

CRÉDIT AGRICOLE S.A.

ISIN: FR0000045072 WKN: 4507 Asset Class: Stock

Company

2022/01/25 17:23:07



Price

13.10

EUR

Difference



1.87%(0.24)



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