

## STATEMENT ON MODERN SLAVERY AND HUMAN TRAFFICKING

This statement is published in accordance with section 54 of the United Kingdom's Modern Slavery Act 2015, which addresses the issues of modern slavery and human trafficking.

The statement describes the measures taken by Crédit Agricole S.A. during the financial year ended 31 December 2016 to combat all forms of modern slavery and human trafficking in our business activities and our supplier relationships.

The statement has been approved by the Board of Directors of Crédit Agricole S.A.

### OUR GROUP, OUR BUSINESS ACTIVITIES AND OUR SUPPLY CHAIN

Crédit Agricole Group is a bank that serves 52 million customers, 9.3 million members and 1.1 individual shareholders in 50 countries worldwide. We employ 138,000 people in France and abroad. Our business activities support the investment and environmental protection projects of our customers, which include multi-national groups, SMEs, farmers, tradesmen, associations, local authorities and individuals.

In the course of our business activities, we may use suppliers who may themselves use sub-contractors.

In 2016, our main purchase and service contracts involved property, information systems, intellectual services, general purchases and communications.

### OUR COMMITMENTS

We do not tolerate any form of modern slavery or human trafficking in our supply chain or in our business operations. We are committed to the elimination of all forms of slavery and human trafficking in our supply chain and we require our suppliers to make the same commitment.

Our key commitments include, but are not limited to, the fundamental principles expressed in the following agreements and conventions:

- **Human Rights Charter** adopted by Crédit Agricole S.A. Group, which confirms that all Crédit Agricole S.A. Group entities respect the principles and fundamental rights set out in the Universal Declaration of Human Rights and the conventions of the International Labour Organisation covering, in particular, issues related to forced labour, child labour, discrimination and freedom of association.
- **United Nations Global Compact**, whereby Crédit Agricole S.A. Group undertakes to comply with the ten universally accepted principles related to human rights, working standards, the environment and the fight against bribery and corruption.
- **Crédit Agricole S.A. Group's CSR strategy**, which is notably embedded in our sector financing policies, the social and environmental guidelines of which cover human rights related issues.
- **Crédit Agricole Group's Ethics Charter**, which sets out the Group's guidelines for action and behaviour in line with the applicable international agreements and conventions on human rights, the prevention of forced labour and child labour, and the fight against bribery and corruption.

All of these documents are available on our website: <https://www.credit-agricole.com/en/responsible-and-committed/csr-a-factor-of-sustainable-performance-for-credit-agricole-group>

The procedures currently in place or in the course of implementation at Crédit Agricole S.A. include but are not limited to the following:

- **With respect to our employees**

We make sure that all our internal HR procedures abide by the commitments taken at Crédit Agricole S.A. Group level, as referred to above.

As a signatory of the Diversity Charter, we affirm our commitment to cultural, ethnic and social diversity and state our goal of combating all forms of discrimination.

Furthermore, we have a set of Group procedures that include a whistleblowing mechanism.

▪ **With respect to our suppliers**

In order to identify and combat the risk of modern slavery and human trafficking practices in our supply chain, we have implemented procedures to:

- Identify and assess the most risky parts of our supply chain;
- Monitor and supervise the risky parts of our supply chain;
- Combat the risk of modern slavery and human trafficking in our supply chain.

Our suppliers are required to adhere to our values through our responsible purchasing charter, which is sent to them with our tender invitation documents and then included in the final contract as a commitment. The charter requires our suppliers to make a commitment directly, and on behalf of their own supply chains, to comply with the principle of respect for human rights and with all the applicable laws and regulations. These aspects are included in our purchasing procedure, which applies to all employees.

## **OUR NEXT STEPS TO ASSESS AND MANAGE RISKS**

Apart from the steps already taken, we intend to take the following initiatives by the end of 2017 to eliminate any modern slavery and human trafficking practices:

- Update our Purchasing risk map, paying particular attention to modern slavery and human trafficking in our supply chain.
- Include a clause on the modern slavery law in future supplier contracts, which include general obligations for a supplier and the company.
- Publish "CSR" recommendations for the most risky categories of purchases.
- Enrich existing training in responsible purchasing, intended for all employees working in Crédit Agricole S.A.'s Purchasing function, by focusing on identifying the practical risks related to modern slavery and human trafficking in our supply chain.

## **TRAINING**

To make sure that questionable practices are detected and the Group's policies and procedures are adhered to, we will develop and provide appropriate training, not just for the Purchasing function, but for all employees potentially concerned so that they understand and are able to identify the practical risks related to modern slavery and human trafficking in our supply chain and our company.