

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

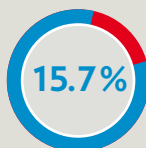
billion

A STRENGTHENED FINANCIAL STRUCTURE

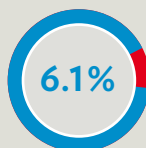
€49.540

billion
in shareholders' equity,
group share

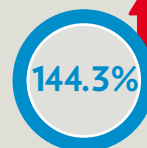
ONE OF FRANCE'S TOP BANKS



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⁽¹⁾
⁽¹⁾ rating assigned to BFCM.



MOODY'S
with a stable outlook⁽¹⁾

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)



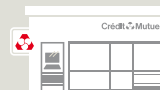
**NO. 1 IN THE BANKING
CATEGORY IN THE
CUSTOMER RELATIONS
PODIUM AWARDS**
for the 10th time
(BearingPoint – TNS Sofres)



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⁽¹⁾
⁽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