# CIB'S TRANSFORMATION - LONG TERM VISION

## A SOLID AND PROFITABLE CIB

### THAT HAS EMBARKED ON A TRANSFORMATION JOURNEY

**FOCUS** 



We have optimised resources...

- €8.3bn

**IMPROVE** 



... while managing costs...

~- **€0.3**bn

Gross costs savings in 2016

GROW



... and developing revenues.

~+ €200m + €2.9t

Revenues RWAs

## WITH THE HELP OF FOUR ENABLERS FOR CHANGE



#### **CONDUCT**

To promote exemplary and

consistent conduct in our

business practices.



#### **DIGITAL**



#### **SUSTAINABILITY**



### PEOPLE CHANGE

To create long-term value in a radically changing digital environment

To become a role model for sustainable finance and maintain responsible client relationships

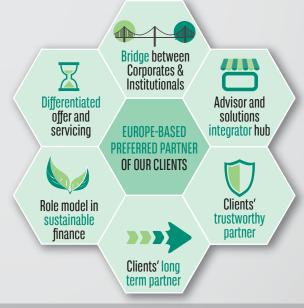
To lead and support the human dimension of the cultural transformation of CIB

### EXTENSION TO 2020: A SIGNIFICANT MILESTONE TOWARDS OUR LONG TERM VISION

Continue resource optimisation, cost reduction and selective revenue growth

**Expand** client base in Europe

**Embrace** the digital transformation and lay the foundations of our long-term model



REVENUES >+4.5% (CAGR)

COST/INCOME -8pts **ALLOCATED EQUITY** ~+2% (CAGR)

PRE-TAX RONE >19%

Offering solutions to help our clients achieve their goals in a fast-changing world



The bank for a changing world