

## Our greatest strength: our cooperative model

We have worked to build tomorrow's world for more than a century now. Thanks to the strength of our cooperative model and our distinctive values, our group stands out more than ever as an enterprise that is as sustainable and responsible as it is efficient.

### Crédit Mutuel believes in the long term.

This has enabled it to come through all the fads and fashions, and be both timeless and intergenerational.

Loyal to our past, caring about the present, innovating for the future...it is by applying these principles that, by definition, we embody **sustainable banking**.

A bank that stays close to its customers, is constantly attentive to their needs, and continually seeks the common good.

It is during profound and unforeseen crises such as the present one that our cooperative convictions and model make all the difference.

**A new world is taking shape.** We are already prepared and have all we need to once again take our place among the pioneers, as a forerunner.

We take concrete action at the heart of each of our regions, consciously and responsibly, without ever forgetting our commitments or abandoning our goals. For a long time to come, Crédit Mutuel will take care of the present just as serenely as it will build the future.

34.6  
MILLION  
CUSTOMERS

## The sustainable bank by definition

Loyal to its past, caring about the present, innovating for the future



### KEY FIGURES OF THE GROUP IN 2020

# 8 key markers and as many proofs of our agility



# 2020: solidity and performance

ONE OF FRANCE'S  
LEADING RETAIL BANK/INSURANCE  
GROUPS

As a %

**17.2** market share in bank loans

**16.6** market share in deposits

Firmly anchored in the local economy

Savings → €958.6bn

Deposits → €522.1bn

Loans → €530.6bn

AN INSURANCE OFFERING THAT MEETS EXPECTATIONS

**16.5m** policyholders **42.9m** policies

Fundamentals that place it among  
the best French and European banks

**18.6%**  
CET1 solvency ratio

**7.5%**  
Leverage ratio

**172.5%**  
Liquidity coverage ratio (LCR)

**34.6m**  
customers  
(+ 400,000)

CRÉDIT MUTUEL GROUP  
RANKS  
**30<sup>th</sup>**   
in the Top 1000 World Banks 2020.  
*The Banker*

GREAT FINANCIAL  
SOLIDITY

**NBI:**  
**€17.534bn**

**€3.114bn**  
RÉSULTAT NET TOTAL

**€3,070bn**  
NET PROFIT ATTRIBUTABLE  
TO THE GROUP

**€62.149bn**  
SHAREHOLDERS' EQUITY

**€2.635bn**  
PROVISIONS FOR LOAN LOSSES

AN ISSUER THAT INSPIRES  
CONFIDENCE

according to Standard & Poor's LT ratings

**A** (senior debt)  
Negative outlook

**A+** (Counterparty)

1 - Ranking based on criteria such as equity growth, profitability, innovation, etc.  
2 - Carried out on March 3 and 4, 2021 on a representative sample of 1,048 French people aged 18 and over.  
3 - 2,000 people surveyed at the end of 2020 as to the brand awareness, image and attractiveness of 16 insurers and 10 banks.  
4 - OpinionWay survey carried out for Meilleurtaux.2020 on a sample of 5,070 French bank customers aged 18 and over.



Confirmed brand  
awareness  
and recognition



FINANCIAL STRENGTH

Named best  
French bank<sup>1</sup>

for the 6<sup>th</sup> time by US magazine,  
Global Finance



BANK BRAND AWARENESS

**NO.1**

in the banking sector in  
the Posternak-Ifoop survey<sup>2</sup>



INSURANCE BRAND AWARENESS

**NO.1**

in Opinion Way's survey of brand  
awareness and image<sup>3</sup>



QUALITY OF SERVICE

Bank Quality awards<sup>4</sup>:  
Crédit Mutuel and CIC obtain the highest scores  
for their branches, advisors and websites