

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
- Our employees: our key asset



RECOGNISED EXPERTISE

 POSITION	CAPITAL MARKETS  All French corporates bonds in EUR ⁽¹⁾	 Green, Social & Sustainable bonds in EUR Worldwide ⁽²⁾	 All Bonds in EUR Worldwide ⁽¹⁾
	FINANCING ACTIVITIES  Syndicated loans in France ⁽¹⁾	 Syndicated loans in EMEA ⁽¹⁾	

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

 AWARDS WINNING FRANCHISE	IFR <small>INTERNATIONAL FINANCIAL REVIEW</small> • Bank for Sustainability • Asia-Pacific ESG Financing House	 Bank of the Year, Europe	GlobalCapital Covered Bond Awards Best Bank for ESG Issuers
 RMB House of the Year	 RMB house of the year Crédit Agricole CIB	 Best Bank for Export Finance 2024	 Indosuez Best Private Bank in Luxembourg
			GlobalCapital Syndicated Loan Awards 2024 Best Arranger of Infrastructure and Renewables Loans

A STRONG DIVERSITY ...

... of our employees and an international network:

13,239 employees *
including 2,999 in Wealth Management

54%
international

43%
women



*Perimeter reviewed in line with CSRD regulations (see section 3.1.1.4. "Crédit Agricole CIB's group employees" of Chapter 2 "Sustainability Report Crédit Agricole CIB" of this Universal Registration Document).

... of business lines:

- **A Corporate and Investment Bank ...**
Oriented towards corporate finance **36%** in Financial institutions and **64%** corporates with **67%** in financing solutions and **33%** 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

11.0%
Crédit Agricole CIB's
fully loaded CET1

€32.3 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

\$46.8 Bn

Of EMEA green and sustainable loans for which CACIB is structuring agent ⁽¹⁾

68 %

Revenues Europe

RESPONSIBLE EMPLOYER

- Training and collective development policy: **240,789** hours of training
- Ethical culture
- Active policy for young people

100 %

Employees and directors trained in ethical principles

2,800+

Young people welcomed in 2024

COMMITTED TO SUSTAINABLE FINANCE ACTIVITIES

- Co-founder of the Green Bond Principles
- Global player in Green & Sustainability-linked Loans
- 1st French bank to sign up to the Equator Principles

€21.7 Bn

Green asset portfolio ⁽²⁾

€17.2 Bn

Low-carbon energy exposures

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

(1) Source LSEG (2) Green asset portfolio aligned with the eligibility criteria of the new Group Green Bond Framework and 100% aligned with the European Taxonomy.