



STRATEGIC AMBITION 2020

CRÉDIT
AGRICOLE
GROUP

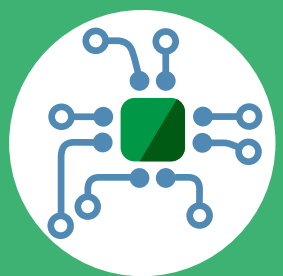


An ambitious Medium Term Plan combining prudence and performance



A reaffirmed universal customer-focused banking model

A customer-focused development plan in response to the digital revolution



Priority on organic growth and strong synergy development > € 8.8Bn synergies

An important cost reduction plan
> € 900M per annum savings for CASA



An investment programme commensurate with our ambitions > € 7.7Bn over 4 years

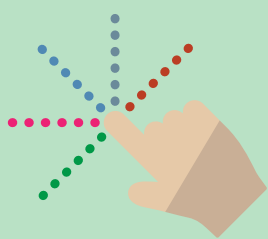
A strategic ambition embedded in four priorities



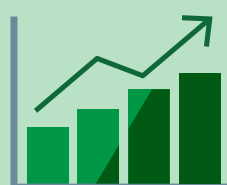
Plan to simplify the Group's capital structure



Roll out our ambitious Customer Project enhanced by the digital transformation to serve customers



Strengthen the Group's growth dynamics in its core business lines



Transform the Group to sustainably improve its operational efficiency

