

## That offers multiple opportunities

- 83,044 FTE employees (of which 47% work outside France), present in over 45 countries
- Working in a wide variety of companies and roles
- 16,190 new permanent positions filled, of which:
  - ✓ 9,657 job transfers from employees already within the Group, representing 60% of permanent positions filled
  - ✓ 5,125 recruitments from outside the Group

## That trains its employees and takes part in collective development

- Over 2.7 million hours of training provided, of which 53% on hard skills development
- Nearly 85% of employees trained on AI, and 98% on CSR
- 100% of employees benefit from an annual appraisal
- Partnerships with renowned higher education institutions

## That takes part in social progress

- Global Agreement signed with UNI Global Union in place since 2019, renewed and valid until end 2027
- 194 corporate agreements signed in 2025
- 100%<sup>(3)</sup> of employees worldwide covered by a fully paid 28-day paternity leave
- 100%<sup>(3)</sup> of employees worldwide covered by a fully paid 16-week maternity

## That shares value creation

- Profit-sharing mechanisms in place in all companies of Crédit Agricole S.A.:
- Recognised profit-sharing practices that include incentives
  - Capital increase: an annual discounted share offer made available to the Group's current and retired employees in 23 countries, representing over 90% of Crédit Agricole S.A. employees, with 6.55% of share capital held by employees and former employees

## That nurtures diversity in its human capital

- Women in the Executive Committee: 33.3%
- Women in the Top Management<sup>(1)</sup>: 26.40%
- Women managers: 40.48 %
- Promotions that concerned women<sup>(2)</sup>: 57.17%
- Direct employment rate of disabled people<sup>(2)</sup> : 6,22 %<sup>(4)</sup>
- Over 55s among Crédit Agricole S.A. employees: 18.8%
- 135 nationalities



CRÉDIT AGRICOLE  
S.A.

## A RESPONSIBLE EMPLOYER

Data at 31/12/2025

## That commits to young people

- 252 mid-school pupils from priority education networks accepted for a corporate shadowing internship at Crédit Agricole S.A. in France
- Over 13,800 young people welcomed within Crédit Agricole S.A. throughout 2025
- Under-30s in permanent recruitment: 43.9%
- Under-30s in permanent positions: 12.8%

## That offers an attractive and secure working environment

- 80% participation rate in the annual employee survey
- Employee recommendation rate of 78% for Crédit Agricole S.A.
- A number of commitments that foster work-life balance (childcare, academic support, leisure activities for employees and their children, healthcare provisions, sports offer etc.)
- Environmental certifications of the Group's main Paris area campuses as regards bird life, biodiversity and ecological site management

## That helps us work every day in the interest of our customers and society

Impact on 6 of the UN's  
17 Sustainable Development Goals



- (1) Directeurs Généraux, Directeurs Généraux Adjoints et Directeurs labélisés par les processus internes, au 31/12/2025  
(2) Périmètre Crédit Agricole S.A. en France  
(3) Hors entités en cours d'intégration (déploiement en cours)  
(4) Taux provisoire au 31.12.2025 ; le taux définitif sera connu fin S1 2026



## That offers multiple opportunities

- Over 160,000 FTE employees (of which 28% work outside France), present in over 45 countries
- Working in a wide variety of companies and roles
- 38,305 new permanent positions filled, of which:
  - ✓ Over 26,000 job transfers from employees already within the Group, representing 72% of permanent positions filled
  - ✓ Over 9,000 recruitments from outside the Group

## That trains its employees and takes part in collective development

- Over 6 million hours of training provided, of which 60% on hard skills development
- A number of training programmes to meet new challenges, delivered by IFCAM
- 100% of employees benefit from an annual appraisal
- 94% of employees trained on CSR

## That takes part in social progress

- 583 corporate agreements signed in 2025, of which 469 in France
- 100%<sup>(3)</sup> of employees worldwide covered by a fully paid 28-day paternity leave
- 100%<sup>(3)</sup> of employees worldwide covered by a fully paid 16-week maternity

## That shares value creation

Profit-sharing mechanisms in place in all companies of Crédit Agricole S.A.:

- Recognised profit-sharing practices that include incentives
- Capital increase: an annual discounted share offer made available to the Group's current and retired employees in 23 countries, representing over 90% of Crédit Agricole S.A. employees, with 6.55% of share capital held by employees and former employees

## That nurtures diversity in its human capital

- Women in the Top Management<sup>(1)</sup>: 24.78%
- Promotions that concerned women<sup>(2)</sup>: 57.58%
- Direct employment rate of disabled people<sup>(2)</sup> : 6.43%<sup>(4)</sup>
- Over 55s among Crédit Agricole S.A. employees: 16.7%

## That commits to young people

- 24 794 young people welcomed within Crédit Agricole Group throughout 2025
- Under-30s in permanent recruitment: 49.72%
- Under-30s in permanent positions: 14.42%
- Recruitments following a previous contract within the Group (short-term, internship, work-study etc.): 23.85%



## A RESPONSIBLE EMPLOYER

Data at 31/12/2025

## That offers an attractive and secure working environment

A team dynamic that is recognised in the results of annual employee surveys:

- A number of commitments to foster worklife balance and quality of life at work (flexibility, childminding solutions, soft mobility, academic support, leisure opportunities for employees and their children, healthcare provisions, sports offers etc.)
- Several sites and campuses certified for birdlife, biodiversity, environmental management and/or HQE

## That helps us work every day in the interest of our customers and society

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- (1) Director Generals, Deputy Director Generals and Directors certified by internal procedures, at 31/12/2025
- (2) Scope: Crédit Agricole S.A. in France
- (3) Excluding entities being integrated (roll-out underway)
- (4) Provisional rate at 31.12.2025; the final rate will be known at end S1 2026

