

A woman and two young boys are hiking on a dirt path through a lush green forest. The woman is in the background, smiling, wearing a plaid shirt and a backpack. The two boys are in the foreground, also wearing backpacks and using walking sticks. The boy on the left is wearing a plaid shirt and green shorts, while the boy on the right is wearing a yellow striped shirt and blue shorts. The forest is dense with green foliage and trees.

IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY

RESPONSIBLE BUSINESS REPORT 2021
CREDIT AGRICOLE BANK POLSKA S.A.

#WECARE

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NEEDED AND HELPFUL



Piotr Kwiatkowski
President of the Management Board



Jean Bernard-Mas
Senior Country Officer
I Vice-President of the Management Board

Year 2021 was another year of challenges for us, just like for the entire Polish economy, due to the COVID-19 pandemic. Our bank had already developed appropriate procedures and adapted to these demanding operating conditions back in 2020. Thanks to this, we could meet our obligations to the customers and the society effectively and without interruption in 2021.

As a socially engaged bank, we actively joined the efforts to assist businesses affected by the pandemic and acted as an intermediary in the disbursement of subsidies under the Polish Development Fund's Financial Shield 2.0 programme. In addition, in response to customer needs, we introduced a fully remote account opening process for sole traders and individual farmers. At the end of the year, we provided customers with a functionality enabling them to remotely confirm their identity and set up a Trusted Profile. The bank's customers thus gained secure access to many digital services offered by various firms and public administration entities. We also strongly facilitated the use of our services through digital channels, while constantly providing the added value of our advisors available whenever the customer needed them.

In 2021, we also once again gave evidence of our environmental commitment. In pursuing the objectives set out in our strategy, we developed "green banking" and reduced our negative impact on the environment. In April we were the first on the Polish market to launch an eco-plastic card which decomposes faster than plastic. We also started subscription of new insurance products with investment features: Green Europe and Green Europe II. These products provide life insurance protection while also offering the opportunity to profit from the growth of an index created using a methodology that takes into account environmental factors. We also expanded our fleet of company vehicles with 45 new Toyota hybrid cars.

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In 2021, we also once again gave evidence of our environmental commitment. In pursuing the objectives set out in our strategy, we developed "green banking" and reduced our negative impact on the environment.

As one of eight banks, we signed an agreement with the National Fund for Environmental Protection and Water Management (NFOŚiGW) on joining the "Clean Air" programme and launched a loans with subsidy for the replacement of inefficient heating sources and thermo-modernisation of single-family houses. The programme aims to improve air quality and reduce greenhouse gas emissions in Poland.

We also continued our #LessPlastic [#Mniej Plastiku] educational campaign. As part of the project, we carried out the Mountain Odyssey [Górska Odyseja] project, an 800-kilometre long march on mountain and forest trails combined with waste cleaning and education on the harmfulness of excessive plastic in the environment. The campaign was accompanied by an open-air educational exhibition, which we presented in 35 towns in southern Poland.

As part of the #Less Plastic campaign, our bank was also a partner of Dawid Podsiadło's Leśna Muzyka [Forest Music] tour and, after the tour, together with the artist, we carried out an ecological project called Exceptional vinyls made of plastic waste. We transformed the plastic elements of the concert scenography into a series of unique gramophone records with music produced by Dawid Podsiadło. The CDs were put up for auction and the entire proceeds, together with a donation from the bank (a total of PLN 100,000), were donated to the Polish Zero Waste Association. It is worth mentioning that the entire #LessPlastic campaign was awarded the title of "Eco Inspiration 2021".

Another project important for the bank is to develop the accessibility of products and services for people with special needs. As part of the I'm all ears [Zamieniam się w słuch] programme, we offered deaf and hard-of-hearing people a VIP Account for You free of charge, and equipped a further ten branches with induction loops. In cooperation with the FONIS Foundation, we also produced

a series of educational guide videos in sign language for young mothers.

In 2021, we also continued the Savings challenge [Wyzwanie oszczędzanie] campaign. Its aim is to encourage Poles to manage their household budgets consciously, save money and protect the environment effectively, as well as to prevent over-indebtedness. As part of the campaign, there is a Facebook group called Wyzwanie Oszczędzanie, around which an active community of over 3.6 thousand people has formed. We also launched the www.wyzwanieoszczedzanie.pl website, gathering in one place inspiring content on saving and managing a household budget.

Being a modern, people-oriented bank, we work following the Crédit Agricole Group's raison d'être, which is: "Working every day in the interest of our customers and society". We understand very well that our work is both about achieving business goals and more than that. Our work is a mission: every day, whatever the circumstances, we are there for our customers and we are there to help them. And that is what we want to show you in our report. ▀

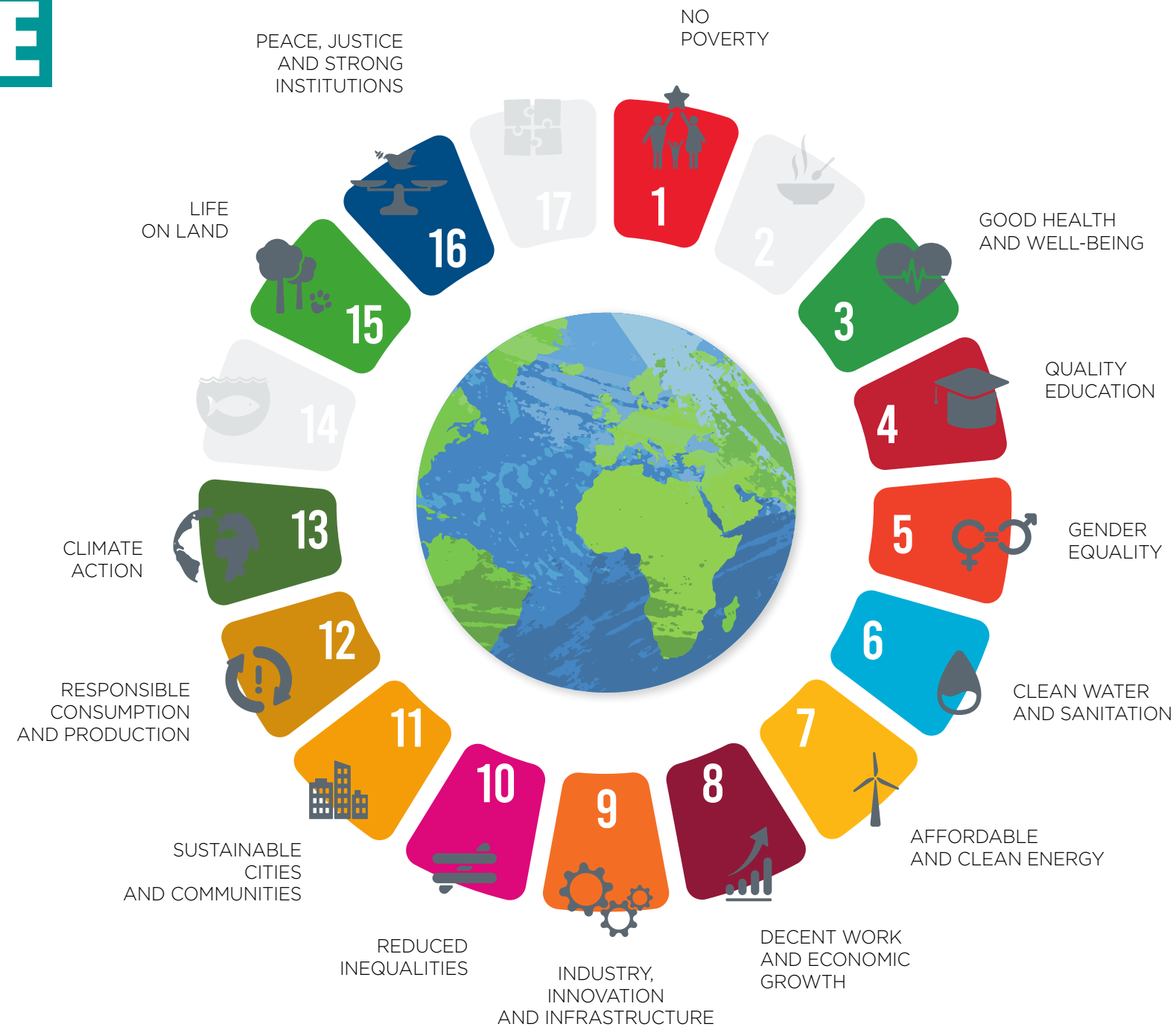
Piotr Kwiatkowski
President
of the Management Board

Jean Bernard-Mas
Senior Country Officer
I Vice-President
of the Management Board

CORPORATE GOVERNANCE

Our bank actively supports the UN Sustainable Development Goals. Read more about the Goals on p. 89.

Our activities cover 14 key areas.



ABOUT OUR SHAREHOLDER









Credit Agricole Bank Polska has been a part of the Cr dit Agricole Group since 2001. Our French shareholder boasts a history going back 125 years. The Group currently ranks among the ten largest banks in the world in terms of asset value. It is also the largest retail bank in Europe and insurance leader in France. The Cr dit Agricole Group is present in 48 countries around the world and caters to the financial needs of 52 million customers¹.

The Group pursues a unique model of universal, customer-oriented retail banking based on collaboration between retail banks and mutually supporting specialized business lines. Consequently, the Group can offer its clients a full range of banking and non-banking products and services across all distribution channels, such as: insurance, real property, payments, asset management, leasing and factoring, Consumer Finance, as well as corporate and investment banking. ▀

ABOUT CR DIT AGRICOLE GROUP IN POLAND

The presence of the Cr dit Agricole Group in Poland dates back to 2001. It serves individual customers as well as micro, small and medium enterprises (SMEs), large domestic and international corporations, companies from the agribusiness sector and individual farmers. The Group is able to provide a comprehensive offering by le-

veraging synergies between all its companies. The Group's companies in Poland include: Credit Agricole Bank Polska, Credit Agricole Ubezpieczenia ("CA Ubezpieczenia"), Europejski Fundusz Leasingowy ("EFL") and its subsidiaries and Amundi Polska Towarzystwo Funduszy Inwestycyjnych ("Amundi Polska TFI"). ▀

UNIVERSAL BANKING	INSURANCE	FINANCIAL SERVICES	ASSET MANAGEMENT
 CR�DIT AGRICOLE	 CR�DIT AGRICOLE UBEZPIECZENIA	 EFL GRUPA CR�DIT AGRICOLE  EFL FINANCE GRUPA CR�DIT AGRICOLE  EUROFACTOR GRUPA CR�DIT AGRICOLE  CAREFLEET GRUPA CR�DIT AGRICOLE  TRUCK CARE GRUPA CR�DIT AGRICOLE	 Amundi ASSET MANAGEMENT



ABOUT CREDIT AGRICOLE BANK POLSKA

Credit Agricole Bank Polska S.A. (“Credit Agricole”) is a universal bank with an over 20-year presence on the Polish market. We serve retail customers, small and medium enterprises, as well as agribusiness and corporate banking clients.

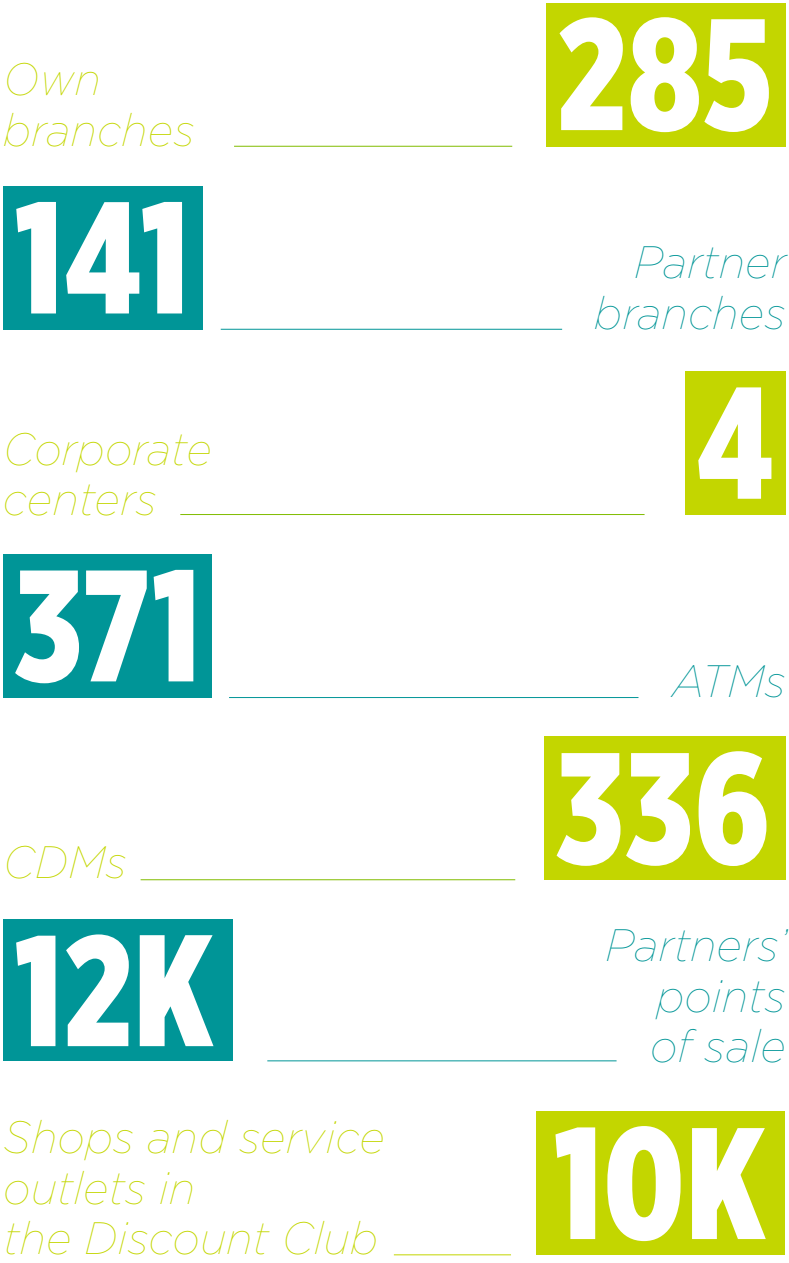
We offer daily banking services (accounts, cards, terms deposits, etc.) and a fully-fledged loan offering with specialists in leasing, factoring, corporate and investment banking standing ready to assist our customers. We operate in various business sectors, and our customers include individuals, small and medium enterprises, large corporations, as well as farmers and companies from the agribusiness sector.

However, we are not limited to only providing financial services as we also offer a selection of motor vehicle, property and life insurance, and boast extensive experience on the consumer credit market (Consumer Finance). Our installment loans are available at over 12,000 points of sale across Poland, and our cards grant discounts in nearly 10,000 stores and service outlets that are part of Poland’s largest Discount Club.

We are a bank that is “100% digital, 100% human.” True to this motto, we invest in modern technologies, facilitate remote access to our services, and care for our employees and service quality in face-to-face contact.

Our services and products are easily accessible through CA24 eBank and CA24 Mobile. We also operate a vast network of over 400 own and partner branches, including 30 cashless branches, four corporate centers (in Warsaw; Kraków, with a branch office in Katowice; Gdańsk and Wrocław with a branch office in Poznań) and a Warsaw-based center serving international corporations. We are based and operate in Poland. Our head office is located in Wrocław, at ul. Legnicka 48. ▀

▀ GRI 102-1, GRI 102-4, GRI 102-5
▀ GRI 102-6, GRI 102-7, GRI 401-2



▀ GRI 102-7



STRUCTURE OF THE MANAGING BODY

Credit Agricole has a Management Board and a Supervisory Board, both deemed herein to be management bodies.

MANAGEMENT BOARD

The Management Board is a collective body. It represents the bank, as well as manages its operations and assets. It also manages affairs not reserved for the General Meeting and Supervisory Board.

The Bank's Management Board comprises seven 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;
- Philippe Enjalbal – Vice-President of the Management Board.

The Supervisory Board appoints members of the Management Board for a five-year term of office. The Supervisory Board determines the number of members of the Management Board and approves the internal division of powers in the Management Board wherein:

- the president of the Management Board is in charge of the internal audit area;
- there is a separate position of Management Board member in charge of management of risk material to the bank's operations;
- the functions of president of the Management Board and Management Board member in charge of management

“
The Supervisory Board
supervises the bank's
operations across
all areas of its functioning.
It operates pursuant
to the Code
of Commercial
Companies, Banking
Law and other laws,
the Bank's Statutes
and its own Bylaws.

- of risk material to the bank's operations cannot be combined;
- the president of the Management Board cannot be in charge of an area of the bank's operations that generates risk material to the bank's operations;
- a member of the Management Board in charge of managing risk material to the bank's operations cannot be put in charge of an area of the bank's operations that generates the risk whose management he/she is in charge of;



- the responsibility for the risk of non-compliance of the bank's operations with the provisions of law, internal regulations and market standards, as well as the area of accounting and financial reporting, including financial control is defined.

The appointment of the president of the Management Board and member of the Management Board in charge of management of risk material to the bank's operations and the allocation of these duties to them are subject to the approval of the Polish Financial Supervision Authority ("PFSA").

Management Board Committees

Committees are permanent or ad-hoc collective bodies that have consultative or decision-making authority. Within the bank there is no separate committee responsible for taking decisions that affect the economy, environment and society, nor are such decisions within the scope of tasks of any existing committee.

There are eleven Management Board committees: the 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; and the Customer Service Committee.

SUPERVISORY BOARD

The Supervisory Board supervises the bank's operations across all areas of its functioning. It operates pursuant to the Code of Commercial Companies, Banking Law and other laws, the Bank's Statutes and its own Bylaws.

The Supervisory comprises eight members:

- François-Edouard Drion – Chairperson of the Supervisory Board;
- Guilhem Nouvel-Alaux – Vice-Chairperson of the Supervisory Board;

- Elżbieta Jarzeńska-Martin – Member of the Supervisory Board;
- Jarosław Myjak – Member of the Supervisory Board (independent member);
- Liliana Anam – Member of the Supervisory Board (independent member);
- Bernard Pacory – Member of the Supervisory Board;
- Romuald Szeliga – Member of the Supervisory Board;
- Jean-Christophe Kiren – Member of the Supervisory Board.

Until 15 September 2021, the Supervisory Board also included prof. Alfred Janc (independent member).

Members of the Supervisory Board are appointed by the General Meeting of Shareholders for a five-year term of office. The Supervisory Board comprises two members with an independent status.

The Supervisory Board may appoint committees and delegate its members to serve on them in a supervisory capacity.

Supervisory Board Committees

There are three Supervisory Board committees: the Audit Committee (Jarosław Myjak, Elżbieta Jarzeńska-Martin, Liliana Anam), Nomination & Remuneration Committee (Liliana Anam, Bernard Pacory, François-Edouard Drion) and the Risk Committee (Guilhem Nouvel-Alaux, Jean-Christophe Kiren, Elżbieta Jarzeńska-Martin).

GRI 102-18

Main internal documents governing this area:

- Statutes of Credit Agricole
- Bylaws of the Management Board of Credit Agricole
- Internal Division of Powers in Credit Agricole's Management Board
- Bylaws of the Supervisory Board of Credit Agricole



STRATEGY



The 2022 Strategy sets out the directions for the development of our bank in the coming years. Its key assumptions are aligned with the strategy of the Crédit Agricole Group. We are currently developing a strategy for the coming years.

THE REASON FOR BEING AND STRATEGIC OBJECTIVE

The cornerstone of all activities pursued by Credit Agricole is our Raison d’Être (reason for being): “Working every day in the interest of our customers and society.” This motto is the foundation of the Strategy adopted in November 2019, which defines the bank’s business and social objectives until 2022. Our constant strategic objective is the development of profitable universal banking through active relationships with customers and systematic growth in financing their needs. In line with our strategy, in 2022 we aspire to be a bank:

- offering excellence in customers relations
- that is digital;
- that is a people driver organization with empowered teams for customers’
- that is eco and socially engaged in everyday business.

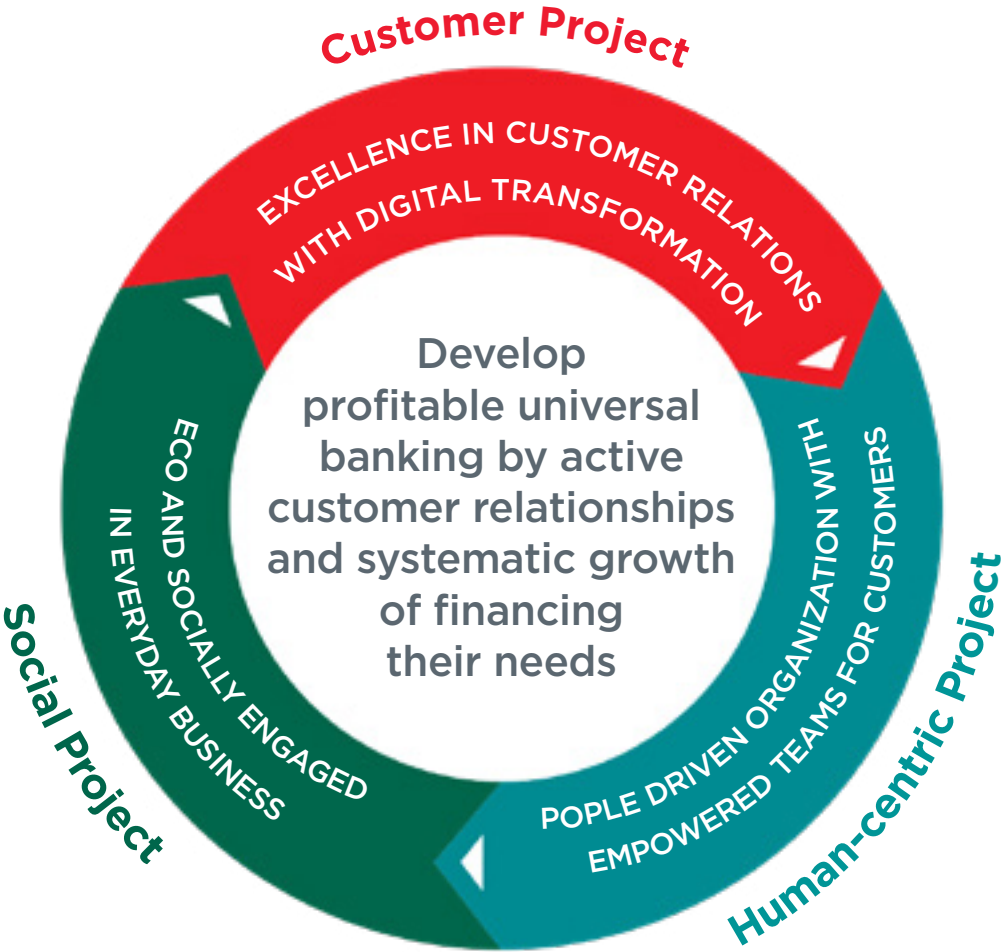
The ambitions we want to realize by 2022 are to:

- be among leaders in customer acquisition and Consumer Finance;
- achieve higher and more diversified revenues through the development of other business lines;
- have operational efficiency and risk fully under control.

Considering the unique environment and procedural requirements, in 2020 we analyzed the market, legal and tax landscapes. This process drove our decision to bring forward the delivery of certain strategic goals and launch Acceleré, an accelerated transformation program. This highly ambitious plan assumes the bank’s multi-dimensional transformation into an even more modern organization with an even greater human focus.

▀ GRI 102-14

THREE PILLARS OF 2022 STRATEGY



PILLARS OF THE STRATEGY

In 2020-2022, we will pursue our strategic objective as part of three pillars of the strategy, which are: the Customer Project, the Human-centric Project and the Social Project. Continue reading to find out more about our objectives.

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 through digital channels
- Innovative digital marketing to acquire more Customers
- Fully leverage the potential of our data to grow the business
- Digitize processes, building a “paperless bank”

Deliver the best customer experience

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

Adapt distribution channels to future challenges

- Adapt own branches, partner branches and the CA24 Contact Center, to develop omnichannel relationships
- Strengthening long channel potential (Customer Finance line)
- Create a joint bank and EFL offering for SME and agribusiness in both distribution networks

Offer full range of products and services

- A full offering for all segments:
 - Develop offering for individuals
 - Launch more SOHO, SME and agribusiness products
 - Increase non-interest income by expanding offering for corporate clients
- Create new business opportunities – strategic partnerships
- Develop alternative payment solutions in line with market trends

Operate more efficiently, have modern, stable IT and risk under control

- Stable and secure IT solutions for customers, partners and employees
- Reduce time to market for IT solutions
- Flexible and open IT architecture
- Agile approach to operate more efficiently and leverage people's potential
- Grow credit portfolio with risk under control

Human-centric Project

PEOPLE DRIVEN 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



We launched our accelerated transformation program, to make our bank more modern with an even greater human focus.

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 EVERY DAY BUSINESS

Drive green banking

- Prepare green versions of products for retail customers
- Grow green financing in all business lines

Limit impact on the environment

- Reduce our carbon footprint and paper usage
- Engage in and create eco-friendly and awareness-raising initiatives

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

GRI 102-14

IMPLEMENTATION OF BUSINESS STRATEGY

2021 was a special year for Credit Agricole as we launched our accelerated transformation program (Acceleré) to transform the bank across several dimensions to make it even more modern with an even greater human focus. We aspire to stand out in the marketplace through a unique combination of understanding customer needs, professional skills and new technologies.

Our strategic successes in 2021 cover both financial and operational changes, including the considerable growth of our base of active customers with an active account, excellent sales performance in the Consumer Finance business line and satisfactory cash loan sales. We also tightened partnerships with Polish CA Group companies allowing us to market comprehensive and harmonized products for shared customers.



In the following years, we expect to gradually improve our net result. Our growth will chiefly be driven for example by the expansion of our active customer base.

Financial performance

Following our approach to managing business model risk, we regularly prepare and conduct stress tests based on financial scenarios. These, in particular, consider the assumptions underlying the strategy and financial plans.

Our 2021 performance was affected by the successive waves of the COVID-19 pandemic and the ensuing economic slowdown, the low interest rate environment persisting up until the fourth quarter when the Monetary Policy Council (MPC) decided to hike interest rates, and increase in the provision for potential claims of customers with FX mortgage loans.

The prevailing low-interest rate environment and the absence of a Supreme Court resolution on Swiss franc-denominated consumer mortgage loans eroded the bank's revenues, particularly in credit cards, the Consumer Finance line and mortgage loans.

In 2022, we will work towards improving our performance ratios. In the following years, we expect to gradually improve our net result on the back of the Acceleré program. Our growth will chiefly be driven by the expansion of our active customer base, the launch of a new electronic and mobile banking offering, and the growth of the SME and agribusiness lines achieved by the adjustment of their product distribution model. In corporate banking, we will achieve sustainable and safe growth through a comprehensive product offering, efficient digital solutions compliant with process requirements, and our expertise. These efforts will be supported by strong marketing activities across all business lines. We will see an uptick in operating costs due to planned marketing activity and investments made in 2021. Rising costs will be partially offset by the continued implementation of the cost-cutting program launched in 2020. We assume that cost of risk will hover around pre-pandemic levels (excluding the provision for potential claims of customers with FX mortgage loans). In line with our financial plan, in 2022 we plan to improve on our 2021 result.

2020 saw the emergence of a major threat to our strategy. In response to the negative events on the banking market, we took a number of initiatives to mitigate the pandemic's

Threats to strategy

FINANCIAL PERFORMANCE IN 2021

	PLN million
Revenues	1,276.5
Operating expenses ¹	-960
Payments to investors	no dividend payments
Payments to the state (CIT, Bank Guarantee Fund, bank tax, PFSA, VAT)	-60.2
Net profit	33.6

GRI 102-7, GRI 201-1

¹ Including tax on certain financial institutions.

impact. The most important measure was the continuation of the cost-cutting program designed to reduce operating costs. The main revenue driver was sales of loans (in particular, cash and installment loans) and accounts. Supported by our marketing campaign, we achieved a record-breaking account activation level and cross-selling rate. The MPC's decisions to hike interest rates supported further revenue growth. By analyzing the primary areas of the bank's operations, placing more emphasis on cost control, revising our offerings and selecting those most critical in the context of our strategy, we were able to achieve the desired outcome and improve our profitability ratios.

Despite tight cost control and the limitations it entails, we continue to support business and infrastructure development projects, especially projects connected with the Acceleré Program. These projects will position us to grow significantly and improve our financial results in the coming years. We are also prioritizing IT security and taking many initiatives to strengthen it. Read more on p. 48.

Moreover, we are monitoring the legal environment, the impact of EU and national case law on borrower behavior and market practice, and evaluate their effect on the legal risk associated with FX mortgage loans on an ongoing basis.

Should another threat emerge in the future, we do not rule out adjusting some aspects of the strategy to adapt to the prevailing business and economic context. Furthermore, if financial burdens for the banking sector are increased further, whether through taxes, mandatory contributions or one-off events, we are ready to review the profitability of individual business lines and optimize them.

STRATEGIC APPROACH TO CSR

At Credit Agricole, in line with the ISO 26000 standard, we understand Corporate Social Responsibility as the impacts of our decisions and activities (products, service, processes) on society and the environment through transparent and ethical behavior that:

- contributes to sustainable development, including health and the welfare of society;
- takes into account the expectations of stakeholders;
- is compliant with applicable laws and consistent with international standards of behavior;
- is integrated throughout the organization and practiced in its relationships.

CSR is an element of our strategy. Read more about the bank's strategy on p. 15. Our efforts towards the environment are part of the pillar: Social Project – "Eco and Social Commitment on a Daily Basis." More about the aims of this pillar on p. 17. To achieve them, we pursue many initiatives that fulfill our obligations towards society and the environment. We track the progress of our strategic goals in the Social Project pillar through the following indicators:

- green products balance;
- reduction in the number of printed pages;
- times our services for customers with disabilities were used;
- number of employees with disabilities.

Our CSR activities are subject to a periodic review to consider evolving stakeholder expectations, the market situation and industry challenges. This process is the responsibility of the Corporate Communication Office. In 2022, we plan to establish an independent unit reporting directly to the Vice-President of the Management Board tasked with coordinating CSR issues throughout the entire bank. This unit will manage ESG risks in collaboration with other bank units and be responsible for developing the relevant strategy and reporting.

Credit Agricole has in place a CSR Policy that defines our approach to CSR, classifies the bank's stakeholders, defines the principles of CSR management and budgeting. The Policy is slated for an update in 2022.

In 2020, we established a CSR working group composed of representatives of various areas of the bank that are key to the implementation of Credit Agricole's strategy in the Social Project pillar. Group members meet at least once every two months and consult on CSR-related issues. In 2022, we intend to establish a more formal body to coordinate CSR-related work across the bank. It will manage ESG opportunities and risks, establish new initiatives, set KPIs, monitor the progress of initiatives, as well as report on and communicate them.

Since 2014, we have been a signatory to the Declaration of Responsible Business of the French-Polish Chamber of


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CSR is an element
of our strategy.

Commerce (CCIFP). The document, so far voluntarily signed by almost 100 companies, is a commitment and confirmation that a given company is managed in accordance with principles of transparency, ethics, respect for people and natural resources. Furthermore, we participate in the CSR CCIFP Committee and CSR WroClub.

In 2021, we pursued multiple educational initiatives related to corporate social responsibility as we launched the "CSR in practice" e-learning training for employees, conducted training for employees on CSR, climate change and sustainable finance, launched an information campaign on the fundamentals of environmental protection displayed on digital signage screens in all bank branches and the bank's head office. We also started publishing regular newsletters devoted to CSR issues.

Last year, we also participated in a number of expert events focusing on CSR and sustainable development. These included: "CSR in practice," a conference, and the "Green finance - responsible business in the banking sector?" panel organized as part of the international Impact'21 conference and the "Reliability, materiality and relevance - green investment taxonomy" panel. The latter was the first event of the Koźmiński Green Talks series initiated by the Green Koźmiński student organization at the Koźmiński University. This event was held under the patronage of Credit Agricole.

Through our efforts, we actively support the UN Sustainable Development Goals. Read more on p. 89. 

 GRI 102-12, GRI 103-2, GRI 103-3

Main internal documents governing this area:


- Corporate Social Responsibility Policy of Credit Agricole



FReD PROGRAM

The implementation of our strategy in the Social Project pillar is supported by the FReD program created in the Crédit Agricole Group. It stimulates CSR activities across all areas of the bank. It also facilitates the monitoring of activities and measurement of progress, as well as their comparison against other Group companies. FReD comprises three pillars as part of which the bank carries out six short-, medium- and long-term projects each year:

- FIDES – compliance projects aimed at improving and ensuring transparency of activities towards customers to build consumer trust;
- RESPECT – projects addressed to existing and future employees aiming to bring benefits to the society;
- DEMETER – efforts benefitting the natural environment and the planet; their aim is environment protection.

Once a year, the progress of individual projects is measured by an external auditor. Part of the remuneration of Crédit Agricole Group's executives is tied to performance under the FReD program. 

 GRI 103-2, GRI 103-3



STAKEHOLDERS

At Credit Agricole, we attach great importance to building relationships with the internal and external environment. The accurate identification of stakeholder groups affected by the bank and those affecting the company is a crucial element of the communication process. In 2016, during a meeting of a working group comprising representatives of various bank areas, we created our stakeholders' map and identified main stakeholder groups. The bank's primary stakeholders are split into internal and external, with its key stakeholders comprising customers, employees, society and the environment.

STAKEHOLDER CHALLENGES

By verifying stakeholder expectations towards the bank's strategy, we are able to define the main areas of our impact on sustainable economic, social and environmental development. In carrying out the postulates, we focused on key stakeholders by answering four questions:

- What is our effect on the stakeholder?
- What challenges are we facing?
- What are our potential benefits?
- What actions are we taking and could be taking?

The conclusions are used in initiatives pursued as part of our Social Project pillar strategy.

RELATIONS WITH STAKEHOLDERS

The bank has been engaged in active dialogue with both internal and external stakeholders for years. This dialogue fosters the exchange of ideas, mutual expectations and encourages involvement in joint initiatives.

Dialogue with stakeholders

The purpose of dialogue with stakeholders is to canvass opinions and recommendations regarding responsible business practices and guidelines for our social role and efforts in the region.

Main internal documents governing this area:

- Corporate Social Responsibility Policy of Credit Agricole



INTERNAL

Employees
The Supervisory Board
The Shareholder
The Shareholder's employees

EXTERNAL

Customers
The media
The authorities
Banking sector
regulatory authorities
Business partners
Vendors
Competing banks
The natural environment
Society

(including employees' families, the academia, local communities and opinion leaders)

GRI 102-40, GRI 102-42

	CUSTOMERS	EMPLOYEES	SOCIETY	NATURAL ENVIRONMENT
What is our effect on the stakeholder?	ensuring the security of customers' funds, long-term personalized relationships, needs analysis, responsible selling	improving employee commitment, ensuring employment stability and fair wages, facilitating work-life balance	quality of life of people from socially underprivileged groups	sustainable use of electric energy and office supplies, responsible waste management
What are our potential benefits?	gaining a competitive edge as an attentive bank that listens to its customers and offers products they need	improved work effectiveness and business performance, reputation as a good employer	influence on solving social issues (e.g. combating discrimination and inequality, poor financial knowledge among the public)	optimization of the bank's processes and the associated savings of energy, fuels, water, etc.; lower fees for environmental pollution
What challenges are we facing?	ensuring high-quality service and personalized approach to a growing number of customers, ensuring correct operation of processes at the bank and implementation of improvements in response to customers' needs	increasing the level of employee commitment and their identification with the company and its strategic goals	increased activity and extended scale of impact	implementation of an environmental policy and of a comprehensive tool for reporting and monitoring environmental information
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	implementation of programs promoting work-life balance, improved communication with employees	implementation of anti-discrimination and educational projects	implementation of projects to improve air quality, monitoring the consumption of resources and launch of reduction measures, environmental education of customers and employees

GRI 102-15



We maintain this dialogue, among others, through direct meetings with stakeholders' representatives. As per the AA1000SES (AccountAbility) standard, we organize stakeholder panels every two years to get insight into their expectations and recommendations and plan CSR activities for the coming years. The last panel was held in October 2021 and was devoted to partnerships between business and high-impact start-ups with a focus on support and cooperation towards developing innovative projects

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We maintain dialogue with stakeholders among others, through direct meetings with their representatives.

related to natural environment protection. The aim of the panel was not only to compile expectations but also to create new fields of collaboration, a space for conversation, new partnerships and build relationships between participants. Our discussions revolved around challenges, opportunities, needs, good practices and outstanding problems. The meeting was attended by several dozen people, representatives of various stakeholder groups: high impact start-ups, university incubators, co-working spaces, NGOs, major businesses open to adopting innovative solutions, the municipal companies of the city of Wrocław and European organizations. The bank's employees, including the Vice-President of the Management Board, participated in the event as observers. During the panel, attendees voiced numerous requests and expectations regarding cooperation between business and high-impact start-ups, which we consider in our daily operations. Credit Agricole Bank also maintains a regular dialogue with its employees. One of the manifestations of this dialogue is the annual ERI (Engagement and Recommendation Index) survey. The survey is a valuable tool that allows us to build and implement solutions based on teams' current and actual needs and gauge the effectiveness of existing measures. Over 88% of our bank's employees took part in ERI this year (same as last year). Our ERI amounted to 81%, having improved by three percentage points relative to 2020. There are no collective bargaining agreements at the bank. ■

■ GRI 102-41, GRI 102-43, GRI 102-44, GRI 103-3

Communication with key stakeholders

At Credit Agricole, we attach great importance to internal and external communication, particularly with key stakeholder groups – customers, employees and society. Effective communication translates into operational efficiency and is a prerequisite for good relations with stakeholders.

MANAGEMENT BOARD'S
AWARD FOR THE
BEST EMPLOYEES



For 20 years, the Management Board of Credit Agricole has been presenting AS (ACE) awards to employees with the highest contribution to achieving business objectives, representing values and attitudes valued by the bank. The award is a recognition of the work of individual people and teams and a sign of appreciation for business attitudes that bring about tangible changes in the bank. AS awards are given both to sales network and Head Office employees. This year, due to the pandemic, the awards were announced online. The second award that all bank employees can win for their attitude, actions and pro-customer projects is the Customer Champion Award. Read more on p. 36. ■

Communication with customers and society

We do our best to foster communication with our social environment. We chiefly meet our customers directly in branches as we prefer face-to-face contact and utilize all direct contact channels, i.e. email, text messages, and communication through our other CA24 channels: the eBank and the mobile app – messages, chat push notifications. We actively engage in dialogue with our clients and our entire environment on the Google My Business platform and on social media: Facebook, Instagram, LinkedIn, YouTube and the CAsfera.pl blog. We also regularly publish information on our website. In 2022, we also plan to launch a video chat as a new tool for communicating with customers.

Communication with employees

Internal communication plays a vital role in the pursuit of our business goals. We want employees to be business-oriented, focused on priorities, effective and, at the same time, to have a sense of pride and belonging to a community. That is why we keep them advised about strategic assumptions, plans, activities and results and emphasize the role individual units have in achieving objectives, discuss successes, rewards, and joint initiatives. We use multiple channels to communicate with employees daily, highlighting individual topics in the best possible way and presenting them in an attractive form to grab the attention of recipients. Thanks to open and consistent communication, employees understand the company's strategy, are aware how their work contributes to its implementation and know how the bank is performing. As attested by ERI surveys, the level of awareness among employees is growing every year. ■

ETHICAL PRINCIPLES


At Credit Agricole, the observance of ethical principles is our priority. Our bank has in place codes of ethics that form the basis of our system of standards and principles of ethical conduct. We also satisfy the requirements of the PFSA's Principles of Corporate Governance and have in place a governance model that incorporates the principles of ethics.

The Code of Ethics is binding on all bank employees. The Code of Ethics and the Ethics Charter are available on our website and the intranet. All new employees are made aware of the Code of Ethics during induction training and sign a declaration acknowledging having read it attached to their personal file. Moreover, employees must read the Code of Ethics every time it is modified. The bank's Management Board periodically reviews and assesses compliance with the principles of ethics.

The bank also follows the Code of Conduct developed and adopted by the entire Crédit Agricole Group. The Code defines our values and principles of operation in practical terms so that they can be applied in everyday work. The Code of Conduct is a type of a guide offering a better explanation of the duties connected with individual functions and standards of ethical conduct concerning, among others, relationships with customers and vendors, social and environmental issues, combating corruption, protecting and preserving the bank's and the Group's reputation. The document is addressed to all of the bank's employees.

In 2022, we will introduce and update the Code of Conduct. In the Code we aim to highlight the values that guide the Group such as closeness, responsibility and solidarity, and their translation into ethical principles, such as respect for others, loyalty and transparency. We will also reinforce the message about a just climate transition and responsible relations with stakeholders.

Both the Code of Ethics and the Code of Conduct are available in Polish and English language versions. Moreover, we launched three mandatory ethics training courses for all. Every new hire must complete the courses within 14 days of starting work and retake them every three years. The completion of training is regularly monitored by the Compliance Department.


In December 2021, the familiarity of the bank's employees with ethical principles was put to the test in a quiz prepared by the Crédit Agricole Group. The results of the quiz will be the basis for calculating the ethical awareness index of the Group's employees, which will be included in the Group's non-financial report. 


 **GRI 102-15, GRI 102-16, GRI 102-17, GRI 103-2, GRI 103-3**



ETHICAL CONDUCT OF EMPLOYEES

At Credit Agricole, we prioritize the ethical and fair behavior of our employees. Every employee is obliged to report observed violations of the Code of Ethics and the Code of Conduct to their supervisor or directly to the Compliance Director.

Any person reporting a violation has the right to remain anonymous. To this end, we created a dedicated whistleblowing channel. We advise our employees about the available methods of reporting violations during induction training for new employees. Furthermore, each new hire receives an email from the Compliance Department with key information on ethics and the culture of compliance and regular communication on any modifications. In our bank, violations can be reported via e-mail, phone or our dedicated notification system. We also organize mandatory training for all employees on reporting violations and whistleblower rights. Every employee can consult the Compliance Department on various issues related to the Code of Ethics. In 2021, we received 60 queries regarding standards of conduct, most of which concerned the practical application of the provisions of the Code of Ethics. All queries are handled in accordance with the relevant bank procedures. Every bank employee may contact Compliance Department employees and the director of the Compliance Department by e-mail or phone, in Polish and English, on business days from 9:00 to 17:00. 

 **GRI 102-16, GRI 102-17, GRI 103-2, GRI 103-3**

Main internal documents governing this area:

- Code of Ethics of Credit Agricole
- Code of Ethics of the Crédit Agricole Group
- Code of Conduct of the Credit Agricole Group
- Code of Ethical Standards for Business Partners
- Whistleblowing Procedure of Credit Agricole
- Corpus FIDES – Compliance Program
- Compliance Policy at Credit Agricole



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 in line with principles of responsible business management. We adapt our documents to institutional and market requirements but also care about our customers' welfare. Due diligence procedures include the following:

- Code of Ethics of Credit Agricole (p. 25);
- Code of Conduct of the Crédit Agricole Group (p. 25);
- Code of Ethical Standards for Business Partners (p. 44);
- Anti-Mobbing Policy of Credit Agricole Bank Polska S.A. (p. 66);
- Personal Data Protection Policy of Credit Agricole Bank Polska S.A. (p. 47);
- Whistleblowing Procedure of Credit Agricole Bank Polska S.A. (p. 25);
- Procurement Policy of Credit Agricole (p. 43);
- Regulations on Counteracting Money Laundering and Terrorism Financing at Credit Agricole (p. 45). 

 **GRI 102-16, GRI 102-17, GRI 103-2, GRI 103-3**

MEMBERSHIPS OF ASSOCIATIONS

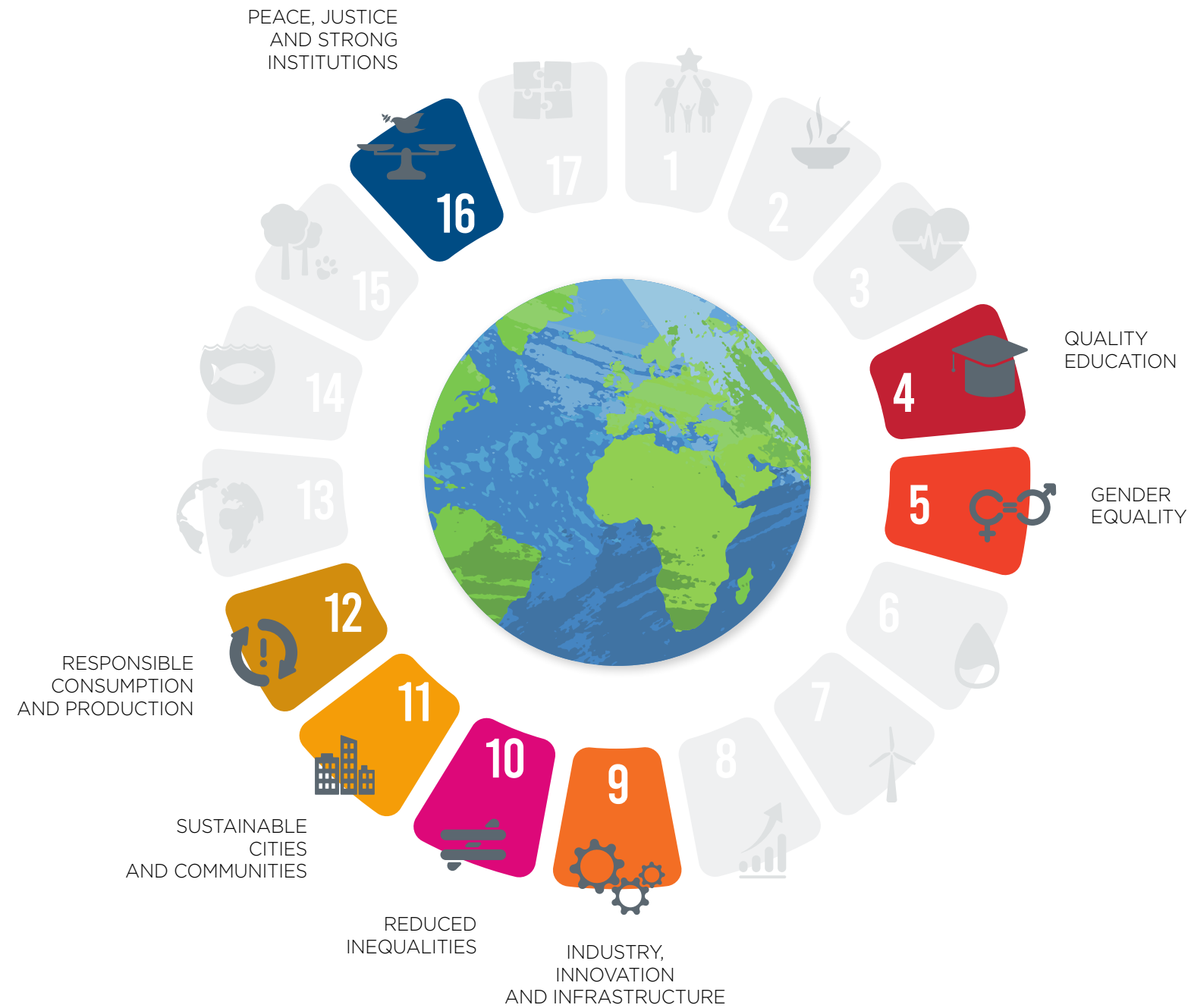
Credit Agricole is a member of several industry and non-financial organizations. We are a long-time active member of the Polish Bank Association (ZBP).

The ZBP undertakes and supports initiatives aimed at developing the Polish economy in the European Union and promoting international cooperation, as well as serves as a consultative and advisory body for legislative processes related to banking. The bank takes into account the recommendations developed by ZBP and is a member of various working groups focused on issues that are particularly important to our customers, including: new regulations on the financial market, personal data protection, PSD2, biometrics, early loan repayment, modification clauses, Swiss franc, COVID-19, the "Clean Air" program, the PAD directive, negative interest rates, bancassurance, plain language and sustainable financing. 

 **GRI 102-13**

CONSUMER ISSUES

Sustainable Development
Goals supported by us
through the initiatives
described in this section:



CUSTOMER-FOCUSED UNIVERSAL BANK

At Credit Agricole, we pursue a universal, customer-oriented proximity banking model based on close cooperation between retail banking and specialized

business lines – small and medium enterprise (SME) banking, agribusiness banking and corporate banking. ▀



1.79M

customers at the end of 2021

OFFERING

We always listen to our customers' needs in creating and developing our offering. Our main customers include individuals, SMEs, and agribusiness and corporate clients. In late 2021, we had 1.79 million customers. ▀

▀ GRI 102-2, GRI 102-6

RETAIL BANKING	BANKING FOR SMEs	AGRIBUSINESS BANKING	CORPORATE BANKING
Daily banking <ul style="list-style-type: none">• Personal accounts• FX accounts• Debit cards• Individual lines of credit	Daily banking <ul style="list-style-type: none">• Business accounts• FX accounts• VAT accounts• Auxiliary accounts• Debit cards• Transfer batches in CA24 eBank	Daily banking <ul style="list-style-type: none">• Business/Agricole accounts• FX accounts• VAT accounts• Auxiliary accounts• Debit cards	Daily banking <ul style="list-style-type: none">• Bank accounts• Charge cards• Standard deposits• Cashless transactions<ul style="list-style-type: none">◦ Domestic and international transfers◦ Mass payment identification◦ Cash pooling (real and virtual)◦ Balance consolidation◦ Direct debit◦ MT101• Cash transactions
Savings <ul style="list-style-type: none">• Term deposits• Dynamic deposits• Regular savings schemes• Savings accounts	Savings and investment funds <ul style="list-style-type: none">• Term and dynamic deposits• FX deposits• Savings accounts in PLN• Investment funds	Savings and investment funds <ul style="list-style-type: none">• Term and dynamic deposits• FX deposits• Savings accounts in PLN• Investment funds	Trade finance <ul style="list-style-type: none">• Bank guarantees• Documentary letters of credit (including discounting)• Reserved accounts and fiduciary accounts• Reserved accounts and fiduciary accounts• Line for guarantees / counter-guarantees / sureties and letters of credit• Financing of receivables and forfaiting



RETAIL BANKING	BANKING FOR SMEs	AGRIBUSINESS BANKING	CORPORATE BANKING
Investment products <ul style="list-style-type: none">Investment fundsUnit-linked insurance productsInvestment adviceIndividual retirement accountsIndividual retirement security accounts	Card acceptance – POS terminals including Cashless Poland program (with ELAVON)	Card acceptance – POS terminals including Cashless Poland program (with ELAVON)	Financial markets Currency exchange (including FX call electronic currency exchange platform) <ul style="list-style-type: none">FX SpotFX ForwardFX Swap FX hedging transactions <ul style="list-style-type: none">FX ForwardNDFFX options Interest rate hedging transactions <ul style="list-style-type: none">FRAIRSCIRS Investment products <ul style="list-style-type: none">Term depositsTreasury billsTreasury bonds
Credit products <ul style="list-style-type: none">Cash loansConsolidation loansInstallment loansMortgage loansCredit cards	Financing <ul style="list-style-type: none">Financing of day-to-day business operationsInvestment financingRevolving credit facilityLeasingFactoring	Financing <ul style="list-style-type: none">Agri investment loanBridge loanFarm loanWelcome loan (debt consolidation loan)Financing of agricultural production cyclesAgri overdraft facilityAgri loanLeasing	Standard financing <ul style="list-style-type: none">Overdraft facilityWorking capital loansInvestment loans
Insurance <ul style="list-style-type: none">Life and healthPropertyLoan protectionAssistance	Insurance <ul style="list-style-type: none">Corporate insurance	Insurance <ul style="list-style-type: none">Life (of borrowers)Crop insuranceThird-party liability insurance for owners of agricultural vehiclesPropertyAccidentLegal expenses	Investment banking and structured financing <ul style="list-style-type: none">Project financingSyndicated loansProperty financing

OFFERING FOR INDIVIDUAL CUSTOMERS

Daily banking

The Konto dla Ciebie (“Account for You”) account is our flagship daily banking product. Regardless of age, income and expectations, every customer will find a package tailored to their needs. Every account package comes with a multi-currency card and access to Poland’s largest Discount Club. In 2021, we launched an account offer for PLN 0 for several professional groups and the deaf. This is one of the activities aligned with our Zamieniam się w słuch (“I’m all ears”) strategic program. Read more on p. 83.

Moreover, in 2021, our offering welcomed the addition of the first eco-plastic debit card on the Polish market, which decomposes faster but is equally durable as its less eco-friendly counterpart.

Our savings offering features a savings account, term deposits and Regular Savings Schemes.

Credit cards

In 2021, customers were offered credit cards available at bank branches (Gold, Silver, Standard cards) and cards issued in collaboration with our partners (Auchan and Leroy Merlin). Cards sold in the remote process, including as part of pre-approved sales offers, represented a large portion of total sales.

One important factor that prompted additional measures to improve financial performance was the low-interest rate environment persisting for the better part of the year. This is one of the reasons that drove us to introduce a new Table of Fees and Commissions for credit cards.

Alternative payment solutions remain one of our main focuses. In 2021, we managed to grow substantially in mobile transactions by introducing the option to add cards to digital wallets (Apple Pay/Google Pay) from the mobile app.

Loans

The Credit Agricole loan offering available in bank branches includes cash loans, debt consolidation loans, mortgage loans and an Individual Credit Line (current account overdraft). In 2021, we developed and supported simple and remote credit processes to enhance the physical security of our customers. We started accepting applications by phone with the support of bank branch employees. Moreover, we expanded the ability to sign loan agreements via CA24 eBank and CA24 Mobile to include additional credit product groups.

As one of a few banks, we also joined the governmental “Clean Air” program through which we finance thermal efficiency improvement projects and enable our customers to secure additional subsidies. At the same time, we continue offering our Zielony Dom (“Green Home”) mortgage for the purchase or construction of an energy-efficient house. Read more on p. 73.

Bancassurance

Credit Agricole is one of the leaders of Poland's bancassurance market, with an offering featuring a full range of insurance products for retail clients. This includes life and health insurance, which supports customers in the current environment, and a wide range of property insurance, including the Pomoc dla Ciebie ("Assistance for You") package. These products offer comprehensive assistance in unforeseen events of everyday life and include HEALTH Assistance, HOME Assistance, PHONE and POCKET assistance. We are also developing sales processes and our offering of specialized products, and, as an insurance agent, work with insurance companies within and outside the CA Group.

Investment products

We are the distributor of three umbrella funds: Amundi Fundusz Inwestycyjny Otwarty, Amundi Stars Specjalistyczny Fundusz Inwestycyjny Otwarty oraz Credit Agricole Fundusz Inwestycyjny Otwarty.

We also offer portfolio investment advisory services to retail customers. The service is designed to help our customers best align investment products to their needs and expand their investment knowledge.

Our product range also features an Individual Retirement Account and an Individual Retirement Security Account offered by Credit Agricole Życie TU as a unit-linked insurance plan. Together with this insurance company, we provide life and endowment insurance subscriptions with a bonus based on indices of companies engaging in investments with a positive impact on the environment, society, and governance (ESG). In 2021, we introduced four such products. Read more on p. 73. In 2022, for the first time, we will carry out a subscription with the bond part of the product consisting of social bonds. These are issued by Crédit Agricole Corporate & Investments Bank, and their proceeds are allocated to financing investments aiming to achieve positive social effects.

 **GRI 102-2, GRI 102-6**

CONSUMER FINANCE OFFERING FOR INDIVIDUAL CUSTOMERS

Our Consumer Finance offering features installment loans of up to PLN 120 thousand and spread over a maximum of 120 installments. We offer financing for items from the following markets: Consumer Electronics, Furniture, Tourism and Leisure, Home Improvement and Renewable Energy Sources. In 2021, our installment loan was available in both traditional and online stores. We continued partnerships with leading retail chains in the country offering Credit Agricole installments, among others, in the RTV EURO AGD and Media Expert chains and expanded our cooperation with PayU, an internet payment provider. Thanks to this, customers making purchases on installments in online stores can access the Credit Agricole offer. We continued our offer featuring free-of-charge bicycle theft insurance in bike stores. In addition, we marketed a loan with a subsidy under the "Clean Air" program. Through this product, customers can now finance the replacement of their heat source and apply for a subsidy, all during one meeting

with the bank's partner. We also marketed our Banking Services Packages offering access to additional services for one flat fee. Furthermore, we remained dedicated to improving quality. Once again, we conducted an internal satisfaction survey among our business partners, achieving 67% (9 percentage points up on 2020), our best result to date. We were also awarded our fourth Consumer Quality Leader award in the installment loan market.

 **GRI 102-2, GRI 102-6**

OFFERING FOR SMALL AND MEDIUM ENTERPRISES (SMEs)

The Konto Biznes ("Business Account") account is offered to business customers from the SME line in three packages: Solista ("Soloist"), Sonata and Symfonia ("Symphony") Biznes. This daily banking solution is available to customers with an annual turnover of up to PLN 20 million. The offer can be personalized to align with individual needs, the number of monthly transactions and the type of desired services. The Solista package is intended for start-ups and the smallest businesses. The Sonata is our flagship offer tailored to every company with some market history. In turn, the Symfonia package is tailored for larger companies that perform many more (several hundred) monthly transactions and negotiate fees with us. Every customer receives a company card to the account and access to our various CA24 channels.

In addition, in January 2021, we introduced a fully remote business account opening process for customers with selected legal forms based on biometric verification and checks in generally available databases.

PLN 120,000

maximum installment loan amount

120

maximum number of installments

67%

internal satisfaction survey among our business partners

Our SME deposit offering features the Rachunek Oszczędzam ("Savings Account"), as well as PLN and FX deposits for SMEs.

SME customers also stand to benefit from our investment loans, including financing for real property from the primary and secondary market, current account overdraft facilities and the Business loan. Additionally, as part of our joint efforts with EFL, we also feature leasing in our offering. In 2021, we also launched the MicroOverdraft offered against POS terminal turnover offered by ELAVON and profiled offers for working capital facilities based on business customers' current account and credit product history. We also extended possibilities for financing small investment projects without any collateral. We continued offering guarantee solutions offered by Bank Gospodarstwa Krajowego and subsidies to interest rates on loans, particularly Guarantees (de Minimis and Biznesmax). These supported businesses in obtaining financing and secured credit risk.

Last year, we continued selling the insurance products of Towarzystwo Ubezpieczeń Concordia, an insurance company acquired by the Generali Group in 2021.

 **GRI 102-2, GRI 102-6**

AGRIBUSINESS OFFERING

Our daily banking offering for individual farmers features a special Business Account package, the Konto Agricole ("Agricole Account") account, which combines business features with a retail pricing policy. Holders of this package can access loans to finance their farming activity, VAT accounts and split payments, transfer batches with retail pricing (e.g. cash deposits and withdrawals and ELIXIR transfers, including split payments carry no commission). The Agricole Account comes with a payment card and access to CA24 eBank and CA24 Mobile. Starting January 2021, individual farmers can open an account via a fully remote process using a dedicated mobile app. The account becomes active as soon as relevant documents are signed on the phone.

Our agribusiness savings offering for individual farmers features a savings account and term deposits with the same interest rate as offered to retail clients.

Our agribusiness customers have a full range of credit products at their disposal: working capital and current account overdraft facilities in a variety of options depending on the type of collateral, and loans for investment project financing, including for agricultural real property. In 2021, our offering welcomed new additions: a revolving facility to finance piglet production cycles, an investment loan for the modernization of fattening houses, a revolving facility for the purchase of fertilizers and plant protection products from selected distributors.

In partnership with Bank Gospodarstwa Krajowego, we also marketed the FGR (Fundusz Gwarancji Rolnych, Agricultural Guarantee Fund) guarantee option featuring subsidies to interest payments.

We are also selling insurance in cooperation with Towarzystwo Ubezpieczeń Concordia now, following its acquisition, operating as Generali. Our leading bancassurance products are crop, machinery and farmers' property insurance.

 **GRI 102-2, GRI 102-6**



CORPORATE OFFERING

The bank's offering is complemented by products and services for corporate clients. To our local, French and international corporate partners spanning various industries, we offer our expertise in transactional banking, trade finance, financial market transactions, structured financing and lending. We also provide personal banking services for business owners and their families.

We currently serve over a thousand companies spanning such industries as agriculture and food production, telecommunications and media, production and distribution of renewable energy, furniture and woodworking, health care and pharmaceuticals, real property, transport, automotive, industrial production and many others.

By collaborating with other Crédit Agricole Group companies in Poland, on top of banking services, we can offer our clients leasing and factoring solutions and insurance and asset management services. At the same time, we are fostering partnerships with external partners to expand our offering to include value-added services.

In 2021, we participated in assistance programs for corporate clients affected by COVID-19, such as financing under the special aid program of the Polish Bank Association, the security program offered under the Liquidity Guarantee Fund and financial subsidies under the Financial Shield of the Polish Development Fund.

In 2022, we are planning to expand our offering of financial markets products, particularly to include derivative transactions, as well as introduce new distribution channels for existing products. Last year, we were mainly focused on financing environmentally-friendly projects and supporting customers in transitioning to sustainable energy sources. Read more on p. 74.

 **GRI 102-2, GRI 102-6**

CUSTOMER SERVICE AND EXPERIENCE

At Credit Agricole, we build and foster a culture of quality in line with the “CARE. We care” approach. CARE is our standard of daily work and a way to improve advisor competencies; CARE also stands for offering products tailored to customers’ needs. Our effort to build and foster a culture of quality is supported by sales and customer service standards and the many measures designed to improve the customer experience in dealing with the bank. We also measure the customers’ propensity to recommend the bank’s services and products using the Customer Recommendation Index (CRI, also known as NPS) to monitor customer experience.

SALE AND CUSTOMER SERVICE STANDARDS

Our advisors’ key tool in working in branches and the CA24 Contact Center are Standards of Working with the Customer, a collection of rules and guidelines on approaches, behaviors and skills essential in serving customers, be it the sale of products or daily service. We pay special attention to topics such as the stages of a sales conversation, guidelines concerning confidentiality, discretion and personal data protection, rules of handling complaints, or tips on greeting and saying goodbye to customers.

Another document relevant to the sales process is the Good Sales Practice Code updated as needs and regulators’ guidelines evolve. The Code lays down the rules for the sale of products for individuals and 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 they need to make independent, informed decisions when purchasing our products. We update and develop all standards on an ongoing basis, depending on the evolving needs and expectations of customers and trends prevailing in the banking sector.

We also consistently monitor the observance of standards by advisors. In our CA24 Contact Center, we implemented

Quick CARE, a service quality standard assessment process. We launched surveys in all our branches available through a QR code so customers can rate the quality of customer service after visits. We also analyze customer satisfaction surveys on an ongoing basis after calls from and to the CA24 Contact Center, opinions after CRI surveys, as well as ratings and comments posted on Google My Business.


Furthermore, we regularly develop and support advisors, as well as enhance their competencies through numerous training programs.

In 2022, we will continue to improve our service quality to improve customer satisfaction at the points of contact with our bank. Our plans assume strengthen responsible selling standards, introducing customer satisfaction surveys available via QR codes in the Consumer Finance line and conducting research on the quality of service in branches through Mystery Shoppers.

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Our plans assume strengthen responsible selling standards, introducing customer satisfaction surveys available via QR codes in the Consumer Finance line and conducting research on the quality of service in branches through Mystery Shoppers.


CRI - CUSTOMER RECOMMENDATION INDEX (NPS)

The primary indicator for monitoring customer experience at the bank is CRI, the Customer Recommendation Index (otherwise known as Net Promoter Score, NPS), which measures the propensity of customers to recommend the bank’s services and products. In our internal NPS transactional study, we monitor the opinions of customers with an active personal account. We analyze the reasons behind the given scores, consider feedback to improve elements customers are unhappy with, reinforce the ones that were well received and represent a competitive advantage. According to a Kantar study, in Q4 2021 we ranked third among Poland’s most often recommended banks. In late 2021, in our internal survey, this indicator stood at 51 compared with 47 the year before. 

CUSTOMER JOURNEY AND EXPERIENCE

Excellence in customer relations is one of the main pillars of our strategy (p. 15). In 2021, we worked on enhancing a positive customer experience (impressions and reactions at all stages of the consumer’s relationship with the bank) at the organizational culture level, considered the voice of the customer in our tasks and educated our employees in this regard.

One of the bodies responsible for translating customer experience goals into actions is the Customer Service Committee. The Committee makes decisions related to ensuring and improving the quality of customer service. The Committee is chaired by the Vice-President of the Management Board serving in the capacity of Customer Champion, who for another year running engaged employees to consider customer expectations in their work. In addition, in 2021, we recognized 278 winners of our competition for above-average customer care initiatives. We also organized the Customer Experience Week (CX Week), featuring several webinars for employees. Their goal was to improve CX competencies in the bank and raise skills in interpreting the voice of the customer. Employees also received continuous access to a CX training course. At the same time, created in 2020, our Design Thinking Team equipped our staff with methodologies to develop new solutions that consider the identified needs of customers.

We collect, analyze and share customer opinions and feedback from various sources as the basis for working on initiatives that improve the customer experience. In 2021, we also implemented Customer Journey Maps for retail customers and mortgage applicants. This way, we defined the existing process and expected experiences in dealing with the bank and then defined actions to enhance customer satisfaction and ensure brand consistency at each point of interface. In 2022, we plan to further analyze customer journeys in the credit process and continue introducing changes following from those we already reviewed. 

 GRI 102-16



Main internal documents governing this area:

- Me and My Relationship with the Customer. Standards of Working with the Customer
- Good Sales Practice Code of Credit Agricole
- The customer and I in the Contact Center Standard of Sales and Customer Service
- Standards of Conduct During an Epidemic
- Standard of Work with Customer Feedback Following from Customer Journey Maps



SERVING CUSTOMERS WITH DISABILITIES

At Credit Agricole, we prioritize the comfort of customers with disabilities and care about the appropriate approach of our advisors. The rules of serving such customers are regulated by the procedure: “Serving Customers with Special Needs.” However, other standards in place at the bank also consider the needs of persons requiring special attention and support.

We teach the standards applicable to serving customers with special needs during regular training. When serving customers, our advisors are supported by MIGAM, a remote Polish sign language (PJM) interpretation system. The system can be accessed via smartphone in all our branches. During calls to the CA24 Contact Center, advisors can instantly connect to MIGAM whenever they serve a customer using PJM. We also equipped twenty branches in Poland’s largest cities with induction loops that boost the signal received by hearing aids. Our advertisements and offers are translated into sign language and published online. We also prepared special messages for deaf customers advising how they can defer the repayment of loans and bank safely during the pandemic.

Moreover, the filters in our bank branch search engine available on our website include criteria that allow customers to find those with such facilitations as PJM interpreter, wheelchair and pram ramps, kids’ corner, staff call bell for people requiring assistance with entering a branch, parking spaces for people with disabilities and induction loops.

Since late 2019, customers with special needs may order bank documents printed in Braille, with a font size convenient to read and adapted to their needs, a video recording of their contents in Polish sign language (PJM) or an audio recording.

To further support deaf people, we are running the Zamieniam się w słuch (“I’m All Ears”) program. Read more on the program on p. 83.

In 2022, we are planning to continue developing services and products for customers with special needs. These efforts will include designing a new e-learning course for advisors on service standards for such customers and a special

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In 2022, we are planning to design a new e-learning course for advisors on service standards for customers with special needs and a special section on our website.

We are also planning to adapt our systems to make it easier for advisors to serve customers with various disabilities.

section on our website. We are also planning to adapt our systems to make it easier for advisors to serve customers with various disabilities.



IMPROVEMENTS FOR CUSTOMERS IN BRANCHES

100%

of our branches use the remote Polish sign language translation system (PJM)

BANK BRANCHES ACCESSIBILITY

In late December 2021, we operated 198 bank branches fully accessible to wheelchair users and 80 branches accessible with restrictions in the form of entrance steps more than 10 cm high equipped with folding wheelchair ramps.

ATM AND CDM ACCESSIBILITY

All Credit Agricole ATMs and CDMs, including those with touch screens, are equipped with Braille keypads and a navigation marker on the central 5 key.

WEBSITE, CA24 EBANK AND CA24 MOBILE ACCESSIBILITY

The accessibility of remote channels for people with disabilities is critical to us, and we are constantly working on improvements in that regard. We consider customer feedback regarding our website and introduce modifications regularly, gradually increasing its accessibility. We always consider accessibility considerations in the development of CA24 eBank using the WCAG (Web Content Accessibility Guidelines) 2.1 standard as our guide and drawing on best practices to develop fully accessible new functions. The vast majority of CA24 Mobile is already compliant with WCAG 2.0. ▀

▀ GRI 102-16

Main internal documents governing this area:

- procedure: “Serving Customers with Special Needs”
- Diversity Policy of Credit Agricole



198

branches are fully accessible to wheelchair users

20

induction loops in selected branches

520

ATMs and CDMs are equipped with keypads in Braille

MARKETING COMMUNICATION

In marketing communication, we strive for the highest quality of advertising messages and services provided to customers, which is why Credit Agricole has rules for creating information and advertising materials regarding banking products and services in accordance with applicable regulations and regulators' recommendations and guidelines. The procedure: "Creating and Reviewing Advertising Materials at Credit Agricole" considers specific relevant legal and regulatory requirements. In 2021, we continued to foster our image as a brand focused on customer needs and expectations to provide appropriate products and services. We focused on close relations, closing the distance between the bank and the customer, and mutual respect. We have also ensured that modern technological solutions bring us closer rather than drive us further apart, regardless of age.

We appreciate the impact we have on the environment through our presence in the media and on advertising spaces. Thus, in our marketing communication, we seek to promote Credit Agricole's products and services and act jointly for the benefit of society and the environment. Through communication, we want to raise awareness and educate our customers on social and environmental issues. One example of this attitude is the Safe banking program, which aims to promote the principles of safe use of banking services. As part of the program, we promoted our remote channels, cashless transactions and advised customers to stay at home during the pandemic.

The main product supported in marketing communication in 2021 was the Konto dla Ciebie ("Account for You") account, which includes an eco-plastic card (read more on p. 73). This product's advertisement was attention-grabbing thanks to its music score recorded using trash collected by volunteers from Baltic beaches and performed by Julia Pietrucha and Dawid Podsiadło (both popular Polish artists), with the latter also appearing in the ad and acting as the brand's ambassador. Dawid brought attention to the problem of littering the planet with plastics and promoted care for the environment. For the purposes of the campaign, we prepared a website: www.mniejplastiku.pl with information on Credit Agricole's pro-environmental efforts in Poland. More about the #MniejPlastiku (#LessPlastic) educational campaign on p. 80.

The bank's entire marketing communication is designed according to plain language rules (more on this in the frame below). Clear language strengthens customers' trust, and comprehensible provisions prevent financial exclusion. Through everyday, simple phrases, we also show that the bank is made up of people who are just like its customers. This is crucial for building lasting relationships and offering the best customer experience possible.

In 2022, we intend to continue building our marketing communication around important social and environmental topics. 📍

📍 GRI 102-16



Clear agreements and plain communication language

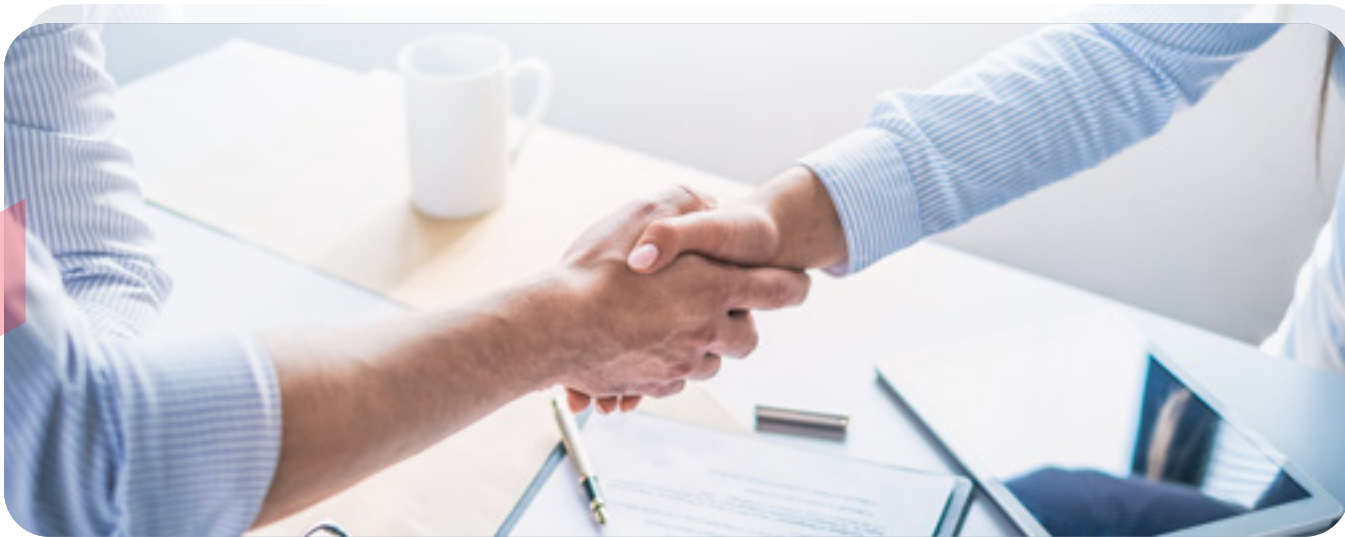
We want to use plain language in daily interactions with our customers and colleagues. To this end, in 2021, we continued to simplify the language used in documents. We appointed 25 plain language ambassadors from our bank and identified content whose language we will simplify. We also implemented a plain language policy, a compilation of the most important rules related to Plain Polish with examples. In addition, we created new models of procedures and guides as we want employees to use documents that are easy to understand and quick to read. In 2021, we published new account terms and conditions, and an account agreement, the first product-related documents on the Polish market to receive plain Polish certification awarded by the University of Wrocław. In parallel, we are working on the certification of further documents. We also implemented plain language rules in our other departments, e.g. those handling complaints. We also consistently provided relevant employee training, with some staff participating in the certified Plain Polish Workshop course. We plan on continuing our partnership with students of the SWPS University who design solutions in line with legal design principles. We also defined our ambition – to become a bank of plain language by mid-2023. 📍

Main internal documents governing this area:

- Procedure: "Creating and Reviewing Advertising Materials at Credit Agricole"
- Plain Language Policy



COMPLAINT HANDLING



We perceive customer complaints as a knowledge base that helps streamline processes. In Credit Agricole, establishing and maintaining complaint handling standards is the responsibility of the Customer Service Quality Development Department, whose director also serves as a customer ombudsman. At the bank, we review reported incidents and work out a solution if a mistake is identified.

2021 saw the continued deployment of innovative solutions in the area of complaint handling leveraging robotic process automation (RPA) and artificial intelligence (AI). These help us gauge the moods and needs of customers, classify requests with respect to their subject, and efficiently build responses. All that to respond to customers as quickly as possible and meet their requirements. This is supported by our ambition to resolve customer issues upon first contact with branch employees or the CA24 Contact Center.

Out of all the complaints recorded in 2021, 1,221 were directly or indirectly related to customer privacy and personal data, of which 208 were deemed justified. Fifteen complaints, one of which turned out to be justified, were submitted by external institutions, i.e. the Financial Ombudsman, the President of the Personal Data Protection Office, the Polish Financial Supervision Authority, and the Banking Arbitrator. Out of complaints considered justified, five (2%) involved customer data leaks from the submitted applications for the 500+ benefit in February 2021. The remaining complaints mainly concerned: the bank's use of incorrect customer contact details (45%),

loan/credit fraud/scam reports (7%) or improper marketing contact (7%). We make sure that the complaints, especially those concerning the protection of customers' personal data, are handled fully professionally – positive decisions were also taken with regard to 40% of unjustified complaints.

In addition to the above complaints, we also recorded 5,203 reports of unauthorized transactions, of which 19% we deemed justified, with a vast majority of these complaints concerning card transaction fraud.

In 2022, we plan to deploy AI and RPA solutions on an even greater scale in the complaints handling process. 📍

📍 GRI 102-16, GRI 102-17, GRI 103-2, GRI 103-3, GRI 418-1

Main internal documents governing this area:

- procedure: "Complaint Resolution Process in the Bank's Head Office"
- procedure: "Handling of Complaints and EMIR Disputes Submitted by Corporate Clients"
- manual: "Management of Irregularities Identified in the Course of Handling Customer Complaints"



FAIR OPERATING PRACTICES

Sustainable Development Goals supported by us through the initiatives described in this section:



RELATIONS WITH SUPPLIERS

At Credit Agricole, we value relations with our suppliers based on partnership and transparency. That is why the bank has in place the Procurement Policy and the Procurement Procedure, which set out uniform and consistent rules underlying the procurement process. We want our suppliers to act responsibly and consider social and environmental needs in their activities.

PROCUREMENT PROCESSES

In 2021, as in the previous years, all procurement processes at the bank contained a mandatory CSR survey for all bidders. Bidders answered questions relating to organization, workplace, the market and customers, society and the environment. The survey is designed to assess bidders' compliance with criteria concerning the environment and hiring practices, human rights and social impact. The survey results had a bearing on the outcome of tenders

In the previous years, our procurement processes emphasized environmental aspects as these had a bearing on bidder selection. For example, when ordering office supplies, we chose to work with a company that had the largest share of green products on offer. We also defined an additional criterion in our procurement proceedings as we required the presentation of environmental certification (ISO/EMAS). Another example is the bank's new electricity provider that generates 100% of its power from renewable sources – wind and water farms.

In 2021, we also increased the weight of bidders' social and environmental impact in the supplier screening process. We are developing tools related to supplier screening, contributing to the bank's plans to reduce CO₂ emissions (p. 69).

 **GRI 308-1, GRI 414-1**

SUPPLY CHAIN MANAGEMENT

Effective and responsible management of the supply chain is crucial for all companies, especially those operating in the financial sector. Credit Agricole's supply chain includes both suppliers and recipients of services and products. In our bank, we rely on a wide array of tools to optimize supply chain management:

- 1) We satisfy our procurement needs based on framework agreements managed by the bank's organizational units having subject-matter responsibility for the given category.
- 2) Where there is no agreement, or the agreement is close to expiry, the relevant organizational unit sends a procurement

“
In 2021, we increased the weight of bidders' social and environmental impact in the supplier screening process.

request to the procurement unit. The process concludes with signing a framework contract with a supplier or placing a one-off order

- 3) The new contract is managed by the relevant responsible unit.
- 4) We periodically evaluate relationships with suppliers using the 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 that optimizes and streamlines our interaction with suppliers.

In 2021, there were no significant modifications to the supply chain. We did not identify any suppliers with a negative impact on hiring practices in the supply chain.

 **GRI 102-9, GRI 102-10, GRI 414-2**

Main internal documents governing this area:

- Procurement Policy
- Procurement Procedure
- Code of Ethical Standards



RELATIONS WITH BUSINESS PARTNERS



At Credit Agricole, we aim to work with our business partners based on a shared system of values and the same principles of socially responsible and ethical business.

The risk related to relations with business partners directly translates into the bank's reputational risk and conduct risk. In 2017, we adopted the Code of Ethical Standards for Business Partners, incorporating it into existing and new contracts with commercial partners and suppliers. The Code is also available on our website, in Polish and English. We expect our business partners to observe the ethical standards set out in the Code in their relations with us and their dealings with other clients. If a business partner observes any actions of the bank employees that breach the rules and standards of conduct set out in the Code, they should immediately report this to the dedicated e-mail address or via the violation reporting system.

Our model agreement signed with partners includes clauses concerning international sanctions, observance of

human rights, natural environment protection, and combating corruption and anti-competitive practices. Before establishing a new partnership, we conduct a due diligence analysis of the information and documents concerning the partner to assess the risk associated with the relationship and protect the bank's reputation.

 **GRI 102-16, 102-17**

Main internal documents governing this area:

- Code of Ethical Standards for Business Partners
- Code of Ethics of Credit Agricole
- Code of Conduct of the Credit Agricole Group
- Compliance Policy at Credit Agricole



COMBATING CORRUPTION

At Credit Agricole, we follow a policy of “zero tolerance for corruption.” Adopted in 2013, our Anti-Corruption Policy contains basic principles of combating improper practices that apply to the bank’s operations.

Employees may direct any questions regarding the Policy to the Compliance Department. We have a certificate of compliance with the international ISO 37001 standard in the field of combating corruption. The bank’s Management Board reviews the anti-corruption system annually, i.e. assesses the system’s effectiveness and the degree to which it reduces risk in the processes most exposed to the risk of corruption. In addition to the Policy, we also follow the principles and standards developed by the Crédit Agricole Group. We also continued mandatory anti-corruption training for the bank’s employees and business partners. We did not identify any cases of corruption in 2021. ▀

▀ GRI 102-16, GRI 102-17, GRI 205-3

Main internal documents governing this area:

- Anti-Corruption Policy of Credit Agricole
- Code of Ethics of Credit Agricole
- Code of Conduct of the Crédit Agricole Group (includes the Anti-Corruption Code)
- Code of Ethical Standards for Business Partners
- Whistleblowing Procedure of Credit Agricole
- procedure: “Corruption Risk Mapping”
- Regulations on Counteracting Money Laundering and Terrorism Financing at Credit Agricole Bank Polska S.A.



NON-FINANCIAL RISK MANAGEMENT

At Credit Agricole, we identify many non-financial risks, including climate risk, conduct risk, reputational risk, legal risk, risk related to the protection of personal data and information security. Individual types of risks are discussed in sections dedicated to areas that generate the relevant risk.

One of the critical non-financial risks is operational risk. Operational risk is defined as the possibility of a potential loss resulting from inadequate or failed internal processes, people and systems, or from external events. The definition of operational risk also includes legal risk. In line with the methodology of the Basel Committee on Banking Supervision, there are seven categories of operational risk: internal fraud; external fraud; employment practices and workplace safety; clients, products and business practice; damage to physical assets; business disruptions and system failures; and execution, delivery and process management.

We take a range of measures to identify and counteract the effects of risks inherent to our operations. We consistently analyze operational risk, which also takes into account social and environmental factors. Our bank’s operational risk management system includes risk identification, estimation, measurement, monitoring, control, and reporting. Whenever we encounter significant or unacceptable risks, we take remedial or preventive actions to mitigate them. We regularly control the implementation of these actions to assess their effectiveness.

In accordance with the provisions of Polish law and regulations binding on the Crédit Agricole Group, we maintain measures to shield us against the consequences of operational losses. Operational risk is fully covered by operational requirements.

Our bank applies a process-based approach to operational risk management. We defined the individual levels of management of this type of risk and the scope of duties and responsibilities, from basic job positions to the Supervisory Board. The bank’s Management Board designs and implements a risk management system that is subject to the control of the Supervisory Board. At the same time, employees are consistently trained in the principles of fraud prevention and protection of customer funds and data.

In 2021, our focus was on legal risk, conduct risk, frauds, including transaction frauds, information technology and business continuity management. ▀

▀ GRI 102-15



Main internal documents governing this area:

- Operational Risk Management Policy of Credit Agricole
- procedure: “Management of Operational Risk Using Key Risk Indicators”
- Reporting Events and Operational Losses at Credit Agricole



PERSONAL DATA PROTECTION

Personal data protection is one of the key aspects of building trust and relationships between Credit Agricole, and its customers and employees. We have been following the General Data Protection Regulation (GDPR) for three years now. The purpose of the regulation is to protect natural persons' fundamental rights and freedoms, particularly the right to personal data protection.

GDPR helps us achieve even greater transparency in relations with our customers. The main relevant risks we identified are compliance with the correctness of data processing in line with the rules of their storage and scope, and updating such data. Another challenge is the effective communication of GDPR-related information obligations to customers in a comprehensible manner, considering that the regulation requires conveying very extensive content.

The bank has a Personal Data Protection Policy, which defines in particular the methods of data processing, and technical and organizational measures to ensure the security of the processed data. We also follow the personal data protection values applicable in the entire Crédit Agricole Group in our operations.

GDPR grants every natural person rights that customers actively exercise. This is evidenced by the considerable number of requests for access to data, withdrawal of marketing consents, deletion of data by the bank and others. In 2021, our customers submitted 2,832 requests related to personal data.

Our Data Protection Officer's (DPO) tasks include advising employees about their obligations in the area of personal data protection and providing relevant advice. One of the DPO's most important missions is raising awareness among employees of the bank's obligations following from the GDPR. The Regulation requires us to observe specific timelines and due diligence in our customer service process.

In 2022, we will improve the transparency of consents collected from customers to render them even more clear and comprehensible. We will also further enhance the readability and simplicity of our information obligations. ▀

▀ GRI 102-16, GRI 102-17

Main internal documents governing this area:

- Personal Data Protection Policy of Credit Agricole



INFORMATION SECURITY

At Credit Agricole, we attach great importance to information security. As part of our efforts to promote information security among bank employees and customers, we are consistently pursuing initiatives to instill even stronger awareness of the importance of security in both professional and private life. These include regular efforts to support building knowledge and resilience to threats and ad hoc actions in response to emerging situations.

In 2021, we continued efforts related to the transition of employees to remote work. The change in the style of work also involves new risks, hence the need to remind employees of the risks associated with it. We also continued to adapt the procedures related to remote customer service as we want them to be aligned with customer expectations while incorporating emerging threats related to cybercrime.

We were again involved in the Polish Bank Association's "Bankers for Education" information campaign. The campaign's purpose is broad financial education with a key focus on cybersecurity and identity protection.

We used a variety of channels to reach the broadest possible group of recipients: the bank's CASfera.pl blog, the bank's Facebook page, YouTube video clips, website articles, a newsletter circulated to interested subscribers or e-mailing devoted to security issues. Our customers receive the latest and regular information via CA24 eBank, CA24 Mobile and, occasionally, text messages. We prepared short video recordings displayed on screens presenting the latest threats for visitors to our branches. We will continue these actions in 2022.

We also run similar actions directed at all employees. Educational and warning campaigns in the form of articles on our CAnews intranet, e-mails, text messages, screensavers with a reminder of the safety rules are just some examples of measures taken throughout the year. In 2021, we also launched a new version of the Compendium of Information Security e-training. In addition, our onboarding process involves relevant training for new hires. For employees seeking to deepen their knowledge, we also offer additional seminars teaching practical knowledge related to information and financial security, privacy and confidentiality. ▀

▀ GRI 102-12

Main internal documents governing this area:

- Information Security Policy of Credit Agricole
- Guide: "ABC of Information Security"
- Seven Golden Rules of Information Security



COMPLIANCE WITH SOCIO-ECONOMIC REGULATIONS

At Credit Agricole, we make every effort to ensure full compliance of the bank's operations with applicable standards, laws, and ethics principles. We monitor new regulations on an ongoing basis and advise bank employees about them. Our Legal Department regularly holds educational meetings, called the Law Academy, and legislative briefings. It also prepares legal alerts on upcoming regulations and legal acts affecting the bank. This gives the bank units concerned lead time to plan and prepare changes and reduce legal risk. The role of the Compliance Department in this process is to monitor and coordinate the implementation of legal and regulatory changes.

Moreover, the bank's representatives are involved in teams and working groups organized as part of the Polish Bank Association (p. 26), which allows us to share experiences with other banks and thus enhance our legal security.

In 2021, no financial penalties were imposed on our bank for non-compliance with the law, regarding information and labeling of products and services, marketing communication and socio-economic regulations. ▀

▀ GRI 417-2, GRI 417-3, GRI 419-1

Main internal documents governing this area:

- procedure: "Monitoring, Signaling and Implementing of Changes of Laws and Other Regulations"



LABOR PRACTICES

Sustainable Development Goals supported by us through the initiatives described in this section:



BANK EMPLOYEES

Employees are an indispensable element in the functioning of our bank. As at the end of 2021, Credit Agricole employed 4,325 people under employment contracts, including 3,035 (70%) women and 1,290 (30%) men. 4,070 people (94%) worked full-time, and 3,494 (81%) were contracted for an indefinite period. 2,202 people worked in the bank's head office, and 2,123 in the distribution network.

In 2021, we employed 765 new persons and had 1,005 leavers.

Self-employed persons are isolated cases in the bank, with a significant part of work being performed by regular employees.

By definition, the bank is not an undertaking conducting seasonal activity, and therefore our employment level remains stable throughout the year.

GRI 102-7, GRI 102-8, GRI 401-1

4,33K

staff members employed under contracts of employment

EMPLOYEES ON EMPLOYMENT CONTRACTS BY TYPE OF CONTRACT AND WORK TIME			
	WOMEN	MEN	TOTAL
Total employees on employment contracts by type of contract			
for a trial period	15	18	33
for a definite period	511	223	734
for an indefinite period	2,465	1,029	3,494
for a definite period in relation to replacement	44	20	64
Total number of employees on employment contracts by working time			
full time	2,927	1,143	4,070
part time	108	147	255
TOTAL	3,035	1,290	4,325

GRI 102-8

EMPLOYEE TURNOVER ¹						
	WOMEN			MEN		
Age	<30	30-50	50<	<30	30-50	50<
Number of newly hired employees	208	194	3	113	52	3
Percentage of newly hired employees	34%	7%	2%	40%	5%	3%
Number of leavers	196	368	17	89	93	9
Percentage of leavers	32%	14%	13%	32%	10%	9%

GRI 401-1

¹ We assumed that the percentage of leavers is the ratio of the number of employees leaving in 2021 to the number of all employees working in 2021 in their age group, separately for women and men. Similarly, the percentage of newly hired employees is the ratio of the number of employees hired in 2021 to the number of all employees working in 2021 in their age group.



EMPLOYEE DEVELOPMENT

At Credit Agricole, we want our employees to grow from the first day at work. Every new hire takes part in an induction program involving meetings with representatives of the bank's various areas who present the different aspects of its functioning, including assumptions of its strategy, employee affairs, internal and external communication.

In 2021, we continued the Buddy Program introduced in 2020. Through the Program, head office employees receive the assistance of a buddy, who helps and supports them during their first weeks at work. Buddies answer questions, help with technical issues and familiarize new hires with our organizational culture. This year, we extended the Program as a buddy is also assigned to colleagues transitioning into new roles in new areas or returning to work after a prolonged absence.

Further in their employment, all employees can participate in a variety of internal and external training.

In 2021, our employees spent a total of 150,701 hours (31.44 hours per employee) in training. For more details, read the table below.

Our internal training to enhance the skills of specialists and managers as part of various programs involve training to grow social (communication, building relationships focused on cooperation, persuasion), personal (professional burnout issues, mental hygiene, emotional resilience) and purely business (management by objectives, project management, feedback, management competencies, strengths, etc.) skills. Some training courses are also conducted by expert employees in accordance with the knowledge sharing model and competencies useful in business.

Additionally, we organize training and workshops for all employees as part of our People Power program. The program's goal is to foster our work culture, effective meetings and hybrid work styles that allow us to grow as a socially responsible organization and leverage our staff's strengths and support their energy to act on a daily basis.

In addition to internal training, we also finance our employees' participation in external training in hard and soft skills, subsidize foreign language learning and other courses, as well as postgraduate or MBA studies. So far, no employee has applied for a leave for research purposes.

We also support leavers, as evidenced by our Career Transition Assistance Program. The Program is addressed

“Through Buddy Program, head office employees receive the assistance of a buddy, who helps and supports them during their first weeks at work. This year, we extended the Program as a buddy is also assigned to colleagues transitioning into new roles in new areas or returning to work after a prolonged absence.

to employees who lost their jobs due to the transformation of our sales network. It offered support in preparing CVs, setting up a LinkedIn profile and a mock job interview. We do not run programs supporting employees before retirement, but there are very few such employees at the bank (the average age of our employees is 38).

GRI 404-1, GRI 404-2

Main internal documents governing this area:

- procedure: "Training in Credit Agricole"



TRAINING BY EMPLOYEE CATEGORY

Average number of training hours per employee, broken down by employment category ¹		
	WOMEN	MEN
Management Board, Top Management, Middle Management	46.29	33.57
Specialists	31.51	24.84
Total	33.69	26.55

GRI 404-1, GRI 404-2

¹ The calculation includes employees who took part in training during the year.



REMUNERATION POLICY

Our bank's remuneration and internal promotion policy is available to all employees, as is all information about salary brackets for each pay grade. This information is provided in the Remuneration and Bonus Rules.

At our bank, job positions are evaluated under the Korn Ferry methodology. In 2021, we participated twice in a financial sector remuneration survey to identify the impact of the recovery on the labor market in the first quarter and the abolishment of COVID-19-related restrictions on salaries in Poland. Based on the results of the fall edition of the survey, on 1 January 2022 we updated the bank's remuneration policy, aligning the salary brackets to the market median for selected job families.

We update the remuneration policy to offer our employees an attractive remuneration level consistent with prevailing market rates annually. Thanks to this approach, it corresponds to 70-120% of market wages. Moreover, each year we benchmark employee salaries against market realities and the applicable remuneration policy and, where budgets allow, allocate additional funds to individual teams based on the level of remuneration,

performance, turnover and feedback sourced during exit interviews

Our bank has set a minimum wage. It amounts to 70% of the market median and is variable, depending on the pay grade, business area (job family) and location. The minimum wage is gender-neutral. Once a year, we review salaries and adjust them for those employees who are below the minimum defined in the remuneration policy. At the end of 2021, only four active employees of the bank¹ were paid the national minimum wage, i.e. PLN 2,800 gross. The remaining employees were paid a salary exceeding this amount.

The average basic salary of women in our bank corresponds to 97.1% of the average basic salary of men at the same pay grade. This ratio is higher in the case of women from Top Management, standing at 102.5%, with the biggest difference recorded among women from Middle Management, where the ratio is 95.1%. As for average salaries, including bonuses, the ratio is similar

We operate exclusively in the territory of Poland, under Polish labor laws.

GRI 202-1, GRI 401-1, GRI 405-2

RATIO OF THE REMUNERATION OF WOMEN (BASIC AND BONUS) TO THE REMUNERATION OF MEN ²		
Average for the same pay grades weighted by the share of the number of employees at a given grade		
	Base pay (in %)	Base pay with bonus (in %)
All employees	97.1	97.3
Top Management	102.5	103.6
Middle Management	95.1	95.2
Specialists	97.7	97.9

GRI 202-1, GRI 405-2

¹ Employees who are not on long-term absences.

² We do not provide the salary ratio broken down by the main business locations, because we operate only in Poland, under Polish labor laws.



EMPLOYEE COMPETENCY ASSESSMENT

Competence assessment is an essential element in the development of our employees. In 2021, we monitored our employee's competence level and conducted an evaluation in the first quarter.

The assessment system was based on a model defining the competencies required for specialist and managerial positions. In each case, the evaluation involved a summary of the achievement of business goals and competencies. It also comprised identifying development goals and potential directions for further professional growth. We used this information for internal recruitments and to draft a training plan for 2021. An IT system used to archive results and arrangements made between employees and their supervisors during the meeting supported the competency assessment process. The process only covered employees with at least a three-month work history with their current supervisor. Long-term absentees and persons with a work history shorter than three months were not subject to assessment.

91% of the bank's employees (3,278 persons) took part in the annual assessment, of which 68% were women, and 32% were men. Among all employees participating in the evaluation, specialists accounted for 82%, and managers 18%.

GRI 404-3

91%

staff members who underwent the annual assessment process

Main internal documents governing this area:

- Remuneration and Bonus Rules of Credit Agricole
- procedure: "Determining Employee Remuneration at Credit Agricole"



Main internal documents governing this area:

- procedure: "Annual Progress Analysis at Credit Agricole"



SOCIAL BENEFITS FOR EMPLOYEES

Our employees stand to take advantage of many social benefits, including from the Company Social Benefits Fund, such as co-financing of sports activities, medical care, group insurance, and parental leaves and pensions.

EMPLOYEE BENEFITS FROM COMPANY SOCIAL BENEFITS FUND

Our bank operates a Company Social Benefits Fund. In 2021, our staff used the following benefits:

- co-financing for children's holiday camps or trips – 504 people;
- co-financing for sports passes (Multisport program) – 636 people (monthly average);
- co-financing of swimming classes – 133 children of employees (monthly average);
- financial assistance for people experiencing financial hardship or medical issues – 87 people;
- holiday financial support – 1,921 people.

On account of the Covid-19 pandemic, the number of employees and their children using co-financing from their Multisport cards and for swimming classes has decreased, just as the number of employees taking advantage of co-financing of holidays for children. On the other hand, the number of employees eligible to receive holiday financial support financed from the Company Social Benefits Fund and those given financial aid due to financial hardship or medical issues increased.

GRI 401-2

MEDICAL CARE AND GROUP INSURANCE

Our bank provides basic medical care to all employees. In 2021:

- 3,382 persons used the basic medical cover package;
- 83 persons were covered by comprehensive medical care (Top Management);
- 2,206 employees and their family members took advantage of the extended medical care package.

The data is similar to last year's values. In December 2021, the number of employees using AVIVA group insurance stood at 2,294.

GRI 401-2

The number of employees eligible to receive holiday financial support financed from the Company Social Benefits Fund and those given financial aid due to financial hardship or medical issues increased.

PARENTAL LEAVE

In 2021, 432 employees of our bank were entitled to parental leave, including:

- 351 to maternity leave;
- 80 to paternity leave.

96% of eligible employees took parental leave, including:

- 351 women;
- 64 men.

Compared to the previous year, we observe a decrease in the rate of return to work after parental leave.

GRI 401-3

PARENTAL LEAVE			
	WOMEN	MEN	TOTAL
Eligible for maternity/paternity leave in 2021	351	80	432
Employees who took maternity/paternity leave in 2021	351	64	415
Employees who returned to work in 2021 after using their maternity/paternity leave	304	62	366
Employees who returned to work in 2020 after using their maternity/paternity leave and worked through all of 2021	185	56	241
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, i.e. 2020	60.85	90.32	65.84

GRI 401-3



EMPLOYEE HEALTH & SAFETY

Our employees’ health and safety is vital to the proper functioning of our bank. We apply a multi-pronged approach to this issue as on top of caring for health and safety, we also promote it in both professional and private lives.

OCCUPATIONAL HEALTH AND SAFETY

Our Occupational Safety and Health Office’s role is to satisfy the bank’s fundamental obligation as an employer set out in the labor code, i.e. to protect the health and safety of our employees by ensuring safe and healthy working conditions. In 2021, one of the Office’s main goals were preventive and educational efforts involving:

- implementing recurring screen savers urging employees to take active breaks (including eye yoga, spinal exercises);
- organizing e-meetings on safe driving and emergency first aid, including for children, and an online First-Aid Taboo game;
- launching a new e-training course called “Do you know how to provide first aid?”;
- conducting onsite, internal training on the principles of cardiopulmonary resuscitation (CPR), which saw employees train using CPR models with the QCPR app and a training AED.

A total of over 1 thousand employees took part in the training.

GRI 403-2

HEALTH PROMOTION AMONG EMPLOYEES

In 2021, we focused on maintaining a work-life balance in the context of remote work. We continued the People Power Days events, focusing on energy management at and outside of work and hybrid work styles. Over three editions, external experts, such as sports trainers, representatives of foundations or coaches, shared their knowledge about exercise that strengthens the spine, a healthy and balanced diet, and making time for rest and relaxation.

In addition, we organized inspiring webinars on personal development and achieving goals in a hybrid work environment.

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We organized inspiring webinars on personal development and achieving goals in a hybrid work environment.

caring for mental and physical resilience, and relationships with loved ones during isolation. Our employees were also offered the opportunity to meet a medical representative to ask him questions about COVID-19 vaccinations. We also provided psychological assistance over the phone with our employees able to consult psychiatry and coaching experts on demand.

Like last year, 140 of our employees took part in the nationwide Company Run – Remote Edition. Two women’s relay teams took first and second place in their category, and one employee finished second out of 4.3 thousand competitors in the women’s race.

Main internal documents governing this area:

- Organizational Bylaws of the HR Division
- Internal regulations



NUMBER OF ACCIDENTS BY GENDER

	WOMEN	MEN	TOTAL
Number of accidents on the way to or from work	19	3	22
Number of accidents at work	7	4	11
Number of fatalities	0	0	0

GRI 403-2

NUMBER OF ACCIDENTS AT WORK AND RELATED ABSENCES

	2018	2019	2020	2021
Number of accidents	24	25	8	11
Number of lost days	815	905	175	165

GRI 403-2

ACCIDENT SEVERITY RATE

	WOMEN	MEN	TOTAL
Number of fatalities at work	0	0	0
Number of light accidents at work	7	4	11
Number of severe accidents at work	0	0	0
Total accidents	7	4	11
Injury rate (in relation to all bank employees) ¹	2.30	3.09	2.54
Number of lost days as a result of accidents at work	67	98	165
Accident severity rate ²	9.57	24.5	15

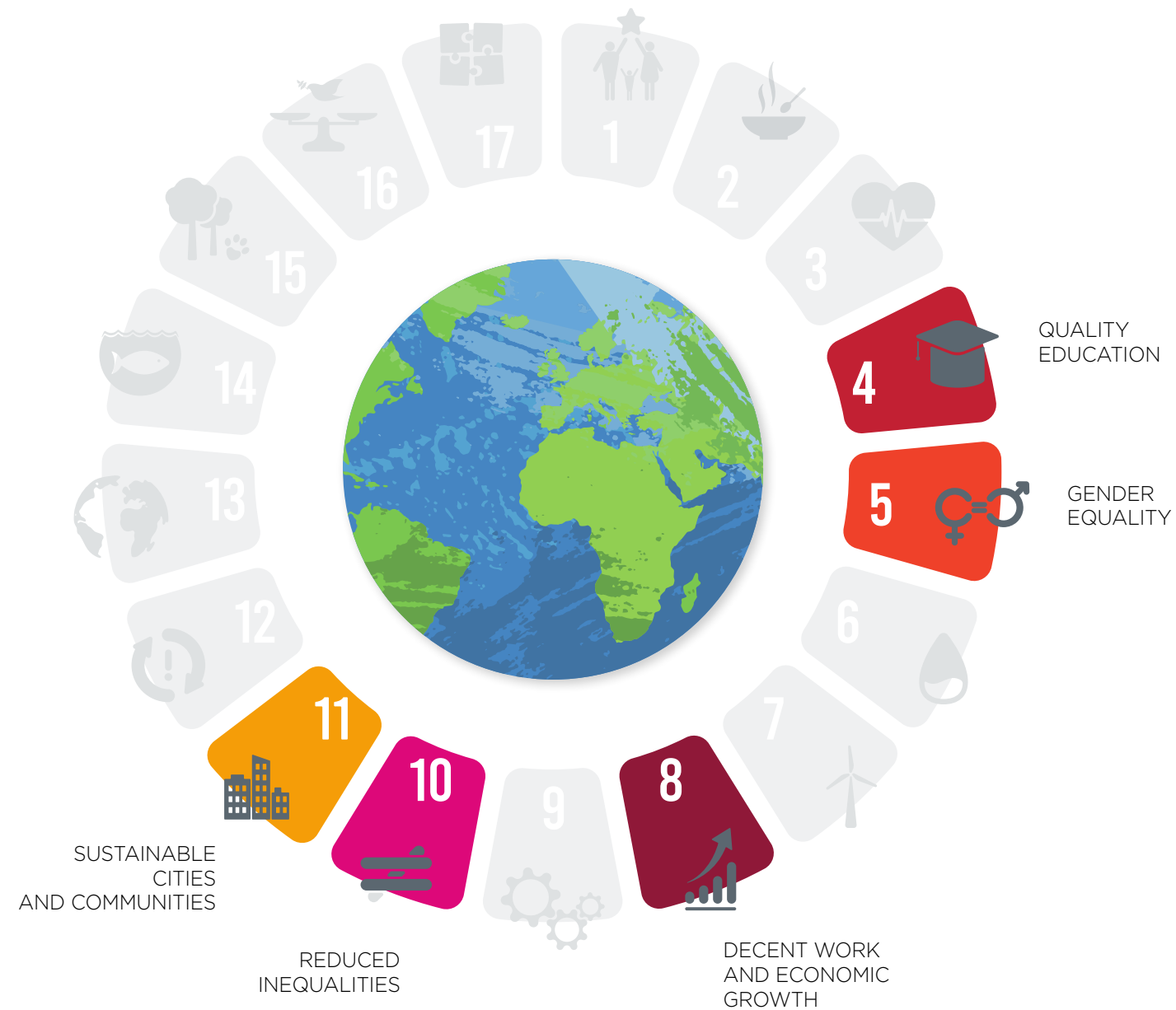
GRI 403-2

¹ Calculated as the total number of accidents at work recorded in a given year, divided by the number of employees, multiplied by 1,000.

² Calculated as the total number of days of inability to work of persons injured in accidents at work, divided by the number of accidents at work.

HUMAN RIGHTS

Sustainable Development
Goals supported by us
through the initiatives
described in this section:



DIVERSITY

Diversity is an essential value for business – it enriches it, opens it up and presents it with new challenges. In 2018, Credit Agricole signed the Diversity Charter and in 2020 we introduced the Diversity Policy. The Policy defines our understanding of diversity and sets out the basic principles of managing this area in the bank and our obligations, which include:

- more diversified recruitment, with a particular focus on people with disabilities;
- supporting gender diversity in senior positions;
- education and active promotion of awareness and acceptance of diversity within and outside the bank;
- regular discovery of employee needs and implementation of solutions that align with their expectations;
- developing talent management programs;
- counteracting mobbing, discrimination and other unacceptable actions or behaviors;
- conducting an audit of remuneration and striving to eliminate any discrepancies due to sex or age on the same job positions;
- updating internal regulations and developing new procedures in line with the Diversity Charter;
- partnering with NGOs and other market actors;
- developing the product offering with respect for customers' diversity;
- adapting service standards across all channels to the needs of customers with disabilities, including ensuring appropriate infrastructure in the bank's branches.

In 2020, we initiated the Diversity Power project to promote diversity among employees. In partnership with the Diversja Association, in 2021, we organized ten workshops and training courses on diversity-related topics attended by 795 employees. To celebrate the International Women's Day and the International Men's Day we also organized a series of online meetings: "Beyond stereotypes – the careers of women and men." During the events, we discussed diversity and its importance in business. Employees can also expand their knowledge on diversity thanks to many educational materials – training, webinars, infographics, and the Diversity Dictionary.

Since last year we have been focusing on diversity aspects in teams and managing it, understanding and accepting the differences between us and learning how to prevent excluding others through inclusive language. We support diversity by using the Gallup Talent test in the "Strong Through Talents – Unique" program for the managerial staff. Thanks to the program, over one thousand bank employees discovered their talents and can now enhance their skills to build effective teams based on strengths.

In 2021, our bank also became the main partner of the "Locally for Diversity" program run by the Living Library Poland. It is a project lending support to local organizations all over Poland that want to get involved in anti-discrimi-

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nation education using the Living Library method. One of the program's training sessions was organized with the participation of volunteers from Credit Agricole. Since June 2021, the Living Library has also been present in the bank's ranks as one of our employees joined the project as an Amazon.

Last year, we teamed up with the TAKpełnosprawni ("FULLYabled") Foundation and ramped up efforts to employ people with disabilities, starting with the CA24 Contact Center. For this purpose, we trained all of our managerial staff and recruiters in the basics of labor law, rules of working with people with special needs, their rights and appropriate conduct in challenging situations. In addition, we modified our job ads to include elements vital to people with disabilities and conducted first aid training.

In 2022, we plan on continuing to instill a culture of diversity and mutual respect at the bank. We also want to update the Diversity Policy to specify measurable and specific goals. ▀

▀ GRI 102-12

Main internal documents governing this area:

- Diversity Policy of Credit Agricole
- Code of Conduct of the Credit Agricole Group



EMPLOYEE DIVERSITY

The dominant group among the Bank's employees are people between 31 and 40 years of age as it comprises 2,014 employees, accounting for 47% of our staff, of which 75% are women. The average age of employees is 38 years.

Regardless of gender, specialists are the most numerous group in every age category. The largest share of middle and top managers is observed in the 41-50 age group.

In late 2021, the bank's management board consisted of seven people, including one woman. Six out of seven members of the Management Board are above 50 years of age.

Our bank has in place the Policy of Ensuring the Suitability of Members of the Management Board, Supervisory Board and Key Function Holders, in line with the European Banking Authority's guidelines on the assessment of the suitability of members of the management body and key function holders. We implement this policy guided by the values set out in the Diversity Charter.

We currently employ 35 people with various disabilities, i.e. two more than last year. In 2021, we started educating the CA24 Contact Center managerial staff to expand their

awareness and knowledge in managing a diverse team that includes people with disabilities. This year, we will continue these efforts and extend them to the rest of the bank. We are gradually updating our internal and external recruitment materials to highlight our readiness and openness to employing people with disabilities.

GRI 405-1

Main internal documents governing this area:

- Policy for Ensuring the Suitability of Members of the Management Board and the Supervisory Board and Key Function Holders at Credit Agricole
- Diversity Policy of Credit Agricole



SHARE OF EMPLOYEES FROM DIFFERENT CATEGORIES IN AGE GROUPS

Age	WOMEN			MEN		
	≤ 30	31-50	≥ 51	≤ 30	31-50	51 ≤ (50 <)
Management Board (in %)	0	0	14	0	14	71
Top Management (in %)	0	33	14	0	42	10
Middle Management (in %)	1	6	5	1	27	3
Specialists (in %)	13	55	3	7	20	2

GRI 405-1

PREVENTING MOBING AND DISCRIMINATION

At Credit Agricole, we make sure that no employee suffers from mobbing or any discriminatory practices. These issues are governed by the Work Regulations and the Anti-Mobbing Policy, which sets out ways to prevent mobbing and specifies the rules of conduct in the event of its occurrence, particularly the manner of reporting mobbing and the further examination of such reports. An anti-mobbing commission analyzes each non-anonymous report. In its proceedings, the commission verifies the persistence and duration of negative actions directed against a given employee consisting in harassment or intimidation, resulting in low self-assessment of professional suitability, humiliation, ridicule, isolation or elimination from a team. Each employee must read the Anti-Mobbing Policy and the path for reporting violations.

All bank employees undergo mandatory e-training entitled "Counteracting mobbing and discrimination in the workplace" as a preventive measure. The training provides information on these issues and ways of counteracting them. In 2021, 1,586 people took part in the training. For our managerial staff, we also hold "Fair Play in Management" training sessions dedicated to the legal and psychological aspects of mobbing and similar practices and the methods of counteracting them. The Group currently ranks among the ten largest banks globally in terms of asset value. These measures will be continued in the following years.

In 2021, we received two reports of alleged unequal treatment. The first was considered on the anti-mobbing track, in accordance with the applicable Policy. During the clarification proceedings, we heard the employee submitting the report and the person named the perpetrator, and the anti-mobbing commission considered the evidence and heard witness testimonies. The Commission identified issues, the root causes and manifestations of the conflict, and recommended solutions. This procedure was completed in 2021. In this case, we did not confirm the violation of the principle of equal treatment; rather, the problems stemmed from communication issues. The second report was investigated on the whistleblowing track and concerned an individual case related to alleged discrimination. The proceedings showed that this allegation was unfounded.

GRI 406-1



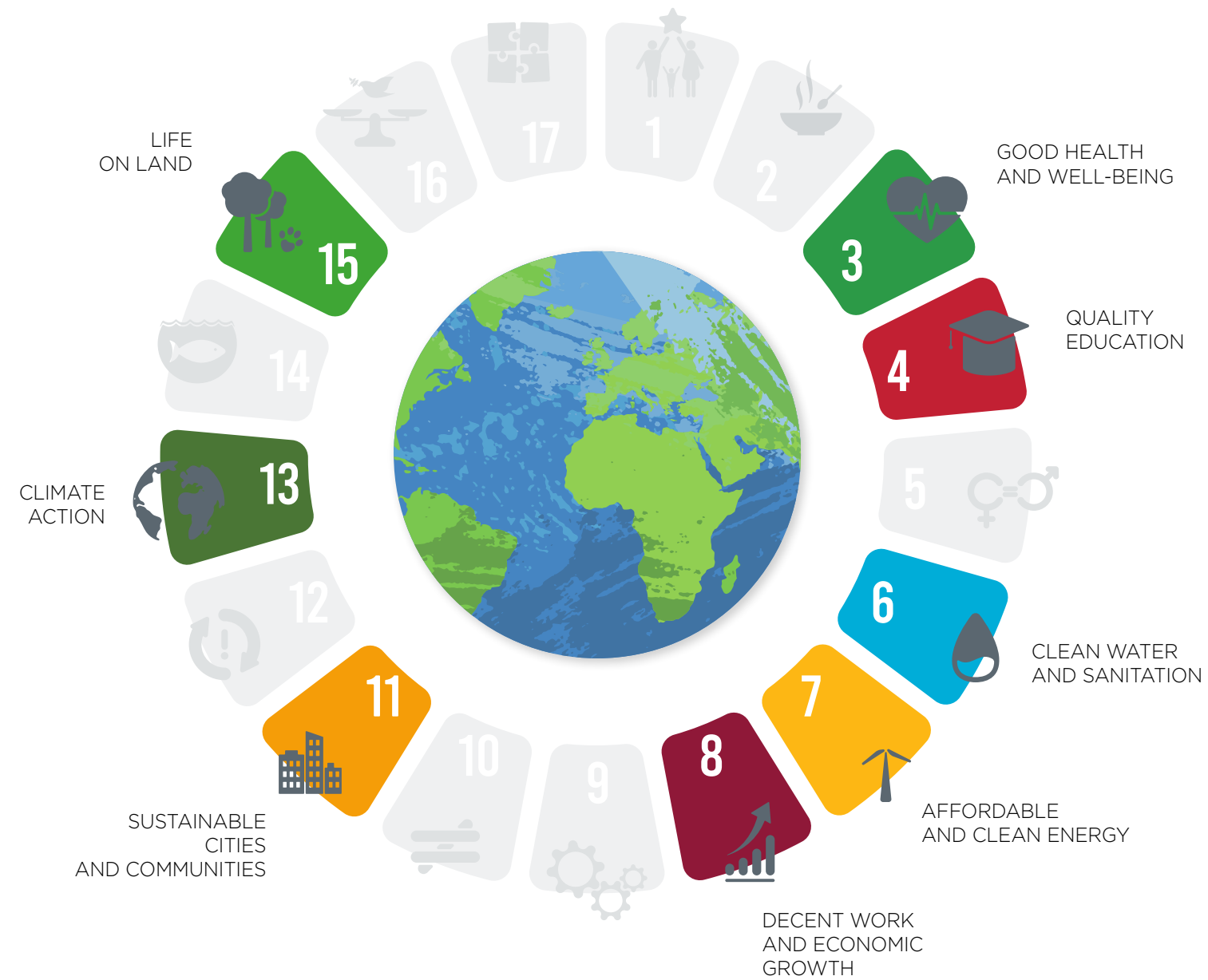
Main internal documents governing this area:

- Anti-mobbing Policy of Credit Agricole
- Whistleblowing Procedure of Credit Agricole



ENVIRONMENT

Sustainable Development Goals supported by us through the initiatives described in this section:



STRATEGIC APPROACH TO THE NATURAL ENVIRONMENT

Credit Agricole, like its shareholder, prioritizes environmental protection and counteracting climate change. These goals are part of our 2022 Strategy (p. 15). We also pursue many eco-friendly initiatives in which we involve our employees and customers.

BANK'S ENVIRONMENTAL POLICY

Credit Agricole's commitments related to environmental protection and counteracting climate change are described in the bank's Environmental Policy, adopted and implemented in 2020. These concern:

- reducing the consumption of natural resources, plastic, paper, electricity, heating energy and fuels;
- reducing waste production and wastage of secondary raw materials and food;
- reducing CO₂ emissions and supporting activities that eliminate pollutants and harmful substances in water, soil and air;
- promoting sustainable transport, preferably not coal-based;
- ongoing adjustment of internal legal, business and technological solutions to ecological standards;
- fostering an organizational culture that prioritizes environmental concern and sustainable production and consumption.

In 2021, we added another commitment to support and implement initiatives related to the natural environment concerning the conservation of biodiversity and protection of ecosystems.

We strive to fulfill our obligations towards the environment in particular by:

- developing an internal environmental management system;
- supervising processes that may have an impact on the environment, in accordance with legal requirements and other environmental regulations;

- considering environmental issues in setting goals and making decisions, and pursuing projects that help reduce our environmental footprint;
- considering the concerns raised by stakeholders;
- banning the use of disposable and non-biodegradable tableware and packaging at the bank;
- establishing the position of environmental ombudsman;
- taking into account ESG criteria in the financing of all large corporate clients and, gradually, in the financing of SMEs and by aligning our policies to the Paris Agreement.

Our specific, measurable targets for the protection of the environment and the fight against climate change include:

- reducing the bank's CO₂ emissions by 55% by 2022 relative to 2019;
- eliminating all disposable plastic items in the bank by 2022;
- fully phasing out financing for coal-related industries by 2030¹

In addition, in 2021 the Crédit Agricole group joined the Net-Zero Banking Alliance established by the Financial Initiative of the UN Environmental Program. One of the commitments associated with this membership is achieving climate neutrality by each of the Group's companies, including our bank, by 2050. In our pursuit of decarbonization, setting reduction targets and business transformation goals we will rely on the Science Based Targets initiative methodology.

To monitor our direct impact on the environment, we have been measuring the bank's carbon footprint since 2018. We take measures to reduce our environmental impact and lower our greenhouse gas emissions. We calculate the bank's carbon footprint according to the GHG Protocol standard and the Science Based Targets methodology. We measure indicators in the first and second scopes for emissions from gas and electricity consumption and emissions from the bank's vehicle fleet. In the third scope, we analyze emissions



¹ Credit Agricole nigdy nie finansował wydobycia i przetwórstwa węgla.



EMISSIONS CO ₂ IN CREDIT AGRICOLE			
	2019 (tCO ₂ e)	2020 (tCO ₂ e)	2021 (tCO ₂ e)
Energy (Scopes 1 & 2)	8,126	6,559	5,946
Gas (MWh)	979	861	921
Electricity (MWh)	7,147	5,698	5,025
Vehicle fleet (km)	1,464	726	992
Business travel (km)	195	32	30
Emissions in total (tCO ₂ e)	9,785	7,317	6,968
Emissions reduction vs 2019		-25	-29

from completed business trips. Our 2021 carbon footprint of 6,968 tCO₂e is another 5 percent reduction compared to 2020 (7,317 tCO₂e) and is 29 percent lower than the 2019 result. (9,785 tCO₂e).

Last year, we also offset the emission of 160 Mg CO₂e in partnership with the Polish State Forests – The Oleśnica Śląska Forest District. Thanks to the involvement of 50 employees-volunteers, we planted 2,000 beech seedlings.

In 2021, we implemented GreenWay, a tool used by all companies of the Crédit Agricole Group to monitor indicators related to direct and indirect environmental impacts and to measure the carbon footprint in Scopes 1, 2 and 3. The indicators reported through this tool are also audited by an independent company.

Since 2019, we have been identifying climate risk at the bank as one of the primary non-financial risks next to e.g. legal, operational, reputational and conduct risk. In 2022, we plan to focus on the issue even more extensively. We want to develop an accurate description of climate risk: work out a definition, define the main impacts and relationships between this and other risks we identify and assign responsibility for this risk in the bank

Our bank has in place an internal control system that covers all organizational units and subsidiaries. The system operates across three independent and complementary lines of defense. The first line consists of controls performed by all operational units of the bank, the second line of controls performed by employees assigned exclusively to specialized control functions (Risk Management and Permanent Control Division, Compliance Department), and the third line comprises the activities of the Internal Audit Department. However, we do not have separate tools or control systems in the bank that act preventively to protect the environment.

THE BANK'S ENVIRONMENTAL PROTECTION STRATEGY

Environmental protection and counteracting climate change are part of our strategy (p. 15). Our environmental efforts are part of the pillar: Social Project – “Eco and Social Commitment on a Daily Basis.” Our main environmental goals are to:

- drive green banking by preparing green versions of products for retail customers and grow green financing in all business lines
- limit impact on the environment by reducing our carbon footprint and paper usage and engaging in and creating eco-friendly and awareness-raising initiatives.

We track the progress of our strategic goals in the Social Project pillar through the following indicators:

- green products balance;
- reduction in the number of printed pages;

We are currently working on another strategy for 2022-25 wherein we want to give greater priority to financing pro-environmental efforts and compliance with the Taxonomy (more on p. 76). Since we joined the Net-Zero Banking Alliance group in 2021, a membership requiring achieving climate neutrality by 2050, we plan to work on measuring and decarbonizing our customer portfolio in the coming years. At the same time, we want to work with customers, expand their environmental awareness and improve the quality of our data about customers across all business lines. Furthermore, we will analyze data provided by customers in more detail in terms of their business and the investment project to be financed.

DRIVING GREEN BANKING



Credit Agricole is expanding its offering of green products and green financing across all business lines to meet the needs of customers from various sectors and promote environmentally friendly attitudes. By offering products that promote renewable energy, clean transportation, green real property and lower energy consumption, and thus the transition to a low-carbon economy, we support customers in using the environment in an informed and responsible manner.

GREEN VERSIONS OF PRODUCTS FOR RETAIL CUSTOMERS

Credit Agricole's range of green products is constantly evolving. In 2021, we added four more green unit-linked insurance products (Green Planet II, Eco Profit V, Green Europe and Green Europe II), our customers were still offered units of the AMUNDI Stars Global Ecology ESG fund, and we also joined the "Clean Air" program of the National Fund for Environmental Protection and Water Management. Thanks to this, customers who take out an installment or cash loan to replace ineffective heat sources or for thermal efficiency improvement projects stand to receive a subsidy from the fund. In addition, in March 2021, as the first bank in Poland we introduced an eco-plastic debit card issued to all new customers. The card is made from eco-plastic, which can decompose faster than plastic. Its decomposition rate is up to 99% over a dozen weeks or so under appropriate conditions, as confirmed by biodegradation testing in accordance with the ASTM D5511 method, adopted for testing the environmental performance of plastics.

In 2021, we also maintained our high position in financing environmentally friendly investment projects, including photovoltaic panels, through installment loans. Despite the planned changes in the settlement method for prosumers, this is yet another year that saw the expansion of sales of loans for environmental purposes. Over the year, we financed over 42 thousand such investments projects.

In turn, the growth rate of the entire balance of green products for retail customers exceeded 65% as at 31 December 2021 relative to 31 December 2020.

The table below contains a complete list of the green products we offered last year.

In 2022, we intend to develop our green product offering further. We also want to expand the Zielony DOM ("Green HOME") housing loan offer to cover the purchase of flats offered as part of certified residential development projects.

GREEN PRODUCTS

- Eco-plastic card**
- debit card (for accounts) issued to all new customers
 - made from eco-plastic that can decompose faster than plastic
 - environmentally-friendly material containing standard card elements
- Eco-installments**
- installment loan for the purchase and installation of photovoltaic panels and other devices generating green energy
 - cooperation with partners, leaders of Poland's renewable energy market
- Cash loan and installment loan under the National Fund for Environmental Protection and Water Management's "Clean Air" program**
- loan with co-financing for the replacement of heat sources and thermal efficiency improvement projects for owners and co-owners of single-family houses or dwelling units (with a separate land and mortgage register) in single-family buildings
- Green Home mortgage loan**
- mortgage loan for the construction or purchase of an energy-efficient house
 - preferential terms of financing
- Green unit-linked insurance products**
- four insurance products investing in indices comprising companies that consider ESG issues in their operations, companies from the green economy sector or companies that care for the natural environment
- Green investment fund**
- the Amundi Stars Global Ecology ESG subfund offered by Amundi Stars SFIO, a specialized open-end investment fund, which invests from 70 to 100% of assets in participation units of the Amundi Funds Global Ecology ESG foreign fund investing in companies that pursue activities consistent with the 10 ESG themes and the Sustainable Development Goals (more about the Goals on p. 89) 

 GRI 102-2

42,000

*environmentally friendly
investments financed
by installment loans*

65%

*balance growth rate
for green products
for retail customers*

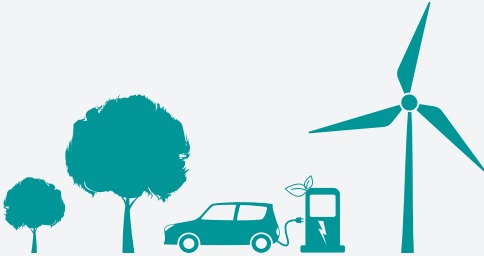
DEVELOPMENT OF GREEN FINANCING ACROSS ALL BUSINESS LINES

Credit Agricole aspires to play an active role in the transition to a low-carbon economy chiefly by financing clean energy sources and eco-friendly projects. In 2021, we financed renewable energy sources also in synergy with other companies of the Crédit Agricole Group in Poland. To expand our expertise in environmental and climate issues, we are also involved in the work of the Electromobility Committee of the French-Polish Chamber of Commerce (CCIFP), the CCIFP Committee for the Climate, the informal Energy and Climate Issues working group with the French Embassy, the Committee on Sustainable Finance with the Polish Bank Association and the Polish Bank Association's workshops devoted to taxonomy/classification regulation. In 2022, we also plan to join "Climate neutrality of business," a Climate Leadership program. Run by the UNEP/GRID-Warsaw Center, this program brings together companies involved in the implementation of commitments for climate neutrality and sustainable development. Below is the structure of our green financing broken down by the bank's business lines.

GREEN FINANCING

- Retail banking**
- financing environmentally friendly investment projects, including photovoltaic panels, solar panels, heat pumps, home energy storage solutions through installment loans
 - participation in the "Clean Air" program run by the National Fund for Environmental Protection and Water Management
- Small and medium enterprises (SMEs)**
- financing eco-friendly investment projects (e.g. photovoltaic panels) on preferential terms, including as part of partner programs
- Corporate banking**
- Mitigating and adapting to climate change, and following the CA Group Climate Policy by:
 - consistently integrating climate risk into the bank's financing and investment strategy
 - stopping financing for power coal mining and gradual limitation of financing for coal-related industries
 - supporting corporate clients in delivering projects seeking to implement environmentally-friendly technologies, particularly those involving renewable energy
 - providing preferential financing to projects involving the generation of "green energy," including as part of partner programs. 

 GRI 102-2





FINANCING TAXONOMY-ELIGIBLE ECONOMIC ACTIVITIES

At the end of 2021, we estimated our share in financing economic Taxonomy-eligible activities under the Regulation on the establishment of a framework to facilitate sustainable investment, the so-called Taxonomy¹ for the two environmental objectives - Climate Change Mitigation and Climate Change Adaptation.

When calculating this share, we took into account the actual activities of customers that are subject to non-financial reporting requirement in accordance with the NFRD². We determined it on the basis of their financial statements. We defined clients with the predominant actual economic activity with NACE/PKD codes listed in the Climate Delegated Act³ as Taxonomy-eligible activities, and clients with the predominant actual economic activity with NACE/PKD codes not listed in the Climate Delegated Act as Taxonomy non-eligible activities. The data in this respect is presented in the table below. Total assets include balance sheet assets and bank guarantees.

When preparing the report, we used questionnaires that we sent to clients, their financial statements, the results of the PKD/NACE code analysis and other data held by the bank. The market lacked data that would show the percentage of Taxonomy eligible and non-eligible economic activities in total turnover, capital and operating expenses of bank customers. As at the date of the report, the bank's clients had not yet published their non-financial reports, so in line with the recommendations of the European Commission's December 2021 document⁴ we publish this data on a voluntary basis.

In 2022 we plan to work on improving the quality of data on clients and start preparing for the Taxonomy and Green Asset Ratio reporting that will apply to the bank after the transition period (from 2024 on).

The Bank's current strategy, under the 'Drive green banking' objective, addresses issues related to financing pro-environmental activities, but this strategy does not yet fully take into account the Taxonomy. The taxonomy is not yet reflected in the process of designing products and working with customers and suppliers. We are planning work in this area for the next few years (read more about the strategy on p. 15).

TAXONOMY – DETAILED DATA	
Percentage share in total assets of exposures to economic activities that do not qualify for the taxonomy	1.7
Percentage share in total assets of exposures to economic activities that qualify for the taxonomy	4.7
Percentage share in total assets of exposures to central governments	14.2
Percentage share in total assets of exposures to central banks	11.9
Percentage share in total assets of exposures to supranational issuers	0
Percentage share in total assets of exposures towards derivatives	0
Percentage share in total assets of trading portfolios	0.4
Percentage share in total assets of interbank loans on demand	0
Percentage share in total assets of exposures towards undertakings that are not subject to the obligation to publish non-financial information	18.2

¹ Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment, and amending Regulation (EU) 2019/2088

² Directive 2014/95/EU of the European Parliament and of the Council of 22 October 2014 amending Directive 2013/34/EU as regards disclosure of non-financial and diversity information by certain large undertakings and groups

³ Commission Delegated Regulation (EU) 2021/2139 of 4 June 2021 supplementing Regulation (EU) 2020/852 of the European Parliament and of the Council by establishing the technical screening criteria for determining the conditions under which an economic activity qualifies as contributing substantially to climate change mitigation or climate change adaptation and for determining whether that economic activity causes no significant harm to any of the other environmental objectives

⁴ https://ec.europa.eu/info/sites/default/files/business_economy_euro/banking_and_finance/documents/sustainable-finance-taxonomy-article-8-report-eligible-activities-assets-faq_en.pdf

REDUCING OUR ENVIRONMENTAL FOOTPRINT

We strive to reduce our negative impact on the natural environment by reducing our CO₂ emissions and paper usage and engaging in environmentally friendly campaigns.

REDUCING CO₂ EMISSIONS AND PAPER USAGE

Transportation

At Credit Agricole, we have been promoting sustainable means of transport since 2009. Our head office staff who commute by bike, electric scooter, or public transport are offered several amenities. Regarding cars, in line with our new policy from 2020, our fleet welcomed 44 new hybrids last year with the addition of eight electric cars planned for 2022. We are also constantly expanding our carsharing fleet. As for employees commuting in their own cars, we educate them about eco-driving principles. Since 2015, we have also been using GO!, a business trip registration app we created with the idea of employee carpooling in mind.

Reducing paper usage

We constantly strive to reduce paper usage at Credit Agricole, both in the customer service process, including by encouraging the transition to e-statements, and within the bank. We consistently digitize internal processes to ensure an electronic document flow. Among others, in 2020, we implemented a new, fully digital invoice workflow. In 2014, we introduced a centralized print-on-demand secure printing and scanning system. Last year, we continued our hybrid work model. Thanks to these measures, we were able to significantly bring down the number of documents printed at the head office. In 2021, we were able to bring down the number of printed pages by another 16% over the entire year.



THE BANK'S GREEN HEAD OFFICE



By late November 2020, all employees of Credit Agricole's head office in Wrocław transferred to the bank's new head office located in the Business Garden complex. It is a class A "green building" with a LEED Platinum certificate, which stands out for its many environmentally-friendly solutions:

- building materials using recycled raw materials;
- infrastructure for over 100 cyclists and convenient access to public transport;
- underground car park designed based on the "green roof" technology;
- low-flow valves that reduce water consumption;
- energy-saving LED bulbs and an HVAC system with highly-efficient heat exchangers;
- intelligent facades and automatic external roller shutters controlling the impact of weather conditions on energy consumption;
- reducing use of disposable plastic items and promoting the idea of a zero-waste office;
- urban apiary in the Business Garden complex with Credit Agricole as a patron of one of the hives.



ENERGY CONSUMPTION ¹		
2019	2020	2021
Total consumption of electricity from non-renewable sources ²		
5.569 TJ	0.980 TJ	0 TJ
Total consumption of electricity from renewable sources ³		
0.606 TJ	0.977 TJ	0.295 TJ
Total energy consumption		
6.175 TJ/1,715 GWh	1.956 TJ/0,543 GWh	0.295 TJ/0,082 GWh
Total heat energy consumption		
2.124 TJ/0.590 GWh	1.344 TJ/0,373 GWh	0.535 TJ/0,149 GWh
Total energy consumption		
8.299 TJ	3.300 TJ	0.830 TJ

▀ GRI 302-1

¹ When determining the split of electricity consumption from renewable and non-renewable sources, we assumed a proportional share in the costs for both components; The report applies to buildings owned by Credit Agricole. Conversion rate: 1 kWh = 3,600,000 J
² Type of fuel – coal.
³ Fuel used – hydro power plants and wind farms.



Reducing energy consumption

Reducing energy consumption is very important to us, which is why we introduced energy-saving solutions and educate employees on this topic. Last year, we sold one of the bank's buildings, which previously housed our head office. At present, all our head office buildings rely exclusively on renewable energy sources (RES) for power. At the same time, we are taking measures to improve the energy efficiency of our bank branches. In 2021, we installed energy-saving LEDs in 26 locations bringing the total number of branches with such lighting to 166. Last year we also signed a new contract to purchase certified electricity originating from RES (wind and water farms) for our branches. Effectively, now 95% of our branches use green energy. These measures help us boost the share of RES in the entire bank by over 45% and significantly reduce energy consumption from 3,300 TJ in 2020 to 0.830 TJ in 2021. ■

■ GRI 302-1

Waste and raw material consumption management

In 2020, we initiated an analysis of the consumption of utilities and office space maintenance aspects (consumption of electricity, water, hygiene products and cleaning agents) and introduced the first measures to optimize it. We also continued segregating waste in the head office buildings and bank branches and organized campaigns to increase employees' recycling awareness.

ENGAGEMENT IN ENVIRONMENTALLY FRIENDLY EFFORTS

Over the last year, we have run many educational campaigns to enhance awareness of customers, employees and the environment. In 2021, we continued the #MniejPlastiku (#LessPlastic) campaign seeking to educate about the harmful effect of excess plastic waste on the environment. Our other efforts include launching a website, educational podcast and newsletter, and becoming a partner to Jarosław Kuźniar's (a Polish journalist and media personality) film Mam Wpływ ("My Actions Matter") and the ECOdevelopment Foundations' Stop Plastic campaign. Together with ecologist Dominik Dobrowolski, we organized the Mountain Odyssey event, a trek along mountain and forest trails along Poland's southern border, from Ustrzyki Górne to Świerdów Zdrój, also involving the clean up of rubbish along the way. Over 200 employees of our bank participated in the event as volunteers.

We are also bringing up issues related to plastic pollution in our marketing campaigns. In 2021, we introduced the first eco-plastic card on the Polish market. The card decomposes faster than regular plastic and is available to all new customers opening the Konto dla Ciebie ("Account for You") account. We promoted the card through an advertising spot with the music entirely recorded using sounds produced by plastic waste collected on beaches.

Together with Dawid Podsiadło, we also organized the "Third Life of Plastic" charity campaign. On Allegro Charytatywni (a charity-focused subpage of Poland's top e-commerce

95%

*bank branches powered
by renewable energy sources*

75%

*this is how much we have
reduced the energy
consumption at the bank*

platform), we put up for auction 14 unique phonograph records with Dawid's music. All records were made from recycled elements of the scenography used during the "Forest Music" concert tour (the scenery was also made of plastic waste). Every album contains a different song by Dawid Podsiadło, as well as Julia Pietrucha's cover of "Sailing" by Rod Stewart. Each record also comes with a "golden ticket" for Dawid Podsiadło's selected concert and a poster with the artist's autograph and a certificate of authenticity of origin. The campaign received a great deal of publicity in traditional and social media. The accompanying auctions generated a total of PLN 76,519.1, which we rounded up to PLN 100,000 donated to the Polish Zero Waste Association to promote a waste-free lifestyle.

Credit Agricole is also a partner and one of the sponsors of the international Plastic Odyssey project seeking to help solve the issue of plastic waste in the world. The team of a special laboratory vessel will cruise the oceans to work with local communities to start recycling activities and turn plastic waste into useful, durable items.

Other environmental efforts we carried out in 2021 include: the celebration of the European Mobility Week and the World Car-Free Day, planting trees near Oleśnica as part of our employee volunteering program, purchasing hotbeds for the Wrocław French School's permaculture garden, promoting pro-environmental attitudes among our employees through digital signage at the head office and in bank branches and placing potted plants in selected bank branches. We were also a partner of Poland's Green Record, Saturday with Green Wrocław and the publication of PWN's (a major Polish publishing house) book entitled "Guide for Young Rescuers of the Earth." ■

Main internal documents governing this area:

- Environmental Policy of Credit Agricole
- Code of Conduct of the Crédit Agricole Group



COMMUNITY INVOLVEMENT AND DEVELOPMENT

Sustainable Development
Goals supported by us
through the initiatives
described in this section:



SUPPORTING FOR SOCIETY

In 2021, Credit Agricole was involved in a range of social efforts contributing to the development of the local community. These focused on supporting the Deaf and promoting French culture in Poland.

SUPPORT FOR THE DEAF - “I’M ALL EARS” PROGRAM

First implemented in January 2020, the Zamieniam się w słuch (“I’m all ears”) program aims to improve the comfort of people with hearing issues. We want to get to know the world of the deaf better, to understand their needs and become their first-choice bank. In addition to activities related to service standards for the deaf at the bank (p. 37), we also pursue many other initiatives to support this group. We work with the FONIS Foundation, which we supported in the preparation of events for its members. In 2021, we financed the pioneering and exceptional “Sign Language Birthing Classes,” a project that garnered considerable popularity. For now, we released the first episode, with the next one to follow soon. The entire series will feature thirty episodes in total. In 2022, we plan to organize a lecture on safe banking for the FONIS Foundation’s Senior Group members.

PROMOTION OF FRENCH CULTURE IN POLAND

Every year, in recognition of our French roots, we actively promote French culture in Poland. In 2021, we supported the next edition of the Wrocław Days of French-Speaking Countries and the FrankoFilm International Short Film Festival in Zielona Góra. We also partnered with the French School in Warsaw to finance the purchase of a hotbed for its permaculture garden.


SUPPORT FOR CULTURE - PARTNERSHIP WITH DAWID PODSIADŁO

In 2021, we maintained our strategic partnership with Dawid Podsiadło as we continued supporting his artistic endeavors as a partner of his “Forest Music” concert tour promoting an eco-friendly lifestyle.

FINANCIAL EDUCATION


The strategic goals from the Social Project pillar of our Strategy include making financial services available to an ever-wider group of customers, preventing excessive indebtedness, combating financial exclusion and supporting customers in managing their finances. To this end, we launched the #WyzwanieOszczędzanie (#SavingChallenge) educational initiative promoting prudent money management, reviewing daily expenses and considering whether they are all truly necessary. In October 2020, we announced a new challenge on social media – at least one day without spending any money (#DzieńBezWydawania, #ADayWithoutSpending). We are also consistently building a community of people who share their experiences and tips on saving on a dedicated Facebook group called Wyzwanie Oszczędzanie (“Saving Challenge”), now 3.7 thousand strong. The group’s members share their experiences and tips on saving money and are given access to content promoting a culture of saving money and the environment free of charge. In 2021, as part of the group, we also organized a series of webinars on the financial education of children, women’s finances and zero waste, to name a few. The webinars were hosted by renowned influencers: Angelika Talaga (Godmother), Agnieszka Lisowska (Women and Money) oraz Sylwia Majcher, a zero waste educator. Moreover, we published a 50-page e-guide entitled “Good Solutions for Saving” and carried out the “Polish Women and Finances” study. Additionally, in late 2021, we launched a separate website dedicated to saving, and smart and informed spending at www.wyzwanieoszczedzanie.pl.

CHARITABLE ACTIVITY

In 2021, the bank lent financial and material support to various organizations. We worked with the Society of Friends of Children, the “Song of the Goat” Theatre Culture Association, the FONIS Foundation, and others. As every year, our employees were involved in the preparation of gifts as part of the Noble Gift campaign, and we continued collecting bottle caps for the charges of the I Can Help Foundation. We were also the originator and coordinator of the #FloraDlaSeniora (#FloraForASenior) campaign. This undertaking saw us join forces with the employees of twelve other Wrocław-based companies to finance and then plant trees and shrubs in the Municipal Social Services Center Nursing Home at Karmelkowa street in Wrocław. This project was run with Dotlenieni.org, a high-impact start-up. 

VOLUNTEERING AT CREDIT AGRICOLE

power of sharing 

Started in 2020, the Power of Sharing is Credit Agricole’s initiative aiming to engage employees in social programs and volunteering campaigns. In March, under the umbrella of the campaign, we established TakeCAre, a Facebook support group that remains active to date. Moreover, the bank’s employees were involved in the following campaigns as volunteers: Mountain Odyssey, tree planting near Oleśnica, Brave Kids under the Sky of Wrocław, #FloraDlaSeniora and Noble Gift. 





**ABOUT
THE REPORT**

DRAFTING PROCESS

We worked out the definition of the content of the Responsible Business Report "Working Every Day in the Interest of our Customers and Society" and boundaries of aspects in 2017 over several internal sessions with representatives of various areas of Credit Agricole. During the meetings, we defined the main reporting objectives, key aspects and selected indicators relevant to our bank's operations which we continue to report to this day. Members of the bank's Management Board were actively involved in the process of defining the content of the report and approved the strategic decisions related to this process.

In preparing the 2021 Report, we focused on the expectations and recommendations of the recent panels of our bank's stakeholders conducted in 2019 and 2021, in line with the AA1000SES standard. We also considered the opinions of stakeholders that we regularly collect during various events. We also took into account the assessment and recommendations following from a project conducted by the Frank Bold Foundation in 2020 entitled "Improving climate and sustainability corporate disclosure policies to enable sustainable finance" involving the study of aspects related to the climate and sustainable development, in accordance with the Directive on disclosure of non-financial and diversity information on diversity (NFRD). The project was supported by the European Climate Initiative (EUKI) and the Alliance for Corporate Transparency. Our selection of material issues to be presented in the report was based on the collected information.

The Report was prepared in line with GRI Standards: Core option. It covers the 2021 calendar year. The data provided in the report is current as at 31 December 2021. The document was not subject to external review and is not a consolidated report. The Report is prepared on an annual basis – the previous Report was issued in 2021 and covered 2020. There were no material changes to the reporting to render the data we have been presenting since 2018 comparable, in line with the principle of comparability. However, we analyzed the reported indicators and verified whether we respond to them in the content of the report, in accordance with the "comply or explain" principle and the principle of completeness. This year, we devoted much more space to disclosing environmental issues and environmental impact.

This Report concerns Credit Agricole Bank Polska S.A. ▀

▀ GRI 102-45, GRI 102-46, 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



PRIORITY REPORTING ASPECTS

The priority aspects of reporting have not changed since our first Corporate Responsibility Report issued in 2018 and covered 2017. Key reporting aspects for external stakeholders (including in the 2021 Report):

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

”

The priority aspects of reporting have not changed since 2018.

Key reporting aspects for internal stakeholders:

- Economic performance;
- 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.

The management approach (clarification of material issues and their scope, main components) and the evaluation of the management approach are described in the sections devoted to the material topics presented in this report. ▀

▀ GRI 102-47, GRI 103-1, GRI 103-2, GRI 103-3



UN SUSTAINABLE DEVELOPMENT GOALS

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," containing 17 Sustainable Development Goals with 169 associated targets to be achieved by 2030. Indicators have been defined for each target, thus allowing progress towards the Goals to be monitored worldwide. Achieving the Goals requires the involvement of all sectors. The United Nations Sustainable Development Goals include:

- 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 consumption and production;
- 13) Climate action;
- 14) Life below water;
- 15) Life on land;
- 16) Peace, justice and strong institutions;
- 17) Partnerships for the goals.

STRUCTURING THE BANK'S CSR ACTIVITIES ACCORDING THE ISO 26000 STANDARD

The issues described in the Responsible Business Report are structured in accordance with the seven areas of corporate social responsibility (CSR) defined in the ISO 26000 standard followed by our bank. These areas include:

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

We named the subsequent sections of the Report according to the names of these areas. More about ISO 26000 on p. 19. ▀

SUPPORT FOR UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

In 2017, the Crédit Agricole Grouped mapped several ongoing activities that may contribute to the achievement of the United Nations (UN) Sustainable Development Goals. These are focused on three areas: Ethics, Climate and Social Inclusion. To show our bank's commitment to supporting the Sustainable Development Goals, we assigned to individual sections of this Report relevant UN Sustainable Development Goals to the achievement of which we contribute through our efforts. ▀

▀ GRI 102-12, GRI 103-1





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■ GRI 102-3, GRI 102-53

