

Focus on

Crédit Agricole Leasing & Factoring



Crédit Agricole
Leasing & Factoring,
financing at the
heart of the real
economy, **for our
clients and our
partners.**

Crédit Agricole **Leasing & Factoring**, at the heart of the real economy



Formed with the alliance of Crédit Agricole Leasing and Eurofactor during the General Meeting of shareholders on March 24, 2010, Crédit Agricole Leasing & Factoring is a dedicated Crédit Agricole Group subsidiary specialised in financing for businesses, professionals, farmers and the public sector.

A new drive towards serving partners and customers

By teaming up the two specialised finance business lines, Crédit Agricole Leasing & Factoring's objective is to better serve its partners and customers while increasing its industry leadership.

Through these two business lines, Crédit Agricole Leasing & Factoring works in close collaboration with the banks in the Group, including Crédit Agricole regional banks, LCL, Crédit Agricole Corporate & Investment Bank as well as Cariparma, FriulAdria and Carispezia in Italy, Emporiki Bank in Greece, and Crédit du Maroc in Morocco.

In addition, Crédit Agricole Leasing & Factoring offers leasing and factoring through its non-banking partners.

The combined forces of Crédit Agricole Leasing and Eurofactor ensure that Crédit Agricole Leasing & Factoring can rely on the most responsive core services oriented to customers and distribution networks.

Moreover network banking operations are strengthened, relationships become closer, and responsiveness to partners and customers improves, resulting in the delivery of higher quality service.



Oustanding data from the end of 2010

€22.2B

IN AVERAGE
OUSTANDING



n°1
IN LEASING
IN FRANCE

n°1
IN FACTORING
IN FRANCE

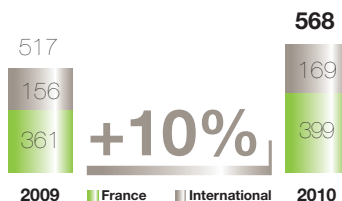
160,000
CUSTOMERS IN FRANCE

3,100
EMPLOYEES

Financial results 2010

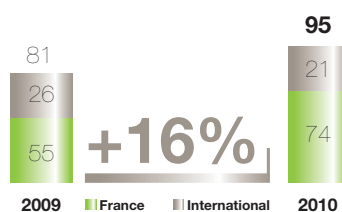
€568M

IN NET
BANKING
INCOME



€95M

IN NET
INCOME
GROUP
SHARE



Leasing
€6.6B of global new production (+7%)

Factoring
€57.8B of global assigned turnover (+30%)

Crédit Agricole **Leasing & Factoring**, an **international** major player



Partnering with customers beyond its borders, Crédit Agricole Leasing & Factoring is strengthening its presence abroad where international business generates 30% of its activity.

A strong network in Europe and the Maghreb

In 12 countries, Crédit Agricole Leasing & Factoring international operations are supported by the Crédit Agricole Group banking networks: Cariparma and FriulAdria in Italy, Crédit du Maroc in Morocco, Emporiki Bank in Greece, ACBA Bank in Armenia, Lukas Bank in Poland and Crédit Agricole CIB in all countries where Crédit Agricole Leasing & Factoring has entities.

n°1
IN LEASING
IN POLAND

n°6
IN LEASING
IN EUROPE

n°4
IN FACTORING
IN GERMANY

n°5
IN FACTORING
IN EUROPE

12
COUNTRIES



Leasing

€1.6B of new abroad production (+15%)

€3.8B in abroad outstanding

€114M in net banking income 2010

Factoring

€22.3B of abroad assigned turnover

€55M of abroad commercial revenues

Rating: AA- long term / F1+ short term

€169M

IN NET BANKING INCOME
AT THE END OF 2010

1,400

INTERNATIONAL
EMPLOYEES

Two complementary business lines on a truly international scale



Leasing and factoring business operations each retain responsibility for their own growth, commitments, administration and proficiency. They manage their own business activities, networks, direct clients and non banking partner relations in order to capitalize on their collective experience and best practices in addition to contacts and interactions. In line with its domestic market, Crédit Agricole Leasing & Factoring has facilities with major holdings in 12 European countries and the Maghreb. Crédit Agricole Leasing & Factoring also relies on other international subsidiaries in the Crédit Agricole Group, both in retail as well as in corporate and investment banking. Teaming up the two business lines through diverse geographical locations facilitates and encourages the development of cross selling and cross border deals.

* minority shareholding.

Crédit Agricole Group, a leader in Europe



The Crédit Agricole Group is market leader in full-service retail banking in France and one of the largest banks in Europe.

With operations in 70 countries, the Crédit Agricole Group is a leading partner in supporting clients with their projects in all areas of retail banking and associated specialised business lines: day-to-day banking, savings, home and consumer loans, insurance, private banking, asset management, leasing and factoring, and corporate and investment banking.

On the strength of its cooperative and mutualist foundations, the Crédit Agricole Group's expansion is underpinned by balanced growth serving the real economy and respecting the interests of its 54 million customers, 1.2 million shareholders, 6.1 million cooperative shareholders and of its 160,000 employees.

Crédit Agricole is included in the three main sustainable development indices: Aspi Eurozone since 2004, FTSE4Good since 2005 and the DJSI since 2008 (Europe and worldwide). It is ranked the eighth most sustainable corporation in the world and No. 1 in France in the 2011 Global 100 List.

www.credit-agricole.com

3 BUSINESS LINES



RETAIL BANKING

- **In France**
 - 25% the Regional Banks (excl. the Regional Bank of Corsica)
 - LCL
- **International Retail Banking**
 - Cariparma FriulAdria
 - Emporiki
 - Crédit du Maroc
 - Crédit Agricole Egypt
 - Lukas Bank

SPECIALISED BUSINESS LINES

- **Specialised financial services**
 - Consumer finance
 - Lease finance
 - Factoring
- **Savings management**
 - Asset management
 - Insurance
 - Private banking

CORPORATE AND INVESTMENT BANKING

- Coverage and Investment Banking
- Equity Brokerage and Derivatives
- Fixed Income Markets
- Structured Finance



€71.5B shareholders' equity - group share
€3.6B net income - group share

Solid senior long-term debt rating
(AA- / Aa1 / AA-)*

28%

OF THE HOUSEHOLD
MARKET IN FRANCE

10.3%

TIER ONE RATIO

70

COUNTRIES

54M

CUSTOMERS
WORLDWIDE

Data from the end of 2010

* Standard & Poor's / Moody's / Fitch Ratings

Contact information



Contacts in France

Crédit Agricole Leasing & Factoring



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Leasing websites

Crédit Agricole Leasing: www.ca-leasing.fr
LCL Leasing: leasing.lcl.fr
Lixxbail: www.lixxbail.fr

Factoring websites

Crédit Agricole Factoring: www.ca-factoringing.fr
LCL Factoring: factoring.lcl.fr
Eurofactor: www.eurofactor.com



International contacts

Leasing Business Line

ACBA Leasing - Armenia



One Byron Street - 37009 Yerevan.
Tel.: 00 (374 10) 56 39 45
Website: www.acbaleasing.am

Crédit Agricole Leasing - Spain



1 Paseo de la Castellana - 28046 Madrid.
Tel.: +34 91 782 02 10
Website: www.ca-leasing.es

Emporiki Leasing - Greece



39 Panepistimiou Str. - 105 64 Athens.
Tel.: +30 210 678 3000
Website: www.emporikileasing.gr

Crédit Agricole Leasing - Italy



Via Imperia, 37 - 20150 Milan.
Tel.: +39 02 84 770 233
Website: www.ca-leasing.it

Crédit du Maroc Leasing - Morocco



48-58 boulevard Mohammed V - 20000 Casablanca.
Tel.: +212 22 47 70 00
Website: www.cdm.co.ma

Europejski Fundusz Leasingowy (EFL) - Poland



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Website: www.efl.pl

Factoring Business Line

Eurofactor - Germany



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Eurofactor - Benelux



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Eurofactor - Portugal



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