

Corporate Human Rights Charter Crédit Agricole S.A. Group

The Crédit Agricole S.A. Group has adopted the fundamental rights and principles proclaimed by the Universal Declaration of Human Rights and the International Labour Organisation declaration and conventions. Crédit Agricole S.A. also endorsed the United Nations Global Compact. Additionally, Crédit Agricole S.A. and several of its subsidiaries endorsed the Diversity Charter. Lastly, Crédit Agricole S.A. complies with the commitments of its Code of Ethics.

Convinced that respect for human rights is not the exclusive domain of government, Crédit Agricole S.A., as a socially responsible company, undertakes to promote such respect in its business activities and spheres of influence.

In order to further develop Corporate Social Responsibility efforts already initiated in France and abroad, Crédit Agricole S.A. is committed to promoting and implementing the principles of this Human Rights Charter within the Group and to making continuous progress in this regard in compliance with current regulations.

Crédit Agricole S.A. is therefore committed to:

Recognition

conducting a human resources policy that respects individuality, strives to promote plurality of talents and skills, and values diversity.

Equality

developing actions to ensure equal opportunity and equal treatment for all and to prevent discrimination in human resources management policy, whether in hiring, training, promotion, compensation, job security or working conditions.

Safety

ensuring that the workplace meets national health and safety standards in the countries where the Group operates, prohibiting the use of non-compliant safety systems and banning any type of forced or compulsive labour, including child labour.

Participation

developing actions to promote the freedom to create associations and/or trade unions, employee representation and collective bargaining rights.

Equity

offering compensation and benefits that provide a suitable standard of living and fair living conditions for employees and their families; and are consistent with risk management goals.

Consistency

carrying out due diligence vis-à-vis customers, suppliers and service providers to ensure that the group does not unwittingly participate in human rights violations, whether directly or indirectly.

Territories

helping to promote health, education, culture and respect for human rights in the regions where the Group operates.

Any non-compliance with this commitment can be brought to the attention of the relevant entities using existing information-reporting procedures, which include a whistle-blowing procedure. Additionally, as the Charter is implemented, the Group will regularly monitor and make periodic verifications.

The principles set forth in this corporate Human Rights Charter supplement, but do not replace, international and national legal provisions in force in each country in which Crédit Agricole S.A. operates.

In compliance with national laws, Crédit Agricole S.A. undertakes to respect the principles of this Charter unless they give rise to unlawful conduct.

Signed in Paris, on 15 December 2009
For the Crédit Agricole S.A. Group



Georges Pauget
Chief Executive Officer, Crédit Agricole S.A. Group