

Key figures for the Cr dit Mutuel group

- ★ **37.8** million customers
- ★ **9.2** million members
- ★ **20,000** elected directors
- ★ **87,105** employees
- ★ **1,911** local banks
- ★ **4,952** branches
- ★ **18** regional federations
- ★ **+1** national agricultural federation
- ★ **1** National Confederation



RETAIL BANKING: THE BEDROCK OF PERFORMANCE

- **34.7 millions** retail customers*
- **#1 bank for non-profit organizations****
- **2.3 million** business and corporate customers*
- **#2 bank for the gaming sector**

Subsidiaries, brands and partnerships united to make a difference

261 entities including 62 abroad



2024 KEY FIGURES

A different kind of bank, because it looks like you

EDITION
2025

* Banking networks in France (Source: monthly business monitoring).

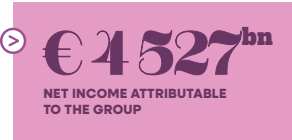
** Survey by CES - CNRS Paris 1 Panth on-Sorbonne University and Centre de Recherche sur les Associations, Viviane Tchernonog, 2021-2022, measured by budgets held with main bank. Measurement conducted every five years. Data from most recent measurement.

Results close to the all-time high

In a sluggish French economy, the Group again showed the worth of its diversified business model with net income of €4.53 billion, equaling the record set in 2023.

Financial solidity among the best in Europe

- ★ **19.4% CET 1** the highest ratio of any French bank
- ★ **79,394 M€** of net funds (+5.3%)



A+ with stable outlook from Standard & Poor's

A Group that invests in people and innovation

- ★ General operating expenses: **€11.116bn**
Strategic investments in human resources and technology that support the Group's development and transformation.
- ★ Employee benefit expenses **(+3.2%)** reflect a proactive policy of employee support.



Taking action

- ★ **€1.4bn** of zero-interest eco-loans (Éco-PTZ)
- ★ **€251m** dedicated to energy-efficient renovation of older buildings
- ★ **€27.7bn** of deposits in LDDS (sustainable development and solidarity passbook accounts)
- ★ **5.7%** of assets aligned with the European green taxonomy

Firm roots in the local real economy

- ★ Outstanding loans: **€647.6bn**
- ★ Savings: **€1,176.7bn**
- ★ Balance sheet deposits: **€600.9bn**

High-performing, innovative insurance

- ★ Insurance revenue: **€21.4bn**
- ★ **47.4m** policies
- ★ **17.7m** policyholders

A multi-award winning group



#1 for customer relations in the banking category¹



#1 in the banking sector in the Posternak-IFOP survey³



Best Employer 2024 at the Capital awards, in the banking and financial services category⁴

1. Survey conducted by BearingPoint and Kantar in December 2023 among a sample of 4,000 customers/users of companies/administrations.
2. Online survey conducted on August 16-21, 2024 among 1,020 people representative of the French population using the quota method. The survey covered 33 environmental and social indicators.
3. In three successive quarterly surveys out of four carried out between March 3 and November 8, 2024 on a representative sample of 1,001 French adults aged 18 and over.
4. Survey conducted online, independently and anonymously, by the Statista institute among 20,000 employees of 2,100 employers with more than 500 employees, between 09/20/2023 and 10/17/2023.



A diversity of expertise to meet every need

The Crédit Mutuel group's business lines and product offerings are diverse and complementary – key words that enable the Group to evolve while staying as close as possible to its customers' needs. These assets are all the more valuable in supporting new modes of consumption and constantly changing habits. Retail and business customers, non-profits and farmers can all find clear, relevant responses to their needs within the Group and in their local area, combined with a high level of service quality.

Complementary services with everything you need

- ★ Insurance: **the Group's 2nd largest business**
- ★ Remote surveillance: **#1 in France***
- ★ Real estate: **offers and services that make a difference**
- ★ Home loans: **2nd biggest lender**
- ★ Consumer loans: **a major player**
- ★ Eco-mobility and active mobility
- ★ Factoring: **24.3% of the French market****
- ★ Equipment and property leasing: **leading player in lease finance for businesses**

* Source: Atlas 2024 "En Toute Sécurité"
** Source for market size: ASF France.



- Plus:
Asset management & private banking
Corporate & investment banking
Technology services