

Press Release

Massy, 25 January 2021.

Crédit Agricole Consumer Finance announces a new governance

Effective as of 1 January 2021, the new organisation of the Executive Committee of the Crédit Agricole Consumer Finance Group will help it better address its strategic objectives.

The purpose of the new governance, placed under Stéphane Priami's general management, is to reinforce fluidity, synergies and the communication with the various entities of CA Consumer Finance, as well as the answer to their business issues.

The new distribution of supervisory activities within the Executive Committee of the CA Consumer Finance Group is as follows:

- **Valérie Wanquet** is appointed as second-in-command and becomes Group Deputy CEO for International, Finance and Legal.
- **Jérôme Hombourger**, Deputy CEO in charge of the Group's Development and Strategy, is tasked with the coordination of synergies within the Specialised Financial Services division of Crédit Agricole S.A., which comprises CA Consumer Finance and Crédit Agricole Leasing & Factoring.
- **Dominique Pennelier** becomes Deputy CEO for Industrialisation and Synergies with the Crédit Agricole Group.
- **Jean-Etienne Hedde** is appointed as Head of Risks, Ongoing Control, Credit and Compliance.
- **Anne Laimé** heads the new Smart Consumption Directorate, which serves local banks of the Crédit Agricole Group in France (Regional Banks of Crédit Agricole and LCL). She reports to Dominique Pennelier.
- **Laila Mamou**, in her capacity as Deputy CEO of Sofinco in charge of Development, represents the activities of the French subsidiary of the CA Consumer Finance Group with its Executive Committee.
- **Guillaume Soler** becomes Head of the General Secretariat for Communication and Social Commitment.
- **Dominique Pasquier**, Chief Executive Officer of Agos Ducato (Italy), **Richard Bouligny**, Head of International Automotive Partnerships, and **Cédric Postel-Vinay**, Group Head of Human Resources, remain in their positions.

BIOGRAPHIES

Valérie Wanquet started her career in 1988 in audit at PricewaterhouseCoopers. She joined Crédit Lyonnais in 1991 as Head of Capital Markets Accounting. In 1999, she joined the Singapore agency as Financial Controller, and then the Hong Kong agency in 2001 and become Head of Finance in Asia in 2003.

In 2007, she was appointed as Chief Operating Officer of Crédit Agricole Corporate Investment Bank China. From 2011 to 2013, she acted as Regional Chief Financial Officer prior to becoming Chief Operating Officer of CA Corporate Investment Bank Hong Kong and Asia.

Valérie Wanquet joined CA Consumer Finance in 2016 as Group Head of Finance. In July 2019, she also took charge of the Central Secretariat, of Legal and Institutional Relationships, and of Group Credit, prior to being appointed as Group second-in-command and deputy Chief Executive Officer for International, Finance and Legal in January 2021.

Valérie Wanquet graduated from ESSEC and is a chartered accountant.

After having joined the Euler Hermes credit insurance group in 1991 as Representative of the Société Française de Factoring, **Jerôme Hombourger** founded Elysées Factor, a joint venture created with Crédit Commercial de France (HSBC France) in 1996.

From 2000 to 2006, he occupied various management positions within the Eurofactor group and participated in the merger between Eurofactor and Transfact (factoring subsidiary of the Crédit Agricole Group).

In 2006, he joined the Directorate of Strategy and Development of Crédit Agricole S.A., as Head of Professionals Strategy, and later the Regional Banks Division as Head of Events and Distribution in 2008.

At the end of 2010, he joined CA Consumer Finance as Group Director of Internal Audit. In October 2014, he was appointed Deputy Chief Executive Officer of CA Consumer Finance in charge of Group Development and Strategy. In January 2021, he was additionally tasked with the mission of coordinating synergies within the Specialised Financial Services division of Crédit Agricole S.A., which comprises CA Consumer Finance and Crédit Agricole Leasing & Factoring.

Jérôme Hombourger, a former INSEAD student, has a master's degree in Management Sciences from the University Paris I Panthéon-Sorbonne and a Certificate of Company Director from IFA/Sciences Po.

Dominique Pennelier started his career in 1986 at a software company specialised in the banking field, prior to joining Crédit Mutuel in 1993 as Head of Studies and Development in the field of Securities-Finance. In 1999, he became Head of IT Development in the fields of Financial Savings for the Crédit Mutuel – CIC Group. From 2001 to 2004, he occupied the position of Head of Information Systems of the Banks and Securities division at CDS – IXIS. He became a member of the Executive Board of CDS – IXIS in 2004.

Dominique Pennelier joined the Crédit Agricole Group in 2005 as a member of the Executive Committee and Head of Information Systems and of the Organisation of Crédit Agricole Investor Services (CACEIS).

He joined the CA Consumer Finance Group as Head of Information Systems. In August 2017, he was appointed Deputy Chief Executive Officer in charge of Group Security and Information Systems. In January 2021, he became Deputy CEO for Industrialisation and Synergies with the Crédit Agricole Group.

Dominique Pennelier has a master's degree in Automated Manufacturing Methods.

Jean-Etienne Hedde started his career in 1993 at Slibail, a lease financing subsidiary of Crédit Lyonnais. In 2003, he joined LCL's General Inspectorate. From 2007 to 2010, at the Directorate of Risks and Ongoing Control, he created the Risk Management division and managed the Basel II project.

In 2010, he joined CA Consumer Finance France and took charge of the Directorate of Risk Prevention and Innovation. From 2015 to 2020, he was Head of Finance of CA Consumer Finance France.

After having managed the creation of Sofinco's business proposition from February 2020, he was appointed as Head of Risks, Ongoing Control and Compliance of the CA Consumer Finance Group in June 2020. In January 2021, he additionally took charge of the Professionals Credit line of business and became Head of Risks, Ongoing Control, Compliance and Credit of the CA Consumer Finance Group.

Jean-Etienne Hedde graduated from the École Nationale Supérieure des Mines de Paris.

Anne Laimé started her career at Disneyland Paris in 1990, where she participated in the plans to open in Marne-la-Vallée in the field of recruitment or in the development of partnerships with tourism professionals.

She joined Caisse régionale de Crédit Agricole de Gironde in 1999 as Head of the Marketing Department. In 2001, she created the Marketing and Commercial Communication Department of Caisse régionale d'Aquitaine following the merger of Caisse régionale des Landes, Caisse régionale du Lot et Garonne, and Caisse régionale de la Gironde. In 2006, she took charge of the Organisation Department to notably manage IT transitions.

In 2014 and 2015, she joined the Fédération Nationale du Crédit Agricole on strategic projects and then Crédit Agricole Consumer Finance France as Head of Banking Partnerships Development. In January 2021, she was appointed as Head of the new Smart Consumption Business Unit, which serves local banks of the Crédit Agricole Group in France (Regional Banks of Crédit Agricole and LCL).

Anne Laimé graduated from the École Supérieure de Commerce de Compiègne.

Laila Mamou joined Wafasalaf, a subsidiary of CA Consumer Finance in Morocco, in 1990 as a Head of Management Control. She was then appointed to the position of Head of Risk Control prior to becoming Head of Business Development.

In 2004, Laila Mamou became Chairwoman of the Wafasalaf Executive Board.

In November 2018, she was appointed as Head of Subsidiaries and Holdings of the CA Consumer Finance Group. She is currently Sofinco's Deputy CEO in charge of Development.

Laila Mamou has a master's degree in business administration - with a major in finance - from the University of Aix-Marseille and a master's degree of specialised higher studies (DESS) in the management of administrations and public services from the IAE in Caen.

Guillaume Soler started his career in 1993 in commercial development at an international technology group, prior to pursuing it essentially in the bank space.

He joined Crédit Agricole S.A. in 1999, and developed the Internet approach on behalf of the Regional Banks.

After having spent 4 years at the BPCE Group at the Distribution Directorate on digital issues, he joined the directorate of the French Banking Federation's Retail Banking in 2011, working in the fields of credit, housing and sustainable development.

He joined CA Consumer Finance France in 2015 as Secretary General. He was appointed as Head of General Management's Coordination, Communication and Social Commitment of the CA Consumer Finance Group in April 2020, then Head of the General Secretariat for Communication and Social Commitment in January 2021.

Guillaume Soler graduated from the École Supérieure Libre des Sciences Commerciales Appliquées (Paris).

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About Crédit Agricole Consumer Finance

Crédit Agricole Consumer Finance, Crédit Agricole SA's consumer credit subsidiary, distributes a broad range of consumer credit and related services (in France, principally through its commercial trademarks Sofinco, Viaxel and Creditlift Courtage) for distribution channels as a whole: direct sales, point-of-sale financing (automotive and home appliances) and partnerships. Alongside large companies in distribution, specialist distribution and institutional players in the 19 countries where it is present, CA Consumer Finance offers its partners solutions that are flexible, responsible and adapted to their needs and those of their clients. Excellent relationships, local accountability and social commitment are the pillars that make CA Consumer Finance a group acting in the interests of its clients and of the company on a day-to-day basis. As of 31 December 2019, CA Consumer Finance managed €92 billion in outstanding loans.

Find out more: www.ca-consumerfinance.com