

Crédit Mutuel

Alliance Fédérale

BFCM INVESTOR PRESENTATION – Year 2019



JUNE 2020



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Audit procedures have been performed on the key financial figures disclosed on 20th of February. The audit certificate will be issued after finalization of the additional procedures required for the publication of the annual financial report.

Crédit Mutuel Alliance Fédérale ("The Group") represents the Group members of the Caisse Fédérale de Crédit Mutuel and the consolidated data of its subsidiaries: the Caisses de Crédit Mutuel Centre Est Europe, Sud-Est, Ile de France, Savoie-Mont Blanc, Midi-Atlantique, Loire-Atlantique & Centre-Ouest, Centre, Normandie, Dauphiné-Vivarais, Méditerranée and Anjou, Massif Central, Antilles Guyanne and their common Caisse fédérale (CF de CM), and of the Banque Fédérative du Crédit Mutuel, its main subsidiaries: ACM, CIC, Targobank Germany, Targobank Spain, Cofidis, BECM, CIC Iberbanco , El and others.

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Crédit Mutuel Alliance Fédérale at a glance



- More than 26 million clients
- c.4.8 mn members
- 4,338 branches
- €47.1 bn equity capital

- A real cooperative Group belonging to its members
- A 'bancassureur' business model
- Financing the real economy
- A strong financial profile
- An entrenched innovative culture

**4 main
brands**



MOODY'S



S&P Global
Ratings

FitchRatings

Aa3 / stable

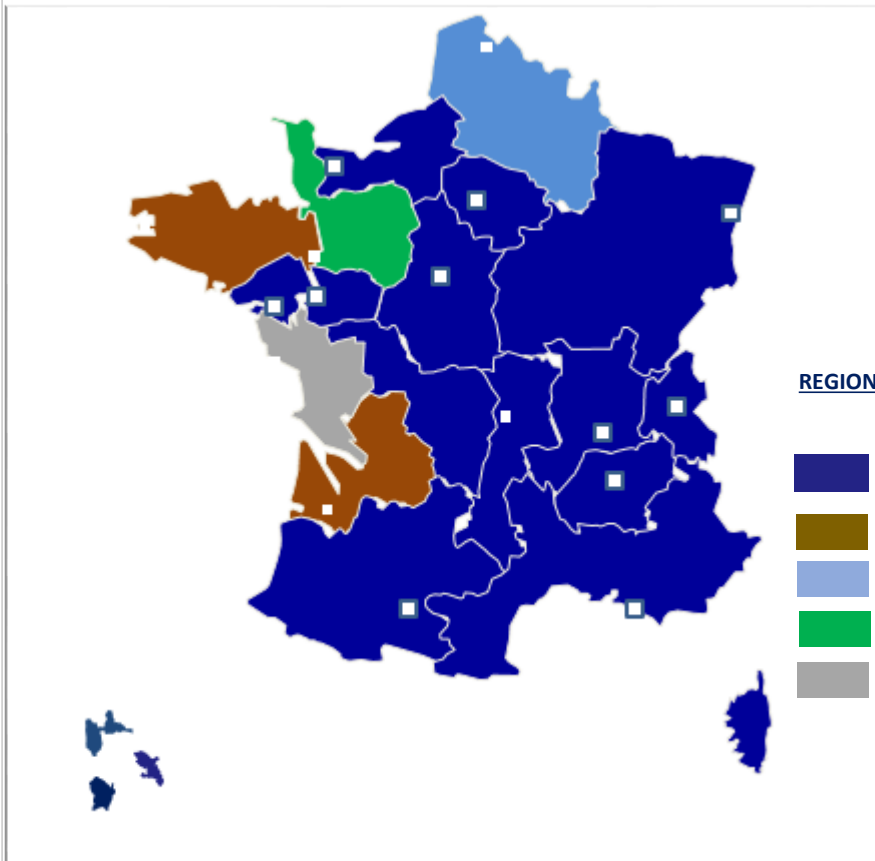
A / negative

AA-/ negative



1.
Crédit Mutuel Alliance Fédérale
organization

18 FEDERATIONS



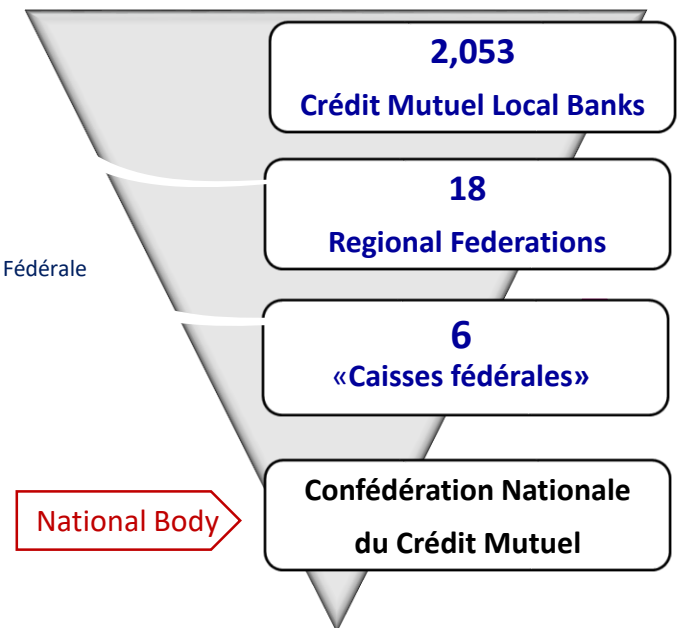
REGIONAL BANKS

- Crédit Mutuel Alliance Fédérale
- Crédit Mutuel ARKEA
- CMNE ⁽¹⁾
- CMMA-BN ⁽²⁾
- CMO ⁽³⁾

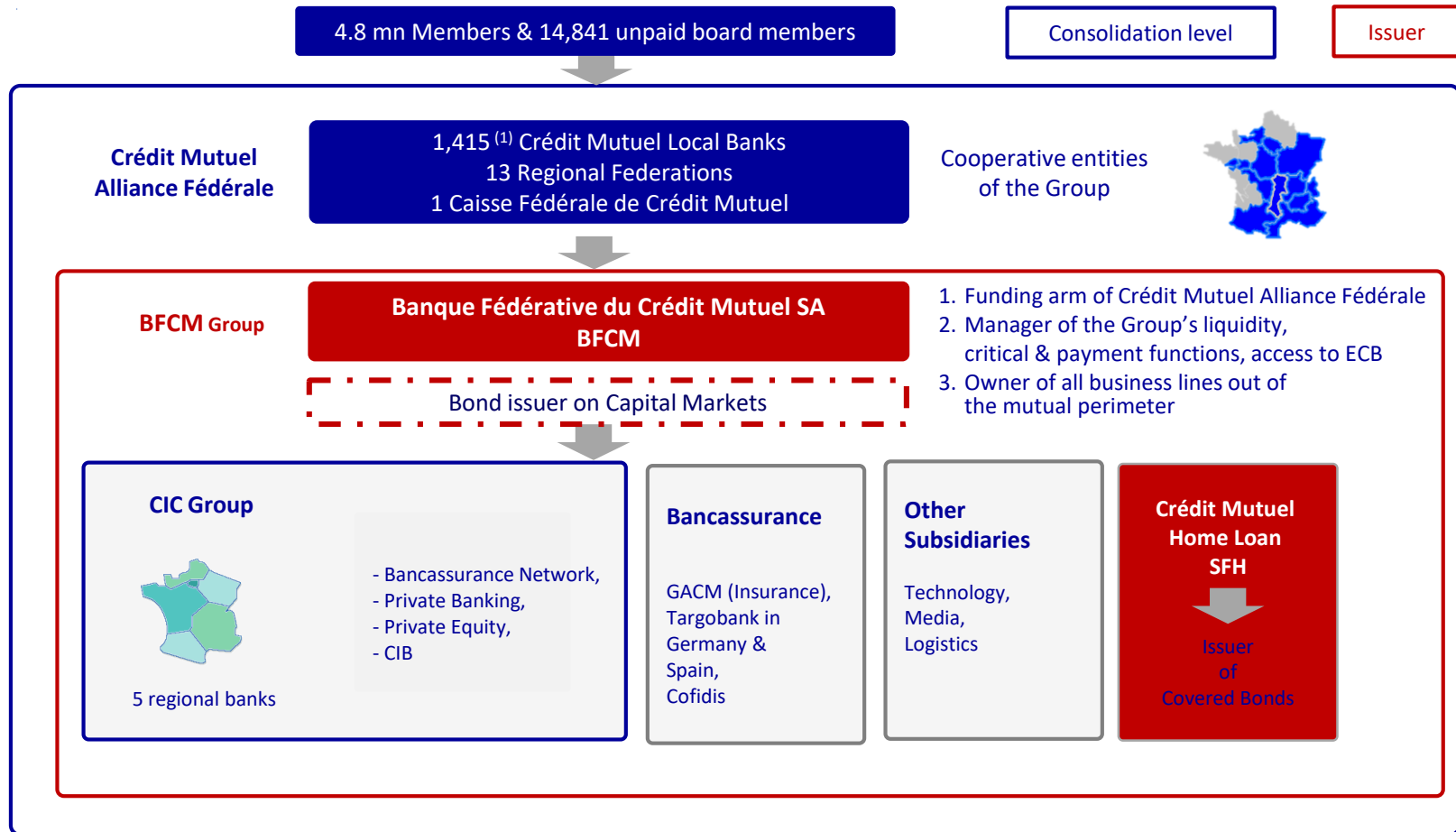
⁽¹⁾ CMNE: Crédit Mutuel Nord Europe
⁽²⁾ CM MABN: Crédit Mutuel Maine Anjou Basse Normandie
⁽³⁾ CMO: Crédit Mutuel Océan

CRÉDIT MUTUEL GROUP structure & governance

- c.7.8 million members
- 34.2 million clients
- c.22,000 voluntary local board members
- c.83,000 employees





A cooperative banking group with **one issuer** (*) as at December 2019



(*) including Crédit Mutuel Home Loan SFH

(1) As at January 1st 2020



2.
Crédit Mutuel Alliance Fédérale
key takeaways

Crédit Mutuel Alliance Fédérale : strong results (Dec.2019)

historical performance



Proof of sustainable collective performance

→ Year one of the strategic plan:

→ results for 2019 on track in terms of business growth, profitability and stability

→ Crédit Mutuel Alliance Fédérale, the bank for the regions:

→ strong commercial momentum in the local bankinsurance networks and main business line subsidiaries

→ Crédit Mutuel Alliance Fédérale, the bank of everyone:

→ assisting all our customers, including the most vulnerable, and helping to boost their purchasing power

→ Social and societal commitments:

→ openness, gender equality, diversity and preservation of the digital privacy of customers and members

→ Major commitments to the energy transition:

→ financing of coal energy and unconventional oil and gas to cease

Crédit Mutuel Alliance Fédérale : Net Banking Income & Net Income from operational activities

Contribution by business units^(*)

	Retail banking	Insurance	Specialized business lines	IT-media logistic ^(*)
€mn	<input type="checkbox"/> Crédit Mutuel Alliance Fédérale <input type="checkbox"/> CIC <input type="checkbox"/> Targobank Germany / Spain <input type="checkbox"/> COFIDIS <input type="checkbox"/> Factoring / leasing <input type="checkbox"/> Asset management	<input type="checkbox"/> Groupe des Assurances du Crédit Mutuel	<input type="checkbox"/> Commercial banking <input type="checkbox"/> Investment banking <input type="checkbox"/> Private banking <input type="checkbox"/> Private equity	<input type="checkbox"/> Euro Information <input type="checkbox"/> El Telecom <input type="checkbox"/> Media
Net revenues	10,537	1,778	1,557	1,806
% of operational business lines	67%	11%	10%	12%
Net Income	1,971	873	560	123
% of operational business lines	56%	25%	16%	3%

^(*) operational activities, excluding holding

Crédit Mutuel Alliance Fédérale : contribution by geographic regions

88% of the Group net revenues made in France + Germany

→ well defined core markets

€mn	France	Germany	Spain & Portugal	Europe	others
Revenues ⁽¹⁾	10,580	1,697	631	783	187
	76.3%	12.2%	4.6%	5.6%	1.3%

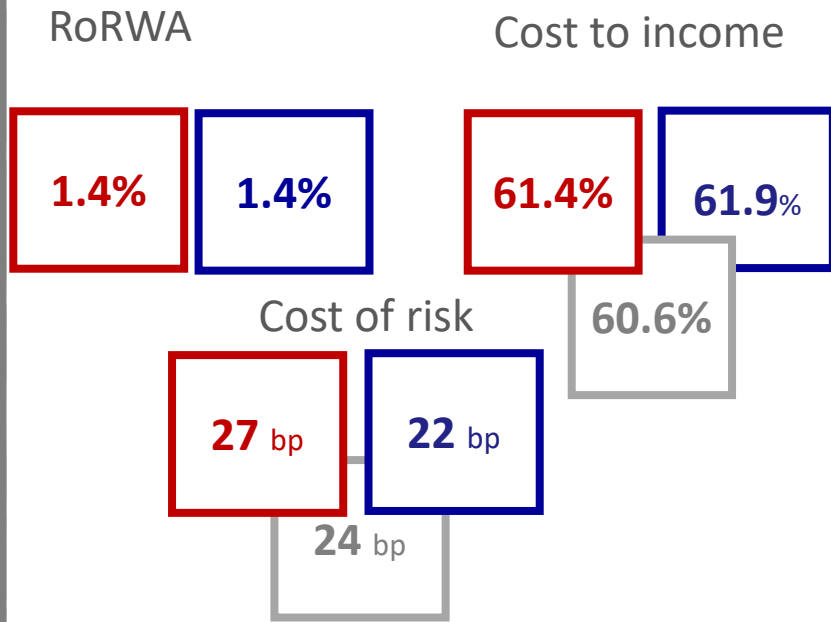
24 %

(1)excl inter-cie accounts exl holdings

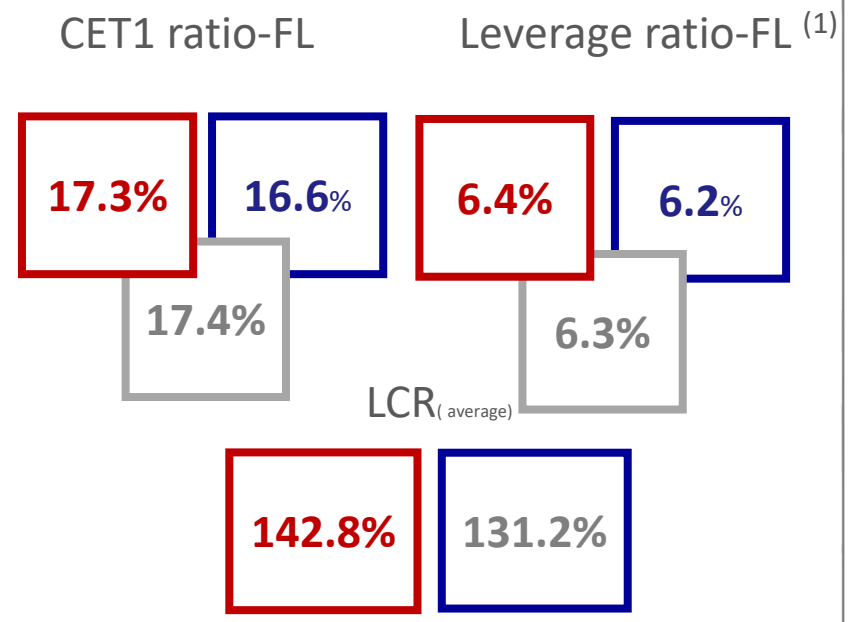
Financial performance

EFFICIENCY & SOLIDITY

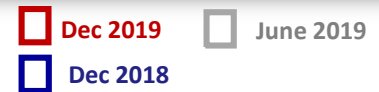
High profitability



Solid capitalisation & liquidity



(1) excl. transitional measures





4.
**Financial highlights
by business lines**

Activity (1/3) : The strength of the local network for a multiservice strategy

- **Crédit Mutuel Alliance Fédérale intends to maintain the strength of its local network**
 - Network adaptation to local demographic & economic trends and technical possibilities
 - 95% of the loan approvals are done locally
 - Dedicated account managers
 - 232,000 corporates financed in 2019

- **The new strategic plan leads to the acceleration of the diversification :**
 - To a resolutely multiservice strategy , DNA of the Group
 - To the deployment of an innovative commercial approach-pioneer in cognitive & digital solutions in France
 - To the launch of a real estate offer last year for old buildings & a telecommunication service offer (high speed BOX)

- **The success of this diversification strategy is demonstrated by:**
 - The French residential remote surveillance = No. 1 in 2019 (with c.30% market share) , more than 31,000 new clients in home surveillance in 2019
 - More than 233,000 new clients in mobile phones-No.5 French telecom operator (No.1 without own network)

- **Investments for development**
 - Training: 6.6% of payroll
 - HR and salary policy
 - Technological developments : “private cloud” deployment, new data centers with latest technology and top-level Tier IV Build certification under construction

Activity (2/3) : Financial figures

'Bancassurance', the core business of the Group, remains strong thanks to positive new business figures in all segments and the extension of cross-selling to new services adapted to the customer needs and the persistent low interest rate environment

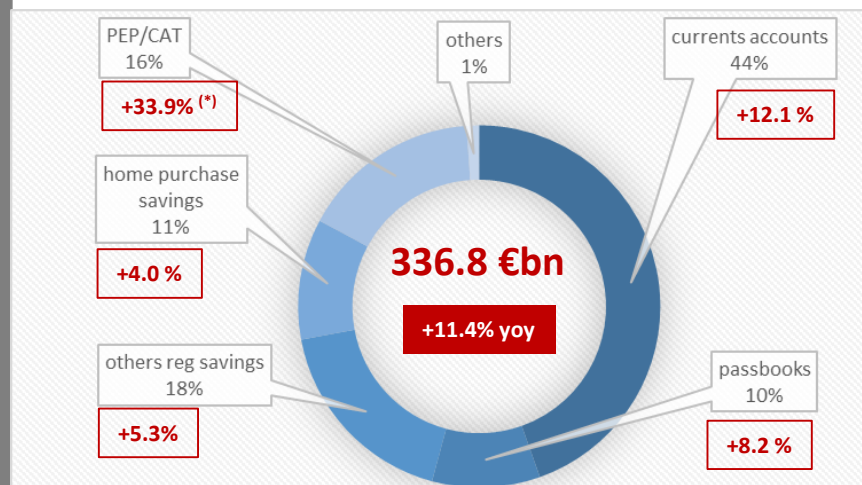
€bn	FY.2019	FY.2018	Change ⁽¹⁾ in %
Customers loans <i>(included leasing) (1)</i>	383.6	361.7	+6.1%
Total savings ⁽¹⁾	637.9	582.5	+9.5%
o/w customers deposits ⁽¹⁾	336.8	302.3	+11.4%
o/w Insurance savings	99.2	95.1	+4.3%
o/w financial savings	201.9	185.1	+9.1%

Excluded repurchase agreements

Activity (3/3) : Financial figures

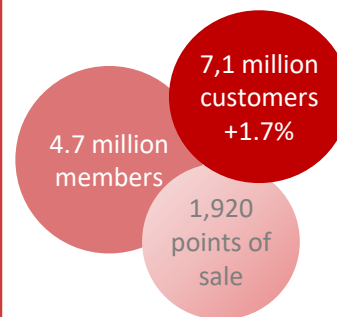
Deposit outstanding is up to respectively 8% and 11.5% at Crédit Mutuel Alliance Fédérale and CIC networks

Breakdown of deposit



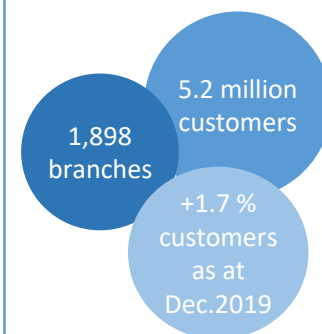
Crédit Mutuel Bancassurance Branch Network

→ The CM customers are private individuals (87%), business customers and companies (8%) up to +3% and associations (3%)



CIC Bancassurance Network

→ The CIC customers are private individuals up to 1.3%, business customers and companies (20%) up to +3%



% - yoy

(excluding purchase agreements)

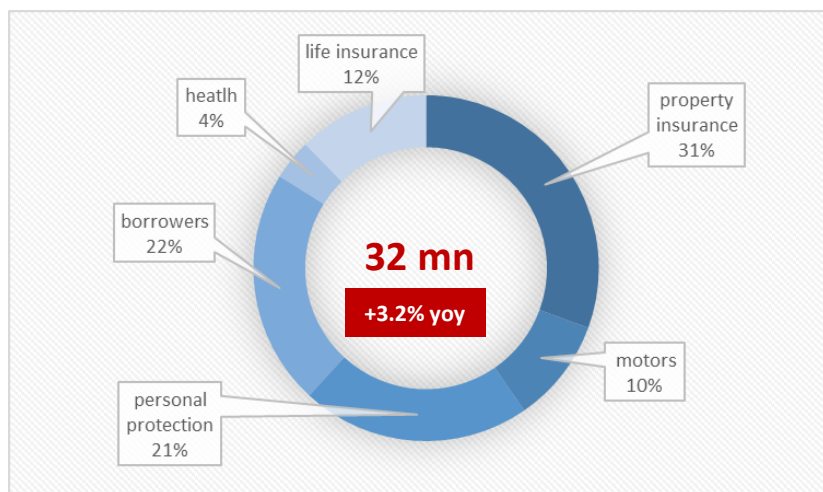
Groupe des Assurances du Crédit Mutuel (GACM) accounts for c.25% of the Group net profit

€mn	Y.2019	Y.2018	Change
Net insurance income	1,778	1,822	-2.4%
Operating expenses	-629	- 584	+7.7%
Gross operating income	1,149	1,238	-7.2%
Net gains/losses on other assets and associates ⁽¹⁾	97	28	ns
Result before tax	1,246	1,267	-1.6%
Corporate income tax	-374	-423	-11.6%
Net result	873	844	+3.4%

(1)EAE: Equity Accounted Entities share net income of associates

GACM the insurance subsidiary of Crédit Mutuel Alliance Fédérale offers a wide range of **life and non life** products.

Breakdown of insurance policies by segment



Breakdown of consolidated premiums

€mn	FY 2019	FY 2018	Change (cst scope)
property insurance	2,208	2,087	+5.8%
of which cars	1,220	1,153	+5.8%
personal protection	3,190	3,044	+4.8%
of which borrowers	1,635	1,558	+5.0%
total risk insurance	5,430	5,161	+5.2%
life insurance	6,651	6,783	-2.0%
others activities	153	139	+9.8%
consolidated premium	12,233	12,083	+1.2%

- 12.2 €bn : gross written premiums (+1.2%)
- 12.5 mn policy holders (+2.7%)
- c.32 mn insurance policies (+3.2%)



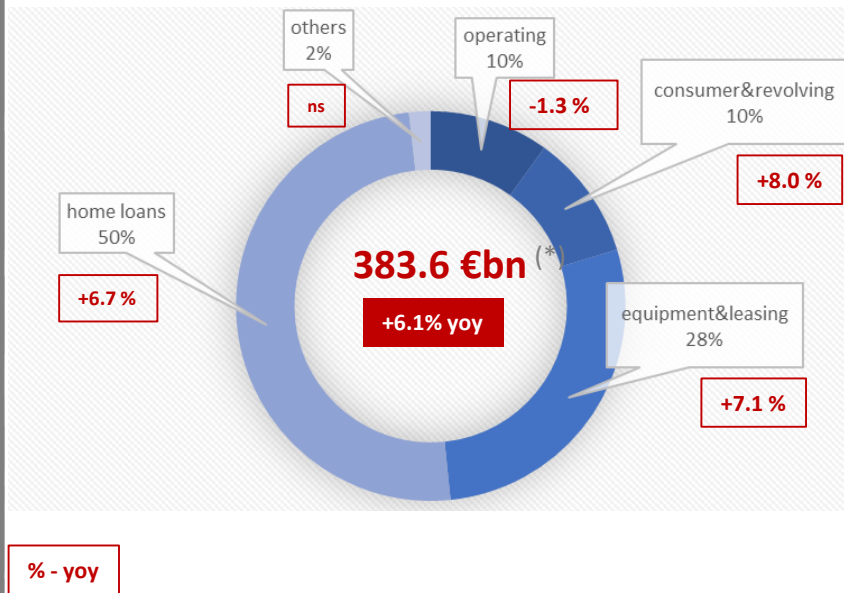
5.
Risk management

Loan portfolio: a low risk profile

Loan outstanding amount to 383.6^(*) €bn up to +6,1% yoy

- 191€bn home loans representing 50% of the total portfolio (with +6.7% increase)
- consumer&revolving loans raised at +8.0% (10 % of the loan portfolio)
- equipment&leasing an increase of 7.1% totalling more than 28% of total portfolio

Loan portfolio

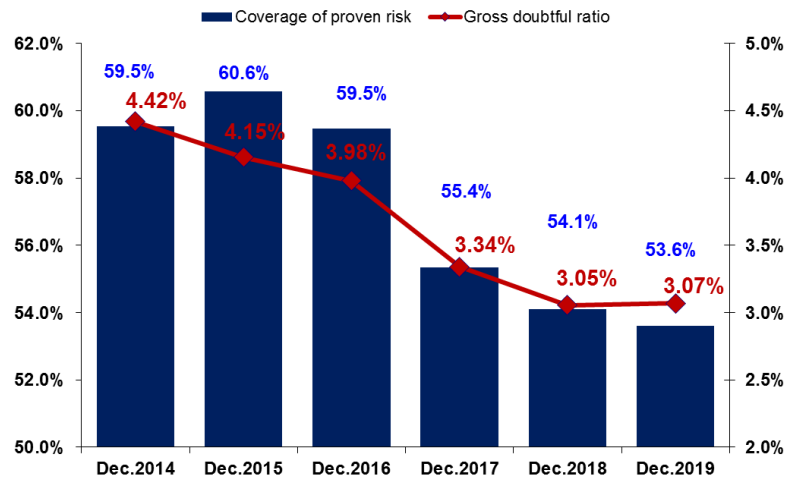


Overall cost of risk - % of customer loan outstanding customer loans

	Dec 15	Dec 16	Dec 17	Dec 18	Dec 19
Cost of risk	0.26%	0.24%	0.24%	0.22%	0,27%
unrealized CoR	-0.01%	-0.01%	0.01%	0.03%	0.03%
individual basis CoR	0.27%	0.26%	0.23%	0.19%	0.24%

(excluding repos)

Cost of risk still reflecting the good assets quality



NPL:

→ 12.079€bn (11,577 €bn as at Dec. 2018)

Total provisions for loan impairments :

→ 8.444 €bn (8.019 €bn as at Dec. 2018)

Cost of risk:

→ 1,061 €mn in 2019 (+157 €mn)

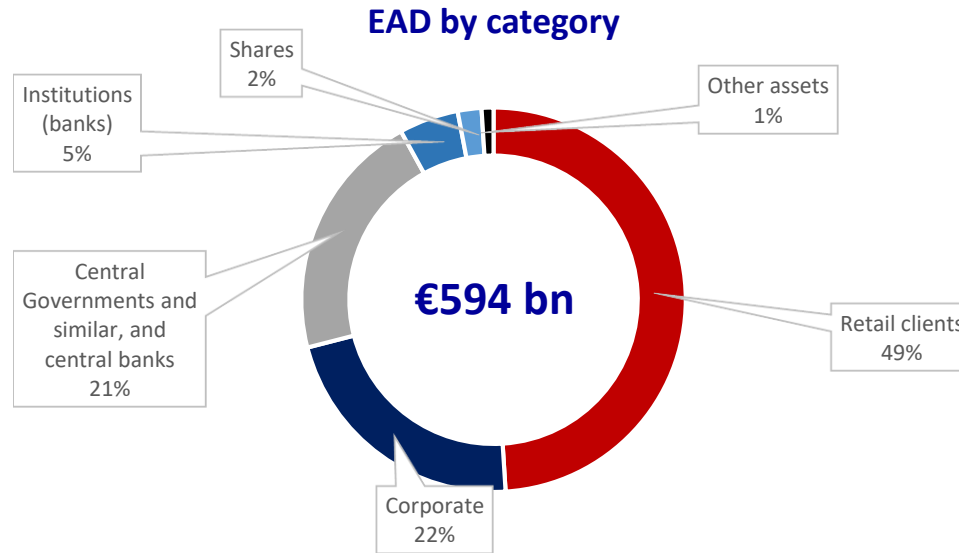
Gross doubtful loan ratio:

→ 3.07 % as at Dec. 2019 (3.05% Dec. 2018)

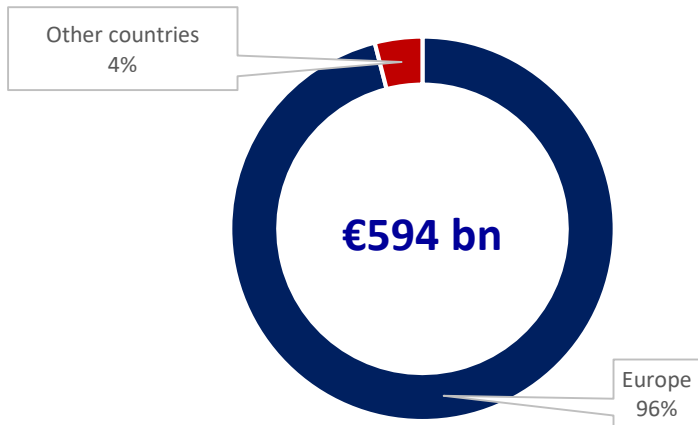
Coverage of proven risk:

→ 53.6% as at Dec. 2019

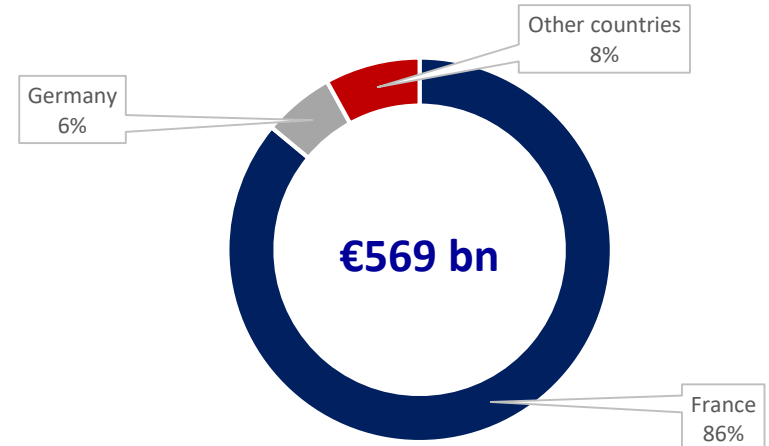
An Exposure at Default within solid regions and diversified activities as of December 2019



EAD by geographic area



EAD by geographic area - Europe

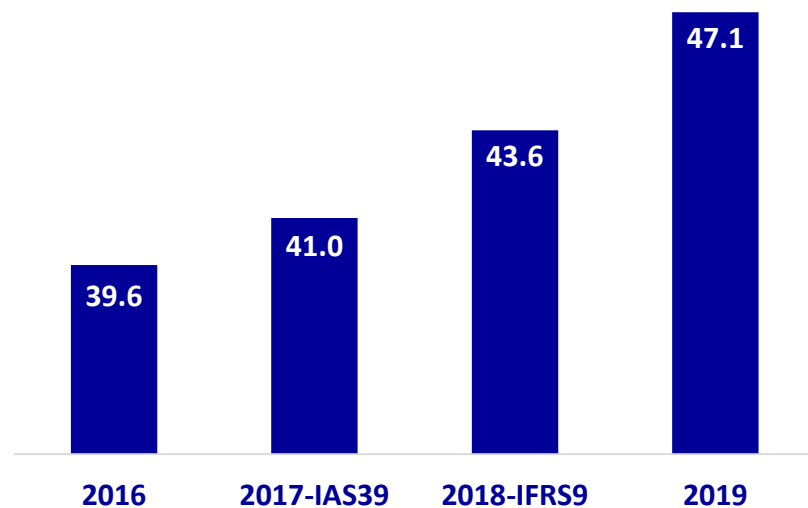




6. Capital

Capital position (1/3)

Equity capital including minority interest-€bn



Equity capital breakdown-€mn

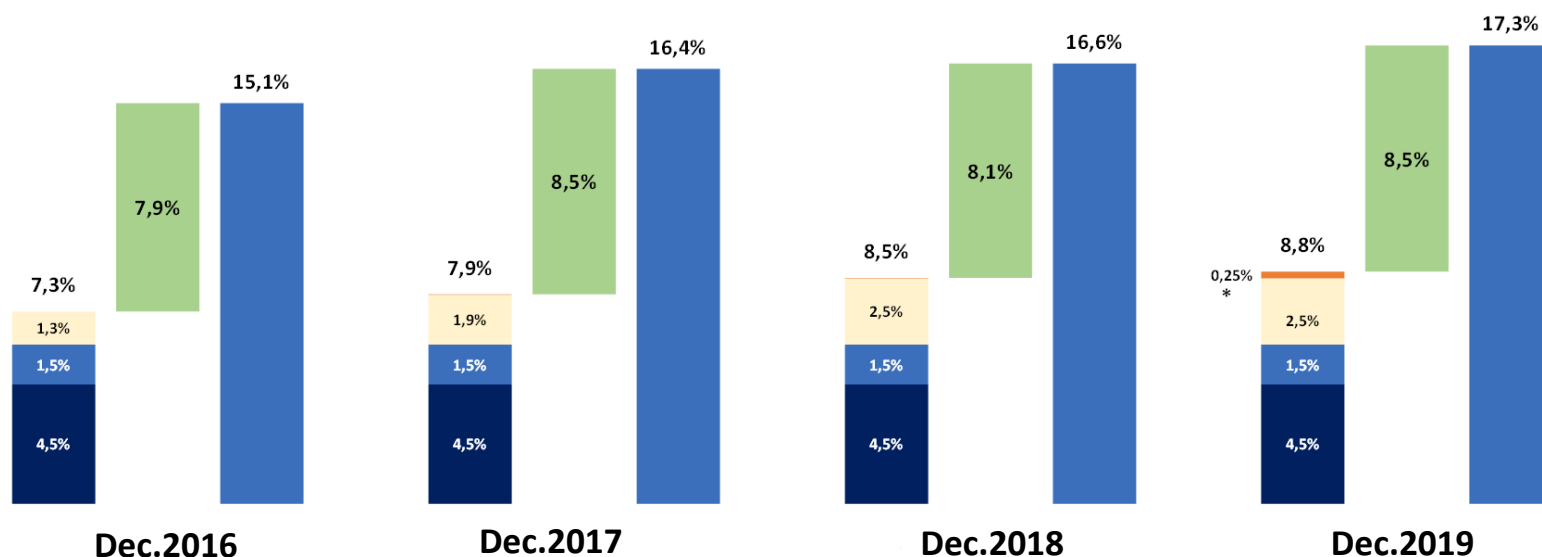


(*) attributable to owners Cie

Reg. capital position as at 31st of December 2019 (2/3)

Crédit Mutuel Alliance Fédérale SREP CET1 ratio requirement & gap to actual-% (*) Fully loaded Basel III, as at Dec 2019

Excl P2G



■ Ratio CET1
 ■ Ecart au SREP
 ■ Pilier 1
 ■ Pilier 2 Requirement
 ■ Buffer Conservation du Capital
 ■ Buffer Systémique
 ■ * Buffer Contracyclique (estimé)

Crédit Mutuel Alliance Fédérale capital ratios

Fully loaded (FL) Basel III, Dec 2019 - Dec 2018
excluding transitional measures

➤ CET1 ratio FL

- as at Dec, 31st 2018: 16.6% +70 bp
- as at Dec, 31st 2019: 17.3%

➤ Total capital ratio FL

- as at Dec, 31st 2018: 19.7% +70 bp
- as at Dec, 31st 2019: 20.4%

➤ Leverage ratio

- as at Dec, 31st 2018: 6.2% +20 bp
- as at Dec, 31st 2019: 6.4%

	Dec 2019	Dec 2018
CET1 EQUITY - € mn	38,995	35,474
RWA - € mn	225,713	214,048

⁽²⁾ excl. transitional measures

Crédit Mutuel Group : MREL

MREL⁽¹⁾ is set for the Crédit Mutuel Group on consolidated basis:

- of 23.7% of the Risk Weight Assets (RWA)
- above 8% of Total Liabilities and Own Funds (TLOF)²:

As at December 31, 2017, the Crédit Mutuel was in compliance with the MREL requirement enacted by the SRB.

MREL equal to:

- 14.97% of TLOF
- 38.18% of RWA.

Since the Group satisfied the MREL determined on the basis of the 2018 resolution cycle, this minimum level is applicable with immediate effect.

⁽¹⁾ data based as of December 31, 2017.

⁽²⁾ The requirement is equal to the default requirements publicly announced by the SRB, i.e. $LAA=P1+P2R+CBR$, $RCA=P1+P2R$, and $MCC=CBR-125bp$



7.
Liquidity & Funding

Ratings

RATINGS			
<i>As at 12th May 2020</i>			
	MOODY'S	S&P ⁽³⁾	FITCH RATINGS ⁽²⁾
Senior-Preferred-Unsecured	Aa3	A	AA-
Outlook⁽¹⁾	stable	negative	negative
Senior-Non-Preferred	Baa1	A-	A+
Tier 2	Baa1	BBB+	A-
Senior-Preferred-Short-Term Debt	P-1	A-1	F1+
Intrinsic Rating	Adjusted Baseline Credit Assessment (Adj BCA) a3	Stand Alone Credit Profile (SACP) a	Viability Rating (VR) a+

(1) Senior preferred

(2) Following the COVID-19 crisis: IDR remains at A+, outlook revised to negative as at March 2020

(3) Following the COVID-19 crisis: rating remains at A/A-1, outlook revised to negative

Drivers of liquidity

Centralised management of funding & Assets-Liabilities:

- strong approach of severe liquidity stress
- significant buffer in anticipation of LCR guidance
- high coverage of liquidity gap

€bn	Dec 2019
Cash & deposits at Central Banks	66.4
LCR securities (after haircut LCR)	26.54
of which HQLA L1	21.1
Other central bank eligible assets	41.8
Total liquidity reserves	134.7

Strong capacity to generate liquidity

A solid deposit base:

- customer deposit inflows remains strong up to +11.4%
- Loan to deposit of 114.2% vs 121.9%

Access to stable sources of funding

- diversified debt programs
- international investors base

Funding policy management

- promote MLT funding
- internal reallocation of wholesale funding
- strong liquidity buffer

LCR (*)
2019: 142.8% 2018: 131.2%

(*) year average

Medium-Long term funding policy

Funding strategy :
various programs, diversified currencies, international investors base

Funding raised in 2019

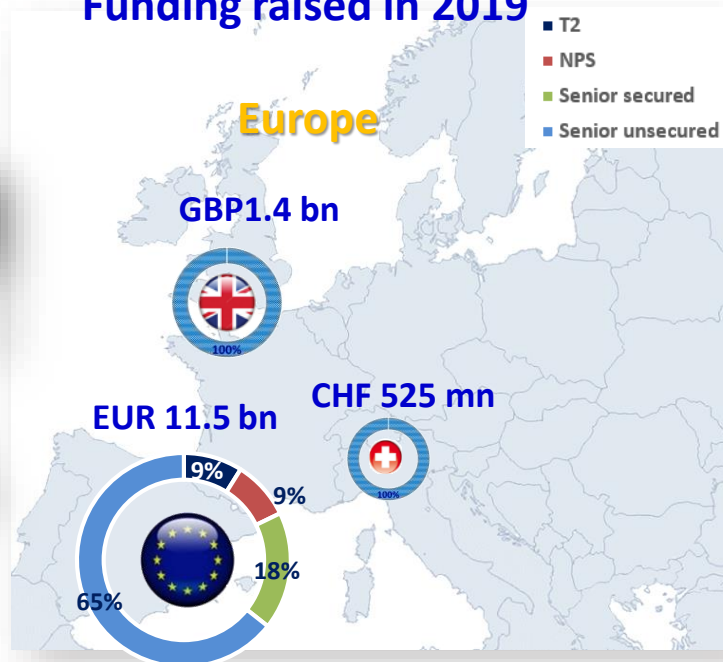
USA



Senior unsecured

- Benchmark issues in EURO
 - 1A USD benchmark issue per year
 - 1A Samurai benchmark issue per year
 - Private placements
- (c.30% of the total MLT issuances)

Funding raised in 2019



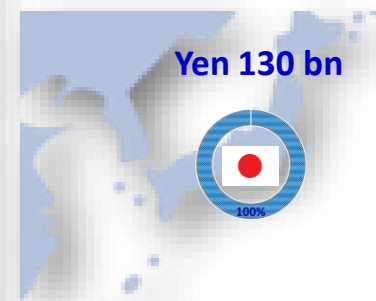
Senior secured

- Benchmark issues in EURO

Capital issuance:

- AT1 not relevant
- T2 in EURO

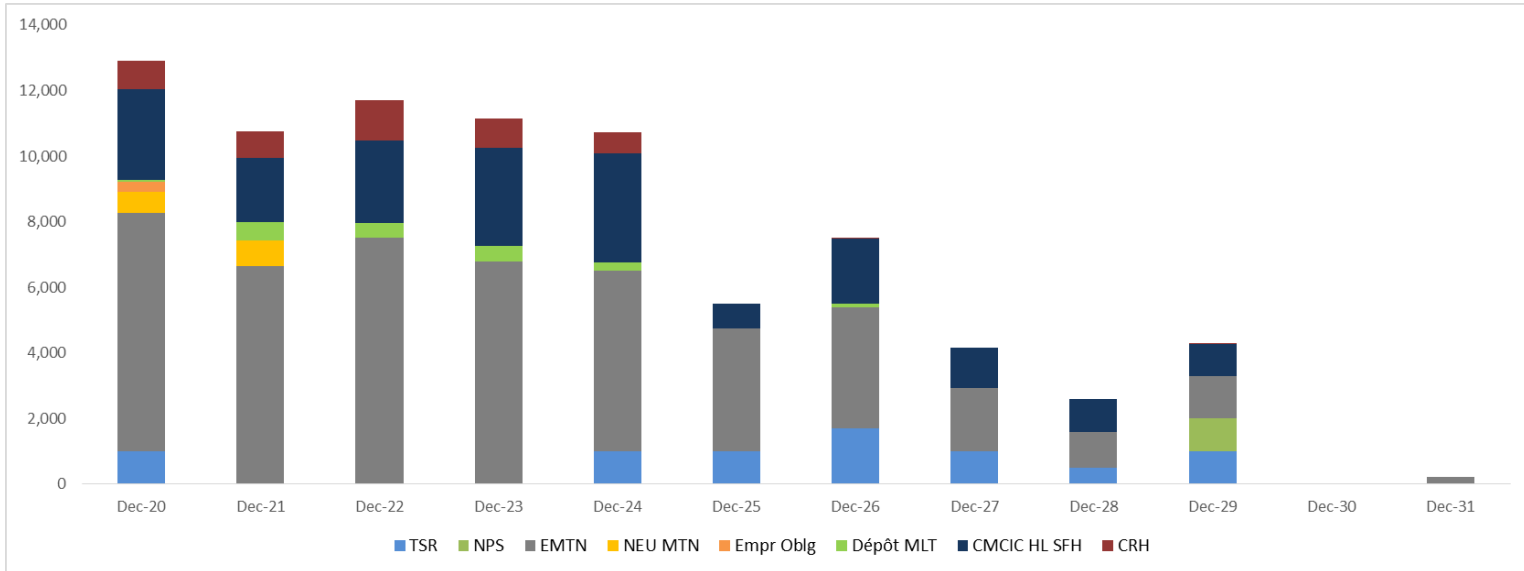
Japan



Australia

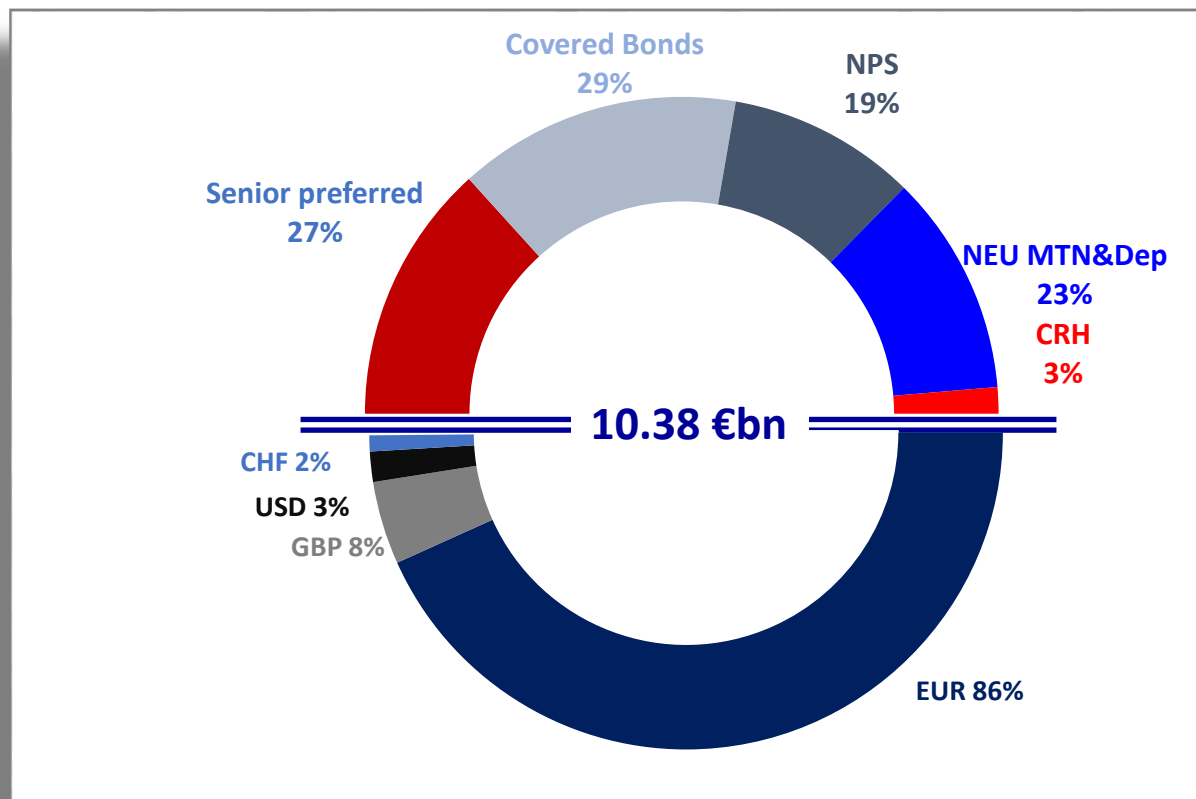


Redemption profile as at Dec 2019



2020 Funding program

- 12/13 €bn funding plan
- 10.38€bn raised as at the 30th of June 2020
- more than 80% of funding plan completed
- 6.00 years maturity



2019 main public issues

Issued in	Type	currency	amount (million)	coupon	years	Maturity
Jan-19	Senior	EUR	1,250	0.75%	4+	Jun-23
Jan-19	Senior	GBP	400	2.25%	5	June-23
Jan-19	Secured	EUR	1,000	0.25%	5	Apr-24
Jan-19	Secured	EUR	1,000	1%	10	Jan-29
Fev-19	Senior	CHF	100	0.40%	5	Feb-24
Mar-19	NPS	EUR	1,000	1.75%	10	Mar-29
Apr-19	Senior	CHF	200	0.25%	6+	Jul-25
Apr-19	Senior	EUR	1,500	0.75 %	7	Jun-26
May-19	Senior	CHF	125	0.20%	7	Jun-26
June-19	T2	EUR	1,000	1.875%	10	Jun-29
June-19	Senior	GBP	500	1.75%	5+	June-24
Jul-19	Senior	EUR	1,000	0.125 %	4+	Feb-24
Oct-19	Senior	GBP	250	1.5%	7	Oct-26
Oct-19	Senior	CHF	100	0.25%	10	Oct-29
Oct-19	Senior	YEN	130,000	0.25%/0.317%/0.423%	5/7/10	Oct-24/26/29
Nov-19	Senior	US	1,000/500	2.125%/2.375%	3/5	Nov-22/24

2020 main public issues

Issued in	Type	currency	amount (million)	coupon	years	Maturity
Jan-20	NPS	EUR	1,000	0.75%	10	Jan-30
Jan-20	Secured	EUR	1,250	0.125%	10	Jan-30
Fev-20	Senior	CHF	180	0.20%	8.75	Nov-28
Fev-20	Senior	GBP	600	1.25%	+5	Dec-25
Apr-20	Secured	EUR	1,750	0.125%	5	Apr-25
Jun-20	NPS	EUR	1,000	1.250%	10	Jun-30



8.
Crédit Mutuel Alliance Fédérale
**Social & Mutualist
Responsability**

SMR policy structured around 5 goals – at the heart of the strategic plan

As a committed and socially responsible player
Crédit Mutuel Alliance Fédérale develops
a policy of Social & Mutualist Responsibility

SMR

having Sustainable Development Goals in

- ➔ Members & customers
- ➔ Governance
- ➔ Social
- ➔ Mutual identity
- ➔ Environmental

some examples:

- banking inclusion, risk management
- effectiveness, coop governance
- 100% digital employees training
- gender equality
- +90% of members
- reducing Crédit Mutuel Alliance Fédérale carbon footprint with 30% goal
- 30% increase in funding for climate-impact projects



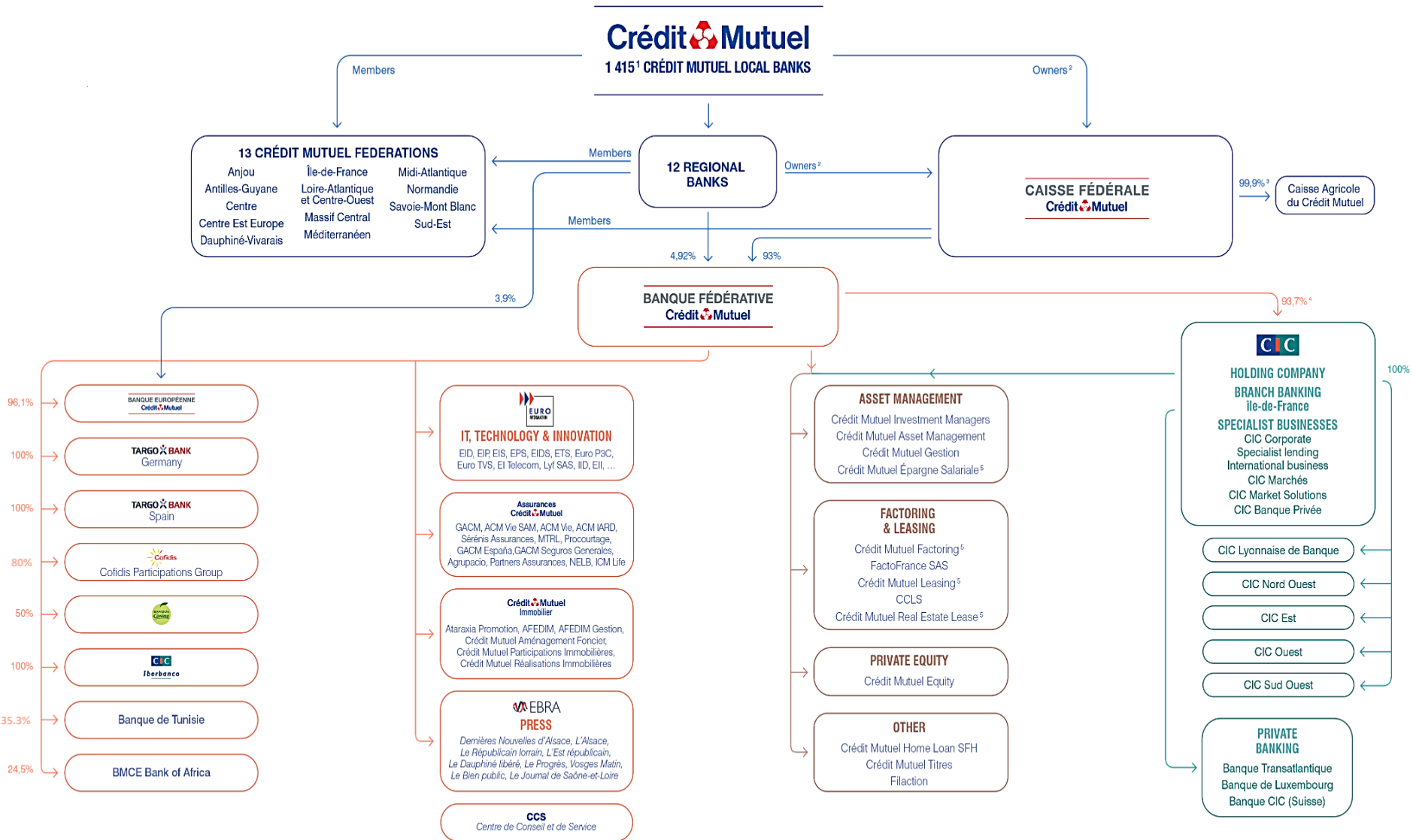
SMR policy: 5 goals-15 involments-250 projects





Appendices

Organization of Crédit Mutuel Alliance Fédérale



¹ As at January 1, 2020. ² The Crédit Mutuel local and regional banks control 99,86%. ³ The remainder is held by the 13 Crédit Mutuel Federations. ⁴ The remainder is held by Mutuelles Investissement. ⁵ Subsidiaries majority owned by CIC.



Results by business lines

(in € million)	2019	2018	change
Net banking income	10,537	10,284	+2.5%
General operating expenses	(6,607)	(6,495)	+1.7%
Gross operating income	3,929	3,789	+3.7%
Net additions to/reversals from provisions for loan losses	(913)	(867)	+5.3%
Operating income	3,016	2,922	+3.2%
Net gains/(losses) on other assets and ECC ¹	(4)	6	n.s.
Profit/(loss) before tax	3,012	2,928	+2.9%
Income tax	(1,042)	(1,039)	+0.2%
Net profit/(loss)	1,971	1,889	+4.3%

¹ ECC = equity consolidated companies = share of net profit/(loss) of equity consolidated companies.

(in € million)	2019	2018	change
Net insurance income	1,778	1,822	-2.4%
General operating expenses	(629)	(584)	+7.7%
Gross operating income	1,149	1,238	-7.2%
Net gains/(losses) on other assets and ECC ¹	97	28	n.s.
Profit/(loss) before tax	1,246	1,267	-1.6%
Income tax	(374)	(423)	-11.6%
Net profit/(loss)	873	844	+3.4%

¹ ECC = equity consolidated companies = share of net profit/(loss) of equity consolidated companies.

(in € million)	2019	2018	change
Net banking income	572	551	+3.8%
General operating expenses	(413)	(375)	+10.1%
Gross operating income	159	176	-9.6%
Net additions to/reversals from provisions for loan losses	6	(16)	n.s.
Operating income	165	160	+2.9%
Net gains/(losses) on other assets and ECC ¹	2	26	n.s.
Profit/(loss) before tax	166	186	-10.8%
Income tax	(33)	(47)	-30.2%
Net profit/(loss)	133	139	-4.2%

¹ ECC = equity consolidated companies = share of net profit/(loss) of equity consolidated companies.

The companies that make up this business line operate both in France and abroad through CIC Banque Transatlantique, its subsidiaries and branches (Banque Transatlantique Luxembourg, Banque Transatlantique Belgium, Banque Transatlantique London), Banque de Luxembourg and Banque CIC Suisse.

(in € million)	2019	2018	change
Net banking income	383	395	-3.0%
General operating expenses	(121)	(112)	+7.8%
Gross operating income	263	283	-7.3%
Net additions to/reversals from provisions for loan losses	(139)	9	n.s.
Profit/(loss) before tax	124	292	-57.5%
Income tax	9	(75)	n.s.
Net profit/(loss)	133	217	-38.5%

The corporate banking business line provides services to large corporate and institutional customers, based on a comprehensive approach to their requirements, both in France and at CIC's foreign subsidiaries (London, Brussels, New York, Singapore and Hong Kong). It also supports the corporate networks' work on behalf of their major customers, and contributes to the development of international business and the implementation of specialized financing (acquisitions, assets, projects).

(in € million)	2019	2018	change
Net banking income	337	244	+38.0%
General operating expenses	(226)	(212)	+6.8%
Gross operating income	111	32	x 3.4
Net additions to/reversals from provisions for loan losses	(3)	(1)	n.s.
Profit/(loss) before tax	108	31	x 3.4
Income tax	(28)	(11)	n.s.
Net profit/(loss)	80	20	x 3.9

The capital markets activities of Crédit Mutuel Alliance Fédérale, grouped under the names CIC Marchés and CIC Market Solutions, are recorded in the accounts of CIC. They include the fixed-income, equities and credit investment business line and the commercial markets business (CIC Market Solutions) in France and in the branches in New York and Singapore.

(in € million)	2019	2018	change
Net banking income	265	278	-4.7%
General operating expenses	(51)	(50)	+3.6%
Gross operating income	214	229	-6.5%
Net additions to/reversals from provisions for loan losses	-	1	n.s.
Profit/(loss) before tax	214	230	-6.9%
Income tax	(1)	1	n.s.
Net profit/(loss)	213	231	-7.6%

This business activity is carried out by Crédit Mutuel Equity. Based in Paris, it also has offices in Lyon, Nantes, Lille, Bordeaux and Strasbourg, maintaining close local ties to its customers while entering a phase of gradual international development.

(in € millions)	2019	2018	change
Net banking income	1,806	1,712	+5.5%
General operating expenses	(1,587)	(1,492)	+6.4%
Gross operating income	219	220	-0.4%
Net additions to/reversals from provisions for loan losses	(5)	(8)	-38.8%
Operating income	214	212	+1.1%
Net gains/(losses) on other assets and ECC ¹	(23)	(29)	-22.9%
Profit/(loss) before tax	192	183	+4.9%
Income tax	(69)	(78)	-12.3%
Net profit/(loss)	123	104	+17.8%

¹ ECC = equity consolidated companies = share of net profit/(loss) of equity consolidated companies..



2019-2023
Strategic plan

2019-2023 : Strategic plan in a nutshell

1. Financial
targets

2. Human &
mutualist
development
goals

3. Technological
investments for
transformation

1. Financial targets

TARGET 2023^(*)



(*) all other things being equal/at a constant regulatory scope

2. Human & mutualist development goals

TARGET 2023

TRANSFORMATION
TRAINING
GIVEN TO STAFF

100%

GENDER EQUALITY
IN MANAGEMENT
&
GOVERNANCE

50/50

MEMBERSHIP
RATE

>90%

PROJECT
FINANCING WITH
STRONG
ENVIRONMENTAL
IMPACT

+30%

REDUCTION IN
THE GROUP'S
CARBON
FOOTPRINT

>30%

3.

Technological investments for transformation

TECHNOLOGICAL
DEVELOPMENT



1.2
million
man-days

CAPITAL
INVESTMENT
IN TECHNICAL
INFRASTRUCTURES



€350
million



Awards



Best French Bank in Western Europe 2020 for the sixth time
(Global Finance May 2020)

Preferred bank of French people
(Baromètre Image Posternak-IFOP, March 2019)

Bank of the year in France for the seventh time
(World Finance June 2018)

33rd World Bank at the TOP 1000 (The Banker, July 2018)
11th European bank at the TOP 250 (The Banker, September 2018)

#1 French bank and 5th largest commercial bank in the euro zone in the European Banking Authority's stress test (November 2018)

Gold Trophies for the best range of diversified funds over three years (network banks) for the 3rd time (Le Revenu - 2018)

Corbeilles - Mieux vivre votre argent
Performance as at 30 June 2018
Best range of diversified funds over 1 year (2nd consecutive year)
(Network banks category)

BANQUE FÉDÉRATIVE
Crédit  Mutuel

issuers' website:

www.bfcm.creditmutuel.fr

www.creditmutuel-homeloansfh.eu

Crédit  Mutuel
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