



**STRATEGIC
AMBITION
2020**

CRÉDIT
AGRICOLE
GROUP



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

3 drivers for accelerating business development of the Asset gathering business line



Strengthened revenue synergies

~ **+4%** a year growth in creditor insurance
premium income
X **2** market share in group
pensions by 2019 ▶ from **8%** to **16%**



Investment in the growth of our activities

Growth in the capital allocated to the Asset gathering
business line
Pursuit of value-creating acquisitions
(particularly in asset management)



A driving role in Crédit Agricole S.A.'s revenue growth

1/3 of Crédit Agricole S.A. business line revenues
generated by the Asset gathering business line
45% growth in CASA business-line
revenues generated by the
division in 2015-2019



2019 targets



Become France's
leading insurer

+ ~ **35%**
growth in premium
income from death
& disability, creditor
and group insurance

+ ~ **27%**
growth in property
& casualty premium
income

Contribution
to the Group's
revenues
> **€6bn**



Strengthen
our leadership

+ **€100bn**
of net inflows in the
retail business

+ **€60bn**
net inflows from
institutional
investors

+ **5%**
CAGR in net income



One of Europe's
leading wealth
managers

€3bn
average net inflows
p.a. over
2016-2019

~ **75%**
cost/income ratio
in 2019

+ **10%**
p.a. growth in
net income Group
share



Use our real estate
expertise to serve
our customers'
wealth
management
needs



Individuals

A target of
10,000
new home sales through
the retail banks

Become a leading
player in rental
property management

Pre-owned housing
transactions :
Support our customers
and prospective customers



Institutionals and corporates

x2
the assets under
management to
€20bn by 2019