



A RESPONSIBLE EMPLOYER

Social commitment
Key figures for 2022

AGIR CHAQUE JOUR DANS VOTRE INTÉRÊT
ET CELUI DE LA SOCIÉTÉ



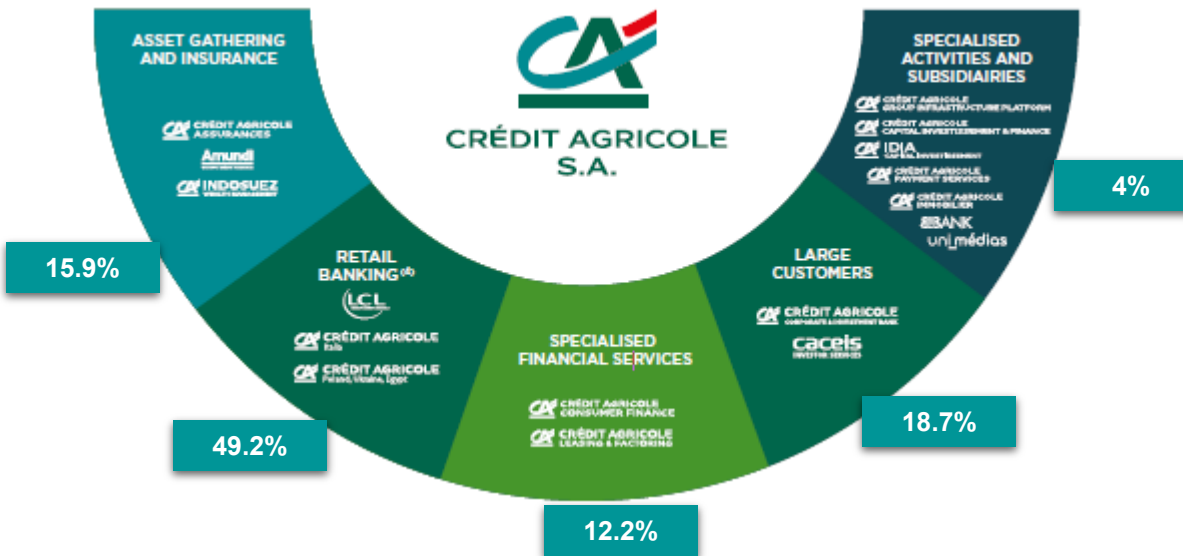
OFFERING MULTIPLE OPPORTUNITIES

- 5 main activities
- 72,758 Full-Time Equivalent employees in 42 countries
- 51% of employees working outside France

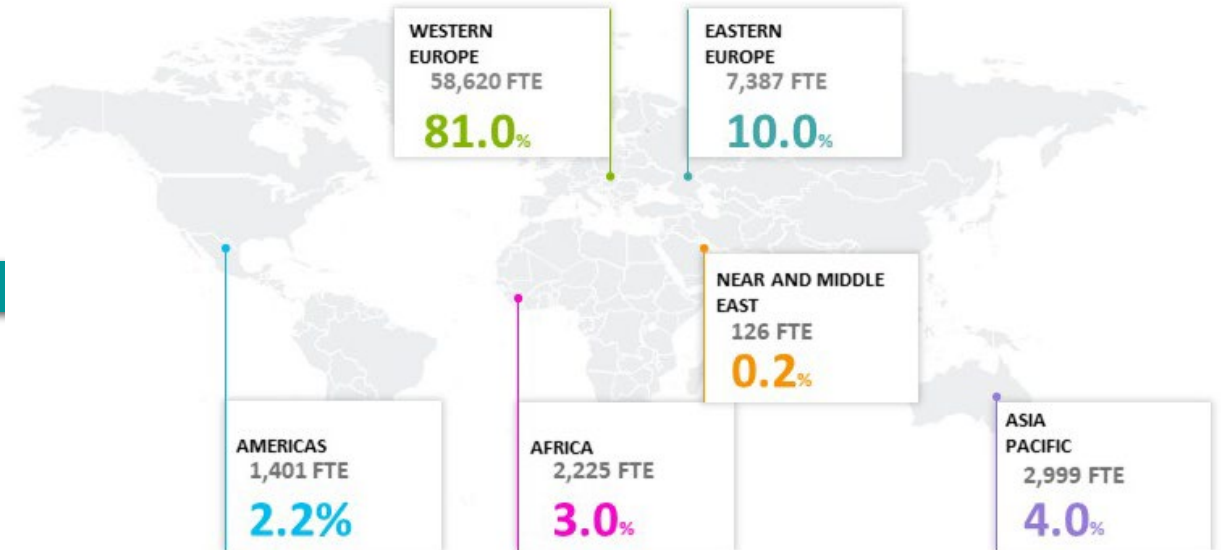
- 12,825 internal mobility job transfers
- 63% of permanent positions filled by internal job transfers
- 40% of women managers⁽²⁾

A Group working in **5 main activities** and a variety of fields of expertise.

Distribution of employees (FTE) by activity:

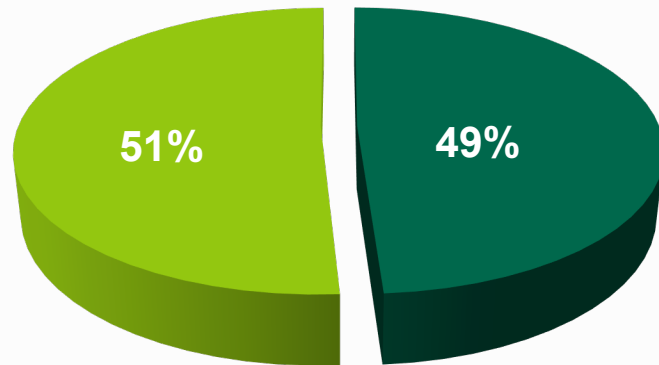




Crédit Agricole S.A. and its subsidiaries number **72,758 FTE⁽¹⁾** in **42 countries**



WORKFORCE (2022 figures)

72,758 employees in France
and abroad



 International
 France

GENERATIONAL

Average age:   **44 years**
Average longevity within the Group: 14 years

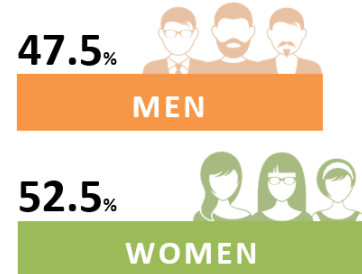
Youth

10% of our workforce is under 30
12,000 youths welcomed
Support to 430 school pupils from
priority education networks

Seniors

31% of our workforce is over 50, of which
18% is over 55

Distribution by gender



Scope covered: 100%

NURTURING THE DIVERSITY OF ITS HUMAN CAPITAL

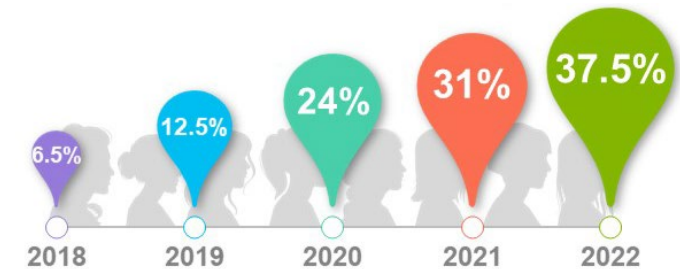
- Rate of women in the Executive Committee: 37.5%
- Top French bank in the Financial Times' *Diversity Leaders* 2023 ranking
- Rate of women in the Top 150: 22.5%
- Rate of disabled people employed within Crédit Agricole S.A.⁽¹⁾: 5.54%

Professional equality index

Actions rewarded by:

- An index of **91/100** for Crédit Agricole S.A. corporate entity
- All entities⁽²⁾ obtain a score of at least 83/100

Significant progress in **increasing the number of women on the Crédit Agricole S.A. executive committee,** from **6.5%** in 2018 to **37.5 %** in 2022



Through the **inclusion of people with a disability** via successive agreements signed with staff representative bodies: constant increase of the employment rate since the law of 2005 and 7th agreement signed in 2022

Through the internationalisation of our talent pools, with **19% of international profiles** in succession plans at end 2022

FOCUS ON GENDER BALANCE

Rate of women (2022 data)



Promotion of women

Rate of promotions that concerned women: 58.5%⁽¹⁾

Parenthood worldwide

Maternity leave: 16 weeks

Paternity leave: 4 weeks

Diversity networks

7 in France

12 outside France

COMMITTING TO YOUNG PEOPLE



Group objective:

To welcome **50,000 young people** by 2025, i.e. **12,500** per year

In 2022: **Regional banks**



8,535 young people welcomed

4,098 work-study **contracts**

4,437 students

12,019 young people welcomed

3,583 work-study **contracts**

3,353 students

- 2nd favourite company of the financial services sector for students and young graduates⁽¹⁾
- 1 permanent hire in 4 follows on from a contract within the Group (work-study, internship, temping)
- 430 13-year-old pupils from priority education networks admitted for an observation internship⁽²⁾
- 46% of permanent hires are under 30

TRAINING ITS EMPLOYEES AND TAKING PART IN COLLECTIVE DEVELOPMENT

A forward-looking recruitment policy as part of the 2022-2025 MTP

- Crédit Agricole Group: target of welcoming 50,000 young people in 2022-2025 to foster their integration into professional environments
- Crédit Agricole S.A.: 7,388 employees recruited on long-term contracts⁽¹⁾, of which 46% are under 30
- 1 long-term hire in 4 was already on a contract within the Group (internship, work-study etc.)
- 21% of our worldwide payroll is under 35

A wide range of training modules to boost the employability and adaptability of employees

- 2.17 million hours of training⁽¹⁾
- 16 major training topics for executives, managers and employees
- A number of training modules available online and face-to-face
- Events to inspire employees and develop their curiosity
- “CSR for all” training module available to all by 2025

Varied mobility options to progress within the Group

- Comprehensive and regular internal mobility programmes (*Mobilimeetings, Mobilijobs...*)
- Tools to improve feedback and continuous upskilling
- Crédit Agricole S.A.: 12,825 internal job transfers⁽¹⁾
- 3,415 promotions in France ⁽¹⁾

An attractive compensation policy

- For all employees:
- Fixed remuneration
 - Variable annual remuneration
 - Profit-sharing and incentive schemes (in France)
 - Health and welfare scheme (in France)

OFFERING AN ATTRACTIVE AND SECURE WORKING ENVIRONMENT

- No.1 most attractive employer in France in terms of career prospects⁽¹⁾
- No.1 financial services employer in France⁽²⁾
- Commitments that foster work-life balance and quality of work life
- Environmental certifications of campuses in terms of bird life, biodiversity and management of outdoor spaces



Careful attention paid to work-life balance

- **various offers** including psychological support, academic support for employees' children, access to child-minding professionals, support to parenthood
- **home office** possibilities for all activities
- **part-time** options
- **advantages to employees** on campus, including gyms & well-being, staff canteens, etc.

Listening to employees:

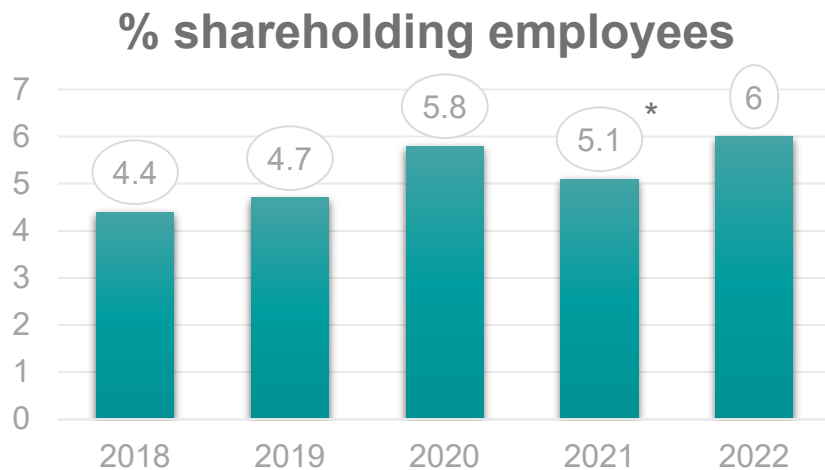
81% participation rate in the annual IMR study in 2022⁽³⁾



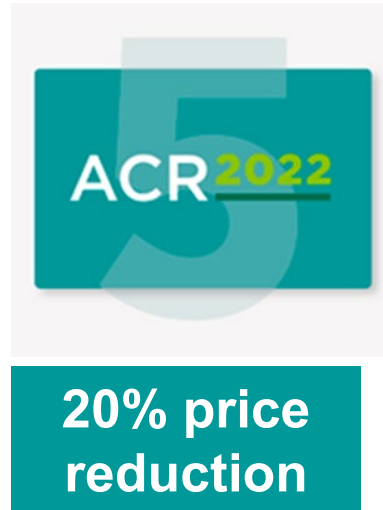
SHARING VALUE CREATION

- Shareholding and profit-sharing agreements for all employees in France
- 6% of employees are shareholders

Regular capital increases reserved for the Group's active and retired employees



(*) The variation in employee shareholding between 2020 and 2021 is due to a **mechanical drop** following the unwinding of the capital increase operation of 2016.



Variable collective remuneration⁽¹⁾

- Defined at entity level
- Shareholding and incentive agreements with Crédit Agricole contributions into savings and retirement products (PEE⁽²⁾ and PERCOL⁽³⁾) in France

6% in 2022

Highest level of employee shareholding reached by the Group in 5 years, placing it in the **Top 10 of the CAC 40**

TAKING PART IN SOCIAL PROGRESS

- 262 corporate agreements signed in 2022: 124 in France and 138 abroad
- 7th disability agreement signed⁽¹⁾, for 2023-2025



Commitment through an **International Framework Agreement** signed on 31 July 2019 with UNI Global Union, the international trade union for the services sectors

PAYING ATTENTION TO:

Local social dialogue:

- Agreements in France: 124 ⁽²⁾
- Agreements abroad: 138 ⁽²⁾

Boosting the social pact by encouraging the career of staff representatives and promoting the attractiveness of representation functions: **Group agreement regarding the careers of staff representatives** signed on 8 March 2019



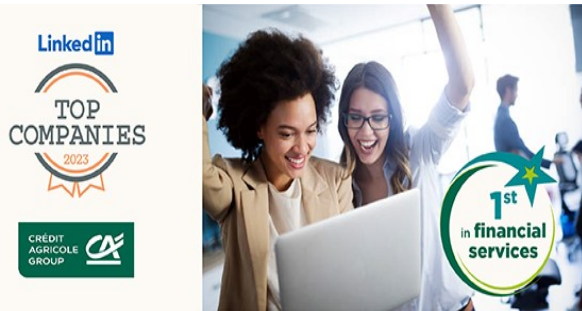
The development and upholding of a rich social dialogue via both **Group and local bodies**.

At Group level, two umbrella bodies cover Crédit Agricole S.A. and the regional banks:

- The European Works Council
- The Group Committee

100% of employees in France are covered by a collective agreement

OUR RANKINGS



LinkedIn 2023

Top financial services employer in France, out of the 25 largest companies offering the best career opportunities in France⁽¹⁾



Universum

Most committed employer in terms of CSR among financial services, and TOP10 all sectors combined⁽²⁾



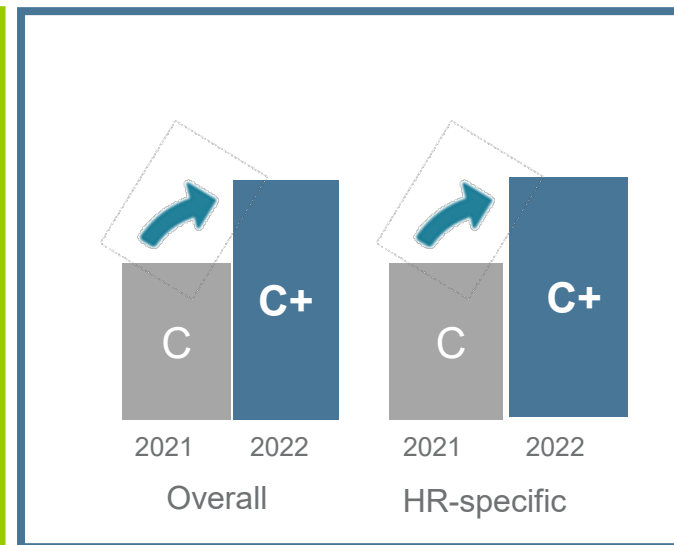
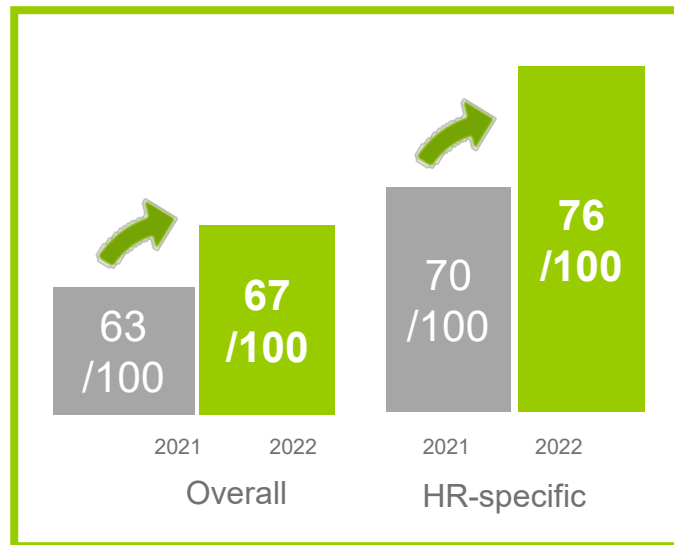
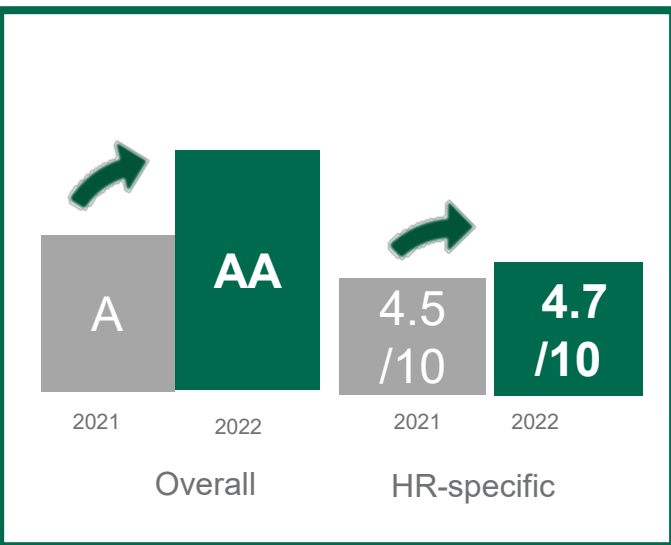
Le Figaro

Top recruiter of the financial services sector⁽³⁾

Feminisation of SBF120 executive bodies ⁽⁴⁾

Crédit Agricole S.A. is No. 1 of financial services and 27th of the 120 largest listed French companies.

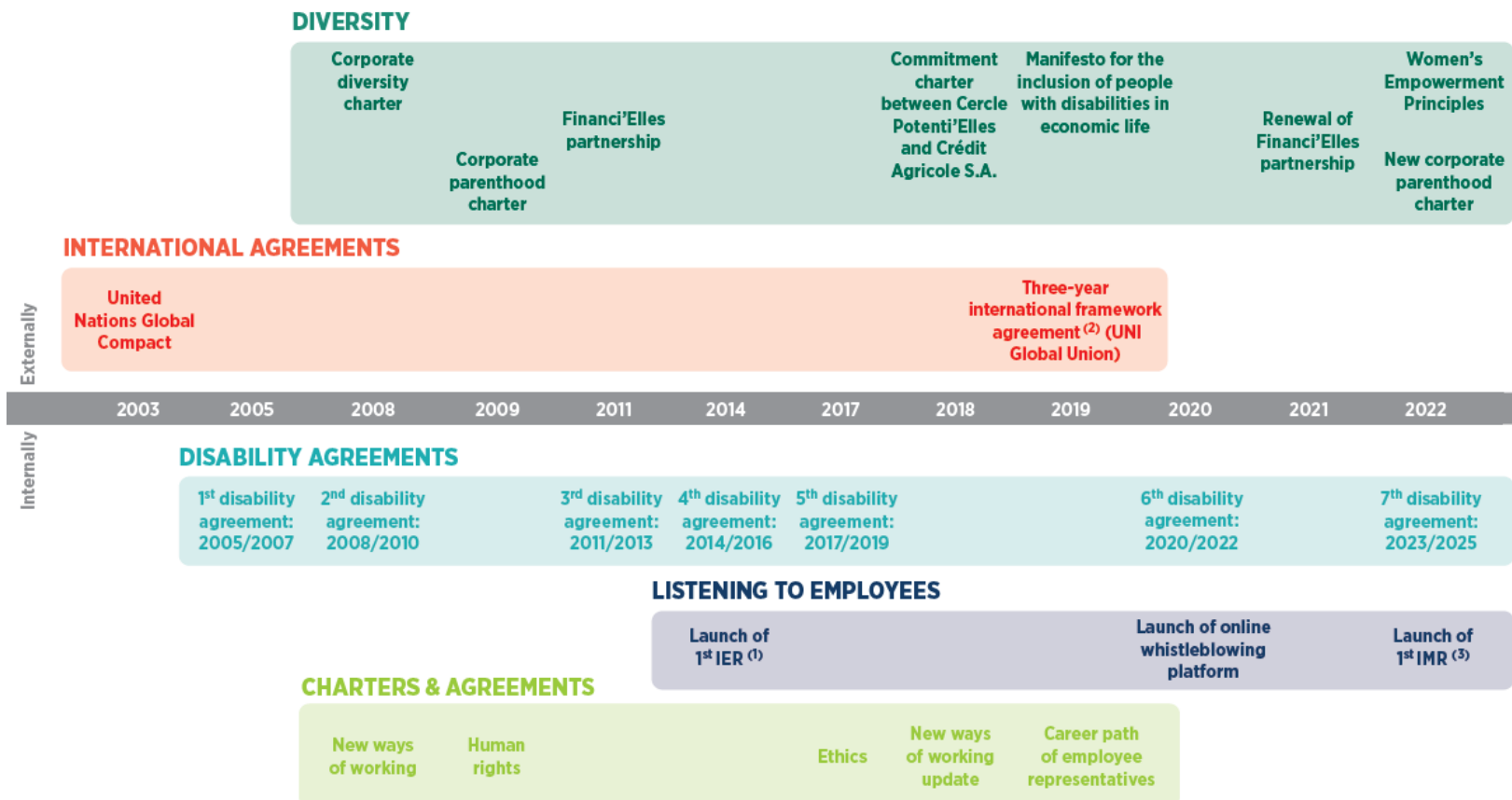
OUR EXTRA-FINANCIAL RANKINGS IN 2022



OUR COMMITMENTS OVER TIME



The main societal commitments of Crédit Agricole S.A.



⁽¹⁾ IER : engagement & recommendation index ⁽²⁾ Extended until 31 July 2023 ⁽³⁾ IMR : accountability index

March 2023

