



**STRATEGIC
AMBITION
2020**

CRÉDIT
AGRICOLE
GROUP



Priority 3 :
Strengthen the Group's
growth momentum
in its core business lines

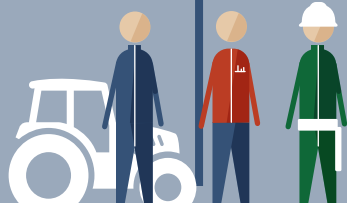
3 drivers for the Retail Banking business

Accelerate the
pace of customer
capture to
consolidate our
leadership over the
long-term



INDIVIDUALS

Digital offering
+
Home loans
+
Young customers



SMALL BUSINESSES and FARMERS

Expand our presence
in these markets



CORPORATES

Strengthen
our position
in the mid-corp
segment

Increase customers' equipment in synergy with specialised businesses



Consumer
finance

Target :
+ €5 bn
consumer finance
loan book

Continue our multi-
product strategy :



Property/
casualty
insurance



Death & disability and
creditor insurance

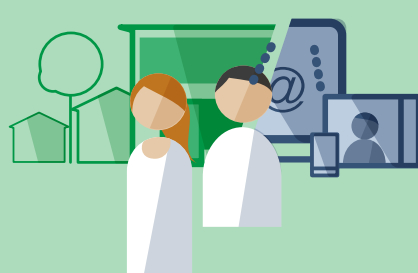
Reinforce
business
in specialised
markets



Accelerate
inflows
in the mass-
affluent
segment

Target :
+ €70 bn
off-balance sheet
customer assets

Complete the digital transformation and branch networks upgrade ...



An ambitious investment plan to support business development

~€200m p.a.

of investment
for Crédit Agricole S.A.

~€550m p.a.

of investment
for the Regional Banks



...while controlling the cost base

A proactive plan to improve
operating efficiency

~€325m p.a.

of recurring cost savings
for Crédit Agricole S.A.

~€110m p.a.

for the Regional Banks

2019 targets

CA	LCL	Cariparma	BForBank
Full multi-channel banking model	The premium service Bank in urban areas	Acceleration in business development	A fully digital bank
Penetration rates +1 pt in individuals +2,5 pts in small businesses +1,5 pt in corporates +2m personal and property insurance contracts 12m mutual shareholder customers	Revenues €3,7bn Cost/income ratio -6 pts to ~65% RONE >16%	+2m customers Revenue growth +~3% p.a. Cost/income ratio ~55% €625m of cumulative investments RONE >16%	Target 500 000 customers en 2020 i.e. +360 000 customers in 5 years