



ABOUT CRÉDIT AGRICOLE GROUP AND CRÉDIT AGRICOLE S.A.

WORKING EVERY DAY
IN YOUR INTEREST



CRÉDIT AGRICOLE GROUP

WORKING EVERY DAY
IN YOUR INTEREST



AND
FOR SOCIETY



CRÉDIT AGRICOLE GROUP

IN FIGURES



**52 MILLION
CUSTOMERS**

Individuals, Farmers,
Small Businesses, Local Authorities,
Institutions, Corporates

48 COUNTRIES

**142,000
EMPLOYEES**



**CLOSE TO
11 MILLION MUTUAL
SHAREHOLDERS**

mutual shareholders

More than
29,000
directors elected
each year



10th
**Largest bank
in the world**
based on balance sheet

Source: The Banker, July 2020



1st
**Provider of financing
to the French economy**

Internal source:
Office of Economic Research



1st

**retail bank
in the European Union**

*Based on number of retail banking
customers*



1st
**Asset Manager
in Europe**

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



1st
**Insurer
in France**

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

At 31/12/2020

GROUP BUSINESS LINES

RETAIL BANKING IN FRANCE AND ABROAD (DATA AT 31/12/2020)

CRÉDIT AGRICOLE	LCL	IRB	BFORBANK
39 REGIONAL BANKS		INTERNATIONAL RETAIL BANKING	
Nearly 6,400 branches	Nearly 1,900 branches	>2,000 branches	A 100% digital bank
<ul style="list-style-type: none"> • ~ 25 million customers • 67,745 employees 	<ul style="list-style-type: none"> • ~ 6.4 million customers • 17,300 employees 	<ul style="list-style-type: none"> • >5.3 million customers • 22,000 employees 	<ul style="list-style-type: none"> • >240,000 customers • 260 employees
<p>Present throughout the country, the 39 regional banks:</p> <ul style="list-style-type: none"> • are co-operative entities and fully-fledged banks, • support the projects of their customers: individuals, high net worth customers, farmers, professionals, corporates, and players in the public sector and the social economy. 	<p>A national network with a strong urban presence, LCL:</p> <ul style="list-style-type: none"> • provides banking and insurance solutions tailored to the needs of its customers: individual, professional, and private and corporate banking customers. • aims for excellence in customer relations, drawing on a dynamic of collective development. 	<p>Crédit Agricole's international retail banks:</p> <ul style="list-style-type: none"> • are located primarily in Europe (Italy, Poland, Serbia⁽²⁾, Romania⁽³⁾, Ukraine) and in selected countries in Mediterranean basin (Morocco, Egypt), • serve all types of customers (individual, professional and corporate customers – from SMEs to multinational corporations), in collaboration with the Group's business lines and specialised businesses. 	<p>BforBank :</p> <ul style="list-style-type: none"> • is a 100% online bank offering autonomous and mobile customers daily banking products, a full range of savings solutions, a consumer finance and real estate lending offer, • and an innovative experience to manage your finances and your wealth, either independently or with the support of teams of multidisciplinary experts.

(1) Fixed-term contracts and permanent contracts, excluding work-study contracts at 31/12/2020

(2) CA Srbija currently being sold on 5 August 2021

(3) CA Bank Romania being sold on 4 January 2021

THE GROUP'S BUSINESS LINES

THE SPECIALISED BUSINESS LINES OF CRÉDIT AGRICOLE S.A. (DATA AT 31/12/2020)

SAVINGS AND INSURANCE MANAGEMENT	LARGE CUSTOMERS	SPECIALISED FINANCIAL SERVICES	SPECIALISED BUSINESSES AND SUBSIDIARIES
Insurance Crédit Agricole Assurances <ul style="list-style-type: none"> In France No. 1 insurer⁽¹⁾, No. 1 in life insurance⁽²⁾, No. 1 personal insurer⁽¹⁾, No. 5 property and liability insurer⁽¹⁾, No. 1 individual provident insurer⁽³⁾, No. 2 in borrower's insurance⁽⁴⁾ €29.4bn in revenue in 2020 €308bn in assets under management at end-2020 	Corporate and investment banking Crédit Agricole CIB <ul style="list-style-type: none"> No. 2 bookrunner worldwide in green bonds, all currencies by volume and market share (source Bloomberg) No. 2 syndicated loan bookrunner for the EMEA region (source: Refinitiv) 8,600 employees 	Consumer finance Crédit Agricole Consumer Finance <ul style="list-style-type: none"> €90.9bn in assets under management of which €21.4bn for the Group's retail banks In 19 countries 	Corporate Centre Crédit Agricole Immobilier <ul style="list-style-type: none"> €1,059m in annual rent received 1,553 homes sold 3 million sq. m under management at end-2020
Asset management Amundi <ul style="list-style-type: none"> No.1 asset manager in Europe, among the top 10 worldwide ⁽⁵⁾ €1,729bn in assets under management Based in over 35 countries 	Asset servicing CACEIS <ul style="list-style-type: none"> European leader in depository banking and fund administration services €4,198bn in assets under custody €2,187bn in assets under administration €1,585bn in assets deposited 	Leasing and factoring Crédit Agricole Leasing & Factoring <ul style="list-style-type: none"> One in three ISEs in France funded by CAL&F Over 50 years' experience in leasing and factoring No. 2 in renewable energy financing⁽⁷⁾ 	Crédit Agricole Payment Services <ul style="list-style-type: none"> Payment solutions leader in France with nearly 27.4% of market share in card payments Nearly 10 billion transactions processed in 2020 (figures in February 2021) Over 40 years of expertise serving customers for the development of offers combining ease of use and security
Wealth management Indosuez Wealth Management <ul style="list-style-type: none"> €128bn in assets under management⁽⁶⁾ 3,060 employees 13 regions of operation 	<p>(1). Source: L'Argus de l'assurance of 18 December 2020, data at end-2019 (2). Source: L'Argus de l'assurance number 7707 of 21 May 2021, data at end-2020 (3). Source: L'Argus de l'assurance of 4 September 2020, data at end-2019 (4). Source: L'Argus de l'assurance of 2 April 2021, data at end-2020 (5). Source: Source: IPE "Top 500 asset managers" published in June 2020 and based on AUM as at December 2019 (6). Excluding LCL Private Banking, Regional Banks and private banking activities within international retail banking – Data at end December 2020 (7) CAL&F is No. 2 on the energy financing market (source: CAL&F, end-June 2020) (8) Source Médiamétrie, 2020</p>	Crédit Agricole Capital Investissement & Finance <ul style="list-style-type: none"> IDIA Private Equity: €1,840bn in assets under management -> About 80 companies supported by equity (CR, LCL, SCIR), including 70% of ISEs and GEs SODICA CF: 26 M&A transactions (SMEs/ISEs) in collaboration with the Group's networks and entities 	Uni-Médias <ul style="list-style-type: none"> 12 publications, leaders in their market segment with nearly 2 million subscribers and 15 million readers per month 8 websites 10.1 unique visitors per month, up 15%⁽⁸⁾

ORGANIZATION

**WORKING EVERY DAY
IN YOUR INTEREST**



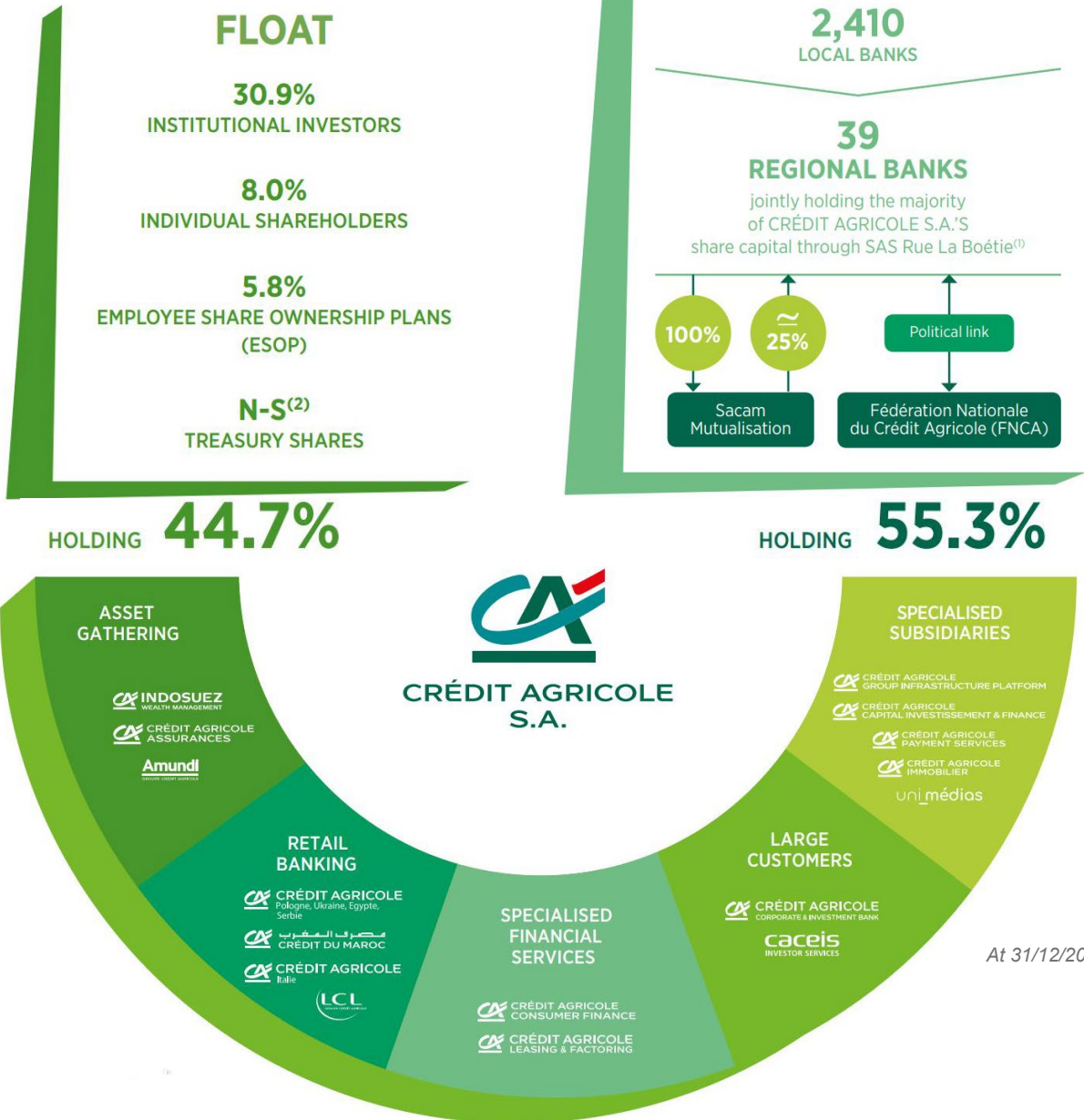
**AND
FOR SOCIETY**



ORGANISATIONAL STRUCTURE

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.



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

ROLE OF CRÉDIT AGRICOLE S.A.

1 CENTRAL BODY

- Ensures the Group complies with all relevant laws and regulations
- Approves the corporate officers of the Regional Banks, and mergers
- Conducts banking supervision alongside the supervisory agencies (Banque de France, etc.)
- Audits the accounts (approves the financial statements)
- Parent company for the business-line subsidiaries

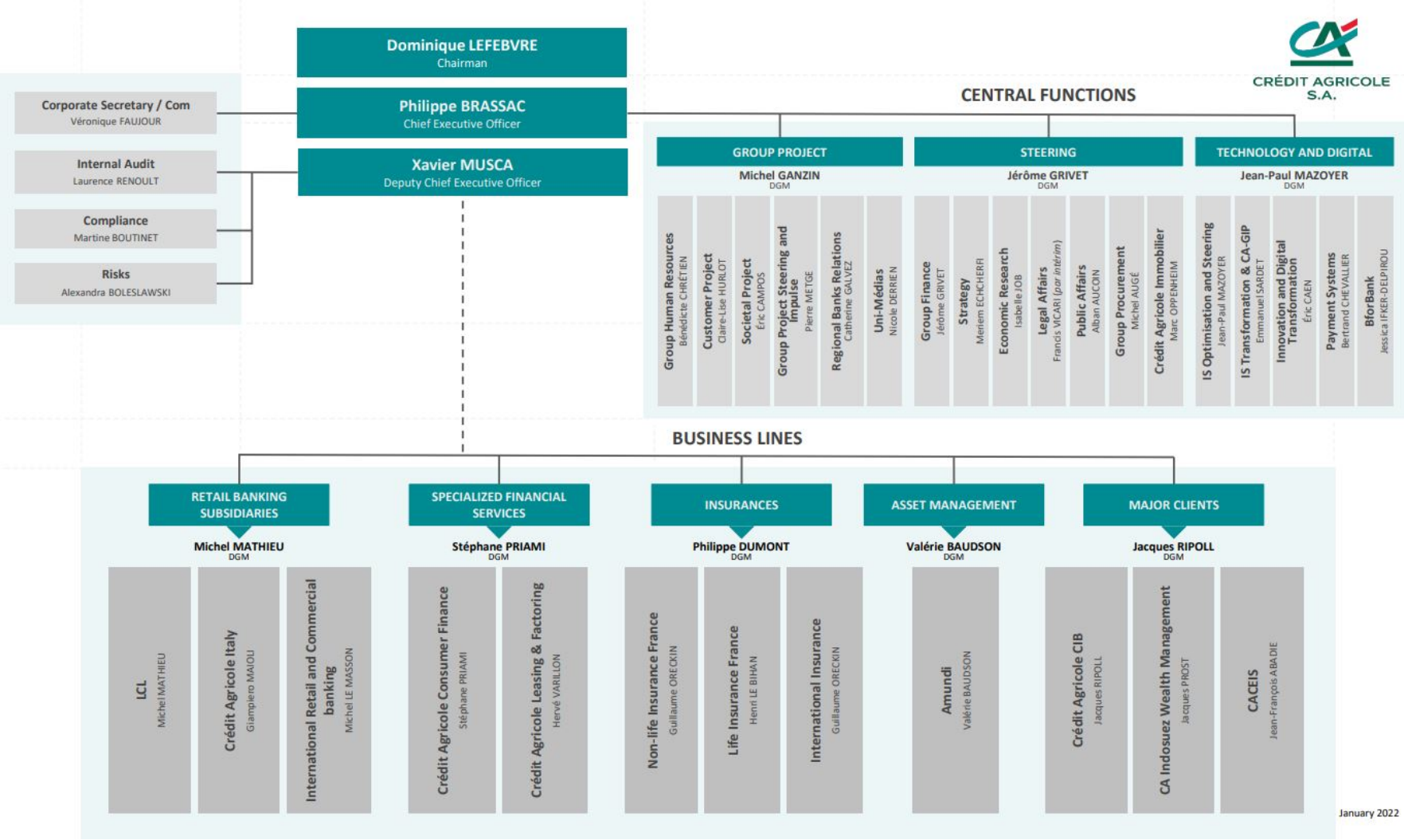
2 NETWORK HEAD

- Develops new products
- Promotes and coordinates sales policy
- Manages the Crédit Agricole brand
- Plans for IT needs
- Oversees the subsidiaries and international expansion

3 CENTRAL BANK FOR THE CRÉDIT AGRICOLE GROUP

- Ensures the Group's financial cohesion
- Equalises Regional Banks' income and expenditure
- Manages the Group's cash position

CRÉDIT AGRICOLE S.A. ORGANISATIONAL CHART



January 2022



CRÉDIT AGRICOLE S.A. EXECUTIVE COMMITTEE



**Philippe
BRASSAC**

The Chief Executive Officer



**Xavier
MUSCA**

The Deputy Chief Executive Officer,
Second effective manager



**Valérie
BAUDSON**

The Deputy General Manager
The Head of Asset
Management
CEO of Amundi



**Alexandra
BOLESZAWSKI**

The Chief Risk Officer



**Martine
BOUTINET**

The Head of Compliance



**Bénédicte
CHRETIEN**

The Group Head of Human
Resources



**Philippe
DUMONT**

The Deputy General Manager
The Head of Insurance
CEO of CA Assurances



**Véronique
FAUJOUR**

The Corporate Secretary



**Michel
GANZIN**

The Deputy General Manager
In charge of Group Project
Division



**Jérôme
GRIVET**

The Deputy General Manager
In charge of Steering Division



**Giampiero
MAIOLI**

The Head of Crédit Agricole
Italy



**Michel
MATHIEU**

The Deputy General Manager
The Head of Retail Banking
Subsidiaries
CEO of LCL



**Jean-Paul
MAZOYER**

The Deputy General Manager
In charge of Technology and
Digital Division



**Stéphane
PRIAMI**

The Deputy General Manager
The Head Specialised Financial
Services
CEO of CA CF



**Laurence
RENOULT**

The Head of Internal Audit



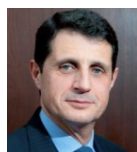
**Jacques
RIPOLL**

The Deputy General Manager
The Head of Major Clients
CEO of CACIB

February 2022

MANAGEMENT COMMITTEE 1/3

THE MANAGEMENT COMMITTEE GATHERS THE MEMBERS OF THE EXECUTIVE COMMITTEE AND THE FOLLOWING MEMBERS:



**Jean-François
ABADIE**

The Chief Executive
Officer of CACEIS



**Alban
AUCOIN**

The Head of Public
Affairs



**Michel
AUGE**

The Head of Group
Procurement



**Jean-François
BALAY**

The Deputy Chief
Executive Officer of
Crédit Agricole CIB
Funding



**Olivier
BELORGEY**

The Deputy Chief
Executive Officer and
Finance Director of
Crédit Agricole CIB



**Pascal
BLANQUÉ**

The Chief Investment
Officer of Amundi



**Eric
CAMPOS**

The Head of Societal
Project and Chief
Executive Officer of the
Foundation Grameen
Crédit Agricole



**Dominique
CARREL-BILLIARD**

The Head of Real and
Alternative Assets of
Amundi



**Bertrand
CHEVALLIER**

The Head of Payment
Systems



**Bernard
de WIT**

The Chief of the
Business Supports and
Control Division of
Amundi



**François Edouard
DRION**

The Chief Executive
Officer of Agos Ducato
(Italy)



**Meriem
ECHCHERFI**

The Head of Strategy



**Grégory
ERPHELIN**

The Head of Finance,
Procurement, Legal
Affairs, Liabilities and
Recoveries of LCL



**Paul
FOUBERT**

The Group Head of
Financial Management



**Laurent
FROMAGEAU**

The Head of Retail
Development Division of
LCL

February 2022

MANAGEMENT COMMITTEE 2/3



**Didier
GAFFINEL**

The Deputy General Manager and Head of Global Coverage & Investment Banking of Crédit Agricole CIB



**Catherine
GALVEZ**

The Head of Regional Banks Relations



**Pierre
GAY**

The Deputy Chief Executive Officer and Global Head of Global Markets of Crédit Agricole CIB



**Roberto
GHISELLINI**

The Deputy Chief Officer of CA Italia and Chief Executive Officer of Creval



**Claire-Lise
HURLLOT**

The Head of Customer Project



**Jessica
IFKER DELPIROU**

The Chief Executive Officer of BforBank



**Fathi
JERFEL**

The Global Head of Retail Division of Amundi



**Isabelle
JOB-BAZILLE**

The Chief Economist



**Henri
LE BIHAN**

The Chief Executive Officer of CACI



**Michel
LE MASSON**

The Head of International Retail and Commercial Banking



**Guillaume
LESAGE**

The Chief Operating Officer of Amundi



**Laïla
MAMOU**

Deputy Chief Executive Officer of Sofinco



**Denis
MARQUET**

The Head of Communications



**Jean-Bernard
MAS**

The Chief Executive Officer at CABP and Senior Country Officer Group, Poland



**Pierre
METGE**

The Head of Group Project Steering and Impulse

February 2022

MANAGEMENT COMMITTEE 3/3



**Régis
MONFRONT**

Chairman Investment
Banking of Crédit
Agriculture CIB in Dubai



**Bernard
MUSELET**

Chairman of the board of
Crédit du Maroc and
Senior Country Officer
Group, Morocco



**Olivier
NICOLAS**

The Head of Corporate,
Institutional and Wealth
Management Division
of LCL



**Marc
OPPENHEIM**

The Chief Executive
Officer of CA Immobilier



**Guillaume
ORECKIN**

The Chief Executive
Officer of Pacifica



**Carlo
PIANA**

The Chief Executive
Officer of Crédit Agricole
FriulAdria



**Marc-André
POIRIER**

The Senior Regional
Officer for the Americas
and Senior Country
Officer for the United
States



**Jacques
PROST**

The Chief Executive
Officer of CA Indosuez
Wealth Management



**Vittorio
RATO**

The Deputy Chief
Executive Officer of
CA Italia, in charge of
Retail Banking, Private &
Digital



**Michel
ROY**

The Senior Regional
Officer of
Crédit Agricole CIB
for AsiaPacific



**Emmanuel
SARDET**

The Head of SI
Transformation and
Chief Executive Officer
of CA-GIP



**Jean-Pierre
TRINELLE**

The Managing Director
of Crédit Agricole Egypt
and Senior Country
Officer Group, Egypt



**Hervé
VARILLON**

The Chief Executive
Officer of Crédit Agricole
Leasing & Factoring

February 2022

THE GROUP PROJECT

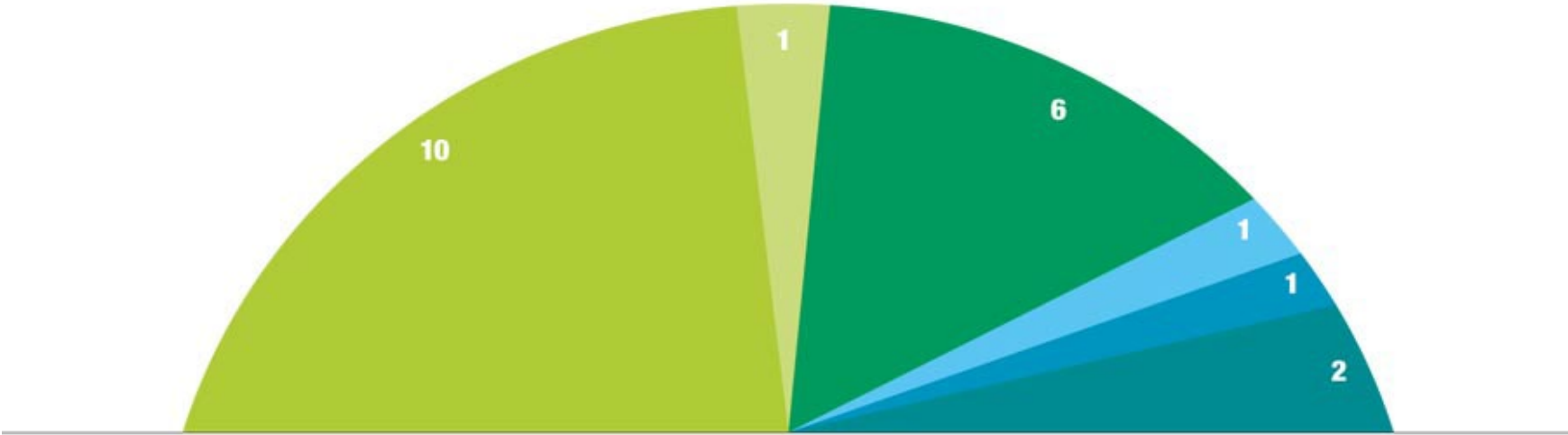
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THE BOARD OF DIRECTORS OF CRÉDIT AGRICOLE S.A. : 21 DIRECTORS



10

Directors with the position of Chairman or Chief Executive Officer of the Crédit Agricole Regional Banks

1

Director, Chief Executive Officer of the Crédit Agricole Regional Banks, representing the SAS Rue La Boétie

6

Independent Directors

1

Director representing the professional agricultural organisations, appointed by joint decree of the ministers responsible for Agriculture and Finance

1

Director representing the shareholder employees

2

Directors representing employees appointed by the two majority trade unions

THE BOARD OF DIRECTORS CRÉDIT AGRICOLE S.A.

ELECTED BY THE GENERAL MEETING				REPRESENTING AGRICULTURAL PROFESSIONAL ORGANISATIONS - DESIGNATED BY DECREE	APPOINTED BY THE BOARD
Dominique Lefebvre Chairman of the Board of Directors Chairman of the Val de France Regional Bank Chairman of FNCA and SAS Rue La Boétie	Olivier Auffray Chairman of the Ile-et-Vilaine Regional Bank Pierre Cambefort Chief Executive Officer of the Nord Midi Pyrénées Regional Bank	Nicole Gourmelon Chief Executive Officer of the Atlantique Vendée Regional Bank Françoise Gri Corporate Director	Pascal Lheureux Chairman of the Normandie-Seine Regional Bank Alessia Mosca Professor of International Trade - Sciences Po Paris, Corporate Director	Christiane Lambert Chairman of the FNSEA	Pascale Berger Non-voting director Hugues Brasseur Non-voting director Chief Executive Officer of the Anjou Maine Regional Bank
SAS Rue La Boétie represented by Raphaël Appert Vice-Chairman of the Board of Directors Chief Executive Officer of the Centre-Est Regional Bank First Vice-Chairman of FNCA Vice-Chairman of SAS Rue La Boétie	Marie-Claire Daveu Head of Sustainable Development and International Institutional Affairs of Kering Corporate Director Daniel Epron Chairman of the Normandie Regional Bank	Jean-Paul Kerrien Chairman of the Finistère Regional Bank Marianne Laigneau Chairman of the Management Board of Enedis	Gérard Ouvrier-Bufferet Chief Executive Officer of the Loire Haute-Loire Regional Bank Catherine Pourre Corporate Director CPO Services Manager (Luxembourg)	APPOINTED BY THE TWO MAJORITY TRADE UNIONS Catherine Umbricht Employee Representative Eric Wilson Employee representative	REPRESENTATIVE OF THE SOCIAL AND ECONOMIC COMMITTEE Bernard de Dree
Agnès Audier Senior Advisor, Boston Consulting Group Corporate Director	Jean-Pierre Gaillard Chairman of the Sud Rhône Alpes Regional Bank	Christophe Lesur Representing the shareholder employees	Louis Tercinier Chairman of the Charente-Maritime Regional Bank Deux-Sèvres		

February 2022

FINANCIAL DATA

**WORKING EVERY DAY
IN YOUR INTEREST**



**AND
FOR SOCIETY**



FINANCIAL DATA

2021 YEAR INCOME STATEMENT

	Crédit Agricole Group			Crédit Agricole S.A.		
€ million	12M 2021 Stated	12M 2021 Underlying*	Δ12M/12M Underlying*	12M 2021 Stated	12M 2021 Underlying*	Δ12M/12M Underlying*
Revenues	36,822	36,730	+7.9%	22,657	22,651	+9.1%
Gross operating income	13,741	13,812	+12.3%	8,836	9,047	+13.7%
Income before tax	12,409	12,337	+36.6%	8,080	8,147	+41.6%
Net income Group share	9,101	8,512	+ 38.9%	5,844	5,397	+40.2%

*Excluded specific items

FINANCIAL DATA

2021 Q4 INCOME STATEMENT

	Crédit Agricole Group			Crédit Agricole S.A.		
€ million	Q4 2021 Stated	Q4 2021 Underlying*	ΔQ4/Q4 Underlying*	Q4 2021 Stated	Q4 2021 Underlying*	ΔQ4/Q4 Underlying*
Revenues	9,500	9,380	+8.3%	5,815	5,779	+9.1%
Gross operating income	3,391	3,568	+15.4%	2,094	2,356	+1.7%
Income before tax	2,829	3,205	+44.2%	1,640	2,100	+29.0%
Net income Group share	2,354	2,311	+61.7%	1,428	1,435	+47.2%

* Excluding specific items

MEDIUM PLAN

**WORKING EVERY DAY
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**AND
FOR SOCIETY**



RAISON D'ÊTRE OF CRÉDIT AGRICOLE GROUP: 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 141,000 employees to excellence in customer relations and operations.

MEDIUM PLAN

Customer Project

Be the favorite bank of individuals, entrepreneurs and corporates

- Collectively manage excellence in customer relations
- Become a best-in-class digital bank
- Offer customers a broad range of banking and extra-banking services



Human Project

Be the best company to work for in financial services in France and TOP 5 in Europe

- Always offer customers a direct access to an empowered relationship manager
- Nurture empowered teams by transformation in management & organisation and by showing loyalty towards employees

Societal Project

Pursue our mutualist and societal commitment

- Pursue our mutualist commitment to inclusive development

European leader in responsible investment

- Make "Green finance" a key growth driver for the Group

MORE INFORMATION AVAILABLE ONLINE AND ON SOCIAL NETWORKS

www.credit-agricole.com



You Tube