Our value creation CRÉDIT AGRICOLE S.A. — 2019 INTEGRATED REPORT

TO BE A PLAYER IN A SUSTAINABLE SOCIETY

OUR DNA

A mutualist and cooperative group at the service of everyone.

OUR TALENTS

142,000

emplovees of Crédit Agricole



OUR GOVERNANCE

A solid majority shareholder ensuring a

long-term commitment.



OUR RESOURCES

OUR GEOGRAPHIC FOOTPRINT

In France:

- •39 Regional Banks, LCL and BforBank
- ·8,400 retail banking branches

Abroad:

- · 47 countries
- •52% of Crédit Agricole S.A. employees



OUR TECHNOLOGICAL CAPITAL

A single centre of IT expertise serving all of the Group's business lines.



OUR CAPITAL

Shareholder's Equity Group Share:

- Group: €115.0bn
- Crédit Agricole S.A.: €62.9bn



OUR MULTI-**PARTNERSHIP MODEL**

An organic growth model reinforced by external expertise and distribution partnerships in France and abroad.



SUPPORTING AND ADVISING OUR CUSTOMERS DURING THEIR LIFE MOMENTS

OUR

BUSINESSES

FINANCING, **SAVINGS AND INSURANCE SOLUTIONS**

PROVIDING



CRAFTING INVESTMENT SOLUTIONS

PROPOSING COMPLEMENTARY **FINANCIAL SERVICES** Payment services, real estate, etc



OUR FOUNDATION THE REGIONAL BANKS



SOLID COMMITMENTS

- · Utility at the service of everyone
- A sound and diverse range of expertise
- Protecting our customers' interests and assets
- Human **responsibility** at the heart of our model
- Supporting the economy and social
- Supporting the transition to other sources of energy

OUR 3 STRATEGIC PILLARS



Excellence in customer relations



Empowered teams



Commitment to society

"Working every day in the interest of our customers and society" is our Raison d'Être.

CUSTOMERS



OUR

VALUE

CREATION

- #1 provider of financing to the French economy (€650bn loans outstanding in retail banking)
- #1 European asset manager
- (€1,653bn assets under management)
- #1 insurer in France



SHAREHOLDERS AND INVESTORS

- Crédit Agricole Group revenues: €33.8bn (1)
- Crédit Agricole S.A.market capitalisation: €37.2bn
- Crédit Agricole S.A.net income: €4.6bn (2)
- Payout to shareholders: €2.0bn (3)



EMPLOYEES (4)

- ERI survey: 77% participation rate
- •11,101 internal mobilities worldwide
- •6,181 hired on permanent contracts



FOR PUBLIC AUTHORITIES AND PARTNERS

- Group purchases: €7.5bn(5)
- Group taxes and social security
- expenses: €7.1bn⁽⁶⁾

FOR CIVIL SOCIETY AND THE ENVIROMENT



- World's leading bookrunner for green bond issues (7)
- Green financing portfolio: €7.1bn
- Social and solidarity-based impact funds: **€256m**
- Over 147,000 subscriptions to bottom-of-the-range offers (mainly Eko and LCL Essentiel)

2019 data. (1) Underlying revenues. (2) Underlying net income Group share. (3) Distribution planned for the 2019 reporting period-end, cancelled by the Board of Directors on 1 April 2020, following the recommendation of the ECB. (4) Crédit Agricole S.A. scope. (5) External expenses. (6) Excl. the impact of Emporiki. (7) Source: Bloomberg.