

HR FACTS AND FIGURES

CRÉDIT AGRICOLE S.A.

2022

2022 HR Facts and Figures

Crédit Agricole S.A. Group

METHODOLOGICAL NOTE

The scope for the entities covered by this reporting framework includes entities that have staff and are fully consolidated from a financial perspective.

Each item presented hereafter is accompanied by information concerning the scope for the workforce covered (as a percentage of the workforce in FTEs at the end of the year).

Unless otherwise stated, the indicators cover the French and international scope.

This reporting is carried out in line with various data consolidation rules:

- The consolidated data concern the entities that are “fully” consolidated from a financial perspective,
- The data are treated with an employer vision, rather than a beneficiary vision. The difference concerns staff made available by one entity to another (without changing their employment contract) who are attached to their host entity with a beneficiary vision and their contractual entity with an employer vision.

The population reviewed concerns “active” staff. This concept implies:

- On the one hand, a legal link through a “standard” permanent or fixed-term employment contract-apprenticeship excluded (and assimilated contracts for international staff),
- On the other hand, an inclusion in the payroll system and their employment on the last day of the period,
- Since 2019, employees with an activity rate lower or equal to 50% are now taken into account of “active staff”.

In line with a policy to continuously improve the reliability of our indicators, each year we call on our independent auditors to carry out an in-depth check of the indicators we publish. Information concerning this work will be published in Crédit Agricole S.A.’s sustainable development report.

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KEY GROUP FIGURES

KEY CREDIT AGRICOLE S.A. FIGURES

Staff is down -3,9 % in FTEs terms

72,758 full-time equivalent employees (FTEs) at end 2022

74,473 total number of employees at end 2022

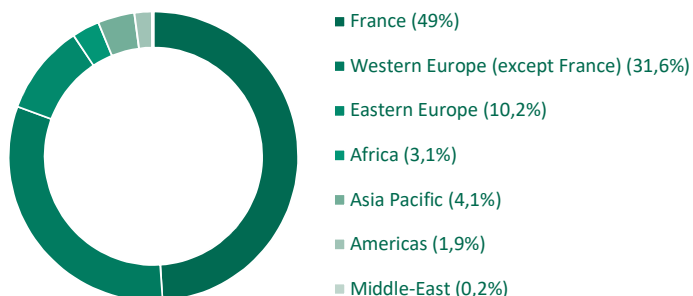
More than half of the total workforce is outside of France

PERCENTAGE OF EMPLOYEES

49 % in France

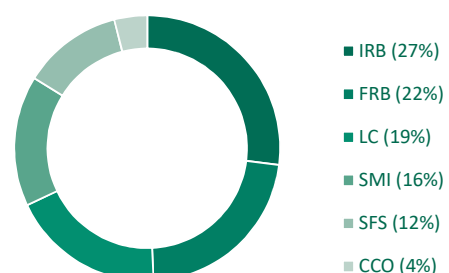
51 % outside France

Broad geographic and business coverage



IRB : International Retail Banking
FRB : French Retail Banking
LC : Large customers
SFS : Specialised Financial Services
SMI : Savings Management and Insurance
CCO : Corporate Center and Others

BREAKDOWN OF WORKFORCE BY MAJOR AREA





Present in 42 countries, with a majority of employees concentrated in 5 countries :
France, Italy, Poland, Ukraine and Egypt
account for 81 % of total workforce (permanent & fixed-term contract)

Recruitment :
7,388 new hires on open-ended contracts in 2022
3,958 in France and 3,430 outside of France

Typical employee profile :
Average age: 44 years and 1 month
Average length of service: 14 years and 7 months

A continuous effort on training :
Training hours: **More than 2,1 millions**

Workplace gender equality
Percentage of women :
In the workforce: 52 %
In new hires : 49 %
Among the 10% of highest paid employees: 29 %
In executive managers ("Top 150"): 22,5 %

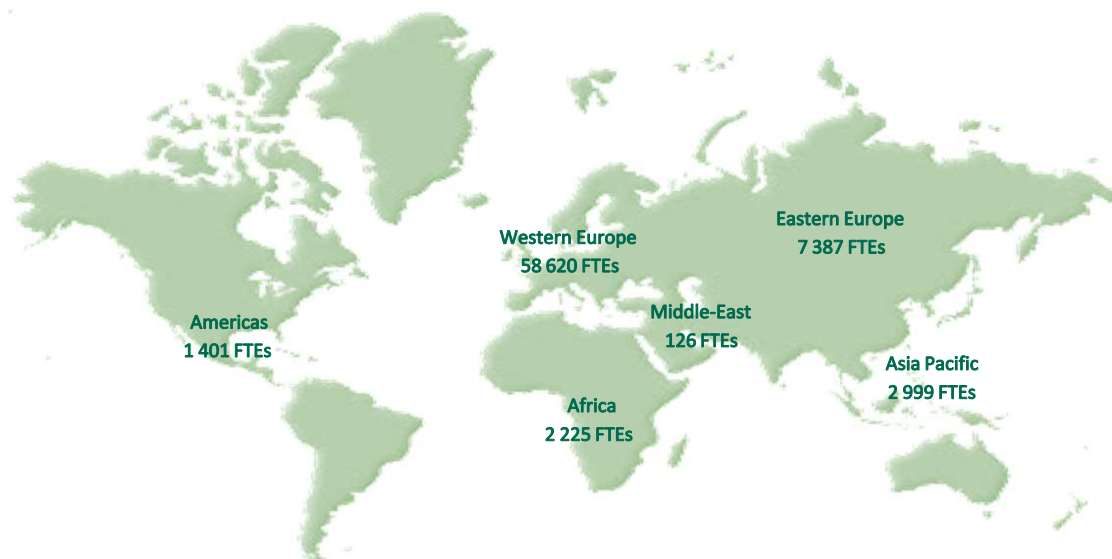
DETAILED GROUP DATA

1. Workforce
2. Staff Flows
3. Workforce by age and length of service
4. Training
5. Compensation and employee share ownership
6. Diversity and workplace gender equality
7. Working conditions

1. DETAILED CREDIT AGRICOLE S.A. DATA

WORKFORCE

A. GEOGRAPHICAL DISTRIBUTION



B. WORKFORCE BY MAJOR BUSINESS AREA

Business Area	2022		2021	
	Workforce(FTEs)	%	Workforce(FTEs)	%
International Retail Banking	19 640	27,0 %	23 608	31,2 %
French Retail Banking	16 186	22,2 %	16 406	21,7 %
Large Customers	13 620	18,7 %	12 944	17,1 %
Specialized Financial Services	8 841	12,2 %	8 696	11,5 %
Savings Management and Insurance	11 560	15,9 %	11 110	14,7 %
Corporate Center & Others	2 910	4,0 %	2 947	3,9 %
Total Crédit Agricole S.A.	72 758	100,0 %	75 711	100,0 %
o/w France	35 643	49,0 %	35 130	46,4 %
o/w International	37 115	51,0 %	40 581	53,6 %
% Coverage	100 %		100 %	



France



- IRB (NS)
- FRB (45,2 %)
- LC (19,4 %)
- SMI (16,2 %)
- SFS (11,1 %)
- CCO (8,1 %)

International

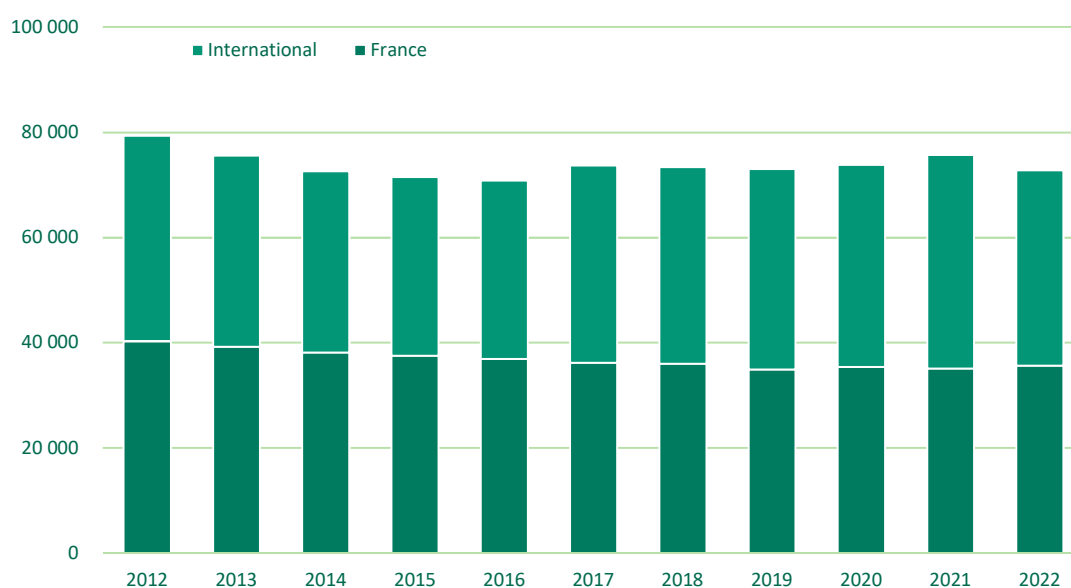


- IRB (53,1 %)
- LC (18,1 %)
- SMI (15,6 %)
- SFS (13,2 %)
- CCO (NS)

The ambition to make Crédit Agricole S.A. one of the leaders of the Universal Retail Banking in Europe is reflected in the business area breakdown. In this way, Retail Banking in France represent almost 45 % of total workforce.

Outside France, this ambition is all the more underlined with more than 53 % of total workforce accounted for the Retail Banking.

Group Workforce



Between 2012 and 2016, Workforce decrease in moving from 79,300 FTEs to 70,830 FTEs. In 2017, there has been an increased of nearly 3,000 FTEs. Then the workforce remained stable or increased slightly between 2016 and 2020. In 2021, we observed an increase of nearly 1,900 FTEs in 2021 and a slight decrease of almost 2,900 FTEs compare to 2021. These fluctuations are mainly the result of purchases/sales.

1. DETAILED CREDIT AGRICOLE S.A. DATA

WORKFORCE

C. TYPE OF CONTRACTS AND GRADE

By contract

Workforce at year-end (in FTEs)		2022	2021
Permanent contracts	France	35 053	34 416
	International	34 309	38 043
	Total	69 362	72 459
Fixed-term contracts	France	590	714
	International	2 806	2 538
	Total	3 396	3 252
Total active workforce		72 758	75 711
% Coverage		100 %	100 %

95 % of Crédit Agricole S.A.'s workforce is employed on open ended contracts (CDI).
In France, more than 98 % of the total staff is employed on open ended contracts (CDI).

Interns and students trainees

Headcount year-to-date		2022	2021
Interns (school internship agreements)	France	1 536	NC
	International	1 817	NC
	Total	3 353	
Students trainees (vocational training or apprenticeship contracts)	France	3 462	NC
	International	121	NC
	Total	3 583	
Total interns and students trainees		6 936	NC
% Coverage		99 %	

Interns and student trainees represent more than 7% of the year-end total workforce in France and 2% outside France.

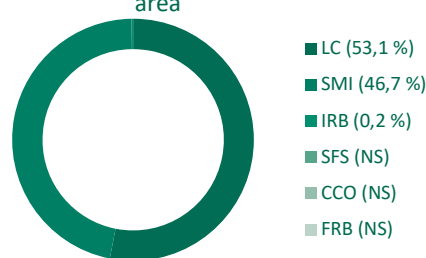
International Corporate Volunteers

Headcount year-to-date		2022	2021
ICV		493	NC
% Coverage		99 %	

Distribution of ICVs by continent



Breakdown of ICVs by business area



12 650 84,56 49,9 %

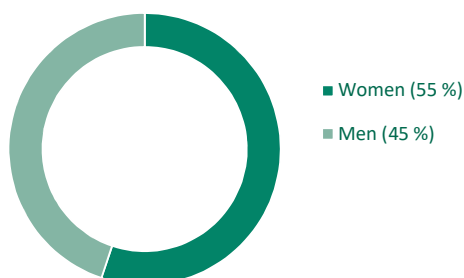
By grade / gender

• In France

	2022			2021		
By grade (France)	Execs	Other staff	Total	Execs	Other staff	Total
Among women	65 %	35 %	100 %	62 %	38 %	100 %
Among men	82 %	18 %	100 %	81 %	19 %	100 %
Total Population	73 %	27 %	100 %	71 %	29 %	100 %

In 2022, proportion of executive employees increased by 1,9 points. The proportion of executives among women increased by 2,2 points compared to 2021.

France Gender distribution

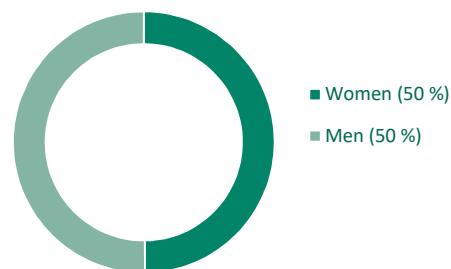


• International

	Region						
Grade	Total International	Western Europe	Eastern Europe	Africa	Asia Pacific	Americas	Middle-East
Senior Executives	1,2 %	0,9 %	2,3 %	3,1 %	0,3 %	0,0 %	0,0 %
Managers	23,0 %	29,4 %	13,2 %	25,0 %	3,5 %	7,7 %	0,0 %
Other staff	75,8 %	69,7 %	84,5 %	71,8 %	96,2 %	92,3 %	100,0 %
% Coverage	100 %	100 %	100 %	100 %	100 %	100 %	100 %

On average, executives and managers represent almost 1/3 of the international total workforce. These data should be viewed with caution because of substantial differences in the notions of executive, managerial staff and other staff used in France and other countries.

International Gender distribution



2. DETAILED GROUP DATA

STAFF FLOWS

A. GLOBAL FLOWS

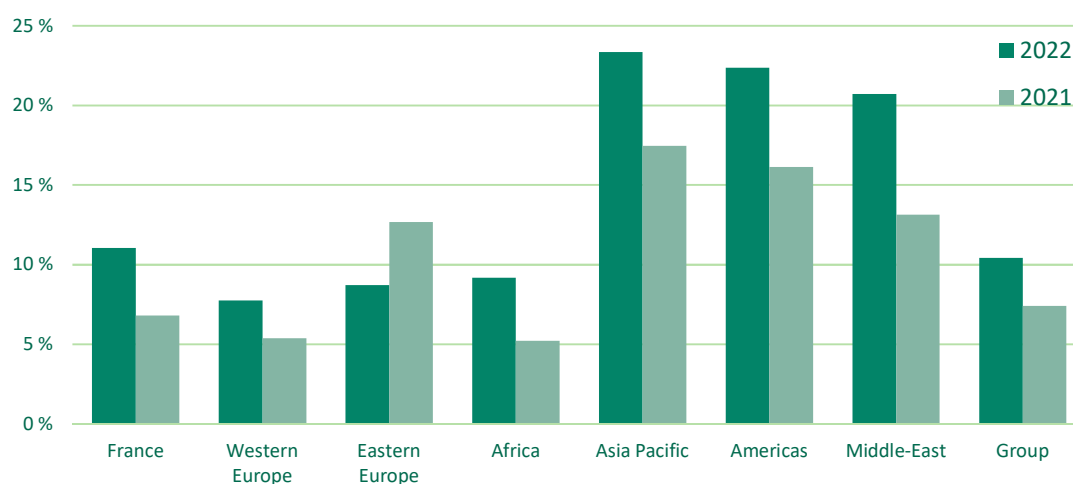
Overview (France and International)

	2022		2021	
	Number	Rate*	Number	Rate*
Inflows France	+ 3 958	11,1 %	+ 2 331	6,8 %
Inflows International	+ 3 430	9,8 %	+ 3 120	7,9 %
Total open-ended contracts inflows	+ 7 388	10,4 %	+ 5 451	7,4 %
Outflows France	- 3 042	8,5 %	- 2 405	7,0 %
Outflows International	- 3 614	10,3 %	- 3 193	8,1 %
Total open-ended contracts outflows	- 6 656	9,4 %	- 5 598	7,6 %
o/w resignations	- 3 697	5,2 %	- 3 041	4,1 %
France	+ 916	1,3 %	- 74	-0,1 %
International	- 184	-0,3 %	-73	-0,1 %
Open-ended contracts net flows**	+ 732		- 147	
% Coverage	99 %		99%	

The inflows increased by +35,5 % between 2021 and 2022.

Regarding the outflows, there is a increase by +18,9 %, to return to the pre-health crisis level. The proportion of resignations increased by +1 points between 2021 and 2022, reaching 56% of total outflows.

Inflow rates* by region



*Rate: Inflows or outflows of the year by the average workforce for the scope under consideration.

**Net flows : Difference between inflows and outflows reported over the year.

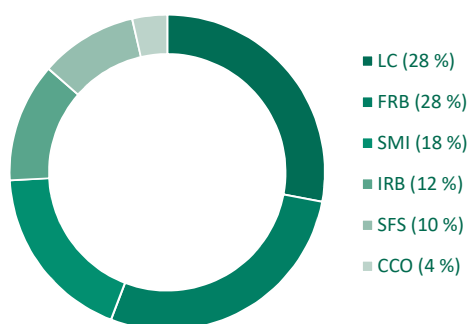
2. DETAILED GROUP DATA STAFF FLOWS

B. INFLOWS (Recruitments)

France and International

	2022		2021	
	Number	Rate*	Number	Rate*
France	+ 3 958	11,1 %	+ 2 331	6,8 %
International	+ 3 430	9,8 %	+ 3 120	7,9 %
Open-ended contracts inflows	+ 7 388	10,4 %	+ 5 451	7,4 %
% Coverage	99 %		99 %	

By business line



% Coverage: 99 %

*Rate: Inflows or outflows of the year in relation to the average workforce for the scope under consideration.

2. DETAILED GROUP DATA STAFF FLOWS

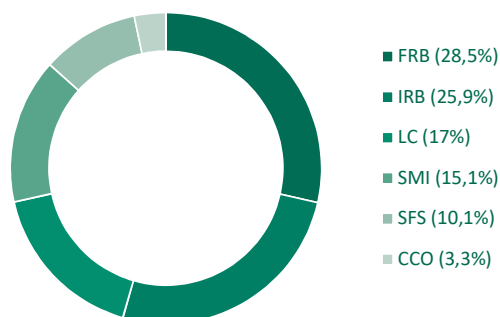
C. OUTFLOWS

Outflows by reason

	2022			2021		
	Nb	Rate*	% for each reason	Nb	Rate*	% for each reason
o/w resignations	- 3 697	5,2 %	55,5 %	- 3 041	4,1 %	54,3 %
France	- 1 572	4,4 %		- 1 129	3,3 %	
International	- 2 125	6,1 %		- 1 912	4,9 %	
o/w retirement	- 1 489	2,1 %	22,4 %	- 1 033	1,4 %	18,5 %
France	- 607	1,7 %		- 570	1,7 %	
International	- 882	2,5 %		- 463	1,2 %	
o/w termination	- 472	0,7 %	7,1 %	- 489	0,7 %	8,7 %
France	- 240	0,7 %		- 214	0,6 %	
International	- 232	0,7 %		- 275	0,7 %	
o/w others	- 998	1,4 %	15,0 %	- 1 035	1,4 %	18,5 %
France	- 623	1,7 %		- 492	1,4 %	
International	- 375	1,1 %		- 543	1,4 %	
Open-ended contracts outflows	- 6 656	9,4 %	100 %	- 5 598	7,6 %	100 %
o/w France	- 3 042	8,5 %		- 2 405	7,0 %	
o/w International	- 3 614	10,3 %		- 3 193	8,1 %	
% Coverage		99 %			99 %	

Between 2021 and 2022, outflows increased by +19%, that being 1058 more compared to 2021. Retirements increased by +1 points compared to 2021.

Outflows by business line



% Coverage: 99 %

*Rate: Inflows or outflows of the year by the average workforce for the scope under consideration.

2. DETAILED GROUP DATA

STAFF FLOWS

D. JOB MOBILITIES

	2022				2021	
	Intra-Entities			Inter-Entities**	Intra-Entities	Inter-Entities**
	France	International	Total	Total	Total	Total
International Retail Banking	-	5 728	5 728	574	4 916	129
French Retail Banking	2 907	-	2 907	80	4 802	57
Large Customers	422	305	727	385	642	231
Specialized Financial Services	365	346	711	142	770	56
Savings Management and Insurance	347	282	629	391	931	273
Corporate Center & Others	361	-	361	190	349	113
Total Crédit Agricole S.A.	4 402	6 661	11 063	1 762	12 410	859
% Coverage	99 %				99 %	

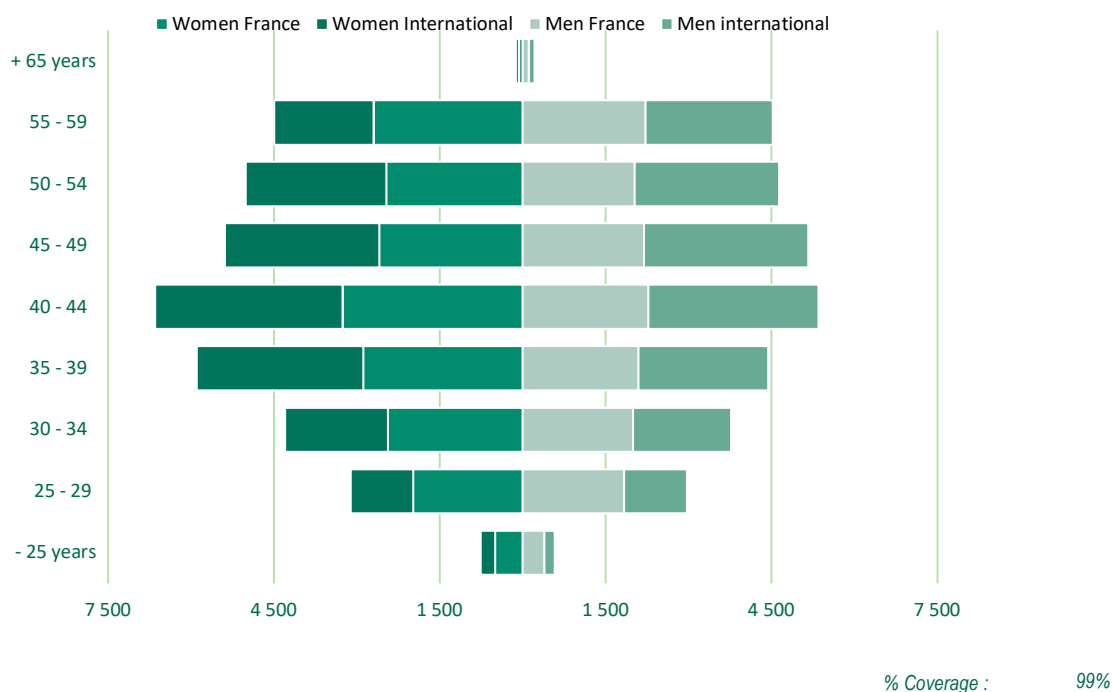
Inter-entity job mobilities increased by 105% between 2021 and 2022.

** This covers inter-entity job mobility from the entrant's point of view, i.e. established from the host entity's report.

3 DETAILED GROUP DATA WORKFORCE BY AGE AND LENGTH OF SERVICE

A. AGE STRUCTURE

Age structure (France and International)



The average age of Crédit Agricole S.A. employees is 44 years and 1 month (43 years and 9 months for women and 44 years and 6 months for men).

Age by region



At Crédit Agricole S.A., the part of employees under 30 years is 10 %, the part of employees between 30 years and 50 years is 57 % and that of more than 50 years is 31%.

3. WORKFORCE BY AGE AND LENGTH OF SERVICE

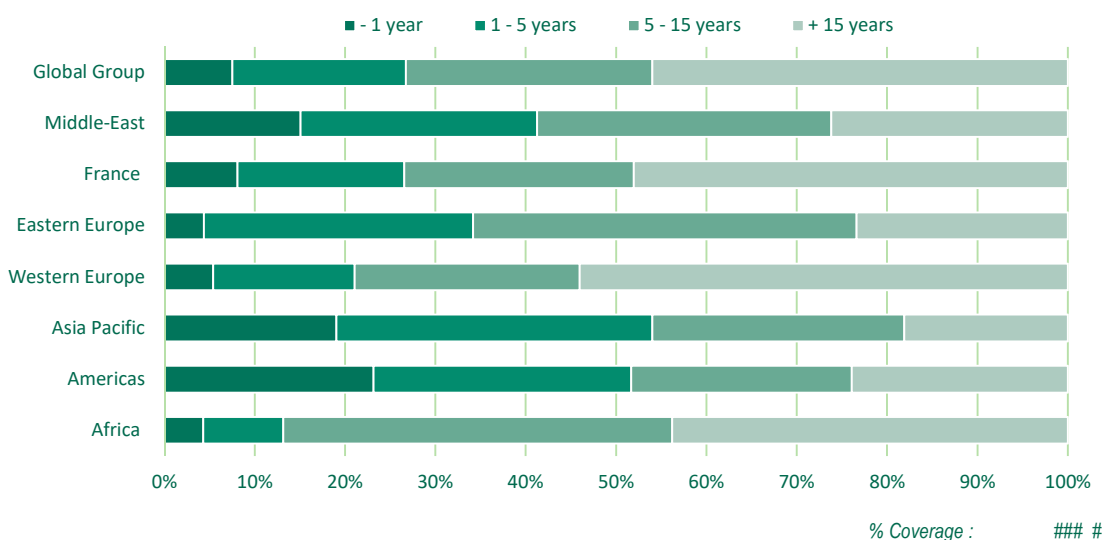
B. WORKFORCE BY LENGTH OF SERVICE

Structure (France and International)



The average length of service within Crédit Agricole S.A. is 14 years and 7 months (15 years for women and 14 years and 2 months for men).

Length of service by region



4. TRAINING

DETAILED GROUP DATA

A. GLOBAL DATA (12 months)

France and International

	2022	2021
	Hours (thousands)	Hours (thousands)
France	914	846
International	1 252	990
Total	2 166	1 836
% Coverage	98 %	90 %

DETAILED GROUP DATA

4. TRAINING

B. TRAINING TOPICS (12 months)

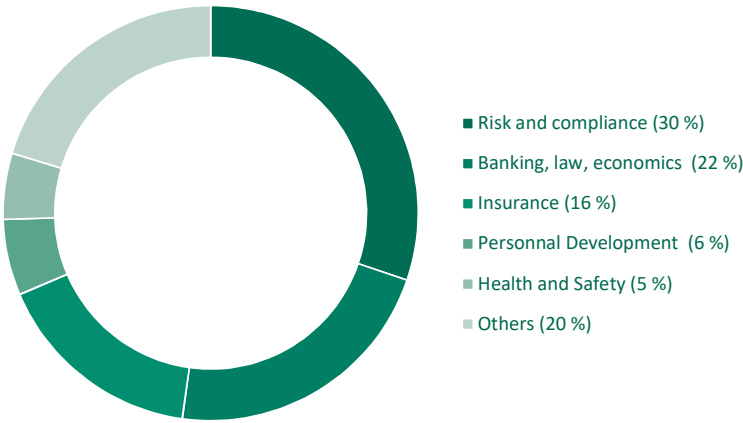
France and International

	2022		2021	
	Hours	Trainees	Hours	Trainees
Banking, law, economics	16,2%	14,2 %	18,4 %	12,7 %
France	9,3%	7,5 %	11,3 %	8,0 %
International	7,0%	6,8 %	7,1 %	4,7 %
Insurance	12,8 %	11,0 %	17,4 %	18,0 %
France	6,9 %	7,3 %	13,7 %	17,0 %
International	5,9 %	3,8 %	3,7 %	1,0 %
Languages	4,5 %	1,0 %	5,3 %	0,9 %
France	1,3 %	0,2 %	1,3 %	0,2 %
International	3,2 %	0,9 %	4,0 %	0,7 %
Office applications	2,2 %	1,4 %	3,4 %	2,5 %
France	0,8 %	0,7 %	1,2 %	0,9 %
International	1,4 %	0,7 %	2,2 %	1,6 %
Comptability, finance, management control	1,6 %	0,6 %	2,0 %	0,9 %
France	0,7 %	0,1 %	1,0 %	0,3 %
International	0,9 %	0,5 %	1,1 %	0,5 %
Management	4,1 %	1,7 %	4,4 %	1,6 %
France	1,9 %	0,6 %	2,3 %	0,8 %
International	2,2 %	1,1 %	2,1 %	0,9 %
Risk and compliance	27,1 %	42,2 %	21,1 %	38,9 %
France	12,8 %	18,4 %	7,6 %	17,1 %
International	14,3 %	23,7 %	13,6 %	21,9 %
Personnal Development	7,6 %	4,5 %	8,1 %	5,8 %
France	2,5 %	0,7 %	2,8 %	0,7 %
International	5,1 %	3,8 %	5,3 %	5,1 %
Others	23,9 %	23,3 %	19,9 %	18,8 %
France	6,0 %	3,8 %	5,0 %	3,8 %
International	17,9 %	19,4 %	15,0 %	15,0 %
Total	100,0 %	100,0 %	100,0 %	100,0 %
France	42,2 %	39,3 %	46,1 %	48,6 %
International	57,8 %	60,7 %	53,9 %	51,4 %



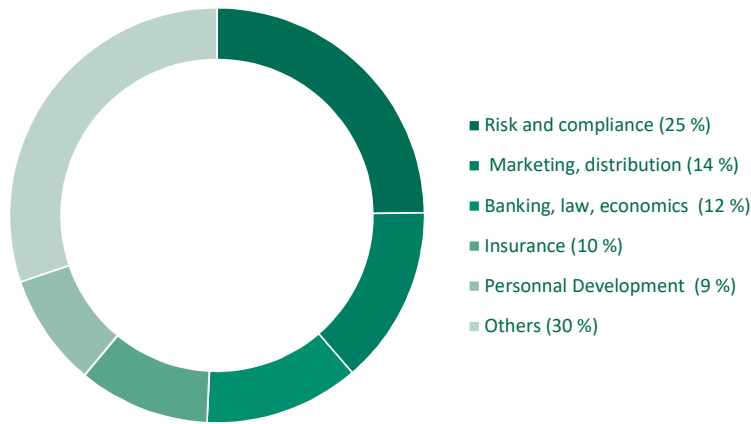
Hours distribution

• France



% Coverage: 99 %

• International



% Coverage: 98 %

DETAILED GROUP DATA

5. COMPENSATION AND EMPLOYEE SHARE OWNERSHIP

The information below shows weighted average compensation taking into account the workforce structure in 2021 and 2022. These totals reflect outflows/inflows as well as annual salary metrics.

A. AVERAGE COMPENSATION (France) of permanent contracts

		2022		2021	
		Monthly	Annual	Monthly	Annual
AVERAGE FIXED COMPENSATION	Executive	5 152 €	61 828 €	4 952 €	59 420 €
	Non-Executive	2 679 €	32 151 €	2 551 €	30 608 €
	Average	4 488 €	53 855 €	4 268 €	51 218 €
	% Coverage :		99 %		99 %

B. COLLECTIVE VARIABLE COMPENSATION (France)

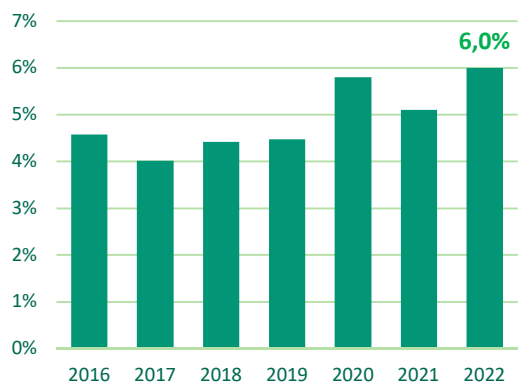
		2022	2021
COMPULSORY PROFIT SHARING	Total amount paid out in the year	77,1M€	55,6M€
	No of eligible employees	28 277	27 975
	Avg. amount per eligible employee	2 728 €	1 986 €
VOLUNTARY PROFIT SHARING	Total amount paid out in the year	208,5M€	174,2M€
	No of eligible employees	41 964	42 297
	Avg. amount per eligible employee	4 969 €	4 118 €
MATCHING AMOUNT	Total amount paid out in the year	54,8M€	53,2M€
	No of eligible employees	34 100	34 924
	Avg. amount per eligible employee	1 607 €	1 523 €
% Coverage		99 %	99 %



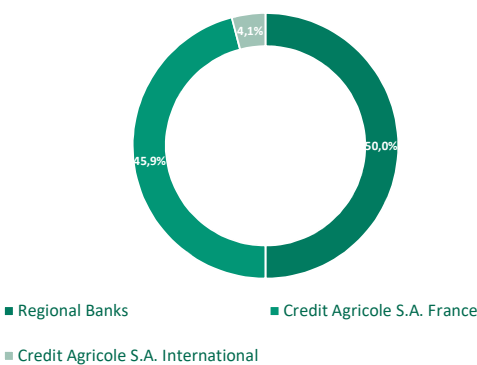
C. EMPLOYEE SHARE

Employee share ownership gathers more than 100,000 Group's employees and former employees. Together, they own 6 % of Crédit Agricole S.A capital at December 31, 2022.

HISTORICAL PROPORTION OF EMPLOYEE SHARE



BREAKDOWN OF EMPLOYEE SHARE OWNERSHIP AT YEAR END



6. DIVERSITY AND WORKPLACE GENDER EQUALITY

A. DIVERSITY

In line with its Human-centric Project and medium-term plan, Crédit Agricole S.A. is rolling out a diversity policy to ramp up its commitments in this area. Its aim in this regard is to accelerate the Group's openness to all forms of diversity, in all its business lines and at all levels of its organisation.

The policy is centred on five fundamental themes that reinforce the Group's culture of inclusiveness: equal opportunity, openness and curiosity, representativeness, solidarity and responsibility.

Equal opportunity as a lever to engage our employees and improve our performance, by ensuring an environment in which everyone can progress according to their skills and performance, by offering the same opportunities to access positions, promotions and benefits.

Openness and curiosity to create an inclusive environment in which everyone feels listened to, welcomed and respected, fostering the emergence of an inclusive ecosystem for everyone.

Representativeness so that we can always understand and respond to our customers' needs as part of a "symmetry" between our employees and society, and to attract candidates who pay particular attention to companies' commitments before applying.

Solidarity by placing mutual assistance and collaboration at the centre of our operating methods and by taking into account society, to strengthen and enrich the collective, with managers committed to issues of diversity and inclusion.

Responsibility so that everyone can be exemplary in their words and actions. Through responsibility that is shared by everyone, the Group's policy can take shape everywhere, at all times.

Through operational implementation of projects at the Group or entity level, these themes address three major challenges: employee engagement at all levels of the organisation, economic performance, and the impact of the company on its market and more generally on society.

Having signed a Diversity Charter in 2008 and a Human Rights Charter in 2009, the Group is committed to a proactive policy that is reflected in the growing number of women on its governing bodies, the increased awareness among all employees, the strength of its female networks and the implementation of its leadership programmes.



6. DIVERSITY AND WORKPLACE GENDER EQUALITY

B. WORKPLACE GENDER EQUALITY AND PROMOTION

1. Percentage of women in the workforce, in the recruitments and among the 10% highest-paid employees

Global Crédit Agricole S.A. data



C. PROMOTIONS* (France)

	2022			2021		
	Women	Men	Total	Women	Men	Total
Promotions among executive	699	817	1 516	522	541	1 063
Promotions from non-executive to executive	476	253	729	275	172	447
Promotions among non-executive	824	346	1 170	602	258	860
Total	1 999	1 416	3 415	1 399	971	2 370
Promotions rate	10,1 %	8,9 %	9,5 %	7,3 %	6,5 %	6,9 %
% Coverage	97 %			98 %		

The promotions rate increased compared to 2021 (2,6 point).

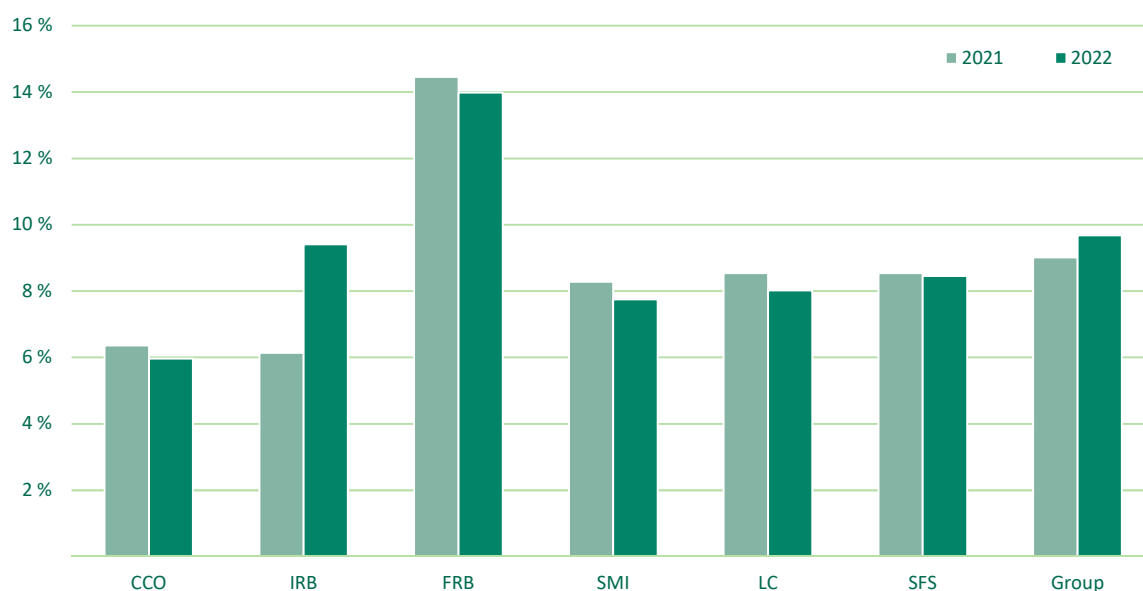
**A promotion corresponds to a change of grade within each entity's specific grading structure (e.g. in France, from A to K under the collective bargaining agreement for banks).*

7. DETAILED GROUP DATA

WORKING CONDITIONS

A. PART-TIME EMPLOYEES

France & International



Part time workers are employees whose working hours are below either the number of hours specified in the relevant collective bargaining agreement or the statutory number of working hours.

Almost 10 % of employees with open-ended contracts work part-time, the proportion increased by + 0,7 points between 2021 and 2022.

Employees with part-time contracts represent between 6 % and 14 % of workforce for each Crédit Agricole S.A.'s business area, 14 % for the French Retail Banking.

B. ABSENTEEISM

France & International

	2022			2021		
	Women	Men	Total	Women	Men	Total
<i>Absences in calendar days</i>						
Sick leaves	492 554	235 561	728 115	452 868	191 389	644 257
Commuting and work accidents	11 961	6 177	18 138	11 604	4 937	16 541
Maternity and paternity leaves	340 385	22 243	362 628	358 195	18 199	376 394
Authorized leaves (family events, special leaves)	87 457	50 569	138 026	68 239	50 302	118 541
Other reasons	17 499	12 944	30 443	22 279	19 414	41 693
Total Leaves of Absences	949 856	327 494	1 277 350	913 185	284 241	1 197 426
Avg.number of day of absence per employee :	24,6	9,5	17,5	23,9	8,6	16,8
Absenteeism rate	6,7 %	2,6 %	4,8 %	6,5 %	2,4 %	4,6 %
% Coverage	93 %			97 %		

Absences related to maternity leaves represent 28 % of total leaves of absences, an decreased of -3 points compared to 2021.

12 650

84,56

49,9 %

C. LABOUR RELATIONS

France & International

Number of agreements signed over the year

	2022	2021
Compensations and related issues	118	90
Training	13	23
Employee representative bodies	20	12
Employment	16	27
Working time	24	31
Diversity and gender equality	13	9
Other	53	33
Health and Security	5	5
Total	262	230
% Coverage	92 %	86 %

Age (years)	Percentage (%)
18	10
20	15
25	25
30	35
35	45
40	55
45	65
50	75
55	80
60	82
65	85

Glossary

Business lines

FRB	French Retail Banking	SMI	Savings Management and Insurance
IRB	International Retail Banking	LC	Large Customers
SFS	Specialized Financial Services	CCO	Corporate Center and Others

Geographical area

Western Europe

Andorra, Germany, Austria, Belgium, Cyprus, Denmark, Spain, Finland, France, Greece, Ireland, Iceland, Italy, Liechtenstein, Luxembourg, Malta, Monaco, Norway, Netherlands, Portugal, United Kingdom, Sweden, Switzerland, Vatican.

Eastern Europe

Albania, Belarus, Bosnia, Bulgaria, Croatia, Estonia, Hungary, Latvia, Lithuania, Macedonia, Moldova, Montenegro, Poland, Czech Republic, Romania, Russia, Serbia, Slovakia, Slovenia, Ukraine.

Middle East

Saudi Arabia, Armenia, Azerbaijan, Bahrain, United Arab Emirates, Georgia, Iraq, Iran, Israel, Jordanian, Lebanon, Oman, Qatar, Syria, Turkey, Yemen.

Americas

Argentina, Bolivia, Brazil, Canada, Chile, Columbia, Costa Rica, Cuba, Ecuador, United States, Guatemala, French Guyana, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, Salvador, Surinam, Uruguay,

Asia-Pacific

Afghanistan, Australia, Bangladesh, Bhutan, Burma, Cambodia, China, North Korea, South Korea, India, Indonesia, Fiji, Japan, Kazakhstan, Kirghizstan, Laos, Malaysia, Maldives, Mongolia, Nepal, New-Zealand, Uzbekistan, Pakistan, Philippines, Sri Lanka, Tajikistan, Taiwan, Thailand, Turkmenistan, Vietnam.

Africa

South Africa, Algeria, Angola, Benin, Botswana, Burkina, Burundi, Cameroun, Cape Verde, Congo, Ivory coast, Egypt, Ethiopia, Gabon, Ghana, Guinea, Kenya, Liberia, Libya, Madagascar, Mali, Morocco, Mauritania, Mozambique, Namibia, Niger, Nigeria, Uganda, Rwanda, Senegal, Sierra Leone, Somalia, Sudan, Tanzania, Chad, Togo, Tunisia, Zambia, Zimbabwe.

Contracts

CDI	French acronym for Open-ended contracts
CDD	French acronym for Fixed-term contracts

Workforce

FTEs Full Time Equivalent

Flows

DEPARTURES Include permanent departures where the employment contract is terminated

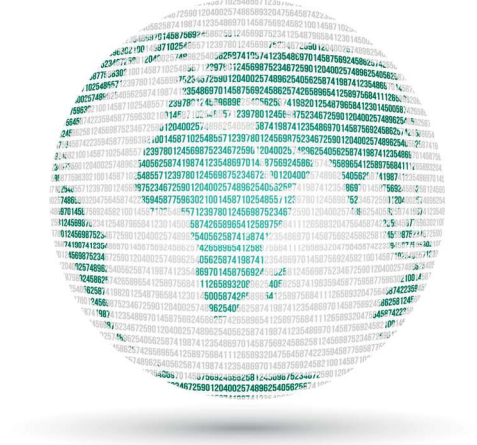
MOBILITY A change of position, whether or not within the same entity, with a position being defined by a given job role and positing

International grades

SENIOR EXECUTIVES Member of an entity's Executive Committee or employee in a key position with significant responsibilities

MANAGER Employee responsible for one or more other employees

NON MANAGER Employee with no managerial responsibility over other employees



CRÉDIT AGRICOLE S.A.

Group Human Resources Department

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LE TRI
+ FACILE

CATALOGUE

