



**STRATEGIC  
AMBITION  
2020**

CRÉDIT  
AGRICOLE  
GROUP



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

## 2 drivers for the Specialised financial services business

**1**

**Selective growth drive**  
supported by the Group's  
retail networks and  
proprietary business



+ 1 pt market share  
in consumer finance  
by 2019



**CRÉDIT AGRICOLE  
LEASING & FACTORING**

80% of production made  
jointly with the Group's  
retail banks in 2019



**CRÉDIT AGRICOLE  
CONSUMER FINANCE**

+€2 bn in consumer  
finance loan book  
in France (excluding  
Group networks over  
the plan period)

**2**

**Improvement in  
profitability**  
due to lower expenses and  
the adjusted business  
model



**CRÉDIT AGRICOLE  
CONSUMER FINANCE**

> 70% self-funding  
ratio in 2019

Convergence of CACF  
and CAL&F IT systems  
to Group factory



**CRÉDIT AGRICOLE  
CONSUMER FINANCE**

Stability of business  
line costs over  
2015-2019

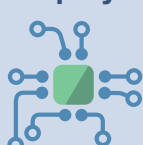
## A specific strategy for each business line



**CRÉDIT AGRICOLE  
CONSUMER FINANCE**



Extend Group synergies beyond current scope



Accelerate digital transformation



Strengthen partnerships



Improve industrial efficiency in the long term



Secure the liquidity position and optimise profitability

## 2019 Targets

€82bn managed loan book

> 70% self-funding

40% of consumer loan origination from digital channels



**CRÉDIT AGRICOLE  
LEASING & FACTORING**



Grow business volumes generated jointly with Group entities



Sharply increase profitability



Invest in digitisation and upgrading our information  
system tools

## 2019 Targets

35% market share in renewable energies in France

€22 bn in leasing and factoring origination (+26% vs 2015)