



Results
full year
2016

Crédit Agricole Group

2016, a key year for
the Group transformation

2016 underlying
Revenues

€31.3Bn
Stable (2016/2015)

2016 underlying
NIGS

€6.4Bn
+3.1% (2016/2015)



Results
full year
2016

Crédit Agricole Group

Financial solidity at top level
and further strengthened

Ratio **CET1**
fully-loaded

14.5%



Results
full year
2016

Crédit Agricole S.A.

Good financial performances

2016 underlying
Revenues

€17.4Bn
+4.4% (2016/2015)

2016 underlying
NIGS

€3.1Bn
+22.8% (2016/2015)



Results
full year
2016

Crédit Agricole S.A.

Acceleration of growth

- Strong commercial momentum in all businesses
- Agreement signed in view of the acquisition of Pioneer Investments



Results
full year
2016

Crédit Agricole S.A.

- Dividend **€0.60** per share in cash to be proposed to the AGM of May 2017

- From 2017 onwards: intention to maintain at least this level; 50% pay-out ratio



Results
full year
2016

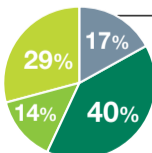
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Concrete progress of Strategic Ambition 2020

A diversified Business model
mainly focused on Retail
customers



Underlying NIGS by business line
(excluding Corporate Centre)



- Retail banking
- Asset gathering
- Specialised financial services
- Large customers



Results
full year
2016

Crédit Agricole Group

Concrete progress of Strategic Ambition 2020

- Digital transformation serving customers
- More than 50% of customer journeys dematerialised

