Giving everyone trust in the future

2026

KEY POINTS

OF THE CRÉDIT MUTUEL GROUP IN 2025

Crédit Mutuel

Trust,
the foundation of mutualism

It is often in difficult times that mutualism shows the full force of its resolutely people-based model, based on the "safe havens" of proximity, solidarity and responsibility. In the face of the crises that are rocking our societies and fueling concern, the ability to rely on a bank that has made this model its DNA is precious.

More than ever, we are honored by the trust of our 9 million customer-members, which drives us to go above and beyond each year to better meet everyone's needs and society's challenges.

Contents

Statement by the Chairman and the Chief Executive Officer

On the publication of the Crédit Mutuel Group's 2025 results - marked by record net income of €4.8 billion - Daniel Baal, Chairman of the Confédération Nationale du Crédit Mutuel, and Priscille Szeradzki, Chief Executive Officer, share their views on the Group's performance, its convictions and the struggles to be waged for a sovereign Europe.

PRISCILLE SZERADZKI
Chief Executive Officer, Confédération Nationale du Crédit Mutuel*

DANIEL BAAL
Chairman, Confédération Nationale du Crédit Mutuel

> *"In an increasingly disorienting world with rising uncertainties, trust is the most valuable asset."*
>
> Daniel Baal and Priscille Szeradzki

*Since February 1, 2026

Perspectives

€4.8 billion in net income, record net revenue, the best solvency ratio of any French bank... Does "performance" mean the same thing to Crédit Mutuel as it does to everyone else?

Daniel Baal: These results set a new record, and we are proud of them. But beyond the figures, our real source of pride is about people and togetherness.

Our profits are not paid out to any shareholders. They strengthen our long-term development, our technological sovereignty and the solidity of our base, so that we can serve our customers better. As a successful and engaged business, we share the value we create with our employees through our protective social pact, and with society through our investments in the environment, our socially responsible pricing and our support for the non-profit sector. In 2025, we devoted nearly €640 million to a fairer and more sustainable world.

These figures reflect a shared, collective success. Rather than maximizing our share price, we aim to be useful to our members, our customers and society as a whole. Performance only makes sense when it is collectively shared, especially with those who need it most.

Your decentralized, unlisted mutualist model is very French. What do you think makes it so resilient?

Priscille Szeradzki: Yes, we are the most French of the French banks. But we are also the ninth-largest bank in Europe, with a strong and growing position in Germany, Belgium, Luxembourg, and Southern and Eastern Europe. Our CET1 ratio of 20.5% is by far the highest among French banks and puts us among the best in Europe. Our operational efficiency, strengthened as it is by the choice we have made for integrated, long-term technological sovereignty, is the best in France with a cost/income ratio of 56.8%. Our market share is continuing to grow, both in banking and insurance. All these indicators bear witness to the fact that our business model is not only sound, but also stays true to the things that set us apart and make up our strength: a mutualist group rooted in the regions, decentralized, responsible and based on solidarity.

Being a mutual has never been as modern and efficient as it is today – as our results show, year after year.

What fights are you engaged in to defend cooperative banks on the European stage?

Priscille Szeradzki: Cooperative banks have 90 million members, 227 million customers and more than a quarter of the European banking market. It is an absolutely central way of doing business that has proved its resilience and effectiveness. Despite that, the cooperative model is often overlooked in Brussels and Frankfurt, which often try to rub out the differences that make it strong.

European sovereignty is also a responsibility to finance the real economy – small and medium-sized enterprises – on the ground. It's also our job to bear long-term risks, yet the regulator is penalizing these risks to the detriment of the needs of European citizens.

As in society as a whole, diversity in the banking sector is not a luxury but a necessity, because it's what makes the sector resilient. If European banking were made uniform, Europe would be the weaker for it.

The new Basel III prudential rules pose a threat to the French mortgage lending model. Is this danger real, and what are you demanding from the European authorities?

Daniel Baal: The French mortgage model has many advantages for our fellow citizens, with fixed rates that protect borrowers and are accessible to the greatest number of people. It has come through crises without ever putting householders on the streets. It's a model that creates a virtuous circle for lenders, borrowers, and the national economy. Defending it is crucial. In spite of that, European regulators have struggled for years to understand it and take it into account.

With the full application of CRR III, the impact of residential mortgages on reported capital could double by 2032. We are calling for the transitional measures to be extended permanently beyond this date.

You are concerned about FiDA and the digital euro, two projects being carried out by the European institutions. These initiatives are presented as a good thing for citizens, so why do you think they actually put Europe at risk?

Priscille Szeradzki: It's because we need more Europe, but what we need is a Europe of useful projects, not a Europe that shoots itself in the foot.

In its current design, FiDA would allow foreign tech giants like the US GAFAM companies to have direct access to our customers' financial data. Amid rising protectionism and heightened geopolitical tensions, this is surreal. We cannot defend European sovereignty with one hand and offer our data free of charge to Big Tech on the other.

As for the retail digital euro, what is being proposed by the ECB and the Commission is not the right answer to the challenge of a US dollar stablecoin, or to the internationalization of the euro. By contrast, we do have two solid legs on which to build payment sovereignty: One is Wero, which has just signed a memorandum of understanding with several other European solutions – which is excellent news. The other is our sovereign instant payment infrastructure. These are the public and private foundations that we should collectively build on.

You recently wrote that "When politics hesitates or pulls back, responsible business must step in." In a rapidly changing world, what is the fundamental mission of a bank like Crédit Mutuel?

Daniel Baal: In an increasingly disorienting world with rising uncertainties, trust is the most valuable asset. And trust cannot be decreed, it has to be earned, day after day.

The bank of tomorrow is the bank that fully assumes its role as a dependable fixture: financing its customers in good times as well as bad, supporting the regions, assisting the environmental and societal revolutions, and investing in technology to serve people and not the other way round.

Priscille Szeradzki: It's not a pose. This is our conviction, rooted in more than 140 years of mutualist history. And it's exactly what we will keep on doing, without chasing short-term gains. We will always be at the service of our members, society, and future generations.

Highlights of 2025

JANUARY

associatheque.fr: serving non-profits for 15 years

Crédit Mutuel brings together key actors in the non-profit sector to celebrate 15 years of associatheque.fr, the information and support website dedicated to non-profits. The platform supports nearly 568,000 customer organizations, illustrating the Group's long-term commitment to stand alongside a sector that is vital to the community.

FEBRUARY

Crédit Mutuel sets the stage at the 40th Victoires de la Musique

Crédit Mutuel supports the 40th edition of Les Victoires de la Musique, a loyal partnership that dates back 24 years. Held at La Seine Musicale and broadcast live on France Télévisions and France Inter, this exceptional evening honors the top artists and productions of the year.

MARCH

2024 financial results: ongoing solid performance

Crédit Mutuel reports very good 2024 results that came close to the all-time high, illustrating the strength of our diversified banking and insurance model. Net income of more than €4.5bn and net revenue of €19.3bn serve to confirm the efficiency of the Group's structure, the relevance of its strategy and the momentum of its commercial development.

APRIL

Partnership with the APVF: a sustainable commitment serving the regions

Crédit Mutuel renews its long-standing partnership with the Association des Petites Villes de France (APVF), which stretches all the way back to 2009. Based on values of solidarity and closeness to the community, this collaboration strengthens our dialogue with local elected officials and supports regional dynamics, affirming the Group's role as a trusted partner of local authorities.

MAI

Prix Innovation Lecture 2025: two initiatives rewarded

At the 2025 Prix Innovation Lecture (Reading Innovation Prize), the Crédit Mutuel Foundation for Reading rewarded two organizations committed to making reading accessible to children from culturally disadvantaged areas. By promoting innovative and inclusive local initiatives, the Foundation reaffirms its role in promoting equal opportunities and combating illiteracy.

JUNE

Cooperative flame burns at the heart of the Group's federations

In the International Year of Cooperatives, supported by the United Nations, the cooperative flame toured the general meetings of several Crédit Mutuel federations and the Confédération Nationale du Crédit Mutuel. This traveling symbol highlights the strength of the Group's cooperative model, based on collective commitment, sustainable performance and local roots.

JULY - AUGUST

Crédit Mutuel named Best French Banking Group 2025 by World Finance

Crédit Mutuel is again singled out by World Finance magazine, which voted it "Best French banking group" for 2025. This award highlights the Group's solidity, the performance of the mutualist model and the daily commitment of our employees and local directors to serve customers and the regions.

Summer 2025 ad campaign - Crédit Mutuel returns to the screen

In summer 2025, Crédit Mutuel rolls out a national ad campaign on TV, online and on billboards at major rail stations. The "Barbecue" ads remind the public of the uniqueness of Group's no-shareholder business model, in which the interests of our customer-members are the core of our priorities.

SEPTEMBER

National Days of Action Against Illiteracy

Alongside the Crédit Mutuel Foundation for Reading, Crédit Mutuel takes part in the National Days of Action Against Illiteracy, which put a spotlight on initiatives to strengthen inclusion and boost access to basic skills. This work underlines the Group's commitment to help reduce illiteracy and to give everyone the ability to determine their own future.

OCTOBER

Crédit Mutuel and Familles Rurales: 20 years of shared engagement for young people

As a loyal partner of Familles Rurales, Crédit Mutuel reaffirms i ts commitment to young people. For 20 years, the Group has supported initiatives that strengthen their self-reliance, responsibility and their place in local life.

NOVEMBER

FNAF 2025: Crédit Mutuel reaffirms its commitment to the non-profit sector

At the 2025 Forum National des Associations et Fondations, Crédit Mutuel reaffirms its support for the non-profit sector, which plays a vital part in local life. In so doing, the Group upholds its mutualist values and its efforts to promote solidarity in the regions.

DECEMBER

Crédit Mutuel retains first place in the Posternak-Ifop survey

The Posternak-Ifop survey helps companies analyze citizens' reactions and consumer behavior. The most recent survey was carried out from November 7-12, 2025, based on a representative sample of 1,005 French people aged 18 and over. The results confirm that Crédit Mutuel remains France's favorite bank in 2025!

01 Values that make a difference

Giving everyone trust in their bank

A bank unique in its closeness to the community and cooperative structure

1ST LEVEL

Nearly 2,000 local banks

2ND LEVEL

18 regional federations

and **1** national federation for farming and rural life

Océan Participations
Océan Solidaire
(Fonds de dotation)
Terre agri océan

4 federal and inter-federal banks and their subsidiaries

For a full list of subsidiaries, go to www.creditmutuel.fr

For a full list of subsidiaries, go to www.cm-arkea.com

3RD LEVEL

1 National Confederation

and **1** central bank

A bank unique in its commitment to each and to all

For Crédit Mutuel, the banking and insurance business only makes sense if it serves both the common good and the interests of each of our customer-members. This view of our profession is more important than ever in a world marked by deep transformations that are overturning global norms and making it hard to find our bearings. We are committed to changing with our times, staying true to our resolutely people-based DNA. We do this for each and for all.

Stronger safeguards

At Crédit Mutuel, safeguarding people and property has always been central to our business.
So it's no coincidence that it was the Group, back in 1970, that invented the concept of bancassurance, to provide better support to its customers and cover the risks to which they are exposed.

Increased focus on customers

Health should not be a barrier to home ownership. That's why Crédit Mutuel abolished medical formalities for loyal customers when they borrow to buy their main home.

Our goal: to keep on doing more for our 9 million customer-members

Responsible action

At Crédit Mutuel, the commitments we make are real! To measure environmental and social impacts as part of its overall performance, Crédit Mutuel Arkéa quantifies its non-financial impacts in euros. Another example: Crédit Mutuel Alliance Fédérale allocates 15% of its annual net income to funding projects that tackle climate challenges and social transformation. In 2025, that meant €622 million (€1.6 billion since 2023).

Useful innovation

To satisfy its customers and make a difference, Crédit Mutuel continues to develop cutting-edge technologies such as artificial intelligence, biometrics and quantum computing. The Group offers trusted solutions, constantly improving and ever more personalized, within a rigorous ethical framework.

A bank that derives its freedom from its mutualist identity

Wholly independent and unconstrained by shareholder pressure, Crédit Mutuel is free to set its own development strategies and carry them out as it chooses.
Its mutualist principles, democratic cooperative working and transparent, responsible management are the cornerstone of its strength and the foundation of its customers' trust. Those same factors allow Crédit Mutuel to be a bank that is not only effective, but also accessible to all.

Core values

Solidarity

If we could keep only one of our values, this would be it. Mutualism is based on the human (and tangible) principle of social attachment and stronger mutual aid, both within and between the local banks and federations.

Equality

No solidarity without equality: no member counts more than any other. This stance promotes the fair treatment of members, which is put into practice in the "One person = One vote" principle at the general meetings of the local banks.

Social responsibility

This value speaks volumes about the desire of any mutual system to engage in dialogue, act for society and be involved at the heart of local issues.

Efficient operation

Proximity

How do you do that?
Through a dense network of branches and management autonomy at the level closest to the customer-member.

Result:
Continuity of relationships and short channels, reaching customers fast and fairly.

Democratic management

How do you do that?
Every customer-member has one vote in local decisions.

Result:
Decentralized power, enabling autonomy and greater initiative.

Collective benefits

How do you do that?
Solutions for everyone, with respect for the common good.

Result:
A positive impact on local projects.

02 Record performance

Giving everyone the means to move forward with confidence

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 banque des associations***

#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

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 benefit 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.

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

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

Crédit Mutuel Alliance Fédérale

- Euro Information

CONSUMER CREDIT

Crédit Mutuel Alliance Fédérale

- Cofidis
- creatis

Crédit Mutuel Arkéa

- Arkea Financements & Services

INSURANCE

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
- Mutuelease
- 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
- 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

03 **SPECIAL REPORT**

Opening the doors of reading to all

to give everyone confidence and self-esteem, that's also part of Crédit Mutuel

The Crédit Mutuel Foundation for Reading: a committed response to a major social challenge

Fondation Crédit Mutuel POUR LA LECTURE

Reading is a passport to imagination, freedom and self-reliance, and most of all, it's a vital stepping stone to learning, building and setting yourself free.

Yet people in France are reading less and less. The number of regular readers has reached a ten-year low*, while illiteracy continues to rise, affecting 1.4 million adults in our country today.**

- **Since it was set up in 2009, the Crédit Mutuel Foundation for Reading has been tackling this major social challenge. Its goal is to (re)open the doors of reading to give everyone the best chance of succeeding in education, getting into work and flourishing in life.**

More than 200 projects supported each year

The goal of the Foundation is to provide financial support and assistance to **local, regional and national projects run by non-profit organizations to create access to reading in French.** These projects are led by specially trained teams based on teaching methods suited to the age of the learners and the difficulties they may face due to disability, a foreign mother tongue, illiteracy and so on.

The programs supported respond to the aims that the Foundation has set as priorities in order to promote lifelong equal opportunities:

- **Taking action from early childhood, from kindergarten to high school,** to pass on reading skills and a love of reading at an early age, opening up to people and the world through books.
- **Combating illiteracy** by helping adults learn or relearn to read, enabling people in difficulty to find their way back into society and work.

Alongside these on-the-ground projects, the Foundation also creates or supports reading-based **prizes and events** in order to promote dialogue, social bonds and to create and pass on knowledge within the community.

Impact in 2025

236 projects supported out of 500 applications

€1.5M in grants awarded

1.8M direct beneficiaries

An organization close to the regions

As the only national foundation dedicated to reading for all, the Crédit Mutuel Foundation for Reading relies day to day on a general team and liaison officers at Crédit Mutuel's 18 regional federations to cover the whole of Metropolitan France, the French West Indies and French Guiana.

The Executive Committee of the Foundation meets twice a year, in order to set the general sponsorship policy and decide on grant awards. The committee comprises two boards, each of which is made up of seven Crédit Mutuel directors and four independent reading experts.

* IPSOS "French people and reading" survey, January 2025
** National Agency for Combating Illiteracy / INSEE Survey on Lifelong Learning, April 2024

Prix Innovation Lecture: 2nd edition of the award ceremony dedicated to children with the least access to culture

Created in 2024, the Prix Innovation Lecture (Reading Innovation Prize) is a way for the Crédit Mutuel Foundation for Reading to encourage high-impact projects aimed at children and teenagers. The theme for the 2025 awards was "Bringing reading closer to children living in areas where access to culture is difficult". Two projects were singled out for awards:

"Books As Ideas", *Marseille*

GRAND PRIZE

"High School Novellas" literary competition

Held as part of the year-round actions of the "Oh les beaux jours!" festival, this new contest helps classes to discover the process of creating a book.

From the creation of a piece of writing with the help of an author, via the editing process, to the public response to the work, the aim is to give young participants a taste for literature and writing, stimulate their creativity, develop teamworking skills and strengthen their self-esteem.

The prize ceremony, held at La Criée, the national theatre of Marseille, showed how much the participants in this project had enjoyed it.

The 2024-25 contest in figures

- **1,700** participating high school students (78 classes)
- **800** copies of the short story anthology distributed
- **82** hours of workshops
- **79** teachers and 10 writers involved
- **2** live readings and 1 podcast

"Sauvegarde du Nord", *Lambersart*

GRAND PRIZE

"The Little Travelers' Literary Prize"

A literary prize that defies all prejudices, created and organized entirely by children with the assistance of the Gypsy and Travelers Directorate and "Read with me", two departments of the Sauvegarde du Nord association.

Thanks to the staff of "Read with me", who organize bi-weekly readings of children's books with Gypsy and Traveler families, the children have built up an important cultural treasure trove. And since 2019, to keep track of their readings and debates, they have created a bi-annual booklet presenting each group's favorite books, one of which is awarded the prize.

This fabulous project allows these children to cultivate a love of books, and to express their desire to keep on discovering more.

The ongoing decline in public subsidies shows the importance of the support that the Crédit Mutuel Foundation for Reading gives to organizations working with people who lack access to books, who are also the most vulnerable and most exposed to the risk of illiteracy.

A priority for 2026: strengthen actions focused on children

It's all about the early years. If we want to prevent illiteracy, failure at school and its terrible consequences on lives and careers, it's essential to keep supporting more projects that reduce inequalities in access to reading and to pass on a love and enjoyment of books at the earliest possible age.

Special attention for speakers of other languages

Fluency in French is essential to the integration of foreign people, regardless of how recently they arrived in France.

This is why the Prix Innovation Lecture 2026 will reward in particular the most innovative projects that use reading as a way to help these vulnerable groups to learn about and engage with their host society.

A big event: Reading Nights

In 2026, Crédit Mutuel employees will take part in the Reading Nights organized by the National Book Centre.

They will join in the reading-out-loud events on the theme of "Cities and Countrysides" that are being held to launch a great new year of commitment to reading for all.

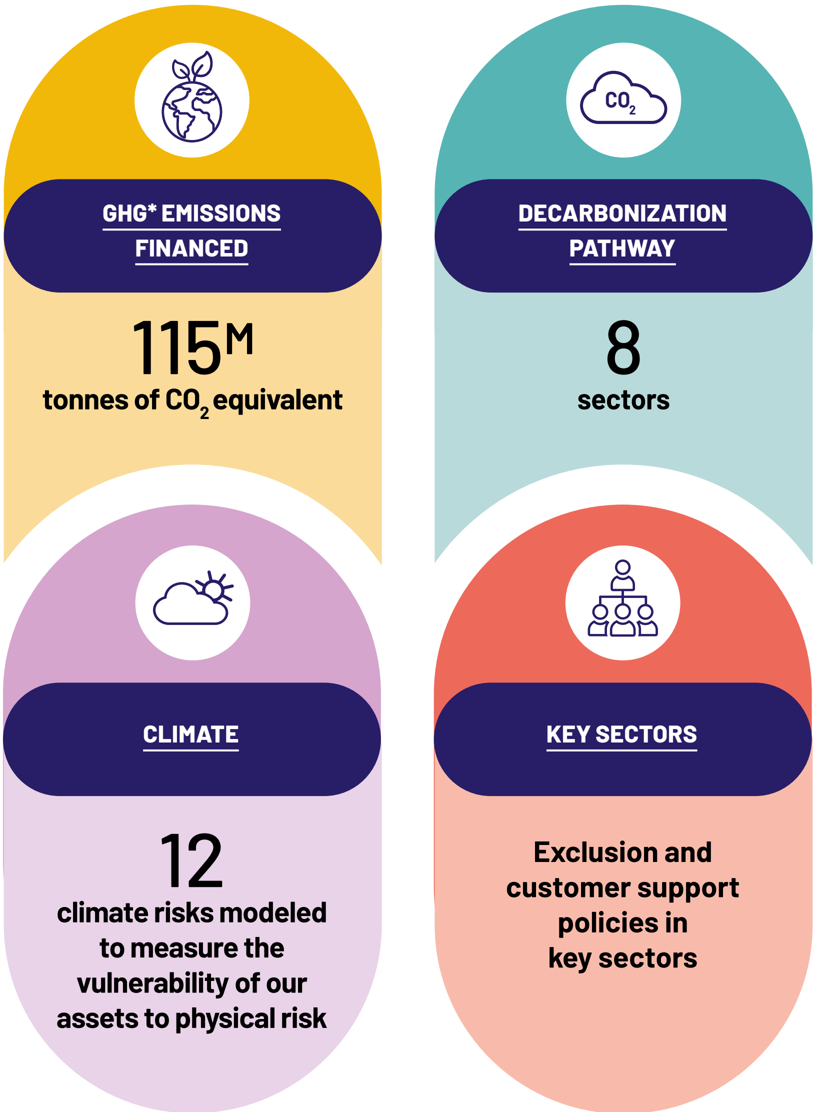
"At Crédit Mutuel, we believe reading is a vital key to opening up to society, understanding and being understood. Helping non-native speakers to learn French is vital to enable them to find their place, express themselves and build their lives in France. So let's give these readers their strength and confidence back!"

Daniel Baal, *Chairman of Crédit Mutuel*

04 A sharp sense of societal responsibility

Giving everyone trust in a better world

Our CSR governance



A Group resolutely committed to sustainable and responsible finance

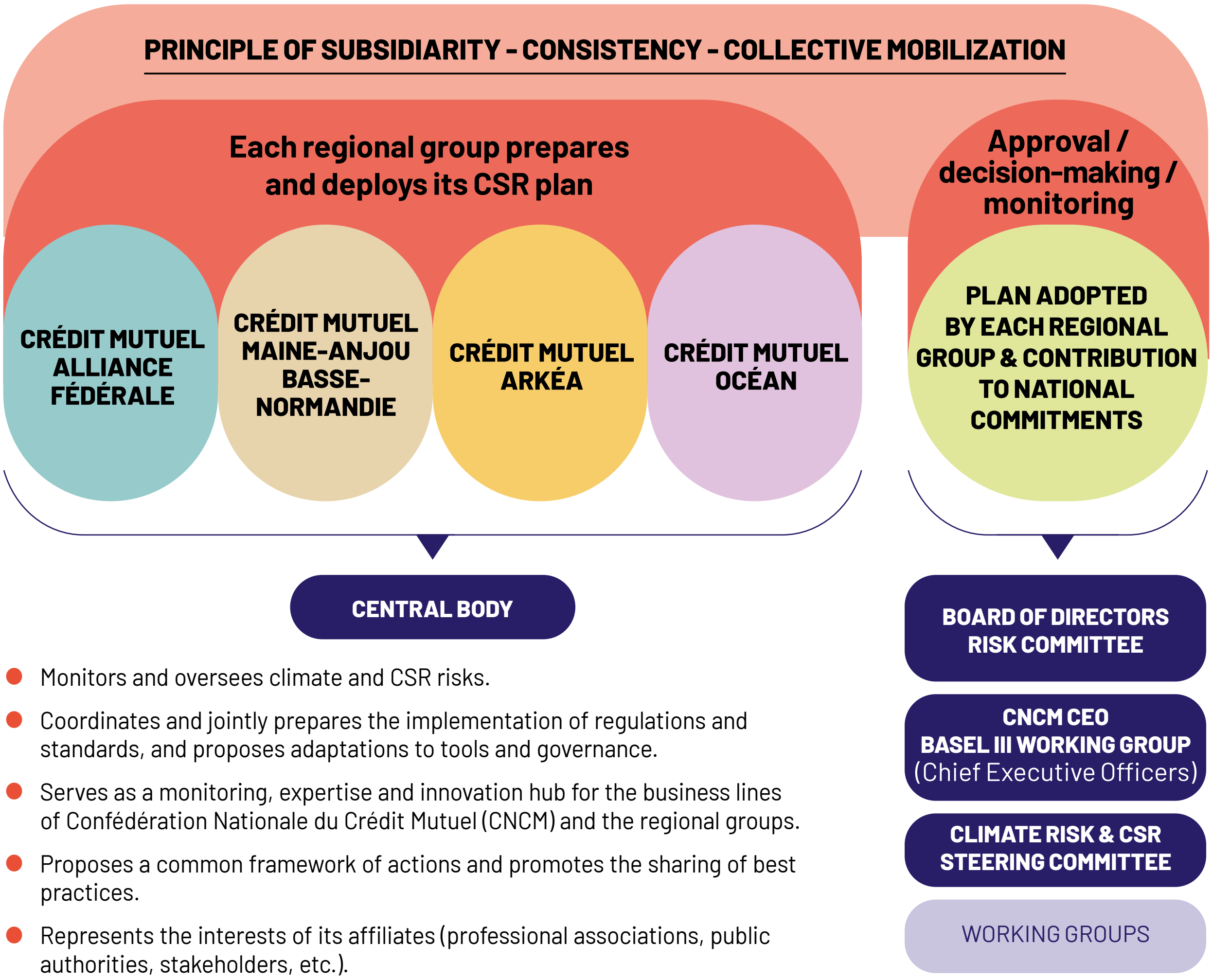
In line with its fundamental values and its multiple undertakings to be a responsible, solidarity-based bank that pays attention to major social challenges, the Crédit Mutuel group is determined to integrate the actions of its regional groups into an overall ESG approach. This approach forms part of a desire to promote sustainable and ethical finance, in line with the growing expectations of stakeholders and customers.

The Group strongly reaffirms its cooperative identity, and each regional group sets its ESG targets or strategies based on the specific needs of the regions in which it operates. This local approach allows us to respond better to the unique challenges of each region and foster sustainable and inclusive development.

* GHG: greenhouse gases

In response to social and environmental challenges, the Crédit Mutuel group has set up a specific governance structure to manage its approach to ESG issues.

It has also developed a consolidated roadmap, co-constructed with the regional groups. The aim of the roadmap is to implement specific, measurable initiatives to improve the Group's ESG performance, while also promoting close collaboration between the various regional and national entities.



- Monitors and oversees climate and CSR risks.
- Coordinates and jointly prepares the implementation of regulations and standards, and proposes adaptations to tools and governance.
- Serves as a monitoring, expertise and innovation hub for the business lines of Confédération Nationale du Crédit Mutuel (CNCM) and the regional groups.
- Proposes a common framework of actions and promotes the sharing of best practices.
- Represents the interests of its affiliates (professional associations, public authorities, stakeholders, etc.).

Through the strategies of the regional groups, the Crédit Mutuel group commits to supporting the transition to a low-carbon economy. It aims to contribute to carbon neutrality and reduce its environmental footprint, while helping customers make their plans a reality. To do this, it provides them with specific offers and draws on the expertise of its employees. In addition, the Crédit Mutuel group strives to provide a healthy, fulfilling working environment conducive to employee development, while conducting its activities in accordance with professional ethics.

Climate change

- Commitment to **"Net zero emissions" by 2050,** combined with decarbonization pathways for our own operations and for the financing and investment portfolios, supported by sectoral pathways
- **Regional groups have climate strategies** and transition plans, covering their own environmental footprint and financed emissions (decarbonization targets and drivers) and aimed at alignment with the Paris Agreement targets

POLICIES

- Sectoral and exclusion policies
- General framework for managing climate and environmental risks
- Environmental risk management policies
- Climate policies
- Credit risk management policies
- Procurement policies

ACTIONS

- Energy efficiency and carbon footprint reduction actions carried out in relation to own operations: energy performance of buildings, green mobility, responsible procurement, responsible IT, etc.
- Environmental risks incorporated into the risk management framework
- Offers and services to support customer decarbonization
- Certified sustainable investment offers
- Application of ESG criteria to lending approvals

KEY INDICATORS

GHG EMISSIONS IN 2025

115 million tonnes of CO_2 equivalent including **544,097** tonnes from our direct footprint

Distinction between scope of operations and financed emissions

GHG EMISSION REDUCTION TARGETS

CRÉDIT MUTUEL ARKÉA[2]:
-38% ↘ over the period 2021-2030

CRÉDIT MUTUEL ALLIANCE FÉDÉRALE[1]:
-30% ↘ over the period 2023-2030

CRÉDIT MUTUEL MAINE-ANJOU ET BASSE NORMANDIE[2]:
-40% ↘ over the period 2011-2030

CRÉDIT MUTUEL OCÉAN[2]:
-17.2% ↘ over the period 2023-2026

(1) Intensity and financed emissions (scope 3.15)
(2) Absolute value and own operations (scopes 1 & 2)

Biodiversity

- **Regional groups have adopted nature strategies**
- Development of a **national industry standard for assessing nature-related risks**

POLICIES

- Sectoral, exclusion and support policies for local actors
- General framework for monitoring climate and environmental risks
- Policies and strategies developed by regional groups in relation to biodiversity and ecosystems (e.g. deforestation policy, biodiversity strategy, etc.)

ACTIONS

- ESG analysis of customers via questionnaires incorporating environmental issues
- Analysis of the Group's resilience to biodiversity loss risks
- Biodiversity-related finance offers
- Customer support, particularly in the farming sector
- Non-financing rule for certain projects with a high impact on biodiversity
- Prevention of forest degradation risks
- Involvement in initiatives dedicated to the preservation of natural capital

KEY INDICATORS

To date, no quantitative indicators are available on the biodiversity and ecosystems topic. Work is underway on this matter.

Own workforce

- Strategic plans of the regional groups include specific human resources objectives
- Ambitious targets in the commitments made **as a benefit corporation.**

POLICIES

- Human resources policies
- Code of Ethics and Professional Conduct
- Anti-Discrimination and Harassment Charter
- Framework agreement on quality of life and working conditions
- Disability agreement
- Agreement on social dialogue and trade union law policy
- Agreement on the Management of Jobs and Career Paths (GEPP)

ACTIONS

- Quality of life and working conditions surveys
- Actions to prevent occupational and psychosocial risks
- Dedicated training programs
- Personalized career management and skills development plan
- Support for managers
- Advanced social protection
- Regular dialogue with trade unions

KEY INDICATORS

NUMBER OF EMPLOYEES IN THE GROUP[1]
92,654

AVERAGE NUMBER OF HOURS OF TRAINING
36 hours per employee

RATIO OF WOMEN TO MEN
56% women

PAY GAP BETWEEN WOMEN AND MEN
20%

EMPLOYEES WITH DISABILITIES
4,108 employees, i.e. 4.4% of the total workforce

SHARE OF EMPLOYEES RECEIVING A DECENT SALARY
100%

(1) Headcount at 12/31/2025

Affected communities[1]

- Commitment to communities based on two dimensions:
  - **sponsorship**
  - **regional development**
- Tools for innovation and solidarity **(Social Dividend, Endowment Fund)**
- **Regional groups have strategies** to contribute to local development, notably through the **benefit corporation** commitments of the groups concerned.

POLICIES

- Sponsorship policies

ACTIONS

- Skills sponsorship
- Support for non-profits
- Support for innovative local companies that create jobs and growth in the regions
- Support for the establishment of new farmers and medical professions in the regions
- Decentralized loan approval decisions
- Finance for local authorities

KEY INDICATORS

OVERALL SPONSORSHIP BUDGET
€93.4M

NUMBER OF CUSTOMERS THAT ARE NON-PROFIT ORGANIZATIONS
603,889

AMOUNT FROM SOLIDARITY PRODUCTS PAID OUT TO NON-PROFITSS[2]
€7.2M

PERCENTAGE OF BRANCHES IN RURAL AREAS
38%

(2) Excluding Crédit Mutuel Arkéa

(1) Affected communities: people or group(s) living or working in the same area that have been or may be affected by a reporting undertaking's operations or through its upstream and downstream value chain. Affected communities can range from those living adjacent to the undertaking's operations (local communities) to those living at a distance. Affected communities include actually and potentially affected indigenous peoples.

Customers and end-users

- Framework for the **protection of data entrusted to us by customers** of the regional groups
- Anticipation and **support for vulnerable customers** to mitigate the consequences of their situations and prevent them falling into need; elimination of medical formalities for loyal customers
- Recognized commitments in terms of customer relations and service quality.

POLICIES

- Code of Ethics and Professional Conduct
- Policy in support of vulnerable customers
- Framework procedure for new products, services, activities and significant changes
- Information systems security policies
- Framework procedure for the protection of personal data
- Framework mechanism for complaints handling

ACTIONS

- Specific products for vulnerable customers (OCFV vulnerable customer range, microloans, inclusive and solidarity-based pricing, prevention of overindebtedness, first-time buyer products, etc.)
- Tools to promote accessibility of financial products and services
- Finance for social housing and upfront financing solutions for energy renovation
- Customer dialogue and complaints management systems
- Employee training and awareness-raising in relation to GDPR; cybersecurity; AI; investment in France-based infrastructure and systems (data centers, private clouds)

KEY INDICATORS

NUMBER OF COMPLAINTS RECORDED
50,209

NUMBER OF ELIGIBLE CLAIMS SUBMITTED TO THE BANK OMBUDSMAN[1]
2,098 (+27%) ↗

NUMBER OF DECISIONS FAVORABLE TO THE CUSTOMER[1]
519 (+1%) ↗

(1) Excluding Crédit Mutuel Arkéa

PERCENTAGE OF EMPLOYEES TRAINED IN PERSONAL DATA PROTECTION
91% (+6 pts)

PERSONAL MICROLOANS
microloans granted
999 (-9%) ↘
€5.1M (+16%) ↗

BUSINESS MICROLOANS
microloans granted
12,788 (+4%) ↗
€52M (+4%) ↗

NUMBER OF VULNERABLE CUSTOMER ACCOUNTS
107,689

Business conduct

- Business conduct approach and practices based on Crédit Mutuel's **cooperative and mutualist values**
- Plans and actions to manage risks related to fraud, corruption, compliance and relationships with suppliers.

POLICIES

- Code of Ethics and Professional Conduct
- Supplier charters
- Anti-corruption and influence-peddling policies and AML-CFT framework procedures
- Whistleblowing procedures and associated whistleblowing systems
- General framework for monitoring third-party risk
- Tax policies

ACTIONS

- Employee training and awareness-raising in relation to AML-CFT, corruption, conflicts of interest, market abuse, etc.
- Third-party due diligence systems (onboarding, transaction monitoring)
- Internal monitoring processes (controls, audit)
- Reporting systems (handling of whistleblower reports, whistleblower protection)
- Sanctions measures

KEY INDICATORS

NUMBER OF FTES IN CHARGE OF ANTI-MONEY LAUNDERING
486 (+10%) ↗

PERCENTAGE OF EMPLOYEES WHO HAVE COMPLETED AML/CFT TRAINING
95% (+8 pts) ↗

NUMBER (AND PERCENTAGE) OF EMPLOYEES WHO HAVE COMPLETED ANTI-CORRUPTION AND ANTI-BRIBERY TRAINING
68,964 (91%)
(Employees in service on 31/12/2025)

NUMBER OF ELECTED REPRESENTATIVES OF LOCAL SAVINGS BANKS
18,829
♀ 8,209 women
♂ 10,620 men

NUMBER OF ELECTED REPRESENTATIVES WHO TOOK A TRAINING COURSE DURING THE YEAR[1]
13,361 (82%)

ATTENDANCE RATE AT GENERAL MEETINGS
13% (+0 pt)

NUMBER OF MEMBERS
(82% of customers)
9M (-2%)

(1) Excluding Crédit Mutuel Arkéa

Crédit Mutuel takes action to support and strengthen solidarity

Driven by its mutualist identity and a keen sense of the responsibilities it bears, the Crédit Mutuel group is ramping up solidarity initiatives in all regions to help develop a fairer and more inclusive society in which everyone has the same opportunities to succeed and thrive without distinction or discrimination.

The proof is plain to see...

Crédit Mutuel Alliance Fédérale Foundation launches National Program for Disadvantaged Children

Because nearly three million children in France live below the poverty line, the Crédit Mutuel Alliance Fédérale Foundation is taking action through this new €17 million program funded by the Social Dividend. In order to act on three main components: accommodation, access to care and access to rights, the program relies on a network of recognized national NGOs, which will soon be joined by local organizations to enhance the response to social emergencies in all regions.

In 2025, the Crédit Mutuel Alliance Fédérale Foundation also became a sponsor of the first health center in the Île-de-France region specifically for child abuse victims, with a further €2 million in funding from the Social Dividend.

€17M
dedicated to this national program

Crédit Mutuel Maine-Anjou, Basse-Normandie takes on a new Solidarity Challenge

Through its Créavenir organization, the federation launched its fourth annual Solidarity Challenge in 2025. The Challenge is an appeal for solidarity and donations for families with children with disabilities. Under this appeal, generosity counts double, since every €1 donation is matched by an additional €1 from Crédit Mutuel. The fourth Challenge raised more than €600,000, which was passed on to the families.

Crédit Mutuel Océan sets up an endowment fund to improve living conditions

Océan Solidarité is a new endowment fund with a mission to fight all forms of exclusion and discrimination, promote and develop education and training for young people, help people to start up or buy out businesses and support all customers through the transitions. In 2025, the year it was launched, the fund helped 57 young people with disabilities improve their daily lives. And that's just the start!

Crédit Mutuel Arkéa commits to fighting cancer

As part of its sponsorship policy, Crédit Mutuel Arkéa provided financial assistance to the Brest University Hospital's Innoveo endowment fund to develop "Anapath 3.0". Launched in May 2025, the project reflects the desire to bring new medicines into use faster and allow cancer patients in the region to benefit from the latest advances in the management of their disease. In particular, it will help to improve cancer diagnosis, predictions of how cancers develop and the choice of treatments.

Also in 2025...

- Crédit Mutuel, CIC and their customers donated €2 million in aid to the Red Cross for the victims of Cyclone Chido in Mayotte.
- The Crédit Mutuel Nord Europe Foundation awarded €150,000 to 13 winners of the "Young solidarity associations: together, let's boost your project" call for projects, which aims to support initiatives in many areas such as disability, training and mobility.
- Crédit Mutuel Sud-Est achieved its target of drawing 30% of apprentices and work-study students from urban "priority" neighborhoods and rural areas, making the federation an inspirational model of inclusion through employment.
- €64,000 was committed in 2025 to help local athletics clubs achieve inclusivity, an essential part of their mission. A total of €332,000 has been contributed since 2021, thanks to a joint undertaking by Crédit Mutuel Alliance Fédérale and the French Athletics Federation.

Always stronger together

The Crédit Mutuel group's commitment to supporting and strengthening solidarity is shared and embodied on a daily basis by its corporate foundations and the dedicated associations of the regional federations. Rooted in local realities, they work every day to promote and social inclusion and integration in the workplace.

05 The power of innovation in action

Giving everyone trust in progress

Crédit Mutuel: a force for innovation serving the common good

As a bold and pioneering group, Crédit Mutuel has always made innovation central to its goal of meeting the challenges of our time and anticipating customers' new expectations. True to its mission to serve people, its ethical values and sense of responsibility, we never forget that progress is only meaningful if it serves the general interest and the common good. This desire to do what's right and look to the future makes all the difference: Crédit Mutuel invests in new technologies to make real improvements to lives of its customers and society.

Enhancing security

Crédit Mutuel Alliance Fédérale has two sovereign data centers

To fight the risk of data leaks and privacy breaches, Crédit Mutuel Alliance Fédérale has invested €230 million to establish two up-to-the minute data centers in Burgundy. By owning its digital infrastructure and managing it entirely in-house, the Group keeps control of its technology and ensures optimal data protection for its customers.

Crédit Mutuel Arkéa creates a "Defense & Sovereignty" division

In response to a major strategic challenge, this new division marks a decisive step in the Group's commitment to the French Defensive Industrial and Technological Base (BITD). The division will roll out specific solutions, vital for France's industrial security and resilience, to support SMEs and mid-tier businesses in the sector in an ambitious and sustainable manner.

Homiris biometric remote control named "Product of the Year 2025"

EPS, a subsidiary of Crédit Mutuel Alliance Fédérale, is one of the leading remote surveillance businesses in France. Under its Homiris brand, the company has developed remote systems that allow authenticated users to operate alarm systems via fingerprint ID. This innovation can be used to shut down the system or to trigger an alarm in the event of an intrusion, fall or sudden illness, strengthening the security of more than 700,000 service subscribers.

ELU PRODUIT DE L'ANNÉE 2025 PAR LES CONSOMMATEURS EN FRANCE

Continuing to serve our customers better

Crédit Mutuel Arkéa acquires Seqino, a French electronic invoicing solution

This 100% French platform can centralize, digitize and secure exchanges of financial data between businesses, as well as helping them to comply with the regulatory obligations for electronic invoicing by September 2026. This turnkey solution simplifies management for businesses ranging from the very smallest to mid-tier companies, as well as their accounting firms.

Crédit Mutuel Océan makes it easier for business customers to get credit

Four years after removing the health questionnaire for personal customers applying for home loans, Crédit Mutuel Océan took a step further by abolishing the questionnaire for loyal business customers, too. This means that entrepreneurs, tradespeople and farmers all have equal access to loans, without being rejected or forced to pay a surcharge because of their health.

An innovation in service!

Crédit Mutuel opens its first Mobility Station

Opened in Mulhouse, the Mobility Station offers Crédit Mutuel Alliance Fédérale's auto policyholders a free repair service that is three times faster than the market average in the event of damage to their vehicles. The first of its kind in France, it's an idea that is sure to spread. It also helps to support the local economy and employment in the regions.

Stimulating innovation

Crédit Mutuel Maine-Anjou, Basse-Normandie unleashes creativity

By opening up access to the "Créalab" on the campus of its headquarters in Laval, the Group is allowing everyone, both individuals and entrepreneurs, to bring their projects to life. Créalab provides them with the equipment and machinery necessary to build prototypes and manufacture innovative products in a stimulating and collaborative creative environment where people can meet and share their ideas and experiences.

Crédit Mutuel Arkéa stimulates collective intelligence

Through its HR Innovation Lab, Crédit Mutuel Arkéa is changing the employee experience by enabling people to experiment with new forms of cooperation and group commitments. The lab's activities range from monitoring innovations in the world of HR to supporting small-scale pilots and setting up practical workshops, enhancing the Group's performance as well as its social impact.

260
employees already trained and involved in an advisory role

Supporting the transformations

The Environmental and Solidarity Revolution Fund: major support for high-impact businesses

Each year, Crédit Mutuel Alliance Fédérale invests half of its social dividend in this fund, managed by Crédit Mutuel Impact, in order to invest in fundraising for companies developing innovations with a high societal impact.

In 2025, for example, the fund supported:

- FYTEKO, which is developing a new generation of organic plant protection products that will enable farmers to reconcile agronomic performance, business profitability and environmental preservation;
- Zadient Technologies, a European producer of silicon carbide semiconductors, a key material for the energy transition, in order to meet the dual challenge of industrial sovereignty and the climate emergency;
- Renaissance Fusion, a Grenoble company that is one of Europe's leading builders of compact nuclear reactors. Set to reach the market by 2030, these reactors will pave the way for cheap and abundant low-carbon electricity production.

Solidarity above all!

Crédit Mutuel Maine-Anjou, Basse-Normandie is committed to providing access to care for the most vulnerable

In 2025, the federation gave financial support for the creation of the La Mayenne medico-social mixed economy company. This ambitious project, supported by the Departmental Council and the Banque des Territoires, aims to build, rehabilitate and sustainably manage healthcare facilities for the housing and care of people with disabilities and the socially vulnerable.

06 Local roots

Giving everyone trust in the strength of our regions

18 regional federations promote Crédit Mutuel's values and dynamism locally

At Crédit Mutuel, trust is cultivated locally.

As the embodiment of our mutualist strength, the regional federations enthusiastically and professionally promote the Group's values, not only to our customer-members, but also by supporting projects that align with our social commitments and the specific features of each region. Here are a few examples, which illustrate the relevance and scope of these local roots.

Crédit Mutuel Anjou

Children welcomed as VIPs at the Mondial du Lion

In partnership with UFAB 49, employees of the federation helped 50 children from "priority" neighborhoods in Angers to attend the Mondial du Lion Crédit Mutuel, the most prestigious equestrian event in the region. Immersing themselves in the world of eventing, they traveled the 6 km cross-country route, and discovered the unique atmosphere of the competition. And after the effort came the reward! Welcomed as VIPs at the Crédit Mutuel lodge, the children enjoyed a gourmet snack and felt the magic of the event. Forming part of Crédit Mutuel Anjou's approach to solidarity and openness, this wonderful event enabled them to enjoy a memorable day.

Crédit Mutuel Maine-Anjou, Basse-Normandie

A solidarity federation for caregivers

For several years now, the issue of caregivers has been on the rise. Through its "Helping caregivers" call for projects, the Crédit Mutuel Maine-Anjou, Basse-Normandie Corporate Foundation supports projects in its region that aim to improving the daily lives of those who look after loved ones who are unable to care for themselves.
In 2025, 29 applications were submitted.
The winning projects will be selected in June 2026.

Crédit Mutuel de Loire-Atlantique et du Centre Ouest

A gala in support of medical research

Already strongly committed to medical research through two corporate foundations, the federation took a step further this year by partnering with the sports gala held by five local sports clubs in support of the Aliénor Fund of Poitiers University Hospital. Result: 300 representatives from local businesses came to the ARENA in Poitiers, raising €27,620 for the Aliénor Fund through the meal prices paid by the guests and an auction of collectible items.

Crédit Mutuel Centre Est Europe

All ambassadors of solidarity savings!

This year, through their respective chairs, the region's 18 districts committed to serve as ambassadors for Crédit Mutuel's Livret d'Épargne pour les Autres savings accounts: the first solidarity savings account in France. In a successful campaign, the account was promoted to as many people as possible, enabling Crédit Mutuel Centre Est Europe to donate €1.36 million to non-profit organizations in 2025 – 44% more than 2024.

Crédit Mutuel Midi-Atlantique

A dream evening for customer-members

The federation wanted to create a truly special occasion for its customer-members, elected directors and employees – and it was a great success! On 26 November 2025, they were invited to the CGR Cinema in Agen for a special, intimate show by singer-songwriter Charlie Winston, organized in partnership with the radio station 100% and all the local banks of Lot-et-Garonne. The evening strengthened ties and reaffirmed Crédit Mutuel's commitment to music.

Crédit Mutuel Océan

Focus on businesses

Crédit Mutuel Océan has created a Business and Executive Department, aimed at providing dedicated management to support the needs of local companies and their employees. The result? Enhanced synergies both internally and externally to enhance customer satisfaction. And, as an added bonus, "Trajectoires d'entreprises" events held around the region to meet people in business and present Crédit Mutuel's expertise to them.

Crédit Mutuel Nord Europe

Protecting waterways: it starts at the source

The Crédit Mutuel Nord Europe Foundation has long been committed to preserving the environment. In 2025, the Foundation chose water, and more specifically the "Trame bleue", a network of rivers, canals and wetlands. As part of a dedicated call for projects, the Foundation honored and supported five local associations for the actions they take to restore, regulate and preserve this precious but fragile local water network.

Crédit Mutuel Île-de-France

United in memory of the victims of 13 November 2015

Ten years to the day after the Paris attacks of 13 November 2015, elected directors and employees of the Île-de-France federation took part with enthusiasm and compassion in 13-Unis, an event organized by the French Association of Victims of Terrorism. Attended by Daniel Baal, Chairman of Crédit Mutuel, the event was held over two courses: a 15 km race linking the Stade de France to the Village de la Fraternité, and a walk between the Place de la République and the Hôtel de Ville. All the participants embodied the values of the Crédit Mutuel collective: unity, commitment and solidarity.

Crédit Mutuel de Normandie

A golden partnership to shine a spotlight on disabled sports

As part of the Performance Pact sponsored by the Fondation du Sport Français, Crédit Mutuel de Normandie has officially partnered with disabled athlete Alexandra Saint-Pierre. The federation, in collaboration with Crédit Mutuel Alliance Fédérale, is committed to supporting Alexandra's quest for success, with the ultimate goal of winning gold at the Los Angeles 2028 Paralympic Games. More specifically, Crédit Mutuel de Normandie will support her preparation, her competitions and overall sporting program. Going beyond mere financial support, it's a commitment to be the driving force on Alexandra's road to excellence!

Crédit Mutuel Méditerranéen

Always ready to move mountains

Throughout October, the federation's employees stepped up to tackle the "Montagnes Solidaires" challenge led by Ismaël Khelifa, a committed globetrotter, journalist and TV host, with Secours Populaire Français. The goal of the challenge was to run, swim or cycle the maximum possible distance, in order to raise money for children living below the poverty line. The seven Crédit Mutuel Méditerranéen teams moved mountains and covered more than 100,000 km - more than the initial target - thanks to the collective energy of all 827 participants.

Crédit Mutuel du Sud-Est

Life and hope above all!

Being a mutual player with a commitment to healthy living also means engaging with those who work for the lives and hope of thousands of patients. In this spirit, Crédit Mutuel du Sud-Est was keen to lend its full support to France Transplant and its chairman, Prof. Jean-Louis Touraine. Through this partnership, the federation is committed to maximizing awareness of organ donation, starting with its elected directors, employees and customer-members, and to advancing this cause in our society in order to save ever more lives.

Crédit Mutuel de Bretagne

20 years of commitment to microcredit are worth celebrating!

The federation invited 150 guests to celebrate its 20 years of commitment to microcredit in Brittany, including several public figures and representatives of the social and solidarity economy. Everyone highlighted the importance of microlending in the fight against precariousness and exclusion, as well as the exceptional effort the federation has made to develop this system in the region since the first partnership agreement was signed with Secours Catholique in 2005. Today, the federation finances more than 40% of the microloans granted in Brittany, i.e. more than 500 loans each year.

Crédit Mutuel Savoie-Mont Blanc

Proud to combat violence against women and children

By partnering with Women Safe & Children Haute-Savoie, 14 Crédit Mutuel Savoie-Mont Blanc local banks have made a strong commitment to combating violence against women and children.

The joint efforts of Crédit Mutuel du Chablais-Giffre, Arve-Genevois and Bassin Annécien made it possible to donate €54,000 to the association in support of its mission of listening, caring for and supporting victims.

Crédit Mutuel du Sud-Ouest

Shining a light on Crédit Mutuel's solidarity DNA

In 2025, Bordeaux hosted the Global Social and Solidarity Economy Forum. This was a unique opportunity to showcase the solidarity values of Crédit Mutuel du Sud-Ouest and Crédit Mutuel Arkéa, which contributed more than €143,000 in grants to 15 associations working to promote culture and the integration of young people in the region. This financial support will enable them to roll out specific projects in the departments of Charente, Gironde and Dordogne.

Crédit Mutuel du Centre

A week to restore young people's trust in themselves

A deep dive into the heart of a business to regain self-confidence, reveal your potential and give new meaning to your future? That's the goal of the sessions run by the Étincelle network, in partnership with Mission Locale, the School of the Second Chance and the Orléans Foundation (of which Crédit Mutuel du Centre is a founding member). Over the course of a week, Crédit Mutuel du Centre and each of the divisions at its Orléans head office welcomed twelve young people who had dropped out of school so that they could learn about jobs, meet the people who do them and visit the departments they work in. The visitors not only had a wonderful welcome and tour, but also enjoyed counselling, enriching conversations and inspiring journeys... and they left with very specific plans, ready to get back on track!

Crédit Mutuel Antilles-Guyane

Standing beside the people who move the boundaries

Crédit Mutuel Antilles-Guyane is proud to have become a partner of the Entreprendre Guadeloupe Network, to support and highlight bold projects led by entrepreneurs motivated by a desire to build the future of their regions. This agreement marks a strong commitment to help Guadeloupean entrepreneurs make their plans a reality, support job and value creation, and strengthen local economic roots. In December, the federation also presented its "Semeur Innovation 2025" awards to five young entrepreneurs, rewarding the exceptional quality of their projects in relation to the environment or regional development.

Crédit Mutuel Massif Central

Nearly 700 people gathered for the federation's 45th anniversary

For its 45th anniversary, Crédit Mutuel Massif Central held a fitting celebration in the form a friendly day at which employees, elected directors and their families came together for numerous events, including an exhibition recounting the history of the federation. On this occasion, the federation also launched a customer acquisition plan based on sponsorship, with a specific "45 years" offer, as well as an internal and external communication plan to share some of the highlights of its history.

Crédit Mutuel Dauphiné-Vivarais

A new children's home for Sauvegarde 26

In September 2025, after two years of work and thanks to the sponsorship of the federation, nine children aged 6 to 12 moved into a completely renovated house in Valence, with the assistance of Sauvegarde 26. "La maison des petits" offers them a living space completely designed to meet their specific needs following difficult life experiences: a reassuring environment conducive to helping them (re)build and thrive, with the support of a committed multidisciplinary team.

Ever closer to our customers to keep providing them with great support

18 regional federations

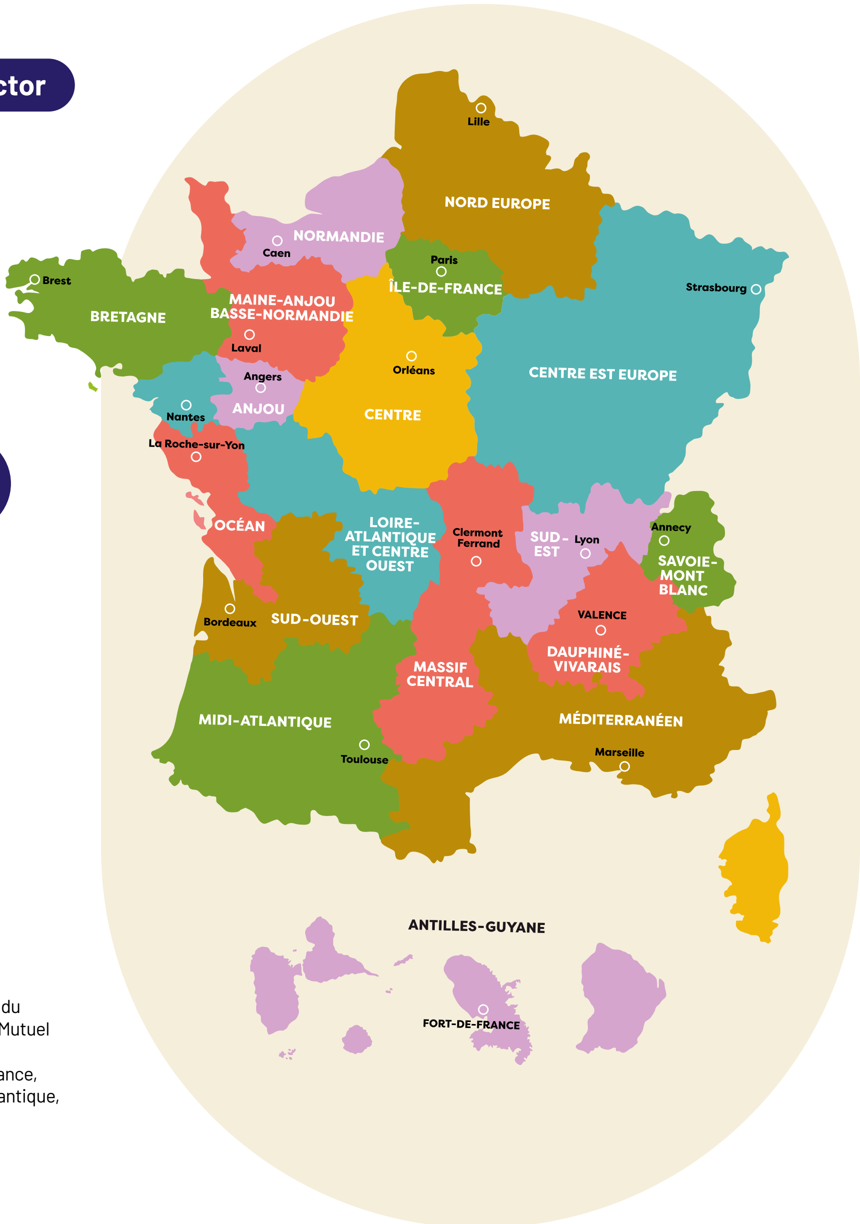
A decentralized model for increased agility

As professional associations (associations under the Law of 1901), the federations have the role of ensuring the proper functioning of the regional group. As such, they perform numerous duties in service of the local banks they represent, such as drawing up their articles of association, defending their common rights and interests, and, by delegation from the Confédération Nationale, reviewing and certifying the annual financial statements of the banks and approving the consolidated financial statements.

+1 national federation for the farming sector

Fédération du Crédit Mutuel Agricole et Rural (CMAR)

Chairman: Christian Guilbard
Director: Sébastien Prin
46, rue du Bastion - 75017 Paris
Tel: +33 (0)1 53 48 87 97



4 federal banks and plenty of financial and operational relays in the regions

As management tools of the regional federations, the federal banks pool operational resources in order to: organize technical and financial operations within the region, manage funds and resources (liquidity management, provision of financial, technical and IT services) and in particular to grant loans to local authorities. To achieve synergies and streamline resources and costs, some federations have joined forces to form inter-regional federal banks under technical, IT and financial partnerships.

Since January 1, 2022, there have been four such federal banks: Caisse Interfédérale Crédit Mutuel Arkéa (Bretagne, Sud-Ouest), Caisse Fédérale du Crédit Mutuel Maine-Anjou, Basse-Normandie, Caisse Fédérale du Crédit Mutuel Océan and Caisse Interfédérale de Crédit Mutuel Alliance Fédérale (Anjou, Antilles-Guyane, Centre, Centre Est Europe, Dauphiné-Vivarais, Île-de-France, Loire-Atlantique et Centre Ouest, Massif Central, Méditerranéen, Midi-Atlantique, Nord Europe, Normandie, Savoie-Mont Blanc and Sud-Est).

The regional federations up to June 2, 2026

ANJOU
49 **Maine-et-Loire**
Chairman: Philippe Tuffreau
Chief Executive Officer: Laurence Carde
1, place Molière, 49006 Angers Cedex 01
Tel: +33 (0)2 41 23 24 25
www.cmanjou.fr

ANTILLES-GUYANE
97-1 **Guadeloupe,** 97-2 **Martinique,**
97-3 **French Guiana,** 97-4 **Reunion**
Chairman: Patrick Hoche
Chief Executive Officer: Alexandre Servillat
Rue du Prof. Raymond Garcin CS20920
97245 Fort-de-France-Cedex - Martinique
Tel: +33 (0)8 20 31 58 00
www.cmag.creditmutuel.fr

BRETAGNE
22 **Côtes-d'Armor,** 29 **Finistère,**
35 **Ille-et-Vilaine,** 56 **Morbihan**
Chairman: Julien Carmona
Chief Executive Officer: Karim Ganai
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CENTRE
18 **Cher,** 28 **Eure-et-Loir,** 36 **Indre,**
37 **Indre-et-Loire,** 41 **Loir-et-Cher,**
45 **Loiret**
Chairman: Damien Lievens
Chief Executive Officer: Christophe Simon
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105, rue Faubourg Madeleine
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CENTRE EST EUROPE
10 **Aube,** 21 **Côte-d'Or,** 25 **Doubs,**
39 **Jura,** 54 **Meurthe-et-Moselle,**
55 **Meuse,** 57 **Moselle,** 58 **Nièvre,**
52 **Haute-Marne,** 67 **Bas-Rhin,**
68 **Haut-Rhin,** 70 **Haute-Saône,**
71 **Saône-et-Loire (north),** 88 **Vosges,**
89 **Yonne,** 90 **Territoire de Belfort**
Chairman: Daniel Baal
Chief Executive Officer: Maurice Zirnhelt
34, rue Frédéric-Guillaume Raiffeisen
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Tel: +33 (0)3 88 14 88 14
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DAUPHINÉ-VIVARAIS
07 **Ardèche,** 26 **Drôme,** 38 **Isère**
Nord Vaucluse et Châteaurenard
Chairman: Thierry Reboulet
Chief Executive Officer: Marie-Rose Moulin
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