

Press release

Montrouge, 30 November 2015

#INNOVATION #BANK4TEENS
Crédit Agricole S.A. organises its first in-house international hackathon
48 hours to develop an innovative idea for teenagers in 7 different countries

From Monday 30 November to Wednesday 2 December, Crédit Agricole's Le Village by CA in Paris will host teams selected from each of the countries in which the international retail banking business (BPI) operates - Italy, Poland, Serbia, Ukraine, Egypt and Morocco - alongside French employees of the Group.

The aim of 48 hours of creation and inter-cultural joint construction project is to develop an innovative idea (mobile and tablet app, games etc.) targeted at "future" teenage customers in all international retail banking countries. Over 20,000 employees were approached and 30 projects were selected to take part in the "Bank4Teens" development marathon.

"This hackathon is based on the successful collaboration between Crédit Agricole S.A.'s retail banks. The idea came from marketing directors at our international banks, each of whom faces the very concrete operational problem of how to approach teenagers. This initial in-house and inter-cultural development experiment will result in the winning app being brought to the market in the first half of 2016. The hackathon forms part of the wider "CAP digital" project across Crédit Agricole S.A.'s international retail banks," comments Marc Oppenheim, Head of International Retail Banking at Crédit Agricole.

An original and inter-cultural in-house hackathon

More than 20,000 of Crédit Agricole's international retail banking employees were invited to register for this major collective innovation competition via a bilingual platform. Work on thinking about the "Bank4Teens" theme then began.

Head office and branch employees had a month and a half to give shape to their ideas. They were able to document their ideas by chatting online to other employees and marketing experts, sociologists, IT experts, digital designers and incubators. A total of 260 projects were put online on the platform and 30 were selected in late October.

The hackathon begins on 30 November with the 30 participants pitching their ideas. Six international teams will then be put together to develop their proposed "Bank4teens" app.

When the development marathon ends on 2 December, a project will be selected by a panel of executive directors from the Group (France, Poland and Egypt) and incubated with a view to bringing it to the market in the first half of 2016.

Crédit Agricole S.A. press contacts

Charlotte de Chavagnac - 01 57 72 11 17 – charlotte.dechavagnac@credit-agricole-sa.fr

Alexandre Barat - 01 43 23 07 31 – alexandre.barat@credit-agricole-sa.fr

All of our press releases are available on www.credit-agricole.com - News/Press section- http://twitter.com/Credit_Agricole

SPECIFIC INFORMATION

Crédit Agricole's international retail banking business

- A network of 6 main banks (Italy, Poland, Serbia, Ukraine, Egypt, Morocco)
- A recently formed network (2006) bearing the colours and expertise of Crédit Agricole: usefulness, advisory services and local presence for individuals, businesses and the agri-agro industry, with around 6 million clients.
- Banks recognised by clients for their efficiency, with a customer recommendation index placing each of them in the top half of their market
- The teenage market represents a potential client base of 1.2 million for Crédit Agricole's international retail banks

Bank4teens in figures

- 20,000 employees notified in 6 countries
- 1,000 registered
- 500 people and idea developers
- More than 60 experts mobilised in all countries
- 260 ideas made formal
- 1 winning idea brought to the market in 6 countries in the first half of 2016

Where?

- Ideation evening and Hackathon workshops at Le Village by CA, 55 rue la Boetie, 75008 Paris

When? 48 hours non-stop!

- Ideation evening: 30 November 2015
- Hackathon: Tuesday 1 December 2015
- Judging: Wednesday 2 December 2015

Effective launch

- Before 30 June 2016

Crédit Agricole S.A. press contacts

Charlotte de Chavagnac - 01 57 72 11 17 – charlotte.dechavagnac@credit-agricole-sa.fr

Alexandre Barat - 01 43 23 07 31 – alexandre.barat@credit-agricole-sa.fr

All of our press releases are available on www.credit-agricole.com - News/Press section- http://twitter.com/Credit_Agricole