



HR POLICY

DI^{VERSITY} POLICY

THE CRÉDIT AGRICOLE S.A. DIVERSITY POLICY AIMS TO ENSURE AN INCLUSIVE ENVIRONMENT, BASED ON TRUST AND TEAM SPIRIT, CONDUCIVE TO EMPLOYEE ENGAGEMENT AND SUSTAINABLE PERFORMANCE. THROUGH PROMOTING A VARIETY OF PROFILES AND CAREER PATHS, IT IS A DRIVER FOR ATTRACTIVENESS AND RETENTION, ALL THE WHILE SUPPORTING EMPLOYEES IN THEIR ACTIONS SERVING THE GROUP'S TRANSFORMATIONS.

PRINCIPLES

Crédit Agricole S.A.'s diversity policy is part of a global approach that embraces all forms of diversity. It is rolled out across all the Group's business lines worldwide.

Updated in 2022, using a mixed and multigenerational co-construction approach, this policy is the foundation of the cultural transformation carried out as part of the Human Project for over 10 years. Each new medium-term plan is an opportunity for Crédit Agricole S.A. to affirm its permanent commitment to making diversity a major driver for cohesion, transformation and innovation.

This policy enables the establishment of a common culture that promotes inclusion and employee appreciation by creating an environment where variety of experience and skills is an asset.

ABOUT DIVERSITY...

Diversity is a fundamental principle of humanity that fosters innovation and creativity. It is vital 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.

PLAYERS

Diversity is everyone's business. Various identified stakeholders are particularly responsible for actions to broadcast this diversity policy within Crédit Agricole S.A.'s business lines worldwide:

- **The Human Resources Development Division of Crédit Agricole S.A.** carries the voice of Crédit Agricole S.A.'s Executive Committee as the sponsor of the Diversity Policy. Messages and actions are relayed at all levels of the organisation by **Crédit Agricole S.A.'s HR Development Department**, which oversees actions to disseminate the diversity policy and strengthen its impact.
- **The General Management and Human Resources departments of Crédit Agricole S.A. and its subsidiaries** implement the diversity policy throughout the business lines by deploying Group actions and their local initiatives.
- **All Executives and Managers** are committed to actions specific to their business lines and are trained in inclusive leadership to support the development of skills for all employees.
- Lastly, **all Group employees** are invited to actively take part in creating an inclusive work environment.

COMMITMENTS

Crédit Agricole S.A.'s diversity policy covers all forms of diversity (gender, age, disability, sexual orientation, ethnicity, socio-cultural origins, multigenerational, etc.). It is driven by initiatives at both Crédit Agricole S.A. and business line level, and revolves around five key commitments:

- **Equal opportunities:** giving all employees the same opportunities to access positions and promotions based on their skills and performance;
- **Openness and curiosity:** developing an interest in others, being open to difference and accepting it, making the diversity policy known and understood, and highlighting its benefits to move ever faster towards, and strengthen, an inclusive corporate culture;
- **Representativeness:** reflecting constantly evolving clients and society, by taking into account different criteria (age, disability, gender balance) in all business lines and at all levels of the organisation;
- **Solidarity:** placing mutual support and collaboration at the centre of policies, through internal actions and external initiatives;
- **Responsibility:** making the promotion of diversity everyone's business.

Examples of actions promoting diversity

- **Youth Plan**

A committed worldwide programme promoting the training and professional integration of young people, particularly through work-study programmes and internships, whether within the regional banks or the Group's various business lines.

- **Skills-based volunteering programme**

Through its internal "J'agis" programme, employees can deepen their social and societal commitment by acting for charities working on youth inclusion and equal opportunities, particularly through mentoring or .counselling and coaching sessions to promote employment integration.

- **Mentoring programmes**

Since 2015, these programmes embody the Group's commitment to strengthening diversity, promoting fair career paths and developing inclusive leaders. These programmes create connections with executive mentors, offering mentees unique opportunities: developing their skills, expanding their network and receiving advice to accelerate their career.

- **Key events dedicated to diversity and inclusion**

These key events, held several times a year, are moments dedicated to generating discussions and raising awareness on diversity and inclusion for all employees, regardless of their business line, geographical location or level within the organisation.

These actions promote collective engagement and help anchor diversity and inclusion as essential drivers for the Group's transformation.

