



Working

every day in the interest
of our customers and society



2019 IN BRIEF

A corporate and investment bank dedicated to the real economy and to sustainable development

A wholly owned subsidiary of Crédit Agricole, the 10th banking group worldwide, Crédit Agricole CIB benefits from its excellent rating, allowing it to support its clients - mid-sized, large corporates and financial institutions - throughout the world.

SATISFACTORY LONG-TERM RATINGS

Crédit Agricole Group

S&P

A+

Negative, 23/04/2020

Moody's

Aa3

Stable, 01/03/2020

Fitch

A+

Negative, 23/04/2020



Crédit Agricole CIB

S&P

A+

Negative, 23/04/2020

Moody's

Aa3

Stable, 01/03/2020

Fitch

AA-

Negative, 23/04/2020

RESULTS IN LINE WITH ITS BUSINESS MODEL*

Healthy
revenues

NBI

€5,459m

A solid
performance

NIGS

€1,553m

A moderate risk
profile

Average VaR

€7m



A PRIVATE BANK OFFERING A BESPOKE APPROACH*

Indosuez Wealth Management

Revenues

€825m

Assets under management

€132.2bn



AN INVESTMENT BANK MOBILISED FOR ITS CLIENTS

4,020 clients

(in corporate and investment banking)



A BANK THAT IS PROUD OF ITS EMPLOYEES' EXPERTISE

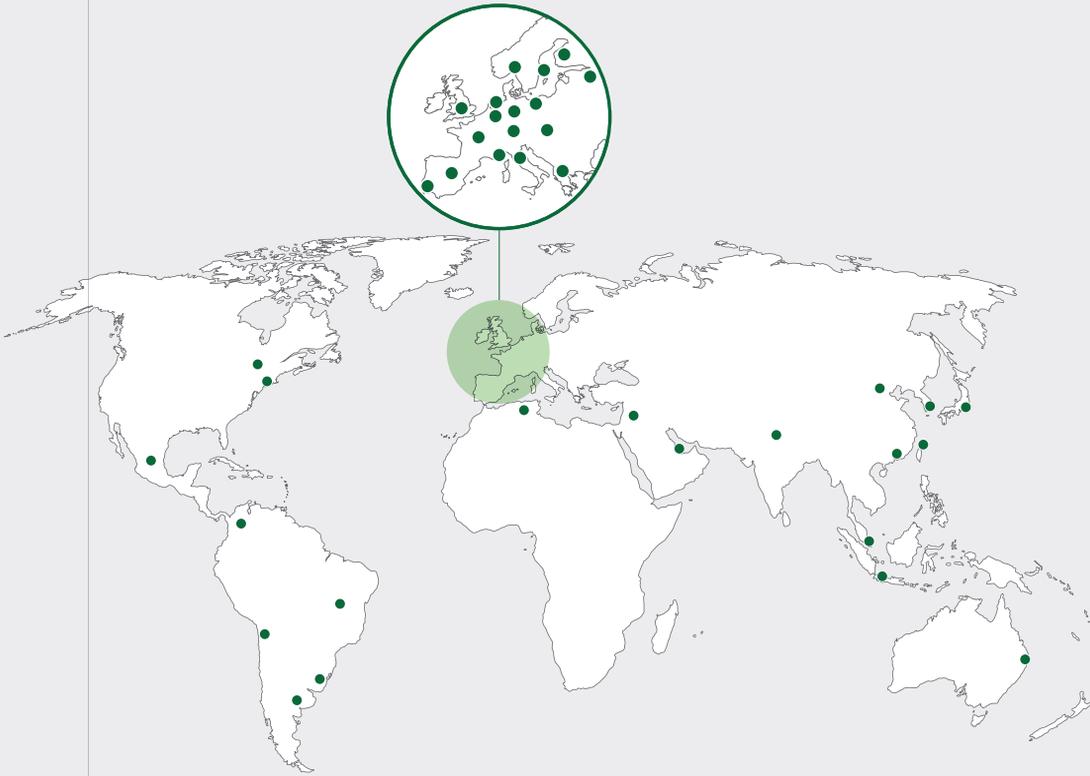
11,524 members of staff

(of which 3,169 in private banking)



*figures at 31/12/2019

An extensive international presence in more than 30 locations



Europe

- Austria
- Belgium
- Finland
- France
(including New Caledonia)
- Germany
- Greece
- Holland
- Italy
- Luxembourg
- Monaco*
- Norway
- Portugal
- Russia
- Spain
- Sweden
- Switzerland
- United Kingdom

Asia-Pacific

- Australia
- China
- Hong Kong SAR
- India
- Indonesia
- Japan
- Singapore
- South Korea
- Taiwan

Middle East and North Africa

- Algeria
- Lebanon*
- United Arab Emirates

Americas

- Argentina
- Brazil
- Canada
- Chile
- Columbia
- Mexico
- United States
- Uruguay*

Our expertise

Crédit Agricole CIB teams serve their clients' development and support them all over the world in their strategic or day-to-day issues. In 2019, our expertise in a wide range of fields was recognised by many awards

#2 in aircraft
finance

(source: Airfinance journal)

#4 worldwide
in telecom finance

(source: Refinitiv)

#3 equity bookrunner
in France

(source: Refinitiv)



Green Bond Pioneer Award

Largest arranger of green bonds
Climate Bonds Initiative

Best lead manager

For green bonds for banks and social
bonds for the public sector
Environmental Finance

ESG Bond House of the Year

for the 5th consecutive year
IFR

Most Impressive Bank for Green/SRI Capital Markets

for the 6th consecutive year
GlobalCapital

A global and historic expertise in real asset financing

We support our clients at every stage of their projects, from strategic thinking to setting up appropriate financial solutions.

Bespoke solutions for our clients' strategic transactions

Our expertise across business lines allows us to advise, structure and execute complex transactions for our clients, in particular to address their corporate finance issues.

A leader in green and sustainable finance

Crédit Agricole CIB offers its clients innovative solutions that are perfectly suited to their green and sustainable finance projects.

Since 2003, Crédit Agricole CIB is involved in many international discussions on the climate and takes part in defining rules and standards for the energy transition.



Crédit Agricole CIB pursues its strategy focused on its clients and the real economy by relying on its expertise and societal commitments ”

Jacques Ripoll
Chief Executive Officer



Best Trade Finance Bank in Western Europe

(source: Globaltrade Review)

#2 in syndicated loans in the EMEA region

(source: Refinitiv T78)

#1 in ABCP securitisation in euros

(source: CP ware and Bank of France)

#4 worldwide bookrunner for all bonds in euros

(source: Refinitiv R1)

€132.bn

IN ASSETS UNDER
WEALTH MANAGEMENT

57%

OF OUR STAFF IN
THE INTERNATIONAL NETWORK

A wide range of cash management and international trade solutions

At the heart of the day-to-day client relationship, our teams support our corporate and financial institution clients throughout the world.

A robust and innovative distribution platform

We have a leading global distribution platform and a comprehensive range of solutions to meet the needs of all kinds of investors.

A major player in the Euro markets

We are among the leaders for Euro solutions. We offer hedging, financing and investment solutions that involve the market or investors.

A leading partner in managing, structuring, protecting and passing on our clients' wealth

We set up bespoke solutions to meet the specific needs of each client.

A powerful and coordinated network

We have been established in Europe, Asia and the Americas for over 100 years and in the Middle East for more than 70 years.

Our project

Leveraging on a client-focused model, teams of experts and a strong societal commitment, our strategy aims to make Crédit Agricole CIB the trusted partner of the Group's clients for financing and investment all over the world.

THE CLIENT PROJECT

Pursuing our client and international strategy, with a growth engine in the Asia-Pacific region

- A client-focused organisation
- An approach based on 8 distinctive sectors in which our expertise is recognised
- A stronger presence in Asia-Pacific, with a development of our offers in this region

A long-lasting expertise in structured finance and significant ambitions in commercial banking

- Maintaining our leadership in financing the real economy
- Strengthening our distribution capacity thanks to a global and unified platform
- Speeding up the development of transactional commercial banking and in particular cash management

Market activities that complement financing activities

- A global offer covering market financing solutions (loans and securitisation) and hedging and investment products

A digital strategy to serve our clients

- A three-year transformation plan to adapt the Bank's data architecture.



In line with its commitments and values, Crédit Agricole CIB will help its clients weather the crisis, by providing them each day with all the skills and commitment of its staff. ”

Didier Gaffinel
Global Head of Coverage
and Investment Banking

Acting every day in the interest of our clients and society

THE HUMAN PROJECT

Our employees, our major asset

- Investing in our teams, integrating and developing new talents to enhance expertise, skills diversity and knowledge sharing
- Strengthening our employees' commitment by launching an empowerment approach that allows each person to express their talents and be actively involved in our transformation
- Exploring more agile and innovative ways of working to spread an entrepreneurial spirit.

THE SOCIETAL PROJECT

Green and sustainable development at the heart of our social commitments

A responsible and committed player for many years, Crédit Agricole CIB has defined ambitious goals in green and sustainable finance.

- Improving our innovative solutions offer geared towards sustainable development and widening it to all our business lines
- Continuously maintaining the Bank as the leader in green finance

Strengthening our charitable initiatives

- Pursuing the development of our charitable initiatives in social and environmental areas.



By putting our employees at the centre of our strategy, we want each member of staff to become a key player in Crédit Agricole CIB's performance and transformation. ”

Anne-Catherine Ropers
Global Head of Human Resources



Green and sustainable finance is our primary field. We want to double our portfolio of green loans by 2022. ”

Jean-François Balaj
Deputy Chief Executive Officer



Crédit Agricole CIB



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