

CRÉDIT AGRICOLE SOCIAL PROJECT

2022-2024 REVIEW

Three years of action, enthusiasm, and implementation: 12 employees share how embedding the societal dimension at the heart of the Group's activities is opening up new avenues for value creation.



CRÉDIT AGRICOLE

A PROJECT FOR ALL THE GROUP

Alongside the Client Project and the Human Project, the Societal Project is one of the three pillars of the Group's overarching strategy. Published in 2021 as a structured action plan, it has continued to grow in scope. The Societal Project is built around three fundamental commitments: promoting a low-carbon economy, strengthening social cohesion, and supporting agricultural and agri-food transitions. These commitments form the foundation of a strategy that places societal value at the heart of the Group's activities, while also anticipating future transformations. The plan is underpinned by ten specific, measurable, and structuring markers. After three years of concerted effort, the emerging results are encouraging and demonstrate that societal purpose and long-term value creation can indeed work hand in hand to turn principles into tangible realities.

This quantified and proactive approach has enabled all Group entities to engage commercially with the three core commitments, yielding very promising results, notable innovations, and the emergence of new roles to better serve all our clients.

The most accomplished example of this approach is the Group's climate strategy, which embodies our contribution to a low-carbon economy. This effective strategy is now fully integrated into the commercial strategies of the entities: it is reflected in financing and investments in renewable energy, tailored support for societal transitions, and the gradual reduction of reliance on fossil fuels. These measures firmly position Crédit Agricole as a key player in the fight against climate change.

It is this work that we must continue and strengthen in the face of the major challenges confronting our societies. ●

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Editorial

For this first review of the Societal Project, we chose not to present the multitude of initiatives integrating the societal dimension into the Group's activities, as our entities have embraced these commitments wholeheartedly, developing and embedding them into their commercial approaches. Instead, we have chosen to focus on the testimonies of 12 employees, who illustrate how the Project's commitments have become part of their daily lives. These personal stories highlight the direct link between societal impact and the creation of lasting value – two forces that reinforce each other and support our ambition to be a driver of progress for all.

The Crédit Agricole Societal Project is not merely a collection of actions; it embodies a collective vision and a promise for the future. A promise of unwavering commitment to living well together, within dynamic regions that foster progress for everyone. Because it is at the level of each individual – women and men alike – that change truly happens.

In the coming months, we will continue to strengthen the Group's societal footprint, by further embedding social cohesion and inclusion into our value creation strategy, and by stepping up our support for agricultural and agri-food transitions.

The progress we have made is significant, but the road ahead holds even greater promise. Crédit Agricole is committed to remaining at the forefront of social and environmental innovation, building a world where sustainable progress can thrive. For, if we look closely, we can already see it taking shape within each of us.●

Philippe Brassac
CEO Crédit Agricole

THREE YEARS AFTER LAUNCH... TIME FOR A FIRST REVIEW

When it launched the Societal Project on 1 December 2021, Crédit Agricole reaffirmed its mission of usefulness and universality, by anticipating the transformations and adaptations required. In doing so, the Group naturally responds to the challenges of the 21st-century economy, which are driven by an undeniable reality: the unsustainability of our current economic model. This makes it essential to support its evolution towards sustainability, taking into account the planet's limits and the finite nature of its resources.

The Societal Project is fully aligned with the Group's purpose. By measuring the impact of all its activities, it demonstrates their value to society. But the Project also aims to guide the Group through emerging social and environmental challenges—and the opportunities they present. It enables a long-term

perspective, shedding light on major trends to come and enhancing the strategic relevance of the Group. Through this forward-looking approach, Crédit Agricole seeks to promote its values by contributing to the development of a model of sustainable prosperity.

Anticipation must be grounded in science and research. Crédit Agricole has therefore established a scientific committee to support its societal thinking. This work has notably enabled the Group to contribute to the implementation of the Paris Agreement on climate change through our achievements in reducing greenhouse gas emissions. These decisions not only support the emergence of a more sustainable world but also drive our growth in renewable energy financing and in supporting society's transition to a low-carbon, resource-efficient and fairer economy.

At the heart of the Group's strategy, the societal approach is deeply rooted in Crédit Agricole's DNA. The bank was born of a project to modernise agriculture at a time when it was overlooked by the banking system. Nearly 150 years later, still strongly anchored in the regions, the bank remains in step with the times, attuned to the signals of change—by actively putting its ambition to serve society into practice ●

TAKE ACTION FOR THE CLIMATE

Aware of the short-term effects of climate disruption already being observed, Crédit Agricole has committed to contributing to carbon neutrality by 2050—both in terms of its own direct footprint and across its investment and financing portfolios. To achieve this, the Group initially set targets for 2030, focusing on ten priority sectors that account for nearly 80% of emissions and 60% of the Group's total exposure. For example, in the oil and gas sector, a 75% reduction in emissions had been targeted and, by 2024, a 70%

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reduction had already been achieved. In the automotive financing sector, where the goal is a 50% reduction by 2030, a 21% decrease was recorded by 2024. For the electricity sector, a 29% reduction was achieved in 2024 towards the 58% target.

Not all ten sectors have immediately shown such clear progress, but each is monitored semi-annually according to a sector-specific decarbonisation pathway. This growing consideration of the carbon impact of financed activities is already bearing fruit and is accompanied by substantial investments in low-carbon energy. Exposure to this sector increased by over 140% between 2020 and 2024, while exposure to fossil fuel extraction fell by 40% over the same period—evidence of a genuine strategic shift.

Our climate action is also reflected in our commitment to advising and supporting all our clients in their energy transition. With the creation of Crédit Agricole Transitions & Énergies (CA T&E) in June 2022, the Group equipped itself with the means to act—becoming, in particular, a direct energy provider in regions where it now actively contributes to the deployment of renewable energy.

We have also chosen to integrate non-financial performance criteria into our corporate financing assessments. This step in implementing our ESG strategy at a critical level has been facilitated by the rollout of a dedicated questionnaire for all relationship managers in Crédit Agricole's Regional Banks as well as LCL. This ensures that ESG considerations are now fully embedded in our corporate client relationships—with a view to supporting sustainable development. ●



SHARE PROGRESS WITH ALL

Supporting society through its transformation requires a deliberately inclusive approach. This is a fundamental aspect that reflects the second key priority of the Societal Project—after climate action: strengthening social cohesion. One way this is being achieved is through the commitment to offer entry-level banking solutions. This commitment has been fulfilled since 2022 with the launch of the new range My Everyday Bank. With its five offers—EKO, Globe Trotter, Essentiel, Premium, and Prestige—it meets a broad

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range of needs, offering flexible packages so that customers only pay for what they truly need. By the end of 2024, 189,000 customers had subscribed to the entry-level EKO offer, and nearly 309,000 to its inclusive car insurance package.

Already a leading issuer of green bonds, Crédit Agricole is also honouring its commitment to revitalise local areas and reduce social inequalities by entering the social bond market. By the end of 2024, social bonds outstanding totalled €5.4 billion across eleven issuances, mainly aimed at financing SMEs in regions where employment rates fall below the national average. This initiative complements other efforts, including the Amundi Finance and Solidarity fund, the Village by CA start-up accelerator network, Crédit Agricole Immobilier's social housing construction programmes, and improved access to healthcare through Crédit Agricole Santé et Territoires—one of our newest business lines, launched in 2022.

Supporting the integration of young people through employment and training is another key commitment. As part of its youth plan, Crédit Agricole welcomed 50,000 young people in France and internationally between 2022 and 2025. In 2024 alone, over 13,000 joined Crédit Agricole S.A., with one in 4 permanent hires resulting from a prior contract (apprenticeship, internship or fixed-term) within the Group. Through its non-banking platform Youzful, Crédit Agricole has also, for the past 4 years, offered younger generations a free digital space dedicated to

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career guidance. The platform features over 1,300 resources in the form of articles, videos, and job profiles. By the end of 2024, Youzful had recorded nearly one million unique visitors and close to 300,000 cumulative registrations since its launch.

Strengthening social cohesion and inclusion is reflected in Crédit Agricole's commitment to greater diversity and gender balance across all its entities—including at the highest levels of governance. A process to identify female talent has been put in place, and the Ambitions 2025 plan sets a target of 30% women in leadership roles. This target has already been almost achieved within the Executive Committee of Crédit Agricole S.A., where female representation stood at 29.4% by the end of 2024.●

SUCCESSFUL AGRICULTURAL AND AGRI-FOOD TRANSITIONS

With 8 out of 10 French farmers as clients of Crédit Agricole, it was only natural that supporting agricultural and agri-food transitions would become the third priority of its Societal Project. This starts with a commitment to support the evolution of farming practices towards a competitive and sustainable system in the face of climate change and its impact on biodiversity. With the rollout of our Trajectoire Agri initiative across all

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Successful agri-food transitions

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our Regional Banks, every agricultural advisor has, since last July, had access to a dedicated dialogue tool to better understand and guide their clients based on their economic situation and strategy. As part of the “New Environmental Practice” initiative, specific financing is also offered to farmers engaged in organic farming, low-carbon certification schemes, or soil conservation agriculture. In addition, a €1 billion funding envelope was allocated and structured in 2023 across three investment funds—Idia, Amundi, and Supernova Invest—aimed at supporting agricultural and agri-food transitions, as well as contributing to biodiversity preservation.

In line with the commitment to enable agriculture to play a full role in the fight against climate change, the Carbioz offer was launched in March 2024 in partnership with France Carbon Agri (FCAA). This is the first comprehensive solution for trading voluntary carbon credits generated by farmers on French soil, allowing businesses that use them to support overall carbon neutrality. In total, 29 Regional Banks have adopted the role of promoters, and 21 Group entities have already made contributions, collectively exceeding 107,000 tonnes of carbon over a three-year period.

The final commitment under this priority—closely tied to its original purpose—is Crédit Agricole’s effort to help strengthen food sovereignty. In February 2024, a zero-interest loan was launched to support the establishment of a new generation of farmers. More broadly, we are aligned with government initiatives aimed at generational renewal in agriculture, notably through state-guaranteed loans introduced following the announcement by the Minister for the Economy on 27 February 2024.●



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PERSONAL PERSPECTIVES AT THE HEART OF THE SOCIETAL PROJECT



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1 Working toward
Net Zero Carbon by 2050

CRÉDIT AGRICOLE CORPORATE & INVESTMENT BANK (CACIB)

Tom Le Goff

Managing Director,
responsible for coordinating the electricity sector

"The energy transition has long been part of CACIB's DNA—and, more broadly, of the Crédit Agricole Group. The electricity sector is a prime example. It must be rapidly decarbonised, as it still accounts for a third of global greenhouse gas emissions and needs to expand significantly to provide clean energy to other sectors.

CACIB supports the deployment of real assets that facilitate the decarbonisation of the economy, such as solar panels, wind turbines, and transmission lines. We also support our clients' energy transition ambitions by leveraging our global presence, responsiveness to local innovations, and strong technical expertise. Through the Societal Project, we are building on a longstanding commitment, having ceased financing coal-fired power plant projects as early as 2016. In 2022, Crédit Agricole

Group joined the Net Zero Banking Alliance—a coalition of banks committed to following IPCC recommendations to achieve carbon neutrality across all sectors by 2050, and by 2040 for the electricity sector. The Group's electricity portfolio intensity stood at 160 g CO₂/kWh at the end of 2024, representing a 29% reduction since 2020—already below the 2030 benchmark of 195 g CO₂/kWh set by the latest Net Zero scenario of the International Energy Agency. At CACIB level, we had committed to increasing our exposure to low-carbon energy by 60% between 2020 and 2025 (revised to 80% in 2023); by the end of 2024, we had already exceeded 100%."

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*The energy
transition has
long been part
of CACIB's DNA*”

2 Providing 100% of our clients with advice and support in their **energy transition**

CRÉDIT AGRICOLE TRANSITIONS & ÉNERGIES

France Long Nguyen

Product Manager, Marketing
& Client Communications Department

"The mission of Crédit Agricole Transitions & Énergies is to support all the Group's clients in their transition projects. When it comes to businesses, they are becoming increasingly aware of the need to place these transitions at the core of their strategy. Depending on their level of maturity, however, they still require tailored support. Crédit Agricole Transitions & Énergies offers a range of solutions that complements those of the wider Group, enabling clients to see transition as an accessible and profitable venture, with both financial and non-financial returns on investment. These solutions are delivered by our key partner, R3, of which we are a leading shareholder. With a team of 130 specialised engineers, R3 has supported 1,400 companies since its creation in 2021, including 140 in partnership with Crédit Agricole since the end of 2024. R3 provides expert services and a suite of solutions deployed across

the country through Crédit Agricole's Regional Banks. Whether it's energy performance, decarbonisation, environmental concerns, or CSR challenges, all aspects of the transition are covered—including future needs, such as biodiversity planning. R3 contributes to the development of tailored roadmaps and supports their implementation—whether it involves reducing a building's energy costs,

upgrading equipment, or improving a production line. The Regional Banks have also internalised the topic of transition, with dedicated expert advisors. Working alongside relationship managers, they help identify a client's needs and direct them towards the most appropriate solutions."

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*See transition
as an accessible
and profitable
venture”*

3 Embedding ESG performance indicators in **100% of our analyses of loan applications submitted by businesses and farmers**

AMUNDI

Chloé Maury

Analyst in the Research, ESG and Engagement team

"ESG analysis involves assessing companies' exposure to non-financial risks—environmental, social, and governance—by assigning them a rating. This complements traditional financial risk analysis in investment decisions. Our team of 32 analysts, based across five countries, works on sectors such as energy, industry, technology, and healthcare. As each company faces its own specific risk exposures, we encourage them to improve and reduce these risks through active shareholder engagement. For example, in the area of human rights, a new sector policy was introduced in 2023 to strengthen the integration of these issues into our investment processes. Depending on the countries where a company operates across its value chain—including all tiers of suppliers—we expect companies to be aware of local conditions, particularly ensuring that all work is compensated with a living wage. Our primary role, as investors, is to support companies with their transition. However, where significant issues arise, we may escalate our engagement—by lowering their ESG rating, voting against board member appointments, or even divesting our investment. Our corporate engagement efforts continue to expand: between 2021 and 2024, the number of engagements related to human rights rose from 222 to 843, while total engagements across all themes—including natural capital preservation and climate—grew from 1,364 to 2,883."

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*Our primary
role is to support
companies with
their transition”*

- 4 Providing a range of offers to include 100% of clients in order to encourage **social and digital inclusion**

AGILAUTO PARTAGE

Anouche Djadjikian

Head of operations

"Agilauto Partage was created to address the lack of mobility in rural areas. Many people there no longer own vehicles that are clean enough to access cities that have become Low Emission Zones (LEZs). We therefore offer electric car-sharing vehicles at very

affordable rates, in partnership with the relevant local authorities. The first initiative was launched in the Pays de Fayence area in the Var region, where since September 2023 we have provided fifteen vehicles—five of which are utility vehicles, along with a 9-seater van and another vehicle adapted for people with reduced mobility. A full-time local representative was hired to help new users get started with the vehicles via our app, which now has 800 registered users. Among them: a women's football club that would have had to withdraw from

its league without access to our vehicles; a woman with a disability who had been housebound for three years; a young man with quadriplegia who now has access to an adapted car just outside his home; and a 92-year-old customer who managed to make the switch to an EV thanks to support received in using the app. Our local representative fosters social cohesion with our vehicles that are treated with great respect by those who use them. Since February 2025, the service has also been made available in a second community, in Lunéville, Meurthe-et-Moselle. Our goal is to expand into ten more local authorities within the next three years, with the support of Crédit Agricole's Regional Banks, which help us connect with municipalities and co-finance the projects. A promising opportunity for our small team of ten people, as we prove our model before scaling up."

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Our local representative fosters social cohesion with our vehicles”



5 Helping to revitalise disadvantaged areas

CRÉDIT AGRICOLE LANGUEDOC

Alain Pago

Head of Key Accounts
New Energies and Innovation Department

"In March 2022, the Languedoc Regional Bank created the Banque de l'Innovation to support start-ups in its region. The ambition was to establish a presence across all four regions—Hérault, Gard, Lozère, and Aude—in order to identify tomorrow's rising stars and contribute to their funding. With the help of three expert business advisors, we have met with over 400 start-ups and financed 166 of them, with a total investment of €33 million. The average funding amount is €290,000, with individual loans ranging from €50,000 to €5 million. Fully aligned with Crédit Agricole's Societal Project, we have focused primarily on companies involved in the energy

transition, as well as in healthcare—particularly biotechs. These two sectors account for around half of the businesses funded, while the other half consists of a wide range of innovative projects. Overall, the Banque de l'Innovation portfolio features 190 companies, as we also support some that have not yet required funding. We have also made it a priority to integrate into the region's start-up ecosystem and are now involved in all public and private structures dedicated to supporting them—such as Bic Montpellier and Nîmes, Créalia, French

Tech, and Occitanie Invest. We sit on selection committees and juries in order to identify promising projects as early as possible and support future-oriented businesses—whether they are in the incubation phase, accelerating, or scaling up."

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Banque de l'Innovation's portfolio has 190 companies”

6 Helping young people enter the work force through employment and training

LCL

Yamina Keraghel

Private Adviser in Lyon

"After completing a Baccalauréat in Health and Social Sciences in 2007, I worked in the hospital sector. At the same time, I practised French boxing at the Émergence club in Le Havre, my home town. One day, my coach told me that LCL was starting a partnership with the Agence pour l'éducation par le sport (APELS), an organisation that helps young athletes enter the professional world by focusing more on their values than on their academic background. I was looking to change careers, so I applied. After a three-month preparatory phase, I signed an apprenticeship contract in December 2015. This included an immersion period in various areas of the bank: the branch network, the customer relations centre, and the back office. A year later, I was offered a permanent contract as a Customer Adviser, which suited my strong interest in working with people. LCL then supported my career development by funding a Bachelor's degree in 2022, which enabled me to become a Private Adviser. Now an ambassador for the partnership with APELS, I've also joined the selection panel for the latest cohort and really enjoy engaging with its members. Since the year 2000 when it was launched, 200 of us have joined LCL on a work-study basis to receive training, and 80 have been hired on permanent contracts. I'm proud of my journey, as I never imagined I could work in banking. The recruitment process through APELS made it possible—without it becoming a label at LCL, where I'm simply a private adviser like any other. That said, the partnership does enable the recruitment of candidates from different backgrounds who embody the values of sport: team spirit, solidarity, adaptability and resilience. These are also the values of the company."

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Since the year 2000 when it was launched, 200 of us have joined LCL on a work-study basis”

7 Promoting greater gender and cultural diversity throughout **Crédit Agricole**, including at governance level

OLINN

Yannick Le Port

Head of Second Life Management Division

"When I joined Olinn in April 2022, a year after it was acquired by Crédit Agricole, I made a career change to become a sales engineer in the Purchasing department at a company recognised as an 'adapted enterprise' since 2013. For about twenty years, I had worked as a sales manager in the retail sector, but the noisy environment was difficult for me due to my disability—I am deaf in my right ear. At Olinn, I was officially recognised as a worker with a disability, just like 62% of the company's employees. I was immediately given a role with a work environment tailored to my

needs. Two years later, I became a manager again, now leading the IT Equipment Buyback team, with a workspace designed so that my colleagues are positioned to my left—making communication and collaboration much easier. This is an example of how the Recognition of Disabled Worker Status (RQTH) is embedded in Olinn's values, a company that also embraces a circular economy approach. In the Second Life Management division, which I lead, we acquire IT equipment from large companies in order to refurbish and extend its life—thereby avoiding the need to manufacture new hardware. We offer this equipment to our clients, who, by working

with an adapted enterprise, receive certification that includes a deductible amount under the OETH (Obligation to Employ Disabled Workers) contribution. Olinn prioritises hiring RQTH-certified candidates with equal qualifications, valuing soft skills just as much as technical expertise."

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At Olinn, I was recognised as a worker with a disability, just like 62% of the company's employees”



8 Supporting the transition to a competitive and sustainable agri-food system

CAISSE RÉGIONALE DE FRANCHE-COMTÉ

Ophélie Pritzy
Crédit Agricole Adviser

"Starting 2024, we implemented the Trajectoire Agri approach—a dashboard tool designed to assess agricultural operations and to support farmers, but without casting judgement on them, in understanding their situation and adapting their strategy. For more complex projects—such as setting up a new farm, expanding, or changing the business model—we go a step further with the ‘resilience wheel’, based on nine criteria including water, technical impacts, energy, human factors, and societal expectations. We also focus on income security and resilience to operational risks,

particularly climate-related risks, which we help mitigate through a range of insurance products. Societal expectations—such as meeting certification standards like AOP, IGP or organic—are also taken into account, as they require compliance with specific production guidelines. Trajectoire Agri fosters discussion on topics that go beyond purely financial criteria, with the goal of contributing to the long-term sustainability of farms. We also organise ‘open farm’ events, where farmers share insights into their operations and projects—for instance, energy production. Our clients are increasingly receptive, as they become more aware of the challenges of the energy transition. This enables us to support

them through a dedicated ‘agri-environmental offer’. In my district, we supported all nine assisted farm start-ups completed in 2024. One of our key goals for the coming years is to support generational renewal in agriculture—which requires ensuring that farms be sustainable over the long term."

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Trajectoires Agri fosters discussion on topics beyond purely financial criteria”

9 Enabling French agriculture to play a full role in tackling climate change

CARBIOZ

Sophie Lacault
Head of Development and Organisation

"A joint initiative by Crédit Agricole and France Carbon Agri, Carbioz was launched in March 2024 to connect farmers and bank clients, all committed to the energy transition. The core idea is to support farmers through this pivotal stage of transition, in which they are key players—not only by helping them reduce their carbon emissions, but also capture CO2 through plants and trees. Carbioz targets those who have already taken steps to reduce their footprint and have received the state-issued Low-Carbon Label (LBC). It enables them to secure funding from businesses that support their transition projects, in return for carbon credits. With the help of France Carbon Agri’s representatives, Carbioz functions as an intermediary between farmers and investors, with a key feature: its territorial focus. Our carbon credits are never international—the farm or forest project is always located near the funder. This allows investors to visit the site, reinforcing the regional development mission that is central to Crédit Agricole’s identity. In fact, 21 Group entities have already purchased carbon credit projects themselves, representing around half of the current investors involved with Carbioz. To date, 15% of the carbon stock has been sold across the 2,000 available projects, making this the largest French offering in a nascent market that Carbioz is actively working to shape."

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The core idea is to support farmers through this transition where they are key players”



10 Helping to strengthen food sovereignty

IDIA CAPITAL INVESTISSEMENT

Mégan Trémelot

ESG Head Officer

"For over 30 years, IDIA Capital Investissement has supported French SMEs and mid-sized businesses in their growth as an active minority shareholder, with long-standing and recognised expertise in the agricultural and agri-food sectors. Nearly half of our €2.9 billion in assets under management is allocated to this sector, with around 50 investments spanning the entire value chain—from cooperatives to processing companies and distributors. In recent years, two dedicated funds have been launched to deliver long-term support to agri-food businesses in transitioning toward more sustainable agricultural and production models. Created in 2019, CA Transition has invested €60 million in this sector, addressing major challenges such as 'producing better', reducing pressure on natural resources, developing local food resilience, and ensuring fair value distribution. Launched at the end of 2022 with a target size of €270 million, Ambition Agri Agro Investissement (3AI) is built on five pillars: preserving natural resources; contributing to the transition toward low-carbon food systems; enhancing the attractiveness of the farming profession; evolving our food consumption patterns; and producing through a circular economy model. With each company we invest in through 3AI, we develop an ambitious roadmap that must address the first two pillars and at least one of the remaining three. So far, five investments have been made through this fund, totalling approximately €80 million, in companies committed to sustainable transition efforts."

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Two dedicated funds have been launched to deliver long-term support to agri-food businesses”

11 Implementing a training program to raise awareness about the Societal Project amongst all employees and elected reps of the Group

IFCAM

Sylvie Castaneda

Range Manager at IFCAM,
the Group University

From as early as summer 2021, IFCAM—the Crédit Agricole Group's corporate university—has been actively involved in the Societal Project. We adopted an educational approach by creating awareness-raising training programmes that help everyone understand the project and grasp its key issues. Our first modules were launched in September 2022, and nearly all Group employees have by now completed the online training, including those abroad via the E-campus platform. Following this broad-based introduction, we developed more market-specific initiatives, offering highly practical training courses built around the expertise found within the Group's various business lines. For example, there are programmes on sustainable savings for retail clients, which advisors use to guide customers through their investment decisions—just as other advisors do with farmers engaged in the energy transition. In such cases, they are supported by a tailored questionnaire, made easier to use thanks to dedicated training. Today, IFCAM offers 60 training programmes directly focused on the Societal Project, with the aim of making ESG thinking a natural reflex that employees adopt and apply in their day-to-day work—while of course respecting the client's ultimate choice. Since

2024, we have begun embedding the values and objectives of the Societal Project into other training courses offered by the university. The goal is for all 800 programmes—whether delivered online or in person—to eventually reflect this approach, in response to increasing demand for new content aligned with these principles.

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Nearly all Group employees have by now completed the online training”

PACIFICA

Émilie Gaudefroy

Head of Insurance products: Domestic,
Legal Protection and Health sectors

"In 2021, Pacifica created a CSR framework to assess our insurance products against criteria such as transparency towards policyholders, customer value, environmental impact, and prevention. This framework is systematically used during product redesigns, allowing us to evaluate the current offering, identify and prioritise areas for improvement, and integrate enhancements into the new version—ultimately improving the product's rating.

The redesign of our Domestice Insurance offering—the largest portfolio within our Property & Casualty division with 4.7 million contracts—in June 2024 followed this approach. It also responded to economic and societal challenges by delivering a more inclusive and responsible proposal that meets everyone's needs and encourages more mindful and sustainable consumption habits.

We introduced new compensation standards within this range to promote lower environmental impact in claims handling,

prioritising repair or replacement with refurbished goods. At the same time, Pacifica continued to strengthen its existing partner networks and took an equity stake in Murfy, a specialist in appliance repair and refurbishment. This new Home Insurance offer, universal and available across all regions, enables us to protect our policyholders without compromising on essentials—striking a better balance between economic constraints and environmental responsibility."



*We have adopted
a new standard
prioritising
repairing and
refurbished
equipment"*

DESIGN – PRINTING

WE DEMAÎN - UNI-MÉDIAS

Under the direction of Éric Campos, Head of Societal Engagement -
Member of the Executive Committee of Crédit Agricole S.A.

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