

AN **INTEGRATED BANKING MODEL**
TO ORIGINATE AND PROVIDE
A COMPREHENSIVE RANGE OF
FINANCIAL SERVICES
TO ALL OUR CUSTOMERS



CRÉDIT AGRICOLE:



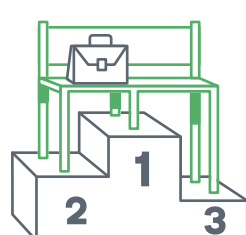
No. 1 retail bank in Europe



A solid foundation of high and recurring earnings from retail banking based on the strength of Crédit Agricole's cooperative model



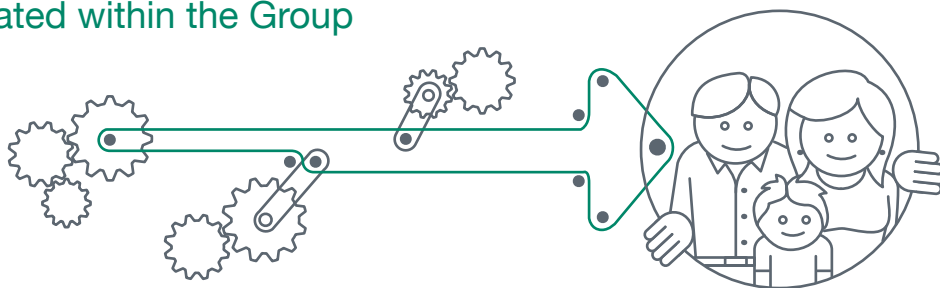
Leadership positions in specialised businesses: Savings management & Insurance, Corporate and investment banking, Specialised services



A unique capability to sell Group products and services to our customers



A model that fosters synergies and keeps the value created within the Group



SERVING OUR CUSTOMERS
AND AN AMBITION:

A CUSTOMER-FOCUSED
UNIVERSAL BANK GROWING
IN FRANCE AND IN EUROPE
AND DELIVERING A STRONG,
RECURRING PERFORMANCE