

Biography of Daniel Baal

Chairman of Crédit Mutuel Alliance Fédérale
Chairman of Crédit Mutuel group
Chairman of CIC
Chairman of Fédération bancaire française (FBF)



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Daniel Baal, Chairman of Crédit Mutuel Alliance Fédérale, of Crédit Mutuel group and of CIC, has had a unique career. As head of the ninth largest banking group in the eurozone, Daniel Baal is a man with many skills who has used his talents in the sports arena to inspire performance in his corporate role, and his sense of discipline and goodwill to guide his decision-making. Known for his leadership and strategic vision, Baal rose through the ranks of the group and has helped to make Crédit Mutuel Alliance Fédérale one of the top performing banks in France.

Daniel Baal began his career at Crédit Mutuel in his home region of Alsace, where he held various roles between 1979 and 2001, including CEO of Caisse de Crédit Mutuel Mulhouse-Europe and regional head of lending and commitments for South Alsace and Franche-Comté.

Alongside his role in the mutualist group, Baal is an avid sportsman and a passionate supporter of cycling. At age 36 he became the youngest person to serve as voluntary chair of the French Cycling Federation (Fédération Française de Cyclisme) and the first CEO from Alsace to head up a French Olympic Games discipline. During his two tenures in this role (1993-2001), he brought French cycling to a new level, with registered members surpassing the 100,000 mark, and also focused actively on sports ethics, stepping up measures to crack down on doping. At the end of 2001, Baal took a break from his banking career to devote himself to sports full-time, taking up the roles of deputy CEO of the Tour de France and head of cycling at Amaury Sports Organisation.

Daniel Baal returned to his mutualist roots in 2004 as Chief Executive Officer of Crédit Mutuel Île-de-France. He went on to become Deputy CEO of Confédération Nationale du Crédit Mutuel, the central body of the Crédit Mutuel group, in 2010 and of Crédit Industriel et Commercial (CIC) in 2014.

Between June 2017 and April 2024, Daniel Baal led Crédit Mutuel Alliance Fédérale and CIC as CEO, alongside Nicolas Théry. He is also CEO of the Crédit Mutuel Centre Est Europe federation.

On January 1, 2024, Daniel Baal was appointed Chairman of the Boards of Directors of CIC and Banque Fédérative du Crédit Mutuel (BFCM). He will become Chairman of Crédit Mutuel Alliance Fédérale and the Crédit Mutuel Group in April 2024, succeeding Nicolas Théry.

Since September 1, 2025, Daniel Baal is the president of the Fédération bancaire française (FBF).