

## CRÉDIT MUTUEL GROUP IN BRIEF

**36.6** MILLION CUSTOMERS

**83,600** EMPLOYEES

**21,000** ELECTED DIRECTORS

**5,246** BRANCHES

**1,991** LOCAL BANKS

**18** REGIONAL FEDERATIONS

**+1** NATIONAL AGRICULTURAL FEDERATION

**1** NATIONAL CONFEDERATION



## INCLUSION & DIVERSITY

### GIVING EVERYONE THE CHANCE TO FIND THEIR PLACE

Supporting diversity and inclusion is everyone's business within our Group. At the level of the Confédération Nationale du Crédit Mutuel, in our regional federations and in our subsidiaries, we seize every chance to ensure this principle prevails. Equal opportunities, gender equality, preventing discrimination... every day, we make commitments and take action to contribute to a fairer world that respects people's differences.



Crédit  Mutuel



## 2022 KEY FIGURES



GIVING EVERYONE  
THE POWER TO

**ADVANCE**

**20**  
**23**  
EDITION

Crédit  Mutuel

## MUTUALIST & OPTIMIST

### A WHOLE GROUP COMMITTED TO ANSWERING THE CALL AND BUILDING THE FUTURE

Amid an unprecedented environment in which inflation loomed large, 2022 was an exceptional year of commitment for the employees and elected directors of the Crédit Mutuel group. We also introduced several impactful initiatives for the benefit of our stakeholders and for the common good.

As a mutual bank, we have chosen to share value in a different way. We harness our operational efficiency to take action for the common good, providing tangible evidence of how a mutual model can drive profound changes in society.

Through environmental transitions, providing the right support for vulnerable customers and strengthening our commitments to diversity and inclusion: on every front, and in every region, we answer the call for our customers and build the future.

COOPERATIVE, HIGH-PERFORMING, COMMITTED, INNOVATIVE AND INSPIRING: THAT'S THE POSITIVE MUTUALISM THAT THE CRÉDIT MUTUEL GROUP EMBODIES ON A DAILY BASIS.



### A CENTRAL PLAYER IN FRENCH RETAIL BANKINSURANCE

Firm roots in the local real economy

High-performing, innovative insurance

18.5<sup>bn</sup>  
Insurance revenue

45.3<sup>M</sup>  
policies

17.2<sup>M</sup>  
policyholders

Making efforts to limit our negative impacts

449,676  
tons of CO<sub>2</sub> eq.

Outstanding loans:  
612.4<sup>bn</sup>

Savings:  
1,031.3<sup>bn</sup>

Balance sheet deposits:  
565.9<sup>bn</sup>

Finance for the environmental and energy transition:

34,665<sup>bn</sup>

34.3%

Estimated proportion of assets eligible for the European Taxonomy

Less than 5% of outstanding loans are to sectors sensitive to transition risk\*

\* According to the ACPR

Attractiveness that stays the course

36.6<sup>M</sup>  
customers

+0.5<sup>M</sup>  
customers in 2022

70% of customers of the Crédit Mutuel network are members

9% of payroll is allocated to employee training



Five awards at the 2022 Bank Quality Awards  
Project advisor, Website, Mobile app, Physical branches and Remote service<sup>3</sup>

3. Survey of an online panel of 5,010 French bank account holders drawn from a representative sample of the adult French population between September 27 and October 15, 2021.

### ENCOURAGING RESULTS AT RECORD LEVELS FOR THE SECOND YEAR IN A ROW

NBI:  
20,492<sup>bn</sup>

Fiscal 2022 thus confirmed Crédit Mutuel's capacity to maintain consistently excellent performance over the long term and a financial base among the strongest in Europe.

Net profit attributable to the group:

4,120<sup>bn</sup>

Best cost-to-income ratio of French banks:

61%

### THE STRONGEST FINANCIAL BASE OF ANY FRENCH BANK

Leverage ratio:  
6,7%

Liquidity coverage ratio (LCR):

150,6%

Solvency ratio (CET1):  
18,8%

Shareholders' equity attributable to owners of the company:

68 589 M€

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

A+

With a stable outlook (Senior debt)

A-1

(Counterparty rating)



Best French banking group as chosen by World Finance magazine<sup>1</sup>

1. Awarded In December 2022 by World Finance magazine.



Crédit Mutuel and CIC among 2022's Best Employers in the Palmarès de Capital rankings<sup>2</sup>

2. Capital survey of 20,000 French people working in companies with more than 500 employees, carried out in autumn 2021.



No. 1 in the Banking sector in the Posternak-Ifop survey<sup>4</sup>

4. Survey carried out on November 3-4, 2022 on a representative sample of 1,004 French adults aged 18 and over.