

2015 key figures

The group recorded a **strong financial performance** boosted by the vitality of its networks.

SERVING ITS MEMBERS AND CUSTOMERS FOR MORE THAN A CENTURY,
THE CRÉDIT MUTUEL GROUP AFFIRMS ITS STATUS AS A MODERN BANK AND THE EFFECTIVENESS OF ITS MODEL EACH DAY

A strong financial balance sheet Net banking income: €16,318 million Net profit, group share: €3,020 million	A dense and enterprising network 5,752 points of sale ⁽¹⁾ 78,800 FTE employees ⁽²⁾ 30.7 million customers
A strengthened financial structure €47,055 million of shareholders' equity, group share 15.8% Tier 1 ratio	Booming business amidst low interest rates €753.9 billion in savings €328.8 billion in deposits €386.0 billion in loans
One of France's leading retail bankinsurers 17.2% market share in bank loans 15.2% market share in deposits	€3,095 million in total net profit
Continued growth in insurance €16.4 billion in premium income 37.2 million policies 14 million policyholders	1 One of France's top major banks 15.8% Common Equity Tier 1 ratio with no transitional measures 6.2% "full" leverage ratio

(1) of which 5,260 in France. (2) FTE: full-time equivalent.



2015
KEY FIGURES

30.7
million customers

—Crédit Mutuel—

—Crédit Mutuel—



A strong group

The Crédit Mutuel Group is made up of the Crédit Mutuel network – which brings together 19 federations and six regional banks – and all its subsidiaries. Backed by a staff of more than 100,000 - 78,800 employees and 24,000 directors - the group offers its financial and service expertise to nearly 31 million customers, more than 28 million of whom are private individuals.

FINANCIAL SOUNDNESS

Based on its cooperative model, strengthening shareholders' equity is a central concern for Crédit Mutuel, as this determines its financial strength and ability to finance its growth. The ratings assigned by credit rating agencies position it as one of the best French banks and mark it out as a high-quality issuer.

CONVENIENCE

Convenience, whether physical or digital, and service orientation have been a focal point of the customer relationship since the group's inception. The group strives to continuously meet customers' needs through easy access to information, simple choices, fast transactions and tailored products. It has a 15.2% share of the French deposit market and 17.2% of the bank-distributed loan market.

INNOVATION AND TECHNOLOGY

Whether in remote and mobile banking, mobile phone services, remote home surveillance, electronic payments or mobile payment services, the most innovative technological solutions available contribute to the quality of the group's offering.

IDENTITY

Crédit Mutuel's development model, designed to benefit all economic players, demonstrates the power of individual initiative and its collective expression: cooperation. It affirms a strong identity supported by the quality of its brands and the trust they inspire.

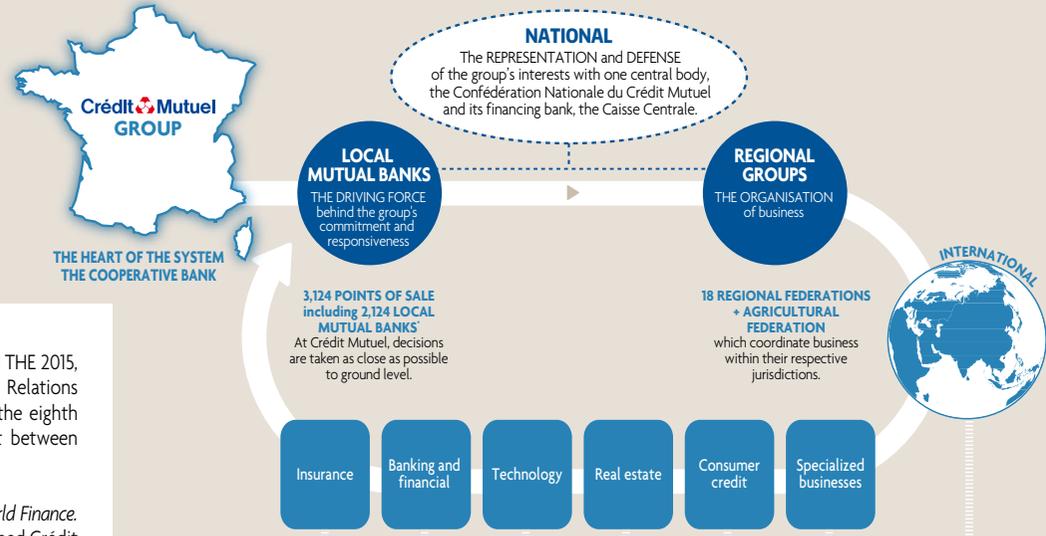
A high-quality issuer

- A** Standard & Poor's with a negative outlook
- A+** Fitch with a stable outlook*
- Aa3** Moody's with a stable outlook*

*rating assigned to BFCM.

Crédit Mutuel group

A retail bank serving all customers and catchments



NO. 1 IN THE BANKING CATEGORY IN THE 2015, BearingPoint - TNS Sofres Customer Relations Podium Awards. This award, won for the eighth time, is testimony to the relationship of trust between Crédit Mutuel and its members and customers.

BEST BANKING GROUP – France by World Finance. For the fourth time, World Finance named Crédit Mutuel the best banking group in France emphasizing the active role played by the group in financing the real economy and its cooperative way of operating.

GLOBAL FINANCE BEST DEVELOPED MARKETS BANK 2015 – France. For the second time, the Crédit Mutuel group topped all French banks in Global Finance's ranking of "The World's Best Developed Markets Banks 2015".

BEST ESG RISK MANAGEMENT TEAM IN FRANCE. Recognized by Capital Finance International, magazine and website, the group received the Best ESG (Environmental, Social and Governance) award in France for its range of SRI products, "green" loans as well as personal and professional microloans.

OUR MAIN BRANDS AND PARTNERSHIPS



*at 31/12/2015.