



A RESPONSIBLE EMPLOYER

Social commitment
Key figures for 2023

WORKING
EVERY DAY
IN YOUR INTEREST



AND FOR
SOCIETY

That offers multiple opportunities

- 5 main activities
- 75 125 FTE employees present in 46 countries
- 52% of employees outside France
- 18,763 permanent positions filled, of which:
 - ✓ 11,790 job transfers from employees already within the Group, representing 63% of permanent positions filled
 - ✓ 6,973 recruitments from outside the Group
- Permanent contract employees represent 95.6%⁽¹⁾ of the workforce
- 41.8% of women managers⁽²⁾

That trains its employees and takes part in collective development

- 2.5 million hours of training
- CSR training for all rolled out to all employees of the Group (69% trained at end 2023)
- Partnerships with renowned higher education institutions & universities

That takes part in social progress

- Existence of a Global Agreement signed with UNI Global Union since 2019, renewed in 2023 for 4 years
- 212 corporate agreements signed in 2023 (104 in France and 108 outside France)
- 7th Disability agreement signed for 2023-2025⁽¹⁾
- 87% of employees worldwide covered by a paid 28-day paternity leave⁽⁸⁾

That shares value creation

- Capital increase: an annual discounted share offer made available to the Group's current and retired employees in 17 countries
- The capital increase offer is made available to over 90% of Crédit Agricole S.A. employees
- Shareholding and profit-sharing agreements for all employees in France
- 6.54% of employees are shareholders in 2023



A RESPONSIBLE EMPLOYER

2023 data

That offers an attractive and secure working environment

- Most attractive financial services employer in France in terms of career prospects (source: *LinkedIn Top companies 2023*)
- Top financial services employer in terms of CSR commitment (source: *Universum RSE 2023*)
- 83% participation of employees in the annual IMR⁽⁷⁾ survey
- Employee recommendation of 76%, its highest level since the implementation of the Group's first annual survey
- Several commitments to foster work-life balance (childcare, academic support, leisure activities for employees and their children, healthcare provisions etc.)
- Environmental certifications of the Group's main Paris area campuses as regards bird life, biodiversity and ecological site management

That nurtures diversity in its human capital

- Women in the Executive Committee: 35.3%
- Women in the Top 150: 21%
- Promotions that concerned women⁽³⁾: 59.3%
- Employees aged over 50: 32%
- Employees aged under 30: 10.7%
- Provisional employment rate of disabled people⁽¹⁾: 5.44%
- 2nd private French bank in the 2024 Diversity Leaders ranking⁽⁴⁾
- All entities obtain a score of at least 84/100 in the professional equality index⁽⁵⁾
- 124 nationalities present within the Group

That commits to young people

- 1 permanent hire in 4 follows a contract (work-study, internship, temporary) within the Group
- 422 mid-school pupils from priority education networks accepted for a corporate shadowing internship⁽⁶⁾
- Share of under-30s in permanent employment recruitments: 45%

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

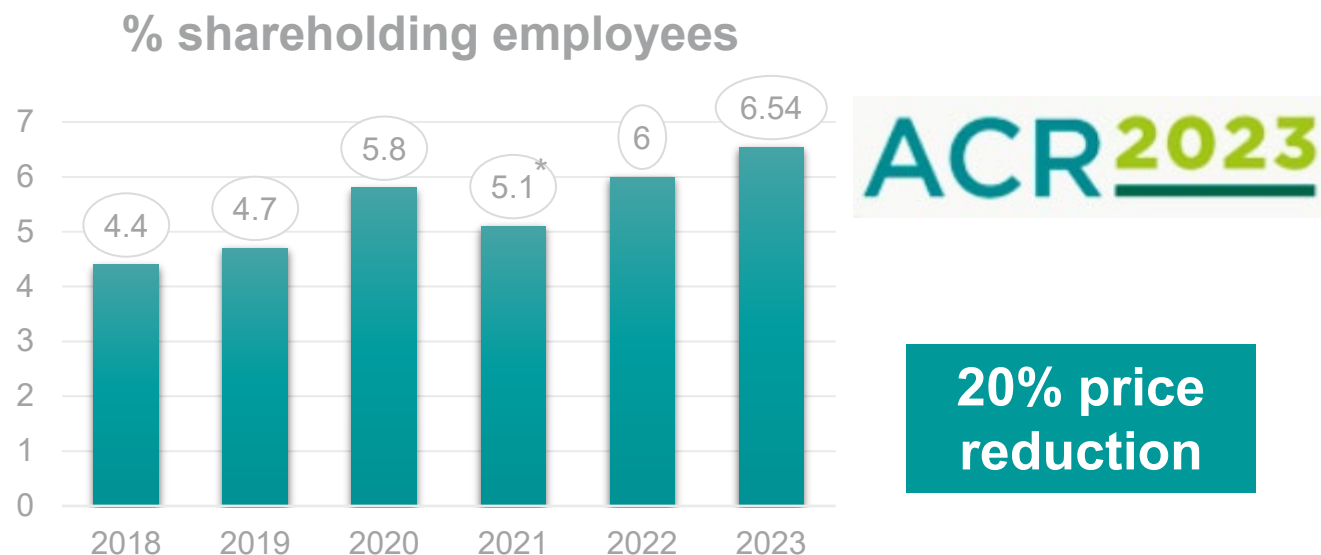


(1) Scope covered: Crédit Agricole S.A.
 (2) Rate of coverage: 100% of workforce
 (3) Scope: France, 96% of workforce covered
 (4) Source: Financial Times/Statista 2024 (5th edition), on a sample of 13,000 companies eligible in Europe
 (5) Entities whose score is below 84/100 represent less than 2% of the overall workforce
 (6) Scope: Crédit Agricole S.A. France
 (7) IMR: Accountability Index (*Indice de Mise en Responsabilité*)
 (8) Of which 76% outside France



THAT SHARES **VALUE CREATION**

Regular capital increases reserved for the Group's active and retired employees



(*) The variation in employee shareholding between 2020 and 2021 is due to a **mechanical drop** following the unwinding of the capital increase operation of 2016.

Variable collective remuneration⁽¹⁾

- Defined at entity level
- Shareholding and incentive agreements with Crédit Agricole contributions into savings and retirement products (PEE⁽²⁾ and PERCOL⁽³⁾) in France

6.54% in 2023

Highest ever level of employee shareholding reached by the Group

Professional equality index

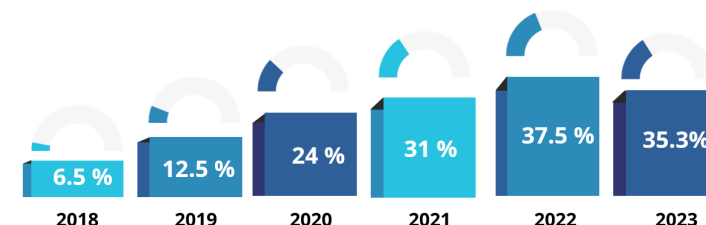
Actions rewarded by:

- An index of **97/100** for Crédit Agricole S.A. UES
- All entities⁽¹⁾ obtain a score of at least **84/100**

Intergenerational

- Under 30s: 10.7% of workforce⁽²⁾
- Over 50s: 32% of workforce⁽²⁾
- Measures in place to accompany senior workers in several entities

Significant progress in **increasing the number of women on the Crédit Agricole S.A. executive committee**, from **6.5%** in 2018 to **35.3 %** in 2023



THAT NURTURES DIVERSITY

IN ITS HUMAN CAPITAL

Through the inclusion of people with a disability:

- 7th disability agreement signed for 2023-2025
- Employment rate of disabled persons for Crédit Agricole S.A. France⁽³⁾: 5.44%
- Employment rate of disabled persons for Crédit Agricole Italia: 6%⁽⁴⁾

Through the internationalisation of talent pools, with **21% of international profiles** in succession plans at end 2023

THAT TRAINS ITS EMPLOYEES AND TAKES PART IN COLLECTIVE DEVELOPMENT

Recruitment policy

- Crédit Agricole Group: target of welcoming 50,000 young people in 2022-2025 to foster their integration into professional environments
- Crédit Agricole S.A.: 18,763 employees recruited on long-term contracts⁽¹⁾ of which 45% are under 30
- 1 long-term hire in 4 was already on a contract within the Group (internship, work-study contract, etc.)

Employability & training

- 2.5 million hours of training ⁽¹⁾, i.e. 33.5 hours / 4.8 days per employee
- 69% of the Group's employees⁽²⁾ have completed CSR training, as identified in the Societal Project
- Partnerships with renowned higher education institutions and universities

Mobility & career management

- Comprehensive and regular internal mobility programmes (*Mobilimeetings, Mobilijobs...*)
- Tools to improve feedback and continuous upskilling
- 11,790 internal mobilities⁽¹⁾
- 2,612 promotions in France⁽¹⁾

Compensation policy

- Fixed remuneration
- Variable annual remuneration
- Profit-sharing and incentive schemes (in France)
- Health and welfare scheme (in France)

THAT TAKES PART IN **SOCIAL PROGRESS**



Commitment through a **Global Agreement** signed on 9 October 2023 with UNI Global Union, the international trade union for the services sectors. This agreement, valid until 31 December 2027, takes over from the 2019-2023 International Framework Agreement.

PAYING ATTENTION TO:

Local social dialogue:

- Agreements signed in France: 104⁽¹⁾
- Agreements signed elsewhere in the world: 108⁽¹⁾



Developing and upholding a rich social dialogue via both **Group and local bodies**.

At Group level, this dialogue takes the form of two bodies that are common to both Crédit Agricole S.A. and the regional banks:

- The European Works Council
- The Group Committee

100% of employees in France are covered by a collective agreement

THAT COMMITS TO YOUNG PEOPLE

Through welcoming young adults...

in the Regional
Banks

at
 CRÉDIT
AGRICOLE S.A.

7,719
interns & work-study
contracts



12,445
interns & work-study
contracts

... and mid-school pupils as part of
their mandatory shadowing
internship

As part of the national
MonStagede3e corporate
shadowing internship programme,
1,645 mid-school pupils from priority
education networks have been
welcomed since 2019 (422 in 2023),
working hand-in-hand with:



Group objective:

to welcome **50,000 young people** by 2025,
i.e. **12,500** per year for 4 years

Group objective:

to welcome **750 pupils** per year, of
which 300 within Crédit Agricole S.A.

THAT OFFERS AN ATTRACTIVE AND SECURE WORKING ENVIRONMENT

Via careful attention paid to work-life balance:

- **Several offers to support employees are made available**, including a psychological helpline for all and one dedicated to the specific needs of employees with a disability, access to child-minding professionals as well as academic and parenthood support
- **Home-office** and **part-time agreements** available
- **Paid leave for new parents, applicable throughout the world**: 16 weeks of maternity leave, 28 days of paternity leave⁽¹⁾
- **Advantages to employees** on campus, including gyms & well-being, staff canteens, etc.



Listening to employees:

83% participation rate in the annual Accountability Index (IMR) survey in 2023⁽²⁾

76% of employees recommend their employer



APPENDICES

APPENDIX – GROUP RANKINGS



Crédit Agricole Group

Best employer in the 2023 Social Media category⁽¹⁾

Crédit Agricole Italia

Best employer in the 2023 overall ranking⁽²⁾

Crédit Agricole Group

1st financial services company in the 2023 Universum CSR ranking, and 6th of the largest French companies in the CAC 40 and CAC ESG

Crédit Agricole Group

1st financial services company in France offering the best career prospects (LinkedIn Top Companies 2023)

Crédit Agricole

2nd private bank in the 2024 Diversity Leaders ranking (France)

APPENDIX – ENTITY RANKINGS



LCL

Best Trainee Experience
2023
Best Candidate Experience
2023

Amundi

Happy Trainees 2023
Employer of choice 2023

CA CF & subsidiaries

certified in Italy,
France, Portugal and Spain in
2023

CA CF

Best Workplace France 2024

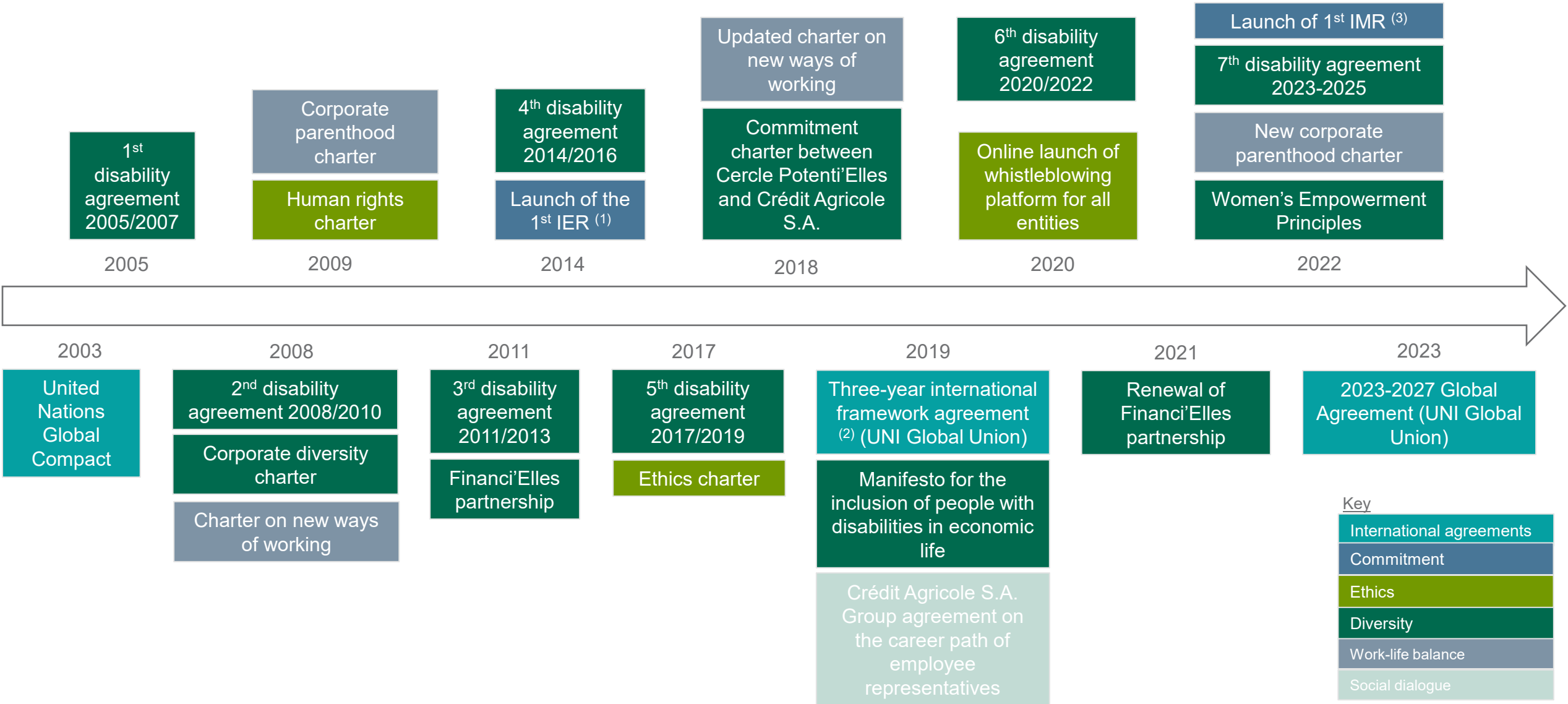
CAGIP

Top employer France
2023 & 2024

Crédit Agricole Italia

Top Employer Italia
2023 & 2024

APPENDIX - MAIN SOCIAL COMMITMENTS OF CRÉDIT AGRICOLE S.A.



(1) ERI: engagement and recommendation index
(2) IMR: accountability index