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# The Agri-Food Desk @ Crédit Agricole du Nord Est

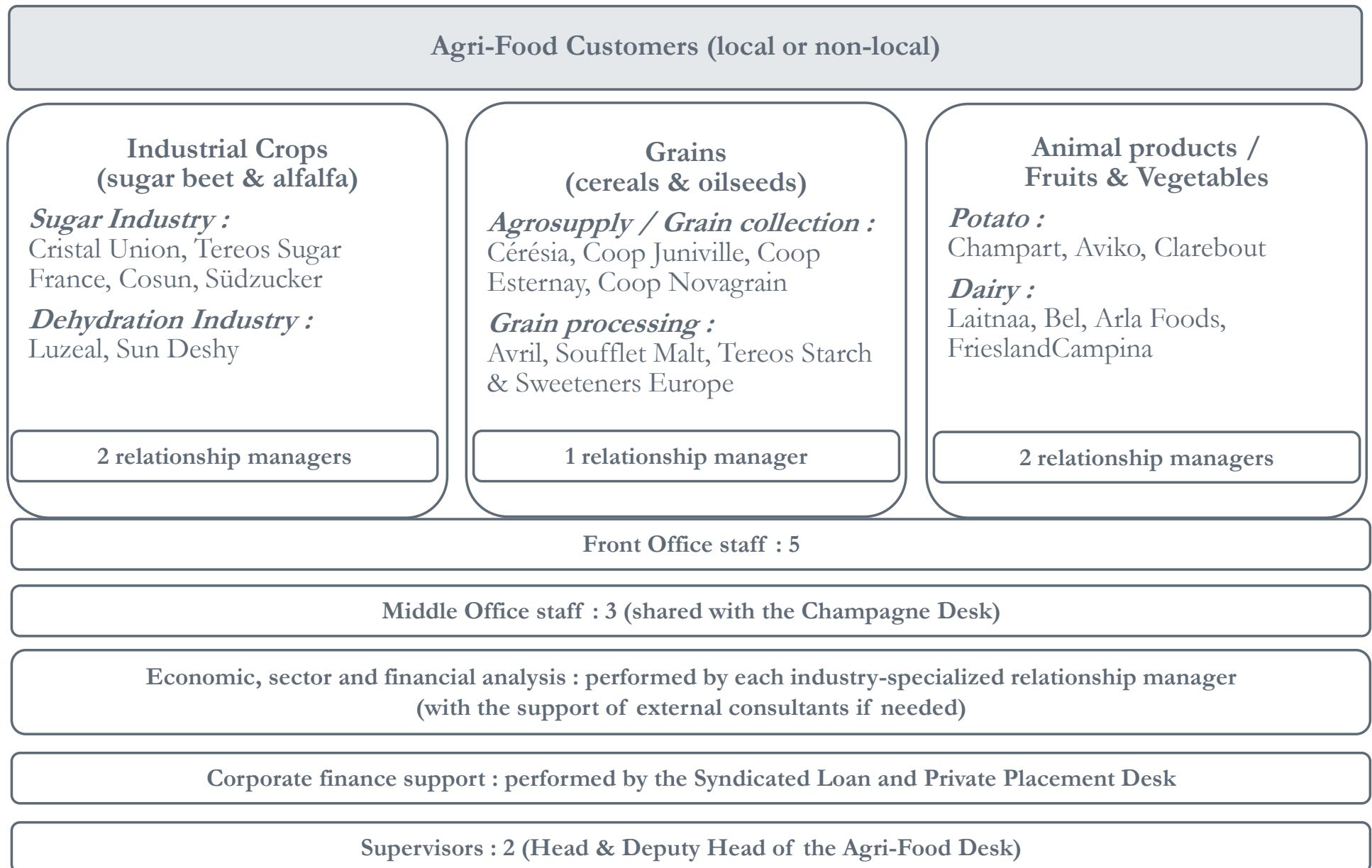
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Wednesday, the 11<sup>th</sup> of March, 2026

Montrouge

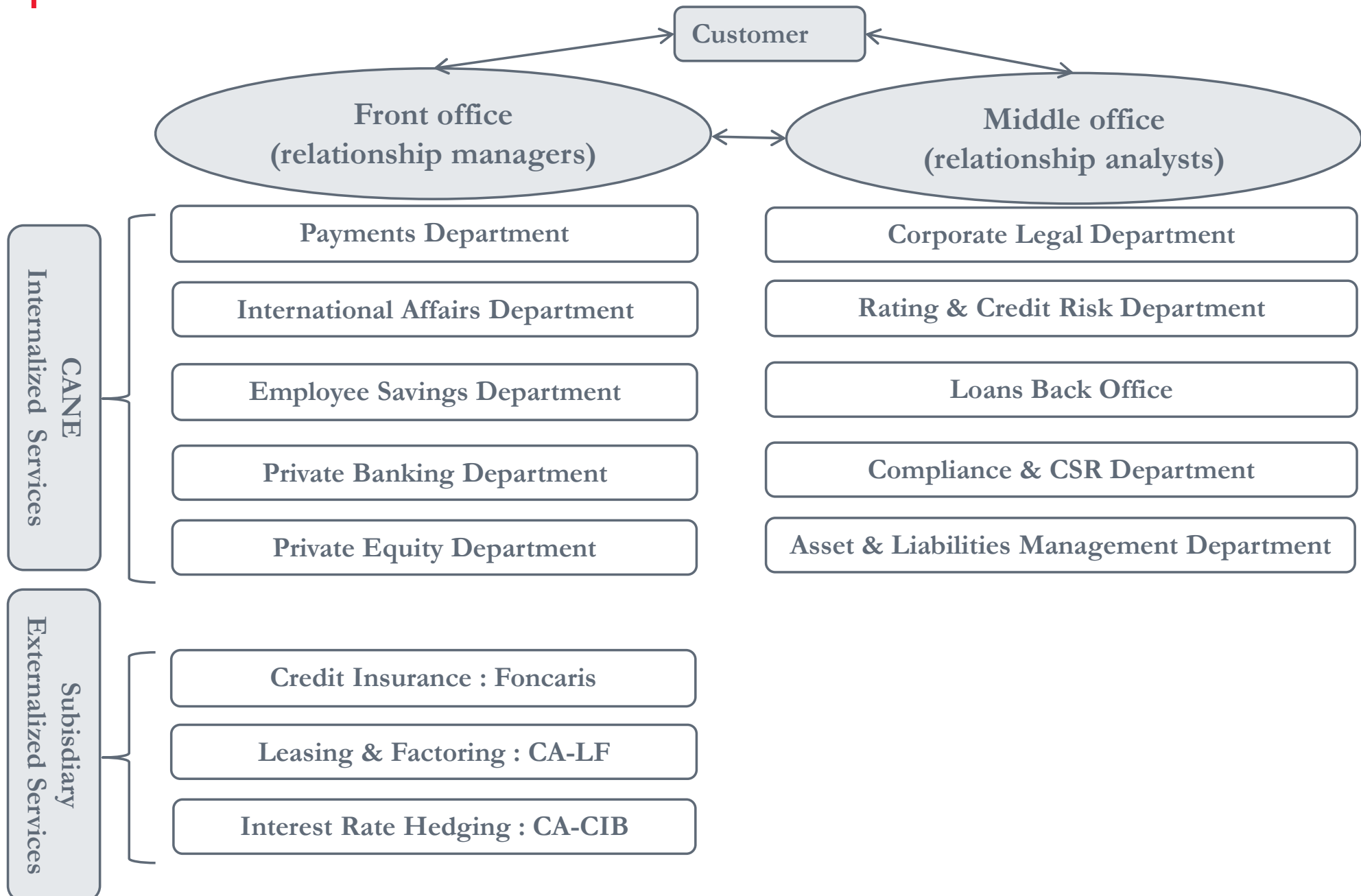
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## Core Organization Chart



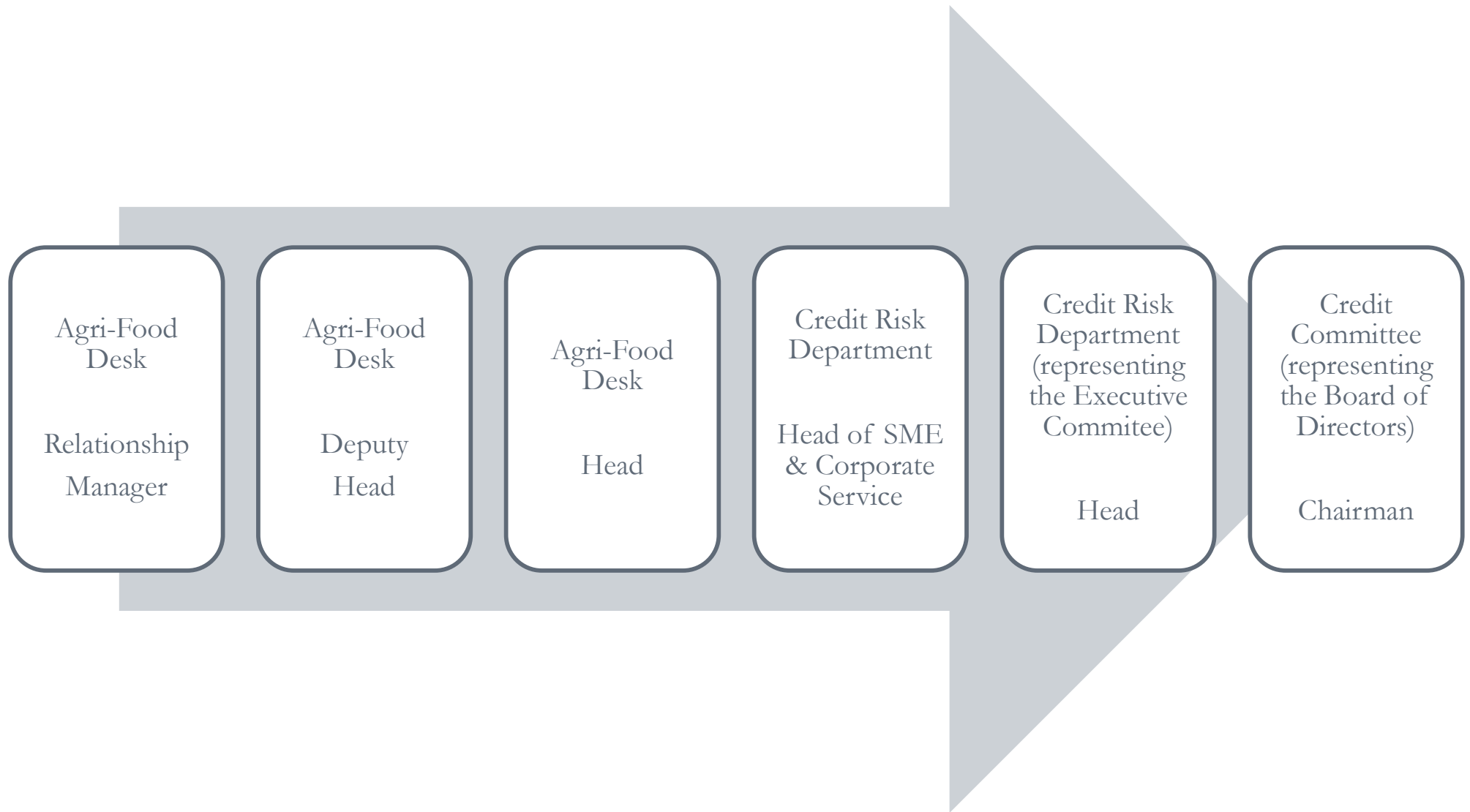
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## Extended Organization Chart



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Credit Commitment Path



- **Operating financing** : continue to support working capital needs for regional industries. In a particularly uncertain environment generating wide and sudden variations (climatic, geopolitical, and regulatory uncertainties), it is necessary to remain attentive to the markets and our customers, and to anticipate as much as possible. This is a distinguishing factor compared to competitors who are less responsive and less informed.
- **Investment financing** : continue to support regional CAPEX in our sectors. Be the benchmark for major regional projects: productivity (wave of automation following labor shortages/costs), capacity/added value (organic growth towards more processed products), and decarbonization.
- **Territorial credit risk management** : adjusting our share of risk upwards or downwards based on the individual trajectories of each counterparty (regaining our position or, conversely, diluting it).
- **Extra-regional credit diversification** : growth driver, risk mitigation, and leveraging IAA expertise by sourcing opportunities outside our region through external banks.

### Short-term working capital financing :

- Agricultural supplies : seeds, fertilizers, animal feed, plant protection products...
- Inventories : grains, potatoes...

### Mid- and long-term tangible and financial assets financing :

- Equipment : planting, harvesting, transport...
- Storage facilities : grain silo, potato refrigerators...
- Equity or quasi-equity capital : coop shares and financial accounts...