

# 3 drivers for the Large customers business

1

A CIB serving the Group whilst maintaining a low risk profile

Support the development of the Regional Banks and Cariparma in the **mid-corp segment**

A specially **prudent risk profile**, helping **reduce earnings volatility**

Developing markets **activities** with **corporate and local authority clients** of the **RBs and LCL**

< **5%** of Crédit Agricole S.A's total RWAs linked to market risks by 2019

2

A new coherent business line generating synergies

**Strengthen** our global offer for **institutional customers**

Greater **commercial cooperation** between CACIB and CACEIS

**Industrialisation** of common transactions

3

Proactive RWAs and cost base optimisation

Selective review of CACIB's client portfolio to free up **€10bn** of RWA

~ **€230m** of recurring savings by 2019

## 2019 TARGETS

Efficient growth



Financing activities



**Structured finance**  
"Maintain our leadership"



**Debt optimisation and distribution**  
"A global credit expert serving the Bank"



**International trade and transaction banking**  
"A key service for Corporate customers"

➔ Target ~ **€2,3bn** of revenue  
CAGR of ~ **+1.4%**

Continued growth momentum



Capital markets and investment activities



Strengthen the Investor franchise and optimise the Corporate franchise



Further internationalise Investment banking revenues



Strengthen the product and service offering for the Group and the mid corp segment

➔ ~ **€2.4bn** of revenue  
CAGR of ~ **+3.8%**

Confirm our position as a leading player in Europe



Asset servicing



Broaden the product offering



Strengthen synergies with CACIB



Continue to expand geographically

➔ Target ~ **€800bn** of revenue  
CAGR of ~ **+2%**