



RESPONSIBLE BUSINESS REPORT 2019

Credit Agricole Bank Polska S.A.

#wecare



**Poland, Wrocław
Legnicka Street 48, C-D**

Credit Agricole Bank Polska S.A.

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LETTER FROM THE PRESIDENT OF THE MANAGEMENT BOARD OF CREDIT AGRICOLE BANK POLSKA S.A.

The year 2019 was another very successful period for Credit Agricole Bank Polska. We achieved a record-breaking growth of new personal accounts in the history of the bank and the largest amount of current account balances in years. Good operating results translated into good financial results, which proves that the Polish market still has a very high potential and Credit Agricole is able to use it well.

We will continue to focus on serving our customers and society on a daily basis, next years – because that is our sense of existence (raison d'être). We want to be the best bank in customer relations, fully digital and innovative, which customers are happy to recommend to their relatives and friends. We also want to be an excellent workplace that engages its employees and gives them the best opportunities for development.

One of the key assumptions of our strategy is ecological and social involvement. The symbol of this approach is our new headquarters, which since December 2019 is located in a beautiful, ecological office building in the centre of Wrocław. The move allowed us to introduce a new style of operation – more teamwork and better synergy with other companies of the Credit Agricole Group. The new headquarters also means 15% less CO₂ emissions, electricity savings, more efficient waste sorting system and less noise.

We also intensively develop our “green banking” offer and support our customers in using the environment in a conscious and responsible way. As part of the Credit Agricole Group – one of the largest financial institutions in the world – we have many opportunities in this area and we want to use them for the common good. That's why we joined the international Plastic Odyssey project to educate local communities in Africa, South America and Asia that plastic waste can be recycled and reused and does not have to be thrown into the ocean.

We also fight for less plastic in the environment locally, in Poland. First of all, we have undertaken to eliminate all disposable plastic objects in our bank by 2022. As part of the campaign carried out under the slogan #Less Plastic, we have joined the Baltic Odyssey and are cleaning beaches all over the Polish section of the Baltic Sea coast..

We are also planning to clean the rivers and educational actions for whole families. Details can be found at www.mniejplastiku.pl and also at our facilities. I also encourage you to listen to our educational podcasts, available in all streaming services under the name #mniejplastik.

We invite everyone to support our initiatives. We are convinced that the sum of small actions can give great effects .

Piotr Kwiatkowski
President of the Management Board
Credit Agricole Bank Polska S.A.

[GRI 102-14]

**We serve our clients
and society**

Piotr Kwiatkowski
President of the Management Board Credit Agricole Bank Polska S.A.



I. ORGANISATIONAL GOVERNANCE

Our bank actively supports the UN Sustainable Development Goals. Our activities cover 13 key areas:



Organisational governance

1. Reliable Shareholder

As a trusted partner to its customers, Crédit Agricole has remained true to its enduring values of customer focus, accountability and solidarity for 125 years.

Crédit Agricole is committed to establishing long-term relationships with all its customers to support their projects, prepare for life's uncertainties and protect their interests.

THIS POLICY IS EMBODIED BY THE ENGAGEMENT OF



142 000
EMPLOYEES



47
COUNTRIES

Status in 2019

It serves all customers, from low-income families to high net worth individuals, from local merchants to farmers and multinationals, committing to transparency, loyalty and straightforward information.

Its customer-focused universal banking model underpins an ambitious Customer Project focused on building comprehensive and lasting relationships. The synergy between Crédit Agricole's different businesses provides each customer with a diverse pool of expertise and a distribution model that delivers a 100% human, 100% digital banking experience.

The Group aims for excellence in customer relations to the benefit of all, with: day-to-day banking, lending and savings products, insurance, asset management, wealth management, leasing, factoring, corporate and investment banking, asset servicing, payment services and real estate.

Crédit Agricole's Corporate Social Responsibility policy lies at the heart of its cooperative and mutual identity, and its ambition. It actively addresses environmental and social issues by supporting progress and change.

Systematic integration of climate risk into its financing and investment strategies (for asset management and insurance), as well as the bank's increasing involvement in renewable energy projects and its support for customers transitioning to a low-carbon economy illustrate its commitment.

This policy is embodied by the engagement of its 142,000 employees in 47 countries.

2. Strong Credit Agricole Group in Poland

The presence of the Crédit Agricole Group in Poland dates back to 2001. It serves individual customers as well as micro, small and medium enterprises, large domestic and international corporations, companies from the agricultural sector and individual farmers.

The Group's customers can choose from a wide range of daily banking (accounts, cards, deposit accounts, loans) and corporate and investment banking products. Crédit Agricole also offers financial services (leasing, factoring, fleet and real property management) and insurance including motor, property and life insurance products. The Group owes the above comprehensive offering to the synergies between all its companies.

The Crédit Agricole Group's strategy is reflected in its motto '**Working every day in the interest of our customers and society**'. It means our full mobilization and focus on all the needs of our customers, so that to support them in the accomplishment of their plans and to provide them with suitable solutions.

CRÉDIT AGRICOLE GROUP COMPANIES IN POLAND

► **Universal Banking**



► **Insurance**



► **Financial Services**



► **Asset Management**



3. A whole bank just for you

Credit Agricole Bank Polska S.A. is a bank that attentively listens to its customers and builds long-term relationships with them. We offer solutions tailored to the needs of individual customers when it is right for them: from current account, debit and credit cards, foreign currency accounts, through a wide range of loans, savings, and investment funds, and on to insurance both for the bank's customers themselves and for their nearest and dearest. We are Poland's leading provider of comprehensive financial and insurance products.

As a universal bank, Credit Agricole offers solutions to individuals, farmers, agribusiness customers, small and medium enterprises, as well as to international corporations. The bank's products and services are available across Poland in its network of nearly 400 own and partner branches and more than 12,000 partner points of sale offering instalment loans, as well as remotely, via its CA24 telephone, online, and mobile banking channels.

At Credit Agricole we focus on the implementation of technological innovations and digital solutions to facilitate remote access to the bank's services. However, our primary focus is on the quality of face-to-face customer service.

[GRI 102-1, GRI 102-4, GRI 102-5, GRI 102-6, GRI 102-7]

i. Credit Agricole bank in numbers

OWN AND PARTNER BRANCHES	402
CA EXPRESS CREDIT AGENTS	193
CORPORATE CENTRES	5
ATMS AT THE BANK'S BRANCHES	221
CDMS AT THE BANK'S BRANCHES	185
SHAREHOLDERS	132
CA EXPRESS CREDIT AGENTS	100% Credit Agricole Polska S.A.

[GRI 102-4, GRI 102-5, GRI 102-7]

ii. Financial results

Data in PLN mln

1 354,69	REVENUES
-964,4	OPERATING EXPENSES ¹
there were no dividend payments in 2019	PAYMENTS TO INVESTORS
111,4	PAYMENTS TO THE STATE (CIT, BANK GUARANTEE FUND, FINANCIAL SUPERVISION AUTHORITY, VAT)
66,4	NET PROFIT/LOSS

¹ including payment of tax on assets of selected financial institutions

[GRI 201-1]

4. Organisational structure

The basic organisational structure of the Credit Agricole bank includes the Head Office and sales network (retail and consumer finance sales network). The details of our organisational structure can be found on our website:

<https://www.credit-agricole.pl/o-banku/english-info>

The bank has the following governing bodies:

- ▶ Management Board;
- ▶ Supervisory Board;
- ▶ General Meeting of Shareholders.

Additionally, the following groups work in the bank:

- ▶ Committees forming part of the Supervisory Board;
- ▶ Committees forming part of the Management Board.

[GRI 102-18]

i. Management Board

The Management Board represents the bank, manages its operations and administers its assets. Its powers also include management of the bank's affairs which are not reserved for the general meeting or for the Supervisory Board.

As at 31 December 2019, the Management Board was composed of the following 6 members:

- ▶ Piotr Kwiatkowski – President of the Management Board;
- ▶ Jean-Bernard Mas – First Vice President of the Management Board
- ▶ Beata Janczur – Vice President of the Management Board;
- ▶ Jędrzej Marciniak – Vice President of the Management Board;
- ▶ Bartłomiej Posnow – Vice President of the Management Board;
- ▶ Damian Ragan – Vice President of the Management Board.

Management Board members are appointed by the Supervisory Board for a term of five years. The Supervisory Board sets the number of Management Board members and its internal division of powers.

Appointment of the president of the Management Board and member of the Management Board responsible for supervising material risk management and entrusting them with these duties are subject to the approval of the Polish Financial Supervision Authority (KNF).

Committees working within the Management Board

The committees are permanent or ad-hoc collegial bodies with consultative or decision-making power.

The bank's Management Board has 11 committees:

- ▶ Assets and Liabilities Committee;
- ▶ Model Validation Committee;
- ▶ New Activities and Products Committee;
- ▶ Crisis Committee;
- ▶ Compliance Committee;
- ▶ Development Committee;
- ▶ Sensitive Credit Committee;
- ▶ Credit Committee;
- ▶ Risk, Safety and Internal Control Committee;
- ▶ Portfolio and Project Committee;
- ▶ Customer Service Committee.

[GRI 102-18]

ii. Supervisory Board

The Supervisory Board performs ongoing supervision over the bank's activity in all areas of its activity. It operates pursuant to the Code of Commercial Companies, Banking Law and other laws, the Bank's Statute as well as its own regulations.

As at 2019, the Supervisory Board included the following 9 members:

- ▶ François-Edouard Drion – Chairperson of the Supervisory Board;
- ▶ Guilhem Nouvel-Alaux – Vice Chairman of the Supervisory Board;
- ▶ Elżbieta Jarzeńska-Martin – Member of the Supervisory Board;
- ▶ Alfred Janc – Member of the Supervisory Board;
- ▶ Mariusz Wyżycki – Member of the Supervisory Board;

- ▶ Liliana Anam – Member of the Supervisory Board;
- ▶ Bernard Pacory – Member of the Supervisory Board;
- ▶ Romuald Szeliga – Member of the Supervisory Board;
- ▶ Jean-Christophe Kiren – Member of the Supervisory Board.

The term of office of Supervisory Board members is five years. The Supervisory Board has the following three members with an independent status:

- ▶ Alfred Janc;
- ▶ Mariusz Wyżycki;
- ▶ Liliana Anam.

Members of the Supervisory Board carry out their functions in an active manner, demonstrating the degree of involvement in their work required to enable due performance of their duties. Other professional activity of Supervisory Board members does not have a negative impact on the quality and effectiveness of the supervision exercised. On the basis of, among others, the performed suitability assessment of individual Supervisory Board members, the general meeting concluded that the Supervisory Board has collective competences ensuring a suitable level of supervision over all areas of the bank's operations.

[GRI 102-18]

Composition of committees operating within the Supervisory Board:

Audit Committee:

- ▶ Alfred Janc
- ▶ Elżbieta Jarzeńska-Martin
- ▶ Liliana Anam

Nomination & Remuneration Committee:

- ▶ Alfred Janc
- ▶ Bernard Pacory
- ▶ François Edouard Drion

Risk Committee:

- ▶ Guilhem Nouvel-Alaux
- ▶ Jean-Christophe Kiren
- ▶ Elżbieta Jarzeńska-Martin

iii. General Meeting of Shareholders

The General Meeting can be ordinary or extraordinary. It is convened in a manner laid down in the applicable law. General meetings are held at the bank's registered office in Wrocław or in Warsaw. An ordinary (annual) General Meeting is convened within 6 months after the end of each financial year.

The following have the power to convene an extraordinary General Meeting:

- ▶ Management Board;
- ▶ Supervisory Board if it deems it necessary;
- ▶ Shareholders representing at least a half of the share capital or at least a half of the total vote at Credit Agricole Bank Polska S.A.

The General Meeting may pass resolutions on matters such as:

- ▶ approval of the bank's financial statements for the past financial year;
- ▶ granting discharge to members of Credit Agricole Bank Polska S.A. governing bodies for their duties;
- ▶ amending the statute;
- ▶ increasing or decreasing the share capital

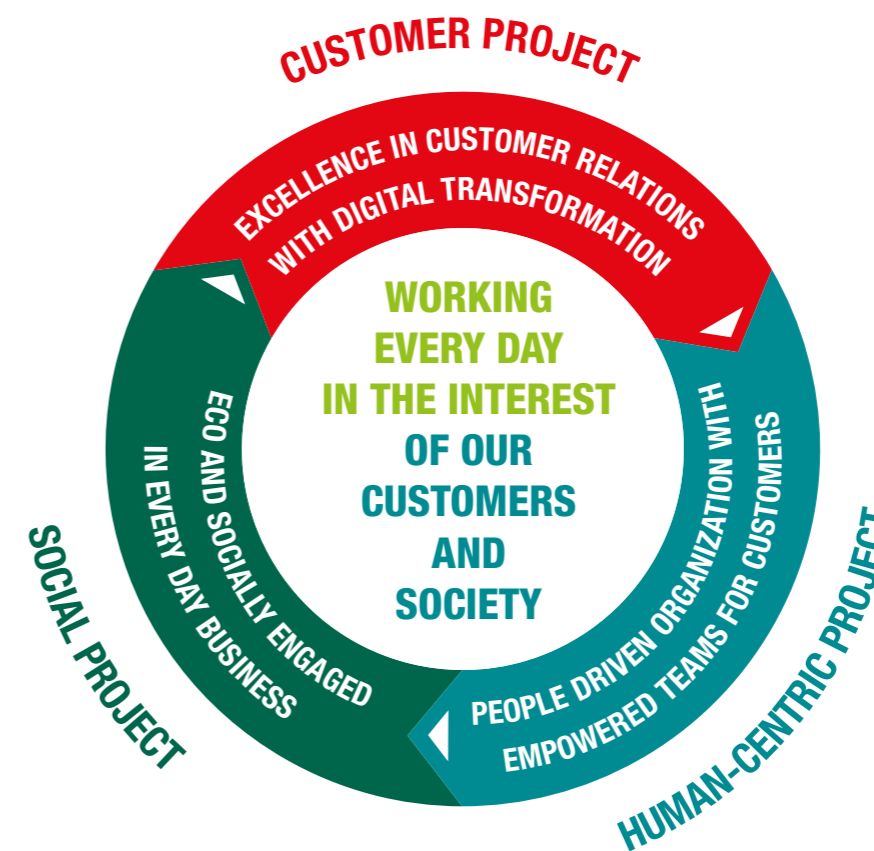
[GRI 102-18]

5. The Bank's Strategy

i. The meaning of existence

(Raison d'être), "Working every day in the interest of our customers and society"

The foundation of all activities conducted in the bank is the Meaning of Existence (Raison d'être): "Working every day in the interest of our customers and society", which is the basis of the Strategy adopted in 2019, which defines the bank's business and social objectives for the coming years. The strategy consists of three pillars: Customer Project, Human-centric Project and Social Project.



ii. Strategic goal

Develop profitable universal banking by active customer relationships and systematic growth in financing their needs

iii. Three pillars of the 2022 Strategy

Customer Project

EXCELLENCE IN CUSTOMER RELATIONS
WITH DIGITAL TRANSFORMATION

Accelerate digital transformation

- ▶ Develop competitive online and mobile banking
- ▶ Make all key products and services available by digital channels
- ▶ Innovative digital marketing to acquire more Customers
- ▶ Use the potential of internal databases fully to develop business
- ▶ Digitise processes, build a paperless organization

Deliver the best customer experience

- ▶ Listen carefully to Customers and respond effectively to their needs
- ▶ Personalize relations with individual Customers and strengthen positive Customer experience in instalment loan process
- ▶ Build optimal processes, look at the customer journey globally
- ▶ Make the Credit Agricole brand stronger and more coherent

Adapt distribution to future role

- ▶ Adapt branches, partners network and call centre, to build an omnichannel relationship
- ▶ Strengthen Long Channel acquisition power
- ▶ Create a joint bank and EFL offering for SME/AGRO available in both distribution networks

Offer full range of products and services

- ▶ A full offering for all segments:
 - ▶ develop the offering for individuals
 - ▶ complete the offering for SOHO/SME/AGRO
 - ▶ increase non-interest revenues by extending our offering for corporate clients
- ▶ Create new business opportunities – strategic partnerships
- ▶ Develop alternative payment solutions in line with market trends

Enable business growth by operational efficiency, forward-looking and risk control

- ▶ Deliver stable and secure IT services for Customers, partners and employees
- ▶ Shorten time to market for IT solutions
- ▶ Flexible and open IT architecture
- ▶ Agile approach to operate more efficiently and to unleash the power of people
- ▶ Grow credit portfolio while keeping risk under control

Human-centric Project

PEOPLE DRIVER ORGANIZATION WITH
EMPOWERED TEAMS FOR CUSTOMERS

Make our employees empowered for customers

- ▶ Establish clear delegation and decision-making framework to foster greater commitment – autonomy and closer relations with Customers
- ▶ Develop our people to enable them to operate effectively in a digital world

Make the bank a great place to work

- ▶ Create an inspiring and satisfying working space
- ▶ Simplify organization to shorten the chain of command

Ensure outstanding Employee Experience

- ▶ Design an organization full of opportunities for growth
- ▶ Offer new opportunities for people open to mobility using the potential of the Group
- ▶ Ensure mutual commitment and trust by transparent and open dialogue

Social Project

ECO AND SOCIALLY ENGAGED
IN EVERYDAY BUSINESS

Drive green banking

Limit impact on the environment

- ▶ Prepare green versions of products for retail customers
- ▶ Grow “green financing” in all business lines
- ▶ Reduce our carbon footprint and paper usage
- ▶ Engage in and create eco-friendly and awareness-raising actions

Make our bank available to all

- ▶ Build an open and diverse organization
- ▶ Update sales standards and introduce new solutions for Customers with disabilities
- ▶ Offer more financial services affordable for all

iv. Key indicators for the implementation of the Bank's strategy until 2022

- ▶ NO. 1 IN CUSTOMER RECOMMENDATIONS (CRI)
- ▶ TOP EMPLOYERS INSTITUTE CERTIFICATE
- ▶ TOP 20 IN THE RANKING OF SOCIALLY RESPONSIBLE COMPANIES

[GRI 102-16]

v. Main business strategy components

2019 was another important year in the development of the Credit Agricole bank, despite growing competition and uncertain regulatory situation. Our strategic successes include both financial and operational developments such as for example the increase in the number of active customers with an active bank account, as well as growth of business in the Agri, SME and corporations sectors. The cooperation between the Polish companies of the Credit Agricole Group was also strengthened, thanks to which more comprehensive and harmonised products for common customers were introduced.

In 2019, we conducted an analysis of the market, our legal and tax environment, after which we decided to maintain the strategy adopted in December 2016. At the same time, to respond to customers' new expectations and changes on the banking market, we have prepared a new document: Strategy 2022.

Under the above strategy, our overarching goal is to transform the organisation into a universal bank and to make it one of the top operators of its kind in Poland. We put active customer relations and a systematic increase in financing of their needs first. The achievement of the goal will be possible thanks to organic development focusing on three areas:

- ▶ building the best customer relations and functioning fully digital;
- ▶ strengthening employees' own potential and acting effectively on behalf of customers;
- ▶ daily commitment to ecology and society.

The main ambitions for 2022 were adopted:

- ▶ leader in customer acquisition and Consumer Finance;
- ▶ higher and more diversified revenues through the development of other business lines;
- ▶ operational efficiency and risk fully under control.

Financial results

In 2020, the bank will continue to work on improving its effectiveness indicators. In the following years, we expect a systematic improvement of the net result. The increase in income will result from the implementation of the strategy – increasing the customer base and salary while maintaining control over operating costs and risk.

The costing policy assumes a slight increase in current costs, with simultaneous support for strategic projects in business and IT areas. This will allow for further reduction of the cost/revenue ratio.

Development and adjustment of the banking network

Among the elements of the bank's business strategy are consistent efforts to increase the availability of our services for customers. To ensure top quality services, the bank will continue the optimisation of services provided in its branch network and through the e-banking platform (web service interface) as well as through the development of mobile banking (mobile app). In 2020 we plan to launch a number of technological innovations facilitating the customers' use of our banking products.

Increase of customer activity

In universal banking, the key measure of growth is the number of customers actively using their bank accounts. It is the fundamental, long-term relationship with the customer, facilitating the satisfaction of the consumer's financial needs through access to new services and products. In order for our bank

to be effective, coherent and able to increase its portfolio of active customers, we have drafted a business strategy under which we want to be a customer-focused bank offering both banking and insurance services. It is key for this relationship to be individualised, regardless of the customer's preferences regarding the use of our services. In 2019 we introduced a number of changes in the approach to our existing and new customers in order to increase acquisition and loyalty rates through improved customer service. The effects of the above efforts are confirmed in a high CRI (customer recommendation index) and in Credit Agricole's brand recognition. In 2020 we plan to continue the development of e-banking, the mobile app (launched in 2016 and highly rated by customers) as well as additional services in retail banking, including some innovative solutions.

Development of banking offer for SMEs, the Agri sector (farmers) and large enterprises

In 2019 we recorded a significant growth in all new operating segments. Given their potential, the scale of business in these segments is expected to be further expanded in the coming years, thus offering us additional benefits. In the following years, we will continue to develop our product offer for small and medium-sized enterprises, including in particular non-credit products and new access channels. We expect a dynamic growth in this business segment.

In 2019, the offer for medium and large companies was further strengthened and extended with new services and cooperation with new key partners. Currently, customers are served in Corporate Centres across Poland, located in Warsaw, Cracow, Gdańsk and Wrocław (with a branch office in Poznań). Completely new services have been implemented, meeting the specific requirements of corporate customers. In 2019, we focused on synergy with other Group companies in Poland, creating a unique offer for joint customers. The coming years will bring a stable increase in revenues from the above segment. Extending our offer to include corporate banking services fits perfectly into the strategy of building a fully universal bank, offering not only a broad spectrum of products, but also serving all types of customers, including institutional ones.

Consumer Finance

The Bank is one of the leaders of the Consumer Finance market in Poland. W najbliższym czasie planujemy utrzymać tę pozycję. The Consumer Finance segment continues to be among the markets with the highest growth potential in Poland. For many years we have been working with a wide network of partners and, leveraging our experience and brand recognition, we will continue to acquire new customers in the above segment. In 2019, we actively sought new distribution channels, especially remote ones (e.g. Internet). Activities in this area will be developed in the years 2020-2022.

[GRI 102-15, GRI 103-2, GRI 103-3]

6. Responsible approach to business

Corporate Social Responsibility at Credit Agricole is understood from the perspective of ISO 26000 as the impact of decisions and actions (products, services, processes) on society and the environment, through transparent and ethical behaviour, that:

- ▶ promote sustained development, health and well-being of the society;
- ▶ take into account the expectations of stakeholders;
- ▶ are compliant with the law in force and with international standards of conduct;
- ▶ are integrated throughout the organization and practised in its relationships.

We pursue our business goals in a responsible, transparent and ethical manner, taking into account the needs of all stakeholder groups. We believe that in the longer term, achievement of our goals and development and growth of our value are possible only when they serve the interests of our environment. Thanks to such an approach we are building long-term relationships with stakeholders.

For many years we have been involved in external initiatives implementing the idea of corporate social responsibility. These include sponsorship, charity and environmental projects. We also promote pro-social attitudes among employees. In 2019, in our social activities we supported the UN Sustainable Development Goals. Although our bank does not have a separate social issues management policy, activities in this area are part of our business strategy.

7. CSR strategy as part of business strategy

Social responsibility has been entered in the latest business strategy of the Crédit Agricole Group, as well as of Credit Agricole Bank in Poland. The sense of the bank's existence (raison d'être) as defined in the strategy is: **"Working every day in the interest of our customers and society"**, and it is in itself a basis for social responsibility.

The environmental sustainability aspects are an integral part of the business strategy and are included in the objective: "Daily environmental and social engagement". The aim is to develop "green" banking, reduce the negative impact on the environment and create a bank that is friendly for all - both customers and employees.

The bank's CSR principles and values are reflected in such documents as: the Crédit Agricole Group's Charter of Ethics, Credit Agricole Bank Polska S.A. Code of Ethics, FIDES Programme common for all Crédit Agricole Group companies in Poland, the Diversity Charter, to which the bank became a signatory in 2018, the Code of Banking Ethics (Good Banking Practice Principles) of the Polish Bank Association and the Canon of Good Financial Market Practices of the Polish Financial Supervision Authority.

The Bank's CSR activities are reviewed on a regular basis in the light of changing stakeholder needs, the changing market situation and industry challenges.

As part of the development of corporate social responsibility activities, we use the FReD programme created at the Crédit Agricole Group. The programme stimulates CSR activities in all areas of the bank's activity and at all decision-making levels. It also allows us to monitor our activities and measure our progress in the CSR area, as well as to compare them with other companies of the Crédit Agricole Group.

As part of developing our corporate social responsibility activities, we use the FReD programme created within the Crédit Agricole Group. The programme stimulates CSR activities in all areas of the bank's activity and at all decision-making levels. The programme also enables to monitor activities, to measure our progress in CSR and to compare it with other Crédit Agricole Group companies.

[GRI 103-2, GRI 103-3]

i. FReD Programme

FReD, the internal programme of the Crédit Agricole Group designed to involve all the bank's units in efforts benefiting the environment is a particularly important CSR initiative.

Each year, every Crédit Agricole Group company has a duty to carry out 12 initiatives as part of the FReD programme, incorporating all of its three pillars. The implementation periods for the submitted projects are divided into three categories: short-term (up to one year), medium-term (1-2 years) and long-term (several years, over 2 years). Once a year an external auditor checks the progress on individual projects. A portion of management staff compensation is linked to the results of the FReD programme.

ii. FReD 2019 Portfolio

Among the 12 initiatives that constituted our FReD portfolio in 2019, 4 were implementing the goals of the FIDES pillar, 5 – of the RESPECT pillar and 3 of the DEMETER pillar. The portfolio included 3 long-term projects, 6 medium-term projects and 3 short-term projects.

PROJECT TITLE	PROJECT DESCRIPTION	PROJECT CATEGORY
Implementation of the Silver Age Fund	Introduction to the bank's offer of an investment product responds to the needs of an aging society	SHORT-TERM
Reinforcement of the ethics culture – implementation of the Code of Conduct	Implementation of the new Code of Conduct of the Crédit Agricole Group and update of internal regulations	MEDIUM-TERM
Implementation of responsible investment advisory services	Introduction of investment advisory services and education about investments for the bank's customers, in accordance with MIFID	MEDIUM-TERM
Stakeholders' panel	Meeting of representatives and representatives of the bank's key stakeholder groups representing social organisations, environmental organisations, suppliers, academia, CA Group companies and opinion leaders	SHORT-TERM

FReD RESTS ON THREE PILLARS:

- ▶ **FIDES** – includes Compliance projects aimed at improving and ensuring the transparency of activities towards customers. Their purpose is to increase trust;
- ▶ **RESPECT** – relates to HR projects concerning obligations towards employees. Their purpose is to benefit society;
- ▶ **DEMETER** – includes activities benefiting the natural environment and the planet. Their purpose is environmental protection.

FIDES

	PROJECT TITLE	PROJECT DESCRIPTION	PROJECT CATEGORY
RESPECT	Work-life balance programme	Organisation of workshops and training sessions: for parents, hobby-related, on stress management and to prevent burnout (since 2018: powerON)	LONG-TERM
	Increased employee engagement	Organisation of workshops for employees and training for middle managers to develop new work styles	LONG-TERM
	Supporting students' development	Organisation of events supporting the development of competencies and the discovery of their potential by young people	MEDIUM-TERM
	Diversity policy	Signing the Diversity Charter and preparation of diversity management policy	MEDIUM-TERM
	Facilitating access to banking services for people with hearing impairments	Providing adequate infrastructure and customer service for people with hearing disfunction	LONG-TERM
DEMETER	Environmental policy	Preparation of environmental management policy	MEDIUM-TERM
	Eco-solutions in the new Head Office	Selection and implementation of green solutions in the new head office	MEDIUM-TERM
	Increasing environmental awareness among customers	Action of greening and cleaning up the city	LONG-TERM

In 2019 we completed 9 projects:

- ▶ Implementation of the Silver Age Fund
- ▶ Reinforcement of the ethics culture – implementation of the Code of Conduct
- ▶ Implementation of responsible investment advisory services
- ▶ Stakeholders' panel
- ▶ Work-life balance programme
- ▶ Supporting students' development
- ▶ Diversity policy
- ▶ Environmental policy
- ▶ Eco-solutions in the new Head Office

8. The bank's stakeholders

Credit Agricole Bank attaches great importance to building relations with the internal and external environment. In the communication process it is extremely important to correctly identify the stakeholder groups affected by the bank and those affecting the company. The main stakeholders of Credit Agricole are divided into internal and external ones.

i. Stakeholders map

Our bank's key stakeholders include customers, employees, society and the natural environment.

The bank's internal stakeholders include:

- ▶ employees;
- ▶ the Supervisory Board;
- ▶ the Shareholder;
- ▶ the Shareholder's employees;
- ▶ other Crédit Agricole Group companies.

Our bank's external stakeholders include:

- ▶ customers;
- ▶ the media;
- ▶ authorities;
- ▶ banking sector regulatory authorities;
- ▶ business partners;
- ▶ suppliers;
- ▶ competitive banks;
- ▶ the natural environment;
- ▶ society (including employee families, the academia, local communities and opinion leaders).

[GRI 102-40]

ii. Active dialogue with stakeholders

The bank has been conducting an active dialogue with both internal and external stakeholders for years. This dialogue is a platform for the exchange of ideas, mutual expectations and encourages the involvement in joint activities. For a bank that listens, it is very important.

The purpose of the dialogue is to collect opinions and recommendations regarding responsible business practices as well as guidelines for our social activities and for our social role in the region. The above dialogue is the starting point for discussions about CSR.

Dialogue is conducted, among others, through direct meetings with representatives of stakeholders, individual and group, such as a stakeholders' panel. In November 2019, we organized a panel to learn about expectations, recommendations and to design CSR activities for the coming years. Important areas concerned the company's impact on the social, economic and natural environment. We invited representatives and representatives of the most important stakeholder groups representing social organisations, environmental organisations, suppliers, academia, CA Group companies and opinion leaders to the meeting. The meeting was based on AA1000 (AccountAbility) responsibility standards. The meeting was attended, as observers, by representatives of the bank's management board.

During the panel, the participants submitted several dozen different postulates and expectations towards the bank, in four main areas:

- ▶ the bank's impact on the natural environment
- ▶ the bank's impact on local communities and social engagement
- ▶ the bank's policy towards employees, ethics and equality
- ▶ the bank's conduct on the market.

Credit Agricole Bank also maintains a regular dialogue with its employees. One of the forms is the annual survey of ERI involvement (Commitment and Recommendation Index). This survey allows us to get to know the opinions, needs and expectations of employees and to verify the effectiveness of the implemented HR projects. Thanks to this, it is possible to continue and set new directions for the bank to become an increasingly friendly and responsible employer. In 2019, over 85% of our bank's employees took part in the ERI survey.

[GRI 102-42, GRI 102-43, GRI 102-44]

iii. Challenges regarding stakeholders

By verifying stakeholder expectations with respect to the company's business strategy, we have identified the main areas of our bank's impact on economic, social and environmental sustainability.

We have identified the key areas of our bank's impact on sustainable economic, social and environmental development.

We have selected them by answering the following questions in relation to key stakeholder groups:

- ▶ What is our impact on a given stakeholder?
- ▶ What challenges are we facing?
- ▶ What can be our benefits?
- ▶ What actions are we taking and could be taking?

CUSTOMERS	
<p>What is our impact on the stakeholder? ensuring the security of the customers' funds, individualised long-term relationships, needs analysis, responsible selling</p>	<p>What challenges are we facing? need to ensure high quality service and individualised approach to a growing number of customers, ensuring correct operation of processes at the bank and introduction of improvements in response to customers' needs</p>
<p>What can be our benefits? gaining a competitive advantage as an attentive bank that listens to its customers and offers them the products they need</p>	<p>What actions are we taking and could be taking? change in selling standards, process improvements, improvements in service accessibility in branches and through remote channels</p>
EMPLOYEES	
<p>What is our impact on the stakeholder? level of employee commitment, employment stability and decent pay, work-life balance</p>	<p>What challenges are we facing? increasing the level of commitment and employee identification with the company and its strategic goals</p>
<p>What can be our benefits? improved work effectiveness and better business performance reputation of a good employer</p>	<p>What actions are we taking and could be taking? implementation of programmes promoting work-life balance, improved communication with employees</p>
SOCIETY	
<p>What is our impact on the stakeholder? quality of life of people from socially deprived groups</p>	<p>What challenges are we facing? increased activity and extended scale of impact</p>
<p>What can be our benefits? impact on solving social problems (discrimination and inequality, low level of financial knowledge among the public)</p>	<p>What actions are we taking and could be taking? implementation of anti-discrimination and educational projects</p>
THE NATURAL ENVIRONMENT	
<p>What is our impact on the stakeholder? sustainable use of electric energy and office supplies, responsible waste management</p>	<p>What challenges are we facing? implementation of an environmental policy and of a comprehensive tool for reporting and monitoring environmental information</p>
<p>What can be our benefits? optimisation of the bank's processes and the associated savings of energy, fuels, water, etc.; lower fees for environmental pollution</p>	<p>What actions are we taking and could be taking? implementation of projects to improve air quality, monitoring the consumption of resources and launch of reduction measures, environmental education of customers and employees</p>

[GRI 102-15]

9. Compliance with ethical standards

At Credit Agricole we pay special attention to compliance with ethical rules and standards in our internal and external relations. In 2018, the bank followed the Code of Ethics, in the wording adopted by the Management Board and approved by the Supervisory Board in 2017.

The Code of Ethics is applicable to all employees of the bank, including members of governing bodies and persons employed by the bank based on civil law agreements. Both the Code of Ethics and the Ethics Charter are available on our website and they are accessible on our intranet. The Code of Ethics currently in force is the foundation of our system of norms and principles of ethical behaviour which are the basis for building an effective organisational governance.

The bank also follows the Credit Agricole Group's Code of Conduct. The Code defines our values and principles of operation in practical terms, so that they can be applied in everyday work. The document is dedicated to all employees and managerial staff, regardless of their position or function. The Code of Conduct is a practical tool and a kind of guide offering a better explanation of the duties connected with various functions performed by our bank's employees as well as of the applicable rules and standards of ethical conduct.

In 2019, on the basis of the Code of Ethics and the Code of Conduct, the bank introduced two new training courses obligatory for all employees. One of them introduces ethics and compliance culture. The second one raises employees' awareness of the fight against corruption and presents good practices that can be applied in situations where there is a risk of corruption. Each employee is required to complete the training within 14 days of starting work and renew it once every 3 years. The training courses show in a practical way what ethical behaviour is, what rules must be followed to ensure that employees' actions are in line with the principles and values of the bank and Credit Agricole Group.

Apart from the Code of Ethics and Code of Conduct, our bank's system of norms and rules of ethical conduct includes:

- ▶ Corpus FIDES – Compliance Programme binding for all Crédit Agricole Group companies in the world and being a collection of procedures governing many aspects of the bank's operation;
- ▶ Rules for personal data processing at the Crédit Agricole Group;
- ▶ Code of Banking Ethics (Principles of Good Banking Practice) of the Polish Bank Association;
- ▶ Principles of Corporate Governance for Supervised Institutions, adopted by the Polish Financial Supervision Authority (KNF);
- ▶ Code of Ethical Standards for Business Partners.

In 2019 all new employees of our bank read the Code of Ethics and sign the relevant statement which is stored on the employee's file at the Payroll and Administration Department in the HR Division. Any amendments to the Code are communicated to all employees, and each supervisor is obliged to obtain written statements from their subordinates confirming that they have read the new text. The bank's management regularly reviews and assesses compliance with the Code of Ethics in order to adapt it to the changing internal situation of the bank and its environment. If necessary, the Code's content is updated by the Compliance Department.

[GRI 102-16, GRI 102-17]

i. Ethical conduct of employees

Credit Agricole Bank, like its shareholder, attaches great importance to the ethical and fair behaviour of its employees. Every one of us has a duty to report violations of the Code of Ethics of Credit Agricole Bank Polska S.A. (the internal regulation setting out the standards and principles of ethical conduct) to their supervisor or directly to the Compliance Officer. Any person reporting a violation in good faith has the right to remain anonymous.

The bank has the Credit Agricole Bank Polska S.A. Whistleblowing Procedure in place which lays down the principles of anonymous reporting of violations of law, bank procedures and ethical standards, as well as principles of cooperation between individual bank units regarding the handling of reports filed by employees using the whistleblowing channel. On our intranet we inform about the available channels for anonymous reporting of violations and we provide access to the current version of the procedure

The whistleblowing procedure was updated in 2019. The bank has obligatory training for all employees so that everyone has the opportunity to become familiar with the rules for reporting infringements and the procedure that explains the rules. Each new employee is required to complete the training within 14 days of starting work and to attend a refresher every 3 years. The Compliance Department regularly monitors the percentage of employees who completed the training. The President of the Management Board is responsible for the day-to-day operation of the procedure of anonymous reporting of breaches in the bank by employees. The report may be sent to an e-mail box without providing personal data. Only the President of the Management Board has access to the mailbox.

The whistleblowing procedure also includes the process of reporting and processing of reports of violations committed by Management Board members. Such report should be accepted by the Supervisory Board which for this purpose uses a dedicated e-mail address accessible only by its designated member. In 2019, no violation reports concerning Management Board members were received. The president of the Management Board regularly notifies the Supervisory Board about any reported infringements.

Employees reporting a violation have a guarantee that they will not suffer any negative consequences such as discrimination or other types of unfair treatment. Explanatory proceedings are conducted by a designated coordinator indicated by the president of the Management Board or by a member of the Supervisory Board. After the process of explaining the case is completed, the coordinator contacts the whistleblower and informs that the appropriate steps have been taken. The coordinator also asks whether the whistleblower has not suffered retaliation, whether on business or personal grounds.

In 2019 we recorded 12 reports made via the whistleblowing channel and 50 inquiries to the Compliance Officer, mainly related to the practical application of the provisions of the existing Code of Ethics of Credit Agricole Bank Polska S.A. There were questions about the possibility of additional employment, suspicion of conflicts of interest (including hiring family members, performing one's own transactions, accepting/giving gifts and other benefits). The Compliance Officer or employees of the Compliance Department authorised by him provided email answers to all of the inquiries made concerning the application of internal rules and ethical standards.

Each bank employee has the opportunity to contact the Compliance Department employees and the Compliance Officer (this function is performed by the Head of the Compliance Department) in Polish and English, on working days from 9:00 to 17:00.

The bank informs its employees about available ways of reporting violations already during the initial training for newly employed employees. Moreover, information in this area, contained in the Whistleblowing Procedure and in the Code of Ethics of Credit Agricole Bank Polska S.A., is available to all employees at any time on the intranet websites of the bank and the Compliance Department.

[GRI 102-16, GRI 102-17]

10. Description of due diligence procedures

We have a number of policies and procedures aimed at improving the functioning of our bank, while fully safeguarding the interests of internal and external stakeholders. Our goal is to improve all processes, both internal and external. Creating transparent procedures and acting in accordance with the developed standards allows us to build relations with customers, suppliers, employees and other stakeholders with respect to responsible business management. Not only do we adapt our documents to institutional and market requirements - we also care about the welfare of our customers.

Code of Ethics of Credit Agricole Bank Polska S.A. – the Code sets forth the rules for preventing conflicts of interest, accepting and offering gifts, private transactions of the bank's employees, relations between employees and with competitors, as well as contacts with public institutions, business clients and business partners and with suppliers. It contains the so-called soft regulations, including rules of broadly-understood ethical business conduct. The document is updated on a regular basis.

The Crédit Agricole Group Code of Conduct – provides a practical explanation of the bank's values and principles, so that they can be applied in everyday work. It is intended for all employees and management staff. It is a practical tool and a kind of guide offering a better explanation of the duties connected with various functions performed by Crédit Agricole employees as well as of the applicable rules and standards of ethical conduct.

Code of Ethical Standards for Business Partners – the purpose of the Code is to make sure that the bank's cooperation with its business partners is based not only on partnership and mutual trust but first of all on a common system of moral values, standards of ethical conduct and integrity in mutual relations.

Anti-Mobbing Policy of Credit Agricole Bank Polska S.A. – it is an internal regulation setting out the ways of preventing mobbing and indicating procedures to be followed in the event of suspected mobbing at the bank.

Personal Data Protection Policy of Credit Agricole Bank Polska S.A. – its purpose is to indicate the actions to be performed and to lay down the rules and principles of personal data processing that should be followed by the bank to properly perform its duties as personal data controller, co-controller or processor.

Credit Agricole Bank Polska S.A. Whistleblowing Procedure – it lays down the rules for anonymous reporting of violations of law, the bank's procedures and ethical standards (whistleblowing), as well as principles of cooperation between individual bank units regarding the processing of complaints filed by employees.

Procurement Policy of Credit Agricole Bank Polska S.A. – covers the procurement processes of goods and services conducted for all organisational units of the bank. Its purpose is to set uniform and coherent operating standards for the bank's purchasing processes

Regulations on Counteracting Money Laundering and Terrorism Financing at Credit Agricole Bank Polska S.A. – it sets forth the rules for safeguarding the bank against the risk of its operations being used to launder money or to finance terrorists. The above rules have priority over product-related procedures.

[GRI 102-16, GRI 102-17, GRI 103-2, GRI 103-3]

11. Membership of associations

As the Credit Agricole bank, we are a member of a number of industry-specific and other types of organisations. For many years we have been actively participating in the work of, among others, the Polish Bank Association (ZBP).

ZBP takes and supports initiatives aimed at developing the Polish economy in the European Union and at promoting international cooperation, as well as serves as a consultation and advisory body for legislative processes related to banking. The bank takes into account the recommendations developed by ZBP and is a member of the following working groups and committees:

- ▶ Personal Data Protection Working Group;
- ▶ PSD2 Working Group;
- ▶ Group for new regulations in the financial market;
- ▶ MIFID Working Group;
- ▶ Benchmark Regulation Working Group;
- ▶ Bank Cybersecurity Committee at ZBP
- ▶ Anti-Money Laundering Forum;
- ▶ Financial Services Quality Committee.
- ▶ Electronic Transactions Security Forum;
- ▶ Card Transactions Security Forum ;
- ▶ Threat Intelligence Forum
- ▶ Biometrics Working Group
- ▶ Extension of consumer protection to physical persons engaged in business activities working group;
- ▶ Early Recovery Working Group;
- ▶ Borrowers' Support Act Working Group
- ▶ Working group on modification clause.

[GRI 102-13]



Human rights

II. HUMAN RIGHTS

Sustainable Development Goals whose implementation we support through the initiatives described in this section:



1. Diversity

As the Credit Agricole bank, we are aware that a diverse team is value for the company. We are a signatory to the Diversity Charter, an interantional document, an international document whose signatories undertake to respect and promote diversity and equality in the workplace. After signing the Charter we have created an interdisciplinary working group “Diversity & Inclusion” whose aim was to prepare an internal diversity that forms the basis for managing diversity in the bank in accordance with the expectations of employees and taking into account the needs of customers. The document was prepared in 2019 and will be implemented in 2020.

In 2019 we conducted an information and education campaign. As part of the campaign, in cooperation with the Diversja Association, we conducted workshops on diversity management. Diversity Days were also held, during which employees met with the „Living Library”. In order to support and promote diversity in our closest surroundings, together with the Rubin Foundation, we organized an open „Living Library” for the city’s residents in the Koszyki Hall in Warsaw. The bank was also a partner of the Second Living Library Forum.

i. Age diversity

The dominant group among the Bank’s employees are people between 30 and 50 years of age – about 77%. The average age of employees is 36 years.

Regardless of gender, in each age category the most numerous group are specialists. The largest share of managers and leaders is observed in the 30-50 age group. Among the Top Managers, there are also employees who belong to this group. This indicates a shift of managers towards the 30-50 group compared to the previous year.

	WOMEN			MEN		
	<30 AGE	30-50 AGE	50< AGE	<30 AGE	30-50 AGE	50< AGE
INTERNAL DIFFERENTIATION OF DIFFERENT CATEGORIES OF EMPLOYEES						
MANAGEMENT BOARD	0%	0%	17%	0%	17%	66%
SUPERVISORY BOARD	0%	11%	11%	0%	0%	78%
EMPLOYEES	13%	57%	2%	6%	20%	2%
SHARE OF EMPLOYEES FROM PARTICULAR CATEGORIES IN THE DISTINGUISHED AGE GROUPS						
TOP MANAGEMENT	0%	37%	7%	0%	47%	9%
MANAGERS/LEADERS	2%	60%	3%	1%	31%	3%
OTHERS	17%	56%	2%	7%	17%	1%

At 31.12.2019, the Bank's Management Board consisted of 6 persons, including 1 woman. More than half of the members of the Management Board are over 50 years old.

In 2019, The Supervisory Board consisted of 9 persons, including 2 women. The Supervisory Board is dominated by people over 50 years of age.

The bank has a policy of ensuring the suitability of members of the Management Board, Supervisory Board and key positions in Credit Agricole Bank Polska S.A. It is in line with the guidelines of the European Banking Authority of March 21, 2018 on the assessment of the suitability of members of the Management Board and persons holding key positions. The suitability policy is implemented in accordance with the values contained in the Diversity Charter.

[GRI 405-1]

2. Compliance with non-discrimination requirements

At the Credit Agricole bank, we make sure that no employee, regardless of their rank, uses mobbing or any indirect or direct discriminatory practices against another employee, in particular on the basis of sex, age, race, religion, nationality, ethnicity, disability, political beliefs, trade union affiliation or sexual orientation. We have regulated these issues in our Work Regulations and Anti-Mobbing Policy.

If, despite our efforts to counteract mobbing, any of the employees believes that there occur behaviours in the workplace that meet the criteria of mobbing or any other discriminatory practices, they can be reported to the dedicated email address or via traditional mail. Each complaint is processed by the Anti-Mobbing Committee which conducts the relevant investigation. The Committee determines first of all whether there have occurred persistent and systematic actions involving harassment or intimidation of an employee, resulting in a lower assessment of occupational fitness, causing or aimed at humiliating or ridiculing, isolating or eliminating from the team of associates. Regardless of whether such behaviours actually occurred, the Committee will investigate the reported issues, look for their causes and manifestations of the conflict and will take decisions or give recommendations on adequate solutions. Each employee has a duty to become acquainted with the Anti-Mobbing Policy and with the procedure for reporting possible violations. In the case of anonymous complaints regarding a specific organisational unit, we ask its employees to explain the matter in question or we escalate the problem to the supervisors of a given business area. The persons involved in handling such cases are obliged to maintain confidentiality and ensure the protection of the personal data of the employee reporting the incident.

We conduct „Fair Play In Management” training sessions for our managerial staff. They deal with the legal and psychological aspects of mobbing and the related concepts, as well as with the methods and ways to counteract these negative phenomena. In 2019, the training sessions were attended by 40 managers from the bank's Head Office and from the sales network. The trainings have been conducted since 2011 and will be continued in the following years.

[GRI 406-1]

3. Facilitation for disabled customers

As regards serving people with disabilities, we focus on their comfort and on the appropriate approach of our advisors.

The standards for serving customers with disabilities are laid down in e-learning courses „Serving People with Disabilities at the Contact Center” and „Serving People with Disabilities at Credit Agricole Bank Polska”. They are available to all employees, including those working in customer service, regardless of the contact channel. Thanks to the training, we can broaden our knowledge about how to effectively and professionally talk with people with disabilities.

In the sales and customer service standards for bank branches, we pay attention to people who require special attention and/or assistance (person with a child, person with a disability, etc.). According to the standards, every advisor makes sure that each customer, as soon as they enter the branch, knows that they have entered a friendly bank.

i. Availability of bank branches

Among 359 of our own branches which operated at the end of December 2019:

- ▶ 227 accessible without restrictions for wheelchair users;

SINCE NOVEMBER 2019, CUSTOMERS WITH SPECIAL NEEDS HAVE THE OPPORTUNITY TO ORDER BANK DOCUMENTS IN A FRIENDLY FORM:



BRaille PRINTOUT



PRINTOUT WITH A FONT SIZE THAT IS EASY TO READ, TAILORED TO CUSTOMER NEEDS



VISUAL RECORDING OF THE CONTENT IN POLISH SIGN LANGUAGE TRACK



AUDIO DESCRIPTION

THE CLIENT MAY ORDER THE TRANSLATION OF THE DOCUMENT AT A BANK BRANCH, PARTNER BRANCH OR CA24 TELEPHONE SERVICE.

- ▶ 58 facilities accessible with restrictions in the form of entrance steps of more than 10 cm in height, fitted with folding trolley rails;
- ▶ 74 facilities not accessible to disabled persons (with steps more than 10 cm in height at the entrance, not fitted with wheelchair rails).

ii. Availability of ATMs and CDMs

At the end of December 2019, 190 ATMs and CDMs of our bank were equipped with function keys Braille markings. They were older-type devices, without a touch screen. The new devices, equipped with a touch screen and without physical keys, do not offer solutions for people with visual impairments.

iii. Availability of the website and electronic banking

In previous years the WCAG (Web Content Accessibility Guidelines) were implemented on our website www.credit-agricole.pl. We have introduced a number of facilities for visually impaired people (blind and partially sighted). However, the project of these changes was interrupted due to plans to change the website – to prepare its completely new version – which was connected with the loss of most of the solutions developed. We are planning to adapt the new version of the website to the needs of visually impaired people.

The electronic banking service which was available in 2019 does not have the facilities for the sight-impaired or the blind. We plan to launch a new version of e-banking, partially friendly to people with visual disabilities. In our e-bank, especially for visually impaired clients, we provide a contrast version of the page: when it is turned on, the background becomes darker, while the content becomes lighter, often brighter. The service also enables the personalisation of shortcuts, which facilitates access to the most frequently used functions.



Labour practices

III. LABOUR PRACTICES

Sustainable Development Goals whose implementation we support through the initiatives described in this section:



1. Employees

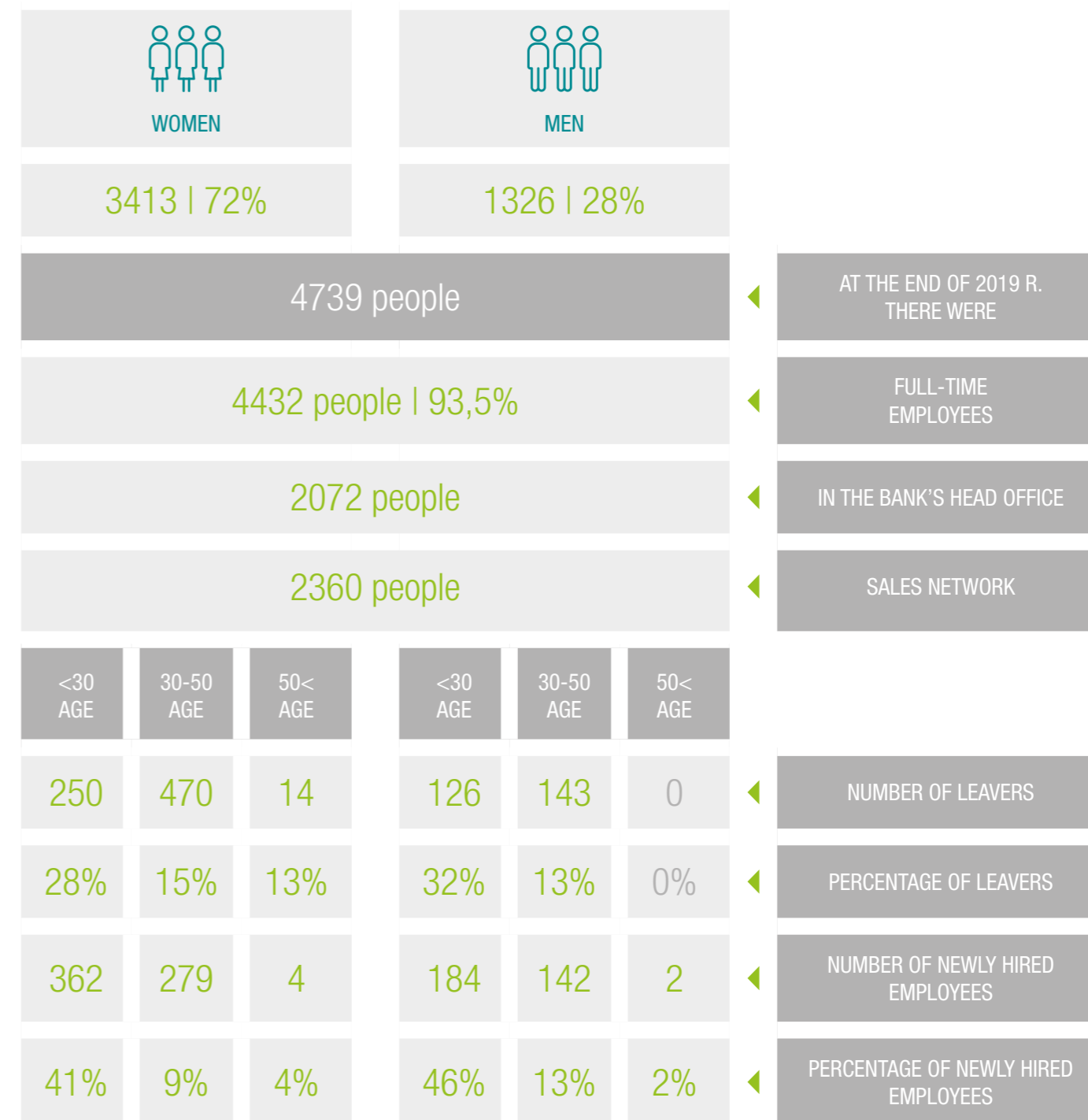
At Credit Agricole, one of our key goals is to create a team that will work in unison and be committed to the accomplishment of the adopted business goals. Employees are a key link in the functioning of our bank. In our relations with all employees, we strive to build high-quality mutual relationships, ensure a healthy work-life balance and guarantee health and safety at work.

We provide a friendly work environment and a space for creativity. We offer comprehensive assistance in professional improvement as well as market-level compensation.

There are no collective agreements at the bank.

[GRI 102-41]

2. Employment in the bank



The Bank assumed that the percentage of employees leaving is the ratio of the number of employees leaving in 2019 to the number of all employees working in 2019 in its age group, separately for women and men. Similarly, the percentage of newly hired employees is the ratio of the number of employees in 2019 to the number of all employees working in 2019 in their age group.

[GRI 102-8 , GRI 401-1]

NUMBER OF PEOPLE TRAINED IN 2019

956
PRE-TRAINED EMPLOYEES

300
EMPLOYEES TRAINED PERIODICALLY

167
EMPLOYEES TRAINED IN THE PROVISION OF FIRST AID TO PRE-MEDICATION

62
MEMBERS OF THE FIRST AID ACADEMY

IN 2019, THE OH&S OFFICE RECORDED:



25
ACCIDENTS AT WORK



35
INJURIES ON THE WAY TO OR FROM WORK.

3. Employee Health & Safety

The health and safety of employees are an important element of proper functioning of our bank. We approach this topic from many angles, promoting care for health and safety in both professional and private life.

i. Occupational health and safety

The basic unit responsible for health and safety at our bank is the Occupational Health and Safety Office which reports directly to the vice-president responsible for HR. The Occupational Health and Safety Office is to serve the implementation of the bank's basic duty as an employer, laid down in the Labour Code, which is to protect the health and lives of its employees by providing them with safe and healthy working conditions, in particular through ensuring workplace compliance with occupational health and safety regulations and standards.

In 2019 our OH&S Office implemented the following activities:

- ▶ initial and periodic health and safety training (total of 1256 employees);
- ▶ health and safety inspections at bank outlets;
- ▶ refund of purchase of eyeglasses for work with a screen monitor for the total amount of PLN 165 214.68;
- ▶ First Aid Academy, a school with 62 employees;
- ▶ providing employees with film materials with relaxation exercises while working on a computer.

The mission of the First Aid CAcademy is to form among the employees the habit of responding and acting in emergencies and to reduce their fear of providing first aid. The centre's activity is focused primarily on holding regular practical training including real-life simulations. The training sessions are held at least once every three months. They are conducted by an experienced medical rescue worker.

In May 2019, an outgoing training course was organised in Wisła as part of the First Aid Academy, in which 32 employees took part. In addition to theoretical classes, the participants took an active part in field activities, in which they had to demonstrate practical skills to behave in difficult situations requiring rapid response and assistance to victims. The trainers were medical rescuers and GOPR rescuers, who prepared simulations of various events, e.g. road collision, burns, drowning, heart attack etc.

Employees of the Occupational Health and Safety Office, in accordance with their competences and entitlements, took part in the assessment of the assumptions and documentation concerning the bank's new headquarters in Business Garden in Wrocław, submitted proposals to take into account the requirements of occupational health and safety and took part in the handing over for use of newly constructed buildings with work premises. They also carried out such activities in newly created or reconstructed bank outlets.

Number of accidents at work and the related lost days in 2013 – 2019:

2013	2014	2015	2016	2017	2018	2019	
29	43	34	24	18	24	25	NUMBER OF ACCIDENTS
610	651	1157	640	442	815	905	NUMBER OF LOST DAYS

Accidents at work in 2019

WOMEN		MEN		
0	0	0	0	NUMBER OF FATALITIES ON THE JOB
18	7	7	7	NUMBER OF LIGHT INJURIES ON THE JOB
0	0	0	0	NUMBER OF SEVERE INJURIES ON THE JOB
18	7	7	7	TOTAL OF ALL INJURIES
12		12		SALES NETWORK
13		13		HEAD OFFICE
5,27	5,27	5,27	5,27	INJURY RATE (in relation to all CA BP S.A. employees) (Injury rate – IR) ¹
616	289	289	289	NUMBER OF LOST DAYS AS A RESULT OF WORKPLACE INJURY
34,22	41,28	41,28	41,28	INJURY SEVERITY RATE

In accordance with the Labour Code, the bank has an OHS Committee serving in an advisory and consultative capacity and representing 100 per cent of the employees. Its duties include working conditions audits, cyclical assessments of OHS conditions, issuing opinions regarding the measures taken by the employer to prevent occupational injuries and occupational diseases, drafting of conclusions regarding improvement of working conditions and cooperation with the employer on the performance of its OHS duties. The OHS Committee meets no less frequently than once per quarter. In 2019 it held 5 times.

ii. Promotion of health and security

Our bank operates PowerON, a comprehensive work-life balance programme. The initiative promotes and inspires good management of physical, emotional, mental and spiritual energy to achieve personal and professional goals. It consists of activities such as training sessions, competitions, passion workshops and sports events, directed to specialists and managers. As part of the programme, we have organised practices in climbing, bouldering and crossfit, as well as sports challenges for employees, including running, cycling (off-road and stationary), volleyball, basketball, swimming, skiing or aerobics classes. You can read more about the PowerON programme in the Friendly Working Conditions section.

We view the idea of employee security also through the prism of information security. We have drafted a document titled ABC of Information Security designed to be used as an auxiliary material for all employees but of special importance for people starting work at the bank. The document can serve as a guide including security information and requirements most often needed in everyday work and required by the applicable law and internal regulations. The material concerns the most popular areas, such as how to safely use the IT system, electronic mail, internet, workstations, etc.

The bank also follows “7 Golden Rules of Security”, a set of basic rules laid down in clear and plain language in force throughout the Crédit Agricole Group. We promote them through articles on our intranet that explain their importance for the security of information at the bank. In addition, several times a year, we put up posters with the above rules in common spaces of the bank and we set the rules to be used as screensavers on the screens of company computers.

Other safety awareness actions worth mentioning:

- ▶ Adaptive training for new employees;
- ▶ E-learning courses, dedicated to information security (including those closely related to IT technologies) and containing, as an additional material on information security;
- ▶ Lectures on safety, organized for CABP’s employees, associates and customers, conducted by external lecturers;
- ▶ Publication of short security spots (e.g. internet and mobile banking, recognition of false messages) on large screens in bank outlets;
- ▶ Distribution of educational information based on real events in the form of messages sent by internal mail, published on websites, social media, transactional services of the bank;
- ▶ Publication of additional materials for employees – numerous educational films, guides and instructions, including those concerning safety in private life;
- ▶ Promotion and making available of educational films prepared in cooperation with the Polish Bank Association as part of the “Bankers for Education” program (intranet, Internet/social media);
- ▶ Redistribution on the intranet of educational materials available on the Internet (under the relevant Creative Common license);
- ▶ Annual phishing test,

- ▶ Conducting workshops under the “Let’s share knowledge” programme – workshops conducted by DBI employees, focused on Internet security, personal data protection, security of home computers and data,
- ▶ Cooperation with the Wrocław University of Economics as part of the GrafIT programme in the field of raising awareness of safety and privacy protection on the Internet.

4. Social benefits for employees

i. Employee benefits from Company Social Benefits Fund

Our bank operates a Company Social Benefits Fund.

The Multisport programme offers our employees access to 25 various forms of activity (such as swimming pools, rope parks, audio books, city bicycles, diet, cinema or museum tickets). Benefit Systems is also our partner in the organisation of open days promoting a healthy lifestyle, proper diet and physical fitness.

[GRI 401-2]

ii. Medical care and group insurance

Our bank provides basic medical care to all employees.

In 2019:

- ▶ **3406** persons used the basic medical cover package;
- ▶ **86** (Top Management) were covered by comprehensive medical care;
- ▶ **2130** employees and their family members benefitted from comprehensive medical care on preferential terms, thus extending their basic medical care package.

At the end of December 2019, 2471 employees were covered by group insurance from AVIVA S.A.

[GRI 401-2]

iii. Parental leave

In 2019, 620 employees of our bank were entitled to parental leave, including:

- ▶ **471** to maternity leave;
- ▶ **149** to paternity leave.

86% of eligible employees took parental leave, including:

- ▶ **447** women;
- ▶ **86** men.

[GRI 401-3]

IN 2019, EMPLOYEES WERE PROVIDED BENEFITS IN THE FOLLOWING FORMS:

617

EMPLOYEES RECEIVED CO-FINANCING OF HOLIDAY CAMPS FOR CHILDREN OR FOR TRIPS (the level of financing depends on the financial circumstances of the employee);

1450

EMPLOYEES (average monthly number) USED CO-FINANCING FOR THEIR MULTISPORT CARD;

280

CHILDREN OF OUR EMPLOYEES (average monthly number) USED CO-FINANCING FOR THEIR SWIMMING CLASSES;

85

PEOPLE RECEIVED FINANCIAL SUPPORT FOR EMPLOYEES WITH FINANCIAL OR HEALTH PROBLEMS;

1400

EMPLOYEES RECEIVED HOLIDAY FINANCIAL SUPPORT (the level of funding depends on the financial circumstances of the employee).

AT THE END OF DECEMBER 2019

2471

EMPLOYEES WERE COVERED
BY GROUP INSURANCE FROM
AVIVA S.A.

5. Friendly working conditions

i. Employee Engagement Survey

Since 2017, we have been conducting an annual engagement survey „ERI” (Engagement and Recommendation Index) – within the Credit Agricole Group. Since 2019, we also measure engagement quarterly in the ERI Puls online survey. The results allow us to build and implement solutions based on the current and real needs of the teams, and they also check the effectiveness of actions already taken. Based on the results obtained, we create solutions for the entire organisation and individual business units, aimed at increasing involvement and satisfaction from work in our organisation.

ii. Work-life balance programme

In 2019, we continued the work-life balance programme powerON for employees to support their wellbeing. Programme include educational activities such as training, seminars and workshops on active regeneration and work organisation. In 2019, 33% of middle managers from the sales network took part in workshops and established “energy supporting principles” in their teams. Their aim was to improve efficiency (personal and team) and the well-being of employees. In addition, employees had permanent access to an educational platform and energy audit. In 2019, powerON included sports challenges that combined ecological and active lifestyles; photo competitions and inspirational meetings conducted by employees – travellers and athletes. We received the “Employer Branding Excellence Award” – in the category “internal image campaign” for the powerON programme. What is more, it had a major impact on the “Wellbeing Leader 2019” certificate, which our bank received in September 2019 for “keeping people and their needs at the centre”.

iii. New work styles

In the fourth quarter of 2019 we started to move more than 1200 employees of the head office in Wrocław to the new premises. The move was preceded by a series of workshops for managers and specialists, during which we developed solutions aimed at implementing new working styles. New working styles allow us to operate in an effective, agile and more balanced way. In June 2019 we implemented remote work in our organization – 4 days a month. We have also completed a series of training courses on effective business meetings. We promote mobility in the office by providing appropriate work tools (laptop and VPN for more than 60% of employees) and providing well-arranged spaces for teamwork, project work, individual work or focus.

In 2020 we plan to continue our efforts to consolidate the new principles of work and cooperation in the new premises.

iv. Program #ijatoszanuje

In 2019, we introduced the #ijatoszanuje program – a way to build a work culture where employees feel fulfilled, sense and value of their work, pride in their own achievements and the company. Employees, based on special tools, summarise their work with managers in teams on a quarterly basis, talk about their impact on the implementation of the bank’s strategy and reasons for satisfaction (team/personal). Leaders are encouraged to use various forms of employee recognition. And all of them

are inspired to find their own sources of satisfaction at work, through various activities such as: interactive posters, films, competitions, trade literature.

6. Communication with employees

Internal communication plays an important role in supporting the achievement of our bank’s business goals by building awareness of these goals and by supporting their understanding by employees.

We want employees to be business-oriented, focused on priorities and effective. That is why we keep them informed about the key activities of the bank, we demonstrate their impact on the implementation of the adopted strategy and the involvement of individual units.

Building of a sense of pride and community is another important aspect and therefore keeping the employees informed about achievements and rewards and engaging them in joint ventures form an indispensable part of communication within the company.

In 2019, the main topics of internal communication were: strategy and operationalisation of business objectives, broadening the range of accounts and changing the style of cooperation within the bank related to the planned move of the Wrocław headquarters to the new premises, as well as initiatives to increase employee involvement and efficiency.

We take care of communication addressed to individual groups of employees (Top Management, middle managers, employees of the sales network or all employees), we facilitate top-down communication (information from the Management Board to all employees or to selected groups) and we support managerial communication.

Information is provided both via electronic tools (intranet, newsletter, chat, management e-mails) as well as during various types of meetings.

i. Internal communication tools

Intranet CNews – is our main tool of internal communication. Every day we publish news about the current business activities of the bank, about ongoing projects and about the effects of our work. In addition, employees receive daily media digests, interesting clippings and other useful materials. The intranet site also serves as a database of knowledge about the bank, its structure and authorities as well as about the Crédit Agricole Group. It also contains links to useful internal sub-services, such as pages of individual units, major projects or applications necessary in day-to-day work. In the fourth quarter of 2019, we implemented a refreshed version of CNews, prepared in RWD (responsible web design) and introduced it to mobile devices. This change is consistent with the bank’s strategic approach to being a more mobile organisation.

Newsletter CNews – was created in 2017 to promote the most important information that appeared on the intranet that week. It is a solution based technologically on the CA Group’s know-how, while in terms of functionality and visual aspects it is adapted to the bank’s needs. Published once a week, it goes directly to the e-mail boxes of all employees.

CAchat – an application that is a solution created from scratch in the bank. It was developed to meet the need for online discussions on key topics. It is used for both strategic and product topics. Thanks to the archive, users can read a record of each chat conducted so far.

Management Board emails – we know from the surveys conducted on effectiveness of communication tools that employees want to receive key strategic information and company results directly from the board and if not at meetings, preferably by email. That is why we decided to use this form of top-down communication. To make them more coherent, but also to distinguish these emails from other correspondence, we have created a joint email address for the Management Board and a special graphic design of these letters.

Top Management Team Meetings – regular meetings of the bank’s Management Board with directors of departments and regions (about 100 people). They are usually held 3-4 times per year. Their purpose is to present the management with the most significant information about the plans, results and key projects of the company. The meetings are also an opportunity for direct conversations with the company’s top managers, for asking them questions about crucial issues. Each TMT meeting is a start of a communication cascade – on the basis of the materials received, the directors inform their teams about the most important elements of the company’s activity in a given period.

Town Hall Meetings – organised at key moments of the company’s activity, to present to large groups of employees (all employees of the Head Office, etc.) the most important information about the upcoming changes or about strategic projects. The content presented at such meetings is usually complemented by special editions of newsletters or newly created subpages on the intranet.

Strategic Convention – organized at key moments of introduction of a new business strategy or to summarize its implementation (partial or total). Dedicated to employees at all managerial levels. This meeting is the beginning of the information cascade concerning the bank’s strategy or its results. The content presented at the convention is complemented by materials provided to managers, emails from the management board, newly created subpages on the intranet or special newsletters..

Important figures of internal communication of our bank in 2019:

- ▶ **Over 4700** recipients of internal communication;
- ▶ **Increase by 34%** of the average number of entries to the main sections of the CAnews intranet (2019/ 2018);
- ▶ **1452 information** published in 2019 in 4 main sections of CAnews, including 555 in the “News” section, which represents a 24% increase in 2019/2018);
- ▶ **52 CAnews** weekly newsletters; average openness 42%;
- ▶ **64 e-mails** from the Management Board to employees in 2019 (increase by 9% in 2019/2018);
- ▶ **2 meetings** for Top Managers (approx. 100 participants), 1 annual AS Gala (approx. 260 participants)
- ▶ **1 special strategic** convention for the entire management of the bank (approx. 700 people)
- ▶ The Strategic Convention received very good opinions from the participants and had a direct impact on the knowledge of the Strategy 2022 (70% of respondents rated it as very good) and the sense of pride in working in a bank (88%) and in the international CA Group (85%)
- ▶ Regular internal communication on business priorities, goals and their implementation had an impact on the 10% increase in the index “I am sufficiently informed about the company’s performance” in the annual ERI (Engagement & Recommendation Index)

ii. Internal crowdsourcing platform

A crowdsourcing platform enabling the employees of the organization to share their own ideas for improvements in the bank: products, processes, employee issues, etc. The implemented process of implementing the submitted ideas enables the processing of the idea from the moment of submission to implementation. We also use the CreAktywni platform for internal activities activating the creativity of our employees – e.g. by organizing competitions for the name of a new product or service.

In the process, several roles have been specified and described, including those occurring outside the tool itself:

- ▶ **The author of an idea** – submits the idea in their selected category or campaign.

- ▶ **Category/Campaign Coordinator** verifies the idea to check whether it meets the criteria of the category/campaign, whether no similar ideas have been submitted, in the case of doubts clarifies the detailed scope and requirements with the author of the idea (completes the description with additional information). The coordinator evaluates the idea by completing a special coordinator questionnaire. They identify stakeholders in the organisation and contacts the Process Coordinator to discuss the idea on the Expert Team.
- ▶ **The Expert Team discusses** the idea with the Process Coordinator. It is composed of representatives of various units of the bank. The Expert Team identifies inter-process and inter-system relationships, analyses the potential impact on operations and makes a tentative estimate of the cost of implementation. The team issues a recommendation on whether to pursue the idea further or to stop its implementation.
- ▶ Complex, cross-sectional ideas are also assessed by **the Customer Care Committee**. Having knowledge about the scope of changes, costs, impact on the organisation and potential benefits, the Committee decides to approve the idea for implementation as a separate/new project or to combine its implementation with other ongoing projects. The idea may also be rejected (or temporarily suspended).
- ▶ **The Process Coordinator** is responsible for providing communication support and for liaising between the Category Coordinator, the Expert Team and the Customer Care Committee, and also serves as the main representative of the CreAktywni process. They convene meetings of the Experts Team, gathers materials for Customer Care Committee meetings and monitors the implementation process.

Depending on the procedure adopted by the Customer Care Committee, either a new project is created or the business owner of the relevant area receives a decision approving the idea for implementation as part of the standard development process..

iii. Internal awards

For nearly twenty years, the management of our bank has been awarding AS (ACE) prizes to employees who have made the biggest contribution to achieving business goals and who represent values and attitudes that our bank holds dear. The prize is a recognition of the work of individual people and teams and a sign of appreciation for business attitudes that bring about real changes in the bank. AS prizes are awarded both to sales network and Head Office employees.

Since 2017, the AS prizes have been awarded in 5 categories:

- 1) Customer Relationship Management;
- 2) Effective Cost Management;
- 3) Business Project Implementation and Change Management;
- 4) Synergies in the CA Group;
- 5) Impact on Business Results and Revenues – Top Performers.



In 2019, 20 individuals and 18 teams (a total of 286 employees) were nominated for the award for their outstanding achievements. During an official ceremony held in March 2019, AS 2018 prizes awarded by the Management Board were received by 20 individual winners and 8 teams (141 employees in total).

AS prize winner selection process

- 1) Directors of departments and regions recommend candidates for individual and/or team awards. Then the HR department verifies the submitted candidates in formal terms.
- 2) Since 2018, the process of selecting the winners has been performed in two stages. During the first stage, the candidates are assessed by division directors – this allows to take a broad look at all nominations and choose those whose achievements are the most valuable from the point of view of the entire company. The short-listed persons and teams are submitted to the bank’s Management Board as nominations. The Management Board considers these recommendations and, from among the approved short-listed nominees, selects AS laureates in all categories.
- 3) The presentation of the winners and award of the AS statuettes takes place at the annual AS Gala, to which all nominees are invited.
- 4) The information about individuals and teams nominated for the award, as well as about the winners, is communicated to the entire organisation.

7. Care for employee development

At Credit Agricole, we attach great importance to the development of employees from the first day of their work. Therefore, we provide a number of development programmes for individual groups of specialists.

	 WOMEN	 MEN
	STATIONARY and E-LEARNING TRAININGS	
TOTAL NUMBER OF EMPLOYEES – FTES	3561	1551
MANAGEMENT AND SENIOR MANAGEMENT	501	303
POSTS LOWER THAN THE MANAGERIAL LEVEL	3060	1248

In 2019 the following cycles of in-house workshops were held aimed to improve skills and competencies and to support employment continuity:

ADAPTIVE TRAINING	Assumptions: Familiarisation with the structure, specifics and procedures of the bank, competence training in basic managerial skills. Training correlated with the implementation programme of a bank outlet director, based on the implementation card supplemented by the Managerial Competence Trainer, Regional Director, Mentor formally selected in the Region..	ADAPTIVE TRAINING
PUBLIC SPEAKING	Training to provide knowledge and skills for providing new directors and developing coaching skills.	DIRECTORS OF BANK BRANCHES ACTING AS MENTORS
ORGANISATION OF WORKING TIME	Training that provides knowledge and skills for managing working time and organising tasks in the outlet.	DIRECTORS OF BANK BRANCHES
VALUE WORKSHOPS	Training providing knowledge and skills in the area of building strong teams.	DIRECTORS OF PARTNER BRANCHES
IN THE INTEREST OF MOTIVATION	Training courses develop managerial competencies that are key to the implementation of CARE strategy in bank branches: in the area beyond financial motivation of employees.	DIRECTORS OF BANK BRANCHES

In 2019 we organized the following series of internal workshops, developing skills and competences to support continuity of employment:

	ADAPTATIVE TRAINING
MANAGEMENT REPRESENTATIVES AND SPECIALISTS STARTING THEIR CAREER IN THE BANK	▶ Familiarization with the structure, specifics and procedures in force in the bank and organizational culture.
	COMPETENCE TRAINING
EMPLOYEES OF THE BANK'S HEAD OFFICE PARTICIPATING IN THE ANNUAL COMPETENCE	▶ A series of training courses aimed at improving professional competences.
	KNOW-HOW TRAINING
EMPLOYEES OF THE BANK'S HEADQUARTERS (MANAGERS AND SPECIALISTS)	▶ A series of competence workshops aimed at developing substantive competence, teamwork skills and communication.
	COMPETENCE DEVELOPMENT PROJECT FOR MARKETING DIVISION EMPLOYEES
MANAGERS AND SPECIALISTS EMPLOYED IN THE MARKETING DIVISION	▶ A series of competence workshops and strategic games aimed at developing advanced managerial competences, increasing business awareness, improving the quality of communication, building a sense of teamwork.
	THE EDUCATIONAL INITIATIVE "LET'S SHARE THE KNOWLEDGE"
MANAGEMENT AND STAFF OF THE HEADQUARTERS	▶ Bottom-up self-improvement and internal know-how transfer project in the organisation.
	MOVE & CO EDUCATIONAL PROJECT
MIDDLE MANAGEMENT REPRESENTATIVES OF THE HEADQUARTERS AND CONTACT CENTER	▶ Programme for improvement of managerial competences, building business awareness, coaching culture and attitude of involvement of middle-level managerial staff representatives.

SESSIONS OF CREATIVE SEARCHING FOR SOLUTIONS	
Use of creative thinking methods based on DESIGN THINKING methodology to develop new organizational and business solutions.	◀ SPECIALISTS AND MANAGERS OF THE HEAD OFFICE AND THE CONTACT CENTER
BASIC MANAGEMENT TRAINING	
The programme develops managerial competences.	◀ MANAGEMENT REPRESENTATIVES STARTING THEIR MANAGERIAL CAREERS IN THE BANK
LEGAL DEPARTMENT COMPETENCE DEVELOPMENT PROJECT	
The programme develops communication competence, assertiveness, building relationships based on the OK-OK professional standard, teaches constructive conflict resolution.	◀ LAWYERS EMPLOYED IN THE LEGAL DEPARTMENT
IT DIVISION COMPETENCE DEVELOPMENT PROJECT	
The programme develops managerial and communication competences of the IT Division employees, strengthens also teamwork and integration within various IT Division structures.	◀ SPECIALISTS, LEADERS AND MANAGERS EMPLOYED IN THE IT DIVISION
COOPERATION & COMMUNICATION BASED ON THE GALLUPA METHODOLOGY	
The program develops communication competences based on strengths, teaches managers the ability to use the potential of employees in the context of increasing their effectiveness.	◀ SPECIALISTS, MANAGERS EMPLOYED IN THE HEAD OFFICE AND THE CONTACT CENTER
ONBOARDING TRAINING	
Familiarisation with the structure, specifics and procedures of the bank, competence training in basic sales skills.	◀ ADVISORS STARTING THEIR CAREER IN THE BANK
COMPETENCE TRAINING CUSTOMER RELATIONSHIP SALES ASSISTANT	
A series of training courses aimed at providing knowledge and skills for working with the new CRM tool.	◀ JUNIOR CLIENT ADVISORS, CLIENT ADVISORS, SENIOR CLIENT ADVISORS, INDIVIDUAL CLIENT ADVISORS

JUNIOR CLIENT ADVISORS, CLIENT ADVISORS, SENIOR CLIENT ADVISORS

TRAINING OF KNOW-HOW INSURANCE PRODUCTS

Cycle of competence workshops aimed at developing insurance competence.

JUNIOR CLIENT ADVISORS, CLIENT ADVISORS, SENIOR CLIENT ADVISORS

KNOWLEDGE TRAINING INVESTMENT PRODUCTS

A series of competence workshops aimed at developing investment competence to obtain FI certification.

[GRI 404-2]

8. Employee competency assessment

Competency assessment is a very important element in the development of our bank's employees. In 2019, we monitored the level of competency of our employees and in the first quarter we conducted an assessment.

We based the evaluation system on a model defining the competencies required for specialist and managerial positions. In each case, the appraisal looked at the performance of business goals, and assessed professional skills and competencies. Among its integral parts was identification of development goals and possible directions of further professional development. We used the above information for internal recruitments and for the purposes of drafting a training plan for 2019. The competencies assessment process was supported by the IT system in which the results and decisions made during the assessment interview are archived. The competency assessment process was conducted with respect to employees with at least three months work history with their supervisor. The assessment did not include persons on long-term leaves or those whose work history was shorter than 3 months.

In the Head Office 57% of women was assessed and 43% of men. In the Regional Sales Network these percentages were 84% and 16% respectively. In total, in the whole bank, 68% of women was assessed and 32% of men

In the head office: 82 % specialists assessed, managers – 18%. In the Regional Sales Network, 81% specialists assessed, managers – 19%. In total, in the whole bank, 82% of specialists was assessed, managers – 18%.

[GRI 404-3]

IN 2019

1891

ELIGIBLE EMPLOYEES IN THE BANK'S HEADQUARTERS

1421

ELIGIBLE EMPLOYEES IN THE REGIONAL SALES NETWORK TOOK PART IN THE ANNUAL ASSESSMENT.

THE TOTAL ATTENDANCE IN THE WHOLE BANK WAS 91%.

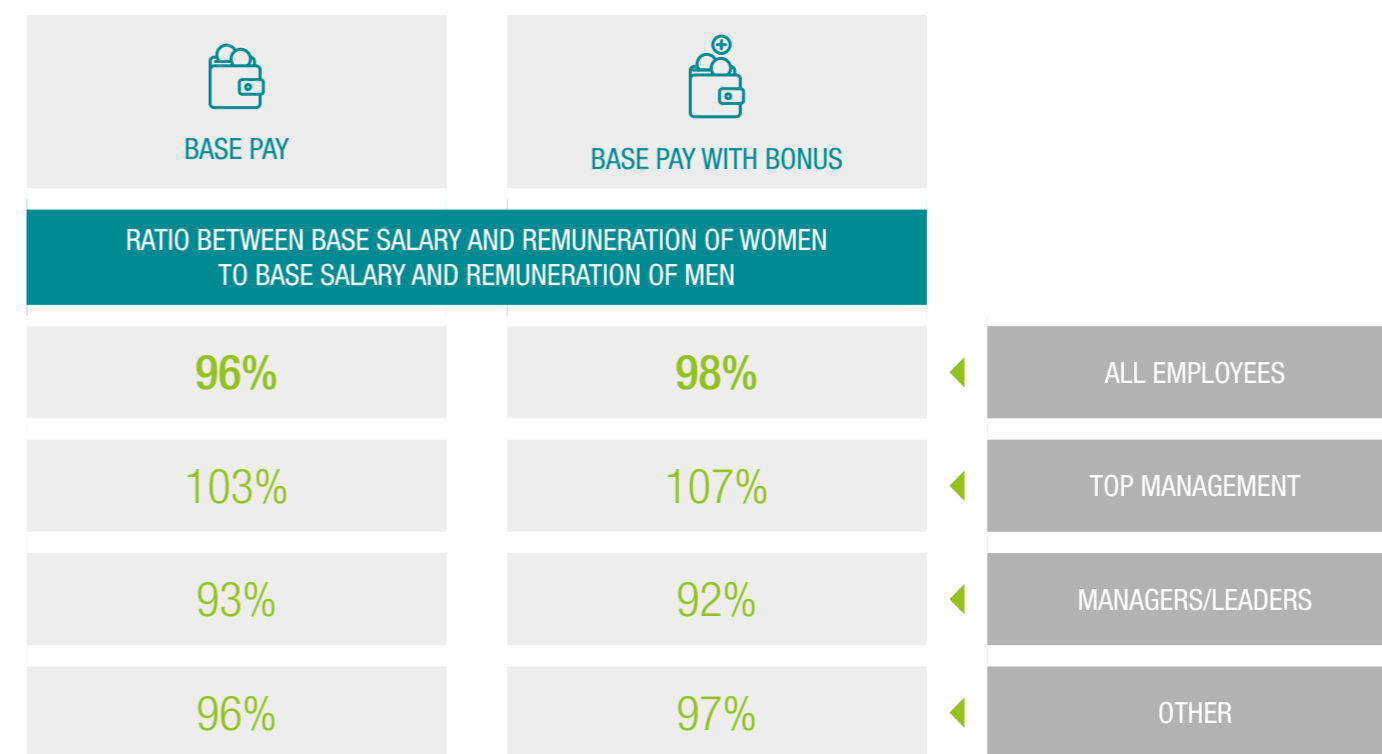
9. Transparent remuneration policy

The remuneration and internal promotion policy in our bank is public, as is all information about remuneration spreads for each level. This information is provided in the Remuneration and Bonus Rules.

At Credit Agricole we value jobs based on the Korn Ferry (formerly Hay) methodology. In 2019 we participated in the annual financial sector remuneration survey again. Based on the results of the survey, as of 1 January, we updated our remuneration policy by adjusting the salary spreads for selected job families to the market median. Once a year, the Bank reviews the remuneration in terms of the employees' achievement of the minimum defined in the remuneration policy and carries out a remuneration adjustment. Moreover, the bank applies a management system through targets for all senior managers. The aim of this system is to link the individual goals of each senior manager with the bank's strategy and financial performance.

163 employees of our bank are remunerated at the national minimum level, these are people with less than 1 year of seniority. The ratio of the average salary of the lowest grade employees to the minimum salary on the Polish market (PLN 2,600 gross) is 1.13 for women and 1.07 for men.

We operate exclusively in Poland. Our bank has a minimum wage and it is variable, depending on the grade, business area and location. The minimum wage does not depend on gender.



The average basic salary of women in our bank is 96% of the average basic salary of men at the same grade. This ratio is more favourable for women in Top Management – 103%, while the biggest difference is observed among women in middle management positions, where the ratio is 93%.

As regards wages with bonuses, the gender pay ratio at the same grade level is also the most favourable for women in Top Management positions, where the total wage ratio is 107% of men's wages. By contrast, the ratio of the total salary is least favourable for women in middle management positions.

[GRI 202-1, GRI 405-2]

10. Employer branding

In 2019, as in previous years, the employer branding strategy was implemented. The focus of activities this year was on supporting initiatives for employees in the field of broadly understood energy management and work-life balance.

As part of its external activities, the bank took part in over 20 job fairs throughout Poland. These were both academic and nationwide events: Career Expo and Absolvent Talent Days.

We also continued our cooperation with the student organization AISEC at the Wrocław University of Technology and with the Independent Students' Association at the Wrocław University of Economics. The Bank took part in the Career Signposting and GrafIT training project, where it properly presented the topic of motivation and security in cyberspace.

In addition, eight lectures were held at universities and fairs, attended by a total of over 140 people.

This year's edition of the Company Run was attended by 140 runners from our bank in two locations in Warsaw and Wrocław. As last year, we organized a "fan zone" for our runners and their families, providing attractions for children.

For the first time the bank joined the global campaign "Two Hours for the Family" organized by the Humanites Institute. The "Two Hours for the Family" action is a social campaign for deep family relationships to be together, not "side by side".

At the end of the year we organized Family Day. The first winter edition, whose leitmotif was a trip to the Santa Claus factory, included 10 events in 9 cities: Wrocław, Warsaw, Poznań, Cracow, Rzeszów, Białystok, Gdańsk, Szczecin, Katowice. Within the framework of these meetings, attractions for children aged 2-14 and consultations with the parental coach for our employees were organized. Over 730 employees registered for all the events and over 2700 people (employees and their families) took part in them.

We invited 20 students to the First@CA summer internship program – to the Bank's headquarters in Wrocław and Warsaw. In addition to the Summer Internship Program, the Bank accepted 10 trainees at its head office and 39 people at the Regional Sales Network.

In 2019, three new ad layouts were introduced, with content and graphics tailored to our main customer groups. In addition, we keep you informed about our actions via the LinkedIn portal, and our employees share their HR knowledge in the Career tab on our blog <https://www.casfera.pl/kariera/>.

In 2019, two projects under the FRED programme – the Credit Agricole Group's CSR programme – were completed:

Work-life balance project a balance work and private life program addressed to all bank employees. The project started in 2017 and lasted 3 years. During this time, we conducted workshops in 3 thematic areas:

- ▶ Balance between work and family life

- ▶ Seeking and developing your passions
- ▶ Own energy management

In total, over 530 people took part in all organised workshops.

Find Your strength – development support for student – a project aimed at high school and high school students, based on development workshops that allow them to discover what role they play in the group and how to use their strengths. During the two years of the project, 17 workshops were held, attended by over 270 people.

[GRI 102-12]



Natural environment – Green bank from green Wrocław

IV. NATURAL ENVIRONMENT – Green bank from green Wrocław

Sustainable Development Goals whose implementation we support through the initiatives described in this section:



1. Impact on the natural environment

At Credit Agricole, we have been involved for years in various initiatives that have a positive impact on the environment around us. The main environmental objectives are specified in Strategy 2022, in the pillar “Social Project – socially engaged bank”, which we write more about in the “Organisational Governance” section. We consider the environment to be one of our key stakeholders. Our CSR and environmental protection activities are also based on the values of our bank as well as a number of internal and external regulations.

ECOLOGICALLY AND SOCIALLY COMMITTED ON A DAILY BASIS

We’re developing “Green Banking”

We reduce the negative impact on the environment

- ▶ Eco-edition of products for individual customers
- ▶ Development of “green financing” in all business lines
- ▶ Reducing CO₂ emissions and paper consumption
- ▶ Commitment to environmentally friendly and eco-awareness-building actions

Activities in these areas constitute our key commitments to the natural environment, which result from the global approach of the Crédit Agricole Group to promoting CSR activity. Among important initiatives relating to CSR and the natural environment is FReD, an internal programme of the Crédit Agricole Group engaging all its units to act for the benefit of our environment. More details about FReD can be found in the “Organisational Governance” section.

We express our concern for the environment, among others by limiting our direct impact on the environment, in particular by reducing energy and paper consumption, limiting the amount of generated waste and by taking into account environmental and social issues already at the stage of designing our products and services. For example, as part of the procurement process, bidders complete a CSR survey in which one of the issues concerns environmental protection.

Our bank prepared the Environmental Policy in 2019. Its implementation is planned for 2020. A working group consisting of representatives of such bank units as: administration, staff, accounting, marketing, corporate banking worked on the document. The purpose of the Policy will be to regulate the management of environmental issues and the impact of our bank on the natural environment.

[GRI 102-11]

2. Actions for the natural environment

In 2019, we continued the environmental protection activities we had undertaken in previous years and launched new initiatives. An important aspect of these projects is the promotion of pro-ecological attitudes among employees.

One of the long-term projects carried out by the bank to protect the environment is the replacement of traditional lighting with energy-saving light bulbs. In 2019, we replaced lighting on an area of 3,210 m², which allowed us to reduce electricity consumption in 27 bank branches.

Since 2015, our bank has been running the GO! – platform used to register employee delegations. We have created the application with a view to encourage shared commutes in accordance with the idea of carpooling whose aim is to promote a more efficient use of vehicles and to reduce exhaust emissions. Thanks to the application, employees planning a business trip can find out about free seats in the cars of other employees travelling to the same place on the same date. In 2019 we registered a total of 13 543 business trips in the GO app! (irrespective of the means of transport), including 4 376 cases when employees declared a shared car journey.

In 2014 we introduced a centralised security printing and scanning system “Printing on demand” in our bank. Apart from the technological security aspect, the system also enables better management of paper and toner consumption in printers. By default, all files are printed with black ink only. In 2019, 52,143 xero paper rises were purchased. We are constantly reducing paper consumption in the customer service process.



The year 2019 is also a continuation of cooperation with the foundation Dotlenieni.org. The bank’s employees, out of concern for the environment and the working and customer service conditions, planted various trees and shrubs in Wrocław, and placed large *Areca lutescens* potted plants in the outlets. All of these activities were conducive to the reduction of pollution, improved the atmosphere in the bank’s facilities, as well as paying attention to ecological issues.

[GRI 102-12]

3. Environment friendly branches and Head Office locations

In our bank’s branches we implement pro-ecological solutions, using, among others, carpets and chairs made of environmentally friendly materials, sound-absorbing ceilings and energy-saving lamps.

In 2019, we started moving the bank’s Wrocław headquarters to new premises. The new office is located in the building of the Business Garden Wrocław complex. It is a “green” class A building with LEED Platinum certificate. The solutions applied both in the building and on the campus allow us to limit the impact of our bank on the natural environment thanks to pro-ecological solutions, such as:

- ▶ Building materials using recycled raw materials;
- ▶ Infrastructure for over 100 cyclists and convenient access to public transport (railway station, tram and bus stops);
- ▶ Underground parking designed using the “green roof” technology;
- ▶ Low-flow valves reducing water consumption;
- ▶ Energy-saving LED bulbs and devices for ventilation and temperature control with high-efficiency heat exchanger;
- ▶ Intelligent facades and automatic external roller blinds controlling the impact of weather conditions on energy consumption.

4. Reduction of energy consumption

As reduced energy consumption is among our priorities, we try to introduce energy-saving solutions and educate employees in energy saving ideas.

i. Total consumption of energy from non-renewable sources:



ii. Total consumption of energy from renewable sources:



iii. Total electricity consumption:



iv. Total thermal energy consumption:



v. Total energy consumption:



Data refer to buildings owned by Credit Agricole Bank Polska S.A.

[GRI 302-1]

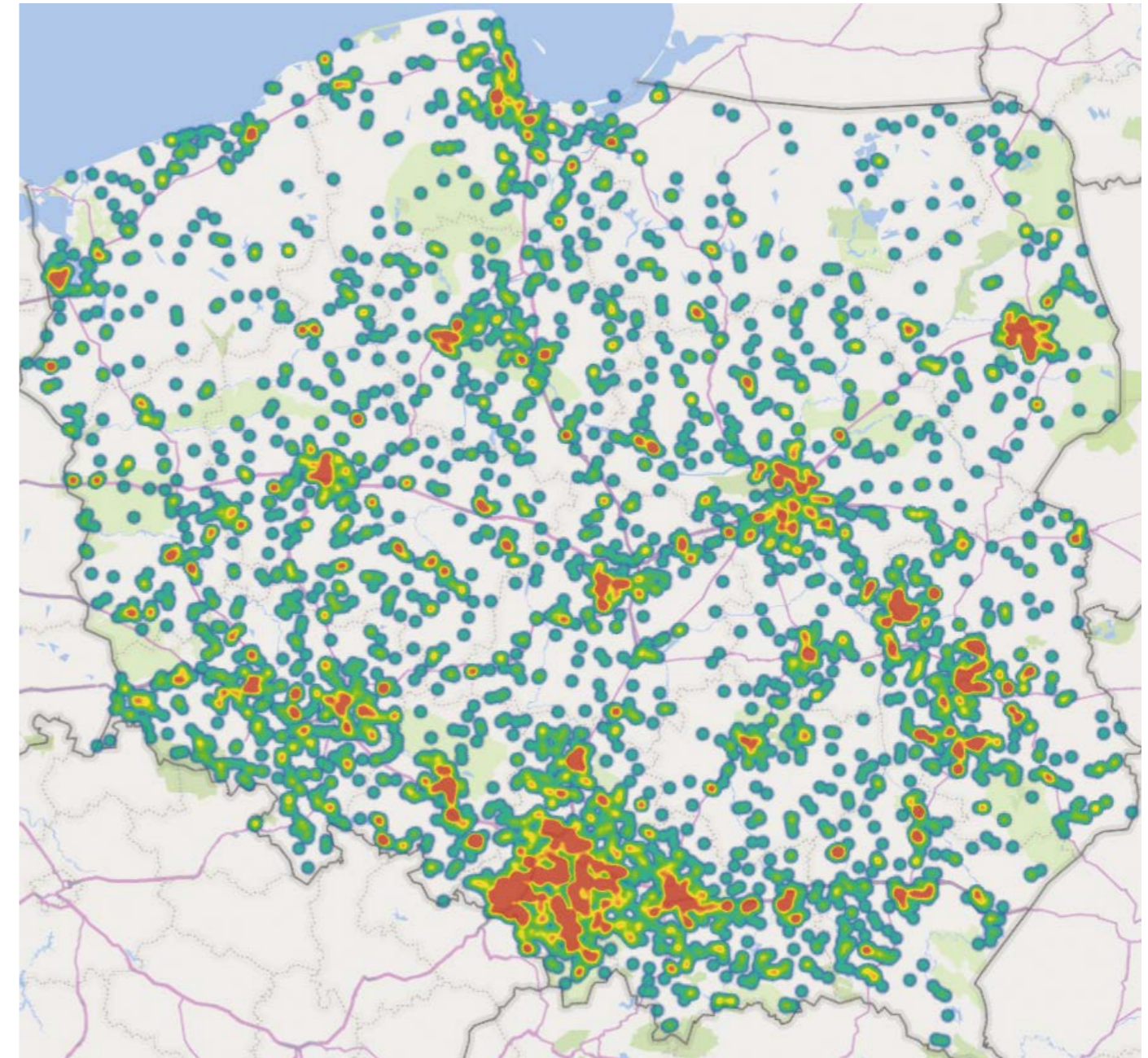
5. Renewable energy sources

The year 2019 was marked by the development of financing renewable energy sources by our bank. We supported the creation of thousands of photovoltaic installations and other devices producing “green” energy. The cooperation of Credit Agricole with companies from all over the country makes renewable energy sources a real alternative to traditional sources of energy production. The

Bank strives to ensure that the largest possible group of customers is able to implement projects related to renewable energy sources, hence it is constantly working on the best possible formula for financing such initiatives, adapting its products and processes to the existing market needs.

MAP:

The scale of investment in renewable energy sources financed by Credit Agricole bank in Poland. Blue means the smallest intensity; red means the largest.





Fair operating practices

V. FAIR OPERATING PRACTICES – we are a reliable partner

Sustainable Development Goals whose implementation we support through the initiatives described in this section:



1. Close cooperations with suppliers

At the Credit Agricole bank, we have been maintaining close and direct relationships with our suppliers for many years. In 2019, all procurement processes carried out at the bank contained an obligatory CSR survey, which all the bidders were required to fill out.

During the purchasing process and the qualification of suppliers we apply standardized rules. The bank has a Purchase Policy of Credit Agricole Bank Polska S.A., which sets out uniform and consistent rules of operation in this respect.

We have implemented CSR principles to the policy – all suppliers must meet certain criteria already at the stage of evaluation in the selection process. Bidders answer questions in the following areas:

- ▶ Organisation;
- ▶ Workplace;
- ▶ Market and Customers;
- ▶ Society;
- ▶ Environment.

The above serves to assess the bidders' advancement in the implementation of CSR values. Although there is no separate human rights policy in our bank, the issue is an important aspect of our relationships with stakeholders.

As in previous years, in 2019, all suppliers were assessed in terms of employment practices, respect for human rights and social impact. The survey involves the supplier completing a social responsibility survey and answering questions:

- 1) In the last year, were there any proceedings pending against your company which ended with a final and binding penalty, connected with mistreatment of employees (labour law violations)?
- 2) Do you take into consideration CSR issues when setting your expectations and requirements towards your suppliers of raw materials, materials and services?
- 3) Does your company take part in campaigns/projects involving cooperation with the local community; does it offer donations for social causes?
- 4) In the past financial year, did your company take any steps to reduce consumption of raw materials and materials?
- 5) In the past financial year, was there any final penalty imposed on your company for violations of environmental protection regulations?

[GRI 308-1, GRI 414-1]

2. Responsible supply chain

Effective and responsible management of the supply chain is crucial for any company, especially for those operating in the financial sector. Therefore, in our bank we use tools to optimise the process:

- 1) We satisfy our procurement needs using framework agreements managed by the bank's organisational units having subject matter responsibility for the category in question.
- 2) Where there is no agreement or the agreement is close to expiry the relevant organisational unit sends a procurement request to the procurement unit. As a result, we sign a framework contract with the supplier or we place a one-off order.
- 3) The new contract is managed by the relevant responsible unit.
- 4) We periodically evaluate the cooperation with the supplier using applicable rules.
- 5) The procurement process is documented, archived and audited.
- 6) The bank operates a purchasing platform to handle purchasing processes and communicate with suppliers. It is a fully automated application which optimizes and accelerates our interaction with suppliers.

In 2019 we did not make any major amendments to the supply chain.

[GRI 102-9, GRI 102-10, GRI 414-2]

3. Relations with business partners

Credit Agricole Bank aims to work with its business partners based on a common system of values and the same principles of socially responsible and ethical business. We are bound by the Code of Ethical Standards for Business Partners, which is incorporated into existing and new contractual relations with partners. The Code is also available on the website. We expect that the ethical standards resulting from the Code will be observed by business partners not only in their relations with us, but also constitute ethical conduct in other areas and relations with other customers. If a business partner observes any actions of the bank's

employees which are in breach of the rules and standards of conduct resulting from the Code, he should immediately report to a dedicated e-mail address for this purpose.

The Compliance Department is responsible for the day-to-day operation of the box and explaining the reports received. At the same time, the bank does not tolerate any manifestation of discrimination against persons reporting violations of the principles contained in the Code. At the end of 2019, we did not record any report of a violation that would be sent by the bank's business partner to an e-mail address in accordance with the Code. In addition, the bank has had a Code of Conduct in place since 2018, which applies to all employees of the bank, regardless of their position or function and is a benchmark for our business partners. The Code of Conduct is a type of guide that explains the responsibilities associated with the function, applicable principles and standards of ethical conduct.

[GRI 102-17]

4. Combating corruption

The anti-corruption system in place at our bank is governed by the Anti-Corruption Policy based on anti-corruption legislation.

The goal of the Policy is to prevent internal fraud, money laundering and financing of terrorists. The Policy includes a general ban on corruption. This document includes:

- ▶ basic principles of counteracting corruption, the scope of which is adapted to our activities;
- ▶ definitions and types of corruption;
- ▶ the framework of the anti-corruption system;
- ▶ principles of disciplinary responsibility for non-compliance with the Policy.

The Policy identifies areas that are particularly sensitive to corrupt activities and provides guidance on what to do if behaviour is observed that may be corrupt.

Any questions concerning the application of the Policy, questions of interpretation and similar issues may be directed to the Compliance Department. In addition, we take into account the principles and standards developed by the Crédit Agricole Group, which also contain guidelines on how to act in the area of anti-corruption, as long as they do not conflict with Polish regulations.

The bank is bound by the Credit Agricole Group Code of Conduct. The chapter on preventing corruption implements the provisions of the French anti-corruption law known as Sapin II. These regulations require all companies operating within a single financial group to introduce anti-corruption rules that apply to all employees of the Crédit Agricole Group. We have also implemented this provision in our Code of Conduct.

We have carried out a process of verification of areas at risk of corruption. As a result of this process, a so-called corruption risk map was created, which contains information on the areas exposed to the risk of corruption and their evaluation.

In 2019 we did not identify any cases of corruption.

[GRI 102-17, GRI 205-3]

5. Responsible risk management

At the Credit Agricole bank we make every effort to identify and counteract the impact of risks associated with our core business. We are constantly monitoring operational risk, which takes into account social and environmental factors.

Our bank has a process approach to operational risk management. We have defined the individual levels of management of this type of risk and the scope of duties and responsibilities, from the level of the basic position to the Supervisory Board. The Management Board of our bank designs and implements a risk management system which is subject to the control of the Supervisory Board, while employees are systematically trained in the principles of fraud prevention and protection of customer funds and data. We have adopted specific exposure limits for individual as well as institutional clients from particular industry categories, however, in the case of high-risk industries, the level of the limits is most restrictive.

Our bank has a Compliance Department, a Compliance Officer and the Internal Audit Department. Detailed information about their work is included in the relevant procedures.

The Compliance Department makes sure that the company operates in compliance with the law regulating financial activity, including banking, as well as with the regulations and instructions issued by supervisory bodies, with the accepted best practice and internal standards as well as with the regulations in force at the company and in the entire Crédit Agricole Group.

Compliance Officer manages the Compliance Department, works to ensure compliance of Crédit Agricole Group companies in Poland and manages compliance risk on behalf of these companies' management boards. The Compliance Officer is independent in the performance of their duties.

The scope of activity of the Internal Audit Department includes in particular the analysis and assessment of:

- ▶ compliance of the bank's operations with the law, regulatory legislation, generally adopted norms of conduct and with the policy and procedures in force;
- ▶ safety of the bank's and the customers' assets;
- ▶ reliability and integrity of accounting records, financial information, operational and management information as well as of disclosures for internal and external purposes with special focus on supervisory institutions;
- ▶ information systems environment;
- ▶ effectiveness, efficiency and security of operations.

[GRI 102-15]

6. Personal data protection

Issues concerning the protection of personal data have been taken very seriously since the beginning, and the introduction of the General Data Protection Regulation (GDPR) into the bank's organisational structures has only strengthened them. Data protection is one of the key aspects of building trust and relationships between the bank and its customers and employees. For over a year now, we have been applying the rules of the GDPR. This regulation is aimed at protecting the fundamental rights and freedoms of natural persons, in particular the right to personal data protection.

With a view to protecting the privacy of our customers, in 2019 we continued to carry out a comprehensive program to align our business with the rules of the GDPR. The programme included the following activities:

- ▶ We have established the principles of responsibility of the bank's internal units for tasks in the field of personal data protection, including the Data Protection Inspector,
- ▶ We have improved the information obligation towards selected groups of entities in order to ensure lawful, reliable and transparent data processing,
- ▶ We have streamlined the process of exercising data subjects' rights,
- ▶ We improve IT systems to ensure that data is minimized and forgotten,
- ▶ We have improved the process of deleting data in case the client makes such a request,
- ▶ We built the awareness of the bank's employees about the protection of personal data, including about 5000 trainings,
- ▶ We have adapted further internal regulations to the GDPR.

i. Internal regulations on personal data protection

The bank has a Personal Data Protection Policy of Credit Agricole Bank Polska S.A., which describes in particular the method of data processing and technical and organizational measures to ensure the security of the processed data. In addition to the aforementioned policy, the Bank also has procedures in place concerning:

- ▶ managing personal data breaches;
- ▶ handling complaints and requests pursuant to Articles 15-22 of the GDPR;
- ▶ the impact assessment on personal data protection at Credit Agricole Bank Polska S.A.;
- ▶ processing and protection of personal data in the HR department;
- ▶ storage of personal data in Credit Agricole Bank Polska S.A.

We also follow the values applicable in the entire Crédit Agricole Group regarding the processing of personal data of customers and employees.

ii. Values followed by the Crédit Agricole Group regarding personal data protection

As a part of the Crédit Agricole Group, our bank follows the data protection standards in force at the entire group. The standards include:

- ▶ Data security;
- ▶ Usability and loyalty – using our customers' personal data in accordance with their interests and in accordance with the purpose for which the data were obtained;
- ▶ Ethics – processing of personal data in an ethical and responsible manner;
- ▶ Transparency – informing customers how and for what purpose we use their data;
- ▶ Control over data – leaving our customers in control of their data and its uses.

The need to act in accordance with the above principles is also expressed in the Crédit Agricole Group Code of Conduct. In accordance with the above document, we consult the Data Protection Officer already at the stage of solution design so that customer data is always secure and lawfully processed.

[GRI 102-16, GRI 102-17]

iii. Implementation of the rights of data subjects

The GDPR regulations have granted each individual rights that customers actively exercise. This is evidenced by the large number of requests made by data subjects under Articles 15-22 of the GDPR, including access to data, withdrawal of marketing consent or deletion of data by the organisation.

In 2019:

- ▶ We have noted 21,714 page views of the bank’s website <https://www.credit-agricole.pl/rodo> dedicated to the Bank’s processing of personal data.
- ▶ Our clients have submitted 1904 applications under Articles 15-22 of the RODO, including:

44	◀	RIGHT OF ACCESS TO DATA
185	◀	RIGHT TO LIMITED PROCESSING
1163	◀	RIGHT TO FORGET
152	◀	RIGHT TO OBJECT TO MARKETING
0	◀	RIGHT TO TRANSFER DATA

Compared to 2018, the tendency for customers to submit applications under Articles 15 to 22 of the GDPR is constantly increasing. This year, clients have submitted more than 600 applications than in the previous year, which is proof of the high awareness of clients of their rights and the improvements in the application process, which has become friendly and intuitive for the client.

From the second half of 2019, customers can apply via our website <https://www.credit-agricole.pl/> in the “Contact the Data Protection Officer” section. The client can choose the subject of the application and provide the necessary data for identification, which shortens the time of processing the application.

Thanks to the changes and efficient and quick verification of the client’s identity and a smooth application processing procedure, we can pride ourselves on the timeliness of the implementation and a high rate of positive consideration directly after the application is submitted by the client.

iv. Employees’ awareness of GDPR

Employees’ awareness of the requirements imposed on the GDPR bank is an important factor which, among other things, influences the timely and diligent handling of customers. Therefore, raising employees’ awareness is one of the most important missions of the Data Protection Officer.

In 2019, the team of the Data Protection Inspector took part in training courses on GDPR, addressed to various groups of employees. In addition, an important element of raising awareness is the obligatory educational programme in the field of personal data protection, to which each employee of the bank is subject, and completion of the final test at the level of 80%. Employees are regularly sent messages reminding them of the most important rules of personal data protection related to e.g. sending inquiries to credit databases, the importance of discretion in customer service, or handling personal data protection incidents.

The training programme will be continued next year, with training sessions planned in the sales network and in the bank’s headquarters.

v. Personal Data Protection Offices

Since May 2018, the bank has had a Data Protection Inspector, whose tasks include informing the administrator, i.e. the bank, as well as employees about their duties in the area of personal data protection and providing advice in this area. The Inspector monitors the bank’s compliance with the DRB and internal regulations on data protection, reacts to data protection incidents and trains and informs the bank’s employees on personal data protection. The Data Protection Inspector also acts as a contact point for the Office for Personal Data Protection and for persons whose data are processed by the bank, the bank’s customers and partners can directly contact the Data Protection Inspector.

[GRI 102-17]

7. Promotion of information security

At our bank, we attach great importance to information security. As part of our efforts to promote information security among bank employees and customers, we are constantly undertaking new initiatives aimed at instilling even stronger awareness of the importance of security in professional and private life. The bank has the Department of Information Security which in 2019 continued or initiated the following activities:

- ▶ lectures on security, organized for the employees, associates and customers of our bank, conducted by external lecturers, cooperating with leading Internet portals dealing with information security;
- ▶ publication of short security spots (e.g. internet and mobile banking, recognition of false messages) on large screens in the bank’s outlets;
- ▶ distribution of educational information in the form of messages sent by internal mail, in SMS messages, published on websites, social media, transactional services of the bank;
- ▶ posters promoting 7 golden rules, in common spaces (kitchens, passageways, lifts, conference rooms, etc.),
- ▶ redistribution in the intranet of educational materials available on the Internet (under an appropriate Creative Commons license),
- ▶ publication on social networking sites (Facebook, YouTube) and intranet of a dozen or so educational films on security threats, prepared in cooperation with other banks under the “Bankers for Education” programme;
- ▶ cooperation with NZS at the Wrocław University of Economics as part of the GraFIT Program in the field of Internet security awareness and privacy protection.

We write more about other initiatives of the Information Security Department, addressed especially to the employees of our bank, in the “Work Practices” section.



In 2019, we continued our activities in the information campaign of the Confidential Documents in cooperation with the Polish Bank Association, which we joined in 2018. The campaign aims to broaden the knowledge about the need and the way of reserving lost identity documents in banks, thus minimising the number of fraudulent use of someone else's identity. In addition to financial support for this action, in 2019 we carried out our own activities: we prepared educational video material, which was displayed on screens in our bank and partner outlets; we promoted the initiative during talks with journalists. As part of the ZBP's campaign "Senior Citizen, don't let yourself be", our advisors had an educational presentation at their disposal, which the sales network employees could use during meetings in the local environment. We also educated seniors and their loved ones by presenting this material to them in our banking and partner outlets.

[GRI 102-12]

8. Compliance with social-economics regulations

Our bank operates in accordance with laws and regulations governing the provision and use of products and services. In 2019, no financial penalties were imposed on the bank for non-compliance with the law and regulations by UOKIK and KNF.

[GRI 417-2, GRI 417-3, GRI 419-1]



**Customer
issues**

VI. CUSTOMER ISSUES – we listen to our customers

Sustainable Development Goals whose implementation we support through the initiatives described in this section:



1. Attentive universal bank

At Credit Agricole, we pursue a universal proximity banking model based on close cooperation between retail banking and specialised business lines – AGRO, SME, Corpo.

We listen to our customers carefully to provide them with what they need. We stand out in the market by building long-term relationships with customers, by offering professional and reliable advice and by friendly customer service.

In accordance with our values, we strive every day to ensure that both our retail customers and representatives of individual sectors receive fully professional service and that their funds are safe. We provide retail and corporate banking services, we serve agri customers and SMEs and we offer Consumer Finance.

We have the following customer groups:

- ▶ Retail customers
- ▶ Small and medium-sized enterprises (SMEs)
- ▶ Agri sector (farmers)
- ▶ Large corporations

[GRI 102-2, GRI 102-6, GRI 102-7]

2. Customized offer

Creating and developing our offer we always listen to the needs of our clients, therefore Credit Agricole Bank Polska offers safe, stable and transparent products and services that give our clients exactly what they need.

RETAIL BANKING	BANKING FOR SMEs	BANKING FOR AGRO	CORPORATE BANKING
<p>Daily banking</p> <ul style="list-style-type: none"> ▶ Personal accounts ▶ Foreign currency accounts ▶ Debit cards ▶ Individual line of credits 	<p>Daily banking</p> <ul style="list-style-type: none"> ▶ Corporate accounts ▶ Foreign currency accounts ▶ Debit cards ▶ Mobile App ▶ Split Payment ▶ Specialized advisor service 	<p>Daily banking</p> <ul style="list-style-type: none"> ▶ Business accounts/ Agricole accounts ▶ Foreign currency accounts ▶ Payment cards ▶ Mobile App ▶ Mobile Agri customer service 	<p>Transaction banking</p> <ul style="list-style-type: none"> ▶ Bank accounts ▶ Charge cards ▶ Standard deposits ▶ Cashless transactions: <ul style="list-style-type: none"> ▶ Wire transfers ▶ Bath identification ▶ cash pooling ▶ Cash transactions
<p>Savings</p> <ul style="list-style-type: none"> ▶ Term Deposits ▶ Dynamic deposits ▶ Regular Saving Schemes ▶ Savings accounts 	<p>Savings and investment funds</p> <ul style="list-style-type: none"> ▶ Term and dynamic deposits ▶ Foreign currency deposits ▶ Savings sub-accounts in PLN and in foreign currencies ▶ Investment funds 	<p>Saving and investment funds</p> <ul style="list-style-type: none"> ▶ Term and dynamic deposits ▶ Foreign currency deposits ▶ Savings savings sub-accounts in PLN and in foreign currencies ▶ Investment funds 	<p>Trade finance</p> <ul style="list-style-type: none"> ▶ Bank guarantees ▶ Documentary credits (including discount) ▶ Documentary collection ▶ Reserved accounts and fiduciary accounts ▶ Line for guarantee/ counter-guarantee/sureties and letters of credit ▶ Financing of receivables and forfaiting
<p>Investments products</p> <ul style="list-style-type: none"> ▶ Investment funds ▶ Structured products 	<p>Card acceptance – card terminals including Cashless Poland programme (with ELAVON)</p>	<p>Card acceptance – card terminals</p>	<p>Financial markets</p> <ul style="list-style-type: none"> ▶ Currency exchange (including FX CALL electronic currency exchange platform) <ul style="list-style-type: none"> ▶ standard exchange transactions ▶ currency risk hedging transactions ▶ Capital markets products: <ul style="list-style-type: none"> ▶ treasury bills and bonds ▶ derivative instruments, including interest rate hedging instruments ▶ Negotiated deposits

RETAIL BANKING	BANKING FOR SMEs	BANKING FOR AGRO	CORPORATE BANKING
<p>Loans</p> <ul style="list-style-type: none"> Cash loans Consolidation loans Instalments loans Mortgage loans Credit cards 	<p>Loans</p> <ul style="list-style-type: none"> Current activity financing Investment financing Revolving credit 	<p>Loans</p> <ul style="list-style-type: none"> Investment Agri Loan Bridge loan Farm loan Welcome loan (consolidation loan) Financing of agricultural production cycle Agri overdraft facility Agri loan 	<p>Standard financing</p> <ul style="list-style-type: none"> Overdraft facility Working capital loans Investment loans
<p>Insurance</p> <ul style="list-style-type: none"> Life and health Property Security commitments credit Assistance 	<p>Insurance</p> <ul style="list-style-type: none"> Corporate insurance 	<p>Insurance</p> <ul style="list-style-type: none"> Life (for borrowers) Crop insurance Third party liability insurance for agricultural vehicle owners Property insurance Accident Insurance Legal Expenses Insurance 	<p>Investment Banking and structural financing</p> <ul style="list-style-type: none"> Project financing Syndicated Loans Property financing
	<p>Leasing (with EFL)</p>	<ul style="list-style-type: none"> Leasing (with EFL) Long-term lease 	

[GRI 102-2, GRI 102-6]

In 2019, we actively supported the pro-family policy and made available the possibility of applying for an educational benefit 500+ and a school trip 300+ through electronic banking.

Throughout the whole year we conducted promotional activities supporting the Account for you. During the spring and autumn campaign, customers who wanted to open an account with Credit Agricole could gain even PLN 300 for it. To get a bonus of this amount they had three alternatives:

- ▶ Provide regular financial income, pay by card and actively use CAsaver rounding service;
- ▶ Apply for the transfer of your account from another bank and declare the impact of the remuneration on your account for you;
- ▶ Ensure regular receipt, present payment documents and pay bills from your account. Zapewniać regularny wpływ, płacić kartą i aktywnie korzystać z usługi zaokrąglenia CAsaver;

Apart from the campaign, anyone who has transferred an account from another bank could receive up to PLN 200 in the promotion for the transfer, while guaranteeing the impact of salary and activity on the account. Satisfied customers also had the opportunity to recommend our bank to their friends in the Referrals Program, thus receiving even PLN 500 in bonuses. We also appreciated the clients who used installment loans – everyone who opened an Account for you, ensured receipts to the account and paid installments systematically, could get up to 500 PLN back and take advantage of the promotional offer of 3x0 credit.

In the second half of the year we provided our customers with a completely new mobile solution – the CA24 Open Account application. It is a completely remote process of opening an account, which addresses the needs of customers who want to be 100% mobile and feel comfortable with independent banking.

We also took care of the satisfaction of our youngest customers – during the spring and autumn campaign, to an attractive account for you GO! or MOVE! were given the opportunity to choose a card with an image completely free of charge. However, knowing how young people value a personalized product, we also gave them the opportunity to have a real impact on the look of the image cards in our catalogue. In the spring, as part of the Maksymalni program, a competition for high school students “Design a card for you and your team” started. We chose as many as 30 winners, rewarding them with attractive technological gadgets. In addition, two cards from the competition have been permanently added to our catalogue.

In the autumn, the competition under the slogan “You design, you decide – your dream card” was directed again to high school students. This time we also invited students to the competition, thanks to which we rewarded as many as 60 people and gained further projects for our card collection.

In 2019, two editions of “Maksymalni” events were held, addressed to students all over Poland – spring and winter. In total, we visited several universities during 27 events. During the events we gave students the opportunity to take advantage of attractions supporting the development of their personal, financial and professional capital. In the Maximum HR zone, students could get professional advice from our specialists on the labour market, preparation for job interviews and managing their career path. Knowledge about finance and banking products was eagerly shared by bank advisors, who also presented our offer to those interested.

Additionally, we encouraged students to use the function of our website www.maksymalni.pl, where those interested could find more information about events, check their internal capital, create an original CV, as well as learn about our bank’s offer for young people.

ii. Credit cards

In credit cards, practically since the beginning of 2019, we have had the same novelties – changes that followed the market and the needs of customers. At the beginning of the year we refreshed the images of Standard, Silver and Gold cards. In June, as part of the new eBank, we implemented the so-called Card

3. Individual customers

i. Daily banking

The offer of accounts for our clients is universal and prepared to meet the needs of different groups, regardless of age and income. The account for you is comfortable to use, has an attractive price and rich functionality (multicurrency card, image, Blik, express elixir).

In order to facilitate the management of finances for customers, we offer special systems that enable safe and convenient use of banking services within electronic banking. These include a fully functional and modern internet banking system – Internet Service CA24, Mobile Service CA24 – a clear and intuitive application operating in iOS, Android and Windows Phone, as well as the telephone service CA24 – professional Contact Center.

AT THE END OF 2019



1 720 000
MILLION CUSTOMERS

Self Service where clients can, among others, activate the card completely remotely, change the PIN, block the card, change transaction limits. In the same month, we also implemented the possibility of purchasing stand alone insurance products from the credit card account, together with regular debiting of the card account with premiums. In December, significant changes were made to electronic statements, which will encourage customers to switch from paper statements to electronic statements – thus protecting our environment.

In the same month we also implemented mechanisms to reward customers making e-commerce transactions, a dynamically growing market segment.

The dynamically changing market of alternative payments caused the bank to adapt to this area: we implemented Apple Pay and Google Pay mobile payments, and within Blik fast transfers to a P2P phone.

iii. Loans

We have been actively responding to changes related to government programs. We have introduced the inclusion of revenues from the government's 500+ program in customers' income when processing and evaluating credit applications, and have created a special cash loan offer for holders of Large Family Cards.

Out of concern for the environment, we have also introduced full digitalization of the mortgage loan sales process.

iv. The claims process – active actions bring effects

We support the client and his loved ones every day. In the case of unpleasant life situations, from which our borrower was insured and the family often does not know or does not remember about the possibility of applying for the repayment of the loan by the insurer, we report an insurance claim for the family. This attitude has contributed to the increase in repayments of insured loans. In 2019, cash loans and credit cards of insured customers or their families were repaid for the amount: PLN 25.7 million; and throughout 2018, PLN 21.5 million.

v. Bancassurance – one year after Act on insurance distribution implementation

On 1 October 2019, a year has passed since the entry into force of the Act on Insurance Distribution, which was a response to the EU provisions of the IDD (Insurance Distribution Directive). The aim of the changes was to increase the protection of customers who purchase an insurance policy by implementing numerous information obligations by the bank.

We have implemented the so-called IPID, i.e. information about the product in the form specified by the legislator in advance, for each insurance product. This is a useful abbreviation of the most important product information, which will make it easier for the customer to understand the financial product and make an informed decision. Additionally, in order to propose an insurance product to the customer, a bank employee – the Physical Person Handling Agency Activities should carry out an analysis of the customer's needs to determine whether the proposed product is appropriate for the customer.

Increasing the competence of employees contributed to the improvement of sales quality. In accordance with the spirit of the Act, we put emphasis on increasing the employees' knowledge about the offered product and strengthening the feeling of customers that they are served and advised by professionals. Therefore, we have introduced a new obligation to hold annual insurance trainings – 15 h, the scope of which is wide and tailored to the needs of employees. Professional development and raising the level of qualifications is undoubtedly good news for customers.

vi. Investments products

We decided to support our customers in the process of saving for retirement. To this end, in 2019 we launched a project to offer clients Individual Retirement Security Accounts (IKZE) – which allow for a reduction in the tax base for PIT and Individual Retirement Accounts (IKE) – with profits exempt from capital gains tax. We plan to launch both solutions and an educational campaign related to them in mid-2020.

In 2019, Amundi Polska obtained permission to launch a new umbrella of investment funds – Amundi Stars Funds – whose main distributor will be Credit Agricole Bank Polska. The umbrella consists of: Global Aggregate Bond, International Value and Silver Age. In December, the first payment was made to the fund from this umbrella. From a retirement perspective, the Silver Age Fund is particularly interesting, which should help to protect savers from the negative effects of an ageing society. Next year the fund will be included in the bank's offer for individual clients – including small investors. The CPR Silver Age Fund invests primarily in shares of European companies whose valuation is affected by the phenomenon of population ageing. The fund is actively managed and its portfolio includes companies from 8 thematic sectors: medicine and pharmacy, safety, consumer goods, leisure, savings and investments, automotive industry.

In 2019 we launched the savings and investment managers structure. This structure is located in the Investment Advisory Office and is matrix-managed from the Product and Segment Management Division and the Retail Banking Sales Division. The aim of the new organisational unit is to improve the quality of sales in bank outlets by conducting trainings and creating good practices among the employees of the sales network. In addition, savings and investment managers will educate customers at training courses and before individual contact – explaining doubts.

In September 2019, we obtained a license from the Polish Financial Supervision Authority to provide investment advisory services. In December 2019, e-learning courses were held for bank advisors who will act as an intermediary in the transmission of investment recommendations issued by the Investment Advice Bureau. On the one hand, the trainings deepened the knowledge of the bank's employees about investment products and, on the other hand, familiarised them with legal regulations and processes of providing investment advice. In February the portfolio investment advisory service for retail clients will be launched. The aim of the investment advisory service is to help the bank's clients to best match investment products to the needs of the bank's clients and to deepen their investment knowledge.

In 2019, six subscriptions for structured products were completed, which resulted in a record PLN 200 million of net assets. Most of the structured products were based on indices of companies supporting environmental protection. Crédit Agricole Corporate and Investment Bank is the main player in financing the green economy. It is the first French bank to comply with the Equator Principles (EP – the rules adopted by financial institutions for the identification, management and assessment of risks related to the implementation of a given project and its impact on the natural environment and society) and is one of the key players in the development of the Green Bond Markets, and the fight against climate change is one of the main axes in the corporate and social responsibility policy.

4. SMEs

In 2019, we offered SME clients company accounts in the packages Solista Biznes, Sonata Biznes and Symfonia Biznes, payment terminals, loans and overdraft facilities, savings products, as well as leasing, factoring and insurance.

5. Agri Sector

In 2019, we offered our customers in the Agri segment an AGRICOLE Account, investment loans (for the purchase of equipment, agricultural real estate or agricultural land), as well as financing of their current needs through an AGRO loan or an Agro overdraft. We also financed purchases made from our partners. We also had a wide range of savings and insurance offer, in the last case cooperating with Concordia Ubezpieczenia.

6. Corporations

The Bank's offer is supplemented by a wide range of services provided to corporate clients. We offer individual financial solutions and the highest quality of service to large local, French and international companies, as well as financial institutions, in such areas as: standard financing, transaction banking, trade finance, capital markets, investment banking and structural finance.

We are an established expert in money and foreign exchange markets, including options products and interest rate derivatives. The Bank, offering a wide range of possibilities in the field of structural financing – including project financing and arrangement of syndicated loans, can boast of numerous achievements in financing various industries, in particular infrastructure, telecommunications, gas and fuel sector and aviation. We also provide personal banking services unique on the Polish market for entrepreneurs and their families.

We have been building our relations with corporate clients in Poland for 30 years. Initially as a branch of Crédit Agricole Corporate and Investment Bank, and from 2013 under the name of Credit Agricole Bank Polska. Currently, we serve over a thousand companies from such industries as: agriculture and food production, telecommunications and media, energy production and distribution, real estate, furniture and woodworking, health care and pharmaceuticals, transport, automotive, industrial production and many others.

7. Consumer Finance

In 2019 we offered our instalment loans, under the name of Credit Agricole bank, in about 12,200 points of sale of our partners – this value changed during the year.

8. Discount Club

Every holder of Credit Agricole payment card can take advantage of a wide range of discounts in our Discount Club. The Discount Club is the largest program of its kind in Poland. In 2019, as part of the program, we cooperated with more than two and half thousand partners offering discounts at nearly 10,000 retail and service points throughout Poland. The year 2019 is also another year of acquisition of large brands, among others: PROMOD, Pyszne.pl, Giacomo Conti and FlixBus. Apart from the nationwide range of the programme and an extensive partner base, the distinctive feature of the Club and the unique value for our customers remains the offer of local partners. Holders of Credit Agricole payment cards can take advantage of special pricing opportunities both in large sales networks and online shops, as well as in local shops, restaurants, beauty salons or entertainment venues near their place of residence. The Discount Club is based on a modern internet service with unique features on the Polish market – both for customers and partners as well as for advisors in bank outlets. Adapted to mobile devices, the service allows our customers to quickly and easily access current offers, both while shopping and at home.

[GRI 102-2, GRI 102-6]

9. Responsible customer service and marketing communication

The opinions of our customers are extremely important to us. That is why customer satisfaction is among our priorities and we offer clear, simple and transparent communication.

i. Culture of Quality – CARE. We care

We build and develop the culture of quality at the Credit Agricole bank based on the “CARE. We care” strategy. CARE is a standard of our daily work and the way to improve advisor competencies; CARE also stands for sale of products tailored to the customers' needs. Customers are our focus; we listen to them attentively and respond to their needs building long-term relationships based on trust and reliability.

We undertake a number of activities supporting the building and development of a quality culture:

- ▶ Standard of Sales and Customer Service “My relationship with the customer”;
- ▶ The Good Sales Practice Code;
- ▶ “Mystery shopper” quality evaluation;
- ▶ Customer Recommendation Index (CRI).

We develop and support our bank's employees, improving their competences within the framework of training programmes. We give them clear, realistic guidelines with a view to their development, satisfaction and willingness to act.

Standard of Sales and Customer Service. My relationship with the customer

Our standards are consistent with the “CARE. We care” philosophy and with our vision focused on solutions that are best suited to the customers' needs. We want the above approach to be our competitive advantage and to support us in building long-term relationships with customers.

Standards of sales and customer service are a set of rules and guidelines regarding approach, behaviours and skills essential in relation to the customer, during the sale of products and daily service. We pay special attention to issues such as stages of sales conversation, rules of handling complaints, or tips on how to greet and say goodbye to the customer.

In our standards, we address advisors directly:

“Advisor, in your contacts with the customer:

- ▶ be attentive, listen to the customer, understand their needs and offer suitable advice;
- ▶ think about the customer's needs, not about your products;
- ▶ play it simple and be natural; sometimes small gestures make a difference;
- ▶ be flexible – analyse, learn and grow. Always think about the customer experience.”

These guidelines are constantly updated and developed to respond to the changing needs and expectations of customers, as well as to trends in the banking market.

The Good Sales Practice Code

We pay special attention to the sales process, which is why we wrote the Good Sales Practice Code. It lays down the rules for the sale of products for individuals offered through the sales network, as well as the principles of building relationships with customers based on integrity and business ethics. By writing down and applying these principles in our daily work, we provide our customers with the information necessary to make independent, informed decisions when purchasing our bank's products.

Below are our overarching rules written in the Code:

- ▶ we act in accordance with the law and our bank's internal regulations;
- ▶ we follow the principles of ethics and integrity adopted by our bank and included in the Code of Ethics of Credit Agricole Bank Polska S.A.;
- ▶ we provide customers with reliable information about our bank, about the products offered and about the related costs, potential risks and benefits connected with the purchase

“Mystery shopper” quality assessment

We check the level of implementation of quality standards on a regular basis, so in 2019, as a follow-up, we conducted three cycles of the internal survey “Mystery Shopper”. The audit was carried out by an independent external company, and the Retail Banking Support Department was responsible for its course. In total, the auditors carried out 3630 audits, three audits per branch in each cycle.

The auditors verified the advisors' compliance with certain standards for sales talks. We also placed great emphasis on the auditor's subjective evaluation, his satisfaction with the visit, independent of the occurrence or absence of a specific standard. The research gives us very specific information about the areas of contact with the customer requiring immediate improvement, implementation of corrective actions, strengthening in training or current communication.

Net Promoter Score (NPS)

In 2019, we decided that one of the main pillars of the bank's strategy until 2022 would be excellence in customer relations. We intend to achieve this by, among other things, providing our clients with the best possible experience. The NPS (Net Promoter Score), which measures the propensity of clients to recommend our bank's services and products, is an excellent measure of this goal. Not only do we observe the value of our bank's NPS indicator (in the Credit Agricole Group called CRI), but we also carefully analyze the reasons for the assessment, we comprehensively manage the feedback. We listen, but we also react.

Due to the strategic importance of the customer experience area in our bank, in 2019, as in all units of the Credit Agricole Group, the Customer Champion function was established. The role of this function, which in our bank is played by the Vice President of the Management Board, Jędrzej Marciniak, is to ensure that the voice of the client is fully taken into account, to integrate and control activities related to the improvement of client satisfaction and to take care of the development of the client-centric culture in the organization.

The bank also has a Care Committee, whose primary role is to improve our clients' experience. The Committee's activities translate directly into the implementation of specific initiatives that make our clients feel good in the bank and cooperate with us better and better.

The changes that we implemented in 2019 translate into tangible results for NPS.

The research we monitor, provided by the research company Kantar, shows that we are one of the TOP leaders in terms of customers' propensity to recommend a bank. The indicator for the whole 2019 amounts to 52 and positions us on the 2nd position among the most popular banks in Poland. In relation to 2018, it means an improvement of the result by 2 positions.

Our internal, transactional NPS research, which allows us to obtain customer ratings at various points of contact with the bank, also confirms that we are working to ensure that our customer relationships are the best. The NPS ratio for the 2019 NPS client survey with an active personal account is high and 47.3 at the end of 2019.

[GRI 102-16]

ii. Friendly and ethical marketing communication

In the field of marketing communication, in 2019 we continued our activities related to simple language, reliable presentation of our offer, making sure that our messages are clear to our clients. We make sure that our offer is simple, reliable and understandable for the client. In 2019 we prepared a special cash loan offer “You give less than you borrow” – the first such offer on our market, when the bank takes on part of the repayment of the debt incurred. A simple message was used in the communication, with a pictorial representation of a blown, shrinking amount (showing the shrinking amount of credit to be repaid to the client). Additionally, we also introduce simple language in our communication with clients in formal matters: PSD2, introduction of individual tax accounts.

An important activity is the translation of advertisements into Polish Sign Language and making them available on a wide You Tube channel and placing them on Glusi.tv – an Internet TV station. This approach allows us to prevent the exclusion of a group of people with hearing problems.

Code of Ethical Advertising

In order to ensure high quality of advertising messages and services provided to customers, our bank is bound by the Code of Ethical Advertising. The Code regulates the principles of communication with the customer in accordance with our orientation towards the customer and its needs.

While carrying out communication activities, we always reliably inform the customer about the offer, price, applicable dates, etc. directly in the advertisement, as well as indirectly through regulations available in all communication channels. We adjust the level of detail of the material to the given medium, taking into account the level of customer perception. We always present costs in a clear, legible and understandable way for the customer.

Whereas the welfare of our clients, we avoid any discriminatory content in our communication, while complying with the law and social standards. All marketing communications of our bank are subject to the needs of all clients, regardless of their race, religious beliefs, gender or nationality, as well as their education and level of financial knowledge. Caring for the safety and comfort of our customers, we also pay special attention to personal data.

[GRI 102-16]

iii. Presence of social media

As the Credit Agricole bank, we are present on the most important social media. In 2019, we ran the following channels:

- ▶ Facebook: www.facebook.com/CreditAgricoleBankPolska/
- ▶ Instagram: www.instagram.com/klubratowcy
- ▶ LinkedIn: www.linkedin.com/company/credit-agricole-bank-polska-s.a.
- ▶ YouTube: www.youtube.com/user/CABankPolska

CAsfera.pl – employees' blog

We want to be closer to our clients and share with them financial knowledge, advice and thoughts about everyday life, so we create CAsfera.pl blog. We write about finances, career, passions and interests, and about what we value very much in our bank: interpersonal relations. We want to present current trends and various curiosities – not only financial ones. On this platform we also show what we do for local communities – through words and pictures we present activities for the benefit of the environment and foundations, which inspire readers to get involved in being ‘eco’. We want to learn opinions and suggestions concerning our activities to best meet the needs of our customers. The content from our blog is presented on our websites, newsletters and social media.

Communication Standards on Facebook

In our social media communication strategy we have adopted the principle that we try to respond to all customer comments. We want to provide the best possible service regardless of the channel through which the client contacts us. On the comments posted on Facebook, which are general questions – we try to provide a full answer, on questions related to the situation of a given client – we reply with a request to contact us in a private message, where we continue the conversation, redirecting the client to a telephone contact with an advisor, during which it is possible to securely authorize and transfer data. In 2019, our response rate to inquiries averaged 96% per month.

More than 70% of Facebook inquiries are related to customer service for your products/services or your desire to use our offer. On average, in 2019, about 350 cases per month concerning specific clients required a response from a bank advisor.

Our customers contact us via social media at different times. Most inquiries reach us during the working day, however, a large percentage of inquiries are generated after 8:00 p.m. We make sure that even despite the late hour or public holiday, the customer receives an answer to his question as soon as possible. However, sometimes it takes more time to prepare the answer, especially when it involves more entities (e.g. in case of questions about complaints). The average waiting time for an answer through a Facebook profile is up to 2.5 hours.

In cases where clients publish evidence of their dissatisfaction with our services, we try to investigate the case in depth, asking the client for details. We ask for information that allows us to identify the situation and then investigate it (e.g., in cooperation with the employees of a given banking branch).

In our communication channels, in addition to marketing materials, we also make available educational and attitude-forming content, which accounts for about 1/3 of all our publications. We write, among other things, about safety, care for the environment and helping loved ones. We try to present our content in an attractive form, often using interactive formats (e.g. questionnaires) and encouraging customers to discuss and ask them questions.

Publishing advertising materials for banking products, we comply with legal regulations. The Facebook profile team has established, together with the Compliance Department, clear rules for the publication of product posts, and if necessary, individual posts are subject to additional verification. We try to keep the message simple, while meeting all formal requirements for a given advertising message.

In 2019, there were 9,000 people who liked our profile. Currently, we manage one big fanpage, which has almost 90,000 fans. We publish an average of 25 posts per month.

[GRI 102-16]

iv. Clear agreements and plain communication language

In 2019 we used a simplified standard of contracts and regulations. Since June 2017, customers have received account, credit card, cash and installment loan agreements in a friendly form: the clear standard of agreements uses tables where we present the most important information, and the content that customers most often look for is on the first and second page. In contracts we use mid-titles, colours or shades of grey and a uniform font size, and on the last pages we place words of thanks to our customers. The changes have been prepared on the basis of research with the participation of customers under the “We speak plain language” initiative.

10. Professional complaint handling

We take great responsibility and understanding to handle complaints. In order to ensure customer satisfaction, Credit Agricole has a Customer Service Quality Development Department (DRJOK).

In 2019, we recorded a total of 533 complaints directly or indirectly affecting the privacy of customers and their personal data, of which 165 complaints were deemed justified. Six complaints, two of which proved to be justified, were submitted by external institutions – the Consumer Ombudsman and the General Inspector for Personal Data Protection.

Among the complaints considered justified, the largest share was held by fraud/loan or credit scam reports (44%). Next, the complaints concerned the bank's use of incorrect customer contact details (31%) or inappropriate marketing contact (7%).

We make sure that the handling of complaints, especially those concerning the protection of clients' personal data, is fully professional – positive decisions were also taken with regard to 21% of unjustified complaints.

The described complaints touched upon the privacy of customers and their personal data. Apart from the situations mentioned above, we recorded 4080 reports of unauthorized transactions, 64% of which were considered legitimate. The vast majority of these were frauds related to card transactions. Since 20 December 2018, the issue of unauthorised transactions has been regulated by the amended Payment Services Act (introducing an EU directive, the so-called PSD2).

In DRJOK and other units dealing with complaints, verification of the reported event takes place and – in justified cases – information about it is forwarded to units responsible for a given process (e.g. Credit Fraud Prevention Office, Risk and Permanent Control Division, Sales Support, Data Protection Inspector Team, CRM Team – Customer Relationship Management). If an error is identified, DRJOK participates in developing solutions. However, the final decision concerning the choice of solution or acceptance of risk is made by the business owner of a given area. Moreover, DRJOK takes action in case of suspicion of erroneous contact details – it aims at contacting the customer and updating the data.

[GRI 102-16, GRI 102-17, GRI 418-1]



VII. SOCIAL INVOLVEMENT AND COMMUNITY DEVELOPMENT – Local responsibility

Sustainable Development Goal whose implementation we support through the initiatives described in this section:



We have assigned additional Sustainable Development Goals to individual initiatives.

i. Promotion of French culture in Poland

Sustainable Development Goal: 4 – Quality Education

Every year, referring to our French traditions, we actively participate in activities promoting French culture in Poland. In 2019 we supported:

- ▶ Days of French-speaking Countries, organized by Alliance Française;
- ▶ Celebration of the French National Day on July 14th, organised by the Honorary Consul of France in Wrocław;
- ▶ FrankoFilm-Zielona Góra Short Film Festival.

ii. Cooperation with the Wrocław Centre for Care and Upbringing

Sustainability Development Goals: 1 – No Poverty, 3 – Good Health and Well-Being, 4 – Quality Education, 10 – Reduced Inequalities

Wrocław Care Centre has been supported by us since 2017. In 2019, the bank's employees and the Centre's charges cleared from rubbish the city's grounds in Soltysowice, where the Centre is located. In total, 400 kg of waste was collected. The project was aimed at giving the ecological action also a social and educational dimension, in order to spread respect for the environment from an early age.

iii. We oxygenate the city

Sustainable Development Goals: 13 – Climate Action, 17 – Partnerships for the Goals

The Bank, like in the previous year, cooperated with the foundation Dotlenieni.org, this time joining the action – Green Polish Record. As part of the project, our employees planted several dozen plants. In addition, we placed large Areca lutenes plants in our facilities to improve the quality and temperature of air and atmosphere in the branches.

**Social involvement
and community development**

iv. „Nobel Parcel”

Sustainability Development Goals: 1 – No poverty, 10 – Reduced Inequalities

The “Noble Parcel” action, organized by the Cracow Spring Association, has almost become a tradition. Every year we prepare parcels for those in need, engaging in various ways:

- ▶ delivering to the parcels the products the family needs,
- ▶ by donating money,
- ▶ by organizing auctions or putting things on hold,
- ▶ by organizing (paid) cake and snack tastings,
- ▶ packing and taking parcels.

v. Charitable activity

Sustainability Development Goals: 1 – No poverty, 10 – Reduced Inequalities, 17 – Partnerships for the Goals

In 2019, we provided financial support for the Society of Friends of Children, the District Centre for Care and Upbringing in Pieszyce and the FONIS Foundation in Wrocław. We also supported the “To Save Children with Cancer” Foundation and a charity concert organised by the Foundation.

vi. Supporting students’ and high school pupils development

Sustainable Development Objective: 4 – Quality Education

Our Maksymalni project aims to support young people in their first professional steps and help them to discover their own potential – personal, professional and financial. Through interesting initiatives and competitions we engage young people in creating their own future.

vii. Employee skill-based volunteering

Sustainable Development Objective: 4 – Quality Education, 8 – Decent Work and Economic Growth, 17 – Partnerships for the Goals

In 2019 we continued our project activities: “The Social Leader Development Academy” of the Responsible Business Laboratory Foundation and the Municipal Volunteer Days of the Municipal Volunteer Centre. The bank’s experts conducted workshops and trainings for representatives and leaders of non-governmental organizations. The meetings concerned issues in the areas of HR, communication and project management.

viii. Participation in the Charity Corporate Run

Sustainable Development Goals: 3 – Good Health and Well-Being, 17 – Partnerships for the Goals

In May 2019, we once again supported the charitable Company Run, which took place in Wrocław and Warsaw. Our team of runners consisted of 130 people, 26 teams in total. As every year we organized a “fan zone” for all employees and their families. The aim of the run was to support the charges of the Everest Foundation. The run combines three important areas: sport, integration and assistance.

ix. Support for culture kultura – strategic cooperation with Dawid Podsiadło

In 2019 we continued our strategic cooperation with Dawid Podsiadło, supporting his artistic activity. We were a partner of the new “Big City Tour”, which took place in over 30 smaller towns. In October 2019, we signed an agreement to extend the cooperation and joint activities for 2020 as part of the “Forest Music” tour, during which the artist will promote an ecological lifestyle.

[GRI 102-12]



Awards

VIII. AWARDS

1. Organizational governance

i. First place in the „Best Bank 2019” competition held by Gazeta Bankowa

Credit Agricole was awarded the title of Best Bank 2019, winning the first place in the category of small and medium commercial banks in the “Gazeta Bankowa” competition. Piotr Kwiatkowski, President of the Bank’s Management Board, was also nominated by the competition’s jury for the title of Bank Manager of the Year and was among the five finalists.

ii. The „Jedynki Gazeta Wyborcza” contest

Credit Agricole has been awarded the Single Vote Award. Thus, the bank was among 30 companies from Lower Silesia, which were recognized as leaders of economic changes in the region after 1989, and today are among the business leaders in their industries.

2. Labour practises

i. The award for the educational corporate event – MP Power Awards®

Our series of events for students in the “Fresh Blood for the First Job” programme, carried out in 2019 together with Endorfina agency, was awarded in the MP Power Awards® competition in the category of educational corporate event.

ii. The main prize in category „Internat image campaign” in Employer Branding Excellence Awards 2019

The PowerON programme of Credit Agricole bank won the main prize in the category “Internal image campaign” in the Employer Branding Excellence Awards 2019. The idea of the competition, organised by HRM Institute, is to reward and present the best employer branding practices in Poland that surprise, attract attention and engage employees. PowerON is a programme supporting energy management during work and leisure time. Taking the first place, Credit Agricole beat over 150 nominees.

3. Fair operating practices

i. Wallet Award Wprost 2019

Credit Agricole was awarded the Wallet Wprost 2019 prize in the category “Security/Fraud Prevention and Online Security” for the best secured bank mobile application: CA24 Mobile. This is the fifth time the weekly magazine has awarded the best companies in the financial industry.



4. Consumer issues

i. Bank Market Innovator Award – Bank Monthly Magazine

Credit Agricole Bank received the Banking Market Innovator award granted by the chapter of the XXIV Ranking of Banks of the BANK monthly. The award is granted to the most effective, innovative banks looking for the best solutions in the area of customer relations. The jury particularly appreciated the built-in antivirus function and secure biometric logging of CA24 Mobile and artificial intelligence solutions such as TeleBot “Lydia”.

ii. The main prize in Golden Arrow 2019 contest

Credit Agricole Bank won the main prize in the prestigious marketing industry competition Golden Arrow 2019 in the category “BtoC integrated campaign”. The awarded campaign with the participation of Dawid Podsiadło was carried out in the second quarter of 2018 and promoted a new Account for You bank account. The campaign included four TV spots, advertisements on the radio, the Internet and on billboards, as well as intensive PR activities.

iii. The Silver Panther award

Credit Agricole received the Silver Panther for the most effective brand creation in the Bank category. Kantara Panthers are prizes awarded for the most effective brand creations in two categories: banking and insurance. This year, for the first time, the most effective creations were selected by consumers, not employees of financial institutions.

iv. Award in Technological Competition „Leader 2019” – Gazeta Bankowa

Credit Agricole received the Leader 2018 award for biometric login to the CA24 Mobile application. Technology competition “Leader 2018” is an undertaking of the editorial team of “Gazeta Bankowa”, whose ambition is to identify the most interesting and innovative solutions that were implemented in 2018. The CA24 Mobile application of Credit Agricole bank took 1st place in the Golden Banker ranking in the category of ergonomics of mobile banking services.

v. CESSIO 2019

For the second year in a row, our bank received the second CESSIO award – a distinction in the most prestigious competition in the field of debt management. CESSIO, awarded annually by the Association of Financial Enterprises, is an award for applying the highest standards for participants in the process of selling debts or taking them over for handling.



About the Raport

IX. ABOUT THE RAPORT

1. Drafting process

Preparing the Corporate Responsibility Report for 2019, we focused on the guidelines obtained from our bank's stakeholder panel. The panel was held in November 2019. In addition, we took into account the opinions of stakeholders, which reach our bank on an ongoing basis during various meetings and events. On the basis of the information gathered, we have selected important aspects to present in the report.

This report has been prepared in accordance with the GRI Standards: Core option. The Report covers the calendar year 2018. The Report has not been subjected to external assurance. The document is not a consolidated report. Our reports are issued annually, with the previous one published in 2018. We have not introduced any amendments to reporting or adjustments to the information included in the previous report.

[GRI 102-45, GRI 102-46, GRI 102-47, GRI 102-48, GRI 102-49, GRI 102-50, GRI 102-51, GRI 102-52, GRI 102-54, GRI 102-56, GRI 103-1, GRI 103-2, GRI 103-3]

2. Priority reporting aspects in 2019

Key Aspects for external stakeholders:

- ▶ Economic
- ▶ Environmental
- ▶ Social and employee-related
- ▶ Connected with impact on the social environment
- ▶ Relating to human rights
- ▶ Relating to product liability

Key aspects for internal stakeholders:

- ▶ Economic results
- ▶ Market presence
- ▶ Anti-corruption efforts
- ▶ Materials/Raw materials
- ▶ Energy
- ▶ Supplier environmental assessment
- ▶ Employment
- ▶ Occupational health and safety
- ▶ Training and education
- ▶ Diversity and equal opportunities
- ▶ Compliance with non-discrimination requirements
- ▶ Supplier social assessment
- ▶ Marketing and labelling

- ▶ Customer privacy
- ▶ Compliance with social and economic regulations

[GRI 102-47, GRI 103-1, GRI 103-2, GRI 103-3]

3. ISO 26000 and Sustainable Development Goals

The issues described in this report have been structured in accordance with ISO 26000.

The ISO 26000 standard has been developed by the International Standards Organisations (ISO). It includes guidelines on corporate social responsibility (CSR) that the Credit Agricole bank adheres to. The standard includes seven key CSR areas:

- 1) Organizational governance;
- 2) Human rights;
- 3) Labour practices;
- 4) The environment;
- 5) Fair operating practices;
- 6) Consumer issues;
- 7) Community involvement and development.

The names of the above areas were used as titles of individual sections of this report. Individual sections of the report also have assigned to them the relevant UN Sustainable Development Goals to whose achievement we contribute through our bank's CSR activities.

[GRI 103-1]

THE SUSTAINABLE DEVELOPMENT GOALS (SDGS) WERE ADOPTED IN 2015 BY ALL 193 UN MEMBER STATES AS PART OF THE RESOLUTION "TRANSFORMING OUR WORLD: THE 2030 AGENDA FOR SUSTAINABLE DEVELOPMENT". THE RESOLUTION SETS OUT 17 SUSTAINABLE DEVELOPMENT GOALS:

- 1) No Poverty;
- 2) Zero Hunger;
- 3) Good Health and Well-Being;
- 4) Quality Education;
- 5) Gender Equality;
- 6) Clean Water and Sanitation;
- 7) Affordable and Clean Energy;
- 8) Decent Work and Economic Growth;
- 9) Industry, Innovation and Infrastructure;
- 10) Reduced Inequalities;
- 11) Sustainable Cities and Communities;
- 12) Responsible Production and Consumption;
- 13) Climate Action;
- 14) Life Below Water;
- 15) Life On Land;
- 16) Peace, Justice and Strong Institutions;
- 17) Partnerships for the Goals.

SUMMARY 2019



Detailed figures

X. DETAILED FIGURES

1. Employees of Credit Agricole Bank Polska S.A. – numbers

WOMEN	MEN	
81	26	PROBATIONARY PERIOD
604	272	DEFINITE TERM
2650	1001	INDEFINITE TERM
78	27	DEFINITE TERM (REPLACEMENT)
3413	1326	TOTAL EMPLOYEES ON EMPLOYMENT CONTRACTS
3266	1238	FULL TIME
147	88	PART TIME
3413	1326	TOTAL

AS AT 31 DECEMBER 2019

[GRI 102-8]

2. Parental leave

	 WOMEN	 MEN
EMPLOYEES ELIGIBLE IN 2019 FOR MATERNITY/PATERNITY LEAVE	471	149
EMPLOYEES WHO USED MATERNITY/PATERNITY LEAVE IN 2019	447	86
EMPLOYEES WHO RETURNED TO WORK IN 2019 AFTER HAVING USED THEIR MATERNITY/PATERNITY LEAVE	410	73
EMPLOYEES WHO RETURNED TO WORK IN 2018 AFTER HAVING USED THEIR MATERNITY/PATERNITY LEAVE AND WORKED THROUGHOUT 2019	337	56
DURABLE RETURN TO WORK (RTW) RATE AS A PERCENTAGE OF EMPLOYEES WITH A SERVICE PERIOD EXCEEDING 12 MONTHS TO ALL EMPLOYEES RETURNING TO WORK AFTER MATERNITY/PATERNITY LEAVE IN THE YEAR PRECEDING THE ANALYSIS (2018)	86,4%	88,8%

[GRI 401-3]

3. Employees by regions (excluding Head Office and Contact Center)

 WOMEN	 MEN	REGION*
89	11	Białystok Region
87	17	Bydgoszcz Region
115	20	Częstochowa Region
109	14	Gdansk Region
112	14	Gdynia Region
121	22	Jelenia Gora Region
150	11	Katowice Region
88	14	Kielce Region
86	10	Konin Region
94	27	Krakow Region
104	22	Lublin Region
119	16	Łodz Region
93	21	Poznan Region
141	13	Szczecin Region
83	25	Warszaw South Region
91	35	Warsaw North Region
87	19	Warsaw West Region
116	25	Wroclaw Region
8	3	Region CA Express Region
1893	339	Total

* Region – employees of the network working in regions of the regional sales network and Regional Network of Sales and Partner Relations as per the Bank's Organisational Bylaws

[GRI 102-8]

4. Number of accidents in 2019

	WOMEN	MEN
NUMBER OF INJURIES ON THE WAY TO OR FROM WORK	28	7
NUMBER OF INJURIES DURING WORK	18	7

5. Employees trainings

	WOMEN	MEN
STATIONARY TRAININGS 2019		
TOTAL NUMBER OF EMPLOYEES – FTES	3561	1551
MANAGEMENT AND SENIOR MANAGEMENT	501	303
POSTS LOWER THAN THE MANAGERIAL LEVEL	3060	1248
NUMBER OF TRAINING HOURS OF EMPLOYEES BY EMPLOYMENT CATEGORY		
MANAGEMENT AND SENIOR MANAGEMENT	18601	11196
POSTS LOWER THAN THE MANAGERIAL LEVEL	81069	36507
TOTAL NUMBER OF TRAINING HOURS	99670	47703

WOMEN	MEN	
AVERAGE NUMBER OF TRAINING HOURS OF EMPLOYEES BY EMPLOYMENT CATEGORY		
37,13	36,95	MANAGEMENT AND SENIOR MANAGEMENT
26,49	29,25	POSTS LOWER THAN THE MANAGERIAL LEVEL
27,99	30,76	TOTAL NUMBER OF TRAINING HOURS
E-LEARNING TRAININGS 2019		
3561	1551	TOTAL NUMBER OF EMPLOYEES – FTES
501	303	MANAGEMENT AND SENIOR MANAGEMENT
3060	1248	POSTS LOWER THAN THE MANAGERIAL LEVEL
NUMBER OF TRAINING HOURS OF EMPLOYEES BY EMPLOYMENT CATEGORY		
7756	2852	MANAGEMENT AND SENIOR MANAGEMENT
50915	14818	POSTS LOWER THAN THE MANAGERIAL LEVEL
58671	17670	TOTAL NUMBER OF TRAINING HOURS
AVERAGE NUMBER OF TRAINING HOURS OF EMPLOYEES BY EMPLOYMENT CATEGORY		
15,48	9,41	MANAGEMENT AND SENIOR MANAGEMENT
16,64	11,87	POSTS LOWER THAN THE MANAGERIAL LEVEL
16,48	11,39	TOTAL NUMBER OF TRAINING HOURS

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XII. CONTACT DETAILS

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[GRI 102-3, GRI 102-53]

Non-financial report of Credit Agricole Bank Polska S.A.
for the financial year ended 31 December 2019