

ENTREPRISES NON CONSOLIDEES DU GROUPE AU 31 DECEMBRE 2025 (ANC 2016-09)

Le règlement ANC 2016-09 du 2 décembre 2016 homologué par arrêté du 26 décembre 2016, demande aux sociétés établissant des comptes consolidés en norme IFRS de publier des informations relatives aux entités non intégrées dans le périmètre de consolidation.

Informations relatives aux entreprises exclues du périmètre de consolidation du Groupe Crédit Mutuel au 31 décembre 2025 :

	Participations	Implantations	Part de capital Détenue
<i>Société HLM</i>			
	Atlantique Habitation (Sté HLM)	France	67%
	ARMORIQUE HABITAT	France	100%
	COOPERATIVE IMMOBILIERE BRETAGNE	France	32%
	Espace Domicile (Sté HLM)	France	14%
	Maison familiale de Loire Atlant. (Sté HLM)	France	13%
	Un toit pour tous	France	36%
	SCIC REGION ELBEUF	France	30%

<i>Société détenue par une entité de capital risque</i>			
	TDL INVESTISSEMENTS	France	34%
	FINANCIERE DU SEREIN	France	32%
	GWELAN (LEGRIS)	France	32%
	LA COMPAGNIE DU CATAMARAN-FOUTAINE PAJOT	France	31%
	AMES	France	28%
	SODIREUX	France	27%
	CWF GROUP	France	26%
	GROUPE LE GRAET	France	26%
	NUMAFI	France	25%
	INES HOLDING	France	23%
	JLPP INVEST (Paprec)	France	23%
	NEWTON	France	23%
	SOFICODI	France	23%

	NEWGREEN	France	22%
	VIVALTO VIE PARTNERS	France	22%
	GROUPE PIRIOU	France	21%
	ATHENA JVCO	France	19%
	FINCELLARS	France	21%
	Cabestan Finances	France	18%
	CK Filtration	France	10%
	FENG TECHNOLOGIE	France	15%
	FINANCIERE Glass	France	25%
	GROUPE MGE GREEN SERVICE	France	16%
	PJ Industry	France	10%
	SAS CAP Cérés	France	20%
	SAS 3MO Performance	France	26%
	SAS Alienor Industrie	France	14%
	SAS Hold Bab	France	12%
	SAS Protec SOM	France	18%
	Vitrum Glass	France	23%

<i>Entité non significative</i>			
	IZIMMO INVEST	France	100%
	SITREL CAPITAL PARTNERS	France	100%
	SAS TERROIRS SURAVENIR	France	100%
	A.B.L.	Luxembourg	100%
	ARKEA CAPITAL HOLDING	France	100%
	ARKEA SECURITE	France	100%
	ARKEA LENDING SERVICES	France	100%
	ARKEA ASSISTANCE	France	100%
	ARKEA FLEX	France	80%
	REEFER INVEST	France	15%
	RAISE VENTURES	France	13%
	AKRIS GROUP	France	12%
	HEMERA	France	12%
	PROCIVIS BRETAGNE	France	11%
	SAS CHATEAU CALON SEGUR	France	95%
	BRETAGNE DIGITAL PARTICIPATIVE	France	90%
	HABITAT HUB SYSTEM (TEAMZY)	France	100%
	LIBERKEYS	France	96%
	TEAM SPIRIT RACING	France	50%
	APIVIA IARD	France	50%
	KYANEOS GESTION	France	35%
	KYANEOS AM	France	35%

	ALTHEIS (EX YOMONI)	France	33%
	CLEARWATER	France	28%
	PYTHEAS CAPITAL ADVISORS	France	26%
	SAS TIK TREIC	France	23%
	PAYSAN BRETON	France	22%
	BREIZH IMMO	France	20%
	AQUITI GESTION	France	20%
	PARIS 20 RUE DU SOLEIL	France	20%
	GENEVE COURTAGE	France	20%
	PRIGENT ENVIRONNEMENT	France	20%
	AGRILIFE STUDIO	France	20%
	INGELIANCE INVESTISSEMENTS	France	19%
	YXELIA	France	17%
	GROUPE ALTEMA	France	17%
	REV MOBILITIES	France	17%
	SOFIOUEST	France	16%
	ATHINA CONSEIL (GRANDIR)	France	17%
	SCA PRIM EURO RES FD	France	16%
	FURICH	France	17%
	SODEREC	France	92%
	CHENE VERT FINANCE	France	16%
	NEW ADE	France	16%
	ORIONIS INVEST	France	16%
	SERMETA	France	15%
	LOGIPOSTEL	France	15%
	TERTIUM MANAGEMENT	France	16%
	AFSOL	France	15%
	KIDS	France	15%
	ARENADOUR CAPITAL	France	11%
	PONO TECHNOLOGIES	France	14%
	PAYLIB	France	14%
	ARMOR HOLDING	France	14%
	GLASS PARTNERS SOLUTIONS	France	14%
	WILOV	France	14%
	BREIZH INVEST PME (EX BRETAGNE JEUNES ENTREPRISES)	France	14%
	FINANCIERE SEMILLON	France	14%
	SOFIDEC	France	14%
	LE TRAIN HOLDING	France	17%
	PROCIVIS NOUVELLE AQUITAINE	France	13%
	NATUS	France	13%
	BRETAGNE CAPITAL SOLIDAIRE	France	13%
	FINANCIERE FURNOTEL	France	13%

	HENT AR BUGALE	France	12%
	ALIZE	France	12%
	TIKESTERNE	Suisse	12%
	MAINSYS	Belgique	12%
	5 DIGITAL INVEST	France	12%
	NATURE ET STRATEGIE	France	11%
	THALASSA	France	11%
	NEOPOLIA SOLUTIONS	France	11%
	SEM ENERGIES 22	France	11%
	SCCV LA COCHARDIERE	France	10%
	Société immobilière de développement des environs de Laval sidel	France	50%
	Foncière Cherbourg Invest SAS	France	13%
	Alliance Capital Sarthe	France	22%
	Caulematt 2	France	17%
	ARCHI'V	France	18%
	CIC Associés	France	100%
	Euro P3C	France	100%
	Euro Information Direct Services	France	100%
	Lelieur Invt	France	100%
	SCI Sud-Est Gestion Immobilière	France	100%
	SCI du Crédit Mutuel du Centre	France	100%
	Boreal SAS	France	100%
	AFEDIM Gestion	France	100%
	Lacocim	France	100%
	SNC du Vivier	France	100%
	Filaction	France	100%
	Euro Télé Services	France	100%
	Direct Phone Service	Tunisie	80%
	ACM SERVICES	France	100%
	SERENIS ASSURANCES	France	100%
	Atlancourtage Anjou	France	100%
	ICM LIFE	Luxembourg	100%
	Imofinance	France	100%
	ACM Courtage	France	100%
	SCI DVPT CMM	France	99%
	SCI Plantagenets	France	99%
	Credit Mutuel Participations Immobilières	France	100%
	AFEDIM	France	100%
	IID	Tunisie	80%
	Selacofi	France	99%
	MTRL	France	100%
	Multi Financière de l'Anjou SA	France	100%

	SCI Astree	France	100%
	SCI Cafimmo Marseille	France	100%
	SCI SEM - Sud Europe Mediterranée	France	90%
	SNC Foncière du Crédit Mutuel	France	100%
	Bischenberg SA	France	100%
	SAS Investlaco	France	100%
	Investmonde	France	67%
	Devestmédia	France	100%
	Placinvest	France	100%
	Cicor	France	100%
	VTP1	France	100%
	VTP5	France	100%
	EFSA	France	100%
	Marsovalor	France	100%
	Sofinaction	France	100%
	Ugépar Service	France	100%
	Cicoval	France	100%
	Impex Finance	France	100%
	Ufigestion 2	France	100%
	SCI des Antons	France	100%
	CIC Aidexport	France	99%
	Valimar 3	France	100%
	SARL Genève Courtages	France	80%
	GIE du CMN	France	100%
	SCI Grand Vey Criel	France	100%
	ACM Belgium SA	Belgique	100%
	EURL Ataraxia Promotion	France	100%
	Bureau d'études du Crédit Mutuel	France	100%
	Sté Immo. du Cours du Chapeau Rouge	France	100%
	SAS Bordeaux Cité Mondiale	France	100%
	Devest 6	France	100%
	SCI Acti Euro	France	99%
	CM-CIC Foncière	France	100%
	Eurafric Information	Maroc	49%
	SAS Crédit Mutuel Réalisations immobilières	France	100%
	Les Gâtines	France	100%
	Caroline 24	France	100%
	Caroline 25	France	100%
	Caroline 28	France	100%

	Umut 33	France	100%
	Caroline 35	France	100%
	Caroline 36	France	100%
	Gaillon Opéra	France	100%
	Senior assistance SALP	France	100%
	Taha 40	France	100%
	Taha 41	France	100%
	Umut 42	France	100%
	Umut 43	France	100%
	Caroline 44	France	100%
	Caroline 45	France	100%
	Caroline 46	France	100%
	Caroline 47	France	100%
	Umut 48	France	100%
	CM CIC Market Solution inc.	États-Unis	100%
	CIC Do Brasil	Brésil	20%
	Euro Information International	France	100%
	Crédit Mutuel Ingénierie	France	100%
	SCI Champs de Mars 2015	France	100%
	COFIDIS COMPETITION EUSRL	France	100%
	SWING-WS	France	100%
	Crédit Mutuel Aménagement Foncier	France	100%
	FIDEL	France	100%
	Kartal 51	France	100%
	Kartal 52	France	100%
	Kartal 53	France	100%
	Aoguang 56	France	100%
	Caroline 58	France	100%
	Transatlantique Private Wealth LLC	États-Unis	100%
	Caroline 60	France	100%
	Caroline 61	France	100%
	Caroline 62	France	100%
	Kartal 64	France	100%
	Caroline 69	France	100%
	Aoshun 70	France	100%
	Caroline 72	France	100%
	Caroline 73	France	100%
	ROULENLOC	France	52%
	Euro Gds Espana	Espagne	100%
	TAIT Espana	Espagne	100%
	CommerzFactoring GmbH	Allemagne	50%
	Euro Information Epithete	France	100%
	SAS Coubertin	France	90%
	Offres Innovantes de Services	France	49%
	Euro Protection Surveillance Belgique	Belgique	100%

	Astree, compagnie d'assurances et de réassurances SA	Tunisie	30%
	Valorisation immobiliere	France	100%
	INLIVewith	France	12%
	EURO INFO PLATEFORME DE SERVICES EXTERNES	France	100%
	B CONNECT	France	20%
	AFEDIM TRANSACTIONS	France	100%
	expertizen	France	100%
	Caroline 74	France	100%
	Caroline 75	France	100%
	Caroline 76	France	100%
	Caroline 78	France	100%
	Caroline 79	France	100%
	Caroline 80	France	100%
	Tradhold SA	Luxembourg	50%
	BL General Partner	Luxembourg	100%
	Caroline 81	France	100%
	Caroline 82	France	100%
	Caroline 83	France	100%
	Caroline 84	France	100%
	Caroline 85	France	100%
	Caroline 86	France	100%
	Caroline 87	France	100%
	Orange Bail 88	France	100%
	Caroline 89	France	100%
	Caroline 90	France	100%
	Caroline 91	France	100%
	Caroline 92	France	100%
	Caroline 93	France	100%
	Zeynep 94 SAS	France	100%
	Caroline 95	France	100%
	Caroline 96	France	100%
	Caroline 97	France	100%
	Caroline 98	France	100%
	Caroline 99	France	100%
	Cedrus 2771 Bail 01	France	100%
	Cap code 2772 Bail 02	France	100%
	Laguna 2776 Bail 03	France	100%
	Diane 04	France	100%
	Diane Energie 05	France	100%
	Diane 06	France	100%
	Diane 07	France	100%
	Diane 08	France	100%
	SAINTE ANNE 2616 BAIL 09	France	100%
	PETRA 8190 BAIL 10	France	100%
	Diane 11	France	100%
	Diane 12	France	100%

	Diane 13	France	100%
	Diane 14	France	100%
	Diane 15	France	100%
	Diane 16	France	100%
	Diane 17	France	100%
	Argon 8213 Bail 18 SAS	France	100%
	Copper 8221 Bail 19 SAS	France	100%
	Taormina 8194 Bail 20 SAS	France	100%
	Syracuse 8195 Bail 21 SAS	France	100%
	Diane 24	France	100%
	Diane 25	France	100%
	Diane 26	France	100%
	ANTIGONE H2791 BAIL 27	France	100%
	Artemis 2	France	100%
	Crédit Mutuel Impact AC	France	100%
	SCCV O & BAUD	France	75%
	SAS LEGANCY	France	65%
	SAS LE BOCAGE	France	51%
	SAS LES TERRASSES DE SEVRE	France	55%
	SCCV MADELEINE POLI	France	70%
	SAS PLEIN SOLEIL	France	34%
	SCCV CESAR MANRIQUE	France	85%
	SCCV VINCENT GACHE	France	80%
	SNC MARSAUDERIES PORT-BOYER	France	70%
	SCCV ATARAXIA LES MAISONS BLANCHES	France	100%
	SCCV ATARAXIA LE PLYMOUTH	France	100%
	SARL LES HAUTS DE LA MERIGOTTE	France	100%
	SAS PORTES DES ALLUETS	France	60%
	SARL LE BOIS MILON	France	100%
	SNC KERGANTIC AMENAGEMENT	France	100%
	SNC DLA AMENAGEMENT	France	67%
	SAS BEAUVET	France	50%
	SAS LE CHAMP CARTIER	France	45%
	SAS ZAC DU HATTEL	France	50%
	SCCV L ESSOR	France	75%
	SAS LES PORTES DE SAINT CYR	France	100%
	SAS ATTICHES CŒUR DE BOURG	France	60%
	SAS LES HAUTS DE LA ZORN	France	50%
	SAS LA FORÊT 4	France	51%
	SAS ECARIES POGNERES	France	50%
	SAS BONNE NOUVELLE	France	20%
	SAS SAINT-PIERRE CENTRE 2025	France	30%
	SAS LES RIVES DU BOHRIE	France	49%
	SARL PATIO KIREL	France	24%
	SCCV HEMERA	France	51%
	SARL MESSIOUAL	France	50%
	SCCV AR MONTEVRAIN	France	20%
	SCI LIVRY 93 CHARMILLES	France	20%

	SAS PARIS 9 VILLA MONCEY	France	28%
	SARL LYON 7 JEAN JAURES	France	20%
	SCCV RITTEN	France	30%
	SCI NOGENT 94 STRASBOURG	France	20%
	LE DOMAINE DES FORTS	France	30%
	SAS ALPAMAYOR	France	20%
	SAS LIZE	France	40%
	SCCV GARCHES	France	33%
	SCCV IROKO	France	30%
	SCCV RUMILLY	France	20%
	SCCV NARCISSE BRUNETTE	France	25%
	SCCV IGNACIOREN ETXEAK	France	20%
	SCCV LYON 6 NOTRE DAME	France	20%
	SCCV POLARIS	France	50%
	SCCV IFOLIA	France	30%
	SAS BRIGNAIS GARE	France	30%
	SCCV LE DOMAINE D'AGNES	France	25%
	SCCV LA CRY CUCHET	France	20%
	SCCV CHAMPAGNE 10 LANESSAN	France	20%
	SCCV FYSI	France	30%
	SCCV ROGER SALENGRO	France	20%
	SARL CHALLENGER VDL	France	25%
	SARL IMMALLIANCE BIODIVERSITE	France	30%
	SARL IMMOBILIERE 59 21	France	30%
	INEE ALMANSA METROPOLITANO S. L	France	20%
	SAS CLOT BEY	France	30%
	SAS HRM IMMO	France	30%
	SAS JEAN VILAR	France	30%
	SAS L'AURORE	France	30%
	SCI NOISY 83 SUREAU	France	20%
	SCCV LES FERMES D'ORNEX	France	20%
	SCCV ESPRIT VILLAGE	France	25%
	SCCV DLV	France	20%
	SAS POESIE	France	25%
	SARL CHASSIEU DELAGE	France	30%
	SARL LES CHALETS DE BOSTAN	France	25%
	SARL LES COSMIQUES	France	25%
	SAS AUSTIN MDB	France	30%
	SAS CAPITALE ADN PARTENAIRES MDB	France	30%
	SAS CROIX MORIN	France	30%
	SAS FRANCOIS 1ER MDB	France	35%
	SAS FRANCOIS 2ND MDB	France	35%
	SAS LE BORNA MDB	France	20%
	SAS LEMOINE MDB	France	30%
	SAS PARIS NORMANDIE XVI	France	20%
	Château du Loir Exploitation	France	75%
	SCI Lille Leclerc	France	99%
	SCI Le Golf du mont Saint Jean	France	90%

	Frastele Immobilière S.A.	Belgique	100%
	Soreli	France	16%
	Fonds Régional de Garantie Nord SAEM	France	13%
	CRITEL	France	32%
	Lille Grand palais	France	13%
	TV7 Bordeaux	France	17%
	Immobilière de Normandie	France	20%
	Picardie Investissement	France	15%
	Loire Océan Développement (SEM Constructions St Herblain)	France	12%
	SAS N7 TV	France	17%
	CRH	France	12%
	Crédit Logement	France	5%
	Covivio (ex Foncière des Régions)	France	7%
	Covivio Hôtels (ex Foncières des Murs)	France	8%
	Ardian Holding	France	20%
	Montebello	France	20%
	Automobile Club Prévention	France	19%
	366 SAS	France	25%
	SCI Quai de Paris	France	100%
	SEPSAD	France	44%
	Logivelay SA	France	15%
	SCI Le Clos de la Jeunette	France	30%
	Moselle T.V.	France	15%
	Maubreuil	France	100%
	Monetico (CAD)	France	50%
	SEM Bischheim	France	11%
	Smartsoft	France	100%
	SEPA SA	France	49%
	SCI FPM	France	98%
	GARAGE MARTY FERDINAND ET FILS	France	100%
	SCI Mutualiste le soleil	France	100%
	Neopolia Solutions Sas	France	11%
	paylib services	France	14%
	SCI TOISON D'OR	France	20%
	SCI RESIDENCE BELVEDERE liquidation	France	55%
	ROOF MEDIA	France	33%
	Desjardins Gpe Ass. Générale	Canada	10%
	DEVEST 19	France	100%
	DEVEST 20	France	100%
	JARNA ISSUANCE VEHICLE	Luxembourg	100%
	Pays de la Loire relance	France	14%
	ceinture verte du terroir de limoges (scic sas)	France	14%
	SCOR SE	France	6%
	DEVEST 21	France	100%
	DEVEST 22	France	100%
	Ceinture verte Le Havre Seine	France	24%

	DIVERTO	France	33%
	TERRITOIRES TV	France	17%
	SCI du Crédit Mutuel SOMMEILLER JAURES	France	100%
	Livevent Sarl – société Suisse	Suisse	100%
	GAME IN FRANCE	France	13%
	STAYMATEL	France	100%
	SAS N2 HOTEL	France	50%
	Groupement Forestier Vosges Nord	France	99%
	Artemis 1	France	100%
	FCT ODYSSEE	France	50%
	Diane 29	France	100%
	Diane 30	France	100%
	ORANGE BAIL 31	France	100%
	ORANGE BAIL 32	France	100%
	Diane 33	France	100%
	Diane 34	France	100%
	Diane 35	France	100%
	Diane 36	France	100%
	Diane 37	France	100%
	Diane 38	France	100%
	Diane 39	France	100%
	GROUPEMENT FORESTIER CM IMPACT AMBOISE	France	100%
	GROUPEMENT FORESTIER RES D'ARPHEUILLES	France	100%
	SAS TURBAT	France	70%
	SAS FIEF DE BEAUVAIS	France	35%
	SCCV 83 A RUE MANIN	France	30%
	SAS CARDEURS 50 MDB	France	30%
	SCCV PARIS NORMANDIE X	France	20%
	SCCV ST PIERRE EN FAUCIGNY	France	20%
	SCCV 1710 ARRAS	France	30%
	CRH (SA)	France	16%
	CT LOGEMENT ACT A	France	5%
	IDES (SA)	France	3%
	SIAGI (SA)	France	3%
	BPIFRANCE FINANCEMENT	France	0%
	FRANCE ACTIVE GARANTIE	France	6%
	IFCIC	France	1%
	S.G.F.G.A.S.	France	14%
	FCDE	France	3%
	ELAN TERRES AGRICOLES	France	29%
	SCCV ETOILE DE LA VANOISE	France	25%
	SCCV HPP4	France	25%
	SCCV ORMOYLA ST JACQUES	France	30%
	SCI LE DOMAINE DU PLESSIS	France	30%
	SCCV LES TERRASSES DU CASTELLAS	France	30%

	SCCV VILLA VINEA 2	France	35%
	SCCV LA VALLOISE	France	25%
	SAS 31 – 33 RUE DE LA BOETIE	France	30%
	SCCV 142 Foch	France	25%
	ACM Evergreen	France	100%
	Alceste 2796 Bail 28	France	100%
	Chanteraine Equity CLO GP	France	100%
	CIC Elcf Kg 2023 Gp	France	100%
	Compagnie Alsacienne d'Eau et assainissement	France	34%
	DARTAGNAN C16K17 BAIL 22	France	100%
	Diane 40	France	100%
	Diane 41	France	100%
	Diane 42	France	100%
	Diane 43	France	100%
	Diane 44	France	100%
	Diane 45	France	100%
	Diane 46	France	100%
	Diane 47	France	100%
	Diane 48	France	100%
	Diane 49	France	100%
	Diane 50	France	100%
	Caroline 77	France	100%
	CIC Gp	France	100%
	CIC Gp li	France	100%
	CIC Gp Iii	France	100%
	CIC Infra Gp	France	100%
	CIC Infra Junior Gp	France	100%
	CIC Mezzanine 5 Gp	France	100%
	CIC Mezzanine 6 Gp	France	100%
	CIC Private Debt MINO 5 GP	France	100%
	CIC Private debt Mino 6 Gp	France	100%
	EUGENIE 2792 BAIL 23	France	100%
	F5 Nemo Gp	France	100%
	F5 Pilatus GP	France	100%
	SAS Annapurna Meribal MDB	France	20%
	SAS Domaine de Pepinville	France	60%
	SAS du Moulin	France	51%
	SAS La Basse Bodais	France	50%
	SAS Neudorf Krimmeri	France	20%
	SCCV Ar Rive Droite 21	France	25%
	SCCV Eugenie Cotton	France	35%
	SCCV L'Abondance	France	40%
	SCCV LauSanne	France	30%
	SCCV Le Caprice	France	33%
	SCCV Le Clos de L'III	France	30%
	SCCV Le Four Banal	France	35%
	SCI Chennevieres Terrasses	France	25%

	SCI des 3 Cigognes	France	100%
	SCI Les cordeliers	France	100%
	SCI Lumen	France	100%
	SCI Primevère	France	50%
	SCI Sainte Geneviève	France	100%
	SCI Villa Camus	France	100%
	Siloe Infrastructures	France	70%
	Soconec	France	17%
	Sté Martinique d'HLM	France	27%
	Stet SAS - Systemes Tech. d'Echange et de Trait.	France	10%
	Transatlantique Private Wealth UK	Royaume-Uni	100%
	Visa Belgium	Belgique	11%
	Vendée Logement	France	11%
	SAS de la Charente Maritime	France	55%
	SAS Antema	France	33%
	NOVIMMO DEVELOPPEMENT	France	10%
	SAS Métropolys Oryon	France	10%
	ADB Eco Système	France	100%