Unfailing strength to tackle today's and tomorrow's challenges

38.8 million customers

9 million members

19,000 elected directors

88,521 employees*

4,830 branches

1,818 local banks

18 regional federations

+ 1 national agricultural federation

1 National Confederation

Retail banking: the bedrock of performance

35.5 million personal customers**

2.5 million business and corporate customers**

#1 bank for non-profit organizations***

#2 bank for the farming sector

* Average headcount at 31/12/2025.
** Figure for the entire Crédit Mutuel Group.
*** Survey by CES - CNRS Paris 1 Panthéon-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.

Subsidiaries, brands and partnerships united to make a difference

257 entities

including 60 abroad

BANKING / FINANCE

Crédit Mutuel Alliance Fédérale

Crédit Mutuel Impact, Crédit Mutuel Asset Management, Crédit Mutuel Equity, Crédit Mutuel Innovation, Banque Fédérative Crédit Mutuel, Banque Européenne Crédit Mutuel, La Française, monabanq, CIC, CIC Banque Privée, Banque Transatlantique

Crédit Mutuel Arkéa

Arkea Capital, Arkea Banque Privée, Procapital, Arkea Asset Management, CFCAL, Arkea Banque Entreprises & Institutionnels, fortuneo Banque

TECHNOLOGY

Crédit Mutuel Maine-Anjou, Basse-Normandie

helloasso

Crédit Mutuel Arkéa

Monext, Arkea ProCapital Services

Crédit Mutuel Alliance Fédérale

Euro Information

CONSUMER CREDIT

Crédit Mutuel Alliance Fédérale

Cofidis, creatis

Crédit Mutuel Arkéa

Arkea Financements & Services

CONSUMER CREDIT

Crédit Mutuel Alliance Fédérale

ACM insurance, Assurances Crédit Mutuel, ACM Deutschland

Crédit Mutuel Arkéa

Suravenir, Suravenir Assurances

SPECIALIZED BUSINESS LINES

Crédit Mutuel Maine-Anjou, Basse-Normandie

Volney Développement, Volney Bocage

Crédit Mutuel Alliance Fédérale

Homiris, Mutualease, CIC Private Debt, CIC Corporate & Institutional Banking, CIC Aidexport, Bail Actea, Cebra, Crédit Mutuel Factoring, Crédit Mutuel Épargne Retraite Entreprises, Crédit Mutuel Real Estate Lease, Crédit Mutuel Leasing, Factofrance

Crédit Mutuel Arkéa

Arkea Crédit Bail, Arkea Banking Services, Nextalk

Crédit Mutuel Océan

Océan

INTERNATIONAL

Crédit Mutuel Alliance Fédérale

Targo Bank, OLB*, beobank, Banque Transatlantique, Banque de Luxembourg, CIC, Cigogne, CIC, Cofidis

* Joined the Group as of 2 January 2026

REAL ESTATE

Crédit Mutuel Arkéa

Arkea Real Estate, Armorique Habitat, Arkea Immobilier Conseil, Izimmo by Arkea

Crédit Mutuel Alliance Fédérale

Crédit Mutuel Immobilier, Afedim, ataraxia, Soderec

Crédit Mutuel

Giving everyone trust in the future

20 26

2025 key figures

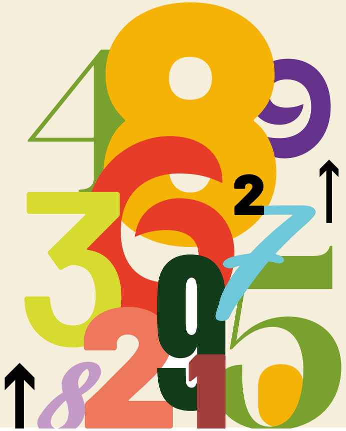
Crédit Mutuel

Wide-ranging expertise to meet everyone's needs better

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 the needs of its personal, business, non-profit and farming customers.
Each of them enjoys support every step of the way with an outstanding level of expertise, service and proximity.

Complementary services with everything you need

- Insurance: **the Group's 2nd largest business**
- Remote surveillance: **leader in France***
- Real estate: **offers and services that make a difference**
- Home loans: **one of the biggest lenders**
- Consumer loans: **major player**
- **Eco-mobility and active mobility**
- Factoring: **25% of the French market****
- **Equipment and property leasing: leading player in lease finance for businesses**



* Source: Atlas 2025 "En Toute Sécurité"
** Source for market size: ASF France

Crédit Mutuel Group sets an all-time record with its 2025 results

In 2025, the Crédit Mutuel Group posted net income of nearly €4.8 billion, confirming the strength of its cooperative and mutualist model and its innovative power dedicated solely to its customers and society.

Financial performance among the best in Europe

€4,761m
Net income attributable to equity holders of the parent company

Equity : **€84,436m** + 6.3% ↗

20.5% **CET1 - the highest ratio of any French bank**

LT stable outlook from Standard & Poor's
- A+ (senior debt) stable outlook
- AA- (counterparty)

A Group that invests in people and innovation

€11,758m
General operating expenses
Strategic investments in human resources and technology that support the Group's development and transformation.

+ 5.8% ↗
Employee benefits expenses
reflect a proactive policy of employee support.

Firm roots in the local real economy
- Outstanding loans: **€663.1bn**
- Savings: **€1,221.6bn**
- Balance sheet deposits: **€608.6bn**

Taking action
- **€1.6bn** of zero-interest eco-loans (Éco-PTZ)
- **€333m** dedicated to energy-efficient renovation of older buildings
- **€28.7bn** of deposits in LDDS (sustainable development and solidarity savings accounts)
- **14.9%** of assets aligned with the European green taxonomy

High-performing, innovative insurance
- Insurance revenue: **€24.8bn**
- **48.1m** policies
- **17.9m** policyholders

The Group tops the most prestigious rankings

Posternak/Ifop survey
Crédit Mutuel was France's favorite bank in 2025 in the Posternak-Ifop survey[1].

MoneyVox Bank Quality Awards 2026
Crédit Mutuel won the day-to-day advisor and project advisor categories[2].

World Finance - Best French banking group 2025[3]
Awarded since 2007 for best practice in finance.

1. Series of four quarterly surveys carried out between March 7 and November 12, 2025 on a representative sample of 1,005 French adults aged 18 and over.
2. OpinionWay survey conducted for MoneyVox from September 23 to October 27, 2025 among a sample of 5,403 French bank account holders forming a representative sample of the adult French population.
3. According to World Finance magazine.