

SUSTAINABILITY IS KEY IN CREDENDO'S LATEST STRATEGY



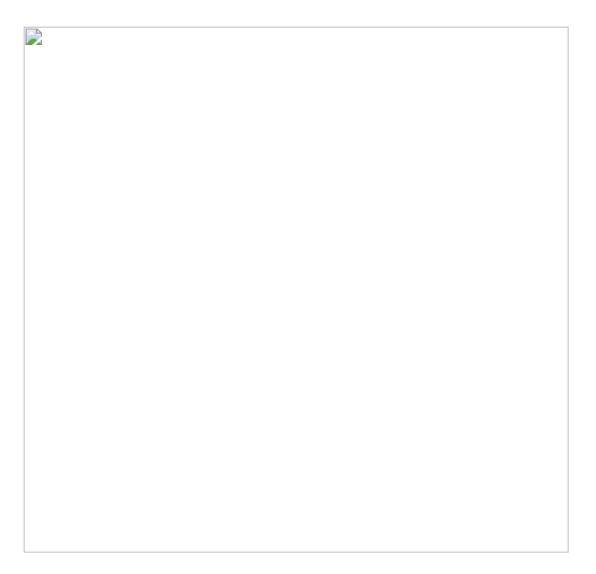
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The ambitions of **Credendo's strategic plan 'Rise' for 2022-2024** are summarised in one tagline: 'Grow and improve in a sustainable way'. Indeed, by placing sustainability at the heart of our strategy, we have decided to upgrade our processes, our solutions and our

culture to meet the new needs of tomorrow. To this end, our strategy is based on four pillars:



- > Empower more customers to grow their trade relations. We want to encourage more companies to make a commitment to the environment and support them in the transition by offering incentives to projects that have a positive impact on the environment (Credendo Green Package).
- > Reinforce our profitable growth. We want to increase sustainable investing (green bonds).
- > Improve our efficiency and sustainability. We want to optimise our internal processes to obtain a stronger Environmental, Social and Governance (ESG) performance. To this end, the ESG label developed as part of the Credendo Green Package allows us to define, identify and quantify sustainable transactions within our portfolio. In addition, Credendo is committed to reducing its carbon footprint annually.