

Corporate Social Responsibility

PREAMBLE

Corporate Social Responsibility is an integral part of the identity and strategy of CFM Indosuez, which draws its values and actions from the active, continuous improvement dynamic implemented by Crédit Agricole Group. Deeply attached to its local roots, and a top-tier historic player in Monaco, CFM Indosuez applies the Principality's proactive sustainable development policy.

Our core purpose is shared with our Group as a whole: "Working every day in the interests of our customers and society."

CFM Indosuez aims to define its societal development plan both collectively and individually, drawing on the dedication of each employee, through the commitments defined and formalised in this charter.

Each customer is asked to accept this charter in solidarity and to work towards the success of this plan, both individually and in interacting with the bank. Each partner of CFM Indosuez is asked to accept this charter in solidarity and to work towards the success of the plan, both individually and in interacting with the bank.

OUR VALUES

Ethics

CFM Indosuez prioritises the interests of its customers and aims for excellence in customer relations. CFM Indosuez believes in conducting its business ethically and responsibly. Its commitments are formally set out in the Crédit Agricole Group charters and policies.

Responsibility

Human responsibility forms the core of our model. CFM Indosuez plans its actions by measuring the impact of its decisions in terms of the environment, respect for diversity and equality, and responsible governance.

Sharing and community engagement

CFM Indosuez values working directly with its customers, employees and partners to raise their awareness of initiatives that can promote the transition to a low-carbon economy.

Action

CFM Indosuez works daily and over the long term to obtain visible results in all areas of Corporate Social Responsibility.

OUR COMMITMENTS

Drawing on these values, and determined to embody them, we undertake to:

Take action for the climate by developing our initiatives to reduce our own environmental footprint

- 1 Disclosure of metrics: CFM Indosuez undertakes to annually disclose metrics that track its concrete initiatives targeting its customers and employees, on its website and in its annual report. These indicators will cover initiatives such as reducing our business travel, decreasing our paper consumption, sorting our waste and constantly seeking avenues for improvement, via a low carbon strategy in accordance with the objectives of the Principality as a signatory of the Paris Agreement.

Systematically promote a sustainable finance offer to our customers and partners

- 2 Incorporation of non-financial criteria: all our customers will be able to obtain the ESG (environmental, social, governance) rating of their portfolio. In line with the policy of Crédit Agricole Group, CFM Indosuez excludes certain sectors and companies from its proposals and recommendations.
- 3 Responsible investment: CFM Indosuez has set a target of investing a majority and/or significant share of customer assets in products meeting Socially Responsible Investment (SRI) criteria.
- 4 Support for positive-impact projects: CFM Indosuez encourages and fosters revenue-sharing in favour of Corporate Social Responsibility projects, and provides its customers with products eligible for redistribution in favour of environmental and community projects.

Promote employee development and engagement

- 5 Individual career management: CFM Indosuez intends to promote and implement individual training and career management initiatives for its employees, with the objective of improving equality, diversity, fairness and quality of life at work.
- 6 Training: each year, training plans are defined to meet these goals.
- 7 Measurement tools: tools will be created to measure progress in achieving these goals.
- 8 Governance: CFM Indosuez defines and implements governance that embodies and observes these values.

Be a civic-minded Monegasque company

- 9 Social solidarity: CFM Indosuez undertakes to continue developing its sponsorship, solidarity and local impactful initiatives. CFM Indosuez strongly encourages its employees to get involved in good citizenship initiatives.
- 10 Leadership: CFM Indosuez shows solidarity and contributes to the development of Sustainable and Responsible Finance in the Monaco financial centre.

Mathieu Ferragut, Chief Executive Officer

In conclusion of the CSR Charter:

For employees:

I, the undersigned,

.....
 an employee of CFM Indosuez,
 accept this Charter
 and undertake to uphold it.

For customers:

I, the undersigned,

.....
 a customer of the bank,
 accept the CFM Indosuez Charter
 and undertake to support
 their initiatives.

For partners:

I, the undersigned,

.....
 a representative of

 partner of the bank,
 accept the CFM Indosuez Charter
 and undertake to support
 their initiatives.