



STRATEGIC AMBITION 2020

CRÉDIT
AGRICOLE
GROUP



A new plan
based...

... on our strengths

9 million
mutual
shareholders



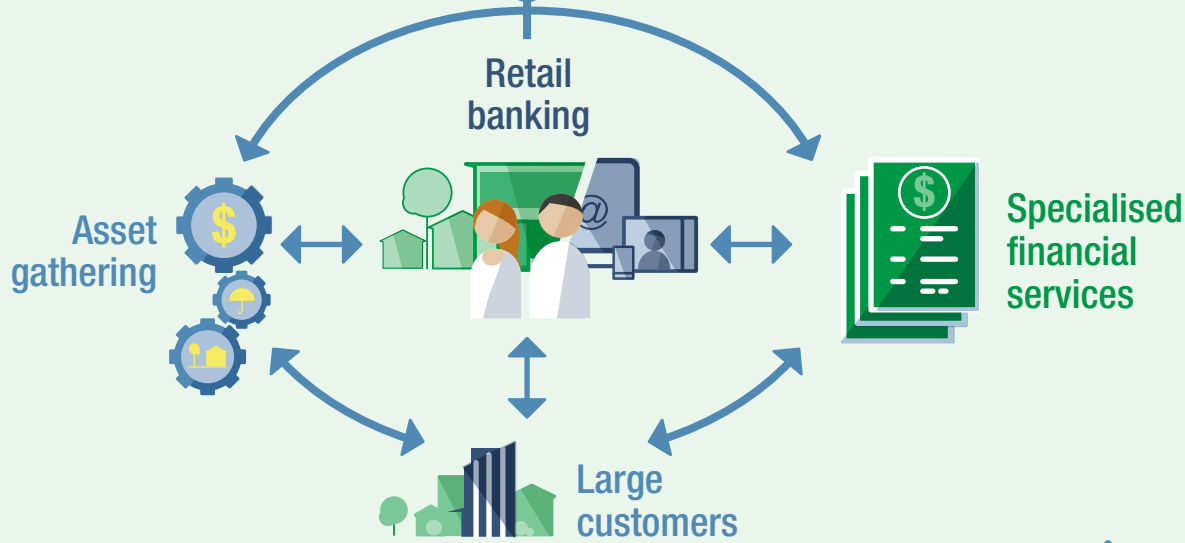
Strong
cooperative
and mutual
roots



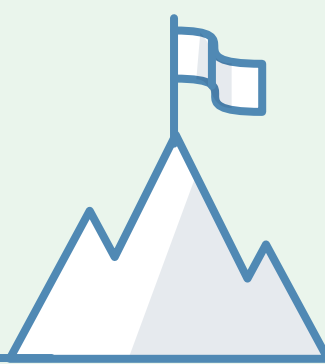
#1 bank
in France

in terms of the number
of mutual shareholder
customers

A customer-
focused
universal
banking model
involving :



Confirmed leadership
year after year in all
our business lines



Leader
in France with

27 million
customers

**Retail
banking**

The **leading**
financial partner
of the French economy
with a loan book of
€500 billion

No. 7 in
Italie

GRUPPO CARIPARMA
CRÉDIT AGRICOLE
CARISPEZIA | FRIULADRIA | CARIPARMA

No. 1 investor in
real estate
in France

Amundi Immobilier

**Asset
gathering**

No. 1 asset manager
in Europe
Amundi
ASSET MANAGEMENT

No. 1 bancassurur
(France and
Europe)

World
No. 1 in aircraft
financing

France
No. 2 in syndication
business

**Financing activities
and payments**

Top 3
in **consumer finance** in Europe

European player with
strong domestic positions

Leader in France

Leading player
in **asset servicing**
in Europe

A Group capable of adapting to deliver sustainable performance...



Ethics
and compliance
embedded
in governance



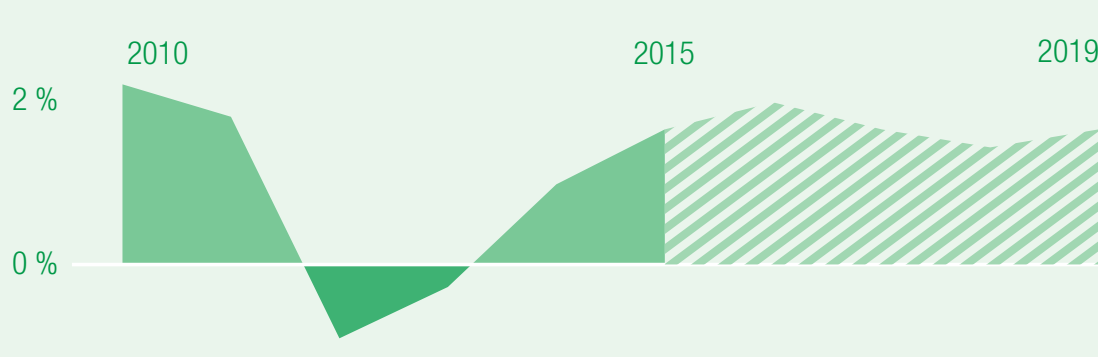
CSR commitments
embedded
in day-to-day
operations



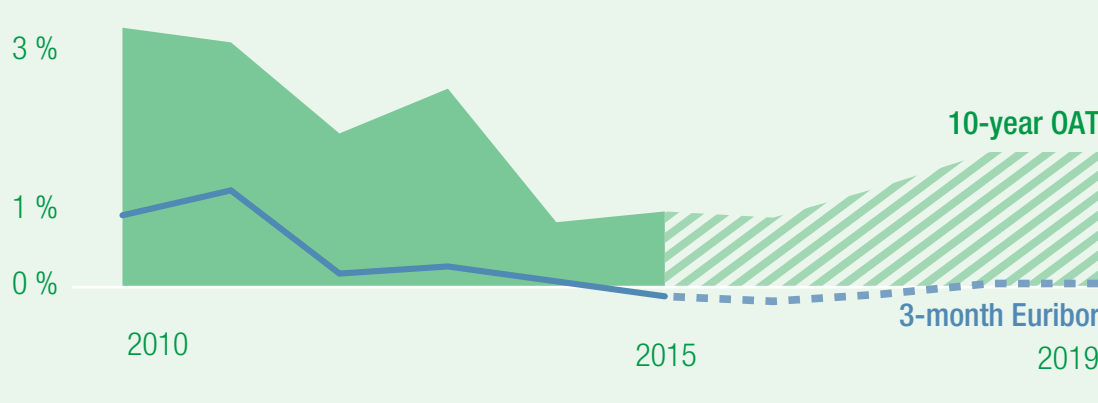
Substantial
investment
in HR

Conservative economic growth assumptions

Moderate recovery in growth
Eurozone GDP (year-on-year % change)



Durably low interest rates



Regulatory changes



New requirements
for regulatory
ratio levels
and calculation
methods



Tougher consumer
protection
requirements