# The Crédit Mutuel group at a glance



- 37.8 million customers
- 8.9 million members
- **20,000** elected directors
- 84,600 employees
- 1,966 local banks
- **5,099** branches
- 18 regional federations
- +1 agricultural federation
- 1 National Confederation

RETAIL BANKING: THE BEDROCK OF PERFORMANCE

• 34.8 million retail customers\*

•#1 bank for non-profit organizations\*\*

•2.4 millions business and professional customers

•#2 bank for the farming sector

Being universal means offering everyone the solution they need

While customers' consumption patterns are constantly changing and new banking and non-banking practices are taking root in our daily lives, the Crédit Mutuel group provides relevant and increasingly personalized responses. Whether it's about meeting the specific needs of its business, non-profit or farming customers, making life easier for personal customers, or keeping transactions secure, the Group acts in accordance with the same requirements: closeness to the customer, operational efficiency and quality of service.



# **2023 KEY FIGURES** OUR BOLDNESS IS ALWAYS IN motion

Crédit 🖧 Mutuel

\* Banking networks in France (Source: monthly business monitoring).
\*\* Survey by CES - CNRS Paris I Panthéon-Sorbonne University and Centre de Recherche sur les Associations, Viviane Tchernonog, 2021-2022, measured by budgets held with main bank. Crédit 🖧 Mutuel

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Thanks to its financial performance and mutualist effectiveness, in 2023 the Crédit Mutuel group continued to step up growth to serve the collective good. Its record results are the fruit of a business model based on excellent diversification across banking, insurance and technology. While reinforcing our solidity, they will also enable us to keep on meeting major challenges: to further optimize our quality of service, fund projects that make sense for society, assist the technological and ecological transitions, and support regional development.



Financial solidity among the best in Europe

•19.2% CET 1

confirmed at the highest level of French banks

•75bn own funds (+6.5%)



with stable outlook from Standard & Poor's A Group that invests in people and innovation

> • General operating expenses that reflect strong employee relations, societal commitments and a proactive policy of supporting our staff **€11.071bn** (+5.6%)

•23% of net revenue benefits employees

• **92%** of earnings are retained in reserves to innovate and ensure the Group's financial soundness

This consistent performance has enabled Crédit Mutuel to increase Group net income by more than 70% and improve CET1 growth by close to 5 points over the last ten years.

### A key player in retail bankinsurance in France

While inflation and the sharp rise in interest rates have affected the purchasing power of the French in recent months, the Group has continued to fully play its role as financier to the economy by supporting the needs and plans of all its customers and members, in particular the most vulnerable, both in bankinsurance and through its wide range of services.

**FIRM ROOTS IN** 

FOONOMY

THE LOCAL REAL

HIGH-

PERFORMING.

INNOVATIVE

STRIVING TO

LIMIT OUR NEGATIVE

IMPACTS	ECONOMY	INNOVATIVE INSURANCE
<ul> <li>Finance for the environmental and energy transition:</li> <li>€50.247bn</li> <li>5.6% of assets aligned with the European green taxonomy</li> <li>Less than 5% of outstanding loans are to sectors sensitive to transition risk (Source: ACPR)</li> <li>475,075 tons of CO, eq. (organization level)</li> </ul>	<ul> <li>Outstanding loans:</li> <li>€639.1bn</li> <li>Savings:</li> <li>€1,090.7bn</li> <li>Balance sheet deposits:</li> <li>€594.1bn</li> </ul>	<ul> <li>Insurance revenue:</li> <li>€19.3bn</li> <li>•45.9m policies</li> <li>•17.1m policyholders</li> </ul>

## *The mutual model* has inspired us from the start and inspires us every day

Mutualism is emerging as the model that can respond to the aspirations of the greatest number of people and meet the challenges of a polarized world. As a mutual bank from the start, Crédit Mutuel has always known how to keep moving in order to adapt, based on strong and unique values. This is what enables us to be, more than ever, in step with the times and ready to build the future. This is also what sets us apart, as proved by the many industry awards that have rewarded the group for its universally recognized solidity, commitments and quality of service.

### A multi-award winning group



1-The "Quality Banking Awards 2024" are based on the satisfaction and recommendations of 5,028 French people surveyed from September 22 to October 16, 2023 on various aspects of their banking relationships. 2-Series of four quarterly surveys carried out between March 3 and November 4, 2023 on a representative sample of 1,002 French adults aged 18 and over. 3-Survey conducted by BearingPoint and Kantar in December 2022 among a sample of 4,000 customers/users of companies/administrations. 4-Awarded in December 2023 by World Finance magazine. 5-Survey conducted online, independently and anonymously, by the Statista institute among 20,000 employees of 2,100 employers with more than 500 employees, between 09/28/2022 and 11/02/2022.