30.17.12) Comment

No comment

[Add row]

(7.30.18) Provide details of your organization's low-carbon heat, steam, and cooling purchases in the reporting year by country/area.

Row 1

(7.30.18.1) Sourcing method

Select from:

Heat/steam/cooling supply agreement

(7.30.18.2) Country/area of consumption of low-carbon heat, steam or cooling

Select from:

France

(7.30.18.3) Energy carrier

Select from:

Heat

(7.30.18.4) Low-carbon technology type

Select from:

Renewable energy mix

(7.30.18.5) Low-carbon heat, steam, or cooling consumed (MWh)

5005

(7.30.18.6) Comment

no comment

Row 2

(7.30.18.1) Sourcing method

Select from:

Heat/steam/cooling supply agreement

(7.30.18.2) Country/area of consumption of low-carbon heat, steam or cooling

Select from:

Germany

(7.30.18.3) Energy carrier

Select from:

Heat

(7.30.18.4) Low-carbon technology type

Select from:

Renewable energy mix

(7.30.18.5) Low-carbon heat, steam, or cooling consumed (MWh)

494

(7.30.18.6) Comment

no comment

Row 3

(7.30.18.1) Sourcing method

Select from:

Heat/steam/cooling supply agreement

(7.30.18.2) Country/area of consumption of low-carbon heat, steam or cooling

Select from:

Italy

(7.30.18.3) Energy carrier

Select from:

Heat

(7.30.18.4) Low-carbon technology type

Select from:

Renewable energy mix

(7.30.18.5) Low-carbon heat, steam, or cooling consumed (MWh)

88

(7.30.18.6) Comment

no comment

Row 4

(7.30.18.1) Sourcing method

Select from:

Heat/steam/cooling supply agreement

(7.30.18.2) Country/area of consumption of low-carbon heat, steam or cooling

Select from:

Luxembourg

(7.30.18.3) Energy carrier

Select from:

Heat

(7.30.18.4) Low-carbon technology type

Select from:

Renewable energy mix

(7.30.18.5) Low-carbon heat, steam, or cooling consumed (MWh)

2273

(7.30.18.6) Comment

no comment

Row 5

(7.30.18.1) Sourcing method

Select from:

Heat/steam/cooling supply agreement

(7.30.18.2) Country/area of consumption of low-carbon heat, steam or cooling

Select from:

Netherlands

(7.30.18.3) Energy carrier

Select from:

Heat

(7.30.18.4) Low-carbon technology type

Select from:

Renewable energy mix

(7.30.18.5) Low-carbon heat, steam, or cooling consumed (MWh)

194

(7.30.18.6) Comment

no comment

Row 6

(7.30.18.1) Sourcing method

Select from:

Heat/steam/cooling supply agreement

(7.30.18.2) Country/area of consumption of low-carbon heat, steam or cooling

Select from:

Poland

(7.30.18.3) Energy carrier

Select from:

Heat

(7.30.18.4) Low-carbon technology type

Select from:

Renewable energy mix

(7.30.18.5) Low-carbon heat, steam, or cooling consumed (MWh)

95

(7.30.18.6) Comment

no comment

Row 7

(7.30.18.1) Sourcing method

Select from:

Heat/steam/cooling supply agreement

(7.30.18.2) Country/area of consumption of low-carbon heat, steam or cooling

Select from:

Spain

(7.30.18.3) Energy carrier

Select from:

Heat

(7.30.18.4) Low-carbon technology type

Select from:

Renewable energy mix

(7.30.18.5) Low-carbon heat, steam, or cooling consumed (MWh)

20

(7.30.18.6) Comment

no comment

Row 8

(7.30.18.1) Sourcing method

Select from:

Heat/steam/cooling supply agreement

(7.30.18.2) Country/area of consumption of low-carbon heat, steam or cooling

Select from:

Switzerland

(7.30.18.3) Energy carrier

Select from:

Heat

(7.30.18.4) Low-carbon technology type

Select from:

Renewable energy mix

(7.30.18.5) Low-carbon heat, steam, or cooling consumed (MWh)

(7.30.18.6) Comment

no comment

Row 9**(7.30.18.1) Sourcing method**

Select from:

Heat/steam/cooling supply agreement

(7.30.18.2) Country/area of consumption of low-carbon heat, steam or cooling

Select from:

Ukraine

(7.30.18.3) Energy carrier

Select from:

Heat

(7.30.18.4) Low-carbon technology type

Select from:

Renewable energy mix

(7.30.18.5) Low-carbon heat, steam, or cooling consumed (MWh)

136

(7.30.18.6) Comment

no comment

Row 10

(7.30.18.1) Sourcing method

Select from:

Heat/steam/cooling supply agreement

(7.30.18.2) Country/area of consumption of low-carbon heat, steam or cooling

Select from:

United States of America

(7.30.18.3) Energy carrier

Select from:

Heat

(7.30.18.4) Low-carbon technology type

Select from:

Renewable energy mix

(7.30.18.5) Low-carbon heat, steam, or cooling consumed (MWh)

0

(7.30.18.6) Comment

no comment

[Add row]

(7.30.20) Describe how your organization's renewable electricity sourcing strategy directly or indirectly contributes to bringing new capacity into the grid in the countries/areas in which you operate.

Crédit Agricole is committed to having 100% of its electricity coming from renewable sources by 2030. To achieve this objective, we aim to contract PPA and develop self-generated renewable electricity which will bring new capacity into the grid.

(7.30.21) In the reporting year, has your organization faced barriers or challenges to sourcing renewable electricity?

	Challenges to sourcing renewable electricity
	Select from: <input checked="" type="checkbox"/> Yes, in specific countries/areas in which we operate

[Fixed row]

(7.30.22) Provide details of the country/area-specific challenges to sourcing renewable electricity faced by your organization in the reporting year.

Row 1

(7.30.22.1) Country/area

Select from:

India

(7.30.22.2) Reason why it was challenging to source renewable electricity within selected country/area

Select all that apply

- Inability to buy Energy Attribute Certificates (EACs) in small quantities
- Inability to make exclusive renewable electricity usage claims
- Issues with landlord-tenant arrangements

(7.30.22.3) Provide additional details of the barriers faced within this country/area

The Indian EACs market is not structured yet, making it difficult to claim exclusive renewable electricity usage. Moreover, Crédit Agricole is depending on landlords to have renewable electricity since it operates with small units in this country.

[Add row]

(7.45) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO2e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.

Row 1

(7.45.1) Intensity figure

0.000164

(7.45.2) Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

44660

(7.45.3) Metric denominator

Select from:

unit total revenue

(7.45.4) Metric denominator: Unit total

27181000000

(7.45.5) Scope 2 figure used

Select from:

Location-based

(7.45.6) % change from previous year

12.3

(7.45.7) Direction of change

Select from:

Decreased

(7.45.8) Reasons for change

Select all that apply

Change in renewable energy consumption

Other emissions reduction activities

Change in revenue

(7.45.9) Please explain

Revenues increased by almost 8% in 2024. Consumption of energy by buildings decreased under voluntary measures taken by Credit Agricole to reduce the consumption of its buildings.

[Add row]

(7.52) Provide any additional climate-related metrics relevant to your business.

Row 1

(7.52.1) Description

Select from:

Energy usage

(7.52.2) Metric value

0.27

(7.52.3) Metric numerator

TCO2 e GHG emissions related to energy.

(7.52.4) Metric denominator (intensity metric only)

Square metres

(7.52.5) % change from previous year

600

(7.52.6) Direction of change

Select from:

Decreased

(7.52.7) Please explain

GHG emissions related to energy were 0.0027 tCO₂eq/m² in 2024 in intensity compared with 0.01638 in 2023. The low intensity of GHG emissions related to energies/m² is explained by the strong decrease in non-renewable energy consumption in total electricity consumption, and by the exclusion of scope 3.3 from the scope of publication contrary to in 2023.

Row 2

(7.52.1) Description

Select from:

Waste

(7.52.2) Metric value

0.86

(7.52.3) Metric numerator

PORTION OF WASTE REUSED, RECOVERED OR RECYCLED

(7.52.4) Metric denominator (intensity metric only)

TOTAL AMOUNT OF WASTE COLLECTED

(7.52.5) % change from previous year

3.61

(7.52.6) Direction of change

Select from:

Increased

(7.52.7) Please explain

*Of the total 4 222 tonnes of waste collected in 2024, 3 648 tonnes were reused, recovered or recycled representing a proportion of 86% of the total.
[Add row]*

(7.53) Did you have an emissions target that was active in the reporting year?

Select all that apply

Absolute target

Portfolio target

(7.53.1) Provide details of your absolute emissions targets and progress made against those targets.

Row 1

(7.53.1.1) Target reference number

Select from:

Abs 1

(7.53.1.2) Is this a science-based target?

Select from:

- Yes, we consider this a science-based target, and the target is currently being reviewed by the Science Based Targets initiative

(7.53.1.4) Target ambition

Select from:

- 1.5°C aligned

(7.53.1.5) Date target was set

12/05/2021

(7.53.1.6) Target coverage

Select from:

- Organization-wide

(7.53.1.7) Greenhouse gases covered by target

Select all that apply

- Carbon dioxide (CO2)

(7.53.1.8) Scopes

Select all that apply

- Scope 1
- Scope 2
- Scope 3

(7.53.1.9) Scope 2 accounting method

Select from:

- Location-based

(7.53.1.10) Scope 3 categories

Select all that apply

Scope 3, Category 6 – Business travel

(7.53.1.11) End date of base year

12/30/2019

(7.53.1.12) Base year Scope 1 emissions covered by target (metric tons CO2e)

16495

(7.53.1.13) Base year Scope 2 emissions covered by target (metric tons CO2e)

72890

(7.53.1.19) Base year Scope 3, Category 6: Business travel emissions covered by target (metric tons CO2e)

46429

(7.53.1.31) Base year total Scope 3 emissions covered by target (metric tons CO2e)

46429.000

(7.53.1.32) Total base year emissions covered by target in all selected Scopes (metric tons CO2e)

135814.000

(7.53.1.33) Base year Scope 1 emissions covered by target as % of total base year emissions in Scope 1

100

(7.53.1.34) Base year Scope 2 emissions covered by target as % of total base year emissions in Scope 2

100

(7.53.1.40) Base year Scope 3, Category 6: Business travel emissions covered by target as % of total base year emissions in Scope 3, Category 6: Business travel (metric tons CO2e)

100

(7.53.1.52) Base year total Scope 3 emissions covered by target as % of total base year emissions in Scope 3 (in all Scope 3 categories)

100

(7.53.1.53) Base year emissions covered by target in all selected Scopes as % of total base year emissions in all selected Scopes

100

(7.53.1.54) End date of target

12/30/2030

(7.53.1.55) Targeted reduction from base year (%)

50

(7.53.1.56) Total emissions at end date of target covered by target in all selected Scopes (metric tons CO2e)

67907.000

(7.53.1.57) Scope 1 emissions in reporting year covered by target (metric tons CO2e)

22685

(7.53.1.58) Scope 2 emissions in reporting year covered by target (metric tons CO2e)

42483

(7.53.1.64) Scope 3, Category 6: Business travel emissions in reporting year covered by target (metric tons CO2e)

29619

(7.53.1.76) Total Scope 3 emissions in reporting year covered by target (metric tons CO2e)

29619.000

(7.53.1.77) Total emissions in reporting year covered by target in all selected scopes (metric tons CO2e)

94787.000

(7.53.1.78) Land-related emissions covered by target

Select from:

No, it does not cover any land-related emissions (e.g. non-FLAG SBT)

(7.53.1.79) % of target achieved relative to base year

60.42

(7.53.1.80) Target status in reporting year

Select from:

Achieved

(7.53.1.82) Explain target coverage and identify any exclusions

This target to reduce the internal footprint was initially made in 2021 with the aim of a 46.2% reduction by 2030 and then strengthened in June 2022 to a 50% reduction during the announcement of Crédit Agricole's medium term plan Ambitions 2025. It covers 100% of scope 1 and 2 and business travel in scope 3. In 2023, coverage of scope 3 was extended to other energy-related emissions not covered in scope 1 and 2.

(7.53.1.83) Target objective

Crédit Agricole S.A. plans to achieve its targets of reducing GHG emissions by 50% on scopes 1, 2, and 3.6 (in tons eqCO2) between 2019 and 2030 through several reduction levers: • a reduction of 50% in emissions related to business travel is expected through a rigorous internal monitoring of travel, in line with Crédit Agricole

S.A.'s travel policy; • a reduction of approximately 61% in vehicle fleet emissions is planned through a decrease in kilometers traveled and the use of less polluting vehicles; • a reduction of nearly 45% in emissions related to gas and domestic fuel is expected through the change of fuels in the coming years, as well as the development of less polluting systems (heat pumps, urban heating network); • a reduction of approximately 58% in energy-related emissions from buildings is planned through a decrease in consumption in countries that are already highly decarbonised (such as France), where energy efficiency efforts can reduce GHG emissions related to energy consumption, as well as the development of renewable energy in countries where power production is highly carbon-intensive but where decarbonisation means are reasonably accessible (in particular Guarantees of Origin or Renewable Energy Certificates). The overall reduction in emissions expected through these levers should be slightly higher than the commitments made by Crédit Agricole S.A.

(7.53.1.85) Target derived using a sectoral decarbonization approach

Select from:

Yes

(7.53.1.86) List the emissions reduction initiatives which contributed most to achieving this target

With regard to the operational environmental footprint, Crédit Agricole S.A. follows the Science Based Targets Initiative (SBTi) recommendations, which are based on the 1.5°C scenarios listed by the IPCC. Scopes 1 and 2 emissions must follow a linear reduction pathway of -4.2% per year in absolute emissions, i.e. a target of -46.2% by 2030. The reduction target for these scopes is more ambitious and has been set at -50% by 2030 compared with 2019. In addition, the Crédit Agricole Group remains committed to using less carbon-intensive electricity, with the aim of achieving 100% renewable electricity consumption by 2030 at all its French and international sites. In addition, Crédit Agricole S.A. has voluntarily undertaken to halve part of its scope 3 emissions, i.e. those linked to business travel, by 2030 compared to 2019, in absolute terms and not per Full Time Equivalent (FTE). By deciding to halve scopes 1, 2 and 3.6 greenhouse gas emissions linked to its own operations, Crédit Agricole S.A. has chosen to set more ambitious targets than those recommended by the SBTi. On the basis of this work, the Group Purchasing department has defined a target for the Crédit Agricole S.A. scope which undertakes to ensure 40% of its external expenditure by 2027 is on the purchase of goods, services and fixed assets with suppliers who have set GHG reduction targets.

[Add row]

(7.53.4) Provide details of the climate-related targets for your portfolio.

Row 1

(7.53.4.1) Target reference number

Select from:

Por1

(7.53.4.2) Target type

Select from:

- Absolute portfolio emissions

(7.53.4.4) Methodology used when setting the target

Select from:

- NZBA Target Setting Guidelines

(7.53.4.5) Date target was set

12/30/2022

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

- Sector level

(7.53.4.7) Sector

Select from:

- Fossil Fuels

(7.53.4.8) Portfolios covered by the target

Select all that apply

- Banking (Bank)

(7.53.4.10) Asset classes covered by the target

Select all that apply

- Loans
- Project finance
- Other, please specify :asset finance

(7.53.4.12) Target type: Absolute or intensity

Select from:

Absolute

(7.53.4.14) % of portfolio emissions covered by the target

100

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

tCO2e

(7.53.4.18) % of portfolio covered in relation to total portfolio value

1

(7.53.4.21) Frequency of target reviews

Select from:

Annually

(7.53.4.22) End date of base year

12/30/2020

(7.53.4.23) Figure in base year

24.3

(7.53.4.24) We have an interim target

Select from:

No

(7.53.4.27) End date of target

12/30/2030

(7.53.4.28) Figure in target year

6.1

(7.53.4.29) Figure in reporting year

7.2

(7.53.4.30) % of target achieved relative to base year

93.95604395604394

(7.53.4.31) Target status in reporting year

Select from:

Achieved

(7.53.4.34) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, and the target is currently being reviewed by the Science-based target initiative

(7.53.4.35) Target ambition

Select from:

1.5°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

At the December 2023 Climate workshop, we increased our target to reduce financed emissions for the Oil&Gas sector to -75% by 2030 compared with an initial -30% announced in December 2022 with base year in 2020. This includes -25% in exposure to Oil exploration and production by 2025 and no financing of new oil extraction projects. The percentage of the portfolio is calculated on the basis of our disclosure in our Risk and Pillar 3 report page 220. Gross carrying amount of the oil a gas sector of 8,029 million euros as a proportion of the total gross carrying amount of 908,739 million euros.

(7.53.4.38) Target objective

As part of our Net Zero 2050 banking alliance commitment, we have set decarbonization targets for 60% of outstandings in the most highly emissive sectors. Oil and gas is one of these sectors.

Row 2

(7.53.4.1) Target reference number

Select from:

Por2

(7.53.4.2) Target type

Select from:

Portfolio emissions intensity

(7.53.4.4) Methodology used when setting the target

Select from:

NZBA Target Setting Guidelines

(7.53.4.5) Date target was set

12/30/2022

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

Sector level

(7.53.4.7) Sector

Select from:

Power generation

(7.53.4.8) Portfolios covered by the target

Select all that apply

Banking (Bank)

(7.53.4.10) Asset classes covered by the target

Select all that apply

Loans

Project finance

Other, please specify :leasing and financing

(7.53.4.12) Target type: Absolute or intensity

Select from:

Intensity

(7.53.4.14) % of portfolio emissions covered by the target

100

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

tCO2e

(7.53.4.17) Target denominator

Select from:

Million revenues (unit currency as reported in 1.2)

(7.53.4.18) % of portfolio covered in relation to total portfolio value

4

(7.53.4.21) Frequency of target reviews

Select from:

Annually

(7.53.4.22) End date of base year

12/30/2020

(7.53.4.23) Figure in base year

224

(7.53.4.24) We have an interim target

Select from:

No

(7.53.4.27) End date of target

12/30/2030

(7.53.4.28) Figure in target year

95

(7.53.4.29) Figure in reporting year

160

(7.53.4.30) % of target achieved relative to base year

49.6124031007752

(7.53.4.31) Target status in reporting year

Select from:

Underway

(7.53.4.34) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, and the target is currently being reviewed by the Science-based target initiative

(7.53.4.35) Target ambition

Select from:

1.5°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

Our target for the lending to the power generation sector is to reduce emissions in intensity by 58% by 2030 compared with 2020. Intensity is measured by gCO₂e/kWh. The percentage of the portfolio is calculated on the basis of our disclosure in our Risk and Pillar 3 report page 220. Gross carrying amount of the power sector of 30,555 million euros as a proportion of the total gross carrying amount of 908,739 million euros.

(7.53.4.38) Target objective

Our target is to reach 95gCO₂e/kWh well below world average and the IEA NZ scenario of 138gCO₂e/kWh.

Row 3

(7.53.4.1) Target reference number

Select from:

Por3

(7.53.4.2) Target type

Select from:

Portfolio emissions intensity

(7.53.4.4) Methodology used when setting the target

Select from:

- NZBA Target Setting Guidelines

(7.53.4.5) Date target was set

12/30/2022

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

- Sector level

(7.53.4.7) Sector

Select from:

- Materials

(7.53.4.8) Portfolios covered by the target

Select all that apply

- Banking (Bank)

(7.53.4.10) Asset classes covered by the target

Select all that apply

- Loans
- Project finance
- Other, please specify :asset finance

(7.53.4.12) Target type: Absolute or intensity

Select from:

- Intensity

(7.53.4.14) % of portfolio emissions covered by the target

100

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

tCO2e

(7.53.4.17) Target denominator

Select from:

Million revenues (unit currency as reported in 1.2)

(7.53.4.18) % of portfolio covered in relation to total portfolio value

0.1

(7.53.4.21) Frequency of target reviews

Select from:

Annually

(7.53.4.22) End date of base year

12/30/2020

(7.53.4.23) Figure in base year

671

(7.53.4.24) We have an interim target

Select from:

No

(7.53.4.27) End date of target

12/30/2030

(7.53.4.28) Figure in target year

537

(7.53.4.29) Figure in reporting year

693

(7.53.4.30) % of target achieved relative to base year

-16.417910447761194

(7.53.4.31) Target status in reporting year

Select from:

Underway

(7.53.4.34) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, and the target is currently being reviewed by the Science-based target initiative

(7.53.4.35) Target ambition

Select from:

1.5°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

Cement sector emissions reduction target -20% by 2030, on our CO2 gross intensity. CACIB is one of the only banks to set a target in gross emissions and covering Scope 1&2, as recommended by standards (SBTi) and scenarios (IEA NZE 2050)Scope 1&2. The percentage of the portfolio is calculated on the basis of our

disclosure in our Risk and Pillar 3 report page 220. Gross carrying amount of the cement sector of 933 million euros as a proportion of the total gross carrying amount of 908,739 million euros.

(7.53.4.38) Target objective

Cement sector emissions reduction target -20% by 2030, on our CO2 gross intensity.

Row 4

(7.53.4.1) Target reference number

Select from:

Por4

(7.53.4.2) Target type

Select from:

Portfolio emissions intensity

(7.53.4.4) Methodology used when setting the target

Select from:

NZBA Target Setting Guidelines

(7.53.4.5) Date target was set

12/30/2022

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

Sector level

(7.53.4.7) Sector

Select from:

Services

(7.53.4.8) Portfolios covered by the target

Select all that apply

Banking (Bank)

(7.53.4.10) Asset classes covered by the target

Select all that apply

Loans

(7.53.4.12) Target type: Absolute or intensity

Select from:

Intensity

(7.53.4.14) % of portfolio emissions covered by the target

100

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

tCO2e

(7.53.4.17) Target denominator

Select from:

Million revenues (unit currency as reported in 1.2)

(7.53.4.18) % of portfolio covered in relation to total portfolio value

3.5

(7.53.4.21) Frequency of target reviews

Select from:

Annually

(7.53.4.22) End date of base year

12/30/2020

(7.53.4.23) Figure in base year

45.9

(7.53.4.24) We have an interim target

Select from:

No

(7.53.4.27) End date of target

12/30/2030

(7.53.4.28) Figure in target year

27.7

(7.53.4.29) Figure in reporting year

39.9

(7.53.4.30) % of target achieved relative to base year

32.967032967032964

(7.53.4.31) Target status in reporting year

Select from:

Underway

(7.53.4.34) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, and the target is currently being reviewed by the Science-based target initiative

(7.53.4.35) Target ambition

Select from:

1.5°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

Commercial real estate: to avoid applying the IEA NZE scenario, which is only a world average, to a portfolio that is mainly European and French, and in accordance with NZBA and SBTI recommendations, we use the CRREM scenario, which allows for the definition of country and asset type level targets. The portfolio is composed of very heterogeneous assets: offices, warehouses, healthcare and retail. The target is thus a composite indicator, encompassing different sub-targets. Commercial real estate: our emissions reduction target is -40% by 2030 in CO2e per square meter. The percentage of the portfolio is calculated on the basis of our disclosure in our 2024 Risk and Pillar 3 report page 220. Gross carrying amount of the commercial real estate sector of 32,196 million euros as a proportion of the total gross carrying amount of 908,739 million euros.

(7.53.4.38) Target objective

Commercial real estate: our emissions reduction target is -40% by 2030 in CO2e per square meter. In line with CRREM 2021 1.5°C scenario.

Row 5

(7.53.4.1) Target reference number

Select from:

Por5

(7.53.4.2) Target type

Select from:

- Portfolio emissions intensity

(7.53.4.4) Methodology used when setting the target

Select from:

- NZBA Target Setting Guidelines

(7.53.4.5) Date target was set

12/30/2022

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

- Sector level

(7.53.4.7) Sector

Select from:

- Manufacturing

(7.53.4.8) Portfolios covered by the target

Select all that apply

- Banking (Bank)

(7.53.4.10) Asset classes covered by the target

Select all that apply

- Loans

(7.53.4.12) Target type: Absolute or intensity

Select from:

- Intensity

(7.53.4.14) % of portfolio emissions covered by the target

100

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

tCO2e

(7.53.4.17) Target denominator

Select from:

Million revenues (unit currency as reported in 1.2)

(7.53.4.18) % of portfolio covered in relation to total portfolio value

5.5

(7.53.4.21) Frequency of target reviews

Select from:

Annually

(7.53.4.22) End date of base year

12/30/2020

(7.53.4.23) Figure in base year

190

(7.53.4.24) We have an interim target

Select from:

No

(7.53.4.27) End date of target

12/30/2030

(7.53.4.28) Figure in target year

95

(7.53.4.29) Figure in reporting year

150

(7.53.4.30) % of target achieved relative to base year

42.10526315789473

(7.53.4.31) Target status in reporting year

Select from:

Underway

(7.53.4.34) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, and we have committed to seek validation of this target by the Science-based target initiative in the next two years

(7.53.4.35) Target ambition

Select from:

1.5°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

Automotive sector target including our Consumer finance and leasing business, unlike most of our peers which focus solely on OEM financing. Intensity target in CO2e per km. The percentage of the portfolio is calculated on the basis of our disclosure in our Risk and Pillar 3 report page 220. Gross carrying amount of the automotive sector of 49,993 million euros as a proportion of the total gross carrying amount of 908,739 million euros.

(7.53.4.38) Target objective

Our target -50% by 2030 in CO2e per km, more ambitious than IEA NZE scenario.

Row 6

(7.53.4.1) Target reference number

Select from:

Por6

(7.53.4.2) Target type

Select from:

Portfolio emissions intensity

(7.53.4.4) Methodology used when setting the target

Select from:

NZBA Target Setting Guidelines

(7.53.4.5) Date target was set

12/30/2023

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

Sector level

(7.53.4.7) Sector

Select from:

Materials

(7.53.4.8) Portfolios covered by the target

Select all that apply

Banking (Bank)

(7.53.4.10) Asset classes covered by the target

Select all that apply

Loans

Project finance

Other, please specify :asset finance

(7.53.4.12) Target type: Absolute or intensity

Select from:

Intensity

(7.53.4.14) % of portfolio emissions covered by the target

100

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

tCO2e

(7.53.4.17) Target denominator

Select from:

Million revenues (unit currency as reported in 1.2)

(7.53.4.18) % of portfolio covered in relation to total portfolio value

0.2

(7.53.4.21) Frequency of target reviews

Select from:

Annually

(7.53.4.22) End date of base year

12/30/2020

(7.53.4.23) Figure in base year

1.88

(7.53.4.24) We have an interim target

Select from:

No

(7.53.4.27) End date of target

12/30/2030

(7.53.4.28) Figure in target year

1.4

(7.53.4.29) Figure in reporting year

1.82

(7.53.4.30) % of target achieved relative to base year

12.499999999999964

(7.53.4.31) Target status in reporting year

Select from:

Underway

(7.53.4.34) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, and we have committed to seek validation of this target by the Science-based target initiative in the next two years

(7.53.4.35) Target ambition

Select from:

1.5°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

Steel: €1.5bn Loan outstanding in 2022. 1.88 tCO₂ /ton of crude steel financed in 2020 and a target to reduce them by 26% by 2030 i.e. 1.4 tCO₂ /ton of crude steel financed by 2030. The percentage of the portfolio is calculated on the basis of our disclosure in our Risk and Pillar 3 report page 220. Gross carrying amount of the steel sector of 1,445 million euros as a proportion of the total gross carrying amount of 908,739 million euros.

(7.53.4.38) Target objective

Steel sector: -26% in intensity of emissions (2030 vs 2020) i.e. 1.4 tCO₂ /ton of crude steel financed by 2030.

Row 7

(7.53.4.1) Target reference number

Select from:

Por7

(7.53.4.2) Target type

Select from:

- Portfolio emissions intensity

(7.53.4.4) Methodology used when setting the target

Select from:

- NZBA Target Setting Guidelines

(7.53.4.5) Date target was set

12/30/2023

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

- Sector level

(7.53.4.7) Sector

Select from:

- Transportation services

(7.53.4.8) Portfolios covered by the target

Select all that apply

- Banking (Bank)

(7.53.4.10) Asset classes covered by the target

Select all that apply

- Loans
- Project finance
- Other, please specify :asset finance

(7.53.4.12) Target type: Absolute or intensity

Select from:

Intensity

(7.53.4.14) % of portfolio emissions covered by the target

100

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

tCO2e

(7.53.4.17) Target denominator

Select from:

Million revenues (unit currency as reported in 1.2)

(7.53.4.18) % of portfolio covered in relation to total portfolio value

1

(7.53.4.21) Frequency of target reviews

Select from:

Annually

(7.53.4.22) End date of base year

12/30/2019

(7.53.4.23) Figure in base year

937

(7.53.4.24) We have an interim target

Select from:

No

(7.53.4.27) End date of target

12/30/2030

(7.53.4.28) Figure in target year

750

(7.53.4.29) Figure in reporting year

866

(7.53.4.30) % of target achieved relative to base year

37.967914438502675

(7.53.4.31) Target status in reporting year

Select from:

Underway

(7.53.4.34) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, and we have committed to seek validation of this target by the Science-based target initiative in the next two years

(7.53.4.35) Target ambition

Select from:

1.5°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

Aviation: -25 % by 2030 in intensity Well-to-Wake (WTW - methodology taking into account upstream emissions related to kerosene production) reaching 750 gCO₂e per RTK (Revenue-Ton-Kilometer, i.e. « paying » tonne-kilometer in 2030. Target in line with the 'Prudent' scenario developed by the Mission Possible Partnership – aligned with 1.5°C Reference year 2019 (pre-Covid) more representative than 2020. Perimeter: CACIB. Medium and long term on and off-balance sheet loans considered for baseline: \$10Md; PCAF data quality score: 2.89. Assuming 6% SAF in 2030. Very high sensitivity to the future share of SAF (2% more SAF = ~1bp less carbon intensity). The percentage of the portfolio is calculated on the basis of our disclosure in our Risk and Pillar 3 report page 220. Gross carrying amount of the aviation sector of 9, 217 million euros as a proportion of the total gross carrying amount of 908,739 million euros.

(7.53.4.38) Target objective

Aviation: -25 % by 2030 in intensity Well-to-Wake reaching 750 gCO₂e per RTK Revenue-Ton-Kilometer, i.e. « paying » tonne-kilometer in 2030. Target in line with the 'Prudent' scenario developed by the Mission Possible Partnership – aligned with 1.5°C Reference year 2019 (pre-Covid) more representative than 2020 due to travel restrictions. Perimeter: CACIB. Medium and long term on and off-balance sheet loans considered for baseline: \$10Md; PCAF data quality score: 2.89– and ACAF 2022.

Row 8

(7.53.4.1) Target reference number

Select from:

Por8

(7.53.4.2) Target type

Select from:

Portfolio emissions intensity

(7.53.4.4) Methodology used when setting the target

Select from:

NZBA Target Setting Guidelines

(7.53.4.5) Date target was set

12/30/2023

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

- Sector level

(7.53.4.7) Sector

Select from:

- Transportation services

(7.53.4.8) Portfolios covered by the target

Select all that apply

- Banking (Bank)

(7.53.4.10) Asset classes covered by the target

Select all that apply

- Loans
- Project finance
- Other, please specify :asset finance

(7.53.4.12) Target type: Absolute or intensity

Select from:

- Intensity

(7.53.4.14) % of portfolio emissions covered by the target

100

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

- tCO2e

(7.53.4.17) Target denominator

Select from:

Million revenues (unit currency as reported in 1.2)

(7.53.4.18) % of portfolio covered in relation to total portfolio value

0.6

(7.53.4.21) Frequency of target reviews

Select from:

Annually

(7.53.4.22) End date of base year

12/30/2020

(7.53.4.23) Figure in base year

5.4

(7.53.4.24) We have an interim target

Select from:

No

(7.53.4.27) End date of target

12/30/2025

(7.53.4.28) Figure in target year

3.98

(7.53.4.29) Figure in reporting year

5.23

(7.53.4.30) % of target achieved relative to base year

11.971830985915485

(7.53.4.31) Target status in reporting year

Select from:

Underway

(7.53.4.34) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, and we have committed to seek validation of this target by the Science-based target initiative in the next two years

(7.53.4.35) Target ambition

Select from:

1.5°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

Shipping: -36 % in intensity of emissions 2030 vs. 2020 to 3.98 gCO₂ / DWT.nm in intensity Well-to-Wake. Subject to • alternative fuels availability • slow steaming implementation (depending on various speed reduction scenarios to be met by the industry) • final WtW and CO₂e conversion factors to be published by IMO (exp 2025)

(7.53.4.38) Target objective

-36 % in intensity of emissions 2030 vs. 2020 from 6.22 gCO₂e/DWT.nm to 3.98 gCO₂ / DWT.nm in intensity Well-to-Wake.

Row 9

(7.53.4.1) Target reference number

Select from:

Por9

(7.53.4.2) Target type

Select from:

Other, please specify :Low carbon energy

(7.53.4.4) Methodology used when setting the target

Select from:

Own methodology

(7.53.4.5) Date target was set

12/13/2023

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

Portfolio level

(7.53.4.9) Portfolio

Select from:

Banking (Bank)

(7.53.4.10) Asset classes covered by the target

Select all that apply

Loans

Project finance

Other, please specify :asset finance

(7.53.4.11) Sectors covered by the target

Select all that apply

Fossil Fuels

(7.53.4.12) Target type: Absolute or intensity

Select from:

Intensity

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

Other, please specify :target is to increase low carbon energy by 80% by 2025 measured in terms of outstanding financing

(7.53.4.17) Target denominator

Select from:

Other, please specify :target is to increase low carbon energy by 80% by 2025 measured in terms of outstanding financing

(7.53.4.18) % of portfolio covered in relation to total portfolio value

82

(7.53.4.21) Frequency of target reviews

Select from:

Annually

(7.53.4.22) End date of base year

12/30/2020

(7.53.4.23) Figure in base year

7.4

(7.53.4.24) We have an interim target

Select from:

No

(7.53.4.27) End date of target

12/30/2025

(7.53.4.28) Figure in target year

13.3

(7.53.4.29) Figure in reporting year

17.2

(7.53.4.30) % of target achieved relative to base year

166.10169491525423

(7.53.4.31) Target status in reporting year

Select from:

Achieved

(7.53.4.34) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, it has been set in line with the Glasgow Financial Alliance for Net Zero (GFANZ) commitments, and we have committed to seek validation by, or it is currently being reviewed by, the Science Based Targets initiative

(7.53.4.35) Target ambition

Select from:

1.5°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

Target is for CACIB to achieve 80% growth in low-carbon energy exposure by 2025 (outstanding financing). Upward revision of the +60% target announced in the MTP Ambitions 2025 in June 2022.

(7.53.4.38) Target objective

Target is for CACIB to achieve 80% growth in low-carbon energy exposure by 2025 (outstanding financing). Upward revision of the +60% target announced in the MTP Ambitions 2025 in June 2022. Target is to reach 13.3bn euros in exposure at default in 2025 vs. 7.4bn euros in 2020. The evolution of the relative share of low-carbon energy outstandings vs. fossil fuels extraction outstandings was 82% to 18% at the end of 2024. Thus we consider that the target applies to 82% of our portfolio.

Row 10

(7.53.4.1) Target reference number

Select from:

Por10

(7.53.4.2) Target type

Select from:

Other, please specify :Installed renewable energy capacity through investments

(7.53.4.4) Methodology used when setting the target

Select from:

Own methodology

(7.53.4.5) Date target was set

06/21/2022

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

- Portfolio level

(7.53.4.9) Portfolio

Select from:

- Investing (Asset owner)

(7.53.4.10) Asset classes covered by the target

Select all that apply

- Other, please specify :asset finance

(7.53.4.11) Sectors covered by the target

Select all that apply

- Power generation

(7.53.4.12) Target type: Absolute or intensity

Select from:

- Absolute

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

- Other, please specify :Achieving 14GW of installed renewable energy capacity through investments by 2025

(7.53.4.18) % of portfolio covered in relation to total portfolio value

100

(7.53.4.21) Frequency of target reviews

Select from:

Annually

(7.53.4.22) End date of base year

12/30/2022

(7.53.4.23) Figure in base year

11.8

(7.53.4.24) We have an interim target

Select from:

No

(7.53.4.27) End date of target

12/30/2025

(7.53.4.28) Figure in target year

14

(7.53.4.29) Figure in reporting year

14

(7.53.4.30) % of target achieved relative to base year

100

(7.53.4.31) Target status in reporting year

Select from:

Achieved

(7.53.4.34) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, and it has been set in line with the Glasgow Financial Alliance for Net Zero (GFANZ) commitments, but we have not committed to seek validation by the Science Based Targets initiative within the next two years

(7.53.4.35) Target ambition

Select from:

1.5°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

Crédit Agricole Assurance target to achieve 14 GW of installed renewable energy capacity through investments by 2025.

(7.53.4.38) Target objective

Crédit Agricole Assurance target to achieve 14 GW of installed renewable energy capacity through investments by 2025.

Row 11

(7.53.4.1) Target reference number

Select from:

Por11

(7.53.4.2) Target type

Select from:

Engagement target

(7.53.4.4) Methodology used when setting the target

Select from:

Own methodology

(7.53.4.5) Date target was set

06/21/2022

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

Portfolio level

(7.53.4.9) Portfolio

Select from:

Investing (Asset manager)

(7.53.4.10) Asset classes covered by the target

Select all that apply

- Bonds
- Equity investments

(7.53.4.11) Sectors covered by the target

Select all that apply

- | | |
|---|--|
| <input checked="" type="checkbox"/> Retail | <input checked="" type="checkbox"/> Fossil Fuels |
| <input checked="" type="checkbox"/> Apparel | <input checked="" type="checkbox"/> Manufacturing |
| <input checked="" type="checkbox"/> Services | <input checked="" type="checkbox"/> Infrastructure |
| <input checked="" type="checkbox"/> Materials | <input checked="" type="checkbox"/> Power generation |
| <input checked="" type="checkbox"/> Hospitality | <input checked="" type="checkbox"/> International bodies |
| <input checked="" type="checkbox"/> Transportation services | |
| <input checked="" type="checkbox"/> Food, beverage & agriculture | |
| <input checked="" type="checkbox"/> Biotech, health care & pharma | |

(7.53.4.12) Target type: Absolute or intensity

Select from:

Absolute

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

Other, please specify :Number of companies engaged with on climate

(7.53.4.18) % of portfolio covered in relation to total portfolio value

44

(7.53.4.21) Frequency of target reviews

Select from:

Annually

(7.53.4.22) End date of base year

08/18/2022

(7.53.4.23) Figure in base year

418

(7.53.4.24) We have an interim target

Select from:

No

(7.53.4.27) End date of target

12/30/2025

(7.53.4.28) Figure in target year

1418

(7.53.4.29) Figure in reporting year

1478

(7.53.4.30) % of target achieved relative to base year

106

(7.53.4.31) Target status in reporting year

Select from:

Achieved

(7.53.4.34) Is this a science-based target?

Select from:

No, but we are reporting another target that is science-based

(7.53.4.37) Please explain target coverage and identify any exclusions

The target is based on shareholder voting & engagement with companies: Amundi announced in June 2022 as part of its Ambitions 2025 plan that it aims to work with 1000 additional companies by the end of 2025 to engage with them on their emissions reduction strategy.

(7.53.4.38) Target objective

The target's objective is to engage with an additional 1000 companies to define credible strategies for reducing their greenhouse gas emissions, to vote at their Annual General Shareholders' Meeting and for management remuneration packages to be linked to these strategies. Amundi has also committed, from 2022, to excluding from its portfolios companies that generate over 30% of their activity from unconventional oil and gas production.

Row 12

(7.53.4.1) Target reference number

Select from:

Por12

(7.53.4.2) Target type

Select from:

Other, please specify :Financing on renewable energy

(7.53.4.4) Methodology used when setting the target

Select from:

Own methodology

(7.53.4.5) Date target was set

12/11/2023

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

Portfolio level

(7.53.4.9) Portfolio

Select from:

Banking (Bank)

(7.53.4.10) Asset classes covered by the target

Select all that apply

Other, please specify :Renewable energy financing

(7.53.4.11) Sectors covered by the target

Select all that apply

Power generation

(7.53.4.12) Target type: Absolute or intensity

Select from:

Absolute

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

Other, please specify :million euros

(7.53.4.18) % of portfolio covered in relation to total portfolio value

5

(7.53.4.21) Frequency of target reviews

Select from:

Annually

(7.53.4.22) End date of base year

12/30/2021

(7.53.4.23) Figure in base year

722000000

(7.53.4.24) We have an interim target

Select from:

No

(7.53.4.27) End date of target

12/30/2025

(7.53.4.28) Figure in target year

1500000000

(7.53.4.29) Figure in reporting year

1192000000

(7.53.4.30) % of target achieved relative to base year

60.411311053984576

(7.53.4.31) Target status in reporting year

Select from:

Underway

(7.53.4.34) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, and it has been set in line with the Glasgow Financial Alliance for Net Zero (GFANZ) commitments, but we have not committed to seek validation by the Science Based Targets initiative within the next two years

(7.53.4.35) Target ambition

Select from:

1.5°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

The target relates to renewable energy financing by Crédit Agricole Transitions & Energies - CA TE, the entity created in 2022 to which the renewable energy financing activity of Unifergie, previously housed within CA Leasing and Financing, was transferred in 2023. Sustainable finance targets related to energy for CAT&E: • Double annual financing of renewable energy between 2021 and 2025 for CA L&F where Unifergie was housed before being moved to CA TE - this is the indicator we report on in our sustainability report and in our CDP response • Increase the financing structured by CAT&E/Unifergie for renewable energy projects from €1 billion in 2022 to €3 billion in 2030 • Reach €19bn in total arranged financing for renewable energy projects by 2030 Total low carbon energy financing in 2024 for Crédit Agricole group reached 26.3 billion euros in 2024 so the figure reported is equivalent to 5% of the total portfolio.

(7.53.4.38) Target objective

Triple our annual financing of renewable energy between 2020 and 2030 following the European Union's recommendation. Crédit Agricole's ambition is to increase renewable financing structured by CATE/Unifergie to €3bn by 2030 from €1bn today, to reach a cumulative €19bn by 2030. The figure in reporting year of €568mn shows a decline compared with 2022 of €939mn and €722mn in 2021 with commercial activity in the first half of 2023 was very slow, with the year-end seeing an upturn in activity.

Row 14

(7.53.4.1) Target reference number

Select from:

Por14

(7.53.4.2) Target type

Select from:

Portfolio emissions intensity

(7.53.4.4) Methodology used when setting the target

Select from:

NZAOA Target Setting Protocol

(7.53.4.5) Date target was set

06/19/2022

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

Portfolio level

(7.53.4.9) Portfolio

Select from:

- Investing (Asset owner)

(7.53.4.10) Asset classes covered by the target

Select all that apply

- Bonds
- Equity investments

(7.53.4.11) Sectors covered by the target

Select all that apply

- | | |
|---|---|
| <input checked="" type="checkbox"/> Retail | <input checked="" type="checkbox"/> Fossil Fuels |
| <input checked="" type="checkbox"/> Apparel | <input checked="" type="checkbox"/> Manufacturing |
| <input checked="" type="checkbox"/> Services | <input checked="" type="checkbox"/> Infrastructure |
| <input checked="" type="checkbox"/> Materials | <input checked="" type="checkbox"/> Power generation |
| <input checked="" type="checkbox"/> Hospitality | <input checked="" type="checkbox"/> Transportation services |
| <input checked="" type="checkbox"/> Food, beverage & agriculture | |
| <input checked="" type="checkbox"/> Biotech, health care & pharma | |

(7.53.4.12) Target type: Absolute or intensity

Select from:

- Intensity

(7.53.4.14) % of portfolio emissions covered by the target

100

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

- tCO2e

(7.53.4.17) Target denominator

Select from:

Million revenues (unit currency as reported in 1.2)

(7.53.4.18) % of portfolio covered in relation to total portfolio value

39

(7.53.4.21) Frequency of target reviews

Select from:

Annually

(7.53.4.22) End date of base year

12/30/2019

(7.53.4.23) Figure in base year

96

(7.53.4.24) We have an interim target

Select from:

No

(7.53.4.27) End date of target

12/30/2024

(7.53.4.28) Figure in target year

72

(7.53.4.29) Figure in reporting year

43.32

(7.53.4.30) % of target achieved relative to base year

219.49999999999997

(7.53.4.31) Target status in reporting year

Select from:

Achieved

(7.53.4.34) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, and it has been set in line with the Glasgow Financial Alliance for Net Zero (GFANZ) commitments, but we have not committed to seek validation by the Science Based Targets initiative within the next two years

(7.53.4.35) Target ambition

Select from:

1.5°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

In general, the carbon footprint is an indicator that measures the annual greenhouse gas emissions generated by the activities of companies whose securities are held in the portfolio (expressed in tonnes of CO2 equivalent). The calculations are carried out at the level of the issuers, including Scopes 1 and 2 on the assets managed by Amundi under the management mandates for their euro and equity portfolios entrusted by CAAS, Predica, Crédit Agricole Assurances, Crédit Agricole Assurances Retraite, Pacifica, Spirica, CA Vita, CA Assicurazioni, CALIE Luxembourg, CACI Ireland/Dublin (CACI Life + CACI Non Life). Unit-linked assets as well as direct investments are thus excluded from the calculation (i.e. excluding the Amundi management mandate) by Crédit Agricole Assurances entities in respect of their euro and equity funds. The calculation is made on investments in listed shares and corporate bonds, thus excluding sovereign issuers and unlisted funds and issuers from the calculation. The calculation is based solely on reporting data from issuers.

(7.53.4.38) Target objective

As part of its membership of the NZAOA, which has itself defined objectives based on scientific data, Crédit Agricole Assurances has committed to contributing to achieving the carbon neutrality of its investment portfolios by 2050. With this objective, in 2022, Crédit Agricole Assurances set itself the target of reducing the carbon footprint of its listed equity and corporate bond investment portfolio by 25% (in tonnes of CO2 equivalent per million euros invested, Scopes 1 and 2) by the end of 2024 compared to the end of 2019 (target in intensity). At the end of 2024, Crédit Agricole Assurances had exceeded this target. GHG emissions amounted to 43.32 tCO2eq/€m, i.e. a reduction of 54.88% in the carbon footprint expressed in tCO2eq/€m compared to 2019. The volume of GHGs calculated on these assets is 3.73 MtCO2. In 2024, Crédit Agricole Assurances made a new commitment: to reduce the carbon footprint of its listed equity, corporate bond and directly held real estate investment portfolio by 50% (in tonnes of CO2 equivalent per million euros invested, Scopes 1 and 2) by the end of 2029 compared to the end of 2019 (target in intensity).

Row 15

(7.53.4.1) Target reference number

Select from:

Por15

(7.53.4.2) Target type

Select from:

Other, please specify :Reduce exposure to oil extraction and production by 25% between 2020 and 2025

(7.53.4.4) Methodology used when setting the target

Select from:

NZBA Target Setting Guidelines

(7.53.4.5) Date target was set

12/05/2022

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

Sector level

(7.53.4.7) Sector

Select from:

- Fossil Fuels

(7.53.4.8) Portfolios covered by the target

Select all that apply

- Banking (Bank)

(7.53.4.10) Asset classes covered by the target

Select all that apply

- Loans
- Project finance
- Bonds
- Undrawn loan commitments

(7.53.4.12) Target type: Absolute or intensity

Select from:

- Absolute

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

- Other, please specify :Outstanding financing in USD

(7.53.4.18) % of portfolio covered in relation to total portfolio value

1

(7.53.4.21) Frequency of target reviews

Select from:

- Annually

(7.53.4.22) End date of base year

12/30/2020

(7.53.4.23) Figure in base year

7200000000

(7.53.4.24) We have an interim target

Select from:

No

(7.53.4.27) End date of target

12/30/2025

(7.53.4.28) Figure in target year

5400000000

(7.53.4.29) Figure in reporting year

3200000000

(7.53.4.30) % of target achieved relative to base year

222.22222222222223

(7.53.4.31) Target status in reporting year

Select from:

Achieved

(7.53.4.34) Is this a science-based target?

Select from:

- Yes, we consider this a science-based target, and the target is currently being reviewed by the Science-based target initiative

(7.53.4.35) Target ambition

Select from:

- 1.5°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

At our Climate workshop in December 2022, we committed to reducing our exposure to oil extraction and production by 2025 compared with 2020.

(7.53.4.38) Target objective

*At our Climate workshop in December 2022, we committed to reducing our exposure to oil extraction and production initially by 25% revised the following year to -75% by 2025 compared with 2020 as well as no longer financing any new oil extraction projects. This is part of our NZBA commitment to reduce exposure to fossil fuels.
[Add row]*

(7.54) Did you have any other climate-related targets that were active in the reporting year?

Select all that apply

- Targets to increase or maintain low-carbon energy consumption or production
- Net-zero targets
- Other climate-related targets

(7.54.1) Provide details of your targets to increase or maintain low-carbon energy consumption or production.

Row 1

(7.54.1.1) Target reference number

Select from:

- Low 1

(7.54.1.2) Date target was set

12/08/2021

(7.54.1.3) Target coverage

Select from:

Organization-wide

(7.54.1.4) Target type: energy carrier

Select from:

Electricity

(7.54.1.5) Target type: activity

Select from:

Consumption

(7.54.1.6) Target type: energy source

Select from:

Renewable energy source(s) only

(7.54.1.7) End date of base year

12/30/2020

(7.54.1.8) Consumption or production of selected energy carrier in base year (MWh)

173431

(7.54.1.9) % share of low-carbon or renewable energy in base year

56

(7.54.1.10) End date of target

12/30/2030

(7.54.1.11) % share of low-carbon or renewable energy at end date of target

100

(7.54.1.12) % share of low-carbon or renewable energy in reporting year

90

(7.54.1.13) % of target achieved relative to base year

77.27

(7.54.1.14) Target status in reporting year

Select from:

Underway

(7.54.1.16) Is this target part of an emissions target?

Yes, the Group has set itself a new greenhouse gas reduction target, encompassing energy, transportation and procurement, by 2030 for its foreign subsidiaries.

(7.54.1.17) Is this target part of an overarching initiative?

Select all that apply

RE100

(7.54.1.19) Explain target coverage and identify any exclusions

French activities are already 100% renewable and renewable energy accounted for 90% of overall consumption in 2024 versus 88% in 2023. The target is to achieve 100% in all countries by 2030. The target includes all low-carbon or renewable energy consumption ie. the consumption of both self-generated and purchased/acquired energy.

(7.54.1.20) Target objective

The target is to achieve 100% in all countries by 2030. The target includes all low-carbon or renewable energy consumption ie. the consumption of both self-generated and purchased/acquired energy.

(7.54.1.21) Plan for achieving target, and progress made to the end of the reporting year

*French activities are already 100% renewable and renewable energy accounted for 90% of overall consumption in 2023 versus 88% in 2022.
[Add row]*

(7.54.2) Provide details of any other climate-related targets, including methane reduction targets.

Row 1

(7.54.2.1) Target reference number

Select from:

Oth 1

(7.54.2.2) Date target was set

06/09/2019

(7.54.2.3) Target coverage

Select from:

Organization-wide

(7.54.2.4) Target type: absolute or intensity

Select from:

Absolute

(7.54.2.5) Target type: category & metric (target numerator if reporting an intensity target)

Green finance

Other green finance, please specify :Cash portfolio invested in green, social and sustainability bonds

(7.54.2.7) End date of base year

12/30/2022

(7.54.2.8) Figure or percentage in base year

6000000000

(7.54.2.9) End date of target

12/30/2023

(7.54.2.10) Figure or percentage at end of date of target

25200000000

(7.54.2.11) Figure or percentage in reporting year

31200000000

(7.54.2.12) % of target achieved relative to base year

131.2500000000

(7.54.2.13) Target status in reporting year

Select from:

Achieved

(7.54.2.15) Is this target part of an emissions target?

The target is not part of an emissions target but relates to the management by Crédit Agricole S.A. of cash portfolios whose aim is to increasingly invest in green, social and sustainability bonds. The target set in the Crédit Agricole Group's previous Medium Term Plan of EUR 6 billion of green, social and sustainable securities in assets at end 2022 was widely exceeded, with a volume of EUR 25.2 billion of securities at 31 December 2023, including EUR 7.8 billion of green securities. Work is under way to establish an ESG rating for all the Group's liquidity portfolios.

(7.54.2.16) Is this target part of an overarching initiative?

Select all that apply

Other, please specify :Part of Crédit Agricole's medium term plan

(7.54.2.18) Please explain target coverage and identify any exclusions

The target covers Crédit Agricole S.A.'s own cash portfolio investments with the aim of directing investments towards green, social and sustainability bonds.

(7.54.2.19) Target objective

The target aims at directing Crédit Agricole S.A.'s own cash portfolio investments towards green, social and sustainability bonds. The target set in the Crédit Agricole Group's previous Medium Term Plan of EUR 6 billion of green, social and sustainable securities in assets at end 2022 was widely exceeded, with a volume of EUR 25.2 billion of securities at 31 December 2023, including EUR 7.8 billion of green securities. At the end of 2024, liquidity invested by the Crédit Agricole Group in social and sustainable bonds reached €31.2bn.

(7.54.2.21) List the actions which contributed most to achieving this target

In 2018, Crédit Agricole S.A. notably implemented a Green Bond Framework (updated in 2023) serving as a common framework for all Crédit Agricole Group issuing entities, including Crédit Agricole CIB, for their respective issues of Green Bonds and Green Notes.

Row 2

(7.54.2.1) Target reference number

Select from:

Oth 2

(7.54.2.2) Date target was set

01/05/2023

(7.54.2.3) Target coverage

Select from:

Organization-wide

(7.54.2.4) Target type: absolute or intensity

Select from:

Absolute

(7.54.2.5) Target type: category & metric (target numerator if reporting an intensity target)

Engagement with suppliers

Percentage of suppliers (by emissions) setting emissions reduction targets

(7.54.2.7) End date of base year

12/30/2023

(7.54.2.8) Figure or percentage in base year

0

(7.54.2.9) End date of target

12/30/2027

(7.54.2.10) Figure or percentage at end of date of target

40

(7.54.2.11) Figure or percentage in reporting year

42

(7.54.2.12) % of target achieved relative to base year

105.0000000000

(7.54.2.13) Target status in reporting year

Select from:

Achieved

(7.54.2.15) Is this target part of an emissions target?

The target is part of our emissions reduction strategy related to the purchase of goods and services made by the Group (Scope 3 category 1).

(7.54.2.16) Is this target part of an overarching initiative?

Select all that apply

Other, please specify :Submitted for approval to the SBTi letter validation not received as yet.

(7.54.2.18) Please explain target coverage and identify any exclusions

Our target is to reduce emissions related to the purchase of goods and services made by the Group (Scope 3 category 1). After reviewing the impact of our value chain on our operating footprint, we have committed to ensuring that our suppliers covering 40% of spend on goods and services purchases have science-based Net Zero targets by 2027. The target has been submitted to SBTi for approval (still pending).

(7.54.2.19) Target objective

Our target is to provide a science-based certified measurement of our responsible purchasing strategy.

(7.54.2.21) List the actions which contributed most to achieving this target

In 2018 Crédit Agricole Group introduced a Group Responsible Purchasing Policy, aimed at establishing long term, balanced relationships with suppliers. A low-carbon transition component was added to this policy in 2023. It is now based on six major pillars: 1. adopting a responsible behaviour with suppliers, and particularly in terms of payment terms; 2. contributing to the economic competitiveness of ecosystem; 3. constantly monitoring the quality of relationships with suppliers; 4. integrating environmental and societal aspects into our purchasing; 5. taking action for transition to a low-carbon economy; 6. including this Responsible Purchasing Policy in existing governance arrangements. On the basis of this work and within the scope of Crédit Agricole S.A., the Group Purchasing department defined a target as part of a trajectory submission to the SBTi. This target is based on the SBTi requirements specific to financial institutions for scope 3 categories 1-14 (non-financial

footprint). Crédit Agricole S.A. is committed to making 40% of its external expenditure with suppliers who have adopted science-based reduction targets by 2027. In parallel, a roadmap is being developed, based on three projects: 1. framing and implementing emissions reduction by supporting all the players in the purchasing ecosystem in an adapted and harmonised system; 2. measuring and reporting emissions reductions taking into account reporting requirements; 3. defining and managing a governance system with the stakeholders and partners in the project. In order to meet these challenges, new training modules have been added to the business line's professional development programme: • a series entitled "La Casa des Achats Responsables" was created and distributed to all employees of the business line. This awareness-raising tool, consisting of several seasons and episodes, is designed to address the main themes of the Societal Project: season 1 entitled "CSR", season 2 entitled "Decarbonisation" etc.; • most employees from the Purchasing business line also attended the La Fresque du climat training. This was an opportunity for them to understand the causes and consequences of climate change; • in addition, two two-hour training modules were offered to all buyers on the decarbonisation of purchasing ("Raising awareness of the standards and regulatory framework" and "Role as buyer").

Row 3

(7.54.2.1) Target reference number

Select from:

Oth 3

(7.54.2.2) Date target was set

12/05/2021

(7.54.2.3) Target coverage

Select from:

Business activity

(7.54.2.4) Target type: absolute or intensity

Select from:

Absolute

(7.54.2.5) Target type: category & metric (target numerator if reporting an intensity target)

Fossil fuel reduction target

Other fossil fuel reduction target, please specify :Reduction of exposure to oil extraction and production by 25% between 2020 and 2025 in its investment banking activity CACIB

(7.54.2.7) End date of base year

12/30/2021

(7.54.2.8) Figure or percentage in base year

6300000000

(7.54.2.9) End date of target

12/30/2025

(7.54.2.10) Figure or percentage at end of date of target

4700000000

(7.54.2.11) Figure or percentage in reporting year

3200000000

(7.54.2.12) % of target achieved relative to base year

193.7500000000

(7.54.2.13) Target status in reporting year

Select from:

Achieved

(7.54.2.15) Is this target part of an emissions target?

At our Climate Workshop in December 2021, Crédit Agricole committed to reducing its exposure to oil extraction and production by 25% between 2020 and 2025. This target related to its investment banking division CACIB and has already been exceeded at -56% at the end of 2024.

(7.54.2.16) Is this target part of an overarching initiative?

Select all that apply

Other, please specify :Part of our commitment to reduce exposure to fossils fuels

(7.54.2.18) Please explain target coverage and identify any exclusions

This target relates to our investment banking activity and oil extraction and production

(7.54.2.19) Target objective

Reduce exposure to oil extraction and production

(7.54.2.21) List the actions which contributed most to achieving this target

We announced an exclusion policy for financing of new oil & gas extraction projects at our Climate workshop in December 2023 and this has been incorporated in our updated oil & gas sector policy published in October 2024.

Row 4

(7.54.2.1) Target reference number

Select from:

Oth 4

(7.54.2.2) Date target was set

12/30/2021

(7.54.2.3) Target coverage

Select from:

Business activity

(7.54.2.4) Target type: absolute or intensity

Select from:

Absolute

(7.54.2.5) Target type: category & metric (target numerator if reporting an intensity target)

Low-carbon vehicles

Other low-carbon vehicles, please specify :Percentage of new vehicles financed which are electric

(7.54.2.7) End date of base year

12/30/2021

(7.54.2.8) Figure or percentage in base year

0

(7.54.2.9) End date of target

12/30/2025

(7.54.2.10) Figure or percentage at end of date of target

33

(7.54.2.11) Figure or percentage in reporting year

37

(7.54.2.12) % of target achieved relative to base year

112.1212121212

(7.54.2.13) Target status in reporting year

Select from:

Achieved

(7.54.2.15) Is this target part of an emissions target?

Crédit Agricole Personal Finance & Mobility has set itself the global target of financing one in two new vehicles with a hybrid or electric engine, and one in three new vehicles with a full electric engine by 2025. At the end of 2024, already 37% of new cars financed were electric.

(7.54.2.16) Is this target part of an overarching initiative?

Select all that apply

Other, please specify :It is part of our overall climate strategy

(7.54.2.18) Please explain target coverage and identify any exclusions

This target applies to our consumer finance activity and relates to the financing of our new vehicles. The target is for one in four new vehicles financed to be electric.

(7.54.2.19) Target objective

The target is for one in four new vehicles financed to be electric.

(7.54.2.21) List the actions which contributed most to achieving this target

Crédit Agricole Personal Finance & Mobility has developed several partnerships with electric vehicle manufacturers: • CA Auto Bank with Lucid in Germany, the Netherlands and Switzerland, and with Dongfeng in Italy. Still with regard to electric vehicles, the entity also established a new partnership with BYD in Spain, and approved the expansion of its partnership with Tesla to 10 countries; • Creditplus enhanced its electric mobility offering with Herkules Motor and Horwin; • in China, GAC Sofinco, partner of GAC Motor, China's fourth largest auto manufacturer, financed 30% of new electric vehicles in 2024.

Row 5

(7.54.2.1) Target reference number

Select from:

Oth 5

(7.54.2.2) Date target was set

08/11/2022

(7.54.2.3) Target coverage

Select from:

Business activity

(7.54.2.4) Target type: absolute or intensity

Select from:

Absolute

(7.54.2.5) Target type: category & metric (target numerator if reporting an intensity target)

Green finance

Other green finance, please specify :% of ESG ETFs in total ETF count

(7.54.2.7) End date of base year

12/30/2022

(7.54.2.8) Figure or percentage in base year

27

(7.54.2.9) End date of target

12/30/2025

(7.54.2.10) Figure or percentage at end of date of target

40

(7.54.2.11) Figure or percentage in reporting year

(7.54.2.12) % of target achieved relative to base year

76.9230769231

(7.54.2.13) Target status in reporting year

Select from:

 Underway**(7.54.2.15) Is this target part of an emissions target?**

The target to increase the proportion of ESG ETFs in the total number of ETFs is part of our asset management arm's ESG strategy. The target is to reach 40% by 2025 compared with 27% at the end of 2022. At the end of 2024, a percentage of 37% had already been achieved.

(7.54.2.16) Is this target part of an overarching initiative?

Select all that apply

 Other, please specify :It is part of our asset management activity's responsible investment strategy.**(7.54.2.18) Please explain target coverage and identify any exclusions**

The target applies to exchange traded funds ETFs at our investment management subsidiary Amundi.

(7.54.2.19) Target objective

The target is to raise the percentage of ESG ETFs to 40% by the end of 2025 compared with 27% at the end of 2022.

(7.54.2.20) Plan for achieving target, and progress made to the end of the reporting year

ESG ETFs were 37% of total ETFs at the end of 2024.

Row 6**(7.54.2.1) Target reference number**

Select from:

Oth 6

(7.54.2.2) Date target was set

12/30/2021

(7.54.2.3) Target coverage

Select from:

Business activity

(7.54.2.4) Target type: absolute or intensity

Select from:

Absolute

(7.54.2.5) Target type: category & metric (target numerator if reporting an intensity target)

Low-carbon products

Other low-carbon products, please specify :Growth in financing of low-carbon energy

(7.54.2.7) End date of base year

12/30/2021

(7.54.2.8) Figure or percentage in base year

8200000000

(7.54.2.9) End date of target

12/30/2025

(7.54.2.10) Figure or percentage at end of date of target

14800000000

(7.54.2.11) Figure or percentage in reporting year

17200000000

(7.54.2.12) % of target achieved relative to base year

136.3636363636

(7.54.2.13) Target status in reporting year

Select from:

Achieved

(7.54.2.15) Is this target part of an emissions target?

It is part of our overall climate strategy aimed at reducing exposure to fossil fuel energy and massively increasing exposure to low-carbon energy.

(7.54.2.16) Is this target part of an overarching initiative?

Select all that apply

Other, please specify :Our climate strategy is based on withdrawing from fossil fuel financing and investing massively in low carbon energy.

(7.54.2.18) Please explain target coverage and identify any exclusions

The target applies to our investment banking activity.

(7.54.2.19) Target objective

The target is to increase exposure at CACIB to low carbon energy by 80% by 2025.

(7.54.2.21) List the actions which contributed most to achieving this target

Crédit Agricole CIB offers a number of sustainable financing solutions to support clients in their transition projects, including earmarked loans, financing for projects, which are the subject of active-passive oversight on environmental topics (climate change mitigation and adaptation objectives of the European Taxonomy) and social topics. In 2024, Crédit Agricole CIB granted €17.2 billion in low-carbon energy financing.
[Add row]

(7.54.3) Provide details of your net-zero target(s).

Row 1

(7.54.3.1) Target reference number

Select from:

NZ1

(7.54.3.2) Date target was set

12/05/2022

(7.54.3.3) Target Coverage

Select from:

Organization-wide

(7.54.3.4) Targets linked to this net zero target

Select all that apply

- | | |
|--|--|
| <input checked="" type="checkbox"/> Abs1 | <input checked="" type="checkbox"/> Por5 |
| <input checked="" type="checkbox"/> Por1 | <input checked="" type="checkbox"/> Por6 |
| <input checked="" type="checkbox"/> Por2 | <input checked="" type="checkbox"/> Por7 |
| <input checked="" type="checkbox"/> Por3 | <input checked="" type="checkbox"/> Por8 |
| <input checked="" type="checkbox"/> Por4 | |

(7.54.3.5) End date of target for achieving net zero

(7.54.3.6) Is this a science-based target?

Select from:

- Yes, we consider this a science-based target, and the target is currently being reviewed by the Science Based Targets initiative

(7.54.3.8) Scopes

Select all that apply

- Scope 1
 Scope 2
 Scope 3

(7.54.3.9) Greenhouse gases covered by target

Select all that apply

- Carbon dioxide (CO2)

(7.54.3.10) Explain target coverage and identify any exclusions

We have a net zero target by 2050 for scope 1, 2, scope 3 business travel and for our investments (3.15). As part of our commitment to achieve net zero for all our businesses (banking, insurance and asset management) by 2050, we identified the most highly emissive sectors in our financing portfolio representing 60% of total outstandings and 75% of emissions and set medium term 2030 targets for five sectors (oil & gas, automotive, power, commercial real estate and cement) at our climate Workshop in December 2022 and identified a further five sectors (aviation, shipping, steel, agriculture and residential real estate) detailed at a second Climate workshop in December 2023. In November 2024, we published our transition plan "Destination 2050: our transition plan" which details the trajectories and methodology for each sector.

(7.54.3.11) Target objective

To reduce our internal carbon footprint by 50% by 2030 and 100% by 2050.

(7.54.3.12) Do you intend to neutralize any residual emissions with permanent carbon removals at the end of the target?

Select from:

- No

(7.54.3.13) Do you plan to mitigate emissions beyond your value chain?

Select from:

No, and we do not plan to within the next two years

(7.54.3.17) Target status in reporting year

Select from:

Underway

(7.54.3.19) Process for reviewing target

Net Zero (NZBA) pathways are fully integrated into global strategic planning, and performance metrics related to these targets have been formalised and validated by the Group's governance. At the same time, the Group is gradually establishing a carbon (CO2) budget which will be applied for financial year 2025, thus reinforcing the Group's framework for its ambitions and its alignment with the long-term targets to reduce greenhouse gas emissions in Europe and worldwide. Progress against NZ targets is monitored by the Net Zero Sponsor Committee whose mission is to steer the definition of Net Zero pathways. Progress against our targets is published on an annual basis.

Row 2

(7.54.3.1) Target reference number

Select from:

NZ2

(7.54.3.2) Date target was set

06/21/2022

(7.54.3.3) Target Coverage

Select from:

Organization-wide excluding portfolio

(7.54.3.4) Targets linked to this net zero target

Select all that apply

Abs1

(7.54.3.5) End date of target for achieving net zero

12/30/2050

(7.54.3.6) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, and the target is currently being reviewed by the Science Based Targets initiative

(7.54.3.8) Scopes

Select all that apply

Scope 1

Scope 2

Scope 3

(7.54.3.9) Greenhouse gases covered by target

Select all that apply

Carbon dioxide (CO2)

(7.54.3.10) Explain target coverage and identify any exclusions

We made a net zero commitment by 2050 for our Scope 1 and 2, scope 3 business travel in June 2022.

(7.54.3.11) Target objective

The objective is to reach net zero by 2050 for our banking, asset management and asset owner and insurance portfolios in line with our commitments to each alliance signed in 2021.

(7.54.3.12) Do you intend to neutralize any residual emissions with permanent carbon removals at the end of the target?

Select from:

No

(7.54.3.13) Do you plan to mitigate emissions beyond your value chain?

Select from:

No, and we do not plan to within the next two years

(7.54.3.17) Target status in reporting year

Select from:

Underway

(7.54.3.19) Process for reviewing target

Net Zero (NZBA) pathways are fully integrated into global strategic planning, and performance metrics related to these targets have been formalised and validated by the Group's governance. At the same time, the Group is gradually establishing a carbon (CO2) budget which will be applied for financial year 2025, thus reinforcing the Group's framework for its ambitions and its alignment with the long-term targets to reduce greenhouse gas emissions in Europe and worldwide. Progress against NZ targets is monitored by the Net Zero Sponsor Committee whose mission is to steer the definition of Net Zero pathways. Progress against our targets is published on an annual basis.

Row 3

(7.54.3.1) Target reference number

Select from:

NZ3

(7.54.3.2) Date target was set

06/21/2022

(7.54.3.3) Target Coverage

Select from:

Investing (Asset manager)

(7.54.3.4) Targets linked to this net zero target

Select all that apply

Abs13

(7.54.3.5) End date of target for achieving net zero

12/30/2050

(7.54.3.6) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, and we have committed to seek validation of this target by the Science Based Targets initiative in the next two years

(7.54.3.8) Scopes

Select all that apply

Scope 3

(7.54.3.9) Greenhouse gases covered by target

Select all that apply

Carbon dioxide (CO2)

(7.54.3.10) Explain target coverage and identify any exclusions

Amundi, the asset management subsidiary of Crédit Agricole, signed the Net Zero Asset Managers Initiative in 2021. As part of this commitment, at its 2025 Ambitions medium term plan announced in June 2022, it made the commitment to have 18% of assets under management in funds/mandates aligned with the Net Zero by 2050 goals by 2025. Consequently, Amundi decided to develop Net Zero Ambition products. In order to ensure these products are managed in a way that their carbon footprint follows a trajectory aligned with carbon neutrality by 2050, Amundi has set minimum standards for these solutions, including: – Carbon footprint reduction targets at intermediate dates vs. that of the representative investment universe in relevant base year, – Minimum exposure to high climate impact sector to incentivize transition in these key sectors.

(7.54.3.11) Target objective

18% of assets under management in funds/mandates aligned with the Net Zero by 2050 goals by 2025.

(7.54.3.12) Do you intend to neutralize any residual emissions with permanent carbon removals at the end of the target?

Select from:

No

(7.54.3.13) Do you plan to mitigate emissions beyond your value chain?

Select from:

No, and we do not plan to within the next two years

(7.54.3.17) Target status in reporting year

Select from:

Underway

(7.54.3.19) Process for reviewing target

Amundi reports the assets under management in responsible investment funds in its CSR report.

Row 4

(7.54.3.1) Target reference number

Select from:

NZ4

(7.54.3.2) Date target was set

06/13/2022

(7.54.3.3) Target Coverage

Select from:

Investing (Asset owner)

(7.54.3.4) Targets linked to this net zero target

Select all that apply

Abs14

(7.54.3.5) End date of target for achieving net zero

12/30/2050

(7.54.3.6) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, but we have not committed to seek validation of this target by the Science Based Targets initiative within the next two years

(7.54.3.8) Scopes

Select all that apply

Scope 3

(7.54.3.9) Greenhouse gases covered by target

Select all that apply

Carbon dioxide (CO2)

(7.54.3.10) Explain target coverage and identify any exclusions

Crédit Agricole Assurances as part of its commitment to the Net Zero Asset Owner Alliance has committed to reduce carbon emissions per million euros invested by 30% in 2025 vs 2019.

(7.54.3.11) Target objective

Crédit Agricole Assurances as part of its commitment to the Net Zero Asset Owner Alliance has committed to reduce carbon emissions per million euros invested by 30% in 2025 vs 2019.

(7.54.3.12) Do you intend to neutralize any residual emissions with permanent carbon removals at the end of the target?

Select from:

No

(7.54.3.13) Do you plan to mitigate emissions beyond your value chain?

Select from:

No, and we do not plan to within the next two years

(7.54.3.17) Target status in reporting year

Select from:

Underway

(7.54.3.19) Process for reviewing target

Annual reporting of progress against this target
[Add row]

(7.55) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.

Select from:

Yes

(7.55.1) Identify the total number of initiatives at each stage of development, and for those in the implementation stages, the estimated CO2e savings.

	Number of initiatives	Total estimated annual CO2e savings in metric tonnes CO2e
Under investigation	0	`Numeric input
To be implemented	0	0
Implementation commenced	0	0
Implemented	2	7307
Not to be implemented	0	`Numeric input

[Fixed row]

(7.55.2) Provide details on the initiatives implemented in the reporting year in the table below.

Row 1

(7.55.2.1) Initiative category & Initiative type

Energy efficiency in buildings

Heating, Ventilation and Air Conditioning (HVAC)

(7.55.2.2) Estimated annual CO2e savings (metric tonnes CO2e)

69

(7.55.2.3) Scope(s) or Scope 3 category(ies) where emissions savings occur

Select all that apply

Scope 1

(7.55.2.4) Voluntary/Mandatory

Select from:

Voluntary

(7.55.2.5) Annual monetary savings (unit currency – as specified in 1.2)

0

(7.55.2.6) Investment required (unit currency – as specified in 1.2)

18000000

(7.55.2.7) Payback period

Select from:

4-10 years

(7.55.2.8) Estimated lifetime of the initiative

Select from:

3-5 years

(7.55.2.9) Comment

In 2024, Crédit Agricole Group continued the energy efficiency plan launched in Q3 2022: adaptation of lighting (adaptation of lighting periods in common areas and switching off lights in unoccupied premises; modernisation and increased use of LED lighting); aligning temperatures with those recommended by ADEME (French Agency for Ecological Transition): heating buildings to 19C and air conditioning to 26C; reducing temperatures to 16C in premises unoccupied for 48 hours; optimising energy consumption on its two largest campuses – totalling 300,000 m2 – making it possible to target an overall energy saving of 14% by the end of 2024 compared to 2019 (7% obtained through operational actions and a further 7% through the efforts of its employees). Crédit Agricole signed the EcoWatt Commitment Charter, developed by RTE and ADEME, which aims to reduce or shift electricity consumption in France during periods of high demand on the electricity system. Crédit Agricole started rolling out best practices to employees and starting a programme to transform energy consumption. An information-consultation process with the social and economic committees (SEC) was launched in November 2022 to present the early warning mechanism and its consequences on the organisation of work. At this stage we are not able to estimate the monetary savings or investment required as the project was only launched in September 2022. Our energy is largely renewable so limited impact on CO2e savings.

Row 2

(7.55.2.1) Initiative category & Initiative type

Transportation

Business travel policy

(7.55.2.2) Estimated annual CO2e savings (metric tonnes CO2e)

7238

(7.55.2.3) Scope(s) or Scope 3 category(ies) where emissions savings occur

Select all that apply

Scope 3 category 6: Business travel

(7.55.2.4) Voluntary/Mandatory

Select from:

Voluntary

(7.55.2.5) Annual monetary savings (unit currency – as specified in 1.2)

0

(7.55.2.6) Investment required (unit currency – as specified in 1.2)

0

(7.55.2.7) Payback period

Select from:

<1 year

(7.55.2.8) Estimated lifetime of the initiative

Select from:

6-10 years

(7.55.2.9) Comment

Once the need for travel has been established, the travel policy prioritises rail travel for trips up to four hours (in line with the recommendations of the Citizens' Climate Convention). Crédit Agricole rolled-out a new booking tool to make travellers aware of the emissions generated by their journey, as soon as they book. Crédit Agricole received the highest grade (A) in the NGO Transport & Environment's ranking for its ambitious policy to reduce greenhouse gas emissions (out of 230 companies rated, only eight received the highest grade).

[Add row]

(7.55.3) What methods do you use to drive investment in emissions reduction activities?

Row 1

(7.55.3.1) Method

Select from:

Other :SAFE (formerly P9XCA) Single Assessment of Financed Emissions

(7.55.3.2) Comment

Since 2011, Crédit Agricole CIB has used the SAFE methodology (ex P9XCA), developed in partnership with the Chair in Quantitative Finance and Sustainable Development at Paris Dauphine University and École Polytechnique to estimate the carbon footprint of its portfolio and to undertake sector based and geographical mapping of the carbon emissions it generates. Crédit Agricole S.A. has shared this methodology with its peers and SAFE is now recommended for corporate and investment banks by the Agency for Environment and Energy Management (ADEME), the Observatory on Corporate Social Responsibility (ORSE) and the Bilan Carbon Association.

[Add row]

(7.79) Has your organization retired any project-based carbon credits within the reporting year?

Select from:

Yes

(7.79.1) Provide details of the project-based carbon credits retired by your organization in the reporting year.

Row 1

(7.79.1.1) Project type

Select from:

Reforestation

(7.79.1.2) Type of mitigation activity

Select from:

Emissions reduction

(7.79.1.3) Project description

Crédit Agricole is contributing to global carbon neutrality by offsetting part of its residual emissions, by financing environmental projects that promote the reduction of greenhouse gases in the atmosphere or their sequestration. Since they were launched in 2011, Crédit Agricole has invested in the Livelihoods Carbon Funds, which finance projects that help fight climate change, restore and protect natural ecosystems with high potential and improve the living conditions of rural communities. The Livelihoods Funds finance projects for reforestation and restoration of degraded ecosystems, agroforestry, regenerative agriculture, and small-scale rural energy (improved stoves) in Africa, Asia, Latin America and, since 2021, in France (Sols de Bretagne). Inflows to the funds come from investors who pre-finance projects and recover Verra and Gold Standard certified carbon credits. Since 2011, Crédit Agricole S.A. and Crédit Agricole CIB have invested 13 million in two funds (LCF 1 and LCF 2). Eight projects were audited in 2023: Mangrove Indonesia (Yagasu 1), Cookstoves project in Burkina Faso, Rural Energy Kenya (Hifadhi1), Rural Energy Peru (ITYF) pour LCF1 / Rural Energy Kenya (Hifadhi2), Agroforestry Rwanda (Arcos), Agroforestry India (Pradan), Mangroves Indonesia (Yagasu 2). These projects will generate carbon credits of 138 kilotonnes of CO2 (estimated as at January 2023), of which 76,819 kilotonnes will be used to offset the equivalent of the residual internal emissions related to energy and business travel (air and rail) of Crédit Agricole S.A. and its subsidiaries (in France and abroad).

(7.79.1.4) Credits retired by your organization from this project in the reporting year (metric tons CO2e)

121917

(7.79.1.5) Purpose of retirement

Select from:

Voluntary offsetting

(7.79.1.6) Are you able to report the vintage of the credits at retirement?

Select from:

No

(7.79.1.8) Were these credits issued to or purchased by your organization?

Select from:

Issued

(7.79.1.9) Carbon-crediting program by which the credits were issued

Select from:

Gold Standard

(7.79.1.10) Method the program uses to assess additionality for this project

Select all that apply

Investment analysis

(7.79.1.11) Approaches by which the selected program requires this project to address reversal risk

Select all that apply

Monitoring and compensation

(7.79.1.12) Potential sources of leakage the selected program requires this project to have assessed

Select all that apply

Upstream/downstream emissions

(7.79.1.13) Provide details of other issues the selected program requires projects to address

Since they were launched in 2011, Crédit Agricole has invested in the Livelihoods Carbon Funds, which finance projects that help fight climate change, restore and protect natural ecosystems with high potential and improve the living conditions of rural communities. The Livelihoods Funds finance projects for reforestation and

restoration of degraded ecosystems, agroforestry, regenerative agriculture, and small-scale rural energy (improved stoves) in Africa, Asia, Latin America and, since 2021, in France (Sols de Bretagne).

(7.79.1.14) Please explain

The Livelihoods Funds finance projects for reforestation and restoration of degraded ecosystems, agroforestry, regenerative agriculture, and small-scale rural energy (improved stoves) in Africa, Asia, Latin America and, since 2021, in France (Sols de Bretagne).

[Add row]

C12. Environmental performance - Financial Services

(12.1) Does your organization measure the impact of your portfolio on the environment?

Banking (Bank)

(12.1.1) We measure the impact of our portfolio on the climate

Select from:

Yes

(12.1.2) Disclosure metric

Select all that apply

Financed emissions

(12.1.5) We measure the impact of our portfolio on forests

Select from:

Yes

(12.1.11) We measure the impact of our portfolio on biodiversity

Select from:

Yes

Investing (Asset manager)

(12.1.1) We measure the impact of our portfolio on the climate

Select from:

Yes

(12.1.2) Disclosure metric

Select all that apply

Financed emissions

(12.1.5) We measure the impact of our portfolio on forests

Select from:

Yes

(12.1.11) We measure the impact of our portfolio on biodiversity

Select from:

Yes

Investing (Asset owner)

(12.1.1) We measure the impact of our portfolio on the climate

Select from:

Yes

(12.1.2) Disclosure metric

Select all that apply

Financed emissions

(12.1.5) We measure the impact of our portfolio on forests

Select from:

Yes

(12.1.11) We measure the impact of our portfolio on biodiversity

Select from:

Yes

Insurance underwriting (Insurance company)

(12.1.1) We measure the impact of our portfolio on the climate

Select from:

Yes

(12.1.2) Disclosure metric

Select all that apply

Financed emissions

Other carbon footprinting and/or exposure metrics (as defined by TCFD)

(12.1.5) We measure the impact of our portfolio on forests

Select from:

No, but we plan to do so in the next two years

(12.1.6) Primary reason for not measuring portfolio impact on forests

Select from:

No standardized procedure

(12.1.7) Explain why your organization does not measure its portfolio impact on forests

Insufficient data or knowledge on management of deforestation risks in underwriting activities

(12.1.11) We measure the impact of our portfolio on biodiversity

Select from:

No, and we do not plan to do so in the next two years

(12.1.12) Primary reason for not measuring portfolio impact on biodiversity

Select from:

- Lack of tools or methodologies available

(12.1.13) Explain why your organization does not measure its portfolio impact on biodiversity

There is no specific methodology as yet for the insurance sector.

[Fixed row]

(12.1.1) Provide details of your organization's financed emissions in the reporting year and in the base year.

Banking (Bank)

(12.1.1.1) Asset classes covered in the calculation

Select all that apply

- Loans
- Project finance
- Bonds
- Equity investments
- Other, please specify :Loans to individuals in the residential real estate and automotive sectors

(12.1.1.2) Financed emissions (metric unit tons CO2e) in the reporting year

133966000

(12.1.1.3) % of portfolio covered in relation to total portfolio value

100

(12.1.1.4) Total value of assets included in the financed emissions calculation

847900000000.00

(12.1.1.5) % of financed emissions calculated using data obtained from clients/investees (optional)

(12.1.1.6) Emissions calculation methodology

Select from:

 The Global GHG Accounting and Reporting Standard for the Financial Industry (PCAF)**(12.1.1.7) Weighted data quality score (for PCAF-aligned data quality scores only)**

1

(12.1.1.8) Financed emissions (metric unit tons CO2e) in the base year

43

(12.1.1.9) Base year end

12/29/2022

(12.1.1.10) % of undrawn loan commitments included in the financed emissions calculation

100

(12.1.1.11) Please explain the details of and assumptions used in your calculation

Crédit Agricole CIB's work on the calculation of financed emissions (scope 3, category 15), in terms of the asset classes taken into account and the approach used, is based entirely on the GHG Protocol framework, to which other relevant asset classes are added. The scope of our calculation therefore includes emissions related to portfolios of equities, bonds, loans and project finance for non-financial companies. The following asset classes are excluded from financed emissions: emissions related to assets under management, financed emissions related to outstanding sovereign debt, loans to financial institutions as well as loans to individuals. Crédit Agricole CIB calculates the different scopes of GHG emissions as follows: Scopes 1 and 2: GHG data collected from our customers and estimates made internally or provided by external data providers are included. On the other hand, for counterparties without GHG data from customers or estimated data, a sector approximation is used as Scopes 1 and 2 emissions are considered homogeneous within the same sector and mainly relate to energy consumption. Scope 3: Scope 3 GHG emissions are taken into account on the basis of data provided by customers and estimates made internally or provided by external data providers. No approximations are made for counterparties for which we do not have reliable actual or estimated data. The quality of GHG emissions data is currently still very heterogeneous in terms of availability, the methodology used by the counterparty or even the countries where operations take place, depending on local regulations. Data collected directly from third parties or from an external data provider is preferred as it is considered reliable. In the absence of such data, estimates are made mainly based on the methods used to calculate decarbonisation trajectories, in line with our NZBA commitments. Accounting for all the GHG emissions of its

customers inherently involves a multiple counting bias for the financial institution, as some customers are suppliers to others. For example: when financing a car manufacturer, the Group accounts for the emissions associated with its entire value chain, in particular the emissions associated with the fuel consumed by the vehicles sold; at the same time, when financing an oil company, the emissions associated with the combustion of the oil products sold are again accounted for.

Investing (Asset manager)

(12.1.1.1) Asset classes covered in the calculation

Select all that apply

- Bonds
- Equity investments
- Fixed income
- Cash equivalents/money market instruments

(12.1.1.2) Financed emissions (metric unit tons CO2e) in the reporting year

712576165

(12.1.1.3) % of portfolio covered in relation to total portfolio value

63

(12.1.1.4) Total value of assets included in the financed emissions calculation

1411200000000.00

(12.1.1.5) % of financed emissions calculated using data obtained from clients/investees (optional)

0

(12.1.1.6) Emissions calculation methodology

Select from:

- GHG Protocol: A Corporate Accounting and Reporting Standard

(12.1.1.8) Financed emissions (metric unit tons CO2e) in the base year

597

(12.1.1.9) Base year end

12/30/2023

(12.1.1.10) % of undrawn loan commitments included in the financed emissions calculation

0

(12.1.1.11) Please explain the details of and assumptions used in your calculation

We calculate the total carbon footprint of the relevant portfolio by combining the carbon emissions of the companies in the portfolio, which include Scope 1, Scope 2, and Scope 3 emissions, and weighting them based on the investment value in each company and the company's enterprise value including cash (EVIC) in euros. The weights of the portfolio are adjusted to account for incomplete data coverage. Total: For the reporting year 2023, Amundi reviewed its methodology and published the full Scope 3 emissions, as opposed to only disclosing the Scope 3 upstream first tier emissions in 2022. Potential biases and inaccuracies in the data related to Scope 3 emissions remains. Also note that Amundi changed data provider for EVIC calculation. Due to the significant methodology changes described, the figures from this year and the previous year are not comparable. Scope 1: 47,664,780.11; Scope 2: 9,727,861.37; Scope 3: 540,239,821.97

Investing (Asset owner)

(12.1.1.1) Asset classes covered in the calculation

Select all that apply

- Bonds
- Equity investments
- Fixed income
- Real estate
- Other, please specify :unlisted assets scope 1 and 2

(12.1.1.2) Financed emissions (metric unit tons CO2e) in the reporting year

22900506

(12.1.1.3) % of portfolio covered in relation to total portfolio value

56

(12.1.1.4) Total value of assets included in the financed emissions calculation

167440000000.00

(12.1.1.5) % of financed emissions calculated using data obtained from clients/investees (optional)

100

(12.1.1.6) Emissions calculation methodology

Select from:

The Global GHG Accounting and Reporting Standard for the Financial Industry (PCAF)

(12.1.1.7) Weighted data quality score (for PCAF-aligned data quality scores only)

1

(12.1.1.8) Financed emissions (metric unit tons CO2e) in the base year

33156000

(12.1.1.9) Base year end

12/29/2019

(12.1.1.10) % of undrawn loan commitments included in the financed emissions calculation

0

(12.1.1.11) Please explain the details of and assumptions used in your calculation

Total value of assets included in the financed emissions calculation is 56% of 299bn euros = 167bn euros

Insurance underwriting (Insurance company)

(12.1.1.1) Asset classes covered in the calculation

Select all that apply

- Bonds
- Equity investments

(12.1.1.2) Financed emissions (metric unit tons CO2e) in the reporting year

2140000

(12.1.1.3) % of portfolio covered in relation to total portfolio value

61

(12.1.1.4) Total value of assets included in the financed emissions calculation

211853000000.00

(12.1.1.5) % of financed emissions calculated using data obtained from clients/investees (optional)

0

(12.1.1.6) Emissions calculation methodology

Select from:

- Other, please specify :CA Assurances has conducted a first measurement of the gross GHG emissions related to its unit-linked products portfolios based on data provided by an external data provider. It covers the emissions associated with scopes 1 and 2 not scope 3.

(12.1.1.8) Financed emissions (metric unit tons CO2e) in the base year

0

(12.1.1.9) Base year end

12/30/2024

(12.1.1.10) % of undrawn loan commitments included in the financed emissions calculation

0

(12.1.1.11) Please explain the details of and assumptions used in your calculation

Emissions related to unit-linked products, for which Crédit Agricole Assurances has conducted a first measurement of the gross GHG emissions of its portfolios based on data provided by an external data provider. It covers the emissions associated with scopes 1 and 2 of the issuers on direct assets (live securities and EMTN) and for listed asset funds (corporate shares and bonds). For this first measure, Crédit Agricole Assurances did not wish to integrate scope 3. Indeed, the measure of scope 3 in its entirety lacks homogeneity within the issuers and therefore does not seem relevant. Credit Agricole Assurances does not at this stage have a reliable methodology to distinguish upstream and downstream scope 3 emissions on the perimeter of the unit-linked products. At 31 December 2024, total outstanding amounts in unit-linked products of the Crédit Agricole Assurances group amounted to €103.3 billion and the external data provider's coverage rate was 61.2%. Based on this, greenhouse gas emissions reach a volume of 2.14 million tCO₂e. Crédit Agricole Assurances has also calculated an amount of 31,741 tCO₂e for damage insurance, which corresponds to the GHG emissions from motor vehicle claims management in France. The calculation methodology used to determine GHG emissions related to the management of a motor vehicle claim is presented in detail in the White Paper "CO₂ emissions of auto claims management in France" published in July 2024. This calculation follows the entire process of a car claim management, from the intervention of the assistance company to the repair of vehicles, and the estimated emissions are based on data provided by the various stakeholders.

[Fixed row]

(12.1.2) Disclose or restate your financed emissions for previous years.

Past year 1 for Banking (Bank)

(12.1.2.1) End Date

12/30/2023

(12.1.2.2) Financed emissions (metric unit tons CO₂e) in the reporting year

41434000

(12.1.2.3) % of portfolio covered in relation to total portfolio value

100

(12.1.2.4) % calculated using data obtained from clients/investees

100

(12.1.2.5) Emissions calculation methodology

Select from:

The Global GHG Accounting and Reporting Standard for the Financial Industry (PCAF)

(12.1.2.6) Please explain the details of and assumptions used in your calculation

Since 2011, in addition to the standard greenhouse gas (GHG) calculations, an estimation of the Bank's financing and investment carbon footprint has been made using the SAFE methodology which allows a calculation, without multiple counting, of the order of magnitude of financed emissions and determining their sectoral and geographical mapping. The order of magnitude, on the basis of the amounts outstanding at 31 December 2023, was 41 Mt equivalent of CO2. Note that emissions and value-added data were updated in 2023 on the basis of the latest available public data. The significant decrease in Crédit Agricole CIB's indirect footprint between 2022 (62 Mt of CO2 equivalent) and 2023 (41 Mt of CO2 equivalent) is explained by this update and in particular by the reduction in emissions in certain geographical areas (particularly in Europe) accentuated by the growth in overall GDP (and therefore an increase in value added by sector). The 2022 data recalculated with the new emissions and value-added data would be 43 Mt CO2 equivalent instead of 62 Mt CO2 equivalent.

Past year 1 for Investing (Asset manager)

(12.1.2.1) End Date

12/30/2023

(12.1.2.2) Financed emissions (metric unit tons CO2e) in the reporting year

575755180

(12.1.2.3) % of portfolio covered in relation to total portfolio value

66

(12.1.2.4) % calculated using data obtained from clients/investees

0

(12.1.2.5) Emissions calculation methodology

Select from:

GHG Protocol: A Corporate Accounting and Reporting

(12.1.2.6) Please explain the details of and assumptions used in your calculation

We calculate the total carbon footprint of the relevant portfolio by combining the carbon emissions of the companies in the portfolio, which include Scope 1, Scope 2, and Scope 3 emissions, and weighting them based on the investment value in each company and the company's enterprise value including cash (EVIC) in euros. The weights of the portfolio are adjusted to account for incomplete data coverage. Total: In the reporting year 2023, Amundi reviewed its methodology and published the full Scope 3 emissions, as opposed to only disclosing the Scope 3 upstream first tier emissions in 2022. Potential biases and inaccuracies in the data related to Scope 3 emissions remains. Also note that Amundi changed data provider for EVIC calculation. Due to the significant methodology changes described, the figures from this year and the previous year are not comparable. Scope 1: 47,664,780.11; Scope 2: 9,727,861.37; Scope 3: 540,239,821.97

Past year 1 for Investing (Asset owner)

(12.1.2.1) End Date

12/30/2023

(12.1.2.2) Financed emissions (metric unit tons CO2e) in the reporting year

28310000

(12.1.2.3) % of portfolio covered in relation to total portfolio value

48

(12.1.2.4) % calculated using data obtained from clients/investees

100

(12.1.2.5) Emissions calculation methodology

Select from:

GHG Protocol: A Corporate Accounting and Reporting

(12.1.2.6) Please explain the details of and assumptions used in your calculation

The calculation is based on assets under management of EUR 198bn out of total assets under management of EUR 390bn (51% of total assets of which 36% of equity and bond assets and 26% of sovereign assets). The EUR 190bn includes EUR 114bn of equity and bonds, and EUR 84bn in sovereign assets. Emissions are measured in intensity. Emissions reached 14.592.000 tCO2 for equity and bonds with intensity at 128 tCO2/Mn euros. For sovereign assets, emissions reached 18.564.000 tCO2 with intensity of 221 tCO2/Mn euros.

Past year 1 for Insurance underwriting (Insurance company)

(12.1.2.1) End Date

12/30/2023

(12.1.2.2) Financed emissions (metric unit tons CO2e) in the reporting year

0

(12.1.2.3) % of portfolio covered in relation to total portfolio value

0

(12.1.2.4) % calculated using data obtained from clients/investees

0

(12.1.2.5) Emissions calculation methodology

Select from:

Other, please specify :not calculated in 2023

(12.1.2.6) Please explain the details of and assumptions used in your calculation

*CAA undertook its first calculation of emissions for its insurance activities in 2024. There is no data for 2023.
[Fixed row]*

(12.1.3) Provide details of the other metrics used to track the impact of your portfolio on the environment.

Climate change

(12.1.3.1) Portfolio

Select from:

Insurance underwriting (Insurance company)

(12.1.3.2) Portfolio metric

Select from:

Portfolio carbon footprint (tCO2e/Million invested)

(12.1.3.3) Metric value in the reporting year

2.14

(12.1.3.4) % of portfolio covered in relation to total portfolio value

61.2

(12.1.3.5) Total value of assets included in the calculation

103300000000

(12.1.3.6) % of emissions calculated using data obtained from clients/investees

0

(12.1.3.7) Please explain the details and key assumptions used in your assessment

Emissions related to unit-linked products: Crédit Agricole Assurances has conducted a first measurement of the gross GHG emissions of its portfolios based on data provided by an external data provider. It covers the emissions associated with scopes 1 and 2 of the issuers on direct assets (live securities and EMTN) and for listed asset funds (corporate shares and bonds). For this first measure, Crédit Agricole Assurances did not wish to integrate scope 3. Indeed, the measure of scope 3 in its entirety lacks homogeneity within the issuers and therefore does not seem relevant. Credit Agricole Assurances does not at this stage have a reliable methodology to

distinguish upstream and downstream scope 3 emissions on the perimeter of the unit-linked products. At 31 December 2024, total outstanding amounts in unit-linked products of the Crédit Agricole Assurances group amounted to €103.3 billion and the external data provider's coverage rate was 61.2%. Based on this, greenhouse gas emissions reach a volume of 2.14 million tCO₂e.

Forests

(12.1.3.1) Portfolio

Select from:

Banking (Bank)

(12.1.3.2) Portfolio metric

Select from:

Other metric for impact on forests, please specify :not measured

(12.1.3.3) Metric value in the reporting year

0

(12.1.3.4) % of portfolio covered in relation to total portfolio value

0

(12.1.3.5) Total value of assets included in the calculation

0

(12.1.3.6) % of emissions calculated using data obtained from clients/investees

0

(12.1.3.7) Please explain the details and key assumptions used in your assessment

Not measured

Biodiversity

(12.1.3.1) Portfolio

Select from:

Investing (Asset manager)

(12.1.3.2) Portfolio metric

Select from:

Other metric for impact on biodiversity, please specify :MSA.ppb divided by entreprise value

(12.1.3.3) Metric value in the reporting year

394

(12.1.3.4) % of portfolio covered in relation to total portfolio value

72

(12.1.3.5) Total value of assets included in the calculation

1038264000

(12.1.3.6) % of emissions calculated using data obtained from clients/investees

100

(12.1.3.7) Please explain the details and key assumptions used in your assessment

As per Article 29 of the LEC - French Energy Climate Law, Amundi calculates quantitative figures for biodiversity which are transcribed to the AMF (French Financial Markets Authority). The biodiversity emissions footprint is calculated by dividing the MSA.ppb by entreprise value MSA.ppb/Eur bn. 72% of total assets are covered representing 935bn giving a figure of 398 MSAppb.

Biodiversity

(12.1.3.1) Portfolio

Select from:

Investing (Asset owner)

(12.1.3.2) Portfolio metric

Select from:

Financed absolute biodiversity footprint (MSA/km2/year)

(12.1.3.3) Metric value in the reporting year

6790

(12.1.3.4) % of portfolio covered in relation to total portfolio value

39

(12.1.3.5) Total value of assets included in the calculation

116000000000

(12.1.3.6) % of emissions calculated using data obtained from clients/investees

100

(12.1.3.7) Please explain the details and key assumptions used in your assessment

Crédit Agricole Assurances uses Iceberg Data Lab's Corporate Biodiversity Footprint - CBF to calculate its footprint. The total weighted exposure of the portfolio is 6790 km² MSA (Mean Species Abundance). This is based on the analysis of issuers which represent 39% of the portfolio's assets and 101bn euros.

Climate change

(12.1.3.1) Portfolio

Select from:

Insurance underwriting (Insurance company)

(12.1.3.2) Portfolio metric

Select from:

Portfolio carbon footprint (tCO2e/Million invested)

(12.1.3.3) Metric value in the reporting year

31741

(12.1.3.4) % of portfolio covered in relation to total portfolio value

15

(12.1.3.5) Total value of assets included in the calculation

37200000000

(12.1.3.6) % of emissions calculated using data obtained from clients/investees

100

(12.1.3.7) Please explain the details and key assumptions used in your assessment

As part of its CSRD reporting preparation, Crédit Agricole Assurance has started measuring the carbon footprint of its non-life insurance activity (scope 3) starting with car insurance. Property and casualty represents 15% of total premiums of 37.2bn euros which is 5.6bn euros. Crédit Agricole Assurances has calculated an amount of 31,741 tCO2e for damage insurance, which corresponds to the GHG emissions from motor vehicle claims management in France. The calculation methodology used to determine GHG emissions related to the management of a motor vehicle claim is presented in detail in the White Paper "CO2 emissions of auto claims management in France" published in July 2024. This calculation follows the entire process of a car claim management, from the intervention of the assistance company to the repair of vehicles, and the estimated emissions are based on data provided by the various stakeholders.

[Add row]

(12.2) Are you able to provide a breakdown of your organization's financed emissions and other portfolio carbon footprinting metrics?

Banking (Bank)

(12.2.1) Portfolio breakdown

Select all that apply

- Yes, by asset class
- Yes, by industry
- Yes, by scope

Investing (Asset manager)

(12.2.1) Portfolio breakdown

Select all that apply

- Yes, by scope

(12.2.2) Please explain why you do not provide a breakdown of your portfolio impact on the climate

We calculate the total carbon footprint of the relevant portfolio by combining the carbon emissions of the companies in the portfolio, which include Scope 1, Scope 2, and Scope 3 emissions, and weighting them based on the investment value in each company and the company's enterprise value including cash (EVIC) in euros. The weights of the portfolio are adjusted to account for incomplete data coverage. Scope 1 54 050 897 Scope 2 12 704 5279 Scope 3 645 820 740

Investing (Asset owner)

(12.2.1) Portfolio breakdown

Select all that apply

- None of the above, but we plan to do this in the next two years

(12.2.2) Please explain why you do not provide a breakdown of your portfolio impact on the climate

The amount of GHG emissions for investments in the activities of Crédit Agricole Assurances is 7.58 million t CO₂e. The amount of emissions is linked to two components: • investments managed directly by Crédit Agricole Assurances, with an amount of emissions of 5.44 millions tCO₂ eq. It corresponds to the issuers' emissions of scopes 1, 2 and upstream scope 3 (composed of first-tier suppliers only). It relates to a total outstanding amount of €89.3 billion corresponding to listed corporate shares and bonds (emissions from unlisted assets were also calculated in accordance with the Group methodology based on scopes 1 and 2. For the €23

billion of assets covered by this calculation, GHG emissions amount to 2.3 million tCO₂ eq); • emissions related to unit-linked products, for which Crédit Agricole Assurances has conducted a first measurement of the gross GHG emissions of its portfolios based on data provided by an external data provider. It covers the emissions associated with scopes 1 and 2 of the issuers on direct assets (live securities and EMTN) and for listed asset funds (corporate shares and bonds). For this first measure, Crédit Agricole Assurances did not wish to integrate scope 3. Indeed, the measure of scope 3 in its entirety lacks homogeneity within the issuers and therefore does not seem relevant. Credit Agricole Assurances does not at this stage have a reliable methodology to distinguish upstream and downstream scope 3 emissions on the perimeter of the unit-linked products. At 31 December 2024, total outstanding amounts in unit-linked products of the Crédit Agricole Assurances group amounted to €103.3 billion and the external data provider's coverage rate was 61.2%. Based on this, greenhouse gas emissions reach a volume of 2.14 million tCO₂e.

Insurance underwriting (Insurance company)

(12.2.1) Portfolio breakdown

Select all that apply

None of the above, but we plan to do this in the next two years

(12.2.2) Please explain why you do not provide a breakdown of your portfolio impact on the climate

Crédit Agricole Assurances has calculated an amount of 31,741 tCO₂e for damage insurance, which corresponds to the GHG emissions from motor vehicle claims management in France.

[Fixed row]

(12.2.1) Break down your organization's financed emissions and other portfolio carbon footprinting metrics by asset class, by industry, and/or by scope.

Row 1

(12.2.1.1) Portfolio

Select from:

Banking (Bank)

(12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

(12.2.1.3) Industry

Select from:

Manufacturing

(12.2.1.4) Asset class

Select from:

Loans

(12.2.1.5) Clients'/investees' scope

Select from:

Scope 3

(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

27

(12.2.1.7) Value of assets covered in the calculation

63.96

(12.2.1.8) Financed emissions or alternative metric

49217491

(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

No

(12.2.1.12) Please explain the details, assumptions and exclusions in your calculation

We have used Pillar 3 disclosure which provides detail of our total corporate lending portfolio (CACIB, LCL, International retail banking) measured in gross carrying amount for each sector which highly contributes to climate change and corresponding GHG financed emissions with breakdown for scope 3. Our calculations are based on: Total GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) of 160,571,843 (in tons of CO2 equivalent). Total Gross carrying amount of 232,728 (in millions of euros) Manufacturing corresponds to sector C and its subsectors with a gross carrying amount of 63,957 million euros and total emissions of 86,147,024 of which scope 3 49,217,491 (in tons of CO2 equivalent). Reference Risk report and Pillar 3 p.215 Section 3.10.5 Banking portfolio - indicators of transition risk potentially related to climate change <https://www.credit-agricole.com/en/finance/financial-publications#>

Row 3

(12.2.1.1) Portfolio

Select from:

Banking (Bank)

(12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

(12.2.1.3) Industry

Select from:

Materials

(12.2.1.4) Asset class

Select from:

Loans

(12.2.1.5) Clients'/investees' scope

Select from:

Scope 3

(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

4

(12.2.1.7) Value of assets covered in the calculation

10.07

(12.2.1.8) Financed emissions or alternative metric

1028575

(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

No

(12.2.1.12) Please explain the details, assumptions and exclusions in your calculation

We have used Pillar 3 disclosure which provides detail of our total corporate lending portfolio (CACIB, LCL, International retail banking) measured in gross carrying amount for each sector which highly contributes to climate change and corresponding GHG financed emissions with breakdown for scope 3. Our calculations are based on: Total GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) of 160.571.843 (in tons of CO2 equivalent). Total Gross carrying amount of 232,728 (in millions of euros) Materials corresponds to sector F construction and its subsectors with a gross carrying amount of 10,073 million euros and total emissions of 1,902,855 of which scope 3 1,028,575 (in tons of CO2 equivalent). Reference Risk report and Pillar 3 p.215 Section 3.10.5 Banking portfolio - indicators of transition risk potentially related to climate change <https://www.credit-agricole.com/en/finance/financial-publications#>

Row 4

(12.2.1.1) Portfolio

Select from:

Banking (Bank)

(12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

(12.2.1.3) Industry

Select from:

Power generation

(12.2.1.4) Asset class

Select from:

Loans

(12.2.1.5) Clients'/investees' scope

Select from:

Scope 3

(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

12

(12.2.1.7) Value of assets covered in the calculation

26.97

(12.2.1.8) Financed emissions or alternative metric

9732431

(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

No

(12.2.1.12) Please explain the details, assumptions and exclusions in your calculation

We have used Pillar 3 disclosure which provides detail of our total corporate lending portfolio (CACIB, LCL, International retail banking) measured in gross carrying amount for each sector which highly contributes to climate change and corresponding GHG financed emissions with breakdown for scope 3. Our calculations are based on: Total GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) of 160.571.843 (in tons of CO2 equivalent). Total Gross carrying amount of 232,728 (in millions of euros) Power corresponds to sector D and its subsectors with a gross carrying amount of 26,970 million euros and total emissions of 18,146,436 of which scope 3 9,732,431 (in tons of CO2 equivalent). Reference Risk report and Pillar 3 p.215 Section 3.10.5 Banking portfolio - indicators of transition risk potentially related to climate change <https://www.credit-agricole.com/en/finance/financial-publications#>

Row 5

(12.2.1.1) Portfolio

Select from:

Banking (Bank)

(12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

(12.2.1.3) Industry

Select from:

Hospitality

(12.2.1.4) Asset class

Select from:

Loans

(12.2.1.5) Clients'/investees' scope

Select from:

Scope 3

(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

20

(12.2.1.7) Value of assets covered in the calculation

46173

(12.2.1.8) Financed emissions or alternative metric

427592

(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

No

(12.2.1.12) Please explain the details, assumptions and exclusions in your calculation

We have used Pillar 3 disclosure which provides detail of our total corporate lending portfolio (CACIB, LCL, International retail banking) measured in gross carrying amount for each sector which highly contributes to climate change and corresponding GHG financed emissions with breakdown for scope 3. Our calculations are based on: Total GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) of 160.571.843 (in tons of CO2 equivalent). Total Gross carrying amount of 232,728 (in millions of euros) Hospitality corresponds to sectors I and L with total 46,173 total carrying amount in millions of euros and emissions of 2,364,228 of which scope 3 427,592 (in tons of CO2 equivalent). Reference Risk report and Pillar 3 p.215 Section 3.10.5 Banking portfolio - indicators of transition risk potentially related to climate change <https://www.credit-agricole.com/en/finance/financial-publications#>

Row 6

(12.2.1.1) Portfolio

Select from:

Banking (Bank)

(12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

(12.2.1.3) Industry

Select from:

Transportation services

(12.2.1.4) Asset class

Select from:

Loans

(12.2.1.5) Clients'/investees' scope

Select from:

Scope 3

(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

12

(12.2.1.7) Value of assets covered in the calculation

28.98

(12.2.1.8) Financed emissions or alternative metric

2645169

(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

No

(12.2.1.12) Please explain the details, assumptions and exclusions in your calculation

We have used Pillar 3 disclosure which provides detail of our total corporate lending portfolio (CACIB, LCL, International retail banking) measured in gross carrying amount for each sector which highly contributes to climate change and corresponding GHG financed emissions with breakdown for scope 3. Our calculations are based on: Total GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) of 160.571.843 (in tons of CO2 equivalent). Total Gross carrying amount of 232,728 (in millions of euros) Transportation services corresponds to sector H with total carrying amount of 28,985 millions of euros and total emissions of 10,824,495 of which scope 3 2,645,169 (in tons of CO2 equivalent). Reference Risk report and Pillar 3 p.215 Section 3.10.5 Banking portfolio - indicators of transition risk potentially related to climate change <https://www.credit-agricole.com/en/finance/financial-publications#>

Row 7

(12.2.1.1) Portfolio

Select from:

Banking (Bank)

(12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

(12.2.1.3) Industry

Select from:

Food, beverage & agriculture

(12.2.1.4) Asset class

Select from:

Loans

(12.2.1.5) Clients'/investees' scope

Select from:

Scope 3

(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

3

(12.2.1.7) Value of assets covered in the calculation

5.78

(12.2.1.8) Financed emissions or alternative metric

363886

(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

No

(12.2.1.12) Please explain the details, assumptions and exclusions in your calculation

We have used Pillar 3 disclosure which provides detail of our total corporate lending portfolio (CACIB, LCL, International retail banking) measured in gross carrying amount for each sector which highly contributes to climate change and corresponding GHG financed emissions with breakdown for scope 3. We have tried to match our sectors with those of CDP as best as possible and provided details of each equivalence. Our calculations are based on: Total GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) of 160.571.843 (in tons of CO2 equivalent). Total Gross carrying amount of 232,728 (in millions of euros) Food and beverage corresponds to sector A with total carrying amount of 5,779 in millions of euros and emissions of 3,272,713 of which scope 3 363,886 (in tons of CO2 equivalent). Reference Risk report and Pillar 3 p.215 Section 3.10.5 Banking portfolio - indicators of transition risk potentially related to climate change <https://www.credit-agricole.com/en/finance/financial-publications#>

Row 8

(12.2.1.1) Portfolio

Select from:

Banking (Bank)

(12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

(12.2.1.3) Industry

Select from:

Fossil Fuels

(12.2.1.4) Asset class

Select from:

Loans

(12.2.1.5) Clients'/investees' scope

Select from:

Scope 3

(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

3

(12.2.1.7) Value of assets covered in the calculation

7.22

(12.2.1.8) Financed emissions or alternative metric

12520322

(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

No

(12.2.1.12) Please explain the details, assumptions and exclusions in your calculation

We have used Pillar 3 disclosure which provides detail of our total corporate lending portfolio (CACIB, LCL, International retail banking) measured in gross carrying amount for each sector which highly contributes to climate change and corresponding GHG financed emissions with breakdown for scope 3. Our calculations are based on: Total GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) of 160.571.843 (in tons of CO2 equivalent). Total Gross carrying amount of 232,728 (in millions of euros) Fossil fuels corresponds to sector B with total carrying amount of 7,216 million euros and emissions of 15,811,266 of which scope 3 12,520,322 (in tons of CO2 equivalent). Reference Risk report and Pillar 3 p.215 Section 3.10.5 Banking portfolio - indicators of transition risk potentially related to climate change <https://www.credit-agricole.com/en/finance/financial-publications#>

Row 9

(12.2.1.1) Portfolio

Select from:

Banking (Bank)

(12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

(12.2.1.3) Industry

Select from:

Infrastructure

(12.2.1.4) Asset class

Select from:

Loans

(12.2.1.5) Clients'/investees' scope

Select from:

Scope 3

(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

1

(12.2.1.7) Value of assets covered in the calculation

2.13

(12.2.1.8) Financed emissions or alternative metric

445894

(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

No

(12.2.1.12) Please explain the details, assumptions and exclusions in your calculation

We have used Pillar 3 disclosure which provides detail of our total corporate lending portfolio (CACIB, LCL, International retail banking) measured in gross carrying amount for each sector which highly contributes to climate change and corresponding GHG financed emissions with breakdown for scope 3. Our calculations are based on: Total GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) of 160.571.843 (in tons of CO2 equivalent). Total Gross carrying amount of 232,728 (in millions of euros) Infrastructure corresponds to sector E with total carrying amount of 2,126 millions of euros and total emissions of 836,050 of which scope 3 445,894 (in tons of CO2 equivalent). Reference Risk report and Pillar 3 p.215 Section 3.10.5 Banking portfolio - indicators of transition risk potentially related to climate change <https://www.credit-agricole.com/en/finance/financial-publications#>

Row 12

(12.2.1.1) Portfolio

Select from:

Banking (Bank)

(12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

(12.2.1.3) Industry

Select from:

Retail

(12.2.1.4) Asset class

Select from:

Loans

(12.2.1.5) Clients'/investees' scope

Select from:

Scope 3

(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

18

(12.2.1.7) Value of assets covered in the calculation

41.45

(12.2.1.8) Financed emissions or alternative metric

18557017

(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

No

(12.2.1.12) Please explain the details, assumptions and exclusions in your calculation

We have used Pillar 3 disclosure which provides detail of our total corporate lending portfolio (CACIB, LCL, International retail banking) measured in gross carrying amount for each sector which highly contributes to climate change and corresponding GHG financed emissions with breakdown for scope 3. Our calculations are based on: Total GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) of 160,571,843 (in tons of CO2 equivalent). Total Gross carrying amount of 232,728 (in millions of euros) Retail corresponds to sector G with total carrying amount of 41,450 millions of euros and total emissions of 21,266,776 of which scope 3 18,557,017 (in tons of CO2 equivalent). Reference Risk report and Pillar 3 p.215 Section 3.10.5 Banking portfolio - indicators of transition risk potentially related to climate change <https://www.credit-agricole.com/en/finance/financial-publications#>

[Add row]

(12.3) State the values of your financing and insurance of fossil fuel assets in the reporting year.

Lending to all fossil fuel assets

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

7216000000

(12.3.3) New loans advanced in reporting year (unit currency – as specified 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

1

(12.3.6) Details of calculation

Please note that this disclosure relates to all our corporate lending not just the investment banking activity of CACIB. Our calculation is based on our Pillar 3 disclosure as published in CASA 2024 Risk and Pillar 3 Report (separate publication this year from the URD). See page 215 3.10.5 BANKING PORTFOLIO – INDICATORS OF

TRANSITION RISK POTENTIALLY RELATED TO CLIMATE CHANGE MODEL 1: BANKING PORTFOLIO Based on the gross carrying amount total corporate loans for CASA of 908, 739 million euros, we have disclosed in column 3- B Mining and quarrying businesses a total of 7 216 million euros for the which includes the following activities: Mining of coal and lignite Extraction of crude petroleum and natural gas Mining of metal ores Other mining and quarrying Mining support service activities 7, 216mn out of 908,739 million euros is less than 1% In 2023, The figure for Mining and quarrying was 7,684 million euros showing a reduction year on year in 2024.

Lending to thermal coal

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

414000000

(12.3.3) New loans advanced in reporting year (unit currency – as specified 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

1

(12.3.6) Details of calculation

Thermal coal exposure in outstandings stood at 414mn in 2024 compared with 536mn in 2023 as reported in the CACIB 2024 URD page 84. We did not grant new loans in thermal coal in 2024 in line with our exclusion policy described in our CSR coal policy updated in April 2024.

Lending to met coal

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

No, but we plan to report our portfolio's exposure to fossil fuel in the next two years

(12.3.7) Primary reason for not providing values of the financing and/or insurance to fossil fuel assets

Select from:

Other, please specify :Our exclusion policy towards lending to met coal was introduced in December 2023 at our Climate workshop.and is therefore not included in our energy mix calculations as yet.

(12.3.8) Please explain why you are not providing values of the financing and/or insurance to fossil fuel assets

Our exclusion policy towards lending to met coal was introduced in December 2023 at our Climate workshop.and is therefore not included in our energy mix calculations as yet.

Lending to oil

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

2760000000

(12.3.3) New loans advanced in reporting year (unit currency – as specified 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

1

(12.3.6) Details of calculation

CACIB's exposure to oil extraction and production (outstanding of financing) is published in Crédit Agricole SA 2024 URD chapter 2 Sustainability report page 96 Metrics linked to the group's climate strategy. The figure in our 2025 CDP report is the published figure of USD 3.2bn converted into euros to reach EUR 2.76bn using an average 2024 EUR/USD exchange rate of 1.16. This compares with USD 4.7bn or EUR 4.3bn in 2023. Our target is to reduce exposure to oil extraction by 25% between 2020 and 2025. We are at -56% at the end of 2024. The percentage of total outstandings for our lending to oil and gas is published in our Climate Workshop

presentations of December 2022 and 2023 where we detail our trajectories for the oil & gas sector. We also disclose in the CASA 2024 URD chapter 5 Risks page 385 our total commercial lending to the oil & gas sector which represented 3.6% of the total portfolio in 2024 compared with 3.8% in 2023.

Lending to gas

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

3300000000

(12.3.3) New loans advanced in reporting year (unit currency – as specified 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

1

(12.3.6) Details of calculation

CACIB's exposure to gas extraction and production (exposure at default EAD) published in CACIB's 2023 URD section 4.1. Non-financial performance indicators page 80. Figure in our CDP report is the published figure in dollars of 3.3bn. We do not publish new loans in the reporting year for gas.

Investing in all fossil fuel assets (Asset manager)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

6

(12.3.6) Details of calculation

We calculate the exposure to companies active in the fossil fuel sector of the portfolio by summing the weights of the companies in the portfolio that have active exposure to the fossil fuel sector or have ties to industries such as coal, oil and gas. The PAI indicator uses the “all investments” approach, meaning that the denominator is determined by considering all investments. We publish the proportion of the portfolio rather than the value.

Investing in thermal coal (Asset manager)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

0

(12.3.6) Details of calculation

Amundi discloses the proportion of the portfolio as opposed to the value. The proportion of Amundi’s portfolios exposed to thermal coal in 2024 is 0.04%. The calculation is made from the breakdown of activities provided by Trucost.

Investing in met coal (Asset manager)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

No, but we plan to report our portfolio's exposure to fossil fuel in the next two years

(12.3.7) Primary reason for not providing values of the financing and/or insurance to fossil fuel assets

Select from:

No standardized procedure

(12.3.8) Please explain why you are not providing values of the financing and/or insurance to fossil fuel assets

An exclusion policy concerning metallurgical coal was made in December 2023 thus it is not part of our energy mix.

Investing in oil (Asset manager)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

No, but we plan to report our portfolio's exposure to fossil fuel in the next two years

(12.3.7) Primary reason for not providing values of the financing and/or insurance to fossil fuel assets

Select from:

No standardized procedure

(12.3.8) Please explain why you are not providing values of the financing and/or insurance to fossil fuel assets

Climate change-related targets have been set using different metrics (eg. % of AUM aligned with a net zero scenario).

Investing in gas (Asset manager)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

No, but we plan to report our portfolio's exposure to fossil fuel in the next two years

(12.3.7) Primary reason for not providing values of the financing and/or insurance to fossil fuel assets

Select from:

No standardized procedure

(12.3.8) Please explain why you are not providing values of the financing and/or insurance to fossil fuel assets

Climate change-related targets have been set using different metrics (eg. % of AUM aligned with a net zero scenario).

Investing all fossil fuel assets (Asset owner)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

12600000000

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

4.3

(12.3.6) Details of calculation

Computation takes into account the full exposures to issuers, as soon as they have business in fossil fuels, whatever their turnover related to fossil fuels. When weighting by turnover in fossil fuels, the exposure is only 5.8 BnEUR, i.e. 2.0% of our euro funds portfolio.

Investing in thermal coal (Asset owner)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

5100000000

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

1.8

(12.3.6) Details of calculation

Computation takes into account the full exposures to issuers, as soon as they have business in thermal coal, whatever their turnover related to thermal coal. When weighting by turnover in thermal coal, the exposure is only 0.11 BnEUR, i.e. 0.04% of our euro funds portfolio.

Investing in met coal (Asset owner)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

(12.3.7) Primary reason for not providing values of the financing and/or insurance to fossil fuel assets

Select from:

Other, please specify :Met coal has been excluded from our energy mix since December 2023 thus we do not report on our exposure.

(12.3.8) Please explain why you are not providing values of the financing and/or insurance to fossil fuel assets

Met coal has been excluded from our energy mix since December 2023 thus we do not report on our exposure.

Investing in oil (Asset owner)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

9800000000

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

3.4

(12.3.6) Details of calculation

Computation takes into account the full exposures to issuers, as soon as they have business in oil, whatever their turnover related to oil. When weighting by turnover in oil, the exposure is only 2.9BnEUR, i.e. 1.0% of our euro funds portfolio.

Investing in gas (Asset owner)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

11400000000

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

3.9

(12.3.6) Details of calculation

Computation takes into account the full exposures to issuers, as soon as they have business in gas, whatever their turnover related to gas. When weighting by turnover in gas, the exposure is only 2.9BnEUR, i.e. 0.99% of our euro funds portfolio.

Insuring all fossil fuel assets

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

0

(12.3.4) Total premium written in reporting year (unit currency - as specified in 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

0

(12.3.6) Details of calculation

We have an underwriting policy exclusion on companies in the upstream and midstream value chain of fossil fuels.

Insuring thermal coal

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

0

(12.3.4) Total premium written in reporting year (unit currency - as specified in 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

0

(12.3.6) Details of calculation

We have an underwriting policy exclusion on companies in the upstream and midstream value chain of fossil fuels.

Insuring met coal

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

0

(12.3.4) Total premium written in reporting year (unit currency - as specified in 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

0

(12.3.6) Details of calculation

We have an underwriting policy exclusion on companies in the upstream and midstream value chain of fossil fuels. At our Climate workshop in December 2023, we announced an exclusion policy concerning metallurgical coal.

Insuring oil

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

0

(12.3.4) Total premium written in reporting year (unit currency - as specified in 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

0

(12.3.6) Details of calculation

We have an underwriting policy exclusion on companies in the upstream and midstream value chain of fossil fuels.

Insuring gas

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

Yes

(12.3.2) Value of the fossil fuel assets in your portfolio (unit currency - as specified in 1.2)

0

(12.3.4) Total premium written in reporting year (unit currency - as specified in 1.2)

0

(12.3.5) % of portfolio value comprised of fossil fuel assets to total portfolio value in reporting year

0

(12.3.6) Details of calculation

We have an underwriting policy exclusion on companies in the upstream and midstream value chain of fossil fuels.

[Fixed row]

(12.4) Does your organization provide finance and/or insurance to companies in the commodity value chain? If so, for each commodity and portfolio, state the values of your financing and/or insurance in the reporting year.

Lending to companies operating in the timber products value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:

Unknown

Lending to companies operating in the palm oil value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:

Unknown

Lending to companies operating in the cattle products value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:

Unknown

Lending to companies operating in the soy value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:

Unknown

Lending to companies operating in the rubber value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:

Unknown

Lending to companies operating in the cocoa value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:

Unknown

Lending to companies operating in the coffee value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:

Unknown

Investing (asset manager) to companies operating in the timber products value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:

Unknown

Investing (asset manager) to companies operating in the palm oil value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:

Unknown

Investing (asset manager) to companies operating in the cattle products value chain

(12.4.1) Finance or insurance provided to companies operating in the value chain for this commodity

Select from:

Unknown

[Fixed row]

(12.5) In the reporting year, did your organization finance and/or insure activities or sectors that are aligned with, or eligible under, a sustainable finance taxonomy? If so, are you able to report the values of that financing and/or underwriting?

Banking (Bank)

(12.5.1) Reporting values of the financing and/or insurance of activities or sectors that are eligible under or aligned with a sustainable finance taxonomy

Select from:

Yes

(12.5.2) Taxonomy under which portfolio alignment is being reported

Select from:

EU Taxonomy for Sustainable Activities

(12.5.3) Total assets in your portfolio (unit currency as selected in 1.2)

847900000000.00

(12.5.4) Total assets covered in the calculation of the taxonomy KPIs in the reporting year

1232000000000

(12.5.5) Total assets excluded from the calculation of your alignment KPIs in the reporting year

628000000000

(12.5.6) Aligned assets based on turnover of investees in the reporting year (unit currency as selected in 1.2)

44791000000

(12.5.7) Share of aligned assets based on turnover of investees out of total assets in the reporting year

3.6

(12.5.8) Eligible assets based on turnover of investees in the reporting year

359241000000

(12.5.9) Share of eligible assets based on turnover of investees in the reporting year out of total assets in the reporting year

19.3

(12.5.10) Aligned assets based on CAPEX of investees in the reporting year (unit currency as selected in 1.2)

53912000000

(12.5.11) Share of aligned assets based on CAPEX of investees out of total asset in the reporting year

4.4

(12.5.12) Eligible assets based on CAPEX of investees in the reporting year

366549000000

(12.5.13) Share of eligible assets based on CAPEX of investees out of total asset in the reporting year

19.7

(12.5.14) Share of aligned assets contributing to climate change mitigation based on turnover of investees in the reporting year

3.6

(12.5.15) Share of aligned assets contributing to climate change mitigation that is transitional based on turnover of investees in the reporting year

0.1

(12.5.16) Share of aligned assets contributing to climate change mitigation that is enabling based on turnover of investees in the reporting year

0.2

(12.5.17) Share of aligned assets contributing to climate change adaptation based on turnover of investees in the reporting year

0

(12.5.18) Share of aligned assets contributing to climate change adaptation that is adapted based on turnover of investees in the reporting year

0

(12.5.19) Share of aligned assets contributing to climate change adaptation that is enabling based on turnover of investees in the reporting year

0

(12.5.20) Share of aligned assets contributing to climate change mitigation based on CAPEX of investees in the reporting year

4.4

(12.5.21) Share of aligned assets contributing to climate change mitigation that is transitional based on CAPEX of investees in the reporting year

0.3

(12.5.22) Share of aligned assets contributing to climate change mitigation that is enabling based on CAPEX of investees in the reporting year

0.4

(12.5.23) Share of aligned assets contributing to climate change adaptation based on CAPEX of investees in the reporting year

0.1

(12.5.24) Share of aligned assets contributing to climate change adaptation that is adapted based on CAPEX of investees in the reporting year

0

(12.5.25) Share of aligned assets contributing to climate change adaptation that is enabling based on CAPEX of investees in the reporting year

0

(12.5.32) “Do No Significant Harm” requirements met

Select from:

Yes

(12.5.33) Details of “Do No Significant Harm” analysis

Not available as we base our computation on third party data. % of Taxonomy alignment includes meeting DNSH requirements as it is a Taxonomy alignment criterion.

(12.5.34) Details of calculation

As was the case for our CDP reporting in 2024, the figures disclosed in our 2025 CDP report for this question relate to all lending activities within CASA not just for the investment banking activity. Total assets is not the automatically generated figure of 847.9 billion reported in 1.10 for the investment banking total assets but the total assets for CASA of 1,860 billion reported on page 104 of our Sustainability report in the 2024 URD in our detailed EU taxonomy alignment calculations.

Investing (Asset manager)

(12.5.1) Reporting values of the financing and/or insurance of activities or sectors that are eligible under or aligned with a sustainable finance taxonomy

Select from:

Yes

(12.5.2) Taxonomy under which portfolio alignment is being reported

Select from:

EU Taxonomy for Sustainable Activities

(12.5.3) Total assets in your portfolio (unit currency as selected in 1.2)

2240000000000.00

(12.5.4) Total assets covered in the calculation of the taxonomy KPIs in the reporting year

1625000000000

(12.5.5) Total assets excluded from the calculation of your alignment KPIs in the reporting year

615000000000

(12.5.6) Aligned assets based on turnover of investees in the reporting year (unit currency as selected in 1.2)

49583000000

(12.5.7) Share of aligned assets based on turnover of investees out of total assets in the reporting year

3.1

(12.5.8) Eligible assets based on turnover of investees in the reporting year

202721000000

(12.5.9) Share of eligible assets based on turnover of investees in the reporting year out of total assets in the reporting year

7.2

(12.5.10) Aligned assets based on CAPEX of investees in the reporting year (unit currency as selected in 1.2)

66444000000

(12.5.11) Share of aligned assets based on CAPEX of investees out of total asset in the reporting year

4.1

(12.5.12) Eligible assets based on CAPEX of investees in the reporting year

209843000000

(12.5.13) Share of eligible assets based on CAPEX of investees out of total asset in the reporting year

24

(12.5.14) Share of aligned assets contributing to climate change mitigation based on turnover of investees in the reporting year

2.5

(12.5.15) Share of aligned assets contributing to climate change mitigation that is transitional based on turnover of investees in the reporting year

0.2

(12.5.16) Share of aligned assets contributing to climate change mitigation that is enabling based on turnover of investees in the reporting year

1.2

(12.5.17) Share of aligned assets contributing to climate change adaptation based on turnover of investees in the reporting year

0.1

(12.5.18) Share of aligned assets contributing to climate change adaptation that is adapted based on turnover of investees in the reporting year

0.1

(12.5.19) Share of aligned assets contributing to climate change adaptation that is enabling based on turnover of investees in the reporting year

0.1

(12.5.20) Share of aligned assets contributing to climate change mitigation based on CAPEX of investees in the reporting year

3.7

(12.5.21) Share of aligned assets contributing to climate change mitigation that is transitional based on CAPEX of investees in the reporting year

0.3

(12.5.22) Share of aligned assets contributing to climate change mitigation that is enabling based on CAPEX of investees in the reporting year

1.5

(12.5.23) Share of aligned assets contributing to climate change adaptation based on CAPEX of investees in the reporting year

0.3

(12.5.24) Share of aligned assets contributing to climate change adaptation that is adapted based on CAPEX of investees in the reporting year

0

(12.5.25) Share of aligned assets contributing to climate change adaptation that is enabling based on CAPEX of investees in the reporting year

0

(12.5.32) “Do No Significant Harm” requirements met

Select from:

Yes

(12.5.33) Details of “Do No Significant Harm” analysis

Not available as we base our computation on third party data. % of Taxonomy alignment includes meeting DNSH requirements as it is a Taxonomy alignment criterion.

(12.5.34) Details of calculation

See our CASA 2024 URD chapter 2 sustainability report page 101 to 156 for details of our taxonomy calculation for asset management. As was the case for our 2024 reporting, the calculations relate to all our asset management activities which include Indosuez which is part of CACIB our investment banking arm whilst the assets under management figure reported in section 1 and automatically generated in the response to this question relates to our asset management subsidiary Amundi only.

Investing (Asset owner)

(12.5.1) Reporting values of the financing and/or insurance of activities or sectors that are eligible under or aligned with a sustainable finance taxonomy

Select from:

Yes

(12.5.2) Taxonomy under which portfolio alignment is being reported

Select from:

EU Taxonomy for Sustainable Activities

(12.5.3) Total assets in your portfolio (unit currency as selected in 1.2)

299000000000.00

(12.5.4) Total assets covered in the calculation of the taxonomy KPIs in the reporting year

403000000000

(12.5.5) Total assets excluded from the calculation of your alignment KPIs in the reporting year

64000000000

(12.5.6) Aligned assets based on turnover of investees in the reporting year (unit currency as selected in 1.2)

1335000000000

(12.5.7) Share of aligned assets based on turnover of investees out of total assets in the reporting year

3.3

(12.5.8) Eligible assets based on turnover of investees in the reporting year

49920000000

(12.5.9) Share of eligible assets based on turnover of investees in the reporting year out of total assets in the reporting year

12.3

(12.5.10) Aligned assets based on CAPEX of investees in the reporting year (unit currency as selected in 1.2)

15980000000000

(12.5.11) Share of aligned assets based on CAPEX of investees out of total asset in the reporting year

4

(12.5.12) Eligible assets based on CAPEX of investees in the reporting year

53510000000

(12.5.13) Share of eligible assets based on CAPEX of investees out of total asset in the reporting year

13.3

(12.5.14) Share of aligned assets contributing to climate change mitigation based on turnover of investees in the reporting year

3.2

(12.5.15) Share of aligned assets contributing to climate change mitigation that is transitional based on turnover of investees in the reporting year

0.3

(12.5.16) Share of aligned assets contributing to climate change mitigation that is enabling based on turnover of investees in the reporting year

1.4

(12.5.17) Share of aligned assets contributing to climate change adaptation based on turnover of investees in the reporting year

0

(12.5.18) Share of aligned assets contributing to climate change adaptation that is adapted based on turnover of investees in the reporting year

0

(12.5.19) Share of aligned assets contributing to climate change adaptation that is enabling based on turnover of investees in the reporting year

0

(12.5.20) Share of aligned assets contributing to climate change mitigation based on CAPEX of investees in the reporting year

3.9

(12.5.21) Share of aligned assets contributing to climate change mitigation that is transitional based on CAPEX of investees in the reporting year

0.3

(12.5.22) Share of aligned assets contributing to climate change mitigation that is enabling based on CAPEX of investees in the reporting year

1.4

(12.5.23) Share of aligned assets contributing to climate change adaptation based on CAPEX of investees in the reporting year

0

(12.5.24) Share of aligned assets contributing to climate change adaptation that is adapted based on CAPEX of investees in the reporting year

0

(12.5.25) Share of aligned assets contributing to climate change adaptation that is enabling based on CAPEX of investees in the reporting year

0

(12.5.32) “Do No Significant Harm” requirements met

Select from:

Yes

(12.5.33) Details of “Do No Significant Harm” analysis

Not available as we base our computation on third party data. % of Taxonomy alignment includes meeting DNSH requirements as it is a Taxonomy alignment criterion.

(12.5.34) Details of calculation

Application of Taxonomy rules.

Insurance underwriting (Insurance company)

(12.5.1) Reporting values of the financing and/or insurance of activities or sectors that are eligible under or aligned with a sustainable finance taxonomy

Select from:

No, but we plan to report in the next two years

(12.5.35) Primary reason for not providing values of the financing and/or insurance

Select from:

Other, please specify :Taxonomy KPI for underwriting has not been published as yet

(12.5.36) Explain why you are not providing values of the financing and/or insurance

Taxonomy KPI for underwriting has not been published as yet

[Fixed row]

(12.6) Do any of your existing products and services enable clients to mitigate and/or adapt to the effects of environmental issues?

	Existing products and services enable clients to mitigate and/or adapt to the effects of environmental issues
	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(12.6.1) Provide details of your existing products and services that enable clients to mitigate and/or adapt to the effects of environmental issues, including any taxonomy or methodology used to classify the products and services.

Row 1

(12.6.1.1) Environmental issue

Select all that apply

Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

- Mitigation
- Adaptation

(12.6.1.3) Portfolio

Select from:

- Banking (Bank)

(12.6.1.4) Asset class

Select from:

- Project finance

(12.6.1.5) Type of product classification

Select all that apply

- Products that promote environmental and/or social characteristics
- Products that have sustainable investment as their core objective

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

- The EU Taxonomy for environmentally sustainable economic activities
- LMA Green Loan Principles
- Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

- Emerging climate technology, please specify :Hydrogen
- Energy efficiency measures
- Green buildings and equipment
- Low-emission transport

- Renewable energy

(12.6.1.8) Description of product/service

Crédit Agricole CIB supports its customers in their transition through the financing of renewable energy projects, low-carbon assets and transmission in the various sectors (Real Estate, Transportation etc.) or energy efficiency. The portfolio of green and transition assets ("Green asset Portfolio") financed by Crédit Agricole CIB totalled €21.7 billion at end 2024.

(12.6.1.9) % of portfolio aligned with a taxonomy or methodology in relation to total portfolio value

100

(12.6.1.10) % of asset value aligned with a taxonomy or methodology

0

(12.6.1.11) Product considers principal adverse impacts on environmental factors

Select from:

- No

Row 2

(12.6.1.1) Environmental issue

Select all that apply

- Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

- Mitigation
- Adaptation

(12.6.1.3) Portfolio

Select from:

- Banking (Bank)

(12.6.1.4) Asset class

Select from:

- Bonds

(12.6.1.5) Type of product classification

Select all that apply

- Products that promote environmental and/or social characteristics
- Products that have sustainable investment as their core objective

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

- The EU Taxonomy for environmentally sustainable economic activities
- Green Bond Principles (ICMA)
- Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

- Green buildings and equipment
- Low-emission transport
- Renewable energy
- Other, please specify :Environmental projects

(12.6.1.8) Description of product/service

Crédit Agricole CIB helps to finance the fight against climate change and the ecological transition through its green bond arrangement business, directing capital from bond markets towards environmental projects. Crédit Agricole CIB has been working in this market since 2010 and, in 2024, ranked as the second-largest book runner in the world, with €22.8 billion in green, social and sustainability bonds for its major customers (source: Bloomberg).

(12.6.1.9) % of portfolio aligned with a taxonomy or methodology in relation to total portfolio value

0

(12.6.1.10) % of asset value aligned with a taxonomy or methodology

0

(12.6.1.11) Product considers principal adverse impacts on environmental factors

Select from:

No

Row 3

(12.6.1.1) Environmental issue

Select all that apply

Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

Mitigation

Adaptation

(12.6.1.3) Portfolio

Select from:

Investing (Asset manager)

(12.6.1.4) Asset class

Select from:

Equity investments

(12.6.1.5) Type of product classification

Select all that apply

- Products that promote environmental and/or social characteristics
- Products that have sustainable investment as their core objective

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

- Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

- Carbon removal
- Renewable energy
- Ecosystem protection
- Fortified buildings
- Nature-based solutions
- Low-emission transport
- Regenerative production
- Energy efficiency measures
- Paperless/ digital service
- Green buildings and equipment

(12.6.1.8) Description of product/service

To support its commitment to actively contribute to the global objectives of carbon neutrality by 2050, Amundi has developed a Net Zero Investment Framework. Within the range of solutions supporting the Net Zero 2050 objective, two types of investment solutions are considered: Net Zero Transition Solutions and Net Zero Contribution Solutions. Net Zero transition strategies generally rely on scientific pathways or trajectories to assess and monitor companies' progress towards the overall Net Zero objective, with the ultimate goal of achieving carbon neutrality by 2050. To be considered on a net zero pathway, an investment portfolio managed by Amundi shall demonstrate a Net Zero pathway in line with global economy decarbonisation pathways consistent with a maximum temperature rise of 1.5°C above pre-industrial temperatures. Amundi is relying on the Net Zero Emissions by 2050 Scenario (NZE) developed by the International Energy Agency (IEA) to set Net Zero targets. Amundi has announced an objective to offer Net Zero Ambition funds in all major asset classes. In 2023, Amundi accelerated the development of its Net Zero Ambition active offering, with the launch of new strategies such as the "Net Zero Ambition Emerging Markets Equity", the "Net Zero Ambition Multi-Asset" and the "Net Zero Ambition Top European Players". Net Zero Contribution solutions are defined as strategies that finance solutions contributing to the transition (by generating significant real absolute decrease in global emission levels). However, they do not necessarily entail constraints related to alignment with Net Zero trajectory. Amundi's has defined the following eligibility rule for internal and external contribution strategies: a Net Zero Contribution strategy must have both a sustainable investment objective and a focus on themes relating to the energy, ecological or just transition. In 2023, Amundi also launched strategies related to climate with CPR AM launching a "Circular Economy" thematic strategy of international equities and the "Ultra Short Term Bond" strategy, a cash solution that

combines short-term investment on a selection of Investment Grade securities and support for companies committed to participating in the climate transition. Amundi Alternatives & Real Assets launched the impact strategy “Ambition Agri Agro Direct Lending Europe” which aims to finance the transition of the agriculture and agri-food sectors in Europe to a more sustainable model.

(12.6.1.9) % of portfolio aligned with a taxonomy or methodology in relation to total portfolio value

18

(12.6.1.10) % of asset value aligned with a taxonomy or methodology

0

(12.6.1.11) Product considers principal adverse impacts on environmental factors

Select from:

Yes

(12.6.1.12) Details on how the principal adverse impacts on environmental factors are considered in this product

Amundi considers PAIs via a combination of approaches that can vary depending on the asset class, investment process or type of strategy and fund range. a) Engagement Engagement is a continuous and purpose driven process aimed at influencing the activities or behavior of investee or potential investee companies to improve ESG practices or their impact on key sustainability linked topics. Therefore, it must be result driven, proactive, considering double materiality, and integrated in our global ESG process. b) Vote Amundi’s voting policy responds to a holistic analysis of all the long-term issues that may influence value creation, including material ESG issues. c) Exclusion Amundi has defined normative, activity-based and sector-based exclusion rules covering some of the key adverse sustainability indicators listed by the Sustainable Finance Disclosure Regulation (SFDR). This approach applies to all Amundi funds in scope of Amundi exclusion policy. d) ESG Factors integration Amundi has adopted minimum ESG integration standards applied by default to its actively managed open-ended funds (exclusion of G rated issuers and better weighted average ESG score than the applicable ESG benchmark). The 38 criteria used in Amundi ESG rating approach were also designed to consider key impacts on sustainability factors, as well as quality of the mitigation undertaken are also considered in that respect. All criteria are available in fund managers’ portfolio management system. e) Controversy monitoring Amundi has developed a controversy tracking system that uses third-party data from three providers to systematically identify controversies and establish their level of severity on a proprietary scale from 1 to 5 (5 being the highest). This quantitative approach is then supplemented by an in-depth analysis of the scope of controversies deemed to be severe (score of 3 or more), carried out by ESG analysts, and a periodic review of developments. In the most severe and repeated cases, when no credible correctorcorrective action is taken, the analyst may propose a downgrade of the company's ESG rating. This may ultimately lead to exclusion from the active investment universe (G rating), which is validated by the ESG Rating Committee. For Article 8 and 9 actively managed products, Amundi considers all the mandatory PAIs applicable to the the products’ strategy. For Article 6, Amundi considers PA14 in its normative exclusion policy on exclusion weapons.

Row 4

(12.6.1.1) Environmental issue

Select all that apply

- Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

- Mitigation
- Adaptation

(12.6.1.3) Portfolio

Select from:

- Banking (Bank)

(12.6.1.4) Asset class

Select from:

- Loans

(12.6.1.5) Type of product classification

Select all that apply

- Products that promote environmental and/or social characteristics
- Products that have sustainable investment as their core objective

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

- The EU Taxonomy for environmentally sustainable economic activities
- LMA Sustainability Link Loans Principles
- Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

Carbon removal

(12.6.1.8) Description of product/service

Crédit Agricole CIB helps to finance the fight against climate change and the ecological transition through its Green and Social Loans, as well as Sustainability Linked Loans. A Sustainability Linked Loan is a performance-based instrument linking the interest margin to sustainability KPIs. The funds raised are not restricted to green or social projects but may finance general corporate expenditures. Building on its success, CA-CIB was ranked first in term of deal value in USD 46.8bn in the 2024 worldwide league table for Green and Sustainability Linked Loans agent (source: LSEG Loan Connector).

(12.6.1.9) % of portfolio aligned with a taxonomy or methodology in relation to total portfolio value

0

(12.6.1.10) % of asset value aligned with a taxonomy or methodology

0

(12.6.1.11) Product considers principal adverse impacts on environmental factors

Select from:

No

Row 7

(12.6.1.1) Environmental issue

Select all that apply

Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

- Mitigation
- Adaptation

(12.6.1.3) Portfolio

Select from:

- Investing (Asset owner)

(12.6.1.4) Asset class

Select from:

- Other, please specify :Insurance Euro fund dedicated to fighting climate change

(12.6.1.5) Type of product classification

Select all that apply

- Products that promote environmental and/or social characteristics
- Products that have sustainable investment as their core objective

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

- The EU Taxonomy for environmentally sustainable economic activities
- Externally classified using other taxonomy or methodology, please specify :Article 9 SFDR

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

- Ecosystem restoration
- Green buildings and equipment
- Low-emission transport
- Renewable energy
- Other, please specify :Regenerative agriculture

(12.6.1.8) Description of product/service

Spirica, an entity of the CAA Group, is the first insurer to launch a euro fund dedicated to the fight against global warming, "Euro Climate Objective Fund" A major innovation on the market. As an innovative, responsible and committed insurer, Spirica wanted to contribute to the major societal challenge of financing the ecological transition by creating a new euro fund known as "Article 9" within the meaning of the SFDR regulation - a first on the market - with a specific investment objective: the fight against global warming. A demanding selection methodology The "Euro Climate Objective Fund", created in December 2023, aims to exclusively support projects that contribute to the fight against global warming, by pursuing two major objectives: Climate change adaptation and mitigation: financing of clean transport, land use planning, clean buildings, circular economy, energy production and sustainable energy. Sustainable management of our resources: sustainable waste and water management, regenerative agriculture, reforestation, etc. This new fund will be composed of: on the one hand, a bond mandate that invests solely in green bonds, financial instruments issued exclusively to finance projects with a positive environmental impact, and on the other hand, a diversification pocket composed exclusively of vehicles that meet the transparency requirements of Article 9 of the SFDR regulation and the investment objective pursued. All the lines that make up this fund are rigorously selected through a strict methodology that combines normative exclusions, sectoral exclusions, and prioritization of the defined themes, based in particular on the recommendations of the France Green Nation plan. The projects must demonstrate their positive impacts on the energy and ecological transition with maximum transparency. The contribution to the UN's Sustainable Development Goals (SDGs) will also be assessed for each of the projects funded. The fund's ambition is not only to enable policyholders to contribute to building a more sustainable future but also to measure the concrete impact of their investments, through the provision of an extra-financial impact report aimed at making the information as transparent and educational as possible.

(12.6.1.9) % of portfolio aligned with a taxonomy or methodology in relation to total portfolio value

0

(12.6.1.10) % of asset value aligned with a taxonomy or methodology

0

(12.6.1.11) Product considers principal adverse impacts on environmental factors

Select from:

No

Row 8

(12.6.1.1) Environmental issue

Select all that apply

Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

- Mitigation
- Adaptation

(12.6.1.3) Portfolio

Select from:

- Insurance underwriting (Insurance company)

(12.6.1.5) Type of product classification

Select all that apply

- Products that promote environmental and/or social characteristics

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

- Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

- Renewable energy

(12.6.1.8) Description of product/service

Crédit Agricole Assurances has introduced insurance cover for renewable energy facilities (solar panels, wind turbines) as part of its comprehensive home insurance and all-risks business and farming insurance contracts. These offerings provide, at no extra cost, civil liability cover for energy producers in the event of damage to a third party. The 25% premium reduction on the first year of home insurance initially offered to people taking out an eco-PTZ loan (interest-free loan to finance work to improve a building's energy efficiency) was then extended to the Energy Economy Loan. More flexible than an eco-PTZ (zero interest) loan, this loan finances work designed to save energy.

(12.6.1.9) % of portfolio aligned with a taxonomy or methodology in relation to total portfolio value

0

(12.6.1.10) % of asset value aligned with a taxonomy or methodology

0

(12.6.1.11) Product considers principal adverse impacts on environmental factors

Select from:

No

Row 9

(12.6.1.1) Environmental issue

Select all that apply

Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

Mitigation

Adaptation

(12.6.1.3) Portfolio

Select from:

Investing (Asset manager)

(12.6.1.4) Asset class

Select from:

Bonds

(12.6.1.5) Type of product classification

Select all that apply

- Products that promote environmental and/or social characteristics
- Products that have sustainable investment as their core objective

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

- Climate Bonds Taxonomy
- The EU Taxonomy for environmentally sustainable economic activities
- Green Bond Principles (ICMA)
- Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

- Renewable energy
- Ecosystem protection
- Fortified buildings
- Ecosystem restoration
- Nature-based solutions
- Low-emission transport
- Regenerative production
- Green buildings and equipment

(12.6.1.8) Description of product/service

To support its commitment to actively contribute to the global objectives of carbon neutrality by 2050, Amundi has developed a Net Zero Investment Framework. Within the range of solutions supporting the Net Zero 2050 objective, two types of investment solutions are considered: Net Zero Transition Solutions and Net Zero Contribution Solutions. Net Zero transition strategies generally rely on scientific pathways or trajectories to assess and monitor companies' progress towards the overall Net Zero objective, with the ultimate goal of achieving carbon neutrality by 2050. To be considered on a net zero pathway, an investment portfolio managed by Amundi shall demonstrate a Net Zero pathway in line with global economy decarbonisation pathways consistent with a maximum temperature rise of 1.5°C above pre-industrial temperatures. Amundi is relying on the Net Zero Emissions by 2050 Scenario (NZE) developed by the International Energy Agency (IEA) to set Net Zero targets. Amundi has announced an objective to offer Net Zero Ambition funds in all major asset classes. In 2023, Amundi accelerated the development of its Net Zero Ambition active offering, with the launch of new strategies such as the "Net Zero Ambition Emerging Markets Equity", the "Net Zero Ambition Multi-Asset" and the "Net Zero Ambition Top European Players". Net Zero Contribution solutions are defined as strategies that finance solutions contributing to the transition (by generating significant real absolute decrease in global emission levels). However, they do not necessarily entail constraints related to alignment with Net Zero trajectory. Amundi's has defined the following eligibility rule for internal and external contribution strategies: a Net Zero Contribution strategy must have both a sustainable investment objective and a focus on themes relating to the energy, ecological or just transition. In 2023, Amundi also launched strategies related to

climate with CPR AM launching a “Circular Economy” thematic strategy of international equities and the “Ultra Short Term Bond” strategy, a cash solution that combines short-term investment on a selection of Investment Grade securities and support for companies committed to participating in the climate transition. Amundi Alternatives & Real Assets launched the impact strategy “Ambition Agri Agro Direct Lending Europe” which aims to finance the transition of the agriculture and agri-food sectors in Europe to a more sustainable model.

(12.6.1.9) % of portfolio aligned with a taxonomy or methodology in relation to total portfolio value

18

(12.6.1.10) % of asset value aligned with a taxonomy or methodology

0

(12.6.1.11) Product considers principal adverse impacts on environmental factors

Select from:

Yes

(12.6.1.12) Details on how the principal adverse impacts on environmental factors are considered in this product

Amundi considers PAIs via a combination of approaches that can vary depending on the asset class, investment process or type of strategy and fund range. a) Engagement Engagement is a continuous and purpose driven process aimed at influencing the activities or behavior of investee or potential investee companies to improve ESG practices or their impact on key sustainability linked topics. Therefore, it must be result driven, proactive, considering double materiality, and integrated in our global ESG process. b) Vote Amundi’s voting policy responds to a holistic analysis of all the long-term issues that may influence value creation, including material ESG issues. c) Exclusion Amundi has defined normative, activity-based and sector-based exclusion rules covering some of the key adverse sustainability indicators listed by the Sustainable Finance Disclosure Regulation (SFDR). This approach applies to all Amundi funds in scope of Amundi exclusion policy. d) ESG Factors integration Amundi has adopted minimum ESG integration standards applied by default to its actively managed open-ended funds (exclusion of G rated issuers and better weighted average ESG score than the applicable ESG benchmark). The 38 criteria used in Amundi ESG rating approach were also designed to consider key impacts on sustainability factors, as well as quality of the mitigation undertaken are also considered in that respect. All criteria are available in fund managers’ portfolio management system. e) Controversy monitoring Amundi has developed a controversy tracking system that uses third-party data from three providers to systematically identify controversies and establish their level of severity on a proprietary scale from 1 to 5 (5 being the highest). This quantitative approach is then supplemented by an in-depth analysis of the scope of controversies deemed to be severe (score of 3 or more), carried out by ESG analysts, and a periodic review of developments. In the most severe and repeated cases, when no credible correcticorrective action is taken, the analyst may propose a downgrade of the company's ESG rating. This may ultimately lead to exclusion from the active investment universe (G rating), which is validated by the ESG Rating Committee. For Article 8 and 9 actively managed products, Amundi considers all the mandatory PAIs applicable to the the products’ strategy. For Article 6, Amundi considers PA14 in its normative exclusion policy on exclusion weapons.

Row 10

(12.6.1.1) Environmental issue

Select all that apply

- Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

- Mitigation
- Adaptation

(12.6.1.3) Portfolio

Select from:

- Banking (Bank)

(12.6.1.4) Asset class

Select from:

- Loans

(12.6.1.5) Type of product classification

Select all that apply

- Products that promote environmental and/or social characteristics

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

- Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

- Renewable energy

(12.6.1.8) Description of product/service

Crédit Agricole Transitions & Énergies finances renewable energy production and energy efficiency projects in conjunction with the Group's banks, through a financial and legal engineering offer, as well as financing offerings in various areas of sustainable energy (renewable energy, energy performance, environment). From 2020 to 2030, the ambition of Crédit Agricole Transitions & Énergies is to mobilise €19 billion in renewable energy financing provided by Crédit Agricole Group entities in France.

(12.6.1.9) % of portfolio aligned with a taxonomy or methodology in relation to total portfolio value

0

(12.6.1.10) % of asset value aligned with a taxonomy or methodology

0

(12.6.1.11) Product considers principal adverse impacts on environmental factors

Select from:

No

Row 11

(12.6.1.1) Environmental issue

Select all that apply

Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

Mitigation

Adaptation

(12.6.1.3) Portfolio

Select from:

Banking (Bank)

(12.6.1.4) Asset class

Select from:

Loans

(12.6.1.5) Type of product classification

Select all that apply

Products that promote environmental and/or social characteristics

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

Carbon removal

(12.6.1.8) Description of product/service

Crédit Agricole Leasing & Factoring's has low-carbon leasing offers – Green Solutions – to finance energy transition equipment for corporates, SMEs and farmers who want to reduce their energy bill and their carbon footprint and anticipate environmental regulations.

(12.6.1.9) % of portfolio aligned with a taxonomy or methodology in relation to total portfolio value

0

(12.6.1.10) % of asset value aligned with a taxonomy or methodology

0

(12.6.1.11) Product considers principal adverse impacts on environmental factors

Select from:

No

[Add row]

(12.7) Has your organization set targets for deforestation and conversion-free and/or water-secure lending, investing and/or insuring?

Forests

(12.7.1) Target set

Select from:

No, we have not set such targets, but we plan to within the next two years

(12.7.2) Explain why your organization has not set targets for deforestation- and conversion-free and/or water-secure lending, investing and/or insuring

We published a deforestation and ecosystem conversion policy in December 2024 covering all commodities related to deforestation and applicable to all relevant Crédit Agricole business entities. This policy includes a target date for potential exclusion. A company producing or purchasing cattle, soy, palm oil, or timber and having a “Critical”²⁶ impact on deforestation: • On the upstream value chain (producers, processors, traders); • From countries at high risk of deforestation; must have published a public “Zero Deforestation” strategy by end 2027 at the latest. This strategy must contain time based bound targets as well as a monitoring plan in their production and/or supply chains. If a company does not meet this criterion, a potential exclusion from financing and investing activities may take place in accordance with the operational procedures of each business line by the end of 2027. Read our forestry policy: <https://www.creditagricole.com/en/pdfPreview/205230>

[Fixed row]

C13. Further information & sign off

(13.1) Indicate if any environmental information included in your CDP response (not already reported in 7.9.1/2/3, 8.9.1/2/3/4, and 9.3.2) is verified and/or assured by a third party?

	Other environmental information included in your CDP response is verified and/or assured by a third party
	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(13.1.1) Which data points within your CDP response are verified and/or assured by a third party, and which standards were used?

Row 1

(13.1.1.1) Environmental issue for which data has been verified and/or assured

Select all that apply

- Climate change
- Biodiversity

(13.1.1.2) Disclosure module and data verified and/or assured

Environmental performance – Financial services

- All data points in module 12

(13.1.1.3) Verification/assurance standard

General standards

- ISAE 3000
- Other general verification standard, please specify :CSRD

(13.1.1.4) Further details of the third-party verification/assurance process

REPORT ON THE CERTIFICATION OF SUSTAINABILITY INFORMATION AND VERIFICATION OF THE DISCLOSURE REQUIREMENTS UNDER ARTICLE 8 OF REGULATION (EU) 2020/852 See pages 201 - 203 of our Sustainability report in chapter 2 of the 2024 URD attached.

(13.1.1.5) Attach verification/assurance evidence/report (optional)

2024-universal-registration-document-registered-with-the-amf-under-number-d.25-0137-format-pdf- (6).pdf
[Add row]

(13.2) Use this field to provide any additional information or context that you feel is relevant to your organization's response. Please note that this field is optional and is not scored.

	Additional information
	<i>Crédit Agricole S.A. will be announcing its new medium term plan the follow up from Ambitions 2025 on November 18th 2025.</i>

[Fixed row]

(13.3) Provide the following information for the person that has signed off (approved) your CDP response.

(13.3.1) Job title

Chief Executive Officer

(13.3.2) Corresponding job category

Select from:

Chief Executive Officer (CEO)

[Fixed row]

