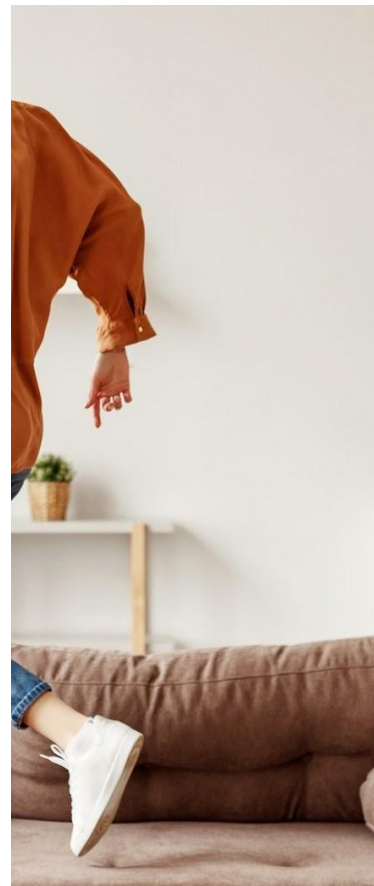


GINKGO Personal Loans 2023

Due Diligence – 18th July 2023





Summary

1. Overview of CA Consumer Finance
2. Distribution Channels and products
3. Underwriting process
4. Collection and overindebtedness process / litigation process
5. Risk and Permanent Control
6. Internal Audit
7. CACF IT System
8. Environmental, Social, And Governance



1. Overview of CA Consumer Finance

CACF Group

Highlights

Consumer finance arm of Crédit Agricole Group

- Wholly-owned by Crédit Agricole S.A.
- Specialised lender set up in 1951 and acquired by Crédit Agricole in 1999
- Rated A+/ Stable / F1 by Fitch and A+/ Stable / A-1 by S&P¹
- Regulated as a credit institution by *Banque de France*
- Comprehensive range of financial products (including sales finance, personal loans, revolving credit, debt consolidation and leasing packages) and associated insurance and services to consumers

Multi-channel distribution

- Point-of-sale credit offers through car dealers, household equipment retailers
- Direct sales through branches, call centers and internet
- Partnerships with car manufacturers, large retailers, insurance companies and banks
- For some partnerships, CACF only acts as service provider (Crédit Agricole regional banks, LCL, CA Italia and Crédit du Maroc)

Strong international presence

- 66% of all originations outside of France as of Q1 2023
- Operating in 18 countries in addition to France as of Q1 2023
- Major international player for car financing: CACF has partnerships with leading car makers Guangzhou Automobile Co Ltd

¹ A rating is not a recommendation to buy, sell or hold securities and may be subject to revision or withdrawal at any time

CACF Group

History

- **1951:** Establishment of Sofinco
- **1999:** Acquisition of Sofinco by CAsa – Inception of Viaxel (car financing)
- **2007:** Establishment of FGA Capital: JV between Sofinco (50%) and Fiat Group (50%)
- **2010:** Establishment of CA Consumer Finance (CACF) through merger of Sofinco and Finaref – Inception of a subsidiary in China
- **2011:** Crédit Agricole S.A. decided in December a deleveraging plan impacting CACF (“Adaptation Plan”)
- **2012:** Diversification of funding sources (June 2011, December 2012), new medium long term funding transaction amount: 7.0€ bn (new strategic approach of CACF)
- **2019:** Renewal of FCA Bank joint-venture until December 2024
- **2021 :** Viaxel is rebranded as Sofinco Auto Moto Loisirs
- **2022:** Signature with Stellantis of framework agreements redefining and reinforcing the partnership (see next slide)
- **2022:** Creation of a leasing joint-venture with CAL&F : CA Mobility
- **2023 :** New leasing joint-venture with Stellantis (Leasys) and 100% takeover of FCA Bank (which becomes CA Auto Bank)

CACF Group old and new entities

Accelerating in mobility with two companies: Leasys and CA Auto Bank

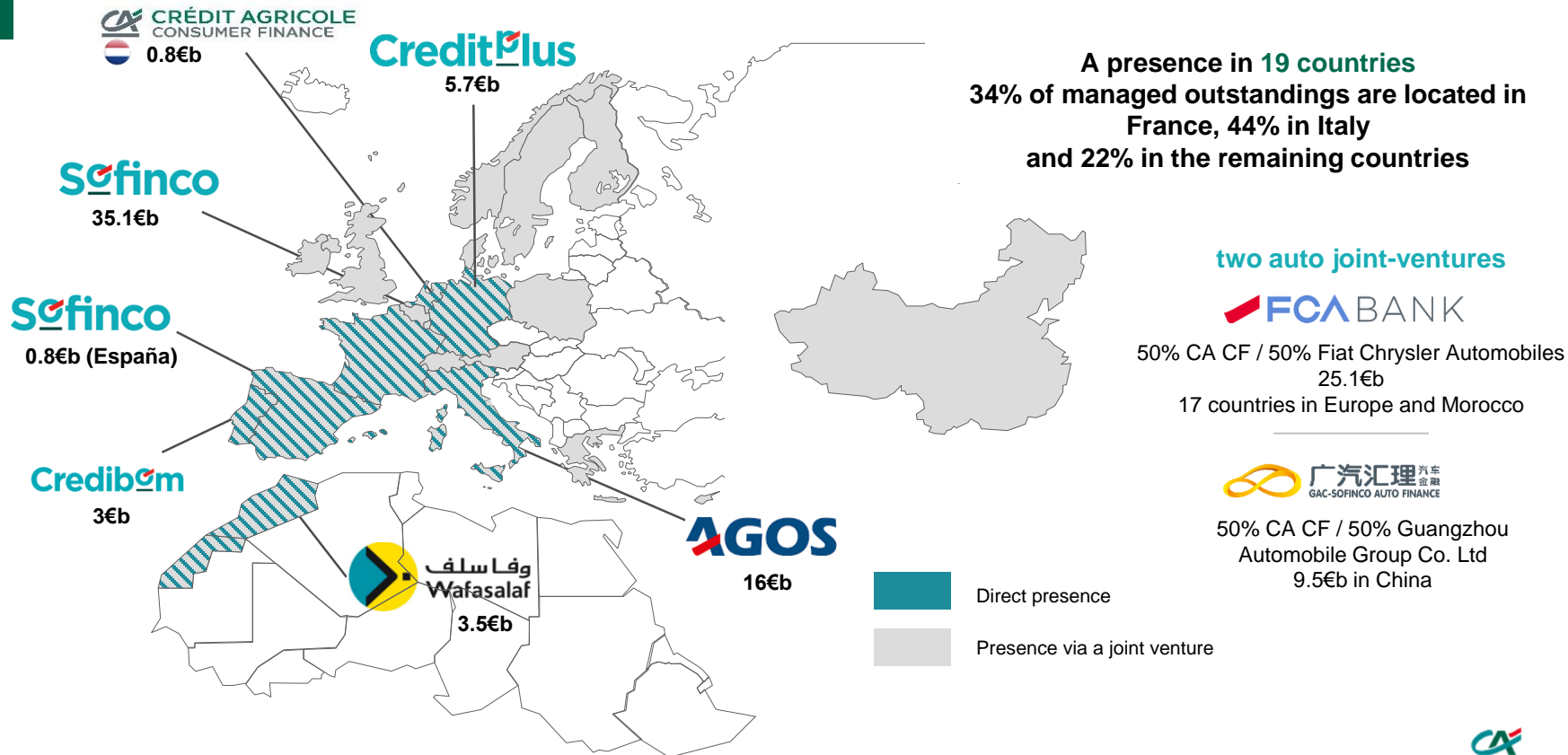
- The merger between FCA and PSA in early 2021 created one of the world's leading automakers : Stellantis (14 brands¹). Stellantis inherited from the merger a complex financing structure composed of previous partnerships :
 - PSA Finance with Santander
 - Opel Vauxhall Finance with BNP Paribas
 - FCA Bank with Crédit Agricole
 - Two operational leasing brands (Leasys and Free2Move Lease)
- In April 2023, Stellantis reorganized and streamlined its European financing and leasing services with a simplified two-entity organization :
 - **Leasys** the multi-brand pan-European (presence in 11 countries) operating leasing / long-term rental company which is a 50/50 joint venture with CACF following the consolidation of Leasys and Free2move Lease fleet (828 000 vehicles at launching). The target is one million vehicles by 2026.
 - Stellantis Financial Services - in partnership with BNP Paribas and Santander - establishing a single financing entity per country covering all Stellantis brands
- In parallel CACF acquired in April 2023 the 50% stake in FCA Bank (that was previously owned by Stellantis) which became **Crédit Agricole Auto Bank**. CA Auto Bank will be an independent, multi-brand player in vehicle financing and leasing present in 19 countries with a target of at least €10 billion in outstandings by 2026. Within that new entity Drivalia (ex Leasys-rent) will focus on short-term rental. CA Auto Bank will also operate in all mobility sectors beyond cars : two-wheelers, leisure vehicles, boating, agricultural vehicles, light and heavy commercial vehicles. The new entity will serve CACF ambition to become a European leader in green mobility.
- In order to accelerate the development of the two new companies CACF would acquire², together with Stellantis, ALD and LeasePlan's activities in six European countries. The acquisition would be carried out by FCA Bank, then followed by a division of the acquired scope between:
 - Leasys which would host the activities of ALD in Portugal and LeasePlan in Luxembourg for a total approximately 30,000 vehicles; and
 - CA Auto Bank which would host the activities of ALD in Ireland and Norway and of LeasePlan in the Czech Republic and in Finland for a total of more than 70,000 vehicles.

¹ Abarth, Alfa Romeo, Chrysler, Citroën, Dodge, DS Automobiles, Fiat, Jeep, Lancia, Maserati, Opel, Peugeot, Ram and Vauxhall

² Subject to the completion of the acquisition of LeasePlan by ALD and the approval of the competent authorities

CACF Group

International Presence



¹ Data as of Q1 2023.

CACF Group contains (i.a.) the following main entities: CACF France (Sofinco), AGOS, FCA Bank auto joint venture, Sofinco España, CreditPlus, CACF NL, Credibom, Wafasalaf, GAC Sofinco auto joint venture

CACF Group

Key group figures 2018 – 2022 (1/3)

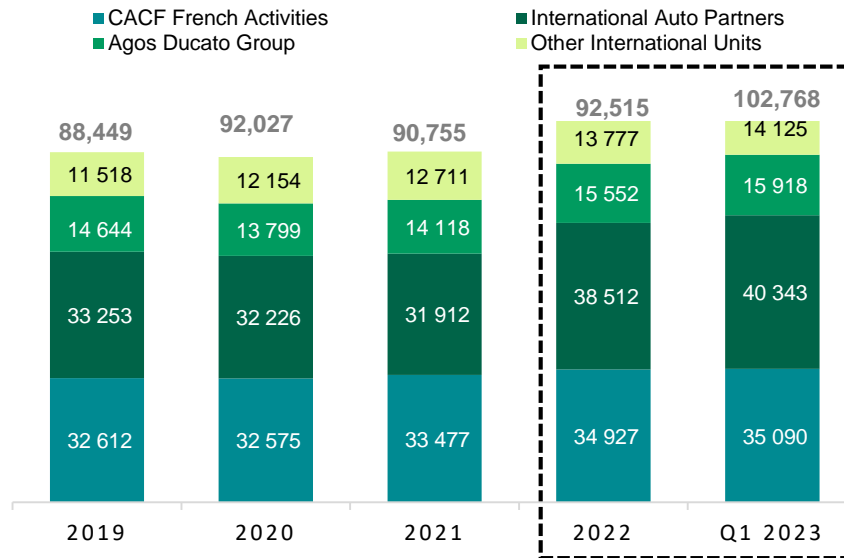
| | 2018 | 2019 | 2020 | 2021 | 2022 |
|-----------------------------|-------|-------|-------|-------|-------|
| NET BANKING INCOME (€b) | 2.2 | 2.1 | 2.0 | 2.1 | 2.1 |
| NET INCOME GROUP SHARE (€m) | 586 | 659 | 517 | 608 | 612 |
| RETURN ON NORMALISED EQUITY | 16.0% | 17.4% | 13.5% | 16.8% | 16.0% |

- 2020 figures were strongly impacted by the COVID crisis. 2021 and 2022 figures translate a catch-up effect and good dynamic in the consumer market
- Net banking income ("NBI") was stable in 2022 in YoY. On the same period the net income (group share of CACF Group) slightly increased by 4€m to reach 612€m
- In 2022 the Group profitability is still high with a RoNE of 16%

CACF Group

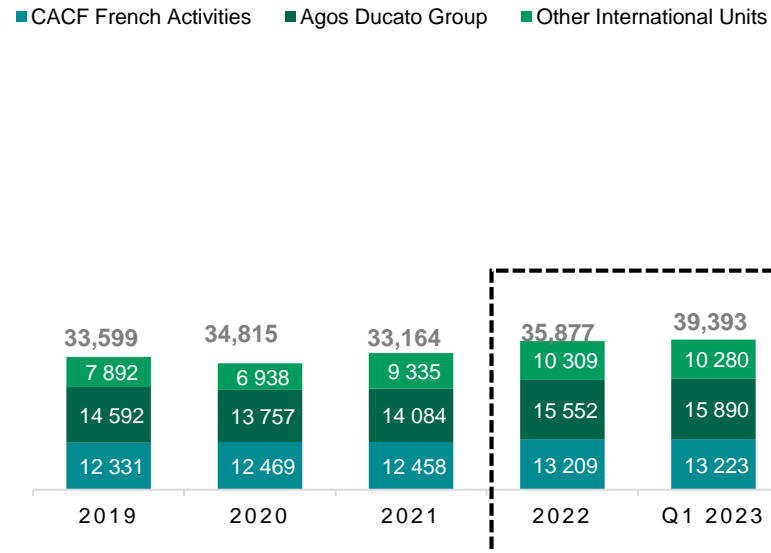
Key group figures 2019 – Q1 2023 (2/3)

Managed Outstandings (in €m)



- CACF Group managed outstandings reached 102.8€b in 2022, increasing of 11.1% in comparison to 2021.

Consolidated Outstandings (in €m)

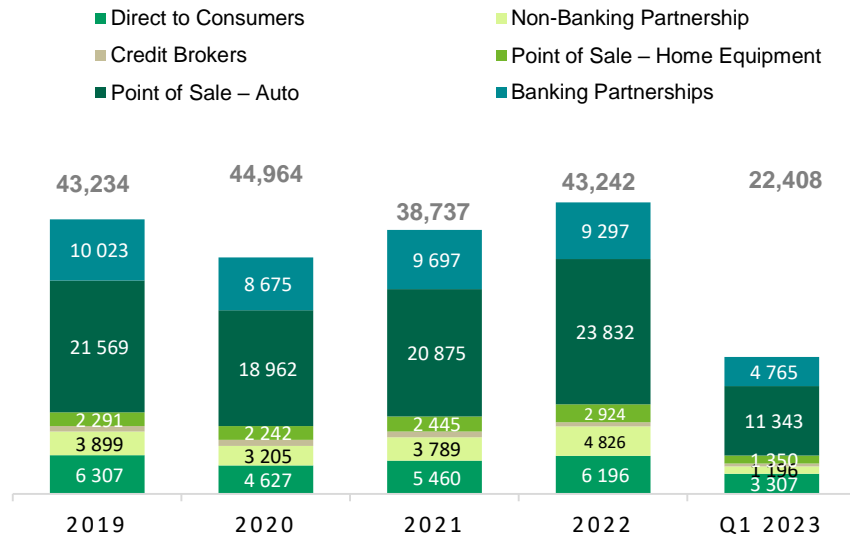


- CACF Group consolidated outstanding decreased in 2020 to 33.2€b in comparison to 2019 due to the COVID crisis
- Catch-up effect seen in 2021 and 2022 with strong activity mainly thanks to the performance of international business units

CACF Group

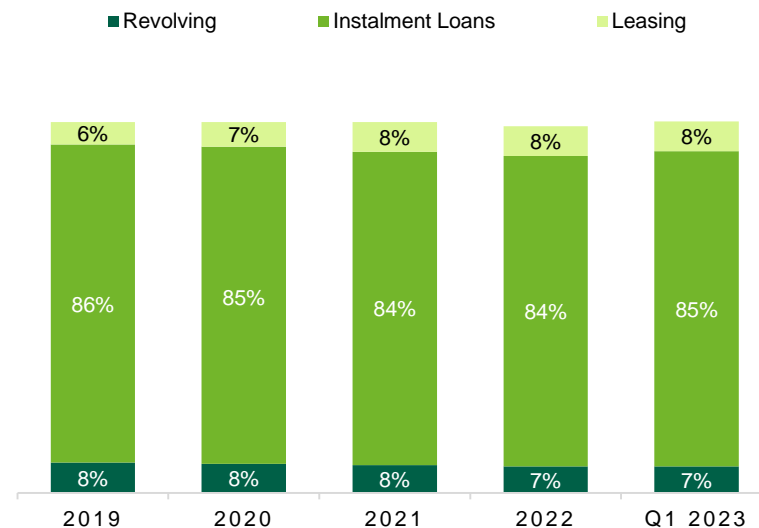
Key group figures 2019 – Q1 2023 (3/3)

New production by channel (in €m)



- Production increased by 10.5% in 2022 YoY
- The 2022 production is very strong at 47.8€b

New production by product type (in %)



- The share of revolving credits has remained constant and seems to have reached the bottom of its downward trend further to the European Consumer Credit Directive enacted in France in 2011
- On the other hand leasing production is steadily growing in the production mix

CACF Group

Funding structure at 31/12/2022

| | Outstg debt as of 31/12/2019 | % of Total | Outstg debt as of 31/12/2020 | % of Total | Outstg debt as of 31/12/2021 | % of Total | Outstg debt as of 31/12/2022 | % of Total |
|-----------------------------|---------------------------------|-------------|---------------------------------|-------------|---------------------------------|-------------|---------------------------------|---------------|
| Internal | 8,6 | 16% | 12,7 | 22% | 14,9 | 25% | 18,8 | 31% |
| <i>Unsecured Casa Group</i> | <i>8,6</i> | <i>16%</i> | <i>12,7</i> | <i>22%</i> | <i>14,9</i> | <i>25%</i> | <i>18,8</i> | <i>31%</i> |
| External | 44,9 | 84% | 44,5 | 78% | 44,0 | 75% | 41,5 | 69% |
| <i>Secured</i> | <i>14,5</i> | <i>27%</i> | <i>16,8</i> | <i>29%</i> | <i>16,8</i> | <i>28%</i> | <i>12,6</i> | <i>21%</i> |
| ABS | 10,0 | 19% | 6,6 | 12% | 4,5 | 8% | 4,9 | 8% |
| TLTRO | 3,2 | 6% | 9,1 | 16% | 10,5 | 18% | 4,2 | 7% |
| Repo | 1,3 | 2% | 1,2 | 2% | 1,7 | 3% | 3,6 | 6% |
| <i>Unsecured</i> | <i>20,7</i> | <i>39%</i> | <i>19,5</i> | <i>34%</i> | <i>18,8</i> | <i>32%</i> | <i>19,8</i> | <i>33%</i> |
| Banking Lines | 9,1 | 17% | 7,9 | 14% | 8,1 | 14% | 9,4 | 16% |
| Debt securities (MTN, TCN) | 10,8 | 20% | 10,3 | 18% | 9,9 | 17% | 8,9 | 15% |
| Others unsecured | 0,8 | 1% | 1,3 | 2% | 0,9 | 1% | 1,5 | 3% |
| <i>Deposits</i> | <i>9,7</i> | <i>18%</i> | <i>8,1</i> | <i>14%</i> | <i>8,4</i> | <i>14%</i> | <i>9,1</i> | <i>15%</i> |
| Total Funding | 53,5 | 100% | 57,2 | 100% | 58,9 | 100% | 60,4 | 100% |

* Excl. Gacs & Wafasalaf

- Casa Group
- ABS/Repo/TLTRO
- Banking Lines, MTN, TCN
- Deposits



- Parent refinancing has increased between end of 2019 and 2022 in absolute terms and in proportion of the total funding (reaching 18.8€b and 31% of the total).
- Between end of 2019 and 2022, the main variations in external funding were:
 - 5.1€b decrease in ABS to 4.1€b (representing 8% of total funding in 2022 against 19% at the end of 2019)
 - 1.0€b increase in TLTRO up to 10.5€b (representing 7% of total funding in 2022 against 6% at the end of 2019)
 - 1.9€b decrease in Debt Securities to 8.9b€ (representing 15% of total funding in 2022 against 20% at the end of 2019)
 - Decrease of Deposits from 9.7€b at the end of 2020 (18%) to 9.1€b (15%) in 2022
 - REPO increased to 6% of Total Funding up to 3.6€b

CACF France

Overview

Brands

Sofinco

Sofinco
Auto Moto Loisirs_

CréditLift
Courtage_

Key Figures (as of 31/12/2022)

- Ownership: 100% Crédit Agricole S.A.
- Rated A+/ Stable / F1 by Fitch and A+/ Stable / A-1 by S&P
- More than 4 million customers
- Managed outstandings: 34.1€bn
- 2,782 employees
- Ranking:
 - N°2 in consumer finance in France
 - Market share: 12.4% in 2022, ranging between 11.1% and 14% in the past 36 months

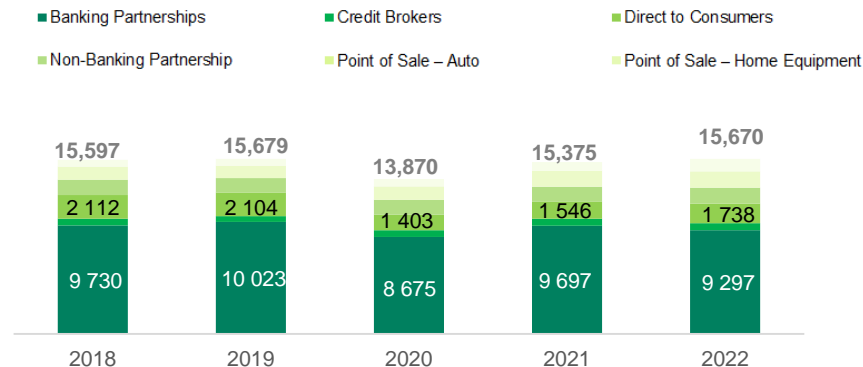
Distribution Channels

- **Direct distribution**
 - 24 branches + Sofinco Website
- **Point-of-sale financing**
 - Home appliance
 - Automotive (Sofinco Auto Moto Loisirs)
- **Brokerage**
 - Créditlift Courtage
- **Partnerships**
 - Crédit Agricole's retail banks
 - Financial Institutions: GMF, Crédit Social des Fonctionnaires, AG2R La Mondiale, Fastt
 - Distribution: . FNAC-Darty, La Redoute, Decathlon, Castorama, Le Printemps and Ikea ; Mazda and Tesla in the auto market ; Piaggio and Kawasaki in the two wheel market ; Rapido and Pilote in the campers market and Bénéteau and Nautic Force Groupe in boating

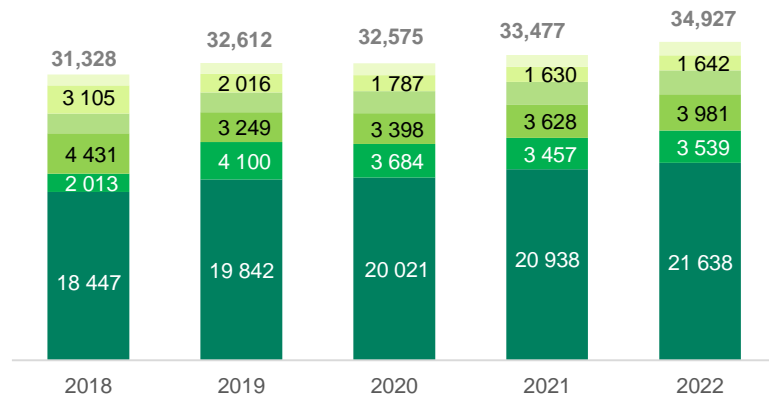
CACF France

Overview

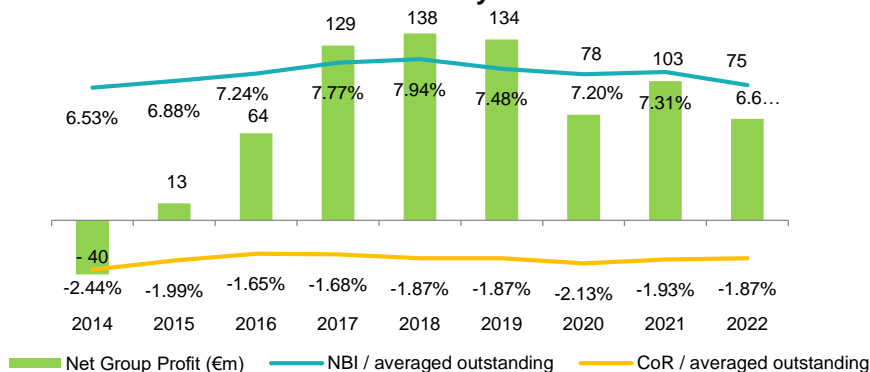
New production by channel (in €m)



Managed outstandings (in €m)



Profitability



- The production was impacted in 2020 by the COVID crisis (-13% YoY) but recovered well all along in 2021 and 2022 (+11% and +2% YoY)
- The increase of managed outstandings since 2017 (until the COVID crisis) is a mechanical consequence of the growth in production observed in the previous years, especially in banking partnerships activities
- From 2015 up to 2019, CACF France profitability increased mainly due to decreasing Cost of Risk ("CoR") and cost cutting
- This dynamic was impeded in 2020 due to the COVID crisis with Net Group Profit at 78m€ in comparison of 2019 at 134m€ before recovering in 2021 at 103m€ and at 75m€ in 2022.



2. Distribution channels and products

Distribution Channels Overview

Direct to Consumers*

- Branch network
- Website
- Call centers
- Direct Marketing

Points of Sale

- Brokers
- Home improvement and home equipment specialised retailers (SOFINCO brand)
- Vehicle distributors and dealers – auto, motorcycles, recreational vehicles, boats (VIAXEL brand)

White-Labeling

- Financial institutions (banks and insurance companies)
- Large Retailers (generalist and specialised)
- Auto manufacturers and dealers

Crédit Agricole Retail Network

- Mutual retail banking network of Crédit Agricole
- LCL

Direct Channels – Direct to Consumer

- ✓ CA-CF directly offers under the Sofinco brand a wide range of consumer credit products (including revolving card loans and amortising loans) and related services such as insurance via efficient and complementary distribution channels

✓ Branch network

- ✓ 24 branches in the main cities of France under the Sofinco brand reporting to commercial managers located at CACF's headquarters in Massy (near Paris)
- ✓ Each branch is staffed by customers advisers under the responsibility of a branch manager
- ✓ Operations in France are managed by a central division (*Direction de la Prospection et Ventes Directes*)

✓ Direct marketing

- ✓ Direct marketing campaigns and sales drives such as mail shots, telephone marketing, reply coupons
- ✓ National advertising operations (TV, Radio) are backed by call centres that direct customers to the branches

✓ Call centers

- ✓ Unique telephone number in France and a voice server which directs each call to the most appropriate CACF commercial staff

✓ Dedicated website

- ✓ Present on the internet since 1997
- ✓ First company in France to offer on-line loan simulations and immediate pre-acceptance services in 2001
- ✓ Over 80% of the credit requests through internet (underwriting process after the first step on internet is made at branches level)

Highlight on the Digital Strategy : roadmap 2022 – 2025 (1/2)

Strengthen our position as a digital leader, committed to our customers and society

Awarded by Google for the second consecutive year, the Sofinco course aims for excellence in the customer experience by combining digital efficiency and human support with a score of 17.5/20

Our positioning as a leader and generalist requires us to lead the digitalization of our entire range of products and services and across all distribution channels.

Our digital operational performance is constantly improving, both in terms of digitized production, which posted 80% in Q1 2022, and also in terms of the efficiency of our digital marketing levers, the costs of which per file have fallen by 58% in 4 years.

More and more efficient omni-channel journeys, fluid between 3 and 10 minutes, efficient thanks to the generalization of the electronic signature in 80% of cases and displaying native compliance > 90% and a rate of customer autonomy in management of his actions up to 95%.

A digital leadership to maintain against our competitors by continuing to work on the notions of eco-design and accessibility of our websites and Apps

A 2025 roadmap that aims to amplify this momentum to strengthen customer satisfaction and amplify development growth

Highlight on the Digital Strategy : roadmap 2022 – 2025 (2/2)

Strengthen our position as a digital leader, committed to our customers and society



Digital acceleration

Priority projects to strive for digital excellence:

- The symmetry of Customer / employee attention
- Modernizing our decision-making processes
- Cooperation with innovative ecosystems

+ de 200
optimized routes



Digital & Customer Project

Data Driven journeys offering native compliance:

- Open Banking
- Data analysis of supporting documents in real time
- Automatic acceptance

4 mns
*Acceptance
automatique*



Digital & Human Project

Implementation of a new sales advisor position:

- Objectives to automate tasks with low added value
- Reposition the advisor on complex files

360° view
*and efficiency
operational*



Digital & Societal Project

To be recognized as the reference operator of the energy transition:

- Launch of the Act for green platform
- Reducing our digital carbon footprint

**Innovation
and energy
transition**



Business Development

Amplify development growth:

- Platform dedicated to prospecting
- API portal to gain autonomy and efficiency
- A redesigned digital acquisition (segmented TV, cookiless, clean room)

**New opportunities
and control of acquisition
costs**

Product Terms

| Product Type | Sub-product Type | Use | Borrowers | Rate Type | Amortisation Type | Loan Amount (EUR) | Original maturity (# of monthly instalments) | Security interest |
|----------------|---------------------------------|--|--|-----------|------------------------------|------------------------|---|-------------------|
| Personal Loans | Standard personal loans | Not tied to a specific purchase, the borrower is free to use the funds | Private individuals | Fixed | Constant monthly instalments | From €750 | From 10 to 120 months (up to 60 months if loan amount < €4,000 and up to 96 months if loan amount < €46,000) | None |
| | Home improvement personal loans | - Financing of home improvement works - Primary or secondary residence - Borrower is owner or tenant | Private individuals | Fixed | Constant monthly instalments | From €1,000 to €21,500 | From 12 to 84 months | None |
| | Grand project personal loans | Not tied to a specific purchase, the borrower is free to use the funds | Private individuals – Home owners only | Fixed | Constant monthly instalments | From €1,000 | From 12 to 120 months | None |

CA CF Personal Loans – focus on optional insurances

- As of March 2023, 71,9% of Personal Loans comprised insurance on the debtors (ADE).

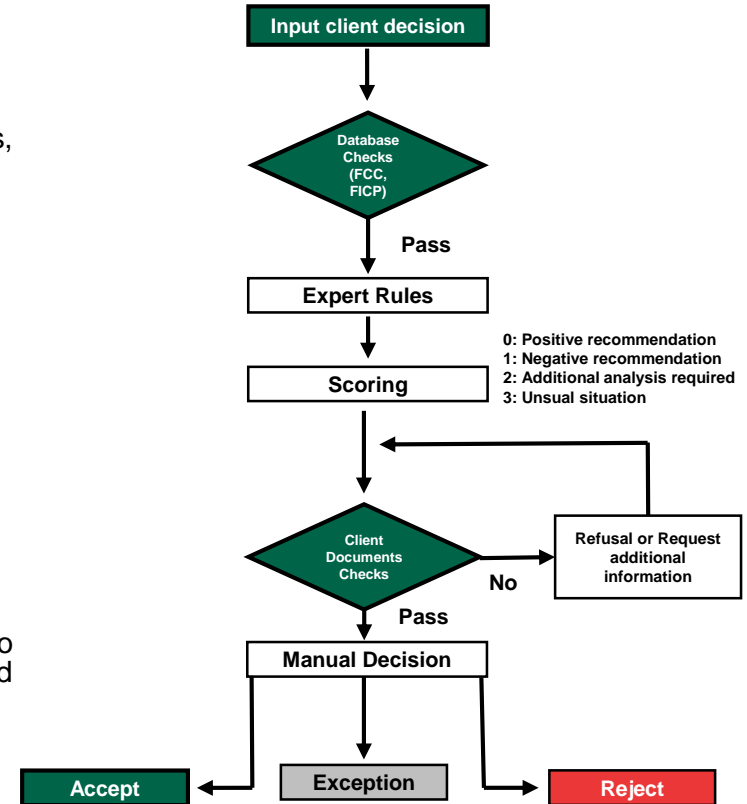
| | RISKS COVERED | COVER |
|--|---|--|
| SECURIVIE FINANCE | <ul style="list-style-type: none">✓ Death✓ Total loss of autonomy✓ Temporary disability | <ul style="list-style-type: none">✓ Repayment of the whole outstanding balance + interests due✓ Monthly instalments payment |
| SECURIVIE QUOTIDIENNE (Potential assistance except for auto loans, integrated into Sécurivie Finance) | <ul style="list-style-type: none">✓ Accidents✓ Loss of keys | <ul style="list-style-type: none">✓ Repayment of unexpected expenditures due to the accident✓ Reimbursement of transportation to hospital✓ Reimbursement of lock replacement |



3. Underwriting process

Checks & Credit Decision

- Supported by automated decision tools
 - Automated checks of external (FICP & FCC) and internal
 - Scoring system
- Client documents (proofs of identity, residence, income, indebtedness, etc.) thoroughly checked
- Score is based on wide range of parameters including
 - applicant's details (age, income, other loans and leases, profession, employment history, bank history, etc.)
 - type of loan
 - T&Cs of the loan
 - credit history of applicant (internal & external credit database)
- Score cards
 - developed internally and by external agencies (Fair Isaac)
 - depend on segment / product / client profile
- Underwriting decision by duly authorised personnel, according to delegations: at Branch level, credit risk committee, regional level or head office



Focus on checks and scoring decision since 2020

2020 :

Loosening of the score for the short channel for +30-years-old prospects. → +20% production for prospects

To face Covid :

We enforced on 25th March 2020 order to freeze litigations until the end of July 2020.

Customer support and assistance measures, by increasing the number of possible deferrals over 12 rolling months (6 instead of 2)

2021 :

Deployment of Ubble on the Web Short Circuit (identity verification)

Since May 2021: Shortening of the processing time by 2 months (-1 month for commercial recovery and -1 month for pre-litigation)

What motivated the decision: to gain in efficiency.

2022 :

Modification of the Banque de France disposable income → Increase of thresholds and tightening of reject rules, thresholds following ACPR recommendation

Tightening of the Short Circuit Personal Loan cuts for prospects over 30 years old in a context of tightening of refinancing margins and CoR still high, -40% of prospects production.

2023 :

Tightening of the Short Circuit Personal Loan cuts for prospects under 30 years old since March, -60% of production for young prospects as refinancing and the “taux d’usure” capping credit rates.

Deployment of the fraud score (since June)

For customers the fraud score was implemented on March 22, 2023, this results in a drop in the acceptance rate of -2 to -3 points.

Information checks

- The following verifications are performed:
 - Loan applicant identity
 - Internal customer database
 - External « negative » databases recording payment incidents
 - FICP file (Fichier des Incidents de Remboursement des Crédits aux Particuliers)
 - FCC file (Fichier Central des Chèques)
 - Customer match with any of these external databases is disqualifying, without any possible recourse
 - Integration of the Basel default in the refusal rules (since 2020)
 - Loan applicant income
 - Loan applicant outcome (borrower's indebtedness, rents, etc.)

Required documentation & Controls

- Requested documents for personal loans for SOFINCO clients :

| Supporting documents | Standard Personal Loan | Grand project personal loans | Home improvement personal loans =< €21,500 |
|-----------------------------------|------------------------|------------------------------|---|
| Proofs of Identity | ✓ | ✓ | ✓ |
| Proofs of Address ⁽¹⁾ | ✓ | ✓ | ✓ |
| Last pay slips ⁽²⁾ | | ✓ | ✓ |
| Income tax returns ⁽³⁾ | | ✓ | ✓ |
| Bank account identification | ✓ | ✓ | ✓ |

- Original documents must be checked and copy to the folder. Required documents for every new loan (but not essential for a known client with loan at or below €3.000, unless change)
- Controls over the information provided:
 - Systematic double check of the information captured in the systems
 - Automatic control on input screens
 - Consistency of the various documentation provided

¹ If different address on the card of identity and absence of identical address on the bank account ID. ² Income tax required for retirees and annuitants unless it is the only proof of income (retirees, liberal professions, farmers, annuitants, etc). ^{2 3} And if Allowance > 50 % of income

Scoring and rules (1/2)

- CA CF scoring has been developed in-house by the Risk Department
- The information contained in the scoring cards depends on the market / product / customer's profile considered
- The main data used by the score are:

| Socio - Demographic Information |
|--------------------------------------|
| Marital status |
| Socio-professional category |
| Residential status |
| Number of children |
| Household's income / charges |
| Customer's age |
| Start date living at present address |
| Seniority in last employment |
| External debt |

| Information Credit |
|-----------------------------------|
| Number of instalments |
| % Financed (if applicable) |
| Age of equipment (if applicable) |
| Credit amount |
| Sale price (if applicable) |
| New/Used (if applicable) |
| Household debt |
| Good type (if applicable) deposit |

| Historic Customer Information (if applicable) |
|--|
| Maximum number of unpaid debts |
| Revolving credit utilisation rates (if applicable) |
| Date of last revolving utilisation (if applicable) |
| Average amount of revolving utilisations in the last 12 months (if applicable) |
| Date of the oldest personal loan |
| Date of the oldest revolving period |
| The outstanding capital of the loan (a personal loan or a revolving credit) |
| Seniority of the client with CACF |

Scoring and rules (2/2)

- The scoring process leads to the following outcomes:

| Code | Meaning |
|------|--|
| 0 | Favourable Opinion |
| 1 | Unfavourable Opinion |
| 2 | Complementary study needed (credit application shows particular characteristics requiring further in-depth study) |
| 3 | Unusual case (credit application is atypical and requires specific processing. It can result from the pre-defined rules for overrides) |

- The recommendation code is followed by letters, meaning further types of explanations, such as:
 - Customer with arrears history
 - Co-borrower with arrears history
 - Limited customer profile
 - Client having a revolving credit or holding a private label card
 - Doubt on clients recognition by the system
 - Addition letter for fraud alerts

Specific rules

- Specific rules apply in these cases:
 - Files rejected by the scoring process
 - Override is possible, but with great care and under the responsibility of the business line
 - Overrides of system decisions: a distinction must be made between override acceptance and override funding. Override acceptance is framed by the delegated scheme and is limited to decisions scores and rules (no override for internal and external registered customers)
 - Particular situations such as:
 - The client had already a revolving loan at CACF
 - The client is unemployed
 - Client with insufficient income
- Those specific rules request an ad hoc study that might lead to loan approval (according to the French legislation the credit cannot be refused if only one criteria is not respected)
- Each specific rules is detailed in a dedicated manual

Acceptance rate on Personal Loans

- The acceptance rate varies according to the market / product and the corresponding risk management policy
- In 2022, the acceptance rate on the direct channel was 92 %
- Various indicators including the rejection rate broken down by cause of refusal are monitored on a monthly basis

Personal Loans :

| Year | Acceptance rate | Refusal rate due to external and internal filing | Other ⁽¹⁾ | Refusal rate due to score |
|------|-----------------|--|----------------------|---------------------------|
| 2018 | 89% | 5% | 3% | 2% |
| 2019 | 92% | 4% | 2% | 2% |
| 2020 | 91% | 5% | 3% | 2% |
| 2021 | 92% | 4% | 3% | 1% |
| 2022 | 92% | 4% | 3% | 2% |

totals may not add up due to rounding

¹expert rules other than score and filing (e. g. age, CSP, insufficient remaining life, etc.)

Customer Service (1/2)

- Loans that are up to one instalment in arrears are managed by Customer Service team (145 employees).
- Payments mainly by direct debit
- Prepayments in full or part are allowed at any time during the life of the loan. For personal loans, there is a prepayment penalty of maximum 1% of the amount prepaid.
- Customer Service also handles all activity relating to commercial renegotiations (monthly deferrals, change of maturity; change of insurance policies tied to the loan)
- Subject to certain conditions, customer service is allowed to agree to a request of the customer to :
 - Defer by one month the payment of one monthly instalment (and only one) ; twice in any rolling twelve months period;
 - Reduce the applicable monthly instalment and extend the loan term accordingly;
 - Reduce the applicable interest rate subject to a minimum set from time to time by the sales division management and depending from market conditions; no such reduction is possible for loans with lower interest rate than the floor interest rate

Customer service (2/2)

- Loan modifications are subject to a number of conditions
 - The loan is not in arrears ;
 - The loan is at least three months seasoned ;
 - No claims have been processed in respect of any related payment protection insurance policy ;
 - The borrower has not filed with an overindebtedness commission ;
 - The maturity extension will not be greater than twice the remaining term
 - The loan maturity will not be extended beyond 96 months in respect of personal loans / 84 months in respect of debt consolidation loans from the loan closing date
 - The loan maturity will not be extended beyond the 81st birthday of the customer



4. Collection and overindebtedness process / litigation process

Collections – amicable recovery

- Generally accounts with 1 to 4 instalments in arrears until 05-2021, and 3 instalments in arrear since
- The system detects arrears as soon as a direct debit has been rejected
- Combination of automatically generated letters and personalised calls to the customer by a collection agent
- Objective is to allow customer to return to current status by:
 - Spreading the payment of the arrears over a maximum period of 3 months
 - Deferring the payment of one or two consecutive monthly instalment(s) (allowed twice in any twelve months rolling period) subject to the arrears being cleared off; and
 - Allowing a maturity extension in order to reduce the applicable monthly instalment
- In order to have access to these options, the loan must be at least 6 months seasoned and not subject to any overindebtedness procedure

Collections – Pre-litigation & Litigation

Pre-litigation

- Accounts with more than 4 instalments in arrears until 05-2021 and 3 instalments in arrears since
- Objective: protect the company's interest and limit final losses
- Depending on the circumstances, appointment of a bailiff
- Country-wide coverage: network of 12 bailiffs, working in close cooperation with CA CF
- Contacts & meetings :
 - Inquiry about the situation of the debtors in order to find a solution to remedy the situation
 - Explanation of the judicial procedure that might be proceeded with, should the amicable phase fail

Litigation

- Loan acceleration (déchéance du terme) is pronounced at the beginning of the litigation process
- Accounts are in principle transferred to the litigation department to start legal proceedings from 5 to 7 instalments in arrears although in certain cases this process might start earlier (depending mainly on the risk profile of the customer and the amount in arrears)
- Enforcement relying on a network of around 357 bailiffs and 10 solicitors
- Court order giving the right to seize and sell the debtor's assets
- In parallel, attempts to reach an amicable settlement plan are still continued
- Write-off only when no amicable settlement has been reached and all available legal remedies have been exhausted

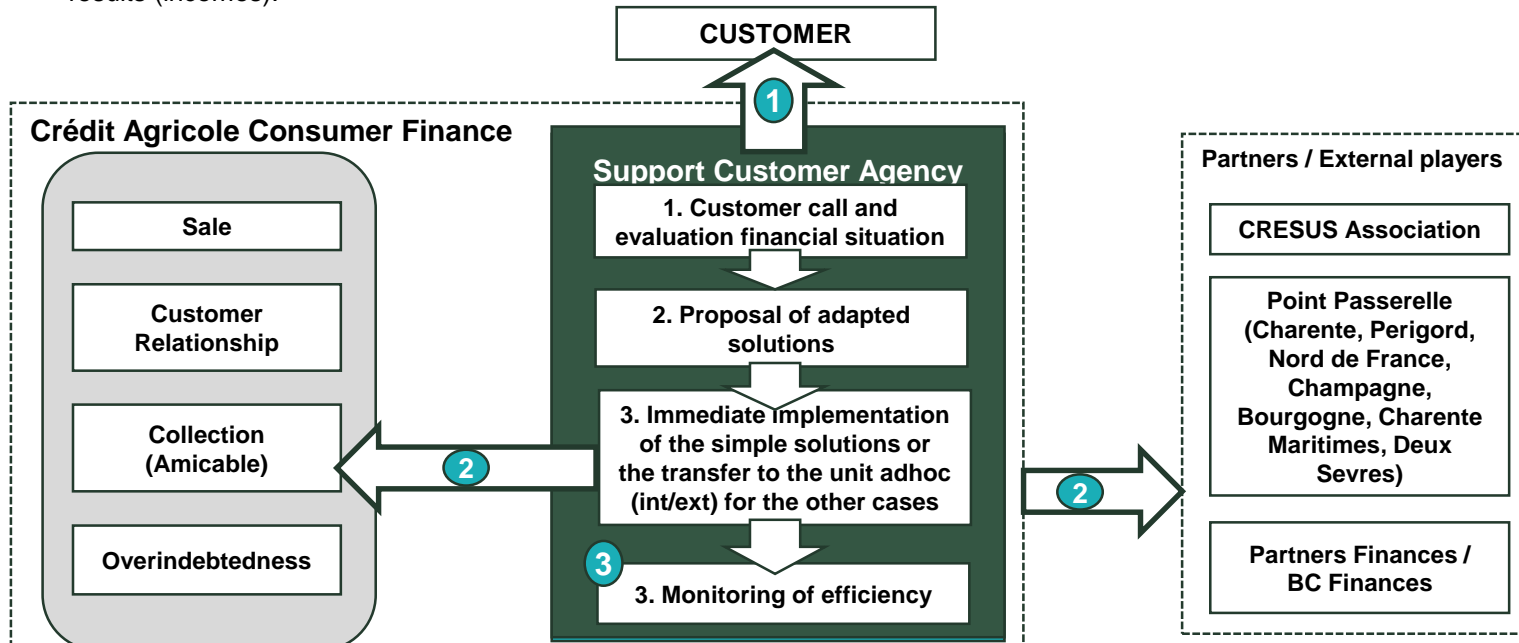
Collections – overindebtedness

- Debtors that have filed with the Overindebtedness Commission of Banque de France are managed by a dedicated platform at CA CF (21 specialists)
- Since January 1st 2018, amicable recovery is not authorized anymore (except for mortgage loans). For consumer loans, mutual agreement is replaced by a conciliation phase in which the Banque de France imposes its measures and CA CF cannot negotiate them. This phase takes around one month
- During the conciliation phase, the debtor and creditors attempt to reach an agreement which may include:
 - Rescheduling part or whole of the debts, such rescheduling not exceeding 7 years
 - Moratorium with a limit of 24 months
 - Reduction in the interest rate and if necessary of the principal balance
- If the conciliation phase fails, the Commission may impose the terms of the restructuring to all creditors
- Where the debtor situation is deemed irretrievably compromised, the Commission can recommend to proceed to the personal bankruptcy (Procédure de Rétablissement Personnel) (Borloo Law)
 - Judicial liquidation of the debtor's assets
 - Twelve months disposal period
 - Proceeds distributed to creditors in accordance with their ranking
- Personal bankruptcies are registered in a public register for five years
- February 2019: implementation of e-suren: overindebtedness workflow management tool: dematerialization of data exchange with the Banque de France

Support Customer Agency

This agency is used when there are signals of fragility (given by underwriting department) as change of personal situation, decrease of the income, close to the pension, refusal of credit...

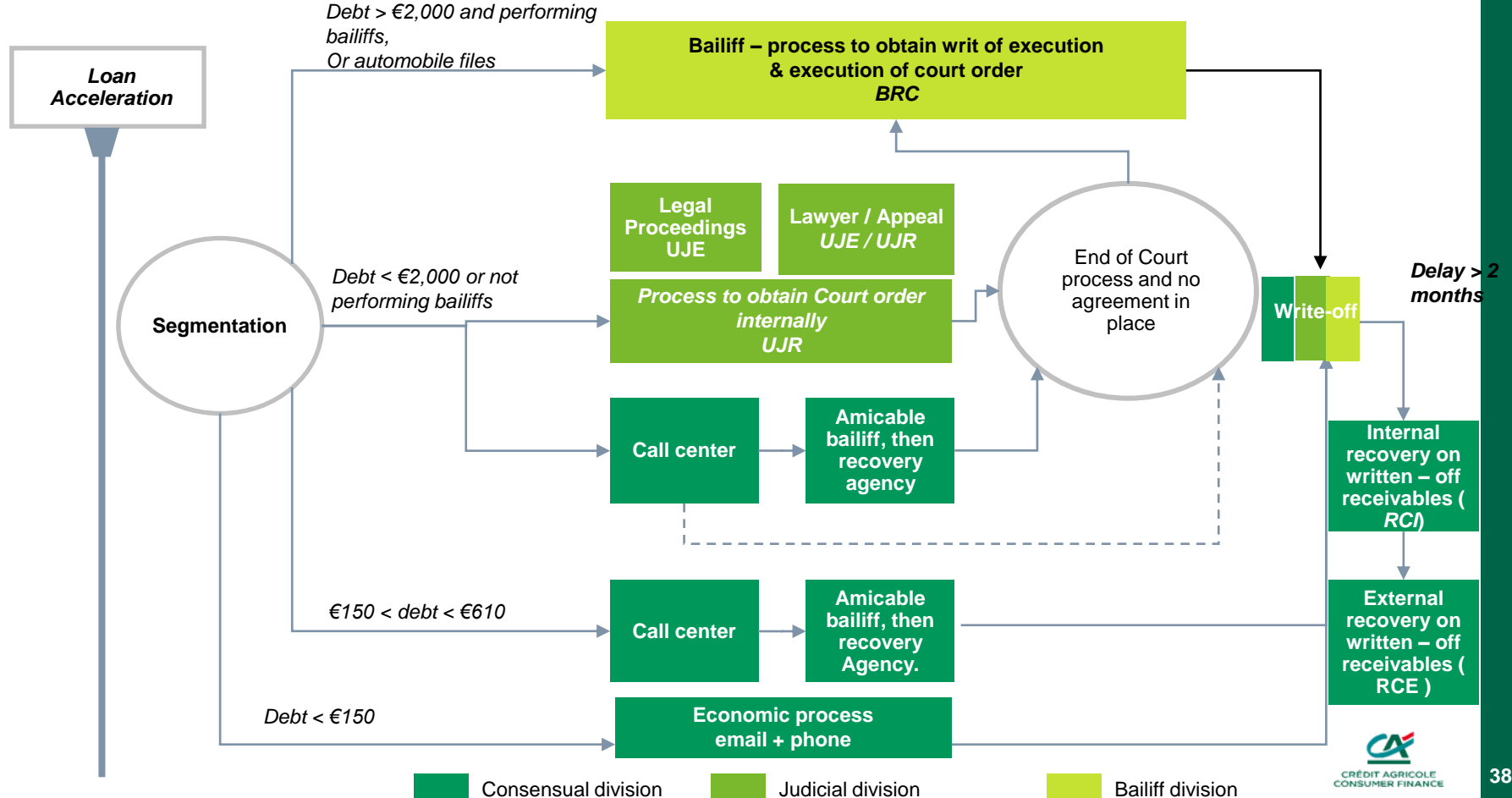
- 1.Contact with the customers by CACF: Outbound calls (extension to inbound calls under consideration).
- 2.After the personalised balance sheet assessment, introduction of the solution or orientation of the customer towards the concerned service (department) or the external structure for implementation of the solution.
- 3.Measure of the set up device (plan) and the adaptation of the solutions, the measure of the short-term, medium-term and long-term results (incomes).



Duties of the litigation teams

- The litigation or judicial recovery process begins when all commercial and pre-litigation collection strategies have failed,
- From the entry into the litigation process, the processes deployed must follow three basic rules:
 - Maximize the level of recoveries
 - Minimize the costs incurred in the process
 - Minimize losses
- Litigation process is managed as a service for different companies:
 - CACF (whatever customer brand, Sofinco or Finaref),
 - Credit Agricole local Banks,
 - LCL,
 - BMW Finance,
 - Fiat Credit France
- Process is entirely managed through a specialised and dedicated software (IMX), in a similar way for all client companies

Litigation process



Judicial division

| | Main activity |
|--|---|
| Lawyers unit | <p>Objections</p> <p>Order to pay</p> <p>Ordonnance 149 (seizure procedure of the debtor's assets)</p> <p>Summons (at debtor's or CA-CF initiative)</p> <p>Appeals (management and monitoring of files by the lawyers and attorneys)</p> |
| Collective / insolvency proceedings unit | <p>Monitoring of judicial recovery plans in case of Bankruptcy protection « Redressement Judiciaire »</p> <p>Follow-up of judicial liquidations</p> <p>Court orders involving co-borrowers or guarantor</p> <p>Foreclosure records (in case of late declaration)</p> |
| Unit in charge of obtaining Court's decision to get the right to execute | <p>Obtain Court order giving the right to seize and sell the debtors assets</p> <p>Analysis of all files before sending them to court</p> <p>Management of delays in obtaining prescriptions</p> <p>Supervision of the bailiffs network for notification's delays</p> <p>Repeated contacts with Courts clerks to get as quickly as possible the writ of execution</p> |

Bailiffs division

OBJECTIVES

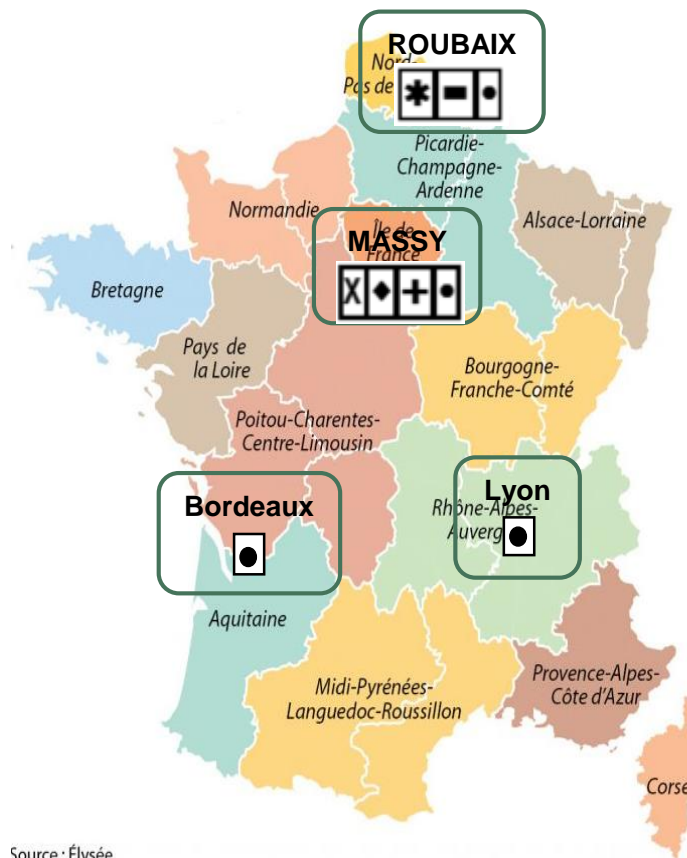
- ✓ Supervise the networks of bailiffs during external recovery phases:
 - ✓ Judicial return of equipment financed
 - ✓ Amicable recovery while before getting a writ of execution
 - ✓ Obtaining writ of execution
 - ✓ Amicable recovery in case no writ of execution has been obtained
 - ✓ Monitoring and supervision of Court order's execution by the Bailiffs

UNITS

- ✓ 4 BRC (litigation regional office) : Arcueil, Bordeaux, Lyon and Roubaix

Teams location

- ✓ Bailiffs division BRC (BRC : litigation regional office) ●
- ✓ Judicial division (writ of execution process, lawyers) ■
- ✓ Judicial division (legal proceedings, lawyers) ◆
- ✓ Amicable division (RCA) +
- ✓ Amicable division (call-center, HASR) *
- ✓ Central unit (governance, support) X



Source : Élysée



5. Risk and Permanent Control

Missions

- ✓ The Risk and Permanent Control of Crédit Agricole Consumer Finance ensures the follow up of risks in compliance with the Regulatory requirements and laws in each country
- ✓ The perimeter covered: internal control perimeter in the whole Group including France on all risks and permanent control functions including compliance (credit, financial, operational, accounting, information system security, business continuity plan, non-compliance, outsourced essential services)
- ✓ Main missions:
 - ✓ COMPLIANCE with Crédit Agricole SA and CA CF norms and methods is checked of all entities in term of deontology, anti money laundering, combating terrorism financing and tax evasion (FATCA), data protection, new activities and products (such as securitisation programs), internal and external fraud with Crédit Agricole SA and CA CF norms and methods
 - ✓ PERMANENT CONTROL realizes the operational risks mapping and ensures the performance of second level of controls deployed over CA CF Group in the respect of Crédit Agricole SA norms and methods and maintains the monitoring of operational risks and accounting risks.
 - ✓ RISK MANAGEMENT mitigates and validates the measure and models of all risks including financial risks as well as credit risks, formulates independent risk opinions, formalizes risk reports, realizes stress tests, contributes to the strategy risk and risk appetite framework definition and coordinates risks projects under supervision of Crédit Agricole SA Group

Organisation

- ✓ RCP reports to Credit Agricole SA Group level and to the Regulator the situation of risks and Permanent Control monitoring
- ✓ Risk and Permanent Control participates to several Committees in CA CF such as:
 - ✓ Corporate level Committees (Group Executive Committee, Group Risk Committee, Group Credit Committee and Internal Control Committee)
 - ✓ Thematic Committees (Group ALM Committee, Group Large exposure Credit Committee, IFRS9 Coordination Committee, Group Provisioning Committee) or other Business Lines operational Committees
- ✓ And issues opinions when necessary in order helping the decision making process
- ✓ Risk and Permanent Control monitors entities local risk and Permanent Control through Committees, Conference calls and missions

Functioning

- ✓ Independence
 - ✓ The Head of Risk and Permanent Control Manager hierarchically depends on Group Risk Division of Crédit Agricole SA and functionally on CA CF CEO
 - ✓ A similar structure exists in all entities of CA CF Group
- ✓ Supervision of Risk and Permanent Control
 - ✓ Annual Risk strategy and Risk Appetite Framework
 - ✓ Annual Risk mapping defined for CA CF Group
 - ✓ Annual Permanent Control Plan
 - ✓ Semi-annual qualitative ICAAP coordination and quantitative ICAAP calculation
 - ✓ Monthly Follow up of limits, alerts and stress tests
 - ✓ Regular reports and action plans set up in order monitoring risks and permanent control
 - ✓ Participation or organization of Committees according to the defined governance
 - ✓ Contribution to the Audit missions relating to the scope of Risk and Permanent Control

Focus on securitization risk & control monitoring (1/2)

A general note defines the supervision of securitization in CA CF Group GPS 316

A specific procedure describes into details the entire process of securitization in France

✓ COMPLIANCE

Securitization process is eligible to the NAP (New activities and products) because it concerns customer products (receivables). Before our Executive Committee gives the “Go live” to a new securitization program, a specific NAP Committee held by Compliance studies all risks and issues a general opinion on the new program according to a strict format (internal procedure).

Example of subjects studied: project organization, selection and quality of outstanding, results of audits or tests before the launch, operational risks, risk opinion, control plan, KYC, legal opinion and other risks

✓ PERMANENT CONTROL

A risk mapping of securitization process is revised once a year in order identifying the main risks.

The organization around this process has been reinforced in France

A specific control plan has also been defined:

- ✓ Degree 1 level: control of Management Report from the FCT, regular follow up of dysfunctions through a report in order correcting them as soon as possible and before the official publication, reconciliation of flows. Action plans with IT Department will allow more accurate statements for the reconciliation. In case of Clean Up, specific controls have been put in place
- ✓ Degree 2.1 and 2.2: a second degree of controls has been defined in order making reliable the accounts, following the triggers, checking that no dysfunction occur
- ✓ Permanent Control produces monthly reports on those controls and on action plans needed and checks that the process of securitization follows the internal rules

Focus on securitization risk & control monitoring (2/2)

RISK MANAGEMENT

- ✓ Risk Management follows the projects of new securitization programs through the monthly Funding Committees led by Funding/Treasury division.
- ✓ When a new project has to be launched, in France or in any other country, the local risk manager prepares a risk opinion on this securitization program: he identifies all risks linked to the characteristics of the operation and gives an independent opinion depending on the existing risk management and control. He contributes to the NAP Committee or to the Executive Committee.
- ✓ Corporate Center Risk Management also issues his own risk opinion regardless the local risk opinion to identified risk zones or potential issues in the operational management of the transaction.
- ✓ Corporate Center Risk Management risk opinion is required in case of central NAP Committee especially in terms of controls monitoring and IT management adequacy if relevant.
- ✓ Regarding French SRT securitization, Corporate Center Risk Management is in charge of supporting Finance by controlling the cost of capital relief model and calculation.
- ✓ Risk Management also follows the reports presented in CA CF Group ALM Committees : funding plan realization according to the budget, all securitization programs in CA CF Group, the eligible securitization portfolio by entity and the encumbered assets.
- ✓ Financial Risk Manager checks the correct application of ALM run off methodology through the documentation written and through the back testing performed annually on those models. The securitized outstanding is in the scope of the Model in case the securitization is consolidating. The back testing should therefore be performed both on Assets and Liabilities including the securitized portfolio.



6. Internal Audit

Missions

- ✓ The audit set-up of Crédit Agricole Consumer Finance, fully complies with banking regulation, in line with the procedures and organization of Crédit Agricole S.A.
- ✓ The Internal Audit Department covers the whole scope periodic controls (France and international).
- ✓ Its main missions:
 - ✓ make sure of the proper and effective functioning of the internal control set-up deployed in the CA CF Group,
 - ✓ independent supervision (3rd level) of the different types of risks (e.g. counterparty, operational, financial / accounting, regulatory and compliance)
 - ✓ issue reports with the aim of correcting the anomalies and dysfunction detected during the audit assignments defined by the annual plan of audit or exceptional,
 - ✓ assure the monitoring of the corrective action plans proposed following audit assignments and assess the residual risk after the actions plan have been undertaken.

Organisation

- ✓ The Internal audit board consists of
 - ✓ central Audit in charge of conducting audit missions in France, the supervision of audit mission abroad or the execution of cross-countries/entities audit missions;
 - ✓ international coordination of audit teams (subsidiaries and Joint-venture CA CF) and management of the Heads of Audit of the different subsidiaries.

Functioning

Independence

- ✓ In order to ensure its independence, the Head of Internal Audit reports:
 - ✓ hierarchically to the Head of Inspection General of Crédit Agricole S.A.;
 - ✓ functionally to CA CF Chief Executive Officer.

Supervision of risk and internal control set-up:

- ✓ identification of all risks through a risk mapping, regularly updated, defining an associated audit cycle detailing each auditable subject;
- ✓ construction of an annual audit plan based on the mapping and audit cycle;
- ✓ issuance of reports and recommendations resulting from audit missions addressed to CA CF managers and monitoring the implementation of the corresponding action plans;
- ✓ regular presentation of the audit conclusions to the Chief Executive Officer, the Internal Control Committee, Audit and Accounts Committee, and to the *Inspection Générale* of the CASA Group;
- ✓ participation to the Audit and Accounts Committee and the Internal Control Committee;
- ✓ contribution to the various regulatory reports related to Periodic Control.

Example of controls done during an assignment

✓ Review of organization

- ✓ Segregation of duties (Front-Office, Back-office, Middle-Office et Permanent Control)
- ✓ Correct definition of human and IT resources dedicated to securitisation operations
- ✓ Appropriate governance and framework (committees, reports, procedures, limits)

✓ Review of operations

- ✓ Review of relationships with external partners (arranger, servicer) and their contractualisation
- ✓ Calculation of fees payments (servicing fees, administrative fees, trustee fees, guarantee fees, remuneration of credit enhancements)
- ✓ Correct selection of loans at the initialization and during the replenishment, trigger follow-up
- ✓ Review of IT systems and IT controls
- ✓ Verification of securitisation reports (ECB and investors) and their reliability
- ✓ Analysis of all impacts on ALM policy
- ✓ Analysis of accounting registrations linked to securitisations

✓ Review of Risk and Permanent controls

- ✓ Review of Risk opinions on securitisation
- ✓ Presence of Risk opinions on ALM models including and excluding securitisations
- ✓ Review of 1st and 2nd level controls performed on securitisations



7. CACF IT System

CACF IT System – Context

Major IT Projects

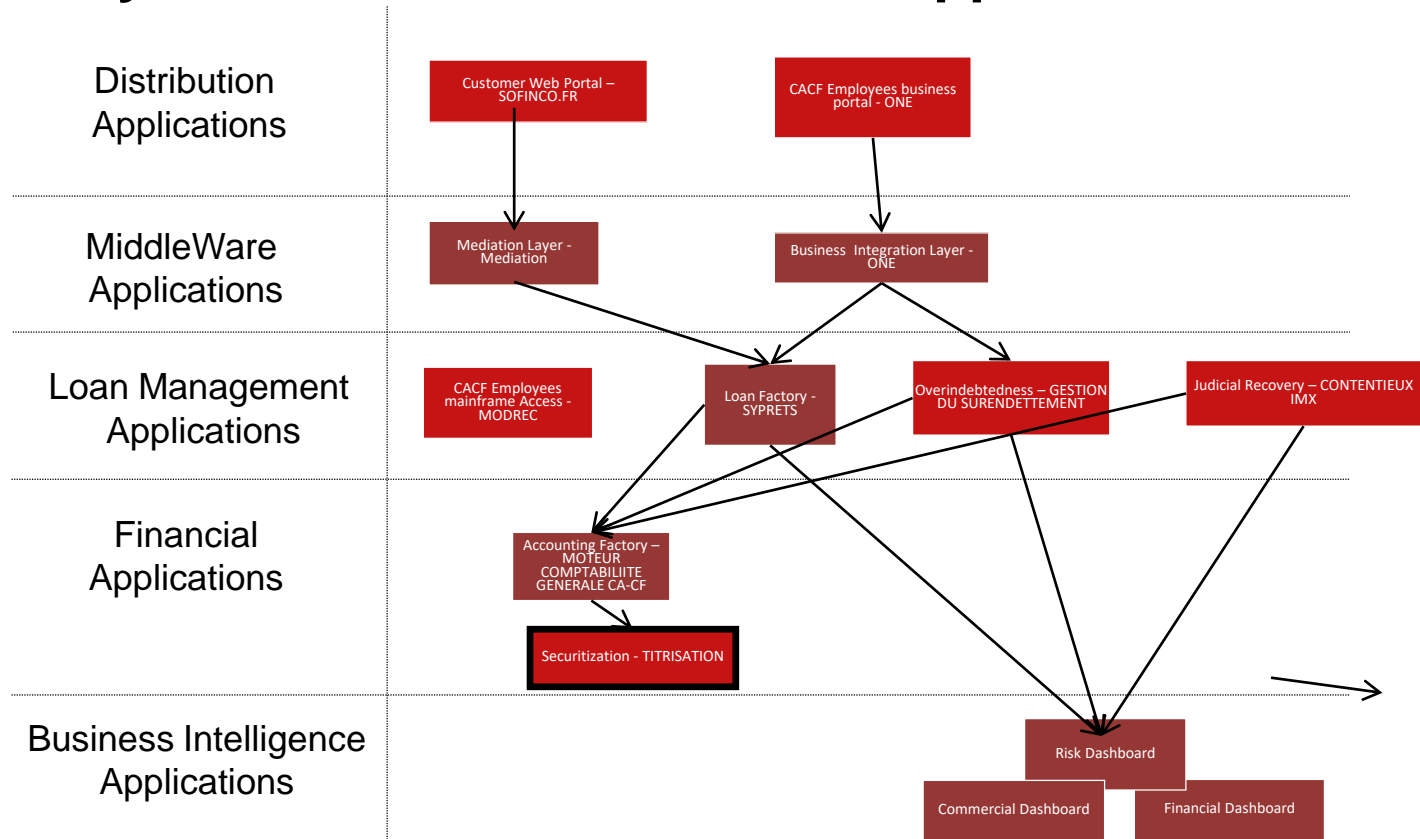
- ✓ IT merging program “Horus” : front harmonization has been made with the innovative ONE Portal, Renovation of the distribution platform to increase business and optimize CACF sales and litigation processes
- ✓ Upgrade of call center IT systems (program “AIDA”) : new call center deployed for 1,100 users
- ✓ Convergence with Credit Agricole IT system (program “NICE”) : 360 vision of the client portfolio on the new credit Agricole Portal (39 branches)
- ✓ SEPA program : 7M contract have been tipped-over the new mandate
- ✓ New Business Model : industrialize and build a new CACF partner offering
- ✓ Conso 2.0 : multichannel distribution and CACF loan product enhancement
- ✓ Electronic Signature : dematerialized subscription on different channels and different devices (mobile, web, etc..)

IT in numbers

- ✓ RUN
 - ✓ 2,200 workstations have been upgraded to windows 11
 - ✓ 23 IT/Business rescue plans have been tested
- ✓ BUILD
 - ✓ €35m business projects have been delivered
 - ✓ 60 IT projects released



CACF IT system – main securitization applications concerned



CACF IT System - SYPRETS Security aspects

- ✓ The Syprets application is a IBM mainframe application
- ✓ Syprets Infrastructure consists in four Mainframes IBM Z10-716 computers maintained by SILCA (Credit Agricole Group Infrastructure Subsidiary), in 3 separated and distant datacenters of Credit Agricole Group
- ✓ Datas are replicated in 2 remote disk arrays
- ✓ Back-up:
 - ✓ Backup of all files every week
 - ✓ Back-up of DB2 databases:
 - ✓ Full backup of each database on saturday night
 - ✓ Incremental backups every evening from Monday to Friday
 - ✓ Incremental backups and logging are made on disk
 - ✓ Full backups are cloned, then stored on physical cartdridges
 - ✓ The estimated time to restore the database (DB2) based on back-ups is 4h.
 - ✓ One annual business continuity plan test



8. Environmental, Social, And Governance

Accelerate social & energy transitions offering solutions with a positive impact

| Ambition | Objectives | PMT 2025 Indicators | Other Indicators |
|--|---|---|---|
| 1. Being a key player in low-carbon mobility | 1. Develop partnership with green manufacturers and dealers | Reducing the carbon footprint of financing by 50% by 2030 50% of financing of new hybrid or electric vehicles from 2025 Green Asset Ratio | |
| | 2. Offer a wide range of solutions and services related to green mobility | | Number of new offers and partners program |
| 2. Accelerating the energy transition | 1. Strengthen the quality of our advice and support for the energy renovation of house | Habitat renovation | |
| | 2. Develop partnership with house energy retrofit stakeholders | | Number of partners / Production volume |
| 3. Supporting the development of the circular economy (second hand and sustainability and reparability of goods) | 1. Promote innovation with partnership in the circular economy (2nd hand, sustainability, reparability) | | Number of partners / production volume |
| | 2. Proposing new forms of financing and services for the circular economy market | | Volume of productionNAP Committee: Ensure traceability of recovered product |
| | 3. Fostering the most committed actors, the most responsible products and responsible consumption | | Annual review: Action List |

B-CORP Une global certification on 5 pillars, requiring ambitions, objectives, achievements and evidence



Rating on 200 points



You have to reach **80 points** to be certified.

Businesses **averaged 51 points** in the first “self-assessment” questionnaire.

155 points: highest score in France

The +: B Corp takes **impact business models** into account in the evaluation system

Points of attention:

- **Moratorium currently decreed by B-Corp for financial institutions with a net banking income > €1bn** (it is impossible for them to obtain B-Corp certification because the benchmark is currently being revised)
- **Complex legal structure of CACF** that does not allow CACF SA certification
- **Long certification period in France** (12 to 18 months) / 9 to 12 months in Italy



Demanding certification

- B Corp takes into account the actions carried out, on 5 themes and more than 200 questions.
- An international, multi-sector certification, with 5,000 certified companies per 120,000 having completed the questionnaire.



Substantive changes

- Long certification time due to the label requirement
- Group sizes (similar to CACF) that make the implementation of certification more complex
- A time-scale of the profound transformation that requires starting now (anticipating regulations in the years to come, change in the long term).



The financial sector is picking up the slack but not yet the credit players in France



Strategy: Acting for the climate and reinforcing social inclusion

1



We want a just, positive and non- guilt energy and social transition to encourage progressive but powerful movements

2



We want to be the reference for societal commitments

3



We want to put CSR in the business, in coherence with the Group's societal project

4



We want to make concrete commitments to:

- green mobility
- energy renovation of housing,
- the circular economy,
- accessibility for all,
- the protection of customers,
- equality of opportunity
- solidarity within the

5



We want to reduce our direct carbon footprint and funding

Mobility
green



1 vehicle
financed on 2 green
(electric or hybrid) in
2025

Indirect
Carbon Footprint



-50% of
car emissions
in 2030

Direct
Carbon
Footprint



-25%
in 2025

-50%
in 2030

We want a **just, positive and non-guilt** energy and social transition



| Put our business at the heart of a just and positive transition | Have a role in society, based on the raison d'être of Credit Agricole Group | Reduce our direct carbon footprint |
|---|---|--|
| <p>↓</p> <p>As a major financing player:</p> <p>Combine energy transition and inclusion to:</p> <ul style="list-style-type: none"> • accelerate the transformation • enable better credit access and stronger protection for fragile customers . • encourage progressive but powerful movements without guilt | <p>↓</p> <p>As an financingexpert for consumption and mobility:</p> <ul style="list-style-type: none"> • support the development of new modes of soft mobility, • promoting the energy transition of housings, • generalize the circular economy, sustainability, reparability. | <p>↓</p> <p>As a business responsible:</p> <p>Commit to reducing the direct carbon footprint of:</p> <ul style="list-style-type: none"> • our purchases • IT • Mobility • Buildings |

We want to be the reference of societal commitments



Taking our fair share in the Group's societal Project



And actively contribute to the common good

CSR Make a source of Business



Natively anchor CSR in the business and In CACF Division

Engaging in a process of progress shared by all



Using a 'Engagement company' approach labeled Bcorp in all countries, it is formulated as follows:

- Accompany all our customers in each of the moments of life in full transparency and ethics by observing their choices.
- Accelerate social and energy transitions by providing positive impact solutions.
- Offer each of our customers and partners modern solutions by innovating in our offers and tools and by remaining attentive to the society.
- To enable each of our employees to be professionally realized at the service of customers and society.

We want to put all our CSR action at the heart of the business and of the Group's societal Project



A

Acting on climate and transition to a low-carbon economy



1. Supporting the evolution of low-carbon mobility by offering green and inclusive offers and services
2. Making energy renovation of housing accessible to the greatest number of people
3. Promoting access to sustainable and second-hand products
4. Reduce the direct carbon footprint of our activities (-25% by 2025; -50% by 2030)

B

reinforcing cohesion and social inclusion



1. Make the credit accessible to as many people as possible and offer solutions to all our customers
2. · Prevent and support our most fragile customers
· Raise awareness of budget education,
3. Acting for equal opportunities: fostering the integration of young people and increasing the diversities
4. To be a reference actor of solidarity in our territories

C

Successful transitions agricultural and agro-alimentary



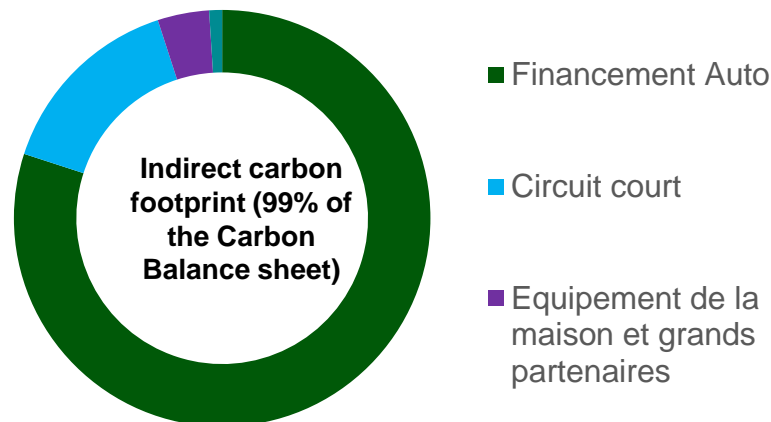
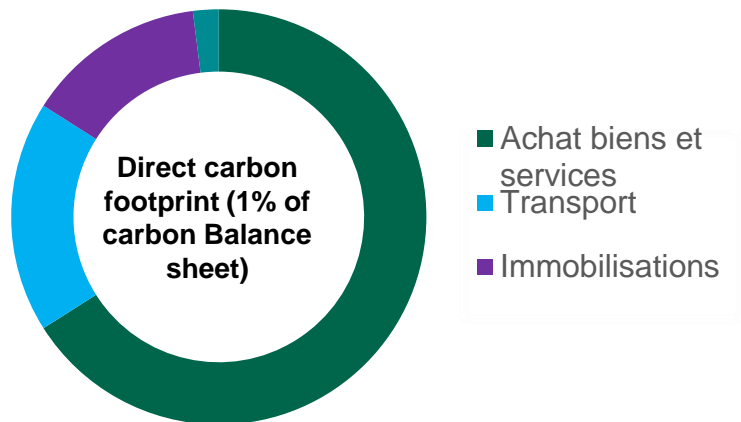
1. Support low-carbon agricultural initiatives that enable the carbon compensation of CACF

4 We want to make concrete commitments



| Becoming the leader in green mobility in Europe | Financing energy renovation of housing | Supporting the development of the circular economy | Make the credit accessible to as many people as possible | Better detect signs of fragility and support fragile customers | Affirming our equal opportunities values | Creating a Foundation |
|---|--|--|---|---|---|--|
| <p>↓</p> <p>By financing 1 in 2 new electric or hybrid vehicles in 2025 (8 bn euros) through:</p> <ul style="list-style-type: none"> Partners programs with green manufacturers and dealers A wide range of solutions and services related to green mobility | <p>↓</p> <p>Up to €1bn by 2025 by:</p> <ul style="list-style-type: none"> reinforcing the quality of our advice and support Developing partners programs with renovation stakeholders and prescribers | <p>↓</p> <ul style="list-style-type: none"> Encouraging innovation with partners Offer new forms of dedicated financing Promote the most responsible products and players | <p>↓</p> <ul style="list-style-type: none"> Be able to address young people and low-income people especially on social leasing Meeting the needs of an aging population | <p>↓</p> <ul style="list-style-type: none"> A detection process A financial education program | <p>↓</p> <ul style="list-style-type: none"> Support for the integration of young people and support for senior employees Promoting gender equality The development of diversity in all its forms | <p>↓</p> <p>To increase the power and visibility of our support to the territories:</p> <ul style="list-style-type: none"> Focus our sponsorship on environment, the circular economy and financial inclusion Managing solidarity support with the CASD Group Foundation Enhance the skills sponsorship program to foster the involvement of climate and inclusion employees |

5 | We want to reduce our direct and indirect carbon footprint



+ CARBON COMPENSATION



+ CARBON COMPENSATION

CSR Stereo FUNDS IN USE STRATEGY 2022-2025

WORKING EVERY DAY IN THE INTEREST OF
CUSTOMERS AND SOCIETY

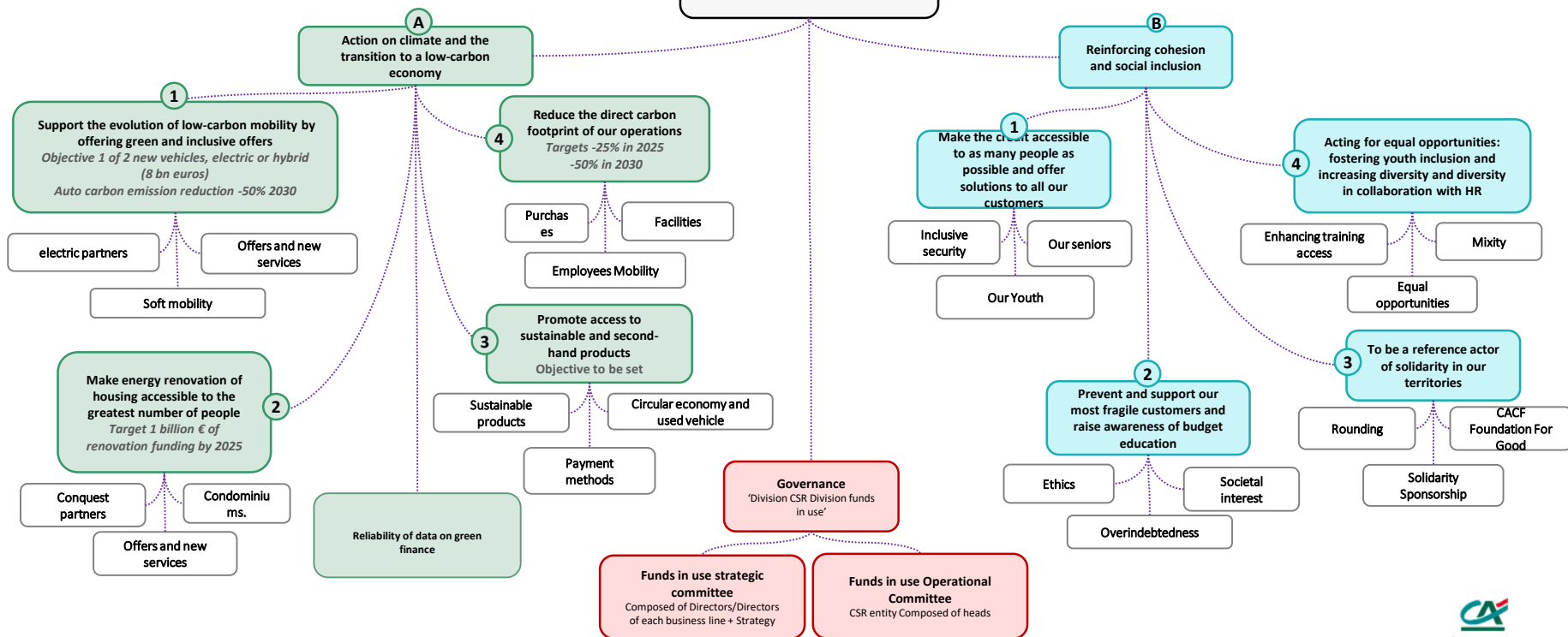
Commitments company

Societal Project

CSR Strategy
CSR Make a source of business

CACF For GOOD / Four COMMITMENTS

1. Accompany all our customers in every moment of life in full transparency and ethics by observing their choices
2. Accelerate social and energy transitions by providing positive impact solutions
3. Offer each of our customers and partners modern solutions by innovating in our offerings and tools and by remaining attentive to society
4. Enable each of our employees to achieve their professional potential in the service of customers and society



CRÉDIT AGRICOLE GROUP



MAISON D'ÉPARGNE



CRÉDIT
AGRICOLE



ASSET MANAGEMENT



INDOSUEZ
WEALTH MANAGEMENT



CRÉDIT AGRICOLE
ASSURANCES



CRÉDIT AGRICOLE
IMMOBILIER



CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK



INVESTOR SERVICES



CRÉDIT AGRICOLE
LEASING & FACTORING



CRÉDIT AGRICOLE
CONSUMER FINANCE



CRÉDIT AGRICOLE
PAYMENT SERVICES