



CRÉDIT AGRICOLE S.A.

THE FRENCH ENTREPRENEUR'S MARKET

PRO DAYS

MARCH 2026



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FRENCH MARKET ORGANIZATION

2

OUR AMBITIONS : « ENTREPRENDRE 2030 »

3

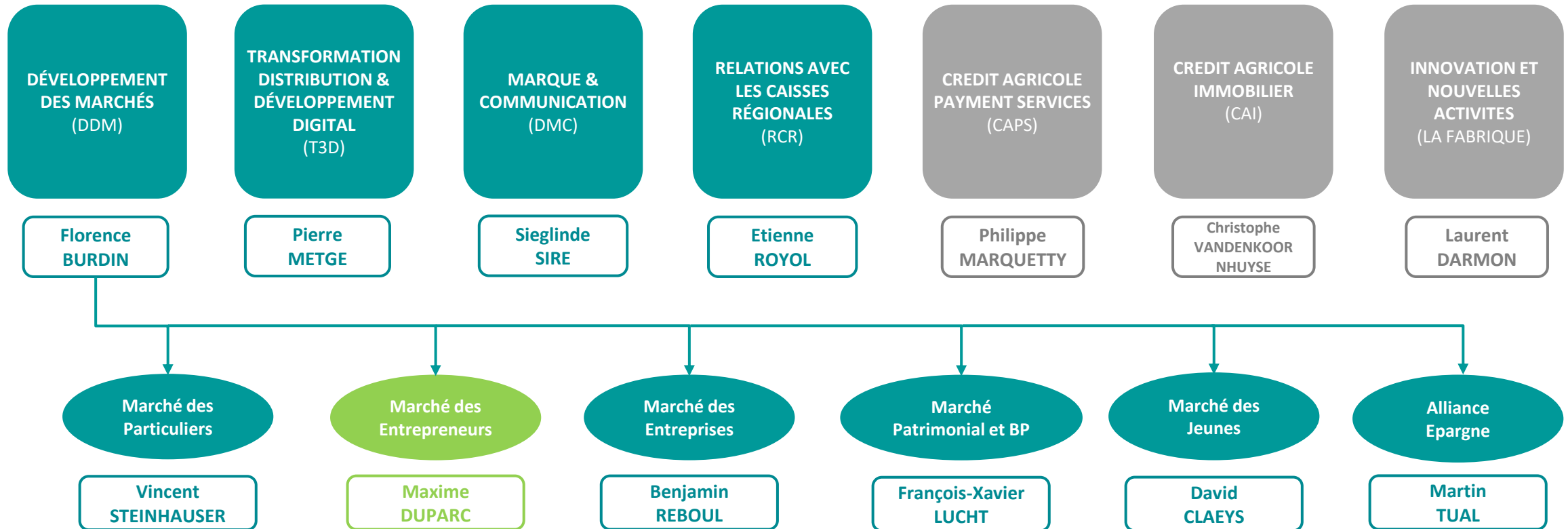
MARKET OVERVIEWS AND OBSERVATIONS

4

2026 KEY PROJECTS

A CLIENT AND DEVELOPMENT DIVISION SUPPORTING REGIONAL BANKS AND SUBSIDIARIES

DEPUTY GENERAL MANAGER OF CRÉDIT AGRICOLE S.A. - CLIENT AND DEVELOPMENT DIVISION
GÉRALD GRÉGOIRE



A CASA PCD MANDATE FOCUSED ON SUPPORTING THE GROUP AND ITS SUBSIDIARIES

1

A mandate structured around 4 key pillars



ASSERTING A STRONG, FORWARD-LOOKING STRATEGIC VISION, PRIORITIZED & DEPLOYED
on Markets and core banking themes



DRIVING AND SUPPORTING THE GROUP AND ITS ENTITIES' TRANSFORMATIONS
in terms of strategic direction as well as working methods



CONTRIBUTING TO THE END-TO-END DISTRIBUTION STRATEGY IN CONNECTION WITH THE REGIONAL BANKS (RB)



NATIVELY INTEGRATING DIGITAL INTO BUSINESS REFLECTIONS & ENSURING REFERENCE FRAMEWORK COMPLIANCE
(customer journeys,

2

Coordination with the Group's stakeholders



User Hub network
(Savings, Credit, etc.)



3

In line with the Group's ambitions

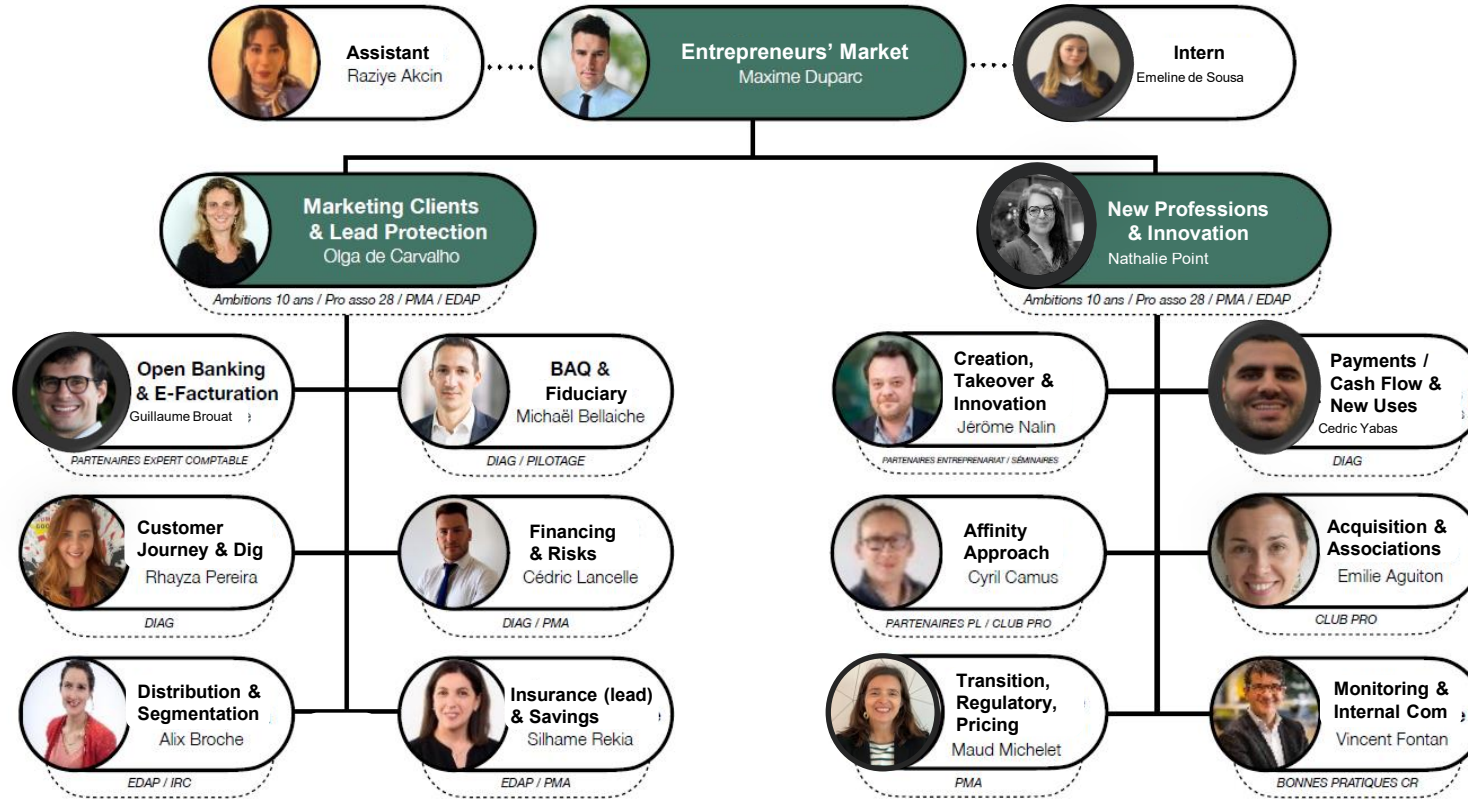
Reason for being

Group Project

MTP 2025

10 years ambitions of the Caisses Régionales

OUR ORGANIZATION THAT ALLOWS US TO BE MORE EFFICIENT ON THE MARKET



Design and deploy offers and customer journeys that support the development of Regional Banks.

Support the transformation of distribution models and the evolution of the advisor profession.

Stay alert to understand the expectations of professionals.

Deploy the CSR strategy of the Entrepreneurs' Market in accordance with societal commitments.

Develop a new affinity-based approach (Associations, FCS, ...) and revisit market segmentation

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ENTREPRENDRE
2030

ENTREPRENDRE 2030 : A NEW MILESTONE FOR THE ENTREPRENEUR'S MARKET



But success is never a given : what leads us to settle a new strategy ?

- Deep market evolutions
- A “Quality Leader” positioning that reinforces a strong profile for key players
- A clarified “Pro Irrigation Plan – Act 2015”
- New strategic impulses from regional systems with 10-year initiatives
- Established PCP / PDN methods and work, anchored in a strong strategic vision, represented and translated into priorities



**« Trajectoire
Entrepreneurs
2030 »**
6 new priorities



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French market : New regulations that impact our clients compelling us to act

→ *The new E-invoicing regulation starts on September 2026*

«compta-techs » **have the opportunity to become essential in the customer ecosystem**, allowing them to develop new services like financial management including bank account

→ *Ex. Pennylane invested 75M€ on this purpose*



« Fintechs » **can develop their own e-invoicing solution conform by design** to become an all-in-one hub for clients

→ *Qonto raised +450M€ to develop invoicing solution*

Qonto

European Market : Neo competitors that are getting strength and pushing us to be more agile

Qonto

Revolut

Neobanks are expanding into the professional segment with a growing portfolio of innovative solutions. Qonto and Revolut **now offer current accounts yielding up to 4% interest**

 **sumup®**

SumUp is preparing for a 2026 IPO, with a projected valuation between \$10 and \$15 billion. This move represents a **pivotal strategic milestone** in the company's evolution as a leading European fintech.

OBSERVATION 1: ENTREPRENEURS ARE INCREASINGLY NUMEROUS, YET DIVERSE AND LACKING CLEAR REFERENCE POINTS

One million new businesses are created each year, yet entrepreneurs often lack clear guidance, with diverse needs and expectations, facing new challenges in an unpredictable environment



Entrepreneurs face growing challenges in a shifting economic and regulatory landscape, and require guidance to interpret change, set priorities, and act amid deep societal transitions

Economic and regulatory context

Rising costs of raw materials and energy, geopolitical instability, and increasing regulatory pressure...

Growing the business and building the team

Shaping its evolution and preparing for what's next

Societal transformation

Adapting to social trends

Digital transformation

Breaking down the challenges of the digital shift, particularly around electronic invoicing

Ecological transition

Implement a sustainable development trajectory



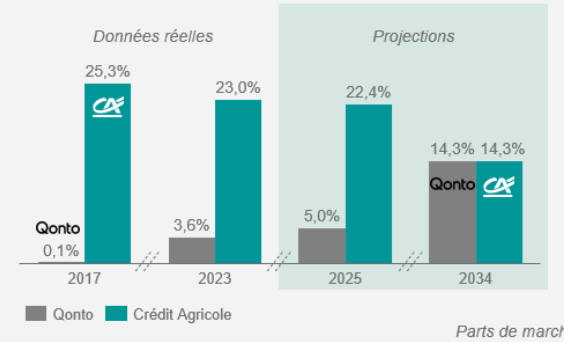
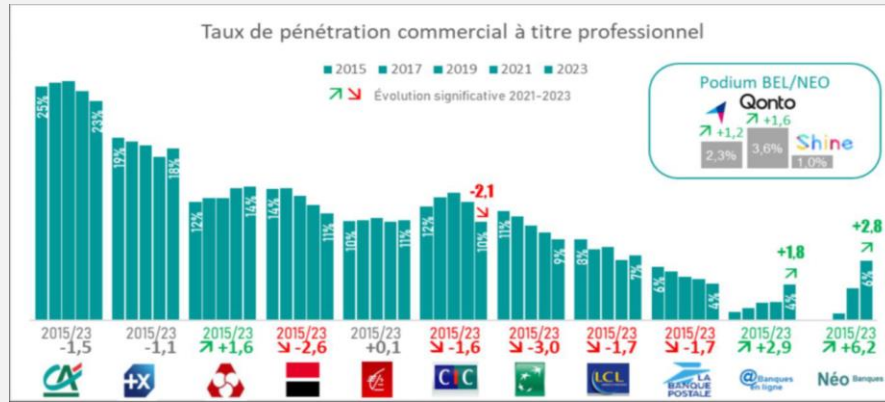
Expectations regarding the bank :

- Digitalization of the banking relationship
- Support during key moments, including tough times (cash flow)
- Saving time to focus on your core business

OBSERVATION 2: CRÉDIT AGRICOLE IS NO LONGER THE LEADER IN ACQUISITION

Although traditional banks remain dominant, Crédit Agricole — still the leader in market share — is no longer leading in customer acquisition...

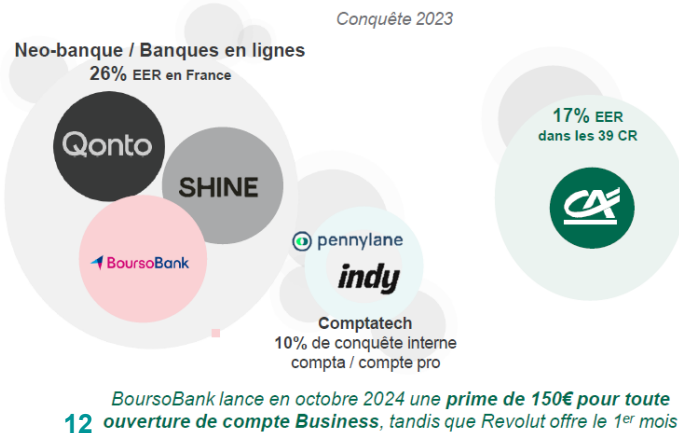
...and will no longer be in 10 years if current trends continue



In 8 years, Qonto has reached the same number of professional clients as LCL and could catch up in revenue by 2034 if current trends persist.

Sources: INSEE, Coface SCRL, client databases, Diane – first bank declared by the company. Estimate based on a sample of professionals in the region, primarily incorporated professionals who report their financial statements. / MicroStrategy as of 12/31/2023 / SIDV2: Net banking income adjusted for liquidity – market estimate for professional clients within the rating segment scope. / Acquisition estimates based on data published by Qonto, KPMG projections – Pépites Study 2023–2024

Online banks and neo-banks are accelerating their progression



- 1 in 4 new banking relationships are initiated through an online or neo-bank
- 29% among micro-entrepreneurs and 26% among other professionals
- Qonto is 1st ex-aequo with CA in New banking relationships in 2023 with 10% of market shares

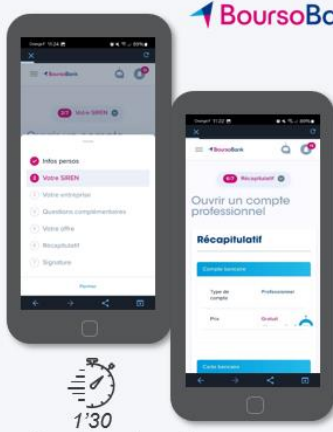
58% of professionals have heard of neo-banks, and 17% (up 3 points vs. 2021) would be willing to open a professional account in an online bank without a physical branch, for the following reasons

- Pricing transparency
- Attractive pricing
- Mobile app
- Ease of daily use
- Ease of account opening
- 24/7 availability

OBSERVATION 3: A NEW '3-IN-1' VALUE PROPOSITION

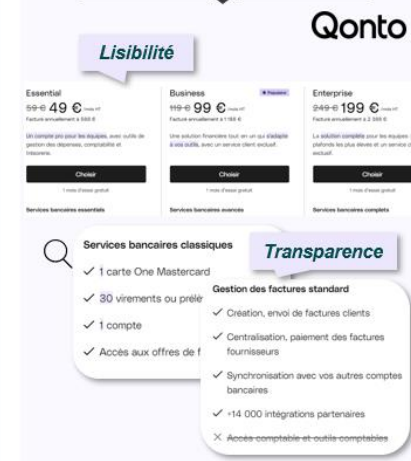
3 major dynamics: determined by the prior deployment of notification, ahead of the support measures to be implemented

A 100% digital journey



avec formulaire pré-rempli


A flat-rate pricing mode



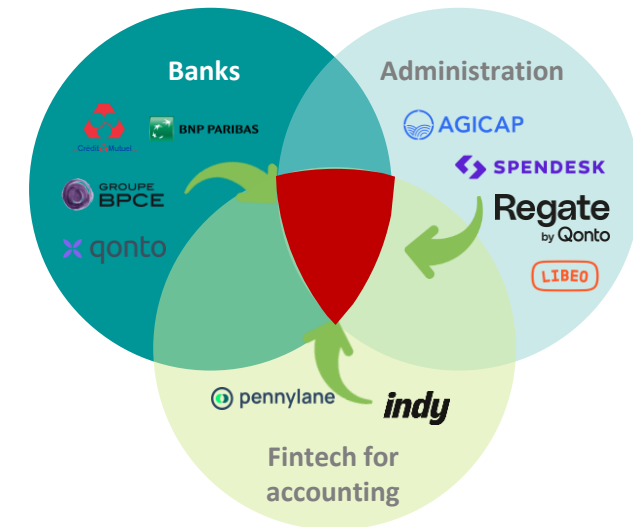
Lisibilité

Transparence

An all-in-one value proposition



A unified "3-in-1" value proposition that converges toward business management, combining banking, administrative & financial operations, and accounting



The rise of Fintechs: fully digital financing solutions

Memo Bank
Banking license obtained in 2020
→ Every type of credit
100% Digital

Qonto
Via partnerships : Silvr ; DeFacto
→ Factoring
→ Cash Advance

sumup®
Revenue base Financing
→ Cash Advance : repayment adjusted based on revenue and a portion of sales revenue is allocated toward repayment

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KEY PROJECTS DETAILS

ROLL OUT A RENEWED VALUE PROPOSITION FOR ALL ENTREPRENEURS, LEVERAGING A DISTINCTIVE BLEND OF HUMAN EXPERTISE AND DIGITAL INNOVATION — INTEGRATING BANKING, INSURANCE, AND COMPLEMENTARY SERVICES TO ASSERT OUR TERRITORIAL LEADERSHIP AND DEFEND OUR UNIVERSAL, RELATIONSHIP-BASED BANKING MODEL

P1

New "Augmented" Financial Management Offer

Redefining our value proposition around the BAQ to offer a broader "augmented" Financial Management service with 100% digital multi-universe pathways

P2

Evolution of the Distribution Model

Enabling CRs to make the best choices in distribution models by mapping "winning" models, anticipating the evolution of the Advisor role, and introducing a new segmentation

P3

Affinity Banking Approach for High-Value Segments

Strengthening our affinity banking approach for high-value segments (liberal professions, SMEs, associations) and their key moments (setups, transfers, acquisitions)

P4

CSR Support for Our Clients

Deploying a comprehensive electric mobility offering, opening up with CATE to advisory and diagnostic professions (e.g., carbon assessments), and committing to societal initiatives

P5

Targeted Development of Acquisition, Equipment, and Market Synergies

Developing our business portfolios through targeted approaches in acquisition, equipment, and market synergies

P6

Innovation Development

Reaffirming our leadership in the Entrepreneur market by strengthening our innovation capacity through three levers: market intelligence, open banking, and the Pro Factory system



- SEGMENTATION
- CUSTOMER ENGAGEMENT
- DISTRIBUTION INCUBATOR

- HEALTHCARE PROFESSIONALS
- FRANCHISEE
- LOCAL ASSOCIATION

- TARGETED FINANCING
- INCLUSIVE ENTREPRENEURSHIP
- MOBILITY

- ACQUISITION
- MULTI-PRODUCT ADOPTION
- PRIVATE BANKING FOR BUSINESS OWNER

- BAAS
- EMBEDDED FINANCE
- PAYMENTS



Our learning Expedition – Thank you CA POLSKA



**PÔLE CLIENT ET
DÉVELOPPEMENT**
Direction du Marché
des Entrepreneurs



Crédit Agricole Bank Polska : A digital forward Entity

Les réussites éprouvées

Franchise



+600 Restaurants
1^{er} réseau de Pologne

Partenariats



+900 Pros de santé rencontrés

Evènementiel
Affinitaire
Santé

+900 Pros de santé rencontrés

Remote
Advisor

+10% du total des clients gérés

Strefa Biznezu

« Super App »
bancaire regroupant
les services des pros

Les Grands projets en cours

AI Integration in Advisor Journeys

Deployment of a **generative AI super-assistant** that **analyzes all advisor-client interactions** to prepare exchanges and update client information clearly and completely

→ **SOHO/SME Market Deployment: 12/02/2025**

CABP → CASA

Monitor the **deployment of generative AI** in advisor journeys and begin workshops to propose implementation in France Deepen discussions on the **conversion efficiency of digital leads** through the remote advisor model Conduct a **dedicated workshop on business creation tools** offered by CABP

CASA → CABP

Present our **various innovation topics**, including **electronic invoicing** planned for 2027 in Poland Provide visibility on the **progress of the Pro By CA rollout** Share **franchise expertise** and identify CA CIB clients established in Poland Strengthen the **Health strategy** by planning a CABP visit at a Health & Territories business unit