

A young girl with blonde hair, wearing a green long-sleeved top and green shorts with white stripes at the waistband, is captured mid-motion performing a cartwheel. She is barefoot and appears to be in a brightly lit room with large windows in the background.

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

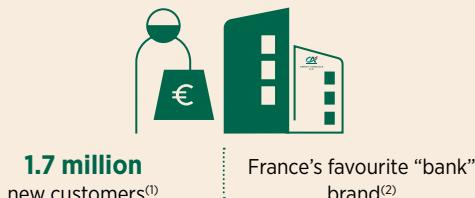
**INSURER
IN FRANCE**

Based on turnover

Source: L'Argus de l'assurance 2021.

CRÉDIT AGRICOLE GROUP

SERVING CUSTOMERS EVERY DAY



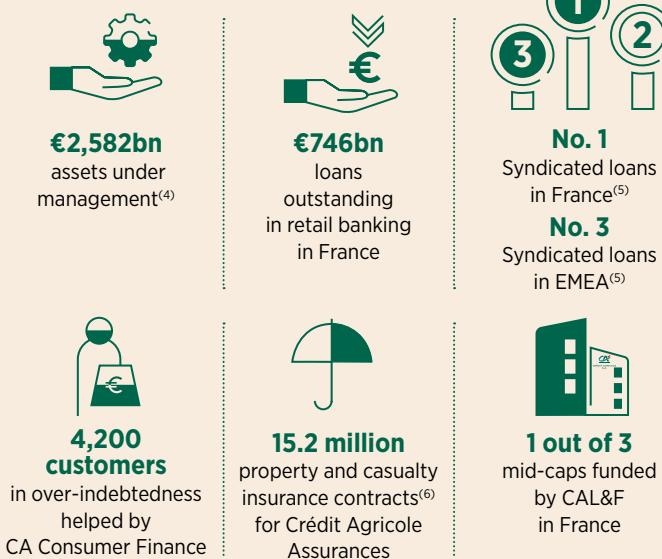
Increase in app usage:
Regional Banks 45.5% • LCL 57.4%⁽³⁾

(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



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

EMPLOYEES



(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 financer 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

11.2 million

MUTUAL SHAREHOLDERS who hold mutual shares in

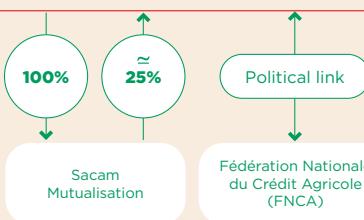
2,406

LOCAL BANKS

39

REGIONAL BANKS

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



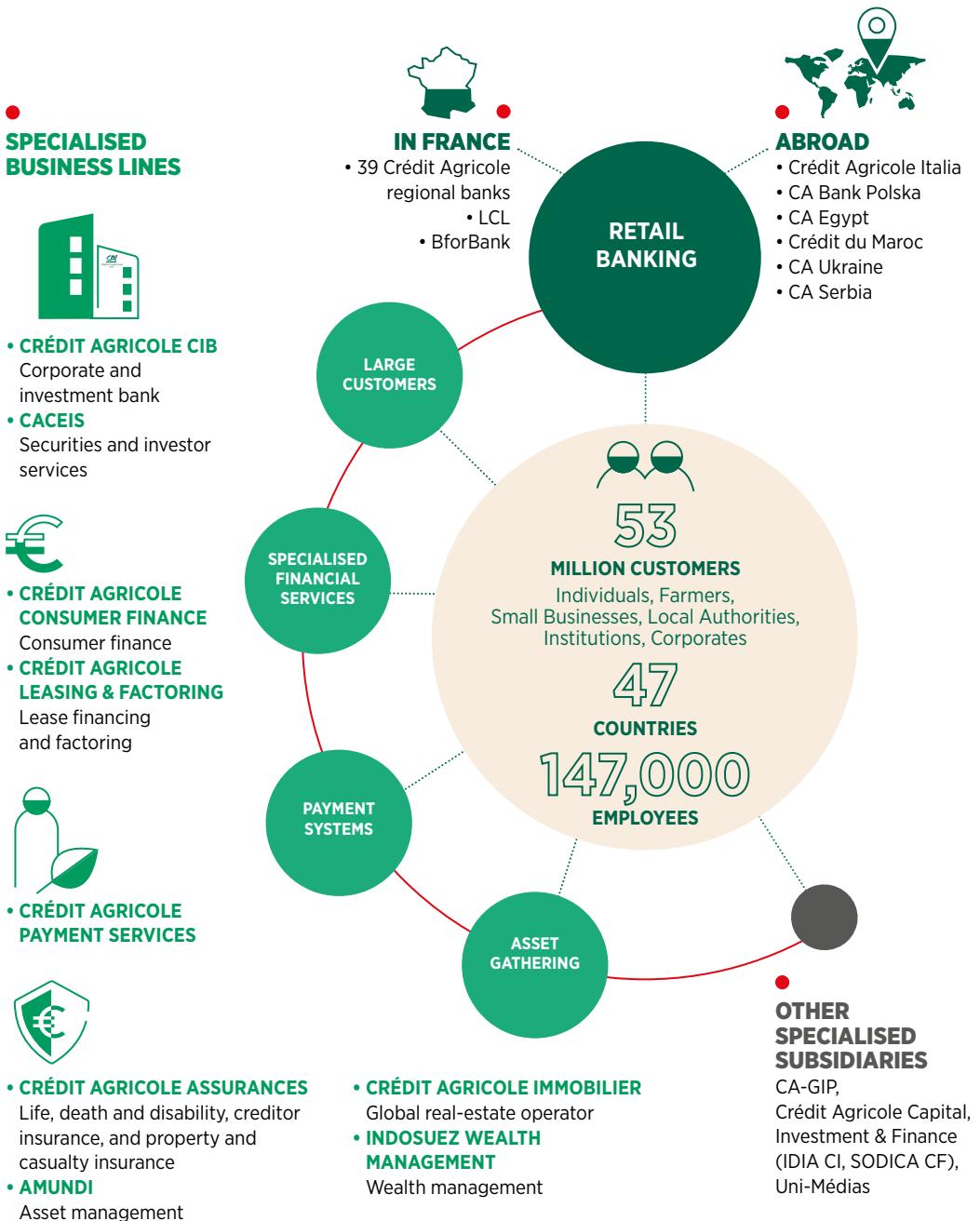
HOLDING **55.5%**

(1) Treasury shares, including buybacks of shares in 2021 that will be cancelled in 2022. Once 87672341 shares are cancelled, the treasury shares will be non-significant and SAS Rue de 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

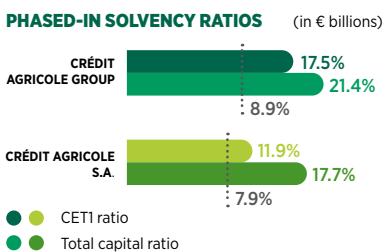
(in billions of euros)	CRÉDIT AGRICOLE GROUP	CRÉDIT AGRICOLE S.A.
BUSINESS ACTIVITY		
Gross customer loans ⁽¹⁾		
Customer deposits	1,168	569
Total balance sheet	1,226	1,075
	2,324	2,074
STATED ANNUAL RESULTS		
Revenues	36.7	22.7
Operational efficiency (cost/income ratio) ⁽²⁾	61.4%	59.3%
Income (net income Group share)	9.1	5.8
	Liquidity €465bn	Return on tangible equity ⁽³⁾ 13.1%

(1) Customers loans and finance leases.
(2) Underlying excl. SRF.
(3) Underlying return on tangible equity.

FINANCIAL STRUCTURE



- ● Group share
- ● Minority interests



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

FINANCIAL RATINGS

FINANCIAL RATINGS
at 31/12/2021

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

EXTRA-FINANCIAL RATINGS
at 31/12/2021

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

(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.

SHARE PERFORMANCE

In 2021, the Crédit Agricole S.A. share price increased by +21.6%, DJ Stoox 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: FRO000045072. 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).

