

CRÉDIT
AGRICOLE
GROUP



A GLOBAL PLAYER
SERVING THE LUXEMBOURG
ECONOMY

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.



105 years
OF PRESENCE
IN LUXEMBOURG

FOUNDING MEMBER OF:

- The Luxembourg Stock Exchange**
- The Luxembourg Bankers' Association (ABBL)**
- The Association of the Luxembourg Fund Industry (ALFI)**

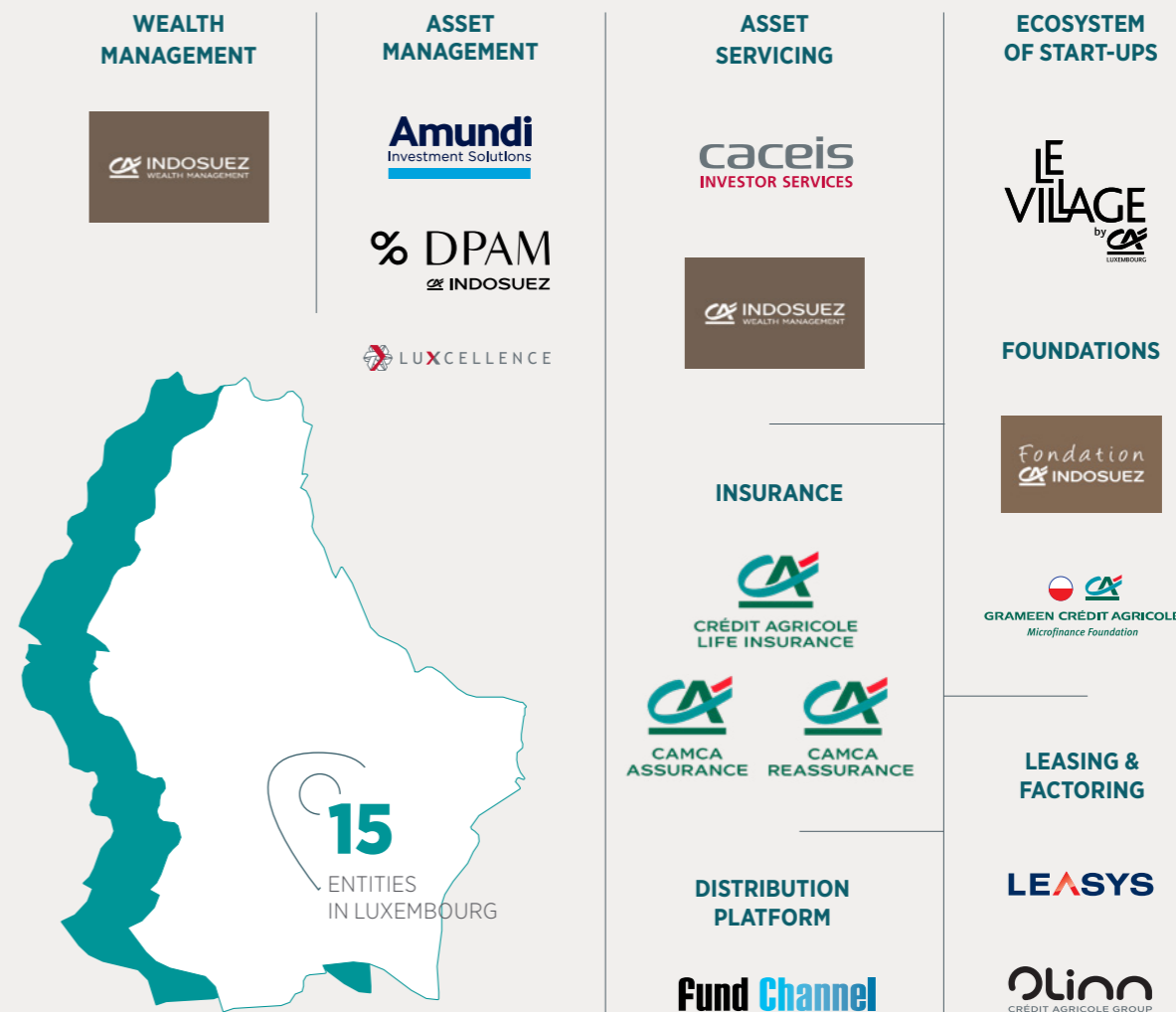
ONE OF THE LARGEST
EMPLOYERS IN THE
FINANCIAL SECTOR
WITH MORE
THAN

3,200

EMPLOYEES

Data as at 31/12/2024

DIVERSIFIED AND LEADING BUSINESSES OVER MORE THAN A CENTURY



CRÉDIT AGRICOLE GROUP, A MULTI-UNIVERSAL BANK



9th
LARGEST
WORLD BANK
BY BALANCE
SHEET SIZE
Source: The Banker, 2024

LIQUIDITY
RESERVES
EUR 473 billion

PHASED-IN CET1
CAPITAL RATIO
17.2 %

No. 1
ASSET
MANAGER
IN EUROPE
Source: IPE "Top 500 Asset
Managers", 2024

46
COUNTRIES

No. 1
EUROPEAN
RETAIL
BANK

54 million
CLIENTS

154,000
EMPLOYEES

Global data as at 31/12/2024

FINANCIAL RATINGS

A+

S&P
Stable outlook revised
on 01/10/2024

A1

Moody's
Stable outlook revised
on 17/02/2024

A+

Fitch
Stable outlook revised
on 18/12/2024

**AA
(LOW)**

DBRS
Stable outlook revised
on 06/09/2024



SHAREHOLDING STRUCTURE

PUBLIC
holding
40.3%

SAVINGS
AND INSURANCE
MANAGEMENT

CRÉDIT AGRICOLE ASSURANCES
Amundi
INDOSUEZ WEALTH MANAGEMENT

RETAIL
BANKS

LCL
CRÉDIT AGRICOLE Italie
CRÉDIT AGRICOLE Pologne, Ukraine, Egypte

CRÉDIT AGRICOLE S.A.

CRÉDIT AGRICOLE CONSUMER FINANCE
CRÉDIT AGRICOLE LEASING & FACTORING

REGIONAL BANKS
holding
59.7%⁽¹⁾

ACTIVITIES & SPECIALISED
SUBSIDIARIES

CRÉDIT AGRICOLE GROUP INFRASTRUCTURE PLATFORM
CRÉDIT AGRICOLE CAPITAL INVESTISSEMENT & FINANCE
IDIA CAPITAL INVESTISSEMENT
CRÉDIT AGRICOLE IMMOBILIER **BFOR**
CRÉDIT AGRICOLE TRANSITIONS & ENERGIES
CRÉDIT AGRICOLE SANTE & TERRITOIRES
CRÉDIT AGRICOLE PAYMENT SERVICES
uni_médias

LARGE
CLIENTS

CRÉDIT AGRICOLE CORPORATE & INVESTMENT BANK
caceis INVESTOR SERVICES

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.

Source: Integrated report 2023-2024



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 €306 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
2,240
billion
GLOBALLY

ASSETS UNDER MANAGEMENT
EUR
306 billion
IN LUXEMBOURG

113
EMPLOYEES
IN LUXEMBOURG

SINCE
2010
IN LUXEMBOURG



Data as at 31/12/2024

Scan to learn more:



CACEIS

CACEIS is the asset servicing banking group of Crédit Agricole 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, fund administration, transfer agent, fund distribution support, middle-office outsourcing and issuer services.

CACEIS is a consolidator in the European asset servicing market and posts sustained growth in its business activities. CACEIS's Luxembourg subsidiary plays a key role in its development strategy.

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

17
SITES
AROUND
THE WORLD

ASSETS UNDER CUSTODY
EUR
5,291
billion

ASSETS UNDER ADMINISTRATION
EUR
3,397
billion

7,000
EMPLOYEES
WORLDWIDE
INCLUDING
1,908
IN LUXEMBOURG



Data as at 31/12/2024

Scan to learn more:



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 15 territories in Europe, Asia, the Middle East and North America.

Shaped by 150 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 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 35 billion
IN EUROPE

105
YEARS OF PRESENCE
IN LUXEMBOURG



Scan to learn more:



INDOSUEZ FUND SOLUTIONS

Indosuez Fund Solutions is a Luxembourg-regulated Super ManCo, formed from the merger of CA Indosuez Wealth (Asset Management) and Degroof Petercam Asset Services (DPAS).

Its team of over 130 people has more than 30 years of experience in the Luxembourg fund industry.

Its clients' assets under management/administration/custody amount to more than EUR 60 billion.

Indosuez Fund Solutions offers a 'one-stop-shop' service for the management and administration of investment fund, high-quality tailor-made solutions and a privileged access to the expertise of other business lines of the Crédit Agricole group and of the Indosuez group.

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

30
YEARS OF PRESENCE
IN LUXEMBOURG

ASSETS UNDER
MANAGEMENT

EUR 60+ billion
IN LUXEMBOURG

130+
EMPLOYEES
IN LUXEMBOURG



Scan to learn more:

Data as at 31/12/2024

Data as at 31/03/2025 following the legal merger of CA Indosuez Wealth (Asset Management) and Degroof Petercam Asset Services (DPAS)



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
181 billion**
IN LUXEMBOURG

SOLVENCY
RATIO
212%
IN LUXEMBOURG

SINCE
1997
IN LUXEMBOURG

45
EMPLOYEES
IN LUXEMBOURG



Data as at 31/12/2024

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
58 million**
IN LUXEMBOURG

23
REINSURANCE
TREATIES ISSUED
FROM LUXEMBOURG

SINCE
1992
IN LUXEMBOURG

SOLVENCY
RATIO
367%
IN LUXEMBOURG

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

Data as at 31/12/2024



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.

ASSETS UNDER
MANAGEMENT
EUR
14 billion
IN LUXEMBOURG
AND FRANCE

90
EMPLOYEES
IN LUXEMBOURG

+16
IN ITS FRENCH
BRANCH

CONTRACTS
DISTRIBUTED IN

5 countries



Data as at 31/12/2024

Scan to learn more:

% DPAM
INDOSUEZ

DPAM (DEGROOF PETERCAM ASSET MANAGEMENT)

As part of the Indosuez Wealth Management Group, DPAM provides active, sustainable asset management services, driven by in-house research.

DPAM's conviction-based investment decision processes integrate fundamental financial and ESG analysis.

With a dedicated team of +190 highly skilled professionals, DPAM manages public investment funds, as well as discretionary mandates, on behalf of institutional and professional clients, financial intermediaries and distributors.

DPAM is established in Luxembourg, and its headquarters are located in Brussels, Belgium.

SINCE
2021
IN LUXEMBOURG

ASSETS UNDER
MANAGEMENT
EUR
50 billion
GLOBALLY

190+
PROFESSIONALS
GLOBALLY



Data as at 31/12/2024

Scan to learn more:



Fund Channel

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 521 billion

110

EMPLOYEES IN LUXEMBOURG

20

YEARS OF PRESENCE IN LUXEMBOURG

100+

PARTNER DISTRIBUTORS GLOBALLY



Data as at 31/12/2024

Scan to learn more:

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 906,000 vehicles in Europe.

In more than 36 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.

2,295

CLIENTS IN LUXEMBOURG

FOR **36 years**

IN LUXEMBOURG

64

EMPLOYEES IN LUXEMBOURG



Data as at 31/12/2024

Scan to learn more:



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 31/12/2024

Scan to learn more:



LE VILLAGE BY CA

The Village by CA Luxembourg is a business accelerator aimed at start-ups ranging from fintech, proptech and indutech to artificial intelligence, human resources and mobility, as well as start-ups with a positive impact on the environment and 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.

1,900+
start-ups

SUPPORTED
BY LE VILLAGE
BY CA NETWORK

SINCE
2019
IN LUXEMBOURG

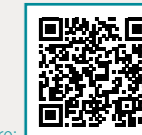


PART OF
A NETWORK OF
47
Villages by CA
SPREAD ACCROSS
FRANCE, ITALY
AND LUXEMBOURG

3,600+
CONNECTIONS ISSUED
FROM LUXEMBOURG

Le Village by CA Luxembourg was created in 2019. Every year, it supports around fifteen entrepreneurs, has been the initiator of more than 3,600 contacts, has enabled the networking of more than 290 companies and the organisation of numerous events.

It is part of a European network (the largest network of European accelerators) comprising 47 places of innovation (47 Villages by CA) spread across France, Italy and Luxembourg. Together, these Villages support more than 1,000 start-ups.





OLINN

Olinn, a subsidiary of Crédit Agricole Leasing & Factoring, offers companies and local authorities responsible solutions and services for the management of professional equipment, with over 200 employees working in 12 branches in France and Europe.

Olinn Luxembourg was founded in 1979 and integrates a circular economy approach by managing the entire life cycle of professional equipment (IT, rolling stock, construction, industrial, medical, etc.), from acquisition to second-life management.

This 'all-in-one' approach combines operational efficiency, financial optimisation and sustainable development.

SINCE
1979
IN LUXEMBOURG

FINANCED
ASSETS IN PARC
190,000
equipements
IN LUXEMBOURG

250
CLIENTS
IN LUXEMBOURG



Data as at 31/12/2024

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.

120+

PROJECTS SUPPORTED WORLDWIDE

CREATED IN **2011**

AND DEPLOYED IN EUROPE FROM LUXEMBOURG IN

2023



Scan to learn more:

Data as at 31/12/2024



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 85.1
million
OVERALL

78
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 31/12/2024

SCAN TO VIEW THIS BROCHURE ONLINE:





www.credit-agricole.com

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