

PORTUGAL 2020

Crédito Agrícola Group

Corporate
Presentation

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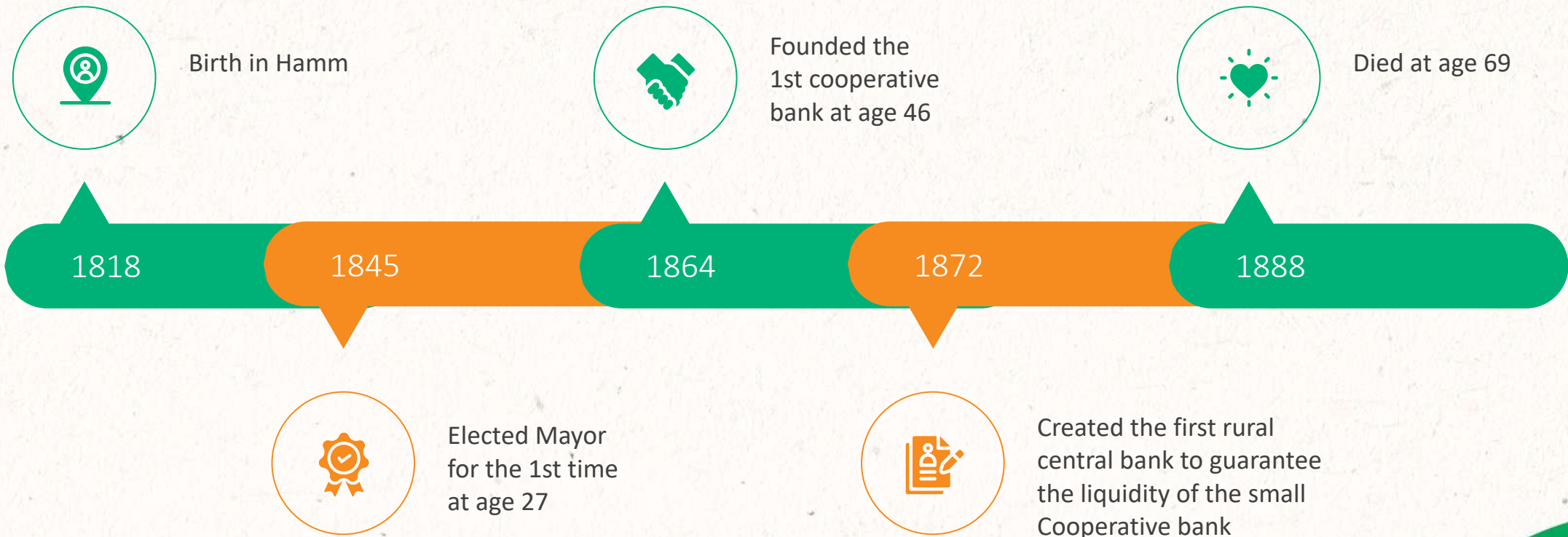
07. Main Contacts

01. History and Ownership Structure



01. HISTORY AND OWNERSHIP STRUCTURE

2020 marked the **202th anniversary of the birth of Friedrich Wilhelm Raiffeisen**, the founder of the cooperative movement in the European banking sector



Based his legacy
on the belief that...

“

Together we can
achieve more than alone.”

- *Friedrich Wilhelm Raiffeisen*



01. HISTORY AND OWNERSHIP STRUCTURE

Example of Cooperative Banks worldwide

REGION

Europe



- Largest branch network in Portugal and more than 1,3 million customers.



- Leading market leader in France with more than 51 million customers.



- Bank with more than 8,9 million dutch customers and almost 2,1 million members.



- 11th player of spanish market with a leading market share of 3%.

REGION

North America



- Specialized in “serving and enriching the lives of those in the military community” with more than 10 million members.



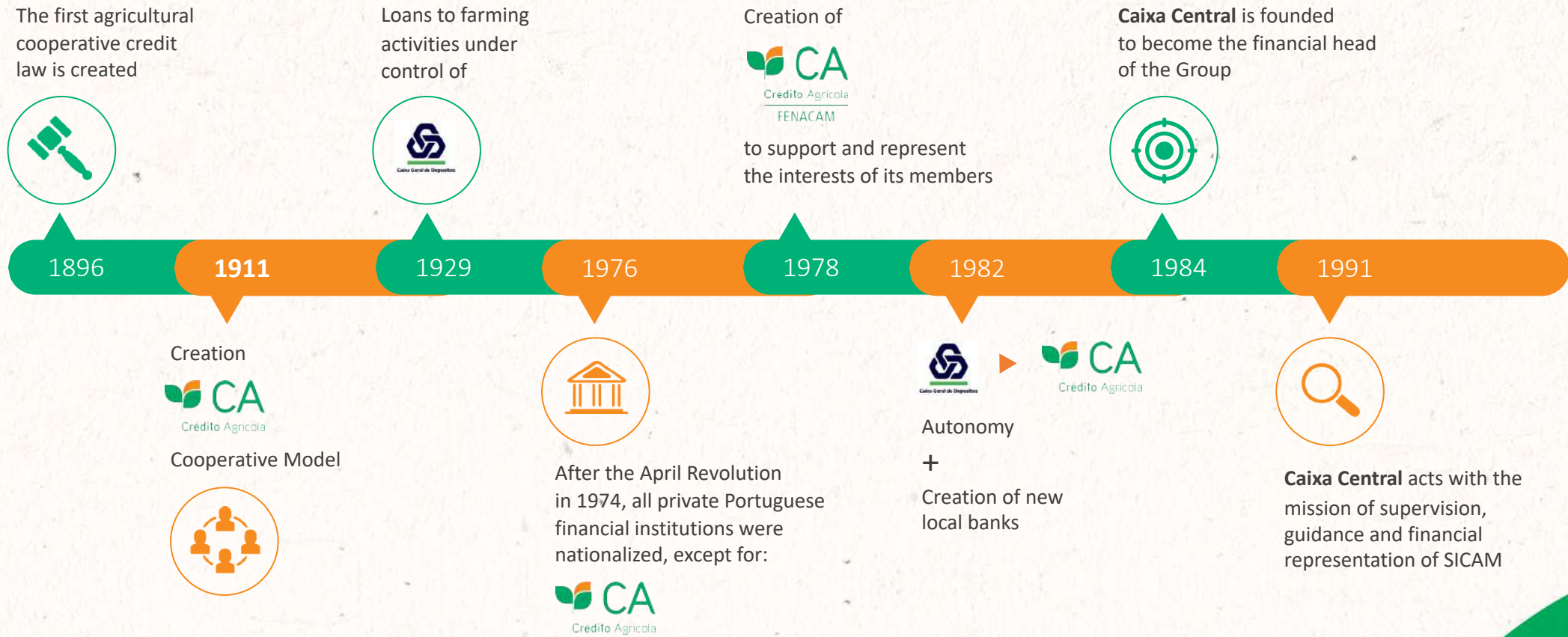
- The 2nd greatest Credit Union of California and the 5th of USA with 1 million members.



- With over 7 million Customers and Members, it was considered "the coolest financial institution according to millennials in Quebec".

01. HISTORY AND OWNERSHIP STRUCTURE

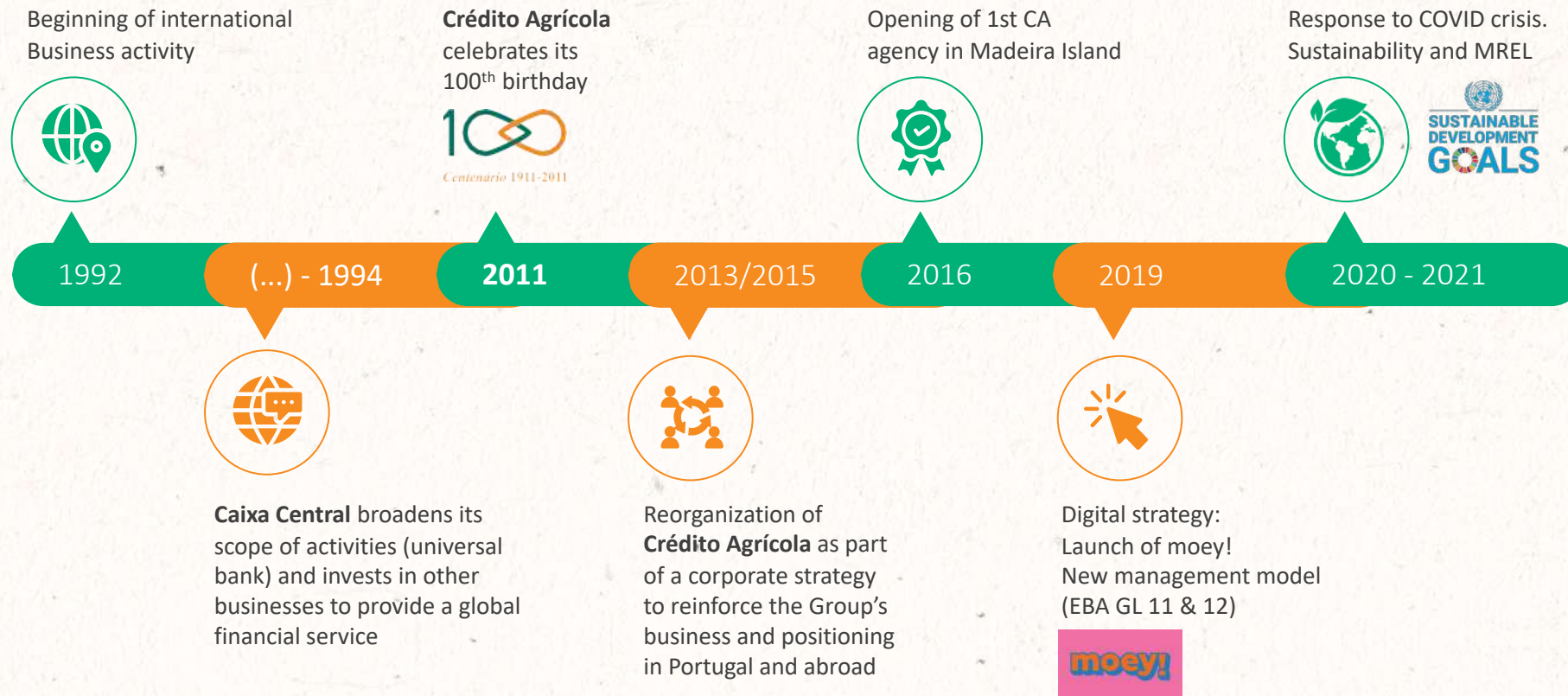
Crédito Agrícola Group has a remarkable century-old history in Portugal



...Over 100 years of history generating value for members, customers, local communities and employees

01. HISTORY AND OWNERSHIP STRUCTURE

Crédito Agrícola Group has a remarkable century-old history in Portugal



...Over 100 years of history generating value for members, customers, local communities and employees

01. MISSION, VISION AND VALUES

Of Crédito Agrícola Group



Customer centricity



Innovation and sustainability



Development of communities



Proximity, trust, transparency
and simplicity



Mission

Contribute to the **economic and social progress** of the regions, practicing **proximity banking**, with purpose and sustainability



Vision

To become a benchmark of **inclusion, sustainability and innovation**, maintaining its recognition as the **Financial Group trusted by the Portuguese**

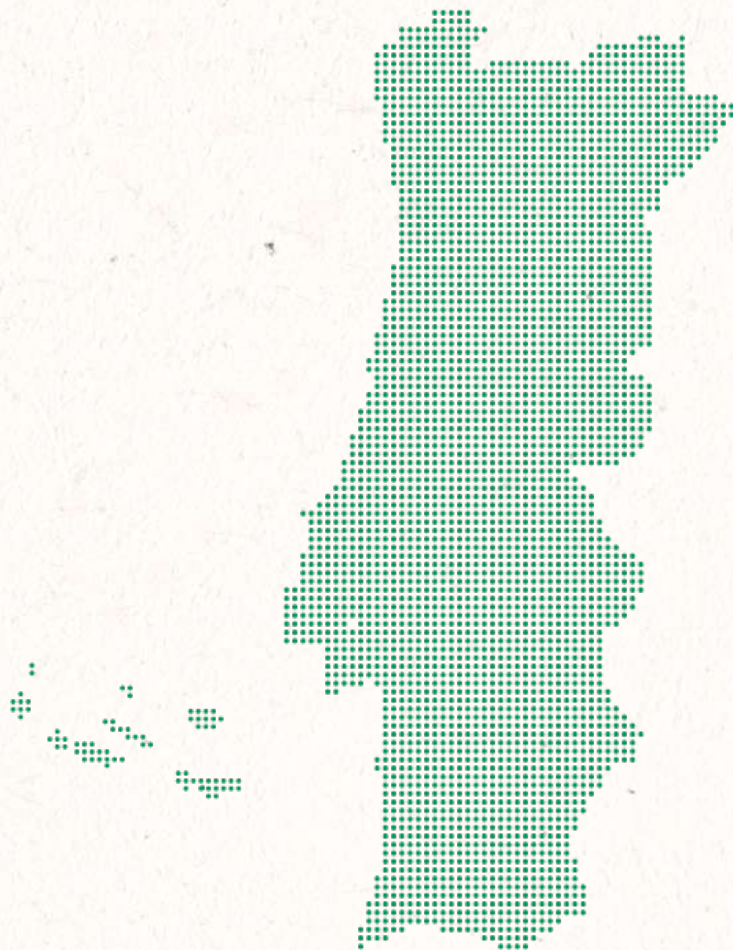
01. HISTORY AND OWNERSHIP STRUCTURE

Crédito Agrícola Group has a comprehensive geographical coverage to fulfil its corporate mission

Crédito Agrícola: A private bank with social functions

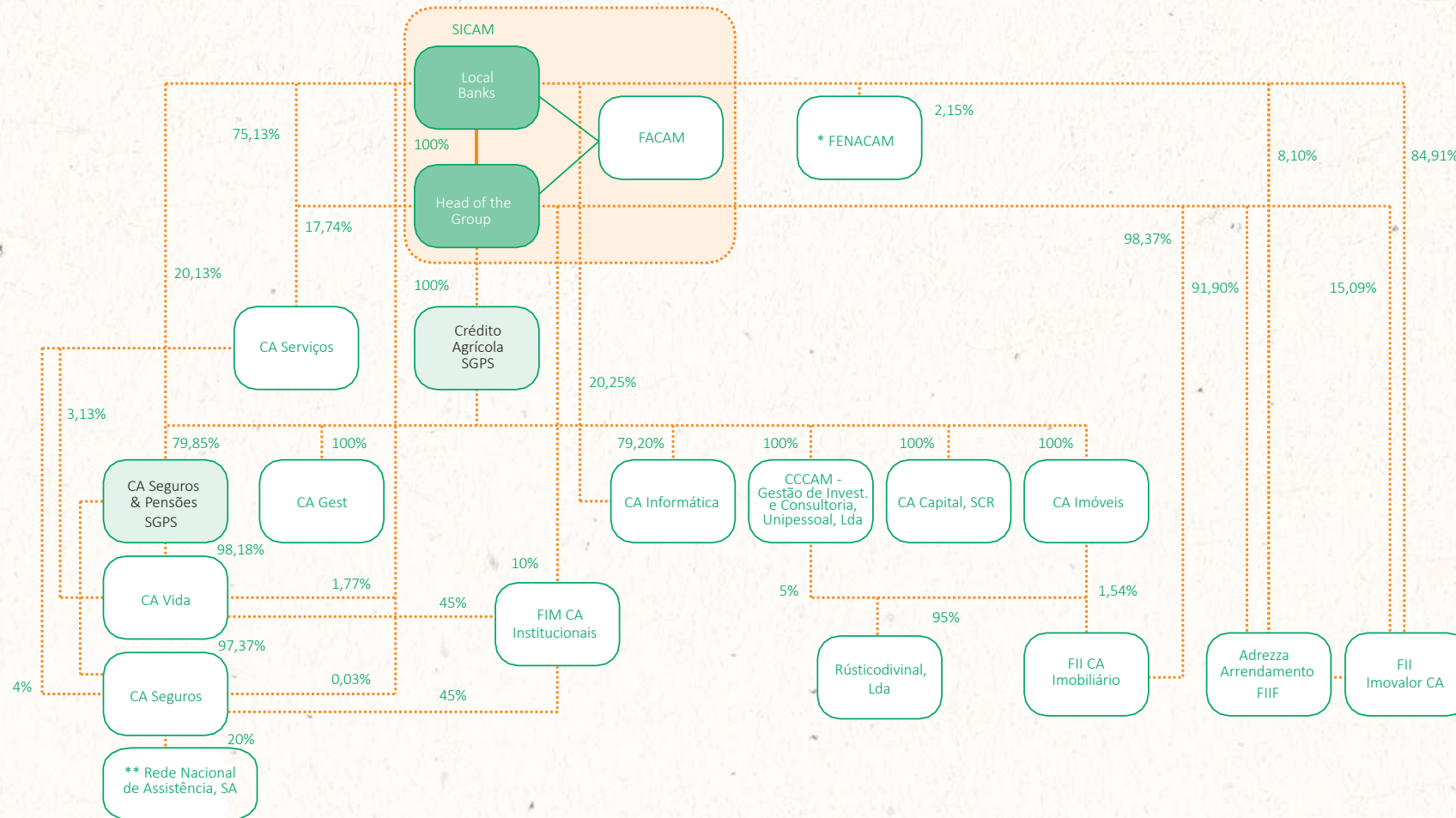
Crédito Agrícola aims to maintain opened branches to comply with its proximity strategy, taking opportunities created with the abandonment of some competitors (e.g. Funchal)

Bank	2019 Dec.	2020 Dec.	Var.
Crédito Agrícola	653	637	-16
CGD	551	543	-8
Santander	505	443	-62
BCP	505	478	-27
Novo Banco	375	358	-17
BPI	406	360	-46
Montepio	332	298	-34
Total	3.327	3.117	-124



01. HISTORY AND OWNERSHIP STRUCTURE

Crédito Agrícola Group currently comprises 75 Local Banks, Caixa Central, Specialized Companies and FENACAM*



01. HISTORY AND OWNERSHIP STRUCTURE

Crédito Agrícola Group currently comprises 75 Local Banks, Caixa Central, Specialized Companies and FENACAM



Local Banks

75 Local Banks (“CCAM”) represent the core of the **Crédito Agrícola** Group, with:

+ 430.000 Members

+ 1.300.000 Costumers



SICAM

Sistema Integrado do Crédito Agrícola Mútuo (“SICAM”), develops the *Bancassurance* activities and sells other financial products and services.



Insurances (Life & Non-Life)

Life and non-life Insurance companies use the Group’s retail network to distribute their products which are widely known in the market.



Assets Management

Fund and Assets & Liabilities Management.

01. HISTORY AND OWNERSHIP STRUCTURE

Crédito Agrícola Group currently comprises 75 Local Banks, Caixa Central, Specialized Companies and FENACAM



Private Equity

Private equity company that manages risk capital funds invested in industries such as agriculture and forestry.



National Federation

FENACAM — Federação Nacional das Caixas de Crédito Agrícola Mútuo, was the first structure with national coverage aiming to preserve the Local Banks' (CCAM) interests and to represent them in Portugal and internationally.



Head of the Group

Caixa Central — Caixa Central de Crédito Agrícola Mútuo, CRL, is a cooperative bank with responsibilities regarding Group's coordination and joint banking strategy development, institutional representation (including domestic clearing and capital markets), supervision and guidance (as empowered by the Portuguese Central Bank), Group's treasury and liquidity management, shared services provision and retail bank for the Lisbon, Oporto and Madeira Islands markets.



Software & IT/Comms.

Software development services and IS/IT and communications, equipment, shared purchasing services.

01. HISTORY AND OWNERSHIP STRUCTURE

FENACAM - Federação Nacional das Caixas de Crédito Agrícola Mútuo – the cooperative arm of Crédito Agrícola Group



Representation of Local Banks



Defense of cooperative banking principles



Group's Foundation



Cooperative academy



Services provision

02. Key financials



02. KEY FINANCIALS

Crédito Agrícola is one of the leading Portuguese financial groups, with net assets over EUR 23 Billion

(In EUR Milion)	2016 Dec.	2017 Dec.	2018 Dec.	2019 Dec.	2020 Dec.
Resources from customers (on e off balance)	14.060	14.868	15.877	17.062	18.767
of which Deposits	11.726	12.586	13.856	15.205	17.046
of which Funds and Capitalization Insurance a)	2.333	2.282	2.021	1.857	1.720
Loans to Costumers (Gross)	8.651	9.373	9.891	10.555	11.189
Loans to Costumers (Net)	7.941	8.721	9.420	10.160	10.804
Total Net Assets	16.699	17.988	18.790	19.362	23.451
Net Equity	1.244	1.449	1.516	1.672	1.889
Financial Margin	327	330	349	331	319
Comissions (Net)	105	113	116	123	126
Insure Technical Margin	14	9	27	31	37
Gross Income (OperatingProfit)	467	562	511	541	569
Net Profit	58	152	112	131	87
Non-Performing Loans (NPL) Ratio b)	21,3%	15,2%	11,1%	9,2%	8,1%
Non-Performing Loans (NPL) Coverage Ratio by Impairments - %	n.d.	n.d.	n.d.	35,7%	35,3%
Common equity tier 1	13,6%	14,7%	15,2%	16,1%	18,8%
Cost-to-Income (CAG) - %	73,1%	60,4%	68,4%	67,0%	64,1%
Return on Equity (ROE) - %	4,7%	10,5%	7,4%	7,9%	4,9%
Return of Assets (ROA) - %	0,3%	0,8%	0,6%	0,7%	0,4%
Number of employees c)	4.054	4.068	4.067	4.071	4.092

Source:

a) The values refer exclusively to Local Banks of SICAM.

b) Determined according to Bank of Portugal Instruction 20/2019 since Dec.2018.

c) Fixed term contracts and contracts with uncertain term (positions by the end of the period).

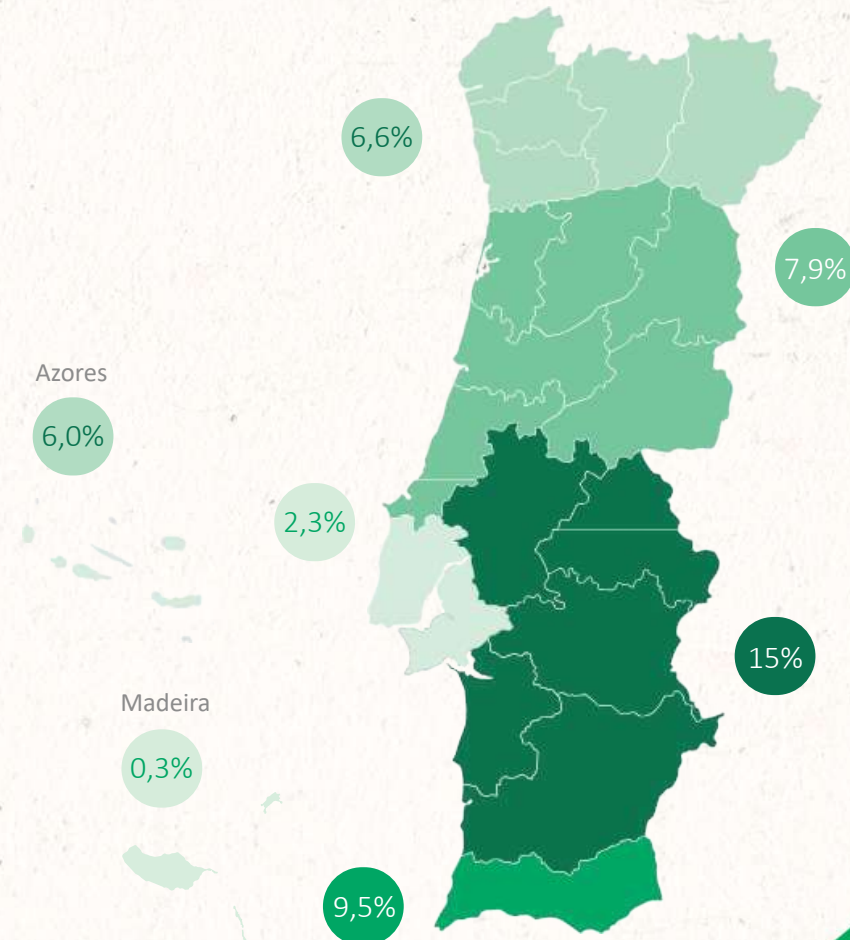
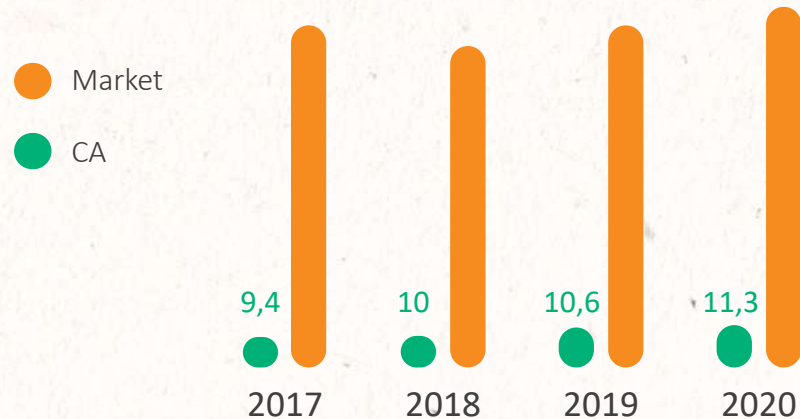
02. KEY FINANCIALS

As of Dec. 2020, **Crédito Agrícola's** market share accounted for 5.8% of loans and 8.0% of deposits

Geographic Market Share – Granted loans

2014	2015	2016	2017	2018	2019	2020
3,9%	4,2%	4,5%	5,0%	5,4%	5,7%	5,8%

Evolution of granted loans in mM€ (market versus CA)



02. KEY FINANCIALS

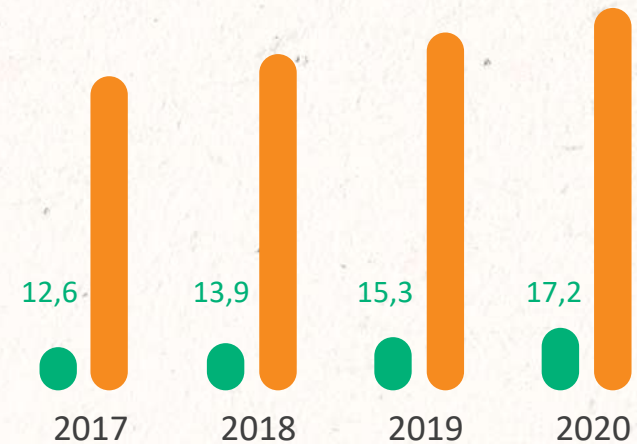
As of Dec. 2020, **Crédito Agrícola's** market share accounted for 5.8% of loans and 8.0% of deposits

Geographic Market Share - Deposits

2014	2015	2016	2017	2018	2019	2020
6,5%	6,5%	6,8%	7,1%	7,5%	7,8%	8,0%

Evolution of deposits in mM€ (market versus CA)

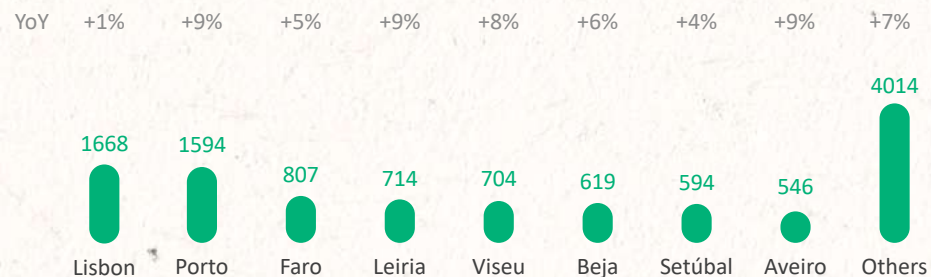
● Market
● CA



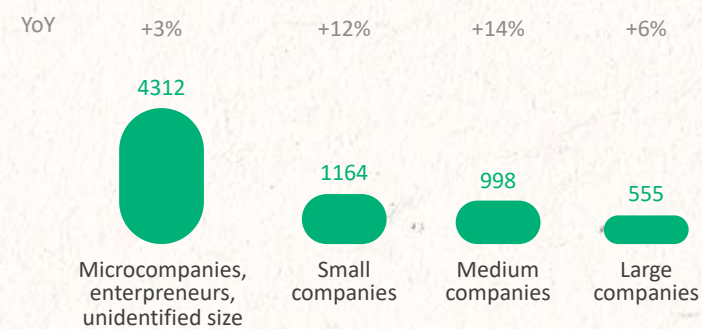
02. KEY FINANCIALS

Detail: Loans' portfolio as of Dec. 2020 (M€)

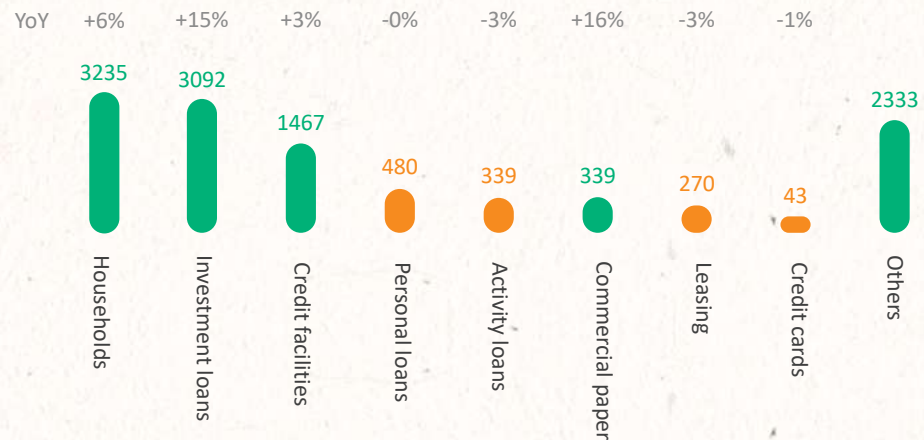
Loans (gross) by region (Dec.2020) $\Sigma=11.260$



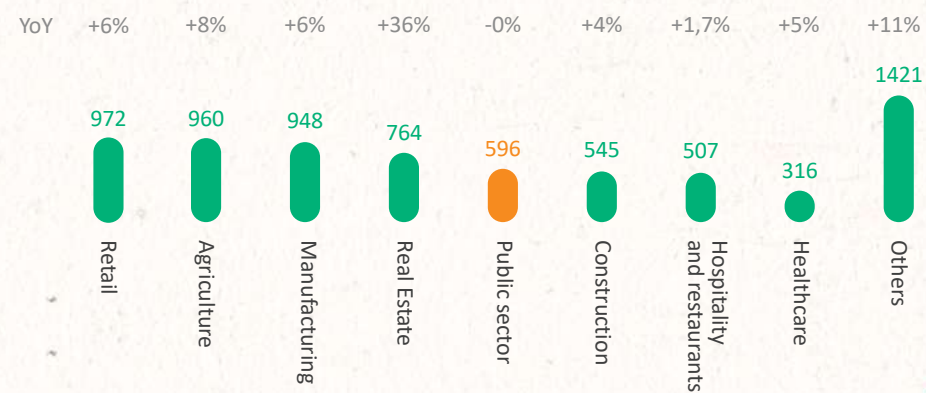
Loans (gross) granted to companies (Dec.2020) $\Sigma=7.029$



Loans (gross) per product (Dec.2020) $\Sigma=11.260$



Loans (gross) granted to companies (Dec.2020) $\Sigma=7.029$

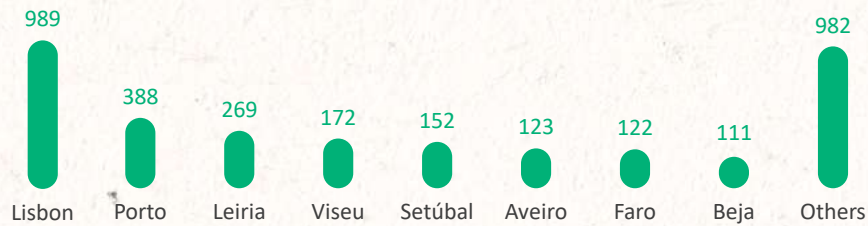


02. KEY FINANCIALS

Detail: New production (loans) in 2020 (M€)

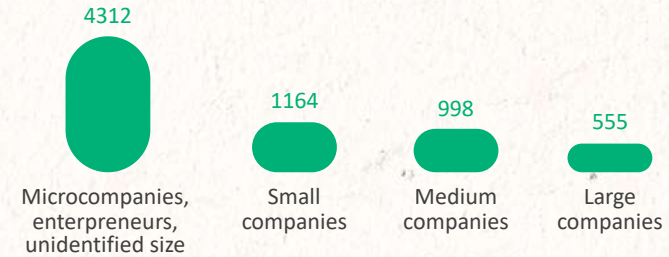
New production (loans) by region (Jan – Dec.2020)

New loans (Jan.2020 - Dec.2020) 3.773M€



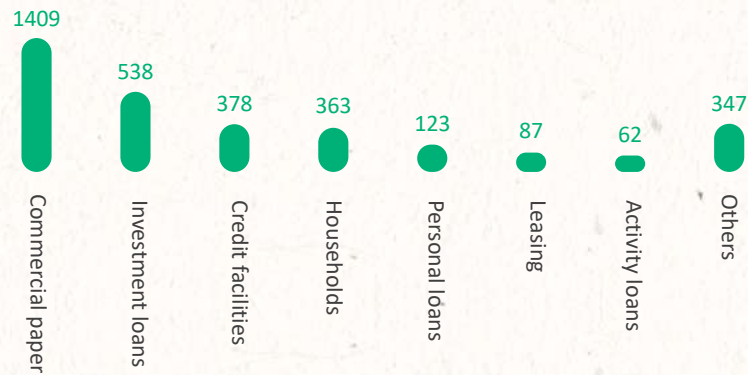
New production (loans) to companies (Jan - Dec.2020)

New loans to companies (Jan.2020 - Dec.2020) 3.773M€



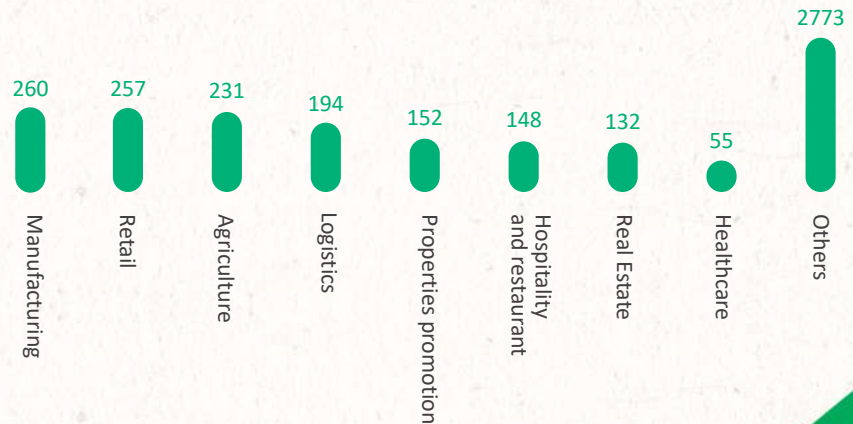
New production (loans) per product (Jan – Dec.2020)

New loans (Jan.2020 - Dec.2020) 3.308M€

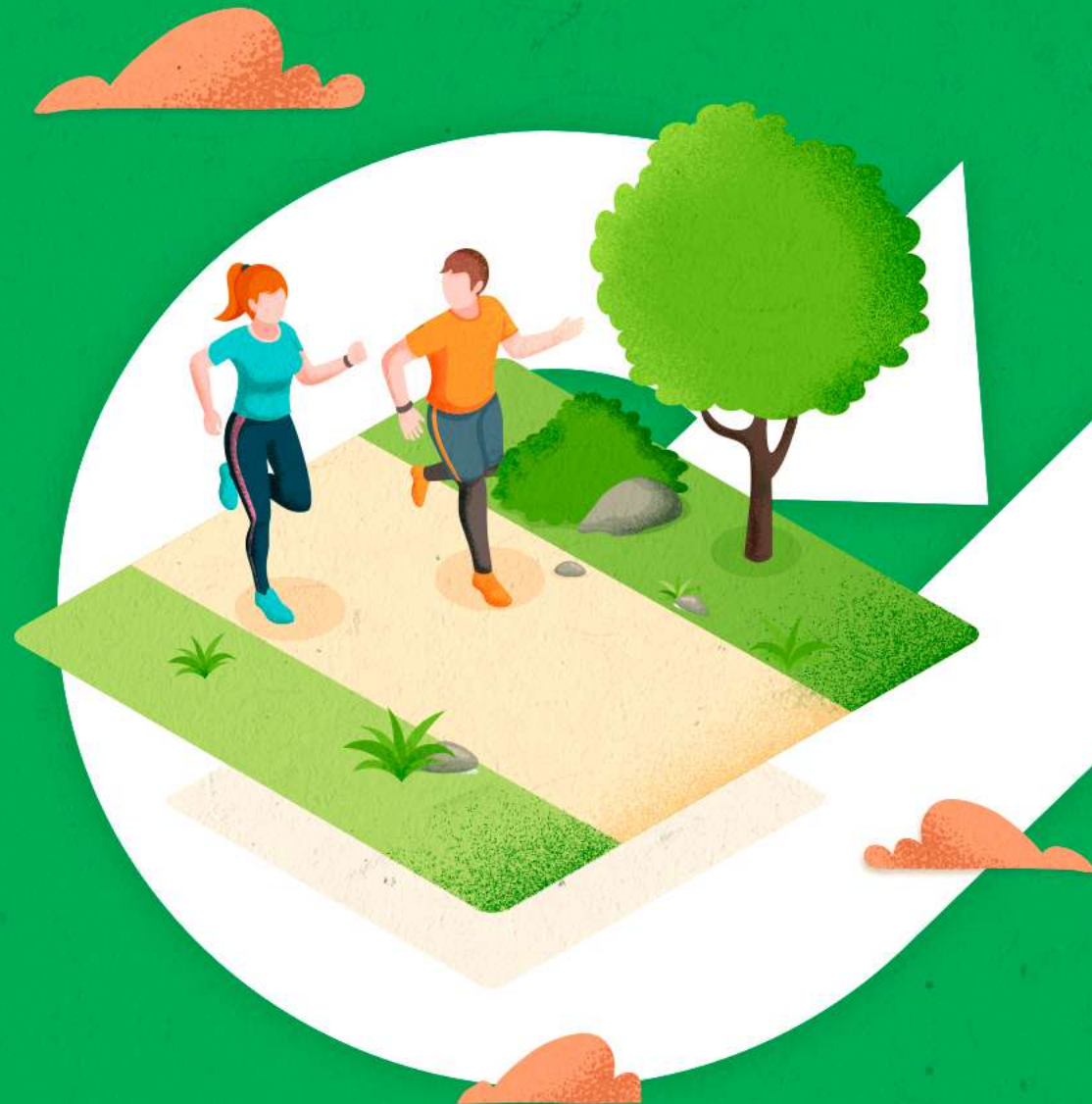


New production (loans) to companies (Jan - Dec.2020)

New loans to companies (Jan.2020 - Dec.2020) 3.308M€



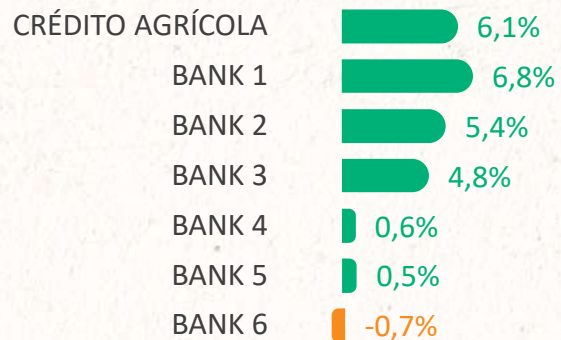
03. Competitive landscape



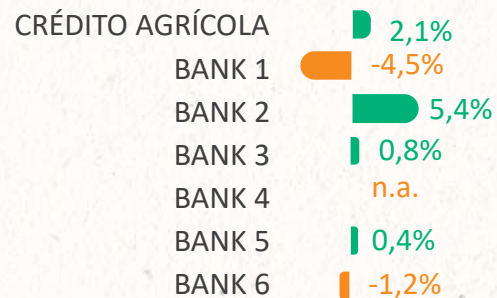
03. COMPETITIVE LANDSCAPE

Loans to customers and Deposits from customers (Dec.2019 to Dec.2020)

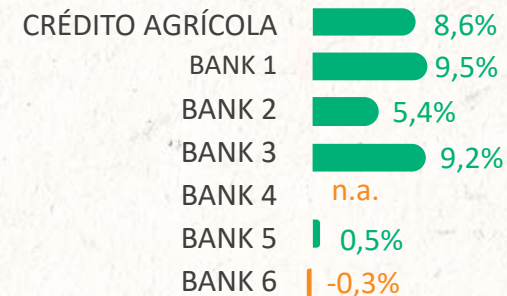
Loans (gross) to Costumers



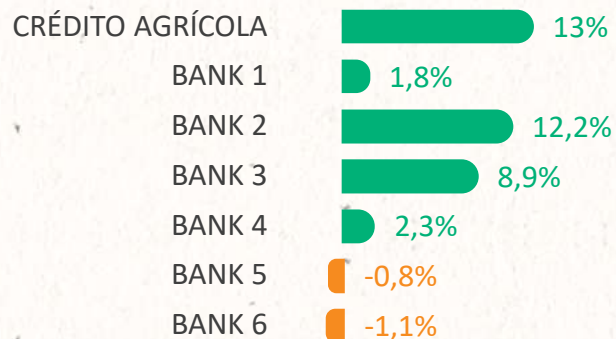
Loans (gross) to individuals



Loans (gross) to companies



Deposits from Costumers



04. Value proposition



04. VALUE PROPOSITION

As a universal bank, **Crédito Agrícola** offers a wide range of financial products and services to individuals and corporations



Savings and Checking Accounts

- Corporate accounts (€ or foreign currency)
- Direct debits
- Standing orders
- Payment management



Investment Accounts

- Custodian operations and Market orders
- Structured products
- Mutual investment funds
- Portfolio management



Loans/Credit (Individuals and Corporate)

- Mortgage loans
- Consumer loans
- Cash advances/Overdrafts
- Credit for investment
- Commercial paper issuing
- Current-account credit facility



Life & Non-life Insurances

- Life and Health insurance
- Retirement/education insurance and savings & pension funds
- Property and casualty insurance
- Professional and personal responsibility



International Business

- Trade finance
- Correspondent banking
- International payments
- Emigration remittances
- International collections



Support Service for Payments and Receipts

- Transfers
- Payments of wages and suppliers
- Salary management
- Direct debit systems

04. VALUE PROPOSITION

As a universal bank, **Crédito Agrícola** offers a wide range of financial products and services to individuals and corporations



Deposits

- Cash deposits
- Fixed and variable rate Savings
- Structured deposits



Electronic Payment Systems

- Debit & credit cards
- Corporate credit cards
- Co-branded and private labels
- POS & ATM



Specialized Financial Services

- Cash management
- Money and capital markets
- Financial instruments
- Foreign exchange
- Securities brokerage and custody
- Commodities risk management



Asset Management

- Structured products
- Securities investment Funds
- Real Estate investment Funds
- Integrated asset management



Venture Capital

- Venture Capital Funds
- Private Equity
- Other Financial Instruments



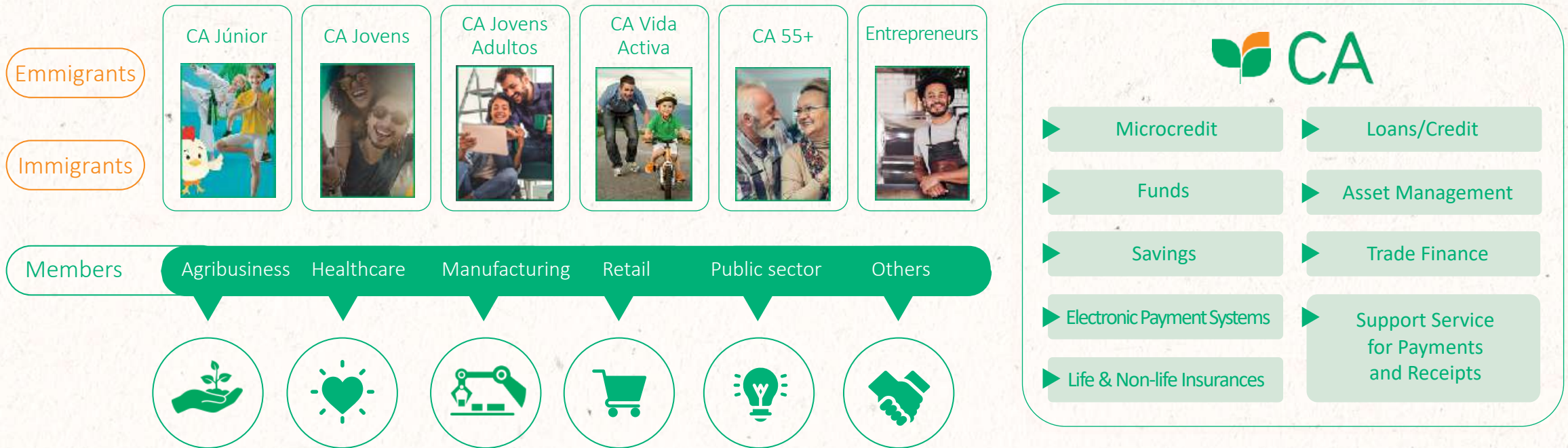
Leasing & Invoice Discounting

- Vehicle leasing
- Equipment leasing
- Real Estate leasing
- Invoice discounting

04. VALUE PROPOSITION

Crédito Agrícola is the financial partner for a wide range of industries

Universal Supply



Call Center 808 20 60 60

Online Individuals

Online Companies

CA Mobile

04. VALUE PROPOSITION

Crédito Agrícola is the financial partner for a wide range of industries

Solutions for agriculture

Loans/ Credit

- Agricultural machinery and equipment
- Working capital for exports
- Internationalization
- Land/Agriculture

Insurances

- CA Colheitas / CA Estufas
- CA Incêndios Agrícolas
- CA Tractores e máquinas agrícolas

Protocols, partnerships and alliances



ACBM



ADRAL



AJAP



CAP



FPAS



Lusiaves



CONFAGRI



AGrinda



Portugal Fresh

04. VALUE PROPOSITION

The **CA Group** provides...



637 Branches



> 1.588 ATM & > 283 B24



04. VALUE PROPOSITION

...all of the latest generation **digital platforms**

CA Online | CA Imóveis

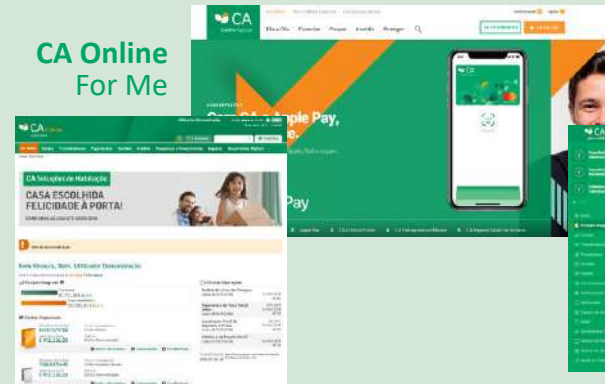


CA Mobile e Apps



www.creditoagricola.pt

CA Online
For Me



CA Online
For my Company



Direct Line
808 20 60 60

Cost of the 1st Minute of the call: €0.07+VAT
Cost of the following minutes:
• €0.0277/min + VAT
(weekdays from 9:00 am to 9:00 pm)
• €0.0084/min + VAT
(other hours)



04. VALUE PROPOSITION

Crédito Agrícola Group is enhancing its international presence through commercial agreements

CA geographical footprint in 2020

Europe

- France
- Luxembourg
- Portugal
- Switzerland
- Spain

Domestic network



Offices (Rep/Info-Offices)



Partnership with Banks



Since 2019, Crédito Agrícola Group offers a new exhibition space, available for Portuguese entrepreneurs and to support their internationalization, the so-called “CA Silk Road Paris”

Ainda não viu nada

Temos muito mais para apoiar a sua vida.

- Apple Pay
Uma nova forma de pagar
CA | Apple Pay
- CA Online
(Homebanking)
- App CA Mobile
(Mobile banking)

- Financiamento Online

Fale connosco, há tanto mais para ver.


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Associação patronalizada SAU/SA, S. de Responsabilidade Limitada


 Crédito Agrícola

04. VALUE PROPOSITION

Crédito Agrícola Group's communication strategy is focused on transparency and simplicity to customers and members

05. Sustainability



05. SUSTAINABILITY

Crédito Agrícola Group approved a Sustainability Plan (2019) aiming at setting standards for more sustainable development



05. SUSTAINABILITY

Crédito Agrícola Group approved a Sustainability Policy (2020)



The Sustainability Policy aligns the Bank's actions with the carbon neutrality advocated in the Paris agreement and with the Principles of the Objectives for Sustainable Development. This policy explains the Group's commitment to promoting the sustainable development of communities and is applicable to the entire Group and to all business areas.

Since environmental, social and governance issues are increasingly relevant to the Group's Customers and local communities, as they contribute to minimizing risks and identifying new opportunities, the Group has decided to define its **Sustainability Policy**:

To contribute to a circular economy, financing investments and sustainable projects that contribute to reduce the environmental impact of economic activities, reducing situations of social exclusion and inequality in our society.

To develop financial products and services in order to promote the development of communities, promoting the creation and development of various economic activities.

To promote a more efficient management of the daily use of the resources necessary for the functioning of its activities, while ensuring the physical, emotional and social well-being of its employees.

The genesis of the Group is the agricultural sector and, being close to nature, it recognizes the importance of ecosystems, the importance of the efficient use of resources, the urgency in combating climate change and inequality. Only by respecting the limits of the planet can prosperity be achieved that guarantees the well-being of society.

05. SUSTAINABILITY

Crédito Agrícola Group's Economical and Social Sustainability Indicators

Crédito Agrícola Group – Economical Value Generated

As a corporate finance group, the Crédito Agrícola has a social and development purpose for local communities, with a special focus on people, whether customers, employees or partners.

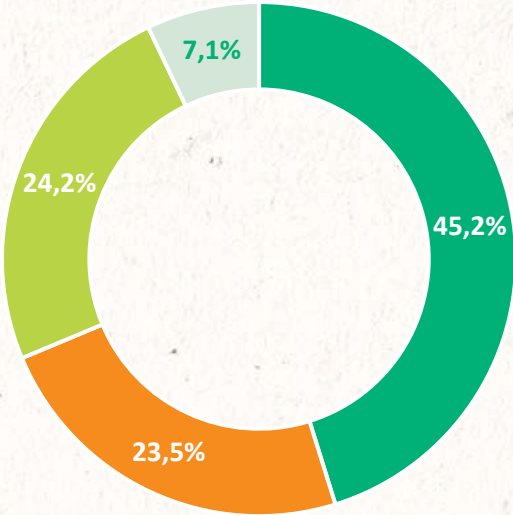
Therefore, the economic value generated is fundamental in the perspective that it is distributed among the various business partners of the Group, thus ensuring the continued existence of the cooperative spirit within the group.

+5,1%
Economical Value
Generated

84,8% Economical Value Generated was distributed to diverse stakeholders.

Economical Value Retained decreased **34,2%**.

Economical Value Distributed in 2020

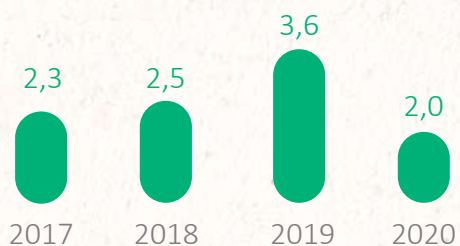


- Employees' salaries and benefits
- General administrative expenses
- Amortization, provisions and impairments
- Taxes

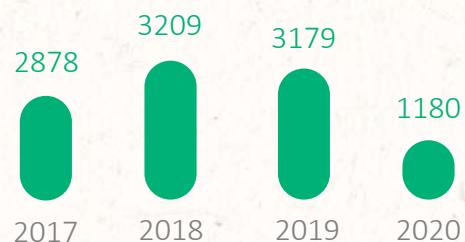
05. SUSTAINABILITY

Crédito Agrícola Group's Economical and Social Sustainability Indicators

Investment in Social Responsibility (M€)



Number of Organizations supported



Crédito Agrícola – Community Investment

- In 2020, the Group supported 1180 organizations through monetary support worth 2.0 million euros.
- Of this amount, 61% was shared through donations, and 29% through Sponsorships.
- 41% of this support was destined to Social Solidarity Institutions, followed by Cultural and Sports organizations.
- Besides the support in donations and sponsorships, there are others that are made through volunteering or donation of goods. In 2020, the donation of equipment exceeded 569 thousand euros.

05. SUSTAINABILITY

Commitments to our Partners



Letter of Principles of BCSD Portugal

Crédito Agrícola Group signed the Letter of Principles of BCSD Portugal, which establishes the rules that constitute the guidelines for good business management.

Through this document, the subscribing companies adopt for themselves fundamental principles of sustainability and additionally seek to extend to their value chain and other partners.



Lisbon Green Capital Commitment

Crédito Agrícola Group has committed itself:

- To promote the acquisition of certified sustainable materials and products, and whenever possible, of local origin;
- To increase the waste recycling rate by a total of 50% in 2030, compared to 2020.

05. SUSTAINABILITY

Commitments to our Partners



Business Mobility Pact for the City of Lisbon

The **Crédito Agrícola Group** has committed itself:

- To increase the promotion of electric vehicles in private and operational fleets;
- To increase the number of chargers in the parking lots of its buildings;
- To provide information inside the building about the scheduled/actual schedule of public transport (e.g. next bus, train, boat);
- Ensure available space and encourage remote meetings.



Letter of Commitment for Sustainable Financing in Portugal

The **Crédito Agrícola Group** has committed itself:

- To promote the debate on the subject at the level of its Board of Directors;
- Promote training in sustainable financing, focusing on credit risk analysis, financial products and commercial area;
- To monitor the review criteria of PME Leader and PME Excellence;
- Promote the gradual integration of environmental, social and governance criteria in the analysis of financing and investment
- Continue to participate in the Reflection Group for Sustainable Financing coordinated by the Ministry of Environment and Climate Action.

Somos hoje a sua escolha sustentável.

14/08/2024 10:52:20Z

CA Produtos e Serviços Sustentáveis



UM COMPROMISSO COM O FUTURO.

Para mais informações: creditoagricola.pt • 808 20 60 60



Um compromisso com o futuro.



O Futuro precisa de compromissos. É por isso que estamos empenhados em ser um agente de transformação e de prosperidade na promoção da sustentabilidade.

Promovemos o desenvolvimento sustentável das comunidades locais e apoiamos os nossos Clientes a reduzirem os seus impactos ambientais e sociais negativos e a identificarem novas oportunidades de negócio mais verdes, mais circulares e mais respeitadoras da dignidade humana.

Contribuímos desta forma para:

- a preservação dos ecossistemas;
- a promoção de uma economia mais circular;
- a redução dos impactos das alterações climáticas;
- o combate às desigualdades sociais e à desertificação do interior.

Contemos com as comunidades, com as famílias, com as empresas e corrijamos para contribuir de forma positiva para a sustentabilidade do nosso Planeta.

Para mais informações: creditoagricola.pt • 808 20 60 60



06. Industry Awards



06. INDUSTRY AWARDS

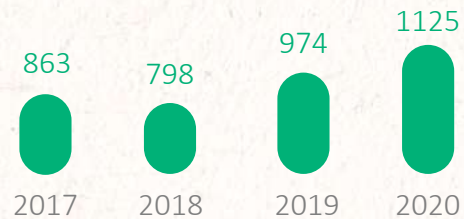
Wide recognition of **Crédito Agrícola Group's** excellence within the banking and insurance industries



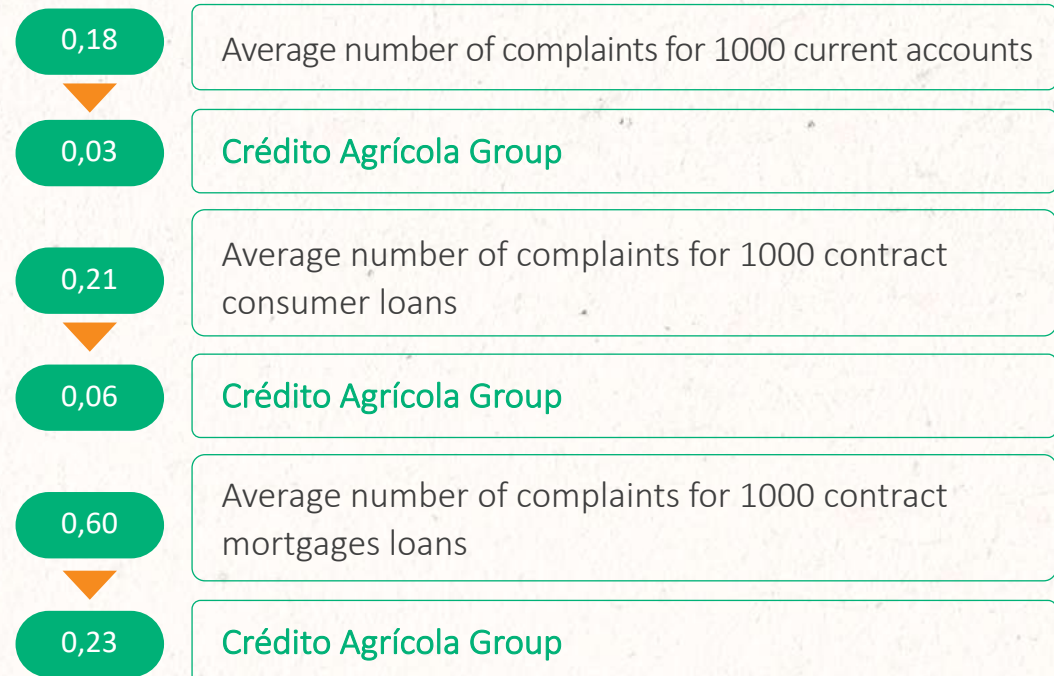
06. INDUSTRY AWARDS

Crédito Agrícola Group is the bank with less complaints in Portugal

Number of complaints at Crédito Agrícola



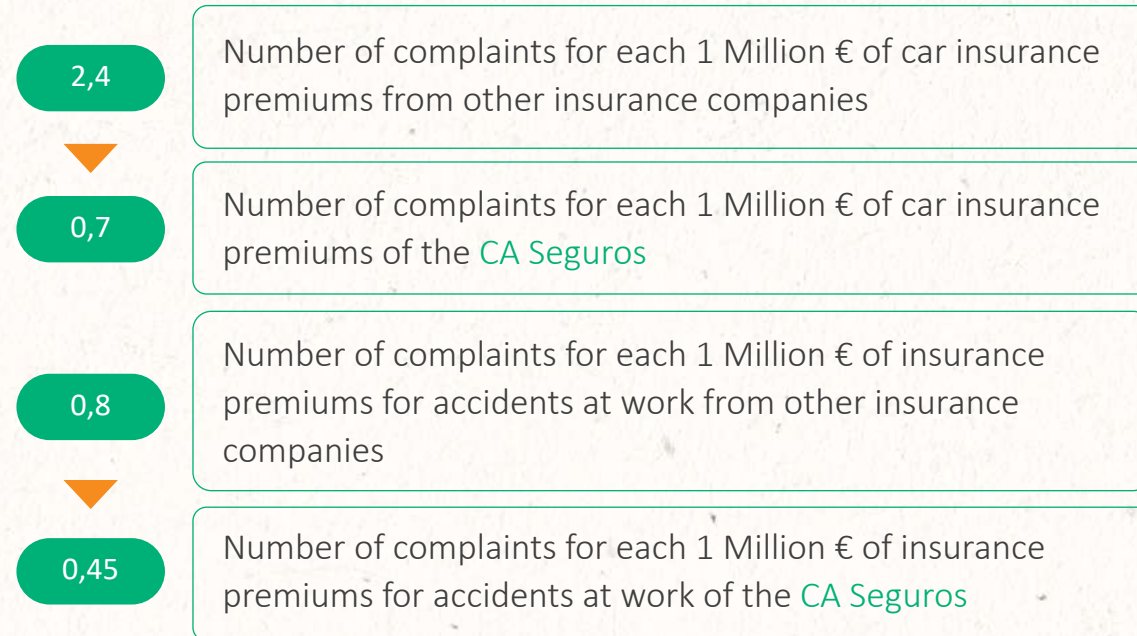
Number of complaints in the Portuguese Financial Sector in 2020



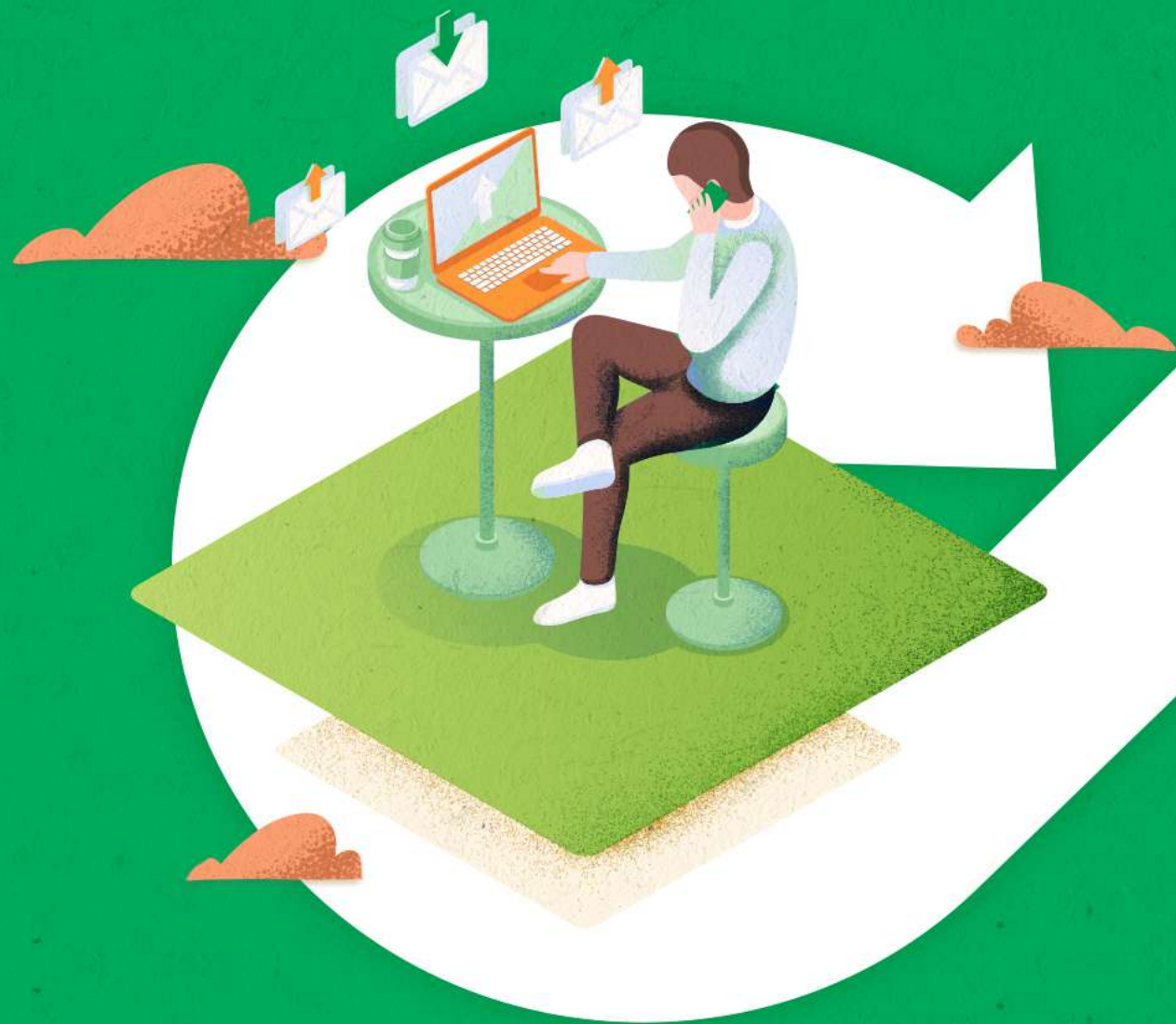
06. INDUSTRY AWARDS

Crédito Agrícola Seguros is one of the Insurance companies with less complaints in Portugal

Number of complaints in the Portuguese Non-life Insurance Sector in 1st Semester 2020



07. Main contacts



Main contacts



Caixa Central – Caixa Central de Crédito Agrícola Mútuo

Rua Castilho, 233/233A,
1099-004 Lisboa, Portugal

Compliance

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