

**Crédit Mutuel
Alliance Fédérale
in brief**

2022 EDITION

2021, an exceptional year, serving our customers and society

EDITORIAL NICOLAS THÉRY & DANIEL BAAL

Nicolas Théry
Chairman

After an unprecedented period of health crisis, what is your assessment of 2021?

Once again, Crédit Mutuel Alliance Fédérale has demonstrated its value to its members and customers, and to society in general. This crisis has transformed us. It has led us to fully implement the “results-based mutualism” to which we are committed, as illustrated by the solidarity measures taken over the past two years.

In 2021, we recorded a strong increase in our activity, which reached €15.9 billion in net banking income. Our operational efficiency increased further with a cost/income ratio of 57.4%. In total, our net profit reached €3.5 billion, up by 39%. This performance, the best in our history, was made possible by the dedication of our 72,500 employees and 15,000 elected members. Our thanks go first and foremost to them. Despite the uncertain context, they have succeeded in strengthening our relationships of trust and proximity with our customers and members.

These solid results confirm the relevance of our mutualist model and of our strategic plan, *ensemble#nouveau monde, plus vite, plus loin!* [together#today's world, faster, further!] and our decision to adopt the status of a benefit corporation.

How does this status as a benefit corporation translate into actions?

We have made 14 commitments that concretely illustrate our mutualist and solidarity commitment. They place our customers and members at the heart of our actions, whether it be fighting discrimination, protecting the digital privacy of our customers, acting for the development of the regions or contributing to making society fairer and more sustainable. As of 2021, we have implemented this transformation by being ever more present alongside our members and customers in all regions, proving our ability to constantly adapt. In this respect,

Daniel Baal
Chief Executive Officer

we have taken several strong measures. Last November, Crédit Mutuel Alliance Fédérale became the first insurer to abolish the health questionnaire for its loyal customers when financing their main residence. We believe that health should not be a barrier to home ownership.

Because we are determined to strengthen our proximity to the non-profit world and our support for local initiatives, we have also decided to offer civil liability coverage to the managers of Crédit Mutuel or CIC customer associations and to make our Pay Asso payment solution available to them for free. We want to support and protect those who get involved.

On the environmental front, Crédit Mutuel Alliance Fédérale was the first bank to announce that it would no longer finance new coal, oil or gas projects. This is a strong initiative that reflects our desire to join the carbon trajectory set by the Paris Climate Agreement as soon as possible.

What is your state of mind going into 2022?

In the context of strong geopolitical tensions in Europe at the beginning of 2022, we are mobilized and vigilant. In particular, we will strengthen our support for entrepreneurs impacted by the war in Ukraine. We will also pay special attention to addressing purchasing power issues related to the return of inflation.

Our mutualist culture responds to increasingly deep-seated societal aspirations, which are amplified in times of crisis. Since the beginning of the health crisis, we have actively supported the economy. Today, in this uncertain situation, we remain mobilized to accelerate our commitments for the common good and to build a sustainable future for everyone.

The employees of Crédit Mutuel Alliance Fédérale are fully involved in this project. Their commitment fuels our development and the success of our strategy of diversifying and pooling our resources. We would like to thank them.

Our business lines

Crédit Mutuel Alliance Fédérale, a multi-service banking and insurance, supports its members and customers in their needs through a wide range of offers and services.

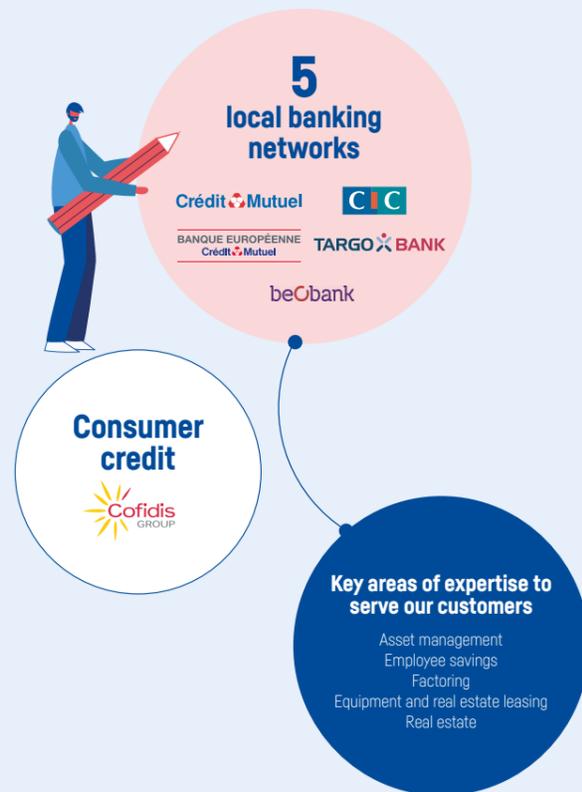
RETAIL BANKING

Crédit Mutuel Alliance Fédérale's core business

Retail banking includes **Crédit Mutuel Alliance Fédérale's banking and insurance networks**: local banks of Crédit Mutuel, branches of CIC, of Banque Européenne du Crédit Mutuel, of TARGOBANK in Germany and Spain, and, since early 2022, of Beobank. Crédit Mutuel Alliance Fédérale offers banking products and services to retail customers, professionals, farmers, NPOs and corporates.

Through Cofidis Group, a specialist in consumer credit, Crédit Mutuel Alliance Fédérale offers its customers personalized advice in revolving credit and personal loans, payment solutions, insurance, repurchase of receivables and in-store and online financing.

Drawing on the expertise and know-how of its business line subsidiaries, Crédit Mutuel Alliance Fédérale offers a range of products and services mainly marketed by the networks.



INSURANCE AND SOCIAL PROTECTION

Insuring all customers for each one of their needs

As a major player in insurance and social protection in France, Crédit Mutuel Alliance Fédérale, through Assurances du Crédit Mutuel, covers the needs of retail, professional and corporate customers by offering them insurance solutions on a daily basis, to protect their family, assets, professional activity or business. In life insurance, the diversified offers make it possible to address to the objectives sought by customers: financing their projects, preparing for their retirement or even transferring capital.

SPECIALIZED BUSINESS LINES

Supporting more specific needs

In addition to the banking and insurance offer, Crédit Mutuel Alliance Fédérale addresses the strategic challenges of large corporate customers, institutional customers and corporate executives through its private banking, corporate banking, capital markets and private equity offers.

IT, LOGISTICS AND PRESS

Key areas of expertise

Euro-Information, the technological subsidiary of Crédit Mutuel Alliance Fédérale, provides customers and employees with innovative and efficient tools and services and places data protection at the heart of its strategy. Along with the EBRA group, Crédit Mutuel Alliance Fédérale is also the leading regional daily press group in France.

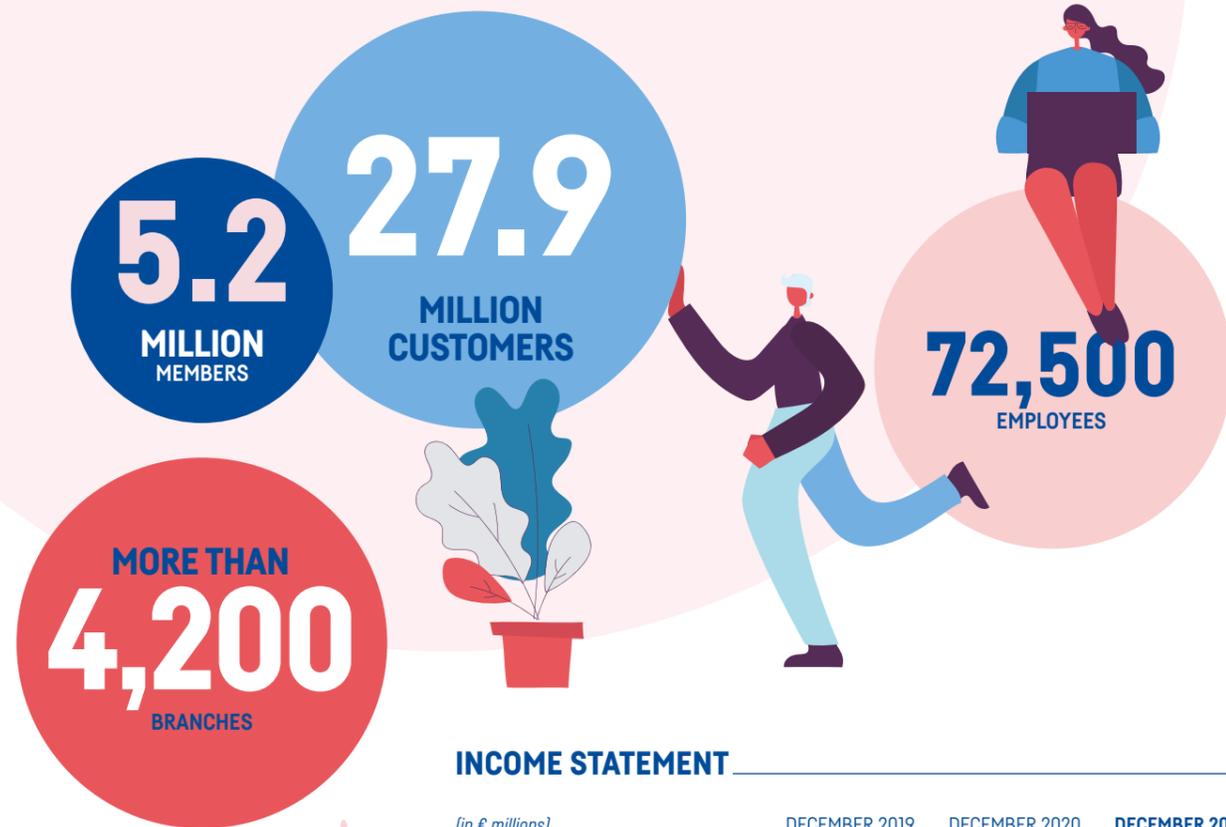
Award-winning retail banking offer



[1] Posternak / IFOR survey - March 2022
 [2] Customer relationship survey - BearingPoint and Kantar study.
 [3] 2021 Qualiweb awards. Cofidis 1st place in the Banking-Finance category and 7th all categories combined.
 [4] 2021 awards granted by Le Revenu.
 [5] Prize awarded in 2021 by the magazine Mieux vivre votre Argent. Ranking taking into account the five-year performance of the funds.



2021 Key figures



INCOME STATEMENT

(in € millions)

	DECEMBER 2019	DECEMBER 2020	DECEMBER 2021
Net banking income	14,569	14,238	15,923
Gross operating income	5,627	5,371	6,787
Net profit/(loss)	3,145	2,595	3,527
Cost/income ratio	61.4%	62.3%	57.4%

RATINGS

	Standard & Poor's At 12/16/2021	Moody's At 12/10/2021	Fitch Ratings At 11/17/2021*
Issuer / LT Preferred senior debt	A+	Aa3	AA-
Outlook	Stable	Stable	Stable
ST Preferred senior debt	A-1	P-1	F1+

Standard & Poor's :
Crédit Mutuel group rating.

Moody's :
rating for Crédit Mutuel Alliance Fédérale/BFCM and CIC.

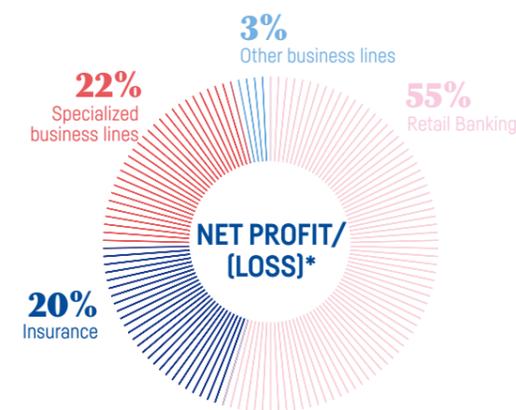
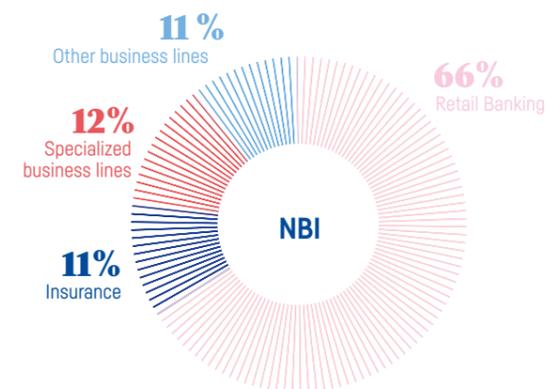
Fitch Ratings :
Crédit Mutuel Alliance Fédérale rating.

*The "Issuer Default Rating" is stable at A+.

BALANCE SHEET



BREAKDOWN OF NBI AND NET PROFIT BY BUSINESS LINE

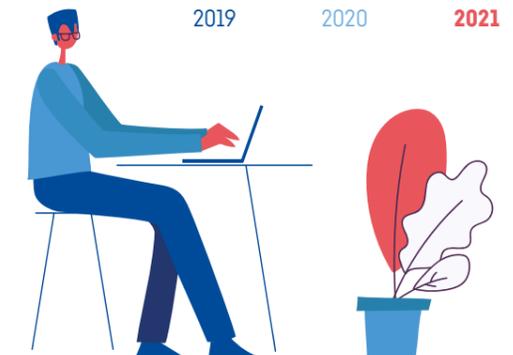
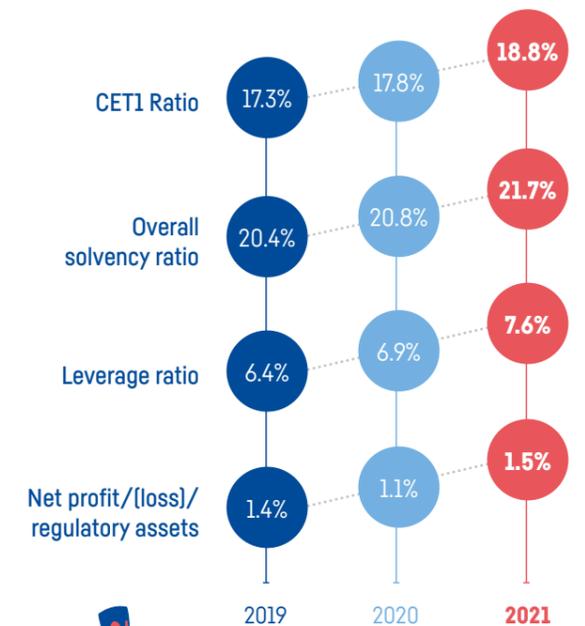


* Excluding the Holding segment.



CAPITAL

Data calculated without transitional measures.



Our business model

A
RAISON
D'ÊTRE

**“ENSEMBLE,
ÉCOUTER
ET AGIR”**
(LISTENING AND
ACTING TOGETHER)

CRÉDIT MUTUEL ALLIANCE FÉDÉRALE,
BENEFIT CORPORATION

5 missions that guide our actions on behalf of our members and customers and contribute to the common good.

#ENSEMBLE
NOUVEAUMONDE
Plus vite, plus loin !

4 strategic priorities 2019 - 2023



Relation



Commitment



Innovation



Solidity

OUR RESOURCES AND ASSETS

A solid bank that belongs to its customers

More than **5,230,000** members
15,000 elected members
One member = one vote

A regional and omnichannel bank

More than **4,200** branches
28,000 customer account managers
€3 billion invested in the real economy through private equity

A bank committed to its customers

72,480 employees serving
27,900,000 customers

Powerful brands

Crédit Mutuel, CIC, TARGOBANK, Cofidis

A technological and innovative bank

Euro-Information, a technological subsidiary dedicated to the development of **solutions for today and tomorrow**

A solid bank

CET1 ratio of **18.8%**
€53.2 billion in shareholders' equity

OUR BUSINESS LINES MULTI-SERVICE BANKING AND INSURANCE

RETAIL BANKING

Our networks:
Crédit Mutuel, CIC, BECM, TARGOBANK

Consumer loan:
Cofidis Group

Business line subsidiaries:
Factoring, leasing, asset management, employee savings, real estate



INSURANCE

Property and personal insurance,
Life insurance,
Borrower insurance



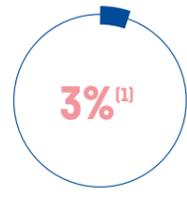
SPECIALIZED BUSINESS LINES

Private banking, corporate banking, capital markets, private equity



OUR OTHER BUSINESS LINES

IT, logistics, press and holding companies



OUR OFFERS

CONSULTING

Our offer is based on specific advice for each of our customers' needs



FINANCING

Financing adapted to the life and development projects of our customers



INSURANCE

Daily protection for our customers and their families, their assets, their professional activity or their company



SAVINGS & INVESTMENTS

Solutions to anticipate and prepare for the future



MULTI-SERVICE OFFER

Local partner and facilitator of our customers' projects



A long-term commitment to our customers

€444.8 billion in outstanding loans
9 out of 10 loans⁽²⁾ granted

Omnichannel close relations

A dedicated account manager for each customer
219,000 virtual customer appointments

Concrete actions for the climate

Carbon footprint reduction for loan and investment portfolios
Plan for **coal phase-out** by 2030
End of funding for all new oil and gas projects

A company that acts in the interest of society

77% of NBI generated in France
More than **4,800** hires with open-ended contracts⁽³⁾

A constant innovative approach

11.9 million of contract subscription or management actions digitally validated
Remote banking: **2.3 billion** connections
Crédit Mutuel and CIC, among the **best rated banking** applications in App stores⁽⁴⁾

A sustainable and efficient company

NBI: **€15.9 billion**
Net profit: **€3.5 billion**
Industry leading operational efficiency⁽⁵⁾ with a cost/income ratio of **57.4%**

(1) Contribution of the operational business lines to net profit 2021 excluding the "Holding" segment.

(2) Crédit Mutuel and CIC networks.

(3) Global scope. Including intra-group.

(4) Apple and Android stores. March 2021. Panel: French retail banks.

(5) French banking groups.

The data for this business model are at the end of 2021.

CRÉDIT MUTUEL ALLIANCE FÉDÉRALE,
THE FIRST
benefit corporation BANK



A mutualist, ethical, supportive and responsible bank, Crédit Mutuel Alliance Fédérale stands out as a benefit corporation.

Our **5** missions



1
AS A COOPERATIVE AND MUTUALIST ORGANIZATION, WE SUPPORT OUR CUSTOMERS AND MEMBERS WITH THEIR BEST INTERESTS

2
AS A BANK FOR ALL, MEMBERS AND CUSTOMERS, EMPLOYEES AND ELECTED MEMBERS, WE ACT FOR EVERYONE AND REFUSE ANY DISCRIMINATION

3
RESPECTFUL OF EVERYONE'S PRIVACY, WE PLACE TECHNOLOGY AND INNOVATION AT THE SERVICE OF PEOPLE

4
AS A SOLIDARITY-BASED COMPANY, WE CONTRIBUTE TO REGIONAL DEVELOPMENT

5
AS A RESPONSIBLE COMPANY, WE ACTIVELY WORK FOR A FAIRER AND MORE SUSTAINABLE SOCIETY

“Being a benefit corporation is about taking concrete action for you”

14 concrete commitments
to be achieved by the end of 2022,
to improve our impact on the environment
around us

- 1 | Bring democracy to life in the bank by doubling the number of members voting at Shareholders' Meetings
- 2 | Guarantee to each customer a dedicated, non-commissioned advisor
- 3 | Give more room to young people and move closer to parity on Boards of Directors from 2022
- 4 | Train all our employees and elected members in the fight against discrimination
- 5 | Recruit 25% of work-study students from priority neighborhoods and rural areas
- 6 | Defend gender pay equality at all levels of the bank
- 7 | Guarantee the privacy of our customers' data by processing 99.9% of their information in our infrastructures and systems located in France
- 8 | Invest productivity gains from artificial intelligence in employment and development
- 9 | Anchor decision-making centers in the regions with more than 90% of our lending decisions taken at banks and branches
- 10 | Offer the Pay Asso digital payment solution to our associations and civil liability coverage to their managers
- 11 | Invest 5% of our equity mainly in innovative French companies
- 12 | Reduce the group's carbon emissions by 20% and the carbon footprint of our investment portfolios by 12% by the end of 2022*
- 13 | Immediately stop funding for new oil and gas projects
- 14 | Insure the real estate loans of our loyal customers without any medical formalities

Commitments assessed and verified by a Mission Committee

The Mission Committee will ensure that Crédit Mutuel Alliance Fédérale implements the means, governance and ambition necessary to progress in its missions. It will draw on the expertise of its nine members to propose avenues of work and possible initiatives for the medium term.

*Reduction compared to 2018



Fleur Pellerin Chairwoman of the Mission Committee of Crédit Mutuel Alliance Fédérale
Founder and CEO of Korelya

“Faced with economic, social and climate challenges, the company must position itself as a true vector of change. I am honored to take on the chairmanship of Crédit Mutuel Alliance Fédérale's Mission Committee to help transition our economies to a more inclusive and sustainable development model.”

Our strategic plan

The 2019-2023 strategic plan, *ensemble#nouveau monde, plus vite, plus loin !* [together#today's world, faster, further!] revised in 2020 in the context of the health crisis, is a major catalyst for development and transformation to achieve sustainable and responsible performance.



RELATION

Be the reference relational bank in an omnichannel world

A **dedicated advisor** with a strengthened role, pivotal to a constantly accelerating omnichannel relationship: physical, telephone or digital, at the customer's discretion

Optimized local networks for a tailored response to customer expectations and increased operational efficiency in each region

Continued development of **proprietary offers** (insurance, leasing, etc.) and the launch of a platform of services offered to customers with partner companies

An even **more efficient** organization to market the multi-service offer

Strengthening synergies between local networks and all of the group's business lines and support functions



INNOVATION

Be a multi-service innovative bank

Increased **customer orientation** in IT project management

Simplified offers and processes, supported by powerful cognitive tools

Maintaining our **technological lead** in the service of development, security and data protection (digital privacy)



COMMITMENT

Be a committed bank in tune with a changing world

Strengthened commitments to **support and protect** members and customers weakened by the crisis, and to support regional development players

Strong social, societal and environmental commitments, emphasized in the context of a demanding policy of "social and mutualist responsibility"

Increased training for elected members and employees to support the development of the business lines, in a confident and responsible social dialog

Pooling of resources for greater **collective efficiency**



SOLIDITY

Putting solidity to work for the development of the mutualist model

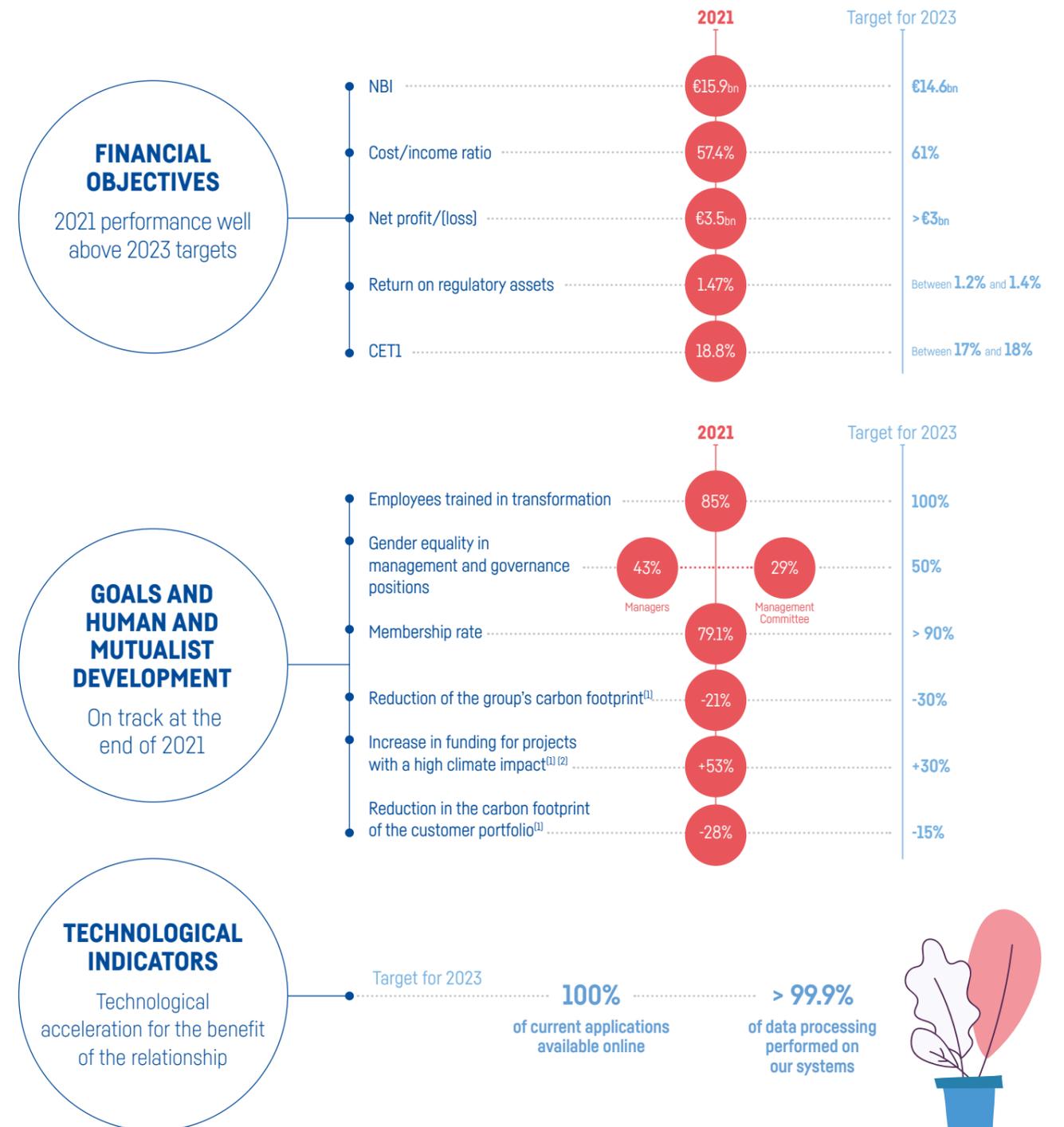
Increased **selectivity** in the allocation of capital and liquidity

Development focused on banking, insurance and financial and technological services in the Eurozone, in particular through its subsidiaries TARGOBANK and Cofidis

Increased **profitability** through the development of new business synergies that serve networks



Our ambitions for 2023



(1) Reduction compared to 2018.
(2) Corporate customer portfolio.



A community-based bank

A BENCHMARK IN A MULTI-CHANNEL WORLD

At Crédit Mutuel Alliance Fédérale, each customer has a dedicated advisor and powerful remote applications. Technological innovation fuels continuous improvement of the relationships between customers and their advisors, both on-site and online.



28,000 advisors working closely with our customers, even online

With its 1,919 Crédit Mutuel branches and 1,781 CIC branches, Crédit Mutuel Alliance Fédérale stays close to its customers. Because habits and needs change over time, Crédit Mutuel Alliance Fédérale also offers them high-performance online banking, including mobile apps that are among the best-rated within the Android and Apple stores. Thus, as part of the omnichannel relationship, customers have the choice between visiting a local bank or branch, or managing their projects online, with the same level of trust and quality of service.

Our omnichannel proximity in 2021



2.3

BILLION
online banking connections



220,000

video appointments



Nearly

nine out of ten
lending decisions granted
in short circuit



12,000,000

electronic signatures of documents

Technological innovation to serve customer relations

Crédit Mutuel Alliance Fédérale places innovation at the heart of its commercial system, with high-performance IT tools, cognitive artificial intelligence solutions and optical character recognition solutions. Administrative management time is reduced for advisors to give them more time with their customers, which ensures a high quality of service.



4,000

employees in the
technology subsidiary
from Crédit Mutuel Alliance
Fédérale, Euro-Information

Ambitions

a new technological center of excellence in Strasbourg in partnership with IBM to accelerate the transformation of banking and insurance in response to the ramping-up of digital uses



Being an innovative community-based bank also means actively supporting innovation in the regions

In 2020 Crédit Mutuel Alliance Fédérale launched "4S Sowing seeds of innovation" (4S Semeur d'innovation). The purpose of this annual competition is to provide coaching to a selection of innovative companies and provide financial support to the winning companies. In 2021, the innovative projects proposed pertained to one of the following four themes: environment, solidarity, territory or culture. Challenges which are in line with the values promoted by Crédit Mutuel Alliance Fédérale.

Our multi-service offer

AS CLOSE AS POSSIBLE TO THE NEEDS OF OUR CUSTOMERS

True to its ambition to support its customers as closely as possible to their needs, Crédit Mutuel Alliance Fédérale offers a wide range of banking services as well as a range of additional, diversified and local services.

A banking offer committed to serving customers and members

Crédit Mutuel Alliance Fédérale is committed on a daily basis to its customers, whether they are private individuals, small retailers, self-employed professionals, farmers, NPOs, small and medium-sized companies or international groups.

Based on its comprehensive and high-quality offer, Crédit Mutuel Alliance Fédérale helps its customers to take climate issues into account. With the Eco-mobility offer for retail customers and professionals, Crédit Mutuel Alliance Fédérale is supporting their transition to low-carbon mobility. "Transition" loans for corporates enable them to accelerate their ecological approach, strengthen their CSR policy, or finance the transformation of their business model.

"The Lab"

Building our offers together with our customers

Crédit Mutuel Alliance Fédérale has designed the Lab, a platform that collects ideas, comments and suggestions from customers to build with them and as closely as possible to their needs, the products, services and the banking relationship of tomorrow.

More than 10,000 Crédit Mutuel and CIC customers are involved in the initiative. They are invited to give their views on specific topics such as the importance of appointments, the ideal bank of the future, or the relationship with their advisor.

Local services as an extension to the banking offer

Insurance



35.6 Million

property, personal, life insurance and creditor insurance.

Telephony



1.4 Million

customers subscribed to Bouygues Telecom's fixed and mobile offers sold at Crédit Mutuel local banks and CIC branches.

Remote monitoring



Nearly

610,000

homes and businesses protected under the Homiris brand, the leader in remote home monitoring in France^[1].

New properties



Nearly

8,000

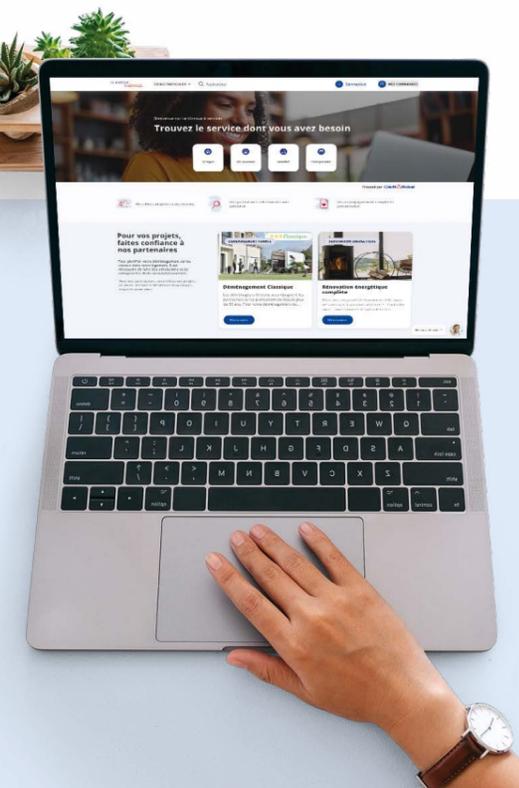
newly-built properties sold in 2021 by AFEDIM, Crédit Mutuel Alliance Fédérale's real estate agency.

KIOSQUE À SERVICES : a new digital offer to facilitate the completion of our customers' projects

Since February 2022, Crédit Mutuel Alliance Fédérale has provided its customers with the Kiosque à services, a unique service platform for connecting with the best professionals. Carefully selected, particularly for their value for money and their reliability, these professionals work in the housing, personal services, legal advice, equipment rental and construction sectors.

This 100% digital, simple and secure platform is accessible by customers' directly from their remote banking space.

[1] Source Atlas 2021 En Toute Sécurité. Includes the number of EPS connections in 2020 and that of its subsidiary Protection 24 absorbed in 2021.



A committed bank

AND ADAPTED TO THE NEW WORLD

Crédit Mutuel Alliance Fédérale is a responsible and solidarity-based mutual bank, which is committed to a strategy of Social and Mutualist Responsibility to serve the environment, the regions and social issues.



Taking action to decarbonize the economy

Resolutely committed to decarbonizing the economy, Crédit Mutuel Alliance Fédérale has decided to no longer finance new oil and gas exploration, production and infrastructure projects. This decision was taken as an extension to the strong measures taken in 2020 to fully phase-out financing and investments in coal and unconventional hydrocarbons (shale gas and oil, projects in the Arctic).

Crédit Mutuel Alliance Fédérale has also set itself the target of reducing by 15% the carbon footprint of its corporate, asset management and insurance portfolios by 2023.

SUPPORTING FARMERS in their transformation projects

Crédit Mutuel Alliance Fédérale, the second largest bank in agriculture, supports efficient, sustainable and low-carbon agriculture with adapted financing solutions: the financing of the calculation of carbon emissions produced by the farm, the payment of a Transition Agri' bonus to help farmers transition towards High Environmental Value (HEV) or certified organic (OA) agriculture and the subsidized Agricultural Transition Loan to transform their farms.

END OF THE HEALTH QUESTIONNAIRE

for the acquisition of a primary residence

In November 2021, Crédit Mutuel Alliance Fédérale became the first insurer to abolish the health questionnaire for its loyal customers when financing their primary residence (up to €500,000 per borrower).

This decision, which helps people who have a health condition, to gain enhanced access to credit, is fully in line with the relationship of trust and loyalty which are the *raison d'être* of mutualism.



Acting for a more sustainable and fairer world

Created in 2021, the Fondation Crédit Mutuel Alliance Fédérale supports projects in the public interest in two areas: the environment and the regions. It supports projects that fight against global warming and its impacts on health, or that promote social inclusion and access to culture for all.

Already
25,000
beneficiaries
& **50**
projects supported

A SOCIALLY RESPONSIBLE employer

Crédit Mutuel Alliance Fédérale's Human Resources policy is based on the development of skills, diversity and equal opportunities.



Promoting Quality of Life at Work

Up to **two days** per week of remote work on a voluntary basis

Access to a **health platform** and prevention measures

The right to **disconnect**

"Soft" transportation modes encouraged with the Sustainable Mobility Plan



Our collaborative and social network

Because getting to know each other better is an asset for working differently and strengthening the sense of belonging to the group, Crédit Mutuel Alliance Fédérale provides its employees with a collaborative and social platform that promotes discussion, sharing, mutual assistance, collective intelligence and expertise: COM.UNITY.

A bank which belongs to its customers

Crédit Mutuel Alliance Fédérale is a cooperative and mutual bank. With its 5.2 million customer-members and its 14,500 elected representatives fully invested in its governance, Crédit Mutuel Alliance Fédérale is building a common good and forms part of long-term development ethics.

Being a member: getting involved in the life of your bank

At Crédit Mutuel Alliance Fédérale, the capital of each Crédit Mutuel bank is held by its customer-members in the form of cooperative shares. Customer-members participate in the decisions of their bank and monitor its proper management. Under the “one person, one vote” model, each member has one vote at Shareholders’ Meetings. This status makes it possible to develop individual initiatives around the collective interest. As an autonomous credit institution, the local bank is the foundation of the cooperative organization.

The bank, a place for regional and local democracy

The cooperative organization promotes local roots and in-depth knowledge of members and local projects. This proximity is also expressed in decision-making: **nearly 90% of loans are granted locally** at Crédit Mutuel banks or CIC branches.

Frédéric-Guillaume Raiffeisen, the pioneer behind mutualism

Born in Germany in 1818, this son of a farmer who became mayor laid the foundation for mutualism as we know it today.

At the time, farmers had to use loan sharks to improve their working tools or deal with climate hazards. Convinced that mutual support translated into sharing and cooperation, Frédéric-Guillaume Raiffeisen founded the local credit banks. Within these banks, whether a lender or a borrower, an asset owner or a poor farmer, each member has one vote and may be elected as a director. All members are strictly equal in terms of position and responsibility.

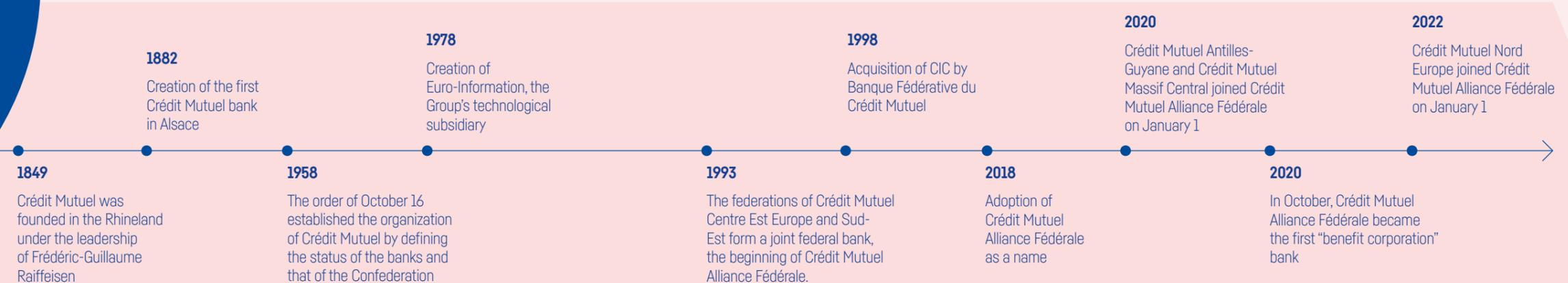
These principles are still in place today at all Crédit Mutuel banks.



KEY DATES OF CRÉDIT MUTUEL ALLIANCE FÉDÉRALE

COOPERATIVE BANKING

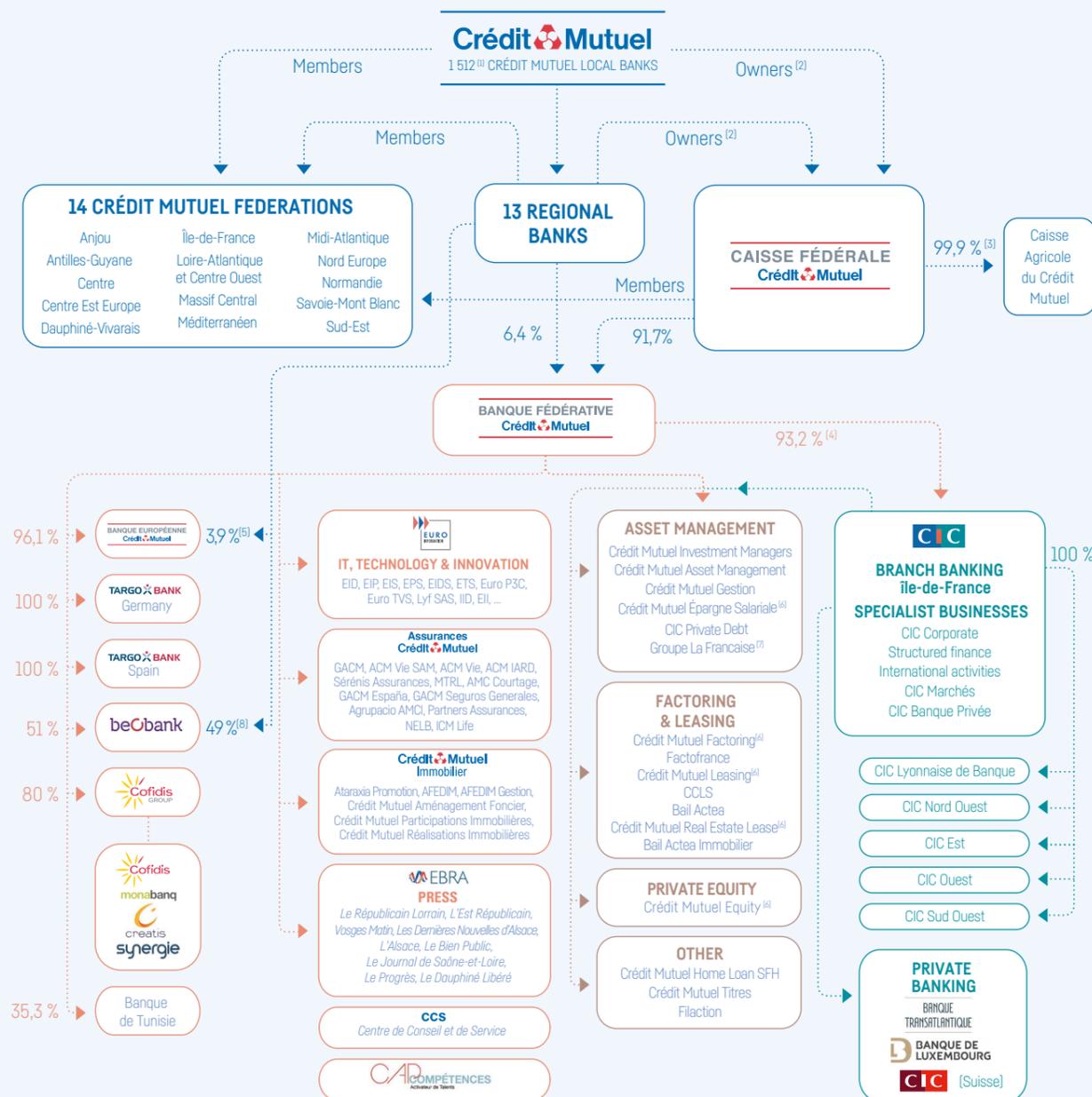
AN ORIGINAL MODEL THAT STANDS THE TEST OF TIME



Our organization

AS CLOSE AS POSSIBLE TO OUR CUSTOMER-MEMBERS AND REGIONS

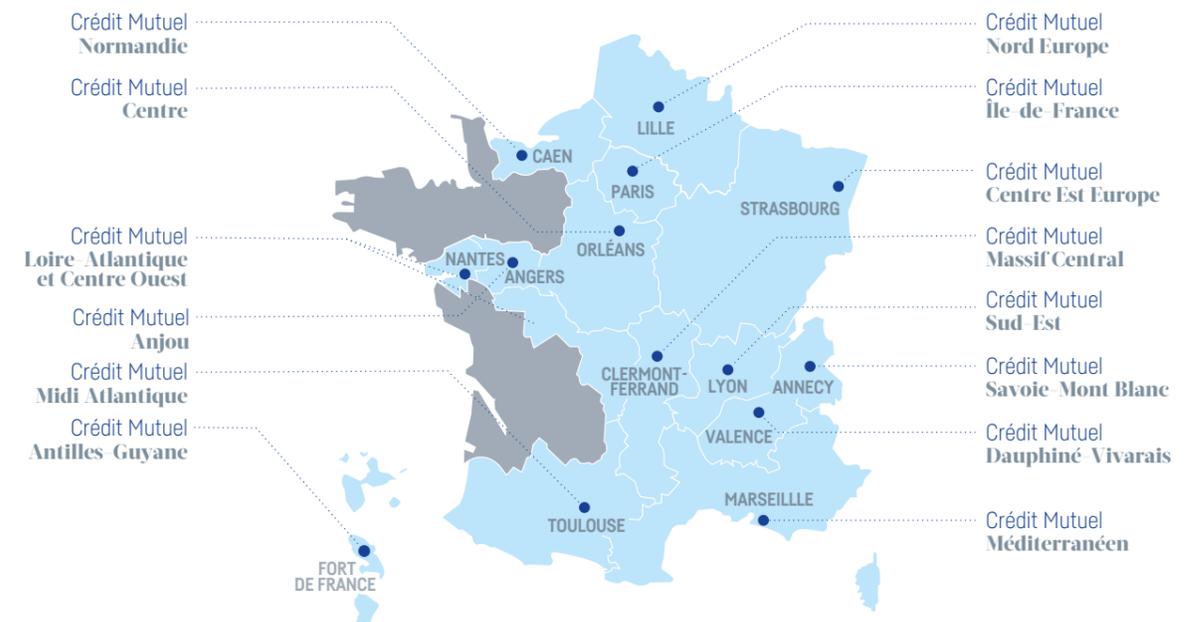
Crédit Mutuel Alliance Fédérale is the alliance of 14 Crédit Mutuel federations. The Group deploys its expertise in banks and branches, and in its business line subsidiaries. An organization focused on service and added value for our customers and members.



(2) Crédit Mutuel Alliance Fédérale's local and regional banks directly hold 87.2% of the share capital (the remainder is held by ACM Vie SAM and Fédération du Crédit Mutuel Centre Est Europe) and almost 100% of the voting rights.
 (3) The remainder is held by the Crédit Mutuel Alliance Fédérale federations. (4) The balance is held by Mutuelles Investissement.
 (5) The remainder is held by the Caisse Régionales du Crédit Mutuel Normandie and Crédit Mutuel Méditerranéen.
 (6) Subsidiaries majority-owned directly and indirectly by CIC. (7) Wholly-owned Caisse Régionale du Crédit Mutuel Nord Europe subsidiary.
 (8) 49% held directly by Caisse Régionale du Crédit Mutuel Nord Europe.
 Note: as of June 30, 2022, reclassification of FLDK shares previously accounted for under the equity method as assets held for sale.

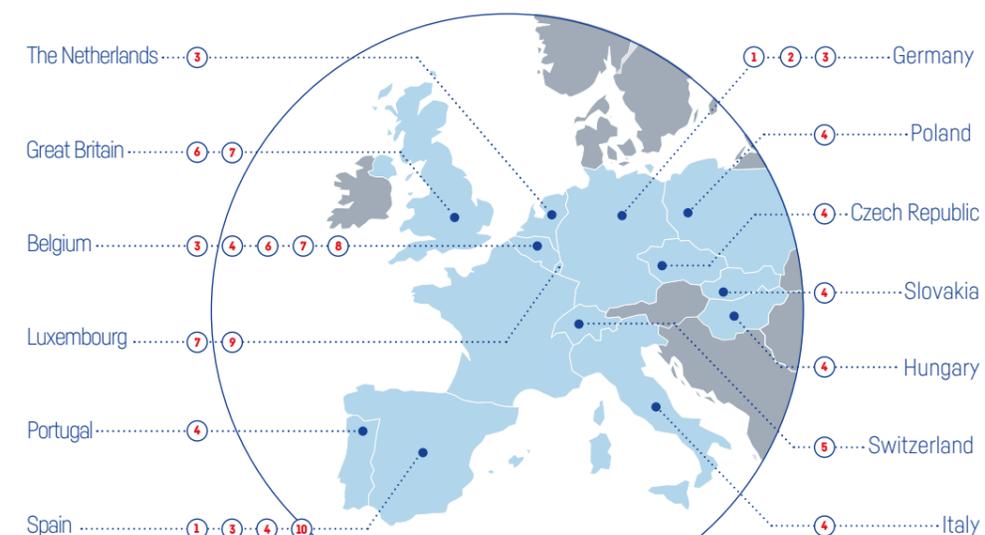
The 14 Crédit Mutuel Alliance Fédérale federations

By joining Crédit Mutuel Alliance Fédérale on January 1, 2022, Crédit Mutuel Nord Europe brings the number of federations that make it up to 14.



International reach

Over 20% of Crédit Mutuel Alliance Fédérale's business is carried out internationally through its subsidiaries, representative offices and CIC branches in more than 50 countries.



Caption

- 1 TARGO BANK
- 2 BANQUE EUROPÉENNE Crédit Mutuel
- 3 Crédit Mutuel Leasing
- 4 Cofidis
- 5 CIC
- 6 CIC
- 7 BANQUE TRANSATLANTIQUE
- 8 PARTNERS
- 9 BANQUE DE LUXEMBOURG
- 10 Assurances Crédit Mutuel Grupo España



See our publications at
www.creditmutuelalliancefederale.fr



Crédit Mutuel
Alliance Fédérale



@CreditMutuelAF



Crédit Mutuel
Alliance Fédérale

Contact: Corporate Communication Department - comalliancefederale@creditmutuel.fr - +33 (0) 3 88 14 84 00

Crédit  Mutuel
Alliance Fédérale

Caisse Fédérale de Crédit Mutuel, a cooperative company in the form of a public limited company with a share capital of €5,458,531,008, 4 rue Frédéric-Guillaume Raiffeisen, 67913 Strasbourg Cedex 9, Strasbourg Trade and Companies Register B 588 505 354 - ORIAS No.: 07 003 758. Bank governed by Articles L. 511-1 et seq. of the French Monetary and Financial Code.