

## Crédit Agricole S.A. details its intermediary targets and action plans to reach carbon neutrality by 2050 on 5 sectors

Crédit Agricole S.A. presents today its vision as regards to energy transition, which relies on the following global equation:

- Accelerating the advent of renewable energy...
- ... to replace fossil fuels
- And making this transition accessible to all our clients.

Accelerating investment and financing in green energy, rather than to fossil fuels, is necessary to effectively contribute to the urgent energy transition. Stopping fossil fuel funding alone would make it possible to quickly “green” the balance sheet of the bank, but would penalize all populations still dependent on these energies, without accompanying them in their own transition. Thus, Crédit Agricole is making the demanding choice to use the strength of its universal banking model to support transitions for as many people as possible. By equipping all its clients, from large global corporates to the most modest households, with products and services based on green energy, and by constantly committing to an innovative and progressive approach, Crédit Agricole continues its role as a player committed to major societal transitions.

To amplify and improve Crédit Agricole’s actions, a new business line *Crédit Agricole Transitions & Énergies* has been launched. It is organized around three main missions:

- Coordinate the Group’s energy transition ecosystem;
- Support our customers in their energy transition and create value for Crédit Agricole through the internalization of the whole advisory value chain, from diagnostic to performance follow-up for professionals, SMEs and farmers. It’s against this backdrop that Crédit Agricole has developed the offer «*j’écórénove mon logement* », the transition hub<sup>1</sup> and the «*livret engagé sociétaire* »
- Identify renewable energy assets to help Crédit Agricole Group become a renewable energy producer, leading it to contribute to accelerate the transition. Based on its longstanding commitment and experience and its deeply rooted network across regions, Crédit Agricole will develop renewable energy by scaling up local initiatives.

Philippe Brassac, CEO of Crédit Agricole S.A. declares: “*Crédit Agricole has always supported societal transformations. We face a climate emergency that leads us to accelerate the advent of green financing, replacing fossil fuels, and to rise to the huge task of making energy transition accessible to all our clients, from large corporates to the most modest households. The trajectory we have chosen is both responsible and demanding.*”

### **CASA is defining ambitious targets to accelerate the transition carbon neutrality in 2050.**

After having disclosed Net Zero Asset Owner (CA Assurances) and Net Zero Asset Managers (Amundi) commitments, it publishes today 2030 targets on five sectors (Oil & Gas, Automotive, Power, Commercial Real Estate & Cement) for Crédit Agricole S.A. and its subsidiaries within the Net Zero Banking Alliance.

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<sup>1</sup> Platform since June 2022, launch in the first quarter 2023 for the Corporates, launch in the second semester 2023 for professionals

Going forward, Crédit Agricole Group will disclose the targets for five additional sectors (Shipping, Aviation, Steel, Residential Real Estate and Agriculture) in 2023. These commitments are very ambitious, as these ten sectors represent over 75% of global GHG emissions and around 60% of Crédit Agricole Group's credit exposure. Crédit Agricole has also committed to decrease its own direct carbon footprint by -50% by 2030<sup>2</sup>.

The Group's climate action is in line with its commitment to contribute to global carbon neutrality by 2050, and the Group's climate strategy fully contributes to its MTP revenue generation targets.

### MAIN TARGETS<sup>3</sup>

#### 2030<sup>4</sup> Net Zero Banking Alliance targets for Crédit Agricole S.A.

- **Oil & Gas:** -30% in absolute CO<sub>2</sub>e<sup>5</sup> level emitted by our customers<sup>6</sup> in Oil & Gas related businesses (upstream, midstream, downstream), from 26.9 MtCO<sub>2</sub>e to 18.8 MtCO<sub>2</sub>e
- **Power:** -58% in CO<sub>2</sub>e emitted per kWh produced by our customers<sup>7</sup>, from 224 gCO<sub>2</sub>e/kWh to 95 gCO<sub>2</sub>e/kWh (vs 138 gCO<sub>2</sub>e/kWh in IEA NZE scenario target)
- **Automotive:** -50%<sup>8</sup> in CO<sub>2</sub>e emitted per km driven by our customers or the cars they manufacture, from 190 gCO<sub>2</sub>e/km to 95 gCO<sub>2</sub>e/km (vs 106 gCO<sub>2</sub>e/km in IEA NZE scenario target)
- **Commercial real estate:** -40%<sup>9</sup> in CO<sub>2</sub>e emitted per sq. meter per year by our corporate customers' and real estate professional buildings, from 46 kgCO<sub>2</sub>e/m<sup>2</sup> to 28 kgCO<sub>2</sub>e/m<sup>2</sup> (aligned with CREEM<sup>10</sup> targets)
- **Cement:** -20%<sup>11</sup> in CO<sub>2</sub>e emitted per ton of cement produced by our customers, from 671 kgCO<sub>2</sub>e/T to 537 kgCO<sub>2</sub>e/T
- Crédit Agricole is also working on similar targets on other sectors such as shipping, aviation, steel, residential real estate and agriculture, most of which will be made public in 2023
- 60% of Crédit Agricole Group outstanding to be covered by NZ 2050 targets by 2023.

<sup>2</sup> Decrease of Crédit Agricole S.A.'s absolute emissions linked to energy consumption (scopes 1 & 2) and business travels between 2019 and 2030

<sup>3</sup> Disclaimer: As reference scenarios, data quality and methodologies are constantly evolving, the figures listed below may change over time.

<sup>4</sup> Vs 2020

<sup>5</sup> CO<sub>2</sub>e = CO<sub>2</sub> equivalent

<sup>6</sup> Taking into account scope 1&2 of all counterparts and scope 3 of upstream players, on our on-balance sheet exposure

<sup>7</sup> CACIB and CAL&F. Taking into account scope 1 & 2 of power producers. On and off- balance sheet exposure considered for the baseline

<sup>8</sup> CACIB, CACF and CAL&F. Taking into account scope 3 of OEMs (use) and scope 1 of final users, excluding heavy vehicles, EFL and Wafasalaf

<sup>9</sup> CACIB, LCL, CA Italia and CAL&F. Taking into account use of building, excluding construction. Entities considered CACIB, CAL&F, LCL (real estate professionals)

<sup>10</sup> Carbon Risk Real Estate Monitor

<sup>11</sup> On CACIB scope only; on and off-sheet exposure considered for the baseline

### 2030 Net Zero Asset Managers Initiative and Asset Owners alliance targets for Crédit Agricole S.A.

- **Amundi:** 18% of AuM in funds/mandates explicitly aligned by NZ 2050<sup>12</sup> targets by 2025
- **CAA:** -25% carbon emissions per €M invested in 2025 vs 2019<sup>13</sup>

### 2025 Sectorial Targets

- Finalize our **disengagement from coal-fired** plants to 2030/2040 phase-out
- **No new financing granted for oil extraction** project
- **-25% in oil exploration and production exposure** 2025 vs 2020<sup>14</sup>
- **+60% low-carbon power production exposure**<sup>15</sup> for CACIB by 2025 vs 2020
- **14 GW installed renewable energy capacity by CAA** investments by 2025 (i.e. +65% vs 2021)
- **€20Bn Amundi impact investments** through expansion of impact solution range<sup>16</sup>
- **+50% green building exposure on commercial real estate** for CACIB 2025 vs 2020
- **1 green vehicle in 2** new vehicles financed by CACF by 2025

### - **OIL & GAS:**

#### o **Crédit Agricole's current positioning:**

- It represents less than 1.3%<sup>17</sup> of Crédit Agricole Group's exposure and less than 0.9% Crédit Agricole Group's underlying revenues.
- The total exposure on Oil and Gas represents €24.7Bn<sup>18</sup> (Exposure at default)
- Crédit Agricole already stated strong commitments in its Medium term plan namely the disengagement from non-conventional hydrocarbons<sup>19</sup> and the commitment to zero financing of any projects in the Arctic.<sup>20</sup>

#### o **Net Zero commitments:**

- In line with IEA NZE scenario, Crédit Agricole S.A. and its subsidiaries committed to reduce by -30%<sup>21</sup> their financed absolute CO<sub>2</sub>e emissions on Oil & Gas sector by 2030.

<sup>12</sup> Perimeter excluding JV and fund hosting & advisory mandate

<sup>13</sup> Target related to carbon footprint of the listed equity and corporate bond investment portfolio managed by Amundi (€127 Bn as of 31/12/2021)

<sup>14</sup> New and more ambitious target vs target set at -20% in the 2025 MTP

<sup>15</sup> Exposure at default

<sup>16</sup> Including climate impact solutions

<sup>17</sup> Based on GCA EAD 31/12/2021 It represents 1.5% of CASA EAD

<sup>18</sup> EAD exposures at both CASA and GCA level

<sup>19</sup> Or that of counterparties with more than 30% of their revenues based on these activities; Shale oil and gas, oil from tar sands, gas from tight reservoirs, bituminous shale, extra-heavy oil or oil requiring thermal extraction methods, seam gas (coal) and methane hydrate.

<sup>20</sup> AMAP region for the Terrestrial Arctic and beyond the Köppen line for the Maritime Arctic

<sup>21</sup> Taking into account scope 1&2 of all counterparts and scope 3 of upstream players, on our on-balance sheet exposure. In addition, Group Crédit Agricole commits to setting a similar 30% by 2030 target on our off-balance exposure as soon as an adequate methodology is available. For illustrative purposes only, using the existing PCAF on-balance methodology on our off-

- That means a reduction from 26.9 Mt CO<sub>2</sub>e in 2020 to 18.8 Mt CO<sub>2</sub>e in 2030.
- This target is set with a broader scope than our peers as it encompasses gas as well as the whole value chain (upstream, midstream, downstream)

- **Action plan:**

In Oil & gas, Crédit Agricole takes the following action plan:

- Reduction of its financed emissions by 30% by 2030<sup>22</sup> across the whole value chain,
- Increase of its reduction target of exposure to oil exploration and production from -20% to -25% by 2025<sup>23</sup>; this target announced in October 2021 has already led to the exit from several client relationships in 2022,
- No more financing of new oil extraction projects,
- Integration within annual analysis of a review of its clients' transition plans. This review will be mainly based on the choice of reference scenario (vs NZ 2050 IAE) and their carbon energy divestment and decarbonization investments strategy. This analysis will be based mainly on i) the quality of the reference scenario in particular compared to the 2050 Net Zero scenario, the determination conveyed and means adopted, and ii) the divestment strategy for carbon energy and investment in decarbonization (production infrastructure, stocking and distribution of decarbonized energy, carbon capture, etc.)
- Over the 2023-2025 period, 80% of its asset related financing and advisory<sup>24</sup> services with clients of the oil & gas sector will be in green assets<sup>25</sup> or natural gas.

In addition, Crédit Agricole action plan involves:

- Supporting and financing customers that engage in energy transition and support their investments in greener technologies, such as Renewable energies, Carbon Capture and Storage technologies, Hydrogen production
- Continuing its progressive exit from upstream oil financing. The sector has already decreased its CO<sub>2</sub>e by -11% in 2021<sup>26</sup>, due to proactive action following the previous commitment, including disengagement from unaligned customers
- Prioritizing clients strongly committed to reducing their carbon footprint and acting as catalysts for the development of decarbonization solutions. This also means disengaging from unaligned customers. This has notably materialized through the exit from the US Reserve Based lending activity finalized in 2022.

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balance exposure would result in an additional 21.8 MtCO<sub>2</sub>e ; PCAF data quality score for Oil&Gas sector: 2.55. On-sheet exposure considered for the baseline (acc. to PCAF standards): € 15.3Bn

<sup>22</sup> 2020 base

<sup>23</sup> 2020 base, calculated by EAD

<sup>24</sup> evaluated by asset value

<sup>25</sup> as defined by the Crédit Agricole Group Green Bond Framework

<sup>26</sup> Excluding external effects such as evolution of EVIC and currency change

- **POWER:**

o **Crédit Agricole's current positioning:**

- Crédit Agricole is a leader in renewable energy production financing notably as the first non-state financier of renewable energies in France with Unifergie<sup>27</sup>. CACIB, CAL&F and LCL exposure on renewable energies amount to €11.2 billion<sup>28</sup>.
- 2025 Medium Term Plan has already disclosed strong energy transition commitments, with CACIB committed to increase by 60% its exposure to low carbon energy by 2025<sup>29</sup> and CAL&F committed to €2 billion yearly new financing by 2025.

o **Commitments:**

- Already a very green player, with a financing portfolio 50% less carbon-intensive than world average<sup>30</sup>, Crédit Agricole S.A. sets up ambitious targets to remain among the leaders.
- Crédit Agricole commits to reduce by -58% by 2030 in CO<sub>2</sub>e/kWh, reaching 95gCO<sub>2</sub>e/kWh in 2030, which is way below the world average.

o **Action plan:**

- These ambitious targets are consistent with Crédit Agricole's strong track record and foster business opportunities.
- Crédit Agricole will strongly increase its renewable energy financing by capitalizing on its unique position to source both global and local deals, with an ambition to multiply by 3 its renewable outstanding and by 3.6 its financed power generation (TWh) by 2030.
- In parallel, Crédit Agricole will selectively withdraw from fossil-based power production by finalizing its exit from coal by 2030 (OECD) and 2040 (rest of the world) and through a higher selectivity and reduction of financing of gas-fired plants.

- **COMMERCIAL REAL ESTATE:**

o **Crédit Agricole's current positioning:**

- Crédit Agricole is a natural leader in France with a strong expertise. With a penetration rate over 40%<sup>31</sup> on small, medium and large businesses, Crédit Agricole is a first-class partner for financing real estate projects. CACIB ranks number 2 on real estate structured finance in France<sup>32</sup>. Real Estate AuM at Amundi amount to €41.9 billion.

<sup>27</sup> Source : ASF, perimeter : Sofergie

<sup>28</sup> Sum of CACIB, CAL&F and LCL on and off-balance sheet exposure on renewable energies, end of 2021

<sup>29</sup> In Exposure at Default

<sup>30</sup> Taking into account scope 1 & 2 of power producers; PCAF data quality score: 2.96. On and off sheet exposure considered for the baseline (acc. to PCAF standards) : €16.5 Bn

<sup>31</sup> Source : Kantar TNS 2021 – 38% for Regional Banks, 8-9% for LCL

<sup>32</sup> Source : Dealogic : Mandated Lead Arranger 2020

- **Commitments:**
  - Crédit Agricole sets up an ambitious target<sup>33</sup> : -40% by 2030 in CO<sub>2</sub>e per square meter of commercial building, in line with CRREM 2021 1.5°C scenario, meaning ~27.7 CO<sub>2</sub>e /m<sup>2</sup> in 2030.
- **Action plan**
  - Crédit Agricole expects to play a major role in financing the expected massive need for renovation work, accompanying clients and capitalizing on local regulation.
  - In practical terms, Crédit Agricole will put energy efficiency at the heart of its commercial action and risk policies, developing turnkey all-in-one solutions to facilitate energy management in all buildings.
  - In parallel, Crédit Agricole will continue to improve data quality to enhance the monitoring of its portfolio.
- **AUTOMOTIVE:**
  - **Crédit Agricole's current positioning:**
    - Crédit Agricole is a strong partner to the automotive industry, with a total exposure of €21.4 billion to car manufacturers and dealers<sup>34</sup> as well as €44 billion in car financing and leasing by CACF.
    - Crédit Agricole is already engaged on the transition pathway with CACF who committed to finance one green vehicle in two new vehicles by 2025.
  - **Commitments:**
    - With a more ambitious target than the IAE NZE scenario, Crédit Agricole aims for a reduction of -50% by 2030<sup>35</sup> in CO<sub>2</sub>e/km. The perimeter includes OEMs<sup>36</sup> financing as well as Consumer finance and leasing businesses.
    - This ambitious target is supported by ambitious public policies in its markets (such as Fit for 55, in the EU).
    - From 190 gCO<sub>2</sub>/km in 2020, Crédit Agricole targets 95 gCO<sub>2</sub>e/km in 2030.
  - **Action plan:**
    - Crédit Agricole aims at promoting individuals and businesses transition towards electric and soft mobilities, with tools such as short-and long-term rental, social leasing or partnerships with innovative players on the electric vehicle market (Agilauto, youRmobile, JV with Watèa, Agilauto-partage, etc).
    - Crédit Agricole also plans to accompany the sector's transformation by financing new activities such as battery makers, operators of charging solutions, by financing new full electric vehicle players – including those

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<sup>33</sup> To avoid applying the IEA NZE scenario, which is only a world average to a portfolio that is mainly European and French, and in accordance with NZBA and SBTi recommendations, we use the CRREM scenario instead of IEA NZE scenario. CRREM allows for the definition of country and asset type level targets. The target is thus a composite indicator, encompassing different sub targets.

<sup>34</sup> Exposure at default for all Casa entities, end of 2021

<sup>35</sup> Taking into account scope 3 of OEMs (use) and scope 1 of final users, excluding heavy vehicles, EFL and Wafasalaf ; PCAF data quality score: 3. ; PCAF data quality score: 3. On and off sheet exposure considered for the baseline (acc. to PCAF standards): €38.5Bn

<sup>36</sup> Original Equipment manufacturers, EAD for Casa, end 2021

making more affordable vehicles - and closely monitoring the manufacturers' carbon pathways.

- **CEMENT:**

- **Crédit Agricole's current positioning**
  - CACIB represents ~60% of the Group's exposure to the sector
  - In 2020, it represented 671 kgCO<sub>2</sub>e/T of cementitious material, gross emissions<sup>37</sup> scope 1&2.
- **Commitments**
  - CACIB committed to reduce by -20% by 2030, on its CO<sub>2</sub> gross intensity (Scope 1&2)
  - In 2030, gross emissions Scope 1&2 will represent 537 kgCO<sub>2</sub>e/T of cement
  - Commitment to review the target in 2025 based on sector evolution
  - CACIB is one of the only banks to set a target in gross emissions and covering scope 1&2, as recommended by standards (SBTi) and scenarios (IEA NZE 2050)
- **Action plan**
  - CACIB will engage in a strong dialogue with its clients to encourage the adoption of CO<sub>2</sub> intensity targets below 500 kgCO<sub>2</sub>e/T of cement, for gross emissions Scope 1&2.
  - CACIB will continue to support clients to sustain the massive financing needs to deliver their decarbonization targets (new infrastructures, development of CCUS<sup>38</sup>, electrification)
  - In parallel, CACIB will steer its cement portfolio according to the CO<sub>2</sub>e intensity targets set by clients, reallocating in favor of cement producers with the most ambitious decarbonization strategies.

Targets for five other sectors will be announced in 2023, but actions have already been engaged and Crédit Agricole actively participates in several sector initiatives to try and define pathways together with its peers and its clients.

- **SHIPPING:**

- Long-time precursor in the push for a more sustainable shipping industry, CACIB joined in 2020 the Poseidon Principles. As such, CACIB actively contributes to the initiative that gathers 30 major banks and represents 65% of the shipping finance market, with the objective of measuring and setting Net Zero targets on the CO<sub>2</sub>e intensity of shipping portfolio.

- **AVIATION:**

- Long-time precursor in the push for a more sustainable aviation industry, CACIB joined in 2022 the initiative launched by the Rocky Mountain Institute's Center for Climate-Aligned Finance, to help decarbonize the aviation sector and develop collective tools to reduce the CO<sub>2</sub>e intensity of the sector.

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<sup>37</sup> Gross emissions take into account the combustion of fossil waste (e.g. plastics, tires)

<sup>38</sup> Carbon Capture, Usage and Storage

- **STEEL:**

- In 2022, CACIB joined the Sustainable STEEL Principles. Frequent workshops are held with 5 other top global banks and in cooperation with NZBA, with the objective of monitoring and setting targets on the CO<sub>2</sub>e intensity of steel production.



**Methodology:**

**Baselines and targets are:**

- Set using International Energy Agency-Net Zero 1,5 C scenario<sup>39</sup> as a reference for our trajectories
- Taking into account all greenhouse gas emissions (metrics in CO<sub>2</sub> equivalent), calculated in absolute emission or physical intensity
- Submitted to the Science Based Target Initiative on October 28<sup>th</sup>, 2022, in accordance with our 2016 commitment
- Using PCAF methodology. As a consequence, our absolute emissions on listed corporate customers are subject to volatility, due to the use of EVIC in the calculation method
- Using internal (when available) and external data
- Fully aligned with our 2025 MTP generation revenues targets

Our methodologies rely on a common core, based on public methodologies with punctual reinforcement compared to standards. For example, our baselines and targets include off balance financing to better reflect reality, going beyond standards<sup>40</sup>

Slight adjustments were made when necessary to improve calculations on specific sectors:

- Oil & Gas: targets in absolute emissions
- Commercial Real estate: targets based on CRREM scenario, which provides more detail on national and sectoral pathways (by country and type of building) than IEA NZE
- Automotive and Oil & Gas: Inclusion of scope 3 emissions, as they represent the majority of emissions (resp. ~70% and ~85%)
- Automotive: Inclusion of Retail, beyond standards<sup>41</sup> to better reflect our business.

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<sup>39</sup> 2021 version

<sup>40</sup> Inclusion of undrawn financing commitments. Standards require only inclusion of on-balance financing; Undrawn financing commitments are not included in the baseline of Oil&Gas.

<sup>41</sup> Standards, as well as most of our peers, require Net zero trajectory on corporate lending/OEM financing only, de facto excluding consumer finance and leasing

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## Contacts

### CREDIT AGRICOLE PRESS CONTACTS

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Alexandre Barat	+ 33 1 57 72 12 19	<a href="mailto:alexandre.barat@credit-agricole-sa.fr">alexandre.barat@credit-agricole-sa.fr</a>
Olivier Tassain	+ 33 1 43 23 25 41	<a href="mailto:olivier.tassain@credit-agricole-sa.fr">olivier.tassain@credit-agricole-sa.fr</a>
Mathilde Durand	+ 33 1 57 72 19 43	<a href="mailto:mathilde.durand@credit-agricole-sa.fr">mathilde.durand@credit-agricole-sa.fr</a>

### CREDIT AGRICOLE S.A. INVESTOR RELATIONS CONTACTS

---

Institutional shareholders	+ 33 1 43 23 04 31	<a href="mailto:investor.relations@credit-agricole-sa.fr">investor.relations@credit-agricole-sa.fr</a>
Individual shareholders	+ 33 800 000 777 (freephone number – France only)	<a href="mailto:relation@actionnaires.credit-agricole.com">relation@actionnaires.credit-agricole.com</a>
Clotilde L'Angevin	+ 33 1 43 23 32 45	<a href="mailto:clotilde.langevin@credit-agricole-sa.fr">clotilde.langevin@credit-agricole-sa.fr</a>
<b>Equity investors:</b>		
Jean-Yann Asseraf	+ 33 1 57 72 23 81	<a href="mailto:jean-yann.asseraf@credit-agricole-sa.fr">jean-yann.asseraf@credit-agricole-sa.fr</a>
Fethi Azzoug	+ 33 1 57 72 03 75	<a href="mailto:fethi.azzoug@credit-agricole-sa.fr">fethi.azzoug@credit-agricole-sa.fr</a>
Joséphine Brouard	+ 33 1 43 23 48 33	<a href="mailto:joséphine.brouard@credit-agricole-sa.fr">joséphine.brouard@credit-agricole-sa.fr</a>
Oriane Cante	+ 33 1 43 23 03 07	<a href="mailto:oriane.cante@credit-agricole-sa.fr">oriane.cante@credit-agricole-sa.fr</a>
Nicolas Ianna	+ 33 1 43 23 55 51	<a href="mailto:nicolas.ianna@credit-agricole-sa.fr">nicolas.ianna@credit-agricole-sa.fr</a>
Leila Mamou	+ 33 1 57 72 07 93	<a href="mailto:leila.mamou@credit-agricole-sa.fr">leila.mamou@credit-agricole-sa.fr</a>
Anna Pigoulevski	+ 33 1 43 23 40 59	<a href="mailto:anna.pigoulevski@credit-agricole-sa.fr">anna.pigoulevski@credit-agricole-sa.fr</a>
Annabelle Wiriath	+ 33 1 43 23 55 52	<a href="mailto:annabelle.wiriath@credit-agricole-sa.fr">annabelle.wiriath@credit-agricole-sa.fr</a>
<b>Credit investors and rating agencies:</b>		
Caroline Crépin	+ 33 1 43 23 83 65	<a href="mailto:caroline.crepin@credit-agricole-sa.fr">caroline.crepin@credit-agricole-sa.fr</a>
Florence Quintin de Kercadio	+ 33 1 43 23 25 32	<a href="mailto:florence.quintindekercadio@credit-agricole-sa.fr">florence.quintindekercadio@credit-agricole-sa.fr</a>
Rhita Alami Hassani	+ 33 1 43 23 15 27	<a href="mailto:rhita.alamihassani@credit-agricole-sa.fr">rhita.alamihassani@credit-agricole-sa.fr</a>

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