

TRANSFORMING OUR FUTURE FOR THE BETTER

SUSTAINABLE DEVELOPMENT REPORT 2022

An exclusive system dedicated to the Societal Project

Indosuez Wealth Management's CSR (Corporate Social Responsibility) policy is part of our corporate project.

Its aim is to have a favourable and lasting impact on the environmental, societal and social indicators of our activities, in line with the United Nations sustainable development goals.

It aligns with Crédit Agricole Group's CSR guidelines, and is supported by the same three pillars (customer oriented - human-centric - societal) and seeks to:



Support our clients in the sustainable and fair transformation of the economy.



Roll out an offer aligned with Crédit Agricole Group's commitment to net-zero by 2050.



Embody our societal project in the daily lives of employees so that everyone can play a part in change.



.... To achieve this objective, Indosuez draws on the strength of its model:



It is part of the Crédit Agricole Group, a committed player and leader in green finance, on which we can rely on to meet the needs of all our customers.

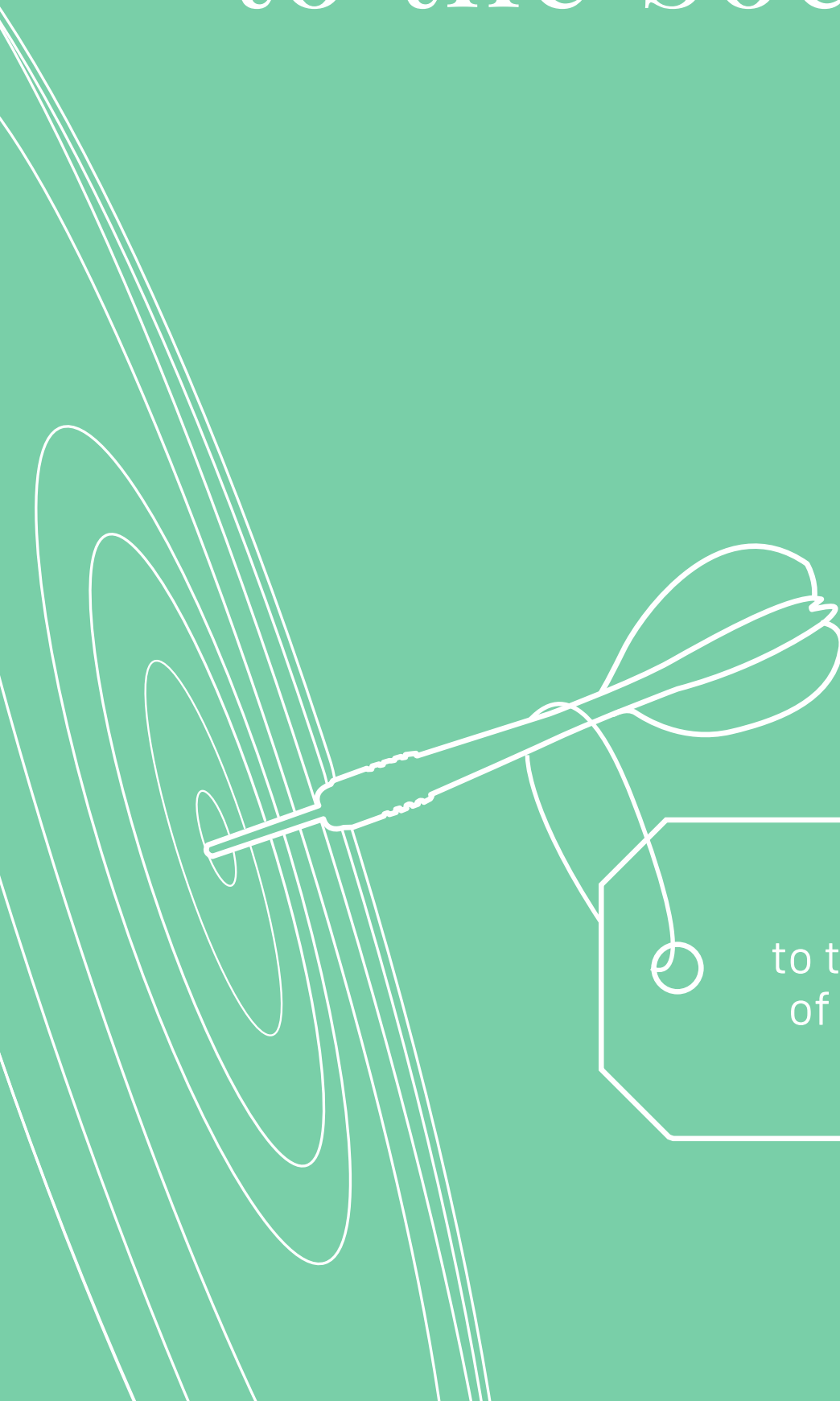


Solidarity commitments benefiting the environment and vulnerable communities, which we have been expanding for more than 10 years.



A cross-border team of 12 experts who support our clients and employees in their transition to a sustainable economy.

CLICK HERE
to take full advantage
of our sustainability
report 2022



An exclusive system dedicated to the Societal Project

Discover all themes 2022.

CLICK on each themes to know more about.

— TOWARDS A LOW-CARBON ECONOMY

— COHESION & SOCIAL INCLUSION

— TRANSITION THROUGH INNOVATION

— CUSTOMER SUPPORT



DISCLAIMER

OURS

ACTING FOR THE CLIMATE

TOWARDS A LOW-CARBON ECONOMY

In terms of responsible investment, Indosuez has built a clear and comprehensive range of solutions that integrate Environmental, Social and Governance (ESG) criteria, whether in the support methods we offer (Advisory and Mandate Management), our processes for developing and selecting financial products (direct securities, investment funds, structured products, private equity) and our credit approval policy.

01 • Contribute to carbon neutrality by 2050

OUR INVESTMENT
OFFERINGS

OUR FINANCING SOLUTIONS

OUR ENVIRONMENTAL FOOTPRINT

OUR COMMITMENT TO
PROTECTING BIODIVERSITY

Advisory

The personalised financial advice of our Advisory experts takes into account our clients' aspirations for responsible investments and integrates them into the management of their assets.

800
equities

EUROPE, THE UNITED STATES, JAPAN, CHINA AND EMERGING COUNTRIES WITH AN ESG RATING, ETFS (EXCHANGE TRADE FUNDS) AND DRS (DEPOSITARY RECEIPTS)



STRUCTURED PRODUCTS DEVELOPED ON THE BASIS OF OUR STRONGEST CONVICTIONS OR THOSE OF OUR CLIENTS, ESPECIALLY

green

INSTRUMENTS CREATED WITH CRÉDIT AGRICOLE CIB



≈ **500**

OPEN-ARCHITECTURE FUNDS, INCLUDING A LIST OF ESG-ORIENTED OFFERS

CORPORATE AND GOVERNMENT BONDS, INCLUDING IN PARTICULAR
green AND **social bonds**
OFFERED THROUGH DIFFERENT RESPONSIBLE

Management under Mandate

Our portfolio and fund managers now incorporate non-financial criteria into their analysis and investment processes.

The People & Planet management strategy, which focuses on environmental and social issues, enables clients to play a role in the vital challenges of sustainable development and a responsible economy while seizing the opportunities of new growth levers.

PEOPLE
& PLANET
IN 2022

50'000
mandates

WEALTH MANAGEMENT
VEHICLES



EUR 94,2 M

ASSETS UNDER MANAGEMENT

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Investment Funds

Our range of open-architecture CIUs (collective investment undertakings) has been enriched with ESG funds, selected on the basis of performance and non-financial criteria.

Since April 2021, this investment strategy has been available to clients of the Indosuez Group via Indosuez Funds Sustainable Planet (feeder fund of Indosuez Objectif Terre).



227 OPC
ARTICLE 8
ARTICLE 9



EUR 436,3 M
ASSETS UNDER MANAGEMENT AT 31.12.2022

Structured Products

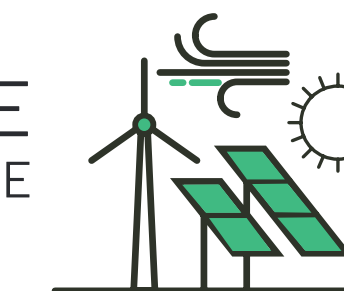
Our structured product experts offer a range of "green" products, primarily issued by Crédit Agricole CIB in the form of EMTN green notes (Euro Medium Term Note).

environmental progress



energy efficiency

SUSTAINABLE AGRICULTURE



green mobility

The objective is to finance projects which further environmental advances, particularly in the areas of renewable energy, green construction, energy efficiency, green transport, water management and treatment, sustainable agriculture and forest management.

IN 2022
51 STRUCTURED PRODUCTS
green PRODUCTS



EUR 138 M
TOTAL AMOUNT FOR THE ENTIRE GROUP

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neutrality
by 2050

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**Investment solution
dedicated to protecting
oceans**

To expand our range of solidarity-based products and to reinforce our commitment to sustainable development goals focused on water and oceans, we launched **Indosuez Blue Cycle**, in partnership with Crédit Agricole CIB.

programme for issuing structured products in the form of green notes, issued by Crédit Agricole CIB, with a focus on **financing projects advancing** the environmental transition and contributing to the reduction of CO2 emissions: wind farms, solar farms, high-environmental quality buildings, etc.

A **solidarity component** in the form of a monetary contribution that amounts to 1% of the nominal amount issued (0.3% of the nominal amount for the investor, 0.3% for Crédit Agricole CIB and 0.4% for Indosuez) disbursed to associations: **Plastic Odyssey** for Indosuez in Europe and Switzerland, **the Fondation de La Mer** for Indosuez in France and **the oceanographic Institute of Monaco** for CFM Indosuez.

3 associations
IN 2022, TOTAL
AMOUNT ALLOCATED **EUR 430 K**

**PLASTIC
ODYSSEY**

A THREE-YEAR EXPEDITION
AND TRAINING FOR
ENTREPRENEURS ON
PLASTIC RECYCLING

plasticodyssey.org

**FONDATION
DE LA MER**

RESEARCH ON AND PROTECTION
OF ENDANGERED SPECIES AND
MARINE BIODIVERSITY

fondationdelamer.org

OCEANO

INSTITUT
OCÉANOGRAPHIQUE
MONACO

PRESERVATION OF
PROTECTED MARINE SPECIES
IN THE MEDITERRANEAN

<https://musee.oceano.org>

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Real Estate

In our financing activities, we systematically analyse the ESG strategy of borrowers and the expected decarbonisation trajectory of the assets concerned.



2/3

CLUB DEALS WITH
A "GREEN" TRAJECTORY

As far as investments are concerned, we prefer **club deals** based on assets with environmental labels (BREEAM Very Good or HQE Exploitation) or which are subject to a programme of works to improve energy performance.

We also offer an **SRI (Socially Responsible Investment)** labelled SCPI with shared fund status, launched via a partner management company. This company undertakes to donate part of its management commission to associations and foundations. Investors also have the option of donating part of their income to charities and foundations.

EUR 80 M

HAVE BEEN INVESTED BY OUR CUSTOMERS
IN CSR PROJECTS

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When a financing solution applies to one of the sensitive sectors identified by the Crédit Agricole Group, prior approval from our CSR manager is now necessary to grant the credit



We are also working to develop **“green” financing** in terms of real estate. For example, we restructured the debt of a real estate development group located in Monaco to finance an “eco-responsible” building using the local geothermal network, recycled building materials and solar panels.

This loan is subject to environmental criteria that will be monitored by our teams. If the client meets the criteria, it will be able to access a reduced rate. This concession on our margin will be directed to a reserve fund that will finance three solidarity-based projects jointly selected by the client and our CSR teams.

Drawing on the experience of this first transaction, this type of financing with environmental incentives is gradually being rolled out in 2023.

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Reducing our direct footprint means making eco-friendly practices part of our daily lives and integrating environmental considerations in our decisions.

In 2022, carbon neutrality was planned and quantified as part of our new Medium-Term Plan, which calls for a 30% reduction in our carbon footprint between 2019 and 2025 and then a 50% reduction between 2019 and 2030. This mainly concerns the energy consumption of our buildings, digital technology and business travel.

ECO-FRIENDLY PRACTICES



Building use and energy efficiency

We carefully monitor the energy consumption of our offices and look for simpler solutions whenever we can. Some actions are simple to implement, others more complex:

IN LUXEMBOURG, ONE OF THE BUILDINGS WE OCCUPIED HAS BEEN VACATED AND REPLACED WITH BUILDINGS THAT MEET NEW ENVIRONMENTAL STANDARDS AND ARE LOCATED CLOSER TO THE PLACE OF RESIDENCE OF OUR CROSS-BORDER EMPLOYEES TO LIMIT THEIR COMMUTES.

IN GENEVA, A STUDY IS UNDER WAY TO CONNECT THE HEAD OFFICE TO THE GENILAC NETWORK. THIS TEMPERATURE REGULATING INFRASTRUCTURE RUNS ON WATER FROM LAKE GENEVA, WHICH IS SOURCED FROM APPROXIMATELY 45 M DEEP AT A TEMPERATURE CLOSE TO 7°C AND REDUCES ELECTRICITY CONSUMPTION FOR HOT AND COLD PRODUCTION BY 80%.

Waste reduction, reuse and recycling

This educational work builds on a series of concrete actions carried out over several years to recycle paper, cartridges, and cans and to eliminate single-use plastic. Every year, we organise Cleaning Days and Citizen Days dedicated to collecting waste and gathering clothing or toys for local associations, as part of European Waste Reduction Week.

WASTE REDUCTION IS A TOP PRIORITY, AS EVIDENCED IN OUR SUPPORT FOR PLASTIC ODYSSEY. BENJAMIN DE MOLLIENS, WHO CO-FOUNDED THIS NGO, GAVE A SPEECH TO OUR ENTIRE STAFF ABOUT THE POWER OF SETTING AN EXAMPLE TO TACKLE THE CHALLENGES OF CLIMATE CHANGE.

OUR MOBILE PHONES, COMPUTERS AND MONITORS ARE TURNED OVER TO SPECIALISED COMPANIES THAT SORT, TEST, REPAIR AND REFURBISH THE EQUIPMENT TO BE REUSED. IN FRANCE OVER THE PAST FEW YEARS, ON AVERAGE, 70% OF OUR EQUIPMENT HAS BEEN REUSED, 25% HAS BEEN RECLAIMED AND ONLY 5% HAS ULTIMATELY BEEN DESTROYED.



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DE FONCTIONNEMENT

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ECO-FRIENDLY PRACTICES

Sustainable digital technology



Each year, Digital Sustainability Week is a time when we make a special effort across the organisation by holding awareness- raising workshops and sharing eco-friendly practices that allow us to rein in our digital footprint.

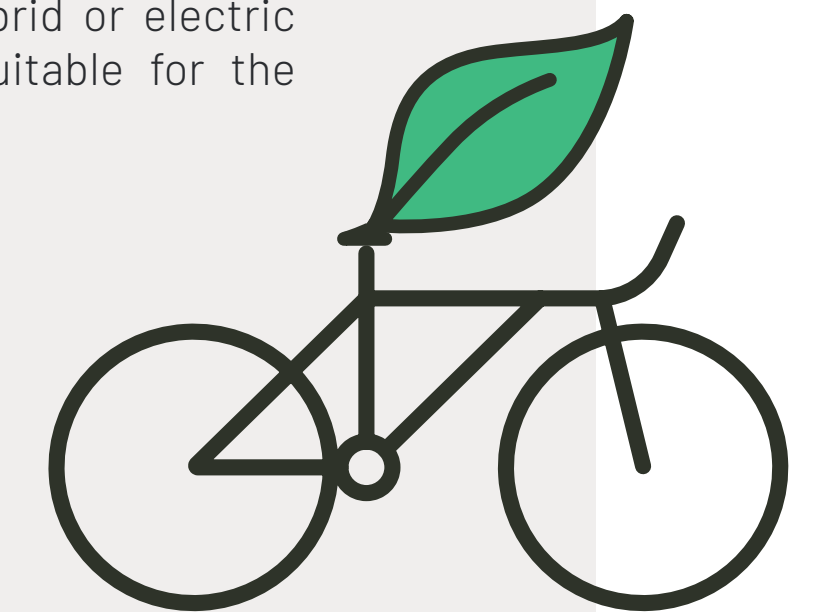
FOR EXAMPLE, IN FRANCE, WE REPLACED OUR DESKTOP COMPUTERS WITH LAPTOPS THAT CONSUME FAR LESS ELECTRICITY (ESTIMATED ANNUAL SAVINGS OF 120 MEGAWATTS) AND WE ARE CURRENTLY IN DISCUSSIONS WITH OUR SUPPLIER TO EXTEND THE LIFE OF OUR FLEET.

IN LAUSANNE, THE AZOORE DATA CENTRES WHERE OUR DATA ARE HOSTED , HAVE IMPLEMENTED OPTIMISATIONS TO IMPROVE COOLING MANAGEMENT AND REDUCE CONSUMPTION.

Soft mobility

Our employees' commutes have a real impact on greenhouse gas emissions. Thus, we are seeking to limit and "decarbonise" their travel. We have reviewed our transport policy to systematically favour trains when possible, set up a "mobility package" in several of our entities, and updated our vehicle fleets to favour hybrid or electric vehicles when they are suitable for the intended uses.

WHEN CONDUCTING BUSINESS, WE OPT TO MEET BY VIDEO-CONFERENCE WHENEVER POSSIBLE, INCLUDING WITH OUR CLIENTS WHEN THIS IS APPROPRIATE.



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We work to protect biodiversity through our sponsorships

Amundi integrates biodiversity when analysing its issuers via the “Biodiversity and pollution” criterion, which is used to compile the ESG rating. In 2021, Amundi continued its efforts to better incorporate biodiversity into its internal analysis and investment processes by joining the “Finance for Biodiversity Pledge” initiative.

In addition, since 2012 the Indosuez Foundation has financed 30 environmental projects with a high economic and social impact for vulnerable communities in Switzerland and around the world.

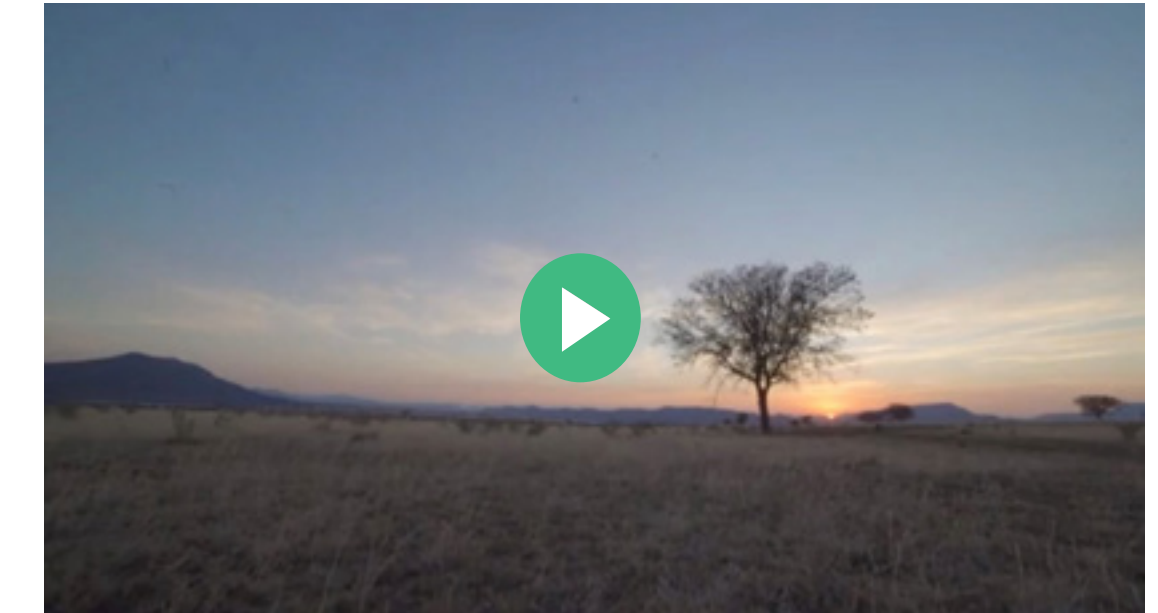
5 nouvelles opérations de mécénat



The **Hëllef fir d’Natur Foundation** in Luxembourg whose main areas of intervention are to acquire and manage nature reserves, organise informational campaigns and implement national, interregional and European projects.

naturemwelt.lu

The **Olive Leaf Foundation** to develop a soil regeneration project in South Africa (near Cape Town) through better livestock practices.



[Olive Leaf Foundation Video](#)

[Olive Leaf Foundation](#)



The Lausanne-based association **arboRise**, which promotes sustainable reforestation in Upper Guinea.

arboRise.ch

MEDAIR

each life matter

The humanitarian organisation **Medair** to install pipes and wells in southern Madagascar to combat chronic drought.

Medair.org

The **Magis Foundation** which supports the **Loyola Centre for Ecology and Justice (LCEJ)** in Trincomalee in north-eastern Sri Lanka, whose objective is to provide a common space to encourage best practices towards a more sustainable society.

[Loyola center for ecology and justice](#)

LOYOLA CENTRE FOR
ECOLOGY & JUSTICE



01 • Contribute to carbon neutrality by 2050

OUR INVESTMENT OFFERINGS

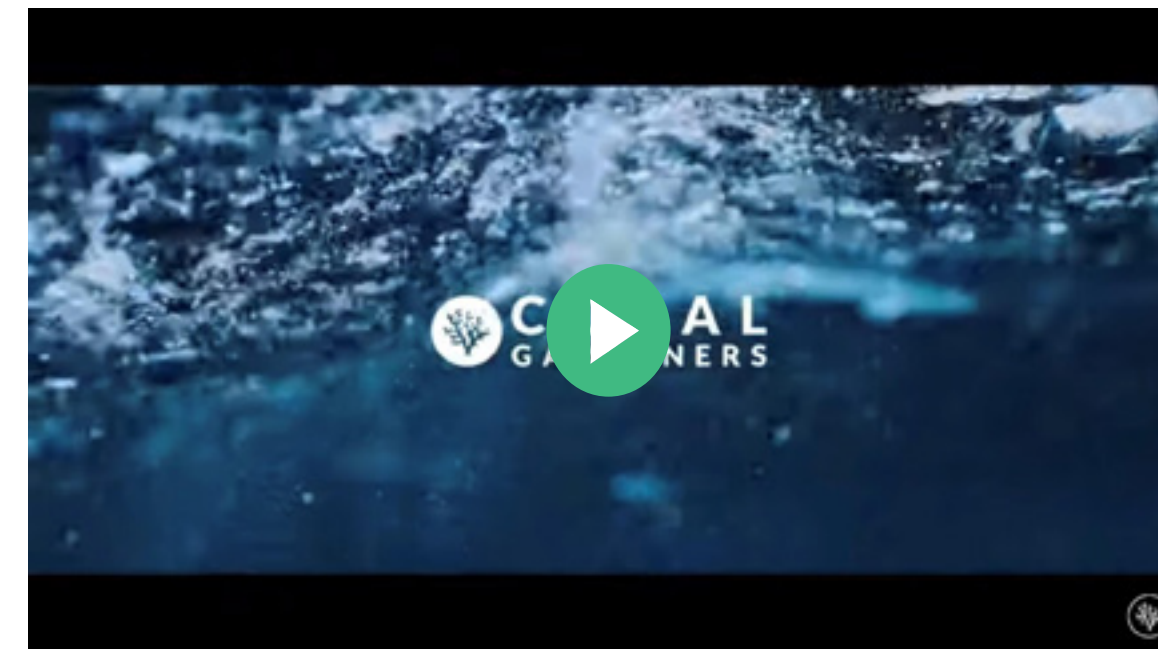
OUR FINANCING SOLUTIONS

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DE FONCTIONNEMENT

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These sponsorship partnerships were signed with:

Coral Gardeners to support the breeding and relocation of corals in French Polynesia.



[Coral Gardeners Video](#)

coralgardeners.org

Under The Pole to raise awareness about protecting the oceans through scientific information shared on board a caravan that will travel throughout France and make presentations in schools and to the public.



[Under the Pole Video](#)

underthepole.org

With **Plastic Odyssey** to recycle plastic in order to avoid polluting our oceans.

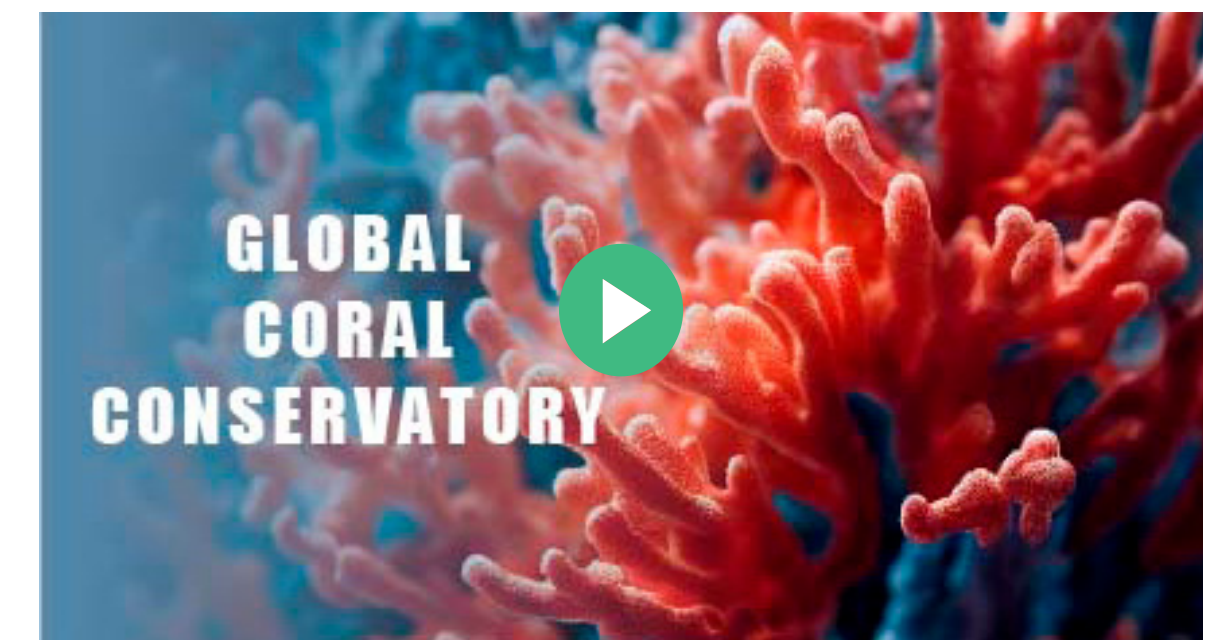


[Plastic Odyssey Video](#)

plasticodyssey.org

[Follow the shipment](#)

The **Global Coral Conservatory**, a collaborative programme involving the **Scientific Centre of Monaco** and the **oceanographic Institute of Monaco**, the aim of which is to take action to preserve coral reefs.



[Global Coral Conservatory Video](#)

oceano.org/conservatoire-mondial-du-corail

[Centre Scientifique de Monaco](#)

STRENGTHEN

COHESION AND SOCIAL INCLUSION

Indosuez seeks to strengthen social cohesion and inclusion, and is committed to guaranteeing equality and diversity. Our aim is to create a collective force in which each individual can express their uniqueness, thereby ensuring the impact of our solidarity-based system.

01 ● Fostering philanthropy

AMONG
OUR EMPLOYEES

AMONG OUR CLIENTS

02 ● Promote the integration
of young people through
employment and training

03 ● Enhance gender equality
and diversity

Our sustainable and responsible commitment is driven in particular by the concrete solidarity-based initiatives taken by our employees.

Our foundations and philanthropic programmes



The Indosuez Foundation in France supports tangible projects led by associations for vulnerable communities. Since 2012, nearly 100 associations have benefited from skills sponsorship thanks to the participation of more than one-third of our employees, in addition to grants made.

[Indosuez Foundation in France](#)

Since 2012, **the Indosuez Foundation in Switzerland** has been supporting environmental non-profit projects as mentioned above.

[Indosuez Foundation in Switzerland](#)

Through its **“CFM Philanthropie” programme, CFM Indosuez** has backed 24 projects in the health, education and social cohesion sectors since 2015.

[CFM Philanthropie](#)

These initiatives come to life thanks to the involvement of employee volunteers who review grant applications and lend their skills to associations.



Our corporate volunteering programmes

These programmes – including **Citizen Days** and **skills sponsorships** – give our employees the opportunity to leverage their skills or donate their time to local associations every year.

In Luxembourg, for example, our employees have donated their working time and shared their knowledge with local associations working to promote inclusion. A training course developed in collaboration with Caritas was given to refugees to introduce them to the local job market and help them find employment.

In Monaco, two waste collection drives were organised with the Monegasque Red Cross and To group of companies from the Alpes Maritimes; during the second group action, one tonne of waste was collected.



01 ● Fostering philanthropy

AMONG OUR EMPLOYEES

AMONG OUR CLIENTS

02 ● Promote the integration
of young people through
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and diversity

Our “humanitarian leave” program

In partnership with **the Planète Urgence** asso- ciation, we offer our employees the opportunity to actively participate in projects managed by local stakeholders in different regions of the world. This programme was just re- launched in early 2023 as it had been suspended dur- ing the Covid-19 pandemic. Since its inception, around 20 employees have been involved in these missions.

planete-urgence.org



EDUCATIONAL
SUPPORT FOR
SCHOOL CHILDREN
IN SOA NATAO,
MADAGASCAR,
IN 2019, WITH
FANNIE VERDIER
(TRAINING
MANAGER -
CA INDOSUEZ)



VIRONMENTAL MONITORING OF BIRD SPECIES
IN THE SITATUNGA VALLEY

01 • Fostering philanthropy

AMONG OUR EMPLOYEES

AMONG OUR CLIENTS

02 • Promote the integration of young people through employment and training

03 • Enhance gender equality and diversity

Supporting our bankers in clients' philanthropic initiatives

The General Delegates of the foundations assist our bankers so they can support the philanthropic efforts of their clients. Together, they advise entrepreneurs who wish to allocate some of their assets to a public interest initiative (impact investing, structuring an ad hoc philanthropic vehicle, etc.). To do this, they draw on their own experience and that of the Indosuez foundations, and are backed by our legal and tax experts for technical matters.

Principles integrity ACTIONS rights
 SOCIAL Choices VALUE truth
 moral respect honour



2021, CFM Indosuez sought to formalise its collective commitments and its societal and environmental initiatives in a Societal Charter that was rolled out to employees and clients in January 2022.



Charte Sociétale Indosuez Wealth Management 2022

01 • Fostering philanthropy

02 •

Promote the integration of young people through employment and training

03 • Enhance gender equality and diversity

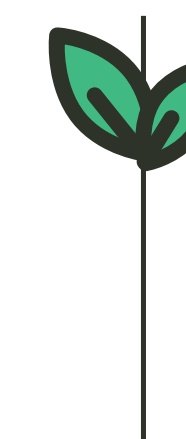
This is another way in which Indosuez is acting to promote young people

SWITZERLAND
No.1
employer in
INTERNATIONAL
CORPORATE
VOLUNTEERING

63 INTERNATIONAL
CORPORATE
VOLUNTEERING
IN 2022
VS. IN 23 IN 2019



54
work-study
trainees
IN 2022 VS. 34 IN 2019



400
youth
contracts
BY 2025

Exploring careers in banking

In France, students in Year 10 from priority education areas ("REP" and "REP+") were invited to discover the diversity of our careers, in partnership with the "Un Stage et Après" association.

In Switzerland, "Futurs en tous genres" has allowed about 10 children of employees ages 10 to 11 to spend a day discovering their parents' workdays and, exploring new horizons.

In Monaco, we are working in close collaboration with schools to facilitate young people's entry into the workforce. These efforts have paid off as the number of apprenticeship contracts has more than doubled, not to mention the greater diversity of the assignments offered in all the departments.

In addition, CFM Indosuez supported two projects in 2022: an excellence tutoring programme aimed at 40 talented students from modest backgrounds who were studying at one of the three REP+ middle schools in Nice and an initiative to prevent school drop-out and reduce the digital divide for children led by "Aide Sociale à l'Enfance" in Alpes-Maritimes.

In Luxembourg, students enrolled in secondary school at a Luxembourg institution, or in Year 10 at a French school, will be hosted in early 2023 for observational internships. This work complements the dayCARE operation carried out by Indosuez in Luxembourg alongside CALI Europe and CAMCA, Assurance et Réassurance, which offered young people between ages 16 and 19 the possibility of taking a one-day internship at a company of their choice.

01 • Fostering philanthropy

02 • Promote the integration of young people through employment and training

03 • Enhance gender equality and diversity

Gender equality is a key focus of the Indosuez corporate project

40%

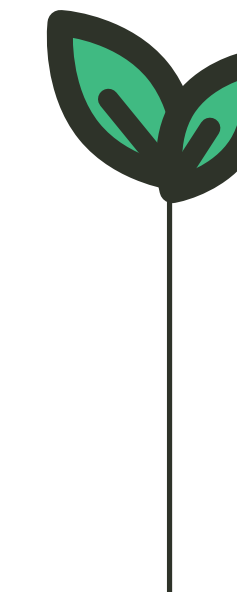
women
in management
bodies by 2025

VS. 32% AT END-2022



+

women
IT business lines
at Azqore



14

**female employee/
executive**
pairs

ORGANISED IN 2022

93

gender equality index

IN FRANCE FOR 2021: 7 PTS HIGHER THAN THE NATIONAL AVERAGE

A new round of mentoring by members of the General Management Committee was launched in early 2022, which saw the pairing of 14 female employees with executive mentors. The idea is to help these experienced women think about their career development goals and to deepen their understanding of the different business lines and the organisation.

The achievements have been recognised with, in Switzerland for example, the **Women in Wealth Management 2022 award** (Wealth-Briefing Swiss) and the **Diversity & Inclusion award** (WealthBriefing Asia).

Since Indosuez is a very international group with only 15% of the workforce in France, we foster cultural diversity and welcome employees of more than **55 nationalities** (47 at Azqore).

MAKING

TRANSITIONS A SUCCESS THROUGH INNOVATION

Strengthening the bank's role in the start-up ecosystem by combining innovation and impact makes Indosuez a leading player, particularly in terms of financing start-ups and supporting incubators.



01 ●
Financing
innovation
through
start-ups

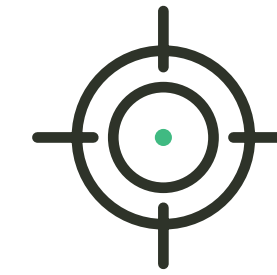
THREE GOALS

OUR SUPPORT SOLUTIONS

02 ● Develop our offering by combining innovation and impact

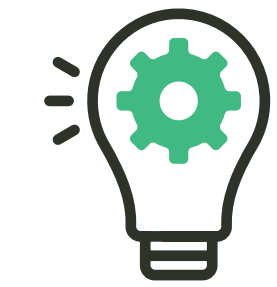
03 ● Supporting incubators

Since 2017, we have partnered with the Villages by CA network with three goals:



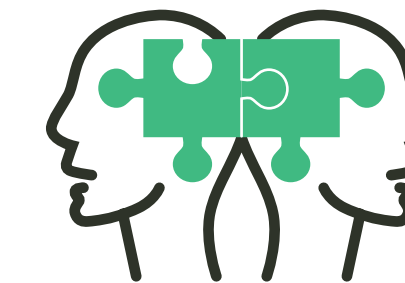
Enable

our clients, many of whom are entrepreneurs, to identify start-ups in the fund-raising phase and to invest in some of them by going beyond the financial aspect to share their expertise, experience and contacts



Foster

an innovation culture and accelerate our own transformation.



Promote

linkages between the relevant start-ups and well-informed and committed investors to go beyond mere financial support.

01 • Financing innovation through start-ups

THREE GOALS

OUR SUPPORT SOLUTIONS

02 • Develop our offering by combining innovation and impact

03 • Supporting incubators

Innovation in wealth management increases added value for the client



[Startup Connection by Indosuez](#)

Start-up Connections by Indosuez offers a variety of activation tools, including a web platform launched in 2021 exclusively for clients to facilitate access to these start-ups.



The **Entrepreneurs and Innovation Club** brings together customers all over France and organises innovation-related events. More than 500 customers and prospects have joined the programme, allowing nearly 150 direct introductions and the formalisation of around 50 investments for a total of nearly EUR 11 million.



[VivaTech](#)

As part of the 6th edition of **VivaTech**, an annual event dedicated to technological innovation and start-ups, in collaboration with Village by CA Paris, we invited 20 "NextGen" to attend a briefing on major tech trends and visit the booths of the most innovative start-ups working today.

01 • Financing innovation through start-ups

02 • Develop our offering by combining innovation and impact

03 • Supporting incubators

Innovative solutions for local reforestation initiatives and impact investments

Indosuez in Spain teamed up with **Repsol Fundación** and **Portobello Capital** to launch the first investment fund specialising in reforestation to replant burned land and brownfields on the Iberian Peninsula to help offset CO2 emissions. The aim is to plant 24'000 hectares to absorb 6 million tonnes of CO2 in the coming years. The new forests are being developed in accordance with the strictest standards of the Spanish Climate Change Office (OECC), the official body that certifies absorption projects in Spain under the Ministry of the Ecological Transition and the Demographic Challenge.



Beyond its environmental **impact** arising from its contributions to fighting climate change, this project has a positive impact on society and the economy:

From a social point of view by creating jobs in the depopulated areas of Spain, where the reforestation is being carried out.

From an economic point of view, because reforestation is a sustainable investment that generates wealth from natural resources, helping to strengthen local businesses and boost the economy in rural areas



Lastly, in France, an **"impact" investment product** has been available to our clients for several years; it covers several levels of risk over multiple investment periods to meet the various needs expressed.

The property company Habitat et Humanisme, the Finance and Solidarity fund (Amundi) and the Phitrust Partenaires fund (Phitrust) make up this offer.

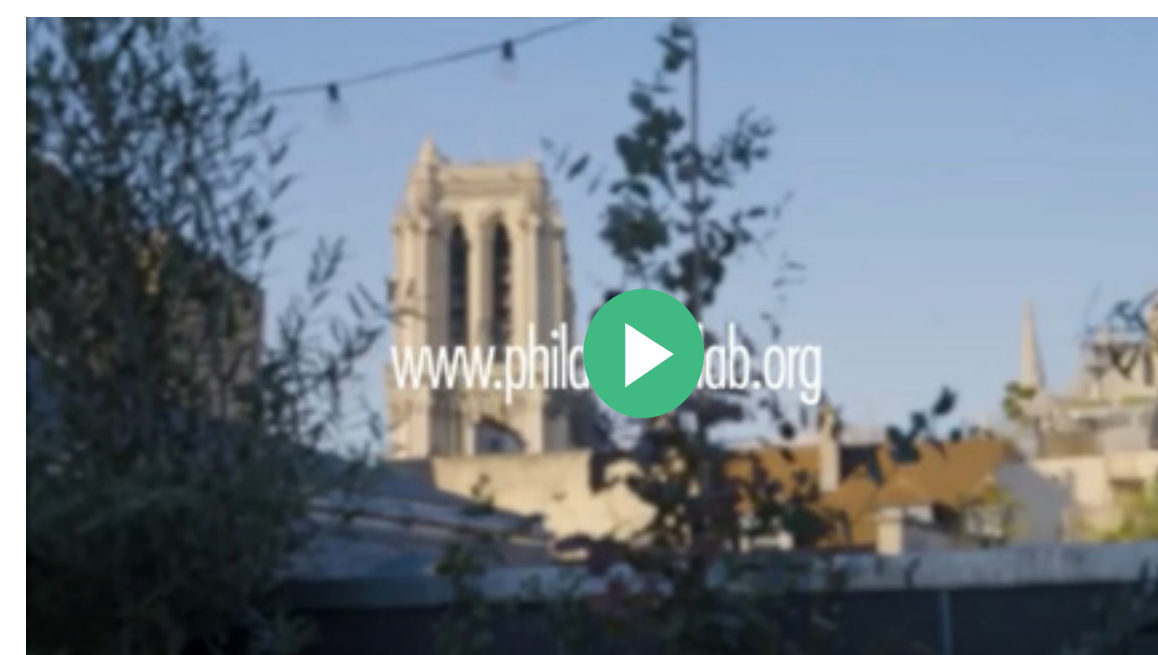
- 01 • Financing innovation through start-ups
- 02 • Develop our offering by combining innovation and impact

03 • Supporting incubators

Founded in 2021, Philanthro-Lab is the first brick-and-mortar site devoted entirely to philanthropy

This totally unprecedented concept, which has no equivalent anywhere else in the world, is a unique place to meet and share ideas. Its mission is twofold:

Create an ecosystem to develop philanthropy. An incubator, coworking space, gathering spot and training venue all at once, **Philanthro-Lab** seeks to build a bridge between philanthropists and people with ideas for projects.



Video Philanthro-Lab

Philanthro-Lab

Spread the spirit of giving and commitment to as many people as possible by opening this place up to all, so everyone can discover the challenges and benefits of a society based on generosity in a friendly setting, and to develop a culture of giving and commitment in all its forms.

In 2022, Indosuez supported the **PhilanthroLab** by paying for seats in the coworking space.



In addition, in France, in 2022, we signed a partnership with the **WILLA incubator** to support JUMP, its 100% digital acceleration programme which is open to any French-speaking woman who has an innovative project so she can demonstrate that her service or product is suited to the market and develop her idea.



Article: Indosuez signs a partnership with WILLA ...

Willa

ADVISORY AND CUSTOMER SUPPORT

KEY SUCCESS FACTORS

Providing day-to-day support for clients undertaking environmental, societal and governance transitions by raising awareness, advising and structuring their wealth is a mission to which Indosuez employees are firmly committed.



01 •
Supporting
our customers
with concrete
measures

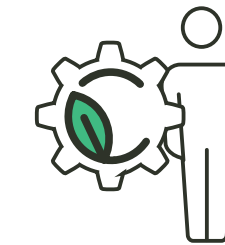
02 • Incorporate
non-financial
Performance criteria

At Indosuez Wealth Management, we have put in place concrete measures to support our clients in their transition

These measures enable us to:



Learn, thanks to a questionnaire, our clients' appetite for sustainable finance so that we can offer them a range of products and services tailored to their needs.



Promote our engagement among all our clients thanks to our ESG experts.



Educate our clients about environmental issues through various channels (periodic publications, specialised materials, expert presentations such as "Climate Fresk" events or thematic evenings dedicated to protecting the oceans).

Explain the challenges of sustainable finance as well as the consequences for clients' assets and for the product and service offering.



01 • Supporting our customers
with concrete measures

02 •
Incorporate
non-financial
performance
criteria

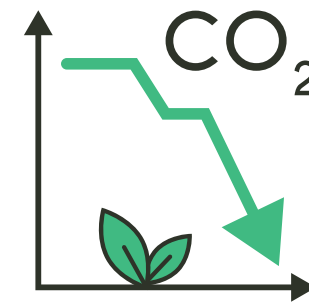
ENVIRONMENTAL
DIMENSION

SOCIAL DIMENSION

GOVERNANCE
DIMENSION

We rely on Amundi's ESG expertise and ratings based on market-recognized external supplier and analyst data for live securities and funds. They review the behaviour of companies and assess their exposure to risks and opportunities in all three ESG dimensions as well as their management of these issues.

Environmental Dimension



When selecting funds or shares, our analysis focuses both on how a company takes into account the impact of the environment on its activities (so-called financial materiality) but also the impact it has on its environment (materiality of impact).



01 • Supporting our customers
with concrete measures

02 • Incorporate non-financial performance criteria

ENVIRONMENTAL DIMENSION

SOCIAL DIMENSION

GOVERNANCE DIMENSION

Social Dimension



This dimension measures how a company devises its strategy to develop its human capital. The “S” in ESG is a three-pronged topic.

3 IT COVERS
DISTINCT
concepts

Social affairs linked to **the company’s human capital**



Social affairs in relation **to human rights**



Social affairs through **the prism of societal commitments** (philanthropy, sponsorship).



01 • Supporting our customers
with concrete measures

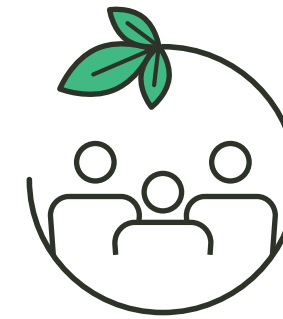
02 • Incorporate non-financial performance criteria

ENVIRONMENTAL DIMENSION

SOCIAL DIMENSION

GOVERNANCE
DIMENSION

Governance Dimension



We ensure that the company's management is able to establish a collaborative process that enables the achievement of long-term objectives, and therefore enhances the company over the long term. To do this, we examine **how the company incorporates all its stakeholders into its development model**, including shareholders, employees, customers, suppliers, local communities and the environment.

The ESG ratings we issue are updated regularly and can be reviewed between two calculations in the event of serious controversies. They are based on **the methodology used by Amundi**, the Crédit Agricole Group's leading asset manager. The methodology relies on 37 generic or sectoral criteria which are regularly presented to our clients during meetings with our ESG representatives.

In addition, **certain business activities** are subject to exclusions that are taken into account in the methodology



Companies involved in manufacturing, trade and storage of or services for anti-personnel mines and cluster bombs.

Companies producing, storing or selling chemical, biological or depleted-uranium weapons.

Companies that violate the 10 principles of the United Nations Global Compact associated with respect for human rights, labour and environmental standards, and anti-corruption.

Furthermore, in accordance with the Crédit Agricole Group's sector policies, the tobacco and coal industries are excluded.

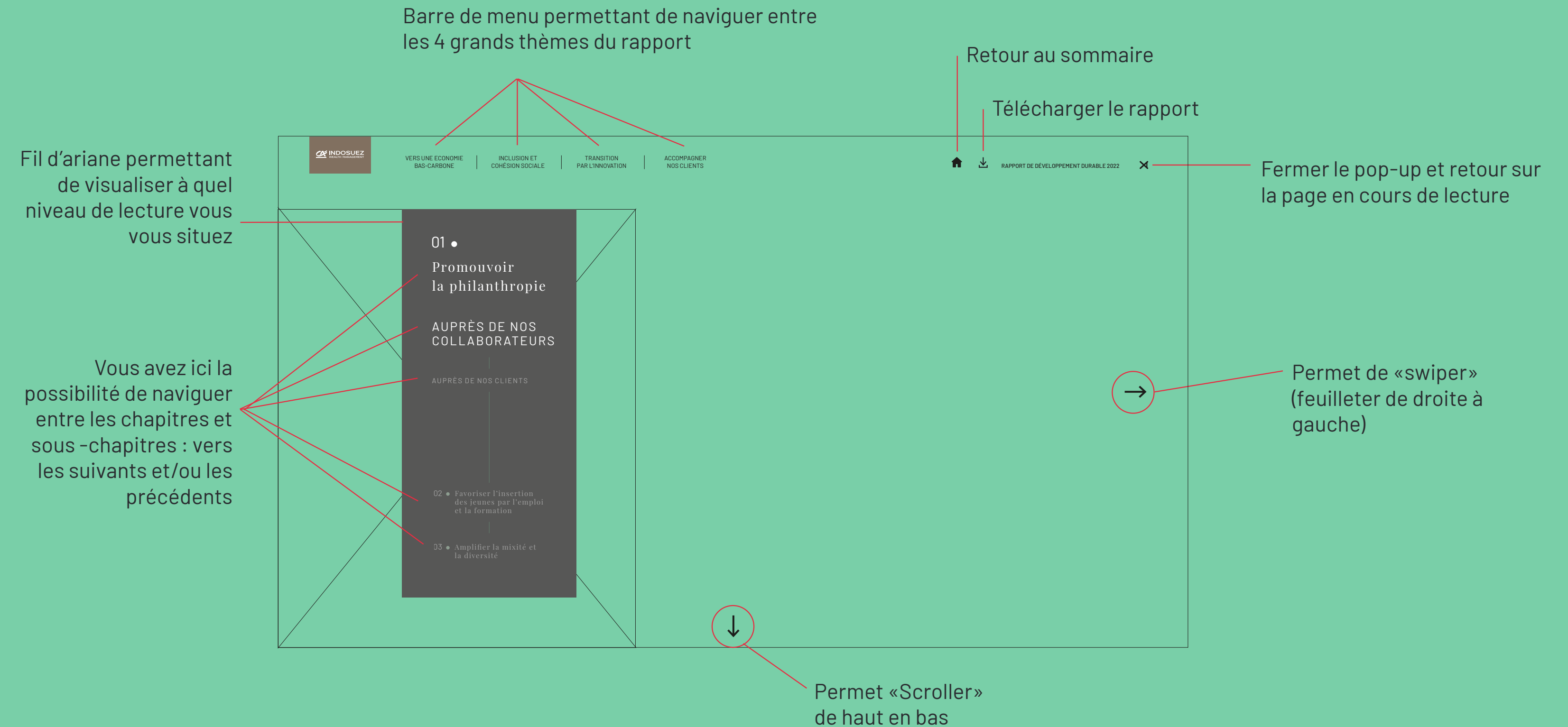
Indosuez distinguished in 2022 for its commitments!

Indosuez has won several international awards in recognition of its environmental, social and governance commitments and its CSR policy.



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