

# 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