As a trusted partner to its customers, Crédit Agricole has remained true to its enduring values of customer focus, accountability and solidarity for 125 years.

Crédit Agricole is committed to establishing long-term relationships with all its customers to support their projects, prepare for life’s uncertainties and protect their interests.

It serves all customers, from low-income families to high net worth individuals, from local merchants to farmers and multinationals, committing to transparency, loyalty and straightforward information.

Its customer-focused universal banking model underpins an ambitious Customer Project focused on building comprehensive and lasting relationships. The synergy between Crédit Agricole’s different businesses provides each customer with a diverse pool of expertise and a distribution model that delivers a 100% human, 100% digital banking experience.

The Group aims for excellence in customer relations to the benefit of all, with:

- day-to-day banking, lending and savings products, insurance,
- asset management, wealth management, leasing, factoring,
- corporate and investment banking, asset servicing,
- payment services and real estate.

Crédit Agricole’s Corporate Social Responsibility policy lies at the heart of its cooperative and mutual identity, and its ambition.

It actively addresses environmental and social issues by supporting progress and change.

Systematic integration of climate risk into its financing and investment strategies (for asset management and insurance), as well as the bank’s increasing involvement in renewable energy projects and its support for customers transitioning to a low-carbon economy illustrate its commitment.

This policy is embodied by the engagement of its 141,000 employees.
The Crédit Agricole Group includes Crédit Agricole S.A., as well as all of the Regional Banks and Local Banks and their subsidiaries.

10.1m mutual shareholders who hold mutual shares in

2,432 Local Banks

39 Crédit Agricole Regional Banks jointly holding the majority of Credit Agricole S.A.'s share capital

56.3%

43.7%

Float

Institutional investors 31.9%
Individual shareholders 7.3%
Employee share ownership plans (ESOP) 4.4%
Treasury shares 0.1%

~10.1m mutual shareholders who hold mutual shares in 2,432 Local Banks

ORGANISATION

ABOUT CRÉDIT AGRICOLE

The Crédit Agricole Group includes Crédit Agricole S.A., as well as all of the Regional Banks and Local Banks and their subsidiaries.

(1) Through SAS Rue La Boétie, the Regional Bank of Corsica, 99.9% owned by Crédit Agricole S.A., is a shareholder of Sacam Mutualisation.
As France’s leading banking group, Crédit Agricole has deployed a customer-focused universal banking model. This model’s advantages include:

- Synergy between the retail banks and the specialised business lines.
- An organisation that delivers the best that banking has to offer to all customers.
- A tightly woven national network.
- A global footprint.

Other specialised subsidiaries: Crédit Agricole Capital Investissement & Finance (IDIA, SODICA), Uni-médias
2018 PERFORMANCE

**CUSTOMERS**

SERVING CUSTOMERS EVERY DAY

- **10,700** retail bank branches in France and abroad
- **1.7m** new customer contacts in France
- **€76.4bn** in factored turnover in France and abroad

Ma Banque #1 banking app in Europe:

- **6m** downloads

FINANCING THEIR PROJECTS, MANAGING THEIR SAVINGS AND PROTECTING THEIR INTERESTS

- **1 out of 3** Mid-Caps financed by CAL&F in France
- **1.2m** consumer projects financed by CACF in France
- **#1 green bond bookrunner** worldwide for Crédit Agricole CIB
- **€607bn** loans outstanding in retail banking in France
- **€1,587bn** assets under management

**(1) Excluding double counting**
- **13.4m** property and casualty insurance contracts

**EMPLOYEES**

- **141,000** Group employees
- **26%** outside France
- **74%** in France
- **11,482** internal mobility transfers at Crédit Agricole S.A.
- **4.4%** of Crédit Agricole S.A.’s capital held by employees

**CORPORATE SOCIAL RESPONSIBILITY**

- **€114bn** of financing arranged in support of the energy transition
- **€276bn** of socially responsible investment (SRI) assets under management
- **€1bn** Crédit Agricole S.A.’s first green bond issue
- **€2.8bn** of socially responsible investments in employee savings plans
2018 FINANCIAL PROFILE

Business Activity

<table>
<thead>
<tr>
<th>Business Activity</th>
<th>CRÉDIT AGRICOLE GROUP</th>
<th>CRÉDIT AGRICOLE S.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GROSS CUSTOMER LOANS</strong></td>
<td>874.2</td>
<td>379.0</td>
</tr>
<tr>
<td><strong>CUSTOMER DEPOSITS</strong></td>
<td>789.8</td>
<td>597.2</td>
</tr>
<tr>
<td><strong>TOTAL BALANCE SHEET</strong></td>
<td>1,854.8</td>
<td>1,624.4</td>
</tr>
</tbody>
</table>

(1) Customer loans and finance leases

Annual Results

<table>
<thead>
<tr>
<th>Annual Results</th>
<th>CRÉDIT AGRICOLE GROUP</th>
<th>CRÉDIT AGRICOLE S.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REVENUES</strong></td>
<td>32.8</td>
<td>19.7</td>
</tr>
<tr>
<td><strong>COST/INCOME RATIO</strong></td>
<td>64.1%</td>
<td>62.3%</td>
</tr>
<tr>
<td><strong>NET INCOME GROUP SHARE (NIGS)</strong></td>
<td>6.8</td>
<td>4.4</td>
</tr>
</tbody>
</table>

Financial structure

<table>
<thead>
<tr>
<th>Crédit Agricole Group</th>
<th>Crédit Agricole S.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL EQUITY</strong> in billions of euros</td>
<td>112.2</td>
</tr>
<tr>
<td><strong>SOLVENCY RATIOS, FULLY LOADED</strong> in percentage</td>
<td>18.3</td>
</tr>
</tbody>
</table>

Financial ratings

- **A+** Stable outlook S&P
- **A1** Positive outlook MOODY’S
- **A+** Stable outlook FITCH
- **AA (Low)** Stable outlook DBRS
- **MSCI** (Morgan Stanley Capital International)
- **Vigeo Eiris**
- **CDP** (Carbon Disclosure Project)
- **Prime**

Extra-financial ratings

- **A**
- **62**
- **C**

The Crédit Agricole S.A. Share

<table>
<thead>
<tr>
<th>DIVIDEND GROWTH in euros per share</th>
<th>0.60</th>
<th>0.63</th>
<th>0.69 (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>+4.9%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2017</td>
<td></td>
<td>+9.5%</td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(1) Subject to shareholder approval at the Annual General Meeting on 21 May 2019

IDENTITY CARD

Crédit Agricole S.A. shares (ACA) are listed on Euronext Paris, Compartment A, ISIN: FR0000045072.

Market capitalisation at 31 December 2018: €27 billion (2,866,437,156 shares multiplied by the closing price of €9.43).

(1) As of 01/03/2019


Head office: 12 place des États-Unis, 92127 Montrouge Cedex, France.

Crédit Agricole S.A. - A French limited company with a share capital of 8,599,311,468 euros – Nanterre Trade and Company Registry No. 784 608 416

Ref. 2.7376.7 – DCF/19 – Consulting, design & production: T E R R E D E S I E N N E – Photo: Getty Images – Printed by: ANR Services Epône