



HIGHLIGHTS

Discover CFM Indosuez Wealth Management

Architects of Wealth

INDOSUEZ WEALTH MANAGEMENT GROUP

For 145 years we have advised entrepreneurs and families all over the world, supporting them with expert financial advice and exceptional personal service. Our 3,060 staff members take a comprehensive view to work alongside our clients to help them build, manage, protect, and pass on their wealth. As “Architects of Wealth” we offer state-of-the-art advice and unsurpassed service to define efficient wealth structures and best-in-class investment solutions. With more than EUR 128 billion in assets under management (at 31 December 2020), Indosuez Wealth Management group is one of the world’s leaders in Wealth Management.

OUR COVERAGE IN 13 AREAS AROUND THE WORLD



EUROPE

Belgium
Spain
France
Italy
Luxembourg
Monaco
Switzerland

MIDDLE EAST

United Arab Emirates

ASIA-PACIFIC

Hong Kong SAR
New Caledonia
Singapore

AMERICAS

Brazil
Miami
Uruguay

ASSETS UNDER MANAGEMENT AT 31.12.2020

EUR

128 ^{bn} 3,060

employees with multiple
areas of expertise

AWARDS

The Indosuez Wealth Management group is regularly recognised by Wealth Management professionals around the world. These accolades attest to the relevance of the Indosuez strategy and underline the quality of our experts. The awards acknowledge our developments in responsible finance and social responsibility. Indosuez's commitments are now embodied in an innovative offer deployed across all asset classes in perfect alignment with the business lines of the Crédit Agricole group and with the mission to serve clients. Finally, the group is frequently lauded for its innovation initiatives and its efforts to promote diversity and gender equality.



THE CRÉDIT AGRICOLE GROUP

CRÉDIT AGRICOLE GROUP

Published net income,
Group share EUR

4,7

bn

Shareholders' equity,
Group share EUR

119,6

bn

Fully loaded CET1 solvency ratio

17,2 %

CRÉDIT AGRICOLE SA

Published net income,
Group share EUR

2,7

bn

Shareholders' equity,
Group share EUR

65,2

bn

Fully loaded CET1 solvency ratio

13,1 %

REGIONAL BANKS

10.9 m

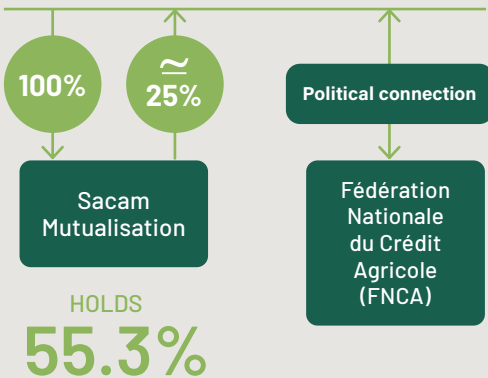
COOPERATIVE MEMBERS
hold shares in

2,410
LOCAL BANKS

39

REGIONAL BANKS

own a majority stake in the capital
of Crédit Agricole S.A.
through the SAS Rue La Boétie⁽¹⁾



10th
largest bank
in the world

By balance sheet
Source: The Banker,
July 2020



No. 1
European asset
manager

Source: IPE
"Top 500 Asset Managers"
published in June 2020
on the basis of assets
under management
at 31.12.2019



No. 1
financer of
the French
economy

Internal source:
Economic research
department



No. 1
Insurer
in France

Source:
Argus de l'Assurance,
December 2020,
ranking based on
2019 turnover

FINANCIAL RATINGS AT 01.03.2021

A+

Outlook
negative
S&P

Aa3

Outlook stable
Moody's

A+

Outlook
negative
Fitch

AA
low

Outlook stable
DBRS

NON-FINANCIAL RATINGS AT 01.03.2021

A-

CDP

A

MSCI
Morgan
Stanley
Capital
International

63

Vigeo
Eiris



FTSE4GOOD

Prime

ISS-Oekom

(1) La Caisse Régionale de la Corse, which is 99.9% owned by Crédit Agricole S.A., is a shareholder in Sacam Mutualisation.

SOLUTIONS TAILORED TO EACH CLIENT’S NEEDS

Indosuez Wealth Management proposes **three distinct approaches** that open the door to a vast range of management and advisory opportunities, with a dedicated pricing structure.

→ **DISCOVER**

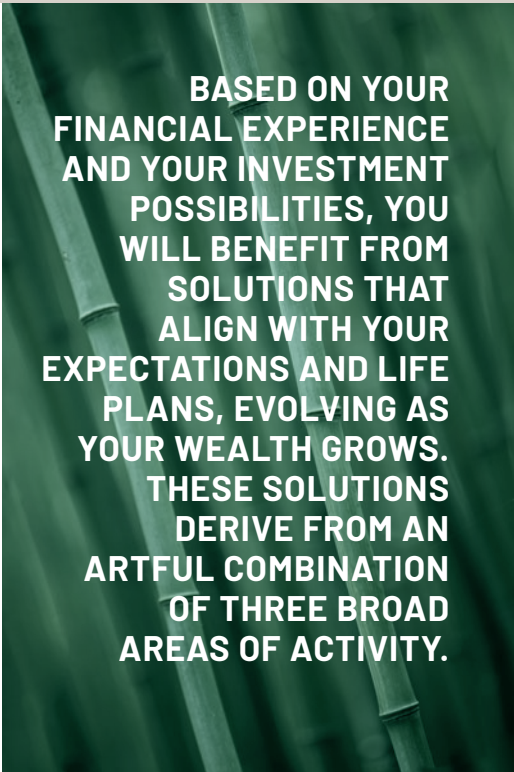
A first step in personalised wealth management as part of an investment advisory relationship based on a clearly defined selection of products or a discretionary management mandate.

→ **EXPLORE**

A targeted investment advisory service or a discretionary diversified management mandate adjusted to your profile and personal circumstances.

→ **DESIGN**

A proactive investment advisory service or personalised wealth management.
A Design Unlimited solution gives you access to even more personalised services.



STRUCTURING WEALTH

Organising your assets is essential if you hope to develop a suitable investment strategy. Our legal and tax experts, corporate finance professionals, finance structuring and philanthropy specialists will assist you in analysing and structuring your professional and personal assets to bring you closer to your goals.

Assistance with wealth and estate planning.

Analysis of the impact of your business plans on your personal wealth.

Support in carrying out your strategic equity transactions.

Mobilisation of the sector-specific expertise and capacity for action of the Crédit Agricole group (or its external partners).

Financing solutions combined with financial, real estate and movable asset investment plans, cash requirements, etc.

Help in bringing your philanthropic vision to life.

INVESTING WEALTH

Whatever the management and investment universe you choose, Indosuez Wealth Management has developed a range of exemplary services to meet your needs and achieve your goals. These services are offered in two formats:

• **Discretionary management:**

Count on our teams to generate value by actively managing your assets.

• **Investment advice:**

You carry out transactions directly on the markets while receiving proactive, personalised advice.

Our investment offerings include sustainable and responsible investment criteria.

TRADITIONAL ASSET CLASSES:

- Shares, bonds, money market.
- Investment funds.

LIFE INSURANCE

DIVERSIFICATION SOLUTIONS:

- Currency and precious metals.
- Structured products.
- Hedging and leverage solutions.
- Private equity.
- Real estate.

RESPONSIBLE AND IMPACT INVESTMENTS:

- Responsible solutions (investment funds, structured products, etc.).
- Thematic management.



CFM Indosuez Wealth Management is the only institution in the market that can provide financial solutions to private investors, businesses, institutions and professionals alike.

IN MONACO FOR NEARLY A CENTURY

OUR KEY FIGURES AS AT 31.12.2020

Shareholders' equity

372

EUR M

Total Assets

5 981

EUR M

Net income

22

EUR M

Employees

372

Our Firm operates in all banking sectors, with its headquarters located in the Principality, and has 5 agencies available to our clients that cover the entire territory of Monaco.

Our trading room is the first in the Principality and the Côte d'Azur, with a team of recognised experts serving all of our investor clients, regardless of their level of sophistication.

CFM Indosuez Wealth Management also supports external management companies and all of its clients with expertise in areas such as financial advice, impact investing, wealth engineering, real estate, life insurance and more.

THE LEADING BANK IN THE PRINCIPALITY

CFM Indosuez Wealth Management operates internationally while being firmly anchored in the Principality, with 30% of its shareholders from Monaco. Based on its local roots and the support of its majority shareholder, the Crédit Agricole Group, our firm is the leading banking institution in Monaco.



CFM Indosuez Wealth Management was elected the Best Bank of Monaco in 2020 for the fifth consecutive year by the international magazine Global Finance and best wealth management firm in 2021 by Wealth Briefing Europe and is proud to contribute to the development of the Principality's socioeconomic fabric.



CFM Indosuez Wealth Management drives and supports Monaco's international profile

CFM Indosuez is actively pursuing its commitment to the environment and society. Our Bank sponsors many cultural, environmental and charity associations in Monaco. As well as providing financial support, our employees volunteer with these associations during their working hours under the Citizen Days programme.



PROMOTING CULTURE

We share a passion for art and excellence with the Monte-Carlo Ballet Company and the Prince Pierre Foundation.



TAKING ACTION FOR A SUSTAINABLE FUTURE

We strongly support the Oceanographic Institute's efforts to encourage people to "understand, love and protect the oceans".



SUPPORTING VULNERABLE INDIVIDUALS

We have a longstanding commitment to local associations working with vulnerable individuals in Monaco and around the world. Twelve non-profit organisations for children financed in two years.



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Sent to press: June 2020