

# Crédit Agricole

## Social Bond Framework



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## I. Introduction

### A. Crédit Agricole Group: a cooperative and mutual identity

Crédit Agricole is the number one bank in France, number one insurer in France, number one bancassureur in Europe, number one European asset manager and the world's tenth largest bank. With 51 million customers around the world and the biggest retail banking customer base in the European Union, the Group has built its growth on a unique relationship model.

Crédit Agricole is also the world's leading cooperative financial institution. The Group's cooperative organisational structure counts with more than 10 million mutual shareholders. The Regional Banks are at the heart of the Group and together they own the majority (55.9%) of the share capital of Crédit Agricole S.A.

The Regional Banks have built their success by relying on cooperative model within their territory and by creating a close relationship with their customers. Regional Banks have supported local economy and territorial development and aim to be recognized as a key player of support to regions to address their social challenges.

The Crédit Agricole Group supports the resilience of the territories it works in, the sustainability of the projects it finances, the usefulness for its clients in the long term, and the sharing of the value created, with a particular emphasis on solidarity.

The cooperative and mutual identity was the basis to be a trusted partner to its customers for 125 years. Crédit Agricole remains true to its enduring values of customer focus, accountability and solidarity.

#### **Group Project & 2022 Medium-Term Plan**

In June 2019, Crédit Agricole Group presented a new Group Project and a new 2022 Medium-Term Plan jointly drafted by the Regional banks and Crédit Agricole S.A.

For the first time, the Group Project spells out Crédit Agricole's *Raison d'être*, which can be summarised as, "**Working every day in the interest of our customers and society**". It serves as the basis of its unique relationship model, while promoting its values of usefulness and universality.

**The Group Project is based on three pillars: Customer Project, Human Project and Societal Project.**

**The Societal Project consists in pursuing the Group's societal engagement in favour of all**, maintaining social connections in the regions, developing social-impact financing and making "green finance" one of the Group's keys to growth.

The Group will draw upon its strong local coverage, in particular via the presence of the Regional banks in the regions, to **promote fairer economic development** by developing a range of affordable offers for all such as Eko and LCL Essentiel, supporting entrepreneurship: Cafés de la Création and Villages by CA and preventing and resolving over-indebtedness. It will also **develop social impact financing** by increasing investments in the social and solidarity companies (SSC), taking action for the economic development of rural populations in emerging countries (via the Crédit Agricole Grameen Foundation) and strengthening CACIB's leadership in the arrangement of social bonds. Finally, the Group intends to **reinforce societal ties locally** by supporting local associations (culture, sports and solidarity), alongside projects conducted by the Regional banks and strengthening the role of its Foundations.

The Medium-Term Plan has also set specific targets, some of them related to inclusive development:

- Address the specific needs of small businesses and farmers

Targets: number one in customer conquest in France (Regional banks, LCL), 75% market share for new farmers (Regional banks), among the best apps in the sector (Ma Banque Pro, Pro & Entreprises LCL, etc).



#### Societal Project

##### COMMITMENT TO SOCIETY

- Offers available for all customers (EKO, LCL Essentiel) and a commitment to maintain local societal ties
- CA Group climate strategy in line with the Paris Agreement, with certified implementation

**#1** European leader in responsible investment

- Become the strategic partner for SMEs / Midcaps

Targets: reinforce the Regional banks' leadership in the corporate market and accelerate the Group's growth on midcaps and internationally active French firms, penetration rate of large SMEs customers of 1/3 (LCL), 1.5pp increase in financial market share in the French food industry sector for Crédit Agricole Group.

Thus, 2022 Group strategic project reiterates Crédit Agricole Group commitment to inclusive development, and to make green finance one of the Group's growth driver.

### **CSR in MEDIUM TERM PLAN 2022**

Corporate Social Responsibility ("CSR") is one of the Group's pillars and plays a central role in the business lines. The Group has its origin and roots in the territories and keeps supporting an economy oriented towards the common good. The aim is to carry out its banking and insurance activities responsibly and effectively as regards its stakeholders, and to assume its role as the leading financial partner of the French economy and its regions.

Crédit Agricole's Corporate Social Responsibility policy<sup>1</sup> lies at the heart of its identity and is aligned with the Group's ambition. It actively addresses environmental and social issues by supporting progress and change.

## B. Crédit Agricole: an actor for Green and Inclusive Growth

Crédit Agricole is aware of the role it plays in the inclusive growth. The Group also understands that inclusive growth is coupled with the reduction of inequalities.

As the Group emerged from the solidarity of the territories, it keeps supporting the evolution of society by promoting more shared growth.

The Group's local presence, especially in France with the Crédit Agricole Regional banks and LCL, forms the key enforcing arms of its action for promoting inclusive growth in our society. In line with its Raison d'être, Crédit Agricole works for the interest of our society by:

- supporting the economy, entrepreneurship and innovation in France and abroad: it is naturally committed to supporting its regions
- taking intentional action in societal and environment fields by supporting progress and transformations.
- serving everyone: from the most modest to the wealthiest households, from local professionals to large international companies.

Crédit Agricole reaffirmed its commitment to tackle inequality by joining G7 Business for Inclusive Growth (B4IG) coalition powered by the OECD in 2019. This global coalition which aims to strengthen efforts by private companies to reduce inequalities linked to opportunity, gender and territories, and to build greater synergies with government-led efforts. The coalition companies have already invested a combined total of USD 1.4 billion in more than 70 inclusive growth initiatives, benefiting more than 100 million people

### **Supporting the economy, entrepreneurship and innovation**

Crédit Agricole Group works to support enterprises creation and local ecosystems. The Regional Banks are supporting mid-caps and SMEs by proving credit, investing in their development and mobilizing their territorial network for business creation. For instance, Crédit Agricole works in partnership with Initiative France and France Active.

The Group also supports innovative companies in their development. Since 2014, Crédit Agricole develops an initiative named "Village by CA", a start-up incubator footprint that supports innovative projects in all french regions and abroad. Six years after the creation of the first Village by CA, the number of Villages has multiplied

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<sup>1</sup> <https://www.credit-agricole.com/en/responsible-and-committed/csr-a-factor-of-sustainable-performance-for-credit-agricole-group>

in France and internationally. Nearly 800 start-ups incubated and accelerated by Villages by CA are now serving territories, partners and customers. The Villages boost the local and regional economy and foster collaborative efforts between start-ups and local and regional business.

Since its foundation, Crédit Agricole works for the development of rural areas. Crédit Agricole is the financial partner of nine out of ten farmers and is involved in supporting essential infrastructure in rural areas, such as water distribution and access to energy. The Group also understands that investing in Information and Communication Technologies (“ICT”) means supporting economy and innovation by connecting population and giving them opportunity to expand their business. Therefore, the Group supports the financing of ICT infrastructure to increase digital inclusion in rural areas.

### **Taking action in societal fields**

Since 2015, the Crédit Agricole Solidarité et Développement Foundation has worked to support socio-economic autonomy of people, including professional integration and health. It supports both national partner programs and projects developed with the Regional Banks. 66 solidarity projects were supported, for a total amount of 1.6 million euros (December 2018).

The Group also supports the financing of key players responsible for providing access to basic infrastructure to all. It includes supporting local authorities and private partners to develop public services to enhance local social development, for instance to increase the access to healthcare system.

In April 2020, in the face of an unprecedented health crisis, Crédit Agricole announced to dedicate 20 million euros to finance essential measures to protect the elderly, the most at risk from the coronavirus. Backed among others by the Crédit Agricole Solidarité et Développement Foundation, the fund will serve to finance the most urgent purchases, such as essential supplies (masks, gels, sanitizer wipes and screening tests) and tablets to help the elderly in nursing homes stay connected with their families.

### **Serving everyone, where we are**

Crédit Agricole aims to serve everyone including the most financially vulnerable. The Group seeks to achieve this goal through different levers: by supporting non-profit organizations to address social issues, working with its clients to avoid and resolve over-indebtedness and by financing the expansion of social housing capacity.

The Group created programmes to enable its employees to support social initiatives, such as: “Solidaires” programme which propose volunteer missions and “Helping Hand” (Coup de pouce) which provides financial backing to volunteer projects suggested by employees who are actively involved in a non-profit organization.

The Foundation Grameen Crédit Agricole is another initiative created to support the most vulnerable. Created by the Crédit Agricole and Professor Yunus, Nobel Peace Prize, the Foundation aims at contributing to the fight against poverty through the promotion of financial inclusion. Since its inception, it has granted more than €200 million in financings and has supported more than 100 microfinance institutions (who grant microcredits to populations excluded from the traditional banking system and social enterprises serving low-income populations) in 38 countries.

In France, The Group has developed a specific program, which addresses the client facing a strong life difficulty (health issue, divorce, etc.). This program called “Points passerelles” tries to find the way to assist the client in solving some issues and getting a little better. The Group is also a major player in providing access to housing and economic development in the regions. The bank supports local authorities, social housing land lords to increase the offer of social housing and individuals to become the owners of main residence.

## C. Crédit Agricole's commitment to the Green, Social and Sustainability Bond market

Crédit Agricole is convinced that sustainable finance, Green, Social and Sustainability Bonds in particular, are effective instruments to channel investments to fight social exclusion and to support an inclusive and sustainable growth.

Crédit Agricole Group boasts a leading position in the Green, Social and Sustainability Bond market. Indeed, Crédit Agricole is at the same time:

- **A Green, Social & Sustainability Bond arranger:**  
Crédit Agricole CIB has become one of the top Green, Social and Sustainability Bonds arrangers worldwide. In 2019, Crédit Agricole CIB wins the Overall Most Impressive Bank for SRI Capital Markets award by the Global Capital survey, for the 6th year running,
- **A Green, Social & Sustainability Bond investor:**
  - **Via Crédit Agricole S.A Treasury management for its Liquidity Portfolio**  
At the occasion of the COP 21 in Paris in 2015, Crédit Agricole made a strong commitment towards the financing of the energy transition including the target to invest €2 billion of the Crédit Agricole Group's cash in Green Bonds. This target has been met at the end of 2017. The allocation of all liquidity portfolios to Green, Social and Sustainability Bonds will increase to €6bn by 2022.
  - **Via Amundi, the asset manager of Crédit Agricole Group**  
Amundi is a leading investor in Green, Social and Sustainability Bonds and a pioneer of the market, having created several dedicated Green Bond funds since 2017. Amundi, will double its green investment portfolio to €20bn.
- **A Green Bond issuer:**  
Crédit Agricole Group Green Bond Framework serves as the reference document for the Green Bond issues of all Crédit Agricole Group entities, also replacing the one published by Crédit Agricole CIB in 2013.  
Since November 2018, Crédit Agricole S.A is a benchmark public Green Bond issuer (EUR 1bn 5-year Senior Preferred Green Bond in November 2018 and EUR 1bn 6-year Senior Non-Preferred Bond in October 2019).  
In November 2019, Crédit Agricole Home Loan SFH launched also its first Green Covered Bond (EUR 1.25bn 10-year).

In this context and after having consolidated itself as an important issuer in the Green Bond market, the natural next step for the Group was to establish a Social Bond Framework. This Framework will contribute to accelerate the financing of social projects by the relevant Crédit Agricole Group entities, contributing to the Group's ambition of contributing to a just transition for all.

## II. Application of the Social Bond Principles to Crédit Agricole Social Bond Framework

Crédit Agricole Social Bond Framework aligns with the 2020 edition of the *Social Bond Principles* (“SBP”) (as may be amended) and follows its four core components:

- A. Use of Proceeds
- B. Process for Project Evaluation and Selection
- C. Management of proceeds
- D. Reporting

This Social Bond Framework serves as the reference document for the Social Bond issues of all Crédit Agricole Group entities: Crédit Agricole S.A., the Crédit Agricole Regional banks, their subsidiaries and refinancing vehicles (together referred as “Crédit Agricole”).

The Crédit Agricole Social Bond Framework allows the relevant Crédit Agricole Group entities to issue Social Bonds under different formats, including senior non-preferred bonds, senior preferred unsecured and secured bonds (such as covered bonds, ABS and RMBS), public or private placements.

### A. Use of Proceeds

The proceeds of each Crédit Agricole Social Bond will be used exclusively to finance and re-finance, in whole or in part, loans and investments (“Eligible Social Assets”) that seek to achieve positive social impacts especially for target populations.

Crédit Agricole S.A. will allocate the proceeds of its Social Bonds to Eligible Social Assets booked on its own balance-sheet or on the balance-sheet of any of Crédit Agricole Group entities, as the case may be. Other Crédit Agricole Group issuers will allocate the proceeds of their own Social Bonds solely to Eligible Social Assets booked on their own balance-sheets<sup>2</sup>. For the avoidance of doubt, this also applies to Crédit Agricole CIB.

The combination of all the Eligible Social Assets earmarked by each Crédit Agricole Group entities will compose the Eligible Social Asset portfolio (“Social Portfolio”) and will be consolidated at Group level.

The total amount of outstanding Social Bonds issued by all Crédit Agricole Group entities together with any dedicated third-party Social funding (such as the use of CDC’s thematic Social envelopes)<sup>3</sup> shall be lower than the amount of the Social Portfolio at all times.

The proceeds of the Social Bond issuance in accordance with Crédit Agricole Social Bond Framework will be earmarked to the following “Eligible Categories”:

- 1. Territorial economic development
- 2. Socioeconomic advancement and empowerment
- 3. Access to healthcare services


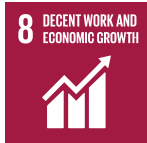


<sup>2</sup> For the Group’s entities issuing Covered Bonds, the Eligible Social Assets may also be included in the cover pool collateral

<sup>3</sup> To the extent that they are financing Eligible Social Assets

Eligible Categories



Eligibility Criteria

UN SDG alignment

1. Territorial economic development		
<i>Social benefits:</i> Employment generation Reduction of social and economic inequalities	<i>Main Objectives:</i> Foster economic growth	
<i>SMEs financing</i>	Loans dedicated to the financing of SMEs <sup>4</sup> in socio-economically disadvantaged areas (with high unemployment, as defined in Appendix A). Exclusion of controversial sectors, such as Oil & Gas, Nuclear, Defence, etc. (as defined in Appendix B)  Target population: population in socio-economically disadvantaged areas	    
<i>ICT in rural areas</i>	Loans dedicated to the financing of fibre optic network and high capacity network deployment in unserved areas to reduce digital exclusion, notably in rural areas  Target population: unserved population in rural areas	
<i>Development projects in emerging countries</i>	Loans or investments dedicated to the financing of development projects in specific sectors: <ul style="list-style-type: none"> <li>- Renewable energies (including solar, wind, hydro and biomass)</li> <li>- Electricity transmission and distribution (excluding connection of coal fire power plant)</li> <li>- Public mass transportation</li> <li>- Transportation infrastructure</li> <li>- Telecommunications</li> <li>- Water management infrastructure</li> </ul> Target population: population in emerging countries	
2. Socioeconomic advancement and empowerment		
<i>Social benefits:</i> Reduction of social and economic inequalities	<i>Main Objectives:</i> Promote the social and economic inclusion of all	
<i>Non-profit organizations</i>	Loans dedicated to the financing of local non-profit organizations, associations, foundations and philanthropic structures including those specifically active in culture, sport and solidarity  Target population: local non-profit organizations, associations, foundations and philanthropic structures	

<sup>4</sup> SMEs definition according to EU: [https://ec.europa.eu/growth/smes/business-friendly-environment/sme-definition\\_en](https://ec.europa.eu/growth/smes/business-friendly-environment/sme-definition_en)



<i>Social Housing</i>	<p>Loans dedicated to the financing of social housing, including housing construction or purchase for people with low income (under the scheme Prêt d'Accession Sociale - PAS) and social housing landlords (under the scheme Prêt Locatif Social - PLS)</p> <p>Target population: low income population as defined in PAS requirements</p>	
<b>3. Access to healthcare services</b>		
<u>Social benefits:</u> Improve the local healthcare system	<u>Main Objectives:</u> Increase access to health	
<i>Public Hospitals</i>	<p>Loans dedicated to the financing of public health system infrastructure, including development, acquisition of buildings, facilities or equipment related to public hospitals</p> <p>Target population: general public</p>	
<i>Elderly care facilities</i>	<p>Loans dedicated to the financing of public elderly care system infrastructure, including development, acquisition of buildings, facilities or equipment related to public nursing homes</p> <p>Target population: elderly population</p>	
<i>SMEs in healthcare</i>	<p>Loans dedicated to the financing of SMEs in the healthcare sector, as defined in the Appendix C</p> <p>Target population: SMEs in the healthcare sector</p>	

## B. Process for Project Evaluation and Selection

All Social Eligible Assets comply with Crédit Agricole standard credit process, which includes compliance with the Crédit Agricole Group CSR policy, as well as compliance to any applicable regulatory environmental and social requirements.

The dedicated ESG risk analysis is performed at each business entity level, when appropriate in the strength of ESG analysis provided by extra-financial agencies, in connection with the Group's CSR management team.

In 2018, Crédit Agricole set up a Green Bond Committee ("GBC") in the context of Green Bond Framework. The Committee has been renamed to "Green and Social Bond Committee" ("GSBC") and will manage the Process for Project Evaluation and Selection of both Green and Social Bonds.

The committee meets at least on a quarterly basis and it is composed by:

- Head of Crédit Agricole Group CSR
- Head of Crédit Agricole Group Treasurer
- Head of Crédit Agricole Group Medium/Long Term Funding
- A Senior Manager from Crédit Agricole Regional banks
- A Senior Manager from each entity contributing to the Social Portfolio

The GSBC composition may evolve to include in particular other entities from Crédit Agricole Group contributing to the Group's Green Bond and Social Bond Frameworks.

Furthermore, the “Green Project Group”, from now “Green and Social Project Group”, extended its responsible of identification and monitoring potential Eligible Green and Social Assets, under the supervision of the Green and Social Bond Committee. The Green and Social Project Group will advise the different entities of Crédit Agricole Group on the implementation of the identification of the Eligible Green and Social Assets in the internal information systems. It will meet on a regular basis or at the request of any relevant entity of the Crédit Agricole Group. The Project Group is composed of representatives from Crédit Agricole CIB, Crédit Agricole S.A. and relevant Crédit Agricole Group entities.

The Process for Project Evaluation and Selection proceeds as follows:

- The relevant entities of the Crédit Agricole Group carry out a pre-selection of potential Eligible Social Assets, as detailed in the Use of Proceeds section
- The potential Eligible Social Assets are submitted by the different Crédit Agricole Group entities to the Social Bond Committee. The GSBC verifies the alignment of the pre-selected assets with the eligibility criteria and selects the Social Eligible Assets constituting the Social Portfolio.
- Under the supervision of the Social Project Group, the Eligible Social Assets are clearly identified within Crédit Agricole’s internal information system.
- The Social Bond Committee has also the responsibility to exclude financing of a range of business, such as, but not limited to weapons, gambling, alcohol, tobacco activities, and companies with significant involvement in controversies or incidents in social aspects such as human rights, labour rights, health and safety at work or projects with relevant negative impact on communities.

The on-going analysis and monitoring of ESG controversies are realised by the CSR team of each relevant entity. If a Social Asset becomes subject to an ESG controversy, the CSR team will report it immediately to the Social Bond Committee, which will decide on the exclusion of the Social Eligible Asset in the Social Portfolio at the next Social Bond Committee.

### C. Management of Proceeds

Crédit Agricole’s Treasury and Medium/Long Term Funding team is in charge of monitoring the allocation of the proceeds to the Eligible Social Assets on a nominal equivalence basis, as well as managing the Social Portfolio.

Crédit Agricole has set up an internal information system enabling the tracking the allocation of the Social Bonds proceeds until their maturity.

On a quarterly basis, the Social Bond Committee ensures that the total amount of funds raised via Social Bonds, together with any dedicated third-party Social funding, is lower than the total amount of Social Eligible Assets in the Social Portfolio. To ensure the continuous respect of this commitment and taking into account the potential evolution of the Eligible Social Assets, the amount of the Social Portfolio will always exceed the amount of the Social Bonds issued by a factor of 30%. In practice, this implies that amortised or redeemed Eligible Social Assets are replaced by new Eligible Social Assets.

Pending the full allocation of the proceeds or in the unlikely case of insufficient Eligible Social Assets, Crédit Agricole commits to hold the funds in the Group’s Treasury in accordance with the Group’s internal general policy and to the extent possible, to invest them in Green, Social and Sustainability Bonds.

### D. Reporting

Crédit Agricole will publish an annual Social Bond report on Crédit Agricole S.A. website, detailing both the allocation of the net proceeds of the Social Bonds and the social impact of the Eligible Social Assets included in the Social Portfolio.

Moreover, Crédit Agricole shall communicate any material evolution of the Social Portfolio composition on ad-hoc basis.

**1. Allocation reporting**

Crédit Agricole will publish an annual report on the use of the Social Bonds’ net proceeds until maturity. This report will detail:

- The total amount of the Social Bonds issued at Crédit Agricole Group level and each relevant entity
- The total amount of Social Bond proceeds allocated to the Social Portfolio
- An analysis of the Social Portfolio by Eligible Categories and by Crédit Agricole Group entity
- The potential amount of unallocated proceeds, if any

Crédit Agricole intends to communicate the average origination timeframe of the Eligible Social Assets for each entity.

In the case of a Social Bond issuance from other Crédit Agricole Group entities than Crédit Agricole S.A, the allocation reporting of such entities will also be integrated in Crédit Agricole S.A allocation reporting.

**2. Impact reporting**

Crédit Agricole commits to publish an annual report on the social impact of its Social Portfolio by using where available the following indicators aggregated by Eligible Category and entity.

<b>Eligible Categories</b>	<b>Impact indicators</b>
Territorial economic development	<ul style="list-style-type: none"> <li>○ Number of loans granted to SMEs</li> <li>○ Number of people employed by financed SMEs</li> <li>○ Number of loans granted to ICT infrastructure and rural development projects</li> <li>○ Estimated increase of people digitally included</li> <li>○ Estimated increase of number of beneficiaries of development projects</li> </ul>
Socioeconomic advancement and empowerment	<ul style="list-style-type: none"> <li>○ Number of loans granted to non-profit organizations</li> <li>○ Number of loans provided under Social Housing government requirements</li> <li>○ Estimated number of beneficiaries of non-profit organizations (absolute and relative figures)</li> <li>○ Estimated number of beneficiaries of social housing schemes (absolute and relative figures)</li> </ul>
Access to Healthcare	<ul style="list-style-type: none"> <li>○ Number of loans granted to public hospitals</li> <li>○ Number of loans granted to public elderly care facilities</li> <li>○ Number of loans granted to SMEs in the healthcare sector</li> <li>○ Estimated number of people served by health facilities</li> </ul>

### III. External Verification

#### A. Second Party Opinion

Crédit Agricole Social Bond Framework Second Party Opinion from Vigeo Eiris is publicly available on Crédit Agricole S.A. website.

#### B. External audit

Crédit Agricole S.A. will request a limited assurance report on the main features of its Social Bond reporting by an external auditor in the context occasion of the Crédit Agricole Group Annual Report (“Document de Référence”).

## IV. Appendix

### A. Definition of socio-economically disadvantaged areas

Crédit Agricole aims to serve all and develop all territories. Nevertheless, focusing on financing SMEs in specific disadvantaged areas enables great impact and reduction of inequality.

Socio-economically disadvantaged areas were defined as French “employment areas” (“zones d’emploi”) with unemployment higher than the national average (in France in 2019: 8.4%). The methodology to identify these areas were designed by using public data provided by INSEE.

Eligible areas for SMEs financing under the Crédit Agricole Social Bond represent 120 areas out of 310 in total. The list of eligible areas will be annually updated accordingly to the INSEE data update. Crédit Agricole Social portfolio will continuously reflect the current labour market situation in France

### B. Exclusion list of controversial activities

#### NAF code      NAF description

SECTION A: Agriculture, Sylviculture and Fishing	
<b>1</b>	<b>Animal farming, hunting and annex services</b>
01.1	<i>Non-permanent culture</i>
01.15Z	<i>Tobacco growing</i>
SECTION B: Mining	
<b>5</b>	<b>Coal and lignite mining</b>
05.10Z	<i>Coal mining</i>
05.20Z	<i>Lignite mining</i>
<b>6</b>	<b>Fossil extraction</b>
06.10Z	<i>Oil extraction</i>
06.20Z	<i>Gas extraction</i>
<b>7</b>	<b>Metal ore extraction</b>
07.10Z	<i>Steel extraction</i>
07.2	<i>Metal ore extraction (excluding iron)</i>
07.21Z	<i>Uranium and thorium extraction</i>
07.29Z	<i>Other ore extraction</i>
<b>8</b>	<b>Other extraction industries</b>
08.1	<i>Stone, Sand and Clay Extraction</i>
08.11Z	<i>Extraction of construction &amp; ornamental stones, extraction of industrial limestone, gypse, chalk and slate</i>
08.12Z	<i>Exploitation of gravel and sand fields, extraction of clay and kaolin</i>
08.9	<i>Various other extraction of minerals and materials activities</i>
08.91Z	<i>Extraction of chemical ore and mineral fertilizers</i>
08.92Z	<i>Peat extraction</i>
08.93Z	<i>Salt production</i>
08.99Z	<i>Other extraction activities</i>
<b>9</b>	<b>Services to extraction industries</b>
09.10Z	<i>Services to oil extraction</i>
09.9	<i>Services to other extraction industries</i>
09.90Z	<i>Services to other extraction industries</i>
SECTION C: Manufacturing	
12.00Z	<i>Production of tobacco goods</i>
<b>19</b>	<b>Coking and oil refining</b>

19.10Z	<i>Coking</i>
19.20Z	<i>Oil refining</i>
<b>20</b>	<b>Chemical industries</b>
20.1	<i>Production of chemical products, nitrogen products and fertilizers, basic plastic materials and synthetic rubber</i>
20.11Z	<i>Production of industrial gas</i>
20.12Z	<i>Production of colouring and pigments</i>
20.13	<i>Production of other basic inorganic chemical products</i>
20.13A	<i>Enrichment and reprocessing of nuclear materials</i>
20.13B	<i>Other production of other basic inorganic chemical products</i>
20.14Z	<i>Production of other basic organical chemical products</i>
20.15Z	<i>Production of nitrogen and fertilizer goods</i>
20.16Z	<i>Production of basic plastic materials</i>
20.17Z	<i>Production of synthetic rubber</i>
20.2	<i>Production of pesticides and other agrochemical goods</i>
20.20Z	<i>Production of pesticides and other agrochemical goods</i>
20.30Z	<i>Production of paints, varnishes and putty</i>
20.41Z	<i>Production of soaps, detergents and cleaning products</i>
20.42Z	<i>Production of perfumes and body care products</i>
20.5	<i>Production of other chemical goods</i>
20.51Z	<i>Production of explosives</i>
20.52Z	<i>Production of glues</i>
20.53Z	<i>Production of essential oils</i>
20.59Z	<i>Production of other chemical products</i>
20.60Z	<i>Production of artificial or synthetic fibres</i>
<b>24</b>	<b>Metallurgy</b>
24.4	<i>Production of precious metals and other non-iron metals</i>
24.46Z	<i>Design and transformation of nuclear materials</i>
<b>25</b>	<b>Production of metal goods except machines and equipment</b>
25.40Z	<i>Production of weapons and ammunitions</i>
30.4	<i>Production of military and combat vehicles</i>
30.40Z	<i>Production of military and combat vehicles</i>
<b>35</b>	<b>Production and distribution of electricity, gas, steam and air conditioned</b>
35.2	<i>Production and distribution of gas based fuel</i>
35.21Z	<i>Production of gas based fuel</i>
35.22Z	<i>Distribution of gas based fuel</i>
35.23Z	<i>Trade of gas based fuel</i>
<b>46</b>	<b>Wholesale trade except cars and motorcycles</b>
46.1	<i>Intermediation of wholesale trade</i>
46.12A	<i>Fuel central purchasing body</i>
46.12B	<i>Other intermediaries in fuel, metals, minerals and chemical products</i>
46.17	<i>Intermediaries in basic food, liquor and tobacco</i>
46.17B	<i>Other intermediaries in basic food, liquor and tobacco</i>
46.2 C	<i>Wholesale trade in basic agricultural products and living animals</i>
46.21Z C	<i>Wholesale trade (Business to Business) of cereals, unmanufactured tobacco, seeds and aliments for cattle</i>
46.3	<i>Wholesale trade of food products, liquor and tobacco</i>
46.35	<i>Wholesale trade of tobacco made products</i>
46.35Z	<i>Wholesale trade (Business to Business) of tobacco made products</i>
46.39	<i>Non specialized wholesale trade of basic food, liquor and tobacco</i>
46.39B	<i>Wholesale trade (Business to Business) of non-specialized food products</i>
46.7	<i>Other specialized wholesale trade</i>
46.71	<i>Wholesale trade of fuel and annex products</i>

46.71Z	Wholesale trade (Business to Business) of fuel and annex products
46.72	Wholesale trade of minerals and metals
46.72Z	Wholesale trade (Business to Business) of minerals and metals
46.75	Wholesale trade of chemical products
46.75Z	Wholesale trade (Business to Business) of chemical products
<b>47</b>	<b>Retail trade except cars and motorcycles</b>
47.2	Retail trade of food by specialized shops
47.26Z	Retail trade of tobacco made products by specialized shops
47.3	Retail trade of fuel by specialized shops
47.30Z	Retail trade of fuel by specialized shops
47.7	Other retail trade by specialized shops
47.78B	Retail trade of coal and fuel
<b>84</b>	<b>Public administration and defence, mandatory social security</b>
84.2	Public services
84.22Z	Defence

### C. List of eligible activities for SMEs in Healthcare category

#### NAF code      NAF description

SECTION C: Human health and activities	
<b>85</b>	<b>Human health activities</b>
85.10	Hospital activities
86.21	General medical practice activities
86.22A	X-ray diagnosis and radiotherapy activities
86.22B	Surgery activities
86.22C	Other specialist medical practice activities
86.23	Dental practice activities
86.90A	Ambulances
86.90B	Medical analysis laboratories
86.90D	Activities of nurses and midwives
86.90E	Activities of professionals in re-education, prosthesis or health devices and chiropodists
86.90F	Human health activities n.e.c.
<b>87</b>	<b>Medico-social housing</b>
87.10A	Residential nursing care activities for the elderly
87.10B	Residential nursing care activities for disabled children
87.10C	Residential nursing care activities for disabled adults and other residential nursing care
87.20A	Residential care activities for mental retardation and mental health
87.20B	Residential care activities for substance abuse
87.30A	Residential care activities for the elderly
87.30B	Residential care activities for the disabled
87.90A	Residential care activities for children with difficulties
87.90B	Residential care activities for adults and families with difficulties and other residential
<b>88</b>	<b>Social action excluding social housing</b>
88.10A	Home help services
88.10B	Other welcome or guidance services without accomodation for disabled adults or the
88.10C	Assistance by work
88.91A	Welcome facilities for young children
88.91B	Welcome or guidance services without accomodation for disabled children
88.99A	Other welcome or guidance services without accomodation for children and teenagers
88.99B	Social work activities without accommodation n.e.c.
SECTION D: Manufacturing	
<b>21</b>	<b>Manufacture of basic pharmaceutical products and pharmaceutical preparations</b>
21.10	Manufacture of basic pharmaceutical products
21.20	Manufacture of pharmaceutical preparations
<b>26</b>	<b>Manufacture of computer, electronic and optical products</b>
26.60	Manufacture of irradiation, electromedical and electrotherapeutic equipment

<b>32</b>	<b>Other manufacturing</b>
32.50A	<i>Manufacture of medical, surgical and dental equipment</i>
<b>SECTION E: Wholesale and retail Trade ; Repair of Mot Vehicles and Motorcycles</b>	
<b>47</b>	<b>Retail trade, except of motor vehicles and motorcycles</b>
47.73	<i>Dispensing chemist in specialised stores</i>
47.74	<i>Retail sale of medical and orthopaedic goods in specialised stores</i>
47.78A	<i>Retail sale of optics</i>