WORKING EVERY DAY IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY

RESULTS

THIRD QUARTER AND FIRST NINE MONTHS OF 2023

Disclaimer

The financial information on Crédit Agricole S.A. and Crédit Agricole Group for the third quarter and first nine months of 2023 comprises this presentation and the attached appendices and press release, which are available on the website: https://www.credit-agricole.com/finance/publications-financieres.

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 nine-month period ending 30 September 2023 have been prepared in accordance with IFRS as adopted in the European Union and applicable at that date, and with the applicable prudential regulations. 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.

Unless stated otherwise, all figures presented in this presentation for the year 2022 are in proforma IFRS 17

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. 2022 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 2023, Crédit Agricole Auto Bank is the name of the new entity formed from the takeover of 100% of FCA Bank by Crédit Agricole Consumer Finance. Crédit Agricole Auto Bank is fully consolidated in the Crédit Agricole S.A. consolidated financial statements.

At 30 June 2023, Leasys is the new joint subsidiary between CACF and Stellantis. This entity is consolidated using the equity accounted method in the Crédit Agricole S.A. consolidated financial statements

At 30 September 2023, Crédit Agricole Consumer Finance finalised the acquisition of the activities of ALD and Lease Plan in six European countries. The acquisition was made by Drivalia, a subsidiary of Crédit Agricole Auto Bank, and Leasys.

At 30 September 2023, the acquisition of RBC Investor Services in Europe, excluding the Jersey and UK entities, was finalised and the entity was renamed CACEIS Investor Services Bank (“ISB”). ISB is included in the scope of consolidation of Crédit Agricole S.A. as a subsidiary of CACEIS.

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)

Contents

CRÉDIT AGRICOLE S.A. | CRÉDIT AGRICOLE GROUP

VERY GOOD RESULTS

High level of results and profitability

→ Revenues up across all business lines, benefiting from a steady stream of partnerships and development projects

→ Gradual adaptation to the new interest rate environment

→ Controlled costs in an inflationary environment

Continued capital generation

→ CASA's capital level in line with growth and distribution ambitions

→ Success of the past acquisitions, self-financed and delivering target synergies

Very solid asset quality and liquidity profile

Energy transition

→ New business line: structuring of CATE (energy transition business line) and creation of a regional energy specialist offering

→ Climate strategy: continued work on Net Zero

Climate workshop on 14 December 2023

Crédit Agricole S.A.	Crédit Agricole Group
€1,748m Q3-23 Net income (1) +32.8% Q3/Q3	€2,384m Q3-23 Net income (1) +21.0% Q3/Q3
53.4% 9M-23 cost/income ratio(2)	25 bp CoR/outstandings 4 rolling quarters
13.5% 9M-23 ROTE(3)	150.8% Q3-23 LCR45)
11.8% Phased in CET1 30/09/23	17.5% Phased in CET1 30/09/23

(1) Stated (see slides 45, 46 and 49 for the details of specific items); (2) underlying excl. SRF; (3) underlying (4) 12-month rolling average

CASA KEY FIGURES PRO FORMA IFRS 17

	Q3 2023 Underlying[(1)]	9M 2023 Underlying[(1)]
Revenues	€6,060m *+13.4% Q3/Q3*	€18,542m *+13.1% 9M/9M*
Operating expenses excl. SRF	€-3,376m *+8.3% Q3/Q3*	€-9,904m *+6.6% 9M/9M*
Gross operating income	€2,684m *+20.6% Q3/Q3*	€8,129m *+25.9% 9M/9M*
Cost of risk	€-429m *+19.3% Q3/Q3*	€-1,253m *+13.1% 9M/9M*
Underlying net income Group share	€1,520m *+23.0% Q3/Q3*	€4,620m *+29.1% 9M/9M*
Specific items	€227m	€394m
	Stated	**Stated**
Stated net income Group share	€1,748m *+32.8% Q3/Q3*	€5,014m *+42.3% 9M/9M*

ROTE underlying[(2)]	**13.5%** *+1.0pp vs. Q3-22*
Solvency (Phased-in CET1)	**11.8%** +3.6pp vs SREP
Underlying earnings per share[(3)]	**€1.4** *+27.4% 9M/9M*
Net tangible book value per share	**€15.3**

(1) Underlying (see slides 45 and 46 for details of specific items)
(2) Underlying ROTE calculated on the basis of underlying net income Group share and linearised IFRIC costs over the year
(3) EPS is calculated after deduction of AT1 coupons (cf. appendix page 72)

CAG KEY FIGURES PRO FORMA IFRS 17

	Q3 2023	9M 2023
	Underlying[1]	Underlying[1]
Revenues	€8,847m *+7.3% Q3/Q3*	€26,965m *+6.1% 9M/9M*
Operating expenses excl. SRF	€-5,265m *+6.7% Q3/Q3*	€-15,764m *+5.6% 9M/9M*
Gross operating income	€3,582m *+8.2% Q3/Q3*	€10,581m *+9.3% 9M/9M*
Cost of risk	€-693m *+9.0% Q3/Q3*	€-2,095m *+7.7% 9M/9M*
Underlying net income	€2,068m *+9.3% Q3/Q3*	€6,009m *+9.2% 9M/9M*
Specific items	€317m	€525m
	Stated	Stated
Stated net income Group share	€2,384m *+21.0% Q3/Q3*	€6,534m *+13.6% 9M/9M*

Cost/income ratio excl. SRF[1] — **58.5%**, -0.3pp 9M/9M

Solvency (Phased-in CET1) — **17.5%**, 8.2pp vs SREP

(1) Underlying (see slide 49 for details of specific items)

Contents

ACTIVITY

Slowdown in retail banking activities in France offset by good performances in other business lines

+ 445,000 gross
+ 82,000 net
new customers in Q3-23(1)

Increasing property and casualty insurance equipment rate(2)
43.1% RB, 27.6% LCL, 18.3% CA Italy

Further slowdown in the retail banking loan in France

→ **French Retail Bank:** drop in loan production for RB (-11.9% Q3/Q2), stable at LCL (-3.2% Q3/Q2)

→ **CACF:** decreasing production (-2.1% Q3/Q3) reflecting greater selectivity, despite an increase in automobile production (+6.7% Q3/Q3)

→ **CA Italia:** strong upturn in production (+19% Q3/Q2 in Italy)

Strong activity in CIB, asset management and insurance

→ **CIB**: best 9M, high level Q3, with strong performances in capital markets and investment banking as well as in structured finance and cash management

→ **Asset management:** strong inflows in Q3 (€13.7bn) with a positive contribution from all asset classes (MLT assets, Treasury) and JVs

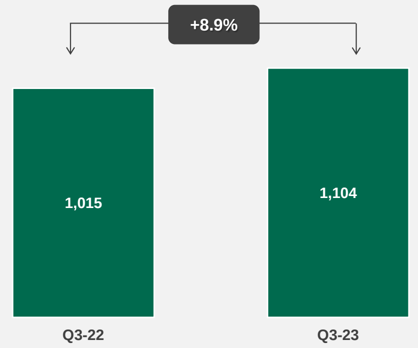
→ **Insurance:** positive net UL inflows, gross inflows' UL rate at 40.3%, property & casualty premium income +8.9% Q3/Q3, dynamic activity in death and disability insurance

Upturn in the retail banking deposits this quarter

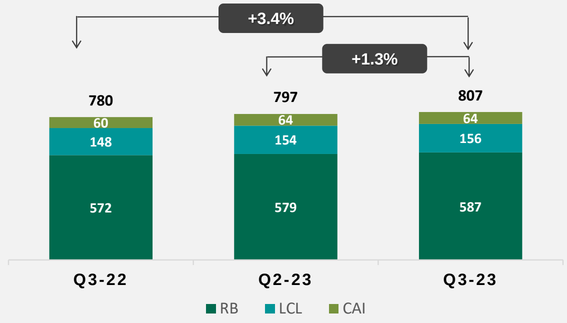
→ **On-balance sheet deposits**: +1.3% Sept/June (+1.4% RB; +0.9% LCL; +1.2% CA Italy)

#1 – Syndicated loans in France(3)
#2 – EUR Green, Social & Sustainable bonds(4)
#2 – All bonds in EUR worldwide(3)

Property and casualty insurance premium income (€m)



On-balance sheet deposits (RB, LCL, CAI – €bn)(5)



(1) Q3-23 customer capture in retail banking in France, Italy, Poland; 9M-23: gross capture 1,472,000 customers and net capture 349,000 customers (2) Car, home, health, legal, all mobile phones or personal accident insurance. Data as of end-September 2023. Variation vs September 22: +0.5 pp RB; +0.5 pp LCL; +2.2 pp CA Italy. (3) Refinitiv (4) Bloomberg. (5) Including corporate cash savings, passbook Livret A and *Livret de développement durable* savings before CDC centralisation for the RBs and LCL

ACTIVITY

A series of self-financed acquisitions contributing to the growth in revenues, and delivering synergies

Successful past acquisitions

Creval 2021	LYXOR 2021	Sabadell Asset Management 2020	Santander Securities Service 2019 / KAS BANK 2019
Strengthening competitive positioning Cost synergies	Strengthening business lines' expertise	Expanding the distribution network	Extending geographical coverage

Successful deals(1):

1.9 Bn€ NBI(1)

~58% C/I(1)

5 drivers on latest partnerships and acquisitions

Scaling up the Wealth Management and Asset Servicing business lines

Degroof Petercam, RBC Investor Services

Development of a comprehensive mobility offer

Stellantis, ALD Automotive*, LeasePlan, opteven, WATEA by Michelin, HiFlow

Extending Insurance distribution through new commercial partnerships

BANCO BPM, MOBILIZE FINANCIAL SERVICES

Structuring real estate services

sudeco PROPERTY MANAGEMENT

Accelerating digitalisation and innovation

WORLDLINE, worklife

* activities of ALD and LeasePlan in six European countries (1) Scope: these figures encompass deals led with Creval, Lyxor, Santander Securities Services, RBC Investor services and the integration of CA Auto Bank. These figures are on annual basis, applicable for year 2025, and encompass deals already integrated in finanial statements and prospective datas. The cost /income excludes integration costs

ACTIVITY

Launch of a new business, CATE, energy specialist

Developing renewable energy in French regions

UNIFERGIE GROUPE CRÉDIT AGRICOLE

Selfee DE L'ÉNERGIE À REVENDRE

- ✓ **Investment: €1bn ambition** to strengthen developers' capital and acquire production capacities
- ✓ **Financing**: comprehensive financial solutions involving CA Unifergie and Crédit Agricole Group for all renewable energy production
  - **Target: €19bn** of financing provided by Crédit Agricole Group entities in France by 2030
- ✓ Short circuit **production and supply of renewable energy** for developers, local authorities and consumers in French regions
  - Public authorities offer operated by Selfee(1), of which CATE is the main shareholder
  - **Target: 2 GW renewable energy production capacity** by 2028, based on assets owned by Crédit Agricole Group
  - **Target: 500 MWh low-carbon energy supply** by 2026 (equivalent to the annual consumption of 196,000 inhabitants)

Transition advisory

J'ÉCORÉNOVE MON LOGEMENT

R3

- ✓ Advisory solutions from **the diagnostic phase to performance follow-up**
  - Array of solutions operated by R3(2) for corporates and public authorities
  - *"J'écorénove mon logement"* (home energy renovation) platform for individual customers
- ✓ 50 energy transition advisors inside Regional Banks
- ✓ *J'écorénove* (Home energy renovation): 1 million visits expected by late 2023

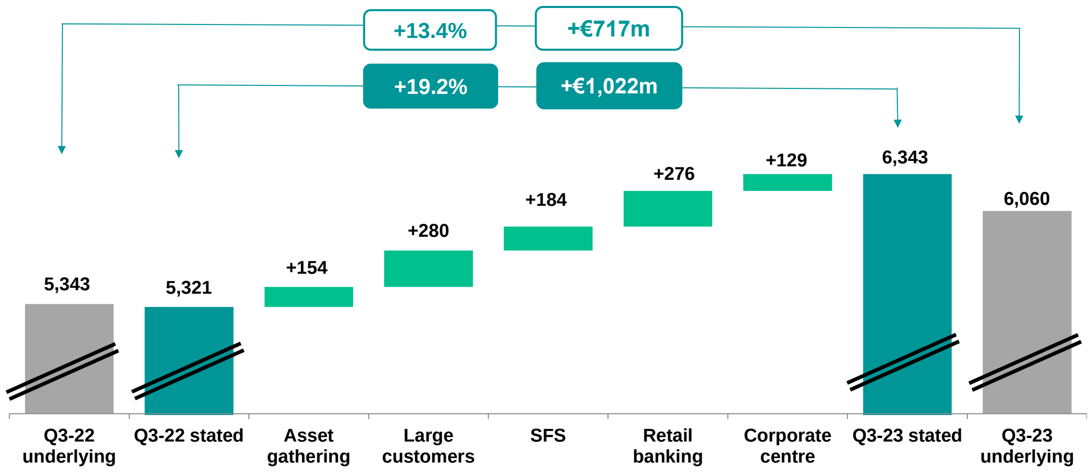
(1) Selfee is an electrity operator enabling to buy electricity produced in French regions, at local prices within short circuit, Selfee acting as the sole intermediary with the power producer (2) CATE is its main shareholder

REVENUES

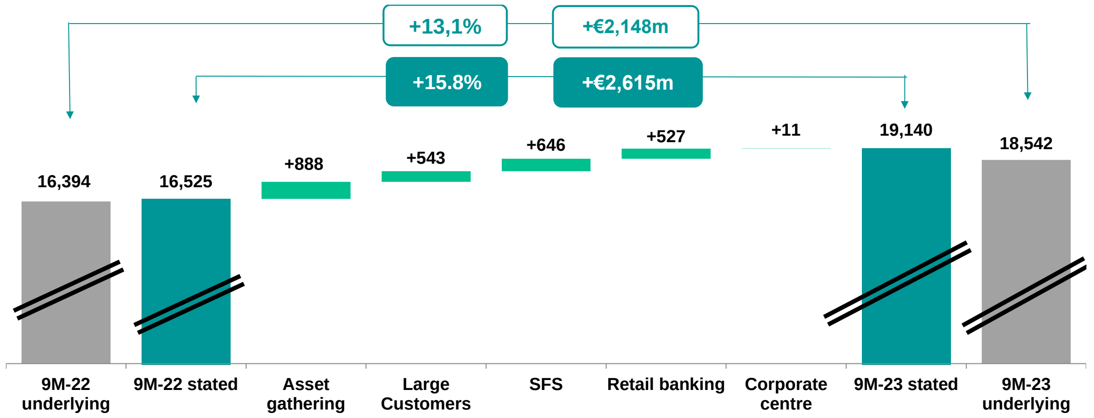
Revenues up across all business lines

Q3/Q3 and 9M/9M change in revenues by business line – in €m, under IFRS 17

Q3/Q3



9M/9M



AG: Asset gathering; LC: Large customers; SFS: Specialised financial services; RB: Retail banking; CC: Corporate Centre

Strong revenue growth on a quarterly and year-on-year basis

Change Q3/Q3:

→ **Insurance**: +19.4%; weather events in Q3 2022

→ **Asset management:** +3% driven by financial income, resilience of fee and commission income; strong inflows

→ **CIB**: +9.2%, buoyed notably by very good FICC revenues (+25.6%); 9M-23 at a record level (+9.0% 9M/9M)

→ **CACEIS**: +51.5%, benefiting from the integration of the European activities of RBC IS Europe(1) and the performance of net interest margin

→ **SFS:** +26.3%, benefiting from the integration of CA Auto Bank(2), and Q3/Q2 growth of +3.6%(3) driven by the upturn in the ALD/LeasePlan activities; continued commercial momentum in automotive

→ **LCL:** excluding reversal of the home purchase savings plans provision +0.4%(4), stable NIM Q3/Q3 and up +6.5% Q3/Q2

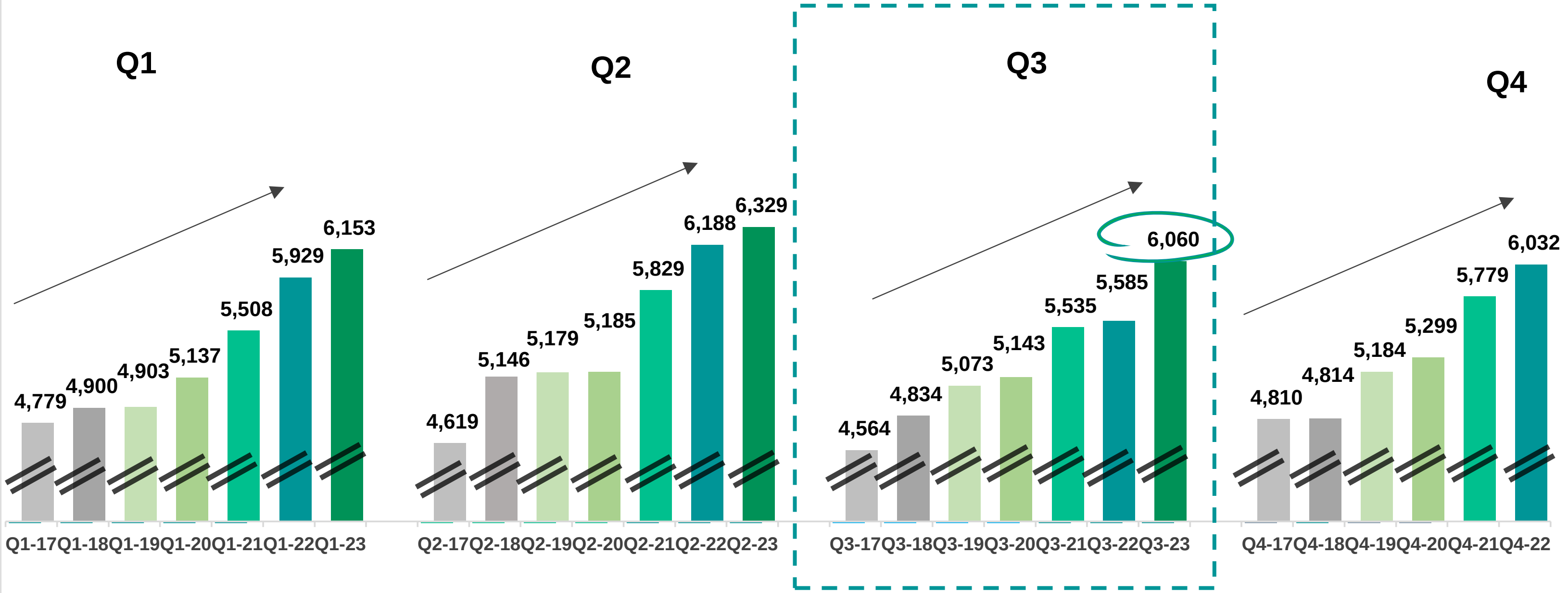
→ **IRB:** NIM up for **CA Italy** +48%, stabilisation Q3/Q2 , **Poland** and **Egypt** +81%(5)

(1) Impact on revenues RBC IS Europe: +€103.5m (2) Impact on revenues CAAB: +€202m (3) excluding one-off items Q3/Q2 ; activities of ALD and LeasePlan in six European countries (4) +5.9% including reversal of the home purchase savings plans provision for €52m; (5) +45% at constant exchange rates

REVENUES

Rising underlying quarterly revenues since 2017

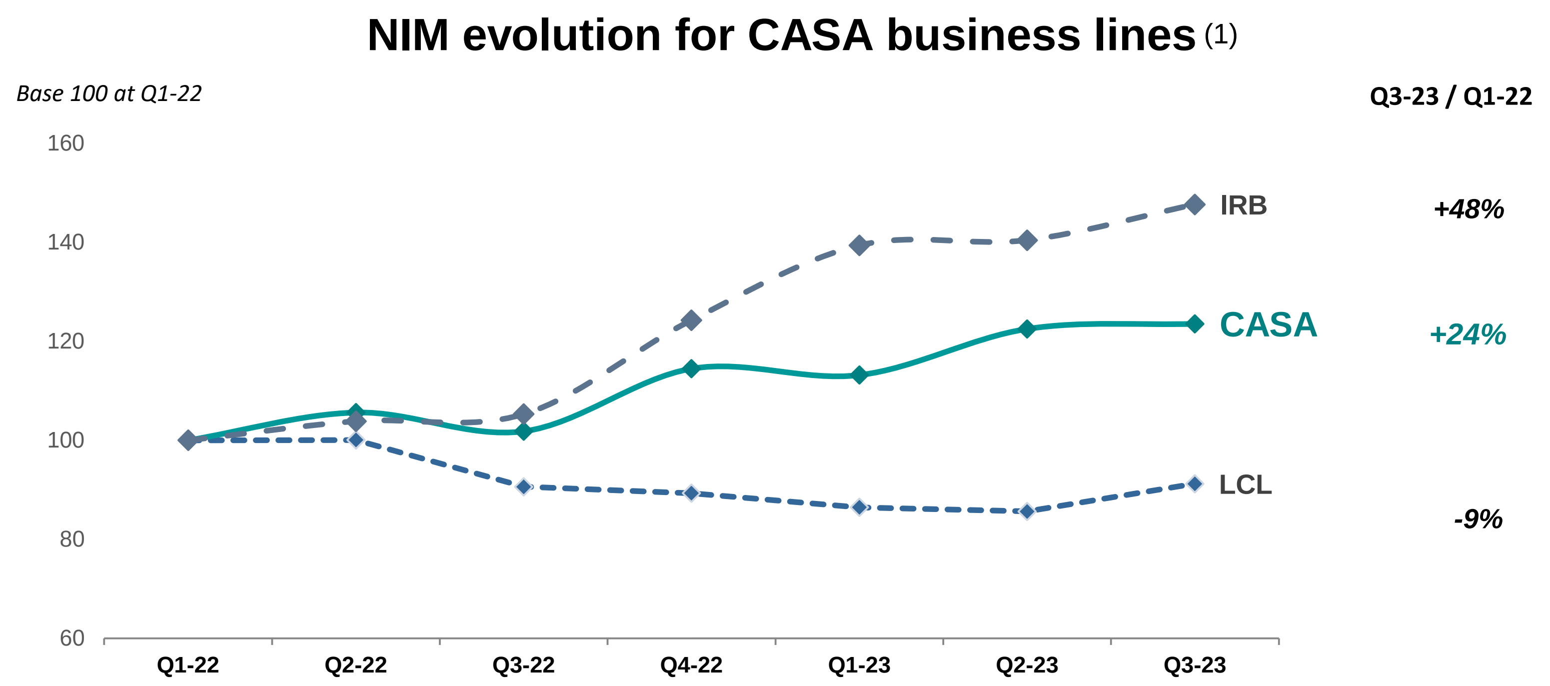
Underlying revenues under IFRS 4 from 2017 to 2022; IFRS 17 since Q1-23



Group development model secures steady and strong growth momentum, in all environments

REVENUES

Growth in overall NIM in the context of the rise in rates, thanks to the diversified model



→ Decline in the NIM of French retail banking (LCL) under the effect of the rise in the cost of resources, partially absorbed by the effects of the macro-hedging

→ Increase in the NIM of international retail banking (IRB) thanks to the structure of the assets

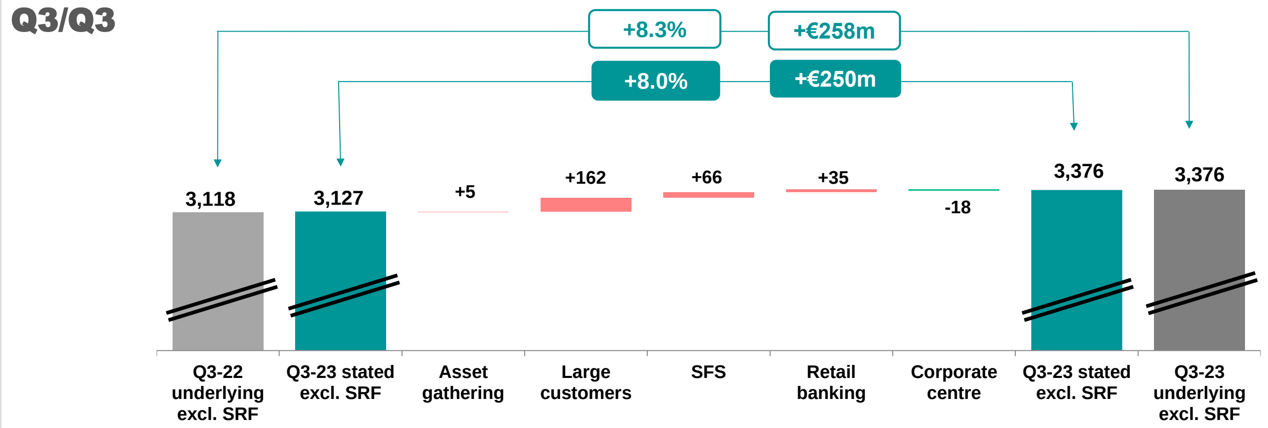
→ In all, positive change in the NIM of CASA's business lines

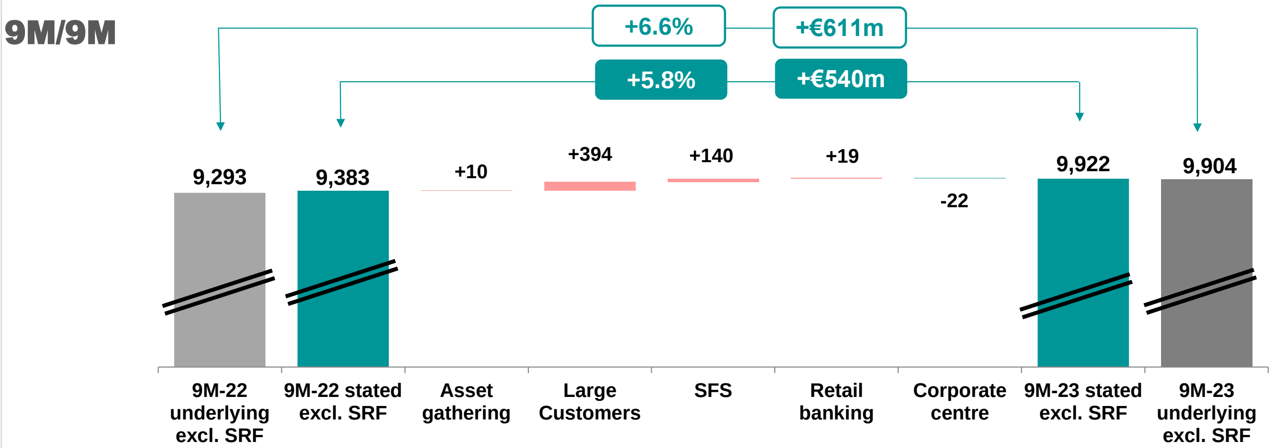
(1) NIM: net interest margin (interest income and expenses); CASA scope excluding CC and excluding insurance

EXPENSES

Expenses under control in an inflationary environment

Q3/Q3 and 9M/9M change in expenses excluding SRF, by business line, under IFRS 17





AG: Asset gathering; LC: Large customers; SFS: Specialised financial services; RB: Retail banking; CC: Corporate Centre

Underlying expenses[(1)] +€258m excluding SRF (+8.3% Q3/Q3)

- → of which a scope effect[(2)] of ~€178m with the first consolidation of CA Auto Bank within the SFS business line and the RBC IS Europe activities within the Asset Servicing business line
- → of which a payroll increase of ~€93m (mainly in CIB, IRB Italy and LCL)
- → of which provisions for variable compensation and bonuses of +€58m, mainly at CIB
- → of which investments and IT costs +€26m, mainly in Large customers
- → of which a positive tax effect of -€43m

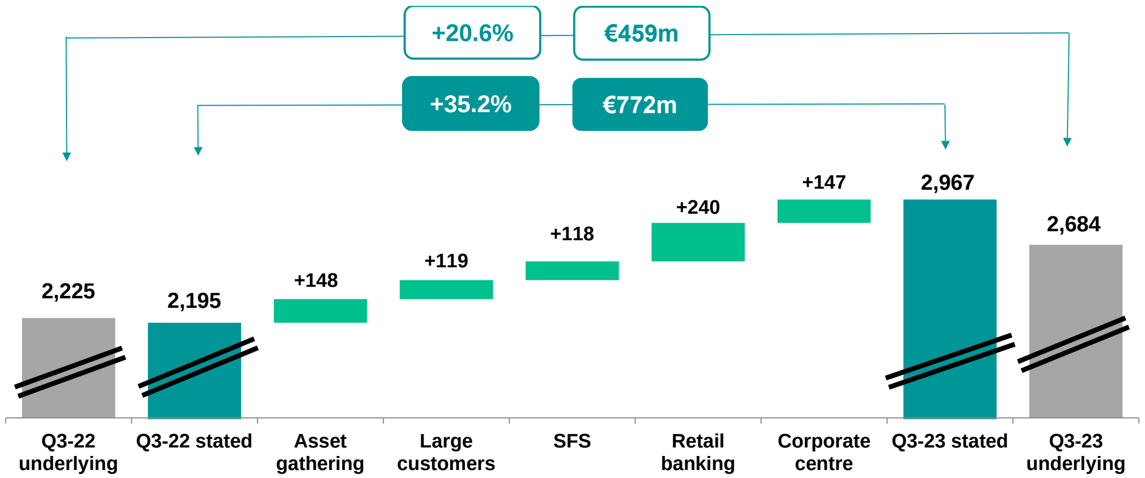
(1) Underlying pro forma IFRS 17 excl. SRF; details of specific items available on pages 45, 46
(2) Scope effect: SFS/CAAB (+€73m), Asset Servicing/RBC IS Europe (+€105.7m)

GROSS OPERATING INCOME

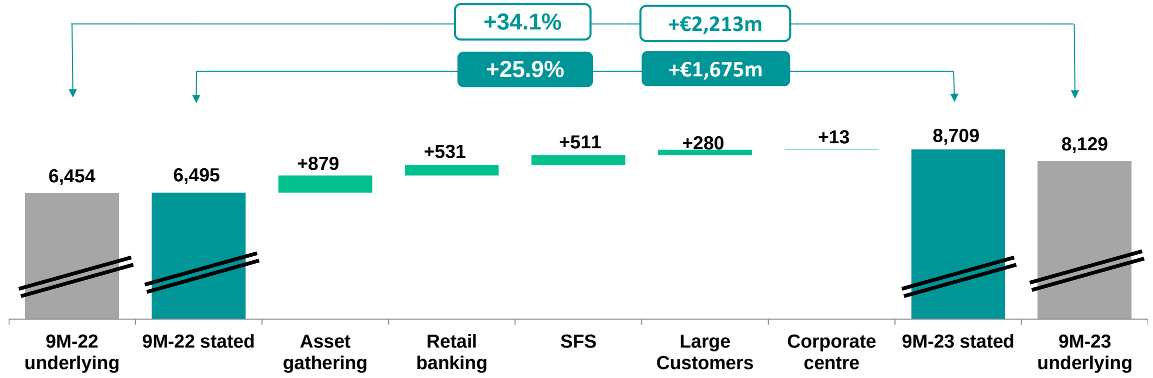
Sharp increase in gross operating income Q3/Q3 and 9M/9M, improvement in the cost/income ratio

Q3/Q3 and 9M/9M change in underlying gross operating income(1) excluding SRF, by business line – €m

Q3/Q3



9M/9M



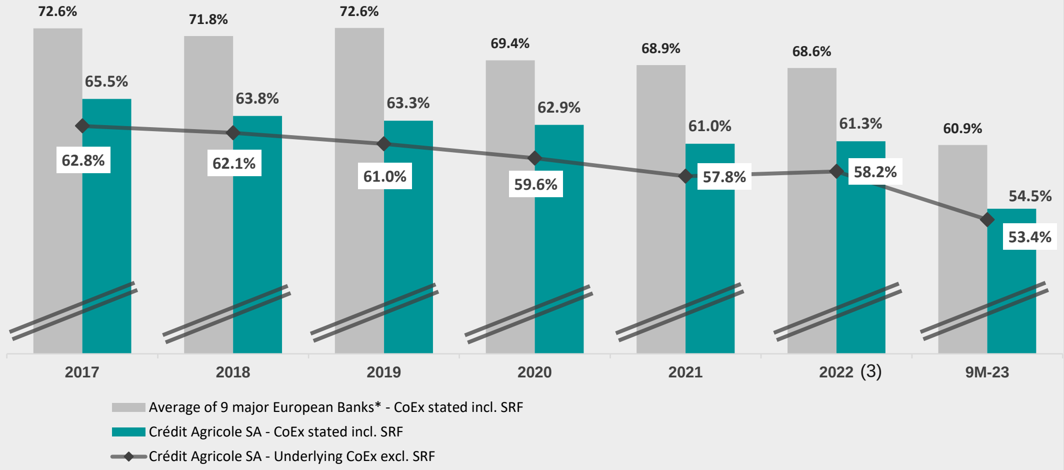
AG: Asset gathering; LC: Large customers; SFS: Specialised financial services; RB: Retail banking; CC: Corporate Centre

Underlying cost/income ratio(1) excl. SRF

Underlying cost/income ratio excl. SRF:

55.7% Q3, 53.4% 9M, below the MTP target

Comparison with European peers (2)



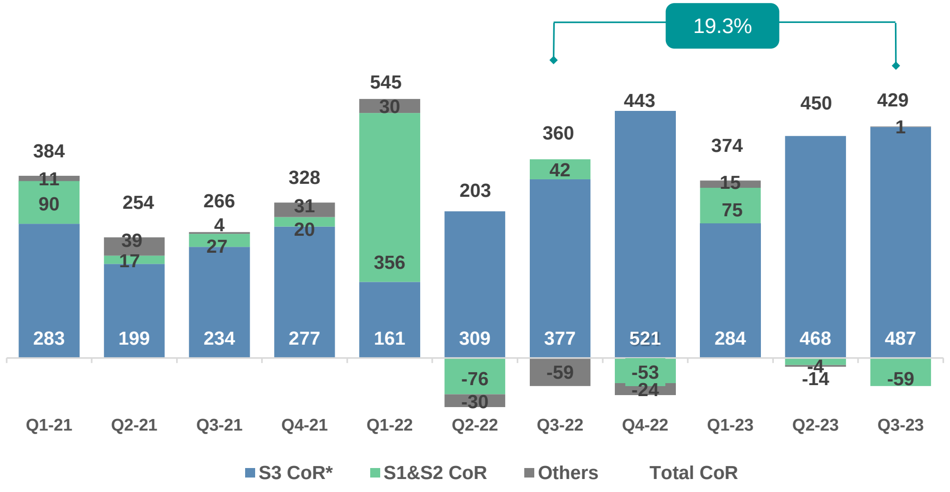
(1) Underlying: details of specific items available on pages 45 and 46
(2) In Q3-23, arithmetic mean of 9 major European banks: Société Générale; BNP Paribas; Santander; UniCredit; Deutsche Bank; Standard Chartered; HSBC, Barclays and UBS
(3) IFRS 4 data

RISKS

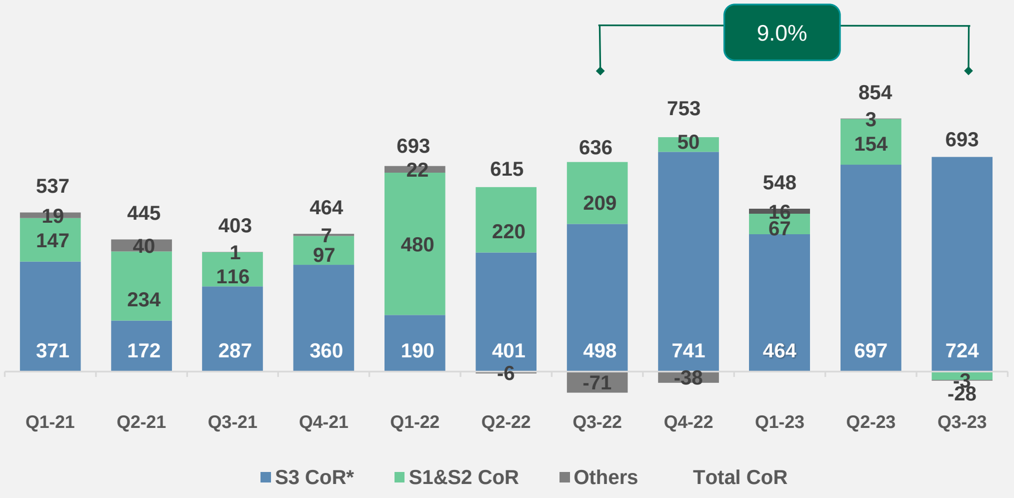
Cost of risk below the 2025 MTP assumption, rise in provisioning for proven risk

Underlying cost of risk (CoR) broken down by stage (in €m): S1&S2 – provisioning of performing loans; S3 – provisioning for proven risks (*)

Crédit Agricole S.A.



Crédit Agricole Group



Crédit Agricole S.A.

33 bp(1)/33 bp(2)

CoR/outstandings 4 rolling quarters (1)

CoR/outstandings annualised (2)

Crédit Agricole Group

25 bp(1)/24 bp(2)

CoR/outstandings 4 rolling quarters (1)

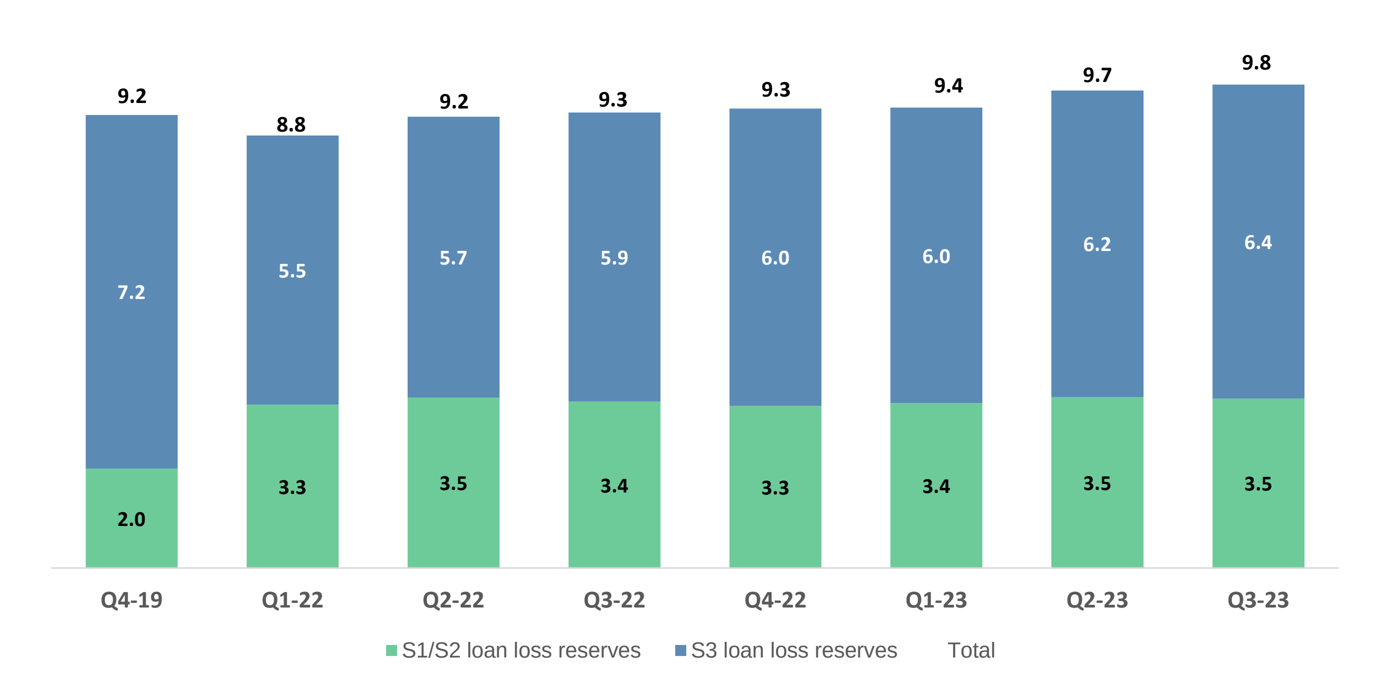
CoR/outstandings annualised (2)

(1) Cost of risk for the last four quarters divided by the average of the outstandings at the start of all four quarters of the year
(2) Cost of risk for the quarter multiplied by four divided by the outstandings at the start of the current quarter
(*) Including non-provisioned losses. See slide 56 in appendix on Russia.

ASSET QUALITY (1/2)

High CAG and CASA loans loss reserves

Crédit Agricole S.A. – Loan loss reserves in €m



High share of performing loans' provisions:

→ **CASA: +€1.4bn provisions on performing loans** Q3-2023/Q4-2019 (to 35% of total provisions, vs 22% at end-2019)

→ **CAG(2): +€3.3bn provisions on performing loans** Q3-2023/Q4-2019 (to 42% of total provisions(3) vs 29% at end-2019)

As a reminder, decline in loan loss reserves in Q4 2021 related to CA Italy NPL disposal for €1.5bn

Low non performing loans ratio

Crédit Agricole S.A.	Regional Banks	Crédit Agricole Group
2.7%	1.7%	2.2%
+0.1 pp Q3-23/Q2-23	stable Q3-23/Q2-23	+0.1 pp Q3-23/Q2-23

High coverage ratio(1)

Crédit Agricole S.A.	Regional Banks	Crédit Agricole Group
70.7%	97.6%	82.7%
-0.7 pp Q3-23/Q2-23	-1.2 pp Q3-23/Q2-23	-0.9 pp Q3-23/Q2-23

Increase in loan loss reserves(1)

Crédit Agricole S.A.	Regional Banks (2)	Crédit Agricole Group
€9.8bn	€11.0bn	€20.9bn

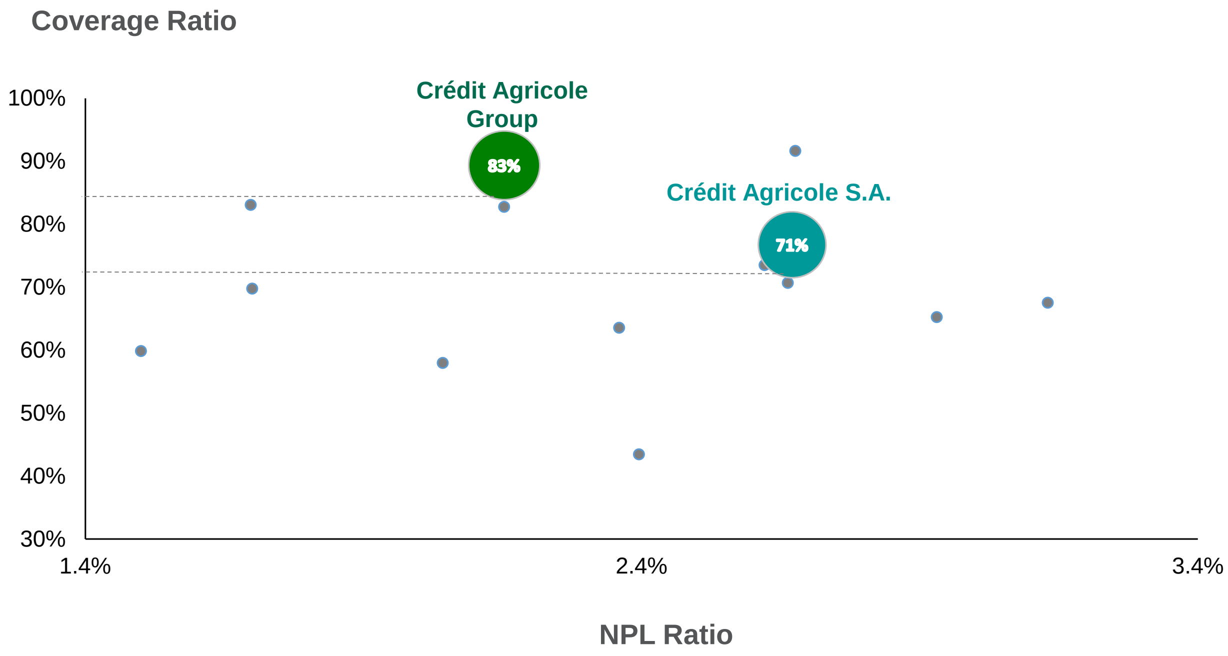
(1) Loan loss reserves (on proven risk and on performing loans IFRS 9). Coverage ratios are calculated based on loans and receivables due from customers in default.

(2) Detailed loan loss reserves for the Crédit Agricole Group are presented in slide 60

(3) 48% related to provisions for performing loans for the Regional Banks (vs 35% at end-2019, i.e. +€1.87bn)

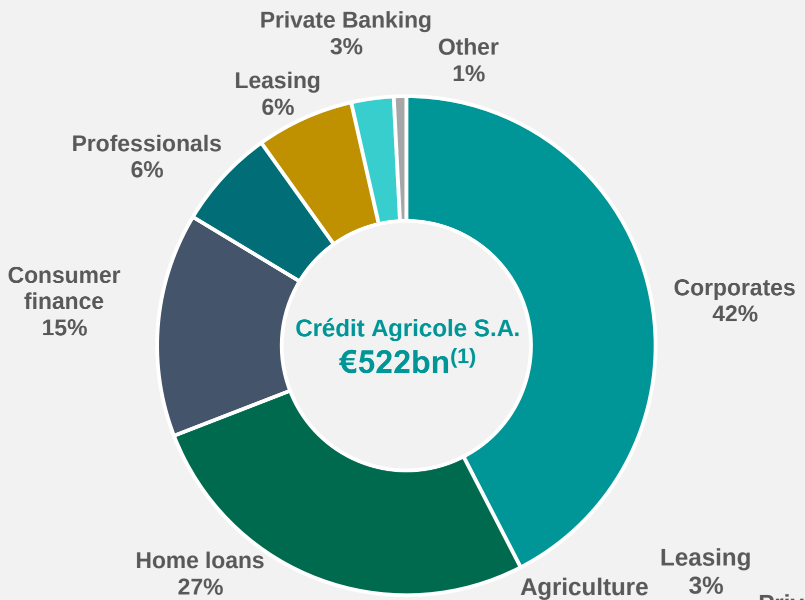
ASSET QUALITY (2/2)

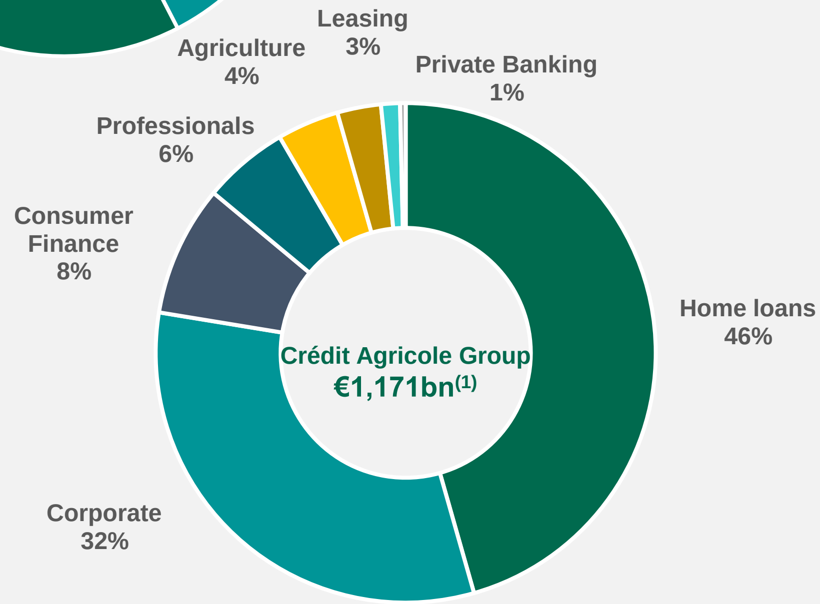
Very high coverage ratios



Source: Data at 30/09/2023 for Crédit Agricole S.A. and Crédit Agricole Group. Analysis based on 30/09/2023 reporting on customer loans, Stage 3 outstandings and Stage 1, 2 and 3 provisions for ING, Société Générale, Banco Santander, Standard Chartered, Barclays, BNP Paribas, Deutsche Bank, HSBC, UBS and Unicredit, and at 30/06/2023 for BPCE Group (1) Gross customer loans outstanding excl. credit institutions

Diversified loan book



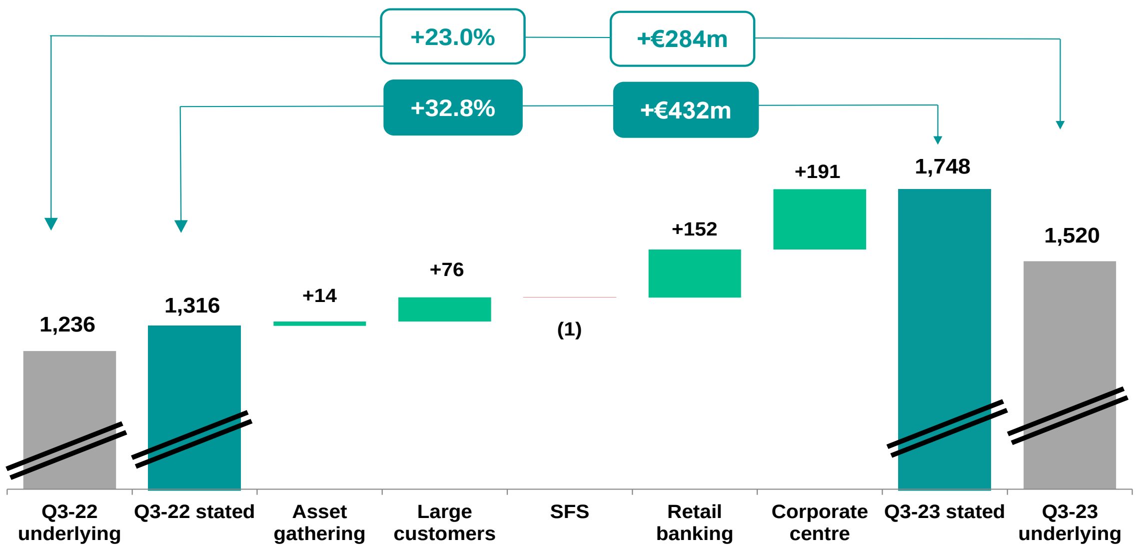


NET INCOME GROUP SHARE

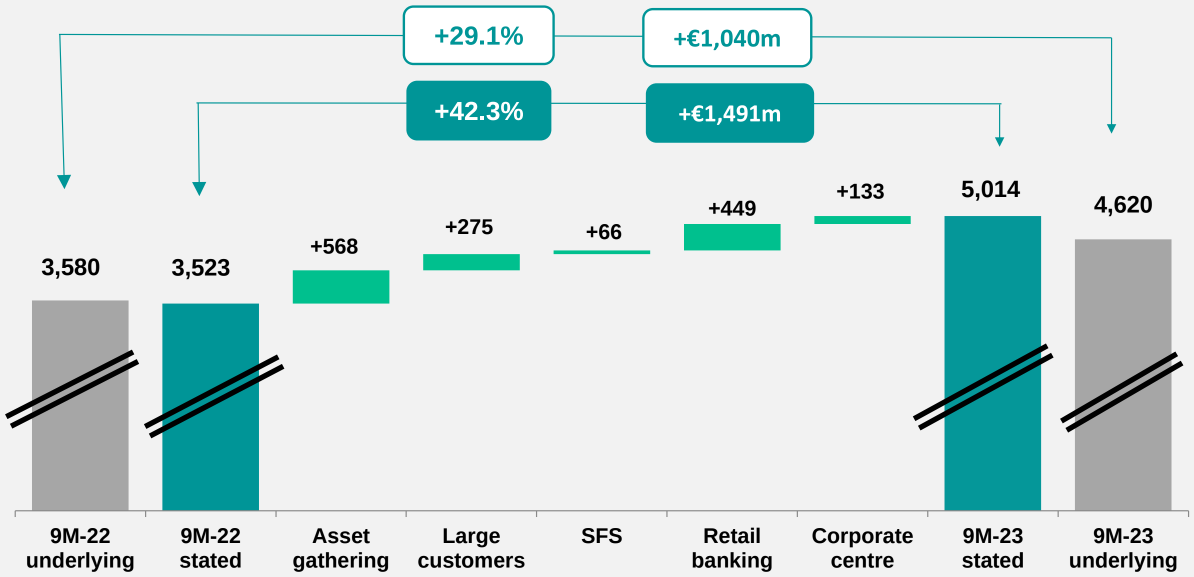
Net income Group share at high level

Q3/Q3 and 9M/9M change in net income Group share by business line – €m, under IFRS17

Q3/Q3



9M/9M

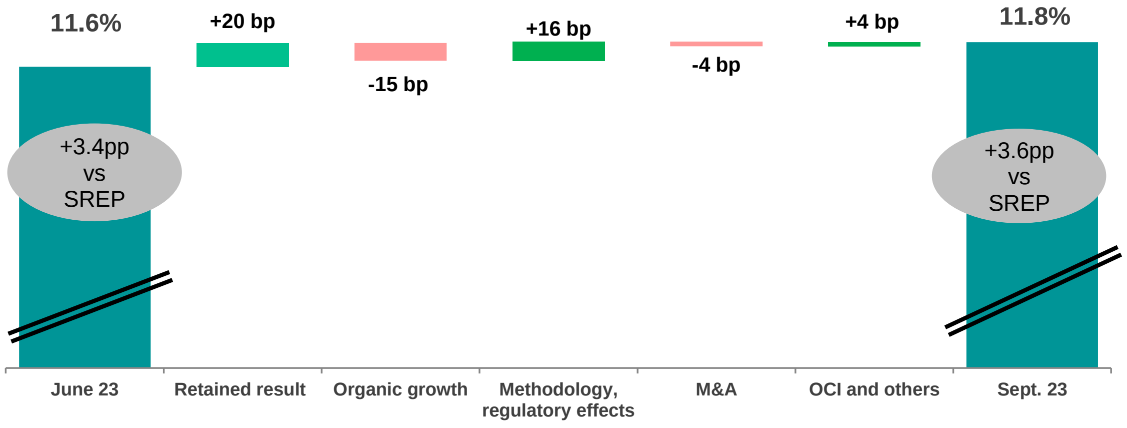


AG: Asset gathering; LC: Large customers; SFS: Specialised financial services; RB: Retail banking; CC: Corporate Centre

FINANCIAL STRENGTH CASA

Solid strengthening of capital

Crédit Agricole SA : evolution of phased-in CET1 ratio (bp)



▶ **CET1 CASA 11.8% (+21 bp vs. Q2-23); 11.7% fully loaded**

▶ **SREP requirement[(1)]:** 8.2%

▶ **Leverage ratio:** 4.0% phased-in

Organic capital generation that finances the growth of the business lines

→ **Retained result:**

- Net income net of dividend and AT1 coupons (+20 bp)
- Dividends: €0.76 per share at end September, of which €0.26 for Q3

→ **Moderate growth in the RWA of the business lines (+€5.0bn)** concentrated in Large customers (+€2.1bn) partly linked to an unfavourable EUR/USD foreign exchange impact, in Retail banks in France and Italy (+€1.5bn) and in Insurance (+€1.4bn) due to retained earnings

→ **Methodology and regulatory effects:** change in treatment of insurance goodwill (+15 bp)

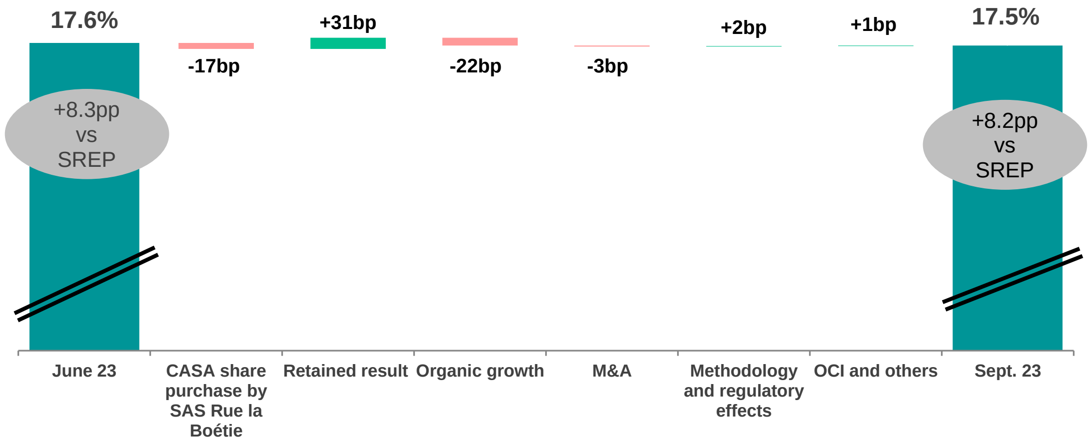
→ **M&A:** impact of acquisitions of RBC IS (-7 bp) and ALD/LeasePlan (-6 bp) and CAAB synthetic securitisation (+11 bp)

(1) SREP requirement of 8.2% at 30 September 2023 including an increase in the countercyclical buffer to 39 bp in Q3-23

FINANCIAL STRENGTH CAG

Solid capital position

Crédit Agricole Group : evolution of phased-in CET1 ratio (bp)



CET1 CAG at 17.5% (-10 bp) and 17.3% fully loaded:

→ Q3-23 anticipation of the impact of the purchase by SAS Rue la Boétie of CASA shares (-17 bp)

→ Retained earnings (+31 bp) higher than the organic growth of the business lines (increase in Regional Banks' RWAs of +€2.1bn Sept/June)

Best distance to SREP of European G-SIBs (820 bp)

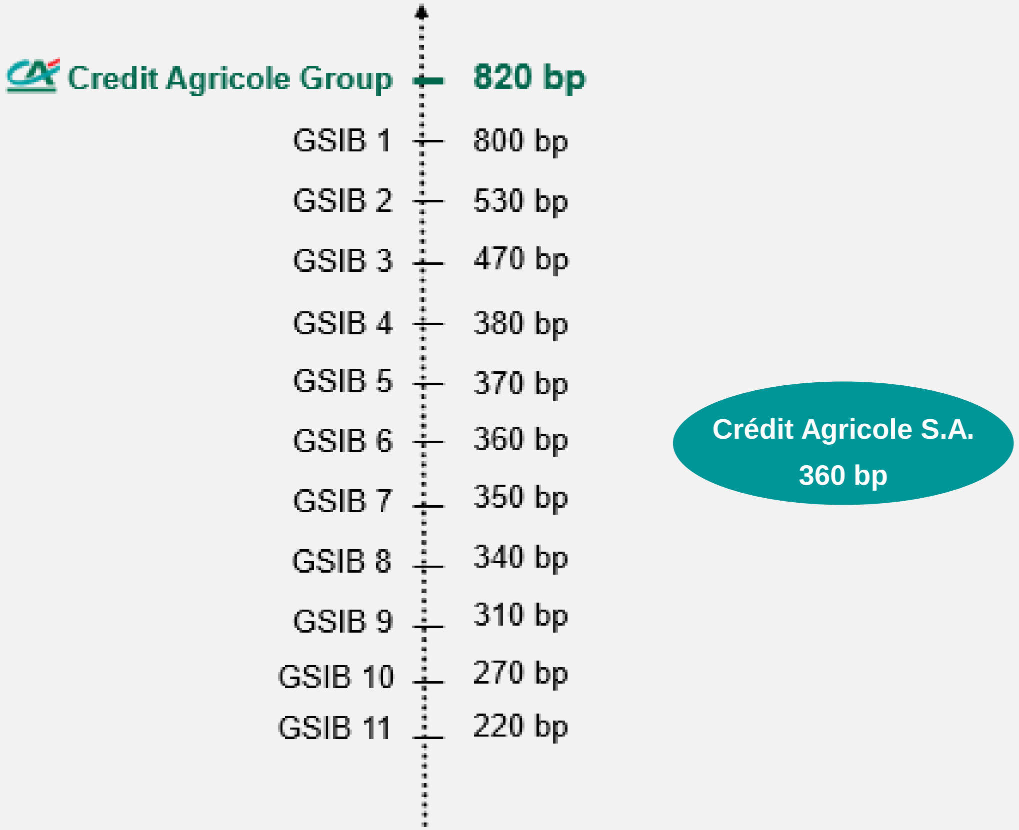
→ **SREP requirement** (1) at 9.3%

→ **Leverage ratio:** 5.6% phased-in

→ **TLAC**: 27.1% of RWA, 8.2% of leverage exposure excl. eligible senior preferred debt(2)

→ **MREL:** 32.2% of RWA, 9.7% of leverage exposure(3)

Best capital position among G-SIBs in Europe
Distance to SREP(4) – Q3 2023



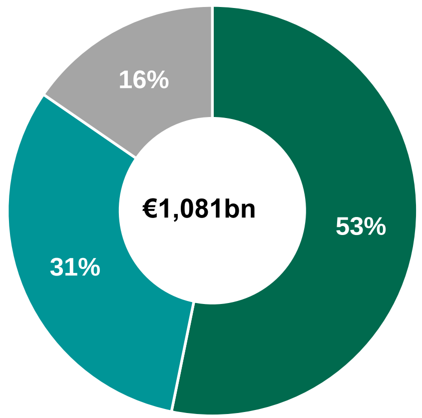
(1) At 30 September 2023, increase in the countercyclical buffer (43 bp at 30/09/2023 vs buffer of 40 bp at 30/06/2023), raising the SREP requirement to 9.3% (2) Higher than the requirement of 21.9% of RWAs and 6.75% of leverage exposure (3) Higher than the MREL requirement of 25.0% of RWAs and 6.0% of leverage exposure (4) Based on public data of the 12 European G-SIBs as at 30/09/2023 for CAG, Barclays, BNPP, Deutsche Bank, HSBC, ING, Santander, Standard Chartered, Société Générale, UBS, UniCredit and as at 30/06/2023, for BPCE CASA data (30/09/2023). Distance to SREP or requirement in CET1 equivalent.

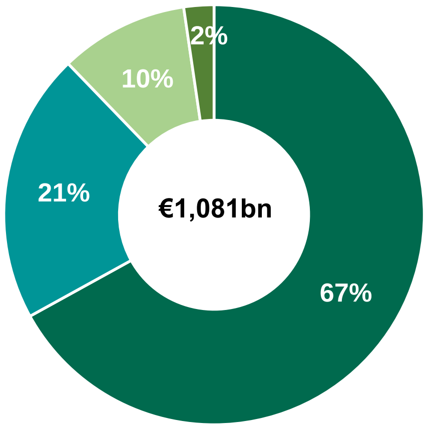
FINANCIAL STRENGTH CAG

Customer deposits stable and diversified, 67% for Individuals/SMEs

CAG customer deposits as at 30/09/2023 (€bn)

→ CAG customer deposits amounting to €1,081bn[1] at 30/09/2023





At 31/12/2022:

→ **37m[3] retail banking customers, of which 27m individual customers in France**

→ **€598bn[4] guaranteed customer deposits of which:**

- 100% of the €81bn in CDC centralised savings
- 69% of the €708bn[5] individual deposits guaranteed

→ Stability of CAG customer deposits at 30/09/2023

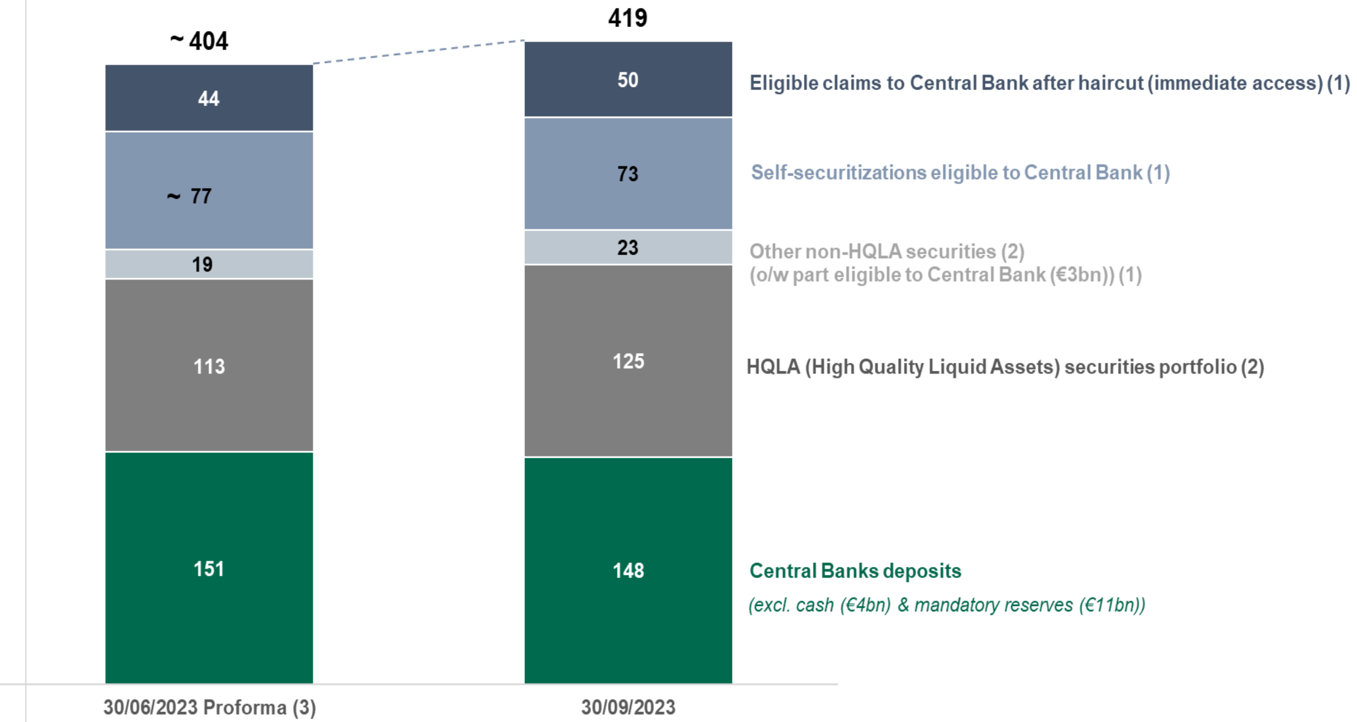
Change in the Group's customer deposits (in €bn)

(1) Based on internal management data (2) Livret A, LEP, LDD (3) Customers (individuals, professionals, corporates) in French and international retail banking (4) Amount based on Liability data reports, including €81bn in savings centralised at CDC (5) Amount based on Liability data reports, excluding savings centralised at CDC

FINANCIAL STRENGTH CAG

High level of reserves and liquidity indicators above pre-covid levels despite TLTRO repayment

Liquidity reserves at 30/09/2023 (€bn)



(1) Eligible for Central Bank operations to improve LCR buffer
(2) Available market securities, at market value and after haircut
(3) Included ~€70bn Additional Liquidity reserves brought in july by the New self-subscribed SFH

€419bn
liquidity reserves at 30/09/2023
+€15bn vs. 30/06/2023 pro forma

Liquidity reserves still high above €400bn

- As of 30th of September 2023, CA Group Liquidity Reserves increased by €15bn over the quarter due to:
  - The rise in the customer resources
  - The implementation of the medium and long-term Funding plan

LCR maintained at a high level, above the MTP target of ~110%

- Crédit Agricole Group: 150.8% on average over 12 months, 143% at end September 2023 (representing a surplus of €86.9bn)
- Crédit Agricole S.A. : 145.2% on average over 12 months, 144% at end-September 2023 (representing a surplus of €78.5bn)

Stable liquidity resources still significant at 30/09/2023

- Surplus available stable funding of €178bn, up €6bn despite a TLTRO repayment of €8bn in September.

As a reminder, internal management excludes the temporary surplus of stable resources provided by the increase in T-LTRO 3 outstandings in order to secure the MTP target (€110-130bn), regardless of the future repayment strategy

- NSFR: Crédit Agricole Group > 100% and Crédit Agricole S.A. > 100%

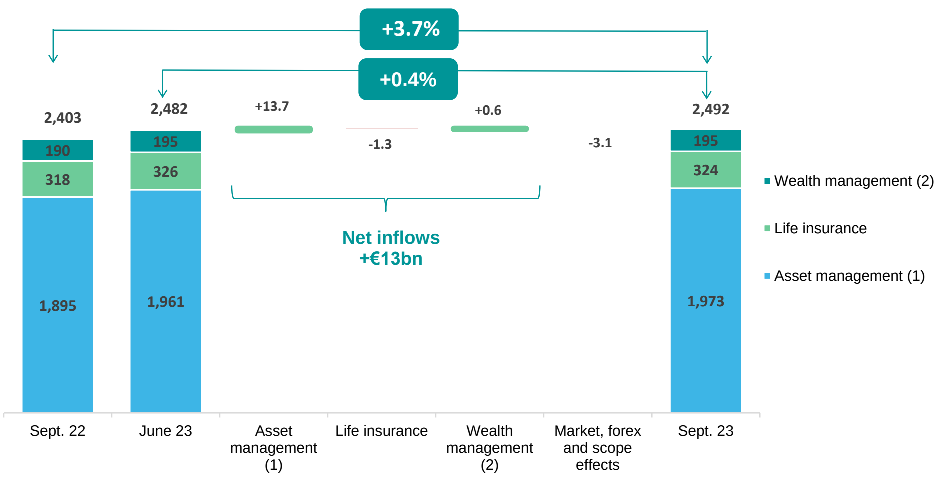
Crédit Agricole Group T-LTRO 3 outstandings at €37.6 billion at end September 2023

Contents

ASSET GATHERING AND INSURANCE

Positive inflows, increase in net income

Assets under management (in €bn)



Contribution to earnings (in €m)	Q3-23 stated	∆ Q3/Q3 stated	9M-23 stated	∆ 9M/9M stated
Insurance (*)	411	+0.6%	1,318	+57.7%
Asset management	178	+5.2%	566	+10.3%
Wealth management	32	+10.3%	112	+43.0%
Net income Group Share	**621**	**+2.3%**	**1,996**	**+39.8%**

(*) 2022 and 2023 P&L data for the Insurance business lines are presented under IFRS 17

Net positive inflows for the business line

→ **Asset management:** +4.1% increase in assets under management Sept/Sept; Positive net inflows in Q3 buoyed by growth initiatives, including +€11.0bn in passive management and +€3.4bn in Asia

→ **Insurance:** Growth in personal and property insurance premium income (+11.0% Q3/Q3) offsetting the decline in savings/retirement premium income (-8.0% Q3/Q3)

→ **Wealth management**(2): Stable Q3/Q2 outstandings (o/w positive net inflows this quarter)

Strong results across all businesses

→ **Asset management:** High level of net income, up Q3/Q3 and 9M/9M; Demonstrated Operational efficiency, improvement in the cost/income ratio Q3/Q3 and 9M/9M

→ **Insurance:** Net income +34% Q3/Q3 excluding the gain on disposal of La Médicale

→ **Wealth management**(3)**:** Gross operating income of €49m (+38.9% Q3/Q3); revenues +12.1% Q3/Q3 benefiting from the rise in interest rates; net income up +10.3% Q3/Q3

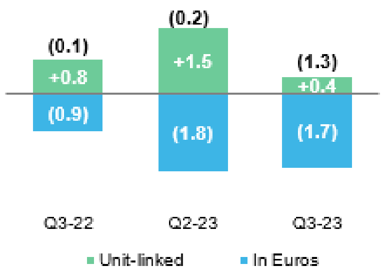
(1) Scope including distribution assets and assets under advisory
(2) Scope: Indosuez Wealth Management and LCL Private Banking
(3) Scope: Indosuez Wealth Management

INSURANCE

Growth in the personal and P&C insurance activity offsetting the decline in Savings/retirement premium income

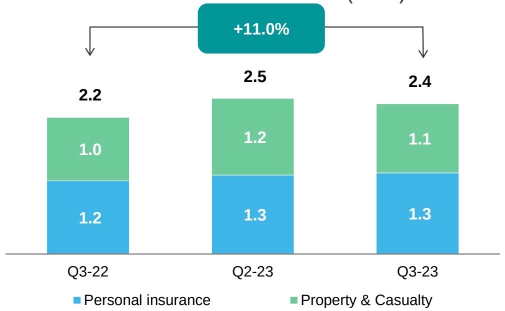
Savings/Retirement

Net inflows (€bn)



Protection of persons [1] and assets

Premium income (€bn)



Contribution to earnings (in €m)	Q3-23 stated IFRS 17	∆ Q3/Q3 stated IFRS17	9M-23 stated IFRS 17	∆ 9M/9M stated IFRS 17
Revenues	**643**	**+19.4%**	**2,022**	**+56.9%**
Gross operating income	562	+25.2%	1,785	+68.5%
Net income from discont'd or held-for-sale ope.	-	(*)	-	(*)
Net income Group Share	**411**	**+0.6%**	**1,318**	**+57.7%**

(*) In Q3-22, gain on disposal of La Médicale of +€101m

2022 and 2023 P&L data for the Insurance business lines are presented under IFRS 17

Savings/retirement: gross outflows -8.0% Q3/Q3

→ **Net inflows:** negative net flows due to lower production and international redemptions (Italy and Luxembourg); high UL rate in gross inflows: 40.3% i.e. +2.5 pts vs Q3-22

→ **Outstandings[2]:** €324.3bn, +2.0% year on year; UL rate 27.6%, +2.8 pp Sept/Sept, due to higher UL inflows and favourable financial markets

Property & Casualty[3]: premium income +8.9% Q3/Q3

→ **15.8 million contracts** at end September 2023, +3.6% year on year

→ **Combined ratio**[4] 95.2% in Q3-23 (-5.0pp YoY related to the climate impact in Q3-22)

Personal insurance: premium income up +12.8% Q3/Q3

→ Strong growth in death & disability (+22%) and group insurance

→ Creditor insurance business +7.5% Q3/Q3 driven by international single premiums (Italy in particular) and the rise in Regional Banks/LCL backing rates.

+34% growth in IFRS17 net income Q3/Q3 excluding the gain on disposal of La Médicale in Q3-22(*)

→ **Revenues**: +19.4% related to the decline of equity markets in Q3-22 and the non-recurring nature of the weather events. Q3-23 revenues of €643m including in particular revenues of €398m[5][6] for Savings/Retirement, €136m[5] for personal insurance and €72m in property and casualty insurance[7]

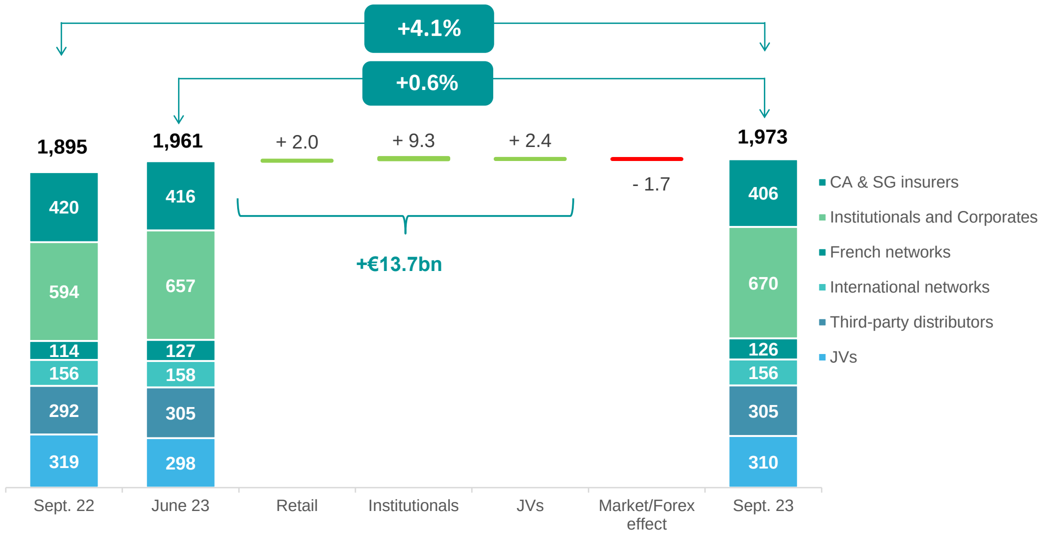
→ **CSM**: €23.2bn, +6.5% Sept/Dec; slight decline of CSM over the quarter related to the rise in interest rates and the slowdown in savings/retirement production over the quarter

(1) Death & disability, creditor, group insurance (2) Savings, retirement and death & disability (3) Equipment rate: 43.1% RB; 27.6% LCL; 18.3% CA Italy (including Creval) (4) Property & casualty combined ratio (Pacifica) including discounting and excluding reverse discount (claims + operating expenses + fee and commission expenses)/premium income, net of reinsurance; Combined ratio excluding the effects of discounting and reverse discounting: 98.1%; (5) Amount of allocation of CSM and RA (6) including funeral guarantee (7) Net of the cost of reinsurance, excluding financial income

ASSET MANAGEMENT

Strong inflows and profitability, continued growth

Assets under management (in €bn)



Contribution to earnings (in €m)	Q3-23 stated	∆ Q3/Q3 stated	9M-23 stated	∆ 9M/9M stated
Revenues	**760**	**+3.0%**	**2,336**	**+2.2%**
Operating expenses excl.SRF	(433)	+0.1%	(1,303)	(2.9%)
SRF	-	n.m.	(3)	(25.1%)
Gross operating income	**326**	**+7.0%**	**1,030**	**+9.6%**
Cost of risk	(1)	+65.8%	(3)	(57.1%)
Equity-accounted entities	24	+2.0%	73	+13.9%
Net income Group Share	**178**	**+5.2%**	**566**	**+10.3%**
Cost/Income ratio excl.SRF (%)	*57.0%*	*-1.6 pp*	*55.8%*	*-2.9 pp*

High inflows, positive in MLT[1] assets, Treasury products and JVs

→ **Total net inflows of +€13.7bn in Q3, including +€7.8bn in MLT[1] assets**

→ **Retail +€2bn**, driven both by **Treasury products**, reflecting continued risk aversion, successful **offers with capital protection** and **passive management products** for third-party distributors

→ **Institutional investors +€9.3bn,** strong inflows in MLT [1] assets (+€8.5bn), thanks notably to the acquisition of two new mandates

→ **JVs +€2.4bn:** continued high activity level at **SBI MF** in India (+€2bn) **and stabilisation in China** (+€0.3bn excluding Channel Business)

High level of net income in Q3 2023

→ **Revenues up by +3.0% Q3/Q3**, net management fees held up well vs. a high basis of comparison in Q3 2022 and the return to positive financial income, despite a low level of performance fees

→ **Expenses under very good control,** stable over the last three quarters despite the impact of inflation

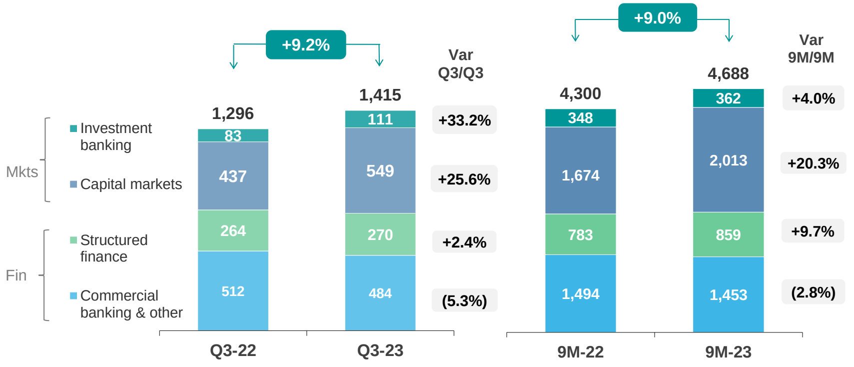
→ **Cost/income ratio excl. SRF of 57.0%** with revenue growth almost 3 pp higher than expense growth

(1) Medium-Long Term Assets

LARGE CUSTOMERS - CIB

Confirmed momentum

Underlying revenues[1] (€m)



Leader position

#2 – All Bonds in EUR Worldwide[2]
#2 – EUR Green, Social & Sustainable bonds[3]

#1 – Syndicated loans in France[2]
#2 – Syndicated loans in EMEA[2]

Contribution to earnings (in €m)	Q3-23 stated	∆ Q3/Q3 stated	9M-23 stated	∆ 9M/9M stated
Revenues	**1,415**	**+9.2%**	**4,641**	**+6.3%**
Operating expenses excl.SRF	(806)	+5.6%	(2,497)	+11.3%
SRF	-	n.m.	(271)	(29.5%)
Gross operating income	**609**	**+14.5%**	**1,874**	**+7.9%**
Cost of risk	(14)	(56.1%)	(80)	(66.3%)
Net income Group Share	**405**	**+13.0%**	**1,284**	**+17.6%**
Cost/Income ratio excl. SRF (%)	*57.0%*	*-2.0 pp*	*53.8%*	*+2.4 pp*

Underlying revenues[1] up Q3/Q3, driven by capital markets and investment banking

→ **Capital markets and investment banking: +26.8% Q3/Q3 underlying[1].** Very good results for FICC (+25.6% Q3/Q3) in a raising interest rates environment, driven notably by an excellent performance from structured products and securitisation; investment banking marked by a lacklustre M&A market offset by good structured equities activity

→ **Financing activities: -2.7% Q3/Q3 underlying[1].** Good performance in structured finance (+2.4% Q3/Q3) notably for projects and infrastructure financing; commercial banking declined (-5.3% Q3/Q3) for CLF[4] partially offset by the good activity of ITB[5] driven by cash management

Historical 9M in revenues and net income Strong growth in Q3 net income:

→ **Expenses excluding SRF** +5.6% Q3/Q3, mainly in line with human and IT investments to support the development of the business lines, and the adjustment of variable compensation with the performance of the activity

→ **Cost/income ratio excl. SRF** 9M below the MTP target (<55%)

→ **Cost of risk :** moderate net addition of -€14m[6]

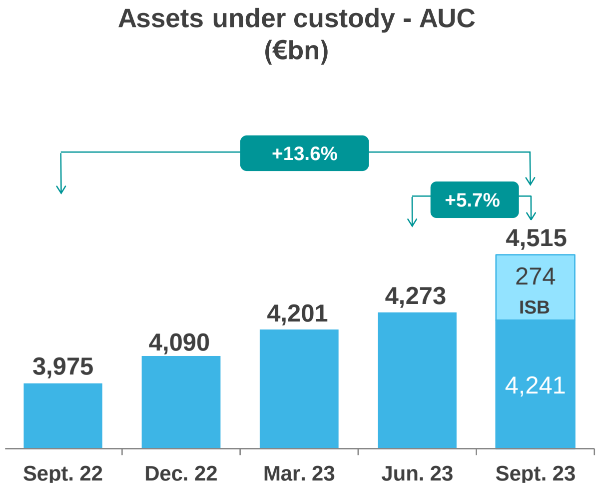
→ **RWA €128.1bn at end Sept. 23, down by -€2.1bn vs. Dec. 22**

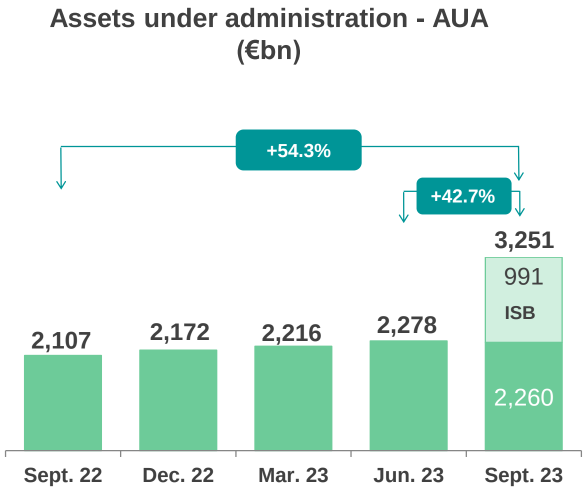
+€2.1bn Sept./June, moderate growth related to the amortisation of synthetic securitisations and unfavourable foreign exchange impact

(1) Underlying revenues adjusted for the following non-recurring items: DVA and loan book hedging representing €0.6m in Q3-23 vs. -€0.5m in Q3-22 (2) Refinitiv (3) Bloomberg (4) Corporate & Leveraged Finance (5) International Trade & Transaction Banking (6) Breakdown of Russian exposures on slide 56; cost of risk on Russian exposures +€2m in Q3-23, including +€88m€ for performing loans

LARGE CUSTOMERS – ASSET SERVICING (CACEIS)

Quarter marked by the consolidation of RBC IS Europe





Contribution to earnings (in €m)	Q3-23 stated	∆ Q3/Q3 stated	9M-23 stated	∆ 9M/9M stated
Revenues	**472**	**+51.5%**	**1,203**	**+28.4%**
Operating expenses excl.SRF	(333)	+55.8%	(801)	+21.3%
SRF	-	n.m.	(42)	(28.3%)
Gross operating income	**139**	**+42.2%**	**360**	**+64.9%**
Cost of risk	1	n.m.	(2)	n.m.
Equity-accounted entities	5	(3.8%)	16	+41.2%
Net income Group Share	**83**	**+55.1%**	**202**	**+69.1%**
Cost/Income ratio excl. SRF (%)	*70.6%*	*+1.9 pp*	*66.6%*	*-3.9 pp*

Consolidation of assets of RBC IS Europe renamed ISB(1)

→ **Assets under custody and assets under administration** up by +5.7% and +42.7%, respectively, vs. June 23 thanks to the consolidation of assets of ISB(1) and commercial momentum; negative market impact over the quarter

→ **Settlement/delivery volume** +34% Q3/Q3 (excluding ISB(1))

Full integration of ISB(1) by the end of 2025 with customer migrations and legal mergers of entities planned for 2024

Results

→ **Revenues:** +51.5% Q3/Q3 consolidation impact of ISB(1)(2); NIM +67.3% Q3/Q3, and fee and commission income +41.4% Q3/Q3

→ **Operating expenses:** +55.8% Q3/Q3 related to the consolidation of ISB(1)(2), integration costs of ISB(1) -€5.0m in Q3-23.

→ **Cost/income ratio excl. SRF & ISB(1) integration costs** at 69.5%, i.e. +0.9pp Q3/Q3

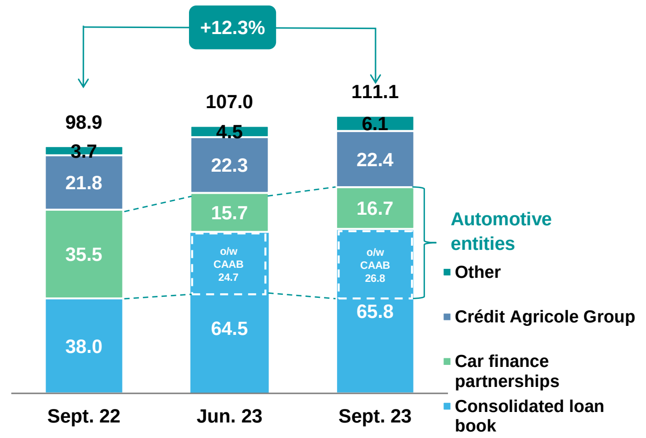
ISB(1): additional net income(3) expected in 2026 >€100m

(1) RBC Investor Services in Europe became CACEIS Investor Services Bank ("ISB") and has been consolidated since Q3-2023, except for the Jersey and UK entities, for which the closings are planned in the coming quarters (2) Impacts of the consolidation of ISB on Q3-2023: Revenues +€103.5m, expenses -€105.7m and net income Group share -€1.1 (3) Before non-controlling interests

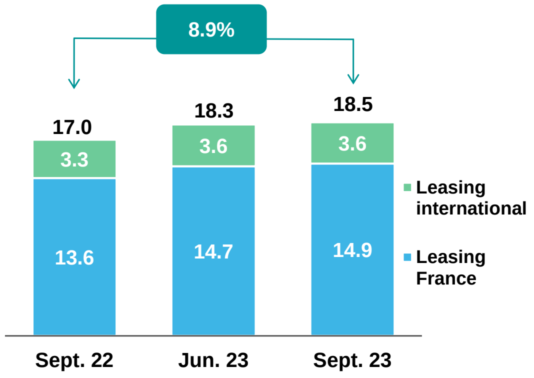
SPECIALISED FINANCIAL SERVICES

Continued growth of the SFS business line's Mobility activities

CACF – Gross managed loans (€bn)



CAL&F – Gross consolidated loans (€bn)



Contribution to earnings (in €m)	Q3-23 stated	∆ Q3/Q3 stated	9M-23 stated	∆ 9M/9M stated
Revenues	**883**	**+26.3%**	**2,717**	**+31.2%**
o/w CACF	*707*	*+30.4%*	*2,199*	*+37.7%*
o/w CAL&F	*177*	*+12.8%*	*518*	*+9.1%*
Operating expenses excl.SRF	(424)	+18.4%	(1,224)	+12.9%
SRF	-	n.m.	(29)	(15.7%)
Gross operating income	**460**	**+34.6%**	**1,465**	**+53.6%**
Cost of risk	(224)	+48.1%	(686)	+77.0%
Equity-accounted entities	5	(93.8%)	90	(62.5%)
Net income on other assets	57	x 10.2	81	x 21.3
Net income Group Share	**204**	**(0.4%)**	**635**	**+11.6%**
o/w CACF	*149*	*(3.6%)*	*507*	*+14.3%*
o/w CAL&F	*55*	*+9.9%*	*127*	*+2.0%*
Cost/Income ratio excl.SRF (%)	*48.0%*	*-3.2 pp*	*45.0%*	*-7.3 pp*

Consumer finance driven by the automotive activity, very good momentum in the factoring business

→ **CACF: production** -2.1% Q3/Q3 (+7.4% cumulative Sept./Sept.), driven by the automotive channel +6.7%(1) **Managed loans** +€12bn year on year, of which **+€8bn** for the automotive entities (continuing good start of the white label CA Auto Bank activity)

→ **CAL&F:** very good **production** in **factoring** (x2.6 Q3/Q3), supported by Germany and France; increase in **factored turnover** +2% and in the financed share to 70.4%. Growth in **leasing outstandings** in all business lines (+8.9% Q3/Q3, of which +4.9% in renewable energy)

CACF launches the Crédit Agricole Mobility Services(2) offer

Integration of the ALD/LeasePlan activities in Q3

→ **CACF** excluding one-off items(3) and including the consolidation of CAAB(4): **revenues** +30.2% Q3/Q3 (+3.6% Q3/Q2 notably driven by the acquisition of the ALD/LeasePlan activities(5)); Q3/Q3 margin affected by the cost of refinancing and the usuary rate, but which recovered in Q3 (customers production rate +31 bp Q3/Q2); **expenses** +22.9% (4); **Cost of risk** +45.9% Q3/Q3, increase partly related to the traditional activities (stable Q3/Q2), **CoR/outstandings** 124bp, NPL rate at 4.0% and coverage ratio at 82.4%, **equity-accounted entities**(3) €31m, of which Leasys €17m

→ **CAL&F: revenues** up Q3/Q3 driven by factoring, continued stabilisation of leasing revenues, **cost/income** down at 53.4% (-3.7pp), increase in **cost of risk** for leasing

(1) CA Auto Bank, automotive JV and auto activities of the other entities. Automotive channel's production Sept./Sept. +24%
(2) Seven service centers will ultimately constitute the Crédit Agricole Mobility Services catalog: guarantees, deliveries, vehicle sharing, insurance, financing, charge and fleet management.

(3) One-off effect of the reorganisation of Mobility activities (revenues €1m, equity-accounted entities -€26m, Income on other assets €61m, tax -€16m) see. slide 31
(4) Scope effect CA Auto Bank Q3-23: Revenues €202m, expenses -€73m, cost of risk -€28m see slide 31
(5) Activities of ALD and LeasePlan in six European countries

SPECIALISED FINANCIAL SERVICES

New organisation of CACF's "Mobility" activities: acquisition of ALD/LeasePlan* taken into account in Q3

One-off impacts Q3-23

+€19m Net income

Revenues	€1m
Expenses	€0m
Cost of risk	€0m
Equity-accounted	-€26m
Income on other assets	€61m
Taxes	-€16m

New operational scope Q3-23

100% consolidation CA Auto Bank

Revenues	+€202m
Expenses	-€73m
Cost of risk	-€28 m
Net income	+€68m
AuM	*€26.8bn*

Leasys JV 50/50

Equity-accounted	+€17m
AuM(1)	*€6.8bn*

(1) At 100%

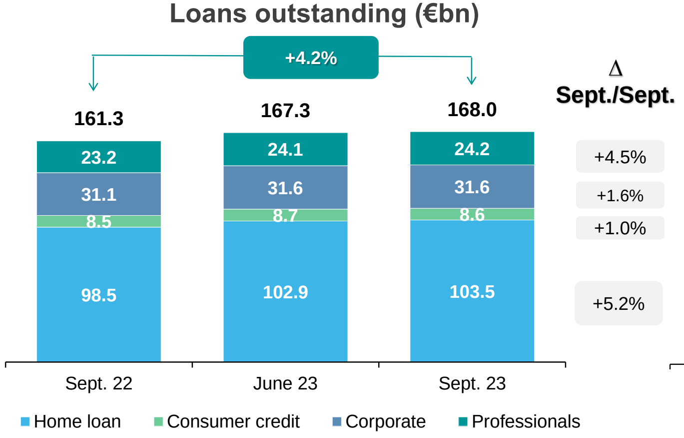
Impact ratio CET1 neutral in Q3: ALD/LeasePlan -6 bp, CAAB synthetical securitisation +11 bp

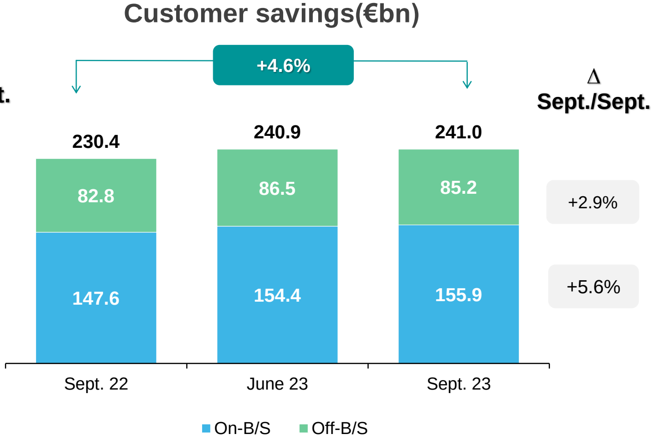
Following the non-recurring impact in Q2-23 related to the reorganisation of the CACF Group's "Mobility" activities for +€140m, +€19m was added in Q3-23. These impacts include transfers of goodwill, indemnities received and paid, the accounting treatment of the 100% consolidation of CA Auto Bank (formerly FCA Bank) and the reorganisation of the automotive financing activities within the CA Consumer Finance Group (particularly the review of application solutions)

*activities of ALD and LeasePlan in six European countries

FRENCH RETAIL BANKING – LCL

Continued increase in customer rates, solid results





Contribution to earnings (in €m)	Q3-23 stated	Δ Q3/Q3 stated	9M-23 stated	Δ 9M/9M stated
Revenues	**996**	**+5.9%**	**2,891**	**(1.5%)**
Operating expenses excl.SRF	(589)	+3.0%	(1,742)	+0.1%
SRF	-	n.m.	(44)	(35.5%)
Gross operating income	**407**	**+10.5%**	**1,105**	**(2.0%)**
Cost of risk	(70)	+29.4%	(205)	+29.2%
Net income Group Share	**264**	**+16.4%**	**673**	**(4.0%)**
Cost/Income ratio excl.SRF (%)	*59.1%*	*-1.7 pp*	*60.2%*	*+1.0 pp*

Loan production still slowing as customer rates continue to rise

→ **Loans outstanding** were up across all markets; production[1][2] was -39.5% Q3/Q3 but resilient compared with the previous quarter (-3.2% Q3/Q2); of which -51.1% for home loans, in line with the market trend[3], home loan production rate +56 bp Q3/Q2 (signature rate 4.41%[4]); corporate loan production -28.5% Q3/Q3.

→ **Customer savings:** increase driven by term accounts (+9.4% Sept/June) and passbook savings accounts (+2.1% Sept/June); gradual stabilisation of the volume and mix of resources.

→ **Customer capture:** Q3-23, +81.6K new customers, net acquisition +14.6K[5]

→ **Equipment Home-Car-Health insurance**[6]: +0.5 pp Q3/Q3 to 27.6%

(1) Excluding SGL; (2) see appendix slide page 54; (3) home loan production in France -44.3% in August 2023 according to Banque de France; (4) Week of 9-13 October 2023; (5) Customer capture 9M-23 +256K new customers, net acquisition +42.7K; (6) Equipment rate – Car, home, health, legal, all mobile phones or personal accident insurance;

Solid revenues, driven by stabilising NIM

→ **Revenues:** excluding reversal of the home purchase savings plans provision[7], NIM up slightly (+0.7% Q3/Q3; +6.5% Q3/Q2) driven by higher loan yields and macro-hedging, but still impacted by the rise in refinancing costs and of customer resources; stable fee and commission income Q3/Q3

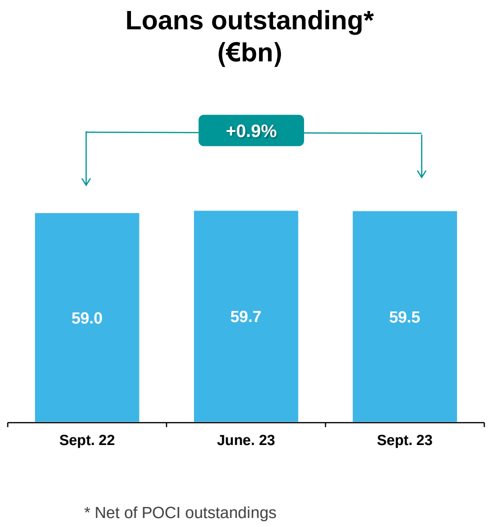
→ **Controlled expenses excluding SRF:** +3.0% Q3/Q3, good cost/income ratio at 59.1%

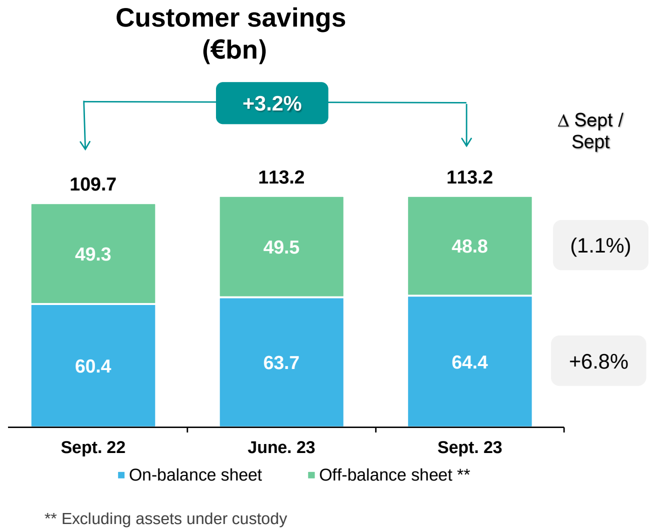
→ **Cost of risk/outstandings**[8] 17 bp; non performing loans ratio low at 1.9%; coverage ratio 62.0%

(7) Reversal of the home purchase savings plans provision as a specific item for €52m; (8) in basis points over four rolling quarters;

INTERNATIONAL RETAIL BANKING – ITALY

Buoyant activity, sharp increase in income





Contribution to earnings (in €m)	Q3-23 stated	Δ Q3/Q3 stated	9M-23 stated	Δ 9M/9M stated
Revenues	**783**	**+26.8%**	**2,304**	**+23.9%**
Operating expenses excl.SRF	(394)	+4.8%	(1,163)	+1.4%
SRF	-	n.m.	(40)	+4.9%
Gross operating income	**389**	**+60.9%**	**1,101**	**+63.3%**
Cost of risk	(84)	+35.7%	(234)	+29.2%
Net income	**213**	**+65.3%**	**611**	**+68.9%**
Non controlling interests	(47)	+67.2%	(136)	+70.6%
Net income Group Share	**166**	**+64.8%**	**476**	**+68.4%**
Cost/Income ratio excl.SRF (%)	*50.3%*	*-10.5 pp*	*50.5%*	*-11.2 pp*

Continued robust activity in contrast to a falling market

- → **Activity/Customer Capture:** +46K(1) new customers in Q3-23; success of the promotional home loan offer(2); property and casualty insurance equipment rate of 18.3% (+2.2 pp Q3-22)
- → **Loans outstanding:** outstanding rise in home loans (+3.6% Sept/Sept) as opposed to a falling market(3); dynamic home loan production +50% Q3/Q3; rate hike on the loan stock +34 bp Q3/Q2
- → **Customer savings:** on-balance sheet savings up Sept/Sept against a falling market(4), cost of customer savings under control; off-balance sheet savings down (market effect), slowdown in outflows during the quarter

Strong earnings momentum, continued improvement in cost/income ratio

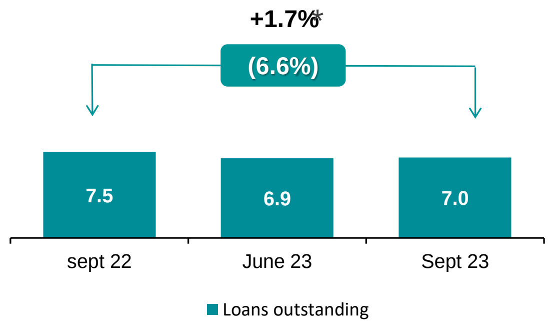
- → **Sharp rise in revenues Q3/Q3**: strong growth in NIM Q3/Q3, but stable NIM Q3/Q2; good momentum of bank fee and commission income offsetting the fee and commission income on managed assets
- → **Expenses up Q3/Q3:** rise in staff costs; C/I ratio -10.5 pp Q3/Q3 at 50.3%
- → **Cost of risk/outstandings** 60 bp(5); stage 1&2 provisioning maintained, coverage ratio 69.4% (+1.7 pp Q3/Q2); stable Q3/Q2 non performing loans ratio at 3.6%

(1) Gross customer capture (net acquisition of +15K). Customer capture for 9m-23 130K gross and 45k net (2) Fixed-rate promotional home loan offer at 2.99%, commercial campaign carried out from April to June targeting under-36-year-olds (3) Source Abi Monthly Outlook October 23: -4.1% Sept/Sept for all loans and -4,6% Sept/Sept for households and non-financial entities (4) vs. -2.1% Abi Monthly Outlook October 2023 (5) Cost of risk on outstandings (in bp quarterly annualised) 56 bp

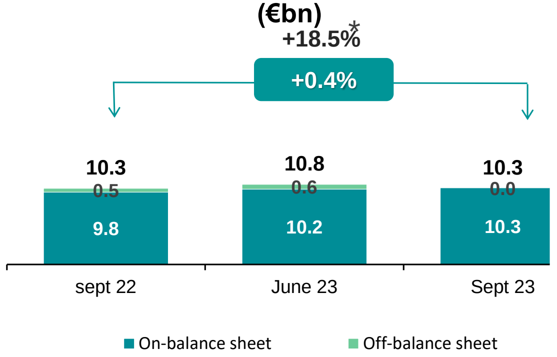
INTERNATIONAL RETAIL BANKING – EXCL. ITALY

High level of net income, strong activity

Loans outstanding Poland, Egypt, Ukraine (€bn)



Customer savings Poland, Egypt, Ukraine (€bn)



* Changes at constant exchange rates for Poland, Egypt and Ukraine
Disposal of 63.7% of the capital of Crédit du Maroc on 6 December 2022

Contribution to earnings (in €m)	Q3-23 stated	∆ Q3/Q3 stated	9M-23 stated	∆ 9M/9M stated
Revenues	**241**	**+29.3%**	**671**	**+23.4%**
Operating expenses	(110)	+0.2%	(328)	+0.2%
Gross operating income	**131**	**+70.9%**	**343**	**+58.4%**
Cost of risk	(36)	(37.0%)	(128)	(61.2%)
Net income Group Share	**59**	**x 6.2**	**124**	**n.m.**
Cost/Income ratio excl.SRF (%)	*45.6%*	*-13.2 pp*	*48.9%*	*-11.3 pp*

Strong commercial activity in Poland and Egypt

→ **Customer capture:** +46 K[(1)] new customers in Poland in Q3

→ **Loans outstanding +5.4%[(2)]:** Poland (+4.3%) notably in retail, and Egypt (+10.7%); dynamic loan production (+25% Q3/Q3 Poland)

→ **Customer savings +14.4%[(2)]**: on-balance sheet savings +13.7% Sept/Sept, Poland (+3.0%) and Egypt (+50.3% for all segments)

→ **Liquidity:** net deposits/loans surplus +€2.2bn at 30 September 2023[(3)]

International retail banking net income x6 Q3/Q3, driven by NIM

→ **CA Poland: revenues** +63.5% Q3/Q3[(4)], thanks to NIM (volume effect) **expenses** +10.4%[(4)] driven by staff and IT costs; **net income Group share** impacted by the provisioning of CHF loans; NPL ratio at 5.3%

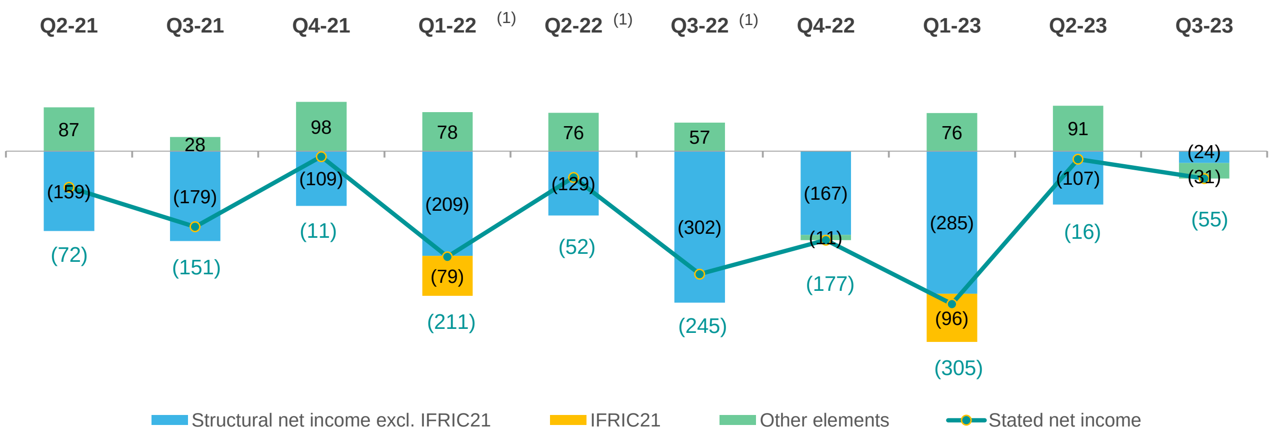
→ **CA Egypt: revenues** buoyed by NIM; **net income Group share** at a record level; stable NPL ratio at 2.5%, high coverage ratio of 160%

→ **CA Ukraine:** Q3-23 net income Group share positive at €32m, prudent local coverage ratio of loans outstanding

(1) 4k net new customers
(2) Change at constant exchange rate; scope Poland and Egypt
(3) Scope Poland and Egypt. Surplus liquidity of €3.7bn including Ukraine (surplus liquidity for Ukraine mainly deposited with the central bank in Ukraine and remunerated at 19.2% on average in Q3 2023)
(4) Change at current exchange rate; at constant exchange rate revenues +54.2% and expenses +4.3%

CORPORATE CENTRE

Quarter impacted by reversal of the home purchase savings plans provision



Contribution to earnings (in €m)	Q3-23 IFRS17	Q3-22 IFRS17	∆ Q3/Q3 IFRS17	9M-23	9M-22	∆ 9M/9M
Revenues	**(103)**	**(232)**	**129**	**(421)**	**(432)**	**+11**
Operating expenses excl. SRF	(2)	(21)	18	(20)	(43)	+22
Gross operating income	**(105)**	**(252)**	**147**	**(519)**	**(531)**	**+13**
Cost of risk	(2)	(1)	(1)	(2)	(5)	+3
Equity-accounted entities	(12)	(9)	(3)	(45)	(27)	(19)
Net income Group share stated	**(55)**	**(245)**	**191**	**(375)**	**(508)**	**+133**
Net income Group share underlying	(226)	(245)	20	(588)	(547)	(41)
Of which structural net income (stated):	(24)	(299)	+275	(480)	(716)	+236
- Balance sheet & holding Crédit Agricole S.A.	*(64)*	*(316)*	*+251*	*(681)*	*(772)*	*+91*
- Other activities (CACIF, CA Immobilier, BforBank etc.)	*37*	*8*	*+30*	*188*	*39*	*+149*
- Support functions (CAPS, CAGIP, SCI)	*4*	*9*	*(5)*	*12*	*17*	*(4)*
Of which other elements of the division (stated)	(31)	54	(85)	105	208	(104)

Q3/Q3 stated net income Group share (€191m)

→ Favourable impact (+€171m) of reversal of the home purchase savings plans provision

→ Favourable impact (+€30m) of the revaluation of Banco BPM shares (30/09/2023 fixing at €4.535 +6% vs 30/06/23)

Excluding these items, slight decline in net income Group share due to the negative impacts of seasonality, inflation and OIS/BOR volatility this quarter

Impact of the "IFRS 17 internal margins" effect

→ Q3-23: revenues -€211m, expenses +€211m (revenues -€607m and expenses +€607m for 9M-23)

(1) Pro forma IFRS 17

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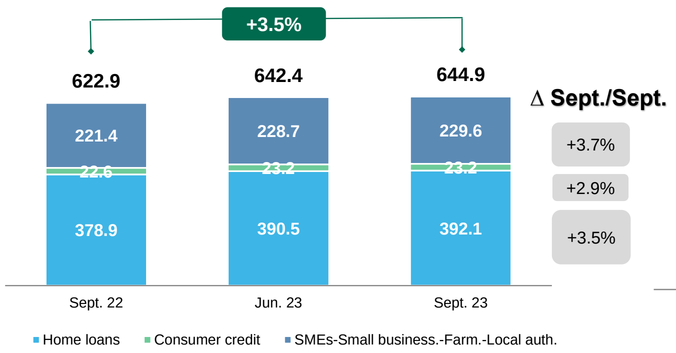
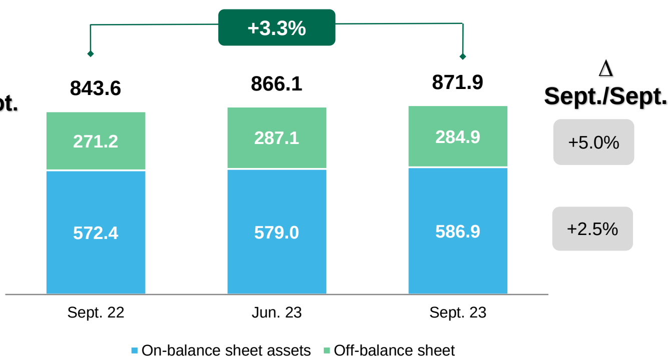
REGIONAL BANKS

Slowdown of loan activity and stabilisation of the net interest margin this quarter

Loans outstanding (€bn)



Customer assets (€bn)



Regional Banks' consolidated results (incl. SAS RLB's dividend[7]) (in €m)	Q3-23 stated	∆ Q3/Q3 stated	9M-23 stated	∆ 9M/9M stated
Revenues	3,291	**+0.8%**	11,568	**(4.9%)**
Operating expenses	(2,305)	+4.3%	(7,268)	+3.5%
Gross operating income	**986**	**(6.7%)**	**4,300**	**(16.3%)**
Cost of risk	(257)	(5.8%)	(833)	+0.4%
Net income Group Share	**565**	**(3.8%)**	**3,037**	**(15.8%)**
Cost/Income ratio (%)	*70.0%*	*+2.4 pp*	*62.8%*	*+5.1 pp*

Contribution to CAG's earnings (in €m)	Q3-23 stated	∆ Q3/Q3 stated	9M-23 stated	∆ 9M/9M stated
Net income Group share	**587**	**(6.5%)**	**1,420**	**(34.5%)**

Slower loan activity, continued good momentum of deposits

→ **Customer capture:** +268K new customers in Q3, net customer capture +44K[1]; **digitally active customers:** 9.0m[2] users on the Ma Banque app; online signatures +22% Q3/Q3[3]

→ **Loans:** rise in outstandings across all markets despite a drop in production (-25.0% Q3/Q3 and -11.9% Q3/Q2) notably for home loans (-36.1% Q3/Q3 in a bearish market[4]). Increase in the home loan production rate[5] (+48 bp Q3/Q2), average signature rate at 3.99%[6].

→ **Customer assets:** dynamic on-balance sheet deposits (stable demand deposits and savings passbooks this quarter, term deposits up +15.6% Q3/Q2); positive net inflows in Q3 for off-balance sheet assets

→ **Equipment:** property and casualty insurance equipment rate 43.1% at end-Sept 2023 (+0,5pt vs. 2022)

→ **Payment solutions :** number of cards up by +2.0% year on year (of which 14.4% Premium cards)

Stabilisation of the net interest margin Q3/Q2 excluding home purchase savings plans

→ **Revenues:** excluding reversal of the home purchase savings plans provision[8], the net interest margin fell (-17.6% Q3/Q3 and slightly up in Q3/Q2) due to the rise in the cost of resources, partially offset by the increase in loan yields and macro-hedging; portfolio revenues rose due to more favourable market effects than in Q3 22; fee and commission income rose by +4.7%, notably on payment solutions and insurance.

→ **Operating expenses:** +4.3% Q3/Q3 due to an increase in employee expenses

→ **Cost of risk:** -€257m in Q3-23, mainly on proven risks, slightly up compared to Q3-22; Cost of risk down by -5.8% Q3/Q3.

(1) Net customer capture: +177,000 additional customers year on year; (2) Number of active profiles on "Ma Banque" corresponding to at least one synchronisation in the month; (3) Signatures initiated in BAM (multi-channel bank access) deposit mode, mobile customer portal or "Ma Banque" app; (4) Home loan production down -44.3% in August 2023 according to Banque de France; (5) Loan rates on monthly production. Only matured loans, in euros and at a fixed rate, are taken into account; (6) rates at the beginning of October 2023, for loan lengths of 20-25 years

(7) Dividend SAS Rue La Boétie annually paid in Q2
(8) Impact of reversal of the home purchase savings plans provision in Q3 23: €118m

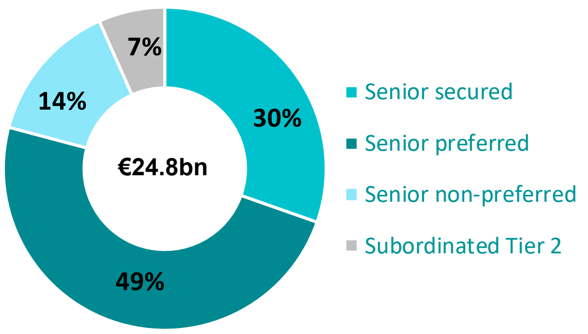
CRÉDIT AGRICOLE GROUP

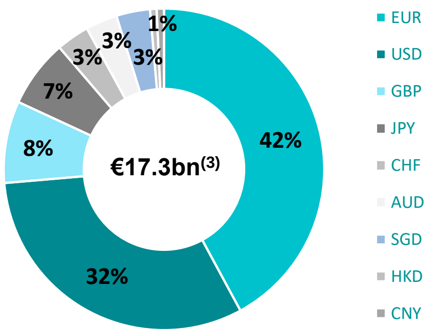
Contents

REFINANCING

€24.8bn(1)(2) issued by Crédit Agricole S.A. at end-September 2023 toward a plan of €25bn

Crédit Agricole S.A. - MLT market funding at 30/09/2023





Senior preferred (€12.1bn) & senior secured (€7.5bn)
Average maturity: 6 years
Spread vs 3m Euribor: 76 bp

€19.6bn (Target around €20bn)

Senior non-preferred (€3.5bn) & Tier 2 (€1.7bn)
Average maturity: 5.3 years
Spread vs 3m Euribor: 176 bp

€5.2bn (Target around €5bn)

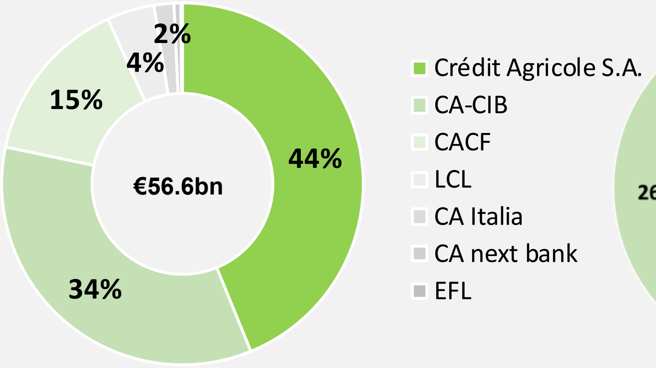
Crédit Agricole S.A.

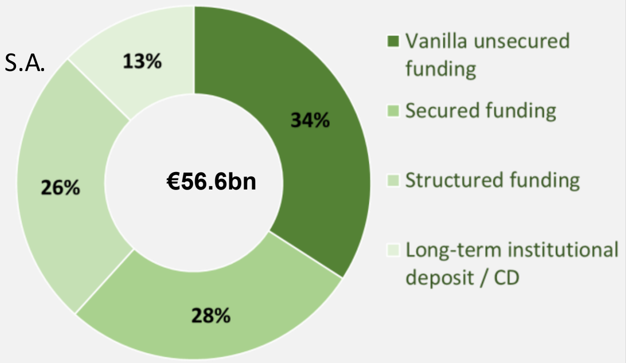
→ **At end-September, €24.8bn**(1)(2) **of MLT market funding issued**, completed at 99% of the plan of €25bn

→ **Diversified and balanced funding** with various formats and currencies, with **58% of refinancing in currencies other than EUR** since the beginning of the year(2)(3)

→ **AT1 Perp NC6 years issuance for €1.25bn** with an initial rate of 7.25% on 03/01/23 (excluding from the funding plan)

Crédit Agricole Group – MLT market funding at 30/09/2023





Crédit Agricole Group

→ **At end-September, €56.6bn**(1)(2) **issued in the market by Group issuers,** highly diversified funding:

- **Crédit Agricole CIB**: €14bn of structured issuances
- **CACF**: including €5.8bn of ABS securitisation and €1.9bn eq in MTN format from CAAB
- **Crédit Agricole Assurances**: Tier 2 10 year bullet issuance for €500M and a tender offer on two subordinated perpetual issuances (FR0012444750 & FR0012222297) for €500M in October

→ In addition, **€16.9bn**(1)(2) of **off-market issuances** divided between:

- **€12.2bn** in **Group retail** networks or **external bank** networks,
- **€3.3bn** in **supranational organisations** and **financial institutions,**
- **€1.4bn** in **investment institutions** (incl. CRH)

(1) Gross amount before buy-backs and amortisations (except for CA-CIB)
(2) Excluding AT1 issuance
(3) Excluding senior secured issuance

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APPENDICES

Q3 stated results (amounts in €m then Q3/Q3 change)

Q3-23 stated

€m	AG	Insurance	Asset Management	Wealth Management	LC	CIB	Capital market	Financing activities	Asset servicing	SFS	CACF	CAL&F	Retail banks	FRB (LCL)	IRB	IRB others	CA Italia	Corporate center	Total
Revenus	**1,656**	**643**	**760**	**253**	**1,888**	**1,415**	**662**	**753**	**472**	**883**	**707**	**177**	**2,020**	**996**	**1,024**	**241**	**783**	**(103)**	**6,343**
Operating expenses exclud SRF	(718)	(81)	(433)	(204)	(1,139)	(806)	(459)	**(347)**	(333)	(424)	(330)	(94)	(1,093)	(589)	(504)	(110)	(394)	(2)	(3,376)
SRF	-	-	-	-	-	-	-	**-**	-	-	-	-	-	-	-	-	-	-	-
Gross operationg result	**937**	**562**	**326**	**49**	**748**	**609**	**203**	**406**	**139**	**460**	**377**	**82**	**927**	**407**	**520**	**131**	**389**	**(105)**	**2,967**
Cost of risk	(0)	(0)	(1)	1	(13)	(14)	15	**(29)**	1	(224)	(206)	(18)	(191)	(70)	(121)	(36)	(84)	(2)	(429)
Net income on other assets	24	-	24	-	6	1	-	**1**	5	5	5	-	1	-	1	0	1	(12)	23
Tax	(221)	(131)	(80)	(10)	(203)	(181)	(64)	**(117)**	(22)	(77)	(67)	(10)	(197)	(79)	(118)	(25)	(93)	65	(633)
Net income	**736**	**430**	**268**	**38**	**536**	**415**	**153**	**261**	**122**	**220**	**166**	**54**	**561**	**277**	**285**	**71**	**213**	**(55)**	**1,999**
Non controling interests	(114)	(19)	(90)	(5)	(48)	(10)	(4)	**(6)**	(38)	(17)	(18)	1	(72)	(12)	(60)	(12)	(47)	0	(251)
Net income Group Share	**621**	**411**	**178**	**32**	**488**	**405**	**149**	**255**	**83**	**204**	**149**	**55**	**489**	**264**	**225**	**59**	**166**	**(55)**	**1,748**

∆ Q3-23/Q3-22 stated

in %	AG	Insurance	Asset Management	Wealth Management	LC	CIB	Capital market	Financing activities	Asset servicing	SFS	CACF	CAL&F	Retail banks	FRB (LCL)	IRB	IRB others	CA Italia	Corporate center	Total
Revenus	**+10.2%**	**+19.4%**	**+3.0%**	**+12.1%**	**+17.4%**	**+9.2%**	**+23.9%**	**(1.1%)**	**+51.5%**	**+26.3%**	**+30.4%**	**+12.8%**	**+15.8%**	**+5.9%**	**+27.3%**	**+29.3%**	**+26.8%**	**(55.5%)**	**+19.2%**
Operating expenses exclud SRF	+0.8%	(9.6%)	+0.1%	+7.1%	+16.5%	+5.6%	+2.2%	+10.3%	+55.8%	+18.4%	+22.9%	+5.5%	+3.3%	+3.0%	+3.7%	+0.2%	+4.8%	(88.9%)	+8.0%
SRF	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.
Gross operationg result	**+18.8%**	**+25.2%**	**+7.0%**	**+38.9%**	**+18.8%**	**+14.5%**	**x 2.4**	**(9.1%)**	**+42.2%**	**+34.6%**	**+37.7%**	**+22.5%**	**+35.0%**	**+10.5%**	**+63.3%**	**+70.9%**	**+60.9%**	**(58.3%)**	**+35.2%**
Cost of risk	x 2.5	n.m.	+65.8%	n.m.	(61.9%)	(56.1%)	(62.8%)	(59.8%)	n.m.	+48.1%	+45.9%	+79.3%	+9.6%	+29.4%	+0.7%	(37.0%)	+35.7%	+81.7%	+19.3%
Net income on other assets	+2.0%	n.m.	+2.0%	n.m.	+14.9%	n.m.	n.m.	n.m.	(3.8%)	(93.8%)	(94.1%)	n.m.	+45.0%	n.m.	+45.0%	n.m.	+23.0%	+33.5%	(77.2%)
Tax	+4.5%	(2.9%)	+7.5%	x 5.2	+30.2%	+35.7%	x 3	+4.4%	(2.8%)	+61.4%	x 2.1	(35.3%)	+46.3%	+5.6%	+96.8%	x 2.9	+80.8%	x 3.9	+18.8%
Net income	**+3.1%**	**+0.5%**	**+5.4%**	**+18.7%**	**+20.5%**	**+13.2%**	**+50.7%**	**(1.2%)**	**+54.1%**	**(4.9%)**	**(8.4%)**	**+8.1%**	**+44.6%**	**+15.3%**	**+92.2%**	**x 3.7**	**+65.3%**	**(77.8%)**	**+30.4%**
Non controling interests	+7.5%	+0.0%	+6.0%	x 2.2	+45.1%	+23.3%	+63.7%	+6.8%	+52.1%	(38.7%)	(35.4%)	n.m.	+41.7%	(4.2%)	+57.3%	+28.2%	+67.2%	(90.4%)	+15.8%
Net income Group Share	**+2.3%**	**+0.6%**	**+5.2%**	**+10.3%**	**+18.5%**	**+13.0%**	**+50.4%**	**(1.4%)**	**+55.1%**	**(0.4%)**	**(3.6%)**	**+9.9%**	**+45.1%**	**+16.4%**	**x 2**	**x 6.2**	**+64.8%**	**(77.7%)**	**+32.8%**

APPENDICES

9M-2023 stated results (amounts in €m then 9M/9M change)

9M-23 stated

€m	AG	Insurance	Asset Management	Wealth Management	LC	CIB	Capital market	Financing activities	Asset servicing	SFS	CACF	CAL&F	Retail banks	FRB (LCL)	IRB	IRB others	CA Italia	Corporate center	Total
Revenus	**5,133**	**2,022**	**2,336**	**776**	**5,844**	**4,641**	**2,355**	**2,287**	**1,203**	**2,717**	**2,199**	**518**	**5,866**	**2,891**	**2,975**	**671**	**2,304**	**(421)**	**19,140**
Operating expenses exclud SRF	(2,148)	(237)	(1,303)	(608)	(3,298)	(2,497)	(1,442)	**(1,055)**	(801)	(1,224)	(942)	(282)	(3,233)	(1,742)	(1,491)	(328)	(1,163)	(20)	(9,922)
SRF	(6)	-	(3)	(3)	(312)	(271)	(177)	**(94)**	(42)	(29)	(13)	(15)	(84)	(44)	(40)	-	(40)	(77)	(509)
Gross operationg result	**2,979**	**1,785**	**1,030**	**165**	**2,234**	**1,874**	**736**	**1,137**	**360**	**1,465**	**1,244**	**221**	**2,549**	**1,105**	**1,444**	**343**	**1,101**	**(519)**	**8,709**
Cost of risk	(1)	1	(3)	1	(81)	(80)	43	**(123)**	(2)	(686)	(638)	(49)	(566)	(205)	(362)	(128)	(234)	(2)	(1,338)
Net income on other assets	73	-	73	-	17	1	-	**1**	16	90	93	-	2	-	2	0	1	(45)	136
Tax	(699)	(411)	(253)	(35)	(561)	(479)	(191)	**(289)**	(82)	(254)	(211)	(43)	(536)	(217)	(320)	(61)	(258)	218	(1,832)
Net income	**2,349**	**1,375**	**844**	**130**	**1,612**	**1,316**	**589**	**727**	**296**	**696**	**568**	**127**	**1,477**	**704**	**772**	**161**	**611**	**(348)**	**5,785**
Non controling interests	(353)	(57)	(279)	(17)	(125)	(32)	(15)	**(17)**	(94)	(61)	(61)	0	(204)	(31)	(172)	(37)	(136)	(27)	(771)
Net income Group Share	**1,996**	**1,318**	**566**	**112**	**1,486**	**1,284**	**574**	**709**	**202**	**635**	**507**	**127**	**1,273**	**673**	**600**	**124**	**476**	**(375)**	**5,014**

9M / 9M-22 stated

in %	AG	Insurance	Asset Management	Wealth Management	LC	CIB	Capital market	Financing activities	Asset servicing	SFS	CACF	CAL&F	Retail banks	FRB (LCL)	IRB	IRB others	CA Italia	Corporate center	Total
Revenus	**+20.9%**	**+56.9%**	**+2.2%**	**+15.5%**	**+10.3%**	**+6.3%**	**+16.1%**	**(2.1%)**	**+28.4%**	**+31.2%**	**+37.7%**	**+9.1%**	**+9.9%**	**(1.5%)**	**+23.8%**	**+23.4%**	**+23.9%**	**(2.5%)**	**+15.8%**
Operating expenses exclud SRF	+0.5%	+3.5%	(2.9%)	+7.1%	+13.5%	+11.3%	+9.7%	+13.5%	+21.3%	+12.9%	+15.3%	+5.7%	+0.6%	+0.1%	+1.1%	+0.2%	+1.4%	(52.8%)	+5.8%
SRF	(14.8%)	n.m.	(25.1%)	+1.3%	(29.4%)	(29.5%)	(28.2%)	(31.8%)	(28.3%)	(15.7%)	(17.7%)	(14.0%)	(21.1%)	(35.5%)	+4.9%	n.m.	+4.9%	+36.9%	(21.3%)
Gross operating result	**+41.9%**	**+68.5%**	**+9.6%**	**+63.2%**	**+14.3%**	**+7.9%**	**+57.9%**	**(10.4%)**	**+64.9%**	**+53.6%**	**+62.9%**	**+16.2%**	**+26.3%**	**(2.0%)**	**+62.1%**	**+58.4%**	**+63.3%**	**(2.4%)**	**+34.1%**
Cost of risk	(77.2%)	x 10.9	(57.1%)	(54.1%)	(65.5%)	(66.3%)	(7.1%)	(56.5%)	n.m.	+77.0%	+78.1%	+63.8%	(15.3%)	+29.2%	(29.1%)	(61.2%)	+29.2%	(59.2%)	+2.7%
Net income on other assets	+13.9%	n.m.	+13.9%	n.m.	+49.5%	x 86.2	n.m.	x 86.2	+41.2%	(62.5%)	(61.4%)	n.m.	(4.3%)	n.m.	(4.3%)	n.m.	(10.9%)	+69.8%	(53.1%)
Tax	+30.1%	+42.0%	+8.9%	x 2.3	+28.7%	+25.3%	+48.4%	+13.6%	+53.6%	+57.1%	+81.9%	(5.7%)	+27.1%	(13.3%)	+85.8%	+86.7%	+85.5%	x 3	+23.5%
Net income	**+34.5%**	**+54.0%**	**+10.0%**	**+49.8%**	**+24.6%**	**+17.8%**	**+53.6%**	**(0.9%)**	**+67.5%**	**+6.7%**	**+7.9%**	**+1.5%**	**+52.1%**	**(4.0%)**	**x 3.2**	**n.m.**	**+68.9%**	**(28.9%)**	**+38.6%**
Non controling interests	+10.5%	(0.0%)	+9.5%	x 2.2	+52.9%	+27.4%	+60.0%	+8.7%	+64.1%	(26.7%)	(26.1%)	n.m.	+38.2%	(3.9%)	+50.2%	+3.9%	+70.6%	+50.0%	+18.5%
Net income Group Share	**+39.8%**	**+57.7%**	**+10.3%**	**+43.0%**	**+22.7%**	**+17.6%**	**+53.4%**	**(1.1%)**	**+69.1%**	**+11.6%**	**+14.3%**	**+2.0%**	**+54.6%**	**(4.0%)**	**x 4.9**	**n.m.**	**+68.4%**	**(26.1%)**	**+42.3%**

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Underlying Q3 income (amounts in €m then Q3/Q3 change)

Q3-23 underlying																			
€m	**AG**	Insurance	Asset Management	Wealth Management	**LC**	CIB	Capital market	Financing activities	Asset servicing	**SFS**	CACF	CAL&F	**Retail banks**	**FRB (LCL)**	**IRB**	IRB others	CA Italia	**Corporate center**	**Total**
Revenus	**1,656**	**643**	**760**	**253**	**1,887**	**1,415**	**660**	**755**	**472**	**883**	**707**	**177**	**1,968**	**944**	**1,024**	**241**	**783**	**(333)**	**6,060**
Operating expenses exclud SRF	(718)	(81)	(433)	(204)	(1,139)	(806)	(459)	**(347)**	(333)	(424)	(330)	(94)	(1,093)	(589)	(504)	(110)	(394)	(2)	(3,376)
SRF	-	-	-	-	-	-	-	**-**	-	-	-	-	-	-	-	-	-	-	-
Gross operationg result	**937**	**562**	**326**	**49**	**748**	**609**	**201**	**408**	**139**	**459**	**377**	**82**	**875**	**355**	**520**	**131**	**389**	**(336)**	**2,684**
Cost of risk	(0)	(0)	(1)	1	(13)	(14)	15	**(29)**	1	(224)	(206)	(18)	(191)	(70)	(121)	(36)	(84)	(2)	(429)
Net income on other assets	24	-	24	-	6	1	-	**1**	5	32	31	-	1	-	1	0	1	(12)	50
Tax	(221)	(131)	(80)	(10)	(203)	(181)	(64)	**(118)**	(22)	(61)	(51)	(10)	(184)	(65)	(118)	(25)	(93)	124	(544)
Net income	**736**	**430**	**268**	**38**	**536**	**414**	**152**	**262**	**122**	**201**	**147**	**54**	**523**	**238**	**285**	**71**	**213**	**(226)**	**1,770**
Non controling interests	(114)	(19)	(90)	(5)	(48)	(10)	(4)	**(6)**	(38)	(17)	(18)	1	(70)	(11)	(60)	(12)	(47)	0	(250)
Net income Group Share	**621**	**411**	**178**	**32**	**488**	**404**	**148**	**256**	**83**	**185**	**130**	**55**	**452**	**228**	**225**	**59**	**166**	**(226)**	**1,520**

∆ Q3-23/Q3-22 underlying																			
in %	**AG**	Insurance	Asset Management	Wealth Management	**LC**	CIB	Capital market	Financing activities	Asset servicing	**SFS**	CACF	CAL&F	**Retail banks**	**FRB (LCL)**	**IRB**	IRB others	CA Italia	**Corporate center**	**Total**
Revenus	**+10.2%**	**+19.4%**	**+3.0%**	**+12.1%**	**+17.4%**	**+9.2%**	**+26.8%**	**(2.7%)**	**+51.5%**	**+26.2%**	**+30.2%**	**+12.8%**	**+11.5%**	**+0.4%**	**+24.1%**	**+16.2%**	**+26.8%**	**+44.0%**	**+13.4%**
Operating expenses exclud SRF	+2.0%	(9.6%)	+2.2%	+7.1%	+16.5%	+5.6%	+2.2%	+10.3%	+55.8%	+18.4%	+22.9%	+5.5%	+3.3%	+3.0%	+3.7%	+0.2%	+4.8%	(88.9%)	+8.3%
SRF	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.
Gross operating result	**+17.5%**	**+25.2%**	**+4.0%**	**+38.9%**	**+18.6%**	**+14.3%**	**x 2.8**	**(11.6%)**	**+42.2%**	**+34.4%**	**+37.5%**	**+22.5%**	**+23.7%**	**(3.6%)**	**+53.2%**	**+34.2%**	**+60.9%**	**+33.1%**	**+20.6%**
Cost of risk	x 2.5	n.m.	+65.8%	n.m.	(61.9%)	(56.1%)	(62.8%)	(59.8%)	n.m.	+48.1%	+45.9%	+79.3%	+9.6%	+29.4%	+0.7%	(37.0%)	+35.7%	+81.7%	+19.3%
Net income on other assets	+2.0%	n.m.	+2.0%	n.m.	+14.9%	n.m.	n.m.	n.m.	(3.8%)	(61.5%)	(61.8%)	n.m.	+45.0%	n.m.	+45.0%	n.m.	+23.0%	+33.5%	(51.2%)
Tax	+3.5%	(2.9%)	+4.5%	x 5.2	+29.9%	+35.4%	x 3.5	+1.4%	(2.8%)	+27.9%	+57.3%	(35.3%)	+32.5%	(12.4%)	+84.6%	+100.0%	+80.8%	x 7.5	+0.9%
Net income	**+18.8%**	**+31.7%**	**+2.8%**	**+18.7%**	**+20.3%**	**+13.0%**	**+65.9%**	**(4.6%)**	**+54.1%**	**(13.1%)**	**(18.9%)**	**+8.1%**	**+29.1%**	**(0.7%)**	**+72.4%**	**+97.8%**	**+65.3%**	**(8.3%)**	**+21.6%**
Non controling interests	+5.3%	+0.0%	+3.3%	x 2.2	+45.0%	+23.1%	+79.7%	+3.0%	+52.1%	(38.7%)	(35.4%)	n.m.	+38.4%	(17.5%)	+57.3%	+28.2%	+67.2%	(90.4%)	+13.9%
Net income Group Share	**+21.7%**	**+33.7%**	**+2.5%**	**+10.3%**	**+18.3%**	**+12.7%**	**+65.6%**	**(4.8%)**	**+55.1%**	**(9.7%)**	**(15.9%)**	**+9.9%**	**+27.8%**	**+0.2%**	**+77.0%**	**x 2.2**	**+64.8%**	**(8.0%)**	**+23.0%**

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Underlying 9M-2023 income (amounts in €m then 9M/9M change)

9M-23 underlying																			
m€	**AG**	Insurance	Asset Management	Wealth Management	**LC**	CIB	Capital market	Financing activities	Asset servicing	**SFS**	CACF	CAL&F	**Retail banks**	**FRB (LCL)**	**IRB**	IRB others	CA Italia	**Corporate center**	**Total**
Revenus	**5,133**	**2,022**	**2,336**	**776**	**5,891**	**4,688**	**2,375**	**2,313**	**1,203**	**2,417**	**1,899**	**518**	**5,793**	**2,819**	**2,975**	**671**	**2,304**	**(693)**	**18,542**
Operating expenses exclud SRF	(2,148)	(237)	(1,303)	(608)	(3,298)	(2,497)	(1,442)	**(1,055)**	(801)	(1,205)	(923)	(282)	(3,233)	(1,742)	(1,491)	(328)	(1,163)	(20)	(9,904)
SRF	(6)	-	(3)	(3)	(312)	(271)	(177)	**(94)**	(42)	(29)	(13)	(15)	(84)	(44)	(40)	-	(40)	(77)	(509)
Gross operationg result	**2,979**	**1,785**	**1,030**	**165**	**2,281**	**1,920**	**757**	**1,164**	**360**	**1,183**	**962**	**221**	**2,477**	**1,032**	**1,444**	**343**	**1,101**	**(791)**	**8,129**
Cost of risk	(1)	1	(3)	1	(81)	(80)	43	**(123)**	(2)	(602)	(553)	(49)	(566)	(205)	(362)	(128)	(234)	(2)	(1,253)
Net income on other assets	73	-	73	-	17	1	-	**1**	16	129	131	-	2	-	2	0	1	(45)	175
Tax	(699)	(411)	(253)	(35)	(573)	(491)	(196)	**(296)**	(82)	(165)	(122)	(43)	(523)	(203)	(320)	(61)	(258)	278	(1,682)
Net income	**2,349**	**1,375**	**844**	**130**	**1,646**	**1,350**	**604**	**746**	**296**	**537**	**410**	**127**	**1,417**	**645**	**772**	**161**	**611**	**(561)**	**5,389**
Non controling interests	(353)	(57)	(279)	(17)	(126)	(33)	(15)	**(18)**	(94)	(61)	(61)	0	(201)	(29)	(172)	(37)	(136)	(27)	(769)
Net income Group Share	**1,996**	**1,318**	**566**	**112**	**1,520**	**1,318**	**589**	**728**	**202**	**476**	**349**	**127**	**1,216**	**616**	**600**	**124**	**476**	**(588)**	**4,620**

9M / 9M-22 underlying																			
en %	**AG**	Insurance	Asset Management	Wealth Management	**LC**	CIB	Capital market	Financing activities	Asset servicing	**SFS**	CACF	CAL&F	**Retail banks**	**FRB (LCL)**	**IRB**	IRB others	CA Italia	**Corporate center**	**Total**
Revenus	**+20.9%**	**+56.9%**	**+2.2%**	**+15.5%**	**+12.5%**	**+9.0%**	**+17.5%**	**+1.5%**	**+28.4%**	**+16.7%**	**+18.9%**	**+9.1%**	**+8.8%**	**(2.9%)**	**+22.7%**	**+18.8%**	**+23.9%**	**+43.0%**	**+13.1%**
Operating expenses exclud SRF	+3.3%	+3.5%	+1.6%	+7.1%	+13.5%	+11.3%	+9.7%	+13.5%	+21.3%	+11.2%	+13.0%	+5.7%	+1.6%	+0.1%	+3.3%	+0.3%	+4.2%	(52.8%)	+6.6%
SRF	(14.8%)	n.m.	(25.1%)	+1.3%	(29.4%)	(29.5%)	(28.2%)	(31.8%)	(28.3%)	(15.7%)	(17.7%)	(14.0%)	(21.1%)	(35.5%)	+4.9%	n.m.	+4.9%	+36.9%	(21.3%)
Gross operationg result	**+38.0%**	**+68.5%**	**+3.1%**	**+63.2%**	**+20.7%**	**+14.9%**	**+64.2%**	**(3.9%)**	**+64.9%**	**+24.1%**	**+26.0%**	**+16.2%**	**+21.7%**	**(5.6%)**	**+53.3%**	**+44.3%**	**+56.3%**	**+35.4%**	**+25.9%**
Cost of risk	(77.2%)	x 10.9	(57.1%)	(54.1%)	(65.5%)	(66.3%)	(7.1%)	(56.5%)	n.m.	+55.2%	+54.5%	+63.8%	+19.6%	+29.2%	+14.8%	(4.7%)	+29.2%	(59.2%)	+13.1%
Net income on other assets	+13.9%	n.m.	+13.9%	n.m.	+49.5%	x 86.2	n.m.	x 86.2	+41.2%	(46.5%)	(45.3%)	n.m.	(4.3%)	n.m.	(4.3%)	n.m.	(10.9%)	+69.8%	(39.9%)
Tax	+26.6%	+42.0%	+2.4%	x 2.3	+36.7%	+34.3%	+54.2%	+23.7%	+53.6%	+2.3%	+5.4%	(5.7%)	+22.5%	(15.6%)	+71.8%	+66.4%	+73.1%	x 3.2	+14.2%
Net income	**+39.0%**	**+73.7%**	**+4.0%**	**+49.8%**	**+32.2%**	**+26.3%**	**+59.2%**	**+8.2%**	**+67.5%**	**(17.6%)**	**(22.2%)**	**+1.5%**	**+19.7%**	**(8.9%)**	**+62.0%**	**+70.1%**	**+60.0%**	**+6.0%**	**+27.0%**
Non controling interests	+5.7%	(0.0%)	+3.6%	x 2.2	+55.9%	+36.3%	+65.3%	+18.8%	+64.1%	(26.7%)	(26.1%)	n.m.	+36.6%	(8.8%)	+49.0%	+15.6%	+61.6%	+50.0%	+15.8%
Net income Group Share	**+47.2%**	**+79.4%**	**+4.1%**	**+43.0%**	**+30.5%**	**+26.1%**	**+59.0%**	**+8.0%**	**+69.1%**	**(16.3%)**	**(21.5%)**	**+2.0%**	**+17.2%**	**(8.9%)**	**+66.1%**	**+97.5%**	**+59.5%**	**+7.5%**	**+29.1%**

Q3-23 specific items: +€227m in net income Group share

Non-recurring items: +€19m on Net income Group share

- CACF: reorganisation of the "mobility" activities(1): -€26m accounted for by the equity method, +€61m in gains and losses on other assets and **+€19m in Net income Group share**

Recurring items: +€208m on net income Group share

- LCL: reversal of the home purchase savings plans provision: **+€37m in net income Group share**
- CC: reversal of the home purchase savings plans provision: **+€171m in net income Group share**
- CIB: DVA, issuer spread portion of FVA and secured lending: **+€2m in net income Group share**
- CIB: loan book hedge: **-€1m in net income Group share**

(1) Following the non-recurring impact in Q2-23 related to the reorganisation of the CACF Group's "Mobility" activities for +€140m, +€19m was added in Q3-23. These impacts include transfers of goodwill, indemnities received and paid, the accounting treatment of the 100% consolidation of CA Auto Bank (formerly FCA Bank) and the reorganisation of the automotive financing activities within the CA Consumer Finance Group (particularly the review of application solutions)

Q3-22 specific items: +€79 million in net income

Non-recurring items: +€80m on Net income Group share

- Gain on disposal of La Médicale (AG): **+€101m in net income Group share**
- Amundi (Lyxor consolidation costs): **-€9m in expenses, -€4m in net income Group share**
- IRB excl. Italy (provisioning on moratoria on home loans in Poland): **-€21m in revenues**, **-€17m in net income Group share**

Recurring items: -€0.4m on net income Group share

- CIB: DVA, issuer spread portion of FVA and secured lending: **+€14m in revenues and +€10m in net income Group share**
- CIB: loan book hedge: **-€14m in revenues**, **-€10.4m in net income Group share**

See slide 46 for details on specific items for Crédit Agricole S.A. and slide 49 for Crédit Agricole Group

APPENDICES

Alternative performance measures – specific items Q3-23 and 9M-23

€m	Q3-23		Q3-22		9M-23		9M-22	
	Gross impact*	Impact on Net income	Gross impact*	Impact on Net income	Gross impact*	Impact on Net income	Gross impact*	Impact on Net income
DVA (LC)	2	2	14	10	(21)	(15)	5	4
Loan portfolio hedges (LC)	(2)	(1)	(14)	(10)	(26)	(19)	59	43
Home Purchase Savings Plans (FRB)	52	37	-	-	52	37	34	24
Home Purchase Savings Plans (CC)	230	171	-	-	230	171	53	39
Mobility activities reorganisation (SFS)	1	0	-	-	300	214	-	-
Check Image Exchange penalty (CC)	-	-	-	-	42	42	-	-
Check Image Exchange penalty (LCL)	-	-	-	-	21	20	-	-
Exceptional provisionning on moratoria Poland (IRB)	-	-	(21)	(17)	-	-	(21)	(17)
Total impact on revenues	**284**	**209**	**(22)**	**(17)**	**598**	**450**	**131**	**93**
Mobility activities reorganisation (SFS)	-	-	-	-	(18)	(13)	-	-
Creval integration costs (IRB)	-	-	-	-	-	-	(30)	(16)
Lyxor integration costs (AG)	-	-	(9)	(4)	-	-	(59)	(30)
Total impact on operating expenses	**-**	**-**	**(9)**	**(4)**	**(18)**	**(13)**	**(90)**	**(46)**
Provision for own equity risk Ukraine (IRB)	-	-	-	-	-	-	(195)	(195)
Mobility activities reorganisation (SFS)	-	-	-	-	(85)	(61)	-	-
Total impact on cost of credit risk	**-**	**-**	**-**	**-**	**(85)**	**(61)**	**(195)**	**(195)**
Mobility activities reorganisation (SFS)	(26)	(26)	-	-	(39)	(39)	-	-
Total impact equity-accounted entities	**(26)**	**(26)**	**-**	**-**	**(39)**	**(39)**	**-**	**-**
Mobility activities reorganisation (SFS)	61	45	-	-	89	57	-	-
Total impact Net income on other assets	**61**	**45**	**-**	**-**	**89**	**57**	**-**	**-**
Reclassification of held-for-sale operations (IRB)	-	-	-	-	-	-	(7)	(10)
Capital gain La Médicale (GEA)	-	-	101	101	-	-	101	101
Total impact on Net income from discounted or held-for-sale operations	**-**	**-**	**101**	**101**	**-**	**-**	**94**	**91**
Total impact of specific items	***318***	***227***	***71***	***79***	***545***	***394***	***(60)***	***(57)***
Asset gathering	***-***	***-***	***92***	***97***	***-***	***-***	***42***	***71***
French Retail banking	***52***	***37***	***-***	***-***	***73***	***57***	***34***	***24***
International Retail banking	***-***	***-***	***(21)***	***(17)***	***-***	***-***	***(253)***	***(238)***
Specialised financial services	***35***	***19***	***-***	***-***	***247***	***159***	***-***	***-***
Large customers	***1***	***0***	***(1)***	***(0)***	***(47)***	***(34)***	***64***	***47***
Corporate centre	***230***	***171***	***-***	***-***	***272***	***213***	***53***	***39***

** Impact before tax and before minority interests*

€227m

Net impact of specific items on Q3-23 net income Group share

APPENDICES

Reconciliation between stated and underlying income – Q3-23

€m	Q3-23 stated	Specific items	Q3-23 underlying	Q3-22 stated	Specific items	Q3-22 underlying	∆ Q3/Q3 stated	∆ Q3/Q3 underlying
Revenues	**6,343**	**284**	**6,060**	**5,321**	**(22)**	**5,343**	**+19.2%**	**+13.4%**
Operating expenses excl.SRF	(3,376)	0	(3,376)	(3,127)	(9)	(3,118)	+8.0%	+8.3%
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	**2,967**	**284**	**2,684**	**2,195**	**(30)**	**2,225**	**+35.2%**	**+20.6%**
Cost of risk	(429)	0	(429)	(360)	-	(360)	+19.3%	+19.3%
Equity-accounted entities	23	(26)	50	102	-	102	(77.2%)	(51.2%)
Net income on other assets	69	61	8	5	-	5	x 12.6	+52.8%
Change in value of goodwill	-	-	-	-	-	-	n.m.	n.m.
Income before tax	**2,630**	**318**	**2,312**	**1,942**	**(30)**	**1,973**	**+35.4%**	**+17.2%**
Tax	(633)	(89)	(544)	(533)	6	(539)	+18.8%	+0.9%
Net income from discont'd or held-for-sale ope.	2	-	2	123	101	22	n.m.	n.m.
Net income	**1,999**	**229**	**1,770**	**1,533**	**77**	**1,455**	**+30.4%**	**+21.6%**
Non controlling interests	(251)	(2)	(250)	(217)	2	(219)	+15.8%	+13.9%
Net income Group Share	**1,748**	**227**	**1,520**	**1,316**	**79**	**1,236**	**+32.8%**	**+23.0%**
Earnings per share (€)	**0.53**	**0.07**	**0.46**	**0.41**	**0.03**	**0.38**	**+30.1%**	**+19.5%**
Cost/Income ratio excl. SRF (%)	**53.2%**		**55.7%**	**58.8%**		**58.4%**	**-5.5 pp**	**-2.6 pp**

€1,520m
Underlying net income Group Share in Q3-23

€0.46
Underlying earnings per share in Q3-23

APPENDICES

Reconciliation between stated and underlying income – 9M-23

€m	9M-23 stated	Specific items	9M-23 underlying	9M-22 stated	Specific items	9M-22 underlying	∆ 9M/9M stated	∆ 9M/9M underlying
Revenues	**19,140**	**598**	**18,542**	**16,525**	**131**	**16,394**	**+15.8%**	**+13.1%**
Operating expenses excl.SRF	(9,922)	(18)	(9,904)	(9,383)	(90)	(9,293)	+5.8%	+6.6%
SRF	(509)	-	(509)	(647)	-	(647)	(21.3%)	(21.3%)
Gross operating income	**8,709**	**580**	**8,129**	**6,495**	**41**	**6,454**	**+34.1%**	**+25.9%**
Cost of risk	(1,338)	(84)	(1,253)	(1,303)	(195)	(1,108)	+2.7%	+13.1%
Equity-accounted entities	136	(39)	175	291	-	291	(53.1%)	(39.9%)
Net income on other assets	102	89	13	26	-	26	x 3.9	(48.7%)
Change in value of goodwill	-	-	-	-	-	-	n.m.	n.m.
Income before tax	**7,609**	**545**	**7,064**	**5,509**	**(154)**	**5,663**	**+38.1%**	**+24.7%**
Tax	(1,832)	(149)	(1,682)	(1,483)	(10)	(1,473)	+23.5%	+14.2%
Net income from discont'd or held-for-sale ope.	7	-	7	147	94	53	n.m.	n.m.
Net income	**5,785**	**396**	**5,389**	**4,174**	**(70)**	**4,244**	**+38.6%**	**+27.0%**
Non controlling interests	(771)	(2)	(769)	(651)	13	(664)	+18.5%	+15.8%
Net income Group Share	**5,014**	**394**	**4,620**	**3,523**	**(57)**	**3,580**	**+42.3%**	**+29.1%**
Earnings per share (€)	**1.53**	**0.13**	**1.40**	**1.08**	**(0.02)**	**1.10**	**+41.7%**	**+27.4%**
Cost/Income ratio excl.SRF (%)	**51.8%**		**53.4%**	**56.8%**		**56.7%**	**-4.9 pp**	**-3.3 pp**

€4,620m
Underlying net income Group Share in 9M-23

€1.40
Underlying earnings per share in 9M-23

APPENDICES

Alternative performance measures – specific items Q3-23 and 9M-23

€m	Q3-23		Q3-22		9M-23		9M-22	
	*Gross impact**	*Impact on Net income*	*Gross impact**	*Impact on Net income*	*Gross impact**	*Impact on Net income*	*Gross impact**	*Impact on Net income*
DVA (LC)	2	2	14	10	(21)	(15)	5	4
Loan portfolio hedges (LC)	(2)	(1)	(14)	(11)	(26)	(19)	59	44
Home Purchase Savings Plans (LCL)	52	38	-	-	52	38	34	26
Home Purchase Savings Plans (CC)	230	171	-	-	230	171	53	39
Home Purchase Savings Plans (RB)	118	88	-	-	118	88	412	306
Reclassification of held-for-sale operations - NBI (IRB)	-	-	-	-	-	-	0	0
Mobility activities reorganisation (SFS)	1	0	-	-	300	214	-	-
Exceptional provisionning on moratoria Poland (IRB)	-	-	(21)	(17)	-	-	(21)	(17)
Check Image Exchange penalty (CC)	-	-	-	-	42	42	-	-
Check Image Exchange penalty (LCL)	-	-	-	-	21	21	-	-
Check Image Exchange penalty (RB)	-	-	-	-	42	42	-	-
Total impact on revenues	**402**	**298**	**(22)**	**(17)**	**758**	**581**	**543**	**401**
Creval integration costs (IRB)	-	-	-	-	-	-	(30)	(18)
Lyxor integration costs (AG)	-	-	(9)	(4)	-	-	(59)	(31)
Mobility activities reorganisation (SFS)	-	-	-	-	(18)	(13)	-	-
Total impact on operating expenses	**-**	**-**	**(9)**	**(4)**	**(18)**	**(13)**	**(90)**	**(49)**
Mobility activities reorganisation (SFS)	-	-	-	-	(85)	(61)	-	-
Provision for own equity risk Ukraine (IRB)	-	-	-	-	-	-	(195)	(195)
Total impact on cost of credit risk	**-**	**-**	**-**	**-**	**(85)**	**(61)**	**(195)**	**(195)**
Mobility activities reorganisation (SFS)	(26)	(26)	-	-	(39)	(39)	-	-
Total impact equity-accounted entities	**(26)**	**(26)**	**-**	**-**	**(39)**	**(39)**	**-**	**-**
Mobility activities reorganisation (SFS)	61	45	-	-	89	57	-	-
Total impact on Net income on other assets	**61**	**45**	**-**	**-**	**89**	**57**	**-**	**-**
Capital gain La Médicale (GEA)	-	-	101	101	-	-	101	101
Reclassification of held-for-sale operations (IRB)	-	-	-	-	-	-	(7)	(10)
Total impact on Net income from discounted or held-for-sale	**-**	**-**	**101**	**101**	**-**	**-**	**94**	**91**
Total impact of specific items	**436**	**317**	**71**	**79**	**705**	**525**	**352**	**248**
Asset gathering	**-**	**-**	**92**	**97**	**-**	**-**	**42**	**70**
French Retail banking	**170**	**126**		**-**	**233**	**189**	**446**	**331**
International Retail banking	**-**	**-**	**(21)**	**(17)**	**-**	**-**	**(253)**	**(240)**
Specialised financial services	**35**	**19**	**-**	**-**	**247**	**159**	**-**	**-**
Large customers	**1**	**0**	**(1)**	**(0)**	**(47)**	**(35)**	**64**	**48**
Corporate centre	**230**	**171**		**-**	**272**	**213**	**53**	**39**

** Impacts avant impôts et avant intérêts minoritaires*

€317m

Net impact of specific items on Q3-23 net income Group share

APPENDICES

Reconciliation between stated and underlying income – Q3-23

€m	Q3-23 stated	Specific items	Q3-23 underlying	Q3-22 stated	Specific items	Q3-22 underlying	∆ Q3/Q3 stated	∆ Q3/Q3 underlying
Revenues	**9,249**	**402**	**8,847**	**8,222**	**(22)**	**8,244**	+12.5%	+7.3%
Operating expenses excl.SRF	(5,265)	0	(5,265)	(4,943)	(9)	(4,934)	+6.5%	+6.7%
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	**3,984**	**402**	**3,582**	**3,280**	**(30)**	**3,310**	**+21.5%**	**+8.2%**
Cost of risk	(693)	0	(693)	(636)	-	(636)	+9.0%	+9.0%
Equity-accounted entities	37	(26)	63	111	-	111	(66.8%)	(43.0%)
Net income on other assets	69	61	9	6	-	6	x 10.7	+32.2%
Change in value of goodwill	-	-	-	-	-	-	n.m.	n.m.
Income before tax	**3,397**	**436**	**2,961**	**2,762**	**(30)**	**2,792**	**+23.0%**	**+6.0%**
Tax	(810)	(120)	(691)	(736)	6	(742)	+10.0%	(7.0%)
Net income from discont'd or held-for-sale ope.	2	-	2	123	101	22	(98.7%)	(92.4%)
Net income	**2,588**	**317**	**2,272**	**2,149**	**77**	**2,071**	**+20.5%**	**+9.7%**
Non controlling interests	(204)	-	(204)	(178)	2	(180)	+14.9%	+13.5%
Net income Group Share	**2,384**	**317**	**2,068**	**1,971**	**79**	**1,892**	**+21.0%**	**+9.3%**
Cost/Income ratio excl.SRF (%)	**56.9%**		**59.5%**	**60.1%**		**59.8%**	**-3.2 pp**	**-0.3 pp**

€2,068m

Underlying net income Group Share in Q3-23

APPENDICES

Reconciliation between stated and underlying income – 9M-23

€m	9M-23 stated	Specific items	9M-23 underlying	9M-22 stated	Specific items	9M-22 underlying	∆ 9M/9M stated	∆ 9M/9M underlying
Revenues	**27,722**	**758**	**26,965**	**25,953**	**543**	**25,410**	+6.8%	+6.1%
Operating expenses excl.SRF	(15,782)	(18)	(15,764)	(15,021)	(90)	(14,931)	+5.1%	+5.6%
SRF	(620)	-	(620)	(803)	-	(803)	(22.8%)	(22.8%)
Gross operating income	**11,321**	**739**	**10,581**	**10,129**	**453**	**9,677**	**+11.8%**	**+9.3%**
Cost of risk	(2,179)	(84)	(2,095)	(2,139)	(195)	(1,944)	+1.9%	+7.7%
Equity-accounted entities	190	(39)	229	323	-	323	(41.0%)	(29.0%)
Net income on other assets	107	89	18	41	-	41	x 2.6	(56.0%)
Change in value of goodwill	-	-	-	-	-	-	n.m.	n.m.
Income before tax	**9,438**	**705**	**8,733**	**8,354**	**258**	**8,096**	**+13.0%**	**+7.9%**
Tax	(2,293)	(180)	(2,113)	(2,211)	(117)	(2,094)	+3.7%	+0.9%
Net income from discont'd or held-for-sale ope.	7	-	7	148	94	53	(95.0%)	(86.2%)
Net income	**7,153**	**525**	**6,628**	**6,291**	**235**	**6,056**	**+13.7%**	**+9.4%**
Non controlling interests	(619)	(0)	(619)	(539)	13	(552)	+14.7%	+12.1%
Net income Group Share	**6,534**	**525**	**6,009**	**5,752**	**248**	**5,504**	**+13.6%**	**+9.2%**
Cost/Income ratio excl.SRF (%)	**56.9%**		**58.5%**	**57.9%**		**58.8%**	**-0.9 pp**	**-0.3 pp**

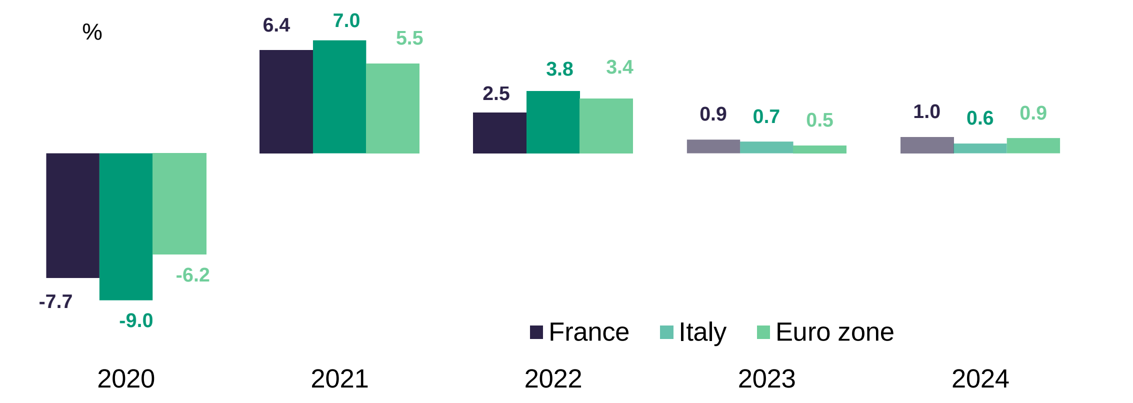
€6,009m

Underlying net income Group Share in 9M-23

APPENDICES

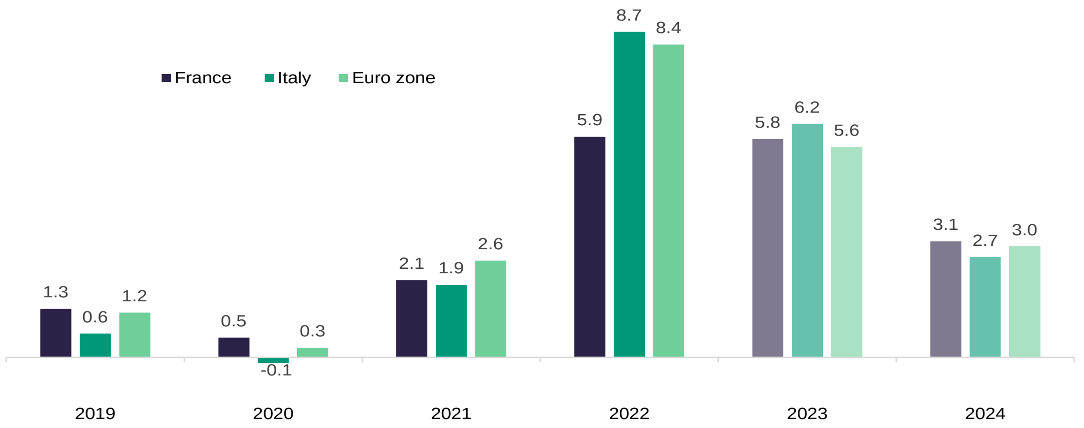
A slow recovery of growth in 2024 in the eurozone

France, Italy, Eurozone – GDP Growth



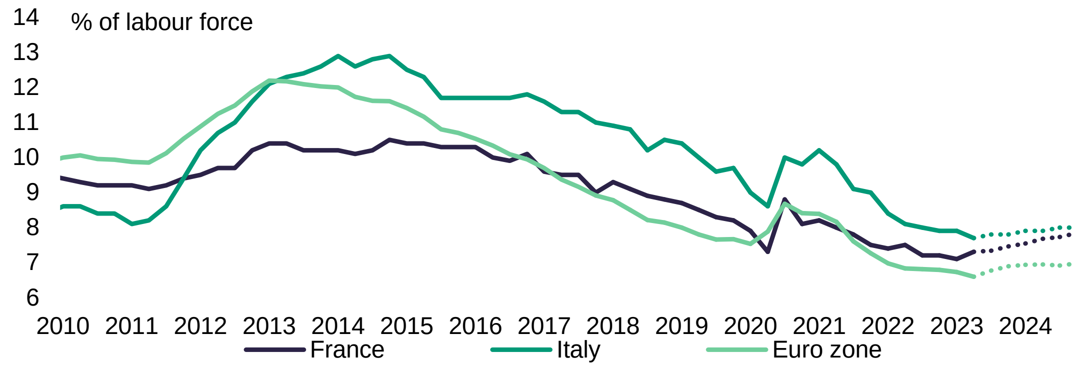
Source: Eurostat, Crédit Agricole S.A./ECO. Forecasts at 30 September 2023

France, Italy, Eurozone - Average annual Inflation (%)



Source: Eurostat, CACIB/ECO. Forecasts at 30 September 2023

France, Italy, Eurozone – Unemployment rate



Source: Eurostat, Crédit Agricole S.A./ECO. Forecasts at 30 September 2023

France – institutional forecasts (GDP France)

- IMF (Oct. 2023): +1.0% in 2023 and +1.3% in 2024
- European Commission (Sept. 2023): +1.0% in 2023 and +1.2% in 2024
- OECD (Sept. 2023): +1.0% in 2023 and +1.2% in 2024
- Banque de France (Sept. 2023): +0.9% in 2023 and +0.9% in 2024

Provisioning of performing loans: use of alternative scenarios complementary to the central scenario

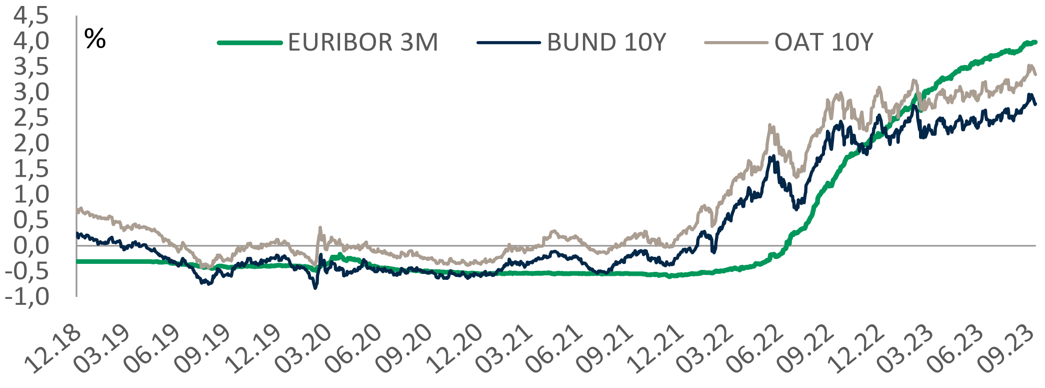
- A favourable scenario: French GDP +1% in 2023 and +2.4% in 2024
- Unfavourable scenario: French GDP +0.1% in 2023 and -0.1% in 2024

Source: Eurostat, Crédit Agricole S.A./ECO. Forecasts at 13 April 2023

APPENDICES

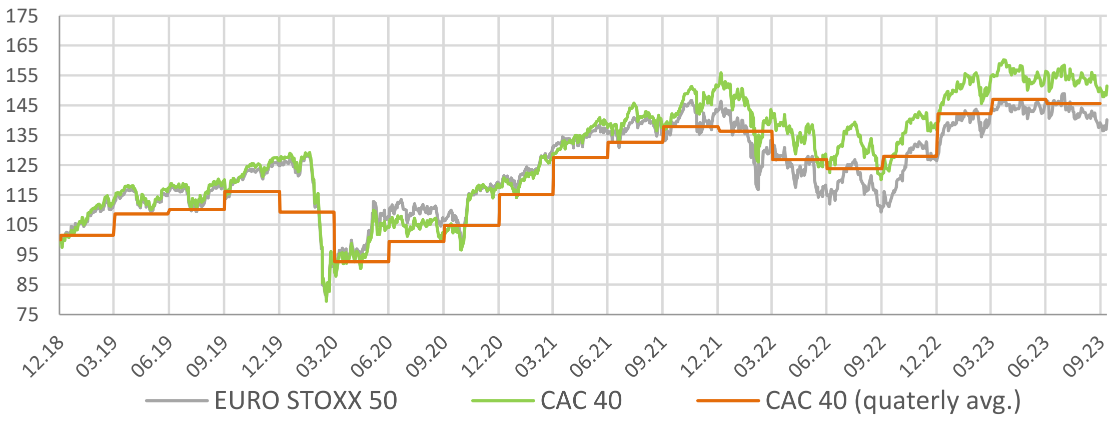
Continued rise in interest rates

Interest rates, in euros (%)



Source: Eurostat, Crédit Agricole S.A./ECO. Data at 10 October 2023

Equity indexes (base 100 = 31/12/2018)



Source: Eurostat, Crédit Agricole S.A./ECO. Data at 10 October 2023

Equities

- EuroStoxx 50: spot -5.1% Q3/Q2; average -0.8% Q3/Q2 and +20.5% Q3/Q3

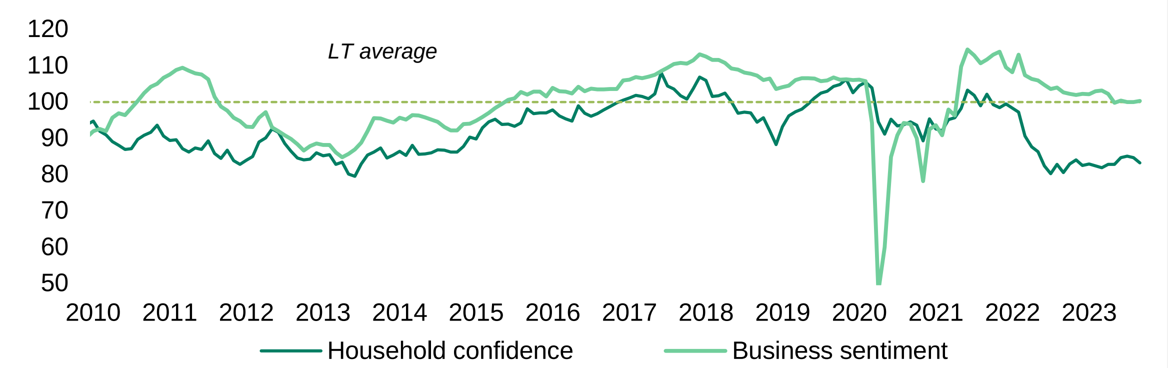
Interest rates

- 10-year OAT: up 30 bp since 31 December 2022, but up +47 bp quarter on quarter and +145 bp compared with 30 June 2022
- Spread at 30 Sept. : OAT/Bund 57 bp (+1.5 bp/June 23), BTP/Bund: 195 bp (+27 bp/June 23)

Exchange

- EUR/USD (spot): down Q3/Q2 (-3.2%), increase of +7.9% Q3/Q3

France – Household and business leaders' confidence

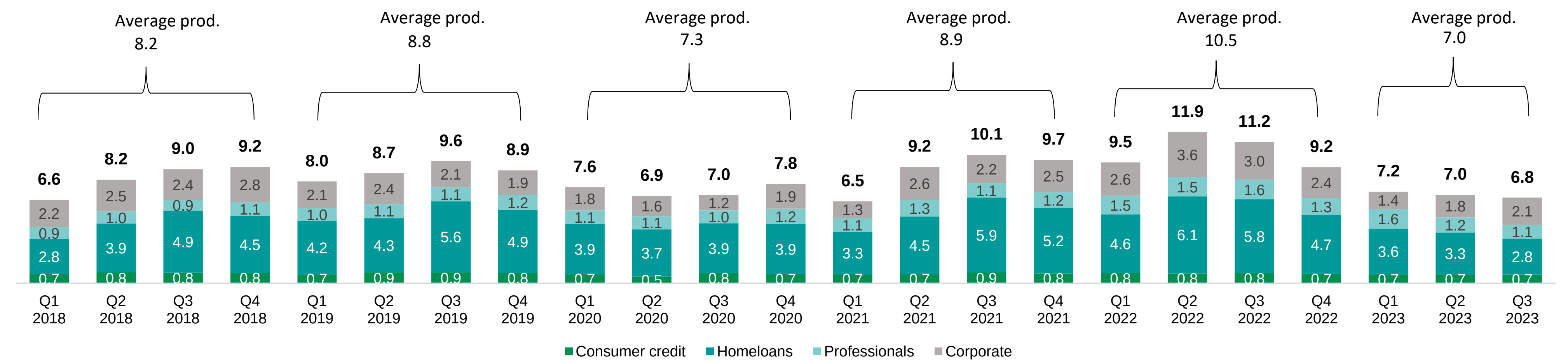


Source: Insee

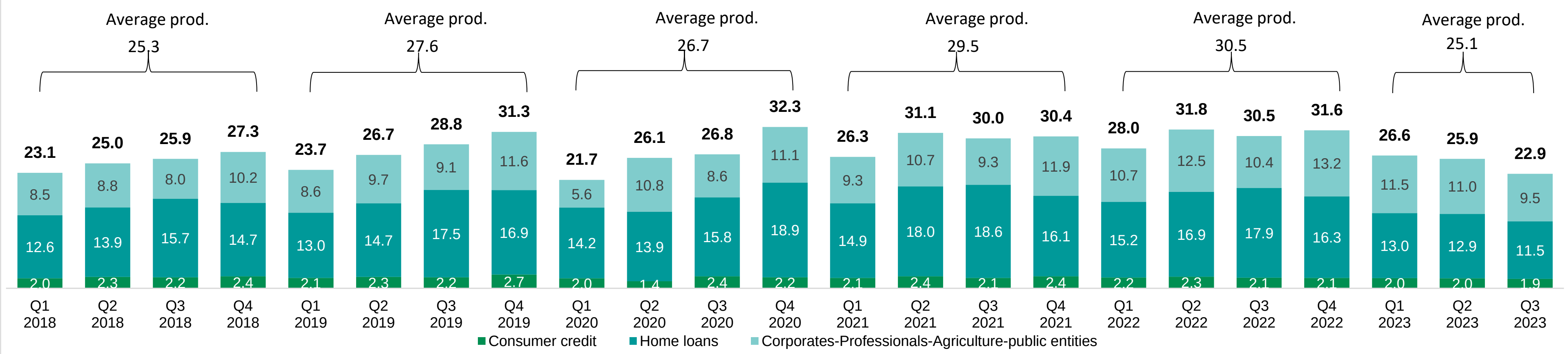
APPENDICES

Change in French Retail new loans production

LCL new loans production (excluding SGL) since 2018 (€Bn)

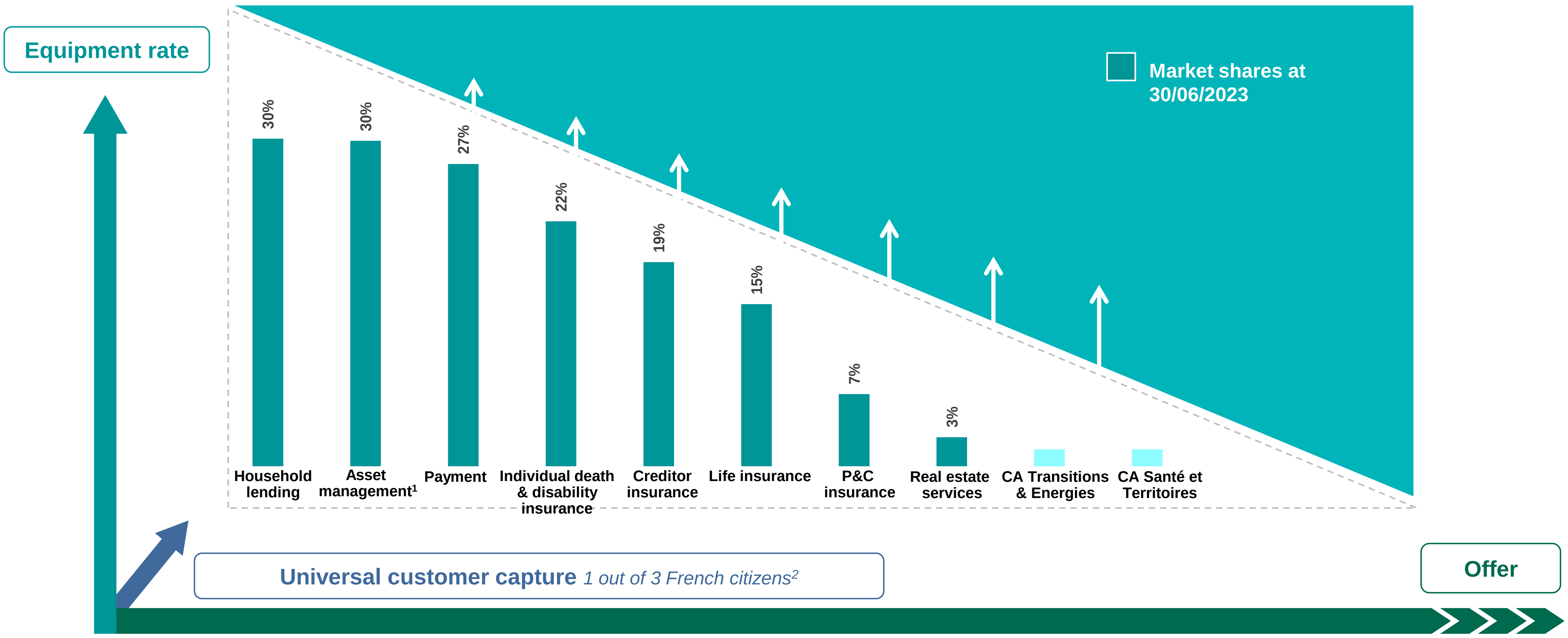


Regional banks new loans production (excluding SGL) since 2018 (€Bn)



A virtuous cycle between customer capture, customer equipment, and development of the offer

The Group's organic growth model (graph illustrating market share in France)



(1) Market share of UCITS in France at end December 2022 for all customer segments; (2) 35% of French citizens – Source: Sofia 2021 KANTAR

APPENDICES

Continued decrease of residual exposures in Russia

Crédit Agricole S.A. exposure to Russia (on- and off-balance sheet)

in €bn	28/02/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023	Δ 30/09/2023 - 28/02/2022	Δ 30/09/2023 - 30/06/2023
Total Onshore	**0.7**	**0.2**	**0.3**	**0.2**	**0.2**	**-0.6**	**0.0**
Total Offshore	**4.6**	**2.9**	**2.7**	**2.3**	**1.6**	**-3.0**	**-0.7**
On Balance Sheet	*3.1*	*2.7*	*2.6*	*2.3*	*1.5*	*-1.6*	*-0.7*
Off Balance Sheet	*1.5*	*0.2*	*0.1*	*0.1*	*0.1*	*-1.5*	*0.0*
Variation Risk (MtM)	**0.2**	**0.0**	**0.0**	**0.0**	**0.0**	**-0.2**	**0.0**

Decline in total exposures to Russia by eq. of -€0.7bn vs. 30/06

Since the start of the war, exposures reduced by eq. -€3.8bn

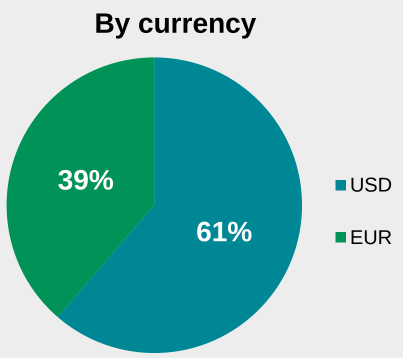
→ On-shore exposures: stable vs. 30/06

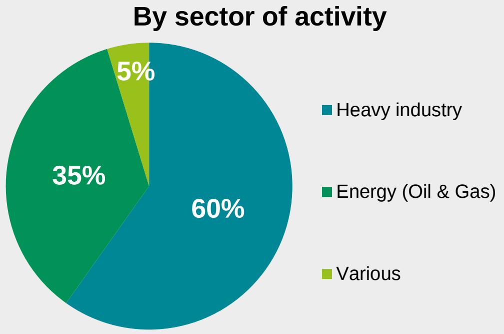
→ Continued decline in Offshore exposures of eq. -€0.7bn vs. 30/06
≈44% maturities of less than 1 year

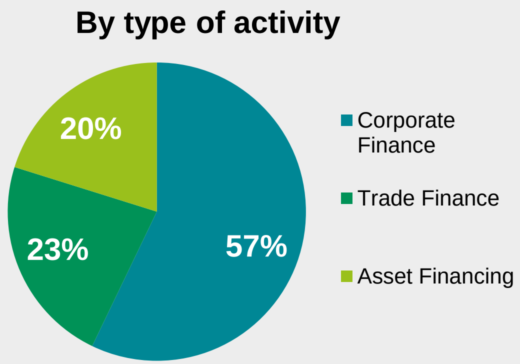
→ Loan loss reserves at 30/09/2023: €466m

→ Continued decline in exposures in October
(-€0.4bn including -€0.3bn for Offshore and -€0.1bn for Onshore)

Breakdown of off-shore on-balance sheet exposures – 30/09/2023



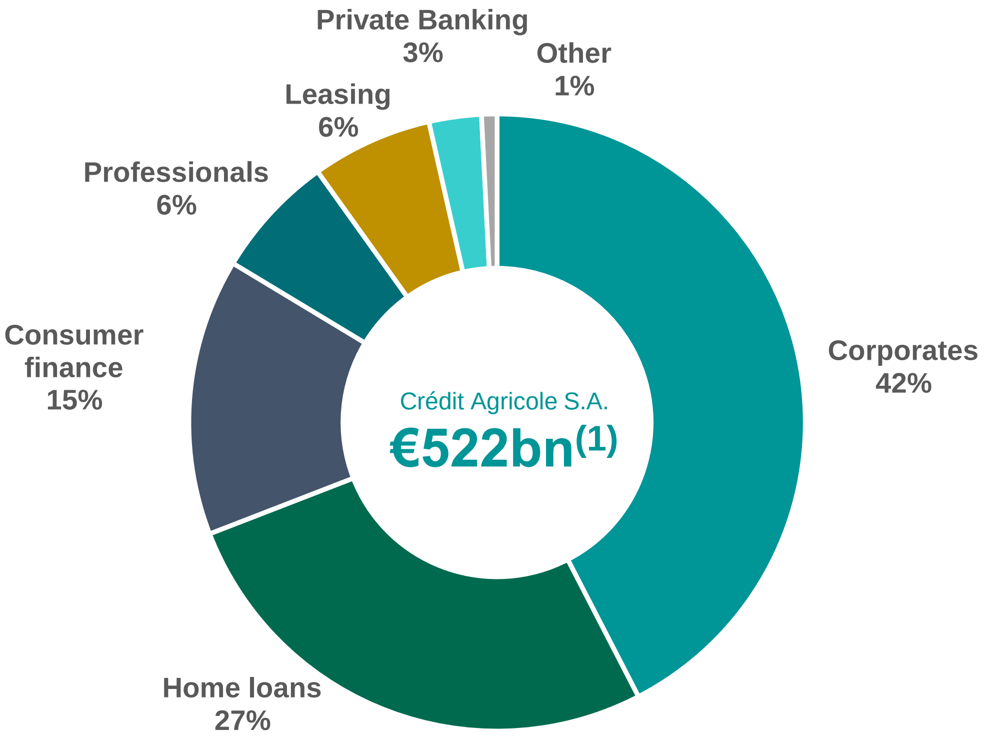




APPENDICES

Diversified loan book, skewed towards corporate and home loans

Gross customer loans outstanding[1] at Crédit Agricole S.A. (30/09/2023)



Corporate loans[1]
€221bn

- Including €159bn Crédit Agricole CIB, €32bn LCL, €22bn IRB, €8bn CACEIS

Home loans
€139bn

- Including €104bn LCL: mostly fixed-rate, amortisable, collateralised or mortgage-secured loans
- O/w €35bn at the IRBs

Consumer finance
€76bn

- Of which €67bn CACF (including Agos and CA Auto Bank) and €9bn for CASA retail networks, excluding non-consolidated entities (automotive JVs)

Loans to professionals
€34bn

- Including €24bn LCL and €10bn at the IRB

[1] Gross customer loans outstanding excl. credit institutions

APPENDICES

CAG and CASA exposure to corporate real estate limited and high quality
Data at end-June 2023

Limited exposure to commercial real estate(1) at end June 2023

Commercial lending of €57.9bn for CAG, €32.0bn for Crédit Agricole SA

- of which ~€16bn for office real estate, ~€10bn for commercial spaces and ~€15bn for residential real estate (respectively ~€11bn, ~€6bn, ~€5bn for Crédit Agricole SA)
- of which €25.9bn Regional Banks, €22.5bn Crédit Agricole CIB, €5.4bn LCL and €1.9bn CA Italy

Representing 3.3% of commercial lending CAG, 3.0% at the level of Crédit Agricole S.A.

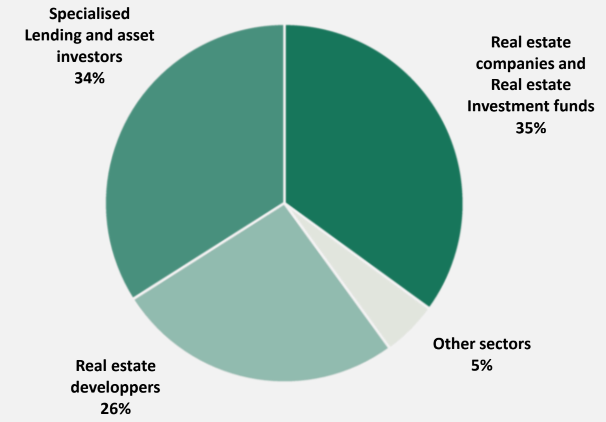
Good quality of commercial real estate assets and risks under control at end June 23

LTV (loan to value): 73% of CAG exposures with an LTV < 60%, 81% for CASA(2)

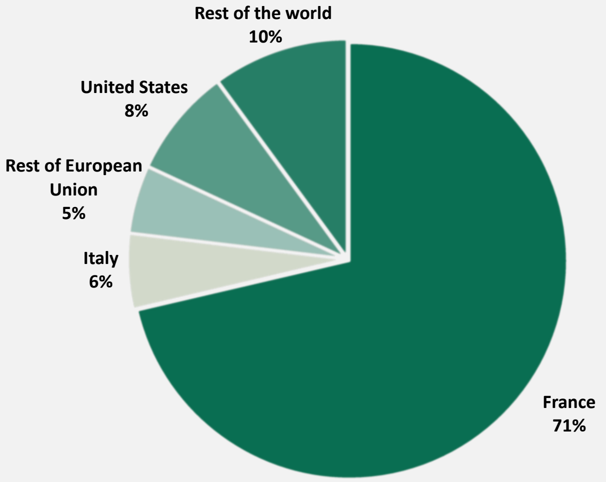
71% of CAG REP are **Investment Grade,** 81% for CASA(3)

Default rate REP 2.6% CAG and 3.9% for CASA(4) and S3 **coverage ratio** of 53% for CAG, 51% for CASA.

Exposures (on- and off-balance sheet)/type of customer (Commercial real estate data(1) CAG end June 2023)



Exposures (on- and off-balance sheet)/geographic area (Commercial real estate data(1) CAG end June 2023)



(1) Balance sheet and off-balance sheet data; The scope of real estate professionals includes property developers, listed and unlisted REITs, specialised investment funds, real estate investors, and real estate subsidiaries of financial institutions (insurers, banks, etc.); This scope is slightly different from the exposures to corporate real estate presented in the registration document, which notably includes real estate financing contributed from corporate clients.

(2) LTV calculated on 64% of exposures to real estate professionals for CAG and 66% of CASA exposures,

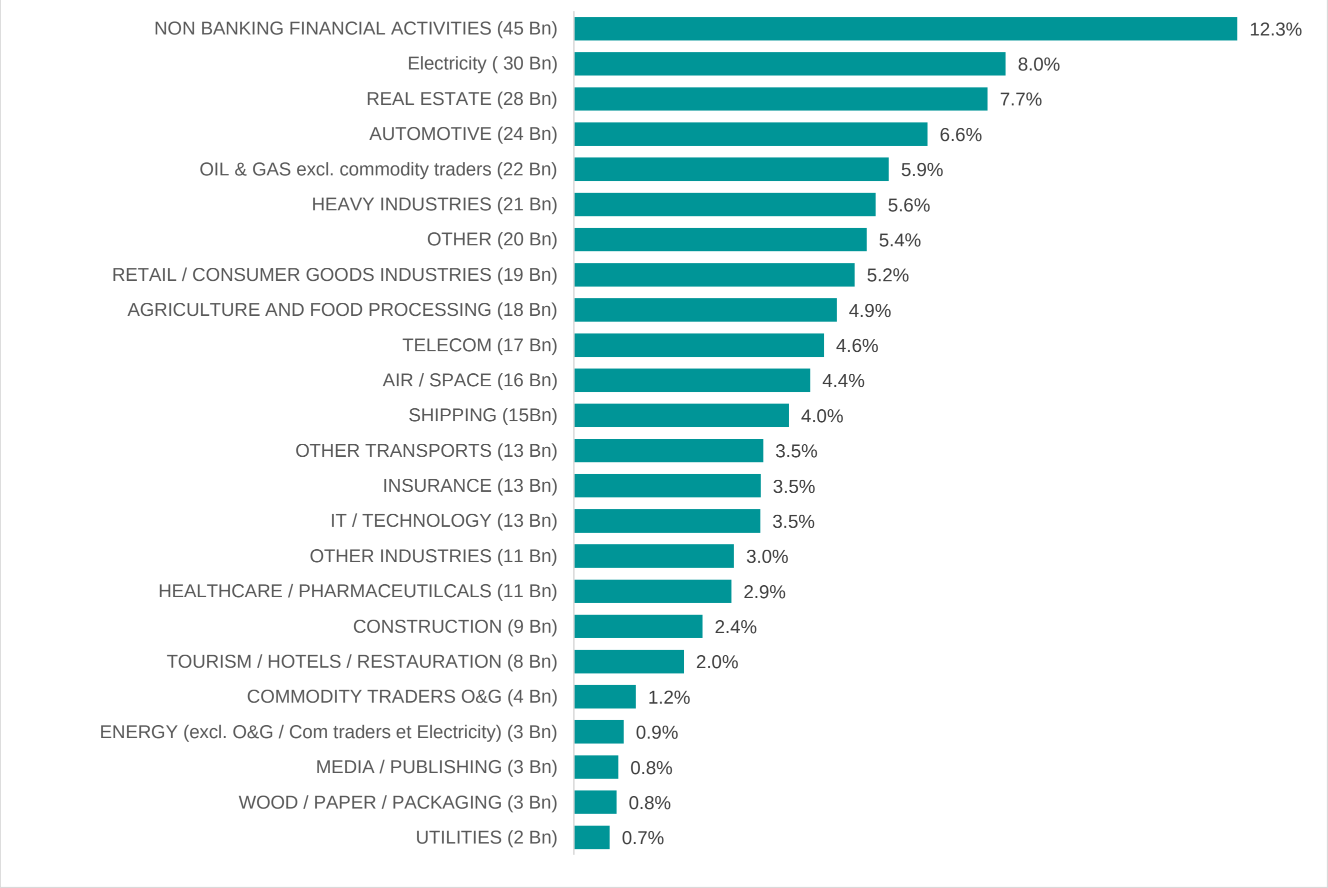
(3) Internal rating equivalent

(4) Default rate calculated with on- and off-balance sheet exposures as the denominator.

APPENDICES

Well-balanced corporate portfolio

Crédit Agricole S.A.: €369bn of EAD(1) Corporate at 30/09/2023



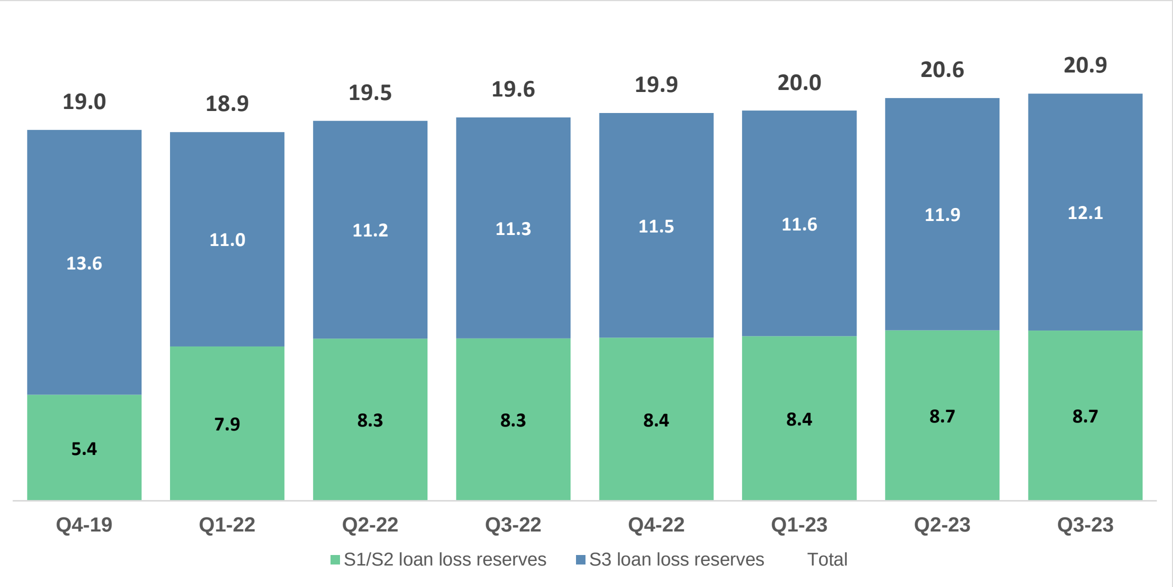
- 73% of Corporate exposures are Investment Grade(2)
- SME exposures of €25.9bn at 30/09/2023
- LBO exposures(3) of €3.9bn at the end of August 2023

(1) Exposure at default is a regulatory definition used in Pillar 3. It corresponds to the exposure at default after integration of risk reduction factors. It includes exposures to balance sheet assets and part of the off-balance sheet commitments after application of the credit conversion factor.

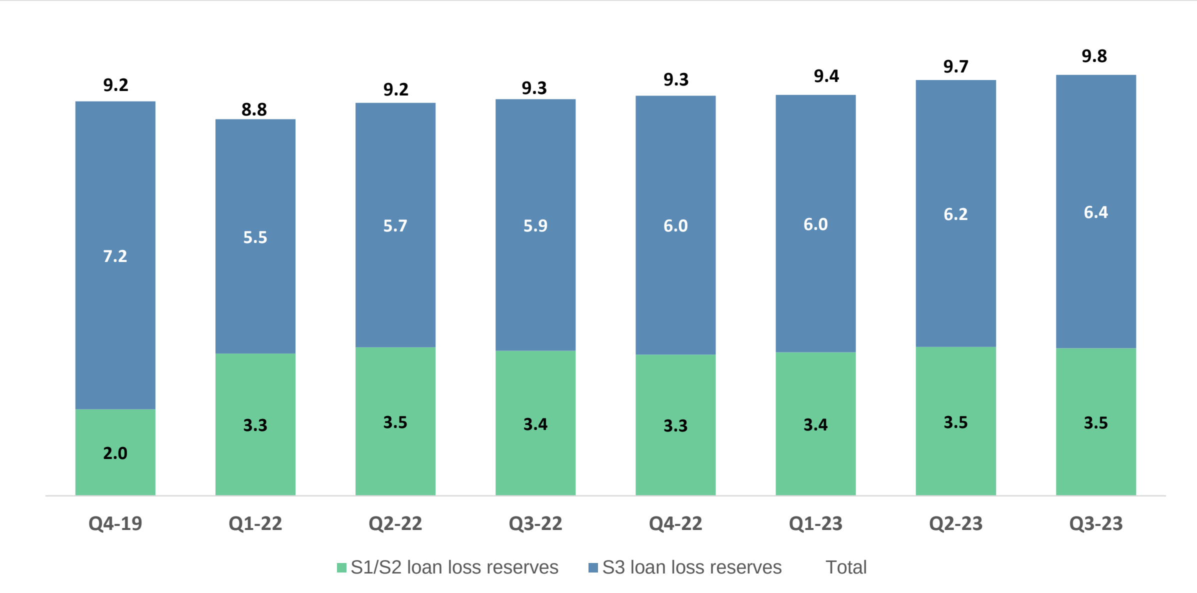
(2) Equivalent internal rating (3) Crédit Agricole CIB scope only

High CAG and CASA loans loss reserves

Crédit Agricole Group – Loan loss reserves in €bn



Crédit Agricole S.A. – Loan loss reserves in €m



High share of performing loans' provisions:

→ **CASA: +€1.4bn provisions on performing loans** Q3-2023/Q4-2019 (to 35% of total provisions, vs 22% at end-2019)
→ **CAG[2]: +€3.3bn provisions on performing loans** Q3-2023/Q4-2019 (to 42% of total provisions[3] vs 29% at end-2019)

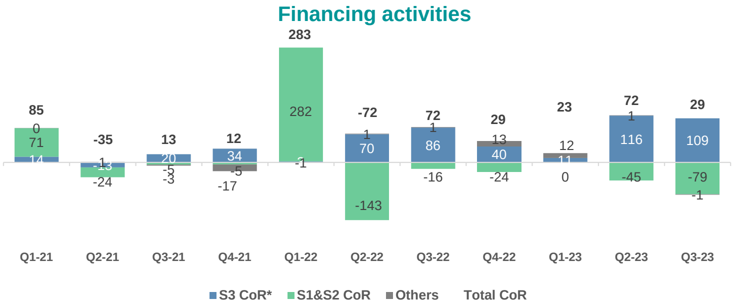
(1) Loan loss reserves, including collective provisions. Coverage ratios are calculated based on loans and receivables due from customers in default.
(2) 48% related to provisions for performing loans for the Regional Banks (vs 35% at end-2019, i.e. +€1.87bn)

As a reminder, decline in loan loss reserves in Q4 2021 related to CA Italy NPL disposal for €1.5bn

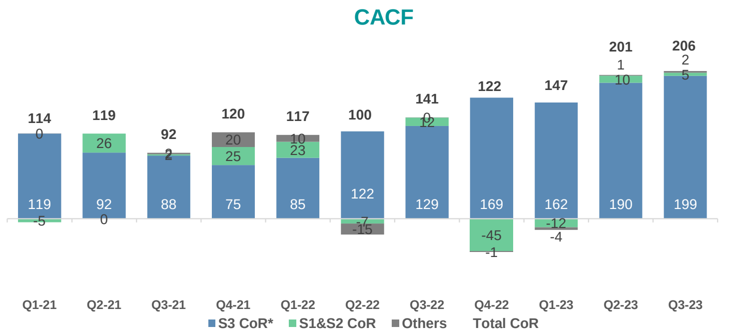
APPENDICES

High coverage ratios, NPL ratios under control, in all business lines

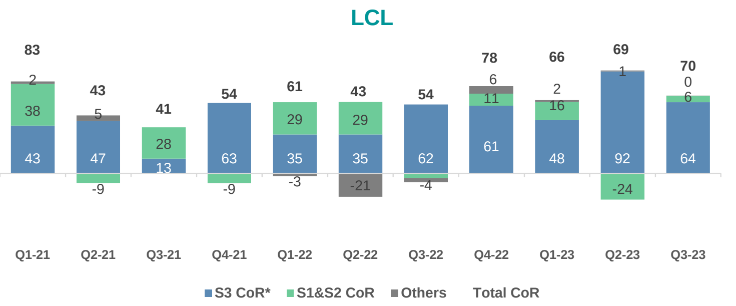
Underlying credit cost of risk (CoR) by *stage* and by business line (in €m) – Cost of risk on outstandings (in basis points over four rolling quarters*)



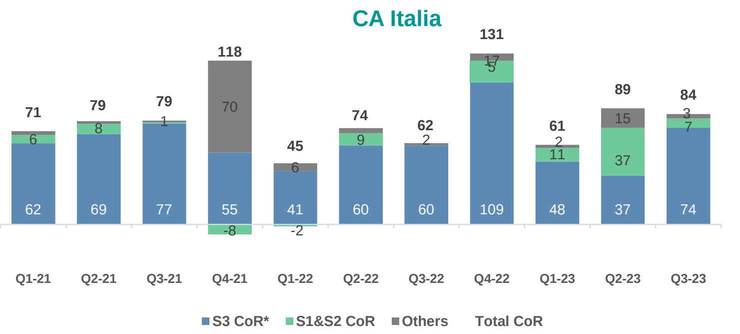
CoR: -59.8% Q3/Q3; CoR / outstandings: 11 bp
NPL ratio: 3.1%; Coverage ratio: 64.6%



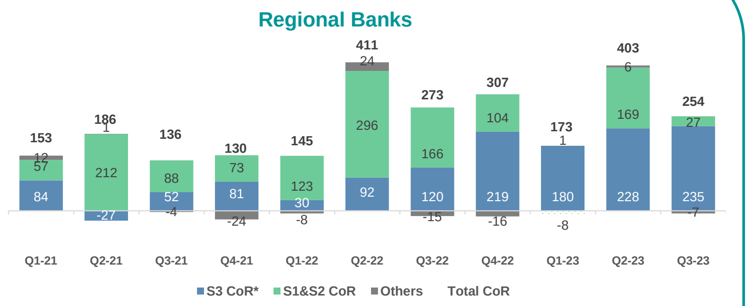
CoR: +45.9% Q3/Q3; CoR / outstandings: 128 bp
NPL ratio: 4.0%; Coverage ratio: 82.4%



CoR: +29.4% Q3/Q3; CoR / outstandings: 17 bp
NPL ratio: 1.9%; Coverage ratio: 62.0%



CoR: +35.7% Q3/Q3; CoR / outstandings: 60 bp
NPL ratio: 3.6%; Coverage ratio: 69.4%

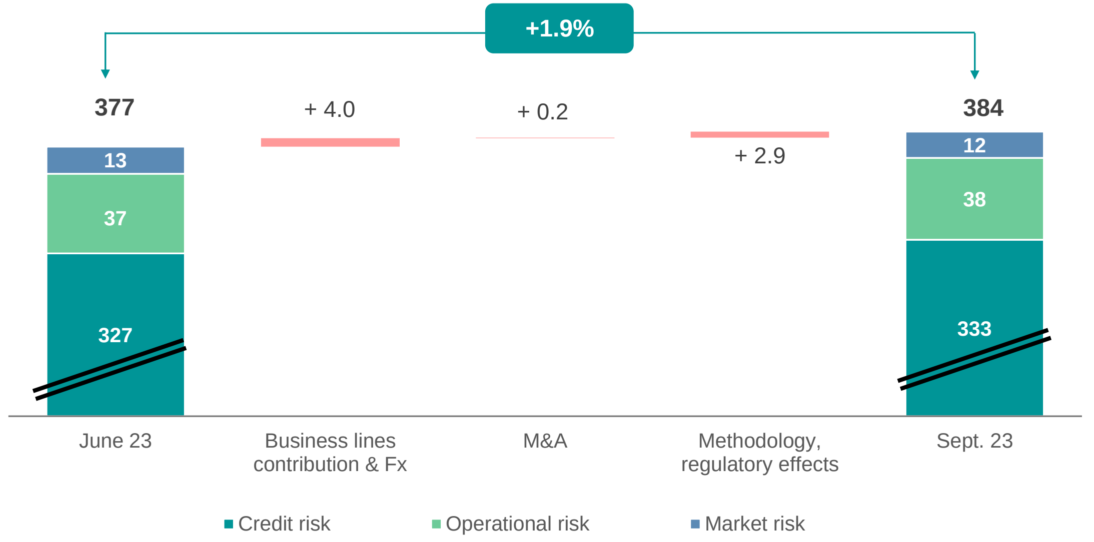


CoR: -4.1% Q3/Q3; CoR/outstandings: 18 bp
NPL ratio: 1.7%; Coverage ratio: 97.6%

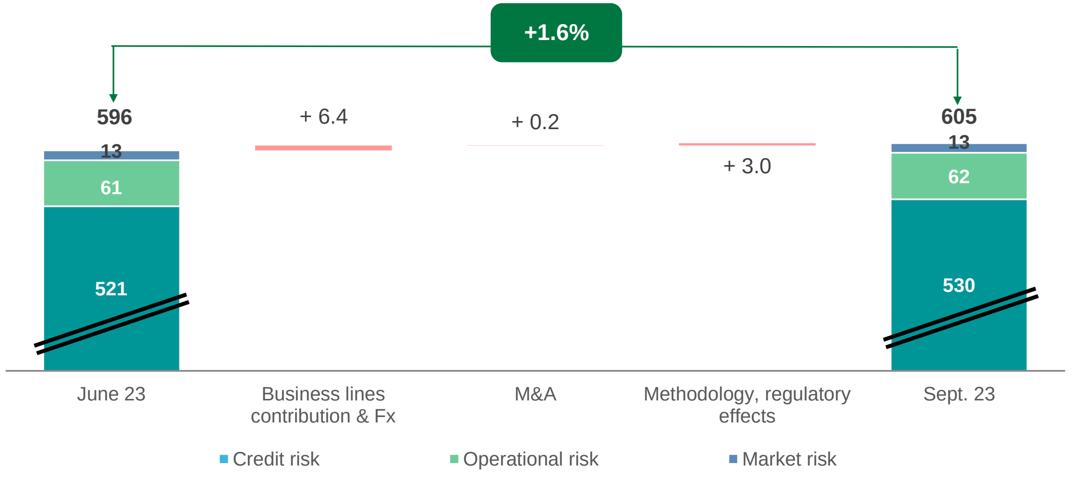
(*) Cost of risk on outstandings (on an annualised quarterly basis) at 8 bp for Financing activities, 124 bp for CACF, 17 bp for LCL, 56 bp for CA Italy and 16 bp for the RBs. Coverage ratios are calculated based on loans and receivables due from customers in default.

APPENDICES
RWA

Crédit Agricole S.A.



Crédit Agricole Group



Crédit Agricole S.A. : +€7.0bn increase Sept/June

→ **Business lines' contribution** (including foreign exchange)**:** +€4.0bn organic change in business lines, including Large Customers +€1.8bn (o/w €1.2bn FX) and +€0.4bn on the Insurance equity-accounted value

→ **M&A:** +€0.2bn integration of RBC IS Europe and ALD / LeasePlan and taking into account CA Auto Bank's securitisation

→ **Methodology and regulatory effects**: +€2.9bn mainly linked to the change in treatment of insurance Goodwill (+€3,8bn)

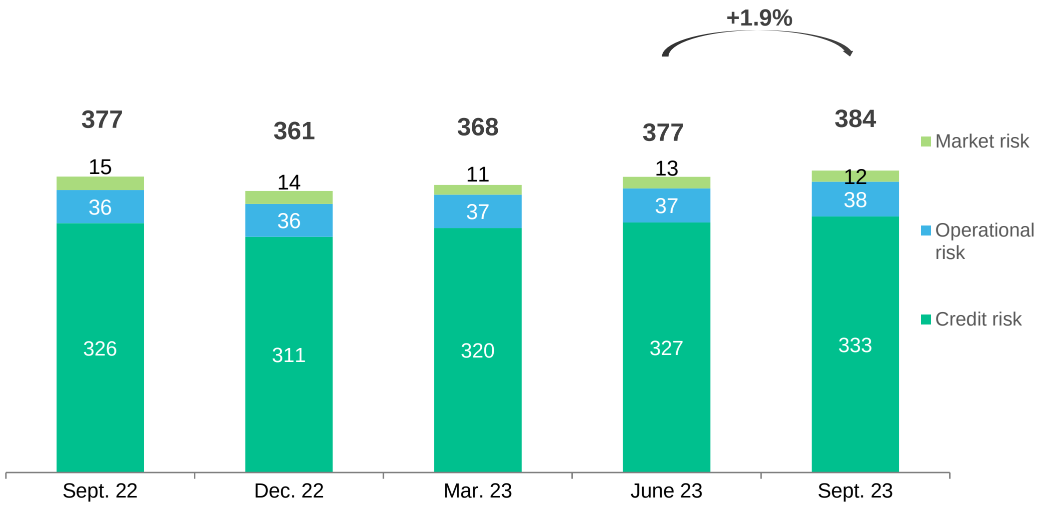
Crédit Agricole Group: +€9.6bn increase Sept/June

→ **Business lines' contribution (incl. FX):** +€6.4bn, of which Regional Banks +€2.1bn

APPENDICES

RWA and allocated capital by business line

€bn	Risk-weighted assets Sept. 2023	June 2023	Sept. 2022	Capital Sept. 2023	June 2023	Sept. 2022
Asset gathering	**50.7**	**46.9**	**35.7**	**12.9**	**12.4**	**12.6**
- Insurance **	*31.8*	*27.6*	*18.1*	*11.1*	*10.5*	*10.9*
- Asset management	*13.2*	*13.6*	*12.9*	*1.3*	*1.3*	*1.2*
- Wealth Management	*5.8*	*5.7*	*4.7*	*0.5*	*0.5*	*0.4*
French Retail Banking (LCL)	**52.2**	**51.7**	**51.7**	**5.0**	**4.9**	**4.9**
International retail Banking	**48.1**	**47.1**	**50.7**	**4.6**	**4.5**	**4.8**
Specialised financial services	**68.1**	**69.9**	**58.4**	**6.5**	**6.6**	**5.5**
Large customers	**138.8**	**135.1**	**153.7**	**13.2**	**12.8**	**14.6**
- Financing activities	*81.5*	*79.8*	*86.7*	*7.7*	*7.6*	*8.2*
- Capital markets and investment banking	*46.6*	*46.2*	*57.4*	*4.4*	*4.4*	*5.4*
- Asset servicing	*10.7*	*9.2*	*9.7*	*1.0*	*0.9*	*0.9*
Corporate Centre	**26.0**	**26.2**	**27.2**	**-**	**-**	**-**
TOTAL	383.9	376.9	377.4	42.1	41.2	42.5

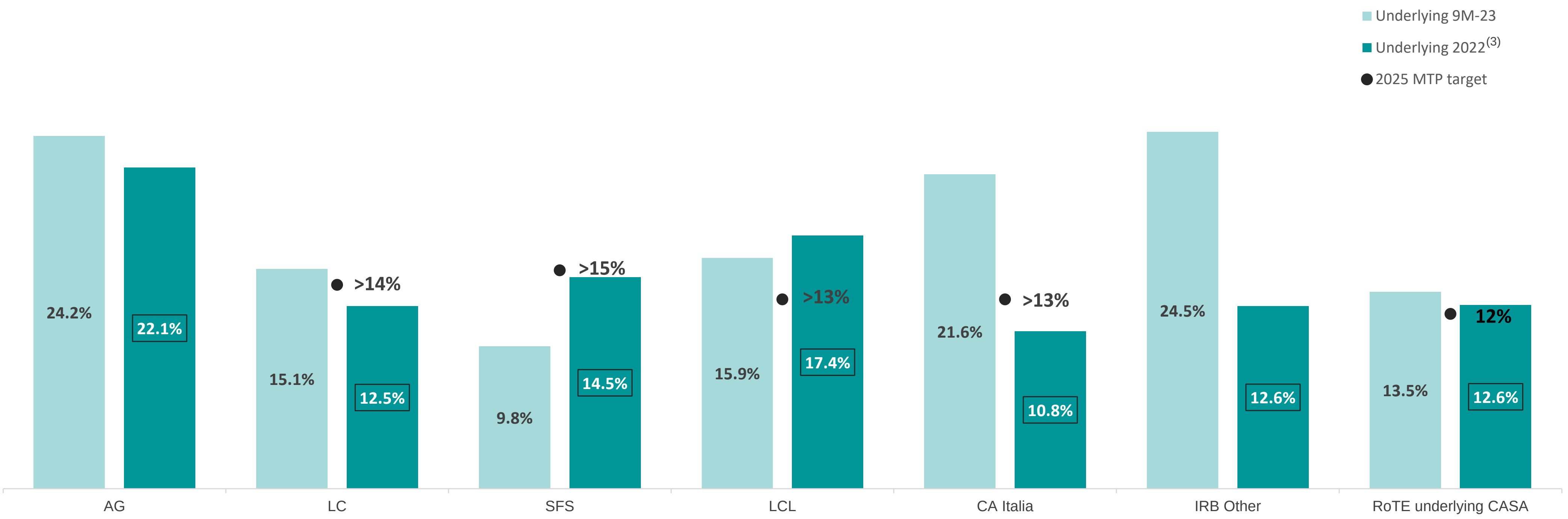


* ** Methodology: 9.5% of RWAs for each business line; Insurance: 80% of Solvency 2 capital requirements

APPENDICES

Profitable business lines

9M-2023 annualised underlying RoNE (1,2) by business line and 2025 targets (%)



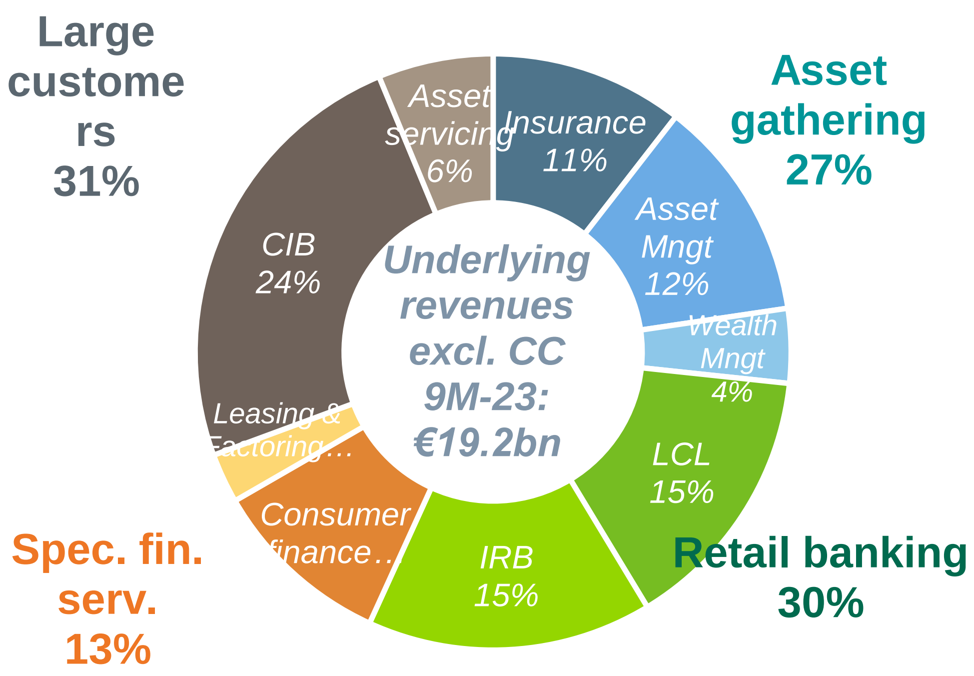
AG: Asset Gathering, including Insurance; RB: Retail Banking, SFS: Specialised financial services; LC: Large customers; CC: Corporate Centre

(1) See pages 46 (Crédit Agricole S.A.) and 49 (Crédit Agricole Group) for further details on the specific items
(2) After deduction of AT1 coupons, charged to net equity, see page 72
(3) 2022 data under IFRS4

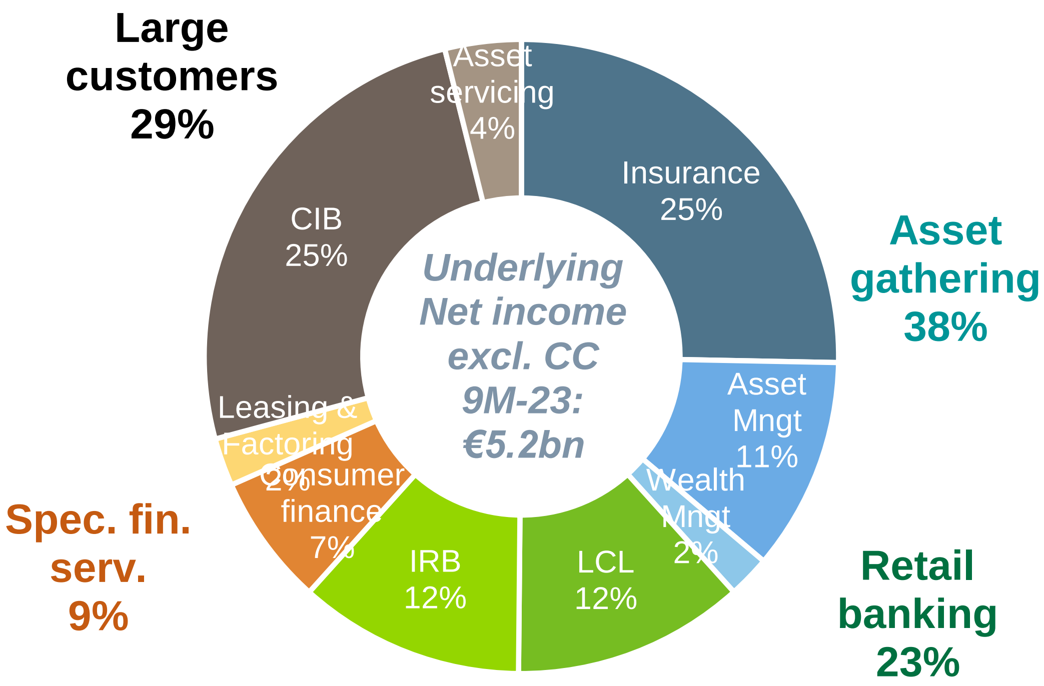
APPENDICES

A stable, diversified and profitable business model

Underlying 2023 revenues[1] by business line
(excluding Corporate Centre) (%)



Underlying net income Group share[1] 2023 by business line
(excluding Corporate Centre) (%)

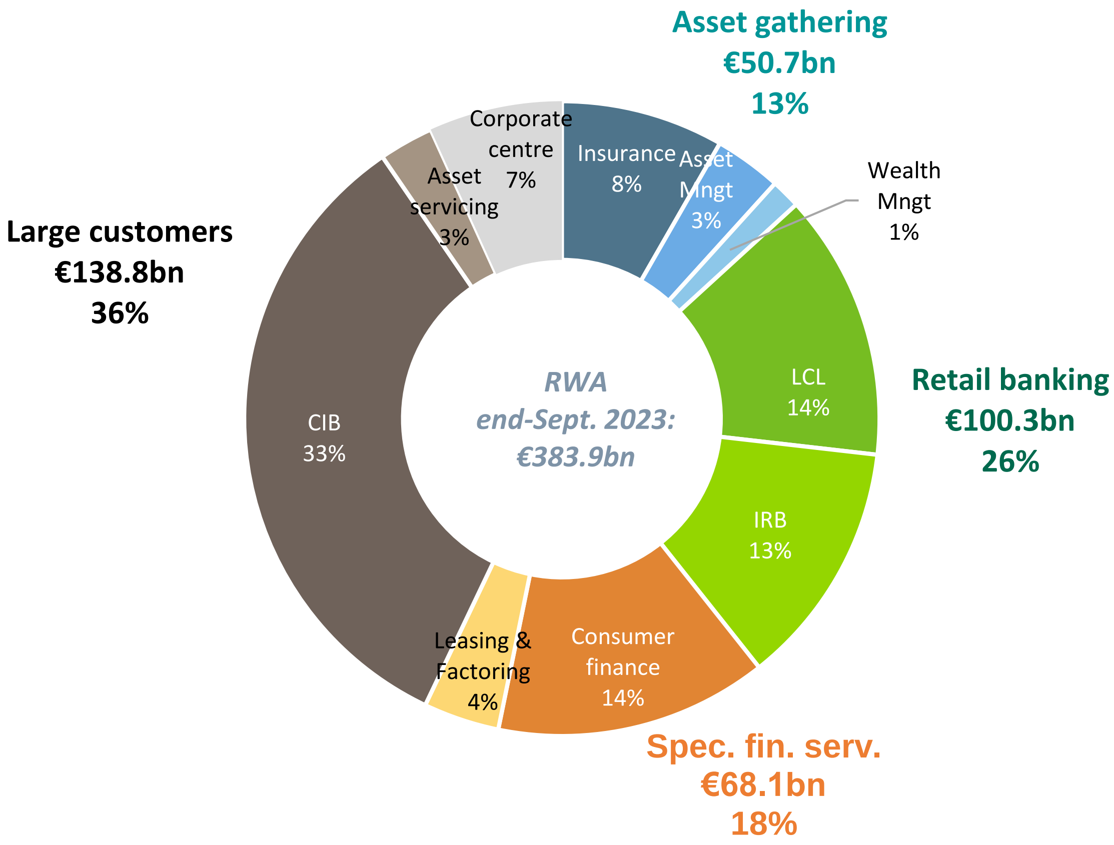


(1) See slides 45 and 46 for details on specific items

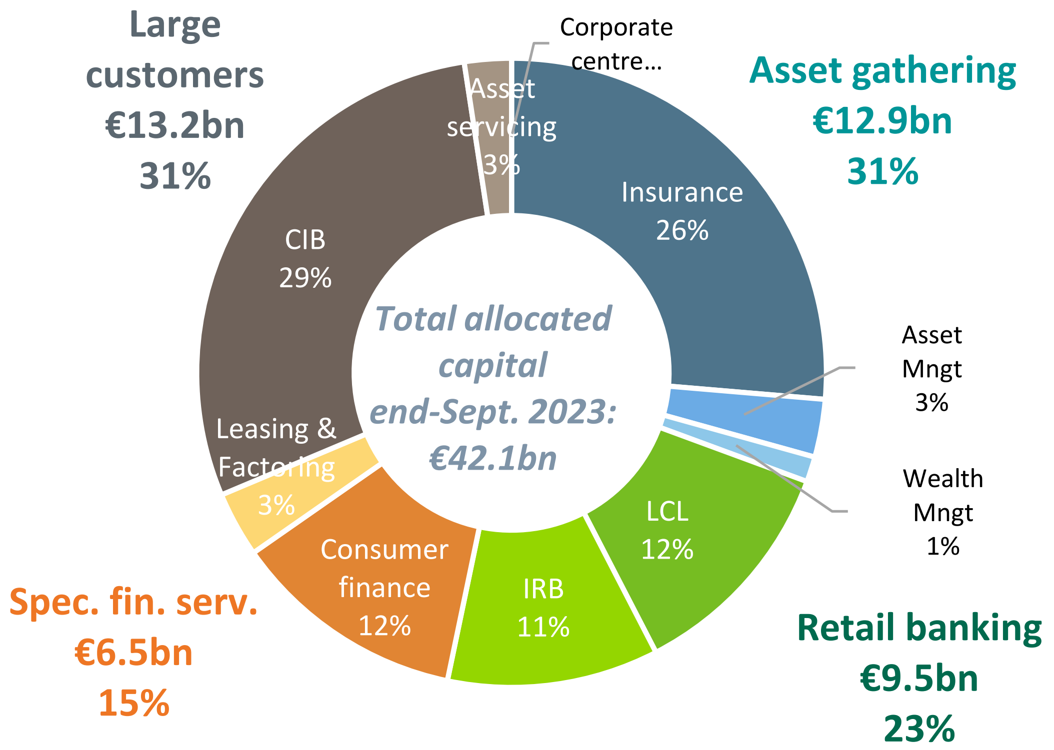
APPENDICES

Risk-weighted assets and allocated equity by business line

Risk weighted assets by business line at 30/09/2023 (in €bn and %)

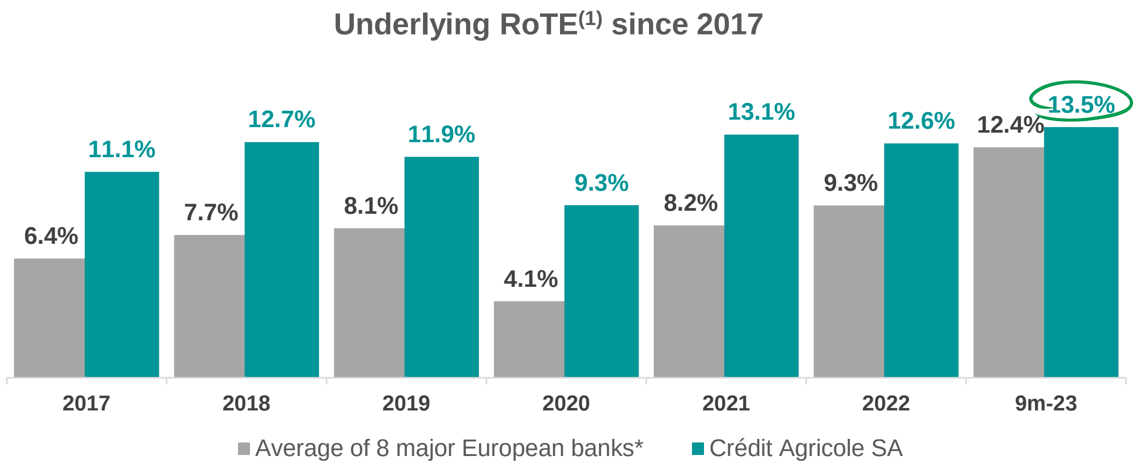


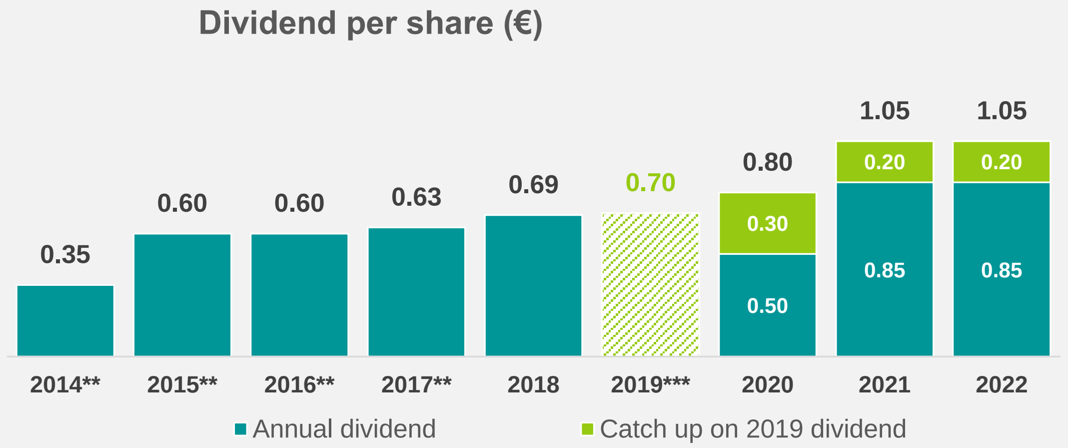
Allocated capital by business line at 30/09/2023 (in €bn and %)



APPENDICES

Very strong return on tangible equity (ROTE) at 13.5% for 9M-23





9M-23 ROTE(1) at 13.5%

* Arithmetic mean of 8 major European banks: Société Générale; BNP Paribas; Santander; UniCredit; Deutsche Bank; HSBC; Standard Chartered; Barclays;
** Excl. loyalty dividend
*** 2019 dividend placed in reserves following the ECB recommendation

(1) Underlying ROTE calculated on the basis of underlying net income Group share (see appendices pages 46, 48 and 72)

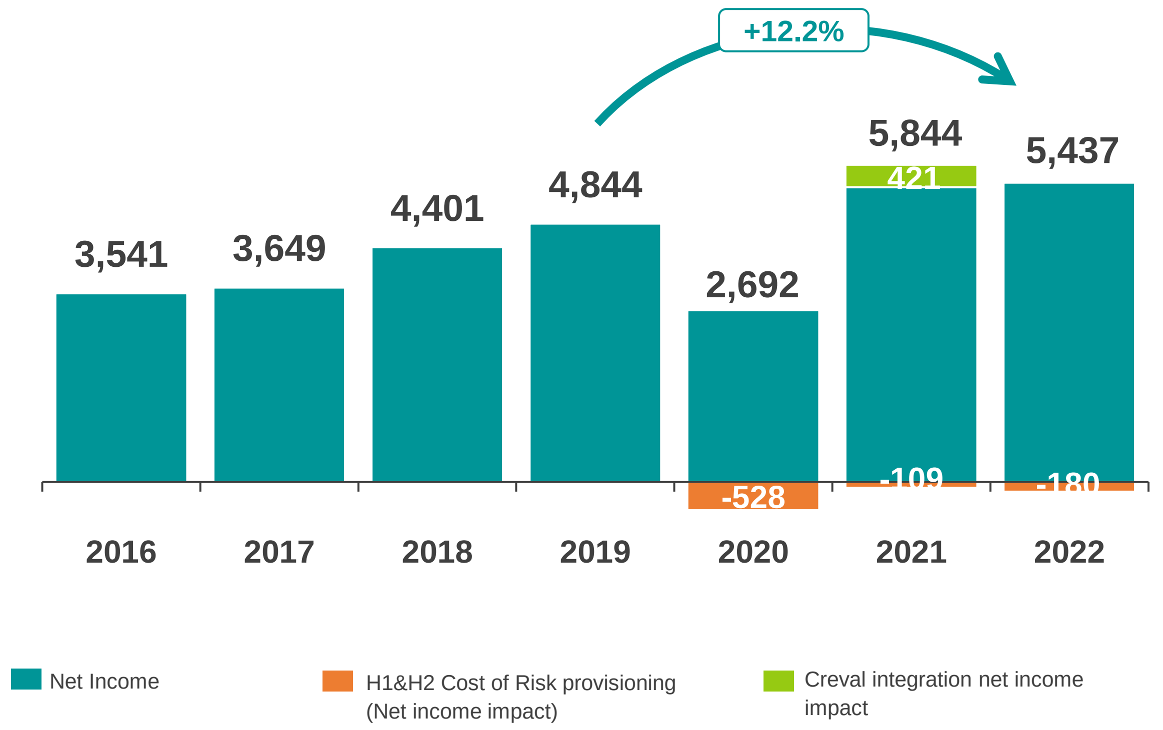
ALL FINANCIAL INDICATORS ARE IN LINE WITH THE MTP TARGETS

	2022 Targets	2022	2025 Targets
Net income Group share	> €5bn	€5.5bn	> €6bn
ROTE	> 11%	12.6%(1)	> 12%
Cost/income ratio excl. SRF	< 60%	58.2%	< 58%(2)
CET1	11%	11.2%	11%(3)
Payout ratio	50% in cash	1.05 €/share dividend	50% in cash

(1) 2022 underlying ROTE
(2) Ceiling throughout the MTP, reduced from 60% to 58% post-IFRS 17, which includes the investments in the development of the New Business Lines
(3) Throughout Ambitions 2025; floor of +250 bp minimum in relation to the SREP regulatory requirements in CET1.

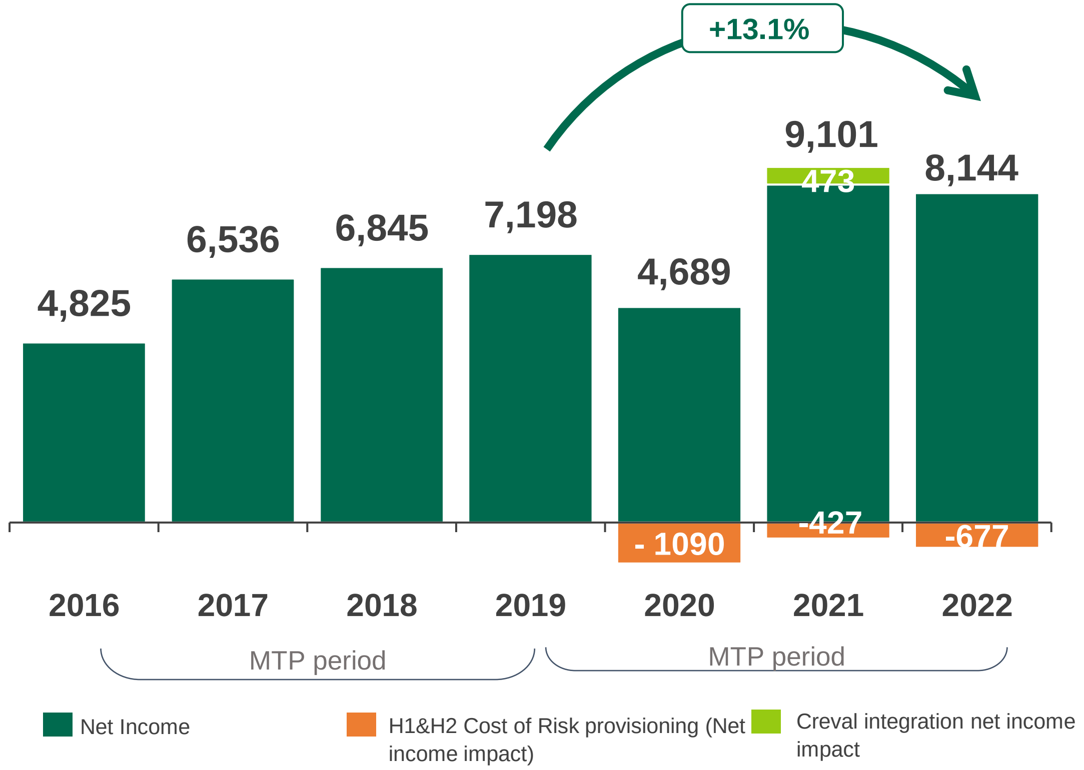
Crédit Agricole S.A.:

Net Income Group Share stated – in million euros



Crédit Agricole Group

Net Income Group Share stated – in million euros



CRÉDIT AGRICOLE GROUP IN ITALY

Development in Italy, the Group's second domestic market

CA Group in Italy(1)

~ 5.9m
Customers(3)

€323bn
Total customer assets Sept 23(2)

1,228
Points of sale

€97bn
Loans outstanding Sept 23

~ 16,400
Employees

€3.7bn
Revenues 9M-23(3)

Rank

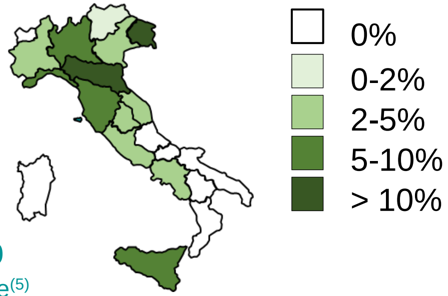
#1 commercial bank on NPS(6)

#2 in consumer finance (7)

#3 in asset management(8)

#4 in life insurance(9)

CAI market share in Italy(4)



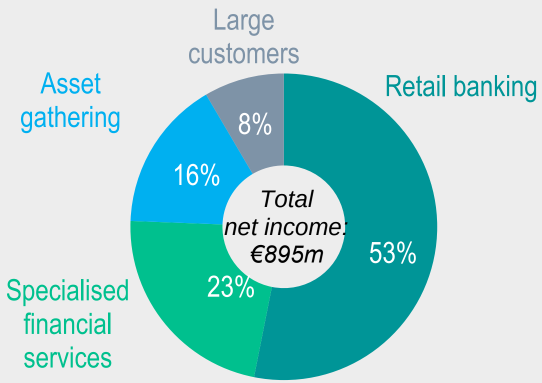
4.9%
Market share(5) retail banking

Distribution of the Group's net income Group share(10) in Italy

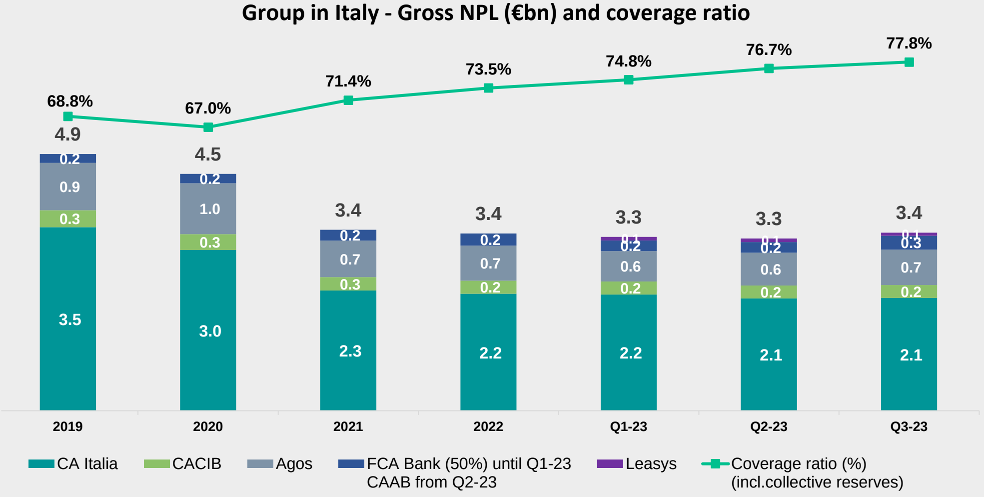
€895m
Underlying net income Group share for 9M-23

+30%
Change in net income Group share 9M/9M

+22%
Underlying revenues 9M/9M



Risk profile of the Group in Italy



(1) All Group entities in Italy: CA Italy, CACF (Agos, Leasys, CA Auto Bank), CAA (CA Vita, CACI, CA Assicurazioni), Amundi, Crédit Agricole CIB, CAIWM, CACEIS (2) Including "external" Amundi AuM and CACEIS AUC (3) Extension of the scope, including all entities present in Italy, notably CA Auto Bank (CAAB) with ~760m customers, (as compared to Q4-22 which included CA Italy and Agos clients only). (4) Source: Banca d'Italia, 30/06/2023 (5) In number of branches (6) Net Promoter Score (7) Based on the Assofin publication at 31/12/2022 (excl. credit card) (8) AUM. Source: Assogestioni, 31/12/2022 (9) Production. Source: IAMA, 30/04/2023 (10) Excluding shareholding in Banco CPM (accounted in CC) and including the contribution of CAAB and Leasys starting from April 2023

APPENDICES

Distribution of share capital and number of shares

	30/09/2023		31/12/2022		30/09/2022	
Breakdown of share capital	**Number of shares**	**%**	**Number of shares**	**%**	**Number of shares**	**%**
SAS Rue La Boétie	1,822,030,012	(2) 59.7%	1,726,880,218	56.8%	1,726,880,218	56.8%
Treasury shares (1)	1,081,163	0.0%	18,994,580	0.6%	3,086,214	0.1%
Employees (company investment fund, ESOP)	208,251,500	6.8%	181,574,181	6.0%	187,591,289	6.2%
Float	1,021,375,316	33.5%	1,115,111,737	36.7%	1,125,002,995	37.0%
Total shares in issue (period end)	**3,052,737,991**	(3)	**3,042,560,716**		**3,042,560,716**	
Total shares in issue, excluding treasury shares (period en	***3,051,656,828***		***3,023,566,136***		***3,039,474,502***	
Total shares in issue, excluding treasury shares (average n	***3,030,572,143***		***2,989,007,006***		***2,956,681,590***	

(1) Excluded in the calculation of earnings per share

(2) Taking account of the first CASA share buyback (+95,149,794 shares) by SAS La Boétie announced on 10 November 2022

(3) Taking account of: (i) the capital decrease through the cancellation of 16,658,366 treasury shares, acquired through a share buyback programme (press release of 13/01/2023) and (ii) the 26,835,641 shares created through the capital increase reserved for employees (press release of 31/08/2023)

APPENDICES

Data per share

(€m)		Q3-2023 IFRS17	Q3-2022 IFRS4	9M-23 IFRS17	9M-22 IFRS4
Net income Group share - stated		1,748	1,352	5,014	3,880
- Interests on AT1, including issuance costs, before tax		(136)	(119)	(371)	(327)
NIGS attributable to ordinary shares - stated	[A]	1,612	1,233	4,643	3,553
Average number shares in issue, excluding treasury shares (m)	[B]	3,043	3,029	3,031	2,957
Net earnings per share - stated	**[A]/[B]**	**0.53 €**	**0.41 €**	**1.53 €**	**1.20 €**
Underlying net income Group share (NIGS)		1,520	1,273	4,620	3,937
Underlying NIGS attributable to ordinary shares	[C]	1,384	1,154	4,249	3,610
Net earnings per share - underlying	**[C]/[B]**	**0.46 €**	**0.38 €**	**1.40 €**	**1.22 €**

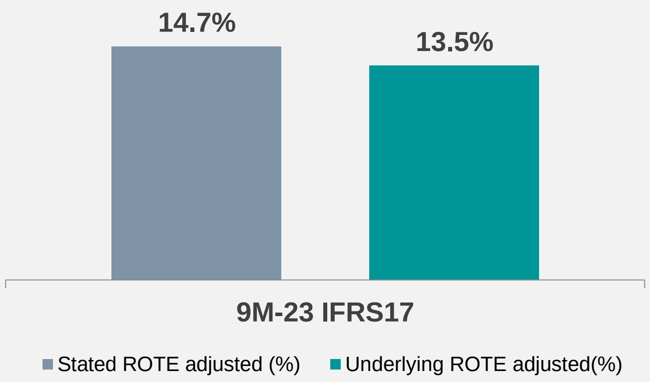
(€m)		30/09/2023 IFRS17	30/09/2022 IFRS4
Shareholder's equity Group share		69,416	64,295
- AT1 issuances		(7,235)	(5,988)
- Unrealised gains and losses on OCI - Group share		1,644	3,338
Net book value (NBV), not revaluated, attributable to ordin. sh.	**[D]**	**63,825**	**61,644**
- Goodwill & intangibles** - Group share		(17,255)	(18,386)
Tangible NBV (TNBV), not revaluated attrib. to ordinary sh.	**[E]**	**46,570**	**43,258**
Total shares in issue, excluding treasury shares (period end, m)	[F]	3,051.7	3,039.5
NBV per share , after deduction of dividend to pay (€)	[D]/[F]	20.9 €	20.3 €
TNBV per share, after deduction of dividend to pay (€)	[G]=[E]/[F]	15.3 €	14.2 €

** dividend proposed to the Board meeting to be paid*
*** including goodwill in the equity-accounted entities*

(€m)		9M-23 IFRS17	9M-22 IFRS4
Net income Group share - stated	[K]	5,014	3,880
Impairment of intangible assets	[L]	0	0
IFRIC	[M]	-542	-682
Stated NIGS annualised	[N] = ([K]-[L]-[M])*4/3+[M]	6,866	5,401
Interests on AT1, including issuance costs, before tax, annualised	[O]	-495	-436
Stated result adjusted	[P] = [N]+[O]	6,371	4,965
Tangible NBV (TNBV), not revaluated attrib. to ord. sh. - avg (3)	[J]	43,200	40,195
Stated ROTE adjusted (%)	= [P] / [J]	14.7%	12.4%
Underlying Net income Group share	[Q]	4,620	3,937
Underlying NIGS annualised	[R] = ([Q]-[M])*4/3+[M]	6,341	5,477
Underlying NIGS adjusted	[S] = [R]+[O]	5,846	5,041
Underlying ROTE adjusted(%)	= [S] / [J]	13.5%	12.5%

**** including assumption of dividend for the current exercise*

Underlying(1) ROTE adjusted(2) (%)



(1) Underlying. See pages 45 and 46 for details of the specific items
(2) Underlying ROTE calculated on the basis of an annualised underlying net income Group share and linearised IFRIC costs over the year
(3) Average of the NTBV not revalued attributable to ordinary shares calculated between 31/12/2022 and 30/09/2023

APPENDICES

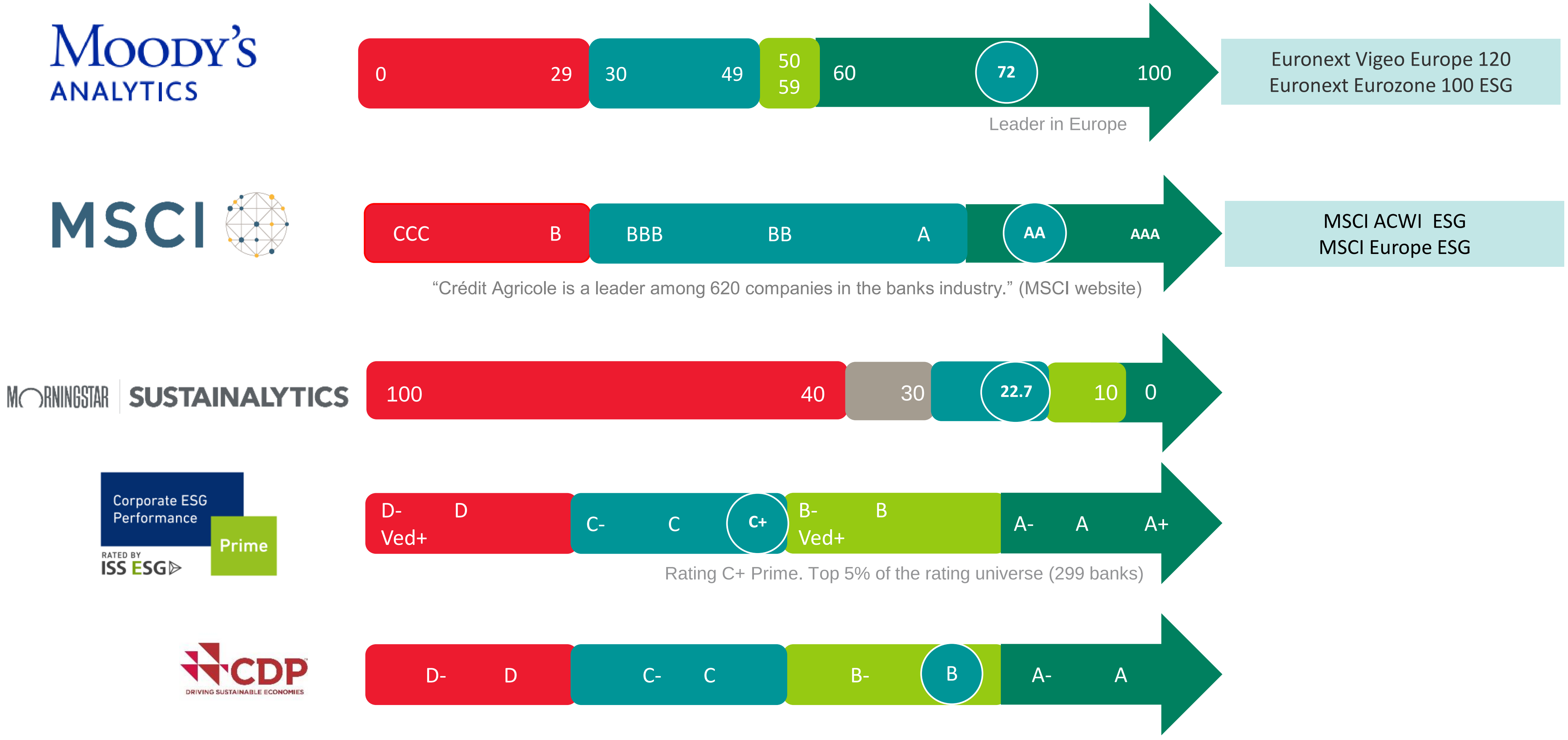
Financial ratings

Crédit Agricole S.A. - Ratings at 30/09/23

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	26/10/2023	LT / ST ratings affirmed; outlook unchanged
Moody's	Aa2/P-1 (CRR)	Aa3	Stable outlook	P-1	05/06/2023	LT / ST ratings affirmed; outlook unchanged
Fitch Ratings	AA- (DCR)	A+/AA-	Stable outlook	F1+	04/10/2023	LT / ST ratings affirmed; outlook unchanged
DBRS	AA (high) / R-1 (high) (COR)	AA (low)	Stable outlook	R-1 (middle)	20/07/2023	LT / ST ratings affirmed; outlook unchanged

APPENDICES

Crédit Agricole S.A.'s Non-Financial Ratings up: : Moody's Analytics +5 points in 2023, Sustainalytics +2.2 points(1). Presence confirmed in ESG indexes in 2023



(1) Full review July 2023 vs. full review October 2021

List of contacts:

CRÉDIT AGRICOLE S.A. INVESTOR RELATIONS CONTACTS: :

Institutional shareholders	+ 33 1 43 23 04 31	investor.relations@credit-agricole-sa.fr
Individual shareholders	+ 33 800 000 777 (toll-free call in France only)	credit-agricole-sa@relations-actionnaires.com

Cécile Mouton	**+ 33 1 57 72 86 79**	**cecile.mouton@credit-agricole-sa.fr**
Jean-Yann Asseraf	+ 33 1 57 72 23 81	jean-yann.asseraf@credit-agricole-sa.fr
Fethi Azzoug	+ 33 1 57 72 03 75	fethi.azzoug@credit-agricole-sa.fr
Joséphine Brouard	+ 33 1 43 23 48 33	josephine.brouard@credit-agricole-sa.fr
Oriane Cante	+ 33 1 43 23 03 07	oriane.cante@credit-agricole-sa.fr
Nicolas Ianna	+ 33 1 43 23 55 51	nicolas.ianna@credit-agricole-sa.fr
Leïla Mamou	+ 33 1 57 72 07 93	leila.mamou@credit-agricole-sa.fr
Anna Pigoulevski	+ 33 1 43 23 40 59	anna.pigoulevski@credit-agricole-sa.fr
Annabelle Wiriath	+ 33 1 43 23 55 52	annabelle.wiriath@credit-agricole-sa.fr

CREDIT AGRICOLE PRESS CONTACTS:

Alexandre Barat	+ 33 1 57 72 12 19	alexandre.barat@credit-agricole-sa.fr
Olivier Tassain	+ 33 1 43 23 25 41	olivier.tassain@credit-agricole-sa.fr
Mathilde Durand	+ 33 1 57 72 19 43	mathilde.durand@credit-agricole-sa.fr
Bénédicte Gouvert	+ 33 1 49 53 43 64	benedicte.gouvert@ca-fnca.fr

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