

2020 key figures

ESG-CLIMATE POLICY

OF THE CRÉDIT
AGRICOLE ASSURANCES
GROUP

April 2021





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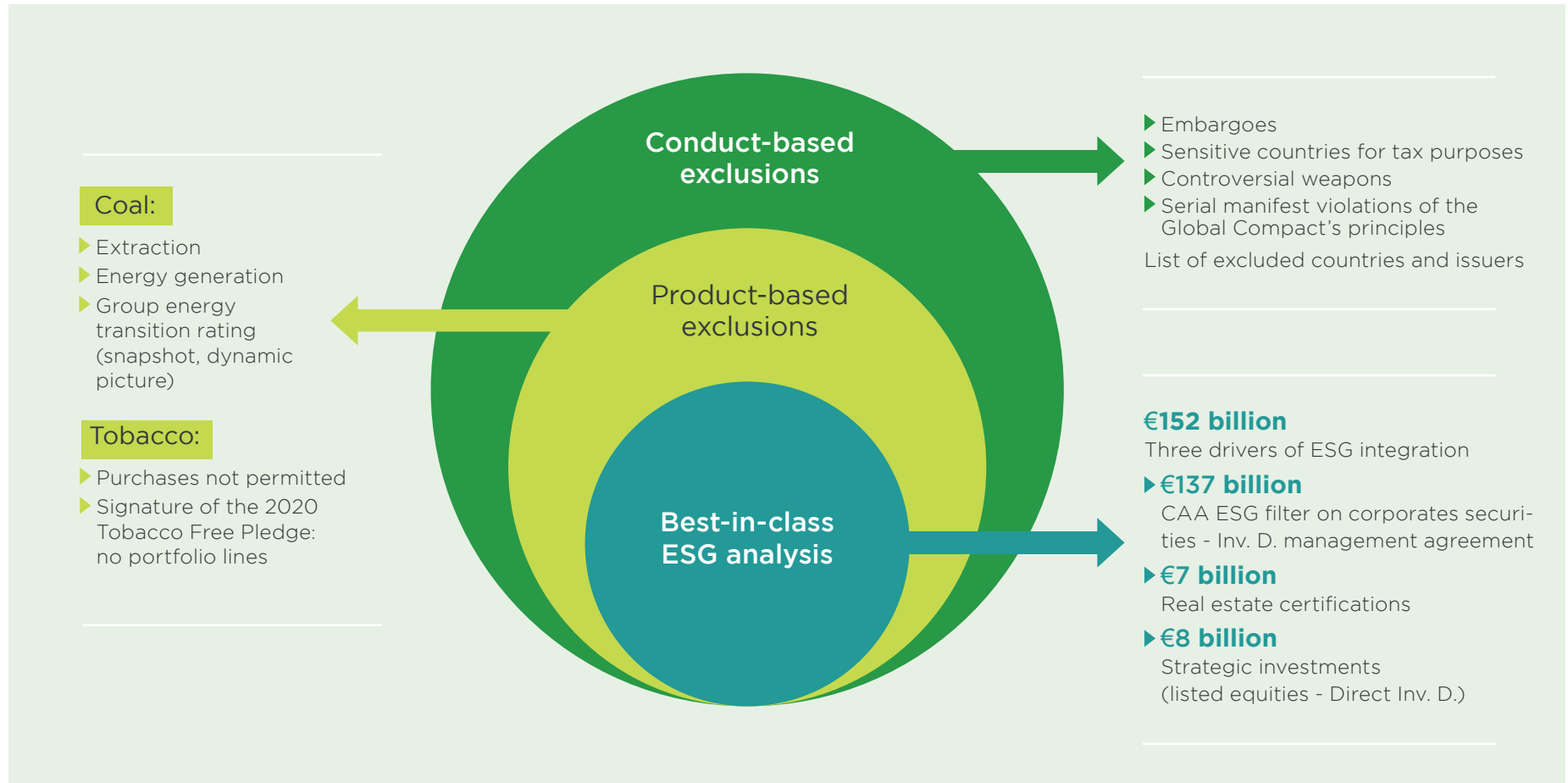
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2020 CHANGES IN THE CAA GROUP'S ESG-CLIMATE REPORT



▶ Selection process

€394 BILLION IN ASSETS UNDER MANAGEMENT: €321 BILLION IN CAPITAL AND EURO FUNDS + €73 BILLION IN UNIT-LINKED VEHICLES



THREE PILLARS:



Environmental pillar

ACCELERATE THE FINANCING OF RENEWABLE ENERGIES AND PROJECTS FURTHERING THE ENERGY TRANSITION



- ▶▶ Product-based exclusions policy: Coal (Group energy transition rating)
- ▶▶ Contribution to a low-carbon economy: France's "Ambition Climat" funds (€60 million)
- ▶▶ Energy transition investments by CAA, principally in the infrastructure segment in France and rest of Europe
- ▶▶ **€6.3 billion in investments in green bonds**



- ▶▶ Partnerships developing renewable energy generation in France and the rest of Europe
- ▶▶ **Close to €2 billion in investments in renewable energies development capacity**
- ▶▶ Equivalent to installed capacity of over 8 GW (equivalent to an average of 6 nuclear power plants)

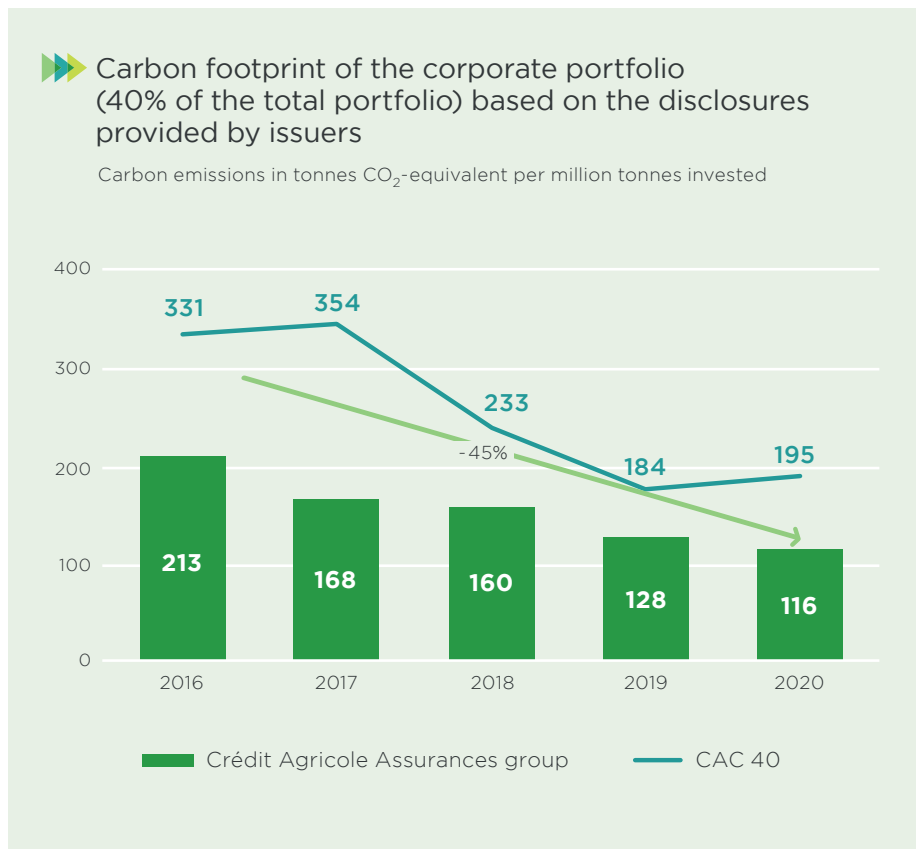
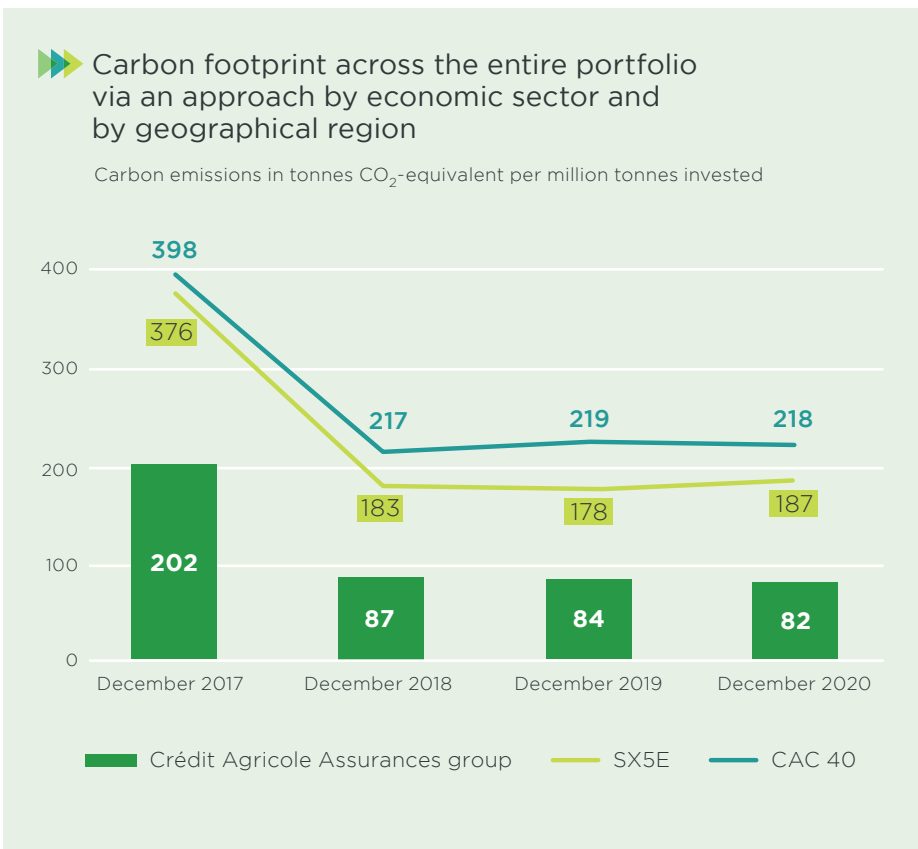


- ▶▶ **Portfolio worth close to €7 billion invested in certified buildings**
- ▶▶ Biodiversity incorporated as a factor in the ESG rating



TWO APPROACHES:

- ▶ AN ISSUER PER ISSUER CALCULATION ON PART OF THE PORTFOLIO
- ▶ AN AGGREGATE CALCULATION FOR THE ENTIRE PORTFOLIO



 Social pillar

FOSTER SUSTAINABLE DEVELOPMENT OF THE REGIONS



- ▶▶ Under its real estate investment policy, Crédit Agricole Assurances is playing its part in the integrated Grand Paris policy (Bezons “Cœur de ville” project, etc.) by investing in restructuring urban districts
- ▶▶ Creation of a district combining stores, leisure facilities, services and offices with the “**Bobigny Cœur de ville**” development



- ▶▶ CAA invests actively and sustainably in high-potential areas/
 - ▶ Crédit Agricole Assurances has acquired several affordable-rent housing developments in Ile-de-France and across the regions and undertakes to offer housing at attractive rents (10% to 15% below uncontrolled rents)



- ▶▶ Ages & Vie: shared homes for elderly people unable to look after themselves



- ▶▶ CAA has also been a shareholder since 2018 in Semmaris, the operator of Rungis, France’s largest wholesale food and horticultural market:
 - ▶ Key role in food distribution in the Ile-de-France (Paris) region and beyond
 - ▶ Major support for the development of the French agrifood sector
 - ▶ A sustainable development plan for its eco-system (production, sales, consumption)



VOTING AND ENGAGEMENT POLICY

