

## AN EFFECTIVE BUSINESS MODEL BUILT AROUND ITS NETWORK

WWW.CREDITMUTUEL.COM

One of France's leading bankinsurers, the Crédit Mutuel Group offers a diversified range of services to private individuals, locally-based self-employed professionals and companies of all sizes. More than 82,000 employees and 24,000 directors offer their expertise, enthusiasm and attentiveness to nearly 31 million customers.

Every day, throughout the regions, the group brings together values that others separate: performance and proximity, innovation that benefits people, soundness and solidarity. These are values of a different kind of bank, one that affirms the relevance of its growth model year after year: the effectiveness of cooperation in the interest of all its customers and the economy.

Its key objective is customer relationship and service quality. Its strategy is one of controlled growth based on local banking, bankinsurance and technological innovation in support of customers and the regions.



**OUR GOAL IS  
TO OFFER OUR  
CUSTOMERS  
HIGH-QUALITY,  
SIMPLE,  
INNOVATIVE,  
SECURE AND  
EFFECTIVE  
PRODUCTS  
AND SERVICES.  
THAT IS WHAT  
MAKES US THE  
BANK OF THE  
FUTURE.**

KEY FIGURES OF THE  
CRÉDIT MUTUEL GROUP IN 2016  
THE BANK OF THE FUTURE



2017  
EDITION

## 2016 KEY FIGURES

### ONE OF FRANCE'S LEADING RETAIL BANK INSURERS



**17.1%**  
market share in  
bank loans

**15.5%**  
market share in  
deposits

### SUPPORTING REGIONAL DEVELOPMENT



**€801.4**  
billion in  
savings

**€358.2**  
billion in  
deposits

**€415.1**  
billion in  
loans

### INSURANCE THAT MEETS EACH PERSON'S NEEDS



Over  
**14**  
million  
policyholders

More than  
**38**  
million  
policies

Insurance  
accounts for  
**30%**  
of net profit  
group share

### A STRONG FINANCIAL BALANCE SHEET

#### NET BANKING INCOME

**€16.824**

billion

#### NET PROFIT, GROUP SHARE

**€3.253**

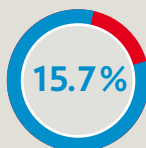
billion

#### A STRENGTHENED FINANCIAL STRUCTURE

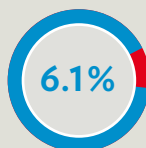
**€49.540**

billion  
in shareholders' equity,  
group share

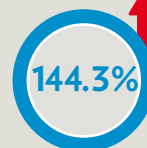
### ONE OF FRANCE'S TOP BANKS



Common Equity  
Tier 1 ratio



Leverage ratio



Liquidity  
coverage ratio

### 2016 STRESS TESTS, CRÉDIT MUTUEL RANKS:

**1st**  
among French  
banks

**4th**  
in the  
euro zone

### A HIGH-QUALITY ISSUER



STANDARD & POOR'S  
with a stable outlook



FITCH  
with a stable outlook<sup>(1)</sup>  
(1) rating assigned to BFCM.



MOODY'S  
with a stable outlook<sup>(1)</sup>

### TRUST BUILT ON PERFORMANCE AND SOUNDNESS

In 2016, the group again strengthened its financial position. Thanks to the quality and strength of its assets, its Common Equity Tier 1 (CET1) solvency ratio was 15.7%, one of the best for French banks. This financial soundness, which ensures security for members and customers as well as long-term development – a condition for tomorrow's profits and jobs – is reflected in the ratings assigned to the group. Lastly, the Crédit Mutuel Group continues to be at the best level of French banks.

Crédit Mutuel

A SOUND, VIBRANT GROUP



**BEST FRENCH  
BANKING GROUP**  
for the 4th time  
(World Finance)



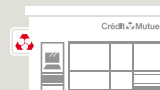
**NO. 1 IN THE BANKING  
CATEGORY IN THE  
CUSTOMER RELATIONS  
PODIUM AWARDS**  
for the 10th time  
(BearingPoint – TNS Sofres)



**TOP FRENCH BANK**  
« The World's Best Developed  
Markets Banks 2017 »  
for the 4th time  
(Global Finance)

### AN EXTENSIVE AND ENTERPRISING NETWORK

**5,846**  
points of sale<sup>(1)</sup>  
(1) including 5,247 in France.



**2,107**  
Crédit Mutuel  
local banks

**30.7**  
million customers



**24,000**  
elected directors

**81,657**  
employees

more than  
**73%**

of employees  
received  
training at least  
once in 2016  
5% of total  
payroll