

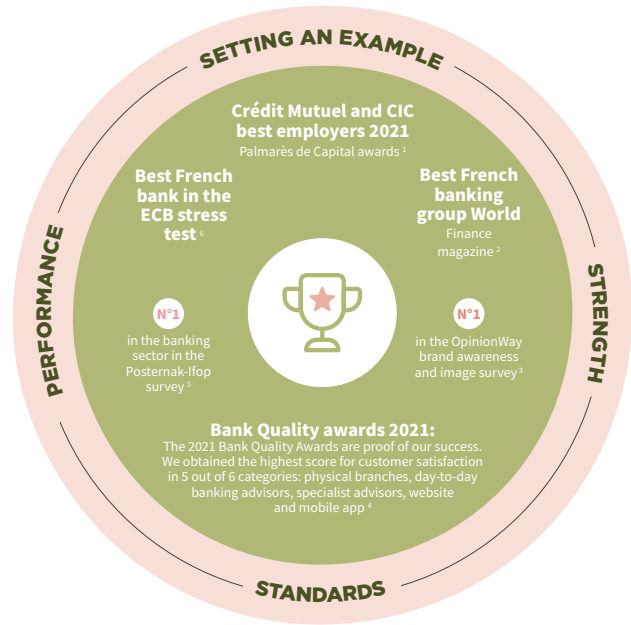
- #Commit for the long-term...
- #Innovate effectively...
- #Develop in harmony...
- #Make a real contribution...

# THE FUTURE IS BLOSSOMING WITH THE CRÉDIT MUTUEL GROUP

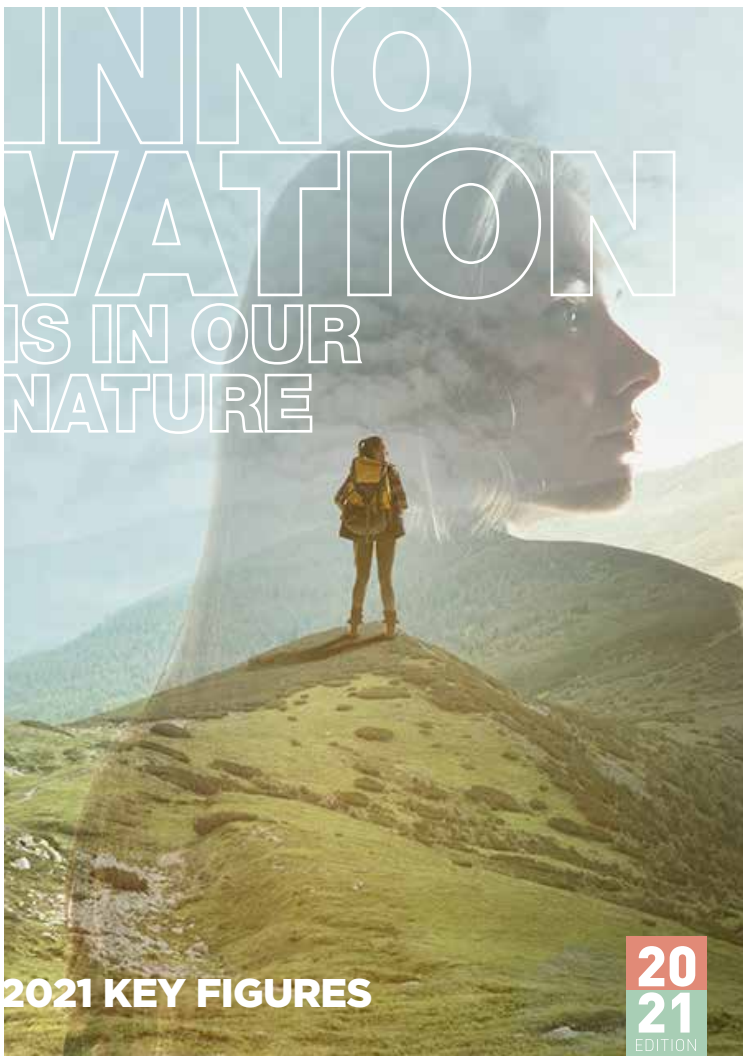
As a leading bankinsurer for all, the Crédit Mutuel group offers a diversified range of local services to private individuals, local professionals and companies of all sizes in France and Europe. With an agile organization, dynamic specialist business lines and strong commitments, the group fulfills the mission it has set itself since day one: creating wealth across all regions through shared and sustainable growth.

As a mutual bank with no shareholders and no stock exchange listing, Crédit Mutuel has only its customers to satisfy. It devotes its financial resources first and foremost to financing the local economy across the country and upholding its employment policy for its staff. In the unusual economic and health circumstances since 2020, this self-reinforcing model allows us to post results and indicators that are more than reassuring.

A group that has won multiple awards for its financial strength, brand and customer relations



1. Capital survey of 20,000 French people working in companies with more than 500 employees, carried out in autumn 2020.  
 2. Awarded in March 2021 by World Finance magazine.  
 3. Survey of 2,000 people at the end of 2020 on the brand awareness, image and attractiveness of 16 insurers and 10 banks.  
 4. Survey of an online panel of 5,070 respondents between September 30 and October 19, 2020.  
 5. Survey carried out from November 3-5, 2021 on a representative sample of 1,002 French adults aged 18 and over.  
 6. Three-year adverse scenario (2021-2023) set by the European Central Bank and the European Banking Authority.



# Le groupe Crédit Mutuel en un clin d'œil

**36.1**  
MILLION  
CUSTOMERS

**8.3**  
MILLION  
MEMBERS

**83,000**  
EMPLOYEES

**21,000**  
ELECTED DIRECTORS

**1** NATIONAL  
CONFEDERATION

**18** REGIONAL FEDERATIONS  
**+1** NATIONAL FARMING  
FEDERATION

**5,330** BRANCHES

**2,016** CRÉDIT MUTUEL  
LOCAL BANKS

## Results and figures that are more than reassuring

**1**

**A MAJOR PLAYER IN FRENCH  
RETAIL BANKINSURANCE**

**Firmly anchored  
in the local economy**

**16.5%**  
market share  
in deposits

**17.3%**  
market share  
in bank loans

Savings:  
**1,033.4<sub>bn</sub>**

Balance sheet deposits:  
**547.7<sub>bn</sub>**

Loans receivable:  
**564.9<sub>bn</sub>**

Finance for the environmental  
and energy transition:  
**28.123<sub>bn</sub>**

**34%**  
estimated proportion  
of assets eligible for  
the European Taxonomy

**Highly acclaimed,  
high-performance insurance  
services**

Insurance revenue:  
**17.5<sub>bn</sub>**

**44<sub>m</sub>** policies

**16.7<sub>m</sub>** policyholders

**Results that  
translate  
into ever-growing  
attractiveness**

**36.1<sub>m</sub>**  
customers

**+ 1.4<sub>m</sub>** customers  
in 2021

**+ 6.6<sub>m</sub>** customers in 10 years  
(2011-2021)

**+6.6%**  
employees  
in 10 years (2011-2021)

**2**

**A GROUP ON THE UP WITH TOP-LEVEL  
RESULTS**

**NBI:**  
**19.788<sub>bn</sub>**

Net profit attributable  
to the group:  
**4.266<sub>bn</sub>**



Best cost-to-income ratio  
of French banks:

**59.6%**

Crédit Mutuel is now among  
the top 10 commercial banks  
in the euro zone

**Europe's 9<sup>th</sup>  
biggest  
commercial bank**

by balance sheet size - BDD Fitch Connect  
(06/30/2021)

**3**

**THE STRONGEST FINANCIAL BASE  
OF ANY FRENCH BANK**

**19.5%**  
Solvency ratio  
CET1

**8%**  
Leverage ratio

**183.6%**  
Liquidity coverage ratio (LCR)

**67<sub>bn</sub>**  
Shareholders' equity attributable  
to the group

**An issuer that inspires  
confidence**  
according to Standard & Poor's LT ratings

**A+**

With a stable outlook  
(senior debt)

**A-1**

(Counterparty)