

SUPPORTING STRATEGIC PROJECTS

Example of a strategic approach for a financial group

CONTEXT AND EXPECTATIONS

Commercial Power-up of the Group

- A development imperative for both competitive and general interest occupations:
 - Necessity of winning over new customers in France and Europe.
 - Exploiting our customer capital by improving the coherence our commercial relationship while generating synergies among the various aspects of that relationship.
- Increased competition fully mining customer data

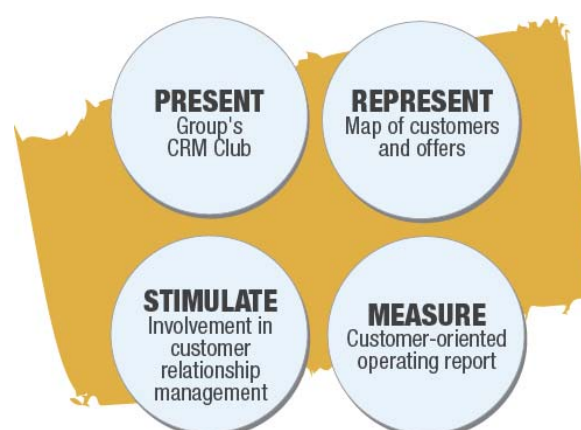
Following the Principle of Subsidiarity

- The Group is diversified with differentiated customer strategies:
 - No global CRM basis or global offers;
 - No Group marketing management.
 - Each commercial entity defines its own customer strategy.

Customer Initiatives: commercial synergies, exchanges of good practices, and a consolidated customer vision.

OUR SOLUTIONS

1. The 4 guiding axes of the Customer Initiatives project



2. A project-type organization under the responsibility of a COMEX member:

- With a project team
- And correspondents in each of the Group's activity poles

- Supported by a team of SECOR consultants:
 - A dual function for pole correspondents:
 - Present Customer Initiatives in their poles,
 - Participate in steering Customer Initiatives at the Group level.
 - Interaction with Customer sessions from the Group University
 - Increase in time devoted to Customer Initiatives

3. A customer commitment frame of reference:



Frame of reference:

- 5 action verbs and 16 components,
- common to the whole Group,
- carried out at the University and approved by COMEX

Commitments:

- structured by the referential
- adapted according to the entity's customer strategy

Based on the state of play achieved over the last two months, extension of this approach to each entity in the Group.