

CRÉDIT AGRICOLE ASSURANCES INVESTOR PRESENTATION

September 2021

AGIR CHAQUE JOUR DANS VOTRE INTÉRÊT
ET CELUI DE LA SOCIÉTÉ



ASSURANCES



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This communication contains forward-looking information and prospective statements about Crédit Agricole Assurances S.A. that are not historical facts. These statements may include financial projections and estimates and their underlying assumptions, statements regarding plans, objectives and expectations with respect to future operations, products and services, and statements regarding future performance and has been developed from scenarios based on a number of economic assumptions in the context of a given competitive and regulatory environment (including but not limited to applicable accounting principles and methods and the applicable prudential regulations). Such statements do not represent profit forecasts and estimates within the meaning of the COMMISSION DELEGATED REGULATION (EU) 2019/980 of 14 March 2019. Forward-looking statements may be identified by the words “believe,” “expect,” “anticipate,” “target” or similar expressions. Although Crédit Agricole Assurances S.A.’s management believes that the expectations reflected in such forward-looking statements are reasonable, investors are cautioned that forward-looking information and statements are subject to various risks and uncertainties, many of which are difficult to predict and generally beyond the control of Crédit Agricole Assurances S.A., that could cause actual results and developments to differ materially from those expressed in, or implied or projected by, the forward-looking information and statements. These risks and uncertainties include, but are not limited to, those discussed or identified in the section entitled “risk factors” in the preliminary prospectus relating to the proposed offering of securities described herein. Crédit Agricole Assurances S.A. undertakes no obligation to publicly update its forward-looking statements, whether as a result of new information, future events, or otherwise.

SUMMARY

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CHAPTER 1 COMPANY OVERVIEW

Crédit Agricole Assurances (CAA): key figures

€19.5bn
in premium
income¹
H1 2021



Savings & Retirement

€14.0bn



Death & disability
Creditor
Group insurance

€2.4bn



Property & Casualty

€3.1bn

Strong Financial Profile

▶ IFRS Net income Group share at end of June 2021

€700m

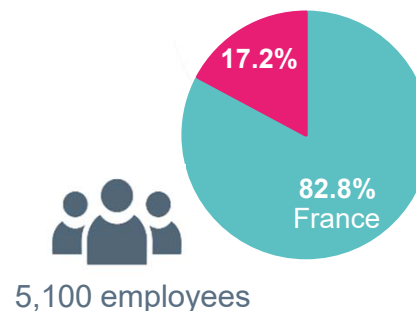
▶ Solvency II ratio² at end of June 2021

243%

▶ Life insurance outstandings at end of June 2021

€316bn

International



5,100 employees



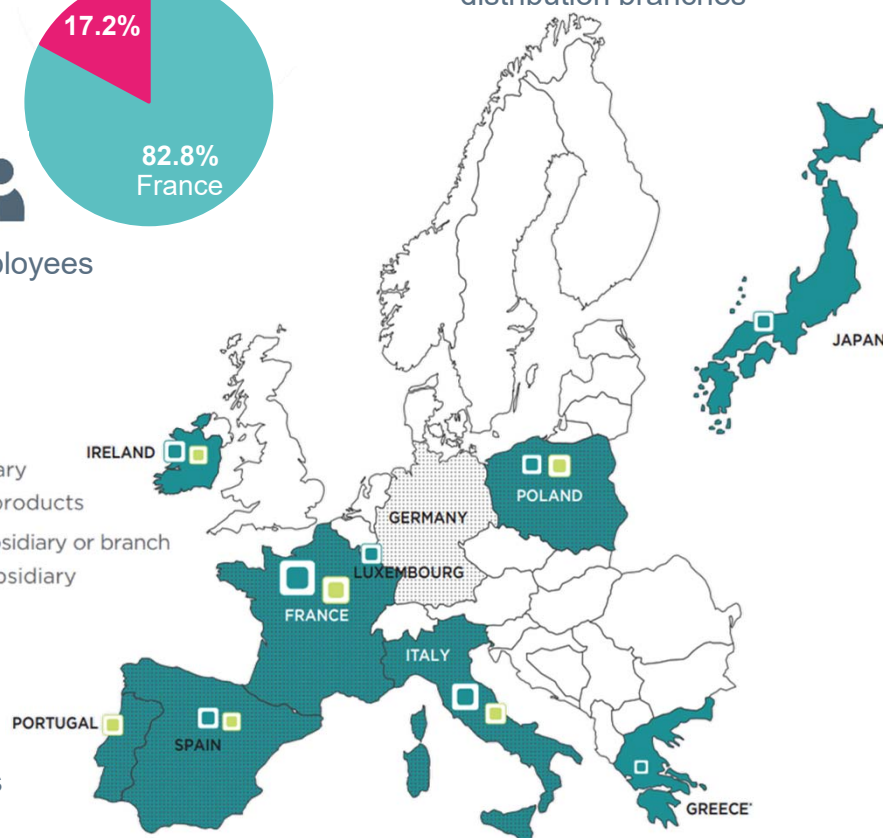
10,000 bancassurance
distribution branches³

- ▶ Presence of a subsidiary
- ◀ Distribution of CACI products
- Personal insurance subsidiary or branch
- Property-Casualty subsidiary

**Run-off activities*



10 countries



¹ Under IFRS

² Calculated using the standardised approach without transitional measures other than the grandfathering of subordinated debts

³ Crédit Agricole Group's networks in France and abroad

Crédit Agricole Assurances: #1 insurer in France

Leader in Europe



#1

bancassurer¹

Leader in France



#1

insurer²

A leading position in profitable segments



Savings and Retirement

#1

Life insurance in France³

15%

market share in Life Insurance in France⁴

#1

Retirement bancassurer in France¹²

10%

market share in Retirement in France⁵



Death & disability / Creditor / Group insurance

#1

Individual Death & Disability in France⁶

21%

market share in Individual Death & Disability in France⁸

#2

Creditor bancassurer in France⁷

20%

market share in creditor insurance in France⁹



Property & Casualty¹⁰

#1

Growth in home and car insurance in France¹¹

7%¹⁴

market share in Car insurance in France¹³

#1

Home, car and health bancassurer in France¹²

12%

market share in Home insurance in France¹³

¹ Internal source CAA, premiums at end-2019

² Source: L'Argus de l'assurance, December 18th, 2020, premiums at end-2019

³ Source: L'Argus de l'assurance, May 21st, 2021, premiums at end-2020

⁴ Source: Data FFA 2020 – life insurance outstandings – Predica estimations

⁵ Source: Data DREES 2020 – premiums of Individual & Group supplementary retirement savings – CAA estimations

⁶ Source: L'Argus de l'assurance, April 2nd, 2021, premiums at end-2020

⁷ Source: L'Argus de l'assurance, Septembre 4th, 2020, premiums at end-2019

⁸ Source: Data FFA 2019 – premiums of Death, Funerals and Dependence contracts

⁹ Source: Data FFA 2020 – premiums

¹⁰ #5 in France (source: L'Argus de l'assurance, December 18th, 2020, premiums at end-2019)

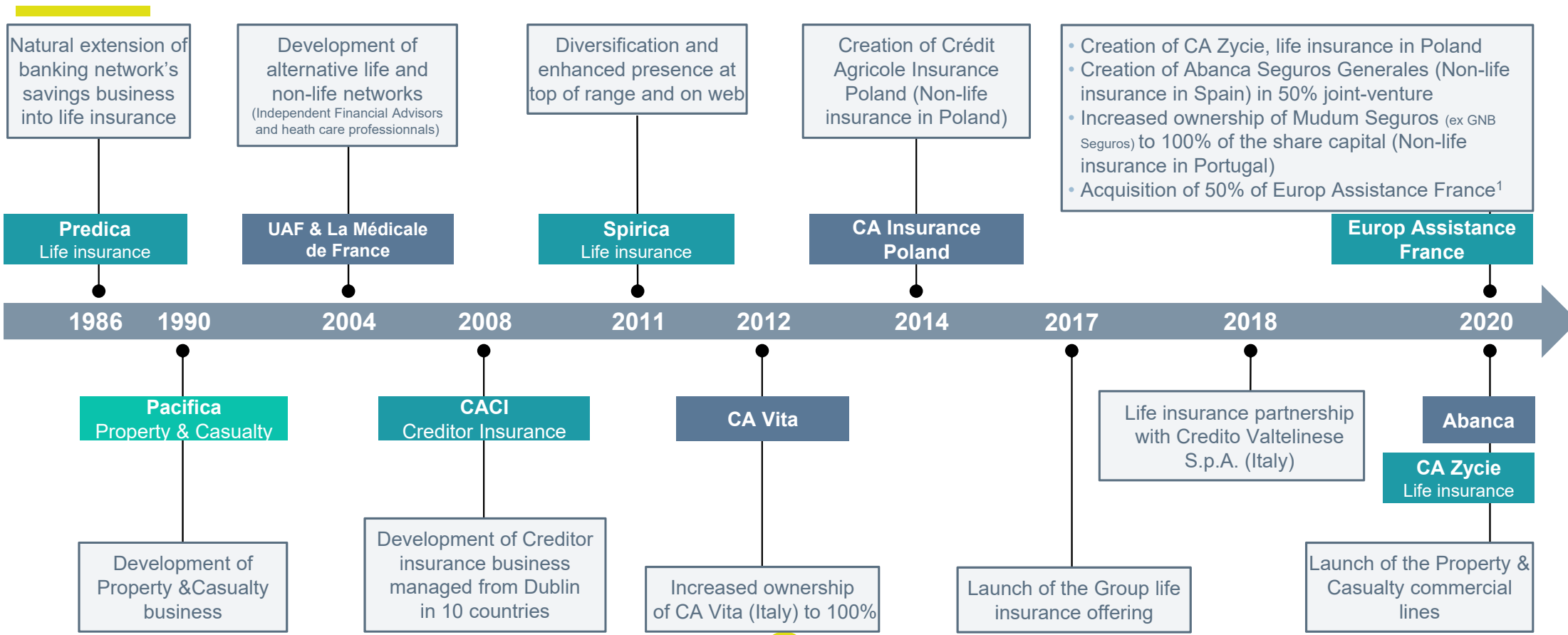
¹¹ Source: L'Argus de l'assurance, May 7th, 2021, number of contracts

¹² Source: L'Argus de l'assurance, April 23rd, 2021, premiums at end-2020

¹³ Source: Data FFA 2020 – number of contracts – Pacifica estimations

¹⁴ Source: Data FFA 2020, up pro forma compared to 2020

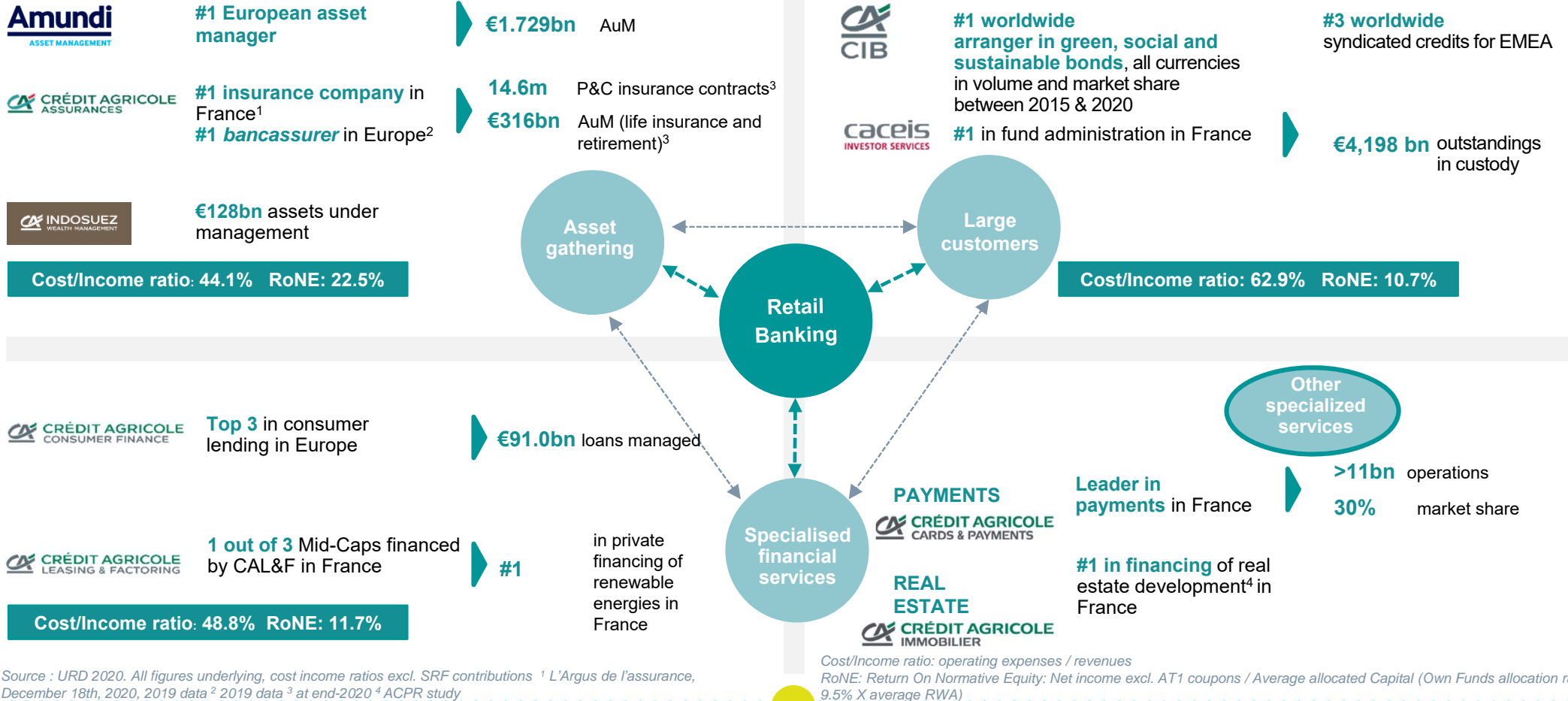
In 35 years, CAA has built from scratch a complete, diversified and international bancassurer Group, fully integrated into the banking system



- Creation of CA Zycie, life insurance in Poland
- Creation of Abanca Seguros Generales (Non-life insurance in Spain) in 50% joint-venture
- Increased ownership of Mudum Seguros (ex GNB Seguros) to 100% of the share capital (Non-life insurance in Portugal)
- Acquisition of 50% of Europ Assistance France¹

¹ Closing of the transaction on 13 January 2021
Crédit Agricole Assurances

Crédit Agricole Group: a customer-focused universal banking model



CAA: an integrated bancassurance model in France and abroad

86%¹ **Bancassurance model:** distribution of personal insurance, property & casualty and creditors insurance in CA's banking networks



8%¹ **Group partnerships:** internal financial partners together with complementary channels (internet, independent wealth management advisors, network dedicated to health professionals)




































6%¹ **External partnerships:** e.g. partnerships with local banks



¹ As a percentage of premiums at end-2020

CAA: various business models to support the Group international strategy

Country	Distributors		Distribution model
	Group	Non-Group	
 Italy	 CRÉDIT AGRICOLE (ITALIE)  	 <i>and 3 local partner banks</i>	Customer Focused Universal Banking Model
 Poland	 CRÉDIT AGRICOLE (Poland)  EFL GRUPA CRÉDIT AGRICOLE		Customer Focused Universal Banking Model
 Luxembourg	 INDOSUEZ WEALTH MANAGEMENT  CRÉDIT AGRICOLE BANQUE PRIVÉE  LCL	 BARCLAYS  UBS  JPMorgan  <i>and ~20 other partners</i>	European Private Banking Hub
 Japan		 TOKYO STAR BANK  RESONA  SHINSEI BANK  SHIZUOKA BANK  MUFG  SuMi TRUST <i>and ~30 other partners</i>	Open architecture model in synergy with Amundi and CACIB
 Portugal	 credibom (CACF) CRÉDIT AGRICOLE GROUP	 NOVO BANCO	Bancassurance Model
 Spain	 FCA BANK  bankoia Groupe Crédit Agricole	 //ABANCA	Freedom to provide services Joint Venture with Abanca
 Germany	 FCA BANK  Creditplus		Freedom to provide services



CHAPTER 2

A ROBUST BUSINESS MODEL

The Bancassurance model

Efficient model, consistent and complementary to banking solutions

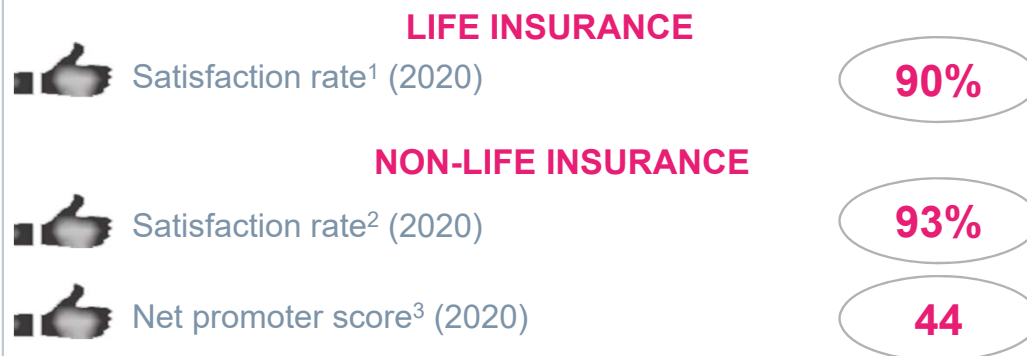
Key Success Factors

- Brand strength
- Distribution and sales power
- Combined knowledge of banking & insurance markets
- Multiple contacts and backings' occasions
- Best in class multichannel offers
- An industrial production capacity
- Strong integration & standardisation of processes
- Claims management decentralization
- High quality of service
- Full range of all savings and insurance products supporting global customer relationship

Enhancement of the customer-focused universal banking model

- Additional source of sustainable revenue
- Enriches the customer relationship and brand image
- Protection solutions for retail banking customers
- Empowers the role of banking advisor
- Simple, transparent and competitive product range

...generating value for customers

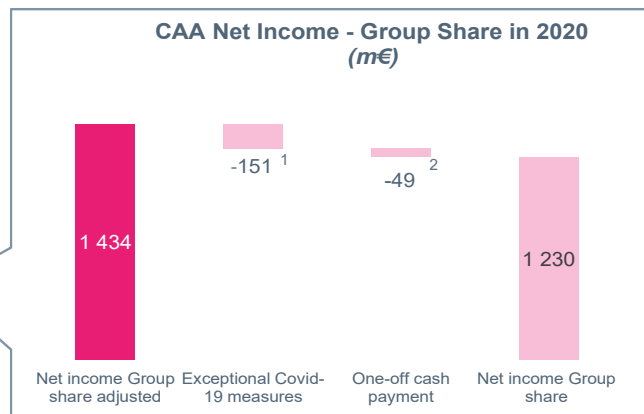
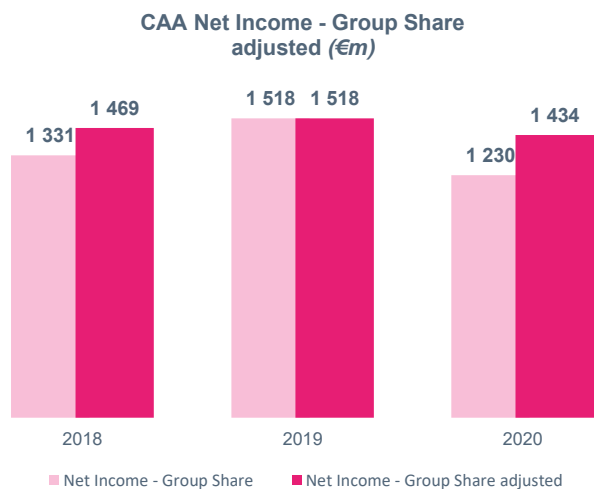


¹ Based on 6 006 customers that responded to a satisfaction survey on Predica's main services

² Based on 4,500 individual Pacifica customers surveyed after a car home insurance claim

³ Out of 4,500 Pacifica individual customers making a property & casualty claim between 1 Oct. 2019 & 30 Sept. 2020

Strong and recurring profitability with efficient value creation



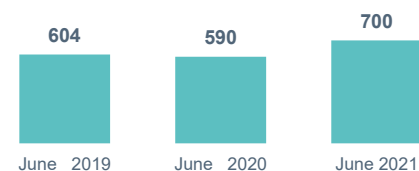
Cost / income ratio³ (2020)

29.8%⁵

Combined ratio⁴ (2020)

94.9%⁶

CAA Net Income - Group Share adjusted (€m)



¹ Extracontractual measure in favour of vulnerable persons: 5 M€; Contribution to CA's dedicated fund for the seniors: 4 M€ and Contribution for supplementary healthcare insurers: 15 M€

² Crédit Agricole Assurances paid Crédit Agricole S.A. a cash balance of €54 million (€49 million net of tax) due to the early repayment of redeemable subordinated notes in the amount of €1 billion in total. These redemptions followed a new €1 billion issue of perpetual subordinated bonds in July 2020.

³ Group contribution to Crédit Agricole S.A.'s operating expenses (including an analytical allocation of charges by Crédit Agricole S.A.) / Group contribution to Crédit Agricole S.A.'s revenues (including an analytical transfer of the switch guarantee)

⁴ (Claims + operating expenses + commissions) / earned premiums, net of reinsurance; Pacifica scope

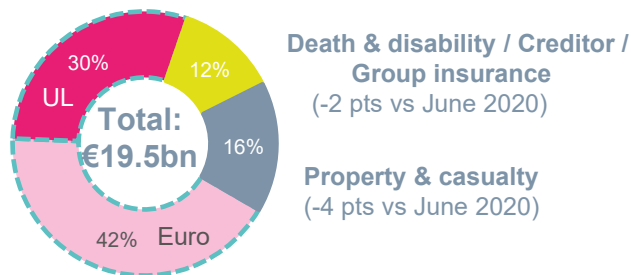
⁵ Adjusted. Without adjustments, the ratio was 33.4% at end-2020

⁶ Adjusted. Without adjustments, the ratio reached 97.6% at end-2020

Diversified business mix and strong activity in all strategic business lines

Diversified business mix

End of June 2021 premium income

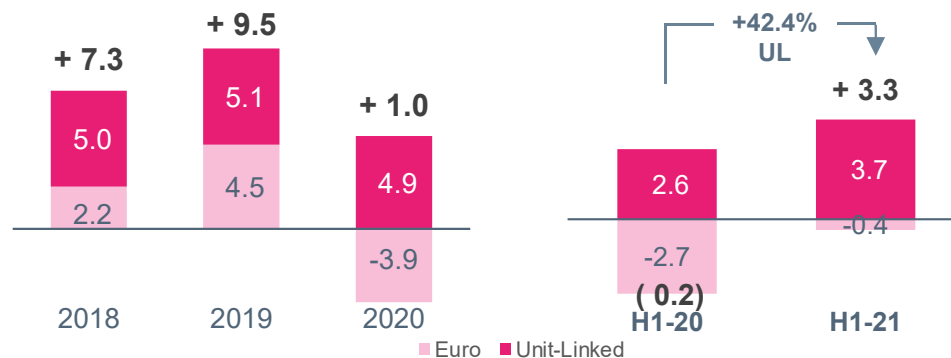


Savings & retirement: 72%
 (+6 pts vs June 2020)
 €: +4 pts vs June 2020
 UL: +2 pts vs June 2020

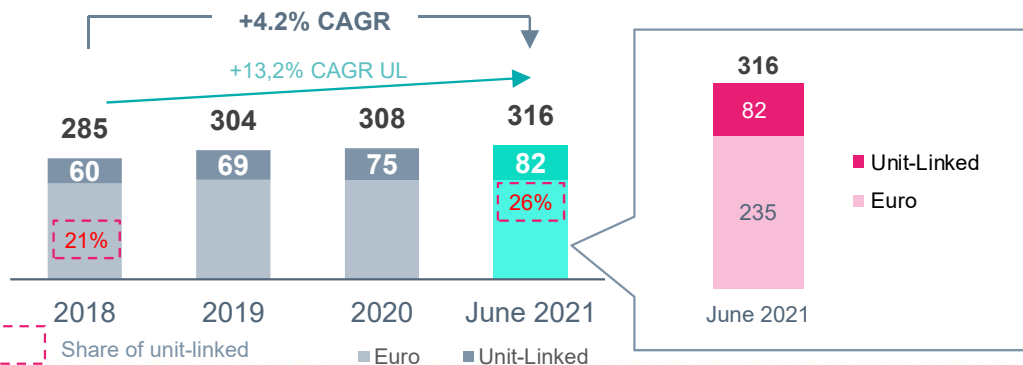
Death & disability / Creditor / Group insurance (-2 pts vs June 2020)
 Property & casualty (-4 pts vs June 2020)

Increasing diversification of the business profile

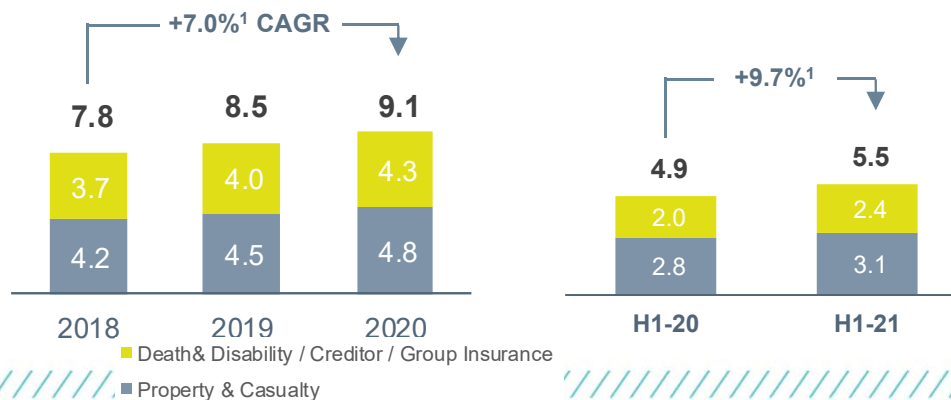
Savings & retirement - Net inflows (€bn)



Life insurance outstandings (€bn)



Protection - Gross premium income in €bn



¹ Growths restated of an accounting methodological correction; excluding the restatement, growth is 7.5% CAGR between 2018 and 2020 and 11.9% H1-21/H1-20.



CHAPTER 3

MEDIUM TERM

PLAN 2022

Strengthen the Group's leadership on core businesses

LIFE INSURANCE

Savings: offer relevant savings products in a low interest rate environment as part of a global advisory approach

- ▶ Support the customers in the diversification of their assets, with a loyal advisory approach...
- ▶ ... while preserving profitability for CAA Group

Retirement: strengthen positions in Individual and Group Retirement Solutions

- ▶ Take full advantage of the "loi PACTE" to increase the market share in France
- ▶ Strengthen synergies with AMUNDI for Group Retirement Plans

Death & Disability – Creditor & Group insurance²: adapt the offers and aim for a strong growth

- ▶ Offer more flexible Creditor Insurance solutions to preserve our leadership
- ▶ Boost growth on individual D&D insurance: improve product range and increase customer equipment

Continue to grow on Group Health Insurance and Group D&D Insurance

P&C INSURANCE

- ▶ Increase Regional banks' and LCL's customer equipment on all segments
- ▶ Offer new solutions to farmers to preserve their farms and crops
- ▶ Reinforce the « Prevention – Insurance – Protection » approach with a prevention plan for all Regional banks and for all targets⁴

Reference: 2018 figures. ¹ Individual & Group retirement ² Group Health Insurance and Group D&D insurance (retirement excluded) ³ Predica, term life insurance

⁴ Young adults, families, seniors, farmers and employees

2022 targets

+13% AuM (€322bn by 2022)
+5pp share of unit-linked contracts in AuM by 2022 (26% by end-2022)

15% market share for new retirement savings¹ in France by 2022

+35% premium income in D&D, Creditor & Group insurance² (€5bn by 2022)
+2pp customers equipped³ (equipment rate, Regional banks)

+31% premium income in P&C Insurance (€5.5bn by 2022)

>+5pp customers equipped with at least one P&C insurance contract (equipment rate, Regional banks, LCL)

Explore new growth opportunities

EXTEND THE OFFERING FOR HOUSEHOLDS

- ▶ In-home services: remote surveillance, extended offers for P&C individual risk management and support for key life events (comfort, accessibility)
- ▶ Services for new mobilities: specific offerings for individuals and fleet management companies
- ▶ E-health services for key life moments: health advisory, remote medical consultation, support for easier treatment process, for individual customers and companies' employees

CREATE A COMPREHENSIVE BANCASSURANCE OFFERING FOR CORPORATES

- ▶ Deploy a complete offer for Group Health, Death & Disability and Retirement solution, structured for corporate customers' needs
- ▶ Launch a P&C commercial lines insurance solution for corporates by end-2020

INCREASE THE INTERNATIONAL BUSINESS: +20% PREMIUM INCOME FOR INTERNATIONAL ACTIVITY¹ (€7.3BN IN 2022)

- ▶ Within the Group via synergies
 - Increase the equipment of retail customers in Italy
 - Develop P&C activity in Italy, Portugal and Poland
- ▶ Beyond the Group via partnerships
 - Via a *bancassurance* business model with partner banks in Italy, Portugal, and Japan
 - Via private banks hubs and creditor insurance in Europe

2022 financial targets

+3%

revenue 2018-22 CAGR
(Net Banking Income, €7.2bn in 2022)

<96%

combined ratio²

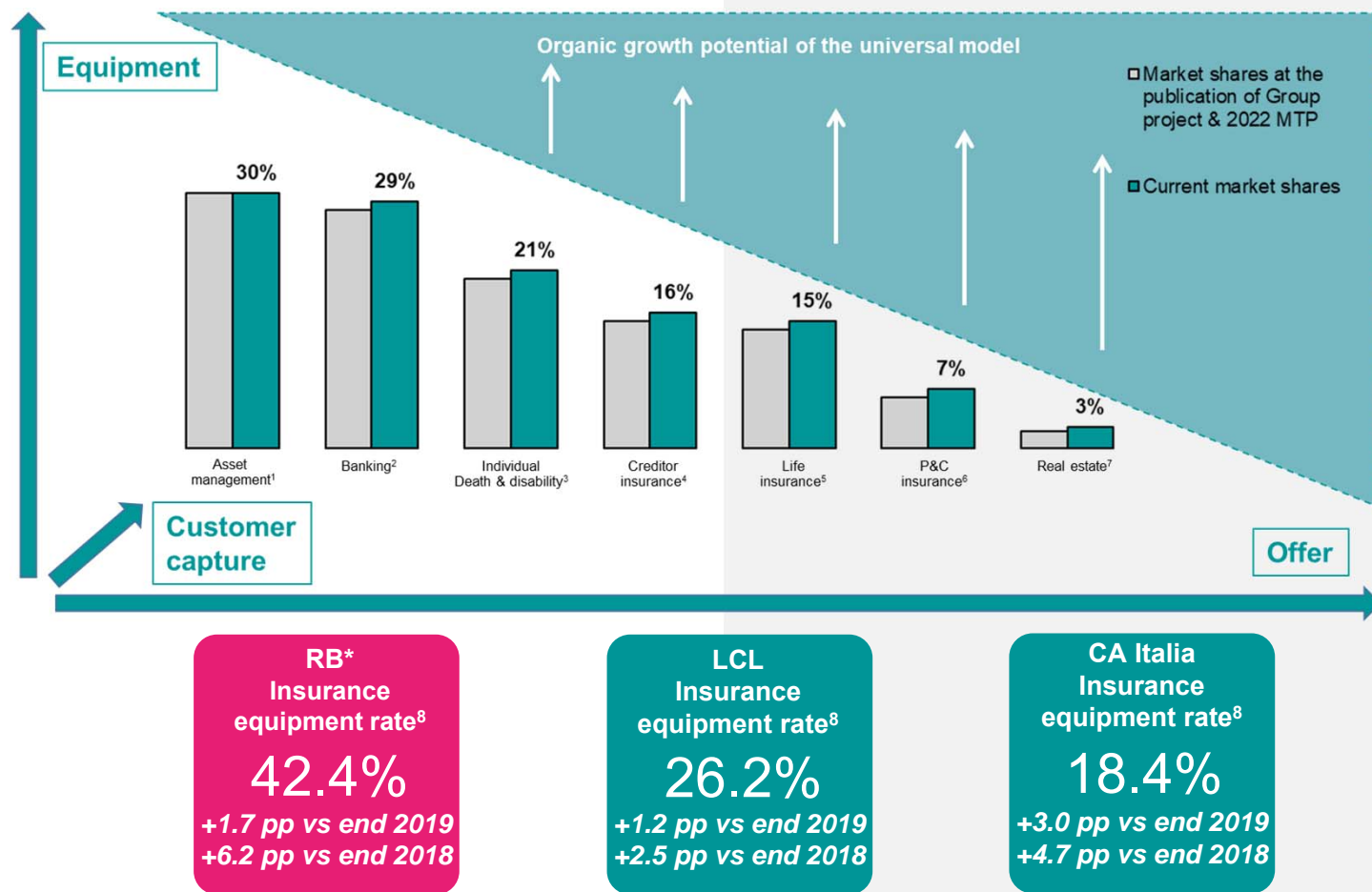
~30%

cost income ratio

¹ International subsidiaries (excl. CALIE in France) and international activity of CACI; ² Pacifica

CRÉDIT AGRICOLE GROUP Q2-21 & H1-21 HIGHLIGHTS

Constantly renewed organic growth potential



(¹) Market share of UCITS in France at end December 2020 (²) End 2020, Crédit Agricole S.A. study – France – market share loans to LCL and RB households (³) End 2019, scope: annual contributions for temporary insurance for death + funeral coverage + long-term care (⁴) End 2019, annual contributions collected by CAA originated by CRCA and LCL (total Group market share of 25% including 9% insured by CNP) (⁵) End 2020, scope: Prédica, outstandings (⁶) End 2019, Pacifica & La Médicale de France Property & Casualty business, annual contributions. Market size: Argus de l'Assurance (⁷) Internal sources (⁸) Car, home, health, legal, all mobile phones or personal accident insurance * Regional banks



CHAPTER 4

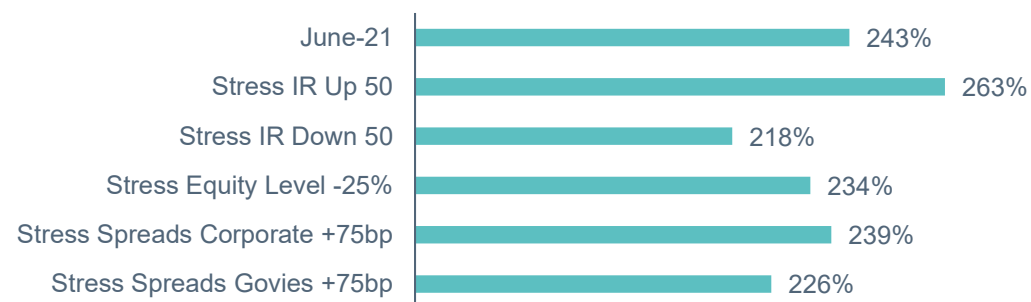
SOLVENCY & CAPITAL MANAGEMENT

A strong solvency ratio under Solvency II

Group coverage ratio

243%
Solvency II ratio
at 30th June 2021

Key sensitivities

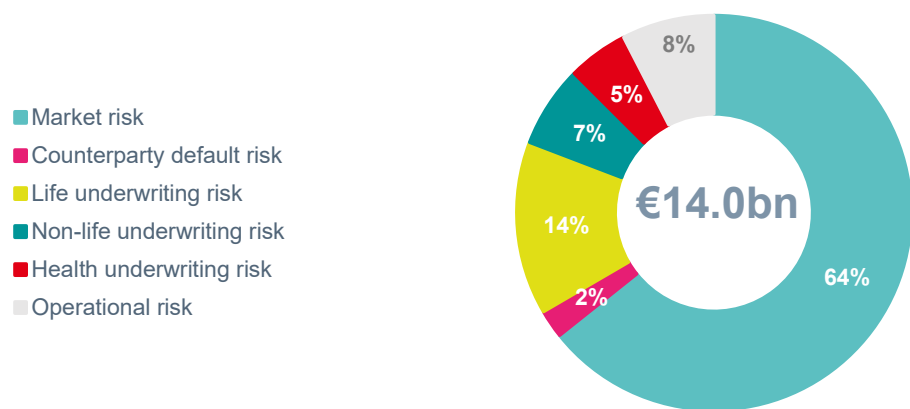


Solvency ratio at a high level

- ▶ A steadily high Solvency II prudential ratio of 243% at 30th June 2021, showing the solidity and the resilience of Crédit Agricole Assurances
- ▶ Protection against an interest rate increase: policy of reserve constitution, high level of unrealised gains
- ▶ Inclusion of the eligible policyholder participation reserve (PPE) in surplus funds

CAA Solvency Capital Requirement (SCR) and Capital structure at end-June 2021

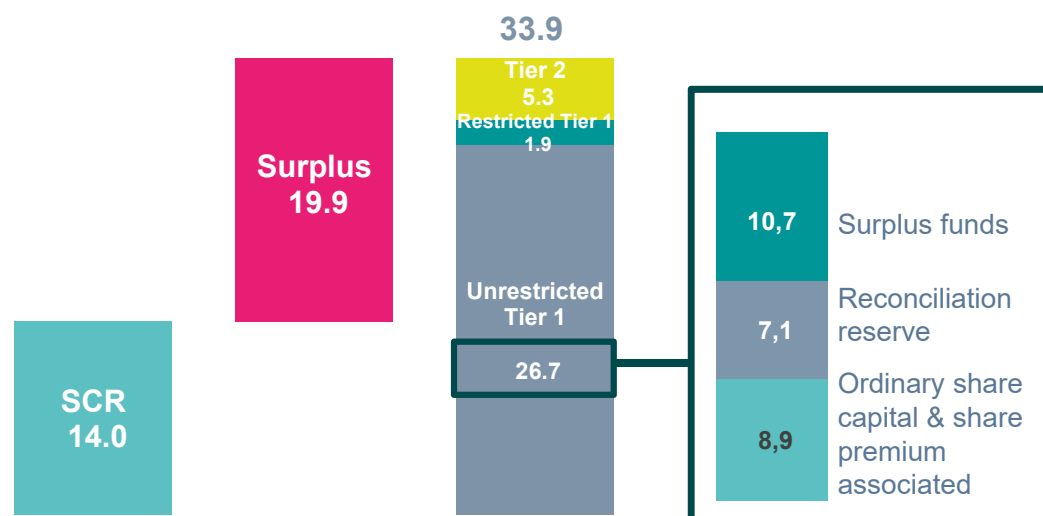
Breakdown of the Solvency Capital Requirement¹



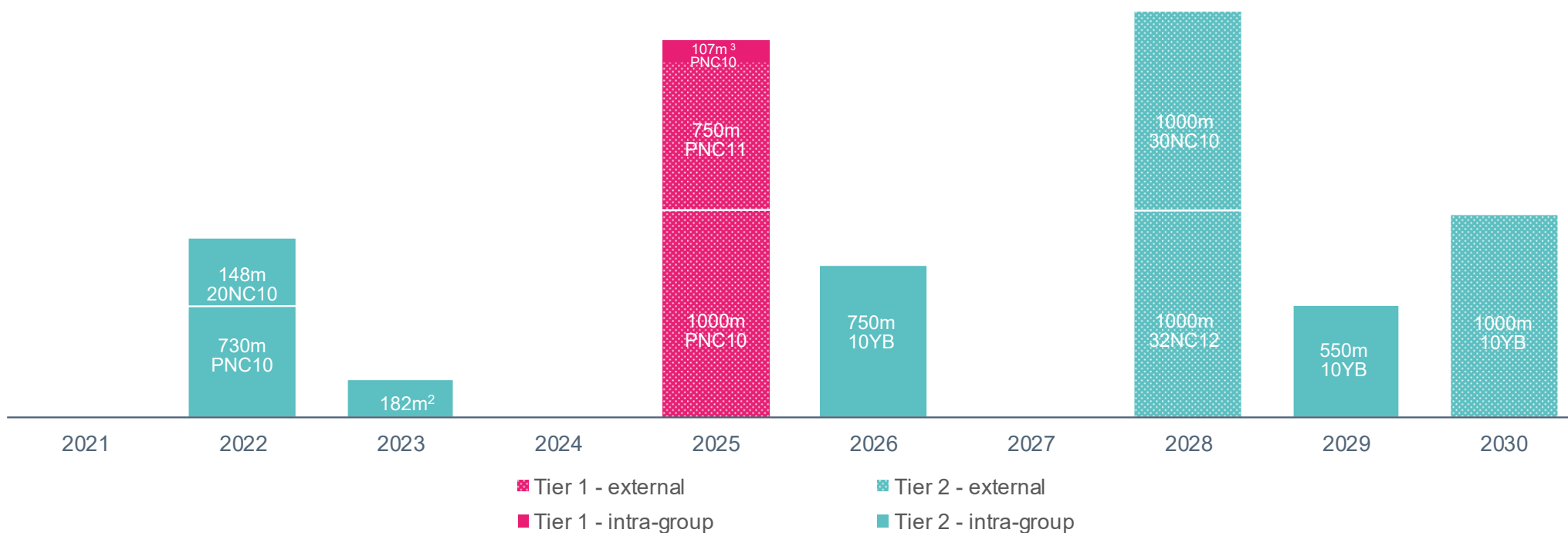
- ▶ Use of the Standard formula
- ▶ No transitional measures applied
- ▶ Inclusion of the eligible policyholder participation reserve (PPE) in surplus funds
- ▶ Unrestricted and restricted T1 cover 205% of SCR ; Tier 2 cover 38% of the SCR
- ▶ Group's subordinated debt valued at €7,563 million under Solvency II, of which €2,542 million held by Crédit Agricole Group

¹ Solvency Capital Requirements (SCR) breakdown presented before diversification and after loss absorbing capacity by technical provisions and including operational risk

Eligible own funds (€bn)



Maturities and call dates of subordinated debts¹



¹ Maturity date for bullet issues and first call date for callable issues; ² of which €168m of 20NC10 debt and €14m of 10Y debt; ³ 2025 corresponds to the end of the grandfathering clause for the PNC10 €107m debt.

NB : The indication of the first call date is not an indication of the issuer's intention to call or not to call the instruments

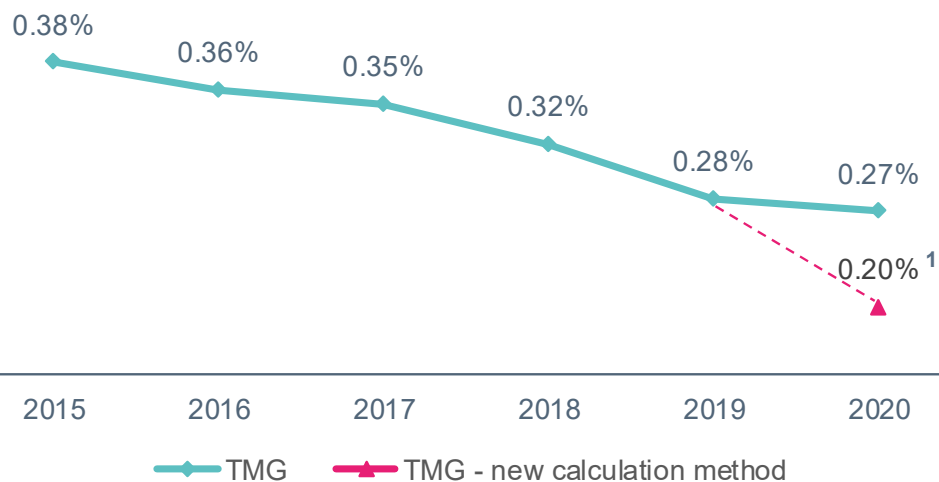


CHAPTER 5

DISCIPLINED RISK MANAGEMENT

Low structural exposure of CAA to minimum guaranteed rates

CAA minimum average guaranteed rate

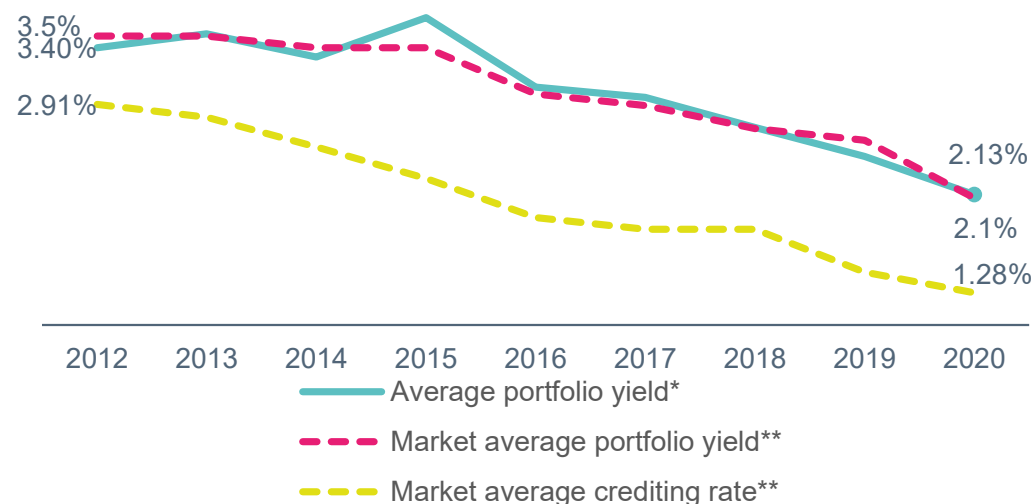


▶ One of the **lowest average guaranteed rate** of the market: **0.20%** at end-2020

▶ **No minimum guaranteed rate** (beyond one year) in life insurance **since 2000**

¹ Rate calculated with a new calculation method. That takes into account the contractual guarantees gross of fees, following the launch of new products since 2017 which applies negative guarantees for customers.

Return of assets and policyholders' yields



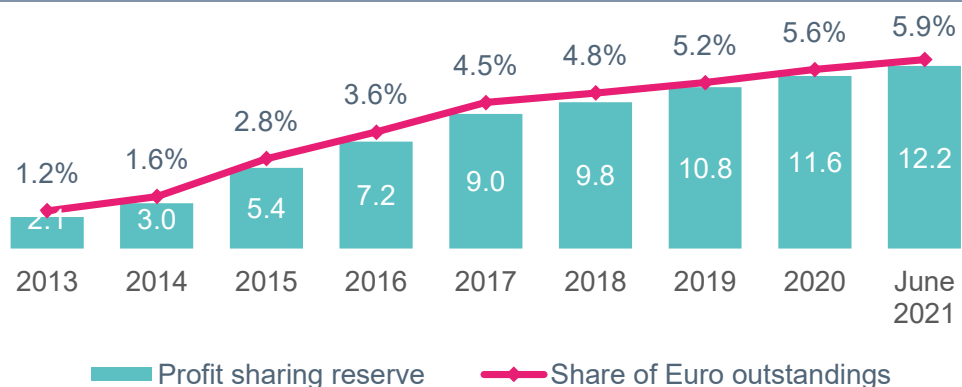
▶ **Average investment portfolio return** of 2.13%* in 2020, **materially above** the average guaranteed rate

▶ Ability to adjust the profit-sharing rate to reflect a decrease in the average investment return over time : 1.28%*** at end-2020

* CAA scope ** Source: ACPR *** Predica scope

Ability to adapt to the shift of the yield curve

Evolution of profit-sharing reserve¹ (€bn)



Ability to increase the yield paid to policyholders in case of rate increases:

▶ Deliberate policy of reserves constitution via the policyholder participation reserve (“PPE”) which reached €12.2bn at end of June 2021 (5.9% of Euro contracts in outstandings)

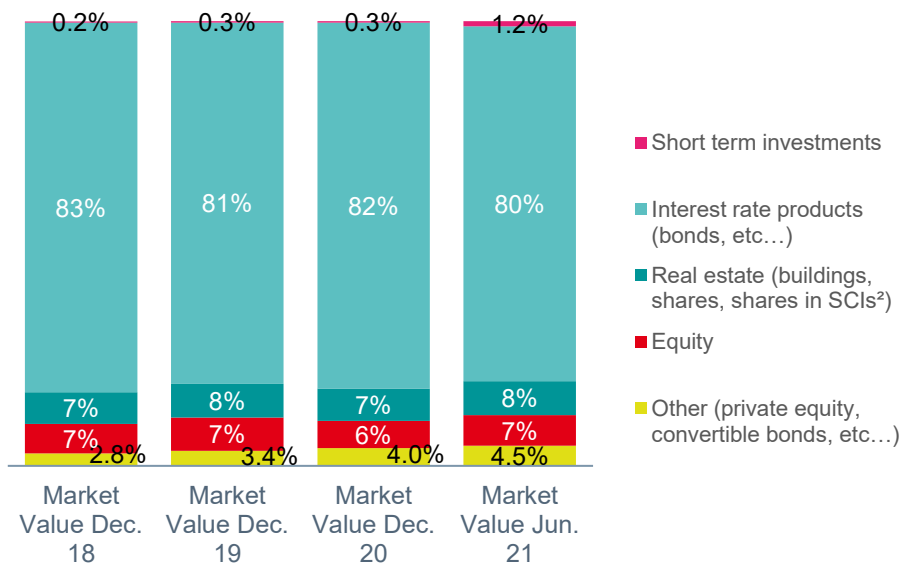
▶ Part of the bond portfolio covered by CAPS

- ▶ **Strong customer loyalty** (Surrender rate of 3.2% at end-2020²)
- ▶ **Dynamic management of the investment portfolio**
- ▶ **Flexibility offered by a high level of unrealised gains** (€30.4bn at end of June 2021)
- ▶ **Ability to regulate euro-denominated products' inflows and to assist the Group's clients in the diversification of their savings**
- ▶ **Ability to enhance the development of products less sensitive to the low interest rate environment such as protection, health, group insurance and creditor products**

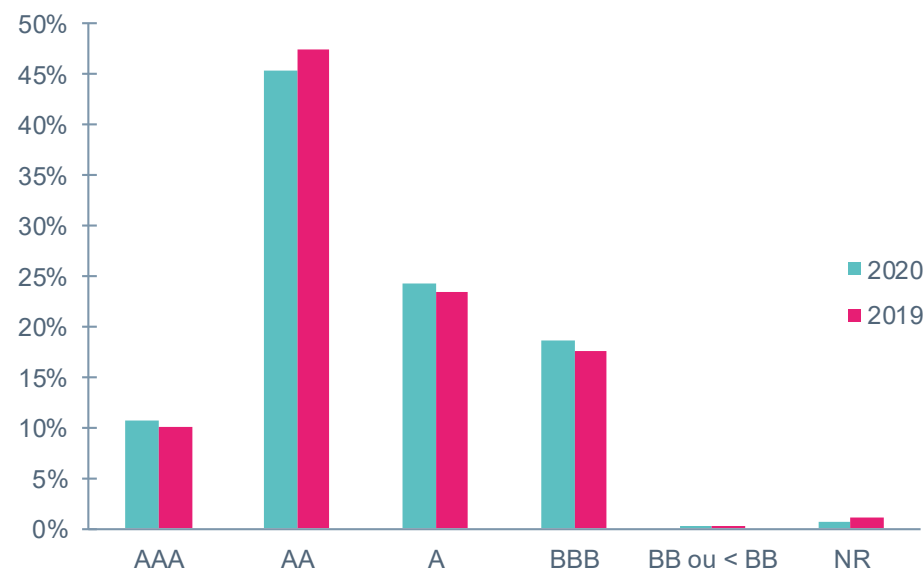
A prudent and diversified assets allocation with strong focus on Economic, Social & Environment

Breakdown of investments by asset class (excl. Unit-linked accounts)¹

Total of investments at end-2020: €344.8bn (excl. UL accounts)



Bond portfolio by rating



Financing of **more than 8 GW** of production capacity in **renewable energies**, the equivalent of **6 nuclear power plants**³

€6.3bn of **green bonds**

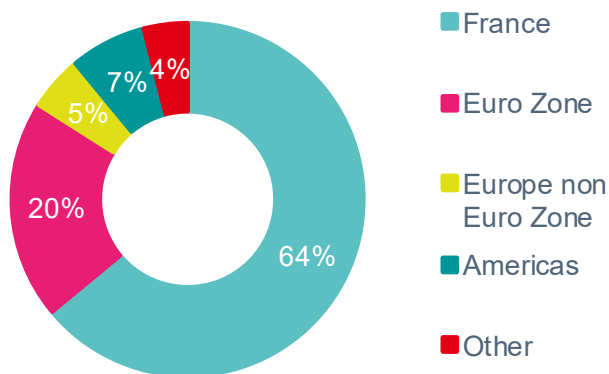
Leading contributor among insurers with **€2.25bn** Recovery Participating Loans⁴

Number 1 institutional investor in France in **renewable energies**

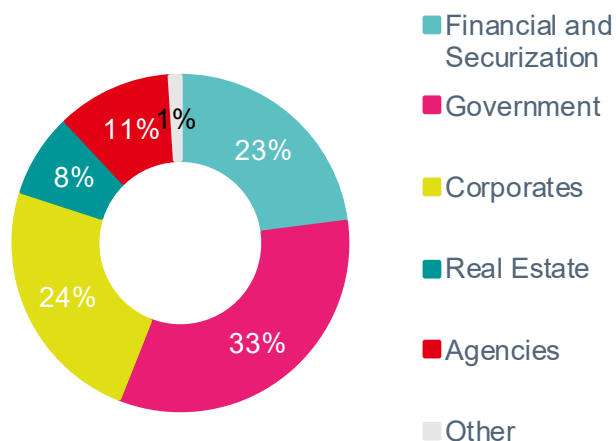
¹ Scope: life insurance companies of CAA; ² Société civile immobilière: non-trading real estate investment company; ³ A power plant has an average power of 1.3 GW; ⁴ "Prêts participatifs Relance"

Diversification of issuers and geographic areas

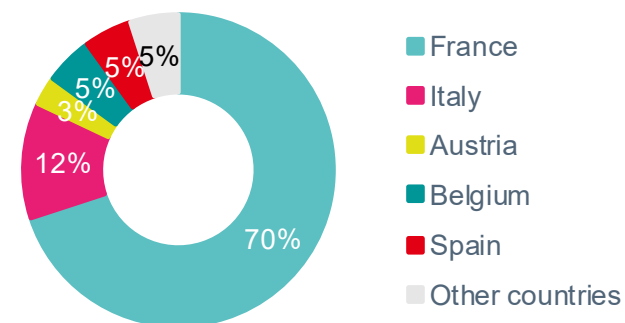
Breakdown of investments by geographical area at end-2020¹



Breakdown of investments by economic sector at end-2020¹



Gross exposure to sovereign debt: €77.3bn at end-2020²



¹ Scope: CAA Group AuM owned directly excluding Mudum Seguros (ex GNB Seguros) and CA Assicurazioni as well as derivatives, repurchase agreements, intragroup loans.

² Exposure to sovereign debt is presented as net of impairment, before hedging, and corresponds to an exposure before application of sharing mechanisms between insurer and policyholder specific to life insurance.



CHAPTER 6

APPENDICES

COVID-19: strong support to our customers and the European economy

As a responsible insurer, investor and company CAA has been mobilised during the crisis

€239m Mutual and voluntary support scheme
24/7 remote medical consultation service available

Customers

- ▶ **Voluntary support scheme** for all policyholders holding a comprehensive professional insurance with business interruption coverage¹ (~80k professionals);
- ▶ **Remote medical consultation service for all 420k beneficiaries** of CAA' top-up health insurance policies.

98% CAA's employees working remotely during lockdowns

Employees

- ▶ Employee support schemes: support and counselling services (social worker, free remote medical consultation);
- ▶ Maintenance of our employees' salaries and **avoidance of short-time working measures**, in line with CA Group.

Simplification and digitalisation

Operations

- ▶ **Simplification and digitalisation** of a number of **processes** to facilitate business continuity and continuity of services for its customers, while maintaining the **same quality of services** (remote management of P&C claims);
- ▶ **Accelerated claims processing** for insured customers.

€38m Contribution to the solidarity fund
€40m Exceptional contribution of supplementary health insurers
€350m Economic recovery and health sector investments
€2.25bn² Contribution Recovery Participating Loans

Society

- ▶ **Solidarity fund** set up by the public authorities to support very small enterprises;
- ▶ **Supplementary health insurers** contribution to the expenses related to the management of the epidemic;
- ▶ **Economic recovery and health sector investments: €200m** as part of the support programme for SMEs set up by French insurers and **€150m** to a SMEs equity investments fund.
- ▶ **Recovery Participating Loans "Prêts participatifs Relance"**: CAA, leading contributor among insurers
- ▶ **€5m contribution** to Crédit Agricole's dedicated fund for financing basic necessities for the seniors;

¹ Crédit Agricole Assurances' business interruption coverage specifically excludes the risk of a pandemic. ² Out of an initial fundraising of €11bn announced by the French Insurance Federation

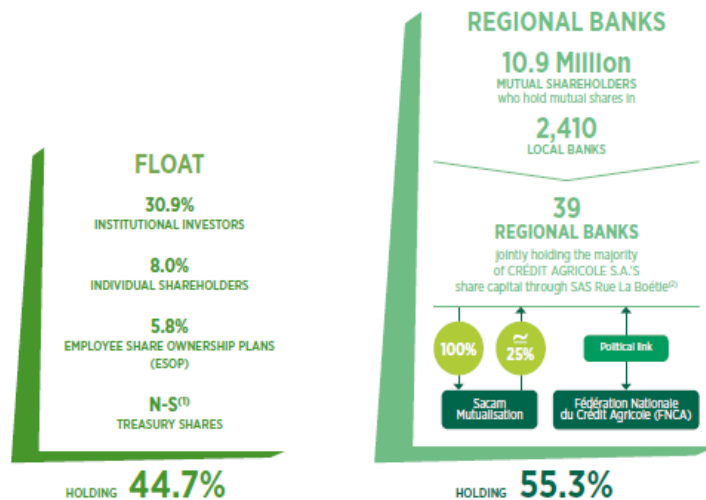
Group organization

Crédit Agricole Group includes Crédit Agricole S.A.,

all of the Regional Banks

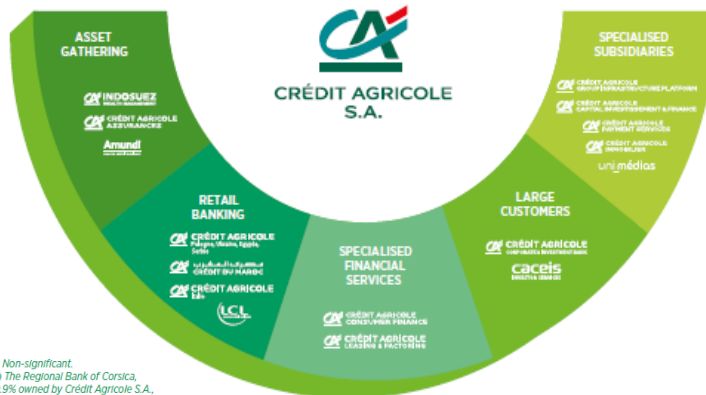
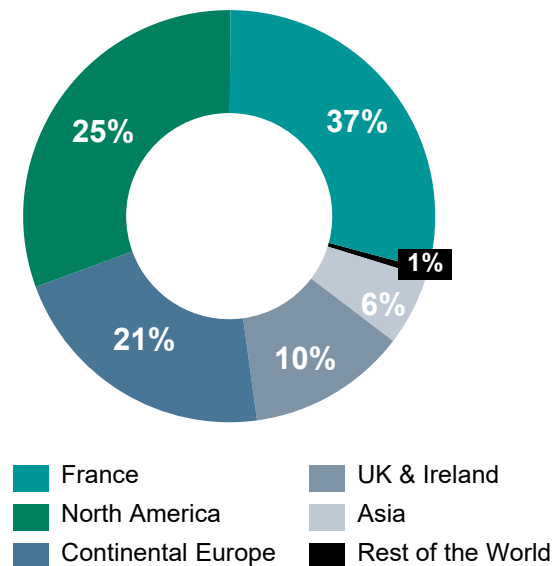
and Local Banks

and their subsidiaries.



Nearly 30,000 administrators

Geographical breakdown of Institutional investors



(1) Non-significant.
 (2) The Regional Bank of Corsica, 99.9% owned by Crédit Agricole S.A., is a shareholder of Sacam Mutualisation.

The top 50 institutional investors hold 20% of the capital, i.e. 52% of the free float

Group key figures



10th

largest global bank
by balance sheet size⁽¹⁾
(Source: The Banker, July 2020)

52
million
customers

48

countries



1st



**Retail bank in the
European Union**

Based on number of retail banking
customers



**Asset Manager in
Europe**

Source: IPE Top 500 Asset Managers
published in June 2020 based on
assets under management as at
31/12/2019



Insurer in France

Source: L'Argus de l'assurance,
December 2020, ranking based on 2019
revenues



**Provider of financing
to the French
economy**

Internal source: Office of Economic Research

EMPLOYEES



142,000

Group employees⁽⁶⁾

74%

in France

26%

abroad



No.2 worldwide

Green, Social
& Sustainability Bonds,
all currencies,
for Crédit Agricole CIB⁽⁴⁾



**1 out of 3
Mid-Caps**

financed by
CAL&F in France

⁴ Source: Bloomberg

⁶ Scope: Crédit Agricole Group

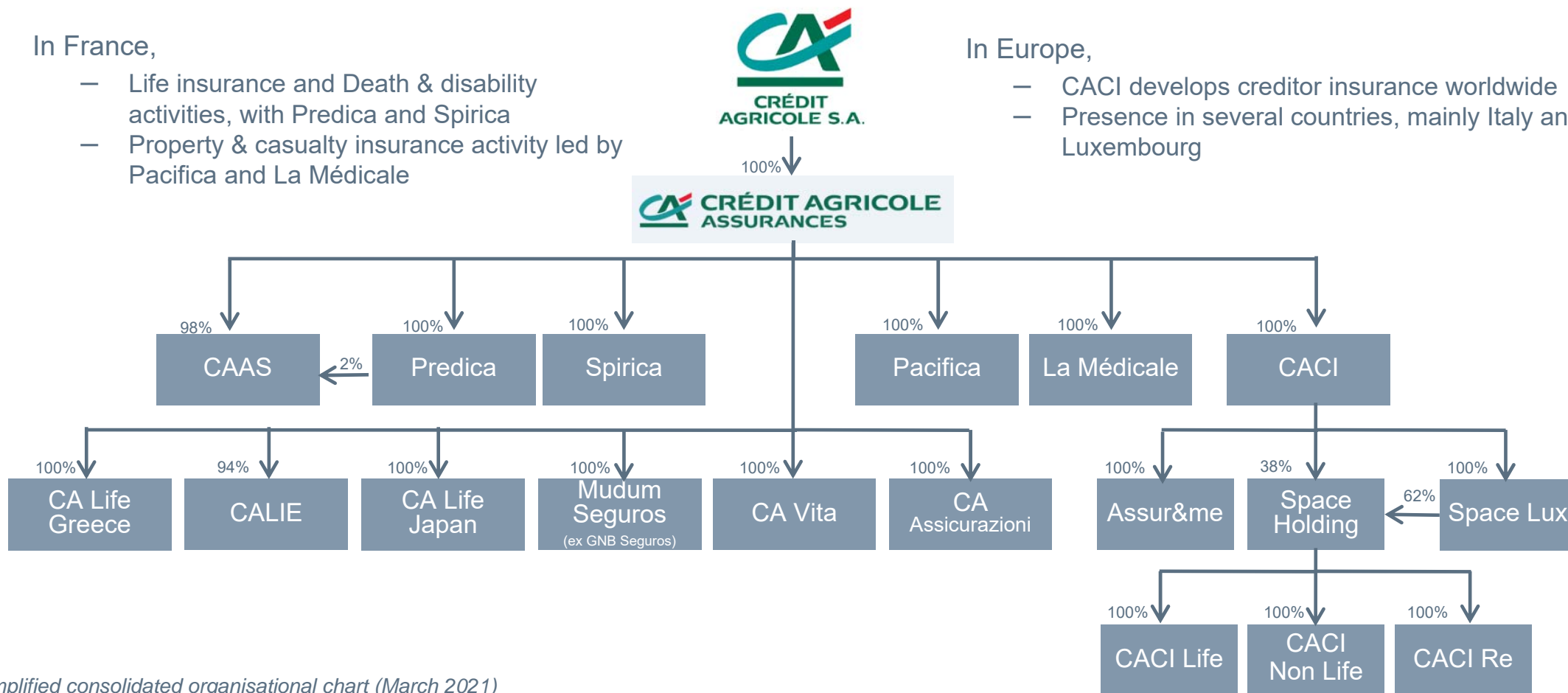
Company overview: Crédit Agricole Group insurance companies

In France,

- Life insurance and Death & disability activities, with Predica and Spirica
- Property & casualty insurance activity led by Pacifica and La Médicale

In Europe,

- CACI develops creditor insurance worldwide
- Presence in several countries, mainly Italy and Luxembourg



Simplified consolidated organisational chart (March 2021)



CHAPTER 7

CAA CONTACT LIST

CAA Contact list

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