

Our strategic plan

In response to the economic, monetary, digital, ecological and geopolitical revolutions we are experiencing, Crédit Mutuel Alliance Fédérale is stepping up its development ambitions to harness its financial performance for the benefit of society. The 2024-2027 plan embodies, even more forcefully, our proven mutualism.

TOGETHERNESS —
— PERFORMANCE
SOLIDARITY —

3 strategic areas

Our
priority

A SPIRIT OF CONQUEST & INITIATIVE

To be the all-risk banker and insurer for all customers and prospects, by developing and strengthening our multi-service strategy

Offer all our services to all our existing and prospective customers

- Prioritize insurance for all markets: individuals, professionals, associations, farmers and businesses.
- Accelerate the payment strategy and extend it beyond the French networks.

Achieve 100% autonomy for our existing and prospective customers

- Increase digital sales by 20% to complement physical networks

Change dimension in the corporate market

- Establish a global relationship with companies, supporting them in their projects in France and abroad by reinforcing their expertise and technological investments, and increasing the risk profile of their commitments.
- Reorganize asset management around a dedicated center of expertise.

Roll out our «bancassurance» model in Europe

- In Germany (TARGOBANK), in Belgium (Beobank), in Europe (Cofidis Group).

Our
commitment

BE AT THE FOREFRONT OF ECOLOGICAL & SOCIETAL TRANSFORMATION

Drive the ecological and societal revolution by supporting customers' ecological transformation and contributing to the decarbonization of the economy:

Reduce the carbon footprint of our balance sheet and our activities, in compliance with the Paris Agreement

- 20% reduction in the carbon footprint of our balance sheet by deepening our sectoral and investment policies.
- A Mutualist Institute for the Environment and Solidarity, the group's center of expertise in ESG areas.

Support the ecological transformation of all our customers and businesses

- Prioritize eco-renovation: 100,000 customers supported by 2027.
- Support farmers and winegrowers.

Create and share value through the societal dividend

- 15% of net income mobilized for ecological transformation and social and regional solidarity through impact investments, banking and insurance solidarity services and donations.

A winning
trio

EMPLOYEES, ELECTED MEMBERS & TECHNOLOGY

With the support of this trio: the men and women who make up the wealth of our group and technology, we will TOGETHER build a stronger, more efficient and more united group.

Attract, support and retain our employees and elected members throughout their lives

- 100% of employees and elected members committed to the ecological transformation.
- Enhance the skills of employees through professional training and the knowledge of elected members through the Mutualist University.

Resolutely adopt technological innovation to enhance our performance

- Offer all customers, prospects and employees relevant advice, data security and ease of use: Euro-Information's mission.
- Accelerate the technologies of the future: artificial and quantum intelligence. Constantly innovate to master the technologies of the future and ensure that they guarantee the group's sovereignty.

Continuously improve our organization and processes to increase efficiency

- Strengthen network expertise, with a target of 80% of Crédit Mutuel local banks and CIC branches having at least seven employees.
- Significantly reduce time-to-market for new solutions in all the group's business lines and for all customer segments.

Performance indicators 2027

Because we are a mutualist group, performance goes hand in hand with solidarity and our biggest strength is **our togetherness**.

Togetherness

>75%

employees and elected members who are proud of their company

50%

women managers in the Group

50%

women in the Group's governance bodies⁽¹⁾

>30%

work-study trainees recruited from priority neighborhoods or rural areas

Performance

€19bn

Net revenue

54%

Cost/income ratio

€5bn

Net income

€0.5

Net income per €100 of assets

≤110%

Loan/deposit ratio

>15M

<<Bancassurance>> customers⁽²⁾ and €m in insurance⁽³⁾

Solidarity

15%

of Group net income invested each year in the societal dividend

20%

reduction in the carbon footprint of the balance sheet⁽⁴⁾

100%

of employees and elected members committed to ecological transformation

⁽¹⁾ Group management committees, boards of directors and supervisory boards of the umbrella structures of Crédit Mutuel Alliance Fédérale. Average target for the Group. The individual objectives of each entity take into account the reality of the labor market for that activity.

⁽²⁾ Scope of French network.

⁽³⁾ Customers with a major product.

⁽⁴⁾ Scope: all loan and investment portfolios.

