

# Our business model:

## Acting for tomorrow by supporting our clients

### Our resources

#### STRONG VALUES

- Leader in sustainable finance activities and a desire for increasing commitment: strong CSR commitments
- Long-term support for our clients to finance the real economy
- All our employees: our key asset



#### RECOGNISED EXPERTISE



POSITION

##### CAPITAL MARKETS



All French corporates bonds in EUR <sup>(1)</sup>



All Bonds in EUR Worldwide <sup>(1)</sup>



Green, Social & Sustainable bonds in EUR Worldwide <sup>(2)</sup>

##### FINANCING ACTIVITIES



Syndicated loans in France <sup>(1)</sup>



Syndicated loans in EMEA <sup>(1)</sup>

(1) Source : Refinitiv - (2) Source : Bloomberg



AWARDS WINNING FRANCHISE

**GTR** Global Trade Review

Best Trade Finance Bank in Western Europe

**GlobalCapital**

Covered Bond House of the Year

**IFR** INTERNATIONAL FINANCING REVIEW

Euro Bond House

**IFR** INTERNATIONAL FINANCING REVIEW

EMEA ESG Financing House of the Year

**Risk Awards**

Structured Products House of the Year

**Asia Risk**

Derivatives House of the Year, Hong Kong

**GLOBAL FINANCE**

Best Bank in Monaco for CFM Indosuez Wealth Management

#### A STRONG DIVERSITY ...

... of our employees and an international network:

**12,661**

including **3,074** in Wealth management

**55%**

international

**43.3%**

women



#### ... of business lines:

##### • A Corporate and Investment Bank ...

**Oriented** towards corporate finance **35%** in Financial institutions and **65%** corporates with **66%** in financing solutions and **34%** in hedging, investment and advisory solutions and **focused** on Europe with a global network.

• **A Wealth management**, proposing a tailor-made approach that enables each of our customers to manage, protect and transfer their wealth as closely as possible to their aspirations.

#### OUR CAPITAL

**12.6%**

Crédit Agricole CIB's fully loaded CET1

**€29.9 Bn**

Crédit Agricole CIB equity

#### AFFILIATION WITH A STRONG BANKING GROUP

CRÉDIT AGRICOLE GROUP



# in their transition challenges

## Our role and ambitions

### OUR ROLE

- **Supporting** our clients' asset-backed financing projects
- **Meeting their cash management and international business needs as well as those of Receivable & Supply chain finance solutions**
- **Arranging** syndicated loans
- **Innovating** in CSR solutions
- **Offering** risk hedging, financing and investment solutions involving the market or private investors
- **Advising** our clients in their balance sheet issues
- **Supporting** our clients in managing, structuring, protecting, and transferring their wealth

### OUR AMBITIONS

- Societal commitment to energy transition and environment
- A growth model focused on European customers
- Expanding business lines, leveraging on their strengths

## Our value creation



### CLIENTS

- A dedicated community of experts to support our clients in their ESG strategy
- A specific offer for our ETI customers
- A CIB focused on Europe with a global network serving its major clients

**€321.5 M**

Outstanding  
of Social Notes

**€4.5 Bn**

Outstanding of Green notes  
and similar debt products

**66%**

Revenues  
Europe

### RESPONSIBLE EMPLOYER

- Active policy of cultural sponsorship in connection with the societal project of the Crédit Agricole Group
- Ethical culture
- Active policy for young people

**80%**

Participation rate in the IMR  
(Accountability Index)

### COMMITTED TO SUSTAINABLE FINANCE ACTIVITIES

- Co-founder of the Green Bond Principles
- Global player in Green & Sustainability-linked Loans
- 2<sup>nd</sup> bookrunner worldwide in euros in green, social and sustainability bonds<sup>(1)</sup>

**€17 Bn**

Green asset  
portfolio<sup>(2)</sup>

**€13.8 Bn**

Low-carbon energy  
exposures

### A LONG-TERM DIGITAL STRATEGY TO SUPPORT OUR CLIENTS' TRANSFORMATIONS

<sup>(1)</sup> Source Bloomberg.

<sup>(2)</sup> Green asset portfolio aligned with the eligibility criteria of the new Group Green Bond Framework and 100% aligned with the European taxonomy.