



WORKING EVERY DAY IN THE INTEREST
OF OUR CUSTOMERS AND SOCIETY

—
**KEY
FIGURES**
2019



CRÉDIT AGRICOLE
S.A.

CRÉDIT AGRICOLE GROUP'S RAISON D'ÊTRE

WORKING EVERY DAY IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY

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.

10th
bank
worldwide

1st
cooperative
worldwide

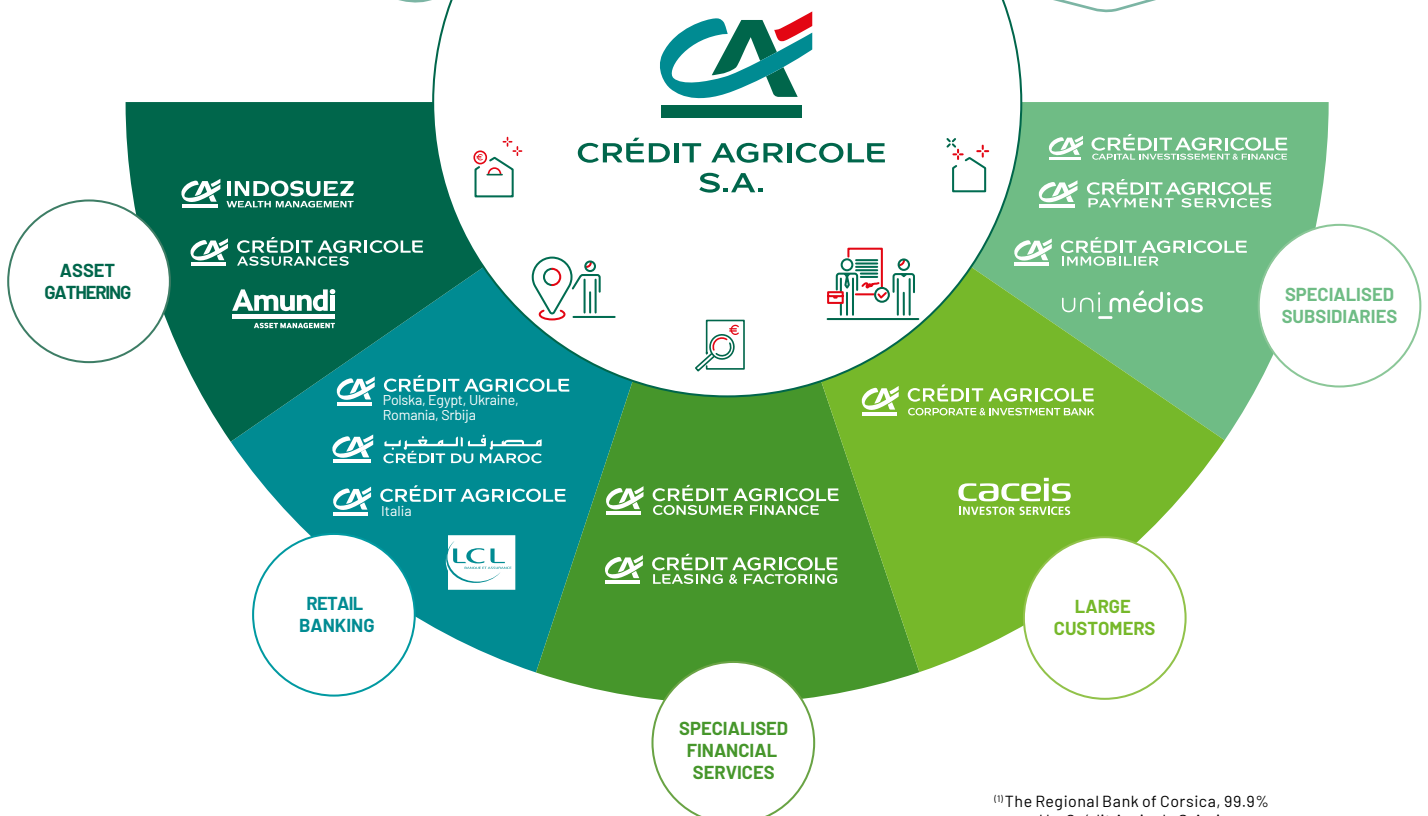
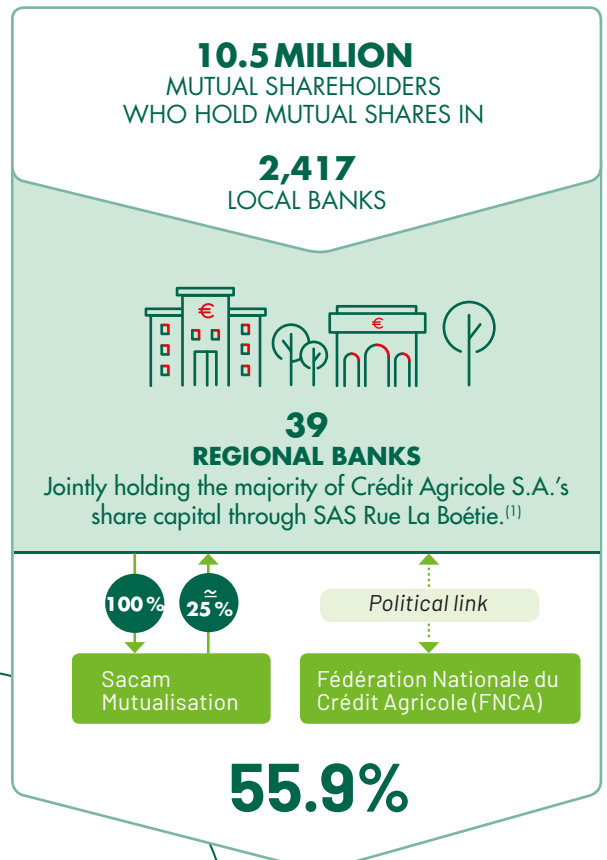
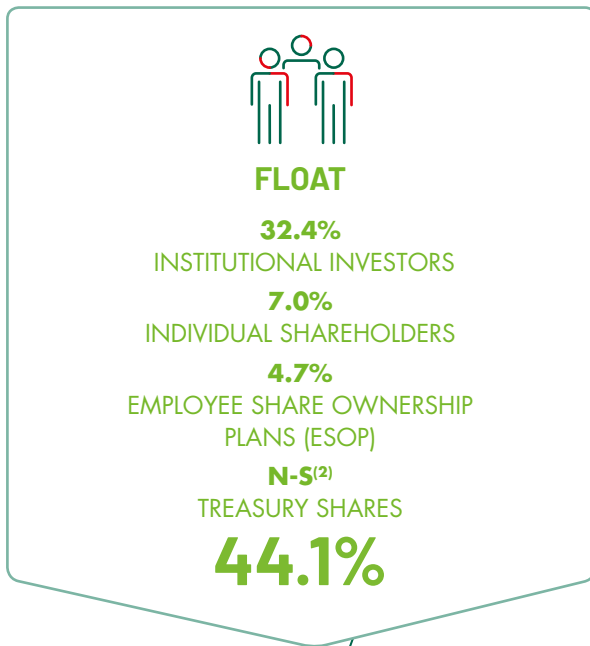
1st
bank
in France

1st
insurer
in France

1st
European
asset manager

ABOUT CRÉDIT AGRICOLE

Crédit Agricole Group includes Crédit Agricole S.A., as well as all of the Regional Banks and Local Banks and their subsidiaries.



⁽¹⁾ The Regional Bank of Corsica, 99.9% owned by Crédit Agricole S.A., is a shareholder of Sacam Mutualisation.
⁽²⁾ non-significant.

CUSTOMER-FOCUSED UNIVERSAL BANKING

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⁽¹⁾



7.5 m
users
of the Group's Apps⁽²⁾

⁽¹⁾ individuals and entrepreneurs

⁽²⁾ Crédit Agricole, LCL, BforBank, Crédit Agricole Italie, AGOS, Uni-medias

FINANCING THEIR PROJECTS, MANAGING THEIR SAVINGS AND PROTECTING THEIR INTERESTS



1 out of 3 Mid-Caps
financed by CAL&F in France



€ 650 billion
loans outstanding in retail banking in France



€ 1,794.7 billion
assets under management⁽³⁾



1.4 million
consumer projects financed by CA CF in France



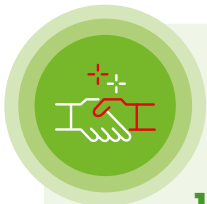
14.1 million
property and casualty insurance contracts for Crédit Agricole Assurances



#1 green bond
bookrunner worldwide for Crédit Agricole CIB⁽⁴⁾

⁽³⁾ by Amundi, Crédit Agricole Assurances and Crédit Agricole Indosuez Wealth Management

⁽⁴⁾ all currencies in volume and market share (source Bloomberg)



EMPLOYEES

142,000
Group employees



73,000
Crédit Agricole S.A. employees

52% outside France⁽⁵⁾ **48%** in France⁽⁵⁾

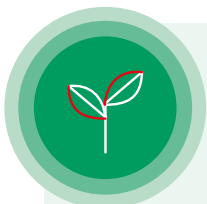


more than **6,000**
CDI recruitments⁽⁵⁾



more than **11,000**
internal mobility transfers⁽⁵⁾

⁽⁵⁾ Crédit Agricole S.A.



CORPORATE SOCIAL RESPONSIBILITY



€ 12.3 billion
outstanding amount of environmental initiatives



€ 310.9 billion
assets incorporating an ESG filter⁽⁶⁾



€ 49.2 billion
green bonds structured by CACIB



Almost € 50 million
Budget allocated to local initiatives and in the territories

⁽⁶⁾ Environmental, Social and Governance

FINANCIAL PROFILE 2019

(in billions of €)

CRÉDIT AGRICOLE
GROUP

CRÉDIT AGRICOLE
S.A.

BUSINESS ACTIVITY

Gross customer loans ⁽¹⁾	932.5	404.4
Customer deposits	856.1	647.5
Total balance sheet	2,011.0	1,767.6

STATED ANNUAL RESULTS

Revenues	33.3	20.1
Operational Efficiency (Cost/income ratio)	64.2 %	61.6 %
Income (NIGS net income group share)	7.2	4.8

⁽¹⁾ customers loans and finance leases

FINANCIAL RATINGS

at 01/03/2020

- A+** S&P Stable outlook
- Aa3** MOODY'S Stable outlook
- A+** FITCH Stable outlook
- AA low** DBRS Stable outlook

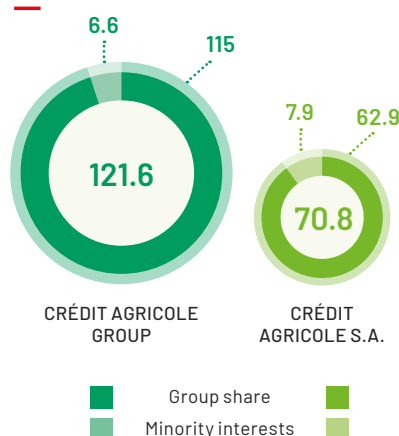
EXTRA-FINANCIAL RATINGS

at 01/03/2020

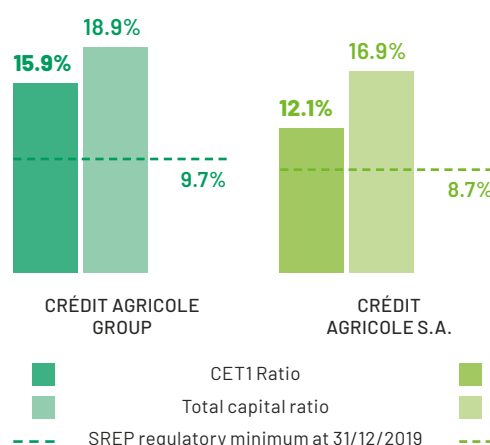
- A** MSCI (Morgan Stanley Capital International)
- 63** Vigeo Eiris
- Prime** ISS-oekom
- FTSE4GOOD**

FINANCIAL STRUCTURE

TOTAL EQUITY (in billions of €)

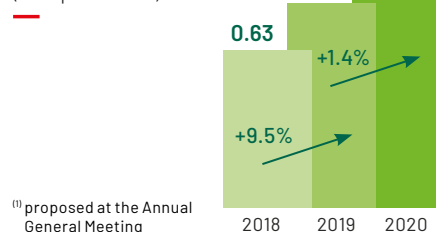


SOLVENCY RATIOS, FULLY LOADED



THE CRÉDIT AGRICOLE S.A. SHARE

DIVIDEND GROWTH (in € per share)



⁽¹⁾ proposed at the Annual General Meeting on 13 May 2020

SHARE PERFORMANCE

In 2019, the Crédit Agricole S.A. share price rose by 37.1% while the STOXX® Europe 600 Banks index increased by 8.6%, and the CAC40 by 26.4%

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).

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www.credit-agricole.com – www.creditagricole.info – www.credit-agricole.com/finance

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Crédit Agricole S.A. - Public limited company with capital of 8,654,066,136 euros - RCS Nanterre 784 608 416

