

# **BPIS PRO DAYS CARREFOUR CONQUEST PRO**

## **NEW CLIENTS ACQUISITION 2025 FULL VISION & 2026 PERSPECTIVES**



**MARCH 11, 2026**

**AGIR CHAQUE JOUR DANS VOTRE INTÉRÊT  
ET CELUI DE LA SOCIÉTÉ**



# AGENDA

## 1 ) 2025 FINAL ACQUISITION RESULTS IN EACH BPI

- ◆ NET BALANCE / GROWTH ACQUISITION / LOSS / RATE OF TARGET ACHIEVEMENT
- ◆ FIGURES BY REGIONAL DIRECTION
- ◆ ACQUISITION BY CHANNEL

## 2 ) EQUIPMENT & PROFITABILITY

- ◆ TOTAL 2024 & 2025 CLIENTS NBI / BY SEGMENT
- ◆ NEW ACQUIRED CLIENTS SEGMENTS
- ◆ PROFITABILITY (NBI AND EQUIPMENT ON NEW CLIENTS)

## 3 ) FOCUS ON LIBERAL PROFESSIONS

- ◆ LIBERAL PROFESSIONS PRIORITY SEGMENTS / AMBITIONS / MARKET SHARE AMBITION
- ◆ NET BALANCE / GROWTH ACQUISITION / LOSS / RATE OF TARGET ACHIEVEMENT

# AGENDA

## 4 ) IMPROVEMENT PROPOSALS FOR 2026

- ◆ 2 OR 3 ISSUES WITH PROPOSED SOLUTIONS TO IMPROVE NEW CLIENTS ACQUISITION

## 5 ) 2026 AMBITIONS AND ACQUISITION PLAN

- ◆ 2026 TARGETS AND ACTIONS PLAN

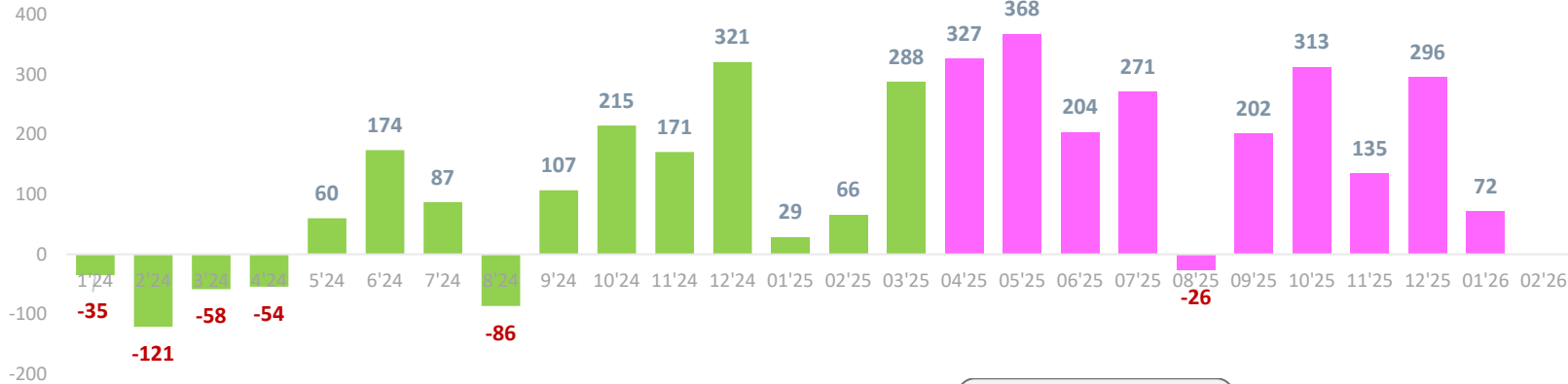
## 6 ) 2026 INNOVATIONS WITHIN THE BPIS

- ◆ CAI ACQUISITION SYNERGY (PRO & FINANCIAL ADVISORS)
- ◆ AFFARI PLATFORM
- ◆ NEW LIBERAL PROFESSIONS OFFERS
- ◆ PARTNERSHIP
- ◆ DIGITAL ECOSYSTEM (SB)
- ◆ DIGITAL ACQUISITION / LEADS TRANSFORMATION ...

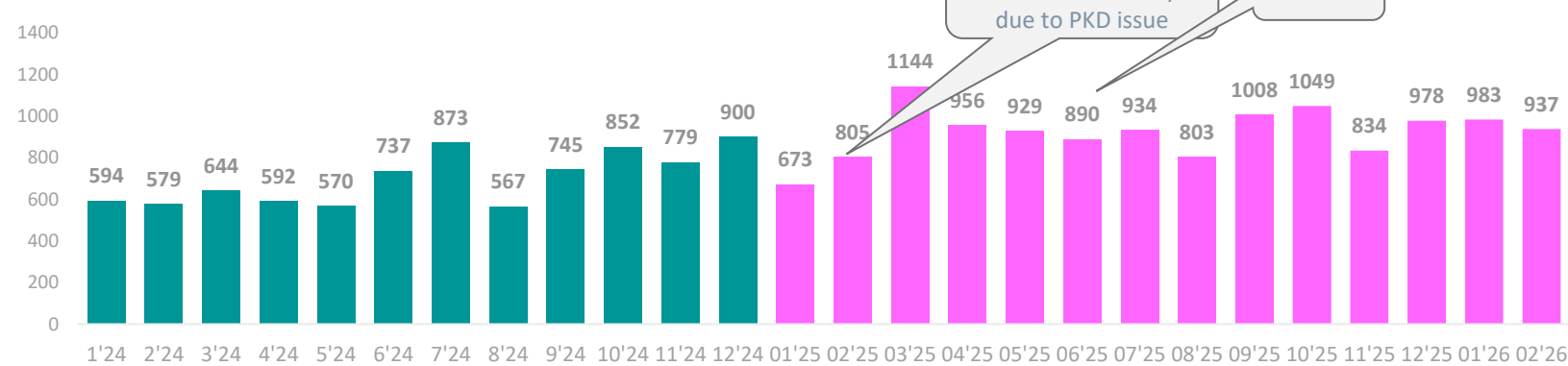
# **1) 2025 FINAL ACQUISITION RESULTS IN EACH BPI**

# KEY FIGURES ACQUISITION - 2026

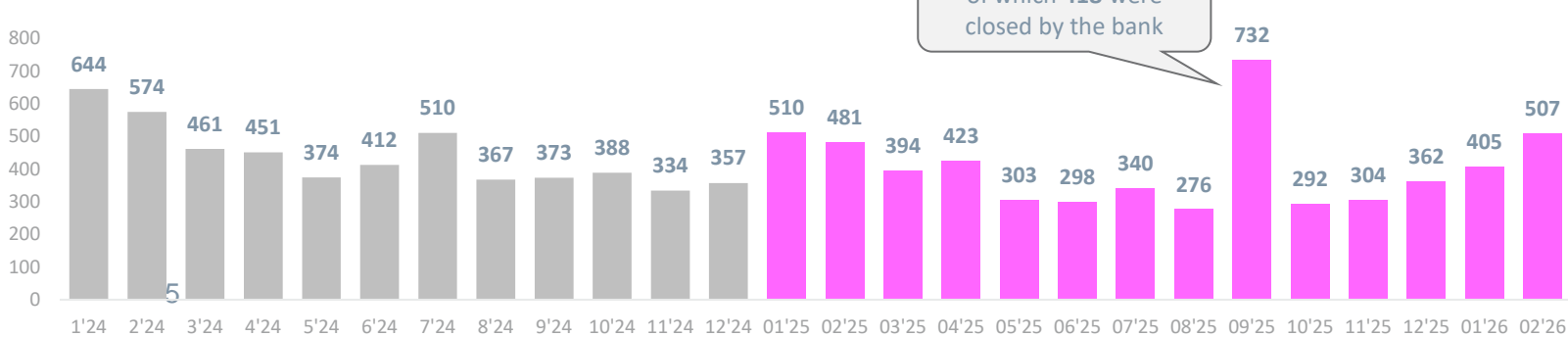
Net number of active customers monthly



Acquisition



Lost



- Strong acquisition and activation initiatives to support and increase focus:
  - CA Polis strongly supporting active acquisition
  - From January 2026 New Turbocharger with 3200 PLN of benefit (aprox. 750 EURO) – increasing benefit for customers by cooperating with external partner Allegro + POS for 0 PLN special offer with free terminal for 24 months
  - 70 % of newly acquired Customers in 2026 joined our acquisition promotion
  - Digital campaign with business account and promotion on the radio – additional support
  - Improvement of the offer and processes – 2500 cash in machines, payment gate with Elavon, Ksef, blik coming soon, improvement of account opening process
- Attrition under control with regular seasonality visible at beginning of each year
- More focus on new Customers activation from February 2026

# 2025 ACQUISITION BY CHANNEL

- Increase in the number of new customers vs. 2024 by 30%



Sales channel	2025												2024	2025	2025 vs. 2024	
	jan'25	feb'25	mar'25	apr'25	may'25	jun'25	jul'25	aug'25	sep'25	oct'25	nov'25	dec'25	TOTAL	TOTAL	change nb.	%
	<b>683</b>	<b>805</b>	<b>1144</b>	<b>956</b>	<b>922</b>	<b>890</b>	<b>934</b>	<b>803</b>	<b>1008</b>	<b>1049</b>	<b>834</b>	<b>978</b>	<b>8496</b>	<b>11006</b>	<b>2510</b>	<b>30%</b>
SME Advisor (with EFL)	200	219	258	249	203	188	199	156	168	173	140	180	<b>2269</b>	<b>2333</b>	64	3%
Agro Advisor	1	0	2	2	3	1	0	1	2	1	0	0	<b>8</b>	<b>13</b>	5	63%
Retail Branch	192	249	424	362	324	309	365	322	405	438	360	376	<b>2883</b>	<b>4126</b>	1243	43%
Digital (incl. Contact Center)	187	203	166	128	150	156	147	131	168	226	148	142	<b>2064</b>	<b>1952</b>	-112	-5%
EFL network	14	4	13	6	0	3	3	4	4	3	1	3	<b>96</b>	<b>58</b>	-38	-40%
Other	4	3	5	7	6	2	9	6	7	4	12	8	<b>44</b>	<b>73</b>	29	66%
Partners Branch	70	103	165	88	109	121	105	83	157	109	77	147	<b>978</b>	<b>1334</b>	356	36%
Remote Advisor (from 04.2024)	15	24	111	114	127	110	106	100	97	95	96	122	<b>154</b>	<b>1117</b>	963	625%

- A noticeable increase in the number of new customer + 30% (yoy)
- All sales network (with retail) performing well
- Retail network (incl. Partners Branches) with strong acquisition participation – CA Polis
- 69% of newly acquired Customers in 2025 covered by Turbocharger – solid acquisition support
- Drop in August acquisition - one time seasonal situation (strong rebound already visible)

# Accounts acquisition per channel

With almost 30% growth of acquisition after February 2026 we have delivered 91% of budget (pro-rata).

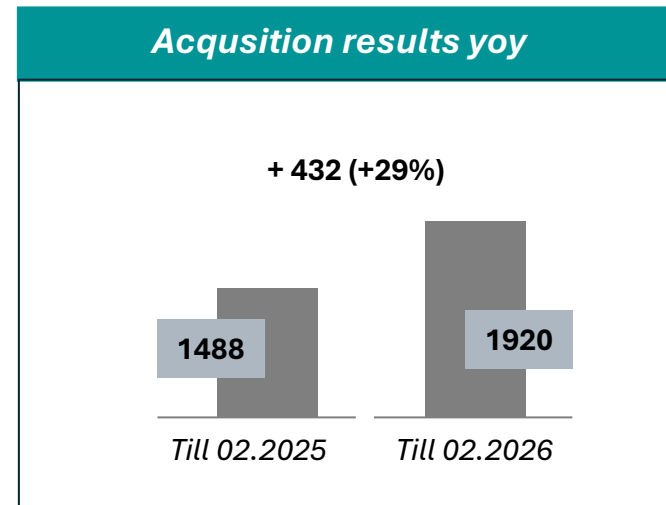
## 2026 acquisition budget – focus on EFL from 2H'2026

Sales channel	2026												2026
	jan'26	feb'26	mar'26	apr'26	may'26	jun'26	jul'26	aug'26	sep'26	oct'26	nov'26	dec'26	total
	<b>1062</b>	<b>1057</b>	<b>1219</b>	<b>1081</b>	<b>1070</b>	<b>1165</b>	<b>1354</b>	<b>1190</b>	<b>1305</b>	<b>1342</b>	<b>1241</b>	<b>1307</b>	<b>14 393</b>
SME Advisor (with EFL)	100	100	100	100	100	100	100	100	100	100	100	100	1 200
Retail Branch	504	500	622	518	510	581	588	465	551	579	503	553	6 474
Digital (incl. Contact Center)	155	155	155	155	155	155	155	155	155	155	155	155	1 860
EFL network	20	20	20	20	20	200	200	200	200	200	200	200	1 320
Partners Branch	168	167	207	173	170	194	196	155	184	193	168	184	2 159
Remote Advisor	115	115	115	115	115	115	115	115	115	115	115	115	1 380

- New account sales growth in 2026 is planned mainly through:
- Increasing EFL customers thanks to cooperation with EFL
  - Steadily growing acquisitions in the retail network
  - Increase in sales in the Remote Advisors channel

## 2026 results vs. budget

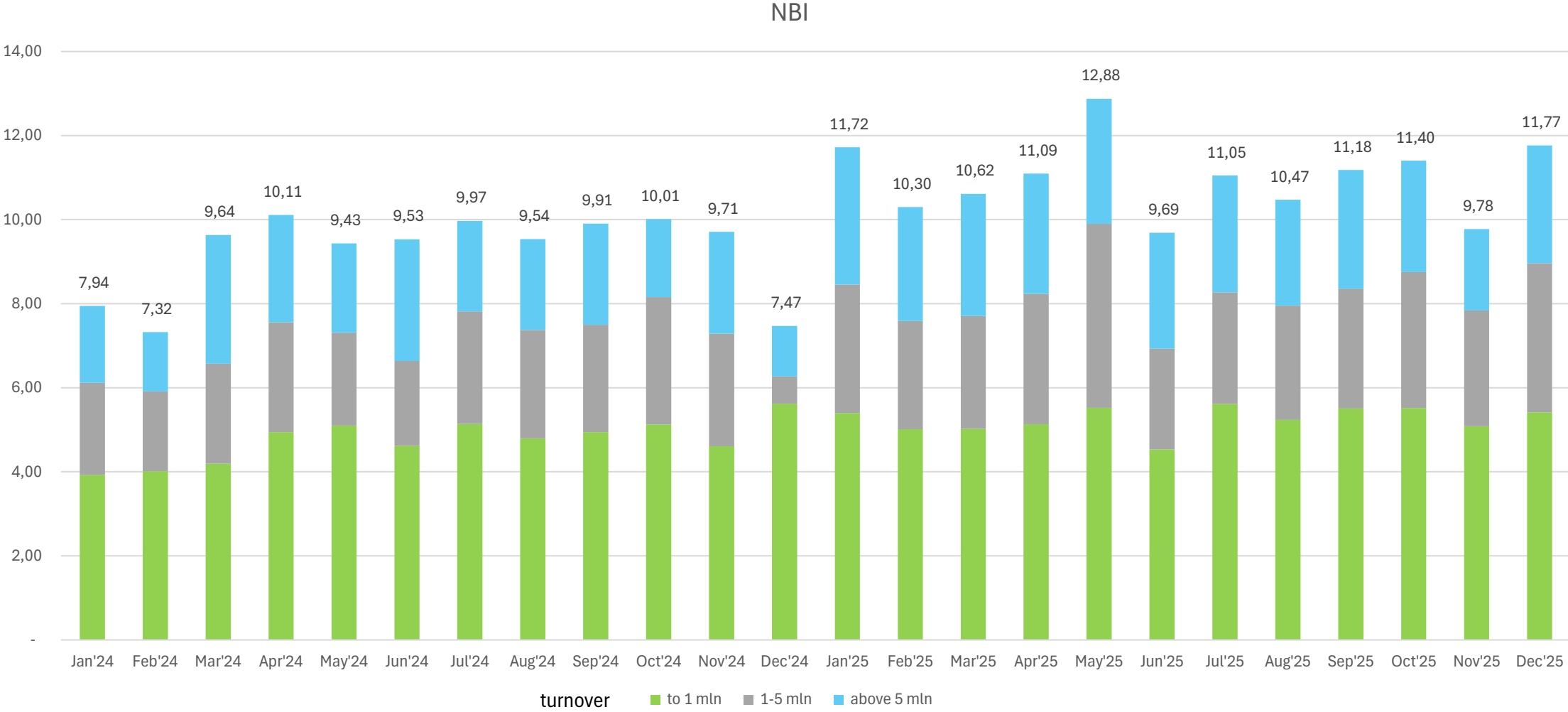
Sales channel	2026			
	jan'26		feb'26	
	result	% budget	result	% budget
	<b>983</b>	<b>93%</b>	<b>937</b>	<b>89%</b>
SME Advisor (with EFL)	83	83%	81	81%
Retail Branch	466	92%	447	89%
Digital (incl. Contact Center)	130	84%	97	63%
EFL network	2	10%	3	15%
Partners Branch	102	61%	126	75%
Remote Advisor	193	168%	177	154%



- Marketing support
- New Turbocharger
  - Marketing (media) campaigns with radio
  - Digital acquisition
- Product and process support:
- Further development of acquisition tool and process streamline
  - Ksef

## **2 ) EQUIPMENT & PROFITABILITY**

# NBI SPLITTED BY TURNOVER



# PERFORMANCES COMPARISONS

	2024	2025	
NBI [ML IN PL]	127,3	133,3	+5%
NEW CLIENTS / NET ACQUISITION *	8 496	11 006	+30%
ATTRITION**	16,26	14,50	- 11%

## CLIENT'S PROFILES ON THE 2 REFERENCE PERIODS

	2024	2025	
NBI professionals*** [ml in PL]	18,05	20,60	+14%
Other NBI [ml in PL]	109,25	112,70	+14%
Professionals total loans [ml in PL]	11,5	15,04	+3%
Other total loans [ml in PL]	127,5	136,81	+7%
Professionals average loan amount [PL]	146 227	165 268	+13%
Other average loan amount [PL]	172 915	223 552	+29%

## NEW CLIENT'S PROFILES ON THE 2 REFERENCE PERIODS

	2024	2025	
NBI professionals*** [ml in PL]	0,3	0,1	-66%
Other NBI [ml in PL]	2,3	2,2	-4%
Professionals total loans [ml in PL]	5,1	6,5	+27%
Other total loans [ml in PL]	29,7	54,5	+83%
Professionals average loan amount [PL]	256 126	324 312	+26%
Other average loan amount [PL]	256 830	224 396	-12%

10

\*Cournet account sold in Solista Biznes, Sonata Biznes, Symfonia Biznes

\*\*Bank attrition rate - indicates by how much the group of active accounts decreased year-on-year, average

\*\*\* Professionals: Architect, Certified auditor, Certified auditor/Tax advisor/Accountant running their own accounting office, Tax advisor, Surveyor/Building systems designer/Construction manager  
 Bailiff/Notary/Attorney/Legal advisor, Accountant running their own accounting office, Veterinarian, Doctor, Dentist, Doctor, Dentist, Dental technician, Optician, Nurse/Midwife,  
 Psychologist/Psychotherapist

Rehabilitation specialist/Physiotherapist, Property appraiser, IT specialist, Dental technician, Sworn translator

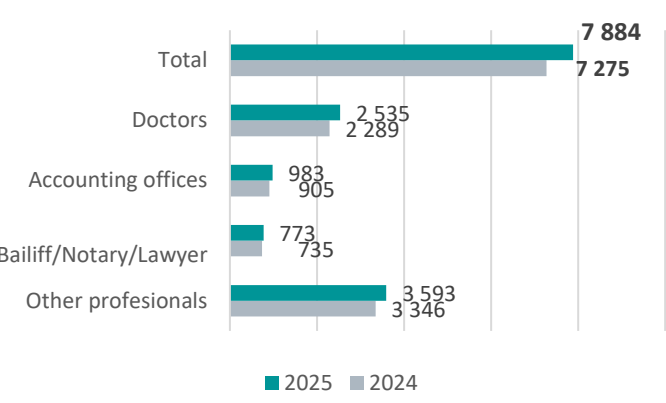


## **3 ) FOCUS ON LIBERAL PROFESSIONS**

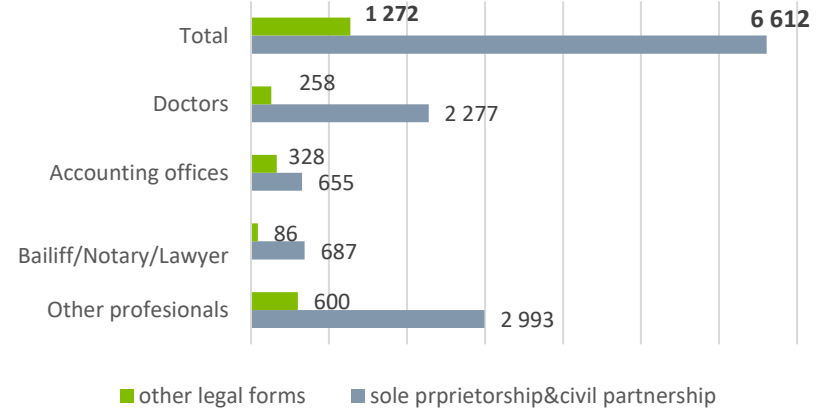
# Liberal professions results: 2025 vs 2024

## CUSTOMERS

# of customers **+8%**

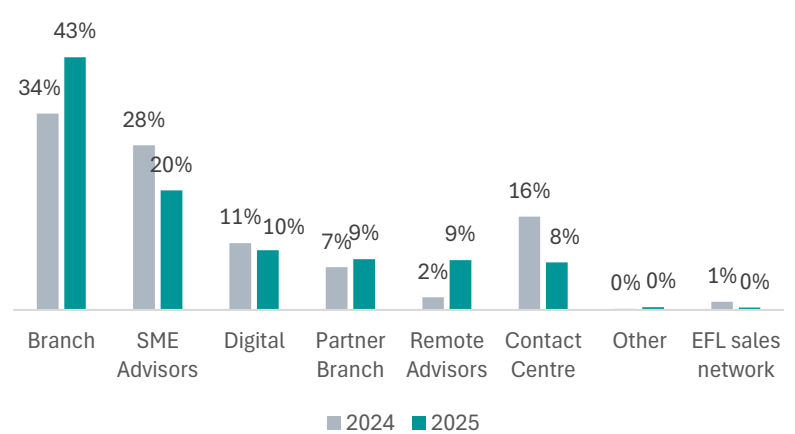


# of customer's according legal form



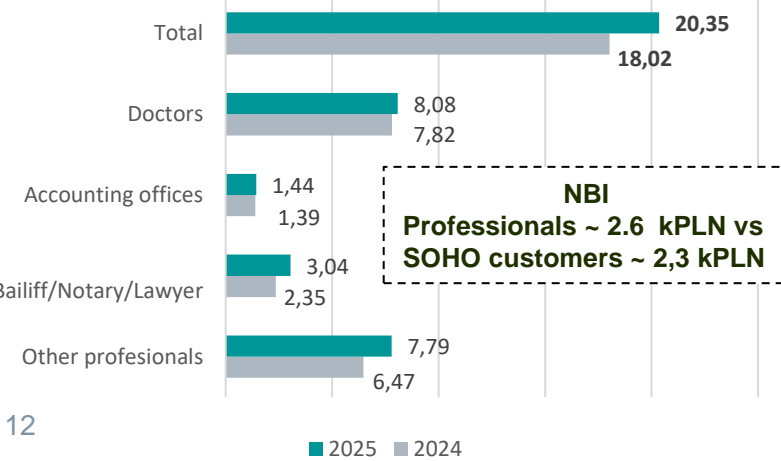
## ACQUISITION PER CHANNEL

% share of sale of accounts for professionals per channel



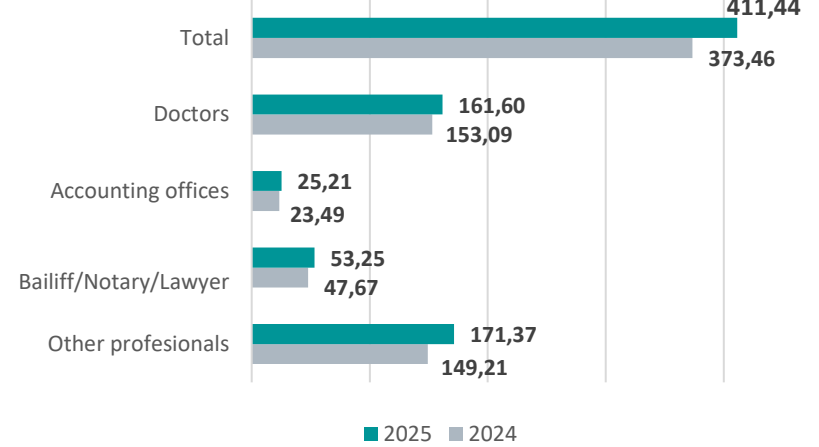
## NBI

NBI [mPLN] **+13%**



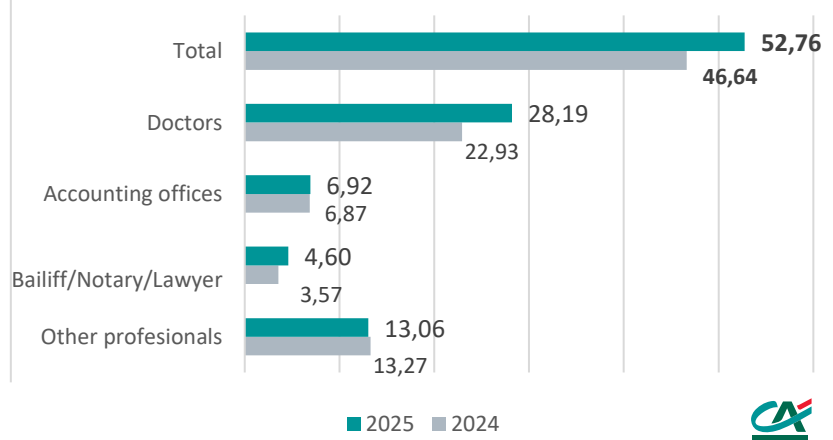
## DAILY BANKING

Deposit & savings [mPLN] **+10%**



## LOANS

Outstanding [mPLN] **+13%**



# Liberal professions

Our ambition for 2026 is stable increase in market share for liberal professions, driven by expected growth in the accounting services sector due to the mandatory implementation of KSeF (National e-Invoicing System).

## 2025

### ❖ Events

- Entrepreneur's Medical Club 19th of May'25/ Dental Conference 6-7th of June'25/ Golf meeting in September/ Bicycle picnic 20.09.25/ 1st Conference for Entrepreneur's Medical Club
- several customers acquired in cooperation with Chamber OIL Warsaw

### ❖ 1 separate portfolio from a Remote Advisor

- knowledge & building Relationship with client

### ❖ Marketing communication

- www, targeting selected professional groups, banner ads, search engine advertising, micro-targeting for events

## Plan for 2026

### ❖ Continuation of preferential credit offer

- available from the 1st day of business operations (medical and legal sector) or 6 months
- without collaterals up to 1 mPLN
- quicker and digital credit process
- minimum documents

### ❖ Dedicated program for Accounting Office

- ProCA transaction processing in 4Q2026 for professionals from the 1st day

### ❖ Targeted marketing communication

- www, targeting selected professional groups, banner ads, search engine advertising, micro-targeting for events
- digital campaign – an on-going campaign including Google Ads and banners, supporting our offer for doctors; adding new professions in Q2 is planned
- Ads in popular radio stations (two waves)
- (new) Cooperation with micro influencers - Instagram

### DOCTORS & HEALTH CARE



## Interfimo model for Poland to be investigated (tbc)

### Effective outreach to customers thanks to Google 3rd party data

#### BANNER ADS

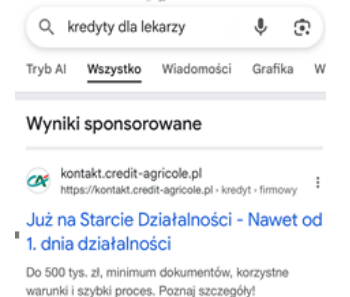


#### SPONSORED ARTICLES & SEO



+10 more

#### GOOGLE SEARCH ADS



Google Display: 330k users  
Google Search: lead generation



# KSeF - an opportunity to increase acquisitions

## Free KSeF Assistant with Bonuses

- Optimal Accounting Package – 12 months for PLN 0
- Free KSeF Assistant – issue, send, and download invoices from KSeF + many additional features
- Expert support
- ORLEN discount fuel card (fuel, car wash, products)
- E-books and expert guides about KSeF
- 2026 tax relief guide – online access

## Benefit package for companies:

**1 565 zł** Free KSeF Assistant with Bonuses in the promotion

**2 960 zł** bonus for opening and actively using the account

## Benefit package for business start-ups:

**1 565 zł** Free KSeF Assistant with Bonuses in the promotion

**3 260 zł** bonus for setting up a company with an active account

**8 000 zł** the value of the entrepreneur's layette

Bądź **gotowy** na KSeF

Obowiązkowe e-faktury już nadchodzą!

Księgowość w Credit Agricole = masz KSeF z głowy

- ✓ **Bezpiecznie:** Gotowe i w pełni zgodne z nowymi wymogami
- ✓ **Wygodnie:** Automatyczna wysyłka i odbiór e-faktur
- ✓ **Prosto:** Mniej formalności, więcej spokoju i czasu na rozwój firmy

Prosto, wygodnie, bezpiecznie... i za darmo!

## KSeF is an obligation for the client, and a sales opportunity for the Bank



### A New Sales Pretext

we have a remedy for real customer pain



### We improve NPS

we solve the real problem of entrepreneurs



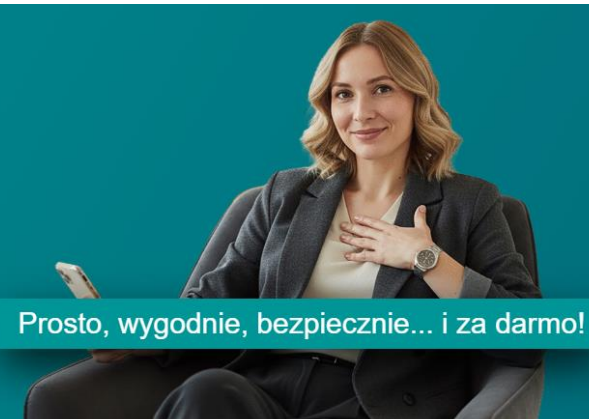
### We gain trust

The bank helps, not just sells products



### We bind the customer even more strongly

we have deeper synergy with the Bank's processes



# Liberal professions – focus on start ups

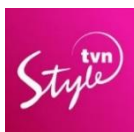
## Hook acquisition offer

- 3200 total benefits for new client with new partner Allegro
- **Allegro is TOP polish internet shopping platform** (marketplace, like Amazon)
- Top place in trendy digital ranking for account banking offer (Bankier.pl; Money.pl)



## Campaign in radio and TV / digital marketing

- "Women's Business" - The heroes of the program are women who run own business and with the support of experts diagnose problems and analyze business development opportunities
- "Onet Morning Financially" - five podcasts for entrepreneurs considering opening a company and an account, looking for financing or solutions to help run a business
- Radio campaign promoting turbocharger offer with company setup bonus (Feb-Mar)
- Start cooperation with female micronfluencers from Feb (stories on Instagram)



**TV - 8 episodes**  
contextual advertising  
and sponsorship  
plates



**5 live podcasts**  
with Bank  
experts

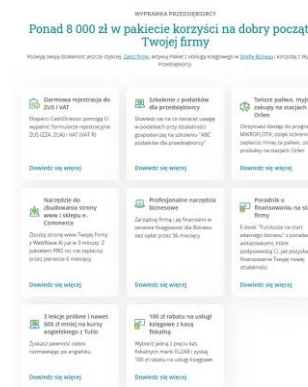


## Company setup processes with bank support

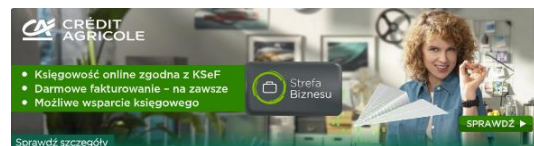


- Dedicated **mobile process** enabling the registration of a new company in CEIDG remotely
- **Bonus PLN 300** for registering a company with CABP (part of turbocharger promotion) within Turbocharger acquisition offer
- **Free expert advice** for client during company registration process with CABP

- Dedicated process with **expert on the phone** support enabling the registration of a new company in CEDIG remotely using the governmental portal [biznes.gov.pl](http://biznes.gov.pl)
- Dedicded **business starter kit for entrepreneurship** registering company with CABP



## Accounting offer for clients in Strefa Biznesu with KSEF Complex program for accounting offices



**Księgowość dla Biznesu**

- Free webinar for clients about KSeF
- Accounting for businesses – solution in Strefa Biznesu that facilitate communication with accounting firms, issue invoices, and integrate with Ksef for PLN 0
- Acquisition of new clients at the beginning of their customer journey, which begins in the accounting office for persons considering own business

## **4 ) IMPROVEMENT PROPOSALS FOR 2026**

# Easy business account opening from the active CA24 mobile app

Entering the process from the active application: Offers / Accordion.

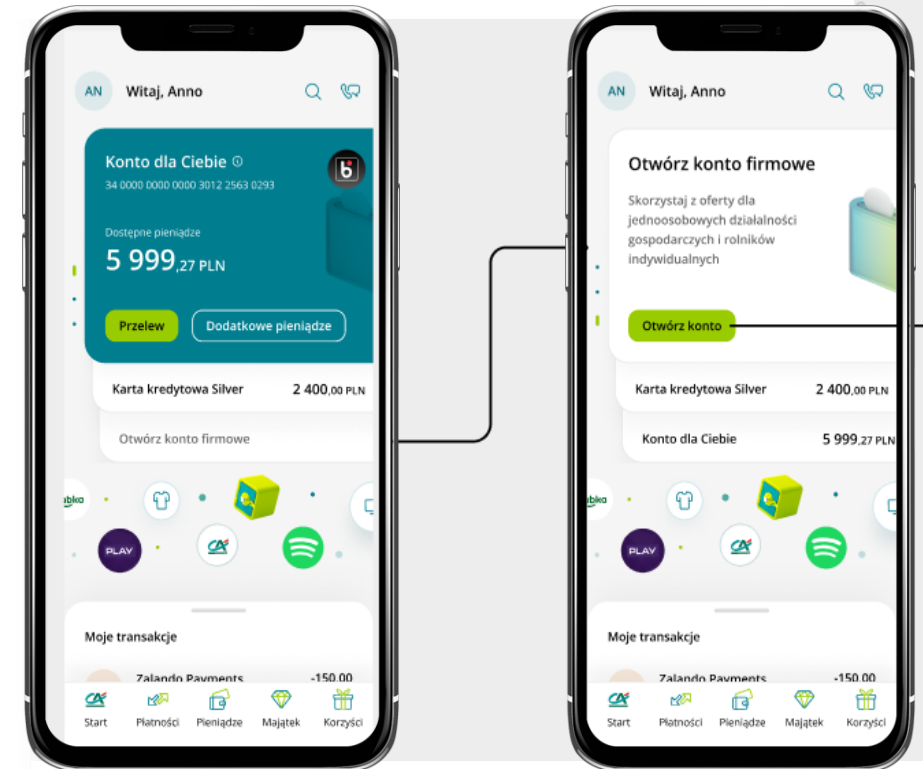
Opening an account without deactivating the app / current access to the account in case of extended verification



Simple authorization of a new account agreement directly in the app using a PIN / SMS

Quick and easy access to the started application. Ability to return to the application at any time

Quick and easy process without biometrics for customers with up-to-date AML data



# Pre-approved credit offer in CA24 mobile (Buy-by-click)

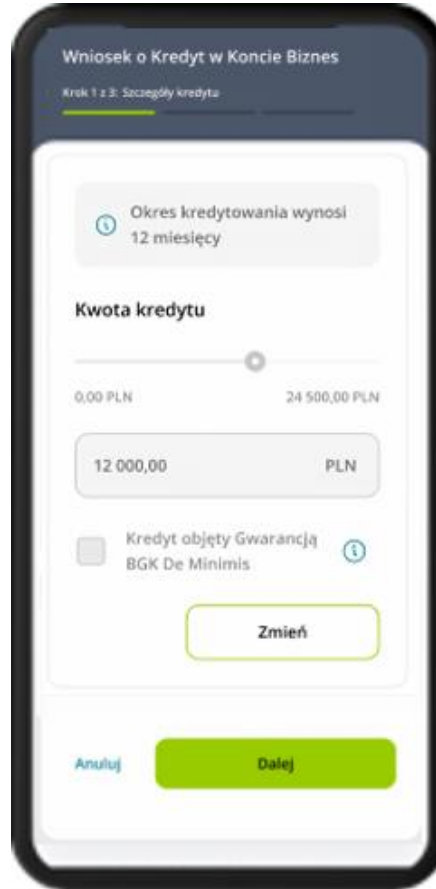
## STEP 1

Credit offer is presented in CA24 Mobile



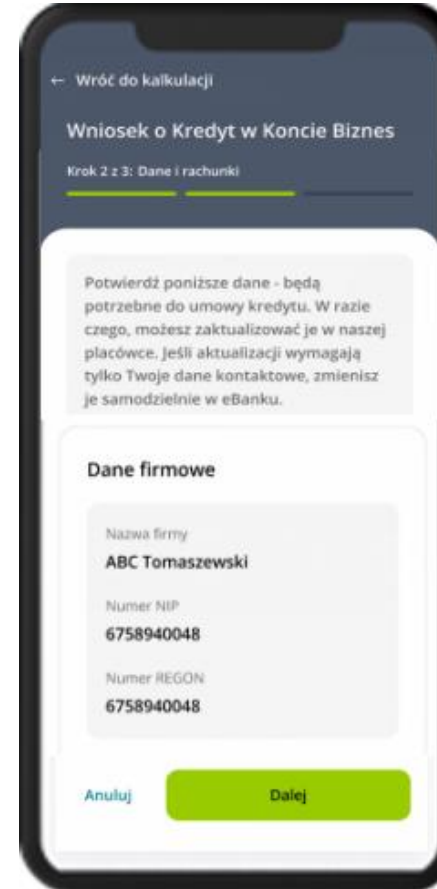
## STEP 2

Choose credits parameters



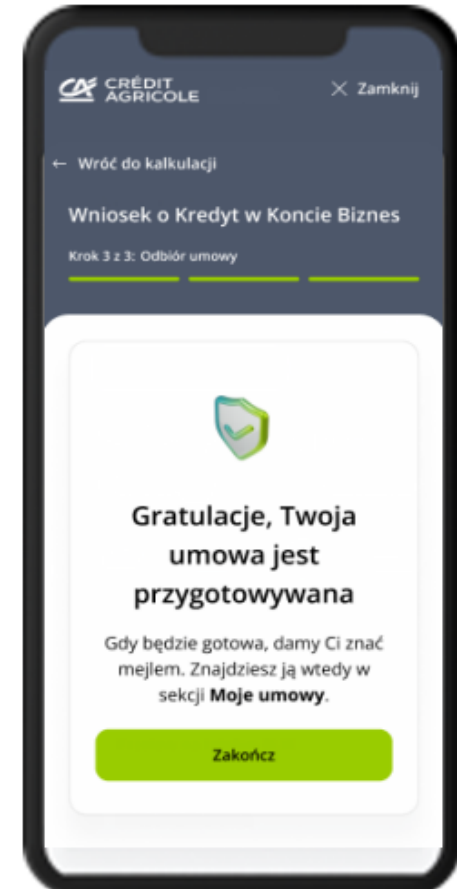
## STEP 3

Confirm company data



## STEP 4

Sign contract on CA24 Mobile



# BLIK for business users



BLIK is a popular mobile payment system in Poland, launched in 2015 by Polski Standard Płatności.

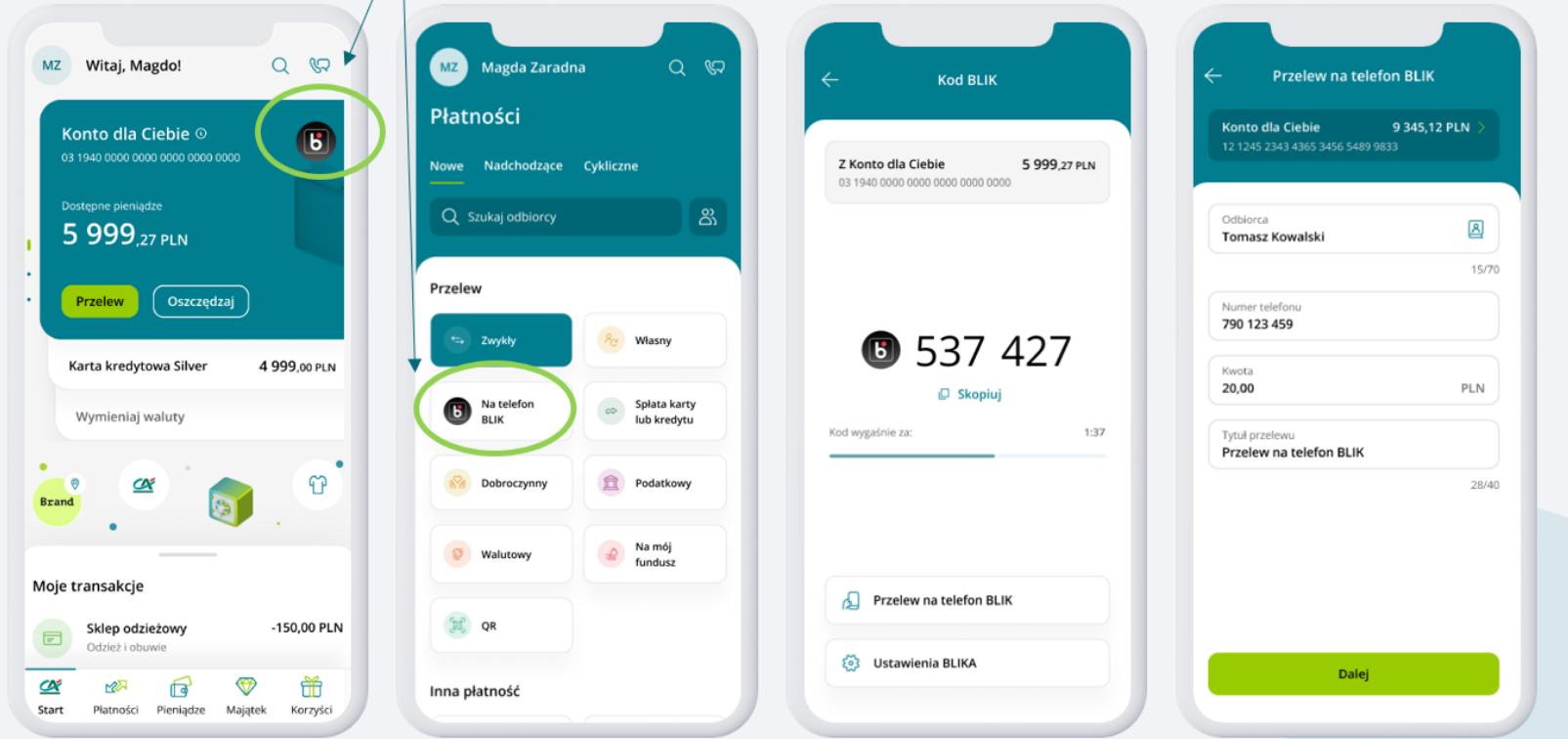
## BLIK transfers

1. Easy access to BLIK payments as it is one of the most popular payment method in Poland

2a. For payment authorization, a code generated in the mobile app is used, which is only valid for 2 minutes.

2b. Client can use BLIK to send a payment to another user's phone number (instant payment).

3. With this code, client can authorize a payment online, at a POS terminal, or at an ATM, and the money will be immediately deducted from the account linked to BLIK.



It allows users to make instant and secure payments without the need for a physical card (e-Commerce, in-store payments, ATM withdrawal, money transfer on mobile number, split payments, recurring payments).

Alternative solution for deposit money or money withdrawal in branch using ATM

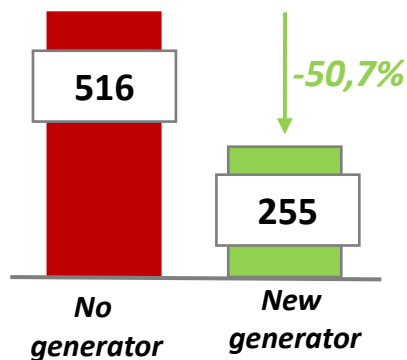
Desired and expected solution for retail traders, eCommerce, couriers, medical staff.

# New account opening tool (generator)

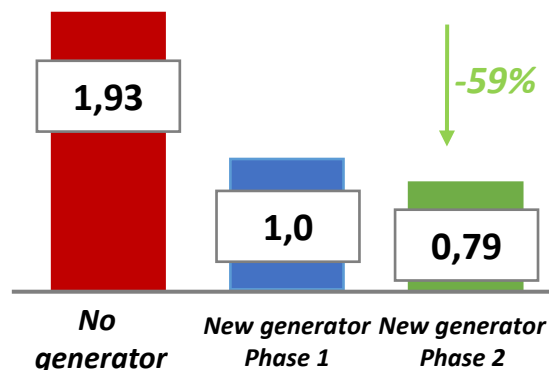
## significant improvement of quality of core business process

Label	2024												2025											
	old generator								new generator - phase I				new generator - phase II											
	jan	feb	mar	apr	may	jun	july	aug	sep	oct	nov	dec	jan	feb	mar	apr	may	jun	july	aug	sep	oct	nov	dec
NUMBER OF ACCOUNT OPENING APPLICATIONS	239	258	219	287	215	330	361	225	261	359	293	294	276	294	352	315	291	304	274	256	293	281	230	285
NUMBER OF ERRORS (TOTAL)	410	520	604	639	457	574	596	327	273	303	313	302	323	268	288	320	246	266	225	152	192	179	180	230
NUMBER OF ERRORS PER CONTRACT	1,72	2,02	2,76	2,23	2,13	1,74	1,65	1,45	1,05	0,84	1,07	1,03	1,17	0,91	0,82	1,02	0,85	0,88	0,82	0,59	0,66	0,64	0,78	0,81
ERROR CATEGORIES	410	520	604	639	457	574	596	327	273	303	313	302	323	268	288	320	246	266	225	152	192	179	180	230
DOCUMENTATION ERRORS/SUBSTANTIVE ERRORS	70	103	128	133	99	89	127	62	52	86	90	69	93	60	83	77	68	67	62	50	67	68	66	76
ADDITIONAL AML DATA/NEXUS QUESTIONNAIRE	19	27	30	35	38	32	38	30	40	48	33	25	33	19	26	36	15	18	24	15	27	23	31	52
CUSTOMER CARD	57	64	64	79	50	77	74	29	27	18	21	27	24	29	27	21	30	27	14	9	13	17	17	11
ADDITIONAL OWNER/REPRESENTATIVE DETAILS	75	69	76	109	70	99	97	50	24	26	32	43	37	37	27	30	21	32	27	23	15	13	16	33
TECHNICAL ERRORS	16	16	19	29	23	40	26	27	22	28	37	32	36	36	30	29	20	26	19	5	8	5	14	21
AGREEMENT	101	137	159	149	93	106	113	62	45	26	41	42	40	35	39	63	40	46	31	17	16	23	11	11
FATCA/CRS	33	46	58	42	34	50	39	20	16	24	15	19	13	12	12	13	14	9	14	11	12	10	8	12
SPECIMEN SIGNATURE CARD (KWP)	21	28	38	30	29	46	50	23	19	19	14	18	20	10	7	6	9	14	8	6	8	5	8	7
DATA OF UBO	5	14	14	11	9	6	15	9	4	6	13	21	16	17	27	38	24	17	17	10	15	8	3	0
UBE	12	16	16	22	11	28	16	14	23	20	16	5	11	13	7	7	5	9	4	4	6	3	2	5
POTWIERDZENIE USTANOWIENIA PEŁNOM.																			4	2	4	2	2	2
BFG	1		2		1	1	1	1	1	2	1	1			3			1	1		1	2	2	0

Total average number of errors dropped down

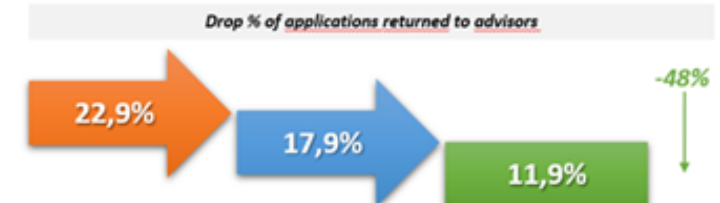


Number of errors per 1 application form significantly decreased



Decrease of relapses after integration of AML most frequent questions to account generator

- Reducing the number of "AML relapses" in the process:
  - July\*: 22,9% returned to adv.
  - September\*\*: 17,9% returned to adv.
  - October\*\*\*: 11,9% returned to adv.



# Business Account Proces development - Project Phases 2024–2028

PHASE I – generator (data collection + document generation)	PHASE II – automated data fetching	PHASE III - KRS/CRBR data fetching & backend data model update	PHASE IV – Back Office (Workflow) + new features	PHASE V - services for profile/account creation in banking systems
IMPLEMENTED 3Q.2024	IMPLEMENTED 1Q.2025	W PROGRESS: 2Q.2026	IN THE PLANNING: 4Q.2026 – 3Q.2027	IN THE PLANNING: 2027-2028
<ul style="list-style-type: none"> <li>Collecting all the required data needed to open an account</li> <li>Generating a full set of documents (contract + appendices, other documents)</li> </ul>	<ul style="list-style-type: none"> <li>Fetching company data from external databases: CEIDG, GUS, KRS</li> <li>Fetching client data from internal bank systems</li> </ul>	<ul style="list-style-type: none"> <li>New tool functionalities to simplify the data collection process</li> <li>Retrieval and comparison of KRS/CRBR data: new services</li> <li>Eximee data model update: a change enabling the start of Phase IV (workflow) and further tool development</li> </ul>	<ul style="list-style-type: none"> <li>Back Office application verification tool (ZOPZ)</li> <li>Application status tracking</li> <li>Reporting: SLA/handling times by department, end-to-end application lifecycle, and participating units</li> <li>Error Catalog: integration of an error catalog within the generator, reporting capabilities, remediation tracking, overdue notifications, and automated alerts for units regarding pending corrections</li> <li>Communication Module: transitioning away from email communication, enabling in-tool information exchange between units</li> </ul>	<ul style="list-style-type: none"> <li>Automated onboarding and account setup in core banking systems: Profile, UFE-Ramka, eDostępy, with backend account configuration</li> <li>Automated completion of AML, FATCA/CRS, and behavioral questionnaires.</li> </ul>

# Extension of Cash Deposit Machine network from 525 to 4120 ATMs

Allowing customers to deposit funds into their accounts at locations where we don't have CABP branches.

## I Stage of the project

2026

Extension of ATM range for new **1 771** deposit machines.

## II Stage of the project

H2 2026

Extension of ATM range for new **2 349** deposit machines.

### Business benefits:

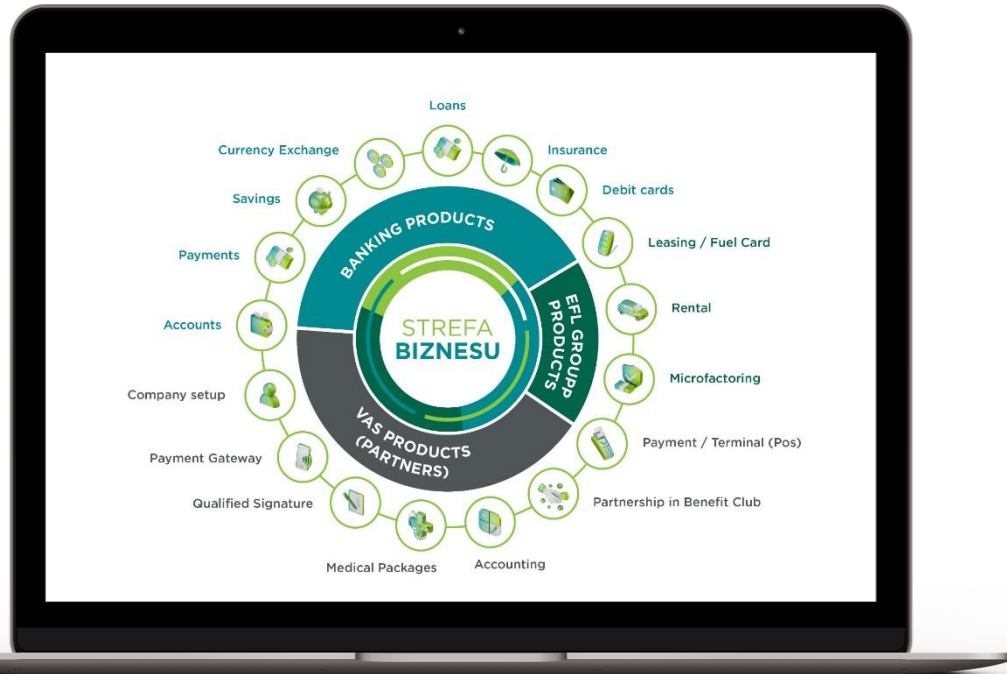
- Planet Cash devices are available in shopping centres where customers go to do their daily routines.
- Expanding the CDM network will reduce the load on deposit machines in bank branches, which has increased due to the growth of cashless branches (74% CABP branches, 8% franchise)
- Acquiring additional deposits

### Wide and intensive communication in 4Q'25 to clients about new cash machines

- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>✓ CA24 Mobile PUSH &amp; SMS to <b>business customers</b> with the nearest new CDM location to the company's headquarters                     <ul style="list-style-type: none"> <li>✓ Pushes to customers : 30417</li> <li>✓ SMS volume: 24 862</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>✓ Google business cards with addresses of free deposit machines (locally) - views 1949</li> <li>✓ Google advertisement – viewers 1949 1,4 mln views, 1634 clicks</li> <li>✓ Posts: Instagram</li> </ul> | <ul style="list-style-type: none"> <li>✓ PUSH to retail customers with business potential: 53 000   SMS 1 500</li> <li>✓ Prospects sales in UFE 360</li> <li>✓ Website CABP, CA24 Mobile App.</li> <li>✓ Press release – PR</li> </ul> |
|--|--|--|



# Strefa Biznesu development– new products and functionalities



## Adaptation of accounting services to KSeF requirements

- Free integration with KSEF and support for token collection
- Educational and information campaign among Business Zone customers and new customers



## Purchase and activation of the Medical Package in the online process

- Online Medical Package Purchase and Activation Process
- Information about medical product
- Payment for medical package renewal via Strefa Biznesu



## AI DIGITAL ASSISTANT

- Online Booking, Chat, and Calendar
- Projects and Tasks management
- Workflow Documents, Cloud Drive, OCR Scanning
- Intelligent Search
- Contractors, Database Verification



## Positioning in Google Maps + SEO

- Google Business Profile Audit
- Business Profile Optimization
- Ongoing Business Profile Maintenance
- SEO and SXO Audit

**CRÉDIT AGRICOLE EFL LEASING**

**TU KORZYŚCI NAPĘDZAJĄ TWÓJ BIZNES**

Wejdź do Strefy Biznesu, wyjątkowego serwisu dla przedsiębiorców i rolników indywidualnych.

**STREFA BIZNESU**

**TWÓJ ASYSTENT KSIĘGOWY LEASING**

**SPRAWDŹ >**

## **5 ) 2026 AMBITIONS AND ACQUISITION PLAN**

# ACTION PLAN 2026 - MAIN ACTIONS FOR NEW CLIENTS ACQUISITION

PROJECT	NEW TURBOCHARGER with ALLEGRO	Synergy with EFL	KSEF	PROGRAM FOR ACCOUNTING OFFICES	NEW DIGITAL MARKETING FORMATS	ANIMATIONS FOR SALES NETWORKS
DESCRIPTION	<p>Main acquisition offer with Allegro with 3200 of total benefit. Top 3 in terms of amount on the soho market</p>	<ul style="list-style-type: none"> <li>Special program to create additional synergies within CABP group in Poland</li> </ul>	<p>Accounting packages for CABP clients integrated with the government's central e-invoice database (obligation from Feb2026)</p>	<p>Acquiring accounting offices that benefit from serving their clients in our bank</p>	<ul style="list-style-type: none"> <li>TV program: "Women in Business" - sponsorships</li> <li>Instagram: start cooperation with microinfluencers</li> <li>Radio campaigns</li> </ul>	<p>Competitions for the sale of business accounts with payment cards and payment terminals</p>
MAIN GOALS	<ul style="list-style-type: none"> <li>Improvement of acquisition – strong support for digital acquisition, retail advisors servicing soho customers, and remote advisors</li> <li>70% of new soho Customers in January covered by promotion</li> </ul>	<ul style="list-style-type: none"> <li>Dedicated promotion with EFL to support acquisition of active Customers coming from EFL</li> <li>Improvement of newly acquired Customers loyalty through dedicated solution in mobile application (leasing payment module) and loans solutions</li> <li>Improvement of leasing sales process towards CABP soho Customers</li> </ul>	<ul style="list-style-type: none"> <li>Support acquisition of new clients using new sales pretext - we have a remedy for real customer Pain Point</li> <li>We improve NPS - we gain trust, the bank helps, not just sells products</li> <li>Increase loyalty of existing clients - we are connecting with our clients even more strongly by integrating bank accounts history with customer accounting</li> </ul>	<ul style="list-style-type: none"> <li>Support acquisition from clients from preferred segment by giving additional benefits from having banking account in CABP and recommending customers to open banking account with us</li> <li>Dedicated accounting solution to communicate and create invoices and send digitally to accounting office</li> </ul>	<ul style="list-style-type: none"> <li>Increasing the recognition of the CABP brand as a bank for entrepreneurs</li> <li>Increasing the consideration of CABP's offer during the bank selection stage</li> </ul>	<ul style="list-style-type: none"> <li>Competition with VISA and Elavon cooperation               <ol style="list-style-type: none"> <li>Increasing the acquisition of new business customers in the retail and specialized network</li> <li>Building account activity through transactions (card and payment terminal)</li> </ol> </li> </ul>

# START-UPS ACQUISITION – RESULTS

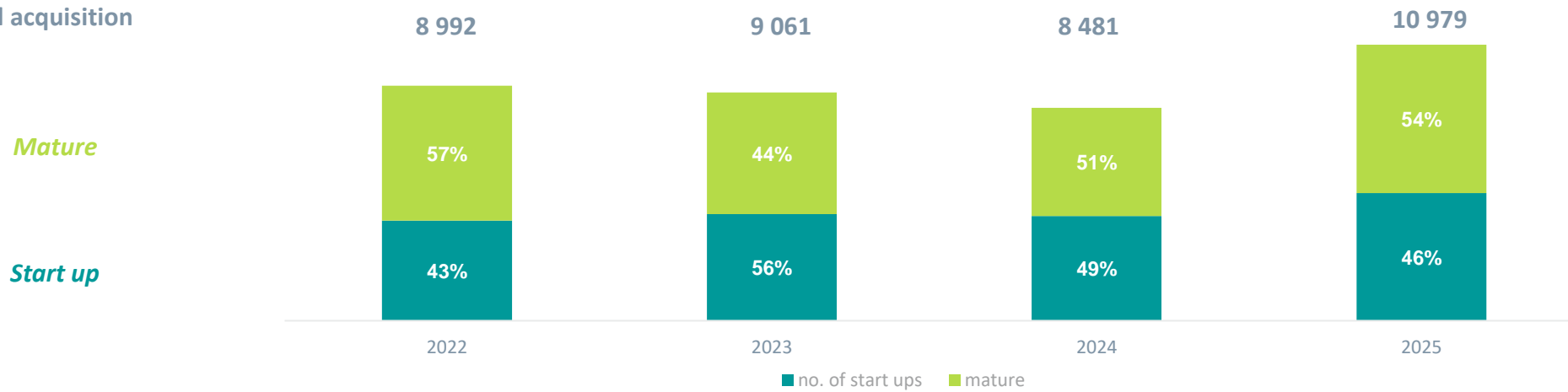
**Who is the start up?** - A customer who opened a Business Account up to 12 months after the opening of the company.

## Key takeaways

- 50% of new all Customers are start ups
- New start ups are more active than mature companies

Focus on the start ups – **aprox. 50%** of total acquisition are start ups

Total acquisition



	No of starts up acquired	Still active today	% of active today
2022	4 026	1 613	40%
2023	4 294	1 939	45%
2024	4 224	2 156	51%
2025	5 303	2 923	55%

# WE TAKE SPECIAL CARE OF NEW COMPANIES...EVEN BEFORE THEY WERE BORN

## Start ups



We have prepared set of dedicated marketing and sales initiatives:

- 1 **Company set UP** – fully digital and remote approach  
**free accountancy** advisory on choosing best form of accountancy for new start ups  
**CASfera blog** (<https://www.casfera.pl/dla-przedsiębiorcy/>) – content dedicated mostly to new companies
- 2 **Turbochargers** – free accounts + bonus for activity and for company set up)  
Other promotion
- 3 **Free invoicing**  
**Accountancy services** with business financial platform  
**Other VAS as subsidiary services** (i.e. medical packages)  
**Attractive discounts**
- 4 Each soho Customer with Advisor (in retail i.e. soho solo/mix, remote advisor or senior RM)  
**Business Zone** to streamline access to the bank offer and Value added services,
- 5 **0 PLN account and debit card for active** (0 pln in promo)  
Intuitive and simple mobile application  
softPOS – low cost an innovative card acceptance tool
- 6 Digital marketing as important acquisition channel  
Radio and Internet campaign as sales support  
Just in time marketing actions to newly registered startups (still discussed with legal)

# Sales coverage after sales network transformation (CA POLIS)



Retail network (CA Polis)



**12** retail regions  
**355** retail advisors with SOHO skills\*



Remote Advisors



**1** team in HQ  
**8** SOHO Remote Advisors



SME network (CA Polis)



**6** Business regions  
**70** SME advisors

Client segment

Entrepreneurships <1 mio PLN

Entrepreneurships from 1 to 5 mio PLN

Entrepreneurships from 5 to 35mio PLN and companies < 35mio PLN

Tools

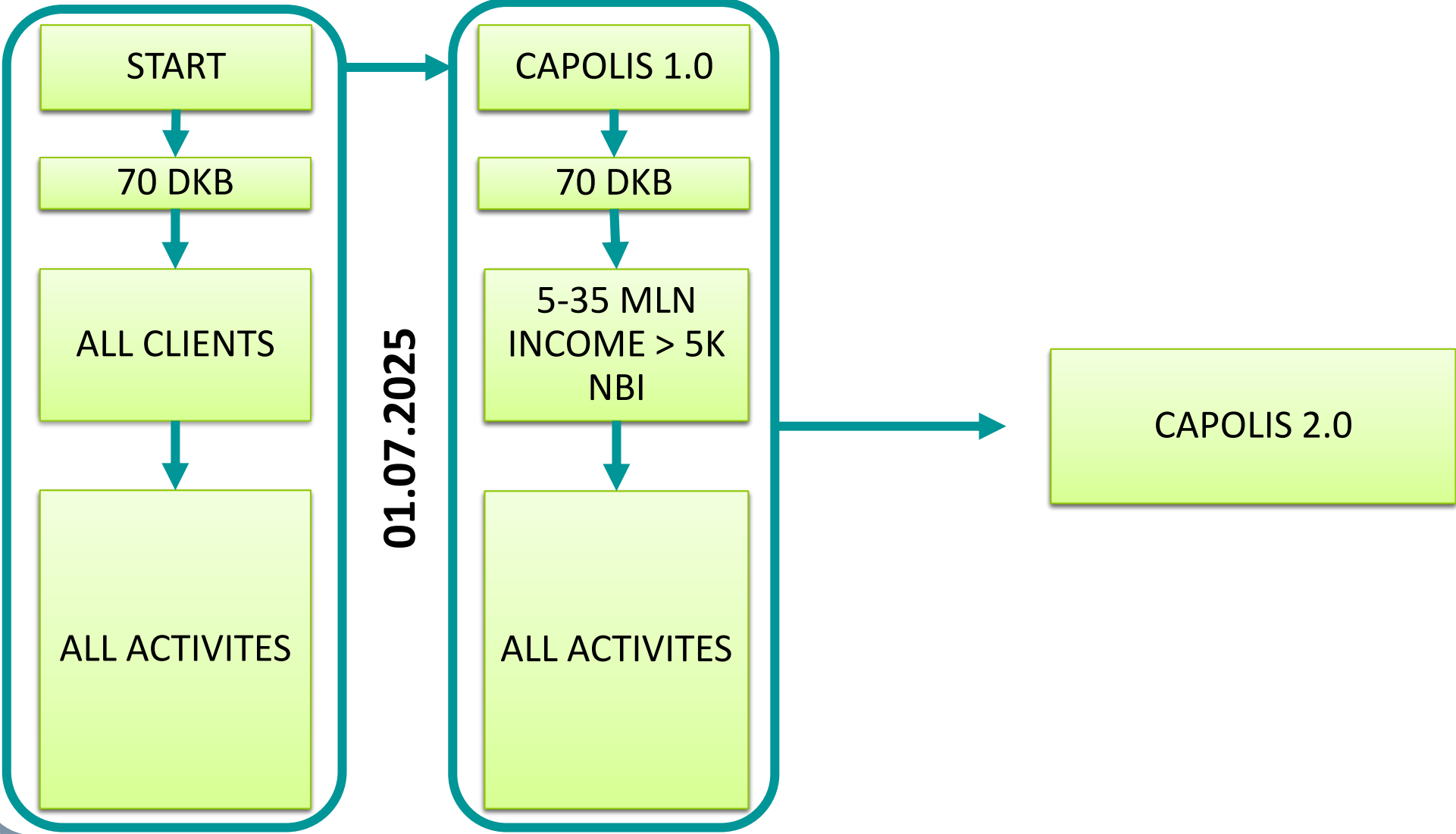
- Digital solutions only:
- mobile proces for account opening
  - digital credit processes in ProCA

- Digital solutions only:
- mobile proces for account opening
  - credit processes in ProCA

- Digital for JDG & manual solutions for companies:
- Generator Konta for account opening
  - Start MSP for credit proces (excel)

\* in almost every branch exists an advisor with a SOHO role

# STEPS CAPOLIS



# Before CA Polis

## Sub-segments of customers

### Small firms

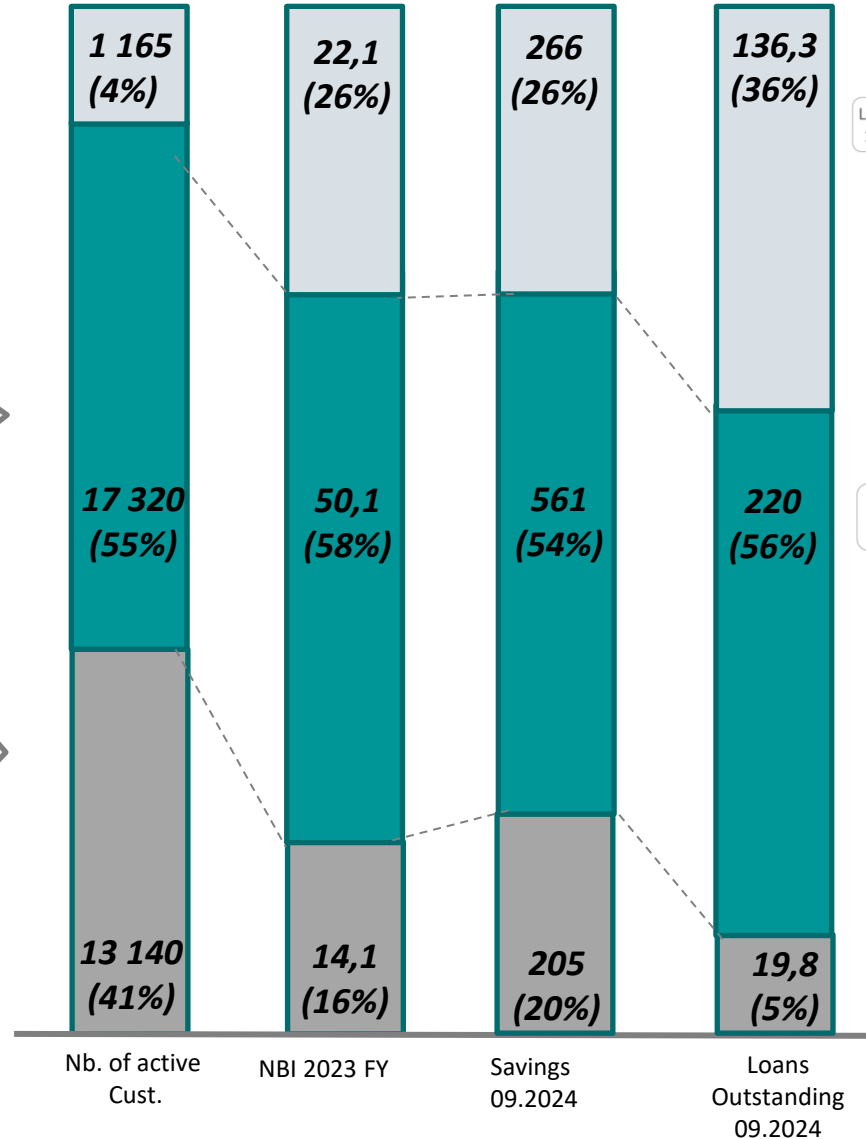
- Grown firms with > 5 mPLN sales turnover
- Most valuable in terms of NBI
- High loan appetite – investment and liquidity financing, full accountancy
- High level of savings, account turnovers and fx needs

### SOHO

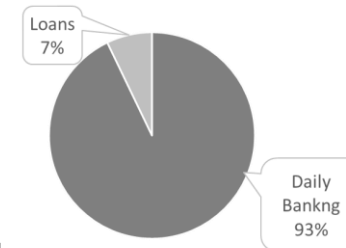
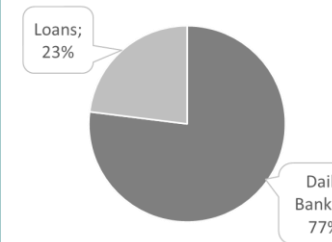
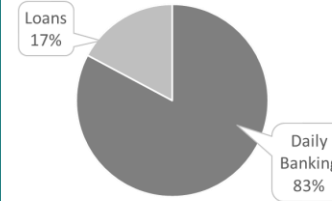
- Core segment with sales turnover 0,5 - 8 mPLN
- Potential for NBI growth
- Customers at their growth phase
- Small ticket loans needs, quick access to financing

### SOHO basic

- Sales turnover up to 0,5 mPLN
- Mostly cash&coin sole entrepreneurs
- Basic bundled transactional products needs and electronic access to account (or easy access to branch)
- No big loan appetite
- Price sensitive



## Structure of NBI



## Service model directions

- allocated to **dedicated SOHO (small firm) RMs portfolios**

- allocated to **branch Soho advisors' and remote advisors' portfolios**

- allocated to **Soho/retail advisors in branches and remote advisors' portfolios**

**Opportunistic approach**

**Strategic focus for dynamic growth**

# CA Polis new business banking distribution model leveraging retail network to boost coverage



## New business banking distribution model

### • SME Advisor



All legal entities and premium sole entrepreneurs with sales turnover/inflow on account > 5 mio PLN

- Mobile
- Focused on relationship, farming and big ticket loans

### • Remote Advisor



Growing sole entrepreneurs with sales turnover from 1 to 5 mio PLN

- Remote service based on already existing channel
- Acquisition of digital customers and farming

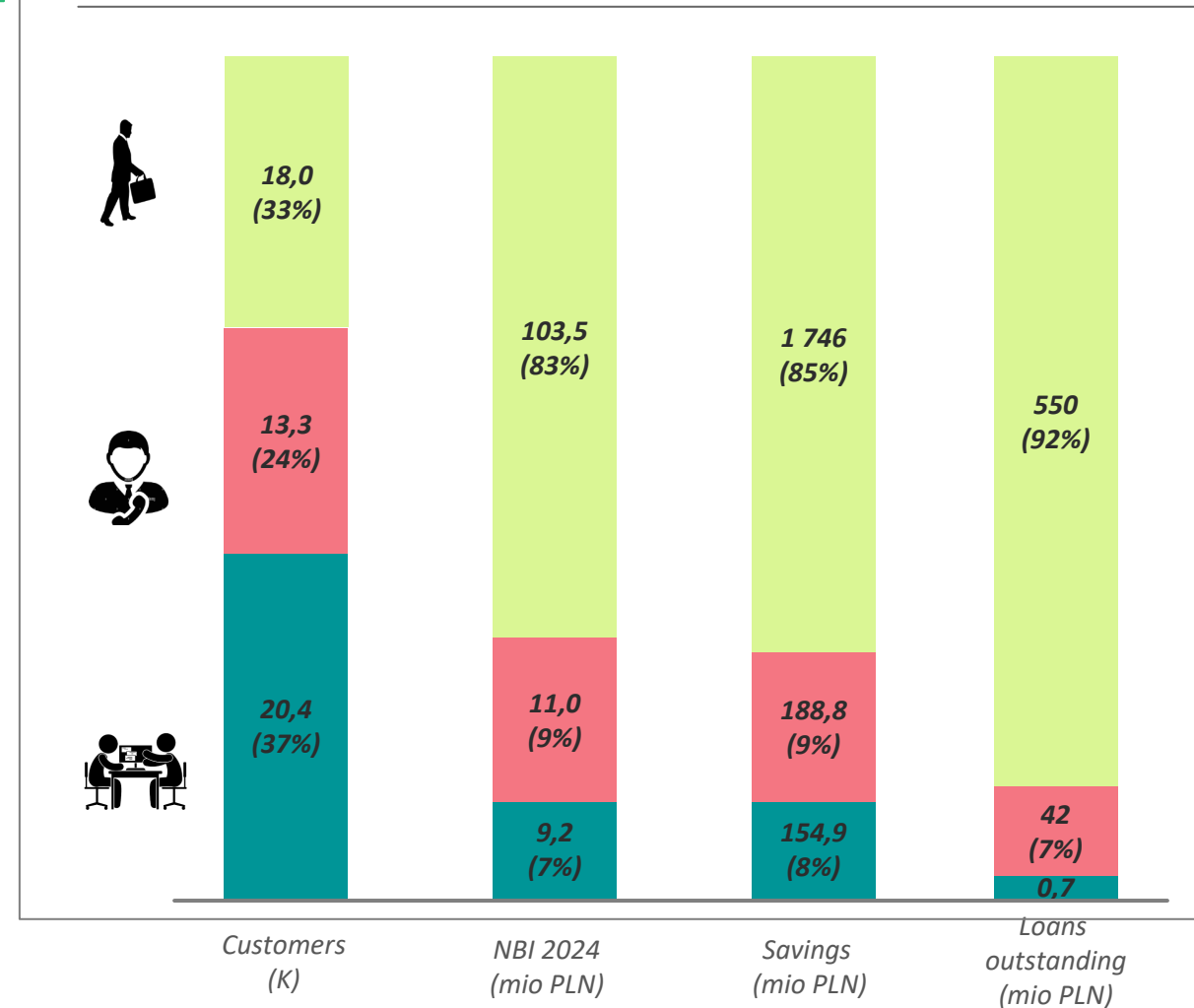
### • SOHO Advisor in Retail



Sole entrepreneurs with sales turnover up to 1 mio PLN

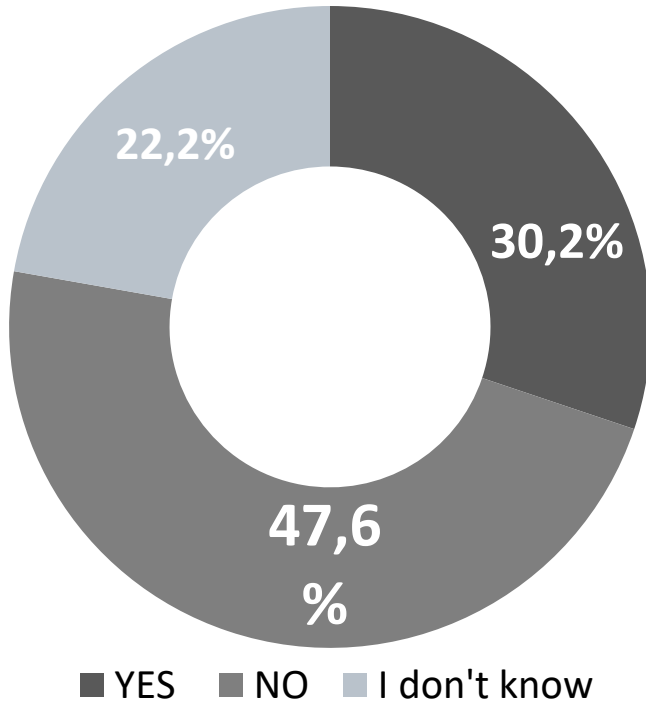
- Service at branch
- Focus on acquisition and small ticket loans

## Business KPI

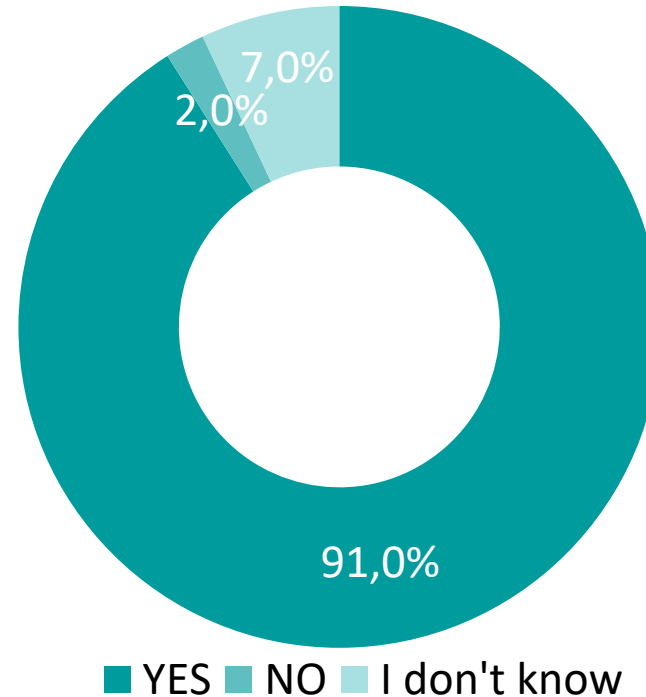


# Post-CAPOLIS 1.0 Era

Q. Do you have an advisor assigned to your personal/business account at the bank (a specific person)?



Answer from a customer of another bank in the survey



CA Bank customer's response to the survey

- Post-CA Polis:
  - 24k clients migrated to PB.
  - DKB portfolios (13k active clients) focus on high-NBI clients with growth potential
  - Increased acquisition and activation by retail network.
  - 347 out of 400 branches have SOHO-focused retail advisors.

## **6 ) 2026 INNOVATIONS WITHIN THE BPIS**

# Virtual Agent LUMI

AI content

Advisors

Technologies

Meeting

AI Note after the meeting

Creating the AI Note

Project detection

Projects in the advisor's calendar

Synthesis AI before the meeting

December 2025

2026

Gen AI

Gen AI

Automation

Automation

Gen AI

Speech to Text

AI note

Project proposals

Sending the project to CRM

Project on the client's project list

Summary

Dictation

Validation

Task in the Asystent Sprzedaży

# LUMI – AI Note after the meeting - 2025

## Creating an AI note

- Recording a note
- Speech-to-text transcription
- Data anonymisation in accordance with the GDPR
- AI note generation
- Detecting and proposing projects for the future
- Sending proposal to CRM
- Task in Sales Assistant

The screenshot displays the LUMI AI Note creation interface. At the top, there is a navigation bar with the 'ASYSTENT SPRZEDAŻY' logo, a search bar, and an 'ADVANCED' filter. The user profile 'PAWEŁ BANKOWSKI, DIRECTOR OF THE FACILITY' is visible in the top right. The main content area is titled 'Pawel Lubomirski' and shows client details: ID: 00000000000, CIS ID: 00000000000, and Date of birth: 10-02-2000. Below this, there are tabs for 'Client's data', 'Sales Assistant', 'Basket (1)', and 'Virtual Agent'. The 'Create a note' section includes a list of instructions: 'Mention about', 'Describe key findings (including the "No, because..." rule)', 'Notice the client's needs (including goals, dreams, plans - these are the basis of projects)', and 'List the next steps'. A text input field with the placeholder 'Type or talk about your meeting' is present, along with a 4-second audio recording. At the bottom, there are sections for 'Finished actions' (Campaigns and Diagnosed client's needs, both with 'No data found') and 'Proposed offers' (Accepted offers, including 'Insurance Pomoc dla Ciebie PLUS' with an 'Application' dropdown and a 'Sale' dropdown).

# LUMI - Synthesis before the meeting

## Synthesis divided into clear sections

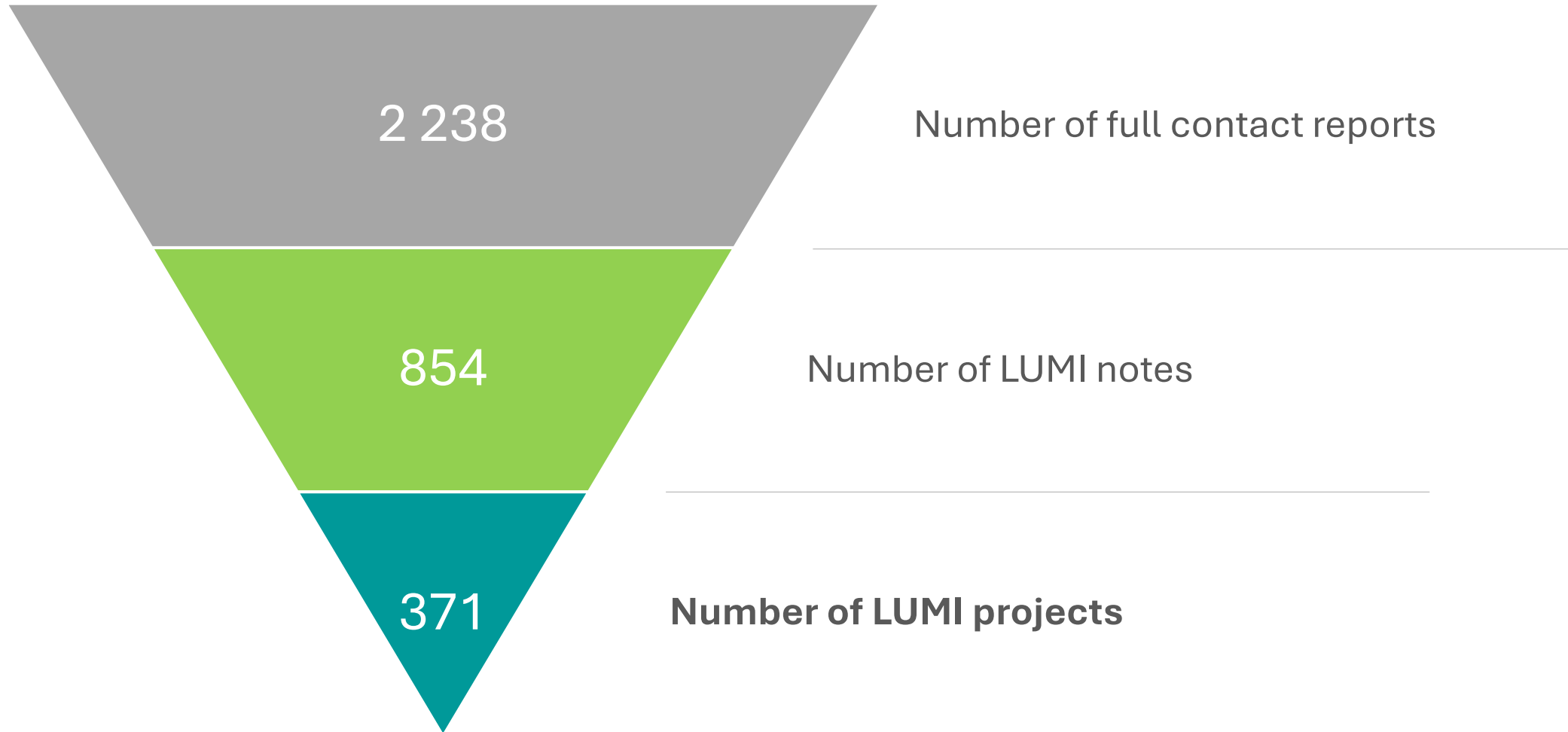
- Information on the **customer's status at the bank and in the government system CEiDG**
- AML data compliance

The screenshot shows the LUMI AI analysis interface for a customer named Paweł Bankowski. The interface is divided into several sections:

- Customer Status:** The client has a bailiff attachment.
- Company data:** Registration date - 17.07.2018, Business sector: 96.21.Z - działalność fryzjerska, Client in CA - from 10.03.2025, Nearest deposit machine - It is located 800m from the company headquarters at 10 Batorego Street.
- People associated with the company:** Owner (The data can be found in the Customer Data tab), Products in CA - PRIME account, 2 installment loans, MOTO insurance, Exchange office, The ID of one of the proxies will expire soon - Request a document Update.
- How to conduct a meeting:** 1. The customer may want to leave our bank - (tasks and pretexts). In the last 2 months, the client has transferred most of funds to his account in another bank. Identify why the customer wants to leave and propose the best solution for them. 2. The KYC form is no longer valid. Propose to update the form together.
- Recent Interactions:** Last contact - (17.06.2025, phone). Campaign [name of campaign], [CWC code]. Leasing. During the last contact, the customer asked for a lease offer for a delivery car. During the meeting, he mentioned that he would compare the offers and return with the answer. Since that contact, the customer signed a lease agreement with another company. Ask him what led him to choose that offer.
- Contact profile:** Contact preferences: Direct contact, Arranging an appointment for a specific time. The client appreciates direct contact with an advisor and the possibility of arranging a meeting for a specific time. In case of problems with telephone contact, e-mail contact is recommended.
- Transaction analysis:** Cash Profile: The customer turns 90% in cash. Cash - 60 000 PLN, B2B - 182 000 PLN, Income - 300 000 PLN. Leasing in another company - Pays PLN 3 200 from 16 months at PKO. On average, leases last 2-3 years. You can ask for a new car. High income in December - 72% higher than the 6-month average. Currency exchange in CA - 80 000 PLN was exchanged for euro within six months.
- Projects:** Financing of investments, Buying a passenger car - 150 000 PLN - 25.05.2027. The customer plans to buy a passenger car this year. Placement of surplus funds, Investment in savings - 1 000 000 PLN - 10.10.2027. The client plans to invest the surplus capital in the opening of a new technological line. Offer him a lease. Number of projects remaining: 3.

- Analysis of **activation promotions**
- Analysis of **customer behaviour in a bank**
- Analysis of **transactions on the account**
- **Planned projects**
- Information about **customer interactions with the bank**

# LUMI - Using LUMI in the sales network



Data from the date of implementation of LUMI (started: 5 December 2025)

# LUMI – contact us

If you need more information don't hesitate to write to us

Rafał Trojanowski

[RTrojanowski@credit-agricole.pl](mailto:RTrojanowski@credit-agricole.pl)

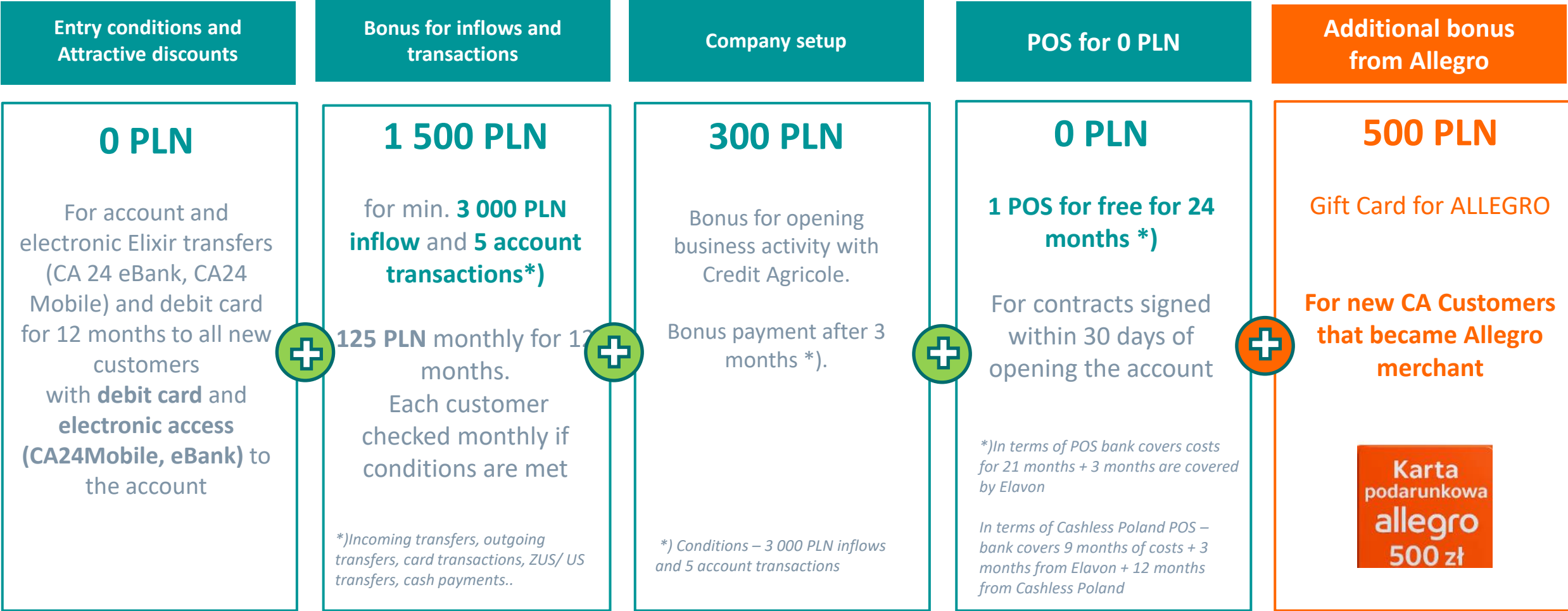
Magdalena Peciak

[MPeciak@credit-agricole.pl](mailto:MPeciak@credit-agricole.pl)

# APPENDIX



# New Turbocharger – increasing benefit for customers by cooperating with external partner (CA bonus + POS for 0 PLN + Allegro).



Financed by bank

Financed and managed by Allegro



# Hello. WIN! CA & EFL strategic approach for business synergies

Strategic area	Initiative	KPI to be monitored	For further discussion
<p data-bbox="122 546 282 765">Increase number of active EFL Customers in Bank</p> <p data-bbox="308 297 608 772"><b>A</b> Increase of EFL active Customers to Bank (focus on quality)</p>	<p data-bbox="698 354 774 444">1</p> <p data-bbox="838 368 1212 444">Discounted leasing offer with bank subsidy</p> <p data-bbox="698 476 774 566">2</p> <p data-bbox="851 491 1169 566">New on-boarding process to the bank</p> <p data-bbox="698 599 774 689">3</p> <p data-bbox="851 614 1207 689">Leasing in mobile app for bank customers</p>	<ul data-bbox="1460 334 1939 722" style="list-style-type: none"> <li>• Customers leads from EFL to open an account</li> <li>• Acquisition of active Customers</li> <li>• Nb. of active Customers from EFL (cumm.)</li> <li>• Nb. of EFL Customers paying off leasing from CA account (cumm.)</li> </ul>	<p data-bbox="2135 529 2423 715"><b>8</b> Acquisition target at EFL incentive system</p>
<p data-bbox="308 782 608 1001"><b>B</b> Increase loan penetration among EFL Customers</p>	<p data-bbox="698 796 774 886">4</p> <p data-bbox="851 811 1225 886">Pre-approved loan for EFL Customers in Bank</p> <p data-bbox="698 891 774 981">5</p> <p data-bbox="851 919 1294 995">Dedicated loan offer for EFL Cust. w/o pre-approved</p>	<ul data-bbox="1460 801 1989 968" style="list-style-type: none"> <li>• Sales of loans to EFL Cust.</li> <li>• Loans outstanding towards EFL Cust. (cumm.)</li> <li>• Nb. of credited Cust. (cumm.)</li> </ul>	<p data-bbox="2135 843 2384 1065"><b>9</b> Leasing in incentive system of all sales networks</p>
<p data-bbox="122 1053 282 1308">Increase Leasing Share of wallet Among Bank Customers</p> <p data-bbox="308 1015 608 1336"><b>C</b> Improvement of sales of leasing among bank Customers</p>	<p data-bbox="698 1062 774 1152">6</p> <p data-bbox="838 1062 1294 1138">Improvement of sales model to soho Cust. In retail</p> <p data-bbox="698 1190 774 1280">7</p> <p data-bbox="838 1205 1212 1280">Quick leasing approach to bank customers</p>	<ul data-bbox="1460 1048 2007 1258" style="list-style-type: none"> <li>• Sales of leasing</li> <li>• Volume of leasing outstanding (cumm.)</li> <li>• Nb. of Cust. With leasing (cumm.)</li> </ul>	

# KSeF - national e-Invoice System

## Bank support for SOHO customers regarding offer and key information

### Deadlines

**November  
2025**

Start of the Certificates and Authorizations Module (MCU)

**1 February  
2026**

Start for large companies with sales exceeding PLN 200 million in 2024

**1 April 2026**

KSeF obligation for all VAT payers (active and exempt)

**1 January 2027**

KSeF mandatory for all companies (including digitally excluded ones)

### Offer for the CA customer

- 1 Free invoicing package with KSeF assistant for 0 zł for every Sfera Biznesu client
- 2 Promotion: Register for KSeF through the Sfera Biznesu worth 2.100 zł
- 3 KSeF Assistant included in every Accounting Package at no extra charge
- 4 Free Webinars, e-Guides, Videos, Instructions about KSeF
- 5 Expert assistance when connecting to KSeF
- 6 Expert assistance in creating the first invoice from KSeF

### Communication

- Push, email, SMS, newsletter sent to 4 groups of CA customers (Business and Retail)
- Dedicated CA website about KSeF
- CashDirector's dedicated landing page about KSeF
- SPD - Information materials about KSeF for advisors

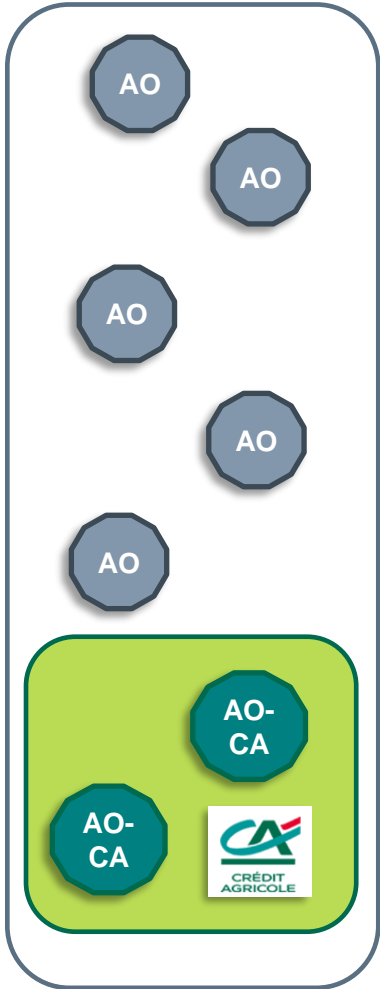


Digital campaign for new customers performed on Google search, own social media, CA Sfera blog and external information portals (Public Relation articles)



# Cooperation model with accounting offices

## Accounting Offices Market in Poland



CABP Regional Coordinators invite AO to cooperate with CA bank

fewer clients in number, but larger SME companies

**bigger**

More clients but smaller companies (JDG)

**smaller**

CashDirector invite AO into the AO Program

## New CABP customers from PRO sector (accounting offices)

**Accounting offices with intermediaries agreement with CABP**



**VALUE PACKAGE:**

- Commission for CABP account and loan sales for accounting offices

**Accounting offices with agreement to participate in the Accounting Office Program with CashDirector**




**VALUE PACKAGE:**

- Benefits for accounting offices (remote accounting tool, training, legal support)
- Benefits for AO clients (remote accounting tool)
- Accounting offices receive commission for CABP account and loan sales

## New CABP bank clients redirected from accounting offices

AO client's account

2029	
Accounting Offices	Customers
208	2 305




AO client's accounts

2029	
Accounting Offices	Customers
221	10 147

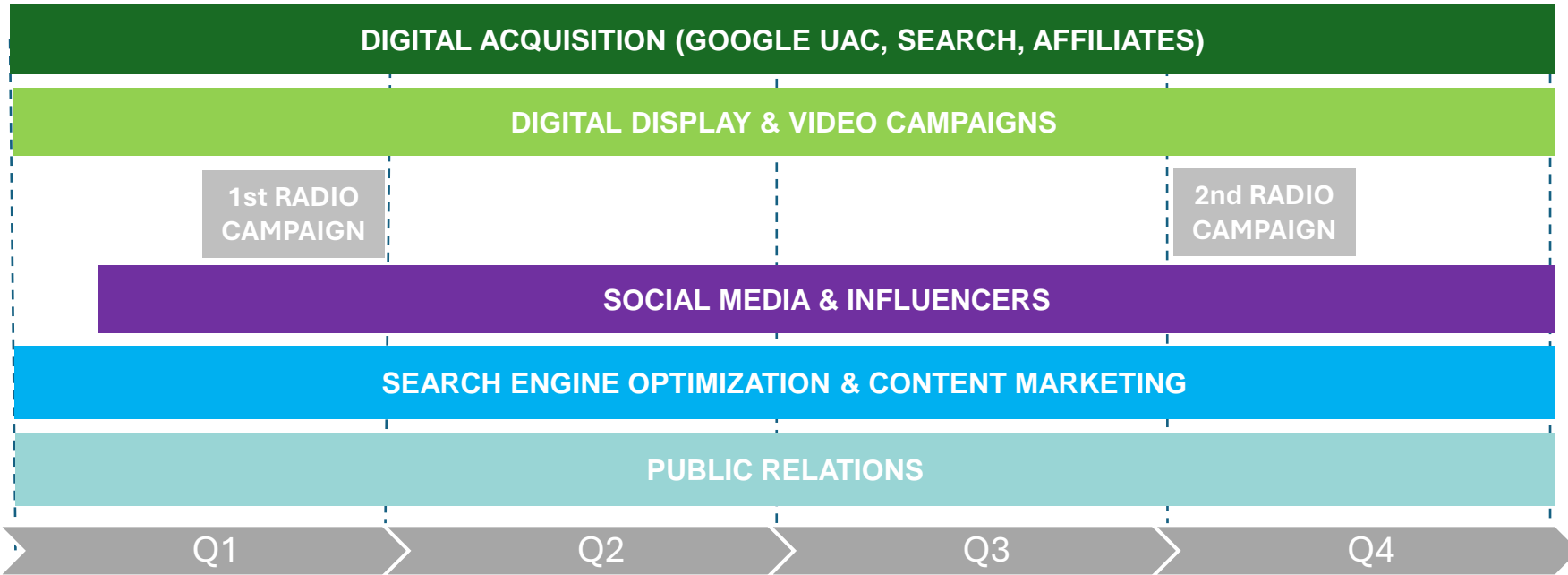




**New active customers to SOHO/SME segment**

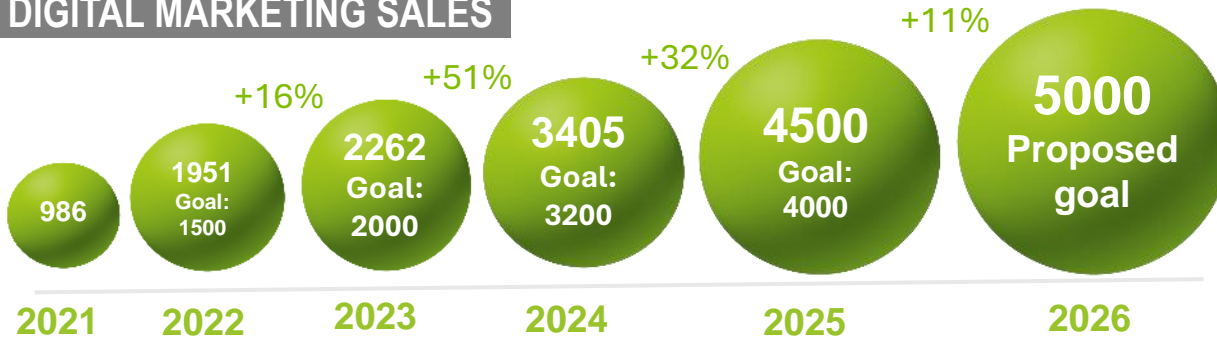
# MARKETING CAMPAIGNS PLAN FOR 2026

All-year-long digital campaigns with a strong radio & PR support  
**Supported offers: Business account & The Professionals**



- The on-going business account acquisition campaign to support sales to small-business owners and professionals
- The on-going display & video campaign to build brand awareness and consideration among small-business owners and professionals
- The radio campaign (two flights) to build brand awareness among small business owners
- **NEW** all-year-long cooperation with micro-influencers to support consideration among users of social media
- An organic search traffic generation for the entire SOHO offer
- Constant PR support to build our image as the best bank for business

## SOHO – BUSINESS ACCOUNT DIGITAL MARKETING SALES



Consistent, ongoing digital marketing initiated almost 40% of sales in 2025