

CRÉDIT AGRICOLE S.A.

ISIN: FR0000045072 WKN: 4507 Asset Class: Stock

Company

2021/12/08 17:35:26



Price

12.41

EUR

Difference

-0.48% (-0.06)



Contact Details

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Company Profile

Credit Agricole SA engages in the provision of banking and financial services. It operates through the following segments: French Retail Banking - Regional Banks, French Retail Banking - LCL, International Retail Banking, Savings Management & Insurance, Specialized Financial Services, Corporate & Investment Banking, and Corporate Centre. The French Retail Banking - Regional Banks segment provides banking and financial services for individual customers, farmers, small businesses, corporate and local authorities. The French Retail Banking - LCL segment offers asset management, insurance, and wealth management products. The International Retail Banking segment covers foreign subsidiaries and investments that are involved in retail banking. The Asset gathering segment offers: asset management activities; asset servicing for institutions; life insurance and personal insurance; property and casualty insurance; credit insurance activities; and private banking activities conducted mainly by CA Indosuez Private Banking and by Crédit Agricole subsidiaries. The Specialized Financial Services segment provides consumer financing services and specialized financial services such as factoring and leasing and this segment also handles the group subsidiaries which provides financial products and services to individual customers, small businesses, corporates and local authorities in France and abroad. The Large customers segment operates in capital markets, investment banking, and financing activities. The Corporate Center segment involves central body function, asset and liability management, and results of the private equity business and various companies of the group. The company was founded on November 5, 1894 and is headquartered in Montrouge, France.

Financial figures, Fiscal year: from 01.01. to 31.12.

| Financial figures | 2020 | | 2019 | | 2018 | |
|---------------------------------------|-------------------|------------------------|-------------------|------------------------|-------------------|------------------------|
| | Assets | Liabilities and equity | Assets | Liabilities and equity | Assets | Liabilities and equity |
| Cash and cash equivalents | 196,971,000,000 | | 95,434,000,000 | | 69,300,000,000 | |
| Bonds | 823,715,000,000 | | 769,260,000,000 | | 705,757,000,000 | |
| Receivables | - | | - | | - | |
| Accrued liabilities | | 4,197,000,000 | | 4,364,000,000 | | 5,809,000,000 |
| Liabilities | | 1,893,455,000,000 | | 1,701,934,000,000 | | 1,563,889,000,000 |
| Liabilities to financial institutions | | - | | - | | - |
| Common stock capital | | 8,750,000,000 | | 8,654,000,000 | | 8,599,000,000 |
| Equity capital of a company | | 67,607,000,000 | | 65,709,000,000 | | 60,505,000,000 |
| Total assets | 1,961,062,000,000 | 1,961,062,000,000 | 1,767,643,000,000 | 1,767,643,000,000 | 1,624,394,000,000 | 1,624,394,000,000 |

Balance notes

| | 2020 | 2019 | 2018 |
|---------------------|-----------|-----------|-----------|
| Accounting standard | IFRS | IFRS | IFRS |
| Employees | 75,791 | 75,423 | 75,811 |
| Equity ratio | 3.87% | 4.17% | 4.14% |
| Debt-equity ratio | 2,484.26% | 2,300.65% | 2,316.89% |

Others

| | 2020 | 2019 | 2018 |
|------------------|--------|-------|--------|
| Tax Expense Rate | 27.04% | 8.14% | 23.49% |

Income statement

| | 2020 | 2019 | 2018 |
|--|----------------|----------------|----------------|
| Net income | 2,540,000,000 | 4,295,000,000 | 3,960,000,000 |
| Net commission surplus | 10,679,000,000 | 10,556,000,000 | 10,600,000,000 |
| Net trading | - | - | -37,000,000 |
| Operating income before taxes | 4,175,000,000 | 5,600,000,000 | 6,241,000,000 |
| Risk provision | - | - | - |
| Administrative expenses | - | - | - |
| Income taxes | 1,129,000,000 | 456,000,000 | 1,466,000,000 |
| Result from investments in subsidiaries, associates and other | 413,000,000 | 352,000,000 | 255,000,000 |

Board of Directors

| | |
|---------------------------|-------------------------------|
| Dominique Lefebvre | Chairman of Supervisory Board |
| Agnès Audier | Member of Supervisory Board |
| Alessia Mosca | Member of Supervisory Board |
| Bernard de Dree | Member of Supervisory Board |
| Catherine Pourre | Member of Supervisory Board |
| Catherine Umbricht | Member of Supervisory Board |
| Christiane Lambert | Member of Supervisory Board |
| Christophe Lesur | Member of Supervisory Board |
| Daniel Epron | Member of Supervisory Board |
| Eric Wilson | Member of Supervisory Board |
| Françoise Gri | Member of Supervisory Board |
| Gérard Ouvrier-Buffer | Member of Supervisory Board |
| Hughes Brasseur | Member of Supervisory Board |
| Jean-Paul Kerrien | Member of Supervisory Board |
| Jean-Pierre Gaillard | Member of Supervisory Board |
| Louis Tercinier | Member of Supervisory Board |
| Marianne Laigneau | Member of Supervisory Board |
| Marie-Claire Simone Daveu | Member of Supervisory Board |
| Nicole Gourmelon | Member of Supervisory Board |
| Olivier Auffray | Member of Supervisory Board |
| Pascal Lheureux | Member of Supervisory Board |
| Pascale Berger | Member of Supervisory Board |
| Pierre Cambefort | Member of Supervisory Board |
| Raphael Appert | Member of Supervisory Board |
| Sonia Bonnet-Bernard | Member of Supervisory Board |

Members of Management Board

| | |
|-----------------------|-------------------------------|
| Philippe Brassac | Chairman of Managing Board |
| Alexandra Boleslawski | Member of Executive Committee |
| Benedicte Chretien | Member of Executive Committee |
| Giampiero Maioli | Member of Executive Committee |
| Jacques Ripoll | Member of Executive Committee |
| Jean Paul Mazoyer | Member of Executive Committee |
| Jérôme Grivet | Member of Executive Committee |
| Martine Boutinet | Member of Executive Committee |
| Michel Ganzin | Member of Executive Committee |
| Michel Le Masson | Member of Executive Committee |
| Michel Mathieu | Member of Executive Committee |
| Philippe Dumont | Member of Executive Committee |
| Stéphane Priami | Member of Executive Committee |
| Veronique Faujour | Member of Executive Committee |
| Xavier Musca | Member of Executive Committee |
| Yves Perrier | Member of Executive Committee |