

# KEY FIGURES 2020

# WORKING

EVERY DAY IN THE INTEREST OF  
OUR CUSTOMERS AND SOCIETY



CRÉDIT AGRICOLE  
S.A.



# 52

*million*  
customers



# 1<sup>st</sup>

**retail bank  
in the European Union**

*Based on number of retail banking  
customers*



# 10,000

**branches including**  
  
**8,200**  
**in France**

*Regional Banks and LCL*

# 48

**countries**



**10<sup>th</sup>**  
**Largest bank  
in the world**

*based on balance sheet  
Source: The Banker,  
July 2020*



**1<sup>st</sup>**  
**Asset Manager  
in Europe**

*Source: IPE Top 500 Asset Managers  
published in June 2020 based on assets  
under management as at 31/12/2019*



**1<sup>st</sup>**  
**Provider of financing  
to the French economy**

*Internal source:  
Office of Economic Research*



**1<sup>st</sup>**  
**Insurer  
in France**

*Source: Argus de l'assurance,  
December 2020, ranking based on  
2019 revenues*

# Crédit Agricole Group

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

## FLOAT

**30.9%**  
INSTITUTIONAL INVESTORS

**8.0%**  
INDIVIDUAL SHAREHOLDERS

**5.8%**  
EMPLOYEE SHARE OWNERSHIP  
PLANS (ESOP)

**N-S<sup>(2)</sup>**  
TREASURY SHARES

HOLDING **44.7%**

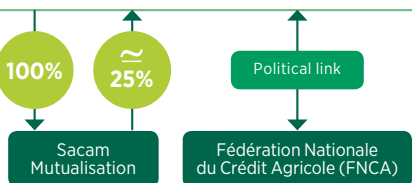
## REGIONAL BANKS

**10.9 million**  
MUTUAL SHAREHOLDERS  
who hold mutual shares in

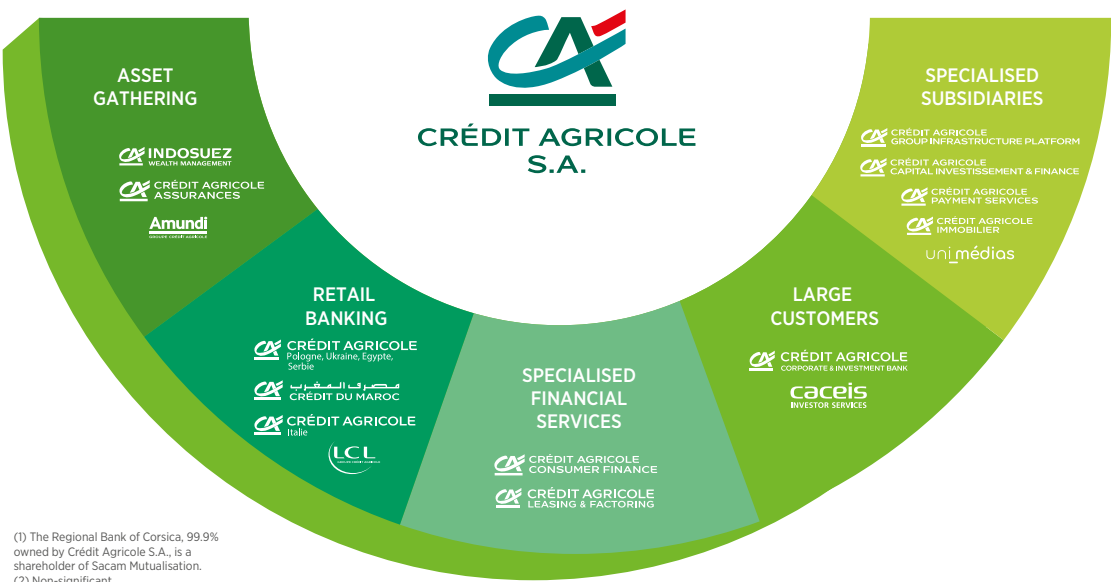
**2,410**  
LOCAL BANKS

**39**  
REGIONAL BANKS

jointly holding the majority  
of CRÉDIT AGRICOLE S.A.'s share capital  
through SAS Rue La Boétie<sup>(1)</sup>



HOLDING **55.3%**



(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

Our unique customer-focused universal banking model is based on the Group's complementary activities, both in France and abroad. Together, we offer all our customers a complete range of banking and non-banking services suited to their needs.

## SPECIALISED BUSINESS LINES



- **CRÉDIT AGRICOLE CIB**  
Corporate and investment bank
- **CACEIS**  
Securities and investor services



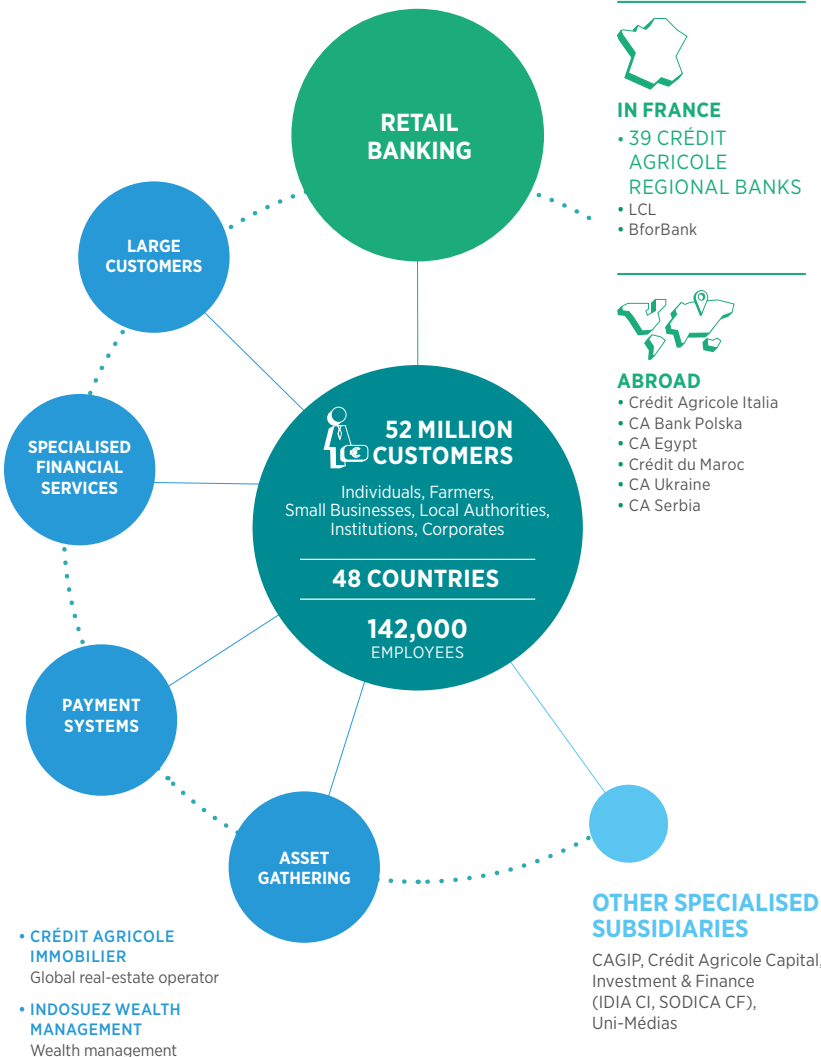
- **CRÉDIT AGRICOLE CONSUMER FINANCE**  
Consumer finance
- **CRÉDIT AGRICOLE LEASING & FACTORING**  
Lease financing and factoring



- **CRÉDIT AGRICOLE PAYMENT SERVICES**



- **CRÉDIT AGRICOLE ASSURANCES**  
Savings, life, death and disability, creditor and property/casualty insurances
- **AMUNDI**  
Asset management



# 2020 performance

## CUSTOMERS

### SERVING CUSTOMERS EVERY DAY



**+1.5 million**  
new customers <sup>(1)</sup>

**8.8 million**  
monthly users  
of the Group's Apps <sup>(2)</sup>

**10,000**  
retail bank branches  
in France and abroad

**€31bn**  
for SGL <sup>(3)</sup>

(1) Gross customer acquisition in retail banking in France and in Italy.

(2) Crédit Agricole, LCL, BforBank, Crédit Agricole Italie, AGOS, Uni-médias, Sofinco.

(3) State guaranteed loans. Amounts claimed as at 31/12/2020.

### FINANCING THEIR PROJECTS, MANAGING THEIR SAVINGS AND PROTECTING THEIR INTERESTS



**No.2 worldwide**  
Green, Social  
& Sustainability Bonds,  
all currencies,  
for Crédit Agricole CIB <sup>(4)</sup>



**14.6 million**  
property and casualty  
insurance contracts  
for Crédit Agricole  
Assurances



**€1,895bn**  
assets under  
management <sup>(5)</sup>



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



**1.8 million**  
consumer  
projects financed  
by CA CF in France



**€707bn**  
loans outstanding  
in retail banking  
in France

(4) Source: Bloomberg.

(5) By Amundi, Crédit Agricole Assurances and Crédit Agricole Indosuez Wealth Management.

## ENVIRONMENT AND SOCIETY



**€355.9bn**  
of outstanding ESG  
multi-criteria solutions <sup>(7)</sup>



**+57%**  
green loans portfolio  
for €11.4bn



Renewable energies:

CAA

**€2.595bn**  
in investments

LCL

**€312m**  
in financing

Coal exposure <sup>(8)</sup>:

Amundi

**- 34%**

CACIB

**- 28%**

(7) Environmental,  
social and governance.  
(8) In millions of euros  
between 2019 and 2020.

## EMPLOYEES



**142,000**  
Group employees <sup>(6)</sup>

**74%**  
in France  
**26%**  
abroad



**4,700**  
work-study  
participants <sup>(6)</sup>



**18,000**  
new hires (permanent contracts,  
fixed-term contracts and work-study  
participants) <sup>(6)</sup>

(6) Scope: Crédit Agricole Group.

# Financial profile 2020

(in billions of euros)

	CRÉDIT AGRICOLE GROUP	CRÉDIT AGRICOLE S.A.
<b>BUSINESS ACTIVITY</b>		
Gross customer loans <sup>(1)</sup>	985	416
Customer deposits	963	719
<b>Total balance sheet</b>	<b>2,218</b>	<b>1,961</b>
<b>STATED ANNUAL RESULTS</b>		
Revenues	33.6	20.5
Operational efficiency (cost/income ratio)	63.3%	60.7%
<b>Income (net income Group share)</b>	<b>4.7</b>	<b>2.7</b>
	Liquidity <b>€438bn</b>	Return on equity <sup>(2)</sup> <b>9.3%</b>

(1) Customers loans and finance leases.  
(2) Underlying return on tangible equity.


## FINANCIAL RATINGS

at 01/03/2021

<b>A+</b>	<b>S&amp;P</b> Negative outlook
<b>Aa3</b>	<b>MOODY'S</b> Stable outlook
<b>A+</b>	<b>FITCH</b> Negative outlook
<b>AA low</b>	<b>DBRS</b> Stable outlook

## EXTRA-FINANCIAL RATINGS

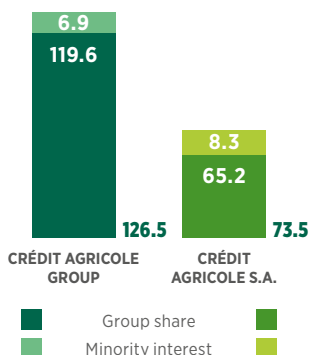
at 01/03/2021

<b>A-</b>	<b>CDP</b>
<b>A</b>	<b>MSCI</b> (Morgan Stanley Capital International)
<b>63</b>	<b>Vigeo Eiris</b>
<b>Prime</b>	<b>ISS ESG</b>
	<b>FTSE4GOOD</b>

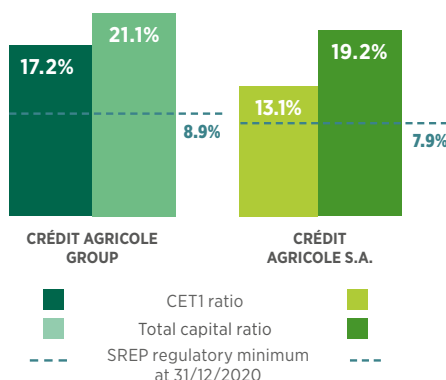
## FINANCIAL STRUCTURE

### TOTAL EQUITY

(in billions of euros)



### PHASED-IN SOLVENCY RATIOS



## CRÉDIT AGRICOLE S.A. SHARES

### DIVIDEND GROWTH

**2018** : €0.63/share  
**2019** : €0.69/share  
**2020** : assigned to a reserves' account for the 2019 return in full  
**2021** : €0.8/share <sup>(1)</sup>

(1) Exceptional mechanism, accompanied by a scrip dividend payment option, as submitted to the Annual General Meeting of 12 May 2021.

### SHARE PERFORMANCE

In 2020, the Crédit Agricole S.A. share price decreased by 20.2%, DJ Stoxx 600 Banks index by 24.3% and CAC 40 index by 7.1%.

### IDENTITY CARD

Crédit Agricole S.A. shares (mnemonic code ACA) are listed on Euronext Paris, compartment A, Isin code: FR0000045072. As of 31 December 2020, the market capitalisation of Crédit Agricole S.A. amounted to 30.1 billion euros (2,916,688,640 shares multiplied by the closing price of €10.32).

0 800 000 777 Service & free calls

@Credit\_Agricole

Groupe Crédit Agricole

Crédit Agricole Group

Crédit Agricole France

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

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Crédit Agricole S.A. - A French public limited company with capital of €8,750,065,920 - RCS Nanterre 784 608 416



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