

Responsible Business Report 2018

Credit Agricole Bank Polska

#wecare

Table of Contents

I.	Interview with the CEO of Credit Agricole Bank Polska S.A.	5
II.	Organisational governance – Well organised company.....	7
1.	Reliable Shareholder	7
2.	Strong Credit Agricole Group in Poland	8
3.	A whole bank just for you.....	8
4.	Organisational structure.....	9
i.	Management Board.....	9
ii.	Supervisory Board	10
iii.	General Meeting of Shareholders	11
5.	The Bank's Strategy	12
i.	Vision and Mission.....	12
ii.	Attitude to customers	12
iii.	Main business strategy components.....	13
6.	Responsible approach to business	14
7.	CSR Policy and Strategy	15
i.	FReD Programme.....	15
8.	Stakeholders	17
i.	Stakeholders map	17
ii.	Active dialogue with stakeholders	17
iii.	Challenges regarding stakeholders	18
9.	Compliance with ethical standards	20
i.	Ethical conduct of employees	21
10.	Description of due diligence procedures	22
11.	Membership of associations	23
III.	Human rights – At Credit Agricole everyone can be themselves	24
1.	Diversity.....	24
i.	Age diversity	24
2.	Compliance with non-discrimination requirements	25
3.	Disabled facilities.....	26
IV.	Labour practices – Work you love	27
1.	Employees	27
2.	Employment at the bank	27
3.	Employee Health & Safety.....	28
i.	Occupational health and safety.....	28

ii.	Promotion of health and security.....	29
4.	Social benefits for employees	30
i.	Employee benefits from Company Social Benefits Fund	30
ii.	Medical care and group insurance	30
iii.	Parental leave.....	31
5.	Friendly working conditions	31
i.	Code of Cooperation	31
ii.	Employee Engagement Survey	31
iii.	Work-life balance programme	32
iv.	New work styles	32
6.	Communication with employees.....	33
i.	Internal communication tools	33
ii.	Internal crowdsourcing platform	35
iii.	Internal awards.....	36
7.	Care for employee development	37
8.	Employee competency assessment	39
9.	Transparent compensation policy.....	39
10.	Employer branding	40
V.	Environment – Our DNA is green	42
1.	Impact on the natural environment.....	42
2.	Action for the natural environment	43
3.	Environment-friendly branches and Head Office locations	44
4.	Reduction of energy consumption	44
VI.	Fair operating practices - We are a reliable partner	45
1.	Close cooperation with suppliers	45
2.	Responsible supply chain	46
3.	Relations with business partners	46
4.	Combating corruption	46
5.	Responsible risk management	47
6.	Personal data protection.....	48
i.	Internal regulations on personal data protection	48
ii.	Values followed by the Crédit Agricole Group regarding personal data protection.....	48
iii.	Exercise of rights of data subject	49
iv.	Personal Data Protection Officer.....	49
7.	Promotion of information security.....	49

8.	Compliance with social and economic regulations	51
VII.	Consumer issues – We listen to our customers	52
1.	Attentive universal bank	52
2.	Tailor-made offer.....	52
3.	Retail customers	54
4.	Small and medium-sized enterprises (SMEs)	55
5.	Agri sector	55
6.	Large corporations.....	55
7.	Consumer Finance	56
8.	Discount Club.....	56
9.	Responsible customer service and marketing communication	56
i.	Culture of Quality – CARE. We care.....	56
ii.	Friendly and ethical marketing communication.....	58
iii.	Presence on social media	59
iv.	Clear agreements and plain communication language	60
10.	Professional complaint handling	61
VIII.	Community involvement and development – Responsible locally	62
1.	Social initiatives	62
IX.	Awards.....	65
1.	Organisational governance.....	65
2.	Labour practices	65
3.	Fair operating practices.....	65
4.	Consumer issues.....	65
X.	About the Report.....	67
1.	Drafting process	67
2.	Priority reporting aspects for 2018	67
3.	ISO 26000 and Sustainable Development Goals	68
XI.	Detailed numerical data	69
XII.	GRI table	72
XIII.	Contact details.....	74

I. Interview with the CEO of Credit Agricole Bank Polska S.A.

Responsible business makes the world a better place

The operation of every company makes a certain impact not only on its customers but also on its employees, contracting parties, local community and the natural environment. It is important that this impact is positive, says Piotr Kwiatkowski, CEO of Credit Agricole Bank Polska S.A.

Credit Agricole has a global reputation for its commitment to responsible and sustainable business. Why do you think it is important in the financial industry?

Regardless of the industry, the key thing for every company should be to build value and credibility not only through financial performance but also through broadly understood corporate responsibility. We understand it as awareness of our responsibility for the impact we make on our environment.

There is no doubt that the operation of every company makes a certain impact not only on its customers but also on its employees, contracting parties, local community and the natural environment. No one but us is able to shape our company's impact on the environment so that to make it a positive one. Therefore, the awareness of this impact and conscious, responsible management are so important.

What are Credit Agricole's priorities in this field?

Customer satisfaction is key to us. We strive to stand out in the market for our focus on the market's needs. We listen to what our customers are telling us and together we choose optimum products for them. We conduct responsible sales; we do not focus on one-time transactions, but rather build long-term relationships and accompany our customers for years.

We are a "100% digital, 100% human" bank, which means that on the one hand we invest in modern technology and offer remote access to our services but on the other hand we invest a lot in advisors in branches and in the quality of service in direct contacts with the customer.

Obviously, there is no satisfied customer without a satisfied employee. Therefore, our other important goal is to increase the commitment of Credit Agricole employees. We want our employees to maintain a work-life balance and at the same time to take good care of themselves - eat healthy food and appreciate the role of active living.

For many years we have also been supporting the local communities in which our bank operates. We listen to their problems and help in solving them. In cities dealing with the problem of smog, we fight to improve air quality, we engage in social economy projects and we support initiatives to combat various forms of discrimination.

The range of these activities is constantly growing and reflects our belief in the synergy of business and investment in the development of local communities.

How does Credit Agricole combine achieving business goals with responsible approach to business? How does it translate into everyday decisions and actions of bank employees?

I can say with high confidence that there is no difference between our business activities and our CSR activity. Business and CSR are not two separate beings, but a unity. We simply conduct our activity in such a way that it meets the criteria of responsible business.

Crédit Agricole's FReD programme helps us achieve it. It is a unique tool used to stimulate CSR activities of the bank in all its business areas and across decision-making levels. The programme also enables to monitor activities, to measure the bank's progress in CSR and to compare it with other Crédit Agricole Group companies.

Every year, 12 projects responding to our current business needs are submitted for the FReD programme. We divide them into three pillars: FIDES which includes projects relating to the improvement and transparency of our dealings with customers, RESPECT which concerns projects related to obligations to employees and DEMETER which includes activities for the natural environment and for the planet.

The programme works very well and creates healthy competition between group companies. Each of them wants to submit innovative projects that contribute to building positive social capital while helping to grow our business. I know that other companies envy us this tool.

It requires the work of many people and a lot of time to prepare a non-financial report. What are the benefits of this work?

Drafting of such a report is a good opportunity to collect and sum up all our activities and to assess what went well and what needs improvement. Such reflection helps in effective, wise and strategic management of the organisation's future.

Also, in a CSR report we can say in a nutshell what kind of institution we are, what our mission is, how we perceive our role in the entire socio-economic ecosystem. It is very important for building the image of a bank that is attentive and listens.

Interview conducted by: Przemysław Przybylski

[GRI 102-14]

II. Organisational governance – Well organised company

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

- 4 – Quality Education;
- 5 – Gender Equality;
- 8 – Decent Work and Economic Growth;
- 9 – Industry, Innovation and Infrastructure;
- 10 – Reduced Inequalities;
- 11 – Sustainable Cities and Communities;
- 12 – Responsible Production and Consumption;
- 13 – Climate Action;
- 16 – Peace, Justice and Strong Institutions;
- 17 – Partnerships for the Goals.

1. Reliable Shareholder

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

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

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

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

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

Crédit Agricole's Corporate Social Responsibility policy lies at the heart of its cooperative and mutual identity, and its ambition.

It actively addresses environmental and social issues by supporting progress and change.

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









This policy is embodied by the engagement of its 141,000 employees.

2. Strong Credit Agricole Group in Poland

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

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

The Crédit Agricole Group's strategy is reflected in its motto 'A Whole Bank Just For You'. It means our full mobilization and focus on all the needs of our customers, so that to support them in the accomplishment of their plans and to provide them with suitable solutions.

Crédit Agricole Group companies in Poland			
Universal Banking	Insurance	Financial Services	Asset Management
		    	

3. A whole bank just for you

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

As a universal bank, Credit Agricole offers solutions to individuals, farmers, agribusiness customers, small and medium enterprises, as well as to international corporations. The bank's products and services are available across Poland in its network of nearly 420 own and partner branches, 240 credit agents and more than 12,000 partner points of sale offering instalment loans, as well as remotely, via its CA24 telephone, online, and mobile banking channels.

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

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

Credit Agricole bank in numbers

Own and partner branches:	419
CA Express credit agents:	237
Corporate centres:	5
ATMs at the bank's branches:	361
CDMs at the bank's branches:	293
Shareholders	Credit Agricole Polska S.A. – 100%

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

Financial results

Data in PLN mln

Revenues:	1,302.2
Operating expenses ¹ :	-941.2
Payments to investors:	there were no dividend payments in 2018
Payments to the state (CIT, Bank Guarantee Fund, Financial Supervision Authority, VAT):	162.21
Social investments:	~0.13
Net profit/loss:	87.0

¹including payment of tax on assets of selected financial institutions

[GRI 201-1]

4. Organisational structure

The basic organisational structure of the Credit Agricole bank includes the Head Office and sales network (regional sales network and regional network of sales and relations with partners). The details of our organisational structure can be found on our website:

<https://www.credit-agricole.pl/o-banku/poznaj-credit-agricole-bank-polska>.

The bank has the following governing bodies:

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

Additionally, the following groups work in the bank:

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

[GRI 102-18]

i. Management Board

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

As at 31 December 2018, the Management Board was composed of the following 7 members:

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

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

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

Committees working within the Management Board

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

The bank's Management Board has 13 committees:

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

[GRI 102-18]

ii. Supervisory Board

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

As at 31 December 2018, the Supervisory Board included the following 9 members:

- François-Edouard Drion - Chairperson of the Supervisory Board;
- Guilhem Nouvel-Alaux – Vice Chairman of the Supervisory Board;
- Elżbieta Jarzeńska-Martin – Member of the Supervisory Board;
- Alfred Janc – Member of the Supervisory Board;
- Mariusz Wyżycki – Member of the Supervisory Board;
- Liliana Anam – Member of the Supervisory Board;
- Bernard Pacory – Member of the Supervisory Board;
- Romuald Szeliga – Member of the Supervisory Board;
- Jean-Christophe Kiren – Member of the Supervisory Board.

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

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

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

[GRI 102-18]

Makeup of committees working within the Supervisory Board

Audit Committee:

- Alfred Janc
- Elżbieta Jarzeńska-Martin
- Liliana Anam

Nomination & Remuneration Committee:

- Alfred Janc
- Bernard Pacory
- François Edouard Drion

Risk Committee:

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

iii. General Meeting of Shareholders

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

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

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

The General Meeting may pass resolutions on matters such as:

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

[GRI 102-18]

5. The Bank's Strategy

Our business strategy can be summed up in a single sentence:

To develop profitable universal banking operations through active relationships with customers and systematic growth in financing their needs.

In our business, we are guided by values that take into account the needs of customers, the environment as well as of the banking market. Our bank follows its adopted Vision and Mission.

i. Vision and Mission

Vision:

We want to be the most people-oriented bank in Poland and ensure the highest level of customer satisfaction.

Mission:

We are an expert in finance and insurance, we are creating A Whole Bank Just For You, because we care.

ii. Attitude to customers

Our bank's Vision and Mission reflect our attitude to customers. You can find more details about our bank's customer service in the Customer Issues section.

Manner of operation	Outside the box We surprise with good initiatives. We are flexible. We strive to find the best solutions. We like to say YES.		
	Care and Commitment We care about relations, we support our customers and their family members on a day-to-day basis. We want our customers to feel at home.		
Distinguishing values			
Core values	Speed We create fast and simple procedures. The entire service is provided during a single contact. We use modern technology. We are available in multiple countries.	Transparency We keep our promises. We do not use small print. We use plain language. We act openly.	Security We are a bank with more than 10 years of experience. We have stable and safe systems in place. We respect our customers’ choices.

iii. Main business strategy components

2018 was another important year in the development of the Credit Agricole bank, despite growing competition and uncertain regulatory situation. Our strategic successes include both financial and operational developments such as for example the increase in the number of active customers with an active bank account, as well as growth of business in the Agri, SME and corporations sectors.

In 2018, we conducted an analysis of the market, our legal and tax environment, after which we decided to maintain the strategy adopted in December 2016. Under the above strategy, our overarching goal is to transform the organisation into a universal bank and to make it one of the top operators of its kind in Poland. The implementation of the goal will be possible thanks to our commitment to following the chosen path, including organic development supported by initiatives aimed at:

- further increasing the base of customers who actively use the bank's products;
- gaining a meaningful share of the market of corporate banking and of the AGRI segment;
- keeping the high position in Consumer Finance;
- developing the insurance offer to meet the needs of universal banking customers;
- further improving the bank's financial performance;
- leveraging the synergy potential in relations with other Crédit Agricole Group companies in Poland.

Financial performance

In 2018, we continued our efforts to improve performance indicators. In the coming years we expect a systematic improvement of net profit. Increased income will be a result of implementation of the strategy of growing the universal banking business while keeping the strong position in the Consumer Finance market.

Not without significance for our future financial results is a clear and stringent cost policy which assumes a slight increase in current costs accompanied by a suitable support for strategic projects in business areas and in IT. The above will enable a further reduction of the cost-to-income ratio.

Development and adjustment of the banking network

Among the elements of the bank's business strategy are consistent efforts to increase the availability of our services for customers. To ensure top quality services, the bank will continue the optimisation of services provided in its branch network and through the e-banking platform (web service interface) as well as through the development of mobile banking (mobile app). In 2019 we plan to launch a number of technological innovations facilitating the customers' use of our banking products.

Increased customer activity

In universal banking, the key measure of growth is the number of customers actively using their bank accounts. It is the fundamental, long-term relationship with the customer, facilitating the satisfaction of the consumer's financial needs through access to new services and products. In order for our bank to be effective, coherent and able to increase its portfolio of active customers, we have drafted a business strategy under which we want to be a customer-focused bank offering both banking and insurance services. It is key for this relationship to be individualised, regardless of the customer's

preferences regarding the use of our services. In 2018 we introduced a number of changes in the approach to our existing and new customers in order to increase acquisition and loyalty rates through improved customer service. The effects of the above efforts are confirmed in a high CRI (customer recommendation index) and in Credit Agricole's brand recognition. In 2019 we plan to continue the development of e-banking, the mobile app (launched in 2016 and highly rated by customers) as well as additional services in retail banking, including some innovative solutions.

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

In 2018 we recorded a significant growth in all new operating segments. Given their potential, the scale of business in these segments is expected to be further expanded in the coming years, thus offering us additional benefits. In the following years, we will continue to develop our product offer for small and medium-sized enterprises, including in particular non-credit products and new access channels. We expect a dynamic growth in this business segment.

In 2018 we additionally strengthened and extended our offer for medium-sized and large corporations offering them new services. Currently, customers are served in Corporate Centres across Poland, located in Warsaw, Cracow, Gdańsk and Wrocław (with a branch office in Poznań). We also launched additional access channels for the existing products and implemented entirely new services, meeting the specific requirements of corporate clients. The coming years will bring a stable increase in revenues from the above segment. Extending our offer to include corporate banking services fits perfectly into the strategy of building a fully universal bank, offering not only a broad spectrum of products, but also serving all types of customers, including institutional ones.

Consumer Finance

We are among Poland's top providers of Consumer Finance products and we plan to maintain this position in the coming years. The Consumer Finance segment continues to be among the markets with the highest growth potential in Poland. For many years we have been working with a wide network of partners and, leveraging our experience and brand recognition, we will continue to acquire new customers in the above segment. In 2018 we actively searched for new distribution channels, primarily remote ones, such as the internet. The relevant activity will be developed in 2019-2022.

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

6. Responsible approach to business

Our business strategy is inseparable from social responsibility. We see CSR as an integral part of all areas of our business and as a forward-looking and customer-oriented process enabling us to stand out among competitors.

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

For many years we have been involved in third-party initiatives implementing the ideas of corporate social responsibility. Although there is no separate policy for managing social issues in our bank, we conduct many activities in this area. Among them are sponsoring and charity projects as well as pro-ecological projects. Pro-social attitudes among employees are also encouraged. In 2018, our social activities were conducted taking into account the UN's Sustainable Development Goals.

7. CSR Policy and Strategy

CSR activities of the Credit Agricole bank are based on two documents: Corporate Social Responsibility Policy of Credit Agricole Bank Polska S.A. and Corporate Social Responsibility Strategy of Credit Agricole Bank Polska S.A. Our CSR activities are also in line with the values and internal documents in force at our bank, such as the Code of Ethics of Credit Agricole Bank Polska S.A., the Crédit Agricole Group Code of Conduct, and Ethics Charter of Crédit Agricole, as well as external ones, such as the Code of Ethics of the Polish Bank Association and Code of Best Practice for Financial Institutions published by PFSA.

We understand corporate social responsibility in accordance with ISO 26000 as taking transparent and ethical decisions and actions which:

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

Our CSR Strategy includes three strategic goals:

- support for local communities in the implementation of sustainable development challenges;
- improvement of relationships with employees and customers;
- management of risk, including non-financial risk.

To implement the goals of our CSR Strategy, we use the aforementioned FReD programme which stimulates CSR activities in all areas of the bank's activity and at all decision-making levels. The programme also enables to monitor activities, to measure our progress in CSR and to compare it with other Crédit Agricole Group companies.

[GRI 103-2, GRI 103-3]

i. FReD Programme

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

FReD rests on three pillars:

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

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

FReD 2018 Portfolio

Among the 12 initiatives that constituted our FReD portfolio in 2018, 4 were implementing the goals of the FIDES pillar, 5 – of the RESPECT pillar and 3 of the DEMETER pillar. The portfolio included 3 long-term projects, 6 medium-term projects and 3 short-term projects.

	project title	project description	project category
FIDES	Implementation of the Large Family Card programme	Introduction of a preference offer for large families	long-term
	Reinforcement of the ethics culture – implementation of the Code of Conduct	Implementation of the new Code of Conduct of the Crédit Agricole Group and update of internal regulations	medium-term
	Implementation of responsible investment advisory services	Introduction of investment advisory services and education about investments for the bank's customers, in accordance with MIFID	medium-term
	Euro-FATCA CRS	Implementation of the EU Directive on Euro-FATCA	short-term
RESPECT	Work-life balance	Organisation of workshops and training sessions: for parents, hobby-related, on stress management and to prevent burnout (since 2018: powerON)	long-term
	Increased employee commitment	Organisation of workshops for employees and training for middle managers to develop new work styles	long-term
	Supporting student development	Organisation of events supporting the development of competencies and the discovery of their potential by young people	medium-term
	Diversity policy	Signing the Diversity Charter and preparation of diversity management policy	medium-term
	Support for the local care and education centre	Organisation of a charity run for employees to raise funds for summer holidays for children	short-term
DEMETER	Environmental policy	Preparation of environmental management policy	medium-term
	Eco-solutions in the new Head Office	Selection and implementation of green solutions in the new head office	medium-term
	We oxygenate the city	Tree planting event as part of employee volunteering	short-term

In 2018 we completed 4 projects:

- *Implementation of the Large Family Card programme;*
- *Euro-FATCA CRS;*
- *Support for the local care and education centre;*
- *We oxygenate the city.*

8. Stakeholders

As the Credit Agricole bank, we care for our internal and external environment. We have identified key stakeholder groups that are affected by our operations.

i. Stakeholders map

The bank's internal stakeholders include:

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

Our bank's external stakeholders include:

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

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

[GRI 102-40]

ii. Active dialogue with stakeholders

We have been engaged in an active dialogue and in common activities with our stakeholders. As we strive to be a bank that listens, a dialogue that becomes a platform for the exchange of ideas and mutual expectations is extremely important.

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

Among others, the dialogue is conducted in the form of a stakeholder panel attended by personally invited people from various groups, possessing valuable knowledge about the subject of the meeting and actively participating in the life of our environment. When planning a panel, we take into account all entities that have a direct and indirect impact on our bank's reputation as well as those who are impacted by us. Among others, panel participants represent the following institutions: Wrocław Agglomeration Development Agency (Agencja Rozwoju Aglomeracji Wrocławskiej), Alliance Française Association (Stowarzyszenie Alliance Française), Wrocław University of Economics, TelForceOne S.A., InTENSO Sp. z o. o., Institute of Meteorology and Water Management, SWPS University (Uniwersytet SWPS), Avant Art Foundation, Municipality of Wrocław - Social Participation Office; Society for the Beautification of Wrocław (Towarzystwo Upiększania Miasta Wrocławia); Municipal Voluntary Service Centre (Miejskie Centrum Wolontariatu); NEONET S.A., MasterCard

Europe S.A., Publicon sp. z o.o., 102 Foundation and Responsible Business Academy Foundation (Fundacja Akademia Odpowiedzialnego Biznesu).

Panel participants defined three main topics that contributed to the work on this report:

- Corporate Social Responsibility of the bank - opinions and expectations regarding our operations in the context of responsible business best practices;
- specific character of the region and its major social issues – identification of important topics concerning the character and quality of social and business life of Wrocław;
- social role of the bank - recommendations of topics and social activities that we should consider as a bank when planning our community involvement for the coming years, as well as the goals that we should set ourselves in this area.

In addition to the dialogue in the form of a panel, we have also conducted a survey involving both external and internal stakeholders. Survey participants were asked to indicate the most important to them aspects of the bank's operation. The following areas have been indicated most often:

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

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

iii. Challenges regarding stakeholders

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

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

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

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

[GRI 102-15]

9. Compliance with ethical standards

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

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

In 2018, the Crédit Agricole Group adopted the Code of Conduct which is addressed to all its units. The Code of Conduct of the Crédit Agricole Group has been in force at our bank since December 2018. The Code defines our values and principles of operation in practical terms, so that they can be applied in everyday work. The document is dedicated to all employees and managerial staff, regardless of their position or function. The Code of Conduct is a practical tool and a kind of guide offering a better explanation of the duties connected with various functions performed by our bank's employees as well as of the applicable rules and standards of ethical conduct.

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

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

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

[GRI 102-16, GRI 102-17]

i. Ethical conduct of employees

Following the example of our Shareholder, at the Credit Agricole bank we attach great importance to the ethical and principled conduct of employees. Every one of us has a duty to report violations of the Code of Ethics of Credit Agricole Bank Polska S.A. (the internal regulation setting out the standards and principles of ethical conduct) to their supervisor or directly to the Compliance Officer. Any person reporting a violation in good faith has the right to remain anonymous.

The bank has the *Credit Agricole Bank Polska S.A. Whistleblowing Procedure* in place which lays down the principles of anonymous reporting of violations of law, bank procedures and ethical standards, as well as principles of cooperation between individual bank units regarding the handling of reports filed by employees using the whistleblowing channel. On our intranet we inform about the available channels for anonymous reporting of violations and we provide access to the current version of the procedure. In 2018, we updated the whistleblowing procedure to further streamline the process of handling violation reports.

In March 2018, we started a mandatory training for all employees during which the participants can learn how to report violations and how such reports will be processed. At the end of 2018, 95% of employees completed the training. Each new employee is required to complete the training within 14 days of starting work and to attend a refresher every 3 years. The Compliance Department regularly monitors the percentage of employees who completed the training.

Day-to-day proper functioning of the procedure of anonymous whistleblowing is the responsibility of the president of the Management Board. The report can be emailed without providing the personal data of the sender. The above email box is used only by the president of the Management Board. The whistleblowing procedure also includes the process of reporting and processing of reports of violations committed by Management Board members. Such report should be accepted by the Supervisory Board which for this purpose uses a dedicated e-mail address accessible only by its designated member. In 2018, no violation reports concerning Management Board members were received. The president of the Management Board regularly notifies the Supervisory Board about any reported infringements.

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

In 2018, we recorded nine reports made via the whistleblowing channel and 51 inquiries to the Compliance Officer, mainly related to the practical application of the provisions of the existing Code of Ethics of Credit Agricole Bank Polska S.A. These were questions about the possibility of additional employment, suspected conflicts of interest - including the employment of family members, making own transactions, accepting or giving gifts and other benefits. The Compliance Officer or employees of the Compliance Department authorised by him provided email answers to all of the inquiries made concerning the application of internal rules and ethical standards.

[GRI 102-16, GRI 102-17]

10. Description of due diligence procedures

We have a number of policies and procedures in place aimed at improving the functioning of our bank, while fully protecting the interests of internal and external stakeholders. Our goal is to streamline all our internal and external processes. The development of transparent procedures and following the adopted standards enables us to build relationships with customers, suppliers, employees and with the remaining stakeholders, in compliance with the principles of responsible business management. We not only adjust our documents to meet institutional and market requirements - we also care about the interests of our customers.

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

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

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

Code of Cooperation of Credit Agricole Bank Polska S.A. - a document of paramount importance in the context of cooperation between various units of the bank, whose basic assumption is the principle of reciprocity. Its goal is to continuously improve the efficiency and effectiveness of tasks and projects carried out for internal clients.

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

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

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

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

Organisational Bylaws of the Office of Occupational Health and Safety at Credit Agricole Bank Polska S.A. – it defines the mission and tasks of the bank's OHS services.

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

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

11. Membership of associations

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

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

- Electronic Transactions Security Forum;
- Card Transactions Security Forum;
- Anti-Money Laundering Forum;
- Threat Intelligence Forum;
- Group for new regulations in the financial market;
- Benchmark Regulation Working Group;
- MIFID Working Group;
- Personal Data Protection Working Group;
- PSD2 Working Group;
- Bank Cybersecurity Committee at ZBP;
- Financial Services Quality Committee.

[GRI 102-13]

III. Human rights – At Credit Agricole everyone can be themselves

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

- 4 – Quality Education;
- 5 – Gender Equality;
- 8 – Decent Work and Economic Growth;
- 10 – Reduced Inequalities;
- 11 – Sustainable Cities and Communities.

1. Diversity

As the Credit Agricole bank, we are aware that a diverse team is value for the company. On 27 September 2018, we signed the Diversity Charter, an international document whose signatories undertake to respect and promote diversity and equality in the workplace. After signing the Charter we have created an interdisciplinary working group whose aim is to prepare an internal diversity policy - in 2018 the bank had no such document. The policy will set out clear rules for managing diversity among employees. We plan to introduce the Diversity Policy at the end of 2019.

In parallel with the first meeting of the working group, an internal information campaign was launched to educate employees on issues of diversity and on the importance of diversity management for the benefit of all employees and for the company's success. As part of the campaign, an internal employee survey was conducted to find out how diversity is understood and what are the needs and expectations regarding diversity management at the bank. The responses will be taken into account when developing the policy.

In November 2018 we adopted a new Policy for Ensuring Suitability of Members of the Management Board and Supervisory Board and Key Function Holders at Credit Agricole Bank Polska S.A. It complies with the guidelines of the European Banking Authority of 21 March 2018 regarding the assessment of the suitability of members of the management body and of key function holders. The suitability policy is implemented in accordance with the values contained in the Diversity Charter.

i. Age diversity

Age	Women			Men		
	<30	30-50	50<	<30	30-50	50<
INTERNAL DIVERSITY WITHIN INDIVIDUAL EMPLOYMENT CATEGORIES						
Management Board			100%		50%	50%
Supervisory Board	0%	50%	50%	0%	0%	100%
Employees	23%	75%	2%	25%	70%	5%
SHARE OF EMPLOYEES FROM INDIVIDUAL EMPLOYMENT CATEGORIES IN THE AGE GROUPS						
Top Management	0%	1%	6%	0%	4%	8%
Managers/Leaders	2%	14%	16%	1%	16%	17%
Other	98%	85%	78%	99%	80%	75%

[GRI 405-1]

Regardless of gender, specialists constitute the largest number in each age group. Among managers and leaders, most people belong to the 50< age group which is a shift from last year, when the 30-50 age group had a slight advantage. Among Top Management, the biggest number of employees are in the oldest analysed age group.

People aged 30-50 constitute the prevailing age group (close to 80 per cent) among the bank's employees. The average age is 36.

The bank's Management Board consists of 7 persons: 6 men and 1 woman. More than a half of Management Board members are above 50 years of age. In 2018 the Supervisory Board was composed of 9 persons, including 2 women. The prevailing majority of Supervisory Board members are above 50.

[GRI 405-1]

2. Compliance with non-discrimination requirements

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

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

We conduct "Fair Play In Management" training sessions for our managerial staff. They deal with the legal and psychological aspects of mobbing and the related concepts, as well as with the methods and ways to counteract these negative phenomena. In 2018, the training sessions were attended by 76 managers from the bank's Head Office and from the sales network. The trainings have been conducted since 2011 and will be continued in the following years.

[GRI 406-1]

3. Disabled facilities

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

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

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

Availability of bank branches

Among 374 of our own branches which operated at the end of December 2018:

- 231 were fully wheelchair accessible;
- 61 branches were accessible with some barriers such as entrance steps more than 10 cm high, equipped with fold-out wheelchair ramps;
- 82 branches were inaccessible to people with disabilities (entrance stairs with steps above 10 cm in height, without wheelchair ramps).

Availability of ATMs and CDMs

At the end of December 2018, 190 ATMs and CDMs of our bank were equipped with function keys Braille markings. They were older-type devices, without a touch screen. The new devices, equipped with a touch screen and without physical keys, do not offer solutions for people with impaired vision.

Availability of the website and electronic banking

In 2016-2017, we implemented the WCAG (Web Content Accessibility Guidelines) on our www.credit-agricole.pl website. We have introduced a number of facilities for visually impaired people (sight-impaired and blind). However, design work on these changes was interrupted due to plans to change the website (to prepare a completely new website) which resulted in the loss of a majority of solutions developed. We plan to adjust the new website to the needs of people with visual disabilities.

The electronic banking service which was available in 2018 does not have the facilities for the sight-impaired or the blind. In 2019, we plan to launch a new version of e-banking, partially friendly to people with visual disabilities. With special focus on the needs of visually-impaired customers, in our new e-bank we will provide a contrasting version: when it is turned on, the background will become dark and the content will become brighter, often vivid. The website will also enable the creation of personalised shortcuts to facilitate access to the most frequently used functions.

IV. Labour practices – Work you love

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

- 3 – Good Health and Well-Being;
- 4 – Quality Education;
- 8 – Decent Work and Economic Growth;
- 10 – Reduced Inequalities;
- 11 – Sustainable Cities and Communities;
- 16 – Peace, Justice and Strong Institutions.

1. Employees

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

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

There are no collective agreements at the bank.

[GRI 102-41]

2. Employment at the bank

At the end of 2018, 4,862 people were employed at our bank based on a contract of employment:

• 2,500 at the Head Office – 51.4%	• 3,559 women – 73.2%
• 2,362 in the sales network – 48.6%	• 1,303 men – 26.8%

94% of us (4,592 people) – were employed on a full-time basis:

- 2,251 at the Head Office;
- 2,341 in the sales network.

As at 31 December 2018, total employment at our bank was 4,701 FTEs.

[GRI 102-8]

	Women			Men		
Age	<30	30-50	50<	<30	30-50	50<
Number of leavers	350	539	12	147	195	11
Percentage of leavers	35%	16%	12%	36%	17%	12%
Number of newly hired employees	416	320	11	196	138	3
Percentage of newly hired employees	42%	10%	11%	48%	12%	3%

[GRI 401-1]

We adopted that the percentage of leavers is the ratio between the number of employees leaving in 2018 and the number of all employees working in 2018 in their age group. Similarly, the percentage of newly hired employees is the ratio between the number of people employed in 2018 and the number of all employees working in 2018 in a given age group.

3. Employee Health & Safety

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

i. Occupational health and safety

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

In 2018, our OH&S Office implemented the following activities:

- initial and refresher training in occupational health and safety (attended by a total of 2,688 employees);
- OHS audits of bank branches;
- reimbursement of corrective glasses for work at computer screens totalling PLN 150,107.15;
- organisation, in collaboration with the Regional Labour Inspector's Office in Wrocław, of one stationary training session for employees, regarding handling stress at the workplace and regarding ergonomics while working with a computer screen;
- production of video materials presenting relaxation exercises for people working with computers, made available to employees in January 2019.

In September 2018, at the initiative of the OH&S Office, the First Aid CAcademy, a training centre with 39 employees, was established at our bank. The mission of the First Aid CAcademy is to form among the employees the habit of responding and acting in emergencies and to reduce their fear of providing first aid. The centre's activity is focused primarily on holding regular practical training including real-life simulations. The training sessions are held at least once every three months. They are conducted by an experienced medical rescue worker.

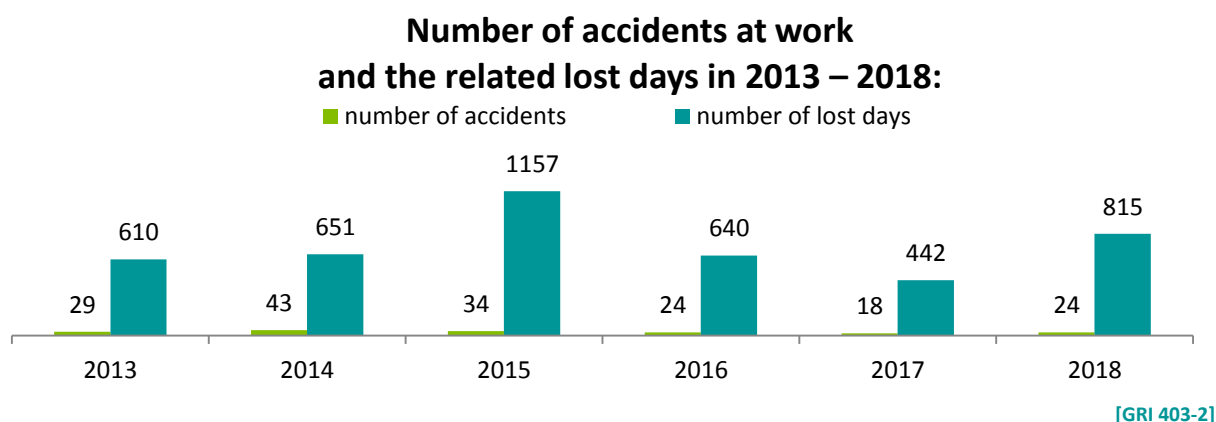
Simultaneously, all employees of our bank can attend training on health protection and healthy lifestyle available on our e-learning platform - "Starring Health", "ABC of First Aid" and "Use Ergonomics to Protect Your Health".

Key facts about the activity of the OH&S Office in 2018:

- 1,096 participants in initial OHS trainings;
- 1,592 participants in refresher OHS training, held every 5 years;
- 135 training sessions in first aid;
- 82 persons trained in using AED;
- 39 members of CAcademy.

In 2018, the OH&S Office recorded:

- 24 accidents at work (including two treated as equivalent to accident at work);
- 25 injuries on the way to or from work.



In accordance with the Labour Code, the bank has an OHS Committee serving in an advisory and consultative capacity and representing 100 per cent of the employees. Its duties include working conditions audits, cyclical assessments of OHS conditions, issuing opinions regarding the measures taken by the employer to prevent occupational injuries and occupational diseases, drafting of conclusions regarding improvement of working conditions and cooperation with the employer on the performance of its OHS duties. The OHS Committee meets no less frequently than once per quarter. In 2018 it held 5 meetings.

ii. Promotion of health and security

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

On 21-24 October 2018, in cooperation with LUX MED, our bank organised the "Take care of yourself before the autumn" campaign. The aim of the campaign was to promote good health through a healthy diet and boosted immunity. Measurements of body composition and consultations with dietitians were held in the bank's Head Office. Employees of the sales network were offered the same consultations free of charge at selected LUX MED outlets. In total, about 350 bank employees used the above consultations.

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

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

For team leaders we have also prepared a set of additional 7 rules, in which we place emphasis on promoting security principles and we encourage cooperation with the relevant units.

Our employees can acquire additional knowledge about information security and data protection - also in their private lives - from numerous educational videos, guides and instructions, as well as from workshops conducted by employees of the Information Security Department as part of the "Share the Knowledge" programme.

4. Social benefits for employees

i. Employee benefits from Company Social Benefits Fund

Our bank operates a Company Social Benefits Fund.

In 2018, employees were provided benefits in the following forms:

- 610 employees received co-financing of holiday camps for children or for trips (the level of financing depends on the financial circumstances of the employee);
- 1,313 employees (average monthly number) used co-financing for their Multisport card;
- 221 children of our employees (average monthly number) used co-financing for their swimming classes;
- 87 people received financial support for employees with financial or health problems;
- 1,300 employees received holiday financial support (the level of funding depends on the financial circumstances of the employee)

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

[GRI 401-2]

ii. Medical care and group insurance

Our bank provides basic medical care to all employees.

In 2018:

- 3,495 persons using the basic medical cover package;
- 92 (Top Management) were covered by comprehensive medical care;
- 2,146 employees and their family members benefitted from comprehensive medical care on preferential terms, thus extending their basic medical care package.

At the end of December 2018, 2,580 employees were covered by group insurance from AVIVA S.A.

[GRI 401-2]

iii. Parental leave

In 2018, 750 employees of our bank were entitled to parental leave, including:

- 603 to maternity leave;
- 147 to paternity leave.

86% of eligible employees took parental leave, including:

- 91% women;
- 62% men.

The fact that 9% of eligible women did not take maternity leave results from the fact that their contracts terminated on the date of delivery.

[GRI 401-3]

5. Friendly working conditions

i. Code of Cooperation

There has been a Code of Cooperation in force at our bank since 2013. It is a document of paramount importance for the purposes of cooperation between various units of the bank, with its basic assumption being that one should treat others as one would like others to treat oneself. Its goal is to continuously improve the efficiency and effectiveness of tasks and projects performed for internal clients.

The Code of Cooperation includes five main rules:

- 1) In day-to-day work I take into account my internal customers' needs;
- 2) I keep in touch with my internal customers;
- 3) I work out solutions together with my internal customers;
- 4) I use feedback to improve my work;
- 5) I respect my internal customers.

An additional benefit of the Code is that effective cooperation within the bank has a positive influence on the quality of external customer service.

ii. Employee Engagement Survey

In 2018, we conducted another edition of the employee engagement survey - (Engagement and Recommendation Index, ERI) ERI is a survey of opinions of employees of the Crédit Agricole Group around the world. Participation in the survey is an opportunity for employees to share their opinions about work in our bank and in the CA Group in various aspects - understanding the strategy, cooperation within teams and between individuals, customer orientation or career development opportunities. ERI results show to what extent employees are engaged in their work and willing to recommend the bank or the CA group as an employer and service provider. Any employee working under a contract of employment for at least the last six months preceding the survey was eligible to participate.

iii. Work-life balance programme

In 2018 we also continued and significantly expanded the work-life balance programme launched in 2017. The above extended programme was named powerON. As part of the programme, in 2018 we provided employees with knowledge and inspiration to manage energy so that to achieve professional and personal goals, while maintaining a healthy balance between them.

We conducted development activities, such as energy audit for all employees, work-life balance training sessions and seminars for parents. They were supported by an internal educational platform.

Additionally, we conducted company-wide initiatives related to active regeneration, such as competitions, passion workshops, sports challenges and other events during which the employees spent time together inspired by common values. The above was a case of bottom-up building of our organisational culture in which we care about efficiency and energy at work and after work.

The powerON programme received the WellPower 2018 distinction in the Large Companies category in a nationwide competition organised by the Infor Group relating to good practices in ensuring employee well-being.

powerON in numbers:

- 14 events, such as sports challenges
- 10 passion workshops
- 12 work-life balance training sessions
- 3 seminars for parents
- 2 competitions
- 1 educational platform
- 1 WellPower 2018 distinction

In 2019, we plan further activities aimed at inspiring and engaging employees to care for their work-life balance, such as seminars, trainings and events.

iv. New work styles

In 2019, in connection with the planned moving of our bank's Head Office to a new location in Wrocław, we have also launched a series of various activities aimed at providing a friendly work environment:

- together with mid-level managers and specialists working at the Head Office, we worked on new work styles that support an effective work organisation (30 days of training);
- we selected the interior decoration style for the new building;
- we have gathered the preferences regarding friendly means of transport to the new office by conducting two opinion polls;
- as a result of eleven focus groups organised among employees, we have selected the themes for office space and the functions of regeneration space (regeneration room, nap room, chill out room, etc.).

In 2019, we plan to continue our joint creation of a friendly workplace in the new office through, among others, furniture tests, training and preference surveys.

6. Communication with employees

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

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

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

In 2018, the main topics of internal communication included: refreshing the bank's image, introduction of a new account offer, implementation in the sales network of the CARE approach to the customer, change in the cooperation style within the bank connected with the planned move of the Wrocław Head Office to a new location as well as initiatives aimed at increasing employee engagement and efficiency.

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

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

i. Internal communication tools

- 1) **Intranet CAnews** - is our main tool of internal communication. Every day we publish news about the current business activities of the bank, about ongoing projects and about the effects of our work. In addition, employees receive daily media digests, interesting clippings and other useful materials. The intranet site also serves as a database of knowledge about the bank, its structure and authorities as well as about the Crédit Agricole Group. It also contains links to useful internal sub-services, such as pages of individual units, major projects or applications necessary in day-to-day work.
- 2) **CAnews Newsletter** - created in 2017 to promote the most important information that appeared on the intranet in a given week. It is a solution whose technology relies on the know-how of the CA Group, while in functional and visual terms it is tailored to the needs of our bank. Published once a week, it goes directly to the mailboxes of all employees.
- 3) **CAchat** - an application built from scratch in-house. It was created to satisfy the need for on-line conversations on key topics. It is used for both strategic and product-related topics. Thanks to the archive functionality, users can read the recording of every chat so far.
- 4) **Board emails** - we know from the surveys conducted on effectiveness of communication tools that employees want to receive key strategic information and company results directly

from the board and if not at meetings, preferably by email. That is why we decided to use this form of top-down communication. To make them more coherent, but also to distinguish these emails from other correspondence, we have created a joint email address for the Management Board and a special graphic design of these letters.

- 5) **Good morning CA Newsletter** - every day by 9am the sales network receives a collection of operational messages in the form of the Good Morning CA newsletter, in accordance with the Mass Communication Standards in force at our bank. Effective communication is one of the key elements of the cooperation between the sales network and the Head Office and of the bank's development. All "Good Morning CA" editions together with attachments are placed in the intranet part called the Professional Advisor Script so that all employees can easily access them.
- 6) **CA Sales Power Social network** - its purpose is to support communication and cooperation between employees of the sales network. Launched in August 2018, this interactive platform is a place of free exchange of experience, sharing knowledge and good practices and a source of inspiration on topics related to sales and quality of customer service.
- 7) **Top Management Team meetings** - regular meetings of the bank's Management Board with directors of departments and regions (about 100 people). They are usually held 3-4 times per year. Their purpose is to present the management with the most significant information about the plans, results and key projects of the company. The meetings are also an opportunity for direct conversations with the company's top managers, for asking them questions about crucial issues. Each TMT meeting is a start of a communication cascade - on the basis of the materials received, the directors inform their teams about the most important elements of the company's activity in a given period.
- 8) **Town Hall meetings** - organised at key moments of the company's activity, to present to large groups of employees (all employees of the Head Office, etc.) the most important information about the upcoming changes or about strategic projects. The content presented at such meetings is usually complemented by special editions of newsletters or newly created subpages on the intranet.

Highlights of our bank's internal communication in 2018:

- approx. 4,900 recipients of internal communications;
- 32% increase in the average number of visits to the main CAnews intranet sections (2018/2017);
- 1,574 messages published in 2018 in the four main sections of CAnews, including 447 in the "News" section (increase by 53% 2018/2017);
- 52 weekly CAnews newsletters; average OR (open rate) of 40%, the highest 63%;
- 57 emails from the Management Board to employees in 2018 (on average close to 4.7 per month);
- 3 meetings for Top Managers (about 100 participants), two Town Halls for Head Office employees (for approx. 1,100 people);

- 92% of respondents considered the changed formula of Top Managers' meetings as very good or good.

ii. Internal crowdsourcing platform

Since February 2013, our bank has been operating the CreAktywni crowdsourcing platform. It allows employees to share their ideas for improvements at the bank, including those related to products, processes and employee issues - which after verification can become projects for implementation.

We are also using the CreAktywni platform for internal activities encouraging the employees' creativity. For example, the platform was used for the purposes of a contest for the name of a new personal account offer, as a result of which we selected "Account for You" submitted by one of the employees. We presented the account offer with the above name to our customers in April 2018.

The stages from submission of an idea to actual implementation of the project are described in the process at whose individual stages various bank employees play their specific roles:

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

iii. Internal awards

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

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

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

In 2017, 12 individuals and 13 teams (a total of 183 employees) were nominated for the award for their outstanding achievements. During an official ceremony held in March 2018, AS 2017 prizes awarded by the Management Board were received by 8 individual winners and 9 teams (157 employees in total).

AS prize winner selection process

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

7. Care for employee development

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

In 2018, we provided:

- 131,905 hours of stationary training, including 14,064 hours for the employees of the regional sales network;
- 38,784 hours of e-learning training sessions.

Women constituted 69.9% of participants in stationary training sessions and 76.6% in e-learning courses.

In 2018 the following cycles of in-house workshops were held aimed to improve skills and competencies and to support employment continuity:

Adaptation training	
Target group: directors of bank branches who are new in their position	Subject-matter goal: Presentation of the structure, specific features and procedures in force at the bank, competency training in basic managerial skills.
“Strong Network” development project	
Target group: bank branch directors	Subject-matter goal: A cycle of competency training workshops designed to improve advanced managerial skills and to increase business awareness
CARE in bank branch management	
Target group: bank branch directors	Subject-matter goal: Training providing team and bank branch management knowledge and skills in view of the introduction of the CARE approach at branches.
CARE in partner branch management	
Target group: partner branch directors	Subject-matter goal: Training providing team and partner branch management knowledge and skills in view of the introduction of the CARE approach at branches.
Training developing managerial competencies of branch directors	
Target group: bank branch directors	Subject-matter goal: The training develops managerial skills of key importance from the point of view of implementation of the CARE strategy in the branches: development of managerial competencies, work time management, employee motivation, branch performance management.
Basic Management Training	
Target group: representatives of management staff starting their managerial career at the bank	Subject-matter goal: The programme develops managerial competencies.

Competency training	
<u>Target group:</u> employees of the Head Office taking part in the annual competency assessment	<u>Subject-matter goal:</u> Cycle of training sessions designed to improve professional competencies.
Know-how training	
<u>Target group:</u> employees of the Head Office (managers & specialists).	<u>Subject-matter goal:</u> A cycle of competency workshops designed to improve subject-matter skills, teamwork and communication.
Competency Development Project for Marketing Division Employees	
<u>Target group:</u> managers and specialists of Marketing Division	<u>Subject-matter goal:</u> A cycle of competency workshops designed to develop advanced managerial competencies, to increase business awareness, improve communication quality and build team spirit.
"Share the Knowledge" educational initiative	
<u>Target group:</u> management staff and Head Office employees	<u>Subject-matter goal:</u> A project involving grassroots self-improvement and transfer of know-how within the organisation.
"MOVE & CO" educational project	
<u>Target group:</u> representatives of middle management of the Head Office and the Contact Center	<u>Subject-matter goal:</u> The programme aims to improve managerial competencies, build business awareness and commitment of middle level managerial staff.
Advisor Development Academy	
<u>Target group:</u> customer advisors qualified for participation in the development programme	<u>Subject-matter goal:</u> The programme aims to develop sales skills and to enable building a career path leading to individual advisor.
"CARE Relational Sales" competency training	
<u>Target group:</u> junior customer advisors, customer advisors, senior customer advisors	<u>Subject-matter goal:</u> A cycle of training sessions aimed to improve universal sales competencies.
"Adversities" insurance know-how training	
<u>Target group:</u> junior customer advisors, customer advisors, senior customer advisors	<u>Subject-matter goal:</u> A cycle of competency-building training aimed to improve insurance competencies.
"Investment Products" know-how training	
<u>Target group:</u> junior customer advisors, customer advisors, senior customer advisors	<u>Subject-matter goal:</u> A cycle of competency-building training sessions aimed to improve investment advisory skills.

[GRI 404-2]

8. Employee competency assessment

Competency assessment is a very important element in the development of our bank's employees. In 2018, we monitored the level of competency of our employees and in the first quarter we conducted an assessment.

We based the evaluation system on a model defining the competencies required for specialist and managerial positions. In each case, the appraisal looked at the performance of business goals, and assessed professional skills and competencies. Among its integral parts was identification of development goals and possible directions of further professional development. We used the above information for internal recruitments and for the purposes of drafting a training plan for 2018.

The competencies assessment process was supported by the IT system in which the results and decisions made during the assessment interview are archived. The competency assessment process was conducted with respect to employees with at least three months work history with their supervisor. The assessment did not include persons on long-term leaves or those whose work history was shorter than 3 months.

In 2018 the annual assessment covered:

- 72% of eligible employees of the bank's Head Office;
- 80% of eligible employees of the regional sales network.

Total turnout for the entire bank reached 76 per cent.

Women accounted for 55% of the assessed persons among Head Office employees, for 83% among the regional sales network employees and for 69% in total.

In the Head Office, specialists accounted for 79% of the assessed employees, managers for 18%, and project managers for 3%. In the regional sales network specialists accounted for 82% of assessment subjects and managers represented 18%. In total, 80% of the subjects were specialists, 18% were managers and 2% were project managers.

In 2018, we implemented a project whose purpose was to adjust the competency assessment process to market standards and to the needs and challenges of the organisation. Following the above adjustment, the new competency assessment reflects the vision and mission of our bank and supports the implementation of its strategic goals.

[GRI 404-3]

9. Transparent compensation policy

Remuneration and internal promotion policy is open, just like all pay grade details for every employment level. The relevant information is included in the Remuneration and Bonus Bylaws.

At Credit Agricole, we evaluate jobs using the Hay Group methodology. Like in the previous years, also in 2018 we participated in the annual remuneration survey of the financial sector. Based on survey results, we have amended our remuneration policy by adjusting the salary brackets to the market median for some job families. Additionally, we use a system of management by objectives for all higher level managers. The goal of the system is to tie individual goals of every higher level manager with the bank's strategy and with its financial performance.

61 employees of our bank receive remuneration at the minimum national level; these are people with work experience below 1 year. The ratio between average pay of lowest-level employees to minimum pay in Poland (PLN 2 250 before taxes) is 1.22 for women and 1.16 for men.

We operate exclusively in Poland. Our bank has a minimum wage and it is variable, depending on the grade, business area and location. Minimum pay is gender neutral.

Ratio between base salary and remuneration of women to base salary and remuneration of men		
	BASE PAY	BASE PAY WITH BONUS
All employees	96%	97%
Top Management	94%	96%
Managers/Leaders	90%	90%
Other	98%	98%

The average base salary of women at our bank represents 96% of the average base salary of men in the same pay grade. The above relationship is more advantageous for women in specialist positions (98%), while the largest difference is observed among women in middle management positions, where the ratio is 90%.

As regards the average pay with bonus, the ratio between the compensation of women and men in the same pay grade is more favourable for women, mainly due to women in top management, where total compensation of women corresponds to 96% of the compensation of men.

[GRI 202-1, GRI 405-2]

10. Employer branding

We undertake a number of activities to help us build a positive image of Credit Agricole as an employer. Like in previous years, also in 2018 we implemented employer branding efforts forming part of our strategy.

The initiatives addressed to the employees of our bank in 2018 focused primarily on energy management and work-life balance. More on this subject can be found in the "Friendly working conditions" section. Additionally, in May we once again supported the charity Corporate Run. The representation of the runners from our bank included 100 people. We also organised a fan zone for all employees and their families.

We directed our external employer branding activities especially to students and young people. The flagship program that we have implemented in this area is the "To the Max" programme whose aim is to build relationships with people aged 18-26 and to brand us as a friendly bank.

In 2018, as part of the "To the Max" programme, 35 events were held at several dozen universities divided into two spring and autumn editions. We visited cities such as Katowice, Gliwice, Wrocław, Łódź, Poznań, Kraków, Kielce, Białystok, Lublin, Szczecin and Gdańsk. During events at universities, students had the opportunity to take part in attractions supporting the development of three types of capital: personal, financial and professional. "Professional Gurus" (HR specialists) offered professional tips about the job market and about selecting a suitable career path. Thanks to our quizzes, the participants received many life hacks, as well as could learn ways to save without denying themselves pleasures. Our advisors shared their knowledge on finance and students could

also learn from them everything about our bank's products. We also invited the students to the chill out zone offering, among others, board games and coffee. We have also created the www.maksymalni.pl website where interested parties could find more information about the events, could check their professional predispositions and internal capital, create an original CV, as well as learn about our bank's offer for young people.

In 2018 we started cooperation with AIESEC, a student organisation at Wrocław University of Technology. At the same time, we continued our cooperation with the Independent Students' Association at Wrocław University of Economics. We also took part in Career Guidance and the GrafiT training project.

In 2018 we completed another edition of the Career Ahead young talent programme, which is addressed to 3rd, 4th and 5th year students and to graduates. The programme was attended by 10 people, each of whom worked with a dedicated coach. In addition to the implementation of tasks in selected areas, the group worked together on a start-up project. Simultaneously, like every summer, we ran the First@CA internship programme. Eighteen students participated in the programme in the bank's Head Office and 36 in the regional sales network.

In November, we held the third Open Day for students. The event was aimed at introducing the participants to the diversity of areas, processes and tasks performed at our bank. Its formula allowed the participants to acquire new knowledge, experience the tasks and network with our experts. This year, 42 people visited us during the Open Day.

As part of our employer branding activities, we also took part in five job fairs in Wrocław. In the autumn edition of Career Expo, we took the second place among 50 exhibitors in the Master of Employer Branding competition.

[GRI 102-12]

V. Environment – Our DNA is green

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

- 3 – Good Health and Well-Being;
- 4 – Quality Education;
- 6 – Clean Water and Sanitation;
- 8 – Decent Work and Economic Growth;
- 11 – Sustainable Cities and Communities;
- 13 – Climate Action.

1. Impact on the natural environment

At Credit Agricole, we have been for many years involved in various environment-friendly initiatives. Our main environmental objectives have been listed in the Corporate Social Responsibility Strategy of Credit Agricole Bank Polska S.A., discussed in more detail in the "Organisational Governance" section. We have listed the natural environment as one of our key stakeholders. Our CSR and environment protection activities are based both on our bank's values and on a number of internal and external regulations.

Care for the natural environment fits into all three strategic CSR goals of our bank:

- support for local communities in the implementation of sustainable development challenges;
- improvement of relationships with employees and customers;
- managing risk, including non-financial risk.

Our CSR strategy in the context of the natural environment includes the following areas:

- "green" products and services;
- ecological innovations in industrial production;
- impact on the environment and environmental protection;
- dialogue with stakeholders;
- environmental protection in procurement;
- policies and processes taking into account environmental protection.

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

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

Our bank does not have any official environmental policy. To change this, in November 2018 we set up a working group composed of representatives of our administration, HR, accounting, marketing, and corporate banking units. The aim of the policy, which we plan to implement at the end of 2019, will be to regulate the management of environmental issues and of our bank's impact on the natural environment.

[GRI 102-11]

2. Action for the natural environment

In 2018 we continued our environmental protection activities started in the previous years and we launched new initiatives. Among their key goals is to promote pro-environmental attitudes among employees.

One of our long-term environment protection projects involves replacement of traditional light bulbs with energy-saving bulbs. In 2018, we replaced lighting fittings in an area of 3,417 sq m, which allowed to reduce electricity consumption in bank branches.

Since 2015 our bank has been using the GO! app which is a platform for the registration of employee business trips. We have created the application with a view to encourage shared commutes in accordance with the idea of carpooling whose aim is to promote a more efficient use of vehicles and to reduce exhaust emissions. Thanks to the application, employees planning a business trip can find out about free seats in the cars of other employees travelling to the same place on the same date. In 2018 we registered a total of 13,012 business trips in the GO app! (irrespective of the means of transport), including 1,610 cases when employees declared a shared car journey.

In 2014, we introduced a centralised system of secure printing and scanning called "Printing on demand". Apart from technological security, the system also allows better management of the use of paper and printer toners. By default, all files are printed in black ink only. In 2018, the employees of our Head Office ordered 2,084 fewer reams of paper than in 2017.

We also reduce paper consumption in the customer service process. In January 2016 we made available the our cooperating stores a fully electronic mode of entering into instalment loan agreements. We estimate that in this way in 2018 we managed to save 3,242,114 sheets of paper.

We also promote environment-friendly attitudes among the workforce by encouraging employees to cycle to work. In 2018 we organised a Biker's Day during which employees could service their bikes free of charge. The bank's Head Office offers a lockable bike park and bathroom with showers, intended in particular for people commuting to work on a bicycle. On our intranet, we also promoted the European Mobility Week and encouraged switching the car for, for instance, public transport.

In November 2018, in collaboration with the Dotlenieni.org foundation and with the Wrocław Care and Education Centre, we conducted a tree and shrub planting event to fight air pollution in Wrocław. Our group of volunteers planted 130 plants in the grounds of one of the centre's locations. It was the first initiative of employee volunteering in our bank in several years.

[GRI 102-12]

3. Environment-friendly branches and Head Office locations

In 2016, based on preference surveys conducted among customers and employees, we developed a new interior design standard for our bank's branches. We have incorporated in it pro-ecological solutions by using, among others, carpets and chairs made of environmentally friendly materials, sound-absorbing ceilings and energy-saving lamps. From November 2016, we have fitted out 85 branches using the new standard, including 35 in 2018.

In 2019, we plan to transfer the Wrocław Head Office of our bank to a new location. The new office will be in the Business Garden Wrocław complex - like the Warsaw office, located in Business Garden Warsaw. The new office will be a "green" A-class building with the LEED Platinum certificate. We will limit our bank's impact on the natural environment through environment-friendly solutions, such as:

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

4. Reduction of energy consumption

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

- Total consumption of energy from non-renewable sources: 8.899 TJ
 - fuel used: coal
- Total consumption of energy from renewable sources: 0.263 TJ
 - fuel used: wind farms, hydro power stations

Energy consumption within the organisation

- Total electricity consumption: 9.162 TJ /2,545 GWh
- Total thermal energy consumption: 1.606 TJ /0.446 GWh
- Total energy consumption: 10.239 TJ

The above data refer to buildings owned by Credit Agricole Bank Polska S.A.

[GRI 302-1]

VI. Fair operating practices - We are a reliable partner

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

- 4 – Quality Education;
- 9 – Industry, Innovation and Infrastructure;
- 12 – Responsible Production and Consumption;
- 16 – Peace, Justice and Strong Institutions;
- 17 – Partnerships for the Goals.

1. Close cooperation with suppliers

At the Credit Agricole bank, we have been maintaining close and direct relationships with our suppliers for many years. In 2018, all procurement processes carried out at the bank contained an obligatory CSR survey, which all the bidders were required to fill out.

We use standardised rules during the procurement and supplier qualification process. In 2011, we adopted the Procurement Policy of Credit Agricole Bank Polska S.A., which sets uniform and consistent rules in this area. In 2018, in order to increase cost effectiveness, we amended the Procurement Policy by introducing a low threshold for the Policy to kick in.

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

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

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

In 2018 we subjected all our suppliers to an assessment in terms of their employment practices, observance of human rights as well as impact on society. As part of the assessment, the suppliers were requested to fill out a CSR survey and to answer the following questions:

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

[GRI 308-1, GRI 414-1]

2. Responsible supply chain

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

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

In 2018, we implemented a procurement platform to handle procurement processes and to communicate with suppliers. The platform is a fully automated application that optimises and speeds up our interaction with suppliers.

In 2018 we did not make any major amendments to the supply chain.

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

3. Relations with business partners

We make efforts to ensure that the bank's cooperation with its business partners is based on a common system of values and on shared principles of conducting a socially responsible and ethical business.

We attach the Code of Ethical Standards for Business Partners adopted in 2017 to the existing and newly concluded contracts with partners. The Code is also available on our website.

A business partner who witnesses any actions of our bank's employees violating the rules and standards of conduct laid down in the Code should immediately report it to the dedicated email address. The Compliance Department is responsible for day-to-day functioning of the mailbox and for handling any complaints received. At our bank we do not tolerate any forms of discrimination against persons reporting violations of the rules included in the Code.

As of 31 December 2018, we did not report any violation notices submitted by our business partner to above email address.

[GRI 102-17]

4. Combating corruption

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

The goal of the Policy is to prevent internal fraud, money laundering and financing of terrorists. The Policy includes a general ban on corruption. The document covers the basic anti-corruption principles whose scope is adapted to our activities. The Policy identifies areas that are especially prone to corruption and indicates proper behaviour in the event of suspicion of corrupt activity. The document provides for disciplinary liability for non-compliance with its rules.

Any questions regarding the application of Policy principles, interpretation doubts, etc. may be directed to the Compliance Department.

Additionally, to the extent they are not contrary to the Polish law, we follow the principles and standards developed by the Crédit Agricole Group, which also include guidelines and address anti-corruption issues.

In December 2018, we adopted the Crédit Agricole Group Code of Conduct. The section on combating corruption implements the provisions of the French anti-corruption law known as Sapin II. These regulations require all companies forming a single financial group to introduce anti-corruption rules. These rules will apply to all employees of the Crédit Agricole Group.

In 2018, we did not identify cases of corruption that would result in consequences such as termination of the contract with the employee, disciplinary dismissal, termination or non-renewal of the contract with a business partner.

[GRI 102-17, GRI 205-3]

5. Responsible risk management

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

Our bank uses a process approach to managing operational risk. We have identified individual levels of managing the above risk as well as the relevant duties and responsibilities, starting from entry-level employees to the Supervisory Board. Our bank's Management Board designs and implements a risk management system which is subject to the verification by the Supervisory Board. The employees on the other hand are systematically trained on the principles of counteracting fraud and on the protection of customers' funds and personal data. We have adopted certain exposure limits for retail and institutional customers from various segments, with strictest exposure limits for high-risk segments.

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

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

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

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

- compliance of the bank's operations with the law, regulatory legislation, generally adopted norms of conduct and with the policy and procedures in force;
- safety of the bank's and the customers' assets;

- reliability and integrity of accounting records, financial information, operational and management information as well as of disclosures for internal and external purposes with special focus on supervisory institutions;
- information systems environment;
- effectiveness, efficiency and security of operations.

[GRI 102-15]

6. Personal data protection

Since 25 May 2018, we have been applying Regulation (EU) 2016/679 of the European Parliament and of the Council, known as the General Data Protection Regulation (GDPR). The Regulation aims to protect the fundamental rights and freedoms of natural persons, in particular the right to the protection of personal data. We have adjusted our internal regulations and policy to the GDPR.

In order to protect the privacy of our customers, we have introduced a comprehensive programme to adapt our business to the provisions of the GDPR. Among others, the programme covers the following activities:

- amending the processes of gathering, using and deleting personal data to ensure lawful, reliable and transparent data processing;
- information campaign for customers about the principles of personal data processing;
- ensuring the enforcement of data subjects' rights;
- parameterisation and launch of new IT systems to ensure data minimisation;
- building personal data protection awareness among our bank's employees, including conducting of training for about five thousand people;
- adjustment of internal regulations to the GDPR;
- appointment of Data Protection Officer.

i. Internal regulations on personal data protection

In our bank we have adopted the Personal Data Protection Policy of Credit Agricole Bank Polska S.A. which describes in particular the method of data processing as well as the technical and organisational measures used to ensure the security of data. In addition to the aforementioned policy, the bank also has procedures in place regarding among others:

- incident management;
- handling complaints and applications submitted pursuant to Articles 15-22 GDPR;
- data protection impact assessment.

We also follow the values applicable in the entire Crédit Agricole Group regarding the processing of personal data of customers and employees. The protection of personal data is one of the key aspects of building trust and our bank's long-term relationship with its customers and employees.

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

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

- Data security;
- Usability and loyalty - using our customers' personal data in accordance with their interests and in accordance with the purpose for which the data were obtained;

- Ethics - processing of personal data in an ethical and responsible manner;
- Transparency - informing customers how and for what purpose we use their data;
- Control over data - leaving our customers in control of their data and its uses.

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

[GRI 102-16, GRI 102-17]

iii. Exercise of rights of data subject

The provisions of the GDPR have granted every individual new rights, which our customers actively exercise. The above is proven by the significant number of applications submitted by data subjects for access to data, for being forgotten and concerning withdrawal of consent for data processing for marketing purposes. In 2018:

- we sent information about the conditions of personal data processing to several million entities;
- we recorded 6,265 page views of our website <https://www.credit-agricole.pl/rodo> dedicated to the processing of personal data by our bank;
- our customers submitted 1,420 applications pursuant to Articles 5-22 GDPR.

Thanks to the customer-friendly procedure for submitting applications regarding personal data protection, efficient verification of customer identity and a smooth application processing procedure, we boast timely processing of applications and a high rate of approvals right after submitting the application by the customer.

iv. Personal Data Protection Officer

In May 2018, we appointed a Personal Data Protection Officer whose tasks include informing the data controller (the bank) and the employees themselves about their duties regarding the protection of personal data and the relevant information obligations. The Officer monitors compliance with the GDPR and with internal data protection regulations, responds to data protection incidents and trains and informs bank employees on personal data protection. The Personal Data Protection Officer also acts as a contact point in matters related to personal data processing between the Office for Personal Data Protection and the data subjects. The bank's customers and partners can directly contact the Officer, both by email and by post.

[GRI 102-17]

7. Promotion of information security

At our bank, we attach great importance to information security. As part of our efforts to promote information security among bank employees and customers, we are constantly undertaking new initiatives aimed at instilling even stronger awareness of the importance of security in professional and private life. The bank has the Department of Information Security which in 2018 continued or initiated the following activities:

- lectures on safety organised for our employees, co-workers and customers, conducted by external speakers cooperating with leading internet portals dealing with information security (niebezpiecznik.pl, zaufanatrzeciastrona.pl);

- publication of short spots about security (in online and mobile banking, concerning recognition of fraudulent messages) on large screens in bank branches;
- distribution of educational information based on real events in the form of messages sent via internal mail, in SMS messages, published on websites, social media and the bank's transaction platforms;
- offering on the bank's website a specially prepared online quiz helpful in the identification of phishing.

We provide more information about other initiatives of the Information Security Department, addressed specifically to our employees, in the Labour Practices section.

In 2018, we also joined the Cancelled Documents information campaign launched by the Polish Bank Association. The campaign aims to spread knowledge about the need and methods of cancelling lost identity documents with banks, thus reducing the number of frauds using identity theft. Apart from providing financial support for the above campaign, we carried out our own activities:

- we prepared educational articles which were published in our own channels - on the website, on the intranet and on the blog;
- we prepared an educational video material that was displayed on screens in our own and in partner branches;
- we promoted the initiative during interviews, including in Radio Wrocław, Radio Opole, Radio Kolor and Radio LUZ stations.

Additionally, the materials prepared by ZBP included Credit Agricole logo and real-life stories from our advisors whose vigilance and involvement prevented crime and loss of customers' savings.

As part of the campaign, we were also involved in the "Senior citizen, be wary" campaign. In addition to the articles, we prepared an educational presentation that could be used by employees of the sales network during meetings in their local environments. They could also use leaflets and posters prepared by the Polish Bank Association.

[GRI 102-12]

8. Compliance with social and economic regulations

We conduct our business in accordance with the law and regulations regarding the provision and use of products and services. No penalties were imposed on our bank in relation to the above.

In 2018, we fulfilled all obligations imposed on us in the decision of the President of the Office of Competition and Consumer Protection (UOKiK) Regional Office in Bydgoszcz of 10 May 2017 and in the decision of the President of the Office of Competition and Consumer Protection Regional Office in Łódź of 28 November 2017.

The President of UOKiK accepted the proposals of commitments we presented and included them in both issued decisions. The President of UOKiK did not impose any financial penalties on our bank.

In fulfilment of the obligation imposed in the decision of the President of UOKiK of 10 May 2017, we sent to the interested customers more than one million letters informing about the content of the decision and inviting them to visit our branches to amend their agreements with the bank, we offered customers free cash withdrawals from ATMs in Poland and abroad for one month, we refunded to account and credit cards holders the fees and commissions charged from them and we also drafted annexes to account and credit card agreements.

In turn, in fulfilment of the obligation imposed in the decision of UOKiK President of 28 November 2017, we changed the model for charging monthly fees for all debit cards; after the change, in order to verify the customer's eligibility for exemption from the fee we check the value of transactions made by the customer with the card in a given month and not the value of transactions booked in a given month by the bank. Now, the customers may count the value of card transactions made in a given month and determine in a simple way whether they will be charged for using the card or not. At the request of the customers, we also refunded the fees for the use of the PROSTOoszczędzające PLUS account which were not due.

We fulfilled our obligations under both decisions of the President of UOKiK in a timely manner. We also provided the office with the required reports confirming the implementation of the decision.

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

VII. Consumer issues – We listen to our customers

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

- 4 – Quality Education;
- 5 – Gender Equality;
- 9 – Industry, Innovation and Infrastructure;
- 10 – Reduced Inequalities;
- 11 – Sustainable Cities and Communities;
- 12 – Responsible Production and Consumption;
- 16 – Peace, Justice and Strong Institutions;
- 17 – Partnerships for the Goals.

1. Attentive universal bank

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

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

At the end of 2018, we served 1.82 million customers

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

We have the following customer groups:

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

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

2. Tailor-made offer

We support our customers in the implementation of their personal and business ventures by offering them a wide range of services: daily banking, loans, savings, insurance, leasing, factoring and corporate banking. We offer special pricing conditions to key segments, such as young people, selected professional groups or holders of the Large Family Card.

RETAIL BANKING	BANKING FOR SMEs	BANKING FOR FARMERS	CORPORATE BANKING
<u>Daily banking</u> <ul style="list-style-type: none"> Personal accounts Foreign currency accounts Debit cards Individual line of credit Credit cards 	<u>Daily banking</u> <ul style="list-style-type: none"> Corporate accounts Foreign currency accounts Debit cards Mobile app Split Payment Specialised advisor service 	<u>Daily banking</u> <ul style="list-style-type: none"> Biznes Account / Agricole Account Foreign currency accounts Payment cards Mobile app Mobile agri customer service 	<u>Transaction banking</u> <ul style="list-style-type: none"> Bank accounts Charge cards Standard deposits Cashless transactions: <ul style="list-style-type: none"> wire transfers batch identification cash pooling Cash transactions
<u>Savings</u> <ul style="list-style-type: none"> Term Deposits Dynamic deposits (CA24 Mobile) Regular Saving Schemes Savings accounts 	<u>Savings and investment funds</u> <ul style="list-style-type: none"> Term and dynamic deposits Foreign currency deposits Oszczędzam savings sub-accounts in PLN and in foreign currencies Investment funds 	<u>Savings and investment funds</u> <ul style="list-style-type: none"> Term and dynamic deposits Foreign currency deposits Oszczędzam savings sub-accounts in PLN and in foreign currencies Investment funds 	<u>Trade finance</u> <ul style="list-style-type: none"> Bank guarantees Letters of credit documentary (including discounting) Documentary collection Trust accounts and escrow accounts Receivables financing and forfaiting
<u>Investment products</u> <ul style="list-style-type: none"> Investment funds Structured products 	<u>Card acceptance - card terminals</u> including Cashless Poland programme (with ELAVON)	<u>Card acceptance - card terminals</u>	<u>Financial markets</u> <ul style="list-style-type: none"> Currency exchange (including FX CALL electronic currency exchange platform) Capital market products: <ul style="list-style-type: none"> treasury bills and bonds derivative instruments, including interest rate hedging instruments Negotiated deposits

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

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

3. Retail customers

Our 2018 offer included many products for retail customers. In April we introduced a new Account for You which is a response to the needs expressed by customers. It features free account maintenance, free use of cards, free withdrawals from ATMs in Poland and free online transfers and provides additional benefits such as multi-currency themed card with the option of choosing from among almost 50 themes, Express Elixir transfers and BLIK payments. The Account for You is an umbrella for 4 account packages:

- Account for You,
- Account for You VIP,
- Account for You MOVE! for customers in the 18-27 age group
- Account for You GO! for customers in the 13-18 age group (new in our offer).

By implementing the new account offer we joined a narrow group of financial institutions participating in the Large Family Card programme. The offer also included a broad range of savings products, from *Rachunek Oszczędzam* Savings Sub-Account and CAsaver service, through short- and long-term deposits, to regular saving schemes.

In August 2018, we introduced the Basic Payment Account and the Basic Payment Account for Young People to our offer, in accordance with the Payment Accounts Directive (PAD). In addition, in 2018, we enabled customers to use our online banking system to submit applications for the "Good Start" programme and, as in previous years, for the "Family 500+" programme.

Our credit offer in 2018 included cash loans, consolidation loans, mortgage loans, an overdraft facility and an instalment loan.

In mid-2018, we launched a pilot preferential-terms currency exchange programme. Under the programme, transactions are made through our Contact Center whose employees have access to the currency market via the FX CALL platform.

In 2018, we continued to offer Amundi FIO and Credit Agricole FIO investment funds. We also conducted subscriptions for unit-linked insurance products - Invest Medica IV, 30 European Leaders and Eco Profit which invests in environment-friendly projects. On the CAsfera.pl blog, we also launched an investment education service in which we publish articles about, among others, the stock exchange, shares, bonds, alternative investments and pensions.

In the second quarter of 2018, we introduced Help for You Plus, our new package of assistance services that is the broadest one in the bancassurance market. The package provides household and medical assistance as well as IT specialists, phone protection in the event of its damage, insurance against theft of typical personal items and coverage in the event of a car breakdown. We offer our insurance products in collaboration with Credit Agricole Towarzystwo Ubezpieczeń S.A.

4. Small and medium-sized enterprises (SMEs)

In 2018, our offer for the SME sector included company account packages Solista Biznes, Sonata Biznes and Symfonia Biznes, payment terminals, loans and overdrafts, savings products as well as leasing, factoring and insurance.

5. Agri sector

For our Agri segment customers, in 2018 we offered the AGRICOLE Account, investment loans (for the purchase of equipment, agricultural real estate or agricultural land), as well as financing of current needs through an Agri loan or Agri overdraft facility. We also financed purchases made from our partners. Additionally, our offer included a number of savings and insurance products, with the latter ones provided in collaboration with Concordia Ubezpieczenia. At the end of 2018, there were 43 mobile agri customer advisors and 4 agribusiness managers at our customers' disposal.

6. Large corporations

Our 2018 offer was supplemented by a wide range of services provided to corporate clients in areas such as standard financing, transaction banking, trade finance, structural financing, capital markets and investment banking.

At the beginning of 2018, we signed a contract with Bank Gospodarstwa Krajowego. Thus we have joined the ecosystem of financial institutions that help entrepreneurs do business with foreign counterparties. We offer letter of credit confirmation services for higher-risk markets.

7. Consumer Finance

In 2018 we offered our instalment loans in approximately 12,000 partner sales outlets, with the number changing over the year. For the second year in a row our instalment loan system has been awarded the golden emblem of Consumer Quality Leader. In instalment loan communications, we switched from using the CA Raty logo (Credit Agricole instalment loan system) to the full logo of the Credit Agricole bank.

8. Discount Club

Our Discount Club offers a wide offer of discounts to each holder of the Credit Agricole payment card. The Discount Club is the largest programme of this kind in Poland. As part of the programme, in 2018 we cooperated with more than 3,000 partners offering discounts in nearly 10,000 retail and service outlets across Poland.

In addition to the nationwide range of the programme and to the extensive partner base including well-known brands, the Club's distinctive feature and a unique value for our customers is that it includes the offerings of local partners. The Club's offers are available in all towns in which we have branches. This means that holders of our bank's payment cards can take advantage of special price bargains both in large sales networks and online stores, as well as in local shops, restaurants, beauty salons or entertainment venues near their place of residence.

Our customers can use both the offers of partners available permanently in the programme, as well as special discounts offered as part of promotional campaigns or great bargains during Crazy Hours - offers limited in time and quantity.

The Discount Club is based on a modern website with unique functionalities in the Polish market; the functionalities are attractive both for customers and partners and for advisors in bank branches. The website is adapted to mobile devices, such as a tablet or smartphone. It allows our customers to quickly and easily access current offers, both during shopping and at home.

[GRI 102-2, GRI 102-6]

9. Responsible customer service and marketing communication

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

i. Culture of Quality – CARE. We care

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

In connection with the above, we undertake a number of activities to build and improve our culture of quality. Activities in the following areas conducted in 2018 deserve special attention:

- Standard of Sales and Customer Service "My relationship with the customer";
- The Good Sales Practice Code;
- "Mystery shopper" quality evaluation;
- Net Promoter Score (NPS) tool.

We develop and support our bank's employees by improving their competencies through training programmes. We give them clear guidelines, with their development, satisfaction and commitment in mind.

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

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

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

In our standards, we address advisors directly:

"Advisor, in your contacts with the customer:

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

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

The Good Sales Practice Code

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

Below are our overarching rules written in the Code:

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

"Mystery shopper" quality assessment

We regularly check the level of implementation of quality standards, so in 2018 we conducted two waves of the "mystery shopper" internal audit. The audit was conducted by an independent external company and the unit responsible on our part was the Competency Development Department. In total, auditors performed 2,541 audits, 3 audits per branch in each wave.

The auditors verified the advisors' compliance with specified standards regarding the sales conversation. We also placed great emphasis on the auditors' subjective assessment, their satisfaction with the visit, regardless of whether the standard was complied with or not. The audit has provided us with very concrete information on the areas of customer interfacing that require immediate improvement, implementation of remedial actions, reinforcement in training or current communication.

We improve and develop quality also in remote banking, we perform a mysterious customer internal audits on a daily basis via telephone and email.

Every year, our bank participates in market surveys devoted to the quality of customer service to see itself against the largest Polish banks. In 2018, as a result of extensive quality improvement activities and trainings to develop advisors' competencies, our bank improved its result in "Newsweek's Friendly Bank" ranking, in the Kowalski category, from number 12 to 8. On the other hand, our Contact Center has for the past 5 years been among the TOP3 Polish banks in the study of customer service quality in the telephone and email contact channel, carried out by the ARC Market and Opinion Research Institute.

Net Promoter Score (NPS)

Our ambition is to have the best customer relationships. An excellent measure and verification of these relationships is the customers' willingness to recommend our bank, our services and products. For several years now, we have been taking into account the NPS index (which in the Crédit Agricole Group is referred to as CRI - Customer Recommendation Index). NPS allows us not only to measure the customers' readiness to recommend the bank, but also to know the reasons for the customer's decision and to work comprehensively on the customers' opinions. We notice a growing importance of information obtained in this way and we understand its significance. Therefore, in the last quarter of 2018 we started the implementation of changes aimed at making an even better use of the information obtained from customers, by developing the NPS management system. We have also decided to include from 2019 the NPS index in the bank's strategic goals.

The Millward Brown surveys monitored by us indicate that we are one of the leaders as regards customer's willingness to recommend: the score for the entire 2018 is 34.7. We are very happy about it, but our ambitions are higher. Our internal, transactional NPS surveys which allow us to obtain customers assessments at various points of their interface with the bank also confirm that we are working to ensure that our customer relationships are the best. In 2018, the NPS score for the survey of customers with an active personal account increased in relation to 2017 and at the end of 2018 stood at 47.8.

[GRI 102-16]

ii. Friendly and ethical marketing communication

Started in April 2018, the process of refreshing our brand also includes modifications to our marketing communication. We simplify our language so that it is understandable for each of our customers. We make references to their needs and to what can help them accomplish their plans and goals. We advise our customers on the best financial solutions and we explain the benefits. In response to customer expectations, selected marketing materials are prepared in various language versions - for Ukrainians, Kashubians and Silesians.

Code of Ethical Advertising

To ensure high quality of advertising messages and services provided to customers, in 2016 we adopted the Code of Ethical Advertising in our bank. The Code regulates the principles of communication with the customer in accordance with our orientation on the customer and their needs.

When conducting communication activities, we always provide customers with fair information about the offer, price, applicable dates, etc. directly in the advertisement, as well as indirectly through the regulations available in all communication channels. The level of detail of the material is adjusted to the given medium, taking into account the level of the customer's perception. We always present costs in a manner that is clear, legible and understandable for the customer.

Bearing in mind the good of customers, in our communications we avoid any discriminatory content, in compliance with legal regulations and social norms. Our entire marketing communication system is designed to respond to the needs of all customers, regardless of their race, religious beliefs, gender or nationality, as well as education or level of financial knowledge. To ensure the safety and comfort of our customers, we also pay special attention to personal data.

[GRI 102-16]

iii. Presence on social media

As the Credit Agricole bank, we are present on the most important social media. In 2018, we ran the following channels:

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

CAsfera.pl – employees' blog

Because we want to be closer to our customers and to share with them our knowledge about finance, as well as tips and thoughts about everyday life, in February 2017 we started the CAsfera.pl blog. On the blog we write about finance, career, passions and hobbies and about what we value a lot in our bank - interpersonal relations. We want to inform about current trends and to share various interesting pieces - not only about finance. We want to learn the opinions and suggestions concerning our activities to best meet the needs of customers. The content of our blog is presented on our websites, in newsletters and on social media.

Communication Standards on Facebook

In our social media communication strategy, we adopted the principle that we try to respond to all customers' comments. We want to provide the best possible service regardless of the channel the customer uses to contact us. If the comments posted on Facebook are general questions - we try to provide a full answer. Where a question relates to the situation of a particular customer - we respond with a request for contact in a private message where we continue the conversation redirecting the customer to a telephone contact with an advisor, during which safe authorization and transfer of data are possible. In December 2018, our response rate was 92%.

70% of Facebook posts received by our bank concern customer service in matters related to products/services or are inquiries about our offer. In 2018, a monthly average of cases concerning specific customers that required a response from a bank advisor was 300.

Our customers contact us via social media at various times of the day. Most inquiries reach us during business hours, but a large percentage of inquiries are made after 8pm. We make sure that inquiries sent even at a late hour or on a public holiday are answered as soon as possible. Sometimes however, an answer takes longer, especially when it involves more units (for example in the case of complaints). The average waiting time for a response on Facebook is below 2 hours.

In cases where customers describe their dissatisfaction with our services, we try to thoroughly investigate the matter by asking the customer for details. We request information that will allow us to identify the situation, after which we investigate it (often in cooperation with employees of the appropriate bank branch).

In our communication channels, apart from marketing materials we also offer educational and attitude-forming content, which constitutes about one third of all our publications. Among others, we write about safety, care for the environment and help for our loved ones. Efforts are made to present our content in an attractive form, often using interactive formats (such as surveys) and to engage customers in a discussion by asking them questions.

Our publications of advertising materials of banking products are in compliance with legal regulations. The team responsible for our Facebook page has set up clear rules with the Compliance Department concerning the publication of product-related posts and, if necessary, individual posts are subjected to additional verification. We strive to keep it simple, while meeting all formal requirements for a given advertising message.

In Q4 2018, our fanpage has doubled in size as a result of combining two independent pages. Almost 40,000 fans of the "To the Max" profile joined the main profile. We currently manage one large fanpage with more than 80,000 fans.

[GRI 102-16]

iv. Clear agreements and plain communication language

In 2018, we were using the simplified standard for agreements and regulations developed in the previous year. From June 2017, customers have been receiving their agreements for accounts, credit cards, cash loans, as well as instalment loans in a friendly form including tables presenting the most important information. The elements that are most important to customers can be found on the first and second page. In our agreements we use subheadings, colours or shades of grey and a uniform font size, and on the last pages we include words of thanks to the customers. We have prepared the above changes following surveys with customers as part of the "We Speak in Plain Language" initiative.

In June 2018, we launched a programme to implement plain Polish language in our bank. As part of the programme, we organise trainings and workshops for employees and we have our communications verified in terms of comprehensibility. Under the first stage, the programme covered 6 units of our bank, including the Customer Service Quality Improvement Department, Integrated Marketing and Digital Communication Department, Legal Department and Debt Collection and Debt Management Division.

10. Professional complaint handling

At the Credit Agricole bank, we treat complaints with high degree of responsibility and understanding. To ensure the satisfaction of its customers, the bank has a dedicated Customer Service Quality Improvement Department (CSQID).

In 2018 a total of 859 complaints were received, which directly or indirectly concerned the privacy of customers and their personal data, of which 241 were admitted by the bank. Five complaints, one of which proved to be justified, were submitted by external institutions - Consumer Ombudsman, Inspector General for Personal Data Protection and the PFSA.

Among the complaints admitted as justified, the largest percentage were reported fraud/credit fraud (39%). The remaining complaints concerned our use of incorrect contact details of customers (28%) or inappropriate marketing contact (22%).

We make sure that the handling of complaints, in particular those relating to the protection of customers' personal data, is fully professional - we have issued positive decisions also with respect to 39% of unfounded complaints.

In addition to the listed situations regarding customer privacy and personal data, we recorded 3,309 notifications of unauthorised transactions, 55% of which were found to be justified. The vast majority were card transaction frauds. As of 20 December 2018, unauthorised transactions have been regulated by the amended Payment Services Act (implementing the PSD2 directive)

The reported events are verified by CSQID and by other units dealing with complaints and, in justified cases, information about the notification is forwarded to units responsible for a given process (e.g. Credit Fraud Prevention Office, Risk Management and Permanent Control Division, Sales Support, Customer Relationship Management (CRM) Team). Where a mistake is identified, CSQID participates in working out a solution. However, the final decision regarding the choice of solution or accepting the risk is taken by the owner of the business area concerned.

Additionally, CSQID becomes involved when incorrect address details are suspected – in such cases attempts are made to contact the customer and to update the data.

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

VIII. **Community involvement and development – Responsible locally**

Sustainable Development Goal whose implementation we support through the initiatives described in this section: 11 – Sustainable Cities and Communities.

We have assigned additional Sustainable Development Goals to individual initiatives.

1. Social initiatives

Promotion of French culture in Poland

Sustainable Development Goal: 4 – Quality Education

As we are a French Crédit Agricole Group company, each year we take part in promoting French culture in Poland. In 2018:

- we supported the Francophone Days organised by Alliance Française;
- we supported the celebrations of Bastille Day, the French national holiday of 14 July organised by the French honorary consul to Wrocław;
- we became a partner of "FrankoFilm" Short Film Festival and of Drameduction, a cycle of French-language theatre performances.

Cooperation with "Following the Trail of Silesian Vernacular"

Sustainable Development Goal: 11 – Sustainable Cities and Communities

In order to popularise the Silesian language and the related culture, we joined the idea of Following the Trail of Silesian Vernacular which is being created in Katowice. We are a sponsor of a bronze figurine that represents the word "geld" (money). The shape of the "Geld" figurine refers to Karol Godula, a 19th century businessman and banker well-known and respected in Silesia. In addition, selected branches of our bank in Silesia and the Opole region offer product leaflets written in the vernacular and in some locations customers can also talk in Silesian with advisors.

"Pack the backpack for back2school"

Sustainable Development Goals: 1 – No poverty, 3 – Good Health and Well-Being, 10 – Reduced Inequalities, 17 – Partnerships for the Goals

Since the start of 2018, we have been a part of CSRWroClub - an initiative gathering large Wrocław companies around the CSR idea. The largest campaign carried out in 2018 by the club's members was the collection of school backpacks "Pack the backpack for back2school" for the wards of children's homes in Lower Silesia. One thousand people from our bank took part in the campaign - together we have prepared 46 fully-equipped backpacks. We passed the backpacks to the children in Pieszyce and Piława Górna. In October 2018, the campaign was recognised by the "Home and Market" economic magazine as one of top 10 most interesting CSR initiatives.

Cooperation with Wrocław Care and Education Centre

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

At the end of 2017, we donated the Zacztyani.org (Crazy About Reading) foundation PLN 5 for each Special Mobile Deposit opened by our customers during the Saving Week. The above donation

allowed to open in 2018 in one of the locations of Wrocław Care and Education Center (WCEC) a library for the centre's residents and to conduct finance and saving workshops for children. Our cooperation with WCEC also included a donation for the organisation of summer holidays for the centre's charges. The amount of the donation depended on the results of the survival run organised for our bank's managerial staff.

We oxygenate the city

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

In November 2018, in collaboration with the Dotlenieni.org foundation and Wrocław Care and Education Center, we conducted a tree and shrub planting event to reduce air pollution in Wrocław. Our group of volunteers planted 130 plants in the grounds of one of WCEC centres. It was the first initiative of employee volunteering in our bank in several years.

Collection of plastic bottle caps

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

As in the previous years, also in 2018 we were collecting plastic bottle caps. Under the "Healthily Drummed Up Bank" we collected 204 kg of plastic bottle caps and the proceeds from their sale were donated to the "I Can Help" foundation for children with disabilities and with congenital defects. In addition, employees of our regional debt collection offices in Bydgoszcz, Wrocław, Łódź and Zabrze organised an additional collection during which they gathered about 150 kg of bottle caps for the "Help on Time" foundation for children.

Blood donation and bone marrow donor registration events

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

In 2018, we took part in blood donation campaigns and in the registration of bone marrow donors. The donor registry is run by the DKMS foundation to which we also gave a donation. As part of the campaign, which we co-organised with Europejski Fundusz Leasingowy, we registered a total of 184 potential bone marrow donors.

Involvement in the "Noble Parcel" initiative

Sustainable Development Goals: 1 – No Poverty, 10 – Reduced Inequalities

It was yet another time when we participated in "Noble Parcel" organised by the Cracow-based WIOSNA association. The purpose of the above Christmas-time initiative is to prepare and deliver Christmas parcels to Polish needy families. In 2018, employees and board members of our bank offered support to at least seven families in need.

Charitable activity

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

In 2018, we offered financial support to the Society of Friends of Children to organise holiday rest for the wards. We also supported the "Help for Children with Cancer" foundation and its charity concert planned for the spring of 2019.

Supporting student development

Sustainable Development Goal: 4 – Quality Education

In 2018, our "Fresh Blood. On Your Way to Your First Job" programme addressed to young people and conducted in previous years, gained a new formula. The new MAKSYMALNI project aims to support young people in their first career steps and help in discovering their personal, professional and financial potential. Through events organised in spring and autumn at 13 Polish universities across the country, we encouraged students to consciously plan their careers and we built a positive image of our bank as their possible future employer. More on this topic can be found in the "Employer Branding" section.

Employee skill-based volunteering

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

In 2018, we joined the "Social Leader Development Academy" initiated by the Responsible Business Laboratory Foundation and the "City Volunteer Days" organised by the Municipal Volunteer Centre. Our contribution included workshops and training sessions conducted by our experts for social activists and NGO leaders. The topics of the meetings concerned HR, communication and project management.

Conference on online security

Sustainable Development Goal: 4 – Quality Education, 17 – Partnerships for the Goals

In cooperation with Niebezpiecznik.pl, we organised a conference on network security for representatives of the SME sector. The employees of our Information Security Department in cooperation with the Department of Small and Medium-Sized Enterprises and Agri Customers were responsible for the event. The meeting was devoted primarily to ways of preventing fraud and to safe use of smartphones.

Participation in the 6th Charity Corporate Run

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

In May 2018, we once again supported the charity Corporate Run which was held in Wrocław and Warsaw. The representation of our runners included 100 people. We also organised a fan zone for all employees and their families. The purpose of the run was to support the persons under the care of the Everest foundation.

Support for culture – strategic cooperation with Dawid Podsiadło

In March 2018, we initiated a strategic cooperation with Dawid Podsiadło. From October to December, we accompanied the artist as a strategic partner on his "Little Town Concert Tour" which included 13 concerts in Poland's major cities. In addition, we were also a strategic partner of the artist's concert as part of Red Bull Music.

[GRI 102-12]

IX. Awards

1. Organisational governance

Pearl of the Polish Economy 2018

In the 16th edition of its "Pearls of the Polish Economy" ranking the "Polish Market" economic magazine appreciated us for consistent implementation of our policy and strategy and for our leading position among Poland's most dynamic and most effective companies. Thus we won the title of Pearl of the Polish Economy 2018 and in the Financial Sector category.

Third place in the "Best Bank 2018" competition held by Gazeta Bankowa

Our organisation was recognised by Gazeta Bankowa as one of the best banks. We came third in the "Best Bank 2018" competition in the Small and Medium-Sized Commercial Banks category.

2. Labour practices

Award for MP Power Awards® educational company event

Our series of events for students as part of the "Fresh Blood. On Your Way to Your First Job" programme realised in 2017 together with the Endorfina agency was awarded in the MP Power Awards® competition in the Educational Company Event category.

Second place in the "Master of Employer Branding" competition at Career Expo

At the Career Expo fair our bank was appreciated by visitors - we were second in the Master of Employer Branding Career Expo competition.

WellPower 2018 distinction

Our powerON programme received a distinction in the first nationwide WellPower 2018 competition of projects concerning energy management and wellbeing, organised by INFOR.

3. Fair operating practices

Second place in the CESSIO competition in the Banking Sector category

In the 6th edition of the CESSIO Laurel competition our bank won the second prize in the Banking Sector category for the best implemented debt sale tender process. The goal of the CESSIO prize competition is to promote the highest standards in the preparation and implementation of debt sale tendering processes.

4. Consumer issues

Two awards in the Golden Paper Clips competition

Our information and anti-crisis campaign on technological change in our bank has been recognised in "Złote Spinacze" (Golden Paper Clips), Poland's most important industry public relations competition where we received the Silver Paper Clip in the sectoral Finance category and Bronze Paper Clip in the main Anti-Crisis and/or Crisis Communication category.

Contact Center in TOP 3 according to the ARC Market and Opinion Research Institute

Our care for customer satisfaction has once again been appreciated in the most prestigious and comprehensive study of Poland's banking contact centres, carried out by the ARC Market and

Opinion Research Institute. Our Contact Center was among the TOP 3 banking contact centres in Poland and ranked third.

Three prizes in the Kreatura 2018 competition

In the Kreatura 2018 competition we won

- a special prize for mastering the video format of the future in the Film-Video on the Internet category, (pre-roll ads),
- Kreatura for the entire “Attentive Bank” campaign and Account for You account in the Campaign category,
- and additionally a distinction in the Film-Video on the Internet category.

All our productions were made together with Just agency.

Three MIXX Awards 2018

We won 3 awards in MIXX Awards 2018, one of Poland’s most important marketing competitions. Our bank account campaign with Dawid Podsiadło was appreciated with silver statuettes, and bronze was awarded for our innovative TeleBot.

Two Golden Arrow 2018 distinctions

Our innovative solutions applied in the Account for You campaign with the participation of Dawid Podsiadło and TeleBot have been appreciated.

First place in the Innovation 2018 competition

To optimise online sales campaigns for cash loans, we have created TeleBot, an innovative tool which came first in the Innovation 2018 competition in the Media/Algorithms and Optimisation Tools category.

Consumers Quality Leader for Credit Agricole Instalment Loans

For the second year in a row our instalment loan system has been awarded the golden emblem of the Consumer Quality Leader contest.

X. About the Report

1. Drafting process

While drafting our Corporate Social Responsibility Report 2018 we focused on guidelines obtained from three sources. The key source was the stakeholders panel held in October 2016 to gather the opinions and expectations of the bank's stakeholders. Another source was a survey (online and traditional) conducted in November and December 2017 among external and internal stakeholders and among persons responsible for data collection. On the basis of the information gathered we selected the key issues to be included in the report.

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

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

2. Priority reporting aspects for 2018

Key Aspects for external stakeholders¹:

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

Key aspects for internal stakeholders²:

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

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

¹ The listed aspects are important outside the organisation for all stakeholders.

² The listed aspects are important inside for the entire organisation.

3. ISO 26000 and Sustainable Development Goals

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

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

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

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

The Sustainable Development Goals (SDGs) were adopted in 2015 by all 193 UN member states as part of the resolution "Transforming Our World: The 2030 Agenda for Sustainable Development". The resolution sets out 17 Sustainable Development Goals:

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

[GRI 103-1]

XI. Detailed numerical data

Employees of Credit Agricole Bank Polska S.A. – number

As at 31 December 2018

	Women	Men	Total
probationary period	105	29	134
definite term	576	255	831
indefinite term	2773	988	3761
definite term (replacement)	105	31	136
Total employees on employment contracts	3559	1303	4862
full time	3387	1205	4592
part time	172	98	270
TOTAL	3559	1303	4862

[GRI 102-8]

Parental leave

	Women	Men	Total
Persons eligible in 2018 for maternity/paternity leave	603	147	750
Employees who used maternity/paternity leave in 2018	549	91	640
Employees who returned to work in 2018 after having used their maternity/paternity leave	410	73	483
Employees who returned to work in 2017 after having used their maternity/paternity leave and worked throughout 2018	337	56	393
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 (2017)	86,4%	88,8%	86,7%

[GRI 401-3]

Employees by regions (excluding Head Office and Contact Center)

Region*	Women	Men	Total
Białystok region	89	8	97
Bydgoszcz region	91	17	108
Częstochowa region	118	19	137
Gdańsk region	108	15	123
Gdynia region	95	12	107
Jelenia Góra region	113	9	122
Katowice region	172	16	188
Kielce region	90	12	102
Konin region	84	10	94
Cracow region	114	24	138
Lublin region	110	16	126
Łódź region	122	25	147
Poznań region	97	24	121
Szczecin region	124	8	132
Warsaw South region	77	31	108
Warsaw North region	90	33	123
Warsaw West region	94	17	111
Wrocław region	132	22	154
Zielona Góra region	69	6	75
CA Express branches region	10	7	17
CF remote region	27	5	32
TOTAL	2026	336	2362

[GRI 102-8]

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

Number of accidents in 2018

	Women	Men	Total
Number of injuries on the way to or from work	19	6	25
Number of injuries during work	20	4	24

Accidents on the job

	Women	Men	Total
Number of fatalities on the job	0	0	0
Number of light injuries on the job	20	4	24
Number of severe injuries on the job	0	0	0
Total of all injuries	20	4	24 (11 – Head Office, 13 - sales network)
Injury rate (in relation to all CA BP S.A. employees) (<i>Injury rate - IR</i>) ¹	5,62	3,07	4,94
Number of lost days as a result of workplace injury	574	241	815
Injury severity rate ²	28,7	60,25	33,96

[GRI 403-2]

¹ Total number of workplace injuries reported in a year, divided by total employment, multiplied by 1,000.

² Total number of lost days of those injured at work, divided by the number of workplace injuries.

Stationary training

	Women	Men
Total number of employees - FTEs	3060	1254
Managerial and higher positions	422	233
Lower than managerial positions	2638	1021
NUMBER OF HOURS OF TRAINING BY EMPLOYMENT CATEGORY		
Employees in managerial and higher positions	16988	11118
Employees in lower than managerial positions	75222	28577
Total number of hours of training	92210	39695
AVERAGE NUMBER OF HOURS OF TRAINING BY EMPLOYMENT CATEGORY		
Employees in managerial and higher positions	40,26	47,72
Employees in lower than managerial positions	28,51	27,99
Total number of hours of training	30,13	31,65

E-learning sessions

	Women	Men
Total number of employees - FTEs	3060	1254
Managerial and higher positions	422	233
Lower than managerial positions	2638	1021
NUMBER OF HOURS OF TRAINING BY EMPLOYMENT CATEGORY		
Employees in managerial and higher positions	3650	1798
Employees in lower than managerial positions	26065	7271
Total number of hours of training	29715	9069
AVERAGE NUMBER OF HOURS OF TRAINING BY EMPLOYMENT CATEGORY		
Employees in managerial and higher positions	8,65	7,72
Employees in lower than managerial positions	9,88	7,12
Total number of hours of training	9,71	7,23

[GRI 404-1]

XII. GRI table

GENERAL STANDARDS		
INDEX NUMBER	INDEX NAME	PAGE
102-1	Name of the organization	8
102-2	Activities, brands, products, and services	52, 53, 54, 55, 56
102-3	Location of headquarters	74
102-4	Location of operations	8, 9
102-5	Ownership and legal form	8, 9
102-6	Markets served	8, 52, 53, 54, 55, 56
102-7	Scale of the organization	8, 9, 52, 53, 54
102-8	Information on employees and other workers	27, 69, 70
102-9	Supply chain	46
102-10	Significant changes to the organization and its supply chain	46
102-11	Precautionary Principle or approach	42, 43
102-12	External initiatives	41, 43, 50, 64
102-13	Membership of associations	23
102-14	Statement from senior decision-maker	5, 6
102-15	Key impacts, risks and opportunities	13, 14, 19, 48
102-16	Values, principles, standards and norms of behaviour	12, 20, 21, 23, 49, 56, 57, 58, 59, 60, 61
102-17	Mechanisms for advice and concerns about ethics	20, 21, 23, 46, 47, 49, 61
102-18	Governance structure	9, 10, 11, 12
102-40	List of stakeholder groups	17
102-41	Collective bargaining agreements	27
102-42	Identifying and selecting stakeholders	17, 18
102-43	Approach to stakeholder engagement	17, 18
102-44	Key topics and concerns raised	18
102-45	Entities included in the consolidated financial statements	67
102-46	Defining report content	67
102-47	List of material topics	67
102-48	Restatement of information	67
102-49	Changes in reporting	67
102-50	Reporting period	67
102-51	Date of most recent report	67
102-52	Reporting cycle	67
102-53	Contact point for questions regarding the report	74
102-54	Claims of reporting in accordance with the GRI Standards	67
102-55	GRI content index	72, 73
102-56	External assurance	67
103-1	Explanation of the material topic and its Boundary	67, 68
103-2	The management approach and its components	14, 15, 23, 67
103-3	Evaluation of the management approach	14, 15, 23, 67

TOPIC-SPECIFIC STANDARDS		
INDEX NUMBER	INDEX NAME	PAGE
201-1	Direct economic value generated and distributed	9
202-1	Ratios of standard entry level wage by gender compared to local minimum wage	40
205-3	Confirmed incidents of corruption and actions taken	47
302-1	Energy consumption within the organization	44
308-1	New suppliers that were screened using environmental criteria	45
401-1	New employee hires and employee turnover	27
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	30
401-3	Parental leave	31, 69
403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	29, 70
404-1	Average hours of training per year per employee	71
404-2	Programs for upgrading employee skills and transition assistance programs	37, 38
404-3	Percentage of employees receiving regular performance and career development reviews	39
405-1	Diversity of governance bodies and employees	24, 25
405-2	Ratio between base salary and remuneration of women to base salary and remuneration of men	40
406-1	Incidents of discrimination and corrective actions taken	25
414-1	New suppliers that were screened using social criteria	45
414-2	Negative social impacts in the supply chain and actions taken	46
417-2	Requirements for product and service information and labelling	51
417-3	Incidents of non-compliance concerning marketing communications	51
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	61
419-1	Non-compliance with laws and regulations in the social and economic area	51

[GRI 102-55]

XIII. Contact details

Przemysław Przybylski

Corporate Communication Office Director

Spokesman of Credit Agricole Bank Polska S.A.

prprzybylski@credit-agricole.pl

Credit Agricole Bank Polska S.A.

pl. Orłąt Lwowskich 1

53-605 Wrocław

[GRI 102-3, GRI 102-53]