

## **STATEMENT ON TACKLING 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.

This statement describes the steps taken by Crédit Agricole Corporate and Investment Bank (Crédit Agricole CIB) for the financial year ended 31 December 2016 to tackle all forms of modern slavery and human trafficking in its business activities and supplier relationships.

This statement has been approved by the Board of Directors of Crédit Agricole CIB.

### **CREDIT AGRICOLE CIB, CORPORATE AND INVESTMENT BANK OF THE CREDIT AGRICOLE GROUP**

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

Crédit Agricole CIB, subsidiary of Crédit Agricole SA, is the corporate and investment bank of the Crédit Agricole Group, serving 1150 corporate customers and 525 financial institutions clients.

Crédit Agricole CIB offers its clients a wide range of products and services in capital markets and investment and corporate banking. The Bank provides support to its clients in key international markets through its global network in 32 countries, including major countries in Europe, Americas, Asia-Pacific and the Middle-East.

In the course of their business activities, Crédit Agricole Group and Crédit Agricole CIB may use suppliers who may themselves use sub-contractors.

In 2016, the main purchase agreements and services agreements 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 therefore committed to tackling all forms of modern slavery and human trafficking throughout our supply chain and we require the same standards from all of our suppliers.

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** (« Global Compact »), whereby Crédit Agricole S.A. Group undertakes to comply with the ten (10) 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 and Crédit Agricole CIB's CRS Policy**, which are 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 behavior 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 via the links below:

- <https://www.credit-agricole.com/en/responsible-and-committed/csr-a-factor-of-sustainable-performance-for-credit-agricole-group>
- <https://www.ca-cib.com/about-us/committed-and-responsible/serving-our-clients>

The procedures that are currently in place or in the process of being implemented at Crédit Agricole CIB include, but are not limited to the following:

- **With respect to our employees**

We ensure that all our internal HR procedures abide by the commitments taken by Crédit Agricole S.A. at the 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 tackling all forms of discrimination.

In addition to the Group procedures, Crédit Agricole CIB has put in place a set of rules that include notably a whistleblowing mechanism.

- **With respect to our suppliers**

In order to identify and tackle the risk of modern slavery and human trafficking practices, we have put in place procedures to:

- Identify, assess and monitor the areas of greatest risk in our supply chain ;
- Tackle the risk of modern slavery and human trafficking in our supply chain.

Our suppliers are required to adhere to our values through our purchasing charter («Charte Achats et Développement Durable»), which is provided to them together with our tender process documents and then included as part of the final contract as a commitment. The charter requires our suppliers to commit directly, and on behalf of their own supply chains, to comply notably with the obligations to respect human rights and all the applicable laws and regulations. These aspects are reflected in our Procurement procedure, which includes the Procedure Note of Crédit Agricole S.A. and the governance text «Règles de fonctionnement des Achats de Crédit Agricole CIB » (Crédit Agricole CIB's Procurement Operating Rules) which are mandatory for all employees.

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

Beyond the measures already deployed to ensure that there is no risk of modern slavery and human trafficking practices, we intend to take part, in what concerns us, in the initiatives announced in the corresponding statement of Crédit Agricole S.A. for 2017<sup>1</sup>.

These initiatives are as follows:

- Update our Purchasing risk map, with particular attention to modern slavery and human trafficking in our supply chain ;
- Include a clause on modern slavery law in future supply agreements, which would include general obligations on the supplier and the company ;
- Publish "CSR" recommendations for the most risky categories of purchases ;
- Enhance existing training on responsible purchasing, intended for all employees working in Crédit Agricole S.A.'s Purchasing functions, 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 ensure that an appropriate training is provided, not only for the Purchasing function, but for all employees potentially concerned so that they are able to understand and identify the practical risks related to modern slavery and human trafficking in our supply chain and our company.

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<sup>1</sup>This statement is available on the Crédit Agricole Group website under the part "Being a committed Group" via the link below:  
<https://www.credit-agricole.com/en/responsible-and-committed/csr-a-factor-of-sustainable-performance-for-credit-agricole-group>