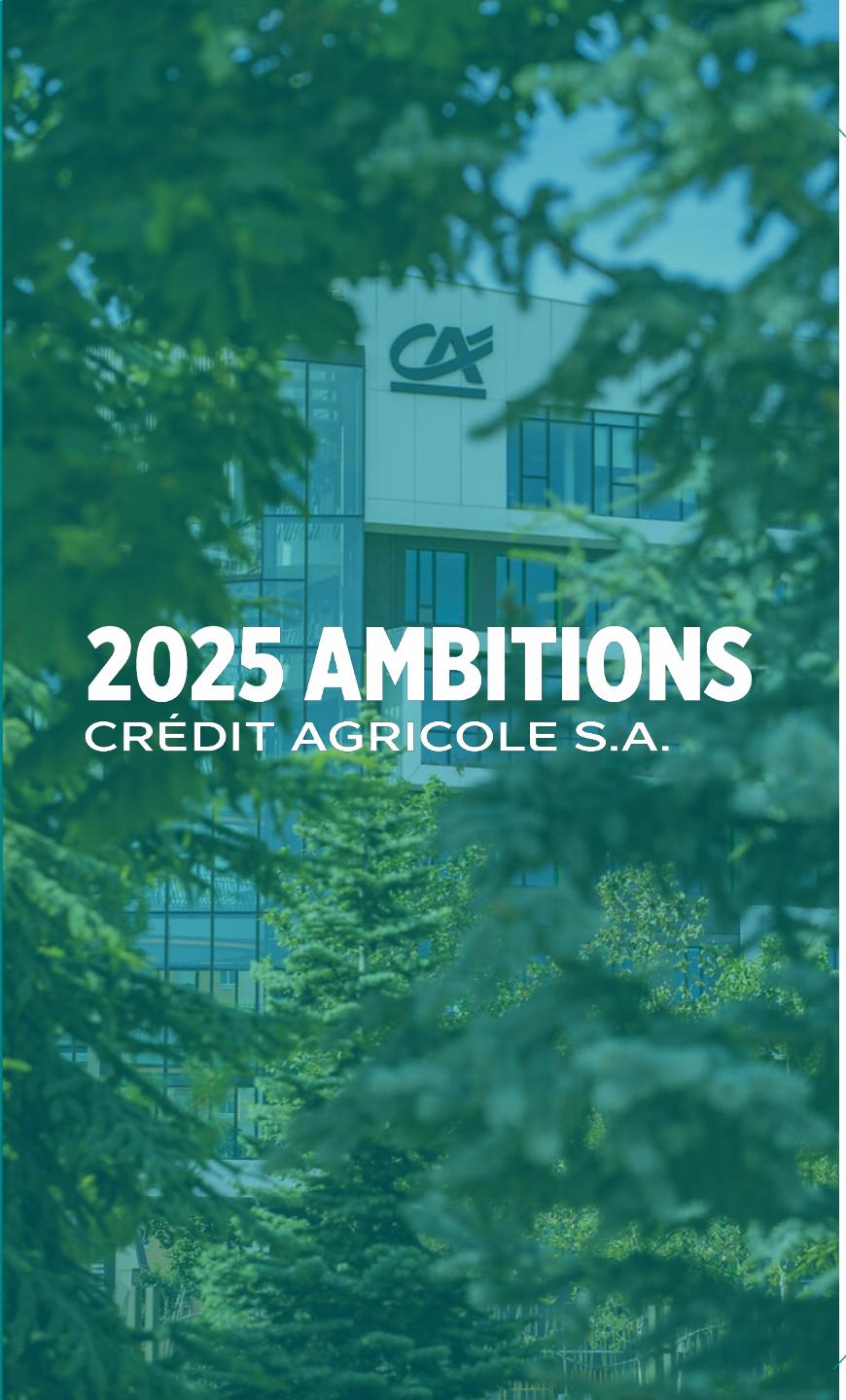




2025 AMBITIONS

CRÉDIT AGRICOLE S.A.

INVESTOR DAY – June 22nd, 2022



2025 AMBITIONS

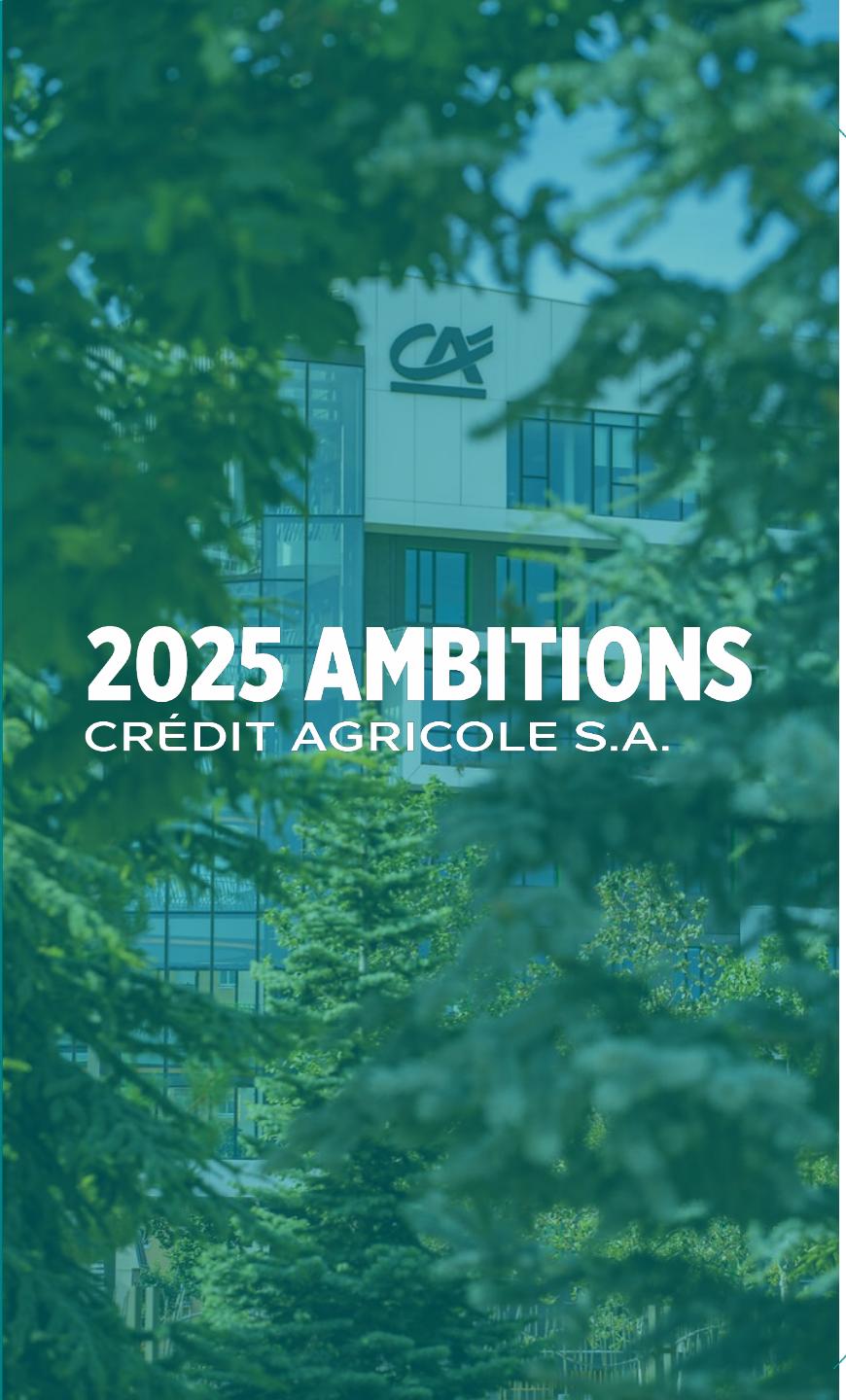
CRÉDIT AGRICOLE S.A.

- I
- II
- III

Crédit Agricole Group model

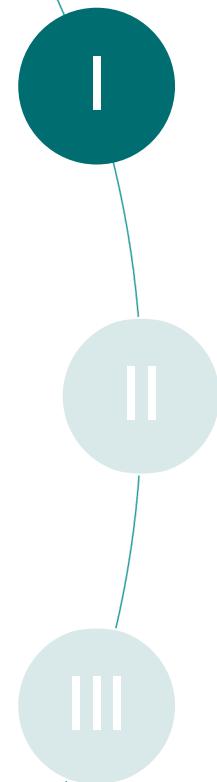
**2025 Horizon: Strong and regular amplification,
reflected in our financial targets**

**Long-term Horizon, 2030 and beyond:
Societal transitions and new businesses**



2025 AMBITIONS

CRÉDIT AGRICOLE S.A.

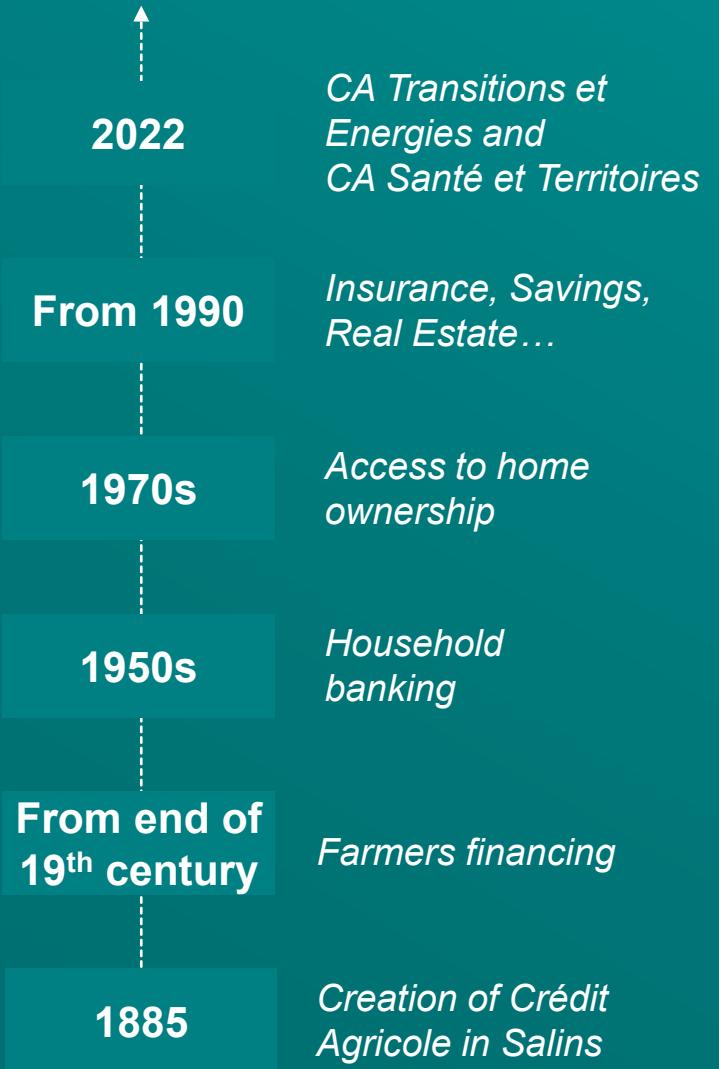


Crédit Agricole Group model

2025 Horizon: Strong and regular amplification,
reflected in our financial targets

Long-term Horizon, 2030 and beyond:
Societal transitions and new businesses

Our Group: Ever-evolving to meet our customer needs



Our DNA: Societal Usefulness X Universality

1. Societal Usefulness

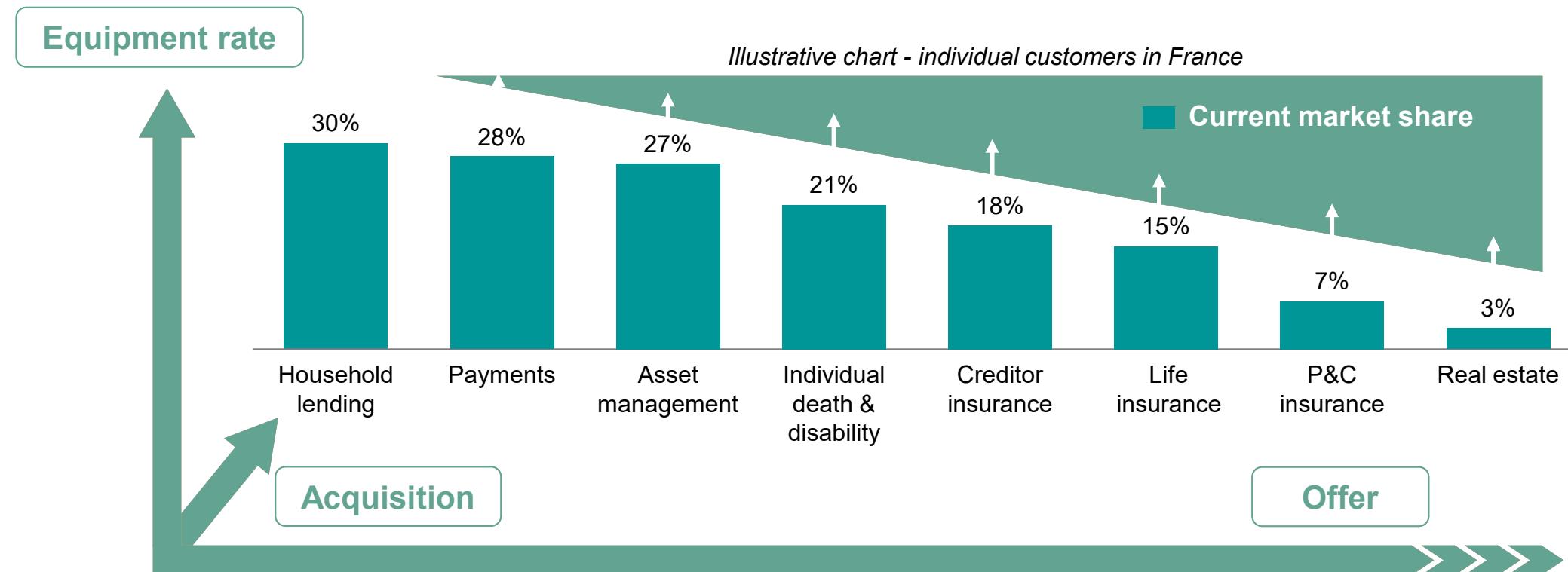
Working in the interest of society as a whole, to make progress available to everyone and to address new needs and all major societal transformations

2. Universality

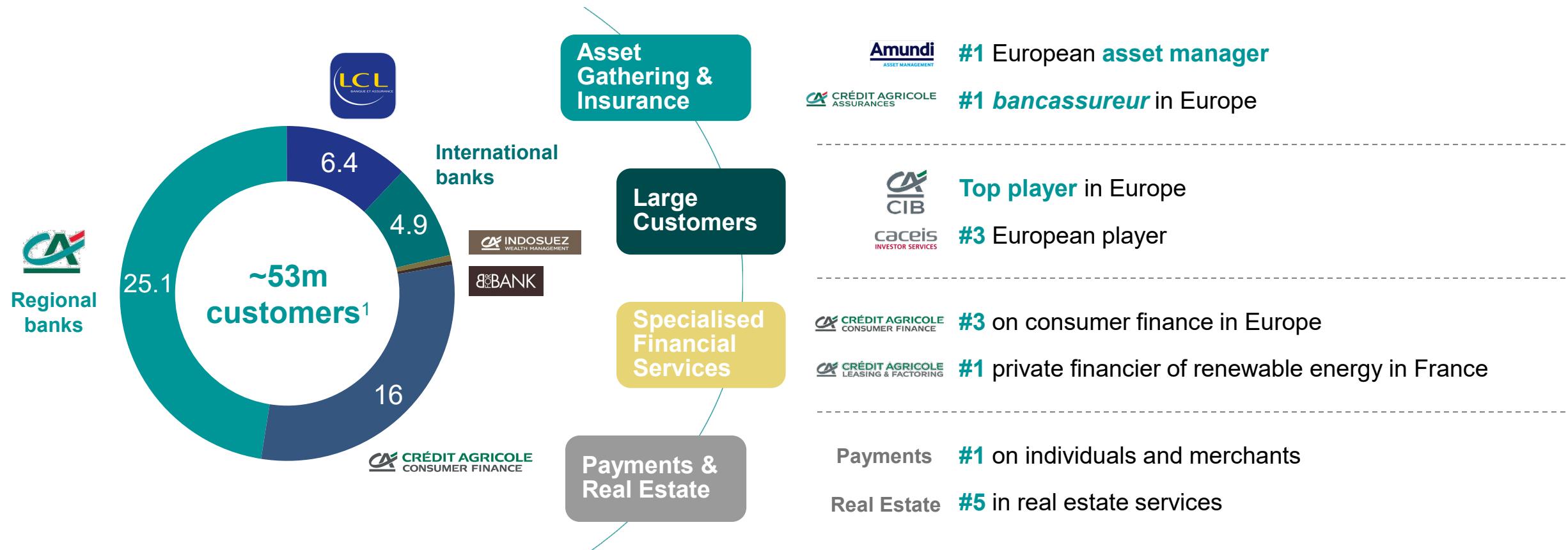
Usefulness for everyone, from the poorest to the wealthiest, from small businesses to large corporates, across all regions and through all channels

A winning formula creating the bank of strong and lasting relationships

An intrinsic development model based on comprehensive relationships with our customers, served by competitive and innovative business lines



Leading business lines at the service of all Group customers, also pursuing their own growth dynamics



¹. Excluding Amundi, CAA, CAL&F and Large Customers

A world-leading banking Group

#1 Customer base in France and in Europe with **~53m** customers¹,
1 out of 3 individuals²; 8 out of 10 farmers²; 1 out of 2 corporates²

#1 Cooperative and mutualist bank in the world

#10 Bank in the world

#1 Retail bank in the European Union

#1 Insurer in France

1. Excluding Amundi, CAA, CAL&F and Large Customers 2. In France

Since 2019, a model embodied by our Raison d'être and Group Project

WORKING EVERY DAY IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY

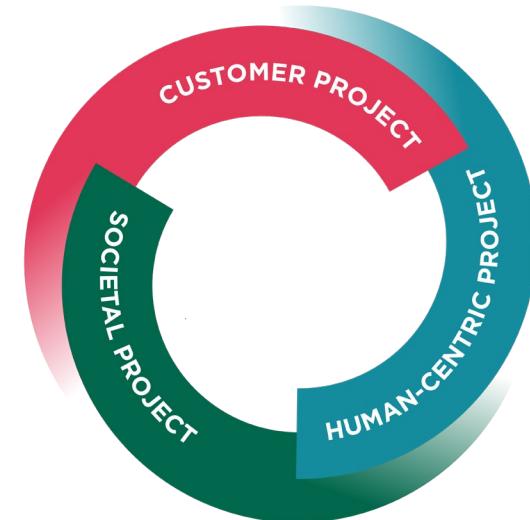
Crédit Agricole aims to be a trusted partner to all its customers

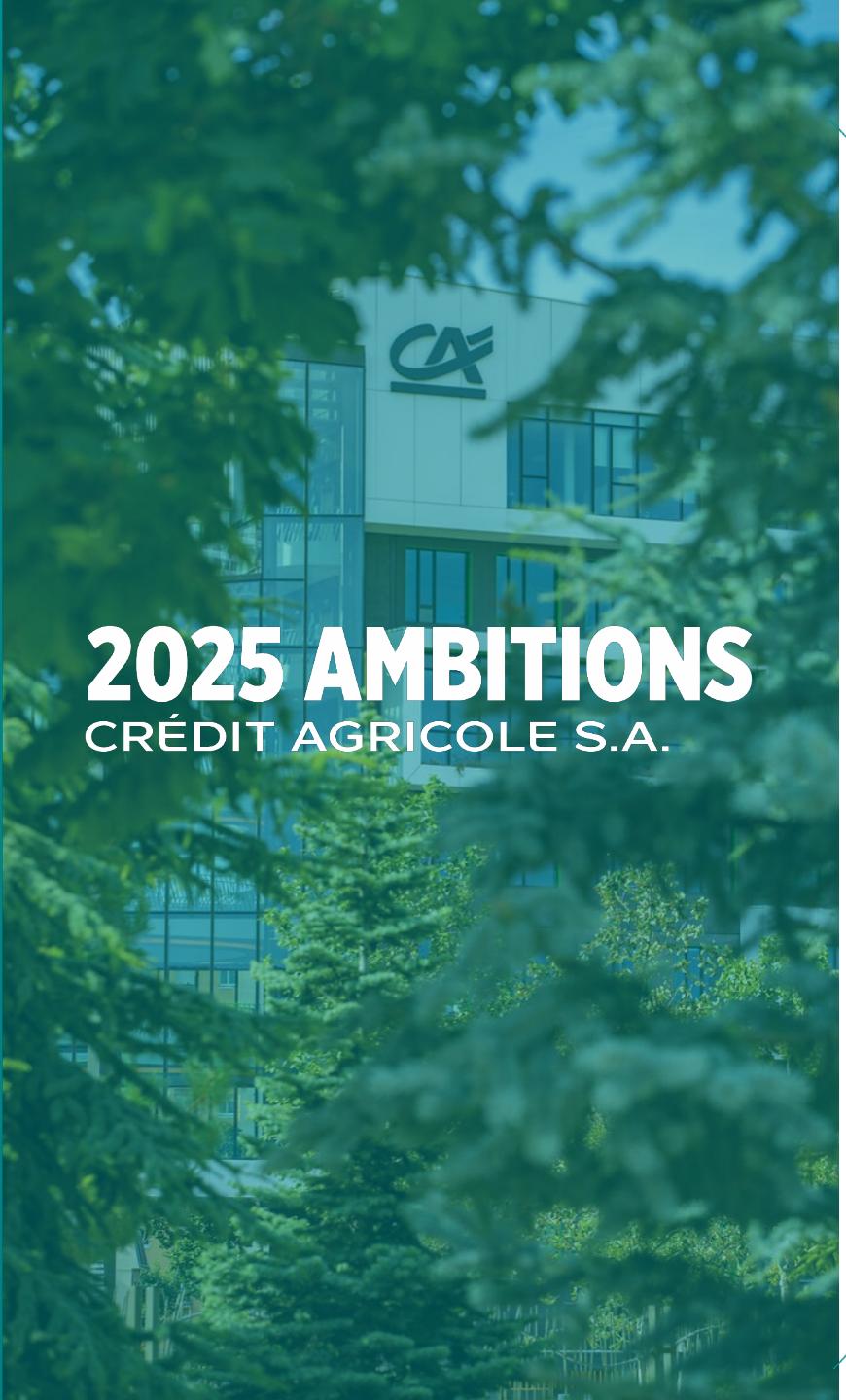
- **Its solid position and the diversity of its expertise** enable it to offer all its customers ongoing support on a daily basis and for their projects in life, in particular by helping them to guard against uncertainties and to plan for the long-term
- **Crédit Agricole is committed to seeking out and protecting its customers' interests** in all it does. It advises them with transparency, loyalty and pedagogy
- **It places human responsibility at the heart of its model**: it is providing its customers with the best technological practices, while guaranteeing them access to competent, available local teams responsible for all aspects of the customer relationship

Proud of its cooperative & mutual-banking identity, Crédit Agricole draws on a governance representing its customers

- **It is committed to supporting its regions**, by supporting the economy, entrepreneurship and innovation in France and abroad
- **It takes intentional action in societal and environment fields** by supporting progress and transformations
- **It serves everyone**: from the poorest to the wealthiest households, from local professionals to large international corporates

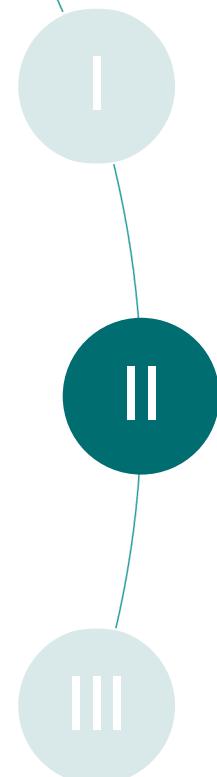
ACTING FOR TOMORROW





2025 AMBITIONS

CRÉDIT AGRICOLE S.A.



Crédit Agricole Group model

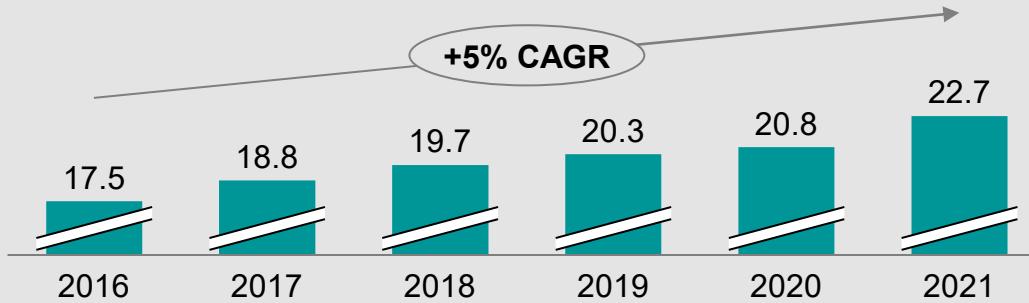
**2025 Horizon: Strong and regular amplification,
reflected in our financial targets**

Long-term Horizon, 2030 and beyond:
Societal transitions and new businesses

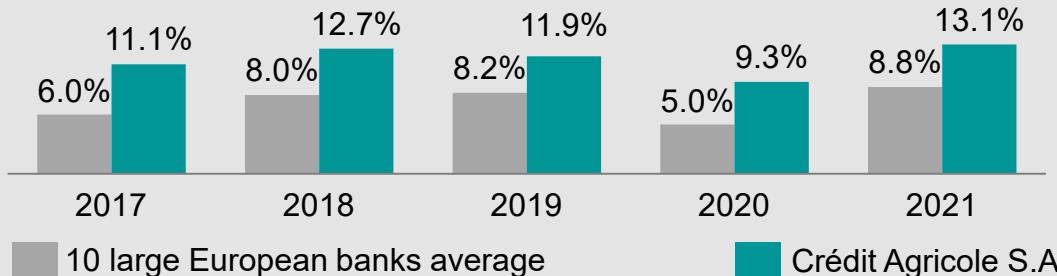
Proven growth and performance

CRÉDIT AGRICOLE S.A.

Underlying Crédit Agricole S.A. revenues (in €bn)

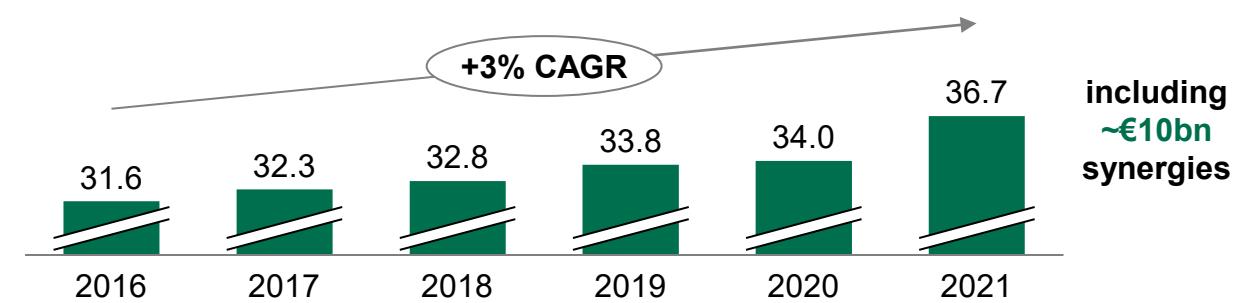


Underlying RoTE (%): on average, Crédit Agricole S.A.'s ROTE +4.4pp above 10 large European banks

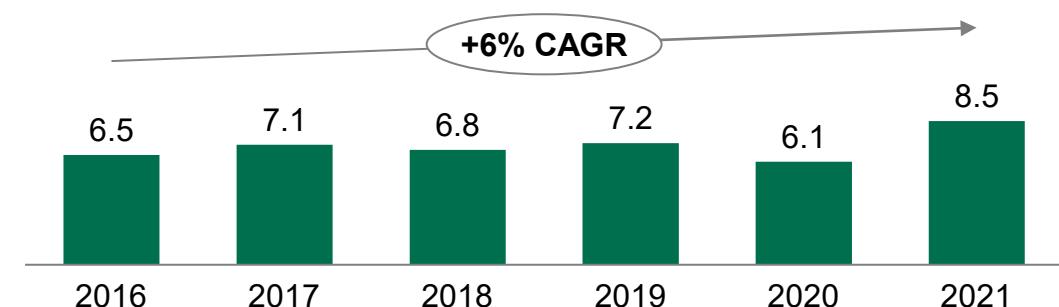


CRÉDIT AGRICOLE GROUP

Underlying Group revenues (in €bn)



Underlying Net Income Group Share (in €bn)



2025 target: More than one million additional customers

Enriching our product range to address new customer needs

More affordable, sustainable and digital offers

Increasing equipment rates

E.g., protection insurance, savings, real estate

Accelerating customer acquisition in all our markets

>1m additional Group retail banking customers by 2025¹

Organic growth completed with partnerships and strategic acquisitions

Development of partnerships and strategic acquisitions

PARTNERSHIPS

- Distribution partnerships with **financial players**
- Partnerships with **industry leaders**
- **Technological** partnerships

*Renewal of main agreements and
8 new major partnerships since 2019*

- 2019 ● Agos – Banco BPM
- 2020 ● Amundi – Société Générale, Sabadell, BOC
- 2020 ● CAA – Europ Assistance
- 2020 ● CAA – Abanca
- 2021 ● CACF – Stellantis
- 2021 ● Azqore – Société Générale
- ... ●

STRATEGIC ACQUISITIONS

- Strengthening our positions in **our domestic markets...**
- Expanding our international activities, primarily in **Europe...**
- ...while meeting strong **profitability criteria** ($ROI > 10\% \text{ in 3 years}$)

*Major acquisitions since 2019:
More than 50% funded through disposals*

- 2019 ● Santander S3
- 2020 ● Sabadell AM
- 2021 ● Creval
- 2021 ● Lyxor
- 2021 ● Olinn
- ... ●



Priorities and targets per business line

LCL

CA Italia

Other retail banks

Insurance

Specialised Financial Services

Asset Gathering

Large Customers

International

Transversal business lines: Payments and Real Estate

Digital banking and technological services

2025 Targets

Expertise and services for entrepreneurs & high net worth customers

- Reinforced support to **independent professionals and large franchised networks**
- Expanding strategic advisory, corporate finance and Private banking for **executives and entrepreneurs**
- Development of **financing and advisory services on energy transition** (e.g., LCL Smart Business, impact loans)
- Additional investment offers in **Real estate** (e.g., Angle Neuf, club deals)

Enhanced urban-customers offers and equipment

- Increased **insurance equipment rate**
- Accelerating on **responsible savings** (e.g., LCL Impact Climat, LCL Impact Sociétal et Solidaire)
- Acting for **society and sustainable cities** (e.g., LCL City Store)
- Deploying **inclusive offers**: Micro-credit LCL Flex, LCL Essentiel

Digitisation and innovation

- Regular updates of our **mobile app** (>12 versions per year)
- Digitised **customer journeys** on key topics (Onboarding, Mortgages, Consumer Finance, Insurance and LCL Mon Patrimoine)
- Empowered **local bank advisors**

+200k

Customer base growth

50%

Impact financing in corporates credits

1/3

Customers equipped with insurance products

9/10

Decisions taken at branch level

CA Italia | A digital and performing universal bank in our second domestic market

Major digital transformation

- Higher **online onboarding/sales** rate and enhanced **self-care** capabilities (e.g., credit cards and insurance policies renewal)
- Reinforced **IT staff (x2) and investments**
- Consolidation of **IT partnerships**

Acceleration in four segments

- **Mortgages:** Fully digitised customer journey, discount rates for green housing, attractive conditions for young clients, new services on green energy, on home automation, etc.
- **Agri-food:** New mobile customer app, small farms' valuation tool, digital lending tool for SMEs, asset-based lending on niche sectors
- **P&C insurance:** Broader product offer (e.g., health, SMEs, agriculture), enhanced self-care (e.g., policies sales/renewals, video/chat)
- **Savings:** Expanded offer (e.g., Private Equity/Debt, tailor-made insurance, real estate advisory), synergies with corporate banking and Indosuez

Enhanced efficiency

- **Cost & revenues synergies**, leveraging on Creval integration, network optimisation, etc.
- **Improved commercial efficiency** through digitisation (e.g., real-time CRM, new predictive models on customers' needs)

Strong and regular amplification

2025 Targets

50%

Online current accounts' openings and sale of investment products

+1 pp

Market share in mortgages and agri-food

>10%

P&C insurance premiums 21-25 CAGR

<61%

Cost/income ratio

Other retail banks



Ongoing major transformation program "Accelere"

- **2021 Program** launched to :
 - Revamp all digital services (mobile app and web) with best-in-class customer journeys and innovative features
 - Invest in brand and digital marketing
 - Reinforce partnerships to boost customers acquisition and consumer finance
- **Enhanced offers**, in particular with CAA and Amundi (e.g., insurance, savings solutions) to increase customers' equipment
- **Full banking offer for professionals and small businesses** (SOHO), leveraging on EFL franchise



Development of our universal banking model

- Strengthening **services to corporates and high net worth customers**, leveraging on Group business lines
- Consolidating our "**key European bank in Egypt**" positioning



An established presence allowing for contribution, in due time, to rebuilding the country

2025 Targets



1. Active bank customers, compared to 2021

Insurance I Diversifying our core offering and expanding in Health and Retirement

Strong and regular amplification

2025 Targets

New sustainable and affordable savings solutions

- **Diversification of savings solutions** to adapt to new economic conditions and changing household income allocation
- **Sustainable unit-linked contracts and investment solutions**

>€345bn
Savings outstandings including
>€110bn UL outstandings

Accelerating on personal and property insurance

- **Entry level offers (eKO) and Crop insurance**
- **New mobilities** insurance in cooperation with our SFS business line

+2.5m
P&C contracts for individuals

Comprehensive Health insurance approach

- **A single individual and group health platform:** 100% digitised customer journeys and access to a broad range of services and care ecosystem
- **Development of new segments** (students, public sector)

+40%
Health beneficiaries

Complete offer for Seniors and Retirement

- New insurance company dedicated to retirement
- “Ageing well in the future” range of solutions   
- Digital advisory platform on **retirement planning**

€23bn
Retirement outstandings

Specialised Financial Services I Accelerating on new mobilities and support of energy transitions

Strong and regular amplification

2025 Targets

Individual customers



Creating a European leader in mobility

- Exclusive Long-term rental JV with Stellantis covering 10 European countries
- Pan-European car loans platform covering 18 countries (via FCA Bank) with €10bn managed outstandings in 2026
- Development of Agilauto, Lease-to-purchase and Long-term rental with the Group's banks

Accelerating consumer finance business in France and in Europe

- Continued digitisation of our banking processes with Digiconso
- Development of a split payment offer and insurance
- Green offers: Energy renovation, mobility, major retailers, circular economy
- Reinforced partnership strategy in Europe

>1 m Long-term rental fleet¹

& 1 green out of 2 new funded vehicles

+€20bn

Managed outstandings in total

Small businesses, farmers and corporates



Enhancing offering through value added services

- Enhanced offers combining financing and services, leveraging on Olinn acquisition: Advisory, sourcing, insurance, after-sales service, maintenance, recovery, reconditioning, re-leasing, resale, recycling

Supporting energy transition

- #1 private financier of renewable energy in France
- Deployment of Energy Transition Hub: Platform with advisory, financing and energy performance contracts for SMEs, small businesses and farmers

Pan-European development

- Pan-European factoring platform
- Leasing marketplaces in France, Poland and Germany

x3

Revenues from services

€2bn

Renewable energy financing per year

Asset Gathering I Responsible investments and technological services

Strong and regular amplification

2025 Targets



- Strengthening **retirement** and **climate** offers with the Group's banks
- Reinforcing our commitment to **responsible investment**
- Building the **European leader of passive asset management**
- Developing **real assets** offers: Real estate, Private Debt and Private Equity
- Accelerating in **technology and services**: Amundi Technology and Fund Channel



B2C

- Accelerating on **customer acquisition**, in particular on NextGen with a dedicated set-up
- Broadening our offer on **real assets**: Real estate, new digital platform on Private Markets

B2B

- Expanding **wealth management offers to all Group banks' high net worth customers**, through funds and management mandates development
- Enhancing offers for **Family offices** with Private Investment Banking and for external AM

Technological services: Scaling-up Azqore with new major partnerships

+50%

AuM in passive investment

+1000

New companies integrated into Amundi climate engagement plan

€150bn
AuM

x5

Annual volumes of distributed ESG products

Large Customers I Expertise and industrialisation

2025 Targets



Expanding our Energy Transition set-up

- Dedicated **Sustainability Community** with ~250 experts and coordinators on energy transition and sustainable finance
- Ongoing development of our expertise on **emerging technologies** (e.g., hydrogen, offshore wind, carbon capture)

Strengthening our European franchise

- **Comprehensive sectorial offer for European customers**
- Increased penetration on major **European Corporates, Financial Sponsors and Mid-Caps**

Industrialising flow activities

- **Cash management**
- **Receivable & Supply Chain Financing**



- Reinforcing **ETF offer/fund services** and expanding **PERES/pension funds** solutions to new geographic areas (e.g., UK, Spain, Germany)
- Offering state-of-the-art **technological** solutions (e.g., with **CACEIS Connect Store**)
- Further improving **operational efficiency** through **automation, partnerships** and additional volumes consolidation

+60%

Exposure to low carbon power production

-20%

Exposure to oil extraction

CAGR > 15%

Industrialised flow activities revenues

Europe:

#1 in fund administration
#2 in custody

~15 FinTechs

Integrated into CACEIS Connect Store

International I Our ambition : Develop our universal banking model in Europe over the long term

Priority to Europe, our natural playground

Retail banking

-  **Italy** - Comprehensive universal bank: Potential to increase client acquisition, synergies and market share for all business lines
-  **Poland** - Major transformation plan: +60% customers, development of credit, insurance and savings
-  **Ukraine** - Plan to be adapted depending on conflict evolution

Business lines development and partnerships...

- Corporate and Investment Banking: 5% CAGR revenues ambition¹**
- Specialised Financial Services:** New FCA Bank, Long-term rental, pan-European factoring platform
- Insurance, asset management and asset servicing:** Directly and through partnerships

...with a strong potential particularly in Germany and Iberia



Elsewhere, selective developments...

...of our global business lines

 **Amundi** **Capturing savings pools growth:**
Target of **€500bn** AuM in Asia in 2025



Selective approach prioritising our differentiating sectorial expertise
within a cautious risk framework

Respecting our criteria

In terms of compliance and profitability and taking into account **geopolitical risks**

¹ Revenues in Europe excluding France



Accelerating on transversal businesses and technological services

Payments | 20% revenue growth by 2025

Individual customers Strengthening our leadership

- New **split payment** offer
- **Payment initiation** capitalising on  Linxo technology
- **Upgrading customer equipment (mobile solutions, premium and deferred debit cards)**

Merchants & Corporates Accelerating growth

- Increasing **e-commerce market share** through distribution partnerships
- Developing an **all-segment and omnichannel acceptance** offer through partnerships

Cash infrastructure Optimising operations

- **Rationalising ATM range** and optimising cost structure (incl. procurement and maintenance)
- **Guaranteed access** to cash everywhere in France

+€300m in annual Payment revenues by 2025¹ (+20% vs. 2021)

2025 Targets

7m

Customers equipped with a mobile payment solution

x2

Growth on merchant business vs. market

> 20,000

Cash withdrawal locations thanks to Relais CA counters

1. Payment revenues on all segments, Regional banks and LCL, excluding changes in interchange fees

Real estate | Fully-integrated comprehensive green solutions

Transversal businesses and technological services

2025 Targets

Individual customers: Real estate services directly within our banks

Real estate transaction and services integrated into global advisory approach

Supporting energy renovation

- “J'écorénoe mon logement”
- “Rénovation des copropriétés”

Innovation and new services

- Home purchasing methods
- Housing deposits
- Connected home
- Housing journey for seniors

Corporates and institutional investors: Services and energy transition

Supporting energy transition of commercial properties (*design, energy efficiency works execution and financing*)

Creating a national leader in institutional **property management** (*rental and technical management*)

Local authorities: Environmental and societal renewal of territories

Large scale property development operations as a joint action with our Regional banks and Group's subsidiaries

Production of **green and affordable housing**

Creation of a social and green impact real estate investment trust

x2

Real estate services market share

100%

Of the Group's French retail banks able to offer real estate services

Top 3

In institutional property management

>€1bn

Assets in our social and green impact real estate investment trust

Digital banking | Accelerating on retail banking customers and small Entrepreneurs

Transversal businesses and technological services



New BforBank European player by 2030

- **Launch beginning of 2023** with a new and distinctive positioning
- **European development**
- Large range of products relying on our **business lines' expertise** and additional partnerships



€450m

Investments
over 5 years

#1

Banking app
in 2025¹



Neobank for small entrepreneurs and new "white-label" platform distributed by our banks

- **Comprehensive range of services for entrepreneurs:** Day-to-day banking and insurance, accounting and administrative management, tax forms automated fillings
- **Low flat-rate price**
- **User experience** at best market standards

4.4/5

In app stores

5 min

To open
an account

250k

Clients
by 2025

Ramping up technology-as-a-service

Technology-as-a-service: A growth driver for the Group

A Z Q O R E

Private banks'
platform

€240bn

Already **25 clients**
in **10 countries**

Managed assets
target by 2025

Amundi | Technology

IT Platform with
comprehensive services
on **savings**

€150m

Already **42 clients**
in **9 countries**

Revenue target
by 2025

 WeSave

 Linxo

 sline

...

TWO OBJECTIVES

- 1 Amplifying the development of our platforms
- 2 Bringing new technological platforms to the market



Two key success factors: Digital transformation and teams empowerment

Digital relationship model enhanced by empowered teams

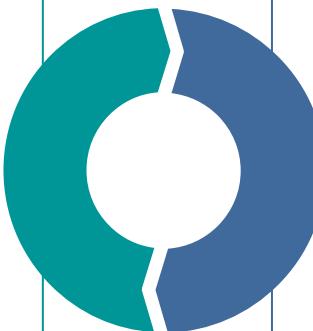
Fully digital key processes ...

- On-boarding, subscribing and managing the most useful products on all channels
- Self-care and real time



3/4 digital channel users by 2025

> 15% total customer self-care sales by 2025



... enhanced by empowered teams

- Real-time human assistance
- Personalised advisory
- Discernment



9/10 decisions taken at branch level in 2025

Supported by technology and innovation capabilities

€20bn IT & Digital budget over the period

of which **>€1bn** Technological transformation investments



the Group's
startup studio

Organisations simplification and management transformation

Digital transformation and teams empowerment

2025 Targets

Organisations simplification



Transformation of management practices and ways of working

A new key management indicator: Accountability Index (*Indice de Mise en Responsabilité* — IMR)



A photograph of a person's hands and arms. The person is wearing a white shirt with vertical stripes. One hand is holding a pen and writing on a piece of paper. The other hand is pointing at a bar chart displayed on a tablet screen. The tablet is resting on a light-colored desk. In the background, there are some papers and a small plant. The overall color palette is cool and professional.

2025 financial targets

Scenario I Prudent assumptions in an uncertain economic environment

Moderate economic growth and contained rise in interest rates by 2025

Eurozone GDP growth
~ 1.9%

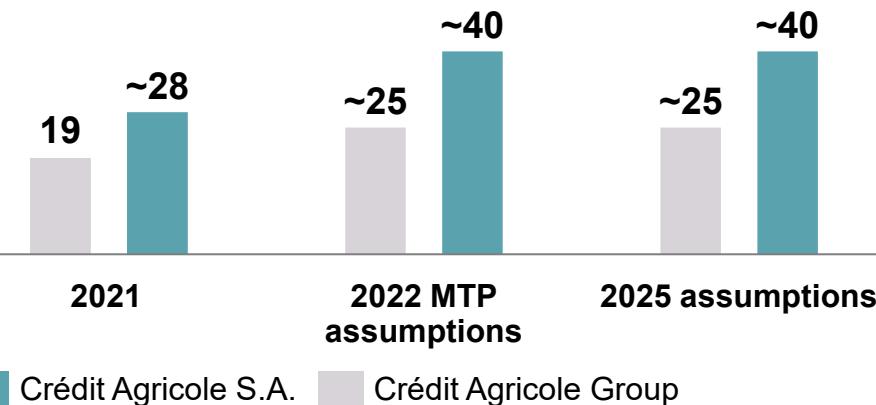
Eurozone Inflation
~ 2.5%

3-month Euribor
~ 1.25%

10-year swap rate (EUR)
~ 2.0%

Cautious cost of risk assumptions in line with the previous MTP

Cost of Risk on outstandings (in bp)



Crédit Agricole S.A. financial targets at a glance I

Continued income growth and reaffirmed financial strength

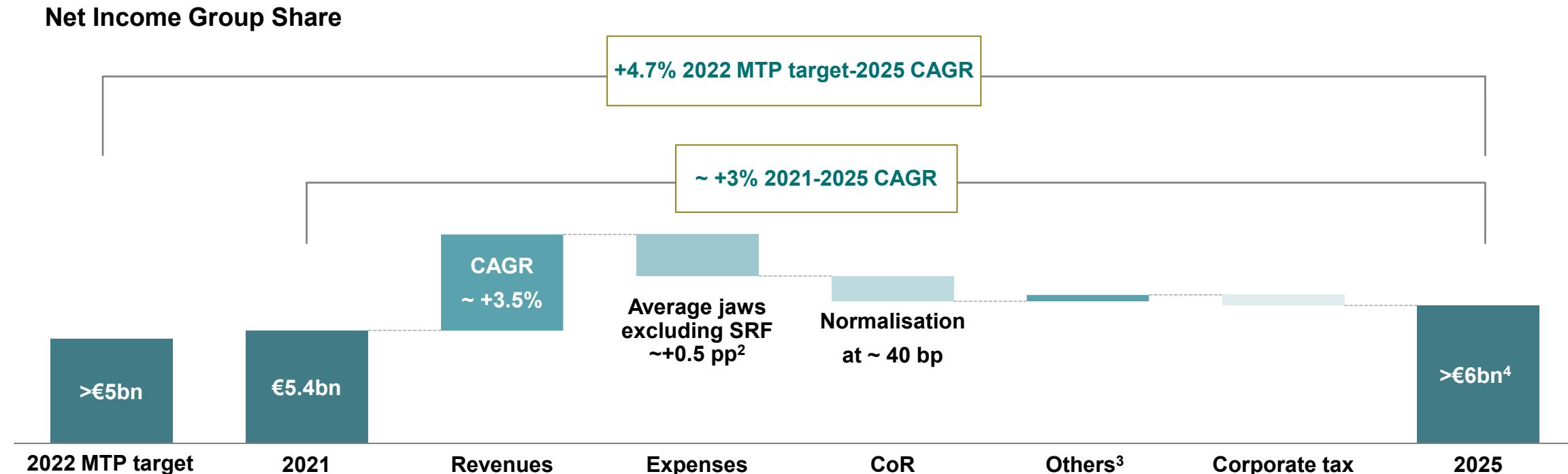
	2022 targets reminder	2025 targets
Net income	> €5bn	> €6bn
RoTE	> 11%	> 12%
Cost/income ratio excl. SRF	< 60%	< 60%¹
CET1 target	11%	11%²
Payout ratio	50% in cash	50% in cash

Ambitious income growth and stronger profitability, whilst maintaining a low cost/income ratio

Striking the right balance between attractive remuneration and financing our development

1. Cap throughout the span of the MTP, brought down to 59% post-IFRS17; including investment in the development of New Business Lines 2. Throughout “2025 Ambitions” MTP; floor of minimum +250 bp above CET1 SREP regulatory requirements

Income I Growth driven by business lines' development, positive jaws excluding SRF and cautious cost of risk assumption



Income growth in all business lines
 Average jaws¹ of ~ +0.5 pp. Positive jaws¹ in all divisions

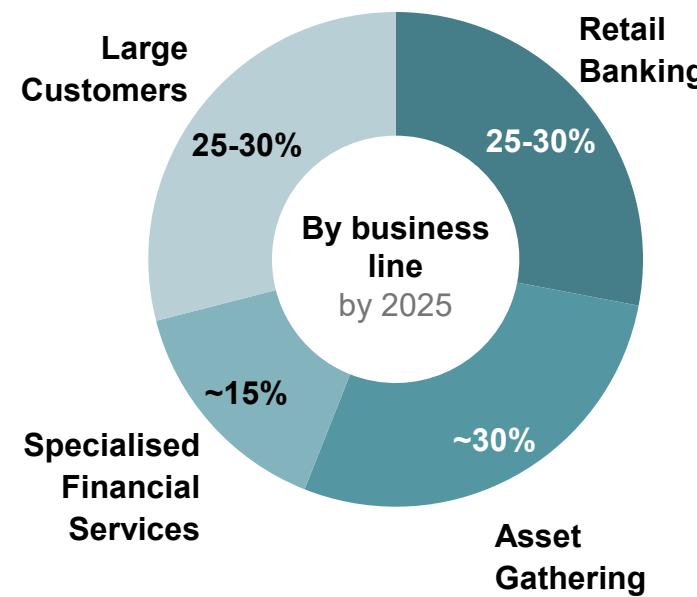
1. Revenues CAGR - Expenses excluding SRF CAGR 2. Jaws including SRF +1.4 pp 3. Of which decrease in SRF contributions (end of the build-up of the fund in 2023), net income of equity-accounted entities, net income from discontinued operations, net gains (losses) on other assets 4. Of which non-significant IFRS17 impact on net income

Revenues | Balanced and diversified model, resilient to changes in the economic environment

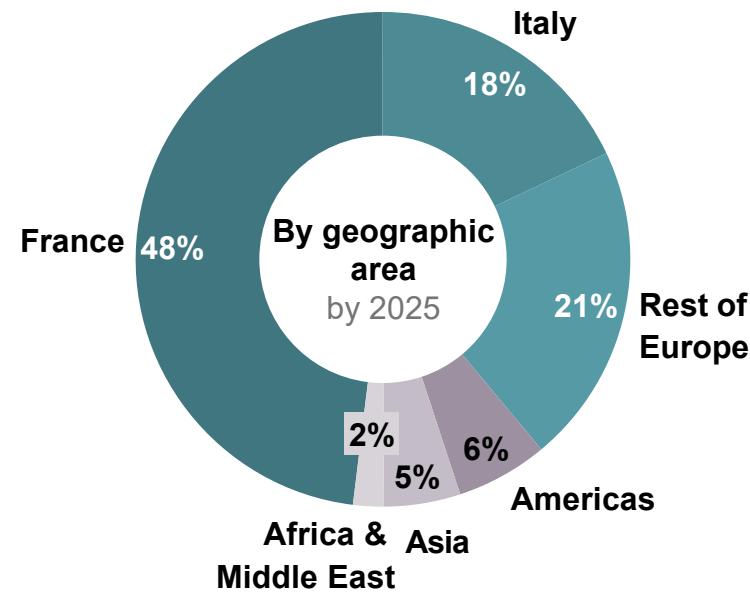
2025 financial targets

2025 revenue targets (CAGR)

Balanced and growing revenues in all business lines



Solid footing in Europe, growing stronger outside of France



1-1.5%
LCL

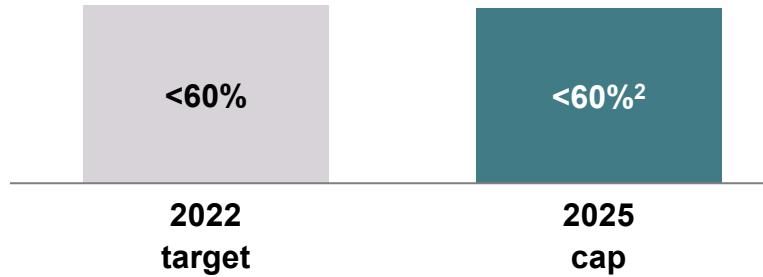
4-5%
CA Italia

8-9%
Specialised Financial Services

4-5%
Large Customers

Operational efficiency | Positive jaws in all divisions

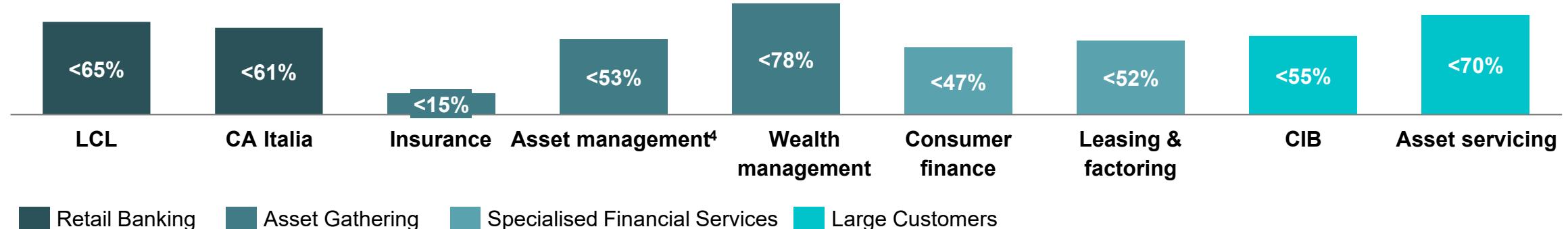
Crédit Agricole S.A. cost/income ratio¹



- Efficiency among the best in each of the business lines
- 60% cap² maintained throughout the span of the MTP, including investments in New Businesses development and IT and digital transformation³



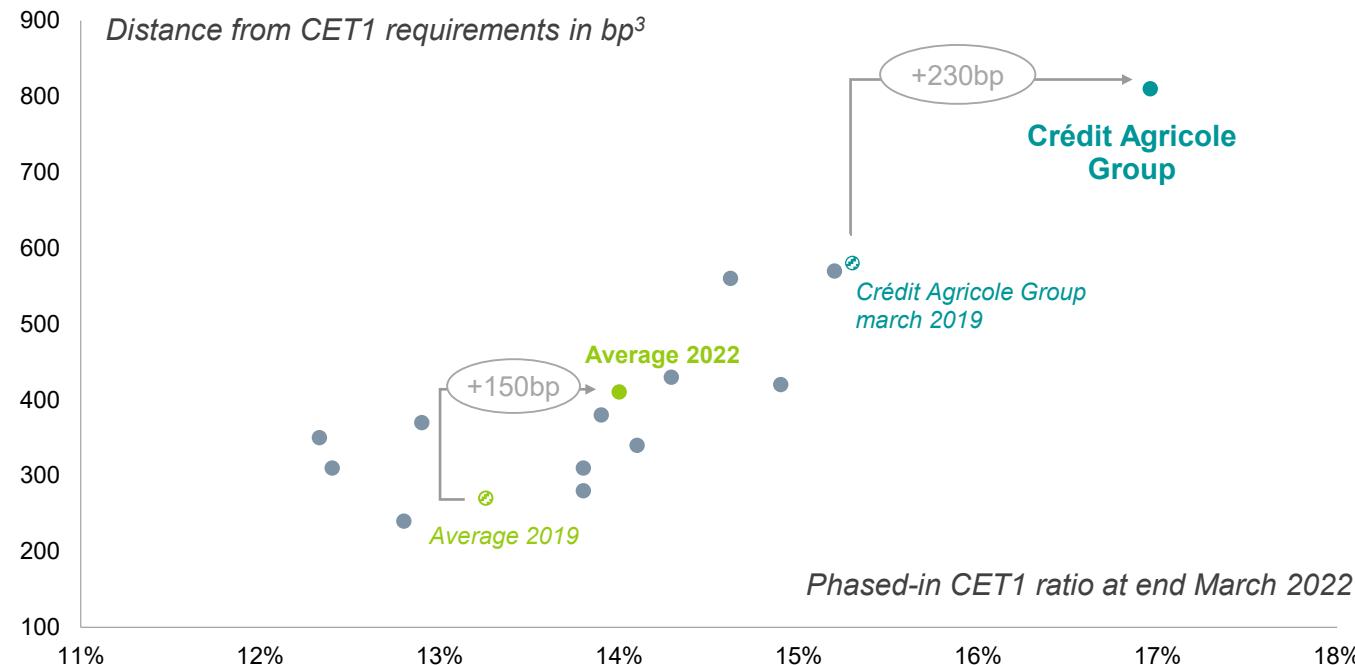
2025 Cost/Income ratio¹



1. Excluding SRF 2. Cap brought down to 59% post-IFRS17 3. Increase in IT spending (including staff costs) ~+4,5%/year between 2021 and 2025 4. Excluding amortization of intangible assets

The strongest banking group among European G-SIBs¹

Thanks to our cooperative and mutual banking model, **+60bp** organic capital generation per year² for CAG between 2015 and 2021



Long-term issuer rating of the Group at May 2022

Moody's	S&P Global Ratings	Fitch Ratings
Aa3/Stable	A+/Stable	A+/Stable

Assets quality as of March 2022⁴

Loans loss reserves	NPL ratio	Coverage ratio
€18.9bn	2.0%	89.6%

1. Sample composed of European G-SIBs (BNP Paribas, BPCE, Crédit Suisse, Crédit Agricole Group, Deutsche Bank, ING, Santander, Société Générale, UBS and Unicredit) and of Barclays, HSBC and Standard Chartered 2. Organic generation of CET1 capital (retained earnings - change in RWAs related to business lines' development, excluding regulatory effects and M&A), annual 2015-2021 average 3. CET1 regulatory requirement, including buffers and Pillar 2 (P2R for the banks under ECB supervision) 4. Loan loss reserves, including collective provisions. The coverage ratio is calculated based on loans and receivables due from customers in default.

Summary of Crédit Agricole Group financial targets I

2025 targets confirming the strong financial position of the Group

Phased-in CET1 ratio $\geq 17\%$

TLAC ratio $\geq 26\%$
excluding eligible senior
preferred debt

SRP² €110-130bn

Solvency and resolution targets at Group level by far exceeding regulatory requirements¹

Anti-transformation position maintained at a level allowing for the NSFR requirement to be widely met

1. As regulations currently stand, including the 1st year of application of Basel IV in 2025. According to our estimates, the output floor will only start having an impact in 2029. 2. Stable Resources Position

Capital I Efficient and flexible Group structure, optimised CASA target

CAG Target¹

CET1 ≥ 17%

Capital protection

- Close to 80% retained earnings
- Organic capital generation, CET1 own funds > €100bn

Competitive-ness

- Structurally very low cost of capital
- Very competitive cost of refinancing

CASA Target¹

CET1 11%²

Good risk profile

- **Group support:** Demonstrated fluid capital circulation, solidarity mechanism between the CA network members
- Strength recognised by rating agencies (Aa3, A+, A+)
- **7.9% CET1 SREP requirement** (8.7% end 2019), only CAG is a G-SIB

Strong profitability

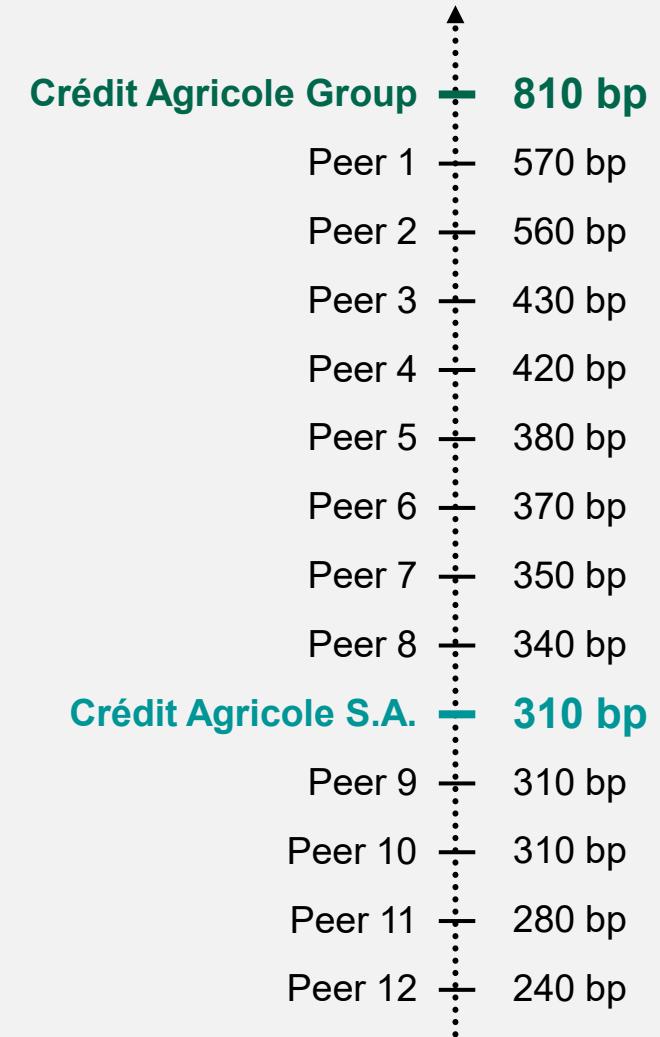
- **RoTE target >12%**
- Diversified business mix, leading and profitable business lines

Optimised yield

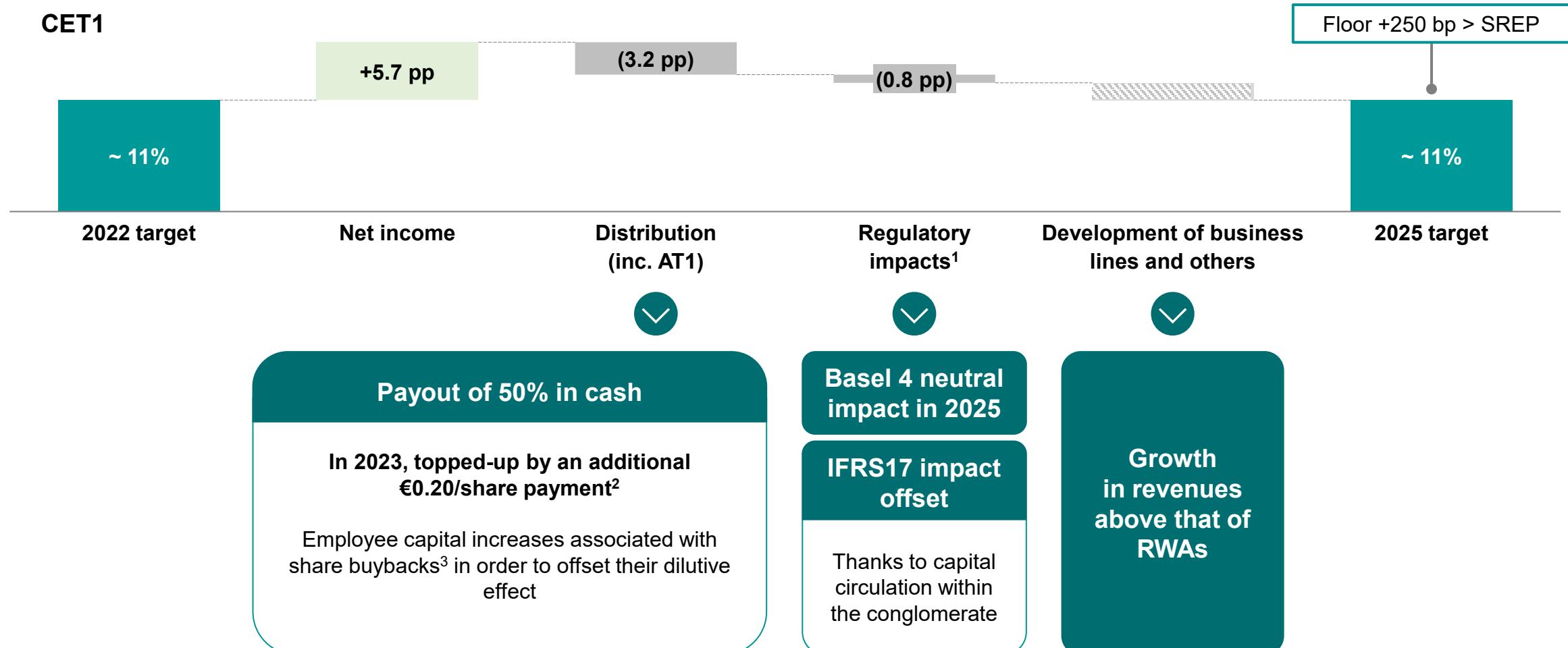
- **CET1 target at 11%, at all times, minimum distance of 250 bp above SREP maintained³**
- **50% payout of earnings in cash**, not challenged in the event of fluctuation around the target
- **The right balance between attractive remuneration and financing of our development**

1. Phased-in CET1. For CAG, 2025 target. 2. E.g., +300 bp above SREP, compared to +250 bp for the 2022 MTP target. 3. Strategy of optimisation of the AT1 bucket. 4. Sample composed of 13 banks (Barclays, BNP Paribas, BPCE, Crédit Suisse, Crédit Agricole Group, Deutsche Bank, HSBC, ING, Santander, Société Générale, Standard Chartered, UBS and Unicredit) and Crédit Agricole S.A. Distance to SREP or equivalent CET1 requirement.

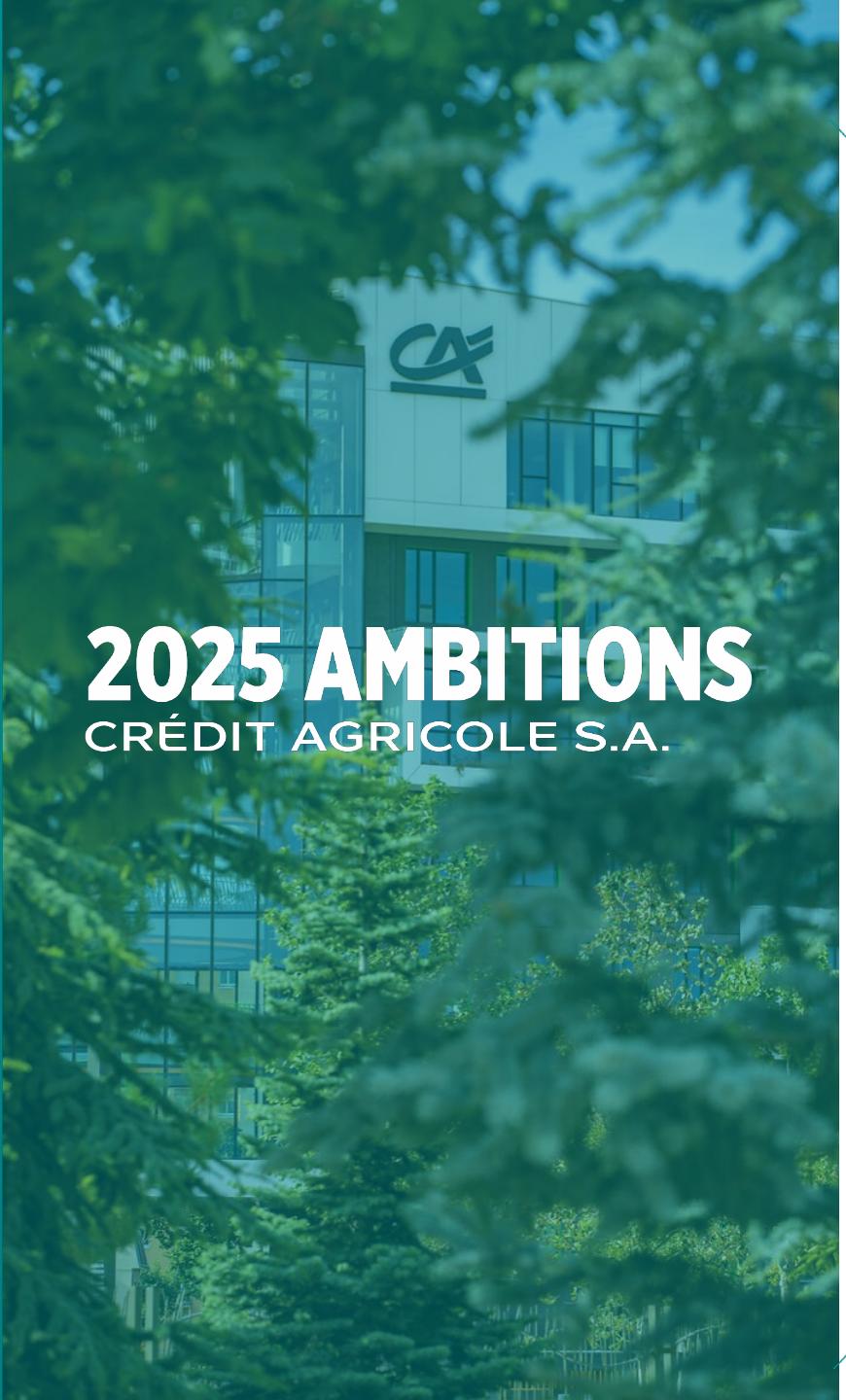
Distance to SREP at Q1 2022⁴



Capital | 11% CET1 management target for CASA, +250 bp > SREP floor

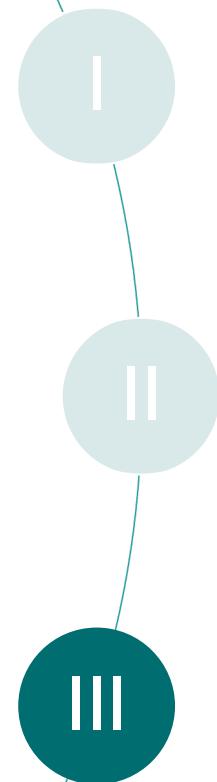


1. O/w -0.3 pp already included in Q1 2022, -0.3 pp related to TRIM et -0.2 related to the end of the phasing-in of IFRS9 2. Intention to submit the top-up to the 2023 General Assembly 3. Subject to the approval of the Supervisor



2025 AMBITIONS

CRÉDIT AGRICOLE S.A.



Crédit Agricole Group model

2025 Horizon: Strong and regular amplification,
reflected in our financial targets

Long-term Horizon, 2030 and beyond:
Societal transitions and new businesses

Climate change: An unprecedented challenge

A growing and carbon-intensive global energy consumption

- ▶ **+115%** Rise in global final energy consumption (1973-2019)
- ▶ **81% 2 %**
 - Share of coal, oil and gas in global primary energy consumption
 - Share of solar, wind and geothermal power and
- ▶ *Insufficient dynamic in the rise of renewable energies in global final energy consumption: 11.7% in 2019 vs 8.7 % in 2009*

An urge for a massive shift of the energy mix

- ▶ **- 40%** Decline needed in energy consumption in France by 2050
- ▶ **x 11** Ambition in solar energy installed capacity in France by 2050¹ (vs 2021)
- ▶ **x 3** Ambition in wind energy installed capacity in France by 2050¹ (vs 2021)

Demanding decarbonisation pathways for all economic sectors

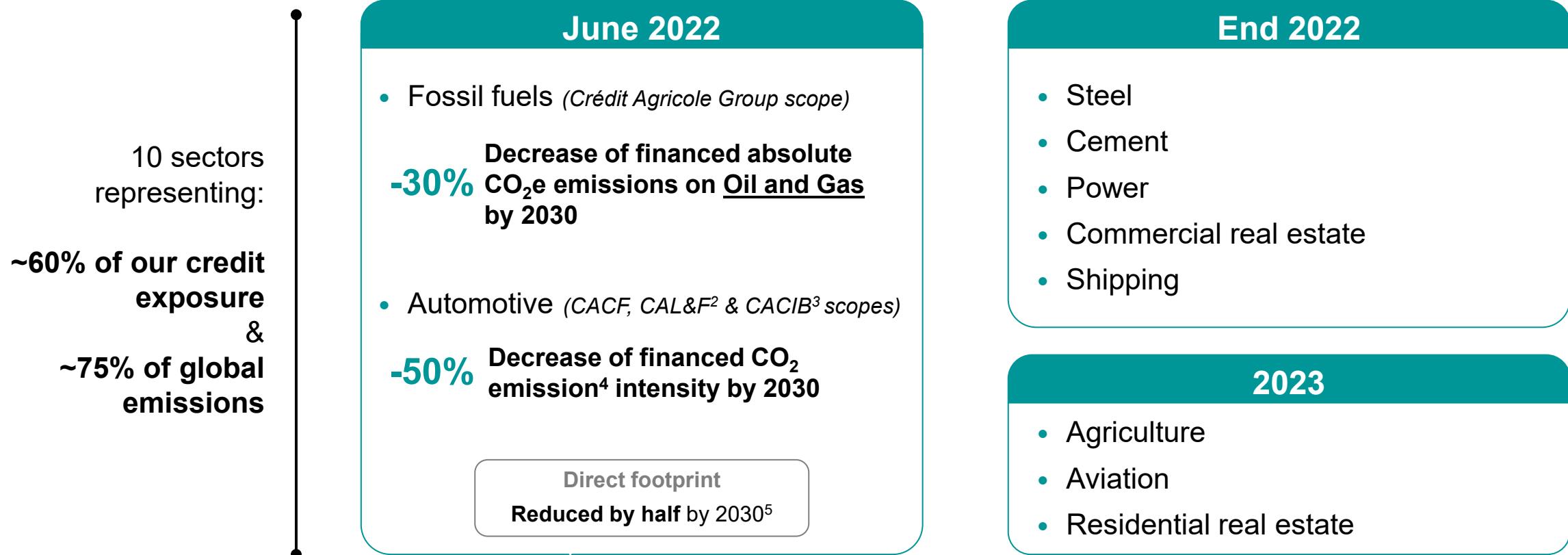
- ▶ **- 55%** Reduction target of GHG emissions in Europe by 2030 compared to 1990 – "Fit for 55"
- ▶ **- 28 %** Reduction target of GHG emissions linked to transportation in France
- ▶ **- 35%** Reduction target of GHG emissions linked to industry in France

between 2015 and 2030 according to SNBC

A commitment to contribute to global carbon neutrality by 2050

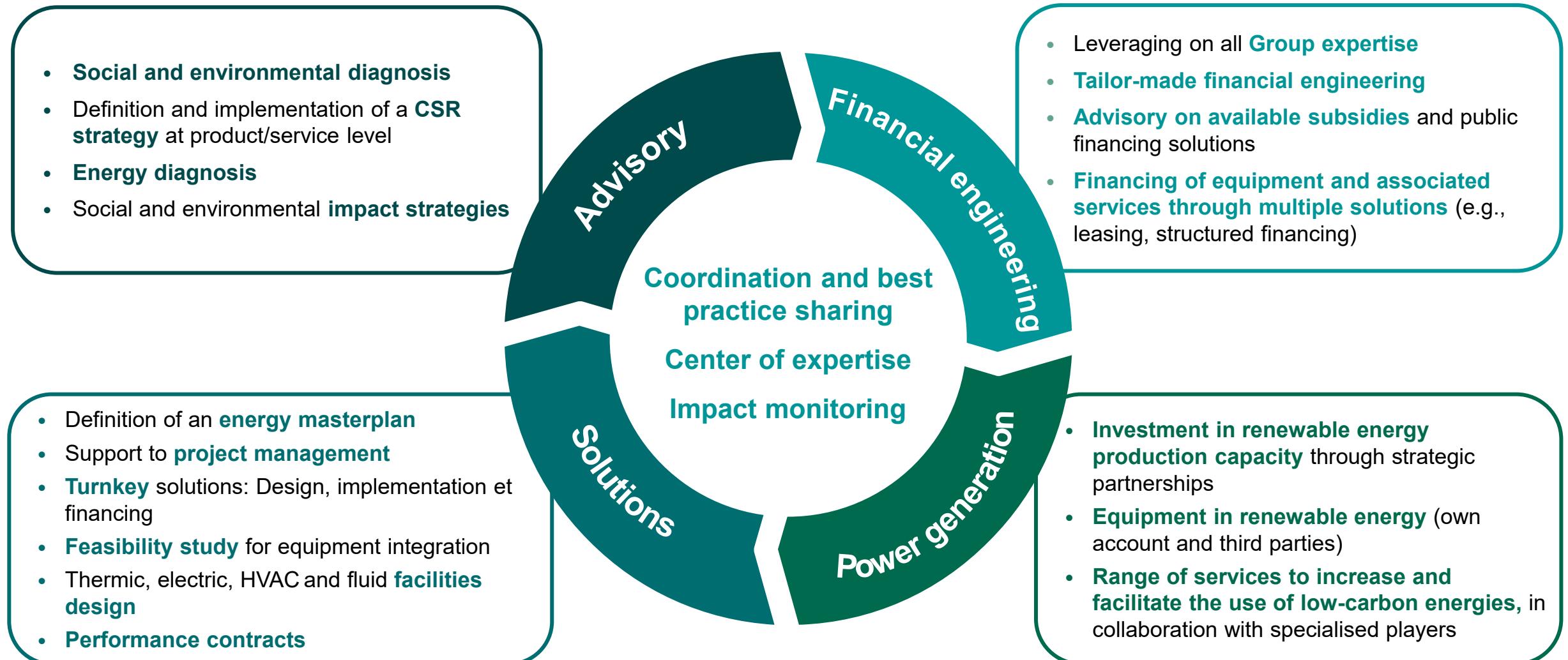
Publication by 2023 of decarbonisation pathways¹, including intermediate milestones and detailed action plans

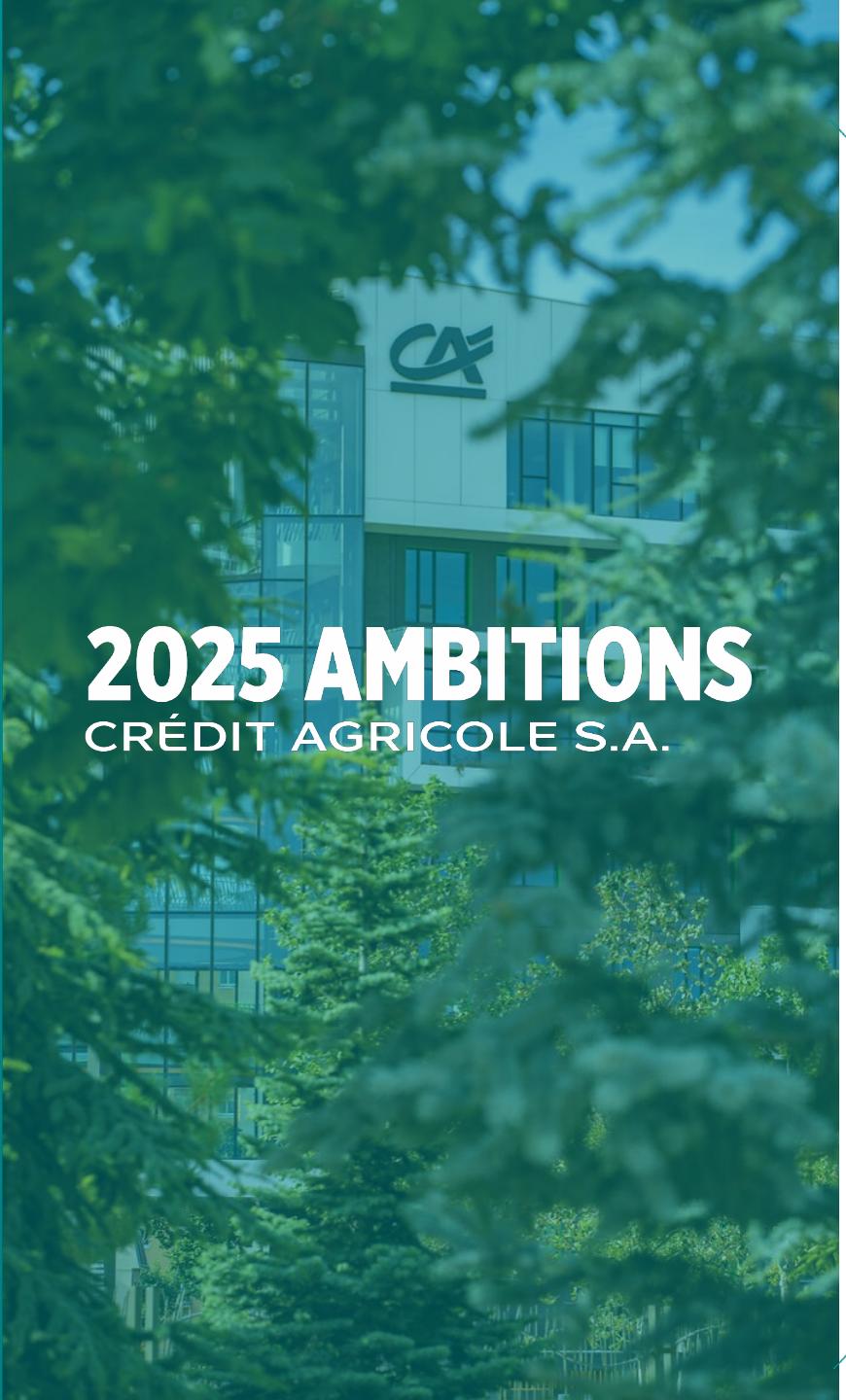
➤ Group-level mobilisation for the transformation of business practices in all our divisions



1. On our financing activities; publication on Crédit Agricole SA perimeter in 2022 and on the entire Crédit Agricole Group in 2023 2. CAL&F scope : France 3. CACIB : Loan exposure to auto manufacturers business groups and their financial captives 4. In kg CO₂ per kilometre 5. Decrease of Crédit Agricole S.A.'s absolute emissions linked to energy consumption (scopes 1 & 2) and business travels between 2019 and 2030

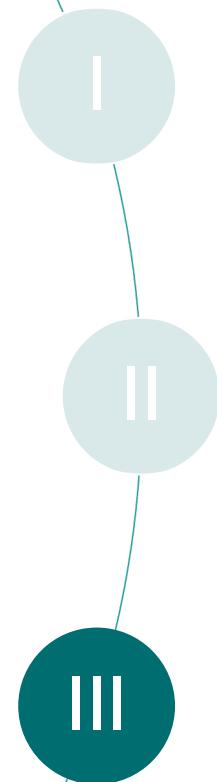
To go further, we are launching a strategic business line, at Group level: Crédit Agricole Transitions & Energies





2025 AMBITIONS

CRÉDIT AGRICOLE S.A.



Crédit Agricole Group model

2025 Horizon: Strong and regular amplification,
reflected in our financial targets

Long-term Horizon, 2030 and beyond:
Societal transitions and new businesses

Universal access to healthcare: A growing challenge for social equity in the next decade

Growing geographical inequalities in access to healthcare

7m People live in an area with insufficient access to healthcare (medical desert)
► **27m** expected in 2030

1/2 General practitioner is over 60 years old

€19bn Public investment in healthcare (2021-2029)

Ageing population

18m Senior citizens
► **21m** expected in 2030, including **3m** with diminished autonomy

140k Additional places in EHPAD and collective housing units needed by 2030

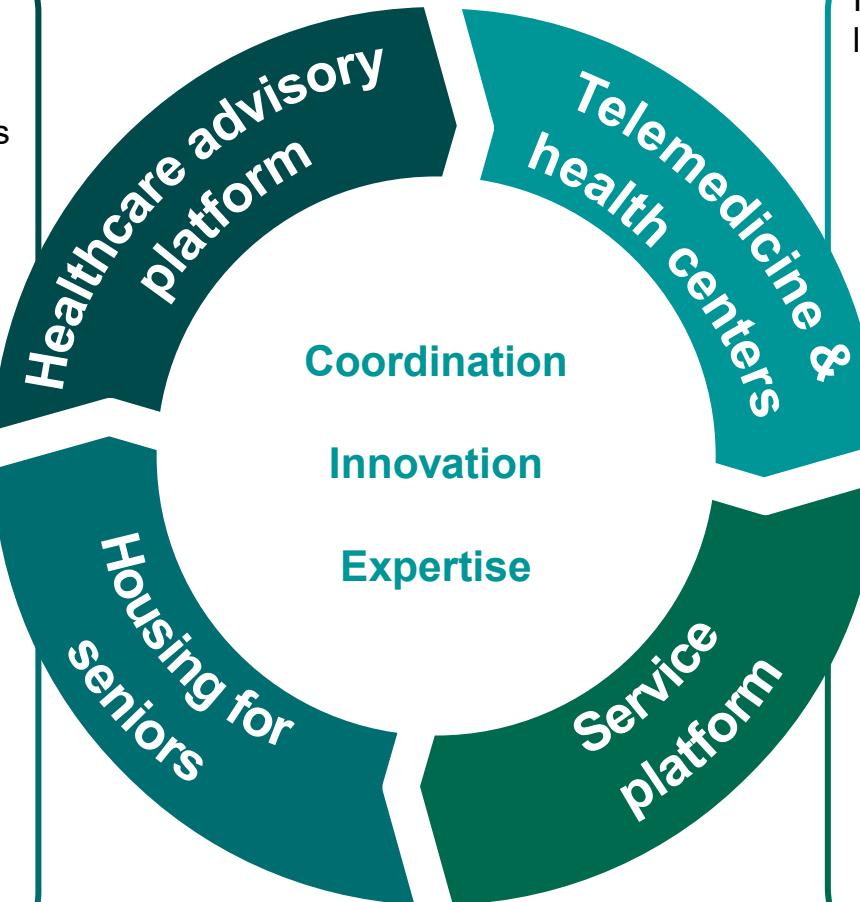
Complex healthcare journeys

- Multiplicity of stakeholders with consolidating trends
- Opacity for patients and complexity of healthcare journeys
- Fragmented and insufficient housing solutions for Seniors

We are launching a strategic business line, at Group level, to facilitate access to healthcare and senior care services: Crédit Agricole Santé & Territoires

Digital platform, "Ma Santé By CA", **providing advisory, prevention and assistance on all healthcare-related matters**

- Simplified healthcare journeys (e.g., journeys for key health issues, access to networks of professionals)
- Administrative support (e.g., reimbursement estimation, appointment setting)
- Prevention programs



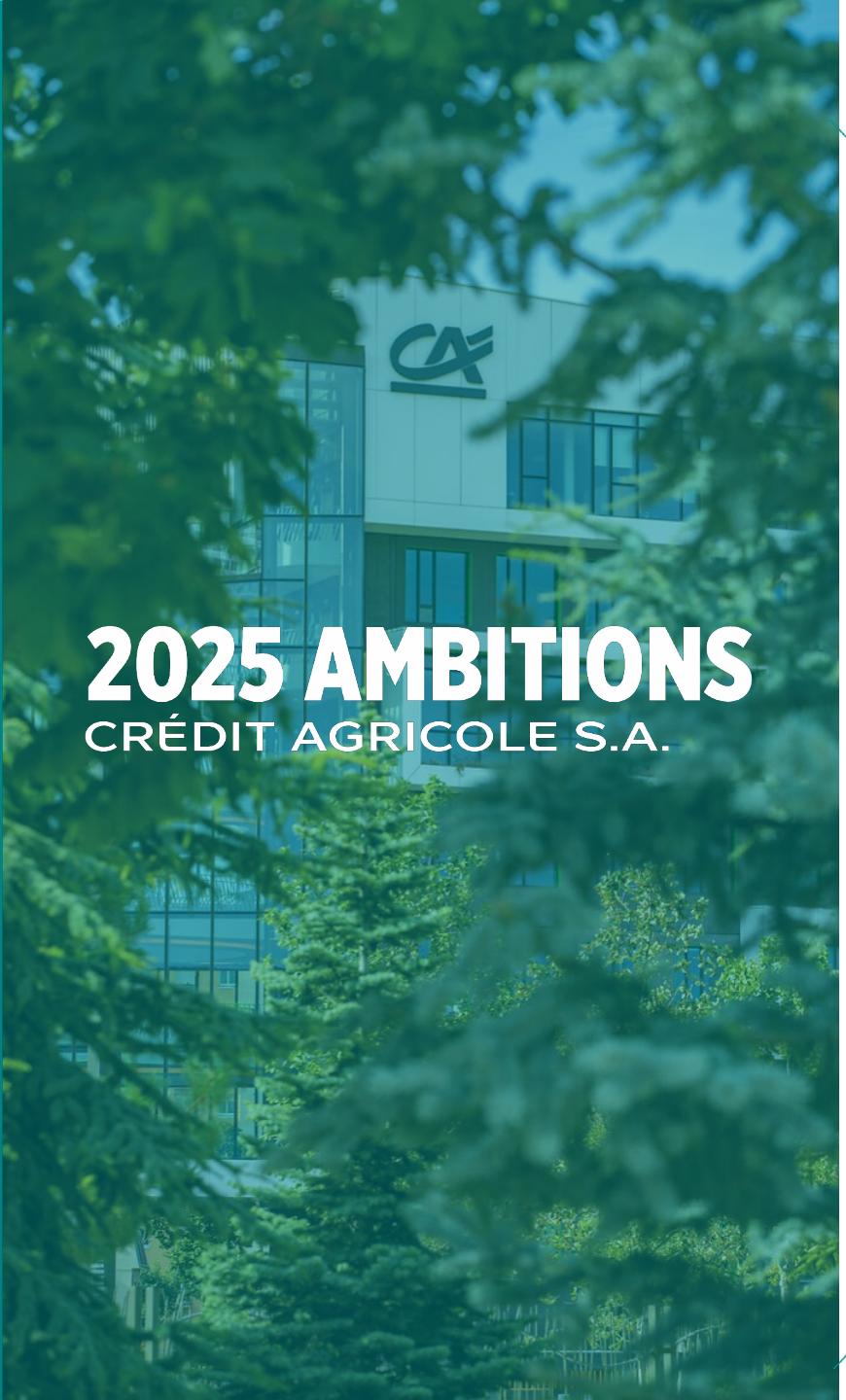
Contribution to the **development of new housing solutions for seniors** (assisted-leaving residences, inclusive housing solutions) in partnership with specialised players

In partnership with key stakeholders in the sector, launch solutions to address medical deserts

- Launching a **national open telemedicine platform**
- Deploying health centers
- Supporting new practices development, combining telemedicine, connected equipment, etc. (such as corners and booths in pharmacies)

Creation of a **service platform for seniors and caregivers**, leveraging on internal and external service providers:

- Facilitating social contacts
- Providing assistance whenever necessary: In-home help, support to caregivers, remote surveillance, remote support, delivery of pharmaceutical products
- Providing guidance and advice on housing and residential paths



2025 AMBITIONS

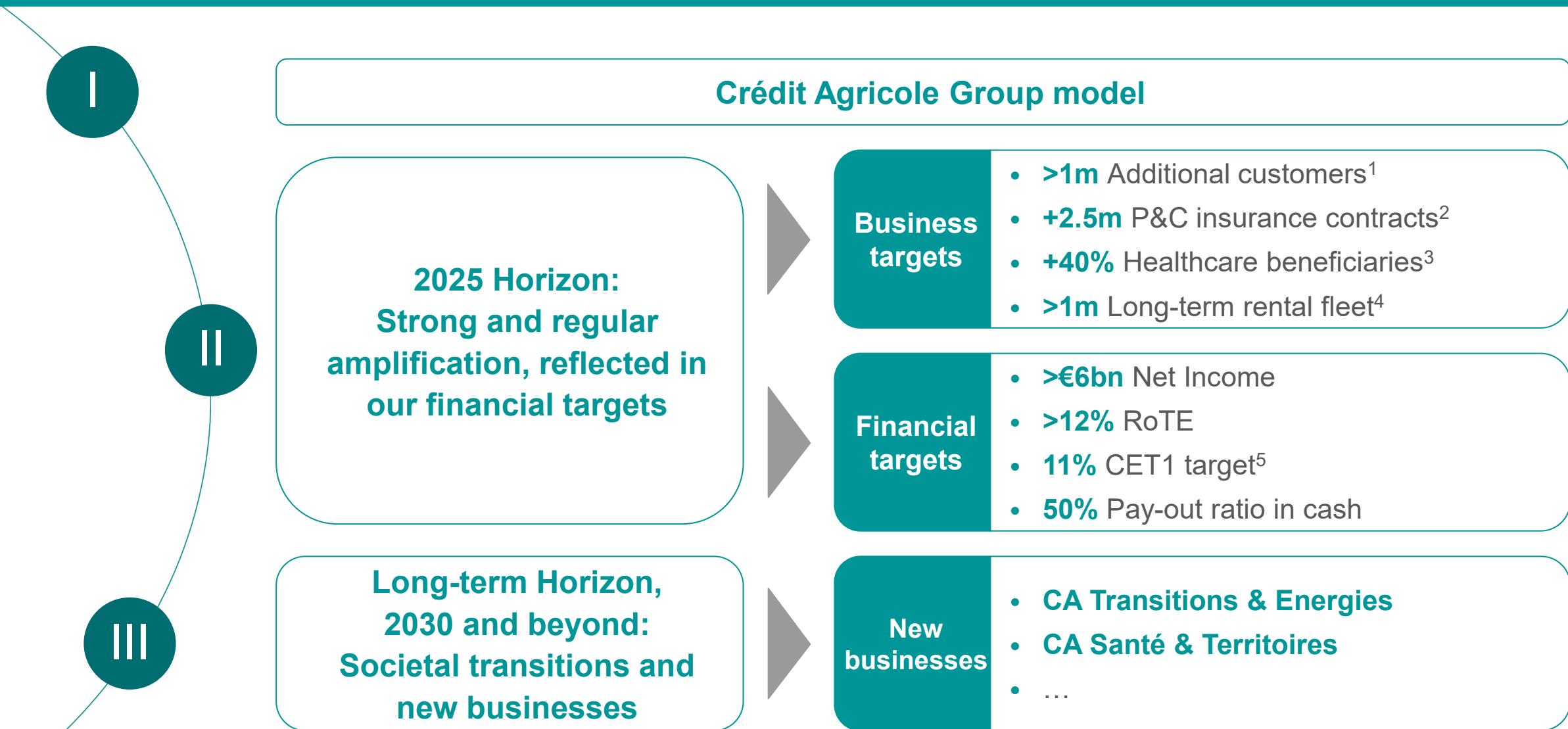
CRÉDIT AGRICOLE S.A.

- I
- II
- III

Crédit Agricole Group model

**2025 Horizon: Strong and regular amplification,
reflected in our financial targets**

**Long-term Horizon, 2030 and beyond:
Societal transitions and new businesses**



1. Regional banks, LCL, CA Italia, CA Bank Polska 2. For Individuals 3. Individual and group health 4. In 2026 5. Throughout "2025 Ambitions" MTP; floor of minimum +250 bp above CET1 SREP regulatory requirements

ACTING FOR TOMORROW





2025 AMBITIONS

CRÉDIT AGRICOLE S.A.

INVESTOR DAY – Q&A SESSION