

Paris, December 15, 2025

After completion of the Supervisory Review and Evaluation Process (SREP) conducted in 2025, the European Central Bank (ECB) notified to the Caisse Fédérale du Crédit Mutuel for the Crédit Mutuel Alliance Fédérale its Pillar 2 level (P2R – mandatory Pillar 2) prudential capital requirements from 1st January, 2026.

The Common Equity Tier 1 (CET1) requirement applicable to Crédit Mutuel Alliance Fédérale on a sub-consolidated basis is set at 8.92% from January 1st, 2026 (excluding "Pillar 2 guidance"), including:

- 4.50% with respect to the Pillar 1 requirement,
- 2.50% with respect to the capital conservation buffer,
- 0.88% with respect to the countercyclical buffers,¹
- 1.04% with respect to the "Pillar 2 requirement".

The whole regulatory capital requirement ("Total Capital") has been set at 13.23% including 1.85% P2R (excluding "Pillar 2 guidance").

With ratios² as of 30 June, 2025 of 19.4% for its CET1 ratio and 21.7% for its Total Capital ratio, Crédit Mutuel Alliance Fédérale is positioned well above the prudential capital requirements.

Press contacts

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About Banque Fédérative du Crédit Mutuel

Banque Fédérative du Crédit Mutuel owns and coordinates the activities of the subsidiaries of Crédit Mutuel Alliance Fédérale (CIC, Groupe des Assurances du Crédit Mutuel, Cofidis Group, Targobank, Crédit Mutuel Asset Management, Crédit Mutuel Factoring, etc.). It is also responsible for refinancing on behalf of Crédit Mutuel Alliance Fédérale, and as such is active in the financial markets as an issuer.

About Crédit Mutuel Alliance Fédérale

One of France's leading bancassurers with 79,000 employees serving 31 million customers, Crédit Mutuel Alliance Fédérale has more 4,000 branches which offer a diversified range of services to private individuals, local professionals and companies of all sizes.

As the first French banking group to adopt the status of a benefit corporation, Crédit Mutuel Alliance Fédérale is made up of the following Crédit Mutuel federations: Centre Est Europe (Strasbourg), Sud-Est (Lyon), Ile-de-France (Paris), Savoie-Mont Blanc (Annecy), Midi-Atlantique (Toulouse), Loire-Atlantique et Centre-Ouest (Nantes), Centre (Orléans), Normandie (Caen), Dauphiné-Vivarais (Valence), Méditerranéen (Marseille), Anjou (Angers), Massif Central (Clermont-Ferrand), Antilles-Guyane (Fort-de-France) and Nord Europe (Lille).

Crédit Mutuel Alliance Fédérale also includes Caisse Fédérale de Crédit Mutuel, Banque Fédérative du Crédit Mutuel (BFCM) and all its subsidiaries, in particular CIC, Euro-Information, Assurances du Crédit Mutuel (ACM), Targobank, Cofidis, Beobank in Belgium, Banque Européenne du Crédit Mutuel (BECM), Banque Transatlantique, Banque de Luxembourg and Homiris.

¹ The regulatory capital requirement under the countercyclical buffers as at 30 September, 2025.

² The ratios are determined based on the semi-annual financial figures after dividend for 2025.