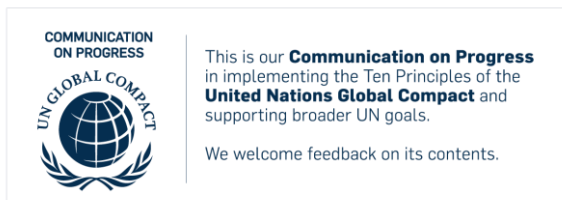


United Nations Global Compact
Communication on Progress – November 2022



Bois-Colombes, 16 November 2022

Statement of continued support

I am pleased to confirm that Coface reaffirms its commitment, in place since April 2003, to support the ten principles of the United Nations Global Compact (UNGC) in the areas of Human Rights, Labour, Environment and Anti-Corruption. The respect of human and socio-economic rights, the preservation of our environment, the ethical management of human resources and strict compliance with anti-corruption regulations are amongst our core priorities everywhere we conduct our business.

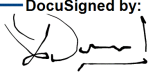
As a global credit insurance company, our ambition is to promote trade nationally and internationally by understanding, preventing, managing and carrying our clients risks.

We do so with a constant concern to improve our support to communities, our clients, our employees and generally the Group's stakeholders, while decreasing our negative impact on the environment.

Our annual Universal Registration Document serves as the Communication on Progress (CoP) in implementing the Principles. In the present Communication on Progress, we wish to share our ambitions to transform Coface into an example of greater sustainability in the credit insurance industry. We describe our actions to integrate the Global Compact and its principles into our business strategy, culture and daily operations.

We are also committed to share this information with our stakeholders using our primary channels of communication.

Xavier Durand
Chief Executive Officer
COFACE SA

DocuSigned by:

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United Nation Global Compact

Communication on Progress - November 2022

Human Rights

Principle 1	Businesses should support and respect the protection of internationally proclaimed human rights	Universal Registration document 2021 Chapter 6 Introduction page 242 6.2 Coface, a Responsible insurer 6.2.8 Fair practices Page 252
Principle 2	Businesses should make sure that they are not complicit in human rights abuses	Universal Registration document 2021 Chapter 6 6.2 Coface, a Responsible insurer 6.2.8 Fair practices Page 252

Labour

Principle 3	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining	Universal Registration document 2021 Chapter 6 6.2.8 Fair practices Page 252 6.3.1 Responsible crisis management Page 255
Principle 4	Businesses should uphold the elimination of all forms of forced or compulsory labour	Universal Registration document 2021 Chapter 6 Introduction page 242 6.2.8 Fair practices Page 252 6.7 Report of one of the statutory auditors, appointed as independent third party, on the verification of the consolidated non-financial performance statement – <i>confirming Coface compliance with the requirements of Article R.225-105 of the French Commercial Code</i> Page 275
Principle 5	Businesses should uphold the effective abolition of child labour	Universal Registration document 2021 Chapter 6 Introduction page 242 6.2.8 Fair practices Page 252 6.7 Report of one of the statutory auditors, appointed as independent third party, on the verification of the consolidated non-financial performance statement – <i>confirming Coface compliance with the requirements of Article R.225-105 of the French Commercial Code.</i> Page 275

Principle 6	Businesses should uphold the elimination of discrimination in respect of employment and occupation	Universal Registration document 2021 Chapter 6 6.3 Coface, a Responsible employer 6.3.3 Diversity, inclusion and equal opportunities Pages 257 to 261
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Environment

Principle 7	Businesses should support a precautionary approach to environmental challenges	Universal Registration document 2021 Chapter 6 6.2.4 Environmental risk taken into account in credit risk assessment (financial risk) Page 249 to 250 6.2.6 Discontinuity of Coface's operations relative to environmental risks Page 250 to 251 6.4 Coface is developing its environmental responsibility Page 264 to 268
Principle 8	Businesses should undertake initiatives to promote greater environmental responsibility	Universal Registration document 2021 Chapter 6 6.2 Coface, a responsible insurer 6.2.2 Commercial exclusion policy Page 246 6.2.3 Environmental and social impacts of investments Pages 246 to 249 6.2.5 Environmental impact of the debtor portfolio Page 250 6.4 Coface is developing its environmental responsibility Pages 264 to 268
Principle 9	Businesses should encourage the development and diffusion of environmentally friendly technologies	Universal Registration document 2021 Chapter 6 6.4 Coface is developing its environmental responsibility Page 264 to 268

Anti-corruption

Principle 10	Businesses should work against corruption in all its forms, including extortion and bribery	Universal Registration document 2021 Chapter 6 Introduction page 242 6.2 Coface, a Responsible insurer 6.2.8 Fair practices Pages 252 to 254
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