



Press Release

Montrouge, 12 June 2025

Crédit Agricole Santé & Territoires announces the signing of an agreement to acquire Petits-fils, the leading provider of at-home services for seniors in France, from Clariane

The acquisition of Petits-fils would establish Crédit Agricole Santé & Territoires, a subsidiary of the Crédit Agricole Group, as the leader in at-home services for seniors in France.

Beyond its commitment to improving access to healthcare, Crédit Agricole Santé & Territoires has invested in supporting wellbeing in aging, particularly in two key areas: non-medical accommodation — a sector in which the Group has been active since 2024 — and at-home services, where the acquisition of Petits-fils would represent a pivotal milestone in its development. The transaction is also expected to unlock synergies with other entities within the Crédit Agricole group.

The French population aged over 75 is expected to grow by 60% by 2040, with 90% of individuals in the age bracket continuing to reside at home. In this rapidly expanding market, Petits-fils has – within just a few years – emerged as the leading provider of at-home services for seniors across France, operating a nationwide franchise network comprising over 292 branches.

The exceptionally rapid growth of Petits-fils' services as an intermediary between clients and care workers (at twice the rate of the broader at-home services industry), its strong territorial roots, and the high levels of satisfaction found among Petits-fils' clients and partners underscore its strategic appeal to Crédit Agricole Santé & Territoires.

Clariane SE and Crédit Agricole Santé & Territoires also plan to conclude a nationwide partnership to help caregivers and dependent individuals access support services and suitable care near their place of residence.

Olivier Gavalda, Chief Executive Officer of Crédit Agricole S.A., commented: *"In 2022, the Crédit Agricole Group announced its ambition to diversify its offerings and services to meet all our clients' needs, particularly in the areas of health and ageing support. The acquisition of Petits-fils, France's leading at-home services provider for seniors, by Crédit Agricole Santé & Territoires, would mark a major step forward in the execution of this strategy."*



Pierre Guillocheau, Chief Executive Officer of Crédit Agricole Santé & Territoires, added:
“We would be delighted to welcome Petits-fils and its teams to Crédit Agricole Santé & Territoires. We are firmly convinced that the foundational values of Petits-fils — excellence, trust, quality, and compassion — are the cornerstone of its success and of the outstanding relationships it maintains with its clients, their caregivers, its at-home service assistants, and its franchisees. Our ambition is to support the company’s bold growth plan, building on the strength of its management and franchisees, and fostering ties with the Crédit Agricole Group’s regional network.”

Pursuant to the agreement signed with Clariane, Petits-fils would be acquired by Crédit Agricole Santé & Territoires for an enterprise value of €345 million, implying an estimated equity value at closing of approximately €255 million. The transaction is expected to have a limited impact on the CET1 ratios of Crédit Agricole S.A. and the Crédit Agricole Group.

The transaction remains subject to approval by the French Competition Authority, with closing anticipated in the third quarter.

About Crédit Agricole Santé & Territoires

A subsidiary of the Crédit Agricole group, Crédit Agricole Santé & Territoires is dedicated to structuring and expanding the group's service offering in the healthcare sector. It provides pragmatic solutions to two major societal challenges:

- Improving access to healthcare across France's regions, aligned with care pathway strategies and territorial healthcare frameworks (e.g., development of telemedicine, support for new medical practice models, deployment of healthcare facilities in underserved areas, etc.)
- Supporting the ageing population, through both at-home services and non-medical housing solutions.

About Petits-fils

Founded in 2014, Petits-fils is now the largest French provider of at-home services to the elderly in France. With over 290 branches — primarily franchised and employing more than 11,000 care workers — Petits-fils provided services to nearly 39,000 individuals in 2024.

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