

IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY

RESPONSIBLE BUSINESS REPORT 2022 CREDIT AGRICOLE BANK POLSKA S.A.

#WECARE



TABI F OF CONTENTS

 Making a positive impact Involvement during the war in Ukraine

Organizational governance

- Shareholder transnational Crédit Agricole Group
- Crédit Agricole Group companies in Poland
- Credit Agricole Bank Polska overview Governance structure
- Bank's strategy
- Strategic approach to sustainable development and ESG. Stakeholders
- Ethical principles
- Membership associations

Fair operating practices

19 Relations with suppliers 20 Ethics in relations with business partners 20 Combating corruption Compliance with the law 20

Consumer issues

Customer-focused universal bank Offering	22
Customer service and experience	23
Serving customers with various needs	24
Marketing communication	25
Complaint handling	26
 Personal data protection and information security 	

Labor practices

- Bank emp
- Employee

3

Δ

6

6

6

8

9

10

15

17

17

- Employee
- Remuner
- Social bei
- Employee Employee

Human rights

- Diversity
- Employee
- Preventin

Environment

- Strategic
- Drive gre
- Reducing

Community involvement and development

Supportir

About the report

- Drafting
- Priority re
- Application
- Support

GRI table Contact de

ployees	29
e development	29
e competency assessment	
ation policy	
nefits for employees	
e health & safety	
e well-being	33

	35
e diversity	36
ng mobbing and discrimination	36

c approach to the natural environment	38
een banking	39
g our environmental footprint	41

na	for	society	44	4
		000.009		

Drocess	46
eporting aspects	46
on of the ISO 26000 standard in the report	46
or United Nations Sustainable Development Goals	46

	48
letails	50



IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY

Making a positive impact



Piotr Kwiatkowski President of the Management Board

ooking back at 2022 at Credit Agricole, the main challenges for the banking sector and the role of banks in the transition to a low-carbon economy with Piotr Kwiatkowski, the President of the Management Board and Bernard Muselet, the Senior Country Officer and First Vice-President of the Management Board of Credit Agricole Bank Polska S.A.

What was 2022 like for Credit Agricole?

Piotr Kwiatkowski: It was another challenging but also successful year. The economy was starting to recover from the pandemic. As we were hoping it would accelerate, the war in Ukraine broke out suddenly, and we found ourselves having to navigate uncharted waters again.

In the wake of the Russian aggression, millions of Ukrainians had to flee hostilities. We did not hesitate to help them. On our initiative, Crédit Agricole Group companies in Poland donated funds to the Polish Medical Mission Association to purchase medical equipment and medicines for Ukrainian hospitals. Our employees hosted refugees in their homes and organized humanitarian convoys to Ukraine. To help our colleagues from the Credit Agricole Ukraine bank, we launched a special internal support fund, and our employees arranged transport from the border, accommodation and other necessities. We provided office space for over 100 colleagues from Credit Agricole Ukraine in our Wrocław head office and made available the necessary equipment so that they could continue working remotely. despite the ongoing war.

We also introduced facilities for customers from Ukraine as we simplified the bank account opening procedure for them and translated some of our information materials and agreements into Ukrainian. Moreover, we waived fees for money transfers to Ukraine.

How did business grow in these unusual circumstances?

Bernard Muselet: We are very happy with the business results. Lending is rising, and we are also swiftly expanding our customer base. In 2022, we acquired over 100.000 new active accounts and improved our balance sheet total. These achievements prove that the direction we took in 2019 is the right way forward and mark the first results of the accelerated transformation program we are pursuing as part of our business strategy.

Customers also surely appreciated the release of our new mobile app, CA24 Mobile - full of benefits. The app is very innovative and offers a unique customer experience. It boasts a peerless user interface on the Polish market with unique navigation elements and the Benefits Club as its biggest competitive edge. Thanks to the app, customers stand to take advantage of special promotions from leading Polish and global brands across nearly 10,000 points of sale, with offers selected and tailored individually to each customer.

Other significant moves include establishing the ESG Committee and an independent Corporate Sustainability Team, two decisions highlighting Credit Agricole's strategic approach to sustainable development and ESG. We also continued to develop green banking. Our offering welcomed five more unit-linked insurance products, supporting socially and environmentally responsible companies. Moreover, we launched our Green Loan for SME and Agri clients. This is a preferential offer for businesses seeking financing for environmentally friendly investment projects. We also continued to offer our Zielony DOM ("Green HOME") mortgage loans for energy-efficient properties and financing for replacing inefficient heating sources or thermal efficiency upgrade projects as part of the "Clean Air" program. Furthermore, 2022 saw us grant the first loans related to sustainable development projects. P.K.: We continue our involvement in pro-environmental campaigns. For the third year running, we carried out our #mniejplastiku (#lessplastic) initiative, focusing on excess plastic waste in the environment. We teamed up with environmental activist Dominik Dobrowolski to organize the Vistula Odyssey and the Clean Oder River campaigns, supported by close to 20,000 volunteers.

Against the backdrop of a very turbulent landscape, I believe we successfully demonstrated that we are a dynamic and socially engaged organization. I think that we are in a very good starting position to enhance our profitability and scale up our operations in the coming years.

Is the current crisis only temporary or a turning point that redefines the bank's strategy?

P.K.: I have no doubt that the shock triggered by the high inflation and energy price hikes will be short-lived, assuming, of course, that hostilities in Ukraine de-escalate in the mid-term horizon. According to our

economic forecasts, in 2023 inflation will start falling, and we do not anticipate a recession. Further, there are no indications of a sharp rise in unemployment.

The belief that the impact of these shocks is only temporary underpins our new strategy for 2023-25, which is a continuation of our previous strategy adopted in 2019. Certain priorities have obviously changed, but the general direction of organic growth remains the same. Of course, the bank's strategy in Poland is aligned with the Crédit Agricole Group's global strategy.

Our baseline assumption is that the real challenges we currently have to tackle are climate change, new consumer trends and new technologies. To grow our business and improve our market position, we must adapt our action plans. Hence, our strategy is rooted in three aligned and complementary pillars: the Customer, Human-centric and Social Projects. Without care for our customers, business will not expand, but if we fail to create an attractive workplace for our staff or forget about protecting the environment, we will not be able to go forward either.

That is why we attach great importance to technology development programs and enhancing the accessibility of our services, fostering our employees' talents, and focusing strongly on the transition to a low-carbon economy. We support our customers in these efforts, but we also reduce the carbon footprint of our own operations and of the investment projects we finance.

Will such an environmentally friendly approach affect the bank's lending policy?

B.M.: Yes. Moving forward, we will exercise more caution in financing companies or industries with high ESG risks. We already stopped financing coal mining companies and are selective about financing businesses with ties to this sector. By 2030, we plan to phase out coal-dependent industries. Our goal is to finance environmentally friendly projects. To this end, we offer better parameters for such ventures.

Soon, our credit risk assessment process will also include ESG risk assessment as a factor influencing our financing decision. The pandemic showed that businesses considering ESG factors in their strategy are doing better and are more resilient to change. Managing ESG risk, and primarily climate risk, is a prerequisite to adapting to the new landscape and being ready to respond more quickly to the changing needs of their customers.





Bernard Muselet Senior Country Officer First Vice-President of the Management Board

Why is this approach important to the bank?

B.M.: Banks provide 80% of financing for the economy and thus play a key role in its transformation. The ESG regulations are designed to promote the preferential treatment of environmentally friendly businesses by banks and encourage them to offer special banking products to support customers in going green. As a bank, we are the forerunner of this change. Moreover, our efforts go beyond only environmental aspects, extending to social issues and our organizational culture.

P.K.: In ESG, what matters the most is impact, and we, as a bank, have an impact on the environment through our financing decisions. Therefore, a green bank is one that has a high exposure to green financing, incorporates environmental issues into its business strategy and offers a wide range of green products with preferential terms. This is the bank we aspire to be.

B.M.: Our raison d'être, our reason for being, shows that at Credit Agricole we work every day in the interests of our customers and society. In this context, our motto can be understood as awareness of the impact our activities have on the environment. We feel it is our responsibility to make this impact positive.

> Interview conducted by Przemysław Przybylski, Director of the Corporate Communications Office, Credit Agricole spokesperson

> > GRI 2-22

Piotr Kwiatkowski President of the Management Board

Bernard Muselet Senior Country Officer First Vice-President of the Management Board

n 24 February 2022, Russia invaded Ukraine, forcing many Ukrainians to flee their country. At Credit Agricole, we feel responsible for our environment. That is why we took many measures to support Ukrainians in adapting to the new conditions and help them in their time of need. We lent our support to customers from Ukraine, employees of our bank and Credit Agricole Ukraine, as well as to Ukrainian citizens who decided to stay in their homeland.

A mere day after the outbreak of war, we introduced a new offer for our Ukrainian customers. It comprises withdrawals from ATMs in Poland at no charge and no account and card fees and is still available today. In addition, we simplified the account opening process to only require one document. We also realized that due to the current situation, Ukrainian customers have or may have difficulties with keeping up with their loan payments, so we came up with a simplified debt restructuring process. With deaf customers in mind, we facilitated contact with Ukrainian sign language interpreters in all our branches. In addition, we supported Migam.org, a high-impact start-up, in providing free remote access to Ukrainian sign language interpreters for Ukrainian citizens needing assistance in dealing with Polish authorities and institutions.

To support Ukrainian children and our colleagues from Credit Agricole Ukraine, the Crédit Agricole Group (CA Group) launched a solidarity fund worth EUR 10 million to which all Group employees could donate. For the employees of Credit Agricole Ukraine and their relatives, the CA Group in Poland organized transportation from the border to three cities: Warsaw, Wrocław and Cracow. We also rented apartments, offered financial support, as well as medical and psychological assistance and helped deal with formalities.

We did not forget about our staff either. Any colleague needing to bring their loved ones from Ukraine to Poland was guaranteed a quick, paid leave, a financial social benefit and continued employment. The UA SOS platform, which connected people looking for housing with those offering it, was particularly useful in helping refugees find accommodation. Moreover, we introduced five additional, fully paid volunteering days for our staff. Employees can take them all at once or split them into individual days, regardless of their form of employment with the bank. In addition, we offer psychological support for people from Ukraine and useful guides and webinars on how to communicate and deal with anxiety.

Involvement during the war in Ukraine

Apart from supporting our colleagues from Credit Agricole Ukraine and our staff, we also partnered with the Polish Medical Mission Association. Through it, as the CA Group, we donated PLN 600.000 for medical aid in Ukraine.

> A mere day after the outbreak of war, we introduced a new offer for our Ukrainian customers. It comprises withdrawals from ATMs in Poland at no charge and no account and card fees.

Our bank actively supports the UN Sustainable Development Goals. More about the goals on p. 46. Our efforts extend to 14 key areas.



SHAREHOLDER transnational **Crédit Agricole Group**

redit Agricole Bank Polska has been a part of the Crédit Agricole Group since 2001. Our French shareholder boasts a history going ✓ back 128 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 Crédit Agricole Group is present in 47 countries around the world and caters to the financial needs of 53 million customers

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 customers 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.

Credit Agricole Bank Polska – overview

redit Agricole Bank Polska S.A. ("Credit Agricole") is a universal bank with an over 22-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 Benefit Club.

We serve retail customers. small and medium enterprises, as well as agribusiness and corporate banking clients.

Crédit Agricole Group companies in Poland

he presence of the Crédit 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 leveraging 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").

On 16 January 2023, EFL and its subsidiaries will change their visual identity, marking another step towards building a strong Credit Agricole brand on the Polish market and highlighting the synergies between CA Group companies. ₽



We are a bank that is "100% digital, 100% human," combining the empathy of responsible employees and smart technologies. True to this motto, we invest in modern technologies and facilitate remote access to our services. We also care for our employees and service. quality in face-to-face contact.

Our services and products are readily accessible through CA24 eBank and CA24 Mobile. We also operate a vast network of over 435 own and partner branches, including 60 cashless locations, 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.



ORGANIZATIONAL GOVERNANCE

GRI 2-1

65 own branches. Partner branches -Corporate centers -468 over IZ Farthers points of sale Benefits Club - Farthers points in the Benefits Club - Shops and service outlets in the Benefits and service outlets a (DMS almost IU UUU **CREDIT AGRICOLE**

IN NUMBERS



Governance structure

redit 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 the Supervisory Board. As at 31 December 2022, the Management Board comprised the following members:

- Piotr Kwiatkowski President of the Management Board
- Bernard Muselet 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

Management Board Members are appointed by the Supervisory Board. Their term of office is five years. The Supervisory Board determines the number of members of the Management Board and approves the internal division of powers within the Management Board. The Management Board currently operates under the following rules:

- 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 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.
- The member of the Management Board in charge of managing risk material to the bank's operations cannot be in charge of an area of the bank's operations that generates the risk whose management he/she is in charge of.
- Members of the Management Board bear 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 areas of accounting and financial reporting, including financial control.

The appointment of the president of the Management Board and member of the Management Board in charge of managing risk material to the bank's operations and the assignment 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. However, in 2022, a project group (the ESG Committee) was established in the bank with its rules of operation set out in the Sustainable Development and ESG Policy scheduled to enter into force in 2023.

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.

Members of the Supervisory Board are appointed by the General Meeting of Shareholders. Their term of office is five years. The Supervisory Board comprises three members with an independent status. As at 31 December 2022, the Supervisory Board comprised the following members:

The Management Board is a collective body. It represents the bank, as well as manages its operations and assets.

- Michel Le Masson Chairperson of the Supervisory Board
- Olivier Guilhamon 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)
- Serge Magdeleine member of the Supervisory Board
- Barbara Misterska-Dragan member of the Supervisory Board (independent member)
- Veronique Faujour member of the Supervisory Board
- Olivier Desportes member of the Supervisory Board

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

Supervisory Board Committees

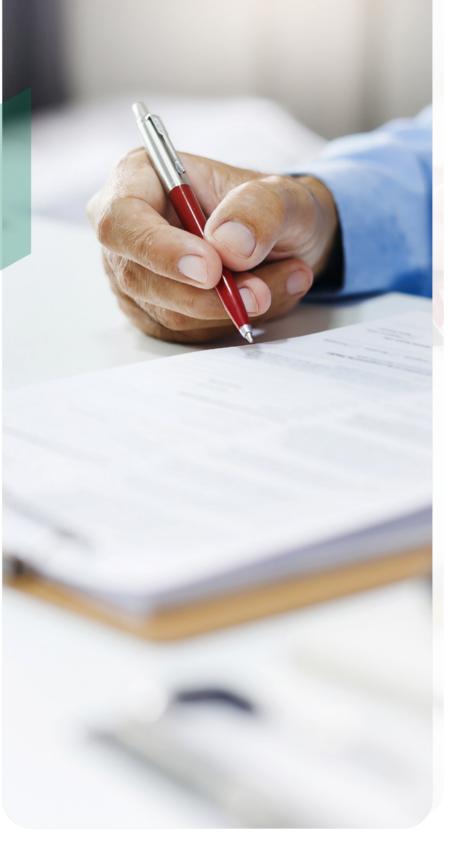
There are three Supervisory Board committees: the Audit Committee, Nomination & Remuneration Committee and the Risk Committee.

GRI 2-9, GRI 2-10, GRI 2-11, GRI 2-12, GRI 2-13, GRI 2-15, GRI 2-18

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





Bank's strategy

n November 2022, we announced our new strategy for 2023-2025. It sets out the directions for the development of our bank and its key assumptions are aligned with the strategy of the Crédit Agricole Group.

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." At the same time, we are consistently pursuing a long-term strategy of transformation towards a proximity bank. Our strategic goal is: Develop a profitable universal bank that addresses the financial needs of all customer groups. Focus on dynamic growth in the number of active customers thanks to top-quality human and digital relationships. Maintain a leading position in Consumer Finance.

The aspirations we want to realize by 2025 are to:

- Dynamically increase the number of active customers thanks to top-quality human and digital relationships.
- Maintain a leading position in Consumer Finance thanks to our know-how and experience.
- Increase and diversify revenue thanks to development of all business lines, with a focus on SME.
- Play an important role in green transformation thanks to clearly stated ambitions and a sustainable business model.



Pillars of the strategy

In 2023-2025, 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 a TOP3 mobile app for individual customers
- Become TOP3 in electronic channels for SMEs
- Increase corporate client satisfaction from usage of electronic channels
- Make all key products and services (including acquisition) available in digital channels
- Increase customer acquisition through internet through diverse product offering (on top of accounts and cash loans)

Deliver best customer experience

- Increase product equipment hit ratio by developing CRM tools
- Develop one strong brand
- Become Top1 in customer relations through human relations and digital channels
- Deliver exceptional customer experience using Customer Journey Mapping
- Explore innovations for internal use and customers

Adapt distribution channels to future role

- Develop omnichannel and intercompany processes through channel transformation
- Transform EFL /bank distribution model
- Enhance position of long channel

Offer full range of products and services

- Grow retail customer base.
- Improve long channel customer acquisition
- Build added value for the affluent segment
- Close gap in offering for individual customers
- Complete offering for SME and Agri clients
- Expand offering for corporate clients
- Build competitive advantage by developing VAS offering

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

- Improve time to market by scaling up towards agile organization
- Improve IT stability and security for customers, partners and employees
- Develop flexible and open IT architecture
- Optimize, digitalize non-customer-facing processes, reduce paper consumption
- Grow credit portfolio with risk under control
- Monetize data to accelerate business

Human-centric Project

PEOPLE DRIVEN ORGANIZATION WITH EMPOWERED TEAMS FOR CUSTOMERS

Make our employees ready for future challenges

- Create opportunities for growth & strengthen internal mobility
- Develop employees' skills to operate in future world
- Leadership transformation to empower employees & focus on strengths

Make our teams empowered for customers

 Expand agile and new working methods to improve teams' effectiveness

Extend teams' autonomy to accelerate decision making Make the bank a great place to work

- Develop productive and adaptive hybrid work environment supported with digital technology
- Ensure exceptional employee experience based on individual approach to diverse needs
- Optimal financial and non-financial compensation model

Social Project

ECO AND SOCIALLY ENGAGED IN EVERYDAY BUSINESS

Acting for the climate and transition to a low-carbon economy

- Reduce carbon footprint of our own activity and our financing portfolio
- Offer our customers support in ESG
- Incorporate ESG criteria into our financing approach for Corpo, SME and Agri clients

Strengthen social cohesion and inclusion

- Offer a range of products and services for customers with diverse needs
- Integrate young people through employment, training and access to financing
- · Improve customers' knowledge of finance management and prevent customer over-indebtedness



Implementation of business strategy and financial performance

2022 was marked by great uncertainty attributable to the hard-to-predict consequences of multiple crises occurring within a short span of time. As the COVID-19 pandemic waned as the primary threat, the outbreak of war in Ukraine upset the global political, economic and humanitarian landscape. Moreover, the consequences of climate change are having an increasing effect on people's lives. Revising our strategy to account for the above factors, we elected not to modify our main strategic goal but opted to extend the horizon of the strategy to 2025.

Our strategic successes in 2022 cover financial and operational changes, including the considerable growth of our base of active customers with an active account and satisfactory cash and installment loan sales. We also tightened partnerships with Polish CA Group companies enabling us to market more comprehensive and harmonized products for shared customers. The outbreak of war in Ukraine, another wave of the COVID-19 pandemic and the ensuing slowdown in economic growth. regulatory changes (credit holidays), rising interest rates and inflation, higher provisions for potential claims of customers with FX mortgage loans and continued uncertainty around the extent of issues with FX mortgage loans all eroded the bank's results. This negative impact was particularly manifest in revenues and cost of risk associated with mortgages. The high-interest rate environment positively impacted the revenues in credit cards, and cash and installment loans. However, rising inflation and the associated increase in operating costs partly offset the positive impact on the bank's financial performance.

2023 will be a key year for the bank in terms of revenues, as we will see the effects of our work carried out under the accelerated transformation program from 2021-2022. ₽

FINANCIAL DEDEODMANCE EDOM 2022

FINANCIAL PERFORMANCE FROM 2022			
	PLN million		
Revenues	1,520.0		
Operating expenses ¹	- 1,138.8		
Payments to investors	no dividend payments		
Payments to the state (CIT, Bank Guarantee Fund, bank tax, PFSA, VAT)	- 122.0		
Net profit	42.2		

¹ Including tax on certain financial institutions.

GRI 201-1

n 2015, all UN member states adopted the resolution "Transforming our world: the 2030 Agenda for Sustainable Development," which contains 17 Sustainable Development Goals (more on p. 46). These goals cover three areas: environment, society and economy, which at the company level translate into environmental, social and governance aspects, i.e. ESG. Through our strategic efforts under the Social Project, at Credit Agricole, we contribute to achieving the following Sustainable Development Goals in particular:



¹ ang. Environment, Social, Governance - ESG

Strategic approach to sustainable development and ESG

As regards our sustainable development-related operations, we decided to adopt an approach defined by Paolo Taticchi and Melissa Demartini, in which sustainable development is an integral approach to business aimed at enhancing competitive positioning and profitability through the sustained creation of shared value, co-creation practices with stakeholders and the integration of ESG factors in decision-making.

We see sustainable development and ESG as integral parts of all our operations, which involve running business activity responsibly in such a way as to take into consideration the expectations, impact and needs of all stakeholders along the bank's entire value chain. We also perceive sustainable development and ESG as a way of thinking, a way of generating profit ethically and responsibly, and a daily practice to be followed by each employee.

Sustainable development and ESG are part of our business strategy within the Social Project (p. 9), which is regularly updated every couple of years. The strategy is developed by the Corporate Sustainability Team and Top Executive Managers and approved by the Management Board and the Supervisory Board. When developing the sustainable development and ESG strategy, we take into consideration the CA Group's strategy, the findings of the most recent analysis of the materiality of ESG issues and risks at the bank, and the results of the most recent dialogue with our stakeholders. Each time, the sustainable development and ESG strategy goals are juxtaposed with the corresponding Sustainable Development Goals. Our current strategy is outlined on p. 9. Our key KPIs for 2025 include:

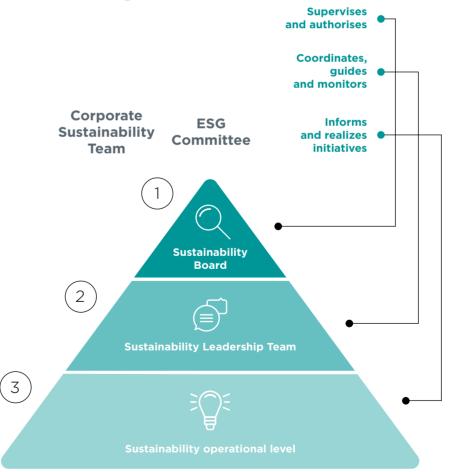
- carbon footprint of our own activity (direct): 1,528 tCO₂e (-84% compared with 2019)
- carbon footprint of our financing portfolio (indirect): calculation and setting reduction targets
- green financing exposure: PLN 2 billion

A new, more centralized sustainable development and ESG management system created in 2022 is a response to the bank's new, more strategic approach. The system comprises the Corporate Sustainability Team reporting directly to the Vice-President of the Bank's Management Board in charge of, among others, sustainable development and ESG and a transversal project group (ESG Committee). The new system is expected to make the bank's management, coordination and reporting of sustainable growth and ESG more effective.

The ESG Committee comprises three bodies: the Sustainability Board, the Sustainability Leadership Team and, at the operational level.

The Corporate Sustainability Team has been operating since 1 April 2022. The Team's tasks include coordinating all ESG activities at the bank, including the works of the ESG Committee, and developing, in collaboration with other units of the bank, the sustainable development and ESG strategy and

Sustainability and ESG management at Credit Agricole



FReD program



The implementation of our strategy as part of the Social Project is supported by the FReD program created in the Crédit Agricole Group. It stimulates efforts related to sustainable development and ESG across all areas of the bank and facilitates monitoring and measuring of the progress in their implementation. FReD comprises six projects (two FIDES projects, two RESPECT projects and two DEMETER projects). They include short-term (one year), medium-term (two years) and long-term (at least three years) projects, specifically:

- FIDES, which comprises compliance projects aimed at improving the transparency of actions vis-a-vis customers. The purpose of those projects is to strengthen trust.
- RESPECT, which comprises HR projects related to commitments vis-a-vis employees. The purpose of these projects is to benefit society.
- DEMETER, which comprises activities for the natural environment and the planet. Their purpose is to protect the environment.

The FReD index measures the progress of FReD projects. The index is calculated as the arithmetic mean obtained by dividing the sum of ratings for each FReD project by six. The index is calculated towards the end of each year of carrying out the projects. 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.



Continued from p. 8

policy, as well as ensuring that the said strategy and the policy are synchronized with the bank's strategy: the coordination-related tasks include coordinating the sustainable development and ESG strategy, ensuring that KPIs are met, monitoring progress on a continuous basis, and reporting and communicating the results of performance vs. objectives of the strategy.

In 2022, we joined several partnership programs related to sustainable development and ESG. The Climate Positive program of the Global Compact Network Poland Foundation, Climate Leadership UN Environment (UNEP/GRID) and the Partnership Program of the Responsible Business Forum. Additionally, we continued our collaboration with the French-Polish Chamber of Commerce (CCIFP), including as part of the Climate and CSR committees, and with the Polish Bank Association, including as part of the Sustainable Financing Committee, Moreover, Jedrzei Marciniak. Vice-President of the Bank's Management Board. joined the Chapter Zero Poland - The Directors' Climate Forum program. In 2022, we also signed two declarations related to sustainable development and ESG: the Statement of the Responsible Business Forum on the war in Ukraine and a declaration on climate education, created on the initiative of the UN Global Compact Network Poland.

In 2022, we pursued many educational initiatives related to sustainable development and ESG. Members of the Management Board took part in an introductory training to ESG, and for senior managers, we organized a lecture about the climate by Marcin Popkiewicz, an expert on climate change, as well as the Climate Mosaic workshop. In addition, employees could participate in webinars on ESG, sustainable finance and the Taxonomy, attend a lecture on ESG trends and the digital footprint or access a free ESG knowledge base. We also started publishing regular newsletters devoted to ESG issues. For our SME and Agri clients, business partners and vendors, we organized the "Green revolution in business. What is ESG and what challenges does it pose to your company?" webinars hosted by experts from the Responsible Business Forum.

Last year, we were also involved in a number of expert events focusing on CSR and sustainable development. These included the following panels: "Risk management. Are businesses ready for the new climate reality", "The future of the Sustainable Development Goals", "Education for Sustainable Development", "Climate Change and Inflation" and "The Future of Mobility". The latter events were part of the Koźmiński Green Talks series initiated by the Green Koźmiński student organization at the Kozminski University held under the patronage of Credit Agricole.

> GRI 2- 12, GRI 2-13, GRI 2-14, GRI 2-16, GRI 2-17, GRI 2-23, GRI 2-24, GRI 2-28

Material issues and ESG risks

n 2022, we conducted a materiality assessment at Credit Agricole to determine which ESG issues and risks are most important to us, taking into account our operations and the point of view of stakeholders. This process allowed us to identify the activities we should focus on at the strategic and operational levels and which we must consider in our decision-making process.

We conducted the materiality assessment in line with the double materiality principle introduced by the latest GRI non-financial reporting standards and the new Corporate Sustainability Reporting Directive (CSRD) concerning reporting on sustainability issues. This principle covers, on the one hand, the impact of the environment on the bank's development and financial performance and, on the other, the bank's impact on the environment and stakeholders. It thus underpins planning related to sustainable development and ESG.



- counteracting climate change (including greenhouse gas emissions, energy efficiency, fuel and energy mix)
- climate change adaptation
- consumers' and end-users' rights · working conditions, equal opportunities and other work-
- related rights biodiversity and ecosystems

The assessment covered the analysis of competition, workshops and guestionnaires with bank representatives and interviews with representatives of selected external stakeholder groups (more on p. 15).

As a result of the analysis, we identified issues significant for Credit Agricole and ESG risks in the entire value chain (table below). Thanks to this process, we defined management priorities in the bank's sustainable development and ESG strategies and day-to-day operations and laid the foundations for sustainable development reporting in the coming years. ₽



GRI 3-1, GRI 3-2, GRI 3-3

Value chain

• he value chain of banking products is often defined as a chain that covers the entire life cycle of a product, from the initial concept for a product or service to its withdrawal from the market. This chain also indicates how the bank creates value in its products and services. which is particularly vital in the context of operating in line with the concept of sustainable development.

We understand the Credit Agricole value chain as a set of interrelated business activities at every stage of a product's life cycle, enabling value creation for all stakeholders. It ensures commercial success and, at the same time, improves social well-being and the state of the natural environment.

When examining the materiality of ESG issues and risks. we analyzed the impact for five stages of the value chain and assigned the most material issues to each of them:

- upstream stages greenhouse gas emissions
- direct suppliers, subcontractors and service providers greenhouse gas emissions
- bank's operational activities greenhouse gas emissions, consumers' and end-users' rights – space, business ethics
- customers, consumers, end users greenhouse gas emissions, consumers' and end-user's rights, biodiversity and ecosystems, air, water and land pollution, space, business ethics
- downstream stages, until the end of a product's/service's life cycle - greenhouse gas emissions

Our goal is to exercise due diligence throughout the entire human rights and environmental responsibility value chain. More about our approach to customers/consumers on p. 22, and about the supply chain, on p. 19. ₽

Ś GRI 2-6, GRI 2-24, GRI 3-1, GRI 3-2, GRI 3-3

Main internal documents governing this area:

 Corporate Social Responsibility Policy of Credit Agricole

ESG risk management in the value chain

he requirement to consider ESG risk in the bank's risk management system is stipulated in the European Banking Authority's (EBA) Guidelines on loan origination and monitoring. ESG risk affects the main types of the bank's risks (credit risk, market risk, etc.), i.e. those resulting from exposures to customers.

The ESG risk identification process is part of the analysis of the risk of financing for businesses. Among others, it is based on heat maps that describe climate risk issues for the most important sectors in the corporate client portfolio. Heat maps determine the physical and transformational risk level in the mid- (2025, 2030) and long-term (2050) horizons across two global temperature increase scenarios. We developed heat maps for the bank in late 2022/early 2023 and will fully implement them in 2023, following which they will be subject to periodic updates.

ESG risk management organization

ESG risk is a transversal risk. It affects the traditional risk categories estimated as part of standard processes in the risk management system, which is subject to the control of the Supervisory Board. We apply an approach based on the double-materiality principle: we analyze the impact of ESG factors on the bank's activity and results, and analyze the impact of the bank's activity on the environment and society. We included ESG risk in our 2023 Risk Strategy.

ESG issues in financing businesses

We want to take an active role in the pursuit of a low-emission economy. chiefly through financing clean energy sources and pro-environmental ventures. We prefer financing projects that positively impact the environment (e.g. production of energy from renewable energy sources such as photovoltaic technology). We also consistently include climate risk in the bank's financing and investment strategy. More information on green financing is available on p. 39.

The impact of climate change on a debtor's financial and economic situation and the debtor's impact on climate change is part of financing risk analysis.

ESG issues in mortgage-backed financing

We verify the properties that secure the bank's loans in the context of environmental changes, e.g. floods, mining damage, etc. We also identify and mitigate ESG risk by taking out insurance against flood, fire, theft, vandalism and other risks

In the context of social ESG issues, we analyze the risk of excessive household debt, e.g. by setting customer debt thresholds and subsistence and social minimums.

At Credit Agricole, we apply the best practices in debt collection to support customers in difficult situations and prevent excessive indebtedness, e.g. through the availability of our advisers, including via remote channels, by providing clear, reliable and comprehensive information about their debt, offering an accessible restructuring process, self-service options (with respect for privacy) and a flexible approach that considers the customer's circumstances.

Impact of environmental risk on additional capital under ICAAP

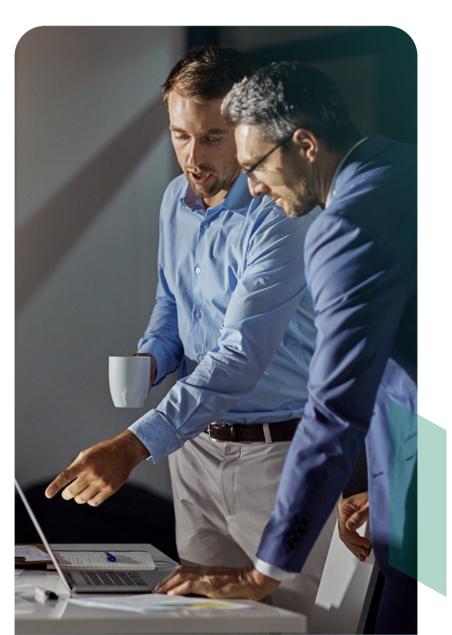
Under ICAAP (Internal Capital Adequacy Assessment Process), we estimate the capital requirement for climate risk of corporate portfolios based on climate risk assessment for individual sectors of the economy. We determine the vulnerability of each sector based on the results of the European Central Bank's stress tests.

GRI 2-12, GRI 2-13, GRI 2-16, GRI 2-24, GRI 3-3, GRI 201-2

Main internal documents governing this area:

Risk Strategy in Credit Agricole



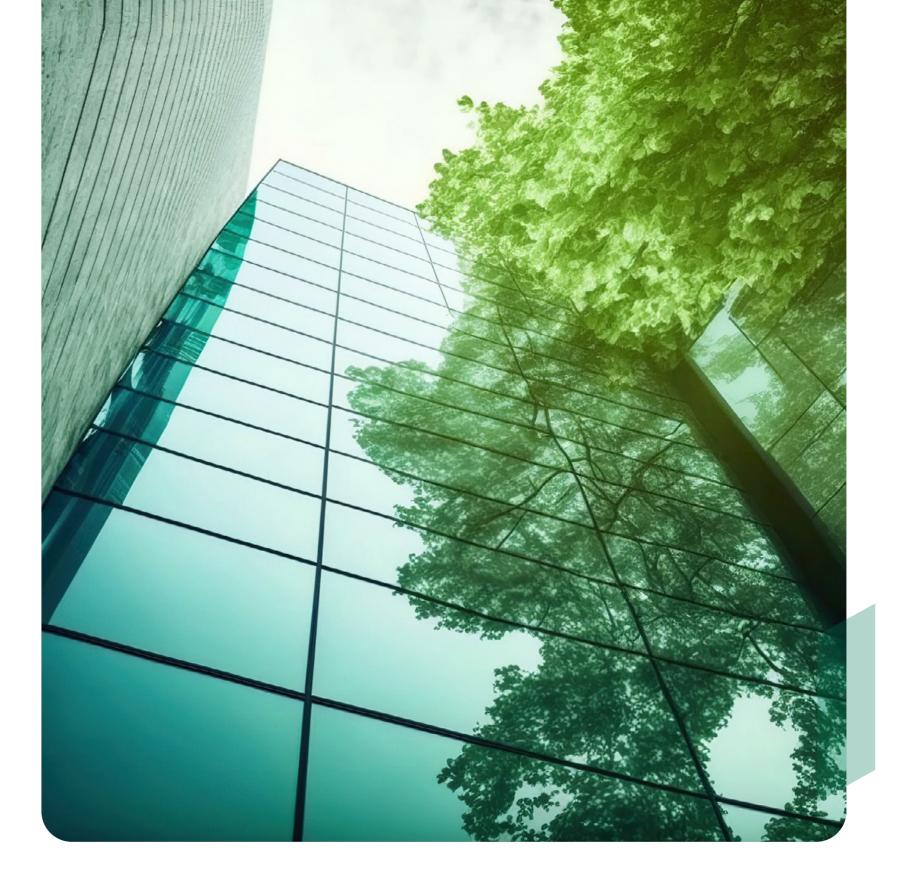


Climate risk management

e present the method of climate risk management at Credit Agricole to show how we understand the potential financial impact of climate risk on the bank's operations. We define the bank's approach to climate risk according to the categories presented in the TCFD's (Task Force on Climate-related Financial Disclosures) recommendations, which include: governance, strategy, risk management and related metrics and targets. These elements are described in the table below.

CREDIT AGRICOLE'S APPROACH TO CLIMATE RISK BY CATEGORY AS DEFINED IN TCFD GUIDELINES

GOVERNANCE	STRATEGY	RISK MANAGEMENT	METRICS AND TARGETS
We report the management of climate risks and opportunities in the standard risk management framework, which is subject to the control of the Supervisory Board. The internal control system is compliant with the Polish Financial Supervision Authority's Recommendation H and comprises three lines of defense. The first line is business which carries out controls as part of day-to- day operations. The second line of defense is the Risk Management and Permanent Control Division responsible for independent monitoring, control and reporting of credit, financial and operational risks, and the Compliance Department, which manages compliance risk. The Internal Audit Department is responsible for the third line of defense. The units of the Credit Risk Division issue independent opinions on credit exposures to be granted by the bank. Sustainable development and ESG issues, including the climate strategy, are the responsibility of the Vice- President of the Management Board supervising the Corporate Sustainability Team.	Identified risks and opportunities for <2°C and 4° scenarios: • CO ₂ prices • policies and laws • changes in consumer preferences • floods and extreme rainfall • extreme heat • droughts In the Risk Strategy for 2023, we considered ESG risk, including climate risk, and in the Social Project, as part of the bank's strategy (p. 15), we set a target directly related to the climate: reduce the carbon footprint of our own activity and our financing portfolio. Under our strategy, we also plan to develop a stress-testing methodology for climate risk.	We treat climate risk as an element of ESG risk, which is a transversal risk. It affects the traditional risk categories estimated as part of standard processes in the risk management system. We apply an approach based on the double-materiality principle, meaning that we analyze the impact of ESG factors on the bank's activity and results and the impact of the bank's activity on the environment and society. In our analyses, we consider environmental changes (e.g. physical risks such as floods), which may significantly impact a clients' financial standing. We also take into account clients' approach to social and governance issues. Moreover, we recognize and mitigate climate risk through insurance as we accept policies against flood, fire and other risks.	We strive to employ a holistic approach to risk management, incorporating climate risk into the bank's overall risk management system. To assess climate risk, we developed heat maps that show the exposure to physical and transformation risk on a five- point scale: • very low risk • low risk • low risk • high risk • very high risk We conduct risk assessments for individual sectors across two scenarios for mid-term and long-term horizons. We plan to estimate the carbon footprint of our corporate clients' financing portfolio (Scope 3).



(GRI 2-23, GRI 2-24, GRI 201-2, GRI 3-3)

Climate scenarios

n accordance with TCFD recommendations, we incorporated climate scenario analysis into the bank's strategic planning and risk management. Primarily, this analysis allowed us to identify and assess climate-related risks and opportunities and facilitated the identification of opportunities to improve the bank's strategic and business resilience to likely climate-related risks and opportunities. Moreover, it will be used to assess the potential resilience of strategic plans to these scenarios. This analysis is also an element of non-financial disclosures, which enhances the bank's credibility and aligns with stakeholder expectations.



Aggressive emissions reduction scenario

Implementation of the Paris Agreement through global cooperation between governments, society and industry to radically decarbonize

Transformation risks and market opportunities are dominant, e.g.:

- globally coordinated efforts to reduce emissions to net zero by 2050 to deliver on the Paris Agreement and achieve significant decarbonization
- accelerated transition to renewable energy (RES)/ electrification; aggressive regulations limiting the extraction and use of fossil fuels in most sectors and in all economies
- average GDP per capita growth in high-income countries
- achievement of the European Union's (EU) emission reduction targets in 2030 and 2050
- Poland adopts and achieves goal of climate neutrality or achieves it with a slight delay
- significant increase in emission costs and energy prices
- significant increase in consumer environmental awareness, greater demand for low-emission products
- faster-than-before rise in the efficiency of RES technologies

We considered two scenarios: <2°C and ~4°C, and applied three timeframes to them: the short-term (2025), the medium-term (2030) and the long-term (2050). The analysis spanned the entire value chain and all markets where the bank has a presence. Next, we assessed the risks and opportunities in terms of their impact on the bank's financial standing and ability to achieve strategic goals. We also considered the bank's current resilience to climate change in the residual risk assessment. Each scenario is based on a set of reference scenarios that provide the data needed for analysis.

The analysis of climate risks and opportunities will also allow us to develop standards of cooperation with customers. The goal here is to reduce the bank's exposure to risk and to prepare a process for assessing the compliance of customer transformation plans with the bank's portfolio decarbonization strategy.

In addition, the analysis of climate risks and opportunities will facilitate sourcing data on customer exposures, taking into account the European Central Bank's (ECB) good practices, e.g. climate risk management through collateral valuation and management.

GRI 2-12, GRI 2-13, GRI 2-24, GRI 3-3, GRI 201-2



Emissions scenario assuming no changes in existing government policies

Maintaining the baseline level - changes in emissions without changes in policies

Physical risks are dominant (which then determine market risks), e.g.:

- emission reduction policies limited to existing policies
- continued use of fossil fuels and energy-intensive activities
- high growth of GDP per capita on a global scale
- increasingly manifest effects of climate change, significant investment in adaptation measures to protect assets, infrastructure, communities
- failure to meet EU emission reduction targets in 2030 and 2050
- Poland fails to meet climate neutrality goal, and significantly deviates from it
- moderate increase in emission costs
- significant increase in consumer environmental awareness, greater demand for low-emission products
- slower-than-before RES technology efficiency growth



Stakeholders

t Credit Agricole, we attach great importance to building relationships with the internal and external environment. The accurate identification of stakeholder groups we affect and those affecting us is a crucial element of the communication process. We developed the latest stakeholder map and identified key groups in 2022 during the assessment of the materiality of ESG issues and risks at the bank (p. 11). For more details, read the table opposite.

Our bank has internal and external stakeholders who have a direct or indirect effect on the bank or are affected by its operations. The bank's significant stakeholder groups include: shareholders, auditors, suppliers and subcontractors, customers/clients (individuals and businesses), the media, supervisory authorities and regulators, the social environment and local communities, business partners, commercial partners, employees, the capital market, including rating agencies and the natural environment. Our key stakeholders include customers/clients, employees and the natural environment.

We determined the significance of stakeholders in the process of identifying the strength of bidirectional impacts: the strength of the bank's impact on the stakeholder and the strength of the stakeholder's impact on the bank. The strength of impact was determined using a six-point scale: no impact, minimal, lower than average, above average, strong and very strong. ₽

§

Main internal documents governing this area:

 Corporate Social Responsibility Policy of Credit Agricole

INTERNAL **STAKEHOLDERS**

- employees
- other CA Group companies
- the shareholder
- trade unions

EXTERNAL STAKEHOLDERS

- customers/clients'
- suppliers and subcontractors

STAKEHOLDER

MAP

- business partners
- commercial partners
- social environment
- and local communities
- non-government organizations
- universities and students
- the media
- supervisory authorities and regulators
- capital market, including rating agencies
- industry organizations • the competition
- auditors
- the natural environment

GRI 2-29, GRI 3-1, GRI 3-2, GRI 3-3

Stakeholder challenges

e reviewed stakeholder expectations towards the bank's strategy and identified Credit Agricole's main impact areas on sustainable economic, social and environmental growth. In carrying out the postulates, we focused on key stakeholders and answered 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 the initiatives pursued as part of our Social Project strategy.



сиятс	DMERS
What is our effect on the stakeholder? we safeguard the funds entrusted to us by customers, build persona- lized, lasting relationships, analyze needs and sell responsibly	What challenges are we facing? to ensure high-quality service and a personalized approach to the growing number of customers, ensure the nominal operation of processes at the bank and imple- ment enhancements that custo- mers need
What are our potential benefits? we will gain a competitive advan- tage as an attentive bank that li- stens to its customers and offers products they need	What actions are we taking and could be taking? we change selling standards, stre- amline processes, facilitate access to services in branches and via remote channels
EMPLO	DYEES
What is our effect on the stakeholder? we improve employee engagement, ensure job stability and fair wages, facilitate work-life balance	What challenges are we facing? to enhance employee engagement and their identification with the company and its strategic goals
What are our potential benefits? we will improve work effective- ness and business performance, we will enjoy the reputation of a good employer	What actions are we taking and could be taking? we implement programs promoting work-life balance, we improve com- munication between employees
NATURAL EN	VIRONMENT
What is our effect on the stakeholder? we consume electricity and office supplies in a sustainable way, we manage waste responsibly	What challenges are we facing? to implement an environmental policy and a comprehensive tool for reporting and monitoring environ- mental data
What are our potential benefits? we will optimize the bank's processes and save energy, fuels, water, etc., we will reduce fees for environmental pollution	What actions are we taking and could be taking? we implement projects aimed at improving air quality, we monitor resource consumption and intro- duce reduction measures, we edu- cate customers and employees on environmental protection

Dialogue with stakeholders

e have engaged in active dialogue with internal and external stakeholders for many years. This dialogue aims to gather expectations and recommendations regarding the bank and guidelines concerning material issues and the bank's operations. We consider the results in developing our strategy, updating the bank's initiative map and issues subject to reporting. The most recent dialogue was held in 2022 and was an element of the assessment of the materiality of ESG issues and risks at the bank. As part of the process, we conducted interviews with representatives of 14 stakeholder groups of the bank.

We also regularly survey employee engagement and gather their feedback. All our staff participate in the annual Social Responsibility Index (IMR) survey and quarterly pulse surveys. The IMR survey is a new version of the former employee Engagement and Recommendation Index (ERI). It reflects the elements most valued in our organizational culture. In the survey, we continued to answer questions about engagement, as well as new aspects: teams' style of work and relations with managers, as well as the impact on customers, society and the natural environment. The results and comments from this study allow us to design solutions rooted in the current and real needs of teams, and monitor the effectiveness of previous actions. Over 91% of our employees participated in this year's ERI survey (up by 3 pp on the previous year). Our Social Responsibility Index stands at 84% and is 2 pp higher than the average for the European market.

There are no collective bargaining agreements at the bank.

(GRI 2-29, GRI 2-30, GRI 3-3)

Management Board's award for the best employees

For over 20 years, the Management Board of Credit Agricole has been presenting AS (ACE) awards to employees with the highest contribution to achieving business objectives, embodying the values and attitudes promoted at 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. In 2022, the award ceremony was conducted in the form of a in-person celebratory AS Gala, with invitations going to all winners.

Communication with key stakeholders

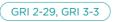
t Credit Agricole, we attach great importance to internal and external communication, particularly with key stakeholder groups – customers and employees. Effective communication translates into operational efficiency and is a prerequisite for maintaining good relations with stakeholders.

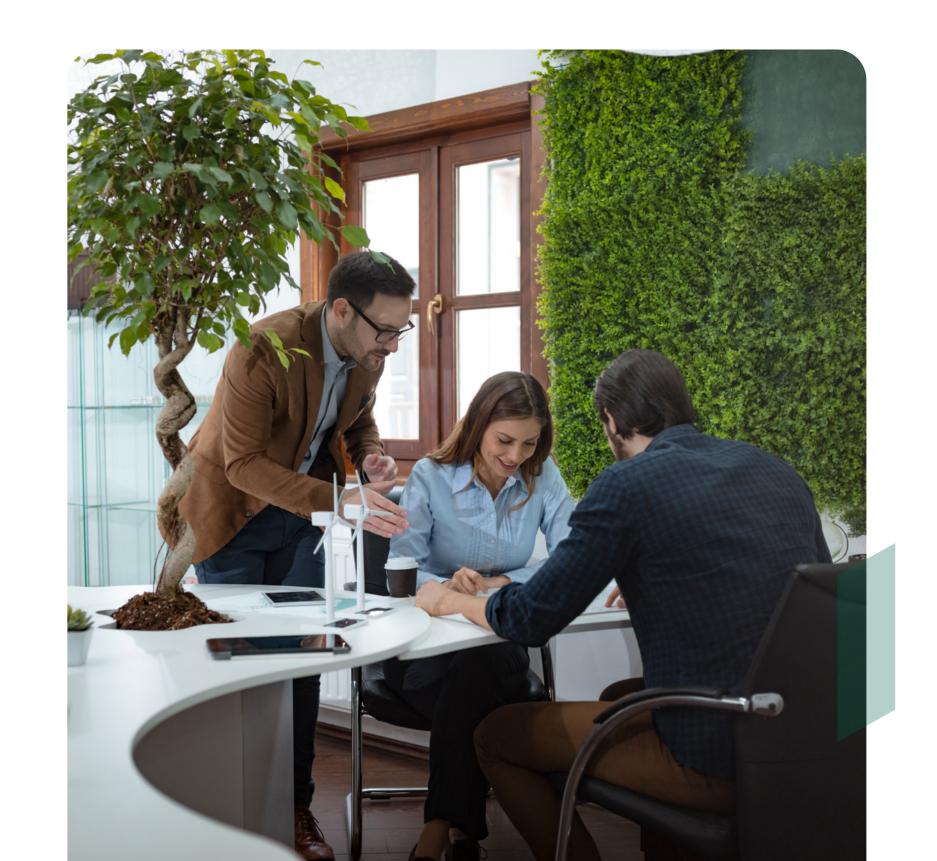
Communication with customers

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 (e-mail, text messages) and communication through our CA24 services: the eBank and the mobile app (messages, chat, push notifications). We actively engage in dialogue with our customers and our entire environment on the Google Business Profile platform and on social media: Facebook, Instagram, LinkedIn, YouTube and the CAsfera.pl blog. We also regularly publish information on our website.

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. That is why we keep them advised about strategic assumptions, plans, activities and performance and emphasize the role individual units have in achieving our objectives. We also 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 they contribute to its implementation and know how the bank is performing. Employee awareness is growing with every year, a trend attested by regular internal surveys.





Ethical principles

t 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 Internal Governance.

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 them, which is 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 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 and preserving the bank's and the Group's reputation.

Both the Code of Ethics and the Code of Conduct are available in Polish and English language versions.

One of the channels the bank utilizes to build ethics awareness among employees is mandatory training. Additionally, every year the familiarity of the bank's employees with ethical principles is put to the test in a quiz prepared by the Crédit Agricole Group. The results of the quiz are the basis for calculating the ethical awareness index of the Group's employees, which is included in the Group's non-financial report.

GRI 2-6, GRI 2-26

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 Crédit Agricole Group
- Code of Ethical Standards for Business Partners
- Internal Governance Policy of Credit Agricole

Ethics in relations with employees

All employees of Credit Agricole must familiarize themselves with the principles set out in the codes and observe them in their daily work. We make sure that the values and principles applicable at the bank are promoted through their conduct.

The rules of conduct are defined in such internal documents as: the Code of Ethics, Code of Ethics of the CA Group, Code of Conduct of the CA Group and the Code of Ethical Standards for Business Partners

We monitor and report compliance with ethical principles on an ongoing basis. 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 director of the Compliance Department.

The bank also has in place a procedure for anonymous reporting of violations of the law and ethical codes and standards applicable at the bank (whistleblowing). The procedure and tools for anonymous reporting of violations can be used by employees and partners.

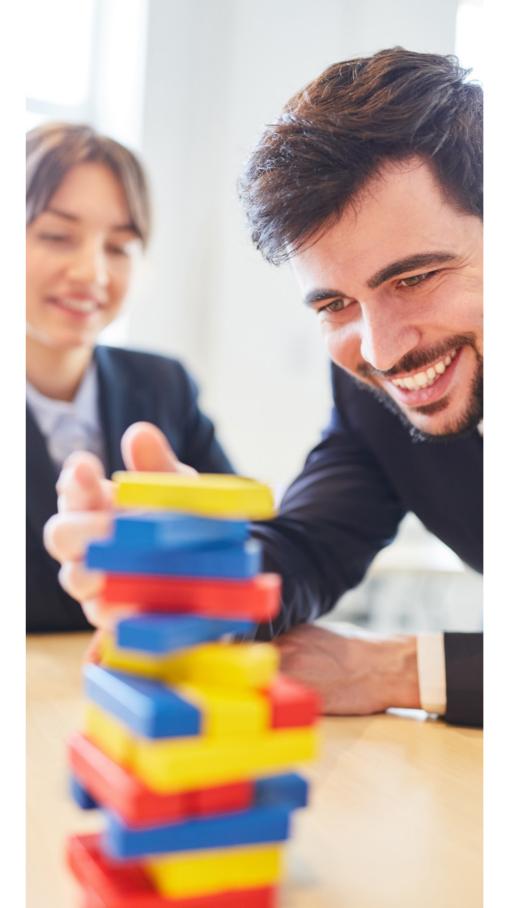
Every employee can consult the Compliance Department on various issues related to the Code of Ethics. ●



§

Main internal documents governing this area:

- Procurement Policy of Credit Agricole
- Outsourcing Policy in Credit Agricole
- Code of Ethical Standards for Business Partners
- Code of Ethics of Credit Agricole
- Code of Conduct of the Crédit Agricole Group
- Regulations on Counteracting Money Laundering and Terrorism Financing at Credit Agricole Bank Polska S.A.



Due diligence procedures

At Credit Agricole, we have defined rules of working with customers and partners, which enhance 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 standards in place, taking into account the principles of responsible business management allows us to build relations with customers, suppliers, employees and other stakeholders. Our customer and partner due diligence process is defined in internal regulations, which, apart from codes of ethics, include: the Procurement Policy of Credit Agricole, Outsourcing Policy in Credit Agricole, anti-money laundering and anti-terrorist financing procedures, which are the basis of our customer and partner verification and assessment process.

GRI 2-12, GRI 2-16, GRI 2-23, GRI 2-24

Main internal documents governing this area:



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

Membership associations

redit 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.



$|-\Delta||$ AINGPRACICES

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



Relations with suppliers

t Credit Agricole, we value relations with our suppliers based on partnership and transparency. We want our suppliers to act responsibly and consider social and environmental issues in their activities. 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.

Supply chain management

The supply chain is an element of the bank's entire value chain (more details are available on p. 12). Effective and responsible supply chain management is crucial for all companies, particularly those operating in the financial sector. Credit Agricole's supply chain includes both suppliers of services and products and their recipients. In our bank, we leverage tools to optimize supply chain management and observe the following rules:

- We satisfy our purchasing needs based on framework agreements managed by the bank's organizational units having subject-matter responsibility for a given category.
- Where there is no agreement, or the agreement is close to expiry, the relevant organizational unit sends a procurement request to the procurement unit; the process leads to signing a framework agreement with a supplier or placing a one-off order.
- The new agreement is managed by the relevant responsible unit.
- We periodically review relationships with suppliers against the applicable rules.
- The procurement process is documented, archived and audited.
- The bank operates a purchasing platform to manage procurement processes and communicate with suppliers; it is a fully automated application that optimizes and streamlines our interaction with suppliers.

In 2022, there were no major modifications to the supply chain. We did not identify any suppliers with a negative impact on hiring practices in the supply chain.

GRI 2-6, GRI 2-23, GRI 2-24, GRI 2-25, GRI 2-29

The supply chain is an element of the bank's entire value chain.

Procurement process

In 2022, as in the previous years, all procurement processes at the bank contained a CSR questionnaire mandatory for all bidders with questions relating to organization, workplace, the market and customers, society and the environment. Within the environmental area, we queried bidders whether they implemented any measures to reduce the consumption of resources and materials in the last financial year. Thus, all potential suppliers are assessed in terms of meeting environmental criteria and aspects regarding employment practices, human rights and impact on society. The results of the questionnaire influence the outcome of tenders.

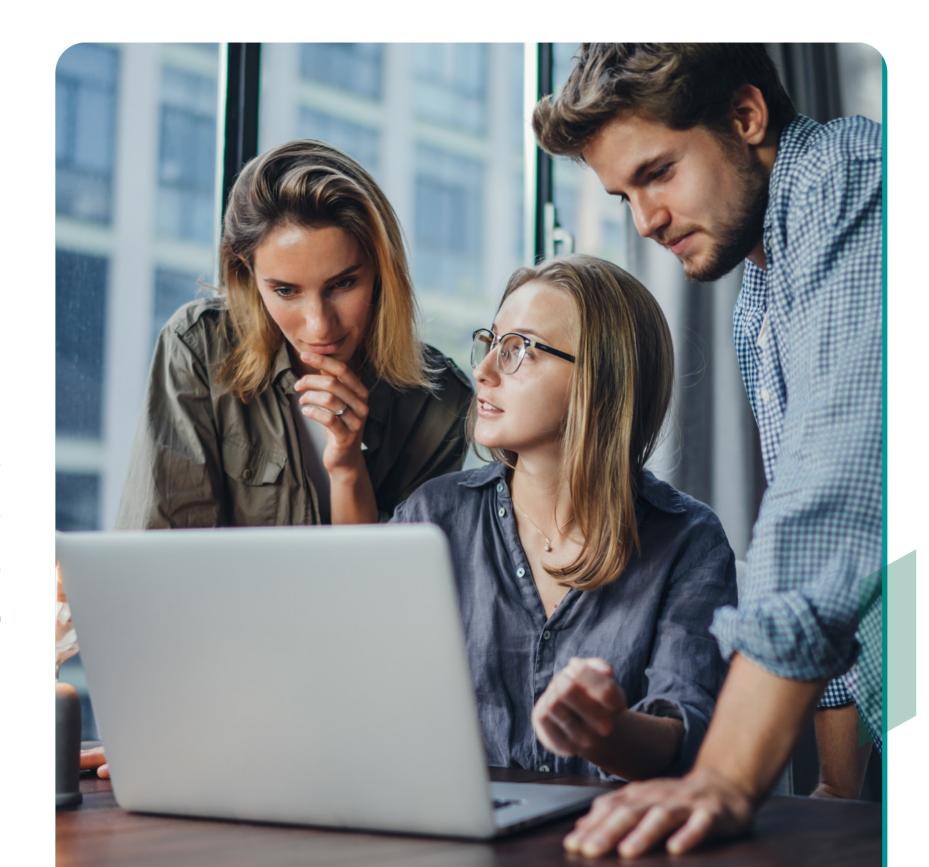
Last year, in our procurement processes, we paid particular attention to environmental protection issues, which had a bearing on the selection of suppliers e.g. in our tender for the purchase of electricity (purchase of green energy).

(GRI 2-24, GRI 3-3

§

Main internal documents governing this area:

- Procurement Policy of Credit Agricole
- Procedure: Procurement in Credit Agricole



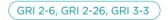
Ethics in relations with business partners

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

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 customers. 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 information and documents concerning the partner, a process necessary to assess the risk associated with the relationship and protect the bank's reputation.

These measures allow us to mitigate the risk related to partners, particularly conduct and reputation risks. ₽



§

Main internal documents governing this area:

- Code of Ethical Standards for Business Partners
- Code of Ethics of Credit Agricole
- Code of Conduct of the Crédit Agricole Group



Combating corruption

t Credit Agricole, we follow a policy of "zero tolerance for corruption". The Anti-Corruption Policy in place at the bank contains basic principles of combating improper practices that could expose the bank to corruption and reputational risk. In this regard, we also apply the principles set out by the Crédit Agricole Group.

At Credit Agricole, we follow a policy of "zero tolerance for corruption".

Corruption is treated as a breach of employee duties by an individual. Employees may not solicit, accept or offer gifts or benefits from/to third parties with whom they have a professional relationship (or on account of their position within the bank), if this could affect their decision making or suggest that this is the case. We build relevant awareness among employees through periodic communications and mandatory training. Partners are also obliged to observe the rules set out by the bank, including by providing codes of ethics to their staff and through contractual obligations (anti-corruption clauses).

The bank's Management Board reviews the effectiveness of the anti--corruption system annually. In 2022, we did not identify any instances of corruption.

\sim		
/	-	
((¬	ь
<u> </u>	\sim	

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

RI 2-26, GRI 205-3

§

Compliance with the law

t Credit Agricole, we make every effort to ensure compliance with the law, internal regulations and market standards in all Areas of the bank's operations. We monitor new regulations on an ongoing basis and advise our 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 legislation 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.

We monitor new regulations on an ongoing basis and advise our employees about them.

Moreover, the bank's representatives are involved in teams and working groups organized as part of the Polish Bank Association (p. 17), which is an opportunity to share experiences with other banks and thus enhance our legal security.

In 2022, after administrative proceedings, the General Inspector for Financial Information imposed a fine of PLN 7 million on the Bank for failure to comply with the obligations arising from the Act of 1 March 2018 on Countering Money Laundering and Terrorism Financing. The decision is final. We have filed a complaint with the Administrative Court of Province.

GRI 2-27

Main internal documents governing this area:

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

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



Customer-focused universal bank

t 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.

Offering

e always listen to our customers' needs in creating and developing our offering. Our main customers include individuals, as well as SMEs, and Agri and corporate clients. In late 2022, we had 1.96 million customers.



GRI 2-6

customers at the end of 2022

RETAIL BANKING	BANKING FOR SMEs	AGRIBUSINESS BANKING	CORPORATE BANKING
 Daily banking Personal accounts FX accounts Debit cards Current account overdrafts 	 Daily banking Business accounts FX accounts Debit cards Split payments and VAT accounts 	 Daily banking Business /Agricole accounts FX accounts Debit cards 	 Transaction banking Bank accounts Charge cards Standard deposits Cashless transactions Domestic and international transfers Mass payment identification Cash pooling (real and virtual) Balance consolidation Direct debit MT101
 Savings Term deposits Dynamic deposits Regular savings schemes Savings accounts 	 Savings and investment funds Term deposits in PLN FX deposits Savings accounts in PLN and Investment Funds 	 Savings and investment funds Term deposits in PLN FX term deposits Savings accounts in PLN Investment funds 	 Trade finance Bank guarantees Import and export documentary letters of credit (including discount) Import and export documentary collection Escrow accounts and fiduciary accounts Lines for guarantees / counter-guarantees / sureties and letters of credit Financing of receivables and forfaiting
 Investment products Investment funds Unit-linked insurance products Investment advice Individual retirement accounts Individual retirement security accounts 	Card acceptance - POS terminals including Cashless Poland program (with ELAVON)	Card acceptance – POS terminals	Financial markets Currency exchange • FX Spot - over-the-phone negotiations, FX CALL FX hedging transactions • FX Forward • FX Swap • NDF • FX options Interest rate risk hedging transactions • FRA • IRS • CIRS • Interest rate options Investment products • Term deposits • Treasury bills and bonds
Credit products • Cash loans • Debt consolidation loan • Installment loans • Car loans • Mortgage loans • Credit cards	 Financing Working capital financing Investment financing Revolving credit facility Leasing Factoring 	Financing Agri investment loan Bridge loan Farm loan Welcome loan (debt consolidation loan) Financing of agricultural production cycles Agri overdraft facility Agri loan Leasing 	 Standard financing Overdraft facility Working capital loans Investment loans
Insurance Life and health Property Loan protection insurance Assistance 	Insurance • Corporate insurance	Insurance • Life (of borrowers) • Crop insurance • AGRI Business • Generali AGRI Expert package • Generali Farm	 Investment banking and structured finance Project financing Syndicated loans Property financing

Customer service and experience

t 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 customer experience at the points of interface 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 Infoline 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 purchasing decisions. We update and develop all standards depending on the evolution of customer needs and expectations and trends prevailing in the banking sector.

We also consistently monitor the observance of standards by advisors. In our CA24 Infoline, 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 every visit. We also analyze customer satisfaction surveys on an ongoing basis

Excellence in customer relations is one of the main pillars underpinning our strategy (...).

We update and develop all standards depending on the evolution of customer needs and expectations and trends prevailing in the banking sector.

after calls from and to the CA24 Infoline, opinions after CRI surveys, as well as reviews and comments posted on Google Business Profile. Furthermore, we regularly train and support advisors, as well as enhance their competencies through numerous training programs In 2022, we will continue to improve our service quality to raise customer satisfaction at the points of contact with our bank. Our plans assume strengthening responsible selling standards, introducing customer satisfaction surveys available via QR codes in the SME and Agri segments and conducting research on the guality of service in branches through Mystery Shoppers.

Customer journey and experience

Excellence in customer relations is one of the main pillars underpinning our strategy. In 2022, we introduced solutions to strengthen the development of our customer-centric culture. We share customer opinions, both positive and negative, within the bank and plan actions to prevent issues. We created a research data workflow process that supports leaders responsible for customer satisfaction and helps analyze the causes of dissatisfaction and find solutions. In 2023, we will create a customer voice database and a customer information management process.

We will also continue improving services and products by involving customers in their creation and considering their expectations and needs. In working with customers, we employ Design Thinking and Service Design methods. We trained several hundred employees in the principles of behavioral economics, which we incorporate into our projects. We have in place a Customer Care Committee, an interdisciplinary group tasked with monitoring customer service and reporting on remedial initiatives. The Committee functions under the auspices of the Customer Champion (a person who promotes working based on the voice of the customer).

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 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 and reinforce the ones that were well received. According to a strategic study conducted by Kantar, in late 2021 we ranked 2022, in our internal survey, NPS stood at 51, representing

GRI 2-6, GRI 2-24, GRI 2-29

In 2022, we reviewed our mortgage lending process with respect to customer experience. The Customer Journey Map is the primary tool that supports us in improving and considering the customer's perspective. In 2023, we plan to analyze the cash loan origination process as well as monitor and improve the processes that we had reviewed previously.

The Crédit Agricole Group operates a unique model of improving customer relations, which supports the implementation of the strategy related to customer experience. In 2023, we will align it to the bank's new positioning and involve employees and customers in this process. Last year, we also organized the Customer Experience Week, during which we discussed trends, the future of banking and customer expectations. The event was attended by almost 900 employees who expanded their practical competencies in interpreting the voice of the customer and improving customer experience. We also offer a dedicated e-learning course on customer experience.

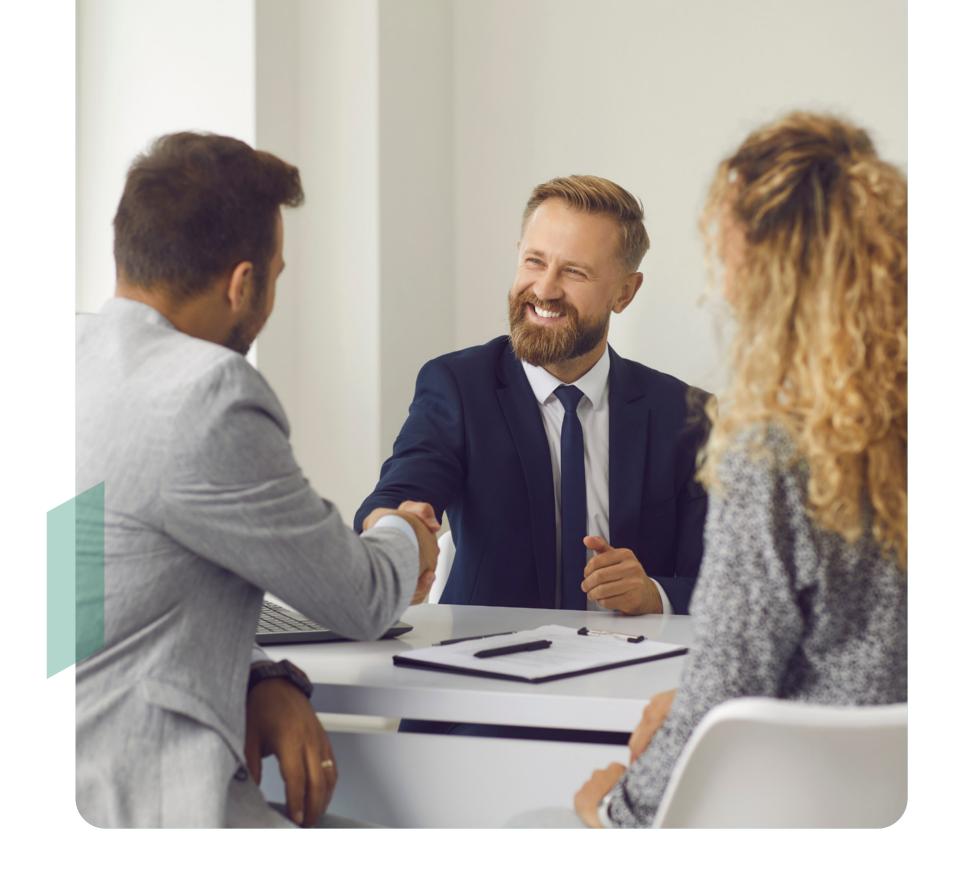
GRI 2-6, GRI 2-24, GRI 2-29

§

r >>

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



Serving customers with various needs

t Credit Agricole, we prioritize the comfort of customers with disabilities and ensure that our advisors approach them appropriately. 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 sessions. When serving customers, our advisors are supported by MIGAM, a remote Polish sign language (PJM) interpretation system. The system can be accessed via smartphones or tablets in all our branches, as well as during calls to the CA24 Infoline. Advisors in branches can instantly connect to MIGAM whenever necessary to assist customers. The online Polish sign language interpreter service was also launched in the bank's business partners' points of sale. Moreover, we equipped twenty branches in Poland's largest cities with induction loops that boost the signal received by hearing aids, allowing customers to interact with our bank comfortably. The layout of bank branches is adapted to the specific needs of this group of customers, as service desks are soundproofed and illuminated according to the recommendations of the Polish Foundation for the Hard of Hearing.

Moreover, the filters in our bank branch search engine available on our website include criteria that allow customers to find those with such amenities as a 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.

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.

Moreover, we translate into sign language advertisements and offers published on the Internet and aired on TV before programs translated into PJM.

Since 2021, we have also been offering a free account for deaf people. The package includes a multi-currency card, withdrawals from ATMs worldwide and Express Elixir express transfers.

In 2022, we developed a new e-learning course for advisors on service standards for deaf people that will be available in early 2023. We are also planning to adapt our systems to make it easier for advisors to serve customers with various disabilities.

To further accommodate deaf people, we are running the Zamieniam sie w słuch ("I'm All Ears") program (p. 44).

Bank branch accessibility

In late December 2022, over a half of our bank branches were fully accessible to wheelchair users and 80 were accessible with restrictions. in the form of entrance steps more than 10 cm high equipped with folding wheelchair ramps.

Availability of ATMs and CDMs

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

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. We regularly incorporate customer feedback concerning our website and introduce modifications, gradually increasing its accessibility. We always consider accessibility aspects in the development of CA24 eBank using the WCAG (Web Content Accessibility Guidelines) 2.1 standard as our guide and draw on best market practices to develop fully accessible new functions. For now, the new CA24 Mobile - full of benefits app is accessible in terms of basic functions. However, the bank plans to fully adapt it to the WCAG 2.0 standard in the first half of 2023 and maintain this accessibility by implementing new products and services. ₽

GRI 2-6, GRI 2-24, GRI 2-29

Main internal documents governing this area:

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



Marketing communication

n 2022, we continued our approach in marketing communication. We prioritize plain, non-exclusive language, transparent information and messages. We strived to give our potential and existing customers access to the information and data they need.

Our efforts were centered around four topics: our new banking app, a new way of communicating topics related to cybersecurity and the continuation of the #mniejplastiku (#lessplastic) campaign and guaranteed fixed payment amounts in installment loans.

In May, we launched the new CA24 Mobile – full of benefits banking app. Powered by the latest Flutter technology, from the concept stage, through the design phase, testing and post-launch, the app is being developed with customer safety and convenience in mind. We review customers' feedback and involved them in testing from the very initial stages. Our guiding principle in designing the app was to make it truly support customers' banking and facilitate management and control of their budget, as well as daily financial activities. We achieved this goal thanks to a clear layout, easy navigation and plain language. The app has Polish, English and Ukrainian language versions, and next year will also be adapted to the special needs of our customers.

Issues of online fraud, as well as data and fund theft are also increasingly prominent topics in our communication. That is why we reinforced our efforts to warn and educate customers about potential threats. To this end, we prepared a new communication platform, "Bank safely. Don't get phished" whose protagonist, the Captain, advises and cautions customers about threats in a very accessible and concise form in our communication channels.

We also employed large media to communicate our #mniejplastiku (#lessplastic) initiative as part of our personal account campaign featuring the first card made of eco-plastic, bringing to the fore the issue of excess plastic and inviting customers to join our initiative. We promoted the bank's loan offers through the lens of a fixed payment guarantee, which is based on a fixed interest rate. Amid frequent interest rate fluctuations, this offer gave customers peace of mind that their payments would not increase over the entire repayment period.

Our communication efforts in 2022 were marked by clear and comprehensible language, as we made every effort that it does not exclude anyone because of gender, age or financial literacy. This year, we also changed the visual language of our brand and even more extensively featured people of all ages in our communication.

We strive to uphold the highest quality of our advertising messages. Since 2016, we have been following our Code of Ethical Advertising, which defines our principles of communication with customers. We are planning to update the document within the next two years. In 2022, we did not identify any instances of non-compliance with regulations or codes. ${\ensuremath{ \blacksquare}}$

GRI 2-24, GRI 2-29, GRI 417-3

§

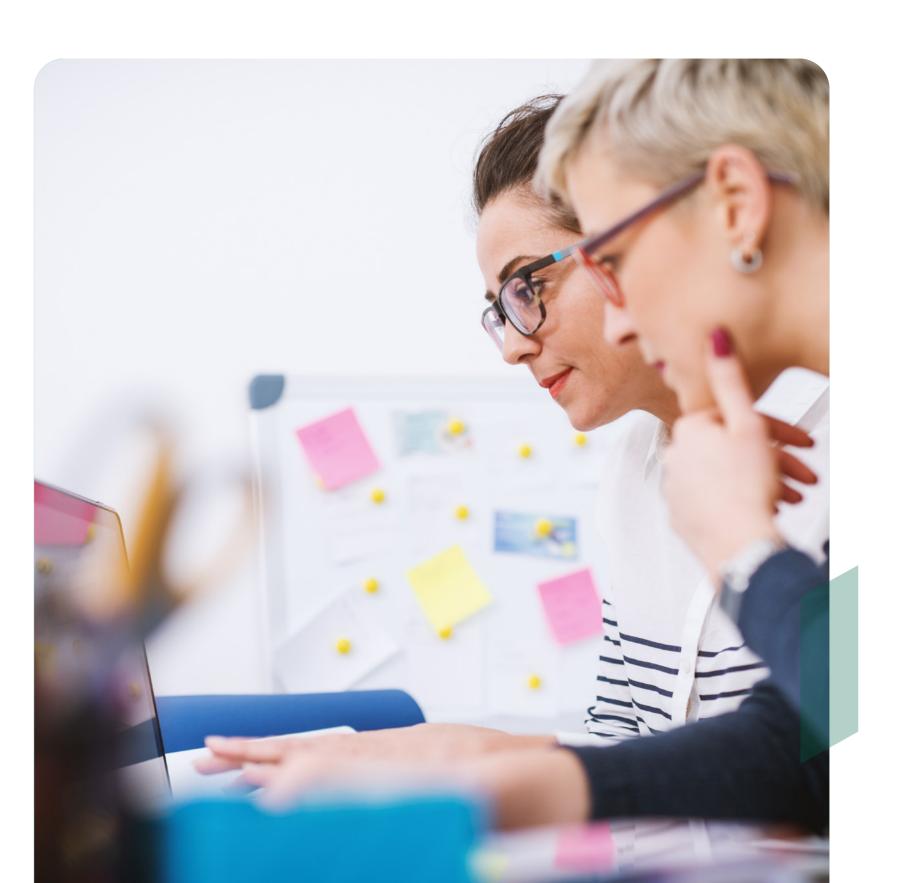
Main internal documents governing this area:

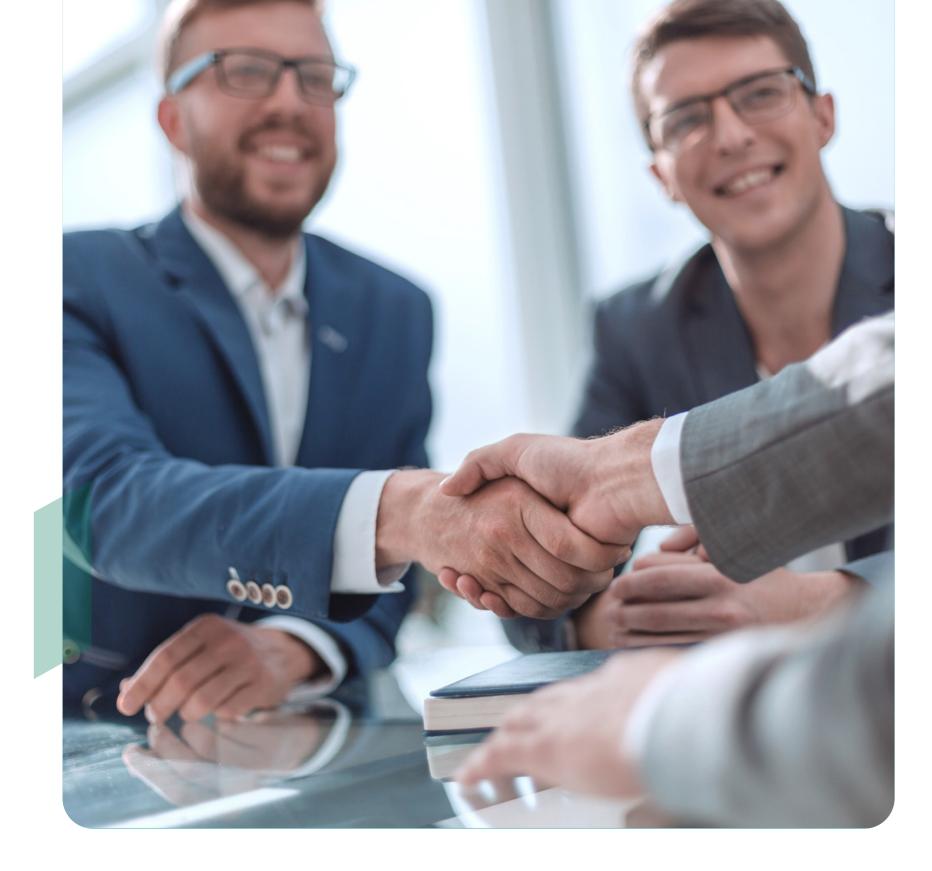
- procedure: "Creating and Reviewing Advertising Materials at Credit Agricole"
- Code of Ethical Advertising
- Plain Language Policy

Clear agreements and plain communication language

We have been working on simplifying the language in our product agreements for two years. In 2020, we received plain Polish certification for our personal account agreement and terms and conditions and in 2022 obtained the same certificate for our overdraft agreement. The certificate is awarded by the University of Wrocław. This attests that our documents are written in an accessible language. We are hard at work to add further documents to this lineup. At the same time, we introduced a new internal document, the Plain Language Policy, which governs plain language standards in the entire bank in every aspect of communication with customers, partners and internally. We actively promote these principles, e.g. through training and events. In 2022, we celebrated the plain language day and organized special events involving experts to promote the principles of plain language.







Complaint handling

e perceive customer complaints as a knowledge base that helps streamline processes. At 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. This Department and other units dealing with complaints review reported incidents and, where justified, advise the units responsible for a given process. If an error is identified, the Department participates in developing solutions. Nevertheless, the final decision regarding accepting a solution or risk lies with the relevant business owner.

In 2022, we focused on developing and improving the implemented solutions leveraging robotic process automation (RPA) and artificial intelligence (AI). These technologies help us gauge the moods and needs of customers, classify requests with respect to their subject, and

We make every effort to handle complaints professionally, particularly those related to customers' personal data protection (...). In 2023, we plan to deploy AI and RPA solutions in the complaints handling process on an even greater scale. efficiently build responses. All that to address customers' queries and requirements as quickly as possible. This is supported by our ambition to resolve customer issues upon first contact with branch employees or the CA24 Infoline.

Out of all the complaints recorded in 2022, 1,738 were directly or indirectly related to customer privacy and personal data, of these, 528 were deemed justified. Of these, 24 (4.5%) related to two customer data breach incidents, one reported in April 2022, the other in November 2022. Thirteen complaints, three 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 and the Polish Financial Supervision Authority. The remaining complaints mainly concerned: the bank's use of incorrect customer contact details (49%), loan/credit fraud/scam reports (30%) or improper marketing contact (2%).

We make every effort to handle complaints professionally, particularly those related to customers' personal data protection. For the sake of our relationships with customers, we also accepted 36% of unjustified complaints.

In addition to the above complaints, we also recorded 7,726 cases regarding unauthorized transactions, of which 18.2% we deemed justified, with card transaction frauds representing a vast majority of these.

In 2023, we plan to deploy AI and RPA solutions in the complaints handling process on an even greater scale. \blacksquare

GRI 2-25, GRI 2-26, 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"
- procedure: "Reporting Events and Operational Losses at Credit Agricole"

Personal data protection and information security

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

The bank has in place the Personal Data Protection Policy. The Policy sets out the method of data processing as well as the technical and organizational measures that secure this process. In our operations, we also follow the personal data protection values applicable at the Crédit Agricole Group.

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

At Credit Agricole, we also attach great importance to information security. We pursue initiatives to instill awareness of the importance of security in both professional and private life. These include recurring and ad hoc actions taken in response to any new developments. This way we are able to build relevant knowledge and improve our resilience to threats.

We leveraged 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 subscribers or e-mailing devoted solely to security issues. Our customers regularly receive the latest information via CA24 eBank, CA24 Mobile and, occasionally, text messages. We prepared short video clips for branch visitors on in-branch digital signage screens highlighting the latest threats. We will continue these measures in 2023.

We also run similar actions directed at all employees, including educational and warning campaigns. For this purpose, we published articles on our CAnews intranet, and leveraged e-mailing, text messages and screensavers with a reminder of the safety rules. 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. We pursue initiatives to instill awareness of the importance of security.

Main internal documents governing this area:



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



Ъ С





Bank employees

t the end of 2022. Credit Aaricole employed 4.322 people under employment contracts, including 2,984 (69%) women and 1,338 (31%) men. 4,037 people (93%) worked full-time, and 3,400 (79%) were contracted for an indefinite period.

In 2022, we had 907 new hires and 923 leavers.

About 200 people in the bank work under B2B contracts. This group comprises IT professionals hired to implement projects. However, the vast majority of our staff are regular employees.

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

GRI 2-7, GRI 2-8, GRI 401-1

EMPLOYEES ON EMPLOYMENT CONTRACTS
BY TYPE OF CONTRACT AND WORKING TIME

WOMEN	MEN	TOTAL

Total employees on employment contracts by type of contract

for a trial period	9	6	15
for an definite period	584	273	857
for an indefinite period	2,355	1,045	3,400
for a definite period in relation to replacement	36	14	50

Total number of employees on employment contracts by working time

full time	2,884	1,153	4037
part-time	100	186	286
TOTAL	2,984	1,338	4,322

EMPLOYEE TURNOVER 1						
		WOMEN			MEN	
Age	≤ 30	31-50	> 50	≤ 30	31-50	> 50
Number of new hires	289	266	39	168	126	19
Percentage of new hires	63	11	16	71	14	11
Number of leavers	191	405	46	122	133	26
Percentage of leavers	42	18	19	52	14	16

¹ We assumed that the percentage of leavers is the ratio of the number of employees leaving in 2022 to the average number of all employees working in 2022 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 2022 to the average number of all employees working in 2022 in their age group.

GRI 2-8, GRI 401-1

Employee development

t Credit Agricole, we want our employees to grow from the first day at work. That is why all new hires participate in an onboarding program to familiarize them with our culture and work rules. This process involves meetings with representatives of the bank's various areas who present such topics as the assumptions of our strategy, the functioning of the Crédit Agricole Group, employee affairs, as well as internal and external communication issues. Moreover, new employees and colleagues returning to work following prolonged absences are supported through our Buddy program. Buddies help and support them during their first weeks at work. They also answer questions, help with technical issues and familiarize the new hire with our organizational culture.

Further in their employment, all employees can participate in a variety of internal and external training. In 2022, our employees spent a total of 189,335 hours (39.58 hours

per employee) in training. For more details, read the table below.

programs involving internal training to grow social (communication, building relationships improving 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.

Key growth efforts are carried out as continuous improvement projects implemented over a long-term horizon. This particularly applies to the development of managerial competencies. In 2022, we continued programs for middle managers. We also launched a program designed to improve the competencies of top managers. Managerial competence development projects are focused on enhancing knowledge and skills, as well as strengthening leadership abilities. We are also developing and improving our training process associated with the results of the annual competence review, both in terms of enhancing the knowledge and skills of specialists and managers.

Another important growth aspect is the development of skills related to advanced leadership competencies based on leveraging the potential offered by employees' strengths in the performance of tasks and teamwork, as well as the implementation of coaching management tools.

In 2023, we will also continue our key development projects. Additionally, we offer employee training and workshops as part of our People Power program. The program's goal is to foster our organizational culture and promote productive meetings and hybrid work styles that allow us to grow as a socially responsible organiza-

- To enhance the skills of specialists and managers, we run various

tion, leverage our staff's strengths, and support their energy to act on a daily basis.

Furthermore, we offer our employees workshops and training organized as part of CAreer Days, an event promoting internal mobility. career development, and a learning organization.

In 2022, we also launched three new programs for employees who plan to grow or switch career paths: the Mentoring program, the Analyst Academy and the Go&Grow program.

In addition to internal training, we 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.

GRI 2-17. GRI 404-1. GRI 404-2

TRAINING BY EMPLOYEE CATEGORY

	WOMEN	MEN
Management Board, top management, middle management	57.97	42.32
Specialists	40.86	29.52
Total	43.30	31.86

GRI 2-17, GRI 401-1

Main internal documents governing this area:

- §
- procedure: "Training in Credit Agricole"
- ² Middle management
- ³ Top management
- ⁴ he calculation includes employees who took part in training during the year.

Remuneration policy

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

At our bank, job positions are evaluated using the Korn Ferry methodology. In 2022, we participated in a remuneration survey of the financial, shared services and IT sectors to identify the impact of changes in the economic landscape, in particular inflation, on salaries in Poland. Based on the results of the survey, on 1 January 2023 we updated the bank's remuneration policy, aligning the salary brackets to the market median for selected job families.

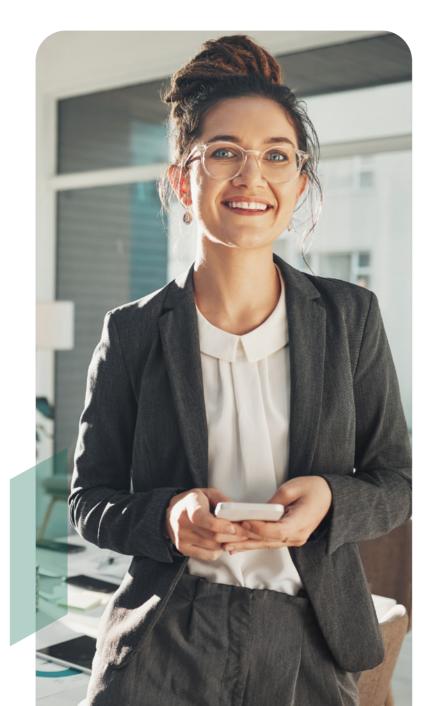
We update the remuneration policy to offer our employees an attractive annual remuneration level consistent with prevailing market rates. Thanks to this approach, it corresponds to 80-120% of market salaries. Moreover, each year we benchmark employee remuneration against the market and the applicable 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. In 2022, we made systemic changes to salaries three times to counteract the decline in the purchasing power of our employees' salaries as a result of rapidly growing inflation.

Our bank has set a minimum salary. In 2022, we decided to make the minimum conditions more attractive and raise the minimum salary from 70% to 80% of the market median. Wages at the bank are variable and depend on the pay grade, business area (job family) and location and are fully gender-neutral. Once a year, we review salaries and adjust them for employees below the minimum defined in the remuneration policy. At the end of 2022, only two active employees (inactive employee – notified long-term absence) of the bank were paid the national minimum salary, i.e. PLN 3,010 gross. The remaining employees were paid a salary exceeding this amount.

The average basic salary of women in our bank corresponds to 98.4% 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 101.2%, with the biggest difference recorded among women from middle management, where the ratio is 96.7%. As for average salaries, including bonuses, the ratio is similar to salaries without bonuses (\pm 0,2%), with the exception of the top management group where the ratio amounts to 103%.

Compared to 2021, the ratio of women's salaries to men's salaries increased by 1.3% for base salaries and 1.2% for salaries with bonuses.

The ratio of the total annual compensation of the bank's highest-paid employee compared to the median annual total compensation for all employees amounted to PLN 23.6. On the other hand, the percentage change of the annual compensation for the highest-paid employee to the median percentage increase in annual total compensation for all employees was 0.66. To calculate the annual total compensation ratio and to ensure an



RATIO OF THE REMUNERATION OF WOMEN (BASE PAY AND BONUSES) TO THE REMUNERATION OF MEN¹

Average for the same pay grades weighted by the share of the number of employees at a given grade

	Base pay (in %)	
All employees	98.4	
Top management	101.2	
Middle management	96.7	
Specialists	98.4	

objective comparison, we converted the remuneration of all employees to a full-year and full-time equivalent, i.e. the remuneration of a half-time employee employed for a half-year was converted to full-time for a full year. We operate exclusively in the territory of Poland, under Polish labor laws.

GRI 2-19, GRI 2-20, GRI 2-21, GRI 202-1, GRI 405-2

Main internal documents governing this area:

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

¹ 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

 ompetency assessment is an essential process affecting the development of our employees. In 2022, 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 process involved a summary of the achievement of business goals and competencies. It also comprised the identification of development goals and potential directions for further professional growth. We used the findings for internal recruitment purposes and to draft a training plan for 2022. An IT system supported the competency assessment process, which was used to archive results and arrangements made between employees and their supervisors. 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.

92% of the bank's employees participated in the annual assessment, of which 67% were women and 33% were men. Among all evaluated employees, specialists accounted for 80%, and managers 20%.
€



Main internal documents governing this area:

• procedure: "Annual Progress Analysis at Credit Agricole"



Base pay with

bonus (in %)

98.5

103

96.5

98.5

GRI 405-2]

Social benefits for employees

ur employees stand to take advantage of many benefits, including medical care, group insurance and social benefits available as part of the Company Social Benefits Fund operated by the bank. Social benefits include co-financing sports activities and leisure, a Christmas benefit for current and retired employees, and support for colleagues experiencing hardship.

Employees taking care of children may take leaves related to parenthood provided for in the Labor Code (maternity, paternity, parental, paternity and childcare leaves).

Senior employees who decide to end their career path receive retirement severance pay in the amount specified in the Employee Remuneration and Bonus Regulations.

Employee benefits from Company Social Benefits Fund

In 2022, as part of the Company Social Benefits Fund operating at the bank, employees used the following benefits:

- co-financing for children's holiday camps or trips 1,375 people
- co-financing for Multisport card (with access to sports activities program)
 1,148 people (monthly average)
- co-financing of swimming classes 296 children of employees (monthly average)
- financial assistance for people experiencing financial hardship or medical issues 86 people
- Christmas benefit 2,364 people

The increase in the number of people who use co-financing of the Multisport card (number of active cards) was undoubtedly driven by the end of the COVID-19 pandemic. After nearly two years, our staff and their children were keen to return to sports and pre-pandemic activities.

In 2022, the number of colleagues who took advantage of co-financing subsidies for children's holiday camps or trips and Christmas financial support increased, as well as those to whom we provided financial support due to financial hardship or medical issues. The upward trend may be attributable to rising inflation and the general increase in cost of living.

Benefits under Company Social Benefits Funds are available to all staff hired under an employment contract, regardless of their employment status (full-time or part-time). Former employees who are retirees are also eligible to receive benefits.

3053 EMPLOYEES

benefited from private healthcare packages medical care

Medical care and group insurance

Our bank provides private medical care to all employees. In November, we decided to expand the range of medical services available as part of the basic medical care package.

In November, 3,053 employees were users of private medical care packages, including:

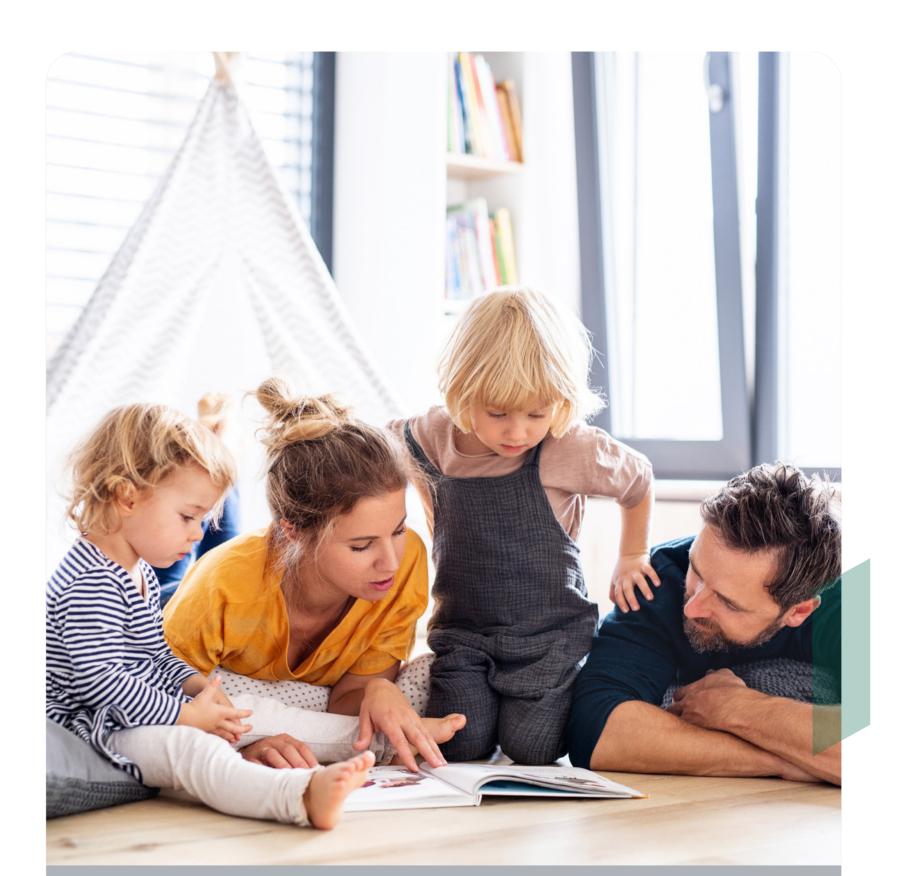
- 941 of the basic package (package of 6 specialists financed by the employer)
- 2,026 of the extended medical care packages (including those available to employees' family members)

Users of private medical care also include top management members (86 employees).

In December, 1,558 employees were users of the new basic package (Comfort package), and 1,387 of packages with extended medical care, including those available to employees' family members. The attractiveness of the basic package of medical care (Comfort) drove down the number of employees using the extended medical care package. The change in the basic package did not affect the financing of the top management's medical care.

In 2022, 2,221 employees took out group insurance with Allianz (formerly Aviva). Interest in the policy is comparable to previous years. The insurance conditions did not change.







Parental leave

In 2022, 383 employees of our bank were entitled to parental leave, including:

• 312 to maternity leave

• 71 to paternity leave

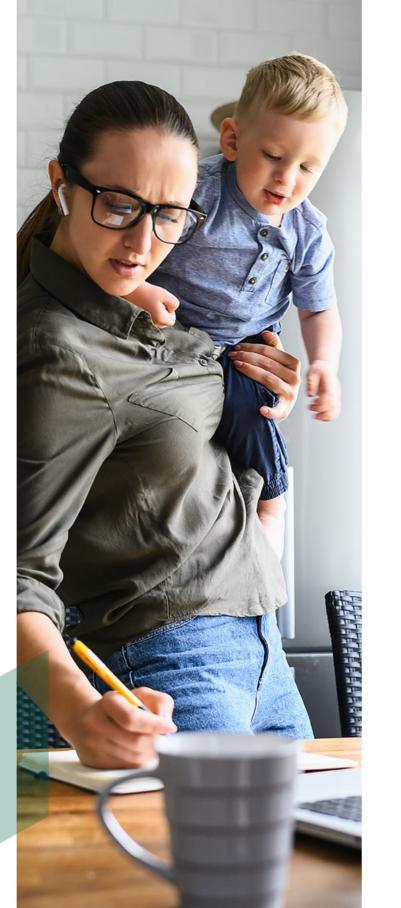
92% of eligible employees took parental leave, including:

- 300 women
- 53 men.

Compared to the previous year, we are seeing a drop in the rate of return to work after parental leave.

GRI 401-3

PARENTAL LEAVE					
	WOMEN	MEN	TOTAL		
Eligible for maternity/ paternity leave in 2022	312	71	383		
Employees who took maternity/paternity leave in 2022	300	53	353		
Employees who returned to work in 2022 after using their maternity/ paternity leave	259	53	312		
Employees who returned to work in 2021 after using their maternity/paternity leave and worked through all of 2022	168	41	209		
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. 2021	47.8	64.1	50.4		



Employee health & safety

ur employees' health and safety are vital to the proper functioning of our bank. On top of caring for health and safety, we also promote it in both professional and private lives.

Occupational health and safety

In 2022, one of the main goals related to the protection of employees' health was preventive and educational activities where we: • used screensavers urging employees to take active breaks (including

- eve yoga, and spinal exercises)
- organized webinars with experts on safe driving, first aid for holidays and techniques that increase eye comfort when working with a computer
- continued first-aid training
- organized training on prevention and what to do in the case of e.g. heart attack, stroke, which was attended by a total of over a thousand employees.

Main internal documents governing this area:

- Organizational Bylaws of the HR Division
- Internal regulations

NUMBER OF WORK-RELATED INJURIES AND RELATED ABSENCES					
	2019	2020	2021	2022	
Number of work-related injuries	25	8	11	11	
Number of lost days	905	175	165	381	

¹ We did not record any work-related injuries among people working for the bank with their work and/or workplace controlled by the bank who are not the bank's employees.

² We have not recorded work-related hazards that pose a risk of high-consequence work-related injuries. ³ Calculated as the total number of work-related injuries recorded in a given year, divided by the number of employees, multiplied by 1,000.

⁴ Calculated as the total number of days of inability to work of persons with work-related injuries, divided by the number of work-related injuries.



NUMBER OF INJURIES BY GENDER ¹					
	WOMEN	MEN	TOTAL		
Number of work-related injuries as a result of commuting incidents	12	2	14		
Number of work-related injuries	7	4	11		
Number of fatalities	0	0	0		

ACCIDENT SEVERITY RATE ²					
	WOMEN	MEN	TOTAL		
Number of fatalities as a result of work-related injury	0	0	0		
Number of light work- related injuries	7	4	11		
Number of high- consequence work- related injuries	0	0	0		
Total work-related injuries	7	4	11		
Injury rate (in relation to all bank employees) ³	2.30	3.09	2.54		
Number of lost days as a result of work-related injuries	193	188	381		
Injury severity rate ⁴	27.57	47	34.64		

GRI 403-9

Employee well-being

n 2022, we focused on all aspects of well-being, i.e. mental, emotional and social well-being and physical health. The bank's employees could participate in the events featured as part of the People Power Days program, a series of webinars devoted to well-being. The aim of the program is to offer inspiration and motivation to form healthy habits in everyday work and personal life, as well as convey knowledge and skills concerning wellbeing. Across four editions, we organized a total of 50 webinars attended by 3,719 employees.

This year, we put a lot of emphasis on psychological support to prevent disorders in somatic, mental and social functioning. We teamed up with a high-impact start-up to offer free sessions with therapists for employees and provided education on building social awareness around emotions and mental health. These activities were met with considerable interest from our staff. We also launched counseling for employees who are caregivers of elderly dependents and launched the PowerAudit survey, which supports employees in effective energy management.

In addition, we celebrated events such as: the Coming Out Day, Diversity Days, the Mental Health Day and many more, which attracted a combined 800+ attendees.

As part of PowerOn, we popularize healthy habits, care for physical health, mutual support and collaboration. A record number of 413 people and 42 teams took part in three editions of the sports challenge organized in 2022. Our staff were involved in almost 31,000 activities during which they covered over 207,000 km.

Almost 200 of our employees also participated in the National Company Run, with our colleagues from the "Running Ladies" team taking third place in the Women's category. In total, in 2022, bank employees were engaged in activities promoting well-being more than 6,200 times.



times employees participated in well-being activities



-

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





SUSTAINABLE CITIES AND COMMUNITIES





T.

 $-\frac{1}{2}$



Diversity

n 2018, Credit Agricole signed the Diversity Charter and in 2020 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 involving 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 in 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 2022, we worked to support various employee groups, taking into account their various life circumstances. Further, we continued educational efforts for working parents, and introduced a benefit involving the individual support of a senior care advisor and education for employees who are caregivers to elderly dependents. We initiated the creation of employee networks for independent parents, LGBT+ allies, employee-caregivers.

In November, we organized Diversity Days, during which our staff took part in meetings and webinars devoted to various aspects of diversity in professional and personal life. On the Coming-Out Day, we prepared a webinar dedicated to fostering a coming-out-friendly workplace. As part of the People Power & Social Impact Days, we invited social organizations focusing on supporting people with disabilities, people at risk of poverty and homeless, the LGBT+ community and foreigners in Poland to share their volunteering experiences. 63.5%

was the share of women in managerial positions

Over the year, we monitored the following indicators related to diversity:

- share of women in managerial positions, which amounted to 63.5%;
- the ratio of women's and men's salaries in the bank, which amounted to 98.4%;
- opinions regarding appreciating differences and diversity in teams, which amounted to 78%.

For more information, see the Remuneration Policy section on p. 30. ₽

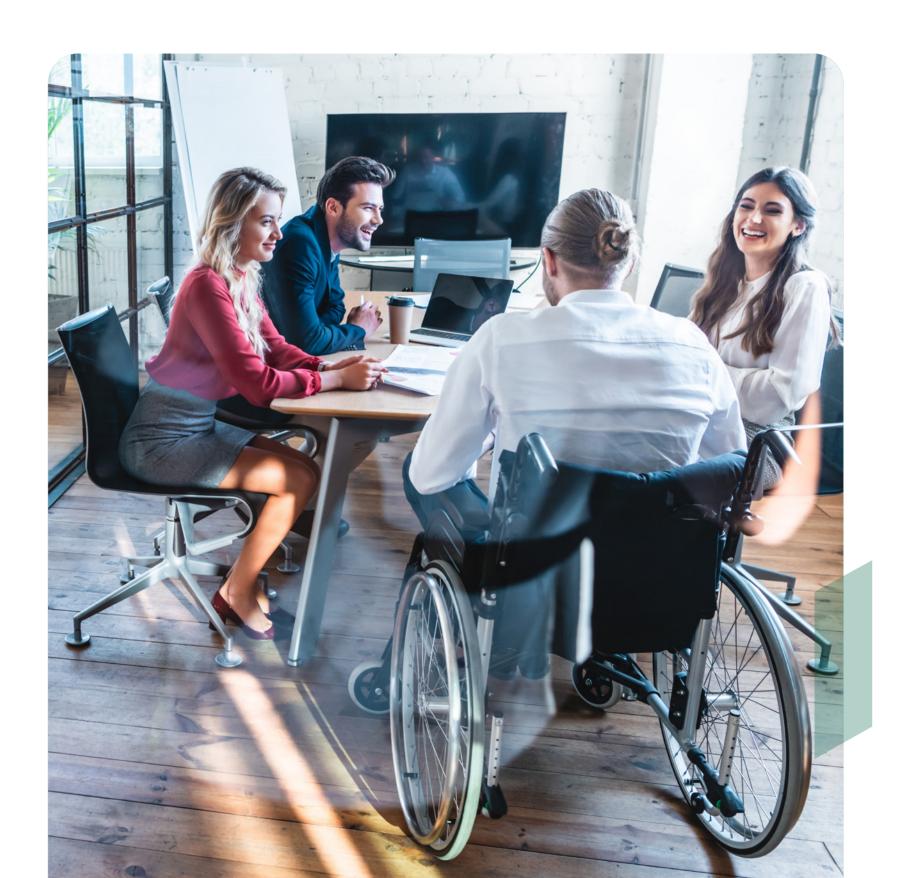
(GRI 2-24, GRI 405-2)

Main internal documents governing this area:

• Diversity Policy of Credit Agricole

Code of Conduct of the Crédit Agricole Group

§



Employee diversity

he dominant group among the Bank's employees are people between 31 and 50 years of age as they account for 73% of our staff. At the same time, women belonging to this group represent slightly more than half (52%) of all bank employees. Men over 50 (4%) comprise the smallest employee group. The

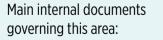
average age of employees is 38 years.

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 31-50 age group.

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 37 people with various disabilities, i.e. two more than last year, and plan to gradually increase the number of such employees.





GRI 405-1

 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



is the average age of employees

SHARE OF EMPLOYEES FROM DIFFERENT CATEGORIES IN AGE GROUPS								
		WOMEN			MEN			
Age	≤ 30	31-50	>=51	≤ 30	31-50			
Supervisory Board (in %)								
Management Board (in %)	0	0	14	0	14			
Top management (in %)	0	30	13	0	44			
Middle management (in %)	1	61	5	0	28			
Specialists (in %)	13	51	3	7	20			

GENDER AND AGE DISTRIBUTION OF EMPLOYEES							
	WOMEN	MEN	тота				
≤ 30	494	255	749				
31-50	2,254	921	3,175				
>50	236	162	398				
Total	2,984	1,338	4,322				

TOTAL

3,175

4.322

51≥ (50 >)

71

12

4

3

GRI 405-1

Preventing mobbing and discrimination

t Credit Agricole, we make every effort to ensure 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 conducting explanatory proceedings. Each report is analyzed by an anti-mobbing commission. 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 is obliged to read the Anti-Mobbing Policy and be familiar with the path for reporting violations.

To prevent such situations, all bank employees undergo mandatory e-training entitled "Counteracting mobbing and discrimination in the workplace." The training provides information on these issues and ways of counteracting them. In 2022, 3,567 people participated in the training. For our managerial staff, we also hold "Fair Play in Management" sessions dedicated to the legal and psychological aspects of mobbing and similar practices and methods of counteracting them. In 2022, the training sessions were attended by 58 managers. We will continue these measures will in the following years.

Employees may report instances of discrimination both anonymously, through the existing whistleblowing channel, and via the channel set out in the Anti-Mobbing Policy. In 2022, we did not identify any case of unequal treatment at the bank.

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:



ېر مې



Strategic approach to the natural environment



redit Agricole, like its shareholder, prioritizes environmental protection and counteracting climate change. These goals are part of our 2023-2025 Strategy (p. 9). We also pursue many eco-friendly initiatives in which we involve our employees and customers.

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 environmental standards
- · fostering an organizational culture that prioritizes concern for the environment and sustainable production and consumption
- supporting and implementing actions to preserve biodiversity and protect ecosystems

To meet our commitments to the environment, we primarily:

- developed an internal environmental management system
- supervise processes that may have an impact on the environment in accordance with legal requirements and other environmental regulations
- consider environmental issues in setting goals and decision-making, and pursue projects that help reduce our environmental footprint
- consider the concerns raised by stakeholders
- banned the use of disposable and non-biodegradable tableware and packaging at the bank

 consider ESG criteria in the financing of all large corporate clients and gradually in the financing of SMEs, as well as align our policies to the Paris Aareement

GRI 2-23, GRI 2-24, GRI 2-25

Environment protection strategy

Environmental protection and counteracting climate change are part of our strategy (p. 9). Our environmental efforts are part of our Social Project: Eco and socially engaged in everyday business, and our strategic assumption is: Act for the climate and the transition to a low-carbon economy. Our strategic environmental goals are set out in the table below.

ENVIRONMENTAL AND CLIMATE **PROTECTION - CREDIT AGRICOLE** STRATEGY

Act for the climate and the transition to a low-carbon economy

- Reduce carbon footprint of our own activity nd our financing portfolio
- Offer our customers support in ESG
- Incorporate ESG criteria into our financing approach for corporate, SME and Agri clients

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

- reducing the bank's CO₂ emissions by 76% by 2023 and by 84% by 2025 relative to 2019
- growing our green financing exposure to PLN 2 billion by 2025

 stopping 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 involves achieving climate neutrality by each of the Group's companies, including our bank, by 2050. In our pursuit of decarbonization, we will rely on the Science Based Targets initiative methodology to set reduction targets and business transformation goals. From 2023, we will measure and work on reducing the carbon intensity of our customer portfolio. 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 activity and the investment project to be financed.

In 2022, we joined two climate-related partnership programs: the Global Compact Network Poland Foundation's Climate Positive program and the Climate Leadership UN Environment (UNEP/GRID). Read more on p. 11.

Carbon footprint monitoring

To monitor our direct environmental impact, since 2018 we have been measuring the bank's carbon footprint. The base year for us is 2019, where our Scope 1 and 2 CO₂ emissions amounted to 2,443 tCO₂e and 7,147 tCO₂e, respectively. We are working to reduce our negative impact on the environment and greenhouse gas emissions. We calculate the bank's carbon footprint in accordance with the GHG Protocol standard and the Science Based Targets methodology. Moreover, we measure Scope 1 and 2 indicators for emissions from natural gas and electricity consumption and emissions generated by

GRI 2-23, GRI 2-28

CO ₂ EMISSIONS IN CREDIT AGRICOLE				
	2019 (tCO ₂ e)	2020 (tCO ₂ e)	2021 (tCO ₂ e)	2022 (tCO ₂ e)
Energy (Scope 1 and 2)	8,126	6,559	5,946	2,393
including Natural gas	979	861	921	712
including Electricity	7,147	5,698	5,025	1,681
Car fleet	1,464	726	992	1,214
Business trips (Scope 3)	195	32	30	87
TOTAL	9,785	7,317	6,968	3,694
Emissions reduction vs. 2019 (%)		-25	-29	-62

the bank's car fleet. Within Scope 3, we analyze emissions associated with business trips. We do not monitor greenhouse gases other than CO₂.

In 2022, our carbon footprint stood at 3,694 tCO₂e i.e. was 62% lower than in 2019 (9,785 tCO₂e), the base year. Our Scope 1 carbon footprint for 2022 was 1,926 tCO₂e, and Scope 2, 1,681 tCO₂e (emissions from electricity consumptions, excluding server rooms).

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 under Scopes 1, 2 and 3. The indicators reported through this tool are also subject to an independent audit.

We have been identifying climate risk at the bank since 2019 (more on p. 12). In 2022, we conducted an analysis of climate risk and opportunities and in 2023 plan to focus on the issue even more extensively. ₽

GRI 2-24, GRI 2-25, GRI 3-3, GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-7

Drive green banking

redit 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 building 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 2022, we added four more green unit-linked insurance products to our line-up (Eko Indeks, Global Trend, Zielona Transformacja, Invest Med, Global Trend II).

Our customers were still offered units of the AMUNDI Stars Global Ecology ESG fund and the new Amundi Stars Global Aggregate fund. We also continued the "Clean Air" program of the National Fund for Environmental Protection and Water Management. Thanks to this initiative, 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. Moreover, we offered the GREEN Home mortgage loan for energyefficient properties and a debit card made of eco-plastic that decomposes faster than its traditional counterpart.

Please read the table opposite. for a full list of green products offered to individual customers last year.

In 2022, we intend to develop our green product offering further.

GRI 102-2, GRI 2-6

GREEN PRODUCTS

INSTALLMENT LOAN FOR RES

- 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 WITH CO-FINANCING 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 separate residential premises (with a separate land and mortgage register) within single-family buildings

GREEN HOME MORTGAGE LOAN

- mortgage loan for the construction or purchase of an energyefficient house
- preferential terms of financing

ESG UNIT-LINKED INSURANCE PRODUCTS

 five 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

ESG INVESTMENT FUNDS

- the Amundi Stars Global Ecology ESG subfund investing from 70 to 100% of assets in participation units of the Amundi Funds Global Ecology ESG foreign fund; it invests in companies that pursue activities consistent with the 10 ESG themes and the Sustainable Development Goals
- Amundi Stars Global Aggregate investing from 70 to 100% of assets in participation units of the Amundi Funds Global Aggregate Bond foreign fund, which committed to hold at least 10% of assets in sustainable investments

GRI 2-6





Credit Agricole aspires to play an active role in the transition to a low-carbon economy chiefly by financing clean energy sources and environmentally-friendly projects. In 2022, we financed renewable energy sources also in synergy with other companies of the Crédit Agricole Group in Poland.

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
- financing energy-efficient properties through mortgage loans

SME AND AGRI CLIENTS

- financing through the Green Loan of investments projects such as: purchase and installation of RES systems, e.g. photovoltaic panels, solar collectors, heat pumps, photovoltaic shelters with a charging station (carport), as well as financing machinery and equipment that improve energy efficiency, hybrid and electric vehicles, financing the purchase and construction of energy-saving properties and thermal efficiency improvement of existing properties
- financing environmentally-friendly investment projects (e.g. photovoltaic panels) on preferential terms, including as part of partner programs

CORPORATE BANKING

- 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





Financing taxonomy-eligible economic activities

t the end of 2022, we estimated our share in financing Taxonomy-eligible business activities for two environmental objectives: Climate Change Mitigation and Climate Change Adaptation. The basis for this process is the Regulation on the establishment of a framework to facilitate sustainable investment, also known as the Taxonomy.

When calculating this share, we took into account the actual activities of clients that are subject to the non-financial reporting requirement in accordance with the NFRD. We made this determination based on their financial statements. We defined clients whose core business activity is consistent with NACE/PKD codes (PKD - Polish Classification of Business Activity) listed in the Climate Delegated Act as Taxonomy-eligible activities and clients with core business activity with NACE/PKD codes that are not listed in the Climate Delegated Act as Taxonomy non-eligible activities. For more details, see the table opposite. Total assets include balance sheet assets and bank guarantees.

When preparing the report, we used guestionnaires that we sent to clients, their financial statements, the results of the PKD/NACE code analysis and other data on file with the bank. In line with the recommendations of the European Commission's December 2021 document, we publish this data on a voluntary basis. The percentage share of Taxonomy-eligible activities in total assets has slightly grown since 2021.

In 2022, we launched preparations to start Taxonomy and Green Asset Ratio reporting that will apply to the bank after the transition period (from 2024 on).

The bank's strategy for 2023-2025 refers to implementing the Taxonomy in the bank as part of the objective: "Incorporation of EU Taxonomy in our business, product development and corporate client relations strategy." Accordingly, we plan to incorporate the Taxonomy in the product design process and to our cooperation with clients. Read more about the strategy on p. 9.

- (EU) 2019/2088.
- by certain large undertakings and groups.

TAXONOMY - DETAILED DATA

Percentage share in total assets of exposures to Taxonomy non-eligible activities	2.11
Percentage share in total assets of exposures to Taxonomy-eligible activities	5.0
Percentage share in total assets of exposures to central governments	14.77
Percentage share in total assets of exposures to central banks	14.29
Percentage share in total assets exposures to supranational issuers	ο
Percentage share in total assets of exposures for derivatives	0.02
Percentage share in total assets of trading portfolios	0.59
Percentage share in total assets of interbank loans on demand	0.14
Percentage share in total assets of exposures towards undertakings that are not subject to the obligation to publish non-financial information in accordance with Article 19a and 29a of the Directive on the annual financial statements.	17.65

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 investments, amending Regulation

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

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

 \bigwedge e strive to reduce our negative impact on the natural environment chiefly by reducing our CO₂ emissions and paper usage and engaging in environmentally-friendly campaigns.

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 motor vehicles, in 2021 our fleet welcomed 44 new hybrid cars, with the addition of 8 EVs in 2022. We are also expanding our carsharing fleet. For employees commuting using their own cars, we offer education on eco-driving principles.

GRI 2-24, GRI 2-25

Paper consumption

We constantly strive to reduce paper usage at Credit Agicole, 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. We have in place a fully electronic invoice workflow and secure printing, scanning and printing on demand. Last year, we continued our hybrid work model.

GRI 2-24, GRI 2-25

Energy consumption

Reducing energy consumption is very important to us, which is why we introduced energy-saving solutions and educate employees on the importance of this topic. All our head office buildings currently 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 2022, we installed energy-saving LEDs in 44 locations bringing the total number of branches with such lighting to 155. Last year we also signed a new contract to purchase certified electricity originating from wind and water farms for our branches. Effectively, now 95% of our branches use green energy. These measures helped us boost the share of RES in the entire bank.

GRI 2-24, GRI 2-25, GRI 302-1, GRI 302-3

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 fuel - coal.

³ fuel – hydro power plants and wind farms.

ENERGY CONSUMPTION ¹			
2019	2020	2021	2022
Total consumption of electricity from non-renewable sources ² [TJ]			
5,569	0,980	0	0
Total consumption of electricity from renewable sources ³ [TJ]			
0,606	0,977	0,295	0,328
Total electricity consumption [TJ / GWh]			
6,175/1,715	1,956/0,543	0,295/0,082	0,328/ 0,091
Total heat energy consumption [TJ / GWh]			
2,124/0,590	1,344/0,373	0,535/0,149	0,542/ 0,151





Green head office



Credit Agricole's head office in Wrocław is 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 with Credit Agricole as the patron of one of the hives

Water consumption

At the bank, we monitor the total consumption of water provided by suppliers. In 2022, the bank's water consumption in branches amounted to 10.85 Ml, i.e. 10,851.89 m3. However, we do not monitor the amount of discharged water because we do not receive accurate data from our utility suppliers.

GRI 303-3, GRI 303-4

Consumption of raw materials

In 2020, we initiated an analysis of our consumption of utilities and office space maintenance (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.

In 2022, for the first time, we gathered information about the materials we use to produce our cards. We delivered approximately 571 thousand payment cards, the production of which consumed 3,026.3 kg of materials. The cards were made from recyclable (renewable) but not recycled input materials. The percentage share of recycled input materials used to produce the cards was 0.



Engagement in environmentally friendly efforts

In 2022, we continued the #mniejplastiku (#lessplastic) campaign seeking to educate about the harmful effects of plastic waste on the environment. We teamed up with eco-activist Dominik Dobrowolski to organize the Vistula Odyssey campaign, involving a trek along the banks of the Queen of Polish Rivers from its rise at Barania Góra to the mouth in Gdańsk. Another event as part of the #mniejplastiku (#lessplastic) campaign was the Clean Oder Action, i.e. a drive to clean the banks of the Oder River and its tributaries. Both events attracted around 20,000 volunteers who collected over 100 tonnes of garbage. Following the ecological disaster on the Oder river in July, we initiated the ODROdzenie (ODERrenewal) campaign, a fundraiser to restore the river's ecosystem. In addition, we patronized the Less Means More campaign organized by the Polish Zero Waste Association for primary school students across Poland.

All our efforts were accompanied by lessons in schools, talks for tourists and local residents, and webinars. In over 50 cities all over Poland, we displayed the Plastic Odyssey outdoor exhibition featuring artistic photos of garbage collected on the Baltic beaches and advice on reducing plastic consumption in everyday life. In addition, together with the Onet.pl portal, we launched www.mniejplastiku.onet.pl, a website with educational content about plastic in the environment, as well as podcasts and videos.

Other pro-environmental initiatives that we launched in 2022 include: partnering with the Association of Creative Teachers, which conducts innovative research at a high school in Jastrzębie Zdrój on the use of Galleria mellonella larvae in plastic biodegradation.

Since 2019, the Crédit Agricole Group, and the bank, have been supporting the organization of the international Plastic Odyssey project. Within the framework of this project, in September 2022, a special laboratory ship set off on a cruise around the world to teach local communities in Africa, America and Asia how to process plastic waste into reusable items. The aim of the project is also to support the growth of start-ups specializing in recycling and upcycling.

New environmental challenges

Biodiversity

In the coming years, one of the challenges for business will the preservation of biodiversity and associated issues. The prevailing trend of species and habitat depletion can directly impact companies through disruptions in supply chains and increased compliance costs but may also contribute to a negative image and decline in public support. It is therefore vital to take biodiversity into account in company ratings and develop a way to redirect capital to companies pursuing sound biodiversity strategies. Businesses that have a negative impact on biodiversity may face obstructions in access to equity, as is already the case with climate change.

In 2020, the International Task Force on Nature-related Financial Disclosures (TNFD) was established. 2022 saw the launch of a revised TNFD framework to support businesses in understanding biodiversity risks and opportunities The Vistula Odyssey and the Clean Oder actions attracted around 20,000 volunteers who collected over 100 tonnes of garbage.

and ways to disclose them. These risks will have to be reflected in companies' strategies, operations and risk management processes.

Introducing and/or improving biodiversity disclosure standards will help investors support a greener economy and, in the long term, create value for people and the entire planet.

In the coming years, we plan to include biodiversity aspects in the nonfinancial reporting process.



§

 \sim

Space

One of the elements of the environment is space, and in big cities, it is already presenting a challenge. The space we have at our disposal is a limited resource. Thus, it should be managed very carefully, and investment projects should be planned so as not to use it excessively or strive to recycle it.

In the coming years, financial companies will also have to take this challenge into account when providing their customers with financing, a trend that will surely affect the entire value chain. We will also work on this issue at Credit Agricole.

Main internal documents governing this area:

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



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



Supporting for society

n 2022, Credit Agricole was involved in a range of social efforts contributing to the development of the local community. These focused on supporting deaf people and promoting French culture in Poland.

Charitable activity

In 2022, the bank lent financial support to the Wrocław branch of the Society of Friends of Children, the FONIS Foundation as part of the Zamieniam się w słuch ("I'm all ears") program and other organizations. This program promotes getting involved in the social integration of people with hearing issues and efforts to improve the accessibility of banking services for deaf people. More on this on p. 24.

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.

Financial education

Making financial services available to an increasing number of customers, preventing over-indebtedness, combating financial exclusion and supporting customers in managing their finances are some of the goals of the #wy-zwanieoszczędzanie (#savingchallenge) educational initiative. The initiative seeks to promote prudent money management, reviewing daily expenses and considering whether all of them are truly necessary. We are 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 5-thousand member-strong, the group offers valuable content published at no charge to promote saving and smart money management. In 2022, as part of the project we also collaborated with two influencers, PanParagon and dr.chris_brave_gardener. Furthermore, we conducted a study on the approach to saving and developed a website about saving and spending money wisely and in an informed manner at www.wywanieeoszczedzanie.pl.

Promotion of French culture in Poland

Every year, in recognition of our French roots, we actively promote French culture in Poland. In 2022, we supported the next edition of the Wrocław Days of French-Speaking Countries and a bilingual publication on the lives of members of the Polish Solidarity movement in France.

Support for culture – partnership with Dawid Podsiadło

In 2022, we continued our strategic partnership with Dawid Podsiadło as we patronized his Post Production Tour. We will also continue working with Dawid in 2023. ●



Social engagement of employees

In 2022, as part of the Power of Sharing initiative, we implemented five fully paid employee volunteering days for our staff to engage in efforts for social organizations throughout the year. 200 people took advantage of the volunteering days and devoted 414 days to social efforts. In particular, we supported people from Ukraine as well as national and local organizations. Thanks to the support of the Crédit Agricole Group, we were able to secure the relocation, accommodation and social support for over 400 employees of Credit Agricole Ukraine and their families.

In the third quarter, we organized 17 events, and webinars with experts and activists of social organizations who inspired action for society and the climate. We invited organizations focused on environmental protection support for people with disabilities, LGBT+, people at risk of poverty or homelessness. Over 500 employees took part in online and face-to-face meetings. The meetings inspired our employees to organize a fundraiser for the Wrocław Children's Hospice.



ABOUT THE REPORT



Drafting process

he content of the Responsible Business Report "Working Every Day in the Interest of our Customers and Society" and the material reporting aspects were developed in 2022 during the assessment of the materiality of the bank's ESG issues and risks (more about the assessment on p. 11). Representatives of the bank's key areas, including the President of the Management Board and vice-presidents in charge of sustainable development and ESG, HR and the risk area, actively participated in the assessment process.

In preparing the 2022 report, we focused on the expectations and recommendations from the materiality assessment, including results of questionnaires conducted among our employees and external stakeholders. We also considered the results of stakeholder panels from 2021 and 2019 (conducted in accordance with the AA1000SES standard) and stakeholder opinions that we regularly collect during various events.

The report was prepared in accordance with the 2021 GRI (Global Reporting Initiative) standards. It covers the 2022 calendar year. The data provided herein is valid as of 31 December 2022. 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 2022 and covered 2021. 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 updated the reported indicators, taking into account the changes in the GRI standard from 2021. We also verified whether we respond to the indicators 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. We conducted an analysis of climate risks and opportunities in accordance with the TCFD recommendations (more on p. 13).

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

GRI 2-2, GRI 2-3, GRI 2-4, GRI 2-5, GRI 2-14

Application of the ISO 26000 standard in the report

he 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. 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.

Priority reporting aspects

According to the latest materiality assessment, which included interviews with stakeholders, the bank's most important ESG are:

- ethics in business
- counteracting climate change
- climate change adaptation
- working conditions
- anticompetitive behavior
- anti-corruption and anti-bribery
- risk management system
- consumers' and end-users' rights

In addition to the above, in the context of non-financial reporting, the following aspects are still important:

- human rights
- responsibility for products
- employment
- diversity and equal opportunities
- compliance with non-discrimination requirements
- supplier social assessment
- marketing and labelling
- customer privacy
- compliance with social and economic regulations
- training and education

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 2-4, GRI 3-2)

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. Our support for the Sustainable Development Goals through the strategy of the Credit Agricole is shown on p. 10. To strengthen our commitment to supporting the Goals, we assigned the relevant Sustainable Development Goals to the individual chapters of the Responsible Business Report, in which we describe our specific activities.



UN Sustainable Development Goals



The Sustainable Development Goals 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. The United Nations Sustainable Development Goals include:

- . No poverty
- . 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
- 7. Partnerships for the goals

GRI TABLE



UNIVERSAL STANDARDS			
STANDARD NUMBER	STANDARD NAME	PAGE	
2-1	Organizational details	6, 7, 50	
2-2	Entities included in the organization's sustainability reporting	6, 46	
2-3	Reporting period, frequency and contact point	46, 50	
2-4	Restatements of information	46	
2-5	External assurance	46	
2-6	Activities, value chain and other business relationships	6, 12, 17, 19, 20, 22, 23, 24, 39	
2-7	Employees	29	
2-8	Workers who are not employees	29	
2-9	Governance structure and composition	8	
2-10	Nomination and selection of the highest governance body	8	
2-11	Chair of the highest governance body	8	
2-12	Role of the highest governance body in overseeing the management of impact	8, 12, 14, 17	
2-13	Delegation of responsibility for managing impacts	8, 11, 12, 14	
2-14	Role of the highest governance body in sustainability reporting	11, 46	
2-15	Conflicts of interest	8	
2-16	Communication of critical concerns	11, 12, 17	
2-17	Collective knowledge of the highest governance body	11, 29	
2-18	Evaluation of the performance of the highest governance body	8	
2-19	Remuneration policies	30	

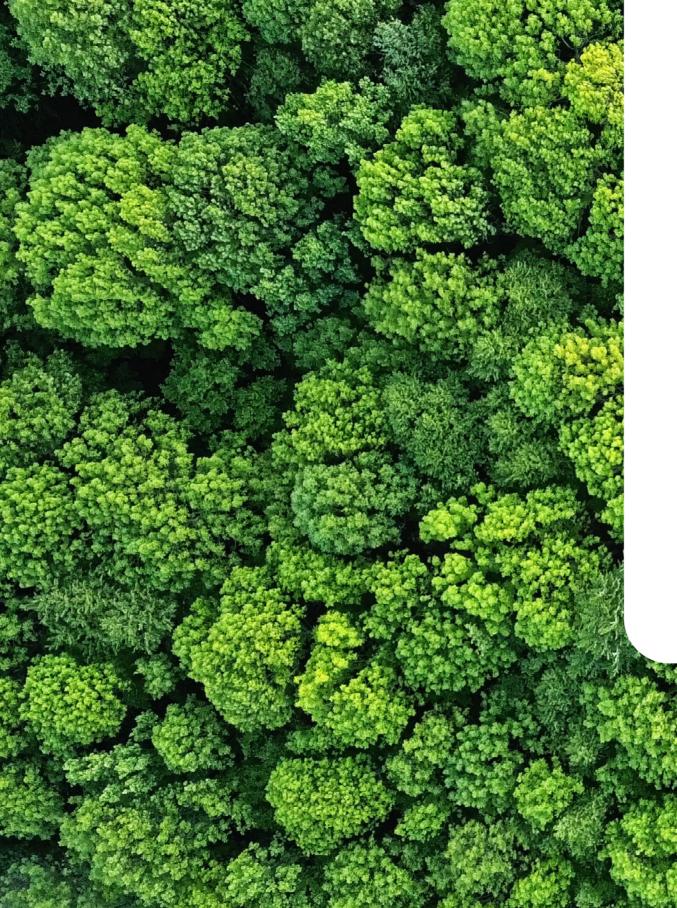
UNIVERSAL STANDARDS			
STANDARD NUMBER	STANDARD NAME	PAGE	
2-20	Process to determine remuneration	30	
2-21	Annual total compensation ratio	30	
2-22	Statement on sustainable development strategy	3	
2-23	Policy commitments	9, 11, 13, 17, 19, 38, 46	
2-24	Embedding policy commitments	11, 12, 13, 14, 15, 17, 19, 23, 24, 25, 35, 38, 41	
2-25	Processes to remediate negative impacts	17, 19, 26, 38, 41	
2-26	Mechanisms for seeking advice and raising concerns	17, 20, 26	
2-27	Compliance with laws and regulations	20	
2-28	Membership associations	11, 17, 38	
2-29	Approach to stakeholder engagement	15, 16, 19, 23, 25	
2-30	Collective bargaining agreements	16	
3-1	Process to determine material topics	11, 12, 15	
3-2	List of material topics	12, 15, 46	
3-3	Management of material topics	10, 12, 13, 15, 16, 17, 19, 20	

TOPIC STANDARDS			
STANDARD NUMBER	STANDARD NAME	PAGE	
201-1	Direct economic value generated and distributed	9	
201-2	Financial implications and other risks and opportunities due to climate change	12, 13	
202-1	Ratios of standard entry level wage by gender compared to local minimum wage	30	
205-3	Confirmed incidents of corruption and actions taken	20	
301-1	Materials used by weight or volume	41	
301-2	Recycled input materials used	41	
302-1	Energy consumption within the organization	41	
302-3	Energy intensity ratio	41	
303-3	Water withdrawal	41	
303-4	Water discharge	41	
304-2	Significant impacts of activities, products and services onbiodiversity	42	
305-1	Direct (Scope 1) GHG emissions	38	
305-2	Energy indirect (Scope 2) GHG emissions	38	
305-3	Other indirect (Scope 3) GHG emissions	38	
305-7	Nitrogen oxides (NOX), sulfur oxides (SOX), and other significantair emissions	38	
401-1	New employee hires and employee turnover	29	
401-2	Benefits provided to full-time employees that are not provided to temporary or part- time employees	31	
401-3	Parental leave	32	
403-9	Work-related injuries	32	
404-1	Average hours of training per year per employee	29	

TOPIC STANDARDS			
STANDARD NUMBER	STANDARD NAME	PAGE	
404-2	Programs for upgrading employee skills and transition assistance programs	29	
404-3	Percentage of employees receiving regular performance and career development reviews	30	
405-1	Diversity of governance bodies and employees	36	
405-2	Ratio of basic salary and remuneration of women to men	30, 35	
406-1	Incidents of discrimination and corrective actions taken	36	
417-3	Incidents of non-compliance concerning marketing communications	25	
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	26	



GRI 102-55



Contact details

Ewa Deperas-Jarczewska

Corporate Sustainability Team Manager edeperas@credit-agricole.pl

> Credit Agricole Bank Polska S.A. ul. Legnicka 48 bud. C-D 54-202 Wrocław



GRI 2-1, GRI 2-3

