

Our strategic plan ^{1/}₋

The 2019-2023 strategic plan, *ensemble#nouveaumonde, plus vite, plus loin !* [together#today's world, faster, further!] revised in 2020 in the context of the health crisis, is a major catalyst for development and transformation to achieve sustainable and responsible performance.



RELATION

Be the reference relational bank in an omnichannel world

A **dedicated advisor** with a strengthened role, pivotal to a constantly accelerating omnichannel relationship: physical, telephone or digital, at the customer's discretion

Optimized local networks for a tailored response to customer expectations and increased operational efficiency in each region

Continued development of **proprietary offers** (insurance, leasing, etc.) and the launch of a platform of services offered to customers with partner companies

An even **more efficient** organization to market the multi-service offer

Strengthening synergies between local networks and all of the group's business lines and support functions



COMMITMENT

Be a committed bank in tune with a changing world

Strengthened commitments to **support and protect** members and customers weakened by the crisis, and to support regional development players

Strong social, societal and environmental commitments, emphasized in the context of a demanding policy of "social and mutualist responsibility"

Increased training for elected members and employees to support the development of the business lines, in a confident and responsible social dialog

Pooling of resources for greater **collective efficiency**



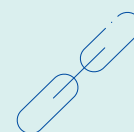
INNOVATION

Be a multi-service innovative bank

Increased **customer orientation** in IT project management

Simplified offers and processes, supported by powerful cognitive tools

Maintaining our **technological lead** in the service of development, security and data protection [digital privacy]



SOLIDITY

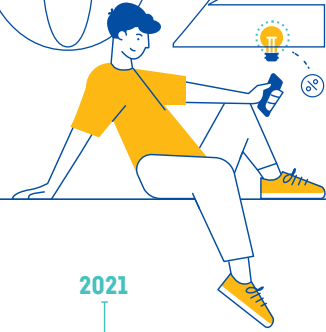
Putting solidity to work for the development of the mutualist model

Increased **selectivity** in the allocation of capital and liquidity

Development focused on banking, insurance and financial and technological services in the Eurozone, in particular through its subsidiaries TARGOBANK and Cofidis

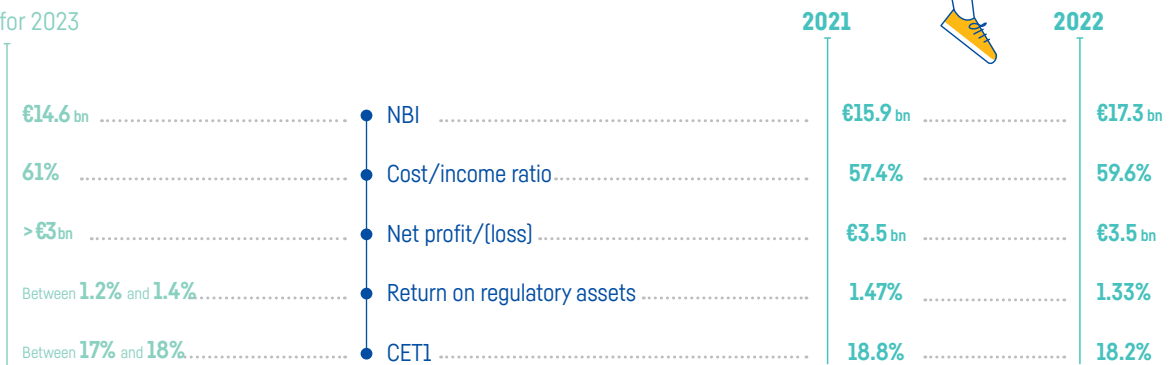
Increased **profitability** through the development of new business synergies that serve networks

Our ambitions for 2023



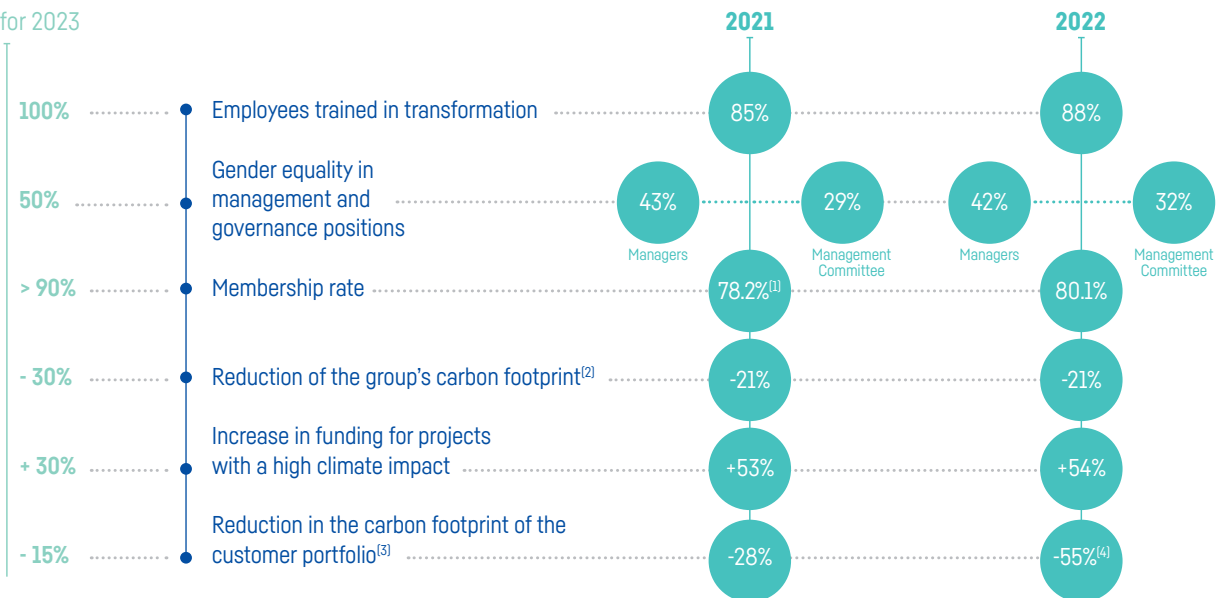
FINANCIAL OBJECTIVES

Target for 2023



GOALS AND HUMAN AND MUTUALIST DEVELOPMENT

Target for 2023



TECHNOLOGICAL INDICATORS



[1] Republished.
 [2] Scope France, emissions related to energy consumption, refrigerant gas leaks, business travel and the car fleet at 12/31/2021.
 [3] Corporate customer portfolio, asset management and insurance.
 [4] The decrease indicated concerns the carbon footprint of the corporate customer portfolio. The calculations were made on the basis of 2020 greenhouse gas emissions, which were strongly impacted by the Covid crisis.