CRÉDIT AGRICOLE S.A.

ISIN: **FR0000045072** WKN: **4507** Asset Class: **Stock**

Company

2024/04/26 17:35:19

Price

14.56

EUR

Difference 0.55%(0.08)

Contact Details

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Company Profile

Crédit Agricole SA engages in the provision of banking and financial services. It operates through the following segments: Asset Gathering, Large Customers, Specialised Financial Services, French Retail Banking-LCL, International Retail Banking, and Corporate Centre. The Asset Gathering segment includes insurance activities of Crédit Agricole Group companies, asset management activities of the Amundi Group, and wealth management activities conducted by Indosuez Wealth Management subsidiaries. The Large Customers segment focuses on corporate and investment banking, and asset servicing. The Specialised Financial Services segment provides financial products and services to individual customers, small businesses, corporates, farmers, and local authorities in France and abroad. The French Retail Banking-LCL segment offers banking products and services, together with asset management, insurance, and wealth management products. The International Retail Banking segment encompasses international subsidiaries and equity investments that are mainly involved in Retail Banking. The Corporate Centre segment covers corporate centre function, asset and liability management, management of debt connected with acquisitions of subsidiaries or equity investments, and the net impact of tax consolidation. 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	2023		2022		2021	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Cash and cash equivalents	180,537,000,000		210,790,000,000		240,142,000,000	
Bonds	850,434,000,000		1,230,212,000,000		796,841,000,000	
Receivables	-		-		-	
Accrued liabilities		3,516,000,000		3,523,000,000		4,547,000,000
Liabilities		2,116,699,000,000		2,100,130,000,000		2,001,927,000,000
Liabilities to financial institutions		-		-		-
Common stock capital		9,159,000,000		9,128,000,000		9,341,000,000
Equity capital of a company		72,699,000,000		67,491,000,000		72,028,000,000
Total assets	2,189,398,000,000	2,189,398,000,000	2,167,621,000,000	2,167,621,000,000	2,073,955,000,000	2,073,955,000,000

Balance notes

	2023	2022	2021
Accounting standard	IFRS	IFRS	IFRS
Employees	75,125	74,770	77,795
Equity ratio	3.72%	3.52%	3.89%
Debt-equity ratio	2,585.32%	2,739.50%	2,469.10%

Others

	2023	2022	2021
Tax Expense Rate	23.53%	22.19%	16.04%

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Income statement

	2023	2022	2021
Net income	5,893,000,000	4,909,000,000	5,486,000,000
Net commission surplus	7,441,000,000	7,489,000,000	12,828,000,000
Net trading	-	-	-
Operating income before taxes	9,349,000,000	7,491,000,000	7,706,000,000
Risk provision	-	-	-
Administrative expenses	-	-	-
Income taxes	2,200,000,000	1,662,000,000	1,236,000,000
Result from investments in subsidaries, associates and other	197,000,000	371,000,000	374,000,000

Board of Directors

Dominique Lefèbvre	Chairman of Supervisory Board
Alessia Mosca	Member of Supervisory Board
Agnès Audier	Member of Supervisory Board
Carol Sirou	Member of Supervisory Board
Catherine Umbricht	Member of Supervisory Board
Christine Gandon	Member of Supervisory Board
Christophe Lesur	Member of Supervisory Board
Eric Vial	Member of Supervisory Board
Eric Wilson	Member of Supervisory Board
Guillaume Maitre	Member of Supervisory Board
Hughes Brasseur	Member of Supervisory Board
Jean-Pierre Gaillard	Member of Supervisory Board
José Santucci	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
Olivier Desportes	Member of Supervisory Board
Pascal Lheureux	Member of Supervisory Board
Pascale Berger	Member of Supervisory Board
Pierre Cambefort	Member of Supervisory Board
Raphaël 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
Bénédicte Chrétien	Member of Executive Committee
Giampiero Maioli	Member of Executive Committee
Jean Paul Mazoyer	Member of Executive Committee
Jérôme Grivet	Member of Executive Committee
Laurence Renoult	Member of Executive Committee
Martine Boutinet	Member of Executive Committee
Michel Mathieu	Member of Executive Committee
Olivier Gavalda	Member of Executive Committee
Philippe Dumont	Member of Executive Committee
Stephane Priami	Member of Executive Committee
Valérie Baudson	Member of Executive Committee
Veronique Faujour	Member of Executive Committee
Xavier Musca	Member of Executive Committee