

## MANIFEST

### Sustainability, a core value for Cooperative and Popular Banks



The mission of the Cooperative & Popular Banks is to finance and support local players through a harmonious economic and social approach that respects the major environmental balances.

The Cooperative & Popular Banks consider Corporate Social Responsibility (sustainability) and ESG\* criteria as one of the essential cooperative components of their activity and publish therefore this Manifest.

As per today and even more tomorrow, the Cooperative & Popular are defending this model all over the world.

#### 1. A SOCIAL COOPERATIVE MODEL

For decades, the Cooperative & Popular Banks have been built around an entrepreneurial vision in which the members have a cooperative share in the capital, with particular attention paid to all the stakeholders, which has enabled them to ensure their autonomy. This model is today the one of a responsible business model.

##### **Our commitments as a social cooperative model:**

1. Enhance internal promotion, women's and men's development, including the training for Boards members.
2. Respect diversity and equality of opportunity.
3. Ensure a quality of work life policy.
4. Respect cooperative values, ethics and transparency.

#### 2. A MODEL DEDICATED TO TERRITORIES DEVELOPMENT AND PEOPLE WHO LIVE THERE, FOCUSED ON AN ENTREPREUNARIAL APPROACH

##### **Our commitments to meet the expectations of civil society:**

5. Support financial inclusion.
6. Support entrepreneurship and innovation.
7. Promote local initiatives for economic and social development.
8. Strengthen local solidarity through philanthropy.

#### 3. A PROACTIVE AND SUSTAINABLE ENVIRONMENTAL POLICY

The economic development of the Cooperative & Popular Banks is supported by a responsible environmental approach aimed at controlling and reducing the impact of the cooperative's activities.

The climate is a priority for all professions and all companies.


**Our commitments, taking into account global warming:**

9. Develop a Net Zero\*\* trajectory by 2030.
10. Support our customers in their own transition challenges.
11. Reduce the carbon footprint associated with our own operations.

Driven by their shared values of cooperation, respect, diligence and performance, the Cooperative & Popular Banks are committed on a daily basis to perpetuating the sustainable cooperative model and making Corporate Social Responsibility a key lever for progress and performance.

Paris, November 3rd, 2023.

Members of the CIBP,



**Marco Aurelio ALMADA**  
CEO of SICOOB (Brazil)  
& Chairman of CIBP



**Alain DECLERCQ**  
CEO of CPH Banque (Belgium)



**Jan Tibor BÖTTCHER**  
Head of Unit Policy Affairs of the Cooperative  
Financial Network BVR (Germany)



**Carlos HELLER**  
Chairman of Banco Credicoop (Argentina)

**Philippe HENRI**  
Chairman of Banque Populaire Méditerranée  
& Member of the Board Fédération Nationale  
des Banques Populaires (France)



**Siria JEDES & Rodrigo SILVA**  
President of Administrative Council  
& CEO of CODPEUCH (Chile)



**Silvia LIEGL**  
Managing Director of the Association  
of Volksbanken ÖGV (Austria)



**Markus STACHEL**  
Group Head Investor Relations  
On behalf of Cornelius RIESE  
CEO of DZ BANK (Germany)



\* ESG : environmental, social and governance criteria

\*\* Net Zero means no net CO2 emissions, which means that we are not adding new quantities of CO2 to the atmosphere