



HR POLICY

DIVERSITY POLICY

THE CRÉDIT AGRICOLE S.A. DIVERSITY POLICY, AT THE HEART OF ITS HUMAN-CENTRIC PROJECT, FURTHERS THE GROUP'S SOCIETAL PROJECT AND BOOSTS ITS *RAISON D'ÊTRE*. IT IS ONE OF THE GROUP'S DRIVERS TO ATTRACT AND BUILD THE LOYALTY OF TALENT, MEET CHALLENGES AND PREPARE THE COMPANY OF THE FUTURE.

PRINCIPLES

As part of its "Ambitions 2025" Medium-Term Plan, Crédit Agricole S.A. is implementing a **diversity policy** in line with its previous MTPs. This policy aims to **strengthen diversity in all business lines and at all levels of the organisation**, all the while fostering inclusion.

The approach resonates with the Human-Centric Project, which itself strengthens our inclusive culture.

"A change in the current managerial culture is necessary to move towards more responsibility, discernment, initiative, confidence, meeting the challenges of tomorrow and attracting new talent. I am convinced that diversity is key to this change."

Philippe Brassac, CEO, Crédit Agricole S.A. (2019)

PLAYERS

Various players co-build and implement this diversity policy within Crédit Agricole Group in France and abroad:

- **The Human Resources Development Division of Crédit Agricole S.A.** co-designs and drives the roll-out of the diversity policy in the Group's various business lines.
- **The Human Resources Divisions**, at both Group and entity level, adapt and apply the diversity policy in the Group's business lines, by implementing Group actions and local initiatives.
- **Executives and managers** are trained in leadership to enable each and every person working within the Group to give their best, by offering their support to all employees.
- **Employees** are all ambassadors for the diversity policy, via the inter-entity roles swap and skills sponsorship programmes, and by relaying and actively promoting the diversity policy.



COMMITMENTS

The Crédit Agricole S.A. diversity policy aims to address all types of diversity (gender, age, disability, sexual orientation, ethnic origin, social background etc.) through initiatives rolled out at Group and/or business line level, in line with the following five dimensions:

- **Equal opportunities:** to give all employees, whoever they are, the same opportunities to access positions, promotions and advantages on the basis of their skills and performance only.
- **Openness and curiosity:** to develop an interest in others, open up to differences, promote and understand the diversity policy and highlight its benefits to move ever faster towards an inclusive corporate culture.
- **Representativeness:** to reflect constantly evolving clients and society, by taking into account a certain number of criteria (age, disability, gender etc.) in all business lines and throughout all levels of the organisation.
- **Solidarity:** to place mutual support and collaboration at the heart of HR policies, through actions turned either towards the Group or towards society at large.
- **Responsibility:** to make the promotion of diversity everyone's business.

TALKING ABOUT DIVERSITY...

Diversity is a fundamental principle of humanity. It fosters innovation and creativity. It is important for social justice and fairness. All humans have the right to be treated fairly. Diversity is essential to promote understanding, inclusion and mutual respect.

Definition suggested by fifty employees during workshops to co-design the Group's Diversity policy

ACTIONS THAT PLACE DIVERSITY AS AN ACCELERATOR OF OUR MANAGERIAL AND CULTURAL TRANSFORMATION

- **Youth plan:** a programme dedicated to the professional training and integration of the younger generation, by welcoming and training 50,000 young people by 2025, in particular via work-study programmes and internships, whether in local bank branches or the other job opportunities available within the Group, in France and abroad.
- **Skills sponsorship:** a programme that enables employees to commit to a cause by giving some of their working time to charities identified by the Group, such as those working towards equal opportunities (e.g. Chemins d'avenirs and the Institut de l'Engagement)
- **Mentoring programme:** for the past six years, the Group has worked on boosting diversity, fostering the development of fair careers, and encouraging the emergence of responsible leaders. Through the implementation of mentoring via executive leaders, the Group strives to give mentees the chance to acquire new skills, grow their network and receive careers advice.
- **Force +:** an innovative programme that enables two employees to swap their roles, immerse themselves in the daily work of one another, and thus understand how their colleagues work in other business lines. This programme also fosters the sharing of good managerial and organisational practices.

