

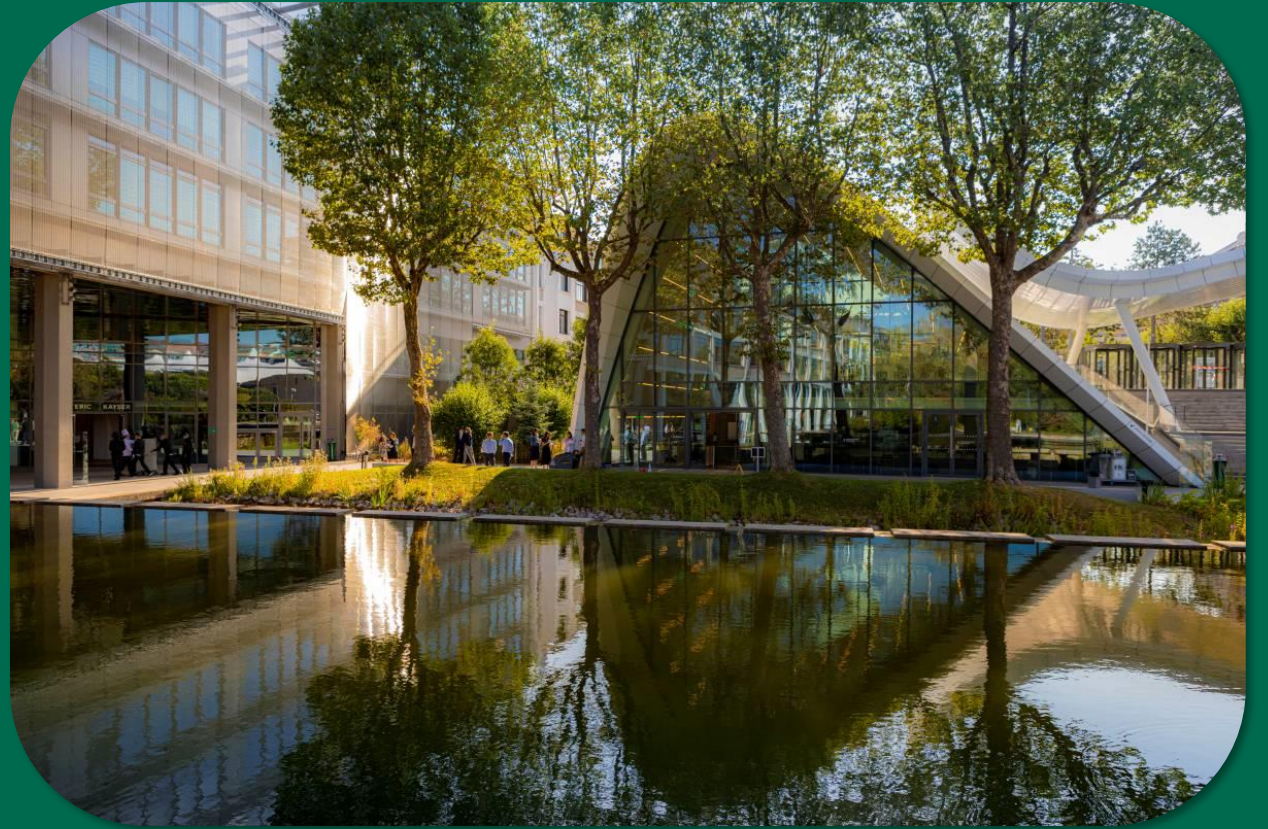


CRÉDIT AGRICOLE S.A.

**Crédit Agricole SA / Marché des
Entrepreneurs**

PRO DAYS : Conquering new clients !

March 11, 2026



AGENDA

1

CONQUERING NEW CLIENTS AND AVOIDING CHURN

2

BECOMING THE PREFERRED BANK FOR HEALTHCARE PROFESSIONALS

3

FRANCHISEES : A SEGMENT WITH STRONG POTENTIAL

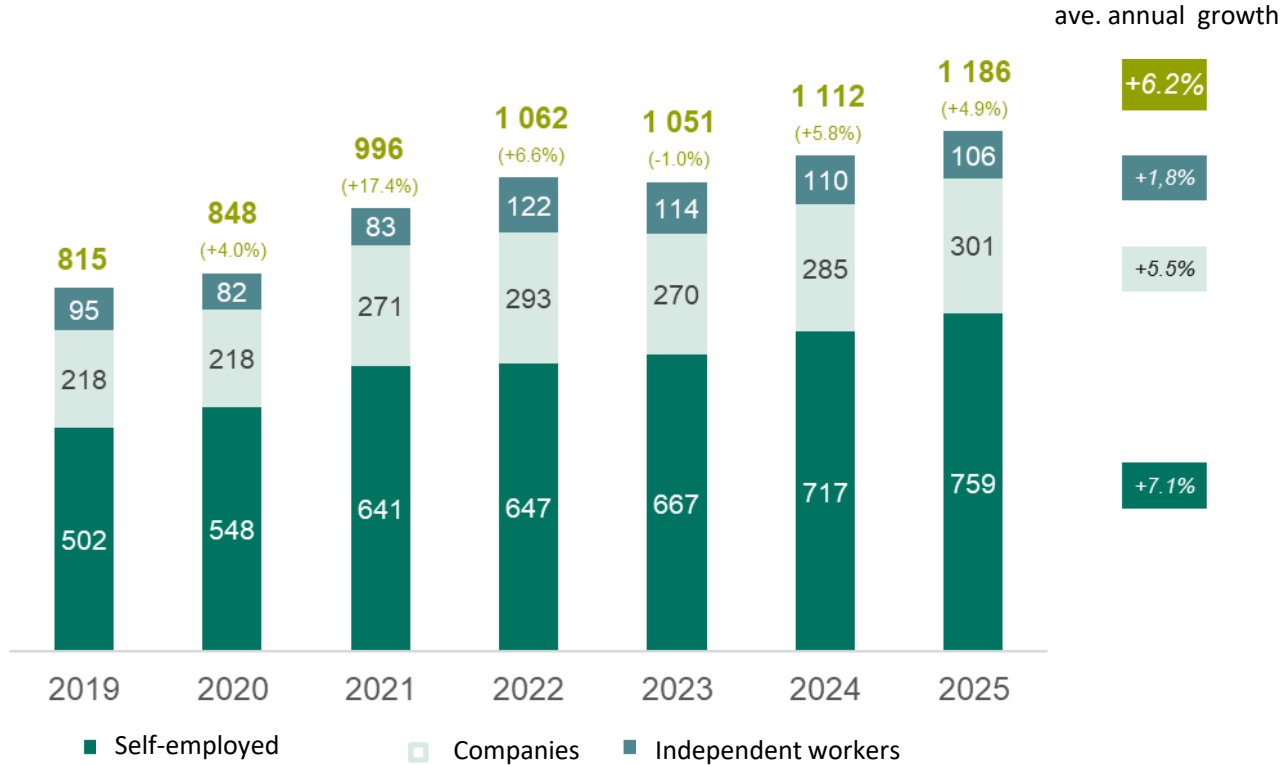
THE FRENCH MARKET : A very dynamic market with > 1 million creations each year

2/3 of new professionals are independent workers

4 million professionals*



3 million self-employed individuals

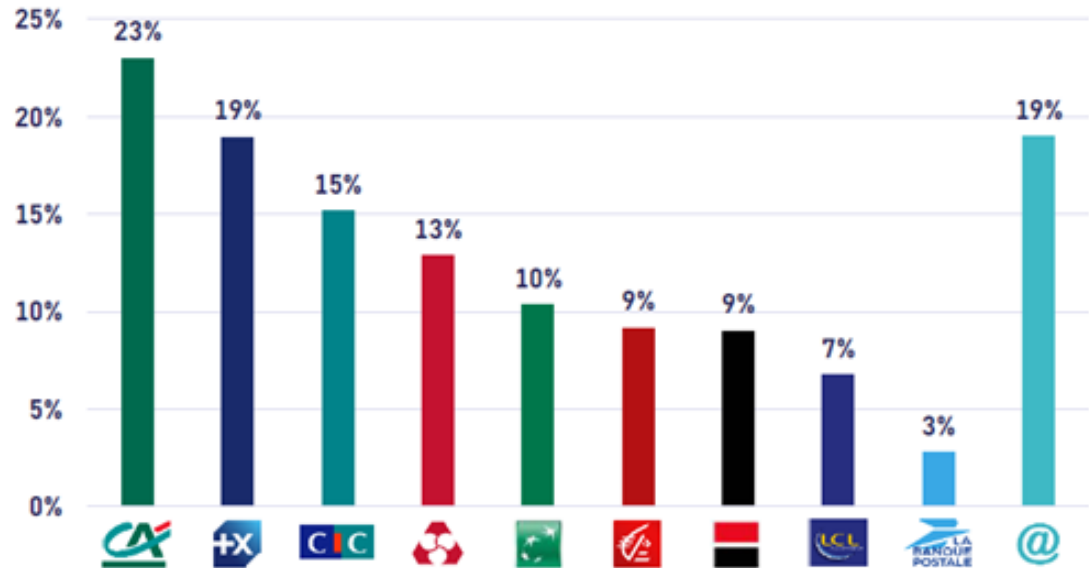


Source : INSEE

* Companies or independent workers with revenues < 3 M€ and < 50 employees

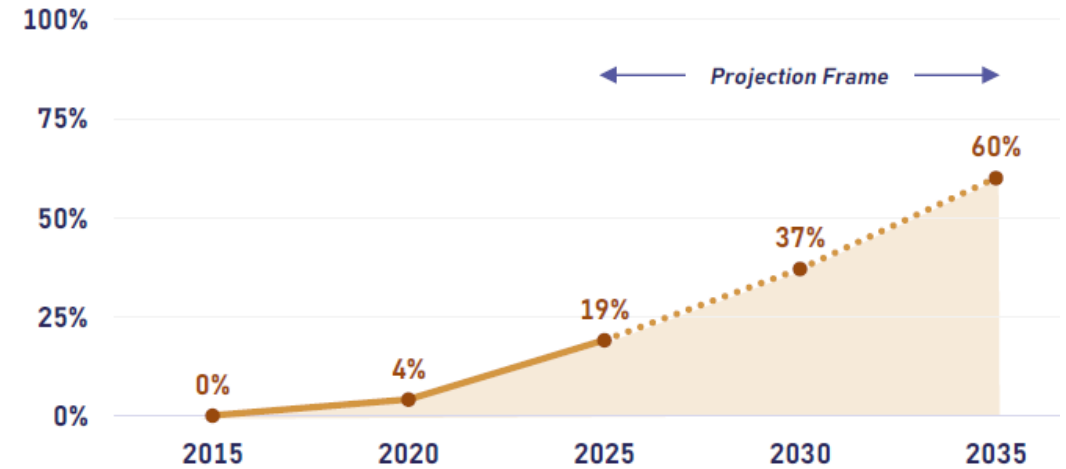
Unknown in the banking landscape 5 years ago, these new players could capture 60% of the market by 2035

Crédit Agricole had 23 % of the professional French market in 2024 (1st bank)



Sources : Xerfi, retraitement Frame

But new players could capture 60 % of the market by 2025



Sources : communiqués des banques, Les Échos analyse et projections Frame

- Qonto 600 000 (janv. 2026)
- SHINE 150 000 (déc. 2025)
- Boursobank 55 000 (sept. 2025)

Acquiring new customers has become the top 1 priority of our MTP

ACT 2028

Accelerating in France

Three brands



Universal banks serving everyone



The bank for entrepreneurs



The best of digital savings for everyone

+8m
gross customer capture

Customers

YOUNG CUSTOMERS

A disruptive approach tailored to the new trends and uses

No.1 bank
for young customers

AFFLUENT CUSTOMERS

Coordinated expertise / exclusive investment solutions

+1 million
gross affluent customer capture

PROFESSIONALS / SMEs / AGRICULTURE

Sector-specific offerings that go beyond traditional financial services

+1 million
gross professional / SME customer capture

MID-CAPS

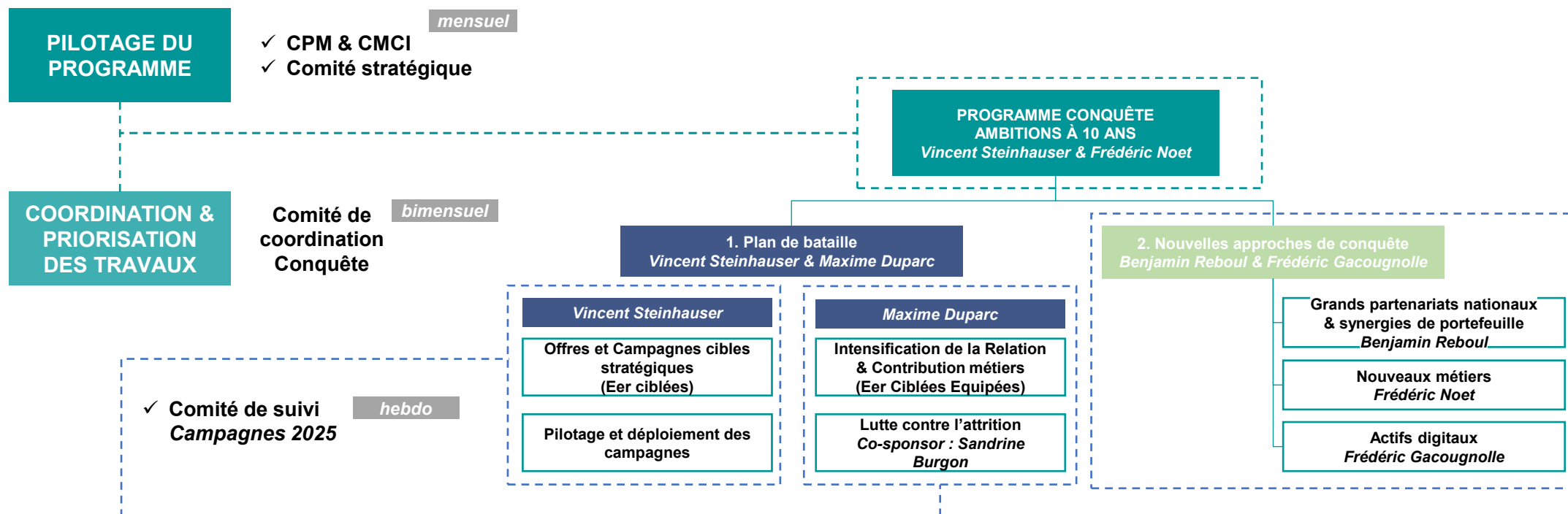
A coordinated approach to provide expertise and extend market reach

1 Mid-Cap out of 3
trusted bank



A dedicated governance and action plan started in 2025

An action plan including new offers, data & anti-attribution streams with monthly top management committees and several contributing regional banks



2025 : First successes

- **Unprecedented mobilization of Business Lines and Regional Banks** (€80M of additional budget for all markets)
- Growth in gross conquest and net conquest despite an increase in attrition : **150 K new professional customers in 2025**
- **2025 Business Line offers** supporting the conquest momentum



+ 20 000 cards in 2 months

Promotional offer by
CAPS on business cards

up2pay
Mobile



+ 4 900 news clients

Promotional offer by
CAPS on electronic
payment terminal

+ 5 300 contracts
+ 20 000 leads



Promotional offer by
Kolecto on e-facturation
services

2026 : new offers and digital journeys



8 minutes onboarding



Business lines
promotional offers
(Kolecto, CAPS, Paymed,
CALEF)

Dedicated budget for digital acquisition
Creation of Credit Agricole Business Digital (Pro team)

2026 : new targets

**Franchisees and
franchisors**

**Healthcare
professional**

**Legal, accounting and
consulting**

**Affinity
based
marketing**

**Entrepreneurship and
new businesses**

**ESG and positive
impact businesses**

**Small and medium
associations**

2026 : an action plan to avoid attrition

2/3

of customers who left
went to the
competition

40%

of customers who left
were clients for more
than 5 years

FIGHTING ATTRITION

- Roll-out and improvement of the **Pro/Agri Attrition Score**, delivered in September 2025
- Anti-attrition **training program**
- Deployment of **best practices** (handbook)
- **Rewarding loyalty** (work in progress : sponsorship, welcome, double relationship, duration of the relationship...)

Dedicated monthly executive dashboards to monitor conquest and attrition on strategic targets (including entrepreneurs)

AGENDA

1

CONQUERING NEW CLIENTS AND AVOIDING CHURN

2

BECOMING THE PREFERRED BANK FOR HEALTHCARE PROFESSIONALS

“Entreprendre 2030”
priority : Affinity
Banking approach for
High-Value Segments

3

FRANCHISEES : A SEGMENT WITH STRONG POTENTIAL

Become a well recognized partner for healthcare professionals : a CA strategic action plan since 2020

Establishing a distinctive market position as a global partner to healthcare professionals, linking legacy expertise and new capabilities, while aligning societal impact with business performance



Positioning as the professional partner in facilitating access to healthcare

Deploying a complete and actionable toolkit to support territories in tackling healthcare access issues through medical homes, health centers, telemedicine, and preventive care










Becoming the go-to partner for healthcare actors by offering a unified business and affinity-based approach

Develop a comprehensive, packaged, and all-inclusive bancassurance approach tailored to each profession, aligned with the 'Entreprendre 2030' roadmap

A new role dedicated to driving business growth and market expansion for Regional Banks, by amplifying and strengthening the initiatives launched in recent years

Healthcare professionals : a market with a potential NBI of more than one billion euros

Healthcare professionals		Pop. 2024	AAGR 24-30	Pop. 2030	NBI 2024	AAGR 24-30	NBI 2030
	Doctors	101k	0,8%	106k	220 M€	0,8%	230 M€
	Specialized doctors	181k	2%	205k	360 M€	2%	405 M€
	Pharmacist	53k	-0.2%	53k	160 M€	-0.2%	160 M€
	Nurse	99k	3%	118k	180 M€	3%	230 M€
	Physiotherapist	79k	2%	88k	140 M€	2%	157 M€
	Interns	36k	-1%	34k	25 M€	-1%	25 M€
	Students	73k	4%	92k	15 M€	4%	20 M€
	TOTAL	623k	2%	697k	1.100 M€	2%	1.227 M€

Healthcare professionals : a major commercial opportunity

High potential population to support

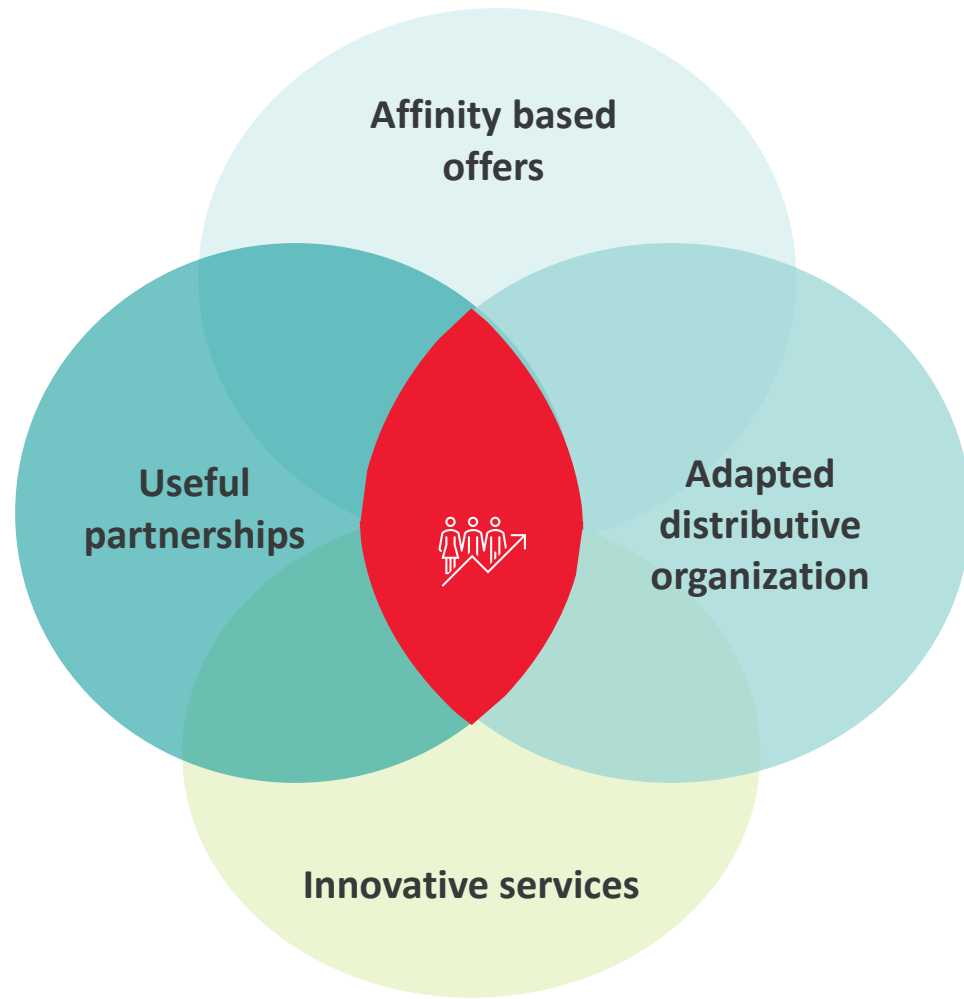
- Increase our positions on key populations (specialist doctors, nurses, students and interns...)
- Anticipate changes in professional practices (employed vs liberal, health centres ...)

Average revenue per customer to increase

- Current activity still largely focused on low-margin, commoditized products (basic financing, standard payment solutions)
- Strong potential to enrich revenue through affinity based approach and new offers on professional and private needs
- Best practices already observed in several Regional Banks

Capturing the Full Market Potential by covering the entire healthcare ecosystem, broaden and better market affinity-based offers, and strengthening Distribution models & partnerships

Affinity based marketing : become a well recognized partner to healthcare professionals



*A new method to address our priority professional segment (**doctors, Nurses, Pharmacist, Physiotherapist**) during all their professional life, **from student to retirement***



Affinity based marketing : new offers (insurance, innovations...) and dedicated marketing

PROFESSIONNEL DE SANTÉ



**ON ASSURE AUSSI BIEN
VOTRE VIE PRO QUE PERSO.**

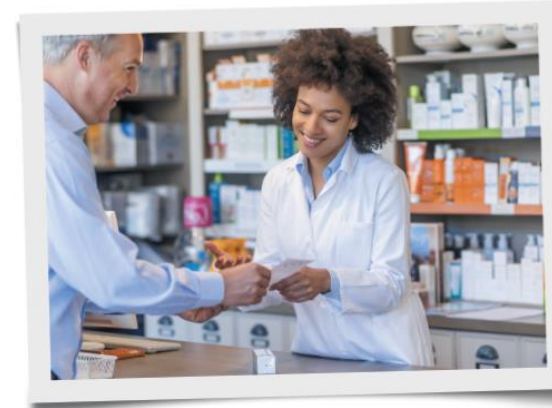
1^{er} banquier assureur des professionnels de santé⁽¹⁾, Crédit Agricole vous accompagne partout en France avec des solutions d'assurance qui vous protègent au quotidien : Responsabilité Civile Professionnelle⁽²⁾, Prévoyance Arrêt de Travail⁽³⁾ et Épargne Retraite⁽⁴⁾.

AGIR CHAQUE JOUR DANS VOTRE INTÉRÊT
ET CELUI DE LA SOCIÉTÉ



Assurance à caractère publicitaire Octobre 2025.
 (1) Selon l'étude 2023-2024 "Banquier préféré des Français" - Département Banque Personne Assurance - Juin 2024 (2) La garantie d'assurance Multirisque Professionnelle est assurée par PROTECA, filiale d'assurance démembrée du Crédit Agricole Assurances. PROTECA, S.A. au capital entièrement libéré de 400 000 000 €, adresse siège par le Crédit Agricole Assurances, Siège social : 30 33 34 de Montfort - 75231 Paris Cedex 12. RCS 552 882 823 Paris. N° de TVA : FR20 552 882 823. Tous renseignements généraux et conditions voir website : (3) La garantie Prévoyance Arrêt de Travail est assurée par PROTECA, compagnie démembrée de parifrance. Parifrance, filiale de Crédit Agricole Assurances, adresse siège par le Crédit Agricole Assurances, S.A. au capital de 1 000 000 000 € entièrement libéré - Siège social : 30 33 34 de Montfort - 75231 Paris - RCS 552 882 823 Paris. Les dispositions contractuelles de cette Prévoyance Arrêt de Travail d'assurance sont disponibles sur le website assurance de Crédit Agricole Assurances. (4) La garantie Épargne Retraite est assurée par le Crédit Agricole Assurances, S.A. au capital entièrement libéré de 700 000 000 €. Siège social : 30 33 34 de Montfort - 75231 Paris - RCS 552 882 823 Paris. Tous renseignements généraux et conditions voir website : (5) Les assurances comprises au contrat figurent dans le contrat d'assurance. Sous réserve d'un délai légal de rétractation de 30 jours calendrier-mois à compter de la conclusion de votre adhésion.
 Les conditions sont disponibles sur notre Espace Ressources du Crédit Agricole, sous réserve de la disponibilité de votre offre dans votre Espace Ressources.
 Crédit photo : Shutterstock

PHARMACIENS



**VOTRE OFFICINE
EST VOTRE PRIORITÉ
LA NÔTRE
EST DE VOUS FACILITER LA VIE!**

DÉCOUVREZ NOTRE GAMME DE SOLUTIONS EXCLUSIVES
ET PERSONNALISÉES POUR CHAQUE GRANDE ÉTAPE
DE VOTRE PARCOURS PROFESSIONNEL



IN PROGRESS

07/2025 - Édité par Crédit Agricole S.A., agréé en tant qu'établissement de crédit - Siège social : 12, place des États-Unis, 92127 Montrouge Cedex - Capital social : 9 123 093 081 € - 784 609 416 RCS Nanterre. Crédit photo : Getty Images.

Affinity based marketing : a dedicated organization and strategic partnerships

A human centric relationship model

- **Expert bankers** who understand healthcare professions : « speak the language », flexible schedules, building trust
- **A unique contact** maximizing the scope of coverage (professional + private banking + insurance)
- **Client-oriented positioning**
- **Clear portfolios**
- **Specific approach for students and interns**

Strategic partnerships

- **At national level : strong institutional positioning through Credit Agricole Santé et Territoires**
- **Deployment of these partnerships locally, with CAST (tools, banking offers, events,...)**
- **For Regional Banks : priority on Young Healthcare Professionals (students and interns)**

AGENDA

1

CONQUERING NEW CLIENTS AND AVOIDING CHURN

2





BECOMING THE PREFERRED BANK FOR HEALTHCARE PROFESSIONALS

3

FRANCHISEES : A SEGMENT WITH STRONG POTENTIAL

“Entreprendre 2030”
priority : Affinity
Banking approach for
High-Value Segments

Franchising : a strong model of entrepreneurship for 50 years

-  **Definition of franchising:** A business model in which an entrepreneur, **the franchisee**, operates under the brand and know-how of an existing company, known as **the franchisor**.
-  **Rights and obligations :** Understanding the different types of franchising — service, distribution, and production — as well as the **respective commitments of the franchisor and the franchisee**, is essential.
-  **Economic structure :** This model is based on a **commercial contract** between the franchisor and the franchisee, under which the franchisee pays fees to operate an established concept.
-  **Benefits for entrepreneurs :** By providing operational support, franchising enables **rapid expansion** and **reduces entrepreneurial risk** for the franchisee.

Franchising : a strong model of entrepreneurship for 50 years

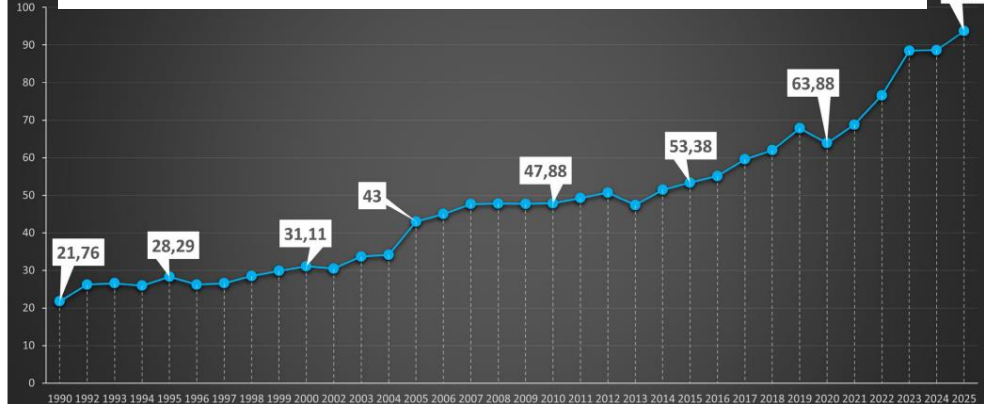
Key 2025 figures

- 2 035 franchise networks
- 93 395 franchisees (+2,9% vs 2024)
- 93,71 billions € overall revenues (+4,9% vs 2024)
- 1 018 038 direct and indirect jobs (+ 5,7% vs 2024)

Number of franchisees in France (1990-2025)



Franchising revenues in billions€ (1990-2025)



Franchising : revitalizing and enhancing our relational model across all territories

70%

of franchisees are in cities under 100 K inhabitants

13

A franchising network is implanted in 13 regions (average)



Dedicated ecosystem



Banks : dedicated teams and marketing at national level



Franchising : a strategic market for banks (2/2)

3X

Bank's revenues on franchisees = 3 X bank's revenues on professionals

4X

Bank's revenues on private banking on franchisees = 4 X bank's revenues on average private banking

3x

equipment on terminal payment solutions

+++

E-Facturation, employment saving, insurance, ESG...

Franchising : strong Credit Agricole positions but some improvements are required



1st Bank on franchising

- *28 % of the market*
- *Huge assets : territorial presence and proximity, wide range of offers to cover all needs*
- *Flagship clients (1 Mac Donalds on 2)*

But an insufficiently exploited position

- » Insufficient networking and visibility
- » Positions under the level on some sectors in expansion
- » Lack of synergies within the Group
- » Lack of data

Franchising : a strategic plan to enhance our positions and to be recognized as the first bank

