



Update of Crédit Agricole Green Bond Allocation reporting as of Dec 2019

In 2018, Crédit Agricole implemented a shared Green Bond Framework for all Group issuing entities for their respective green bond issues. In 2019, the framework allowed Crédit Agricole S.A. to finalise its second green bond issue in the amount of €1 billion on 14 October 2019 and Crédit Agricole Home Loan SFH to successfully launch its first green covered bond issue in the amount of €1.25 billion on 27 November 2019 based on the Crédit Agricole Regional Banks' and LCL's home loans.

In the case of Crédit Agricole CIB, which began issuing Green Notes in 2013, the Crédit Agricole Green Bond Framework has replaced Crédit Agricole CIB's Green Notes Framework since 2018.

The Green Bond Framework of Crédit Agricole consists of six different eligible categories of green loans: 1) renewable energy; 2) green real estate; 3) energy performance; 4) environmental friendly transportation; 5) water and waste management; 6) sustainable agriculture and forest management.

Crédit Agricole green bonds follow the principles imposed by the Green Bond Principles, and received a second opinion from the non-financial rating agency VigeoEiris which was updated in 2019. The Green Bond Framework of Crédit Agricole is available on the Crédit Agricole S.A. website at <https://www.credit-agricole.com/finance/finance/dette>.

As at 31 December 2019, outstanding Credit Agricole Green Bonds are:

Issuer	Amount outstanding (in millions of euros)	Number of emissions
Crédit Agricole S.A.	2,000	2
Crédit Agricole Home Loan SFH	1,250	1
Crédit Agricole CIB	2,120	178
TOTAL	5,370	181

As at 31 December 2019, the Green Portfolio of Crédit Agricole (excluding Crédit Agricole Home Loan SFH) is:

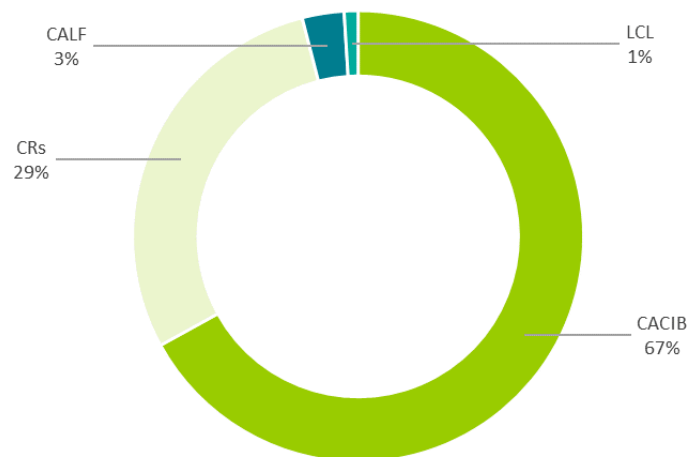


Figure 1: Breakdown by Subsidiaries

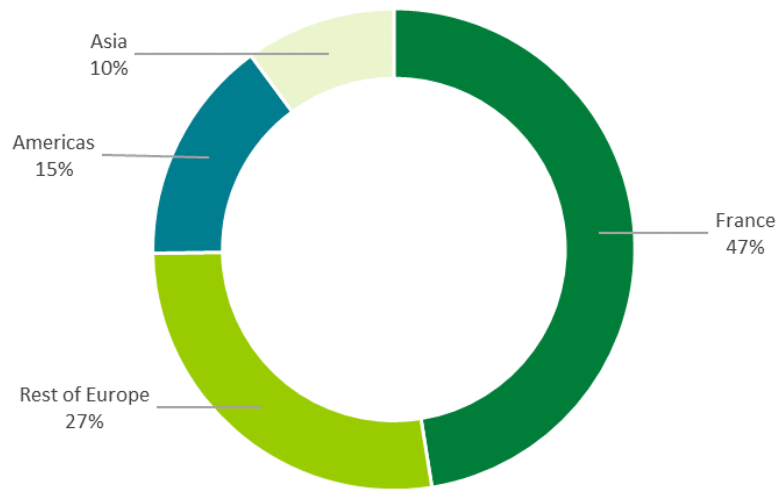


Figure 2: Breakdown by Regions

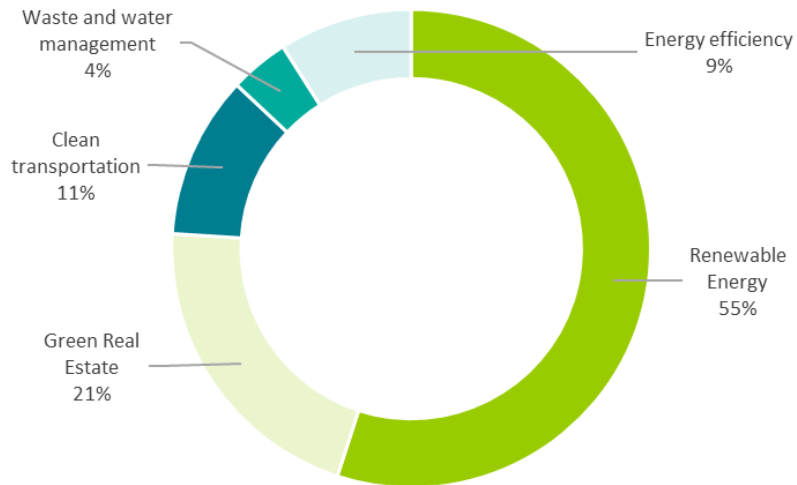


Figure 3: Breakdown by Eligible Categories

As at 31 December 2019, the Green Portfolio of CACIB is :

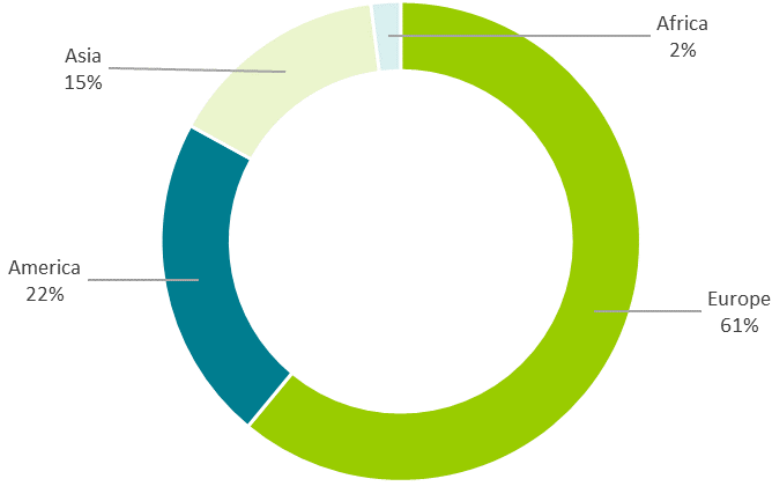


Figure 4: Breakdown by Region

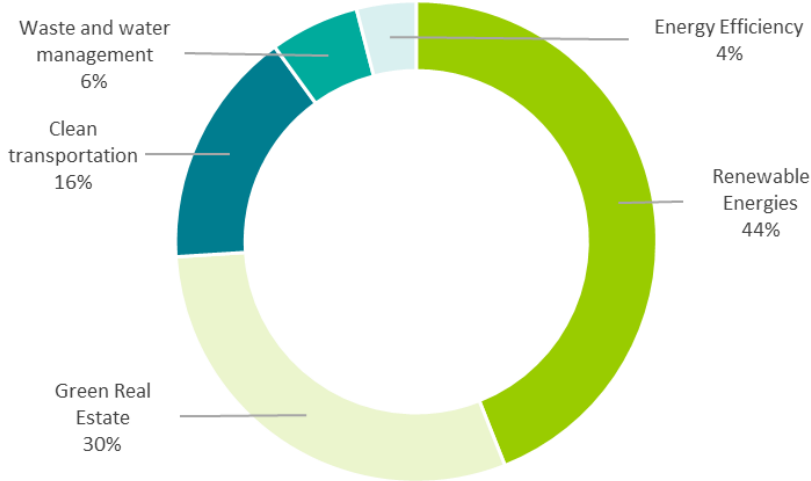


Figure 5: Breakdown by Eligible Categories

CACIB UNIVERSAL REGISTRATION DOCUMENT 2019: <https://www.ca-cib.com/about-us/financial-information/activity-reports-universal-registration-documents>