

## The Group's organisation

**6.5 million mutual shareholders** form the basis of Crédit Agricole's cooperative organisational structure.

They own the capital of the **2,531 Local Banks** in the form of mutual shares and select their representatives each year. **A total of 32,227 directors** convey their expectations within the Group.

The Local Banks own the major part of the **Regional Banks' share capital**. The 39 Regional Banks are cooperative Regional Banks that offer their customers a comprehensive range of products and services.

The discussion body for the Regional Banks is the **Fédération Nationale du Crédit Agricole**, where the Group's main directions are discussed.

**56.2%**

of Crédit Agricole S.A.'s share capital held by the 39 Regional Banks via holding company SAS Rue La Boétie.

**43.5%**

of Crédit Agricole S.A.'s share capital held by:

- Institutional investors: 27.9%
- Individual shareholders: 10.8%
- Employees via employee mutual funds: 4.8%

**0.3%**

treasury shares



## CRÉDIT AGRICOLE S.A.

Crédit Agricole S.A. owns 25% of share capital in the Regional Banks (excl. the Regional Bank of Corsica) and manages and consolidates its subsidiaries in France and abroad.

### Specialised business lines

#### Market-leading positions in France and Europe

- A key player in Europe in consumer finance
- Market leader in France in leasing and factoring
- No. 2 in Europe in asset management
- No. 7 in insurance in Europe
- A key player in private banking

### 39 CRÉDIT AGRICOLE REGIONAL BANKS

Banks for personal customers, farmers, small businesses, companies and public authorities, with a strong local footing. The Crédit Agricole Regional Banks offer the full range of banking and financial products and services

### LCL

LCL is a retail banking network with a strong presence in urban areas across France, with four main business lines: retail banking for personal customers, retail banking for small business customers, private banking and corporate banking.

### INTERNATIONAL RETAIL BANKING

Crédit Agricole is a first-class partner in Europe, mainly in Italy (with 962 branches) and Poland (with 434 branches). It is also present in Greece, Egypt, Morocco, Ukraine and Serbia.

### Corporate and investment banking

An international network in the main areas in Europe, Americas, Asia and Middle East

- Financing activities
- Investment banking
- Capital markets
- Equity brokerage

**Retail banking**  
More than 11,600 branches serving 33.5 million clients

### Other specialised subsidiaries

- Crédit Agricole Immobilier
- Crédit Agricole Capital Investissement & Finance
- Uni-Éditions

The Crédit Agricole Group consists of Crédit Agricole S.A. along with all of the Regional Banks and Local Banks, and together they are developing the Universal Customer-Focused Banking model. Its model is based on synergies between retail banks and its associated specialised business lines.