



CRÉDIT AGRICOLE S.A.

**CRÉDIT AGRICOLE S.A. GROUP AGREEMENT FOR THE
EMPLOYMENT OF PEOPLE WITH DISABILITIES**

2026 – 2028

BETWEEN THE UNDERSIGNED:

Crédit Agricole S.A. Group, with the registered office of the parent company located at 12, place des États-Unis, 92127 Montrouge, registered under number 784 608 416 RCS Nanterre, represented by Anne-Catherine ROPERS, in her capacity as Human Resources Director of Crédit Agricole S.A. Group;

on the one hand,

AND:

The representative trade unions at Crédit Agricole S.A. Group level, represented by their duly authorised representatives in accordance with Article L. 2232-31 of the French Labour Code:

- The French Democratic Confederation of Labour (in French: *La Confédération Française Démocratique du Travail* or *CFDT*), represented by Ms. Valérie DELACOURT
- The French Confederation of Christian Workers (in French: *La Confédération Française des Travailleurs Chrétiens* or *CFTC*), represented by Ms. Fanny HANNEDOUCHE
- The French Confederation of Management-General Confederation of Executives (in French: *La Confédération Française de l'Encadrement-Confédération Générale des Cadres* or *CFE-CGC*) / National Banking Union (in French: *Syndicat National des Banques* or *SNB*), represented by Ms. Sylvie DAULNE
- Worker's Force (in French: *Force Ouvrière* or *FO*), represented by Ms. Karine SORIN

on the other hand,

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PREAMBLE

Crédit Agricole S.A. Group reaffirms its strong and lasting commitment to the professional integration and retention of people with disabilities. This commitment is fully aligned with the Group's corporate social responsibility policy and has been, for 20 years, one of the pillars of its diversity and inclusion policy.

While the collective progress made demonstrates advancement, it remains essential to continue and strengthen this positive momentum to make Crédit Agricole a recognised reference in terms of inclusion.

This agreement, concluded for the period 2026-2028, is in continuity with this approach, while adapting to changes in the legal framework.

Indeed, the law of 5 September 2018 on the freedom to choose one's professional future led to the ending of Government-approved disability agreements, with a deadline for the Group set at 31 December 2025. In order to comply with this change while preserving the initial ambition of its disability policy, the Group had to amend its organisational and financial model to achieve its objectives.

Thus, it was agreed to implement an alternative to the end of Government-approved agreements, securing the resources allocated to the Group's disability policy and guaranteeing its deployment by the Central Disability Team of the Group HR Department (in French: *Equipe Centrale Handicap* or *ECH*).

The budget for disability agreements is now annually composed of financial resources from the companies and external aid from the Association for the Management of Funds for the Professional Integration of Disabled Persons (in French: *Association de Gestion des Fonds pour l'Insertion Professionnelle des Personnes Handicapées* or *AGEFIPH*), within the context of its service offering for the retention of employees with disabilities.

This new system reaffirms the Group's commitment to its fundamental principles, particularly equal treatment, the dynamics of recruitment and disability recognition, as well as maintaining a supportive and inclusive work environment.

With this first non-Government-approved disability agreement, Crédit Agricole S.A. Group also wishes to promote professional development, make technological developments a real opportunity for inclusion, and highlight, both internally and externally, the Group's initiatives and results.

To this end, specific projects and actions will be undertaken, involving all stakeholders, with the objective of effective implementation during the term of this agreement.

It is reminded here that this agreement is not approved by the French government, as stipulated by law. As such, it does not exempt the Group from its Obligation to Employ Disabled Workers (in French: *Obligation d'Emploi des Travailleurs Handicapés* or *OETH*) under Article L.5212-8 of the French Labour Code.

TITLE 1: GENERAL PRINCIPLES

1.1. SCOPE OF APPLICATION, AGREEMENT PERIMETER, CONSOLIDATION PRINCIPLE AND BENEFICIARIES

This agreement falls within the framework of the legal and regulatory provisions arising from Law No. 2018-771 of 5 September 2018 on the freedom to choose one's professional future, primarily aimed at simplifying and adapting professional integration tools and making our digital and communication systems accessible to the most vulnerable Groups, particularly workers with disabilities.

1.1.1. Scope of the agreement

This agreement falls within the framework of Articles L. 5212-1 et seq. of the French Labour Code, relating to the Obligation to Employ Disabled Workers (OETH) and constitutes a Group agreement within the meaning of Articles L. 2232-30 et seq. of the French Labour Code.

It applies to all Crédit Agricole S.A. Group companies located in France and listed in the universal registration document, namely:

- All companies whose share capital is over 50% directly or indirectly owned by Crédit Agricole S.A.;
- And those owned 50% or less, provided that Crédit Agricole S.A. exercises a dominant influence over it within the meaning of Article L. 2331-1 of the French Labour Code.

It does not apply to companies that fall under the national collective agreement of Crédit Agricole.

As an exception, companies whose share capital is over 50% directly or indirectly owned by Crédit Agricole S.A. and which are not listed in the universal registration document but which are part of an economic and social unit (UES) made up of companies covered by this agreement, will be integrated in the scope of the agreement.

Any company entering, during the validity period of the agreement, the scope of Crédit Agricole S.A. Group as defined above, will automatically become covered by this agreement.

This agreement will automatically cease to apply to companies that are no longer part of Crédit Agricole S.A. Group or that apply the national collective agreement of Crédit Agricole.

The average eligible workforce of Crédit Agricole S.A. Group was 41,327 employees in 2024.

1.1.2. Consolidation principle

In accordance with legal and regulatory provisions, each company included within the scope of this agreement declares every month, in its Nominative Social Declaration (in French: *Déclaration Sociale Nominative* or *DSN*), those employees with a disability status in the "Beneficiary of the Obligation to Employ Disabled Workers status" (in French: *Bénéficiaire*

de l'Obligation d'Emploi des Travailleurs Handicapés or BOETH) section, with the indication of the disability recognition documentation.

The employment situation and the achievement of the objectives of this agreement are assessed at Crédit Agricole S.A. Group level. The quantitative and qualitative data of the OETH of the companies are consolidated at Group level.

The application of the law of 5 September 2018 having, in particular, resulted in the ending of Government-approved agreements, as from 1 January 2026 the budget for this agreement is no longer made up of the sum of contributions from companies whose employment rate is below the legal threshold of 6% of their total workforce.

However, to maintain and develop the Group's disability ambitions, an alternative to the end of Government approvals was proposed and validated in order to secure resources for the duration of the agreement and to maintain the management of the Group budget among the assignments of the ECH.

It is thus agreed that the Group budget remains allocated to the ECH as overall coordinator in the implementation of collective actions that will benefit all the companies this agreement applies to. Regardless of the employment rate of employees with disabilities in a company, this organisation upholds the principle of equal treatment of employees and conducts all actions, both internal and external, to promote their inclusion.

The agreement budget is therefore now annually composed of the internal resources of the companies and the financial aid offered by Agefiph, within the framework of its service offering for the retention of employees with disabilities.

To obtain funding from Agefiph, Crédit Agricole S.A., represented by the Group HR / Social Policies department (in French: *Politiques Sociales* or *PSO*), negotiated with Agefiph and will sign a service agreement by 31/12/2025 in order to benefit from the financial envelope proposed for the accommodation of work situations (in French: *Aménagements des Situations de Travail* or *AST*) of employees with disabilities.

Companies commit to finance the Group disability budget each year in order to:

- Engage in common actions (communication, awareness, recruitment, licenses, tool maintenance, partnerships, management and monitoring of the Group disability policy by the ECH, etc.) based on projections communicated by the ECH,
- Implement the necessary accommodations and equipment for their employees with disabilities.

In practice:

- All expenses are carried out and financed by the ECH from the Group budget (expenses for common account);

- Expenses related to maintaining employees in employment will be rebilled to each concerned company by the ECH, after deducting funding received from Agefiph (expenses related to the needs of the companies' own employees)"

Several times throughout the year, the ECH will present the budget status to the companies with the distinction between expenses for common account and expenses related to the needs of their own employees.

In addition, each company can directly finance actions related to recruitment, communication, training, or awareness-raising within its own scope (example: actions to detect candidates with disabilities as part of recruitment).

1.1.3. Beneficiaries of the agreement

Under the terms of Article L. 114 of the French Social Action and Family Code, "a disability [...] constitutes any limitation of activity or restriction of participation in society experienced in one's environment by a person due to a substantial, lasting or permanent alteration of one or more physical, sensory, mental, cognitive or psychological functions, a multiple disability or a disabling health disorder."

This definition reflects the multiplicity of disability situations and their consequences.

This situation is also mentioned in Article L. 5213-1 of the French Labour Code, which states that the status of disabled worker can be recognised for "any person whose possibilities of obtaining or keeping employment are effectively reduced as a result of the alteration of one or more physical, sensory, mental or psychological functions."

This agreement thus applies to employees with disabilities within the meaning of Article L. 5212-13 of the French Labour Code (Appendix 1), regardless of the duration and nature of their employment contract (permanent, fixed-term, apprenticeship contracts, professional training contracts, internship contracts).

Employees who have submitted a request for Recognition of Disabled Worker Status (in French: *Reconnaissance de la Qualité de Travailleur Handicapé* or *RQTH*) to the Departmental House for Disabled Persons (in French: *Maison Départementale des Personnes Handicapées* or *MDPH*) of their place of residence, and who have provided their employer with the receipt of this application, are also beneficiaries of the agreement. In the event of refusal by the MDPH or non-renewal of the RQTH, the employee will no longer be eligible for the provisions of this agreement, without however losing the benefit of actions that have already been carried out.

It should be highlighted here that the recognition of disability status is a voluntary process for the employee, who is free to communicate their situation to the relevant stakeholders. The latter are bound by an obligation of discretion regarding the personal information they may receive.

1.1.4. Encouraging the declaration of disability recognition to the employer

The Group wishes to maintain and encourage disability declarations, particularly through awareness actions throughout the year.

Companies concerned by this agreement that wish to do so may finance a service provider to support its employees in their administrative procedures for obtaining their RQTH (Recognition of the Quality of Disabled Worker).

1.2. AGREEMENT GOVERNANCE

1.2.1. The Central Disability Team (ECH)

The ECH, attached to the Social Policies department (PSO) within the Group Human Resources Department (in French: *Direction des Ressources Humaines Groupe* or *DRHG*), continues its role as expert to lead, manage and monitor the overall budget of the agreement internally and externally, monitor the agreement commitments and oversee external representation. It also now manages the relationship with Agefiph within the context of the service agreement, essentially in the field of employment retention. In connection with the companies, it manages the study, supply, and implementation of the means of compensation (as this term is defined below in Article 4) for the consequences of disability. It annually invoices companies for their share of the Group's budget as well as expenses incurred to meet the accommodation needs of their employees with disabilities, and forwards those funds due to it by the Agefiph.

The ECH produces an annual assessment of the Group disability agreement (qualitative, quantitative, and financial). It presents the Group's results for the past year, the financial statement, the progress of commitments and actions under the agreement, as well as key figures and initiatives deployed by each company. It develops, negotiates, manages, and monitors the agreement established with Agefiph. It responds to annual audits conducted by Agefiph to justify the use of funding from the latter and the amounts obtained.

It establishes regular monitoring of the consumption of the financial envelope with the key account manager of Agefiph to be able to readjust if necessary. In addition, the ECH also reports annually to Agefiph on the use of funds, according to the methods imposed by the organisation.

The ECH ensures Group communication, the visibility of results, and relays company initiatives through the various communication channels of the Group, including social networks such as LinkedIn. It rolls out accessible digital communication tools presenting the measures of the agreement.

It ensures the continuation of all employee awareness actions (conferences/webinars, communication materials such as flyers, brochures, comics, videos etc.).

It defines and updates the various procedures applied as part of the disability policy (example: employment retention, management of compensation measures...). In this context, it

accompanies employees and stakeholders in the effective application of new procedures and organisation model.

It identifies, alongside the Group Procurement Department and the Group Operating Property Department, opportunities for the use of the Protected and Adapted Employment Sector (in French: *Secteur du travail protégé et adapté* or *STPA*) and self-employed workers with disabilities (in French: *Travailleur indépendant en situation de handicap* or *TIH*) for the duration of the agreement.

Furthermore, it creates and/or maintains (depending on the situation of each company) a community of IT points of contact by relying on the Group's IT business line. These points of contact, who will act as intermediaries between the employee, the company's IT service and the Disability Inclusion Manager (in French: *Responsable Inclusion et Handicap* or *RIH*), are inclusion actors who contribute to:

- Integrating assistive technologies directly in the digital work environment;
- Promoting the adoption of tools incorporating accessibility features;
- Implementing improvement solutions or new inclusion technologies.

Beyond the tasks rolled out by the ECH for the Group, one of the team members is specifically in charge of monitoring compliance with the commitments of this agreement by the companies that belong to the Crédit Agricole S.A. UES.

The ECH ensures that any new Disability Inclusion Manager (RIH) of a company receives the necessary training for their tasks and, more generally, provides RIHs with all the expertise and useful assistance to enable them to achieve the objectives of the agreement within their company.

It is also looking out for any innovation in the field of disability that could be tested and then rolled out within the Group's companies.

The ECH will pay particular attention to:

- New companies entering the scope of the agreement,
- Companies that have made the least progress during the last agreement on the recruitment of people with disabilities.

In addition, it monitors and disseminates regulatory developments in the field of disability to all concerned stakeholders.

Lastly, it ensures the representation of Crédit Agricole S.A. Group externally.

To ensure the management and roll-out of the agreement in a context of extended tasks, the ECH can count on five FTEs for the duration of the agreement.

1.2.2. The Disability Inclusion Manager (RIH)

Each company of Crédit Agricole S.A. Group appoints, at least, an RIH, working within Human Resources.

Within the scope of their company, the RIH:

- Ensures the roll-out of the quantitative and qualitative commitments of this agreement;
- Mobilises the operational actors of their company to facilitate the roll-out of the agreement measures;
- Reports to their hierarchical manager and to the ECH on the actions implemented and the results on the various commitments of the agreement;
- Develops, implements, monitors, and evaluates the specific action plan of their company, in addition to the Group's pooled actions;
- Takes part in the agreement monitoring meetings organised by the ECH;
- Coordinates the requests of employees with disabilities, *vis-à-vis* their hierarchical manager and the Human Resources Manager, drawing on the medical-social services and the ECH as well as on any other stakeholder, including staff representatives, whose expertise could be necessary;
- Ensures the completeness of all necessary supporting documents to request financing of any workplace adaptation measures, in accordance with Agefiph requirements;
- Verifies the consistency of information relating to employees with disabilities with that transmitted monthly by payroll actors via the DSN to social organisations;
- Oversees, in conjunction with the medical-social services (occupational physician, social assistance service...), any changes in the individual situation of employees with disabilities within their company;
- Monitors data relating to workers with disabilities in their company via the dedicated management tool;
- Contributes to making visible the disability initiatives and results of their company, internally and externally;
- Draws up and monitors the specific budget of their company, in addition to the resources brought to the global disability project, in line with the applicable action plan;
- Presents to the staff representative bodies the annual disability report, including budget monitoring, distinguishing participation in expenses for common account and those specific to their company.

These tasks are taken into account when defining the annual objectives of the RIH by their hierarchical manager and give rise to the recognition of the skills they may have acquired and/or the performances they may have achieved in this capacity, particularly during their annual appraisal.

Each RIH has the necessary time to implement projects, support employees with disabilities in their integration and development within the company or Group and, more broadly, support

any affected person (managers, work colleagues...). This time, which is determined with the RIH's line manager, varies depending on the company, without however being less than three days per month, particularly in companies with the lowest mandatory employment threshold.

The contact details and role of the RIH are made known to employees via information boards intended for staff and/or communicated on intranet sites. The accessibility of information for visually impaired and blind people is ensured by adapted and evolving software.

The parties to this agreement will ensure that the RIH of each Group company has the necessary means to carry out the aforementioned tasks.

1.3. OTHER OPERATIONAL STAKEHOLDERS

1.3.1. Human resources actors

The human resources director ensures the effective implementation of this agreement within their company and, in this context, is responsible for validating and mobilising the dedicated budget.

The mobilisation of all human resources actors (Responsible of Human Resources (in French: *Responsable des Ressources Humaines* ou *RRH*), Human Resources Officer (in French: *Gestionnaire des Ressources Humaines* ou *GRH*), RIH, training manager, Human Resources Information System (in French: *Système d'Information des Ressources Humaines* or *SIRH*), payroll service, etc.) is essential to achieve the objectives assigned to the company.

The recruitment teams of each company, working with their RIH, are the key players in the application of the agreement.

1.3.2. The manager

Managers supervise and develop their employees, accompanying them on a daily basis, with particular attention to those with disabilities in their work environment (organisation and work processes, adaptation of objectives and deliverables...).

1.3.3. Occupational health and safety services and social assistance

Employees with disabilities benefit from enhanced medical supervision by the occupational health service. They are informed upstream by the ECH or the RIH of the provisions covered by this agreement. The implementation of workstation adaptation and employment retention actions will be carried out with the agreement of the employee and at the express request of the occupational doctor.

The social assistance services of the companies will be solicited for the analysis of files and the implementation of specific support for employees with disabilities.

1.3.4. Employee representative bodies

Employee representatives (elected members or duly mandated), in addition to their legal prerogatives, are among the preferred contacts for employees. They are intended to be involved in measures and actions carried out within the framework of the disability policy,

notably the Social and Economic Committee (in French: *Comité Social et Economique* or *CSE*), and more particularly the Health, Safety and Working Conditions Commission (in French: *Commission Santé, Sécurité et Conditions de Travail* or *CSSCT*). It is recommended that CSEs designate a disability officer among from among their members.

In this regard, in application of Article L.5213-6-1 of the French Labour Code, any company employing at least 250 employees shall designate a disability officer responsible for guiding, informing and supporting people with disabilities.

1.3.5. Communication stakeholders

The entire communication business line works together to give visibility to the roll-out of actions pertaining to the agreement. They are called upon as part of communication projects and employee awareness initiatives. They participate in the development of disability consideration in the Group's communication plan.

1.3.6. The procurement department and corporate procurement officers

The entire purchasing business line contributes to the research, identification, and construction of partnerships with companies working in the sheltered and adapted work sector. Particular attention is paid to the integration of social clauses in calls for tenders and consultations, guaranteeing the societal commitment of the Group and its companies.

1.3.7. Other actors (experts, psychologists, accessibility, etc.)

Experts such as psychologists, ergonomists, etc., may be called upon.

TITLE 2: RECRUITMENT PLAN WITHIN CRÉDIT AGRICOLE S.A. GROUP

Employment is historically a strategic axis of the Group's disability policy.

This ambition has been translated into a quantitative Group objective set for each agreement. The objectives have been achieved or exceeded, except, exceptionally, during the years 2017-2019 (5th Group disability agreement), in line with the attrition of other Group recruitments during this period.

Despite an uncertain national economic context, the recruitment of people with disabilities within the Group reached, at the end of the 7th agreement in 2025, its best level.

This collective performance was achieved despite the fact that company results were quite heterogeneous and that some Group companies regularly solicited the ECH to finance external service providers on the budget of the 7th agreement.

The return on investment of specialised recruitment firms having not been convincing, after discussions with the companies concerned, it was decided to leave each company the possibility of contacting and financing on its own budget an external service to facilitate the

detection and hiring of candidates with disabilities. The maturity and specifics of the companies' business lines now drive the decentralisation of recruitment actions. Each company will thus be able to personalize the tools and means implemented by adapting them to their context.

Only actions pertaining to Group recruitment tools (Agefiph recruitment site, Group recruitment site...) will be financed by the ECH from the Group budget.

However, the ECH will continue to provide, if needed, its expertise and recommendations to RIHs and all actors in actions and initiatives to recruit candidates with disabilities.

2.1. RECRUITMENT COMMITMENTS

In application of the principle of non-discrimination, considered as a major axis of the Group's disability policy, applications from people with disabilities are studied according to the same principles of skills analysis, regardless of academic background and according to the same process as that of other candidates, on all open positions and business lines within Crédit Agricole S.A. Group.

However, the concept of reasonable compensation of the consequences of a disability will be considered in all phases of the recruitment process (detection, interviews, presentation to managers, integration...). The direct, but also indirect, consequences of a disability may be subject to specific analysis in order to personalise, if necessary, the analysis and processing of applications.

In order to boost the recruitment possibilities for people with disabilities, all recruitment methods (permanent contracts, fixed-term contracts, temporary work, work-study contracts, internships, periods of placement in a professional environment, Period of Placement in Professional Environment (in French: *Période de mise en situation milieu professionnel* or *PMSMP*), etc.) will be drawn upon.

Added to this list is the possibility of using Self-employed Workers with Disabilities (in French: *Travailleurs Indépendants handicapés*, or *TIH*), established by Law No. 2015-990 of 6 August 2015 for growth, activity and equal economic opportunities.

Similarly, applications for summer jobs (holiday auxiliaries) from young students with disabilities will be carefully examined by company recruiters.

As part of this 8th agreement, the parties agree to set, at Crédit Agricole S.A. Group level, an objective of 200 recruitments, including at least 70 permanent contracts and 50 work-study students (apprenticeship contract and professionalisation contract), during the 2026-2028 period. An annual rhythm of one-third of this objective per year, all contracts combined, is also set.

This ambition of 200 recruitments may be adjusted downward annually, in line with the potential observed decrease in permanent contract recruitments in the Group. In any event, this downward revision cannot result in an objective lower than 150 recruitments.

Furthermore, the parties set as an objective that no business line of Crédit Agricole S.A. Group has an employment rate lower than 3.5% at the term of the agreement.

To date, all the contracts listed below are counted and declared within the context of the OETH of the companies to which this agreement applies. However, to achieve the aforementioned objectives, only the following will be counted:

- Permanent contracts (in French: *Contrat à Durée Indéterminée* or *CDI*);
- Fixed-term contracts (in French: *Contrat à Durée Déterminée* or *CDD*) of more than 6 months;
- Apprenticeship or professionalisation contracts of more than 6 months;
- Temporary work contracts of more than 6 months;
- Internships of more than 6 months and periods of placement in a professional environment.

In the event of unilateral termination of the employment contract of an employee with a disability within the first six months, at the initiative of the employer, the recruitment is not counted in the achievement of the objectives of the company/Group.

To boost the mobilisation of each company on the recruitment of workers with disabilities for all types of contracts, the recruitment objective of each company is integrated into the roadmap of each Human Resources Department.

Recruitments are distributed among the various business lines of Crédit Agricole S.A. Group. They are implemented by the dedicated recruitment actors of each company.

The detailed reporting including the number, nature, and duration of contracts as well as the number of people concerned, will be managed and updated quarterly by each company. This reporting will include monitoring the effectiveness of actions carried out by companies (forums, specialised recruitment firms...) which will enable organising a sharing of best practices among all companies. These reports will be sent to the ECH for the consolidation of the annual Group result. The results of the past year will be presented each year to the agreement monitoring bodies.

Crédit Agricole S.A. Group will also monitor the representation of employees with disabilities among the Group's rate of transformation of non-permanent contracts into permanent contracts.

In addition to these actions, the ECH will ensure that the Group's recruitment website complies with the accessibility standards defined by the regulations in force.

2.2. RECRUITMENT TOOLS AND MECHANISMS

Within their company and on their own budget, the RIH may suggest a number of actions to their recruitment teams, including:

- The use of external specialised actors (generalists or specialists in the recruitment of people with disabilities);
- The development of school relations (creation or strengthening of partnerships with the disability teams of target schools and universities, participation in specialised and generalist forums, payment by Crédit Agricole S.A. Group companies of part of their learning tax to organisations working in disability, in particular to target schools...);
- Engagement with employment market stakeholders (customised recruitment operations including, for example, support, training and integration actions, relationships with regional job centres, etc.);
- Raising awareness among recruiters and managers.

The ECH may call upon Group and/or company stakeholders, particularly to:

- Give visibility to disability in internal recruitment or mobility processes (such as the work-study campaign or Mobilijobs), as well as through the publication of job offers on the Group's social networks;
- Make visible the disability policy as part of the Group's Employer Brand policy (internal and external);
- Make the Group's recruitment tools accessible;
- Repost Group offers on Agefiph's jobboard and give access to recruitment services and company RIHs to Agefiph's CV database.

2.3. ONBOARDING AND INTEGRATION PROCEDURES FOR NEW EMPLOYEES WITH DISABILITIES

The attention paid and the onboarding of new entrants with disabilities contribute to a successful integration into the company.

The ECH offers to the different companies the use of existing mechanisms to present the Group's disability policy and detail their own framework in their welcome booklet.

The use of specialised external service providers may be carried out by the companies.

2.3.1. Onboarding of permanent and fixed-term contracts

Specific actions and formalised processes enable teams to prepare for interviews and the arrival of the person with a disability within the company.

Before the arrival of the new employee and with their written agreement, the RIH, and the GRH if applicable, accompany the manager to ensure the implementation of the most suitable organisation and the smooth running of the employee's integration. The company may decide to finance training, if needed, to teams and managers welcoming a worker with a disability in order to facilitate the employee's job integration and their successful integration within the work team.

2.3.2. Onboarding work-study students with disabilities

The development of work-study programs (professionalisation and apprenticeship contracts) is a key factor in promoting access to or return to employment for people with disabilities: it enables both the development of skills and the promotion of integration into the company.

In this context, in connection with existing arrangements within companies, the Group sets itself as a priority objective to support the success of the work-study period to encourage as much as possible, at the end of this period, recruitment within the Group, taking into account the assessment of skills provided by the tutor or apprenticeship supervisor.

2.3.3. Onboarding interns with disabilities

Just like work-study programs, the presence of interns with disabilities in the company serves several objectives:

- Offer internship opportunities to students to acquire know-how, an essential complement to their academic training;
- Raise awareness about disability among employees of the host company;
- Raise awareness among the hierarchy about the skills developed by the intern and thus promote future recruitments.

Given these objectives, onboarding interns with disabilities will continue to be widely promoted and revealing of our commitment.

2.3.4. Onboarding temporary workers with disabilities

As the employer of a temporary worker with a disability, it is the temporary work agency that has the primary responsibility to set up and finance the necessary adjustments to compensate for the disability of their employee, even if they carry out their assignments within a user company.

The ECH may be contacted in particular cases to study the possibility of financing adjustments, as part of the provisions for the reasonable compensation of disability consequences.

TITLE 3: PLAN FOR THE DEVELOPMENT AND RETENTION OF EMPLOYMENT CRÉDIT AGRICOLE S.A. GROUP

The occurrence of disability being statistically linked to ageing, the average age of Group employees leads to the assumption that a certain number of them will be affected in the coming years by the onset of a disability. Over the past few years, and more particularly

during the last agreement, an increasing number of Group employees have declared themselves to be in a situation of disability. This observation is largely explained by the climate of trust around disability in the Group, reinforced by the policy pursued which contributes to gradually establishing disability as 'natural' and non-discriminatory in the professional career path. It is nevertheless probable that some employees do not yet benefit from the provisions of the agreement, even though they could be eligible if they applied for recognition of the status of disabled worker (RQTH), or, for those who already have it, if they informed their employer

This situation requires special attention because, while it is no longer perceived today as problematic by the people concerned, it can nevertheless have consequences on their prospects for professional development or on their health. Moreover, the principle of compensation, still sometimes unknown, is significant. In the absence of such compensation, the employees concerned are exposed to a risk of "overcompensation," that is, the need to provide more effort than others to achieve their professional objectives. This situation can lead to a worsening of their health condition or create additional challenges for them, as soon as their working conditions are no longer adapted to their singularity.

Employment retention is therefore complementary to recruitment. While it contributes to achieving the legal employment rate of people with disabilities in the Group's companies, above all it guarantees equal opportunities throughout the professional career of the employees concerned, to the benefit of all (employees, colleagues, managers, employer).

Consequently, the Group commits to implementing means adapted to the reasonable accommodation of the consequences of disability, in all its dimensions (technical, organisational, managerial and training), for each employee. This commitment aims to enable everyone to perform their duties in the best possible conditions and to benefit from equipment or accommodations in the professional or even private sphere.

Group stakeholders work together in a multidisciplinary cooperation to seek the most appropriate solutions for workstation adaptation, job retention or, if necessary, reallocation of employees with disabilities.

Furthermore, according to the wishes of the companies, a similar approach may be proposed to employees whose occupational doctor considers that their situation should lead to recognition of the status of disabled worker, in accordance with Article L. 5212-13 of the French Labour Code.

3.1. EMPLOYMENT RETENTION COMMITMENTS

"Compensation is the tool for building equity and, consequently, for restoring equal opportunities by reducing acquired disadvantages" (G. Tisserant, Disability in the company: constraint or opportunity, in French: *Le handicap en entreprise: contrainte ou opportunité*).

Established by the disability law of 11 February 2005, compensation constitutes a right for people with disabilities.

In compliance with legal provisions, the principle of compensation is to respond appropriately to all requests from workers with disabilities when they take up a position and/or as regards their employment retention.

This mainly concerns the adaptation of the workstation and the support measures for the employee. Accommodations must be subject to prior recommendations from the Occupational Prevention and Health department (in French: *Service de Prévention et de Santé au Travail* or *SPST*) (specifying the nature of the difficulties encountered and the organisational and/or technical modifications recommended) and/or personal doctor, depending on whether they are employment retention prescriptions or private prescriptions.

Accommodations will be mainly financed under the service agreement signed with Agefiph. Any remaining cost of necessary accommodations will be financed by the employee's company. The measures covered by Agefiph must be part of its service offering and the required supporting documents must be provided to the RIHs within the expected timeframes for these measures to be financed by Agefiph.

Beyond the measures covered by this agreement, there may be specific and complementary conventional arrangements implemented within each company.

3.2. THE IMPLEMENTATION OF DISABILITY COMPENSATION MANAGED BY THE ECH

Within the framework of this agreement, the implementation of the principle of disability compensation is as follows: alongside Agefiph, the ECH manages the financing of job retention measures on behalf of companies. For professional/personal compensation measures (examples: hearing aids...), financing occurs only as a supplement to common law arrangements that must be mobilised as a priority (Agefiph, CPAM, supplementary health insurance, providence, etc.). The Agefiph maximum financial coverage, updated each year, serves as reference for calculating the company's coverage.

3.2.1. Employee support

Employees can benefit from dedicated support from their onboarding and throughout their career.

Depending on the, the support can be internal (tutoring or support of social workers) and/or external, by a specialised firm.

Employees can also benefit from all relevant measures, related to the consequences of their disability, aimed at keeping them in their position and ensuring equal opportunities in their professional career and career development.

These measures will be put in place once the employee's situation has been assessed by the RIH or the ECH, and upon written recommendation of the occupational doctor. They can be implemented at the onset or worsening of the disability, as well as during the evolution of the work context.

Handled on a case-by-case basis, employees can benefit from the following aids:

- Technical aids:
 - Workstation equipment adaptation and materials (for example, specific software such as zoom text, inverted keyboard, roller mouse, equipment adapted to be installed on a company vehicle, ergonomic chair, orthopedic safety shoes, etc.);
 - Accessibility and adaptation of evacuation conditions for work premises (adapted parking, person lift, elevator adaptation, inclined plane, evacuation chair, scooters, light alarms, mobile phone alarms...) and workplace safety devices to take into account the specificities of the employee(s) with disabilities present at a site;
 - Individual aids (transport, hearing aids, induction loop and any technological innovation)

Examples:

➤ transportation assistance

After studying the situation (mobility, health) of the employee with a disability, the implementation of arrangements facilitating home/workplace travel may be suggested.

Employees can also benefit from transportation assistance in the following situations:

- Participation in meetings or professional travel outside the company where the employee usually carries out their activity;
- Medical visit.

Such transportation assistance, which is currently capped at an annual amount of €12,000 per employee, are strictly reserved for (i) professional use and (ii) conditioned to the compensation of the consequences of an employee's disability.

To benefit from such assistance, the occupational doctor must, as a prior measure, certify that the allocation of these aids is necessary and complies with the two aforementioned conditions. A medical opinion from the occupational doctor must be provided.

The renewal of the aid is assessed by the occupational doctor according to the employee's situation (this situation must be analysed as likely to compromise the path to employment or the retention in employment of the employee).

For these purposes, each employee must commit to providing the necessary supporting documents for the funding request to Agefiph and to respecting the two aforementioned rules by signing a standard letter issued by the RIH of their company when implementing this compensation.

➤ financial aid for the adaptation of a personal vehicle

Costs related to the adaptation of the employee's personal vehicle, insofar as it is necessary to compensate for their disability and facilitates travel to the workplace, may be covered:

- By the ECH, which will primarily request funding from Agefiph
- By the employee's company in the event of any outstanding amount that will be re-invoiced by the ECH

Supporting documents must be provided by the employee, in accordance with Agefiph's expectations and within the required deadlines.

This aid for the adaptation of an individual vehicle is renewable after a period of 5 years or in the event of a change of vehicle made necessary by the destruction or obsolescence of the previous one.

- Human aids:
 - Interpretation/communication interface;
 - Professional auxiliaries (French sign language interpreter, Braille translation, etc.) or living conditions (auxiliaries, etc.);
 - As well as access to a platform for the deaf and hard of hearing.
- Organisational aids:
 - Adaptation of working time, schedules;
 - Personalised support... housing aids to enable employees to live closer to their workplace (search costs, moving costs, specific adaptations, etc.).

To facilitate adaptations involving the use of IT services of Crédit Agricole S.A. Group, specific service provision contracts, setting the processes and intervention deadlines, have been established with IT providers. They may be subject to adaptations and improvements depending on any new needs.

Crédit Agricole S.A. Group will participate in all initiatives and research, in partnership with other companies, institutions, or associations, aimed at improving the working conditions of employees with disabilities and developing new mechanisms that can be offered, particularly in the context of employee retention and the development of employability.

3.3. EMPLOYMENT RETENTION MEASURES RELATED TO WORK TIME ORGANISATION GRANTED BY COMPANIES

3.3.1 Adaptation of work organisation

In compliance with legal provisions, after studying the situation of the employee concerned and on written recommendation of the occupational doctor, companies commit to doing everything possible to adapt the employee's work organisation.

Actions, such as teleworking, may thus be put in place. In the event of particular limitations that are medically justified, the teleworking applicable to the employee with a disability may be more favourable than that applicable to the other workers of that company.

3.3.2 Adaptation of working conditions

In compliance with legal provisions, after studying the employee's situation and on written recommendation of the occupational doctor, companies commit to doing everything possible to implement actions such as those listed below, without this list being exhaustive:

- In the context of this new agreement, the special leave granted to employees with disabilities to carry out the necessary administrative and medical steps for the RQTH and the renewal of the RQTH will be increased to three days (two days previously). This leave may be split into half-days. It will be granted upon presentation of supporting documents of the procedures undertaken and the need for absence;
- Adaptation of working hours: in compliance with the regulations in force on working time, the occupational doctor must define, alongside the person concerned and then the hierarchical manager, the desirable adaptation of working hours to take into account the fatiguability or medical limitations of the employee with a disability. These provisions will be extended under the same conditions to family caregivers who are employees of the Group and close to a person with a disability (in accordance with Article L. 3121-49 of the French Labour Code);
- Adaptation of therapeutic part-time to the consequences of the employee's disability: the occupational doctor defines, in relation with the beneficiary of a therapeutic part-time and their hierarchy, the weekly and daily work rhythms adapted to take into account the medical limitations or fatiguability deriving from the disability of the person, in compliance with the regulations in force on working time. An amendment to the employment contract specifies the agreed work organisation as well as the conditions of exercise of the employee's function;
- One-off adaptation of working time: the working schedule can be punctually adapted without impact on salary, upon recommendation of the occupational doctor;
- Facilitation of job retention for employees with disabled child(ren) and/or spouse (as defined by tax regulations). The measures set out below will be granted after review of the case prepared by the company's social assistance service or, failing that, that of Crédit Agricole S.A., and after consultation between the ECH, the RIH and the occupational doctor;
- When the age of the disabled child exceeds the age limit provided for under the allocation of leave for sick children, the arrangement continues to apply without age limit;
- Requests for part-time work and requests for schedule adjustments (staggered hours) motivated by the support for a child and/or spouse with a disability will be implemented, in coordination with the line manager, without the latter being able to oppose it;
- Adjustments to work organisation methods and particularly teleworking are also likely to facilitate job retention for employees who are parents of disabled children. They

will therefore be studied according to the particular situation of the employee and the operational constraints of the company;

- Special attention will be paid to employees with disabilities during the negotiation or renegotiation of a collective agreement concerning the transfer of leave.

On the premises of those companies operating a flex office system, special attention will be paid to the installation of spaces reserved for employees whose health condition requires specific adaptations to their workstation. Companies will ensure awareness of employees on this subject and ensure that these spaces do not stigmatize their users.

3.4. OTHER MEASURES FINANCED BY A DEDICATED ENVELOPE, OUTSIDE OF THE AGREEMENT BUDGET

This financial envelope is solely intended for employees who have declared a disability.

It applies in addition to all the aids mentioned in the agreement as well as those obtained from various organisations (Agefiph, national and corporate healthcare insurance providers, etc.).

Employees may apply for this aid directly from the social worker (or the RIH) who will constitute a file. Each request will be studied, on a case-by-case basis, between the social assistance, the RIH, and the ECH who may request the opinion of the SPST.

To benefit from all or part of the financing, the request must relate to unpredictable or exceptional expenses, not financed by the aids mentioned in the agreement as well as those obtained from organisations (Agefiph, MSA, Mutual insurance, etc.), which could distance employees from employment, for example:

- Adaptation of housing following the occurrence of a disability;
- Costs generated by surgery abroad;
- Real estate agency fees to enable employees to move closer to their place of work.

3.5. SUPPORTING CAREER DEVELOPMENT FOR PEOPLE WITH DISABILITIES

In this agreement, the Group wishes to place particular importance on monitoring and supporting employees with disabilities in their career within Crédit Agricole S.A. Group.

The ECH focuses, in particular, on the implementation of the following measures:

- Offering specific support to employees who would like to achieve internal or external mobility;
- Developing communication with GRHs to finance support adapted to changing situations of employees with disabilities (return to work, maintenance of employability internally or outside the Group...);

- Taking into account the increased risk of mental disabilities and the need to improve their management through training or specific support adapted to the employee's disability for teams and employees concerned;
- Provisions concerning supporting the end of career of disabled workers within companies;
- Studying with DRHs the provisions of career ends;
- Financing (Group and/or companies):
 - Training of Individual Development Managers (in French: *Responsables de Développement Individuel* or *RDI*)/GRH/Social Relations Managers (in French: *Responsables Relations Sociales* or *RRS*) on end-of-career situations;
 - Dedicated services with specific partners to:
 - From 50 years old, help and advise workers with disability/invalidity on the modalities of end of career;
 - From 55 years old, inform workers with disabilities about their retirement conditions;

The ECH will launch during the term of the agreement a project whose ambition is the progression of intra-Group mobility. This project will begin from the first year of the agreement and will have a monitoring indicator.

For employees whose disability situation would lead them to be unfit for any position in the company and if, despite all the job searches within Crédit Agricole S.A. Group, no employment solution could be found, personalised monitoring will be put in place.

A professional assessment could be offered to employees, by a specialised firm in the field of disability to be chosen with their company, for a duration that can go up to six months, renewable once. Agefiph funding may be used for this purpose, with any outstanding charge paid for by the companies. Upstream of the procedure of dismissal for unfitness, employees will be informed of the existence of the special provisions that exist for employees benefiting from the obligation to employ disabled workers (BOETH).

The ECH plans to launch during the term of the agreement a project on the prevention and treatment of unfitness in connection with the SPST, AS, RIH, and other identified stakeholders, including Work Assistance Establishments and Services (in French: *Etablissements de services d'Aide par le Travail* or *ESAT*) and TIH. The ECH will annually monitor the number of unfitness declaration within the different companies of the Group and will communicate this data to the members of the joint working group.

Like any employee, people recognised as disabled can refer to their GRH, RIH, or manager to discuss their professional career and advancement options. In this case, employees can be accompanied by a staff representative of their company.

At the request of an employee with a disability, formalised and personalised follow-up can be provided by the RIH to study and explore, in addition to interviews conducted with the GRH and/or supervisor, their career development and mobility prospects. It should be noted that mobility workshops accessible to all employees are regularly organised by the companies.

The ECH participates in Group mobility committees in order to answer any questions from participants about the disability agreement, present achievements related to recruitment, and become aware of job opportunities likely to correspond to the profile of employees with disabilities. This approach is carried out with respect for confidentiality and the principles of non-discrimination and equal rights and opportunities.

As part of a functional mobility, the necessary mechanisms for taking up the position (accessibility, translation aids, etc.) are put in place.

TITLE 4: TRAINING

Increased maturity and understanding of disability in practically all the companies of the Group reflects a constant progress in the openness to the inclusion of people with disabilities.

These advances result notably from the training, awareness raising, and communication actions implemented in previous agreements. However, these efforts must continue to pursue this positive dynamic. Consequently, various training actions for all employees and staff representative bodies of Crédit Agricole S.A. Group companies will be regularly undertaken to facilitate the welcome, professional integration, career development, and retention in employment of people with disabilities.

In addition to Group actions, companies will be autonomous in organising and financing their own training actions.

4.1. TRAINING ACTIONS FOR PEOPLE WITH DISABILITIES

The Group ensures access to training for all employees with disabilities:

- Individual training requested by employees with disabilities, and provided under the skills development plan of their company, are given special attention. Support for validation of acquired experience actions will be encouraged;
- Training is provided in material conditions compatible with the employee's disability situation by mobilising the required compensation measures where necessary. For this purpose, the RIH will agree on the adaptation measures to be taken in connection with the training manager and the ECH (compliance with accessibility, French sign language interpreter, Braille documentation, individualised training, duration of training, etc.);
- Employees with disabilities are given priority access to all training (technical, personal development, skills acquisition or others) enabling them to adapt to new work organisations and technological changes. Workplace adaptations for people with

disabilities may require specific training. These are implemented at the initiative of the ECH and provided by specialised organisations to the employees concerned.

Mental health is an increasingly present theme in society and companies. The Group provides training and awareness tools on this theme. As part of this agreement, specific communication for training actions available on LinkedIn for managers and employees will be undertaken.

All these actions, outside of the skills development plan, as well as any logistical, learning, and other extra adaptation costs, are covered by the budget of this agreement.

4.2. OTHER TRAINING METHODS

New training methods will be offered, capitalising on Group tools and company initiatives (LinkedIn).

It is essential that new managers have at hand the necessary tools to know and implement the Group's disability policy. To this end, dedicated training will be added to the onboarding of first-time managers, with the support of pilot companies throughout the duration of the term of the agreement.

The ECH will ensure that this training can be deployed by companies to all employees throughout the agreement.

Furthermore, the ECH ensures that identified stakeholders are informed and trained on any legislative developments and best practices regarding disability. Priority recipients include:

- RIHs who will be trained for their role;
- Managers;
- HR business lines, particularly recruitment officers and GRHs;
- Employee representatives;
- Medical and social teams;
- Procurement officers;
- Safety officers and occupational risk prevention specialists (in French: *Intervenants en Prévention des Risques Professionnels* ou *IPRP*).

Lastly, more specific training on other topics may be provided, particularly to managers, recruiters, and employee representatives.

TITLE 5: AWARENESS AND COMMUNICATION

The Group has sought to maintain and develop awareness and communication initiatives throughout the year to help foster a climate of trust that encourages employees to disclose their disabilities.

Efforts will be made by the ECH on the visibility, particularly externally, of the Group's disability initiatives and results. The ECH will also relay individual company initiatives.

Various actions will be regularly undertaken with all employees and staff representative bodies of Crédit Agricole S.A. Group companies, in order to facilitate the welcome, professional integration, career development, and retention in employment of people with disabilities.

The ECH proposes awareness-raising actions (conferences, workshops, online animations, etc.) throughout the year to companies, particularly during the European Week for the Employment of People with Disabilities, ensuring that all companies work together.

RIHs relay these initiatives and are themselves a driving force behind HR social teams.

As part of this agreement, “A day in the life of...” type of system could be organised for employees enabling them to find out about the sector of adapted companies via the internal volunteering “J'Agis” platform.

Furthermore, to further strengthen the understanding of disability within the Group, the opportunity to set up a network of Disability Ambassadors within companies will be studied during the term of this 8th agreement. To this end, an animation of the disability community capitalising on tools available in our work environments (e.g., Microsoft Teams) will be launched.

In addition to Group initiatives, companies will have autonomy to organize and finance their own awareness and communication actions.

The conclusion of this agreement will be the subject of specific communication, to notably explain the changing context, particularly in the field of employment retention.

The agreement and its practical implementation will be subject to a communication plan initiated by the ECH built alongside relevant stakeholders, in order to make the various forms of assistance and measures provided by the agreement as widely known as possible to employees.

The ECH will work with the Group's communications services to roll out specific and digital tools to present the essential points of the agreement.

The publication of the agreement will be extended to external SPST, with which the Group interacts. The ECH will ensure that RIHs transmit to the concerned SPST all the documents and tools so that they have a perfect knowledge of this new agreement.

Efforts will also be made to regularly post on social media to highlight company initiatives in terms of disability annual results, work-study campaigns, or any statements from employees with disabilities as part of the Human Project. Communications will firmly state that the Group's companies are open to applications from workers with disabilities.

The HR Portal will give access to all documentation and information. To facilitate communication, a generic address is available and any question pertaining to the disability Group policy will be answered by the ECH team (handicap.Groupe@credit-agricole-sa.fr).

Employment of people with disabilities will be integrated and highlighted in all communications and actions related to boosting the employer brand. Similarly, Group disability actions will be the subject of specific communication on LinkedIn.

The disability newsletter is an appreciated initiative with a high opening rate for this type of tool. Its format and distribution scope will develop over the course of the agreement.

The ECH will study the creation of a Disability Community between Crédit Agricole S.A. and companies to facilitate the exchange of best practices and the sharing of experience between employees with disabilities.

TITLE 6: INFORMATION AND COMMUNICATION TECHNOLOGIES

The ECH ensures the dissemination of regulatory developments to RIHs to enable companies to bring into compliance the tools made available to employees with disabilities, particularly in terms of digital accessibility, in accordance with Article L.5213-6 of the French Labour Code.

Studies conducted at Crédit Agricole S.A. Group level and their developments within companies will integrate standards on the accessibility and maintenance of hardware and software used in the professions filled by employees with disabilities (magnetic loop for the hearing impaired, voice synthesis, eye navigation for people who no longer have the use of their hands, etc.).

The Information Systems Department of Crédit Agricole S.A will ensure a technological watch regarding, in particular, accessibility standards. Developments will be taken into account and implemented, as soon as it proves possible, to improve the working conditions of the employees concerned.

To make sure that as many people as possible can benefit from developments, employees with disabilities are encouraged to take part in communities already existing in some Group companies on the topic of technological innovation.

TITLE 7: PROCUREMENT FROM THE PROTECTED AND ADAPTED EMPLOYMENT SECTOR (STPA)

The Law of 5 September 2018 no longer integrates the use of STPA as a constituent element of a company's direct employment rate of people with disabilities. However, the useful

turnover achieved with EA/ESAT and TIH is partly deductible from the final contribution to be paid to Agefiph. Moreover, the use of STPA provides professional activity to a large number of people who are removed from traditional forms of employment. Thus, purchases from EA/ESAT and the use of TIH are part of the Group's Corporate Social and Environmental Responsibility framework.

The volume of Group purchases made from STPA increased during the 7th agreement. Group calls for tender deadlines are points of attention but also opportunities to develop new partnerships.

The ECH wishes to mobilise the Group Procurement Department (in French: *Direction des Achats Groupe* or *DAG*) and the Societal Commitment Department (in French: *Direction de l'Engagement Sociétal* or *DES*) teams on the Group's interest in developing the use of STPA, considering, in particular, the financial impact it represents for companies.

The objective is to maintain everyone's mobilisation and enable the development of new practices, particularly in terms of co-contracting, towards sectors of activity related to IT and intellectual services. Projects will thus be launched by the DAG over the duration of the agreement to be able to produce reporting and to manage and develop responsible purchasing in line with the Group's ambitions. The ECH will approach the DAG to organise mobilisation of prescribers for employment retention. All of this work could make it possible to set, in connection with the DAG, a reasonable quantitative objective for using STPA by the end of the agreement.

A follow-up of the results of each company will be ensured by the ECH and presented to the RIHs and representative trade unions.

TITLE 8: INTERNATIONALISATION OF THE DISABILITY POLICY

The Group disability agreement currently applies only to employees of companies in France. However, there are already numerous practices in terms of inclusion of people with disabilities in companies internationally. The ECH is already contacted for the production of CSRD indicators. Working with the departments concerned, an inventory of practices and results of companies internationally will be carried out over the duration of the agreement.

TITLE 9: OTHER ACTIONS

With a view to improving the service provided to employees and/or clients with disabilities, a study may be launched, with CA Assurances, on existing mechanisms and avenues to explore to better cover their specific needs in terms of insurance.

TITLE 10: AGREEMENT MONITORING

Two bodies are responsible for monitoring the implementation of the agreement: the monitoring committee and the joint working Group.

The members of these bodies are designated by the representative trade unions through their Group union correspondent.

The ECH will study the possibility of making available to these bodies the various documents and work on a shared and secure database.

Each representative trade union of Crédit Agricole S.A. may use their dedicated hours, corresponding to six days per year, for the preparation of these meetings.

The distribution of these means is the responsibility of the Group union correspondent. Beneficiaries of these hours inform the HR of their company prior to their use.

10.1. MONITORING COMMITTEE

The monitoring committee of this agreement meets in principle once a year.

It is led by the ECH. It comprises four representatives per representative trade union of Crédit Agricole S.A. Group.

The objective of this committee is to ensure compliance with the provisions and commitments of this agreement. It is informed in the event the scope of the agreement was to change.

During its annual session, the committee, in view of the work of the ECH, will analyse the achievement of objectives on quantitative, qualitative, and financial levels. Special attention will be paid to the expected and observed progress in all companies. The annual Group report (year N-1) must be communicated at least fifteen days before the monitoring committee meeting to enable it to carry out sufficient analysis work.

Following this committee, each company may present the annual report of the agreement and its own results to its staff representative bodies.

10.2. JOINT WORKING GROUP

The joint working Group, led by the ECH, comprises:

- Three representatives designated for the duration of the agreement, by each representative trade union at the level of Crédit Agricole S.A. Group (who may be represented in case of unavailability);

and may also include:

- A representative of the SPST;
- A member of the social assistance service;
- An RIH.

It meets once or twice a year (June/September) to monitor the implementation of the action plan and the results of the current year.

During this session, the working Group examines in particular the most complex employment retention situations for which no solution was found or whose cost was deemed, by the ECH, disproportionate with regard to the reasonable accommodation of the consequences of the disability of the employee concerned. In case of disagreement on the outcome of these situations, the opinion of the working Group will be submitted, for arbitration, to the Human Resources Director of Crédit Agricole S.A. Group.

The representatives of the joint Group will participate as much as possible in the awareness initiatives rolled out by the ECH throughout the year and will be able to relay internal and external communication actions.

TITLE 11: GENERAL PROVISIONS

11.1. ENTRY INTO FORCE AND TERM

This agreement will take effect from 1 January 2026 for a period of three years, for the calendar years 2026, 2027, and 2028.

In accordance with the provisions of Article L. 2222-4 of the French Labour Code, it will therefore cease to apply on 31 December 2028.

11.2. REVISION

During the period of application of the agreement, any party may request its revision in whole or in part, in accordance with Article L. 2261-7-1 of the French Labour Code.

This request must be justified and notified in writing to all signatory parties.

In the event of a request for revision, the parties will meet within a period of four months to negotiate a possible amendment.

If such an amendment cannot be entered into, this agreement will continue to apply.

The validity of any amendment to this agreement is subject, like the initial agreement, to the same notification, filing and publicity procedures.

11.3. NOTIFICATION, FILING AND PUBLICITY

This agreement is established in 6 copies.

Following its signature, and in accordance with the provisions of Article L. 2231-5 of the French Labour Code, Management will notify the text of this agreement to all representative trade union organisations in the Crédit Agricole S.A. Group.

In accordance with Articles D. 2231-2 et seq. of the French Labour Code, this agreement will be filed by the Management of the Crédit Agricole S.A. Group on the French Ministry of Labour's electronic filing platform under the following conditions:

- in an electronic, non-anonymised version, presenting the full content of the filed agreement, in PDF format, dated, bearing the place of signature and original signatures, accompanied by the documents necessary for registration;
- in an electronic anonymised version of the agreement filed in .docx format, in which all mentions of first and last names of signatories and negotiators (including initials and signatures) are removed (not visible). The names and contact details of the company will continue to appear, as well as the names of the trade union organisations, the place and date of signature.

A signed copy will also be given to each signatory and filed with the Registry of the Labour Court (in French: *Conseil de prud'hommes*) of Boulogne-Billancourt.

In accordance with the provisions of Article R. 2262-3 of the French Labour Code, this Agreement will be distributed on the Crédit Agricole S.A. Group intranet.

Done in Montrouge, on 8 December 2025,

In 6 copies

For Crédit Agricole S.A. Group

Mrs. Anne-Catherine ROPERS

[original signed]

Human Resources Director of Crédit Agricole S.A. Group

For the representative trade unions of Crédit Agricole S.A. Group:

- for the CFDT union, represented by Mrs. Valérie DELACOURT
[original signed]
- for the CFTC union, represented by Mrs. Fanny HANNEDOUCHE
[original signed]
- for the CFE-CGC/SNB union, represented by Mrs. Sylvie DAULNE
[original signed]
- for the FO union, represented by Mrs. Karine SORIN
[original signed]

APPENDIX 1: ARTICLE L. 5212-13 OF THE FRENCH LABOUR CODE (translated)

In force at the date of signature of this agreement

The following benefit from the employment obligation established by Article L. 5212-2:

1° Workers recognised as disabled by the commission for the rights and autonomy of disabled persons mentioned in Article L. 146-9 of the French Social Action and Families Code;

2° Victims of work accidents or occupational diseases resulting in permanent disability of at least 10% and holders of an annuity granted under the general social security scheme or any other mandatory social protection scheme;

3° Holders of a disability pension granted under the general social security scheme, any other mandatory social protection scheme, or under the provisions governing public agents, provided that the disability of those concerned reduces their working or earning capacity by at least two-thirds;

4° Beneficiaries mentioned in Article L. 241-2 of the Military Disability Pensions and War Victims Code;

5° Beneficiaries mentioned in Articles L. 241-3 and L. 241-4 of the same code;

6° Repealed;

7° Repealed;

8° Repealed;

9° Holders of a disability allowance or pension granted under the conditions defined by Law No. 91-1389 of December 31, 1991, relating to the social protection of volunteer firefighters in the event of an accident or illness contracted while on duty;

10° Holders of the "mobility inclusion" card bearing the term "disability", as defined in Article L. 241-3 of the French Social Action and Families Code;

11° Recipients of the disabled adult allowance

APPENDIX 2: GLOSSARY

AAH (in French: *Allocations Adultes Handicapés*): Adult Disability Allowance

AGEFIPH (in French: *Association de Gestion des Fonds pour l'Insertion Professionnelle des Personnes Handicapées*): Association for the Management of Funds for the Professional Integration of Disabled Persons

AST (in French: *Aménagements des Situations de Travail*): Accommodation of work situations

BOETH (in French: *Bénéficiaire de l'Obligation d'Emploi des Travailleurs Handicapés*): Beneficiary of the Obligation to Employ Disabled Workers

CAE (in French: *Contrat d'accompagnement à l'emploi*): Employment Support Contract

CDAPH (in French: *Commission des Droits et de l'Autonomie des Personnes Handicapées*): Commission for the Rights and Autonomy of Disabled Persons

CIE (in French: *Contrat initiative emploi*): Employment Initiative Contract

CNCPH (in French: *Conseil National Consultatif des personnes handicapées*): National Advisory Council for Disabled Persons

CRP (in French: *Centres de Rééducation Professionnelle*): Professional Rehabilitation Centres

CSE(C) (in French: *Comité Social et Economique (Central)*): (Central) Social and Economic Committee

CSSCT (in French: *Commission Santé, Sécurité et Conditions de Travail*): Health, Safety and Working Conditions Commission

DAG (in French: *Direction des Achats Groupe*): Group Procurement Department

DRIETS (in French: *Direction Régionale Interdépartementale de l'économie, de l'emploi, du travail et des solidarités*): Interdepartmental Regional Directorate for Economy, Employment, Labour and Solidarity

DGEFP (in French: *Délégation générale à l'emploi et à la formation professionnelle*): General Delegation for Employment and Vocational Training

DOETH (in French: *Déclaration de l'Obligation d'Emploi des Travailleurs Handicapés*): Declaration of the Obligation to Employ Disabled Workers

DRHG (in French: *Direction des Ressources Humaines Groupe*): Group Human Resources Department

DSN (in French: *Déclaration Sociale Nominative*): Nominative Social Declaration

EA (in French: *Entreprise Adaptée*): Adapted Company

ECAP (in French: *Emplois exigeant des conditions d'aptitudes particulières*): Jobs requiring specific aptitude conditions

ECH (in French: *Equipe Centrale Handicap de la DRH Groupe*): Central Disability Team of the Group HR Department

ESAT (in French: *Etablissements de services d'Aide par le Travail*): Work Assistance Establishments and Services

ETABLISSEMENT (in French: *Etablissement au sens URSAFF ayant un n° de SIRET*): Establishment as defined by URSSAF with a SIRET number

GESAT (in French: *Réseau national du secteur adapté et protégé*): National Network of the Adapted and Protected Sector

MAD (in French: *Mise à disposition*): Secondment

MDPH (in French: *Maison Départementale des Personnes Handicapées*): Departmental Centre for Disabled Persons

MSA (in French: *Mutualité sociale agricole*): Agricultural Social Insurance body

OETH (in French: *Obligation d'Emploi des Travailleurs Handicapés*): Obligation to Employ Disabled Workers

OPS (in French: *Organisme de placement spécialisé*): Specialised Placement Organisation

PMSMP in French: *Période de mise en situation milieu professionnel*): Period of Placement in Professional Environment

POEI (in French: *Préparation Opérationnelle à l'Emploi Individuelle*): Individual Operational Preparation for Employment

POPEI (in French: *Pilotage Opérationnel des Politiques d'Emploi et d'Insertion*): Operational Management of Employment and Integration Policies

PSO (in French: *Politiques Sociales*): Group Social Policies department

RQTH (in French: *Reconnaissance de la Qualité de Travailleur Handicapé*): Recognition of Disabled Worker Status

RSE (in French: *Responsabilité Sociale d'Entreprise*): Corporate Social Responsibility

SAMETH (in French: *Service d'aide au maintien dans l'Emploi des Travailleurs en situation de Handicap*): Support Service for Maintaining Disabled Workers in Employment

SPST (in French: *Service de Prévention et de Santé au Travail*): Occupational Prevention and Health

STPA (in French: *Secteur du travail protégé et adapté (EA, ESAT, TIH)*): Protected and Adapted Employment Sector

TH (in French: *Travailleur en situation de handicap*): Worker with a disability

TIH (in French: *Travailleur indépendant en situation de handicap*): Self-employed worker with a disability

UB (in French: *unité bénéficiaire (prorata temps de travail, présence et titre)*): Beneficiary unit - prorated according to working time, presence and qualification

UNEA (in French: *Union nationale des entreprises adaptées*): National Union of Adapted Companies

URSSAF (in French: *Unions de Recouvrement des cotisations de Sécurité Sociale et d'Allocations Familiales*): Organisations for the Collection of Social Security and Family Allowance Contributions