WORKING EVERY DAY IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY

KEY FIGURES
2019
Crédit Agricole’s end purpose, is to be a trusted partner to all its customers:

Its solid position and the diversity of its expertise enable CA to offer all its customers ongoing support on a daily basis and for their projects in life, in particular by helping them to guard against uncertainties and to plan for the long term.

CA is committed to seeking out and protecting its customers interests in all it does. It advises them with transparency, loyalty and pedagogy.

It places human responsibility at the heart of its model: it is committed to helping all its customers benefit from the best technological practices, while guaranteeing them access to competent, available local teams that can ensure all aspects of the customer relationship.

Proud of its cooperative and mutualist identity and drawing on a governance representing its customers, Crédit Agricole:

Supporting the economy, entrepreneurship and innovation in France and abroad: it is naturally committed to supporting its regions.

It takes intentional action in societal and environment fields, by supporting progress and transformations.

It serves everyone: from the most modest to the wealthiest households, from local professionals to large international companies.

This is how Crédit Agricole demonstrates its usefulness and availability to its customers, and the commitment of its 142,000 employees to excellence in customer relations and operations.
Crédit Agricole Group includes Crédit Agricole S.A., as well as all of the Regional Banks and Local Banks and their subsidiaries.

**FLOAT**
- 32.4% Institutional Investors
- 7.0% Individual Shareholders
- 4.7% Employee Share Ownership Plans (ESOP)
- **N-S(2)** Treasury Shares
- **44.1%**

**10.5 MILLION MUTUAL SHAREHOLDERS WHO HOLD MUTUAL SHARES IN**
- **2,417 LOCAL BANKS**

**39 REGIONAL BANKS**
Jointly holding the majority of Crédit Agricole S.A.’s share capital through SAS Rue La Boétie.(1)

**Sacma Mutualisation**

**Fédération Nationale du Crédit Agricole (FNCA)**

---

(1) The Regional Bank of Corsica, 99.9% owned by Crédit Agricole S.A., is a shareholder of Sacma Mutualisation.

(2) non-significant.
Crédit Agricole has rolled out a unique customer-focused universal banking model based on the group's complimentary activities. As such, its local networks offer all customers a complete range of banking and non-banking services suited to their needs, through all channels and created with specialised business lines, leaders in their respective fields in France as well as internationally.
**2019 PERFORMANCE**

### CUSTOMERS
- SERVING CUSTOMERS EVERY DAY
  - 10,400 retail bank branches in France and abroad
  - 1.8 m gross customer acquisition in France and in Italy
  - 7.5 m users of the Group’s Apps

### FINANCING THEIR PROJECTS, MANAGING THEIR SAVINGS AND PROTECTING THEIR INTERESTS
- 1 out of 3 Mid-Caps financed by CAL&F in France
- € 1,794.7 billion assets under management
- 14.1 million property and casualty insurance contracts for Crédit Agricole Assurances
- € 650 billion loans outstanding in retail banking in France
- 1.4 million consumer projects financed by CA CF in France
- #1 green bond bookrunner worldwide for Crédit Agricole CIB

### EMPLOYEES
- 142,000 Group employees
- 73,000 Crédit Agricole S.A. employees
- 52% outside France
- 48% in France
- more than 6,000 CDI recruitments
- more than 11,000 internal mobility transfers

### CORPORATE SOCIAL RESPONSIBILITY
- € 12.3 billion outstanding amount of environmental initiatives
- € 310.9 billion assets incorporating an ESG filter
- € 49.2 billion green bonds structured by CACIB
- Almost € 50 million Budget allocated to local initiatives and in the territories

---

**Notes:**
1. Individuals and entrepreneurs
2. Crédit Agricole, LCL, BforBank, Crédit Agricole Italie, AGOS, Uni-medias
3. by Amundi, Crédit Agricole Assurances and Crédit Agricole Indosuez Wealth Management
4. all currencies in volume and market share (source Bloomberg)
5. Crédit Agricole S.A.
6. Environmental, Social and Governance
FINANCIAL PROFILE 2019

(in billions of €)

<table>
<thead>
<tr>
<th>BUSINESS ACTIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross customer loans (1)</td>
</tr>
<tr>
<td>Customer deposits</td>
</tr>
<tr>
<td>Total balance sheet</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STATED ANNUAL RESULTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
</tr>
<tr>
<td>Operational Efficiency (Cost/income ratio)</td>
</tr>
<tr>
<td>Income (NIGS net income group share)</td>
</tr>
</tbody>
</table>

(1) customers loans and finance leases

FINANCIAL STRUCTURE

TOTAL EQUITY

(in billions of €)

<table>
<thead>
<tr>
<th></th>
<th>CRÉDIT AGRICOLE GROUP</th>
<th>CRÉDIT AGRICOLE S.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group share</td>
<td>121.6</td>
<td>15.9%</td>
</tr>
<tr>
<td>Minority interests</td>
<td>115</td>
<td>18.9%</td>
</tr>
<tr>
<td>7.9</td>
<td>9.7%</td>
<td></td>
</tr>
<tr>
<td>62.9</td>
<td>70.8</td>
<td></td>
</tr>
<tr>
<td>70.8</td>
<td>12.1%</td>
<td></td>
</tr>
<tr>
<td>16.9%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.1%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.7%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SOLVENCY RATIOS, FULLY LOADED

<table>
<thead>
<tr>
<th></th>
<th>CRÉDIT AGRICOLE GROUP</th>
<th>CRÉDIT AGRICOLE S.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>CET1 Ratio</td>
<td>15.9%</td>
<td>16.9%</td>
</tr>
<tr>
<td>Total capital ratio</td>
<td>12.1%</td>
<td></td>
</tr>
<tr>
<td>SREP regulatory minimum at 31/12/2019</td>
<td>8.7%</td>
<td></td>
</tr>
</tbody>
</table>

THE CRÉDIT AGRICOLE S.A. SHARE

DIVIDEND GROWTH

(in € per share)

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRÉDIT AGRICOLE S.A.</td>
<td>0.63</td>
<td>0.69</td>
<td>0.70</td>
</tr>
<tr>
<td>CRÉDIT AGRICOLE GROUP</td>
<td>+9.5%</td>
<td>+14%</td>
<td></td>
</tr>
</tbody>
</table>

SHARE PERFORMANCE

In 2019, the Crédit Agricole S.A. share price rose by 37.1% while the STOXX® Europe 600 Banks index increased by 6.6%, and the CAC40 by 28.4%.

IDENTITY CARD

Crédit Agricole S.A. shares (mnemonic code ACA) are listed on Euronext Paris, compartment A, Isin code: FR0000045072. As of 31 December 2019, the market capitalisation of Crédit Agricole S.A. amounted to 37.2 billion euros (2,884,688,712 shares multiplied by the closing price of €12.93).