

A BUSINESS MODEL PERFORMANT, ORGANIZED AROUND HIS NETWORK

WWW.CREDITMUTUEL.COM

The customer is the focus of all our developments

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 22,500 directors offer their expertise, enthusiasm and attentiveness to nearly 31.6 million customers.

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

The ecosystem is being transformed with new uses, new expectations and new behaviors. The Crédit Mutuel Group has been preparing for this day for many years by developing a broad range of technological expertise. Redefining the relationship channels, implementing new services, and supporting and continually rolling out innovations are just some of the levers that help the Group strengthen the ties that connect it with its customers. The best that the bank of the future can offer is thus already available today...

BRIDGING
DISTANCES

SPEEDING UP
TIME

CREATING
OPPORTUNITIES

THAT IS HOW
WE BUILD
THE BANK
OF TOMORROW

KEY FIGURES 2017

CRÉDIT MUTUEL GROUP

A MULTI-SERVICE,
MULTI-CONNECTED BANK



2018
EDITION

KEY FIGURES 2017



ONE OF FRANCE'S LEADING RETAIL BANKINSURERS

17.0%
market share
in **bank loans**

15.5%
market share
in **deposits**



SUPPORT FOR THE DEVELOPMENT OF THE REGIONS AND THE LOCAL ECONOMY

€771.6
billion
in **saving**

€374.2
billion
in **deposits**

€434.7
billion
in **loans**



EFFICIENT INSURANCE PRODUCTS AND SERVICES

More than
15 million
policyholders

More than
40 million
policies

Insurance accounts
for **33.4%**
of **net income**
attributable
to owners of the
company



A VERY STRONG FINANCIAL POSITION

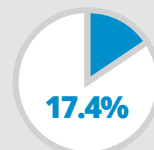
**Net banking
income**
€17.748
billion

**Net income
attributable
to owners of
the company**
€2.978
billion

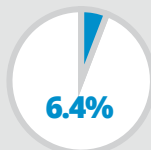
**A strengthened
capital base**
€52.370
billion in
shareholders'
equity attributable
to owners of the
company



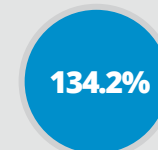
FUNDAMENTALS ON PAR WITH THE TOP FRENCH BANKS



Common Equity
Tier one ratio



Leverage ratio



Liquidity
coverage ratio



A FINANCIAL STRUCTURE THAT MEETS THE HIGHEST EUROPEAN STANDARDS

Funds for investment
Rate of allocation of 2017
earnings to reserves
96%

No. 34
worldwide
Crédit Mutuel
moved up 2 spots



AN ISSUER THAT INSPIRES CONFIDENCE

A

STANDARD & POOR'S
with a stable outlook



Crédit Mutuel

THE ART OF STANDING OUT

**The preferred
brand
in the French
banking
sector**

(Posternak/Ilop survey,
Q1 2018)

**No. 1
in the banking
category in the
Customer
Relations awards
for the 11th time**

(BearingPoint -
Kantar TNS)



**Top
French bank
"The World's Best
Developed Market
Banks 2017"
for the 4th time**

(Global Finance)



A DENSE AND ENTERPRISING NETWORK

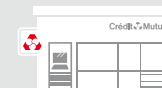


CRÉDIT MUTUEL GROUP

31.6
million customers

5,767
points of sale

82,000
employees



2,092
local banks



22,500
directors



TRAINING :
the key to success
more than 68,000
employees trained in 2017
more than 5% of total
payroll
2.3 million hours
dedicated to training
initiatives