



CREDIT AGRICOLE S.A. GROUP

GLOBAL DEAL WEBINAR

SOCIAL DIALOGUE & GENDER EQUALITY

AGIR CHAQUE JOUR DANS VOTRE INTÉRÊT
ET CELUI DE LA SOCIÉTÉ

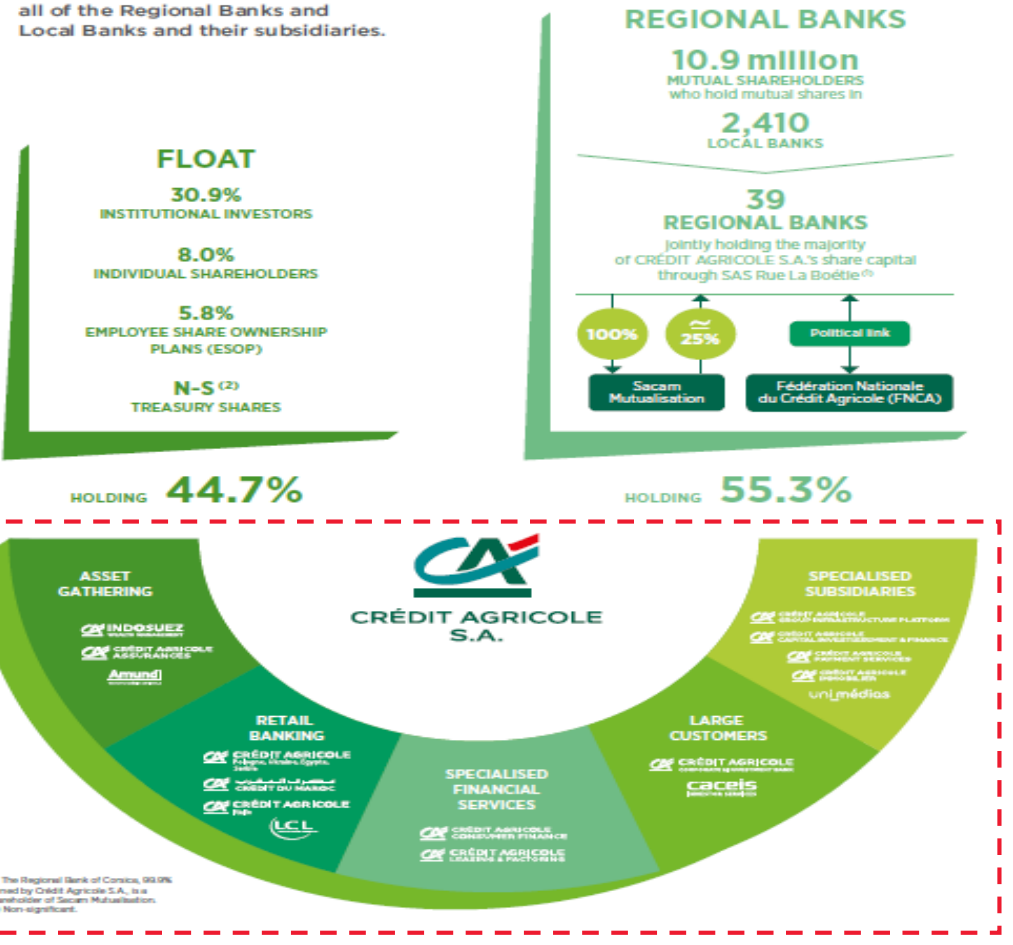


WHO WE ARE



Crédit Agricole Group

Crédit Agricole Group includes Crédit Agricole S.A., as well as all of the Regional Banks and Local Banks and their subsidiaries.



SOCIAL DIALOGUE WITHIN CREDIT AGRICOLE S.A GROUP

The social dialogue is organised at several levels to take into account the multiplicity of Crédit Agricole S.A Group's subsidiaries and their locations in the world.

At group level, it is embodied through discussions with several employees representative bodies and negotiations with Union organizations.

THREE MAIN REPRESENTATIVES BODIES :

- **The European works council** : 14 countries (representing more than 90% of Crédit Agricole's employees) are represented on the European Works Council, which meets at annually in plenary session and at least once a year in select committee.
- **The group committee** : composed of 30 unions representatives and chaired by The Credit Group President, the Group Committee is gathered twice a year in plenary session to discuss the Group's strategy, social and economic situation.
- **The Concertation committee** : composed of 30 unions representatives and headed by the group CHRO, it meets twice a year to adress the strategic, social and economic topics that concern only Credit Agricole S.A group.

GROUP UNIONS :

- **In France, at group level**, we are negotiating with **3 representatives Unions** : We have signed 3 group collective agreements over the last 3 years.
- **At international level**, we signed a **Global Framework Agreement with UNI Global Union in July 2019**.

SOCIAL DIALOGUE & GENDER EQUALITY

Gender equality is topic of negotiations both at subsidiaries level and at corporate level.

SUBSIDIARIES LEVEL :

- **In France**, since 2001, gender equality is a **mandatory topic of negotiation**.
 - The companies must be covered by either a collective agreement or an action plan
 - All the French subsidiaries are covered by such an agreement
 - Since 2016, 22 collective agreements have been negotiated or renewed

CONTENTS OF THE AGREEMENTS

- **Hiring** (e.g. neutrality in job offers, equal treatment of applications)
- **Gender diversity** (e.g. ensuring the parity of external and internal stakeholders, identifying the sectors in which gender diversity could be strengthened)
- **Training** (e.g. equal access to training, integrating diversity topics into managerial training courses)
- **Career management** (e.g. annual review of employees, creation of a talent pool)
- **Professional promotion** (e.g. balanced distribution of male / female managers, helping women to promote their careers)
- **Remuneration** (e.g. equal pay for the same job, same level of responsibility, skills and performance, monitoring parental leaves returns)
- **Work life balance** (e.g. guides for maternity and paternity, payment of paternity leave)

SOCIAL DIALOGUE & GENDER EQUALITY

GROUP LEVEL :

The global international framework agreement signed with UNI Global Union in July 2019 dedicates a large part of its provisions to the theme of gender equality through the following items :

III.	EQUAL OPPORTUNITIES, NON-DISCRIMINATION, DIVERSITY AND INCLUSION	7
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3.2.	Inclusion of employees with disabilities.....	8
3.3.	Promoting gender equality.....	9
3.3.1	Recruitment	9
3.3.2	Professional development and promotion	10
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V.	HEALTH AND QUALITY OF LIFE AT WORK.....	12
5.1.	Work environment	12
5.2.	Prevention and fight against moral and sexual harassment.....	12
5.3.	Parental Policy	13
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SOCIAL DIALOGUE & GENDER EQUALITY

Gender equality is not only a theme of negotiation.

Within the group, lot of initiatives aim at ensuring gender equality such as :

- **Integration of a success criterion in the compensation of the members of the Crédit Agricole S.A. Group Executive Committee** as part of our Strategic Ambition 2022: 30 % women presence on decision-making bodies by 2022,
- **Integration of this criterion among the steering indicators of our Human Project,**
- **Specific review of the management teams and succession plans** takes place every year with a point dedicated to the identification of female talent,
- **Particular attention is always paid to the promotion of talented women** when filling managerial position and appointing executives and at least one female candidate is included on the list of candidates,
- **A mentoring programme** by members of the Group Executive Committee for our future executives,
- **A new managerial programme** called “Leading@Crédit Agricole” with a special focus on women.

SOCIAL DIALOGUE & GENDER EQUALITY

All these initiatives are showing results that are shared and discussed with the various representative bodies :

- An entry in the TOP 50 of the ranking of feminization of the governing bodies of SBF 120 companies: progression of 46 places in 4 years (going from 90th place to 44th place).
- A gender equality index whose minimum is exceeded in all entities: recognition of our policy on professional and salary equality : our results are between 80 and 99/100 on March 1, 2021
- The Financial Times European Ranking rewarding the "Diversity Leaders 2020"
 - Credit Agricole ranks 1st in financial services in France.
 - Overall out of the 16 countries in Europe (Germany, England, Austria, Belgium, France, Italy, Luxembourg, Norway, Netherlands Switzerland, Sweden, Denmark, Finland, Ireland, Norway, Poland and Spain) participating in this ranking, the Group is positioned in the first half of the panel of distinguished companies (850) and in the first companies evaluated (15,000).