

SUMMARY REVIEW OF THE 2012-2016 TERM OF OFFICE
CRÉDIT AGRICOLE GROUP EUROPEAN WORKS COUNCIL

DOCUMENT PREPARED BY THE ELECTED MEMBERS OF THE
EUROPEAN WORKS COUNCIL

TOUT SE CONSTRUIT *ici*



le 19-let



SQY Park Academy
Formation, Ouverture & Talents SI

SOMMAIRE

- 1 Review of meetings and trips
- 2 Review of financial resources
- 3 Training arrangements
- 4 Scope
- 5 Membership

REVIEW OF MEETINGS AND TRIPS

- 28 June 2012: Inaugural meeting – four-year terms of office begin
- During the four years of the term of office:
 - Plenary meetings: 8
 - Select Committee meetings: 9
 - Select Committee conference call: 4
- Main topics covered:
 - PMT: presentation and progress monitoring
 - Sale of Emporiki, Crelan and subsidiaries of CACF: Credium, Finaref Nordic and Danaktiv, Credicom
 - Adaptation plans CACIB and CACF
 - Miscellaneous: Monitoring of International Retail Banking

- 9 October 2012: **Favourable opinion** on the economic aspect and **unfavourable** on the employee aspect for the consultation on the sale of Emporiki in Greece and Cyprus
- 28 November 2012: Unfavourable opinion on CACF Deleveraging Plan
- 2 July 2013: sale of Credium companies in the Czech Republic and Slovakia
 - **Unfavourable opinion** from an economic perspective: these companies were economically viable
 - **Favourable opinion** from an employee perspective, since the EWC secured, among other things: an increase in redundancy payments, and an implementation of a process to help leavers find employment
- 25 March 2014: planned sale of Crelan Belgium
 - **Favourable opinion** on Crelan, Keytrade and Europabank as regards maintaining the Group's financial responsibility, but strong criticism on governance

■ Background:

- Between 2012 and 2015, the members of the Select Committee visited five of the countries in which the Group operates
- All visits were accompanied by the Works Council expert with a view to drawing up a report to be presented at a full meeting of the EWC

■ Objectives:

- Help the Select Committee better understand the specific characteristics of each country and the diversity of the Group's entities and business lines Meet with employees and their representatives
- Support the Select Committee so as to facilitate dialogue with local management

■ Content of visits:

- Country overview (economic and social)
- Business and employment overview of the entity by local management
- Visits to a number of local branches or departments
- Meeting with local trade unions

REVIEW OF FINANCIAL RESOURCES

REVIEW OF THE EUROPEAN WORKS COUNCIL'S FINANCIAL AND PHYSICAL RESOURCES

■ Under the terms of Article 6 of the Agreement, the Group provides the EWC with the following:

- a mobile phone with an international call plan for use by the Secretary, a laptop computer for use by the Secretary, premises in Paris, an annual operating budget of €60,000, use of an expert, insurance against the risk of accidents, specific time allowances

■ Update on expenditure against the operating budget:

	Training and country trips	Translation	Equipment	Travel	Meal expenses	Accommodation	Bank charges	Commn. and events	
2012	1%	23%	0	36%	22%	15%	1%	2%	100%
2013	15%	11%	25%	19%	14%	15%	1%	0	100%
2014	18%	11%	23%	12%	8%	5%	1%	22%	100%
2015	35%	9%	3%	14%	8%	9%	1%	21%	100%

■ A controlled budget since 2012

■ Creation of a “Communication and events” expenditure item for expenses connected with the newsletter as well as the organization of events for all EWC members (including both regular and substitute members)

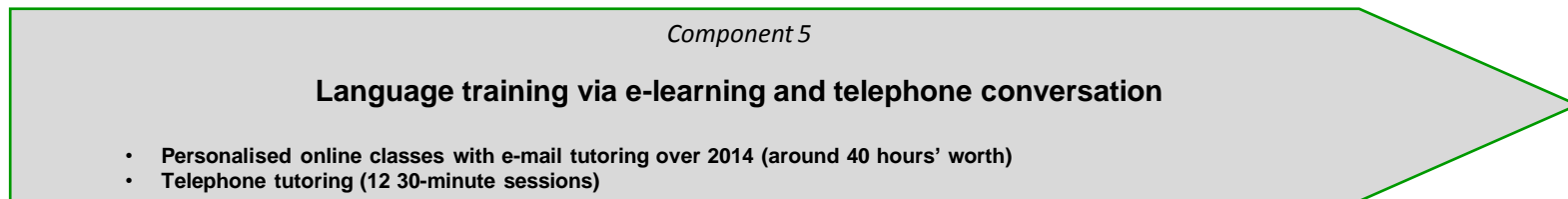
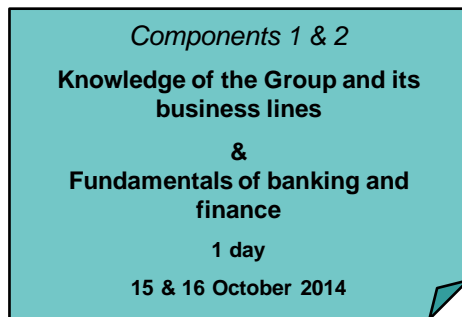
■ Existence of a dedicated tool for communication between management and the members of the EWC

TRAINING ARRANGEMENTS

■ Objective: to help regular and substitute members of the European Works Council:

- develop their expertise in specific subject areas so as to optimise their ability to fulfil their mandate
- ensure that their role on the Council is rooted in the reality of the Group, while at the same time giving them a broader perspective by exposing them to other models
- know themselves better so that they can work together better, above and beyond professional and trade union practices

■ A two-stage process:



SCOPE

CHANGES IN SCOPE

■ Article 2.2 of the European Works Council Agreement:

- 30 seats shared among countries by size of workforce. Only countries with at least 50 employees are represented.
- Based on the position at 31 December each year, the EWC's membership may be reviewed in line with the rules set out in the Agreement.

	Number of members	Number of countries represented	Joindes	Left
2008	26	17	Denmark	
2009	27	18	Slovakia	
2010	28	19		
2011	28	19		
2012	28	19	Ireland	Denmark
2016	22	14	Austria	Bulgaria, Cyprus, Greece, Hungary, Slovakia, Sweden

■ Distribution of seats stable over four years

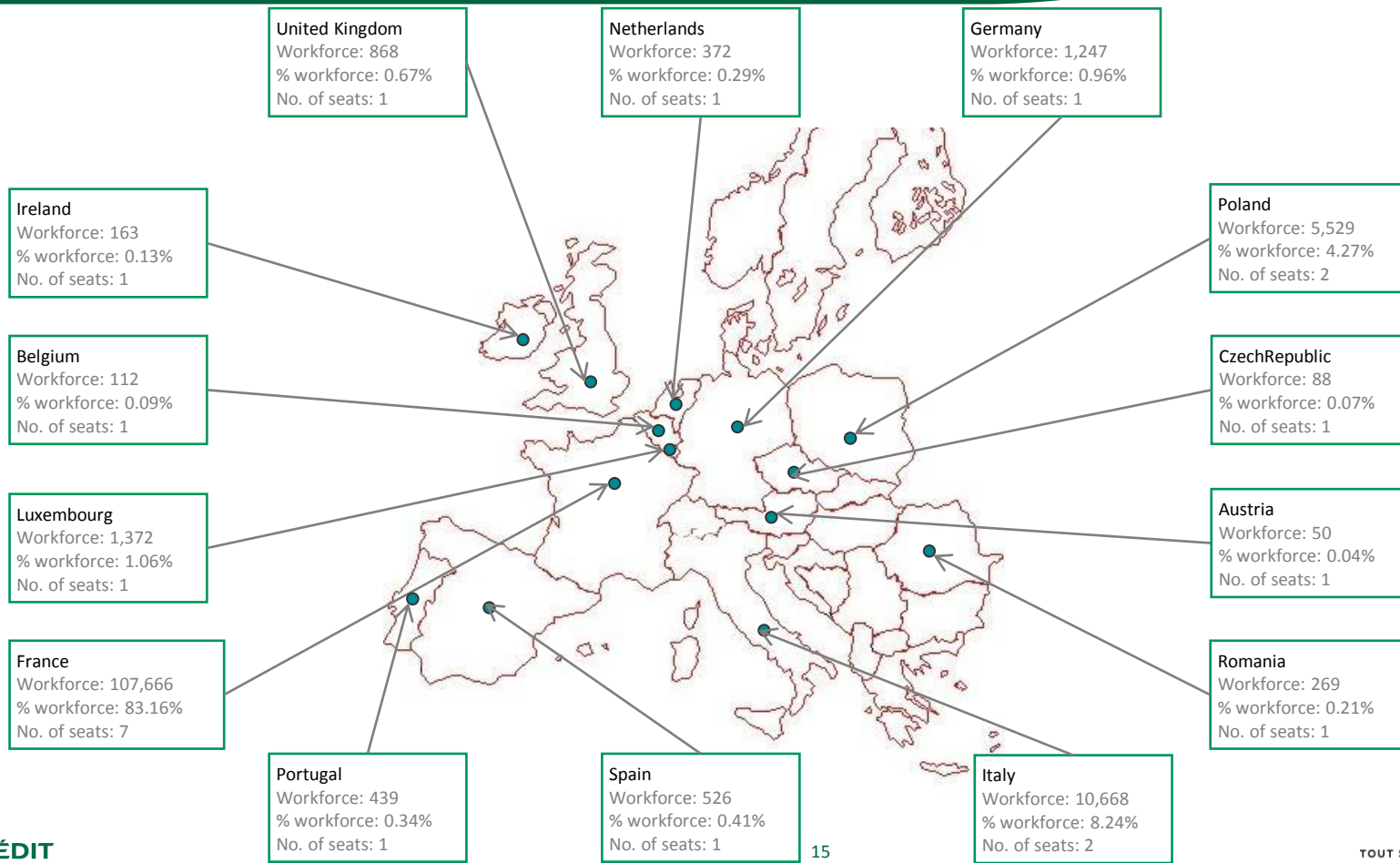
- 7 regular and 7 substitute alternate members for France
- 2 regular and 2 substitute members for Italy and Poland
- 1 regular and 1 substitute member for other countries

MEMBERSHIP

LIST OF REGULAR & SUBSTITUTE MEMBERS AT 31 DECEMBER 2015

REGULARS				SUBSTITUTES		
COUNTRY	NAME	FIRST NAME	ENTITY	COUNTRY	NAME	FIRST NAME
Belgium	AHSSAINE	NAIMA	CACEIS Belgium	Belgium		
France	MOUTIER	Cédric	LCL	France		
	BAUDET-COLLINET	ODILE	CA Ile de France		THEISS	PEGGY
	FESQUET	PASCAL	CA Languedoc		GIRARD	COLETTE
	ALEXIS	ERIC	Crédit Agricole SA		RELIN	PHILIPPE
	GAUJOUR	MICHAEL	CR Centre France		REINERT	FABIEN
	POUJOL	FRANCOIS	Amundi		LONDEIX	JACQUES
	PERRIER-FOURNIER	CHRISTINE	LCL	RAVACHE	CHRISTOPHE	
Germany	LUCANTONI	RALF	Creditplus Bank	Germany	PRODEHL	VERENA
Greece				Greece		
Ireland	GIL	FRANCOISE	CACI	Ireland	EATON	RUTH
Italy	BOSCHIROLI	LEONELLO	Cariparma	Italy	CASTAGNETTI	LUCIA
	SALSI	MATTEO	Cariparma		CAPPELLINI	FRANCO
Luxemburg	MENDES	DOMINIQUE	CACEIS Bank	Luxembourg	BOUR	CHRISTOPHE
Netherlands	RUITENBEEK	ROB	CACF BV	Netherlands	GROENENDAAL	RICHARD
Poland	CHWALIBOG	ELZBIETA	CA Bank Polska	Poland		
	JANIK	KARINA	EFL			
Portugal	MADUREIRA DE ARAUJO E REGO	EDUARDO JOAQUIM	Credibom	Portugal	SARAIVA SOARES	MARIA MANUELA
Czech Republic	SYPTAK	LEOS	Credium	Czech Republic	RIHOSEK	ERIK
Romania	GHEORGHIU	IOANA	CA Romania	Romania		
Spain	PARDO	RAFAEL	CACIB	Spain	PEREZ DE HERRASTI	IGNACIO
United Kingdom	OKEEFFE	LIAM	CACIB	United Kingdom	ELLIOTT	STEVE
Sweden	DE ROUVILLE	ERIK	CACIB	Sweden	HOLMBERG	ANN-KATRIN
	BUSIRIS	SEBASTIEN	UNI			

DISTRIBUTION OF SEATS: WORKFORCE AT 31/12/2015 IN VIEW OF NEW TERMS OF OFFICE (NUMBER OF PERMANENT AND FIXED-TERM CONTRACTS)



LIST OF REGULAR & SUBSTITUTE MEMBERS AT 8 JULY 2016

REGULARS				SUBSTITUTES		
COUNTRY	NAME	FIRST NAME	ENTITY	COUNTRY	NAME	FIRST NAME
Austria	STARITZBICHLER	CHRISTIAN	Amundi Austria	Austria	GREIFENEDER	BERNHARD
Belgium	VERSELE	AUORE	CACIB	Belgium		
Czech Republic	RIHOSEK	ERIK	IKS-KB	Czech Republic	MULLEROVA	ZUZANA
France	MOUTIER	CEDRIC	LCL	France	COOBLIN	BENJAMIN
	BAUDET-COLLINET	ODILE	CA Ile de France		THEISS	PEGGY
	FESQUET	PASCAL	CA Languedoc		COUFFRANT	SYLVAIN
	ALEXIS	ERIC	Crédit Agricole SA		RELIN	PHILIPPE
	GAUJOUR	MICHAEL	CR Centre France		REINERT	FABIEN
	PERRIER-FOURNIER	CHRISTINE	LCL		BIELKIN	LAURENCE
	POIREL	PHILIPPE	CA Atlantique Vendée	POMAS	BENOIT	
Germany	LUCANTONI	RALF	Creditplus Bank	Germany	PRODEHL	VERENA
Ireland	PANAGIODIS	NICOLAS	CACEIS Ireland Limited	Ireland	GIL	FRANCOISE
Italy	BOSCHIROLI	LEONELLO	Cariparma	Italy	CASTAGNETTI	LUCIA
	CAPPELLINI	FRANCO	Carispezia		SALSI	MATTEO
Luxemburg	MENDES	DOMINIQUE	CACEIS Bank	Luxemburg	BOLLE	OLIVIER
Netherlands	RUITENBEEK	ROB	CACF BV	Netherlands	GROENENDAAL	RICHARD
Poland	BILSKA	ANETA	CA Bank Polska	Poland	KAZMIERSKI	SZYMON
	ŁUCZYŃSKA	KATARZYNA	EFL		JANIK	KARINA
Portugal	MADUREIRA DE ARAUJO E REGO	EDUARDO JOAQUIM	Credibom	Portugal	SARAIVA SOARES	MARIA MANUELA
Romania	PETRESCU	SILVIU	CA Romania	Romania	GEORGESCU	CATALIN
Spain	OSTOLAZA	MARIA	BANKOA	Spain	ELENA LOPEZ	JOSE IGNACIO
United Kingdom	TAMS	JULIAN	CACIB	United Kingdom	BOUCHET	BENJAMIN
	BUSIRIS	SEBASTIEN	UNI			