

CRÉDIT AGRICOLE S.A.

ISIN: FR0000045072 WKN: 4507 Asset Class: Stock

Company

2024/07/12 17:35:11



Price

13.58

EUR

Difference

0.52%(0.07)



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% |

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 subsidiaries, associates and other | 197,000,000 | 371,000,000 | 374,000,000 |

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 |
| Christine Gandon | Member of Supervisory Board |
| Christophe Lesur | Member of Supervisory Board |
| Corrado Passera | 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 |
| Eric Campos | Member of Executive Committee |
| Gerald Gregoire | Member of Executive Committee |
| Giampiero Maioli | Member of Executive Committee |
| Jean Paul Mazoyer | Member of Executive Committee |
| Jérôme Grivet | Member of Executive Committee |
| Laurence Renout | Member of Executive Committee |
| Martine Boutinet | Member of Executive Committee |
| Nicolas Denis | Member of Executive Committee |
| Olivier Gavalda | Member of Executive Committee |
| Serge Magdeleine | 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 |