

2014 key figures

Net banking income:

€15,411 million

Total net profit:

€3,027 million

Net profit, group share:

€2,955 million

5,790 points of sale⁽¹⁾

78,230 employees

30.1 million customers

Shareholders' equity,

group share:

€43,938 million

Common Equity Tier 1 ratio:

15.3%

€708.8 billion in

savings deposits

€364.8 billion in
outstanding loans

One of France's leading retail bankinsurers

17% market share

in bank loans

15% market share

in deposits

Continued growth in insurance

€15.7 billion

in premium income

34.7 million policies

13.2 million policyholders

A high-quality issuer

A

Standard & Poor's

with a negative
outlook

A+

Fitch

with a stable
outlook⁽²⁾

Aa3

Moody's

with a negative
outlook⁽²⁾

(1) of which 5,298 in France.

(2) rating assigned to BFCM.

RECOGNITION FOR THE GROUP IN 2014

BANK OF THE YEAR - FRANCE

British magazine *The Banker* named the Crédit Mutuel group "Bank of the year - France" for the third time. The award recognised Crédit Mutuel's active participation in financing the economy and the strong commercial dynamic of its networks in France and abroad.

BEST BANKING GROUP - FRANCE

British magazine *World Finance* named Crédit Mutuel the best banking group in France for the third time. As well as its good performance, *World Finance* emphasised the active role played by the Crédit Mutuel group in financing the real economy and its cooperative way of operating.

No. 1 IN THE BANKING CATEGORY IN THE 2014 BEARINGPOINT - TNS SOFRES CUSTOMER RELATIONS PODIUM AWARDS

This award, won for the seventh time in 2014 and the eighth time in 2015, is testimony to the relationship of trust between Crédit Mutuel and its members and customers.

CRÉDIT MUTUEL GROUP, THE SOUNDEST BANK IN FRANCE

This recognition was made by the Central European Bank (ECB) and the French Banking Authority (FBA) after the asset quality review (AQR) and stress testing carried out in 2014 on 130 eurozone banks.

More than
30
million
customers



KEY FIGURES

CRÉDIT MUTUEL
GROUP 2014

2014 PROFILE

A SPIRIT OF CONQUEST AND A SENSE OF SERVICE MARK OUT A GROUP WITH SOUND FUNDAMENTALS

■ A RETAIL BANK WITH A LOCAL FOCUS

Crédit Mutuel offers a comprehensive range of financial services to a customer base comprising private individuals, locally-based professionals and companies of all sizes. It has a 15% share of the French deposit market and 17% of the bank-distributed loan market.

■ A TECHNOLOGY-DRIVEN BANK

The group offers customers of the branch network full access to its remote banking channels. In 2014, the remote banking service clocked up more than a billion contacts.

Crédit Mutuel is the French leader in residential remote surveillance. The bank maintained its number two position in France in electronic payments, with a 20% share of the overall market.

■ A SOUND AND HIGHLY RATED BANK

Given its strong cooperative business model and being owned exclusively by its members, strengthening shareholders' equity is a central concern for the Crédit Mutuel group, as it provides funding for its expansion and the remuneration of shares.

Ensuring security for members and customers and long-term expansion, this financial strength is reflected in the group's credit ratings.

■ CONTINUED EXPANSION

Crédit Mutuel continued to expand in Europe in 2014, and is now present in 13 countries. In Germany, Targobank has more than four million customers and 363 points of sale. In Portugal, Cofidis, which already operates in eight European countries, reinforced its business in early 2015 by acquiring the entire share capital of Banco Banif Mais SA, the country's leading auto credit specialist.



In asset management and wealth management, the La Française group (Crédit Mutuel Nord Europe) extended its activities, particularly in the United Kingdom, as well as in the United States in early 2015. Lastly, the Crédit Mutuel group entered into new international agreements, including participation in the takeover of State Farm, which has strengthened its partnership with Canadian cooperative group Desjardins.

With a spirit of conquest and a sense of service, the group is steering the same course: continually adapting whilst maintaining its identity. With strong fundamentals and the commitment of its employees and elected directors, the Crédit Mutuel group has maintained its aim of collectively building a powerful, human group, and has built the resources it needs to tackle future challenges.

