

# HR FACTS AND FIGURES

CRÉDIT AGRICOLE S.A. GROUP

# 2021





# **2021 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).

**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 (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 as “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.

# CONTENTS

## KEY GROUP FIGURES

7

## DETAILED GROUP DATA

11

WORKFORCE	12
STAFF FLOWS (IN NUMBER OF EMPLOYEES)	16
WORKFORCE BY AGE AND LENGTH OF SERVICE	20
TRAINING	22
COMPENSATION AND EMPLOYEE SHARE OWNERSHIP	25
DIVERSITY AND WORKPLACE GENDER EQUALITY	27
WORKING CONDITIONS	29

## GLOSSARY

32

712391001  
658932047564587422300  
014587569245821001458710250  
8124569875234125487965841230145000  
0124569875234672590120400257489625400  
5974195741235486970145875692458625742050  
78012456987523467259012040025748962540562500  
259012040025748962540562587419874123548697014587  
412 548697014587569245862574265896541258975684111265893206  
239780124569689254056258741987012548796584123014500587429580  
87102548557123978012456987523467259012040025748962540562587  
002574896254056258741987412354869701458756924586257426589654  
87102548557123978012456987523467259012040025748962540562587419  
8012456987523467259012040025748962540562587412354869701458756  
419874123548697014587569245862574265896541258975684111265893204  
124569875234672590120400257489625405625874198741235486970145  
1204002574896254056258741987412354869701458756924586258124589  
63021001458710254855712397801245698752346725901204002574896254  
123978012456987523467259012040025748962540562587419874123548  
5874265896541258975684111265893204756458742235945877596302100  
886254056258741987412354869701458756924586258124589875234672590  
2574265896541258975684111265893204756458742235945877596302100  
6254056258741987412354869701458756924582100145871925485571239  
2354869701458756924586258124569875234672590120400257489625405  
975684111265893204756458741983594587759687759630210014587  
23014500587426589654125897568411126589320475645874223594587  
574696254056258741987412354869701458756924586258124589  
9245862574265896541258975684111265893204756458742235945877596877  
9625405625874198741235486970145875692458210014587  
4123548697014587569245862581245698752346725901  
8975684111265893204756458742235945877596877596877  
74123548697014587569245821001458719  
682458625812456987523467259012040025748962540562587419874123548697014587569245821001458719  
259012040025748962540562587419874123548697014587569245821001458719

## KEY GROUP FIGURES

# KEY GROUP FIGURES

Staff is up 2,6 % in FTEs terms

**75,711 full-time equivalent employees (FTEs) at end 2021**

77,457 total number of employees at end 2021

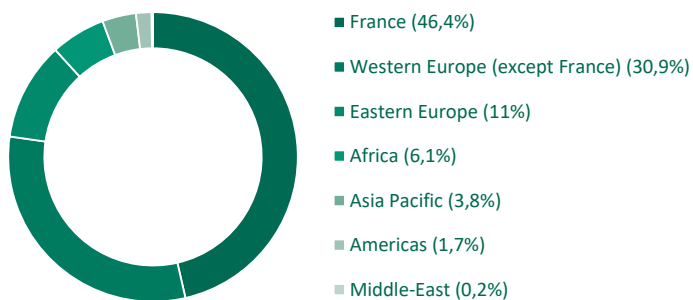
More than half of the total workforce is outside of France

PERCENTAGE OF EMPLOYEES

**46 % in France**

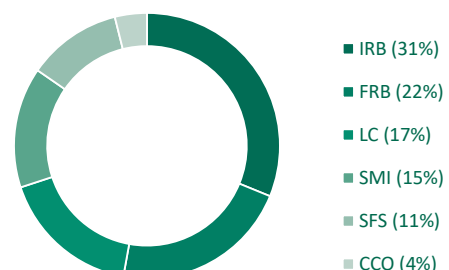
**54 % outside France**

## 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 44 countries, with a majority of employees concentrated in 5 countries :  
**France, Italy, Poland, Morocco and Ukraine**  
account for 79 % of total workforce (permanent & fixed-term contract)

Recruitment :  
**5,451 new hires on open-ended contracts in 2021**  
2,331 in France and 3,120 outside of France

Typical employee profile :  
**Average age: 44 years and 1 month**  
**Average length of service: 14 years and 11 months**

A continuous effort on training :  
**Training expenditures: 108 M€**  
Training hours: More than 1,8 millions  
Training sessions: More than 1,2 millions

Workplace gender equality  
Percentage of women :  
**In the workforce: 53 %**  
In new hires : 50 %  
Among the 10% of highest paid employees: 30 %  
In management circles 1 and 2: 21 %

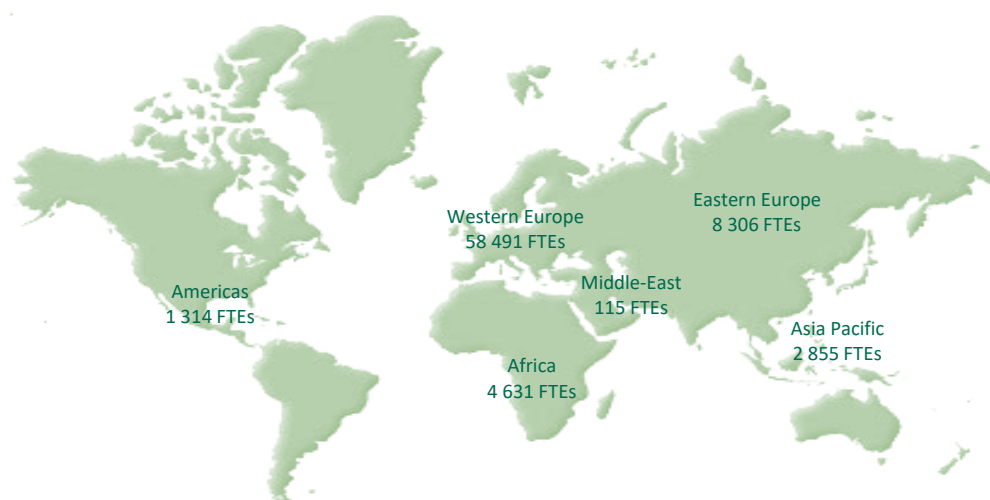


## **DETAILED GROUP DATA**

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

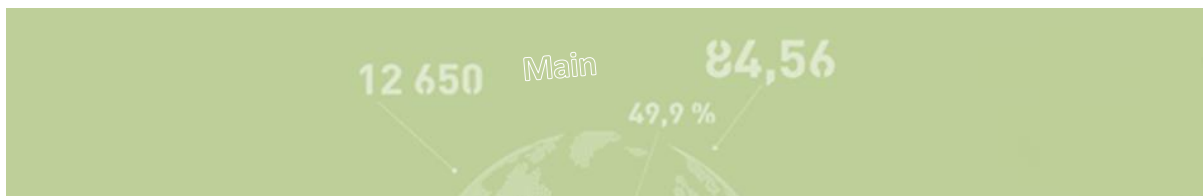
# 1. DETAILED GROUP DATA WORKFORCE

## A. GEOGRAPHICAL DISTRIBUTION



## B. WORKFORCE BY MAJOR BUSINESS AREA

Business Area	2021		2020	
	Workforce(FTEs)	%	Workforce(FTEs)	%
International Retail Banking	23 608	31,2 %	21 930	29,7 %
French Retail Banking	16 406	21,7 %	16 958	23,0 %
Large Customers	12 944	17,1 %	12 708	17,2 %
Specialized Financial Services	8 696	11,5 %	8 538	11,6 %
Savings Management and Insurance	11 110	14,7 %	10 894	14,8 %
Corporate Center & Others	2 947	3,9 %	2 789	3,8 %
<b>Crédit Agricole S.A. Group</b>	<b>75 711</b>	<b>100,0 %</b>	<b>73 817</b>	<b>100,0 %</b>
o/w France	35 130	46,4 %	35 447	48,0 %
o/w International	40 581	53,6 %	38 370	52,0 %
% Coverage	100 %		100 %	



France

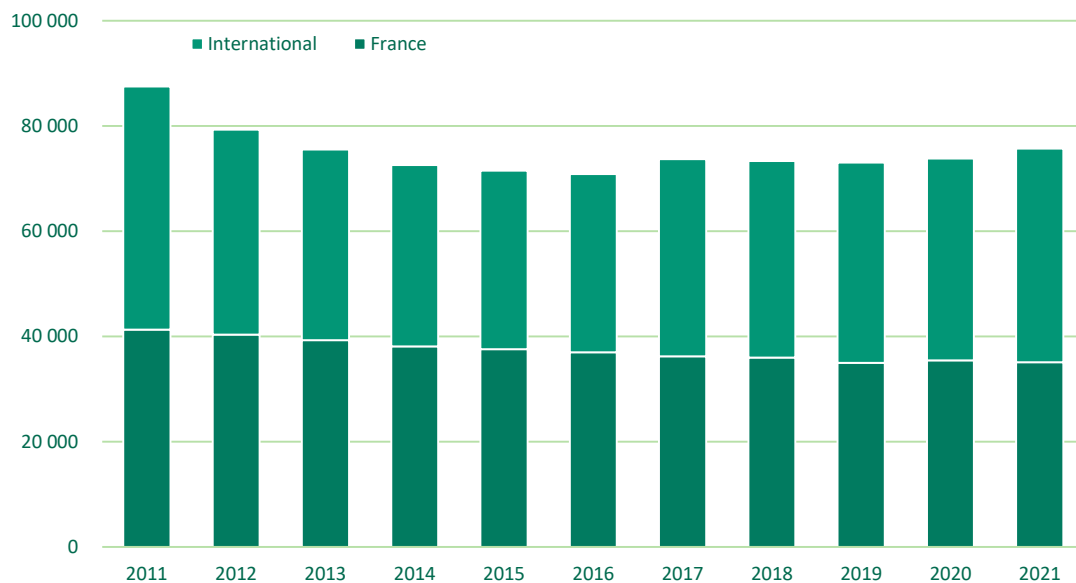


International



The ambition to make the Group one of the leaders of the Universal Retail Banking in Europe is reflected in the business area breakdown. In this way, Retail Banking represent almost 47 % of total workforce. Outside France, this ambition is all the more underlined with more than 58 % of total workforce accounted for the Retail Banking.

## Group Workforce



Between 2011 and 2016, Workforce decrease in moving from 87,473 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 compared to 2020.

# 1. DETAILED GROUP DATA

## WORKFORCE

### C. TYPE OF CONTRACTS AND GRADE

#### By contract

Workforce at year-end (in FTEs)		2021	2020
<b>Permanent contracts</b>	France	34 416	34 815
	International	38 043	35 553
	<b>Total</b>	<b>72 459</b>	<b>70 368</b>
<b>Fixed-term contracts</b>	France	714	632
	International	2 538	2 817
	<b>Total</b>	<b>3 252</b>	<b>3 449</b>
<b>Total active workforce</b>		<b>75 711</b>	<b>73 817</b>
% Coverage		100 %	100 %

96 % of the Group'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

Average monthly headcount		2021	2020
<b>Interns</b> (school internship agreements)	France	552	459
	International	821	693
	<b>Total</b>	<b>1 374</b>	<b>1 151</b>
<b>Students trainees</b> (vocational training or apprenticeship contracts)	France	1 691	1 722
	International	78	139
	<b>Total</b>	<b>1 769</b>	<b>1 861</b>
<b>Total interns and students trainees</b>		<b>3 143</b>	<b>3 012</b>
% Coverage		99 %	99 %

Interns and student trainees represent more than 6% of the year-end total workforce in France and 2% outside France.

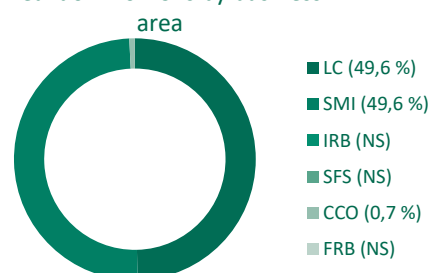
#### International Corporate Volunteers

Workforce at year-end	2021	2020
<b>ICV</b>	272	254

#### Distribution of ICVs by continent



#### Breakdown of ICVs by business area





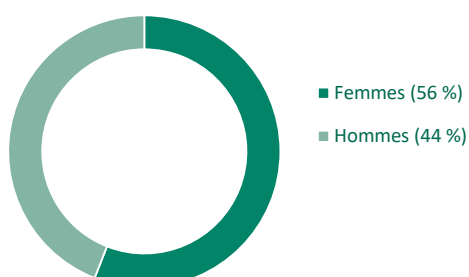
## By grade / gender

- In France

	2021			2020		
	Execs	Other staff	Total	Execs	Other staff	Total
By grade (France)						
Among women	62 %	38 %	100 %	61 %	39 %	100 %
Among men	81 %	19 %	100 %	80 %	20 %	100 %
<b>Total Population</b>	<b>71 %</b>	<b>29 %</b>	<b>100 %</b>	<b>69 %</b>	<b>31 %</b>	<b>100 %</b>

In 2021, proportion of executive employees increased by 1,4 points. The proportion of executives among women increased by 1,5 points compared to 2020.

## France Gender distribution

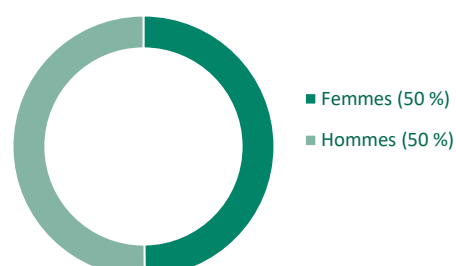


- International

Grade	Region						
	Total International	Western Europe	Eastern Europe	Africa	Asia Pacific	Americas	Middle-East
Senior Executives	1,5 %	1,0 %	2,1 %	3,5 %	0,3 %	0,1 %	0,0 %
Managers	21,6 %	28,6 %	13,3 %	22,5 %	3,2 %	7,5 %	0,9 %
Other staff	76,9 %	70,4 %	84,6 %	74,0 %	96,5 %	92,4 %	99,1 %
% 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

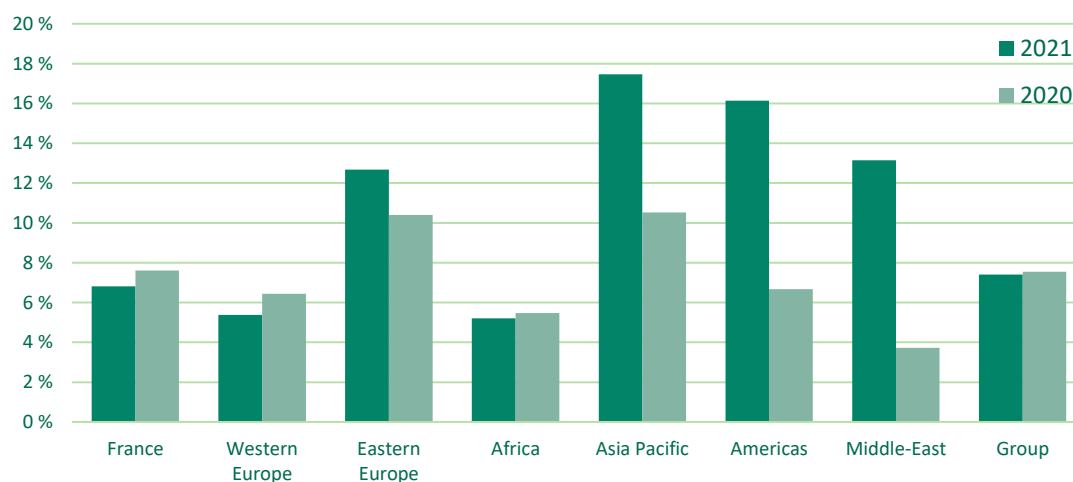
Overview (France and International)

	2021		2020	
	Number	Rate*	Number	Rate*
Inflows France	+ 2 331	6,8 %	+ 2 703	7,6 %
Inflows International	+ 3 120	7,9 %	+ 2 680	7,5 %
<b>Total open-ended contracts inflows</b>	<b>+ 5 451</b>	<b>7,4 %</b>	<b>+ 5 383</b>	<b>7,5 %</b>
Outflows France	- 2 405	7,0 %	- 2 056	5,8 %
Outflows International	- 3 193	8,1 %	- 2 501	7,0 %
<b>Total open-ended contracts outflows</b>	<b>- 5 598</b>	<b>7,6 %</b>	<b>- 4 557</b>	<b>6,4 %</b>
o/w resignations	- 3 041	4,1 %	- 2 117	3,0 %
France	- 74	-0,1 %	+ 647	0,9 %
International	- 73	-0,1 %	179	0,3 %
<b>Open-ended contracts net flows**</b>	<b>- 147</b>		<b>+ 826</b>	
% Coverage	99 %		99%	

The inflows increased by +1,3 % between 2020 and 2021.

Regarding the outflows, there is a increase by +22,8 %, to return to the pre-health crisis level. The proportion of resignations increased by +8 points between 2020 and 2021, reaching 54% 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.



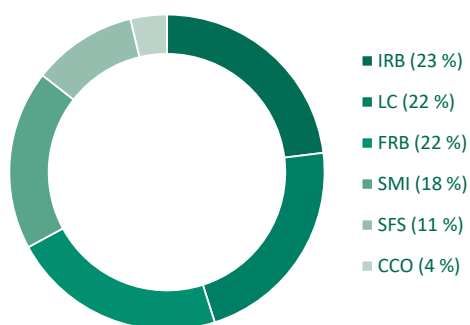
## 2. DETAILED GROUP DATA STAFF FLOWS

### B. INFLOWS (Recruitments)

France and International

	2021		2020	
	Number	Rate*	Number	Rate*
France	+ 2 331	6,8 %	+ 2 703	7,6 %
International	+ 3 120	7,9 %	+ 2 680	7,5 %
<b>Open-ended contracts inflows</b>	<b>+ 5 451</b>	<b>7,4 %</b>	<b>+ 5 383</b>	<b>7,5 %</b>
% 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

	2021			2020		
	Nb	Rate*	% for each reason	Nb	Rate*	% for each reason
<b>o/w resignations</b>	<b>- 3 041</b>	<b>4,1 %</b>	<b>54,3 %</b>	<b>- 2 117</b>	<b>3,0 %</b>	<b>46,5 %</b>
France	- 1 129	3,3 %		- 841	2,4 %	
International	- 1 912	4,9 %		- 1 276	3,6 %	
<b>o/w retirement</b>	<b>- 1 033</b>	<b>1,4 %</b>	<b>18,5 %</b>	<b>- 872</b>	<b>1,2 %</b>	<b>19,1 %</b>
France	- 570	1,7 %		- 520	1,5 %	
International	- 463	1,2 %		- 352	1,0 %	
<b>o/w termination</b>	<b>- 489</b>	<b>0,7 %</b>	<b>8,7 %</b>	<b>- 530</b>	<b>0,7 %</b>	<b>11,6 %</b>
France	- 214	0,6 %		- 187	0,5 %	
International	- 275	0,7 %		- 343	1,0 %	
<b>o/w others</b>	<b>- 1 035</b>	<b>1,4 %</b>	<b>18,5 %</b>	<b>- 1 038</b>	<b>1,4 %</b>	<b>22,8 %</b>
France	- 492	1,4 %		- 508	1,4 %	
International	- 543	1,4 %		- 530	1,5 %	
<b>Open-ended contracts outflows</b>	<b>- 5 598</b>	<b>7,6 %</b>	<b>100 %</b>	<b>- 4 557</b>	<b>6,4 %</b>	<b>100 %</b>
o/w France	- 2 405	7,0 %		- 2 056	5,8 %	
o/w International	- 3 193	8,1 %		- 2 501	7,0 %	

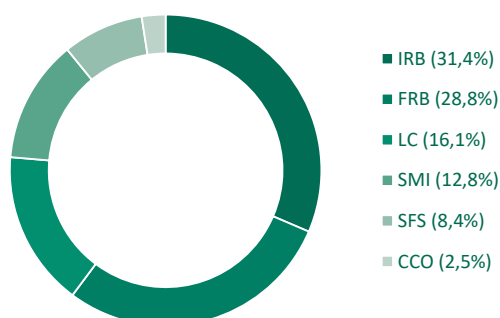
% Coverage

99 %

99 %

Between 2020 and 2021, outflows increased by +23%, that being 1041 more compared to 2020. Retirements increased by +8 points compared to 2020.

#### 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

	2021				2020	
	Intra-Entities			Inter-Entities**	Intra-Entities	Inter-Entities**
	France	International	Total	Total	Total	Total
International Retail Banking	-	4 916	4 916	129	2 564	99
French Retail Banking	4 802	-	4 802	57	3 026	50
Large Customers	321	321	642	231	439	184
Specialized Financial Services	394	376	770	56	783	42
Savings Management and Insurance	356	575	931	273	939	255
Corporate Center & Others	349	-	349	113	242	108
<b>Total Group</b>	<b>6 222</b>	<b>6 188</b>	<b>12 410</b>	<b>859</b>	<b>7 993</b>	<b>738</b>
% Coverage	100 %				100 %	

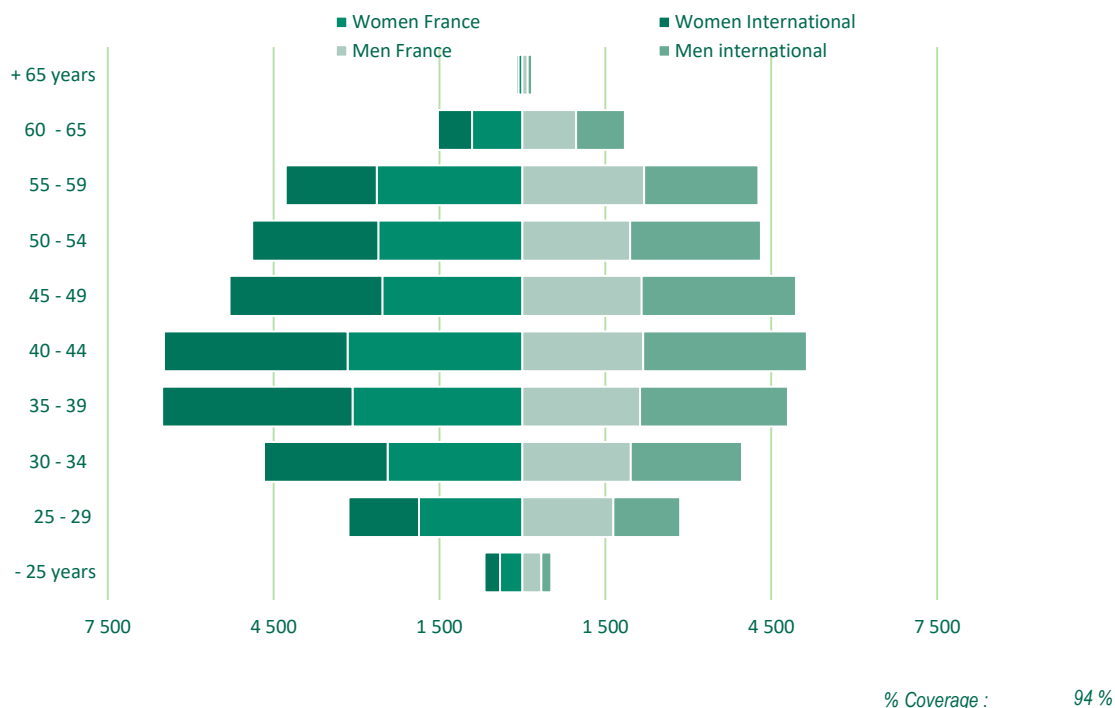
Inter-entity job mobilities increased by 16% between 2020 and 2021.

\*\* 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

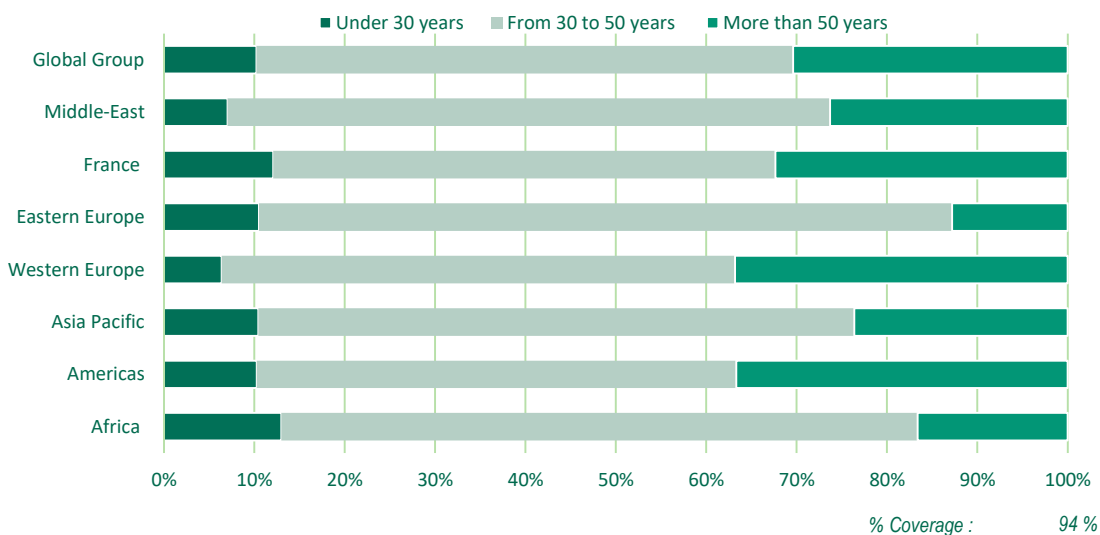
## A. AGE STRUCTURE

Age structure (France and International)



The average age of Group employees is 44 years and 1 month (43 years and 7 months for women and 44 years and 7 months for men).

## Age by region

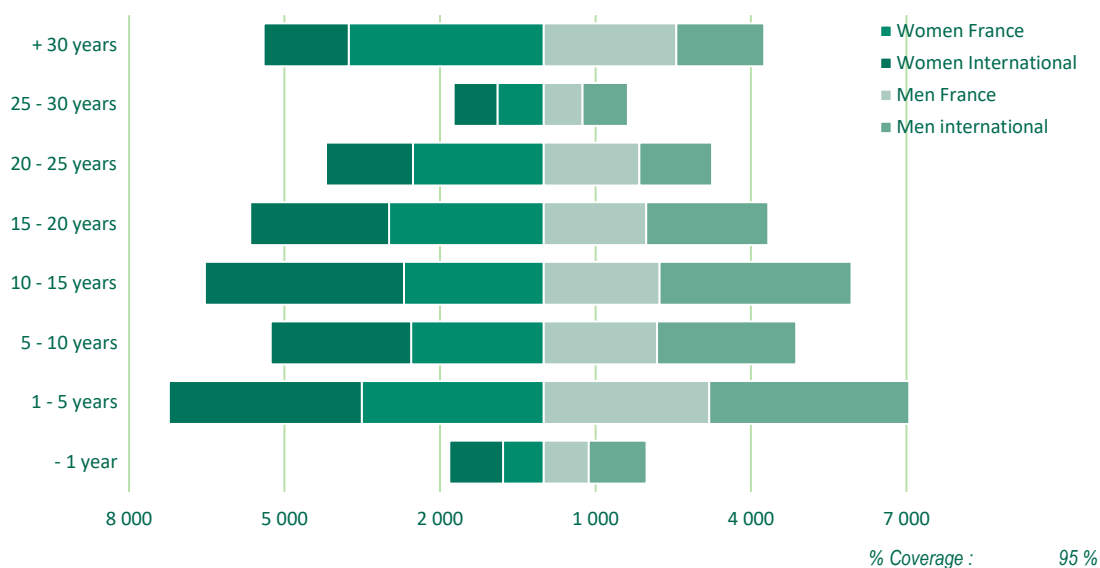


In the group, the part of employees under 30 years is 10 %, the part of employees between 30 years and 50 years is 56 % and that of more than 50 years is 29%.

# 3. WORKFORCE BY AGE AND LENGTH OF SERVICE

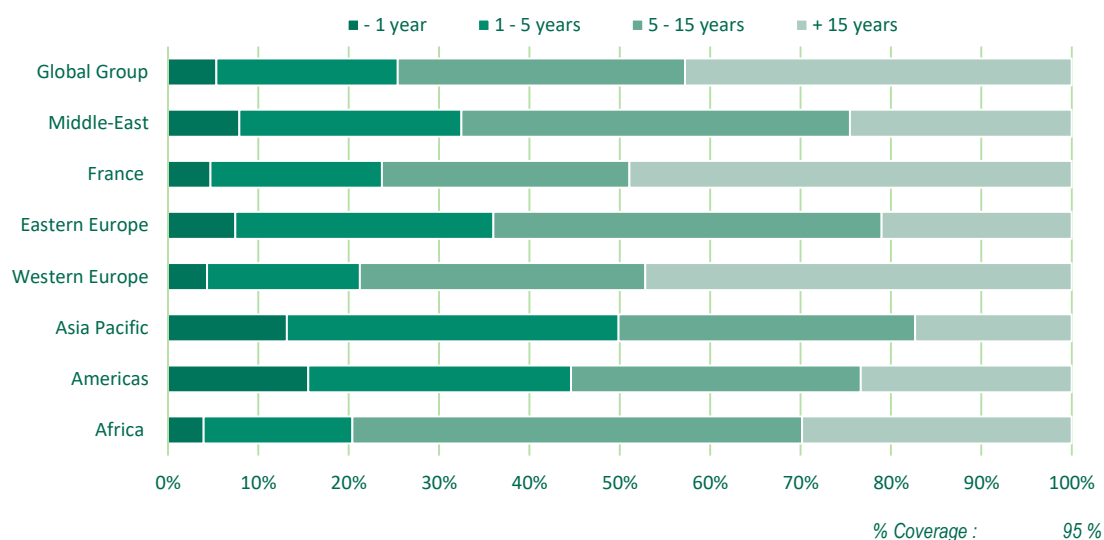
## B. WORKFORCE BY LENGTH OF SERVICE

Structure (France and International)



The average length of service within the Group is 14 years and 11 months (15 years and 3 months for women and 14 years and 7 months for men).

## Length of service by region



# 4. TRAINING

## A. GLOBAL DATA (12 months)

France and International

	2021	2020
	Hours (thousands)	Hours (thousands)
France	846	713
International	990	1 113
<b>Total</b>	<b>1 836</b>	<b>1 825</b>
% Coverage	90 %	98 %

# 4. TRAINING

## B. TRAINING TOPICS (12 months)

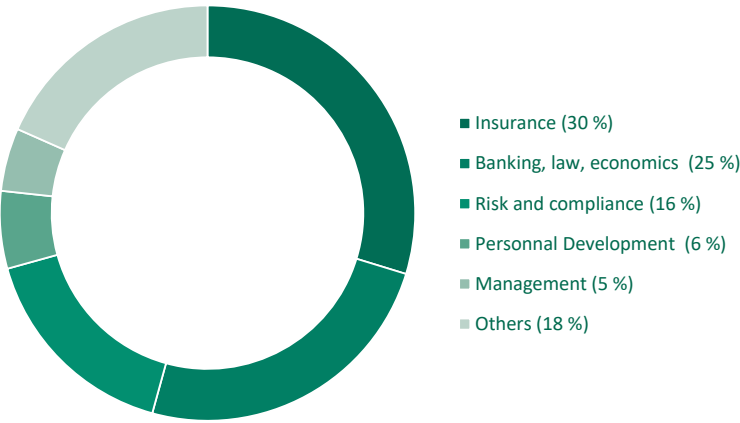
France and International

	2021		2020	
	Hours	Trainees	Hours	Trainees
<b>Banking, law, economics</b>	<b>18,4%</b>	<b>12,7 %</b>	<b>14,6 %</b>	<b>10,5 %</b>
France	11,3%	8,0 %	9,3 %	5,9 %
International	7,1%	4,7 %	5,3 %	4,7 %
<b>Insurance</b>	<b>17,4 %</b>	<b>18,0 %</b>	<b>28,8 %</b>	<b>25,5 %</b>
France	13,7 %	17,0 %	12,7 %	24,0 %
International	3,7 %	1,0 %	16,1 %	1,4 %
<b>Languages</b>	<b>5,3 %</b>	<b>0,9 %</b>	<b>4,8 %</b>	<b>1,4 %</b>
France	1,3 %	0,2 %	1,6 %	0,2 %
International	4,0 %	0,7 %	3,3 %	1,1 %
<b>Office applications</b>	<b>3,4 %</b>	<b>2,5 %</b>	<b>1,3 %</b>	<b>0,8 %</b>
France	1,2 %	0,9 %	0,6 %	0,3 %
International	2,2 %	1,6 %	0,7 %	0,5 %
<b>Comptability, finance, management control</b>	<b>2,0 %</b>	<b>0,9 %</b>	<b>1,0 %</b>	<b>0,7 %</b>
France	1,0 %	0,3 %	0,3 %	0,1 %
International	1,1 %	0,5 %	0,7 %	0,6 %
<b>Management</b>	<b>4,4 %</b>	<b>1,6 %</b>	<b>3,4 %</b>	<b>1,7 %</b>
France	2,3 %	0,8 %	1,8 %	0,7 %
International	2,1 %	0,9 %	1,7 %	1,0 %
<b>Risk and compliance</b>	<b>21,1 %</b>	<b>38,9 %</b>	<b>27,2 %</b>	<b>38,4 %</b>
France	7,6 %	17,1 %	7,9 %	20,2 %
International	13,6 %	21,9 %	19,4 %	18,2 %
<b>Personnal Development</b>	<b>8,1 %</b>	<b>5,8 %</b>	<b>5,4 %</b>	<b>4,2 %</b>
France	2,8 %	0,7 %	1,5 %	0,3 %
International	5,3 %	5,1 %	3,8 %	3,8 %
<b>Others</b>	<b>19,9 %</b>	<b>18,8 %</b>	<b>13,4 %</b>	<b>17,0 %</b>
France	5,0 %	3,8 %	3,4 %	4,4 %
International	15,0 %	15,0 %	10,0 %	12,5 %
<b>Total</b>	<b>100,0 %</b>	<b>100,0 %</b>	<b>100,0 %</b>	<b>100,0 %</b>
France	<b>46,1 %</b>	<b>48,6 %</b>	<b>39,0 %</b>	<b>56,2 %</b>
International	<b>53,9 %</b>	<b>51,4 %</b>	<b>61,0 %</b>	<b>43,8 %</b>



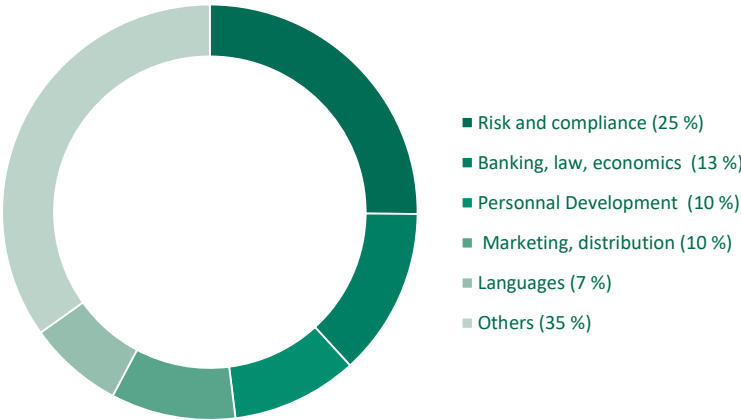
**Hours distribution**

• France



% Coverage: 95 %

• International



% Coverage: 96 %



# DETAILED GROUP DATA

## 5. COMPENSATION AND EMPLOYEE SHARE OWNERSHIP

The information below shows weighted average compensation taking into account the workforce structure in 2020 and 2021. These totals reflect outflows/inflows as well as annual salary metrics.

### A. AVERAGE COMPENSATION (France)

		2021		2020	
		Monthly	Annual	Monthly	Annual
AVERAGE FIXED COMPENSATION	Executive	4 952 €	59 420 €	4 900 €	58 797 €
	Non-Executive	2 551 €	30 608 €	2 529 €	30 345 €
	<b>Average</b>	<b>4 268 €</b>	<b>51 218 €</b>	<b>4 185 €</b>	<b>50 226 €</b>
	% Coverage :		99 %		99 %

### B. COLLECTIVE VARIABLE COMPENSATION (France)

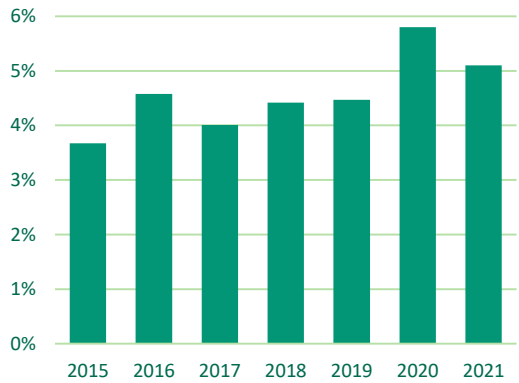
		2021	2020
COMPULSORY PROFIT SHARING	Total amount paid out in the year	55,6M€	42,4M€
	No of eligible employees	27 975	31 276
	<b>Avg. amount per eligible employee</b>	<b>1 986 €</b>	<b>1 357 €</b>
VOLUNTARY PROFIT SHARING	Total amount paid out in the year	174,2M€	203,0M€
	No of eligible employees	42 297	42 693
	<b>Avg. amount per eligible employee</b>	<b>4 118 €</b>	<b>4 755 €</b>
MATCHING AMOUNT	Total amount paid out in the year	53,2M€	50,9M€
	No of eligible employees	34 924	33 493
	<b>Avg. amount per eligible employee</b>	<b>1 523 €</b>	<b>1 520 €</b>
% Coverage		99 %	99 %



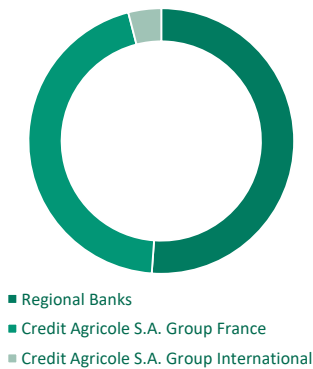
**C. EMPLOYEE SHARE**

Employee share ownership gathers more than 100,000 Group's employees and former employees. Together, they own 5,1 % of Crédit Agricole S.A capital at December 31, 2021.

HISTORICAL PROPORTION OF EMPLOYEE SHARE



BREAKDOWN OF EMPLOYEE SHARE OWNERSHIP AT YEAR END



## DETAILED GROUP DATA

# 6. DIVERSITY AND WORKPLACE GENDER EQUALITY

### A. DIVERSITY

The Diversity policy is a key element of the transformation and performance strategy, the goals of which are set out in the Group's Medium-Term Strategic Plan. The Diversity strategy addresses three major objectives: employee engagement at all levels of the organisation, economic performance, and the impact of the company on its market and more generally on society.

#### Employee engagement

Respect for each person's uniqueness and equality and equity of treatment throughout their career are fundamental and essential values of the Group; these values underpin its commitment to the development of talent through an environment of trust and pride in belonging. The group applies a principle of zero tolerance to all forms of discrimination; this facilitates an open and responsible corporate culture that promotes cohesion and meaning.

#### Economic performance

The Group sees diverse profiles, backgrounds and talent as an asset and a means of representation of our society, of multiple points of view, and of objectivity in decision-making. Such diversity increases our ability to capture signals, anticipate market changes, innovate and understand the expectations of our customers in a constantly changing environment.

#### The impact of our company on its market

Our gender equality and diversity indicators are increasingly taken into account by rating agencies and impact investor decisions. They also contribute to our employer brand and our attractiveness for both talent and customers.

As a signatory to a diversity charter since 2008 and a human rights charter since 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 Group data



## C. PROMOTIONS\* (France)

	2021			2020		
	Women	Men	Total	Women	Men	Total
Promotions among executive	522	541	1 063	503	566	1 069
Promotions from non-executive to executive	275	172	447	325	198	523
Promotions among non-executive	602	258	860	603	302	905
<b>Total</b>	<b>1 399</b>	<b>971</b>	<b>2 370</b>	<b>1 431</b>	<b>1 066</b>	<b>2 497</b>
Promotions rate	7,3 %	6,5 %	6,9 %	7,2 %	6,8 %	7,0 %
% Coverage	98 %			99 %		

The promotions rate decreased compared to 2020 (-0,1 point).

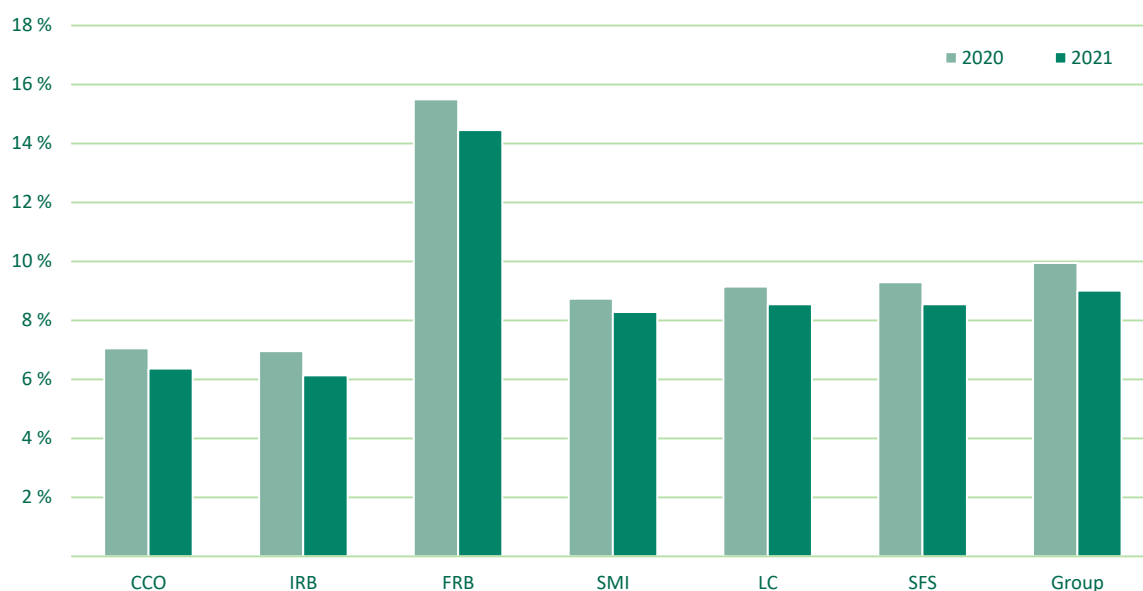
\*A promotion corresponds to a change of grade within each entity's specific grading structure (e.g. in France, from A to K under the collective bargaining agreement for banks).

# 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 9 % of employees with open-ended contracts work part-time, the proportion decreased by 0,9 points between 2020 and 2021.

Employees with part-time contracts represent between 6,1 % and 14,4 % of workforce for each Group's business area, 14,4 % for the French Retail Banking.

### B. ABSENTEEISM

France & International

	2021			2020		
	Women	Men	Total	Women	Men	Total
<i>Absences in calendar days</i>						
Sick leaves	452 868	191 389	644 257	511 988	221 149	733 137
Accident	11 604	4 937	16 541	12 423	6 513	18 936
Maternity and paternity leaves	358 195	18 199	376 394	370 460	15 197	385 657
Authorized leaves (family events, special leaves)	68 239	50 302	118 541	81 410	54 201	135 611
Other reasons	22 279	19 414	41 693	91 753	72 761	164 514
<b>Total Leaves of Absences</b>	<b>913 185</b>	<b>284 241</b>	<b>1 197 426</b>	<b>1 068 034</b>	<b>369 821</b>	<b>1 437 855</b>
Avg.number of day of absence per employee :	23,9	8,6	16,8	27,4	11,1	19,9
Absenteeism rate	6,5 %	2,4 %	4,6 %	7,5 %	3,0 %	5,5 %
% Coverage			93 %	97 %		

Absences related to maternity leaves represent 31 % of total leaves of absences, an increase of +4,6 points compared to 2020.



## C. LABOUR RELATIONS

### France & International

*Number of agreements signed over the year*

	2021	2020
Compensations and related issues	90	98
Training	23	18
Employee representative bodies	12	12
Employment	27	8
Working time	31	29
Diversity and gender equality	9	5
Other	33	47
Health and Security	5	0
<b>Total</b>	<b>230</b>	<b>217</b>
<i>% Coverage</i>	86 %	93 %

71239700...  
6589320475645874223...  
01458756924582100145871023...  
812456887523412548796584123014500...  
01245688752346725901204002574896254...  
597419574123548697014587569245882574265...  
78012456887523467259012040025748962540562587...  
259012040025748962540562587419874123548697014587...  
412 548697014587569245862574265896541258975684111265893204...  
239780124568689625405625874198201254879658412301450058742658...  
87102546557123978012456897523467259012040025748962540562587...  
002574896254056258741987412354869701458756924586257426589654...  
87102548657123978012456887523467259012040025748962540562587419...  
801245688752346725901204002574896254056258741987412354869701458756...  
419874123548697014587569245862574265896541258975684111265893204...  
124568875234672590120400257489625405625874198741235486970145...  
1204002574896254056258741987412354869701458756924586258124568...  
63021001458710254865712397801245689752346725901204002574896254...  
123978012456887523467259012040025748962540562587419874123548...  
5874265896541258975684111265893204756458742235945877596302100...  
896254056258741987412354869701458756924586258124568975234672590...  
2574265896541258975684111265893204756458742235945877596302100...  
6254056258741987412354869701458756924582100145871025486571239...  
2354869701458756924586258124568875234672590120400257489625405...  
97568411126589320896254056258741983594587759630210014587...  
230145005874265896541258975684111265893204756458742235945...  
574896254056258741987412354869701458756924586258124568...  
9245862574265896541258975684111265893204756458742235945...  
96254056258741987412354869701458756924582100145...  
412354869701458756924586258124568875234672590...  
8975684111265893204756458742235945877596302100...  
74123548697014587569245821001458710...  
692458625812456896752346725901204...  
259012040025748962540562587419874123548697014587...

# Glossary

## Business lines

<b>FRB</b>	French Retail Banking	<b>SMI</b>	Savings Management and Insurance
<b>IRB</b>	International Retail Banking	<b>LC</b>	Large Customers
<b>SFS</b>	Specialized Financial Services	<b>CCO</b>	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

<b>CDI</b>	French acronym for Open-ended contracts
<b>CDD</b>	French acronym for Fixed-term contracts

## Workforce

<b>FTEs</b>	Full Time Equivalent
-------------	----------------------

## Flows

**DEPARTURE** 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







#EVERYTHING  
IS BUILT  
*here...*