

A GLOBAL PLAYER
SERVING THE LUXEMBOURG
ECONOMY

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MARKETING DOCUMENT

**CRÉDIT AGRICOLE GROUP
IN LUXEMBOURG**

THE CRÉDIT AGRICOLE GROUP, AT THE HEART OF THE DEVELOPMENT OF THE LUXEMBOURG FINANCIAL CENTRE

Since its beginnings in 1920, the Crédit Agricole group has been at the heart of the development of the Luxembourg financial centre.

As a founding member of the main financial institutions and professional associations, the Crédit Agricole group has grown in line with the financial centre, sharing its ambitions: supporting the economy, entrepreneurship and innovation, and strengthening its commitment to social and environmental issues by promoting progress and driving transformation.

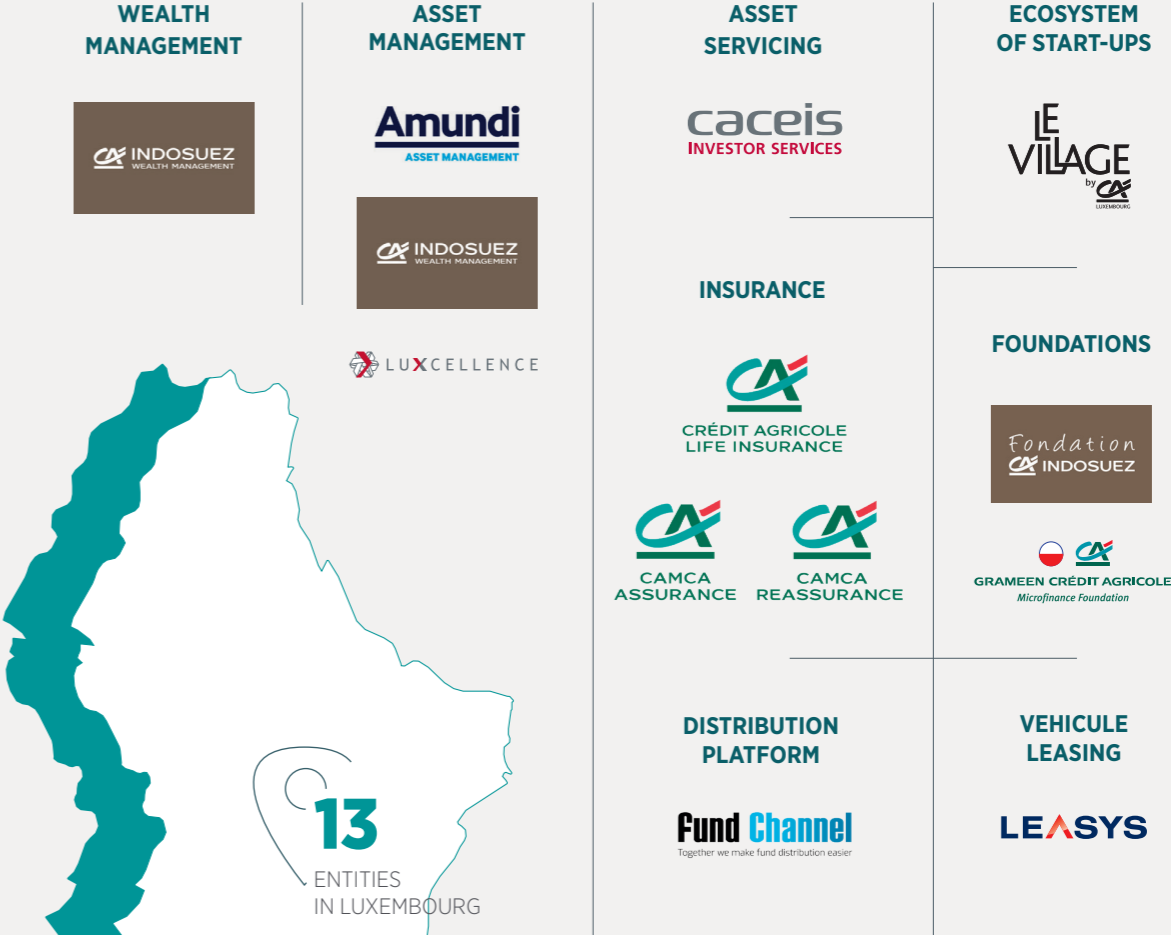
Thus, for more than a century, through our various business lines, we have been supporting large families, investors, companies, associations and institutional investors in all their projects, at all stages of their lives.

Today, it is up to us to continue the history of the Crédit Agricole group in Luxembourg and work together every day in the interest of our clients and society.

<p>104 years OF PRESENCE IN LUXEMBOURG</p>	<p>FOUNDING MEMBER OF: The Luxembourg Stock Exchange The Luxembourg Bankers' Association (ABBL) The Association of the Luxembourg Fund Industry (ALFI)</p>	<p>ONE OF THE LARGEST EMPLOYERS IN THE FINANCIAL SECTOR WITH NEARLY 2,900 EMPLOYEES</p>
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Data as at 31/12/2023

DIVERSIFIED AND LEADING BUSINESSES OVER MORE THAN A CENTURY



CRÉDIT AGRICOLE GROUP, A MULTI-UNIVERSAL BANK



10th
LARGEST
WORLD BANK
BY BALANCE
SHEET SIZE
Source: The Banker, 2023

EUR **467** billion
LIQUIDITY
RESERVES

PHASED-IN CET1
CAPITAL RATIO
17.6 %

No. 1
ASSET
MANAGER
IN EUROPE
Source: IPE "Top 500 Asset
Managers", 2023

46
COUNTRIES

No. 1
EUROPEAN
RETAIL
BANK

54 million
CLIENTS

145,000
EMPLOYEES

Global data as at 31/12/2023

FINANCIAL RATINGS

A+

S&P
Stable outlook revised
on 26/10/2023

AA3

Moody's
Stable outlook revised
on 15/12/2023

A+

Fitch
Stable outlook revised
on 10/01/2024

AA

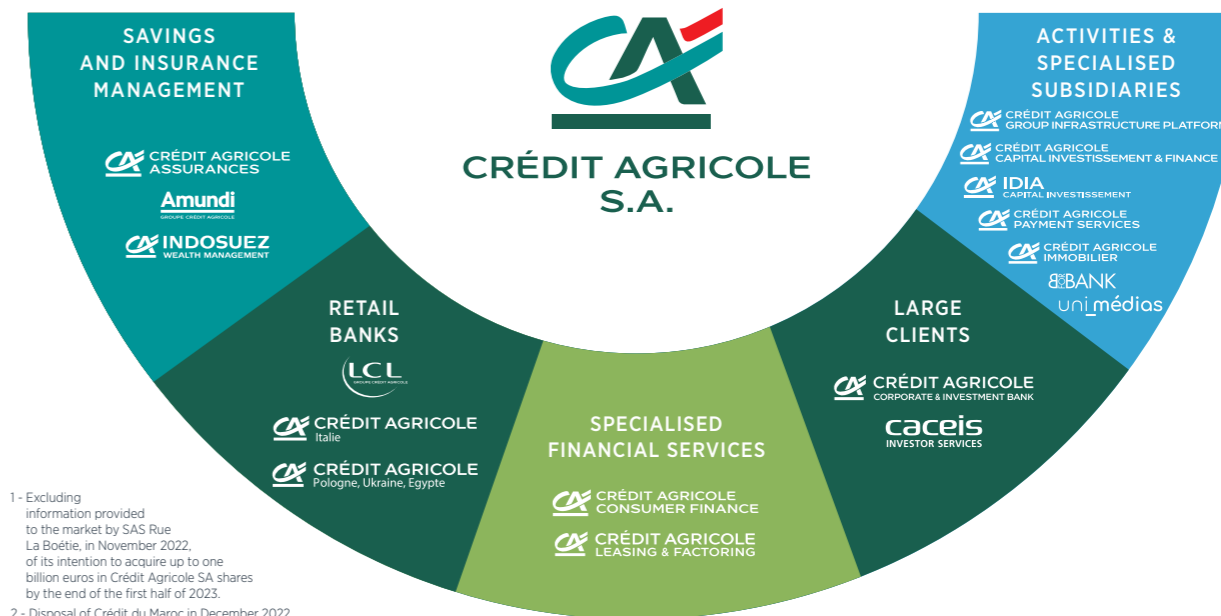
DBRS
Stable outlook revised
on 31/12/2023

AGIR CHAQUE
JOUR DANS VOTRE
INTÉRÊT
ET CELUI

SHAREHOLDING STRUCTURE

PUBLIC
holding
40.3%

REGIONAL
BANKS
holding
59.7%



1 - Excluding information provided to the market by SAS Rue La Boétie, in November 2022, of its intention to acquire up to one billion euros in Crédit Agricole SA shares by the end of the first half of 2023.
2 - Disposal of Crédit du Maroc in December 2022.

Global data as at 31/12/2023



AMUNDI

Amundi Luxembourg was founded in 2010 and is part of the Amundi group, which is majority owned by the Crédit Agricole group. Amundi is Europe's largest investment manager.

With approximately €274 billion in assets under management, Amundi Luxembourg is specialised in cross-border distribution and one of the leading management companies in Luxembourg. Amundi Luxembourg caters to all types of investment funds : actively managed, money market funds, ETF, real estate funds and private assets funds.

Responsible investment is at the heart of Amundi's strategy, with social and environmental responsibility being one of the company's four founding pillars since its creation in 2010. Today, this focus is reflected in its engagement and voting policy, as well as in its wide range of investment solutions and services enabling its end clients to integrate ESG into their portfolios according to their objectives and constraints.

ASSETS UNDER MANAGEMENT

EUR

2,037 billion

GLOBALLY

ASSETS UNDER MANAGEMENT

EUR

274 billion

IN LUXEMBOURG

90

EMPLOYEES
IN LUXEMBOURG

SINCE

2010

IN LUXEMBOURG



Scan to learn more:

Data as at 31/12/2023



CACEIS

CACEIS is the asset servicing banking group of Crédit Agricole and Santander dedicated to asset managers, insurance companies, pension funds, banks, private equity and real estate funds, brokers and corporate clients.

Through offices across Europe, North and South America, and Asia, CACEIS offers a broad range of services covering execution, clearing, forex, securities lending, custody, depositary and fund administration, fund distribution support, middle office outsourcing and issuer services.

CACEIS is a European leader in asset servicing and its Luxembourg subsidiary plays a key role in its development strategy. CACEIS is one of the major players worldwide.

CACEIS' ability to undertake seamless activity transfers and handle outsourced functions in an efficient manner helps clients focus on generating investor value.

18
SITES
AROUND
THE WORLD

ASSETS UNDER CUSTODY

EUR

4.7

trillion

ASSETS UNDER ADMINISTRATION

EUR

3.3

trillion

7,000

EMPLOYEES
WORLDWIDE
INCLUDING

1,965

IN LUXEMBOURG



Scan to learn more:

Data as at 31/12/2023



INDOSUEZ WEALTH MANAGEMENT

Indosuez Wealth Management is the global wealth management brand of the Crédit Agricole group. It is one of the industry leaders and is present in 10 regions in Europe, Asia and the Middle East.

Shaped by over 145 years of experience supporting families and entrepreneurs around the world, Indosuez Wealth Management offers a tailor-made approach enabling each of its clients to protect, develop and pass on their wealth.

Its specialists provide expert advice, exceptional services and a global vision for both private and professional wealth management. Their proposition also includes the ambition to support the transitions towards more sustainable development and a more responsible economy.

In charge of the development of the Europe region (excluding France), Indosuez Wealth Management in Luxembourg has developed a network of branches outside the Grand Duchy for its European clients. This local network is run by teams in Belgium, Spain, Italy and Portugal. Since 1920, families and entrepreneurs have placed their trust in this network for the management, protection and transmission of their assets, benefiting from personalised solutions that combine excellence, experience and expertise and which are enriched by access to the specialised skills of the Crédit Agricole group.

ASSETS ENTRUSTED
EUR 39.5 billion
 IN EUROPE

104
 YEARS OF PRESENCE
 IN LUXEMBOURG

443
 EMPLOYEES
 IN LUXEMBOURG

5
 COUNTRIES MANAGED
 FROM LUXEMBOURG



Data as at 31/12/2023

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CA INDOSUEZ WEALTH (ASSET MANAGEMENT)

Created in 2014, CA Indosuez Wealth (Asset Management) is a *Super ManCo**, regulated in Luxembourg, whose core business is asset management and risk management.

The management company supervises, distributes and administers a range of collective funds and bespoke mandates and has expertise in management and investments.

Its main role is to serve the entities of the Crédit Agricole group internationally as well as their customers and partners by providing a high level of service and offering a privileged customer experience.

**Super ManCo* refers to a more global *Management Company* model involving both UCITS and alternative funds in the broad sense.

10
 YEARS OF PRESENCE
 IN LUXEMBOURG

ASSETS UNDER
 MANAGEMENT
EUR 10+ billion
 IN LUXEMBOURG

NEARLY **50**
 EMPLOYEES
 IN LUXEMBOURG



Data as at 31/12/2023

Scan to learn more:



CAMCA ASSURANCE

Founded in 1997, CAMCA Assurance is a non-life insurance company, a subsidiary of CAMCA Mutuelle, itself a subsidiary of the Crédit Agricole Regional Banks.

More than 90% of its activity involves the guarantee of home loans distributed by the branches of the Regional Banks and their subsidiaries, as well as by LCL.

CAMCA Assurance provides its financial guarantee to points of sale approved by the PMU and FDJ, as well as to tobacco shops. It is also involved in building insurance for Regional Bank customers. Lastly, it is present in the affinity insurance sector, in telephony and multimedia in France, Belgium, Luxembourg and Spain.

HOME LOANS
GUARANTEED
**EUR
176 billion**
IN LUXEMBOURG

SOLVENCY
RATIO
263%
IN LUXEMBOURG

SINCE
1997
IN LUXEMBOURG

42
EMPLOYEES
IN LUXEMBOURG



Data as at 31/12/2023

Scan to learn more:



CAMCA RÉASSURANCE

Created in 1992, CAMCA Réassurance is a reinsurance company, a captive company of the CAMCA group, itself a subsidiary of the Crédit Agricole Regional Banks.

It reinsures the risks of its two ceding companies: CAMCA Mutuelle (para bank insurance, property and liability insurance, insurance covering operational and cyber risks, building insurance) and CAMCA Assurance.

PREMIUMS WRITTEN
**EUR
61 million**
IN LUXEMBOURG

24
REINSURANCE
TREATIES ISSUED
FROM LUXEMBOURG

SINCE
1992
IN LUXEMBOURG

SOLVENCY
RATIO
352%
IN LUXEMBOURG

BALANCE SHEET TOTAL
**EUR
669 million**
IN LUXEMBOURG

Data as at 31/12/2023



ASSETS UNDER
MANAGEMENT
EUR
14.6 billion
IN LUXEMBOURG
AND FRANCE

75
EMPLOYEES
IN LUXEMBOURG
+15
IN ITS FRENCH
BRANCH

CONTRACTS
DISTRIBUTED IN

5 countries

CALI EUROPE

Established in 1998, CALI Europe (Crédit Agricole Life Insurance Europe) is the Luxembourg life insurance company of the Crédit Agricole group.

CALI Europe's high-end life insurance and endowment policies are marketed under the Freedom to Provide Services (L.P.S.) from its registered office in Luxembourg and under the freedom of establishment from its branch in France.

CALI Europe offers diversified and tailored wealth management solutions meeting the needs of international clients residing in France, Belgium, Italy, Luxembourg and Monaco.

Each of these countries has a specific contract.

Its products allow capital to be freely invested in a wide range of financial vehicles:

- unit-linked vehicles (external funds, collective internal funds, dedicated internal funds and specialised insurance funds);
- vehicles expressed in different currencies (euro and US dollar).

CALI Europe works in collaboration with a wide network of partners to market its contracts: institutional partners, private banks and large independent brokers.



Scan to learn more:

Data as at 31/12/2023



FUND CHANNEL

Fund Channel is a B2B fund distribution platform operating in 20 countries, in Europe and Asia.

Since 2005, Fund Channel has been providing innovative services to facilitate fund distribution, enhance transparency and improve existing processes for asset managers and fund distributors.

Fund Channel has €401 billion in assets under intermediation, offering a one-stop-shop solution to 600 asset managers and more than 100 distributors. It was ranked best European distribution platform in Europe two years in a row, in 2022 and 2023.

Fund Channel is jointly owned by Amundi and CACEIS and is headquartered in Luxembourg and has offices in Italy, Singapore and Switzerland.

600
PARTNER ASSET
MANAGERS
GLOBALLY

ASSETS UNDER
INTERMEDIATION
EUR
401 billion

105
EMPLOYEES
IN LUXEMBOURG

19
YEARS OF PRESENCE
IN LUXEMBOURG

100+
PARTNER
DISTRIBUTORS
GLOBALLY



Scan to learn more:

Data as at 31/12/2023



LEASYS

LEASYS

Owned equally by Stellantis and Crédit Agricole Consumer Finance, Leasys offers mobility solutions ranging from flexible medium- and long-term leasing to company fleet management, guaranteeing efficient, sustainable and innovative mobility.

Leasys' goal is to become a European leader in the field of mobility and is positioned as a pioneer in the new vision of smooth, integrated and global mobility for individuals, professionals and businesses of all types and sizes. The company operates in 11 countries and manages 870,000 vehicles in Europe.

In more than 35 years operating in the Grand Duchy, Leasys Luxembourg has established itself as the benchmark in vehicle leasing and vehicle and fleet management. The company's mission is to promote innovative mobility solutions designed around the customer for an optimal experience. It develops solutions adapted to the needs of each type of company, from independents to multinationals, including start-ups, SMEs, large companies, and even individuals.

1,785

CLIENTS
IN LUXEMBOURG

FOR
35 years
IN LUXEMBOURG

62

EMPLOYEES
IN LUXEMBOURG



Data as at 31/12/2023

Scan to learn more:

LUXCELLENCE

LUXCELLENCE

Luxcellence is a third-party UCITS management company and an alternative investment fund manager (AIFM) authorised and supervised by the Commission de Surveillance du Secteur Financier (CSSF), offering a comprehensive and modular range of third-party asset management and risk management services.

It is part of the CACEIS group and operates under chapter 15 of the Luxembourg law of 17 December 2010 on undertakings for collective investment and the law of 12 July 2013 on alternative investment funds.

Luxcellence offers several levels of services and acts as: a UCITS management company, an authorised alternative investment fund manager and third party risk management services provider.

SINCE
1994
IN LUXEMBOURG
AND SINCE
2014
IN BELGIUM

ASSETS UNDER
MANAGEMENT
EUR 5 billion
IN LUXEMBOURG
AND BELGIUM

33
EMPLOYEES
IN LUXEMBOURG



Data as at 31/12/2023

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LE VILLAGE BY CA

Le Village by CA Luxembourg is a business accelerator focusing on supporting fintech, proptech and indutech start-ups, as well as start-ups which have a positive impact on the environment and on society.

Once they join Le Village's community, start-ups benefit from business connections, contacts with investors, connections with a community of entrepreneurs, expert advice, offices and increased visibility.

Le Village team undertakes to provide them with all the resources they need to develop and grow their business.

Le Village by CA Luxembourg is supported by the Crédit Agricole group and more specifically by six of the group's entities: Amundi Luxembourg, CACEIS Luxembourg, CA Indosuez Wealth (Europe), CA Indosuez Wealth (Asset Management), CAMCA Assurance and CALI Europe.

Le Village by CA Luxembourg was created in 2019. Every year, it supports around fifteen entrepreneurs, has been the initiator of more than 3,000 contacts, has enabled the networking of more than 220 companies and the organisation of numerous events.

1,400+
start-ups

SUPPORTED
BY LE VILLAGE
BY CA NETWORK

SINCE
2019
IN LUXEMBOURG

Data as at 31/12/2023

PART OF
A NETWORK OF
44
Villages by CA
SPREAD ACROSS
FRANCE, ITALY
AND LUXEMBOURG

3 000+
CONNECTIONS
GLOBALLY

It is part of a European network (the largest network of European accelerators) comprising 44 places of innovation (44 Villages by CA) spread across France, Italy and Luxembourg. Together, these Villages support more than 1,400 start-ups.

Data as at 31/12/2023



Scan to learn more:



INDOSUEZ FOUNDATION

At the end of 2011, Indosuez Wealth Management created the Indosuez Foundation under the aegis of Fondation de France. In line with its people-centric Wealth Management business line, its development strategy and its business plan, the Indosuez Foundation is a pillar of the Bank's commitment system, with the primary objective of maximising the social impact on the projects supported.

The Indosuez Foundation is committed to social inclusion and education for vulnerable people, locally, where Indosuez operates. In Belgium, Italy, Spain, France and Luxembourg, it supports concrete and innovative community projects aimed at maximising social utility.

Indosuez Wealth Management's multi-disciplinary and committed employees rely on a rigorous, standardised process for selecting and reviewing projects.

An Executive Committee, composed of three external members, experienced and familiar with the problems of vulnerable people, and six Indosuez representatives, then decides on the projects supported by the Foundation and the allocated budgets, under the supervision of the Fondation de France. Lastly, the Indosuez Foundation monitors the projects financed and, as far as possible, endeavours to direct applications that do not fall within its remit to other foundations.

100+

PROJECTS SUPPORTED WORLDWIDE

CREATED IN

2011

AND DEPLOYED IN EUROPE FROM LUXEMBOURG IN

2023



Scan to learn more:

Data as at 31/12/2023



GRAMEEN CRÉDIT AGRICOLE

In September 2008, Crédit Agricole and Nobel Peace Prize winner Muhammad Yunus created the Grameen Crédit Agricole Foundation, created with the aim of contributing to the fight against global poverty and inequality by promoting financial inclusion and social impact entrepreneurship. Crédit Agricole has provided this Luxembourg Foundation with EUR 50 million in funding.

As an investor, lender, technical assistance coordinator and fund advisor, the Foundation finances and supports microfinance institutions, businesses and projects that promote inclusive finance and the development of rural economies around the world. Women's entrepreneurship and the development of rural economies are at the heart of the Foundation's work: of the more than 10.8 million customers of microfinance institutions supported, 94% are women and 85% live in rural areas.

The Grameen Crédit Agricole Foundation is managed by a Board of Directors composed of 13 members, including representatives of the Crédit Agricole Group, representatives of the Grameen Trust and qualified individuals.

FUNDING MONITORED

EUR **82 million**

OVERALL

72

ORGANISATIONS SUPPORTED AROUND THE WORLD

PRESENCE IN

36 countries

(mainly in Sub-Saharan Africa, South and Southeast Asia)



Scan to learn more:

Data as at 31/12/2023

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