

Press Release

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Securitisation of consumer loans in Europe: Crédit Agricole Consumer Finance holds its position

The securitisation market¹ ranking at the end of December 2019 confirms Crédit Agricole Consumer Finance's position as one of the leading public asset-backed securities (ABS) issuers denominated in euros for consumer credit².

CA Consumer Finance is ranked first in the European market for the securitisation of consumer loans placed and denominated in euros in terms of number of transactions, and second in terms of amount raised, with four transactions totalling 2,863 million euros in funding.

"This ranking illustrates Crédit Agricole Consumer Finance's dynamism in a highly competitive market and rewards our efforts in terms of transparency, risk control and operational efficiency. These figures also attest to investor trust", explains Stéphane Priami, Chief Executive Officer of CA Consumer Finance Group.

Securitisation is a major driver for the external funding of CA Consumer Finance and its funding goal. CA Consumer Finance has acquired a genuine recurring issuance capacity and carries out securitisation transactions in most of the countries where it is present (Italy, France, Portugal, the Netherlands, Germany and China).

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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. Present alongside major distribution, specialised distribution and institutional brands in the 19 countries where it operates, CA Consumer Finance offers its partners solutions that are flexible, responsible and ideally suited to their needs and those of their customers. Excellence in customer relationships, empowered teams for customers and commitment to society are the pillars that make CA Consumer Finance a group that works every day in the interest of its customers and society. At 31 December 2018, CA Consumer Finance managed €88.5 billion in outstanding loans.

Learn more: www.ca-consumerfinance.com

¹ Source JP Morgan – January 2020

² For consumer loan issues in euros (consumer loans including personal, car and revolving loans)