

A young child with blonde hair, wearing a green long-sleeved shirt and green shorts with colorful striped trim, is captured mid-jump in a bright room with large windows. The child's arms are raised and legs are bent, conveying a sense of joy and movement.

2021

**KEY
FIGURES**

WORKING

**EVERY DAY IN THE INTEREST OF
OUR CUSTOMERS AND SOCIETY**



**CRÉDIT AGRICOLE
S.A.**



53 million
CUSTOMERS



9,500
branches including
7,400
in France
Regional Banks and LCL



47
countries



No.1
Retail Bank
in the European Union
Based on number of Retail banking customers

No. 1
PROVIDER OF FINANCING TO THE EUROPEAN ECONOMY
Internal source: ECO 31/12/2021

No. 1
ASSET MANAGER IN EUROPE
Source: IPE "Top 500 Asset Managers" June 2021.

10th
LARGEST BANK IN THE WORLD BASED ON BALANCE SHEET
Source: The Banker, 2021.

No. 1
INSURER IN FRANCE
Based on turnover
Source: L'Argus de l'assurance 2021.

CRÉDIT AGRICOLE GROUP

SERVING CUSTOMERS EVERY DAY



1.7 million
new customers⁽¹⁾

France's favourite "bank"
brand⁽²⁾

Increase in app usage:
Regional Banks 45.5% • LCL 57.4%⁽³⁾

(1) In Retail banking.

(2) Magazine Challenge, online survey carried out by Kantar from 11 to 25 January 2021.

(3) Number of customers with an active mobile app profile/number of major customers with an active current account, change compared to January 2019.

FINANCING PROJECTS, MANAGING SAVINGS AND PROTECTING CUSTOMERS' INTERESTS



€2,582bn
assets under
management⁽⁴⁾



€746bn
loans
outstanding
in retail banking
in France



No. 1
Syndicated loans
in France⁽⁵⁾

No. 3
Syndicated loans
in EMEA⁽⁵⁾



4,200
customers
in over-indebtedness
helped by
CA Consumer Finance



15.2 million
property and casualty
insurance contracts⁽⁶⁾
for Crédit Agricole
Assurances



1 out of 3
mid-caps funded
by CAL&F
in France

(4) By Amundi, Crédit Agricole Assurances and Crédit Agricole Indosuez Wealth Management. (5) Source: Refinitiv.
(6) Scope: In France and abroad.

EMPLOYEES



147,000
Group employees⁽¹⁰⁾

72% **28%**
in France abroad



No. 1
private employer
in France

(10) Scope: Crédit Agricole Group.

ENVIRONMENT AND SOCIETY



1st out of 30 global banks

The only bank to have arranged
more "green" financing than
hydrocarbon financing⁽⁷⁾



\$46bn

Arrangements for green,
social and sustainable bonds
bookrunner in 2021
(top 5 worldwide)



Renewable energy:

CAL&F

No. 1 private financier of
renewable energy⁽⁸⁾ in France:

€2.6bn

€2.5bn

investments by
Crédit Agricole Assurances
in renewable energies⁽⁹⁾

Non-carbon based exposure:

CACIB

- 20%

oil extraction by 2025

(7) A Bloomberg study in May 2021 found that among the 30 largest banks in the world, Crédit Agricole is the only bank to have arranged more green financing since the start of 2016 than hydrocarbon financing.

(8) Sofergie market: source CAL&F at the end of 2021.

(9) With an installed capacity close to 8.5 GW.

CRÉDIT AGRICOLE GROUP

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

FLOAT

- 29.3%
INSTITUTIONAL INVESTORS
- 7.3%
INDIVIDUAL SHAREHOLDERS
- 5.1%
EMPLOYEE SHARE OWNERSHIP PLANS (ESOPS)
- 2.8%⁽¹⁾
TREASURY SHARES

HOLDING

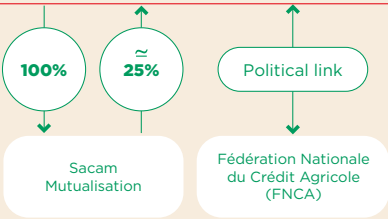
44.5%

REGIONAL BANKS

11.2million
MUTUAL SHAREHOLDERS
who hold mutual shares in

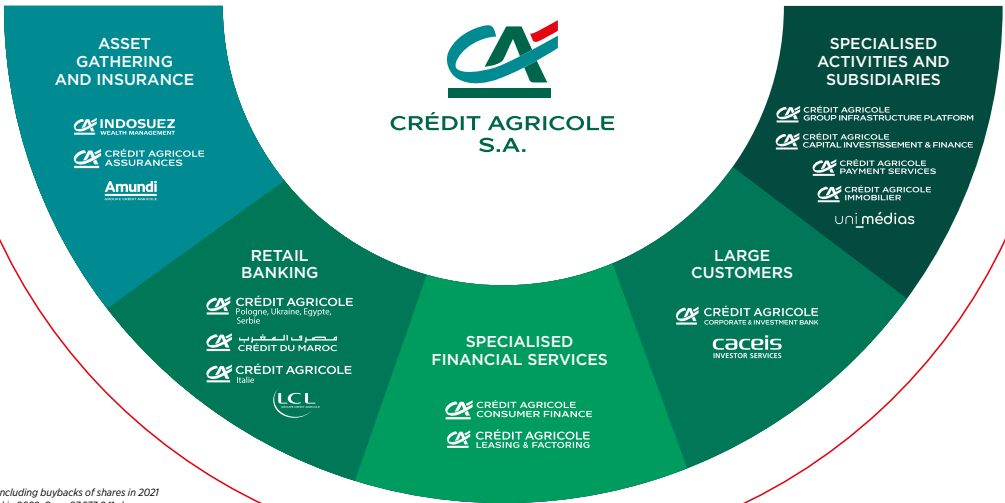
2,406
LOCAL BANKS

39
REGIONAL BANKS
jointly holding the majority
of Crédit Agricole S.A.'s share capital
through SAS Rue la Boétie⁽²⁾



HOLDING

55.5%

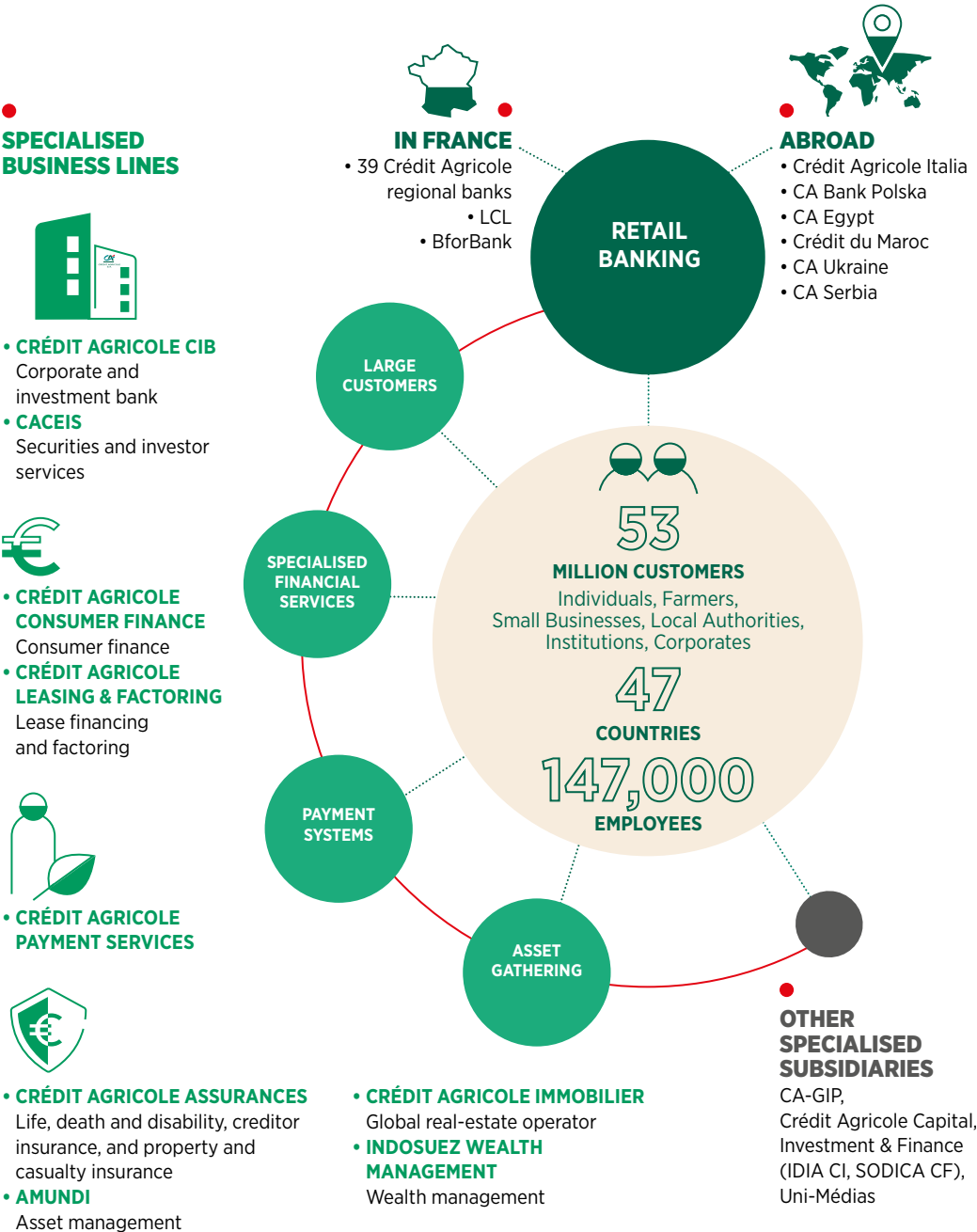


⁽¹⁾ Treasury shares, including buybacks of shares in 2021 that will be cancelled in 2022. Once 87673,241 shares are cancelled, the treasury shares will be non-significant and SAS Rue la Boétie's holding will account for about 57%.

⁽²⁾ The Regional Bank of Corsica, 99.9% owned by Crédit Agricole S.A., is a shareholder of Sacam Mutualisation.

CUSTOMER-FOCUSED UNIVERSAL BANKING

Our unique customer-focused universal banking model is based on the Group's complementary activities, both in France and abroad. Together, we offer all our customers a complete range of banking and non-banking services suited to their needs.



FINANCIAL PROFILE 2021

(in billions of euros)

CRÉDIT AGRICOLE GROUP

CRÉDIT AGRICOLE S.A.



BUSINESS ACTIVITY

Gross customer loans ⁽¹⁾	1,168	569
Customer deposits	1,226	1,075
Total balance sheet	2,324	2,074

STATED ANNUAL RESULTS

Revenues	36.7	22.7
Operational efficiency (cost/income ratio) ⁽²⁾	61.4%	59.3%
Income (net income Group share)	9.1	5.8

(1) Customers loans and finance leases.

(2) Underlying excl. SRF.

(3) Underlying return on tangible equity.

Liquidity
€465bn

Return on tangible
equity⁽³⁾
13.1%

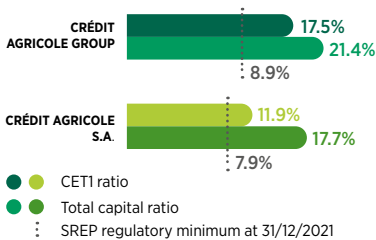
FINANCIAL STRUCTURE

SHAREHOLDERS' EQUITY (in € billions)



- Group share
- Minority interests

PHASED-IN SOLVENCY RATIOS (in € billions)



- CET1 ratio
- Total capital ratio
- ⋮ SREP regulatory minimum at 31/12/2021

FINANCIAL RATINGS

FINANCIAL RATINGS

at 31/12/2021

- A+ S&P Negative stable
- Aa3 MOODY'S Stable outlook
- A+ FITCH Stable outlook
- AA low DBRS Stable outlook

EXTRA-FINANCIAL RATINGS

at 31/12/2021

- B CDP
- A MSCI (Morgan Stanley Capital International)
- 63 Vigeo Eiris
- Prime ISS ESG
- FTSE4GOOD

CRÉDIT AGRICOLE S.A. SHARES

DIVIDEND GROWTH

2019: €0.69/share

2020: assigned to a reserves' account for the 2019 return in full

2021: €0.80/share⁽¹⁾

2022: €1.05/share⁽²⁾

SHARE PERFORMANCE

In 2021, the Crédit Agricole S.A. share price increased by +21.6%, DJ Stoxx 600 Banks index by +22.1% and CAC 40 index by +28.9%.

IDENTITY CARD

Crédit Agricole S.A. shares (mnemonic code ACA) are listed on Euronext Paris, compartment A, Isin code: FR0000045072. As of 31 December 2021, the market capitalisation of Crédit Agricole S.A. amounted to €39.1 billion (3,113,575,591 shares multiplied by the closing price of €12.55).

(1) Exceptional mechanism, accompanied by a scrip dividend payment option, as submitted to the Annual General Meeting of 12 May 2021.

(2) Subject to the approval of the General Meeting of 24 May 2022.

REF: 27380.5 DCF/21 - Design and Production: Lonsdale - Photo credit: Gettyimages



0 800 000 777

Service & freecalls

@Credit_Agricole

Crédit Agricole Group

Crédit Agricole Group

Crédit Agricole France

www.credit-agricole.com - www.creditagricole.info - www.credit-agricole.com/finance

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

Crédit Agricole S.A. - A French public limited company with capital of €9,077,707,050 - RCS Nanterre 784 608 416