

CRÉDIT AGRICOLE S.A.

ISIN: FR0000045072 WKN: 4507 Asset Class: Stock

Company

2023/09/21 17:35:01



Price

11.68

EUR

Difference

-0.98% (-0.12)



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	2022		2021		2020	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Cash and cash equivalents	210,790,000,000		240,142,000,000		196,971,000,000	
Bonds	1,230,212,000,000		796,841,000,000		823,715,000,000	
Receivables	-		-		-	
Accrued liabilities		3,523,000,000		4,547,000,000		4,197,000,000
Liabilities		2,100,130,000,000		2,001,927,000,000		1,893,455,000,000
Liabilities to financial institutions		-		-		-
Common stock capital		9,128,000,000		9,341,000,000		8,750,000,000
Equity capital of a company		67,491,000,000		72,028,000,000		67,607,000,000
Total assets	2,167,621,000,000	2,167,621,000,000	2,073,955,000,000	2,073,955,000,000	1,961,062,000,000	1,961,062,000,000

Balance notes

	2022	2021	2020
Accounting standard	IFRS	IFRS	IFRS
Employees	74,770	77,795	75,791
Equity ratio	3.52%	3.89%	3.87%
Debt-equity ratio	2,739.50%	2,469.10%	2,484.26%

Others

	2022	2021	2020
Tax Expense Rate	22.19%	16.04%	27.04%

Income statement

	2022	2021	2020
Net income	4,909,000,000	5,486,000,000	2,540,000,000
Net commission surplus	7,489,000,000	12,828,000,000	10,679,000,000
Net trading	-	-	-
Operating income before taxes	7,491,000,000	7,706,000,000	4,175,000,000
Risk provision	-	-	-
Administrative expenses	-	-	-
Income taxes	1,662,000,000	1,236,000,000	1,129,000,000
Result from investments in subsidiaries, associates and other	371,000,000	374,000,000	413,000,000

Board of Directors

Dominique Lefebvre	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
Christiane Lambert	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
Isabelle Job-Bazille	Member of Executive Committee
Bénédicte Chrétien	Member of Executive Committee
Clotilde L'Angevin	Member of Executive Committee
Damien Loynes	Member of Executive Committee
Eléonore Jehl	Member of Executive Committee
Francis Vicari	Member of Executive Committee
François-Edouard Drion	Member of Executive Committee
Gaëlle Regnard	Member of Executive Committee
George Kalbin	Member of Executive Committee
Jacques Ripoll	Member of Executive Committee
Jean-Michel Forest	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
Meriem Echcherfi	Member of Executive Committee
Stéphane Priami	Member of Executive Committee
Toby Croasdell	Member of Executive Committee
Valérie Baudson	Member of Executive Committee
Véronique Faujour	Member of Executive Committee
Xavier Musca	Member of Executive Committee