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CRÉDIT AGRICOLE GIVES NEW MEANING TO ITS MUTUAL SHAREHOLDERS' SAVINGS WITH THE LAUNCH OF THE "LIVRET ENGAGÉ SOCIÉTAIRE" SAVINGS ACCOUNT

As a cooperative bank, Crédit Agricole is pursuing its commitments, fully in line with its Societal Project, by enabling its mutual shareholders to play an active part in major climate, agricultural and societal changes with a new savings product: the Livret Engagé Sociétaire account.

Instantly available responsible savings to play an active part in major transitions in local regions

The Livret Engagé Sociétaire account is an interest-bearing savings account reserved for mutual shareholders of the Crédit Agricole Regional Banks. By depositing their savings in this account, mutual shareholders will be providing financial support to tangible action in all regions. Savings deposited in this account remain available and are secure. Customers can make withdrawals at any time, without charge or penalty, and their deposits will only be used to finance projects to:

1. Take action for the climate and the transition towards a low-carbon economy

By choosing to save in this account, mutual shareholders will help finance low-energy new housing projects, energy-efficient building renovations and renewable energy production, among other projects.

2. Make agricultural and agri-food transitions a success and foster food sovereignty

Crédit Agricole is pursuing its role as a partner of agriculture at the dawn of far-reaching transformations for this sector. As such, it will finance the development of renewable energies by farmers, support farmers committed to sustainable practices, and facilitate the installation and renewal of generations of farmers.

3. Strengthen cohesion and social inclusion

As a local player, Crédit Agricole works closely with local communities every day. By depositing their savings in this account, mutual shareholders can support, with Crédit Agricole, social housing projects, home ownership projects for all, associations promoting sport, access to culture, solidarity projects, healthcare infrastructure, regional revitalisation projects, and SMEs and professionals in disadvantaged areas.

In full transparency, Crédit Agricole will provide details of how customers' savings are distributed to each of the major types of projects via infographics updated every six months on

the Regional Banks' websites. These infographics will be accompanied by real examples of local projects financed.

With its cooperative and mutual foundations, Crédit Agricole is a responsible and useful bank, serving its customers and shareholders. Crédit Agricole's historical model, which combines usefulness and universality, and its DNA as a committed player, set the Group apart as a facilitator and accelerator of all societal transitions.

Mutual shareholders are central to the Crédit Agricole cooperative model.

Becoming a shareholder of a Crédit Agricole local bank means owning part of the cooperative bank's capital in the form of shares and becoming involved in local the economic development alongside the bank.

Each shareholder has the same weight in the decisions taken at the Annual General Meeting according to the principle of "one person, one vote", regardless of the number of shares held.

With over 11 million mutual shareholders, 2,359 local banks and 27,000 directors of local banks, Crédit Agricole is the largest cooperative organisation in France.

About Crédit Agricole Group

Credit Agricole is the French economy's leading financier and one of the top banking operators in Europe. As a leader in retail banking in Europe, the Group is also the leading European asset manager, the first bank insurer in Europe, and the third largest European operator in project financing.

On the strength of its cooperative and mutual insurance foundations, its 147,000 employees and 27,000 administrators of local and regional banks, Crédit Agricole Group is a responsible, useful bank, serving 53 million clients, 11.2 million mutual shareholders and 800,000 individual shareholders.

Thanks to its universal retail banking model – the close association between its retail banks and the business lines that are connected to them – Crédit Agricole Group is assisting its customers with their projects in France and around the world in day-to-day banking, housing and consumer loans, savings, insurance, asset management, real estate, leasing, factoring, lending, and investment.

In serving the economy, Crédit Agricole is also distinguished by its dynamic and innovative corporate social responsibility policy. It is based on a pragmatic approach that runs through the entire Group and puts each employee into action.

Crédit Agricole Group press contacts

Olivier Tassain: +33 (0)1 43 23 25 41 - olivier.tassain@credit-agricole-sa.fr

Mathilde Durand: +33 (0)1 57 72 19 43 - mathilde.durand@credit-agricole-sa.fr

Bénédicte Gouvert: +33 (0)1 49 53 43 64 - benedicte.gouvert@ca-fnca.fr

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“Working every day in the interest of our customers and society”