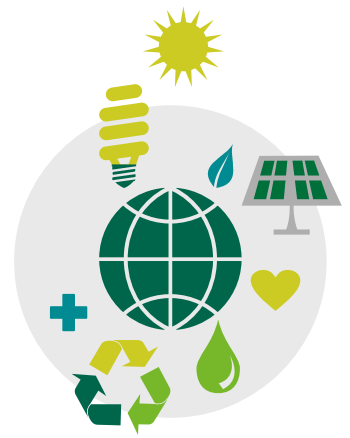


2025 AMBITIONS

CRÉDIT AGRICOLE S.A.

AN UNPRECEDENTED AND SINGULAR PERIOD

- A **hazy and uncertain short-term** as a result of multiple crises
- A **long-term** that is clearer and presenting major challenges: decarbonisation of energy, preservation of the environment and biodiversity, health solutions to be adapted to increasingly ageing societies and greater social inclusion to maintain the stability of our societies.



A CLEAR ROADMAP

Help all our customers in all the territories through all the channels
Commit ourselves as facilitators and accelerators of all the transitions

THE STRENGTH OF OUR MODEL

A WINNING FORMULA:



Social utility: Crédit Agricole works in the interest of society as a whole, making progress available to everyone and to address new needs and all major societal transformations.



Universality: Crédit Agricole acts on behalf of **all** customers, responding to **all** needs, in **all** regions and through **all** channels.

This combination of social utility and universality has made it possible to create the Bank of comprehensive and sustainable relationship model. Organised around the Group's relationship banks and its business lines, it offers regular and unlimited development potential.

BY 2025

THE NATURAL GROWTH OF OUR EXPANSION



1 million additional customers for the Crédit Agricole Group in retail banking



Develop, expand and adapt our business offers to meet new uses and support transitions



Increase our customers' equipment in protection insurance, savings solutions, real estate...



Conclude new partnerships with financial players and industry leaders + technology partnerships

TWO KEY SUCCESS FACTORS



DIGITAL RELATIONSHIP MODEL...

Completely digital key journeys, supported by technological and innovation capacities:

- 3 out of 4** ▶ Customers using digital channels in 2025
- > 15%** ▶ Self-care sales in 2025
- €20bn** ▶ IT and Digital budget over the period, including **> €1bn** of investment in the IT 2025 program

... ENHANCED BY EMPOWERED TEAMS

Human assistance in real time, personalised advice and situational intelligence

- 9/10** ▶ Decisions taken at branches in 2025



AN AMBITIOUS FINANCIAL TRAJECTORY

> €6bn

of net income
Group share

> 12%

Return on
Tangible Equity

11%

CET 1 ratio

WORKING EVERYDAY IN YOUR INTEREST
AND FOR SOCIETY



LONG-TERM HORIZON

2030 AND BEYOND: SOCIETAL TRANSITIONS AND NEW BUSINESS LINES



CONTINUATION OF OUR CLIMATE STRATEGY,
including a commitment to contribute to carbon neutrality by 2050

Direct footprint:
-50% of emissions
by 2030



**Enhanced dialogue and support
for all our customers**



**Massive investments in renewable
energies and green sectors**

Massively increase our support
for renewable energies, decarbonised
mobility and new technologies
and green industries



**Progressive disengagement from fossil fuels in line with
the Net Zero scenario**

- **Withdrawal from the most carbon-intensive sectors:** from 2022, a commitment to cease all funding of new projects directly related to unconventional hydrocarbons and all funding of new oil and gas projects in the Arctic
- **Reduction of fossil fuels financing:** decrease of 30% in our carbon emissions from our Oil & Gas financing between 2020 and 2030
- **Diminution of downstream consumption to reduce dependency to fossil fuels:** reduction in the carbon intensity of our financing for the automotive sector of 50%*

*CACIB, CAL&F and CACF



CREATION OF TWO NEW BUSINESS LINES,

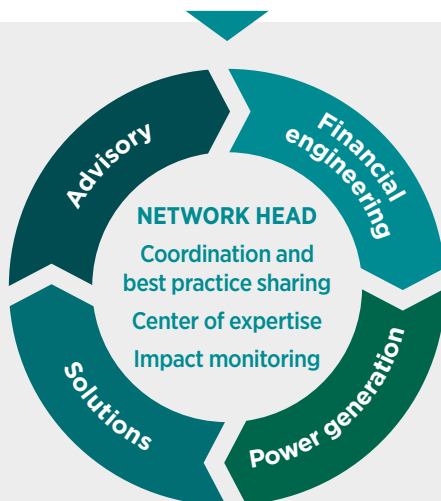
useful to society and driving growth opportunities, in order to meet long-term challenges



Crédit Agricole Transitions & Energies to make
energy transitions accessible to all and to accelerate
the advent of renewable energy



Crédit Agricole Santé & Territoires, to facilitate
access to healthcare and ageing well throughout
the country



Contact

Group Communications Department: Departement-de-l-information.GROUPE-CASA@credit-agricole-sa.fr