



CORPORATE PRESENTATION

— October 2026



Partnership Model

**A European Asset Servicer
with a Global Footprint**

ASSET SERVICING FOCUS

Independent with strong financial stability

Our people, technology, resources and growth ambition are all aligned to asset servicing

Long term continuity in how we invest for the future

CONSOLIDATOR

A focus on growing organically and through acquisitions

THREE LARGE TRANSACTIONS SINCE 2019

KAS Bank – Santander - RBC I&TS Europe

Growth mindset, with an ambition to consolidate its position as the recognised European leader by 2030

INNOVATOR

Continuous track record in product and service innovation

New business line focused on **DIGITAL ASSETS** and AI initiatives

CACEIS Connect Store, with leading fintech solutions

A Leading Asset Servicer

Consistent growth with a long-term support of an historical shareholder, Crédit Agricole group, No. 1 Retail Bank in the EU and 10th largest bank in the world by balance sheet size



€6.1Tr

ASSETS UNDER CUSTODY*

€3.9Tr

ASSETS UNDER
ADMINISTRATION*

€2.9Tr

ASSETS UNDER
DEPOSITARY*

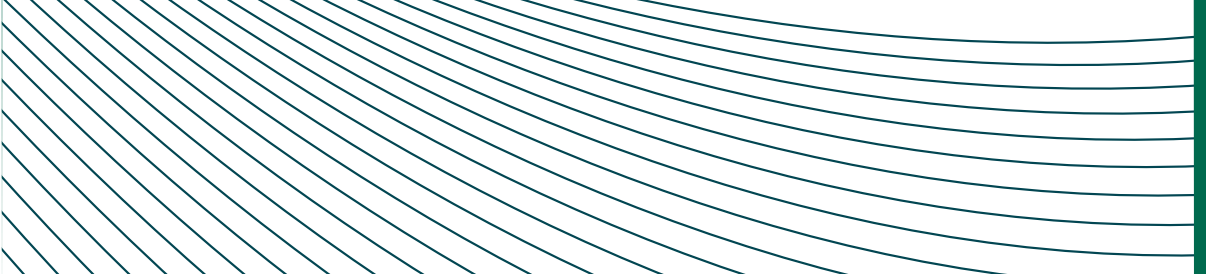
+7,700

GLOBAL STAFF

18

COUNTRIES*

Our Financial Strength

				
SOLVENCY RATIOS % 20.3 TIER 1+2	SHAREHOLDER EQUITY € billion 2.4 TIER 1+2	NET BANKING INCOME (NBI) € billion 2.1	GROSS OPERATING INCOME € millions 660	NET PROFIT AFTER TAX € millions 489
20.3 TIER 1	2.4 TIER 1			

RATINGS

S&P GLOBAL
A-1 / A+

MOODY'S
Prime-1 / A1

FITCH
F1+ / AA-

CACEIS benefits from
Crédit Agricole S.A.'s overall rating



CACEIS Top Executives

**Jean-Pierre
MICHALOWSKI**

Chief Executive
Officer



**Carine
ECHELARD**

Chief Human
Resources Officer



**Frédéric
COUDREAU**

Deputy CEO,
in charge of
Business Units



**Philippe
RENARD**

Deputy CEO, in charge
of Support Functions



**Carlos
RODRIGUEZ
de ROBLES**

Deputy CEO, in charge
of Strategy & Innovation,
Domiciliation Countries,
Spain & Latin America



**Joseph
SALIBA**

Deputy General
Manager, in charge
of Origination
Countries



**Jean-Jacques
BARBERIS**

Deputy CEO,
in charge of
Coverage & Digital
Assets



Key Growth Milestones

2005

Creation of CACEIS by CRÉDIT AGRICOLE and CAISSES D'ÉPARGNE



2008

France **Natixis** moves its asset servicing activities to CACEIS



2010

CACEIS acquires fund service activities from **HSBC Securities Services** in France



2017

New shareholder structure
CRÉDIT AGRICOLE (100 %)



2020 **LatAm**

New shareholder structure
CRÉDIT AGRICOLE (69.5 %) and **Santander** (30.5 %)
Combination with Santander Securities Services in Spain / LatAm



2025

New shareholder structure
CRÉDIT AGRICOLE (100 %)



OCTOBER 2026

CACEIS becomes **Crédit Agricole CACEIS**

2007

Acquisition Clearing and Custody Activities **HypoVereinsbank** and creation of CACEIS in Germany



2009

New shareholder structure
CRÉDIT AGRICOLE (85 %) and NATIXIS (15 %)



2014

Acquisition of **Edmond de Rothschild (Europe) Italy**



2019

Acquisition of KAS BANK in the Netherlands, Germany and UK as a specialist for pension funds



2023



Acquisition of **RBC Investor Services'** European asset servicing activities

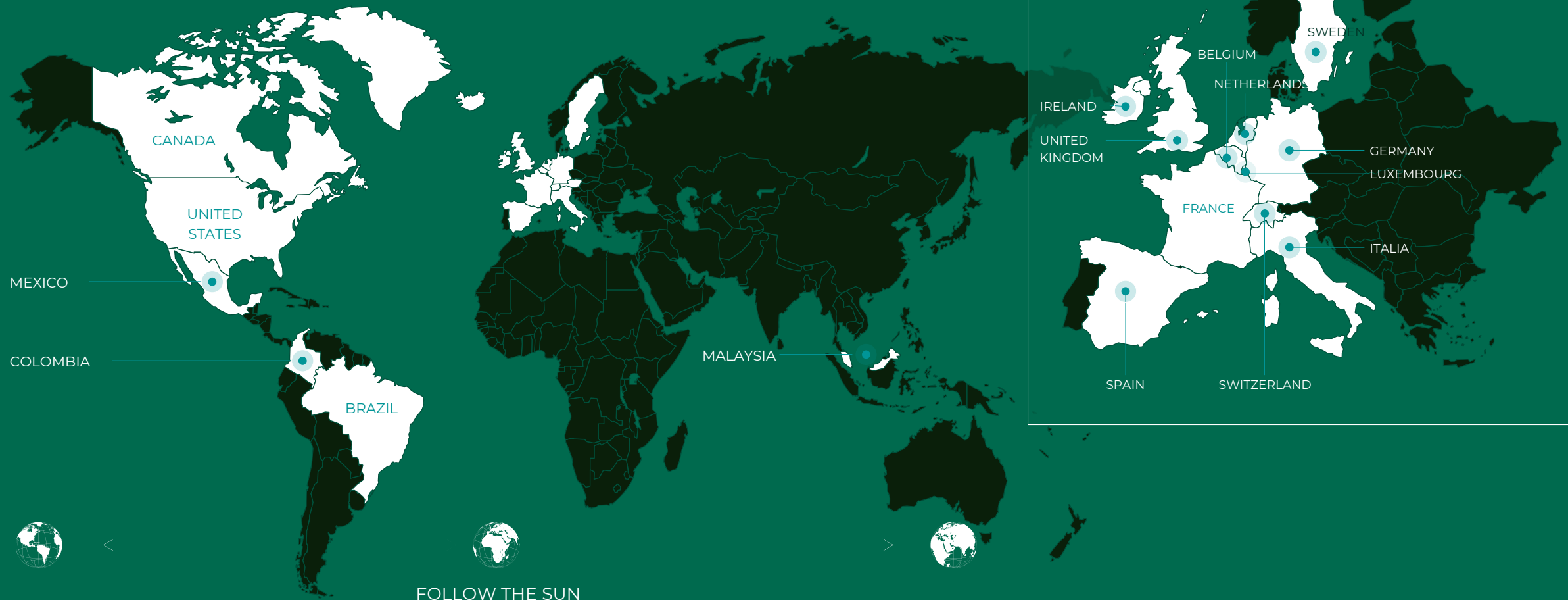


CACEIS and BNP Paribas set up **UPTEVIA** (50%/50%), leading service provider for issuers in France



CACEIS acquires 33.33% of **Fund Channel** to strengthen as a specialist of distribution services

Europe is at the Centre of our Global Footprint



An Operating Model Ready for T+1

Supporting our clients' ambitions both locally & globally

The global Crédit Agricole CACEIS model reduces time pressure around cut-offs, increases the speed of settlements and executions, and ensures data is consistently up to date for the fast-paced international market

3 workdays into 1 allowing for an uninterrupted business week providing continuous data availability



LOCAL

Rely on

HUBS

Proximity

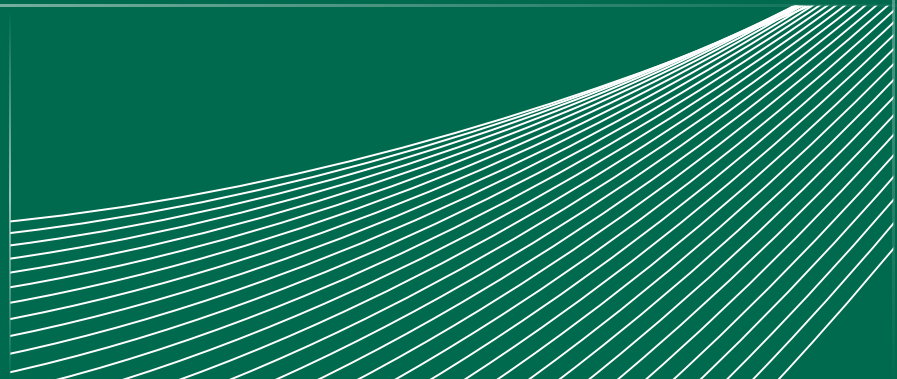
Long-standing relationships built on trust and local knowledge

Scalability & Expertise

Execution around the clock powered by functional business experts

CACEIS Strategic Medium-Term Plan 2028

3 key objectives aligned with the Crédit Agricole Medium-Term plan ACT2028

ACCELERATION	Strengthen our international presence by opening branches in Stockholm and Singapore	Support the growth of ETFs and pension funds	Roll out 'Execution to Custody' offerings for Digital Assets, Tokenisation of fund units and stablecoins	Accompany the growth of alternative assets with the PERES offering
TRANSFORMATION	Optimise our technology models and organisation	Strengthen our Follow the Sun – Data Anytime, Anywhere operating model	Accelerate digitalization and self-service through AI	Assert responsible ESG leadership rooted in European sovereignty
COHESION	Strengthen synergies with the Crédit Agricole Group	Develop human capital to drive innovation and client satisfaction		

OUR OFFER



A comprehensive end-to-end Service Offering

Custody	Depository services	Fund administration	Fund distribution	Market solutions	Middle office
▪ Clearing & settlement ▪ Payment ▪ Settlement of transactions ▪ Fund execution Services ▪ Tax Services incl. tax reclaim ▪ Issuer services	▪ Supervision ▪ Guarantee and segregation of assets ▪ Depository controls	▪ Fund Accounting ▪ Portfolio Administration ▪ Financial Reporting ▪ Regulatory & ESG Reporting ▪ Tax Reporting	▪ Investor Onboarding & Registration ▪ Dealing & Investor Services ▪ ETF Management & AP Servicing ▪ Facilities & Paying Agent ▪ Distribution Network Management	▪ Execution on fixed income, equity, ETF and derivatives ▪ Clearing services on listed derivatives and OTCs ▪ Securities finance ▪ FX & currency overlay services ▪ Liquidity management ▪ Collateral management	▪ Front-to-back Solutions ▪ IBOR/Position Keeping ▪ Trade management ▪ Corporate actions ▪ OTC middle office services ▪ Regulatory reportings ▪ ESR reportings ▪ Performance measurement and risk management

Clients

PRIVATE CAPITAL MANAGERS

PENSION FUNDS

BROKER DEALERS

INSURANCE COMPANIES

ASSET MANAGERS

CORPORATES



CACEIS Digital Solutions



One platform with easy access to data and analytics

OLIS is the single-entry point for all clients providing central access to all CACEIS services

- Access to one source of aggregated data
- Real time dashboards and transparency
- Analytics and reporting
- Market transaction tools
- Mobile apps provide clients a secure way to connect, or to follow up and manage NAV on the go



Streamlining fund distribution

An innovative digital solution supporting asset managers and institutional investors with fund distribution

TEEPI

Investor portal for investment and portfolio management

TEEPI Data Hub

Storing and dissemination of regulatory files

TEEPI ETF

Efficiently access the ETF primary market



A marketplace for fintech solutions

The Connect Store provides clients with a carefully selected range of leading fintech partners providing value-added data solutions complementing Crédit Agricole CACEIS' core services

- ESG data & regulatory reporting
- Class actions monitoring
- PRIIPS for private assets
- Cross-border distribution solutions
- Portfolio analysis tool
- ESG services for private assets



The Power to Innovate

DIGITAL ASSETS



Crédit Agricole CACEIS is the first European asset servicing group to establish a dedicated Digital Assets business line and obtain MiCA authorization

In June 2026, Crédit Agricole CACEIS launched the EURXT, the euro stablecoin of the Crédit Agricole group, and made the first subscription to an Amundi tokenised money market fund.

FLEXIBLE

Issuance and distribution of tokenised fund units Custody of tokenised financial instruments and digital assets

FULLY INTEGRATED

Integrated with CACEIS' existing fund custody and distribution platforms, providing same level of security as traditional assets

LEADING TECHNOLOGY

Leverages our partnership with Taurus, a leading global technology company specialist in blockchain and digital assets

AI



Develop solutions to create efficiencies in processes across Crédit Agricole CACEIS

- Solutions-focused
- Integrating AI into existing processes

BETSIE

Generative AI to helps with RFP responses and due diligence questionnaires

PROSPAIR

Automated fund prospectus reader and data extractor

CASPAIR

The official internal CACEIS chatbot

NOLIYA

Assistant to facilitate knowledge sharing for internal users. AI is reading Documentation, processes and directive to answer to questions.

LAB

Internal platform to create, customise and test AI models



A Culture Grounded in Responsibility and Inclusion

A purpose that's aligned with Crédit Agricole
Working everyday in the interest of our customers & society

A vision for all employees globally centered on client excellence,
people empowerment, diversity & inclusion

Become

the 'employer & client partner of choice'
in asset servicing

Work

as one team in a diverse and collaborative
environment building trusting client
partnerships

Empower

everyone to speak up, continuously learn,
grow and innovate in their roles

Responsible & Sustainable Approach

CORE CSR FOUNDATIONS	SUPPORTING CLIENTS WITH CONFIDENCE AND SECURITY	ACTING FOR THE ENERGY AND ENVIRONMENTAL TRANSITION	BEING A RESPONSIBLE AND COMMITTED EMPLOYER
EXAMPLES OF DRIVING IMPACT	▪ Help clients navigate sustainability regulation through powerful reporting tools – OLIS ESG ▪ Our cyber security framework is held to the highest standard – ISO 27001 ▪ Various ethics, compliance and sustainability trainings mandatory for all employees ▪ Sustainable Investments' incentives – CACEIS fees waived for 12 months following the creation of a new fund or sub-fund classified under Article 9 of SFDR	▪ Reduce our environmental footprint ▪ Dematerialize paper-intensive activities and reduce the impact of data storage ▪ Integrate ESG criteria into products and services ▪ Be useful to our territories	▪ Promote diversity and inclusion ▪ Reinforce employee engagement ▪ Strengthen employees' employability ▪ Develop a training programme on sustainable development topics



Alignment with
Crédit Agricole Group's
own Corporate Social
Responsibility ('CSR')
strategy

A dedicated CSR-ESG
division reporting to General
Management

Crédit Agricole CACEIS
CSR's approach published in
a **voluntary report**

SUSTAINABILITY-FOCUSED
AWARDS WON IN 2025



LABELS





AGILE & CONNECTED



ACTING EVERY DAY IN THE INTERESTS OF OUR CLIENTS & SOCIETY

This brochure is intended for informational purposes only and in no way constitutes a contractually binding service offer, recommendations or investment advice.

This document is intended exclusively for professional clients and/or eligible counterparties, within the meaning of European Directive 2014/65/EU on Markets in Financial Instruments (MiFID). Crédit Agricole CACEIS cannot be held liable, whether directly or indirectly, for use of the information contained in this document. Crédit Agricole CACEIS can in no way be held liable for investment decisions based on the information contained in this document. The information presented may not be copied, reproduced, amended, translated or distributed without the prior agreement of Crédit Agricole CACEIS. This document has not been examined by any supervisory authorities. The information provided in this document is subject to change without notice. CACEIS is incorporated as a "Société Anonyme" (limited company) with share capital of €941,008,309.02, has its registered office at 89-91, rue Gabriel Péri – 92 120 Montrouge – France, and is registered in the Nanterre Trade and Companies Register under number 437580160.