

WORKING EVERY DAY IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY

RESULTS
**FIRST QUARTER 2022
APPENDICES**



Disclaimer

The financial information on Crédit Agricole S.A. and Crédit Agricole Group for first quarter 2022 comprises this attached appendices to the presentation, the presentation and the press release which are available on the website: <https://www.credit-agricole.com/en/finance/finance/financial-publications>.

This presentation may include prospective information on the Group, supplied as information on trends. This data does not represent forecasts within the meaning of EU Delegated Act 2019/980 of 14 March 2019 (chapter 1, article 1, d).

This information was developed from scenarios based on a number of economic assumptions for a given competitive and regulatory environment. Therefore, these assumptions are by nature subject to random factors that could cause actual results to differ from projections. Likewise, the financial statements are based on estimates, particularly in calculating market value and asset impairment.

Readers must take all these risk factors and uncertainties into consideration before making their own judgement.

The figures presented for the three-month period ending 31 March 2022 have been prepared in accordance with IFRS as adopted in the European Union and applicable at that date, and with prudential regulations currently in force. This financial information does not constitute a set of financial statements for an interim period as defined by IAS 34 "Interim Financial Reporting" and has not been audited.

Note: The scopes of consolidation of the Crédit Agricole S.A. and Crédit Agricole Groups have not changed materially since the Crédit Agricole S.A. 2021 Universal Registration Document and its A.01 update (including all regulatory information about the Crédit Agricole Group) were filed with the AMF (the French Financial Markets Authority).

The sum of values contained in the tables and analyses may differ slightly from the total reported due to rounding.

At 30 June 2021, following the buyback by Crédit Agricole Consumer Finance of 49% of the share capital of the CACF Bankia S.A. joint venture, CACF Bankia S.A. is fully consolidated in the Crédit Agricole S.A. consolidated financial statements.

At 30 June 2021, following the voluntary all-cash public tender offer launched by Crédit Agricole Italia on Credito Valtellinese, Credito Valtellinese is owned at 100% by Crédit Agricole Italia and is fully consolidated in the Crédit Agricole S.A. consolidated financial statements.

On 31 December 2021, Amundi announced the finalisation of the acquisition of Lyxor. Lyxor is fully consolidated in the Crédit Agricole S.A. consolidated financial statements. The transaction had no impact on Crédit Agricole S.A.'s consolidated net income at 31 December 2021.

NOTE

The Crédit Agricole Group scope of consolidation comprises:

the Regional Banks, the Local Banks, Crédit Agricole S.A. and their subsidiaries. This is the scope of consolidation that has been selected by the competent authorities to assess the Group's position in the recent stress test exercises.

Crédit Agricole S.A.

is the listed entity, which notably owns the subsidiaries of its business lines (Asset gathering, Large customers, Specialised financial services, French retail banking and International retail banking)

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Activity indicators – Asset Gathering

Assets under Management (€bn)

€bn	Dec. 19	Mar. 20	Jun. 20	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	Mar. 22	Δ Mar./Mar.
Asset management – Amundi	1,653.4	1,527.5	1,591.6	1,662.3	1,728.8	1,755.3	1,793.9	1,811.0	2,063.8	2,020.5	+15.1%
Savings/retirement	304.2	298.6	302.1	304.1	308.3	312.3	316.2	318.2	323.0	322.3	+3.2%
Wealth management	183.4	171.8	176.8	176.7	182.2	188.5	189.4	191.0	194.8	192.6	+2.2%
Assets under management - Total	2,141.0	1,997.8	2,070.6	2,143.1	2,219.2	2,256.1	2,299.5	2,320.2	2,581.5	2,535.4	+12.4%
AuM excl. double counting	1,794.7	1,820.5	1,821.5	1,822.5	1,895.0	1,937.9	1,977.7	1,996.3	2,256.0	2,223.2	+14.7%

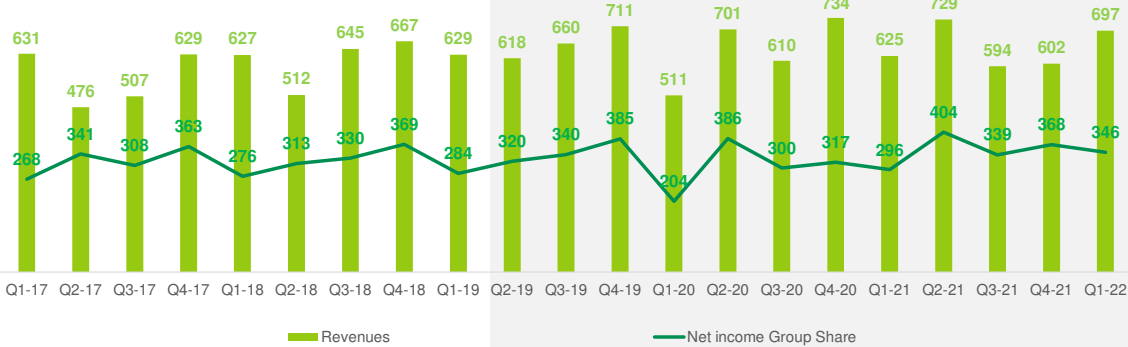
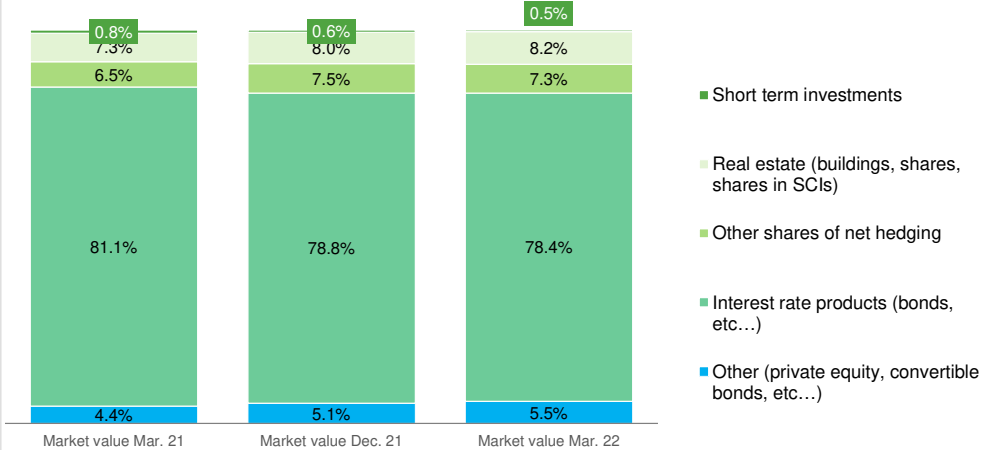
€bn	Dec. 19	Mar. 20	Jun. 20	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	Mar. 22	Δ Mar./Mar.
LCL Private Banking	51.3	49.4	51.2	51.6	54.1	57.2	58.6	59.8	60.1	59.5	+4.1%
CAI Wealth Management	132.1	122.4	125.7	125.0	128.0	131.3	130.8	131.2	134.6	133.1	+1.3%
<i>Of which France</i>	<i>33.3</i>	<i>30.8</i>	<i>32.0</i>	<i>32.3</i>	<i>33.7</i>	<i>34.7</i>	<i>36.1</i>	<i>36.5</i>	<i>37.6</i>	<i>37.3</i>	+7.6%
<i>Of which International</i>	<i>98.9</i>	<i>91.6</i>	<i>93.7</i>	<i>92.8</i>	<i>94.3</i>	<i>96.7</i>	<i>94.7</i>	<i>94.7</i>	<i>97.0</i>	<i>95.8</i>	(0.9%)
Total	183.4	171.8	176.8	176.7	182.2	188.5	189.4	191.0	194.8	192.6	+2.2%

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Activity indicators – Asset Gathering

Outstandings (€bn) / Breakdown of investments / Revenues and NIGS historic

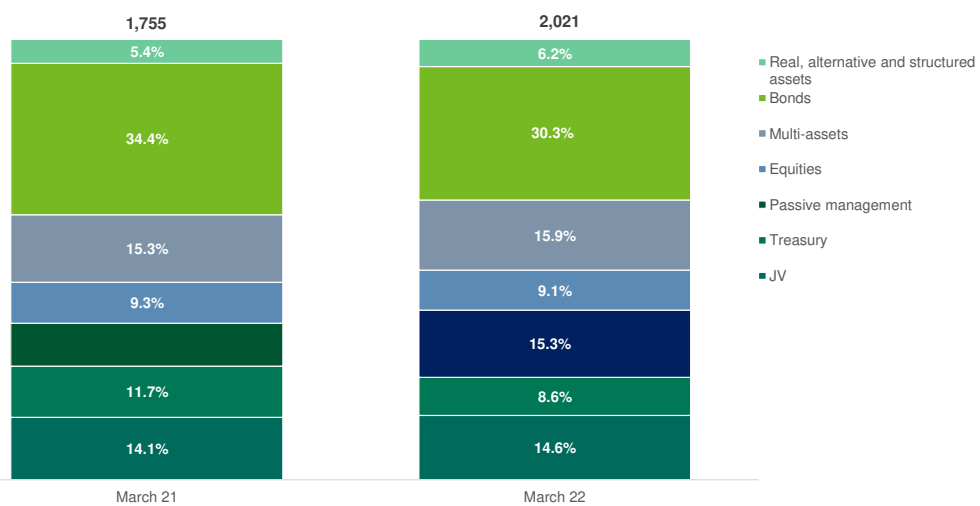
euros bn	Dec. 19	Mar. 20	Jun. 20	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	Mar. 22	Δ Mar./Mar.
Unit-linked	69.3	63.9	68.5	70.2	74.5	78.5	81.6	83.1	86.6	84.5	+7.7%
Euros	234.8	234.6	233.5	233.9	233.8	233.8	234.6	235.1	236.4	237.8	+1.7%
Total	304.2	298.6	302.1	304.1	308.3	312.3	316.2	318.2	323.0	322.3	+3.2%
Share of unit-linked	22.8%	21.4%	22.7%	23.1%	24.2%	25.1%	25.8%	26.1%	26.8%	26.2%	+1.1pp



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Activity indicators – Asset Gathering - Amundi

Asset management – assets under management – breakdown by asset class (€Bn)



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Stated and underlying detailed income statement (€m) – Asset gathering

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	1,729	-	1,729	1,584	-	1,584	+9.2%	+9.2%
Operating expenses excl.SRF	(877)	(10)	(867)	(783)	-	(783)	+12.0%	+10.7%
SRF	(8)	-	(8)	(7)	-	(7)	+4.5%	+4.5%
Gross operating income	845	(10)	855	793	-	793	+6.5%	+7.8%
Cost of risk	(2)	-	(2)	(7)	-	(7)	(79.2%)	(79.2%)
Equity-accounted entities	20	-	20	18	-	18	+11.6%	+11.6%
Income before tax	864	(10)	874	805	-	805	+7.4%	+8.6%
Tax	(178)	3	(180)	(179)	-	(179)	(0.6%)	+0.9%
Net income	686	(8)	693	621	(5)	626	+10.4%	+10.7%
Non controlling interests	(120)	2	(122)	(114)	0	(114)	+4.6%	+6.7%
Net income Group Share	566	(5)	571	507	(5)	512	+11.7%	+11.6%
Cost/Income ratio excl.SRF (%)	50.7%		50.1%	49.5%		49.5%	+1.3 pp	+0.7 pp

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Stated and underlying detailed income statement (€m) - Insurance

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	697	-	697	625	-	625	+11.7%	+11.7%
Operating expenses excl.SRF	(254)	-	(254)	(233)	-	(233)	+8.9%	+8.9%
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	443	-	443	391	-	391	+13.3%	+13.3%
Cost of risk	0	-	0	(0)	-	(0)	n.m.	n.m.
Income before tax	444	-	444	392	-	392	+13.1%	+13.1%
Tax	(79)	-	(79)	(77)	-	(77)	+2.4%	+2.4%
Net income Group Share	346	-	346	296	-	296	+17.0%	+17.0%
Cost/Income ratio excl.SRF (%)	36.4%		36.4%	37.4%		37.4%	-0.9 pp	-0.9 pp

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Stated and underlying detailed income statement (€m) – Asset management

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	814	-	814	753	-	753	+8.2%	+8.2%
Operating expenses excl.SRF	(437)	(10)	(427)	(379)	-	(379)	+15.4%	+12.7%
SRF	(5)	-	(5)	(4)	-	(4)	+5.0%	+5.0%
Gross operating income	372	(10)	383	370	-	370	+0.8%	+3.5%
Cost of risk	(4)	-	(4)	(2)	-	(2)	+87.1%	+87.1%
Equity-accounted entities	20	-	20	18	-	18	+11.5%	+11.5%
Income before tax	389	(10)	399	385	-	385	+0.9%	+3.6%
Tax	(92)	3	(95)	(96)	-	(96)	(4.3%)	(1.5%)
Net income	296	(8)	304	289	-	289	+2.7%	+5.3%
Non controlling interests	(98)	2	(100)	(92)	-	(92)	+6.1%	+8.7%
Net income Group Share	198	(5)	204	196	-	196	+1.1%	+3.7%
Cost/Income ratio excl.SRF (%)	53.7%		52.5%	50.3%		50.3%	+3.4 pp	+2.1 pp

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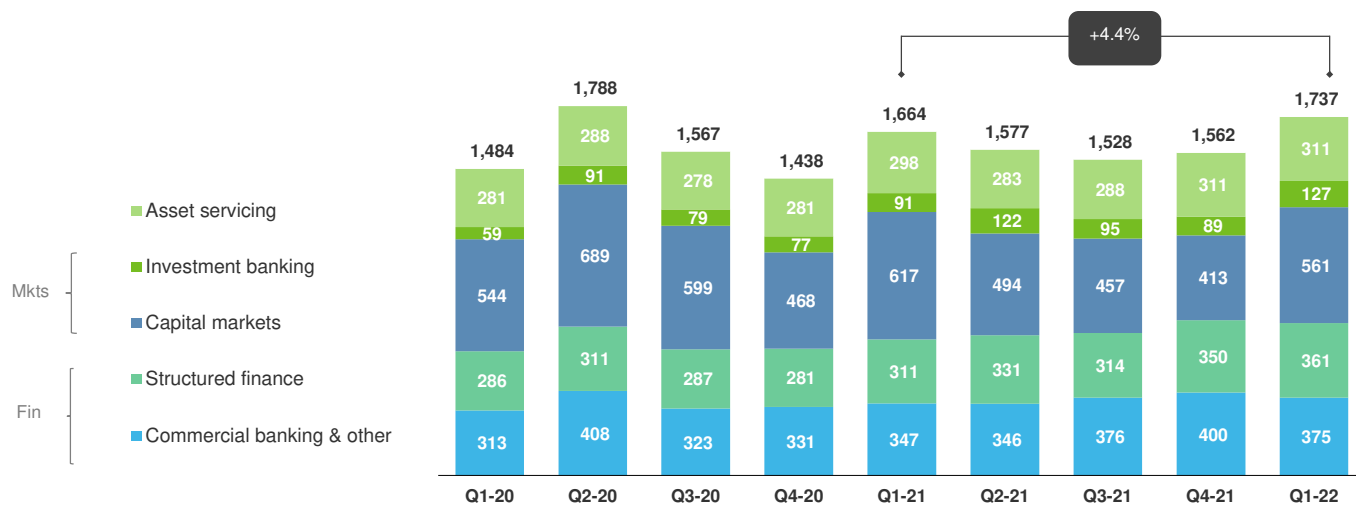
Stated and underlying detailed income statement (€m) – Wealth management

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	218	-	218	206	-	206	+5.5%	+5.5%
Operating expenses excl.SRF	(185)	-	(185)	(171)	-	(171)	+8.6%	+8.6%
SRF	(3)	-	(3)	(3)	-	(3)	+3.7%	+3.7%
Gross operating income	29	-	29	33	-	33	(10.5%)	(10.5%)
Cost of risk	2	-	2	(5)	-	(5)	n.m.	n.m.
Income before tax	32	-	32	28	-	28	+15.2%	+15.2%
Tax	(6)	-	(6)	(5)	-	(5)	+25.4%	+25.4%
Net income from discount'd or held-for-sale ope.	(1)	-	(1)	(5)	(5)	-	n.m.	n.m.
Net income Group Share	22	-	22	15	(5)	20	+46.4%	+10.1%
Cost/Income ratio excl.SRF (%)	85.2%		85.2%	82.8%		82.8%	+2.4 pp	+2.4 pp

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Activity indicators – Large customers

Underlying revenues by business lines (€m)



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Activity indicators – Large customers

CACIB mandates & rankings

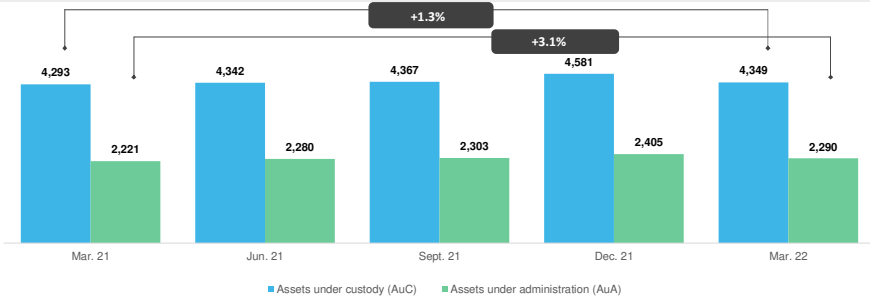
Capital markets

<p>FEBRUARY 2022</p>  <p>EQUITIX GBP 2.6bn Acquisition of a 38.5% stake in AirTanker Sole Advisor</p>	<p>JANUARY 2022</p>  <p>VAUBAN Undisclosed Acquisition of BORCAL from 光大控股 Sole Advisor</p>	<p>JANUARY 2022</p>  <p>VEOLIA EUR 13.1bn (Equity Value) Tender Offer on SUEZ M&A Advisor Presenting & Guaranteeing Bank Rating Advisor</p>	<p>MARCH 2022</p>  <p>RE PUBLIC OF CHILE USD 2,000,000,000 4.340% Senior Unsecured Inaugural Sustainability-Linked Bond Due 2042 Joint Bookrunner & ESG Structuring Advisor</p>	<p>MARCH 2022</p>  <p>BMW GROUP BMW US CAPITAL USD 600,000,000 3.250% Senior Unsecured Due 2025 USD 400,000,000 SOPRI-54 PRN Senior Unsecured Due 2025 USD 500,000,000 3.450% Senior Unsecured Due 2027 USD 500,000,000 3.700% Senior Unsecured Due 2032 Joint Bookrunner</p>
<p>FEBRUARY 2022</p>  <p>COLONIAL EUR 2,812,200,000 Consent Solicitation to transform all existing Bonds into Green Bonds Sole Solicitation Agent</p>	<p>FEBRUARY 2022</p>  <p>SOCIETE FONCIERE LYONNAISE EUR 1,789,600,000 Consent Solicitation to transform all existing Bonds into Green Bonds Sole Solicitation Agent</p>			

Financing activities

<p>JANUARY 2022</p>  <p>NEW SUEZ EUR 5,250,000,000 Bridge Loan & RCF Acquisition of New Suez Underwriter, Coordinator, Bookrunner MLA, Doc & Facility Agent</p>	<p>JANUARY 2022</p>  <p>PIRELLI EUR 1,600,000,000 Term Loan and Revolving Credit Facilities Sustainable Coordinator, MLA & Bookrunner</p>	<p>March 2022</p>  <p>RV555 PPP Project c. NOK 8 billion Greenfield Project Financing MLA, Hedge Provider, Account and Agency Bank</p>	<p>JANUARY 2022</p>  <p>Acquisition of Spark Infrastructure AUD 1,255,000,000 Senior Debt Facilities Mandated Lead Arranger</p>	<p>FRANCE - 2022</p>  <p>ANTIN INFRASTRUCTURE PARTNERS (AIP) EUR 100,000,000 Antin NextGen Infrastructure Fund EBF Co-Arranger, Lender</p>	<p>GERMANY - 2022</p>  <p>HANWHA EU ENERGY SOLUTIONS USD 430,000,000 KSURE Covered Facility Mandated Lead Arranger Original Lender</p>
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CACEIS outstandings (€bn)



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Stated and underlying detailed income statement (€m) –
Large customers

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	1,723	(14)	1,737	1,665	1	1,664	+3.5%	+4.4%
Operating expenses excl.SRF	(968)	-	(968)	(913)	(4)	(910)	+5.9%	+6.4%
SRF	(441)	-	(441)	(328)	-	(328)	+34.5%	+34.5%
Gross operating income	314	(14)	328	423	(3)	426	(25.9%)	(23.1%)
Cost of risk	(278)	-	(278)	(67)	-	(67)	x 4.1	x 4.1
Equity-accounted entities	3	-	3	2	-	2	+82.3%	+82.3%
Net income on other assets	0	-	0	0	-	0	(68.3%)	(68.3%)
Income before tax	38	(14)	52	358	(3)	361	(89.3%)	(85.5%)
Tax	(75)	4	(79)	(66)	1	(67)	+14.2%	+18.1%
Net income	(37)	(10)	(27)	292	(2)	294	n.m.	n.m.
Non controlling interests	(6)	0	(6)	(16)	1	(16)	(61.6%)	(62.2%)
Net income Group Share	(43)	(10)	(33)	276	(1)	277	n.m.	n.m.
Cost/Income ratio excl.SRF (%)	56.2%		55.7%	54.9%		54.7%	+1.3 pp	+1.1 pp

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Stated and underlying detailed income statement (€m) – CIB

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	1,411	(14)	1,425	1,367	1	1,366	+3.2%	+4.3%
Operating expenses excl.SRF	(743)	-	(743)	(689)	-	(689)	+7.8%	+7.8%
SRF	(383)	-	(383)	(294)	-	(294)	+30.3%	+30.3%
Gross operating income	285	(14)	299	384	1	383	(25.9%)	(22.0%)
Cost of risk	(279)	-	(279)	(72)	-	(72)	x 3.9	x 3.9
Net income on other assets	(0)	-	(0)	0	-	0	n.m.	n.m.
Income before tax	6	(14)	20	312	1	311	(98.1%)	(93.6%)
Tax	(63)	4	(67)	(52)	(0)	(52)	+22.5%	+29.8%
Net income Group Share	(56)	(10)	(46)	256	1	255	n.m.	n.m.
Cost/Income ratio excl.SRF (%)	52.7%		52.1%	50.4%		50.5%	+2.3 pp	+1.7 pp

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Stated and underlying detailed income statement (€m) – Financing activities

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	753	17	737	651	(7)	659	+15.7%	+11.9%
Operating expenses excl.SRF	(319)	-	(319)	(278)	-	(278)	+14.8%	+14.8%
SRF	(126)	-	(126)	(112)	-	(112)	+12.9%	+12.9%
Gross operating income	309	17	292	262	(7)	269	+17.8%	+8.5%
Cost of risk	(283)	-	(283)	(85)	-	(85)	x 3.3	x 3.3
Net income on other assets	(0)	-	(0)	0	-	0	n.m.	n.m.
Income before tax	26	17	9	177	(7)	184	(85.3%)	(94.9%)
Tax	(13)	(4)	(9)	20	2	18	n.m.	n.m.
Net income Group Share	13	12	1	193	(5)	198	(93.3%)	(99.5%)
Cost/Income ratio excl.SRF (%)	42.3%		43.2%	42.6%		42.1%	-0.3 pp	+1.1 pp

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Stated and underlying detailed income statement (€m) – Capital markets & investment banking

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	657	(31)	688	716	8	708	(8.2%)	(2.8%)
Operating expenses excl.SRF	(424)	-	(424)	(412)	-	(412)	+3.1%	+3.1%
SRF	(257)	-	(257)	(182)	-	(182)	+40.9%	+40.9%
Gross operating income	(24)	(31)	7	122	8	114	n.m.	(94.2%)
Cost of risk	4	-	4	13	-	13	(70.6%)	(70.6%)
Income before tax	(20)	(31)	10	135	8	127	n.m.	(91.7%)
Tax	(51)	8	(59)	(72)	(2)	(70)	(29.5%)	(16.0%)
Net income Group Share	(69)	(22)	(47)	63	6	57	n.m.	n.m.
Cost/Income ratio excl.SRF (%)	64.6%		61.7%	57.5%		58.2%	+7.1 pp	+3.5 pp

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Stated and underlying detailed income statement (€m) – Asset servicing

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	312	-	312	298	-	298	+4.8%	+4.8%
Operating expenses excl.SRF	(225)	-	(225)	(224)	(4)	(220)	+0.2%	+2.0%
SRF	(58)	-	(58)	(34)	-	(34)	+71.4%	+71.4%
Gross operating income	29	-	29	39	(4)	43	(26.4%)	(33.1%)
Cost of risk	0	-	0	4	-	4	(89.8%)	(89.8%)
Equity-accounted entities	3	-	3	2	-	2	+82.3%	+82.3%
Income before tax	32	-	32	45	(4)	49	(28.7%)	(34.3%)
Tax	(12)	-	(12)	(14)	1	(15)	(16.1%)	(21.7%)
Net income	20	-	20	31	(3)	34	(34.4%)	(40.0%)
Non controlling interests	(7)	-	(7)	(11)	1	(11)	(31.1%)	(36.4%)
Net income Group Share	13	-	13	21	(2)	23	(36.0%)	(41.7%)
Cost/Income ratio excl.SRF (%)	72.0%		72.0%	75.4%		74.0%	-3.3 pp	-2.0 pp

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Activity indicators – Specialised financial services

Consumer credit & leasing outstandings / factored receivables (€bn)

CACF OUTSTANDINGS

Consumer credit (CACF) - Gross managed loans (2/2)

(€bn)	Sept. 19	Dec. 19	Mar. 20	Jun. 20	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	mars-22	Δ Mar./Mar.
Consolidated loan book	34.4	34.8	34.8	34.3	32.9	33.2	33.0	33.4	35.3	35.9	36.3	9.9%
Car finance partnerships	32.9	33.2	32.8	31.1	31.0	31.7	32.8	32.4	31.0	31.9	32.8	0.2%
Crédit Agricole Group	19.5	20.1	20.1	19.7	20.1	20.3	20.4	20.7	20.9	21.2	21.3	4.8%
Other	3.8	3.8	3.7	3.3	5.2	5.7	5.3	5.6	3.9	3.5	3.4	-34.9%
Total	90.6	92.0	91.4	88.4	89.2	90.9	91.4	92.1	91.0	92.5	93.9	2.7%
<i>O/w Agos (total managed loan book)</i>	<i>14.4</i>	<i>14.6</i>	<i>14.5</i>	<i>14.5</i>	<i>13.8</i>	<i>13.8</i>	<i>13.6</i>	<i>13.8</i>	<i>13.8</i>	<i>14.1</i>	<i>14.3</i>	<i>5.2%</i>

CAL&F OUTSTANDINGS

Leasing & Factoring (CAL&F) - Leasing book and factored receivables

(€bn)	Sept. 19	Dec. 19	Mar. 20	Jun. 20	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	mars-22	Δ Mar./Mar.
Leasing portfolio	14.7	15.1	15.1	15.1	15.3	15.5	15.7	15.9	16.0	16.2	16.5	5.2%
<i>incl. France</i>	<i>11.9</i>	<i>12.1</i>	<i>12.3</i>	<i>12.3</i>	<i>12.5</i>	<i>12.6</i>	<i>12.8</i>	<i>12.8</i>	<i>13.0</i>	<i>13.0</i>	<i>13.3</i>	<i>3.5%</i>
Factored turnover	18.7	20.6	19.2	15.5	18.4	21.5	20.4	20.8	23.5	26.7	26.2	28.3%
<i>incl. France</i>	<i>12.4</i>	<i>14.0</i>	<i>12.4</i>	<i>10.2</i>	<i>12.0</i>	<i>14.4</i>	<i>13.3</i>	<i>14.8</i>	<i>14.2</i>	<i>16.7</i>	<i>16.0</i>	<i>20.6%</i>

APPENDICES

Stated and underlying detailed income statement (€m) – Specialised financial services

En m€	T1-22 publié	Eléments spécifiques	T1-22 sous-jacent	T1-21 publié	Eléments spécifiques	T1-21 sous-jacent	Δ T1/T1 publié	Δ T1/T1 sous-jacent
Produit net bancaire	688	-	688	644	-	644	+6.8%	+6.8%
Charges d'exploitation hors FRU	(366)	-	(366)	(334)	-	(334)	+9.5%	+9.5%
FRU	(35)	-	(35)	(24)	-	(24)	+47.0%	+47.0%
Résultat brut d'exploitation	286	-	286	285	-	285	+0.3%	+0.3%
Coût du risque	(125)	-	(125)	(127)	-	(127)	(2.3%)	(2.3%)
Sociétés mises en équivalence	80	-	80	74	-	74	+8.1%	+8.1%
Gains ou pertes sur autres actifs	0	-	0	(0)	-	(0)	ns	ns
Résultat avant impôt	242	-	242	232	-	232	+4.3%	+4.3%
Impôt	(54)	-	(54)	(50)	-	(50)	+7.6%	+7.6%
Rés. net des activ. arrêtées ou en cours de cession	1	-	1	-	-	-	ns	ns
Résultat net	189	-	189	182	-	182	+4.1%	+4.1%
Intérêts minoritaires	(26)	-	(26)	(24)	-	(24)	+8.4%	+8.4%
Résultat net part du Groupe	164	-	164	158	-	158	+3.4%	+3.4%
Coefficient d'exploitation hors FRU (%)	53.3%		53.3%	52.0%		52.0%	+1.3 pp	+1.3 pp

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Stated and underlying detailed income statement (€m) – CA-CF

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	528	-	528	502	-	502	+5.0%	+5.0%
Operating expenses excl.SRF	(277)	-	(277)	(258)	-	(258)	+7.3%	+7.3%
SRF	(17)	-	(17)	(11)	-	(11)	+61.9%	+61.9%
Gross operating income	233	-	233	233	-	233	(0.0%)	(0.0%)
Cost of risk	(117)	-	(117)	(114)	-	(114)	+2.5%	+2.5%
Equity-accounted entities	80	-	80	74	-	74	+8.1%	+8.1%
Net income on other assets	0	-	0	(0)	-	(0)	n.m.	n.m.
Income before tax	196	-	196	193	-	193	+1.7%	+1.7%
Tax	(39)	-	(39)	(36)	-	(36)	+7.2%	+7.2%
Net income from discount'd or held-for-sale ope.	-	-	-	-	-	-	n.m.	n.m.
Net income	158	-	158	157	-	157	+0.5%	+0.5%
Non controlling interests	(25)	-	(25)	(23)	-	(23)	+10.1%	+10.1%
Net income Group Share	133	-	133	134	-	134	(1.2%)	(1.2%)
Cost/Income ratio excl.SRF (%)	52.5%		52.5%	51.4%		51.4%	+1.1 pp	+1.1 pp

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Stated and underlying detailed income statement (€m) – CAL&F

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	160	-	160	141	-	141	+13.2%	+13.2%
Operating expenses excl.SRF	(89)	-	(89)	(76)	-	(76)	+17.2%	+17.2%
SRF	(18)	-	(18)	(13)	-	(13)	+35.1%	+35.1%
Gross operating income	53	-	53	52	-	52	+1.8%	+1.8%
Cost of risk	(7)	-	(7)	(13)	-	(13)	(43.7%)	(43.7%)
Net income on other assets	0	-	0	0	-	0	(18.6%)	(18.6%)
Income before tax	45	-	45	39	-	39	+17.4%	+17.4%
Tax	(15)	-	(15)	(14)	-	(14)	+8.5%	+8.5%
Net income Group Share	31	-	31	24	-	24	+29.1%	+29.1%
Cost/Income ratio excl.SRF (%)	55.7%		55.7%	53.8%		53.8%	+1.9 pp	+1.9 pp

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Activity Indicators – French retail banking

Customer savings / loans outstandings (€bn)

LCL - Customer savings (€bn)

Customer savings (€bn)*	Dec. 19	Mar.20	Jun. 20	Sept. 20	Dec. 20	Mar.21	Jun. 21	Sept. 21	Déc. 21	Mar.22	Δ Mar./Mar.
Securities	10.5	9.0	10.2	9.9	10.5	11.3	13.9	12.0	13.0	12.6	+12.0%
Mutual funds and REITs	8.5	7.2	7.7	8.1	8.6	8.7	8.9	8.6	8.7	8.2	(5.7%)
Life insurance	63.4	61.6	62.9	62.7	62.4	63.6	62.9	64.8	65.7	65.3	+2.7%
Off-balance sheet savings	82.4	77.8	80.7	80.7	81.5	83.6	85.7	85.4	87.3	86.2	+3.1%
Demand deposits	54.2	55.5	65.6	68.2	70.3	71.0	74.4	76.0	78.8	78.8	+11.0%
Home purchase savings plans	9.8	10.0	10.1	10.1	10.1	10.2	10.2	10.1	10.1	10.2	(0.3%)
Bonds	4.6	4.5	4.1	4.6	6.2	5.9	5.4	5.3	4.9	5.1	(13.9%)
Passbooks*	42.5	42.5	42.9	43.0	41.3	42.0	42.2	43.0	42.1	42.7	+1.8%
Time deposits	12.9	12.2	10.9	10.5	10.5	10.4	9.9	9.7	9.3	8.5	(18.5%)
On-balance sheet savings	124.0	124.8	133.6	136.4	138.3	139.6	142.0	144.1	145.2	145.3	+4.1%
TOTAL	206.4	202.6	214.3	217.1	219.8	223.1	227.8	229.5	232.5	231.5	+3.7%

Passbooks* o/w (€bn)	Dec. 19	Mar.20	Jun. 20	Sept. 20	Dec. 20	Mar.21	Jun. 21	Sept. 21	Déc. 21	Mar.22	Δ Mar./Mar.
Livret A	9.9	10.2	10.8	11.0	11.2	11.7	11.9	12.3	12.2	12.6	+8.3%
LEP	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.9	1.0	+0.6%
LDD	8.2	8.4	8.7	8.8	8.8	9.1	9.1	9.1	9.0	9.1	+0.2%

* Including liquid company savings

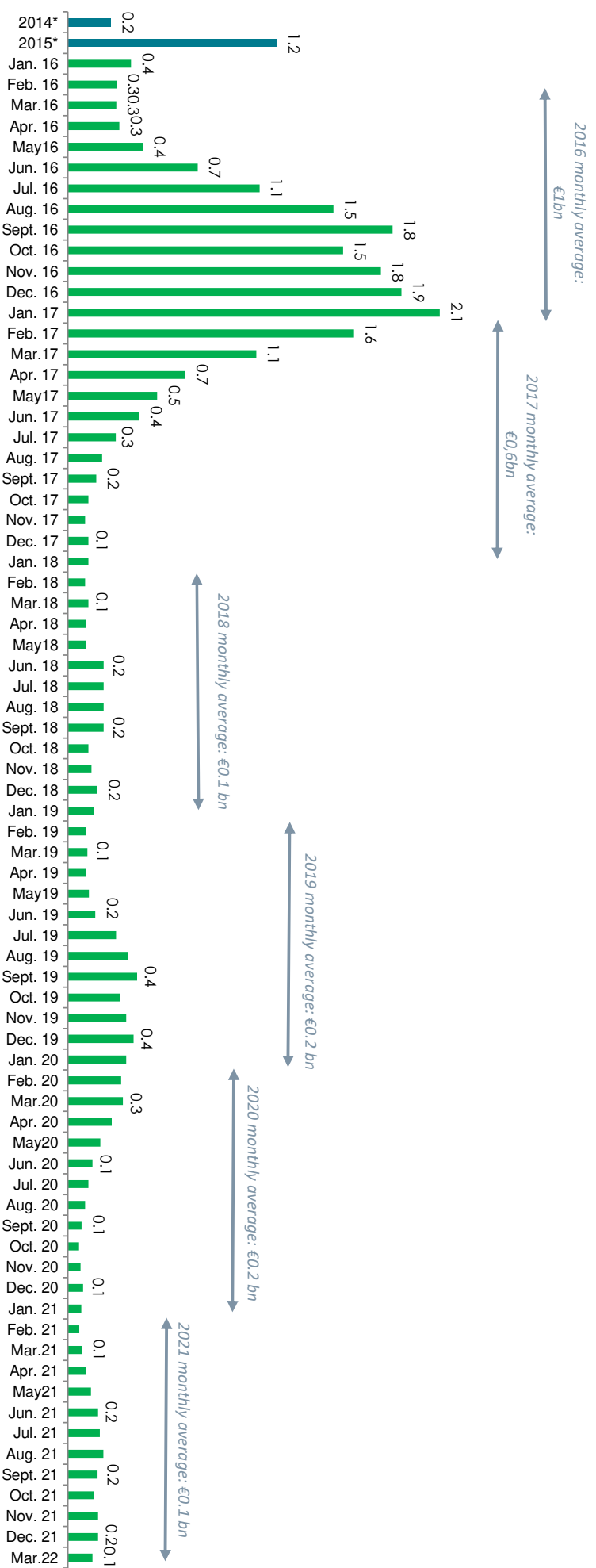
Retail Banking in France (LCL) - Loans outstandings

Loans outstanding (€bn)	Dec. 19	Mar.20	Jun. 20	Sept. 20	Dec. 20	Mar.21	Jun. 21	Sept. 21	Déc. 21	Mar.22	Δ Mar./Mar.
Corporate	23.9	24.5	28.4	29.2	28.9	28.6	27.8	28.1	28.3	28.8	+0.9%
Professionals	15.4	15.8	18.6	19.7	20.4	20.9	21.0	21.3	21.6	22.1	+5.9%
Consumer credit	8.1	7.7	7.7	7.8	8.0	7.9	8.0	8.1	8.3	8.4	+6.5%
Home loans	82.4	83.4	83.8	84.9	86.1	86.7	87.9	90.2	92.3	93.8	+8.1%
TOTAL	129.8	131.5	138.5	141.6	143.4	144.0	144.7	147.6	150.6	153.1	+6.3%

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Activity Indicators – French retail banking

Monthly renegotiated outstandings (€bn)



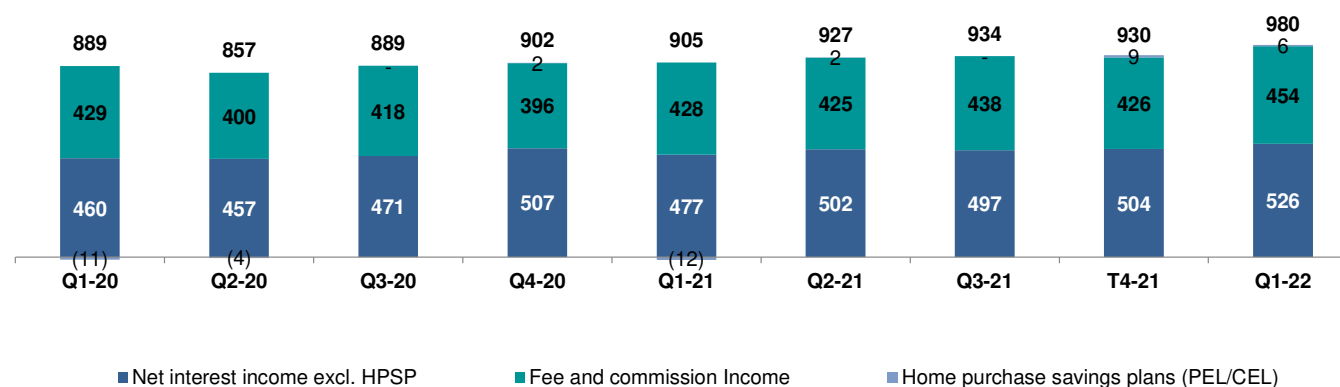
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Activity Indicators – French retail banking

Revenues (€m)

Revenues (€m)	Q4-19	Q1-20	Q2-20	Q3-20	Q4-20	Q1-21	Q2-21	Q3-21	Q4-21	Q1-22	Δ Q1/Q1
Net interest income	437	448	453	471	508	465	504	497	513.1	532.0	+14.5%
Home purchase savings plans (PEL/CEL)	(12)	(11)	(4)	-	2	(12)	2	-	9.2	5.8	N.S.
Net interest income excl. HPSP	449	460	457	471	507	477	502	497	504	526	+10.3%
Fee and commission Income	414	429	400	418	396	428	425	438	425.6	454.3	+6.1%
- Securities	30	35	31	27	32	33	33	32	34.5	35.9	+9.7%
- Insurance	152	173	187	173	147	181	172	177	164.4	180.8	+0.2%
- Account management and payment instruments	232	220	182	217	217	215	220	228	226.7	237.5	+10.5%
TOTAL	851	877	853	889	904	893	929	934	939	986	10.4%
TOTAL excl. HPSP	863	889	857	889	902	905	927	934	930	980	+8.3%

* Excluding adjustment of funding costs



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Stated and underlying detailed income statement (€m) - FRB

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	986	6	980	893	(12)	905	+10.4%	+8.3%
Operating expenses excl.SRF and DGF	(574)	-	(574)	(566)	-	(566)	+1.4%	+1.4%
SRF	(66)	-	(66)	(59)	-	(59)	+12.6%	+12.6%
DGF	(22)	-	(22)	(8)	-	(8)	x 2.8	x 2.8
Gross operating income	324	6	318	260	(12)	272	+24.5%	+16.8%
Cost of risk	(61)	-	(61)	(83)	-	(83)	(25.8%)	(25.8%)
Net income on other assets	9	-	9	0	-	0	x 130.6	x 130.6
Income before tax	272	6	266	178	(12)	190	+52.8%	+40.0%
Tax	(81)	(1)	(80)	(65)	3	(68)	+25.0%	+16.5%
Net income Group Share	183	4	179	108	(8)	116	+69.7%	+54.0%
Cost/Income ratio excl.SRF and DGF (%)	58.2%		58.6%	63.4%		62.6%	-5.2 pp	-4.0 pp

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Activity Indicators – International retail banking

Customer assets & Loans outstandings (€bn)

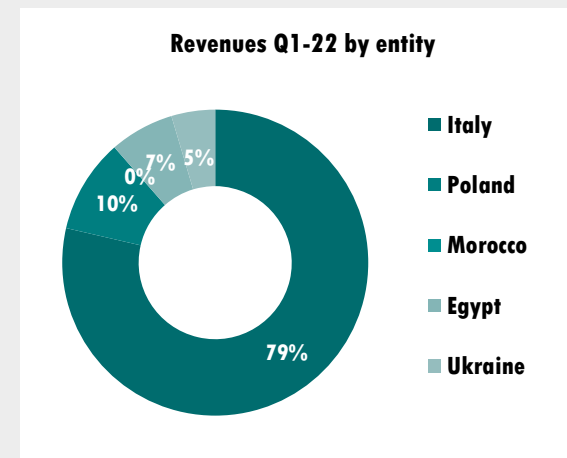
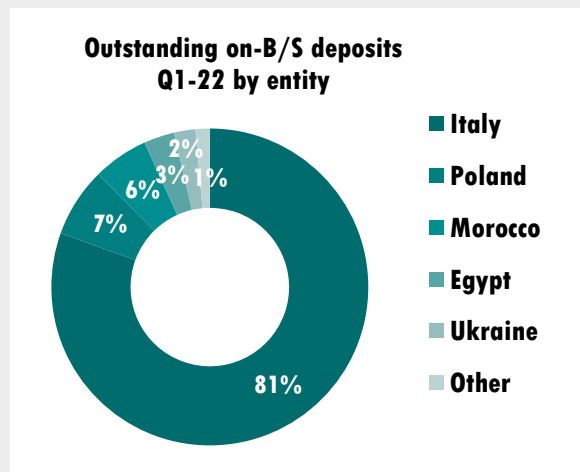
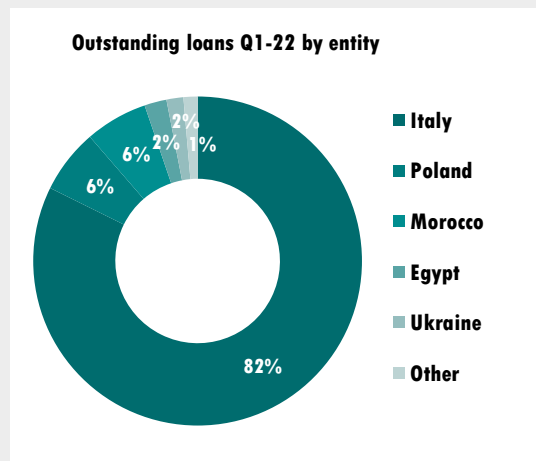
CA Italy (€bn)	Mar. 20	June 20	Sept. 20	Dec. 20	Mar. 21	June 21	Sept 21	Dec 21	Mar. 22	Δ Mar/Mar
Total loans outstanding	44.2	45.1	46.0	45.5	46.5	61.2	60.9	59.4	59.5	+28.0%
o/w retail customer loans	21.4	21.7	21.9	22.4	22.7	28.1	28.2	28.3	28.5	+25.2%
o/w small businesses loans	7.4	7.6	7.9	7.7	7.5	9.8	9.7	9.6	10.5	+40.5%
o/w corporates loans, including SMEs	13.3	13.7	14.1	13.5	14.0	21.1	20.6	20.4	13.3	(5.5%)
On-balance sheet customer assets	41.8	42.4	43.6	44.9	44.1	61.1	61.9	63.1	61.8	+40.1%
Off-balance sheet customer assets	34.9	37.4	38.1	39.9	40.8	50.6	51.6	52.8	46.9	+14.9%
Total assets (€bn)	76.8	79.8	81.7	84.8	85.0	111.8	113.5	115.8	108.7	+28.0%

IRB Others (€bn)	Mar. 20	June 20	Sept. 20	Dec. 20	Mar. 21	June 21	Sept 21	Dec 21	Mar. 22	Δ Mar/Mar
Total loans outstanding	11.5	11.7	11.9	11.7	11.8	12.5	12.8	12.8	12.8	+8.3%
o/w retail customer loans	5.6	5.7	5.9	5.9	6.0	6.2	6.3	6.3	6.3	+4.7%
o/w SMEs and small businesses	1.1	1.2	1.2	1.2	1.2	1.3	0.6	0.6	0.6	(49.6%)
o/w Large corporates	4.7	4.7	4.7	4.5	4.5	4.7	5.9	5.8	5.9	+30.3%
On-balance sheet customer assets	12.5	12.9	13.1	13.5	14.0	14.3	14.3	15.1	15.0	+7.2%
Off-balance sheet customer assets	2.1	2.2	2.3	2.4	2.5	2.1	2.1	2.0	1.9	(21.1%)
Total assets (€bn)	14.6	15.1	15.4	15.9	16.4	16.4	16.4	17.2	16.9	+2.9%

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Activity Indicators – International retail banking

Loans outstanding / Outstanding on-B/S / Revenues by entity (%)



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Stated and underlying detailed income statement (€m) – International retail banking

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	786	0	786	693	-	693	+13.4%	+13.4%
Operating expenses excl.SRF	(487)	(8)	(478)	(415)	-	(415)	+17.2%	+15.2%
SRF	(30)	-	(30)	(20)	-	(20)	+45.1%	+45.1%
Gross operating income	270	(8)	278	258	-	258	+4.9%	+8.0%
Cost of risk	(273)	(195)	(78)	(100)	-	(100)	x 2.7	(21.8%)
Equity-accounted entities	1	-	1	-	-	-	n.m.	n.m.
Net income on other assets	(0)	-	(0)	2	-	2	n.m.	n.m.
Income before tax	(2)	(203)	201	160	-	160	n.m.	+25.5%
Tax	(57)	3	(60)	(50)	-	(50)	+14.7%	+20.0%
Net income from discount'd or held-for-sale ope.	1	(4)	5	(1)	-	(1)	n.m.	n.m.
Net income	(58)	(204)	146	109	-	109	n.m.	+33.7%
Non controlling interests	(42)	(2)	(40)	(30)	-	(30)	+39.8%	+32.3%
Net income Group Share	(100)	(206)	107	79	-	79	n.m.	+34.3%
Cost/Income ratio excl.SRF (%)	61.9%		60.8%	59.9%		59.9%	+2.0 pp	+0.9 pp

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Stated and underlying detailed income statement (€m) – CA Italia

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	619	-	619	488	-	488	+26.9%	+26.9%
Operating expenses excl.SRF	(376)	(8)	(368)	(280)	-	(280)	+34.4%	+31.5%
SRF	(30)	-	(30)	(20)	-	(20)	+45.1%	+45.1%
Gross operating income	213	(8)	221	188	-	188	+13.7%	+17.9%
Cost of risk	(45)	-	(45)	(71)	-	(71)	(36.4%)	(36.4%)
Equity-accounted entities	1	-	1	-	-	-	n.m.	n.m.
Net income on other assets	(0)	-	(0)	-	-	-	n.m.	n.m.
Income before tax	169	(8)	177	116	-	116	+45.1%	+51.9%
Tax	(48)	3	(51)	(34)	-	(34)	+41.9%	+49.6%
Net income	121	(5)	126	83	-	83	+46.5%	+52.9%
Non controlling interests	(30)	1	(31)	(22)	-	(22)	+35.9%	+41.8%
Net income Group Share	91	(4)	95	61	-	61	+50.3%	+56.9%
Cost/Income ratio excl.SRF (%)	60.7%		59.4%	57.3%		57.3%	+3.4 pp	+2.1 pp

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Stated and underlying detailed income statement (€m) – International retail banking - others

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	168	0	167	206	-	206	(18.5%)	(18.6%)
Operating expenses	(111)	(0)	(110)	(136)	-	(136)	(18.3%)	(18.6%)
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	57	(0)	57	70	-	70	(18.9%)	(18.7%)
Cost of risk	(228)	(195)	(33)	(29)	-	(29)	x 8	+14.6%
Income before tax	(171)	(195)	24	44	-	44	n.m.	(44.8%)
Tax	(9)	-	(9)	(16)	-	(16)	(43.0%)	(43.0%)
Net income from discount'd or held-for-sale ope.	1	(4)	5	(1)	-	(1)	n.m.	n.m.
Net income	(179)	(199)	20	27	-	27	n.m.	(25.3%)
Non controlling interests	(12)	(4)	(9)	(8)	-	(8)	+50.4%	+7.1%
Net income Group Share	(191)	(202)	11	19	-	19	n.m.	(39.6%)
Cost/Income ratio excl.SRF (%)	66.1%		66.0%	66.0%		66.0%	+0.2 pp	+0.0 pp

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Stated and underlying detailed income statement (€m) – Corporate centre

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	26	18	8	14	(4)	18	+84.9%	(54.3%)
Operating expenses excl.SRF	(224)	-	(224)	(176)	-	(176)	+27.3%	+27.3%
SRF	(56)	-	(56)	58	130	(72)	n.m.	(21.7%)
Gross operating income	(255)	18	(273)	(104)	126	(230)	x 2.4	+18.3%
Cost of risk	(2)	-	(2)	1	-	1	n.m.	n.m.
Equity-accounted entities	(8)	-	(8)	(7)	-	(7)	+29.1%	+29.1%
Net income on other assets	(0)	-	(0)	(0)	-	(0)	(98.9%)	(98.9%)
Income before tax	(265)	18	(283)	(110)	126	(236)	x 2.4	+19.8%
Tax	54	(5)	58	31	1	30	+72.2%	+93.9%
Net income	(212)	13	(225)	(79)	127	(206)	x 2.7	+9.0%
Non controlling interests	(6)	-	(6)	(4)	-	(4)	+57.2%	+57.2%
Net income Group Share	(218)	13	(231)	(83)	127	(210)	x 2.6	+9.9%
Cost/Income ratio excl.SRF (%)	868.5%		2734.9%	1261.9%		982.3%	-393.4 pp	+1752.6 pp

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Income statement by business line Q1-22 and Q1-21

€m	Q1-22 (stated)						
	AG	LC	SFS	FRB (LCL)	IRB	CC	Total
Revenues	1,729	1,723	688	986	786	26	5,938
Operating expenses excl. SRF	(877)	(968)	(366)	(596)	(487)	(224)	(3,518)
SRF	(8)	(441)	(35)	(66)	(30)	(56)	(636)
Gross operating income	845	314	286	324	270	(255)	1,784
Cost of risk	(2)	(278)	(125)	(61)	(273)	(2)	(741)
Equity-accounted entities	20	3	80	-	1	(8)	95
Net income on other assets	1	0	0	9	(0)	(0)	10
Income before tax	864	38	242	272	(2)	(265)	1,148
Tax	(178)	(75)	(54)	(81)	(57)	54	(391)
Net income from discontinued or held-for-sale operations	(1)	-	1	-	1	-	2
Net income	686	(37)	189	190	(58)	(212)	759
Non controlling interests	(120)	(6)	(26)	(8)	(42)	(6)	(207)
Net income Group Share	566	(43)	164	183	(100)	(218)	552

€m	Q1-21 (stated)						
	AG	LC	SFS	FRB (LCL)	IRB	CC	Total
Revenues	1,584	1,665	644	893	693	14	5,493
Operating expenses excl. SRF	(783)	(913)	(334)	(574)	(415)	(176)	(3,197)
SRF	(7)	(328)	(24)	(59)	(20)	58	(380)
Gross operating income	793	423	285	260	258	(104)	1,916
Cost of risk	(7)	(67)	(127)	(83)	(100)	1	(384)
Equity-accounted entities	18	2	74	-	-	(7)	87
Net income on other assets	1	0	(0)	0	2	(0)	3
Income before tax	805	358	232	178	160	(110)	1,622
Tax	(179)	(66)	(50)	(65)	(50)	31	(378)
Net income from discontinued or held-for-sale operations	(5)	-	-	-	(1)	-	(6)
Net income	621	292	182	113	109	(79)	1,238
Non controlling interests	(114)	(16)	(24)	(5)	(30)	(4)	(193)
Net income Group Share	507	276	158	108	79	(83)	1,045

AG : Asset Gathering ; FRB : French Retail Banking ; SFS : Specialised Financial Services ; LC : Large Customers ; CC : Corporate Center

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Underlying income statement by business line Q1-22 and Q1-21

€m	Q1-22 (underlying)						Total
	AG	LC	SFS	FRB (LCL)	IRB	CC	
Revenues	1,729	1,737	688	980	786	8	5,929
Operating expenses excl. SRF	(867)	(968)	(366)	(596)	(478)	(224)	(3,499)
SRF	(8)	(441)	(35)	(66)	(30)	(56)	(636)
Gross operating income	855	328	286	318	278	(273)	1,793
Cost of risk	(2)	(278)	(125)	(61)	(78)	(2)	(546)
Equity-accounted entities	20	3	80	-	1	(8)	95
Net income on other assets	1	0	0	9	(0)	(0)	10
Income before tax	874	52	242	266	201	(283)	1,352
Tax	(180)	(79)	(54)	(80)	(60)	58	(394)
Net income from discontinued or held-for-sale operations	(1)	-	1	-	5	-	5
Net income	693	(27)	189	186	146	(225)	963
Non controlling interests	(122)	(6)	(26)	(7)	(40)	(6)	(207)
Net income Group Share	571	(33)	164	179	107	(231)	756

€m	Q1-21 (underlying)						Total
	AG	LC	SFS	FRB (LCL)	IRB	CC	
Revenues	1,584	1,664	644	905	693	18	5,508
Operating expenses excl. SRF	(783)	(910)	(334)	(574)	(415)	(176)	(3,193)
SRF	(7)	(328)	(24)	(59)	(20)	(72)	(510)
Gross operating income	793	426	285	272	258	(230)	1,805
Cost of risk	(7)	(67)	(127)	(83)	(100)	1	(384)
Equity-accounted entities	18	2	74	-	-	(7)	87
Net income on other assets	1	0	(0)	0	2	(0)	3
Income before tax	805	361	232	190	160	(236)	1,511
Tax	(179)	(67)	(50)	(68)	(50)	30	(384)
Net income from discontinued or held-for-sale operations	-	-	-	-	(1)	-	(1)
Net income	626	294	182	121	109	(206)	1,126
Non controlling interests	(114)	(16)	(24)	(5)	(30)	(4)	(194)
Net income Group Share	512	277	158	116	79	(210)	932

AG : Asset Gathering ; FRB : French Retail Banking ; SFS : Specialised Financial Services ; LC : Large Customers ; CC : Corporate Center

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Activity indicators – Regional Banks

Customer assets & Loans outstandings (€bn)

Customer assets (€bn)*	Dec. 19	Mar. 20	Jun. 20	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	Mar. 22	Δ Mar./Mar.
Securities	45.2	40.1	42.4	41.9	45.7	48.2	48.8	48.2	49.2	45.6	(5.3%)
Mutual funds and REITs	25.9	22.8	24.0	24.2	25.6	26.1	26.8	27.2	27.8	26.1	(0.2%)
Life insurance	200.2	197.2	198.3	198.5	201.2	203.3	205.2	205.7	208.6	208.4	+2.5%
Off-balance sheet assets	271.3	260.1	264.7	264.6	272.4	277.6	280.8	281.1	285.6	280.1	+0.9%
Demand deposits	165.6	172.4	194.8	201.1	207.4	212.4	218.5	224.9	230.2	231.6	+9.0%
Home purchase savings schemes	106.6	107.2	107.8	108.1	110.5	110.7	110.7	110.7	112.5	112.1	+1.3%
Passbook accounts	139.8	142.8	147.4	152.0	156.3	162.4	165.8	169.6	171.7	177.0	+9.0%
Time deposits	49.3	48.0	45.8	45.1	43.8	41.6	40.3	39.8	39.5	38.5	(7.5%)
On-balance sheet assets	461.3	470.4	495.9	506.3	517.9	527.2	535.2	545.1	554.0	559.3	+6.1%
TOTAL	732.6	730.5	760.5	770.9	790.3	804.7	815.9	826.1	839.5	839.3	+4.3%

NB: Change in method in March: recognition of life insurance policies purchased from non-Group providers

Passbooks, o/w (€bn)	Dec. 19	Mar. 20	Jun. 20	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	Mar. 22	Δ Mar./Mar.
Livret A	49.0	50.6	53.0	54.4	55.9	58.4	59.9	60.8	61.2	63.8	+9.3%
LEP	11.3	11.5	11.6	11.2	11.5	11.7	11.7	11.7	11.4	12.3	+5.0%
LDD	32.6	33.2	34.1	34.4	35.0	35.7	36.0	36.1	36.1	36.6	+2.4%
Mutual shareholders passbook account * including customer financial instruments	9.9	10.1	10.4	10.8	11.1	11.5	11.8	12.0	12.2	12.2	+9.0%

Loans outstanding (€bn)	Dec. 19	Mar. 20	Jun. 20	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	Mar. 22	Δ Mar./Mar.
Home loans	319.6	323.5	327.8	333.1	340.8	345.2	352.1	358.2	363.1	367.2	+6.4%
Consumer credit	21.6	21.0	20.9	21.2	21.5	21.4	21.8	21.8	22.3	22.3	+4.3%
SMEs	83.3	86.6	92.1	94.9	97.1	99.2	99.1	101.5	104.7	107.2	+8.1%
Small businesses	23.1	23.2	28.2	29.0	29.7	30.1	29.7	29.7	30.0	30.3	+0.9%
Farming loans	39.8	40.3	41.3	42.0	41.2	42.1	43.0	43.3	42.6	43.5	+3.2%
Local authorities	32.8	32.8	32.9	32.6	33.4	32.9	33.4	33.3	33.6	33.2	+1.1%
TOTAL	520.1	527.4	543.3	552.8	563.7	570.8	579.1	587.7	596.3	603.7	+5.8%

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Activity indicators – Regional Banks

Detail of fees and commissions / Evolution of credit risk outstandings (m€)

Regional Banks – detail of fees and commissions, from Q4-19 to Q1-22

€m	Q4-19	Q1-20	Q2-20	Q3-20	Q4-20	Q1-21	Q2-21	Q3-21	Q4-21	Q1-22	Δ Q1/Q1
Services and other banking transactions	205	213	199	201	210	217	212	216	221	231	+6.5%
Securities	67	76	64	58	67	73	67	63	75	78	+6.5%
Insurance	736	914	710	699	671	924	739	741	826	983	+6.3%
Account management and payment instruments	530	523	423	490	475	453	467	496	502	490	+8.0%
Net fees & commissions from other customer activities	110	93	98	91	114	95	112	94	121	96	+0.6%
TOTAL⁽¹⁾	1,648	1,820	1,494	1,539	1,538	1,764	1,597	1,610	1,745	1,878	+6.5%

(1) Revenues generated by the subsidiaries of the Regional Banks, namely fees and commissions from leasing and operating leasing transactions

Regional Banks - Evolution of credit risk outstandings

€m	March 21	June 21	Sept. 21	Dec. 21	March 22
Gross customer loans outstanding	576,311	584,565	592,937	601,577	608,066
of which: impaired loans	9,885	9,804	9,741	9,730	9,716
Loans loss reserves (incl. collective reserves)	10,005	10,032	10,077	10,048	10,091
Impaired loans ratio	1.7%	1.7%	1.6%	1.6%	1.6%
Coverage ratio (excl. collective reserves)	59.7%	58.5%	58.3%	57.4%	56.7%
Coverage ratio (incl. collective reserves)	101.2%	102.3%	103.5%	103.3%	103.9%

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Stated and underlying detailed income statement (€m) – Regional banks

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	3,686	70	3,617	3,536	(18)	3,554	+4.2%	+1.8%
Operating expenses excl.SRF	(2,326)	-	(2,326)	(2,267)	-	(2,267)	+2.6%	+2.6%
SRF	(158)	-	(158)	(87)	55	(141)	+82.7%	+11.9%
Gross operating income	1,202	70	1,133	1,183	37	1,146	+1.6%	(1.2%)
Cost of risk	(145)	-	(145)	(153)	-	(153)	(5.2%)	(5.2%)
Equity-accounted entities	4	-	4	0	-	0	x 8.6	x 8.6
Net income on other assets	13	-	13	10	-	10	+38.7%	+38.7%
Change in value of goodwill	-	-	-	-	-	-	n.m.	n.m.
Income before tax	1,074	70	1,004	1,040	37	1,003	+3.3%	+0.1%
Tax	(302)	(18)	(284)	(342)	5	(347)	(11.7%)	(18.2%)
Net income Group Share	772	52	720	697	42	655	+10.7%	+9.9%
Cost/Income ratio excl.SRF (%)	63.1%		64.3%	64.1%		63.8%	-1.0 pp	+0.5 pp

€m	Q1-22 stated	Specific items	Q1-22 underlying	Q1-21 stated	Specific items	Q1-21 underlying	Δ Q1/Q1 stated	Δ Q1/Q1 underlying
Revenues	3,686	70	3,617	3,536	(18)	3,554	+4.2%	+1.8%
Operating expenses excl.SRF	(2,326)	-	(2,326)	(2,267)	-	(2,267)	+2.6%	+2.6%
SRF	(158)	-	(158)	(87)	55	(141)	+82.7%	+11.9%
Gross operating income	1,202	70	1,133	1,183	37	1,146	+1.6%	(1.2%)
Cost of risk	(145)	-	(145)	(153)	-	(153)	(5.2%)	(5.2%)
Equity-accounted entities	4	-	4	0	-	0	x 8.6	x 8.6
Net income on other assets	13	-	13	10	-	10	+38.7%	+38.7%
Change in value of goodwill	-	-	-	-	-	-	n.m.	n.m.
Income before tax	1,074	70	1,004	1,040	37	1,003	+3.3%	+0.1%
Tax	(302)	(18)	(284)	(342)	5	(347)	(11.7%)	(18.2%)
Net income Group Share	772	52	720	697	42	655	+10.7%	+9.9%
Cost/Income ratio excl.SRF (%)	63.1%		64.3%	64.1%		63.8%	-1.0 pp	+0.5 pp

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Income statement by business line Q1-22 and Q1-21

€m	Q1-22 (stated)							
	RB	LCL	IRB	AG	SFS	LC	CC	Total
Revenues	3,686	986	804	1,728	688	1,723	65	9,680
Operating expenses excl. SRF	(2,326)	(596)	(502)	(877)	(366)	(968)	(276)	(5,911)
SRF	(158)	(66)	(30)	(8)	(35)	(441)	(56)	(794)
Gross operating income	1,202	324	273	844	286	314	(267)	2,975
Cost of risk	(145)	(61)	(275)	(2)	(125)	(278)	(3)	(888)
Equity-accounted entities	4	-	1	20	80	3	(0)	108
Net income on other assets	13	(0)	(0)	1	0	0	(1)	13
Income before tax	1,074	262	(1)	863	242	38	(271)	2,208
Tax	(302)	(81)	(57)	(178)	(54)	(75)	54	(694)
Net income from discount'd or held-for-sale ope.	-	-	1	(1)	1	-	-	2
Net income	772	181	(57)	685	189	(37)	(217)	1,516
Non controlling interests	(0)	(0)	(31)	(115)	(26)	(10)	(4)	(185)
Net income Group Share	772	181	(88)	570	164	(47)	(221)	1,331

€m	Q1-21 (stated)							
	RB	LCL	AG	IRB	SFS	LC	CC	Total
Revenues	3,536	893	1,582	711	644	1,664	20	9,049
Operating expenses excl. SRF	(2,267)	(574)	(783)	(428)	(334)	(913)	(204)	(5,505)
SRF	(87)	(59)	(7)	(20)	(24)	(328)	58	(467)
Gross operating income	1,183	260	792	262	285	422	(127)	3,078
Cost of risk	(153)	(83)	(7)	(99)	(127)	(67)	1	(537)
Equity-accounted entities	0	-	18	-	74	2	-	94
Net income on other assets	10	0	1	2	(0)	0	(0)	13
Income before tax	1,040	178	804	165	232	357	(126)	2,648
Tax	(342)	(65)	(179)	(51)	(50)	(66)	32	(720)
Net income from discount'd or held-for-sale ope.	-	-	(5)	(1)	-	-	-	(6)
Net income	697	113	620	113	182	291	(94)	1,921
Non controlling interests	(0)	(0)	(109)	(23)	(24)	(10)	(2)	(168)
Net income Group Share	697	113	510	91	158	281	(96)	1,754

AG : Asset Gathering ; FRB : French Retail Banking ; SFS : Specialised Financial Services ; LC : Large Customers ; CC : Corporate Center

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Income statement underlying by business line Q1-22 and Q1-21

€m	Q1-22 (underlying)							
	RB	LCL	AG	IRB	SFS	LC	CC	Total
Revenues	3,617	980	1,728	804	688	1,737	47	9,601
Operating expenses excl. SRF	(2,326)	(596)	(867)	(493)	(366)	(968)	(276)	(5,892)
SRF	(158)	(66)	(8)	(30)	(35)	(441)	(56)	(794)
Gross operating income	1,133	318	854	281	286	328	(285)	2,914
Cost of risk	(145)	(61)	(2)	(80)	(125)	(278)	(3)	(693)
Equity-accounted entities	4	-	20	1	80	3	(0)	108
Net income on other assets	13	(0)	1	(0)	0	0	(1)	13
Income before tax	1,004	257	873	202	242	52	(288)	2,342
Tax	(284)	(80)	(180)	(60)	(54)	(79)	58	(679)
Net income from discontinued or held-for-sale operations	-	-	(1)	5	1	-	-	6
Net income	720	177	692	147	189	(27)	(230)	1,669
Non controlling interests	(0)	(0)	(117)	(28)	(26)	(10)	(4)	(184)
Net income Group Share	720	177	575	119	164	(36)	(234)	1,484

€m	Q1-21 (underlying)							
	RB	LCL	AG	IRB	SFS	LC	CC	Total
Revenues	3,554	905	1,582	711	644	1,663	24	9,082
Operating expenses excl. SRF	(2,267)	(574)	(783)	(428)	(334)	(910)	(204)	(5,501)
SRF	(141)	(59)	(7)	(20)	(24)	(328)	(72)	(652)
Gross operating income	1,146	272	792	262	285	425	(253)	2,930
Cost of risk	(153)	(83)	(7)	(99)	(127)	(67)	1	(537)
Equity-accounted entities	0	-	18	-	74	2	-	94
Net income on other assets	10	0	1	2	(0)	0	(0)	13
Income before tax	1,003	190	804	165	232	359	(252)	2,500
Tax	(347)	(68)	(179)	(51)	(50)	(67)	31	(731)
Net income from discontinued or held-for-sale operations	-	-	-	(1)	-	-	-	(1)
Net income	656	121	625	113	182	293	(222)	1,768
Non controlling interests	(0)	(0)	(109)	(23)	(24)	(11)	(2)	(169)
Net income Group Share	655	121	515	91	158	282	(223)	1,599

AG : Asset Gathering ; FRB : French Retail Banking ; SFS : Specialised Financial Services ; LC : Large Customers ; CC : Corporate Center

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Risk indicators

Evolution of credit risk outstandings

Crédit Agricole Group - Evolution of credit risk outstandings

€m	March 21	June 21	Sept. 21	Dec. 21	March 22
Gross customer loans outstanding	1,002,264	1,026,601	1,042,487	1,070,539	1,080,012
of which: impaired loans	23,339	23,737	23,496	21,642	21,072
Loans loss reserves (incl. collective reserves)	19,700	20,291	20,454	18,947	18,888
Impaired loans ratio	2.3%	2.3%	2.3%	2.0%	2.0%
Coverage ratio (excl. collective reserves)	55.2%	56.1%	56.7%	53.0%	52.1%
Coverage ratio (incl. collective reserves)	84.4%	85.5%	87.1%	87.5%	89.6%

Crédit Agricole S.A. - Evolution of credit risk outstandings

€m	March 21	June 21	Sept. 21	Dec. 21	March 22
Gross customer loans outstanding	425,987	441,886	449,382	468,800	471,728
of which: impaired loans	13,452	13,929	13,750	11,907	11,350
Loans loss reserves (incl. collective reserves)	9,693	10,255	10,372	8,895	8,792
Impaired loans ratio	3.2%	3.2%	3.1%	2.5%	2.4%
Coverage ratio (excl. collective reserves)	52.0%	54.3%	55.6%	49.5%	48.2%
Coverage ratio (incl. collective reserves)	72.1%	73.6%	75.4%	74.7%	77.5%

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Risk indicators

Risk breakdown⁽¹⁾ by business sector and geographic region

By business sector	Mar. 22	Dec. 21
Non-merchant service / Public sector / Local authorities	30.3%	30.5%
Retail banking	23.6%	23.8%
Other non banking financial activities	8.2%	8.0%
Energy	7.2%	6.6%
Others	3.2%	3.2%
Real estate	2.9%	2.9%
Banks	3.1%	2.8%
Automotive	2.4%	2.4%
Heavy industry	2.1%	2.0%
Food	1.8%	1.9%
Retail and consumer goods	1.7%	1.7%
Other industries	1.7%	1.7%
Aerospace	1.6%	1.6%
Construction	1.5%	1.5%
IT / computing	1.4%	1.5%
Shipping	1.5%	1.4%
Telecom	1.5%	1.3%
Other transport	1.2%	1.2%
Insurance	1.1%	1.1%
Healthcare / pharmaceuticals	0.9%	1.0%
Not allocated	0.2%	1.0%
Tourism / hotels / restaurants	0.8%	0.8%

By geographic region	Mar. 22	Dec. 21
France (excl. retail banking)	40.9%	41.9%
France (retail banking)	14.9%	15.0%
Western Europe (excl. Italy)	12.4%	12.0%
Italy	10.8%	10.9%
North America	5.4%	5.4%
Asia and Oceania excl. Japan	5.0%	4.9%
Africa and Middle-East	3.3%	3.4%
Japan	3.5%	2.3%
Eastern Europe	1.8%	1.9%
Central and South America	1.1%	1.1%
Not allocated	0.8%	1.3%
Total	100%	100%

⁽¹⁾ The commercial lending portfolio figures are calculated in accordance with IFRS7 requirements, they encompass both on balance-sheet and off-balance-sheet exposures.

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Risk indicators

VaR – Market risk exposures

Crédit Agricole SA - Market risk exposures - VAR (99% - 1day)

€m	Q1-22			31/03/2022	31/12/2021
	Minimum	Maximum	Average		
Fixed income	4	8	6	8	6
Credit	3	5	4	4	3
Foreign Exchange	1	4	2	3	4
Equities	2	5	3	3	2
Commodities	0	0	0	0	0
Mutualised VaR for Crédit Agricole S.A.	6	11	8	9	9
Compensation effects*			-7	-7	-6

Crédit Agricole S.A.'s VaR (99% - 1 day) is computed by taking into account the impact of diversification between the Group's various entities

VaR (99% - 1 day) at 31/03/22 : €9m for Crédit Agricole S.A.

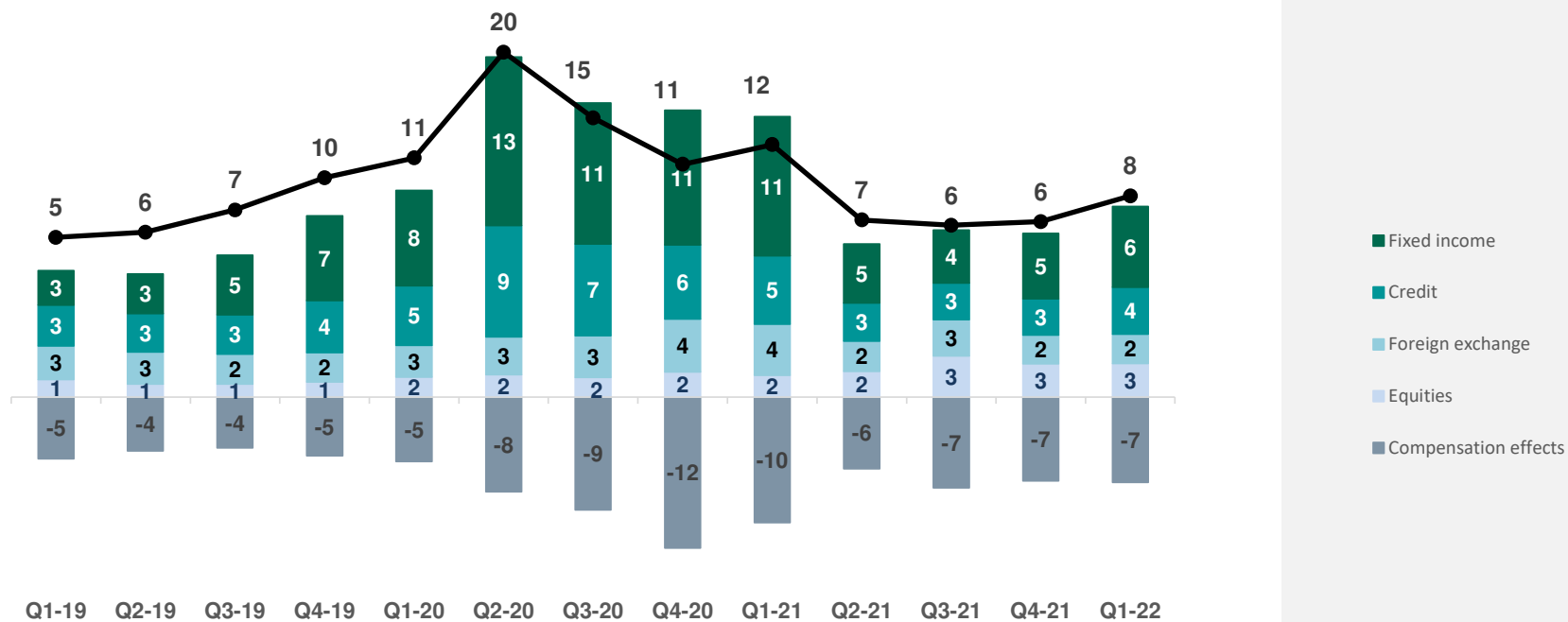
*Diversification gains between risk factors

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Risk indicators

VaR – Market risk exposures

Crédit Agricole S.A. - Quarterly average of VAR (99% - 1day, in m€)



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Financial structure

Crédit Agricole S.A. solvency (in euro bn)

Credit Agricole SA: solvency (in euros Bn)		
	Phased-in	
	31/03/22	31/12/21
EQUITY - GROUP SHARE	67.7	68.2
(-) Expected dividend	(0.2)	(3.2)
(-) AT1 instruments accounted as equity	(6.0)	(4.9)
Eligible minority interests	4.4	4.5
(-) Prudential filters	(0.8)	(1.2)
<i>o/w: Prudent valuation</i>	<i>(1.0)</i>	<i>(1.0)</i>
(-) Deduction of goodwills and intangible assets	(18.5)	(18.5)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	(0.5)	(0.5)
Shortfall in adjustments for credit risk relative to expected losses under the internal ratings-based approach	(0.3)	(0.4)
Amount exceeding thresholds	0.0	0.0
Insufficient coverage for non-performing exposures (Pillar 2)	(0.0)	(0.0)
Other CET1 components	(3.5)	0.8
COMMON EQUITY TIER 1 (CET1)	42.2	44.9
Additional Tier 1 (AT1) instruments	6.3	5.1
Other AT1 components	(0.2)	(0.2)
TOTAL TIER 1	48.3	49.8
Tier 2 instruments	17.6	18.2
Other Tier 2 components	(0.9)	(1.0)
TOTAL CAPITAL	65.1	67.0
RWAs	385.4	377.4
CET1 ratio	11.0%	11.9%
Tier 1 ratio	12.5%	13.2%
Total capital ratio	16.9%	17.7%

APPENDICES

Financial structure

Crédit Agricole Group solvency (in euro bn)

Credit Agricole Group: solvency (in euros Bn)		
	Phased-in	
	31/03/22	31/12/21
EQUITY - GROUP SHARE	126.7	126.5
(-) Expected dividend	(0.1)	(1.6)
(-) AT1 instruments accounted as equity	(6.0)	(4.9)
Eligible minority interests	3.5	3.6
(-) Prudential filters	(1.5)	(1.9)
<i>o/w: Prudent valuation</i>	<i>(1.8)</i>	<i>(1.7)</i>
(-) Deduction of goodwills and intangible assets	(19.1)	(19.0)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	(0.5)	(0.5)
Shortfall in adjustments for credit risk relative to expected losses under the internal ratings-based approach	(0.4)	(0.5)
Amount exceeding thresholds	0.0	0.0
Insufficient coverage for non-performing exposures (Pillar 2)	(0.7)	(0.7)
Other CET1 components	(1.4)	1.7
COMMON EQUITY TIER 1 (CET1)	100.4	102.7
Additional Tier 1 (AT1) instruments	6.3	5.1
Other AT1 components	(0.3)	(0.3)
TOTAL TIER 1	106.4	107.5
Tier 2 instruments	17.6	18.1
Other Tier 2 components	(0.1)	(0.3)
TOTAL CAPITAL	123.9	125.3
RWAs	592.0	585.4
CET1 ratio	17.0%	17.5%
Tier 1 ratio	18.0%	18.4%
Total capital ratio	20.9%	21.4%

APPENDICES

Financial structure and balance sheet

Balance sheet (€bn)

Assets	31/03/2022	31/12/2021	Liabilities	31/03/2022	31/12/2021
Cash and Central banks	251.4	237.8	Central banks	0.1	1.3
Financial assets at fair value through profit or loss	454.2	429.4	Financial liabilities at fair value through profit or loss	275.5	246.4
Hedging derivative instruments	12.6	14.1	Hedging derivative instruments	16.6	12.4
Financial assets at fair value through other comprehensive income	241.8	256.3			
Loans and receivables due from credit institutions	510.8	501.3	Due to banks	320.0	314.8
Loans and receivables due from customers	463.1	459.9	Customer accounts	796.4	781.2
Debt securities	83.8	84.1	Debt securities in issue	175.1	171.4
Revaluation adjustment on interest rate hedged portfolios	1.4	3.2	Revaluation adjustment on interest rate hedged portfolios	1.9	5.1
Current and deferred tax assets	6.2	5.9	Current and deferred tax liabilities	2.6	2.9
Accruals, prepayments and sundry assets	51.5	38.4	Accruals and sundry liabilities	60.3	53.3
Non-current assets held for sale and discontinued operations	8.7	3.0	Liabilities associated with non-current assets held for sale	7.6	2.6
Deferred participation benefits	0.3	0.0			
Investments in equity affiliates	8.5	8.3	Insurance Company technical reserves	364.3	375.1
Investment property	7.5	7.3	Provisions	4.8	4.5
Property, plant and equipment	5.9	6.1	Subordinated debt	24.7	26.1
Intangible assets	3.2	3.3	Shareholder's equity	67.7	68.2
Goodwill	15.6	15.6	Non-controlling interests	8.8	8.7
Total assets	2,126.4	2,074.0	Total liabilities	2,126.4	2,074.0

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Financial structure and balance sheet

Detail of net equity (€m)

€m	Group share	Non-controlling interests	Total	Subordinated debt
At 31 December 2021	68,217	8,699	76,916	26,101
Impacts of new standards	-	-	-	
Capital increase	(1,059)	-	(1,059)	
Dividends paid out in 2022	-	(20)	(20)	
Change in treasury shares held	1,041	-	1,041	
Issuance / redemption of equity instruments	1,086	-	1,086	
Remuneration for equity instruments issued	(114)	(51)	(165)	
Impact of acquisitions/disposals on non-controlling interests	-	-	-	
Change due to share-based payments	3	1	4	
Change in other comprehensive income	(2,098)	(21)	(2,119)	
Change in share of reserves of equity affiliates	51	15	66	
Result for the period	552	207	759	
Other	16	(2)	14	
At 31 March 2022	67,695	8,828	76,523	24,679

APPENDICES

Financial structure and balance sheet

Balance sheet (€bn)

Assets	31/03/2022	31/12/2021	Liabilities	31/03/2022	31/12/2021
Cash and Central banks	254.7	241.2	Central banks	0.1	1.3
Financial assets at fair value through profit or loss	458.8	433.1	Financial liabilities at fair value through profit or loss	272.6	243.6
Hedging derivative instruments	18.8	16.0	Hedging derivative instruments	18.5	16.8
Financial assets at fair value through other comprehensive income	253.9	268.7			
Loans and receivables due from credit institutions	104.4	96.7	Due to banks	224.4	221.2
Loans and receivables due from customers	1061.2	1051.6	Customer accounts	1060.2	1044.6
Debt securities	109.9	110.0	Debt securities in issue	184.2	181.7
Revaluation adjustment on interest rate hedged portfolios	-2.8	5.2	Revaluation adjustment on interest rate hedged portfolios	2.2	5.8
Current and deferred tax assets	8.1	8.1	Current and deferred tax liabilities	2.4	3.0
Accruals, prepayments and sundry assets	55.2	43.1	Accruals and sundry liabilities	73.3	58.6
Non-current assets held for sale and discontinued operations	8.7	3.0	Liabilities associated with non-current assets held for sale	7.6	2.6
Deferred participation benefits	0.3	-0.0			
Investments in equity affiliates	8.2	8.0	Insurance Company technical reserves	366.9	377.7
Investment property	8.5	8.3	Provisions	7.2	7.1
Property, plant and equipment	10.6	10.9	Subordinated debt	24.5	25.9
Intangible assets	3.4	3.5	Shareholder's equity	126.7	126.5
Goodwill	16.1	16.1	Non-controlling interests	7.3	7.2
Total assets	2,378.2	2,323.6	Total liabilities	2,378.2	2,323.6

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Credit rating

Rating

Crédit Agricole S.A. - Ratings at 31/03/22

Ratings	LT / ST Counterparty	Issuer / LT senior preferred debt	Outlook / Review	ST senior preferred debt	Last review date	Rating action
S&P Global Ratings	AA-/A-1+ (RCR)	A+	Stable outlook	A-1	02/02/2022	LT / ST ratings affirmed; outlook unchanged
Moody's	Aa2/P-1 (CRR)	Aa3	Stable outlook	P-1	15/12/2021	LT / ST ratings affirmed; outlook unchanged
Fitch Ratings	AA- (DCR)	A+/AA-	Stable outlook	F1+	27/10/2021	LT / ST ratings affirmed; outlook changed to stable from negative;
DBRS	AA (high) / R-1 (high) (COR)	AA (low)	Stable outlook	R-1 (middle)	13/09/2021	LT / ST ratings affirmed; outlook unchanged

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Legal risks

Legal risks

The main legal and tax proceedings outstanding at Crédit Agricole S.A. and its fully consolidated subsidiaries are described in the 2021 Management report, in the 2021 Universal Registration Document.

The update will be described in the Amendment A02 to the 2021 Universal Registration Document.

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