

Investor Presentation

Crédit Mutuel Home Loan SFH

September 2025

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01. Overview of Crédit Mutuel Home Loan SFH

Crédit Mutuel Home Loan SFH

Overview



Banque Fédérative du Crédit Mutuel ("BFCM" or the "Borrower")

BANQUE FÉDÉRATIVE
Crédit Mutuel

Central financing entity
of the Crédit Mutuel
Alliance Fédérale

Among the best rated banks in Europe



S&P Global
Ratings

A+/A-1 Stable

MOODY'S

A1/P-1 Stable

FitchRatings

AA-/F1+ Stable

Crédit Mutuel & CIC networks (the "Collateral Provider")

One of largest retail banks
in France, in terms of number
of branches and customers

3rd largest provider
of home loans in France

> 4,100
branches

31.3m
customers

6.3m
members

Outstanding home loans (06/30/2025)

Crédit Mutuel

€143.8bn
+0,1%

CIC

€103.7bn
+0,3%

Crédit Mutuel Home Loan SFH (the "Issuer")

Crédit Mutuel
Home Loan SFH

Specialised French credit institution
("établissement de crédit spécialisé")
licensed and regulated by the regulator
Autorité de Contrôle Prudentiel et de
Résolution (ACPR)

Expected ratings issuance
with hard or soft bullet maturities

S&P Global
Ratings

AAA

MOODY'S

Aaa

FitchRatings

AAA

Standard covered bond features

Asset Cover Test with **80% LTV cap** and **92.5% maximum asset percentage**

Comfortable level of over-collateralization
an effective **asset percentage of 74.9%**

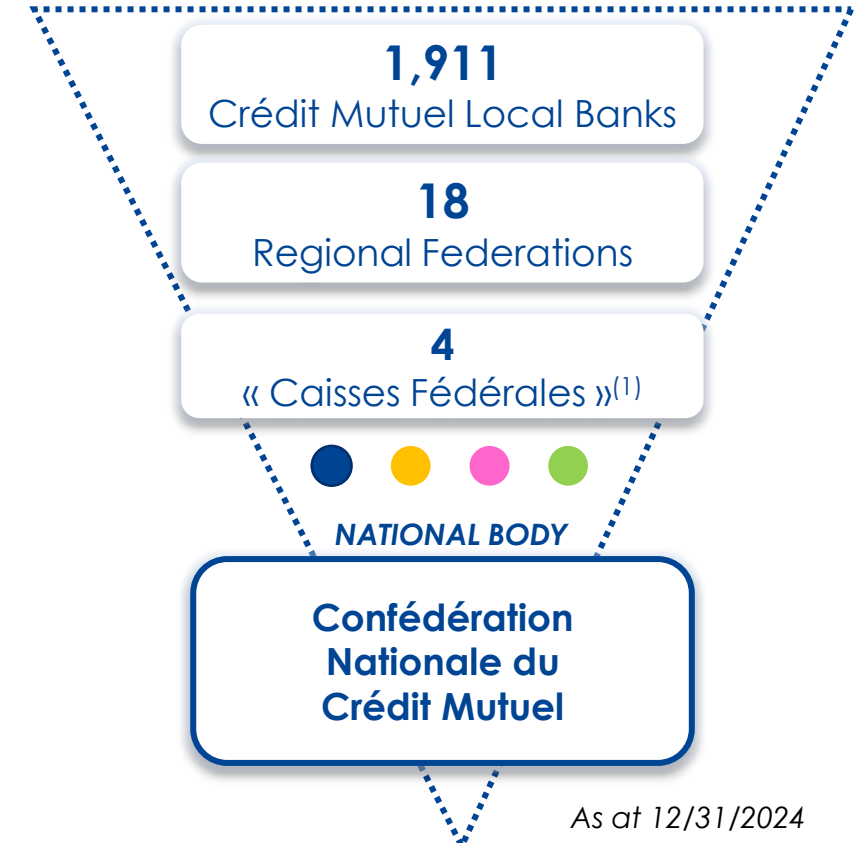
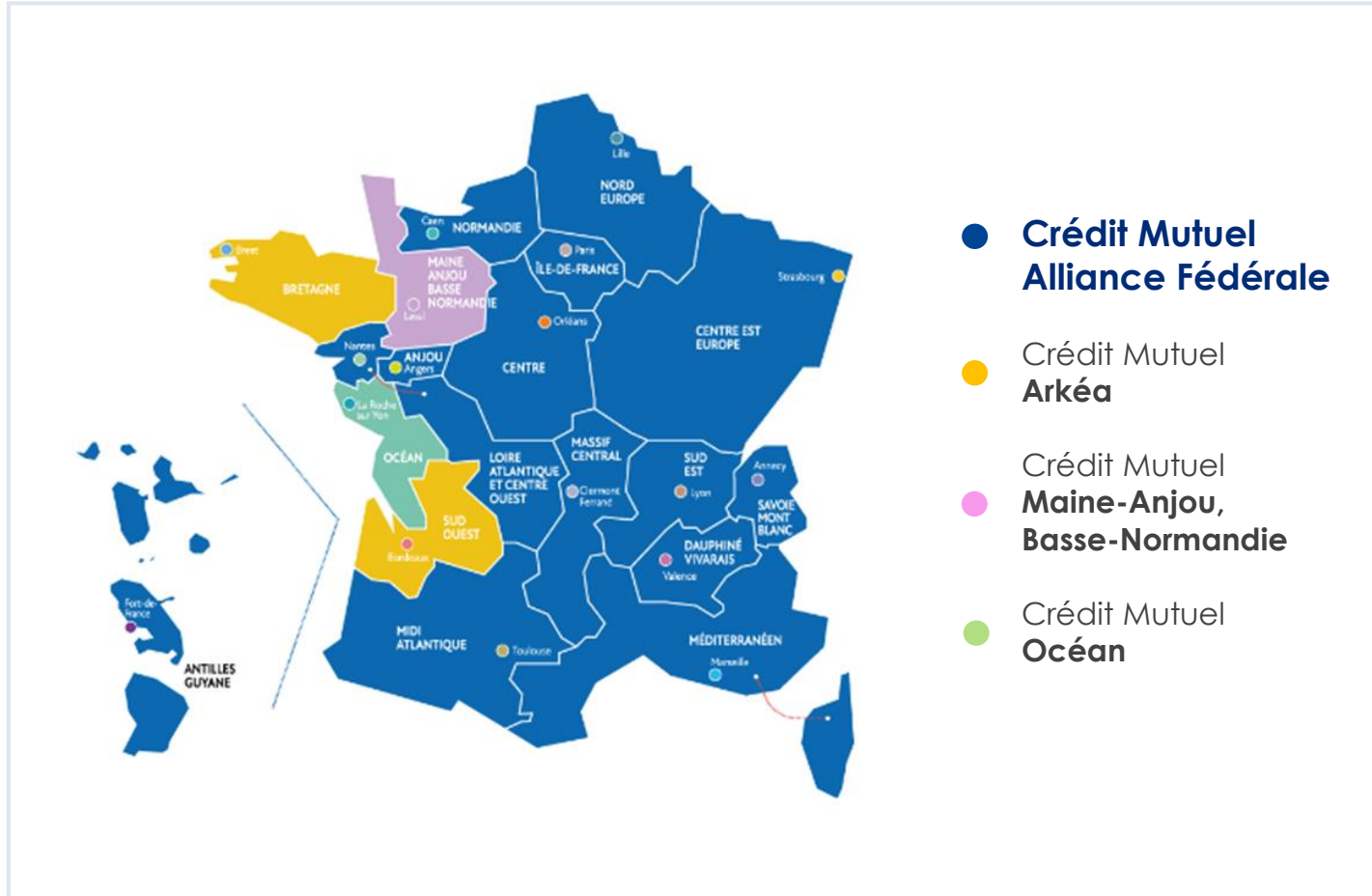
A bankruptcy of BFCM **cannot result in insolvency proceedings being extended to Crédit Mutuel Home Loan SFH.**

Since 2022, Crédit Mutuel Home Loan SFH is authorized by the ACPR to use the high-quality European Covered Bond Label.

02.
The collateral provider:
Crédit Mutuel Alliance Fédérale

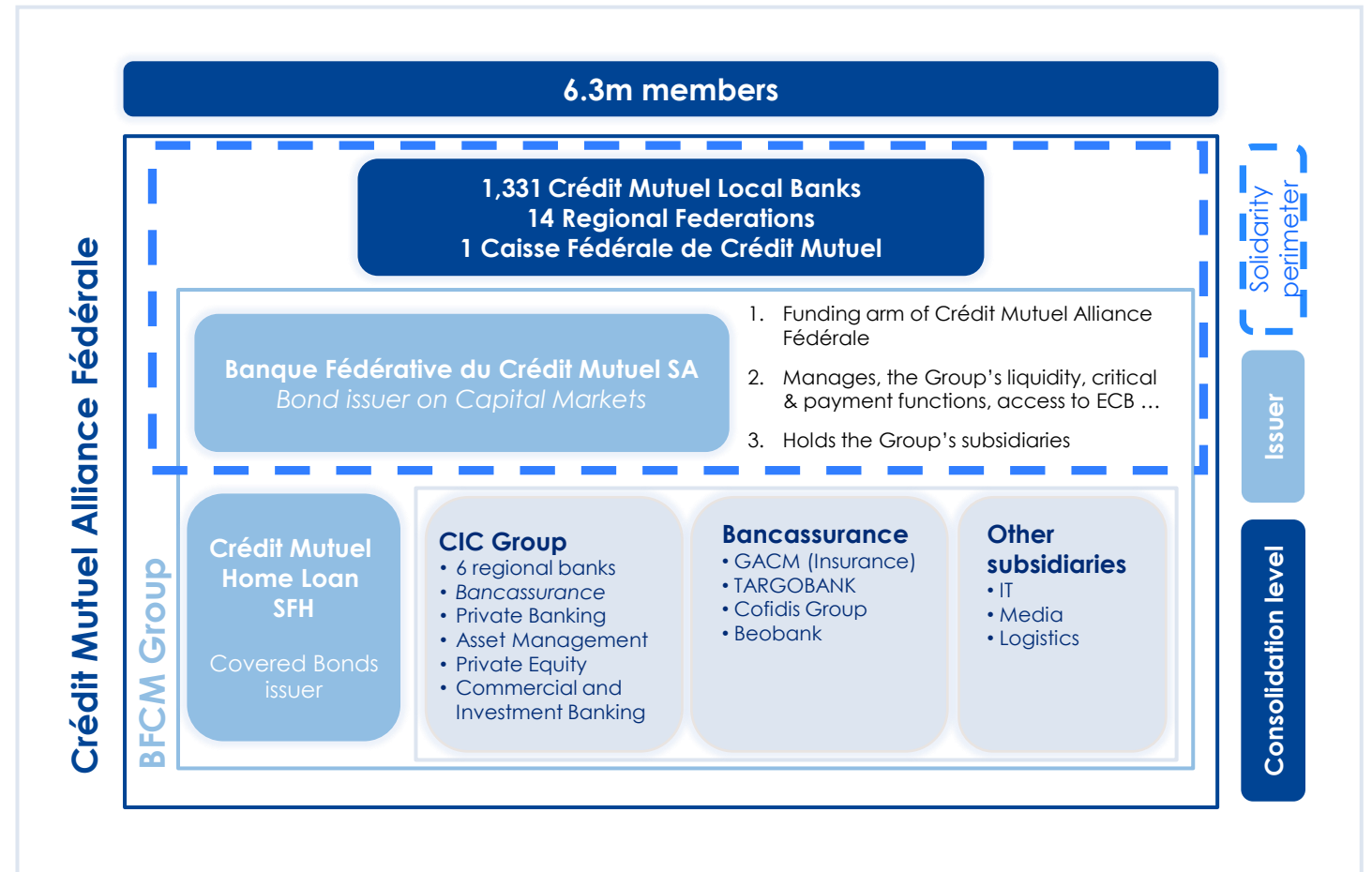
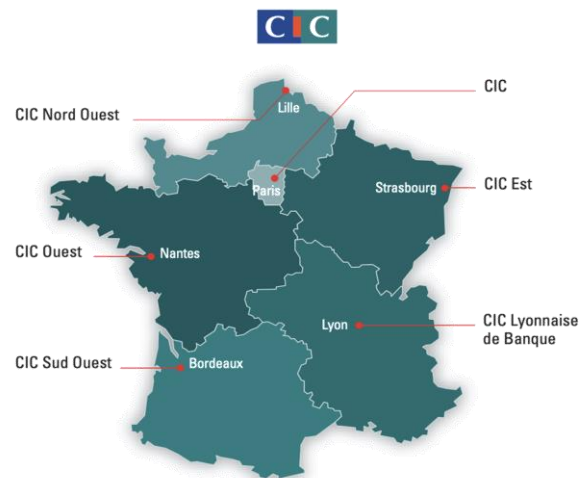
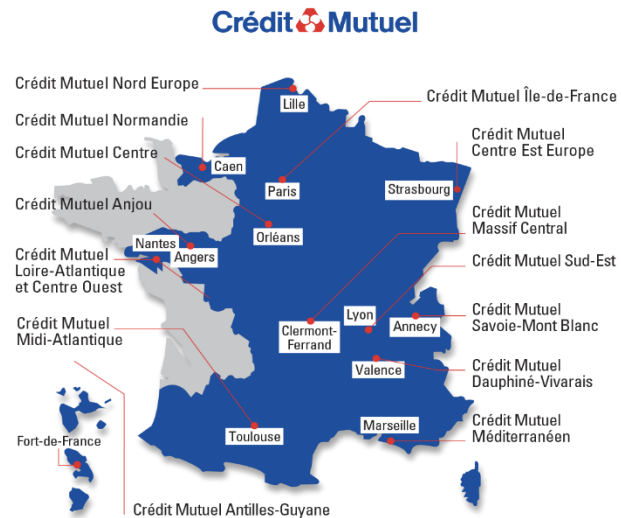
Crédit Mutuel Group

Structure & Governance



Crédit Mutuel Alliance Fédérale

2 main issuers on the Capital Markets



Crédit Mutuel Alliance Fédérale in a nutshell

A cooperative banking group with solid fundamentals

A bank with a solid financial structure

Net income reserved **each year**, among the best capitalized in Europe

Shareholders' equity **€67.7bn**

CET1 ratio **19.4%⁽¹⁾**

1st French bank in the 2025 EU-wide stress test (Crédit Mutuel Group)

Among the best operational efficiencies

57.3% Cost/income ratio

A bank with solid fundamentals

Among the best rated in Europe

S&P Global Ratings **A+/A-1 Stable**

MOODY'S **A1/P-1 Stable**

FitchRatings **AA-/F1+ Stable**

Total assets **€932bn**

Total customer loans **€528bn**

Total savings **€965bn**

Insurance policies **38.4 mn** (+1.1%)

#5 BANCASSUREUR

#10 INSURER

A technological and innovative bank

EURO INFORMATION

A technological subsidiary dedicated to the development of **solutions for today and tomorrow**

Proprietary data centers (**2 new ones in H1 2025**) (>99.99% of data processed within our infrastructures)

An online bank **developed in-house**

Pionnier dans l'adoption de l'IA **depuis 2016**

A regional and multichannel bank, committed & belonging to its customers

> 4,100 branches

78,900 employees

31.3 million customers

1,331 Local banks

6.3 million members

Individuals

Professionals

Farmers

Associations

Companies

Institutions

1st French bank in several major rankings

Podium Relation Client 2024

WORLD FINANCE BEST BANKING GROUP, FRANCE 2025

Leading player in the environmental and social transition

- Creation of the Societal Dividend in January 2023
- First bank to adopt the status of a benefit corporation (2020)
- Stringent sectorial policies to exit coal, conventional and unconventional oil and gas sectors

Extra-financial ratings

ISS ESG C

MSCI AA

Moody's ESG Solutions 64

SUSTAINALYTICS 16.7

H1-2025 results: Solid results demonstrating the strength of the banking and insurance model and the relevance of the strategic plan

Dynamic business activity and solid results, penalized by the non-recurring income tax surcharge

Financial results

€8.8bn
Net revenue
+6.2% vs H1 2024

57.3%
Cost/Income ratio
+0.3 pt vs H1 2024

32 bps
Cost of risk
-3 bps vs H1 2024

€1.8bn
Net income
*+5.3% vs H1 2024
without tax surcharge*

0.39%
Return on assets
-6 bps vs H1 2024

Financial structure

€932bn
Total assets
Stable vs 12/31/2024

19.4%⁽¹⁾
CET1 ratio
+0.7 pts vs 12/31/2024

164.8%
LCR ratio
*(6-month average)
-13.2 pts vs 06/30/2024*

110.4%
Loan-to-deposit ratio
+1.2 pts vs 12/31/2024

H1-2025 results – Key figures

Solid performance overshadowed by income tax surcharge

Net revenue up 6.2%, driven by strong momentum in the banking networks and insurance

- Increase in retail banking (+6.1%), driven by banking networks (+6.1%) and consumer credit (+8.0%);
- Strong growth in insurance (+15.9%);
- A +2.8% increase in specialized business lines.

Increase in operating expenses to support business growth, with a remaining low cost/income ratio at 57.3%

- Increase in expenses, particularly in connection with the implementation of the 2024-2027 strategic plan, involving significant IT investments;
- Employee benefits expenses (61% of general operating expenses) increased by +9.6% to keep pace with growth;
- Other operating expenses kept under control (+2.1%).

Cost of risk at 32 bps (vs. 38 bps at the end of 2024)

- Decrease in the cost of proven risk (-9.7%), particularly in retail banking (-6.1%);
- Increase in the cost of non-proven risk, linked to prudent provisioning in a context of uncertainty (particularly economic and related to international trade) in the short and medium term.

Increase in income before profit (+8.4%) thanks to higher net revenue and sound risk management

Net income up 5.3% excluding corporate income tax surcharge

- Corporate tax impacted by the exceptional contribution introduced by the French Finance Act 2025 (representing a tax surcharge of €314m, of which just over 60% is due in respect of 2024);
- Excluding this surcharge, net income rose by +5.3%.

(in € millions)	H1 2025	H1 2024	Change
Net revenue	8,768	8,257	+6.2%
General operating expenses	(5,026)	(4,712)	+6.7%
Gross operating income	3,742	3,545	+5.6%
Cost of risk	(902)	(957)	-5.8%
Cost of proven risk	(823)	(911)	-9.7%
Cost of non-proven risk	(80)	(47)	+70.0%
Operating income	2,840	2,587	+9.8%
Net gains and losses on other assets and ECC ⁽¹⁾	23	54	-57.0%
Income before tax	2,863	2,641	+8.4%
Income tax	(1,037)	(609)	+70.1%
Net income	1,826	2,032	-10.1%
Non-controlling interests	90	93	-3.1%
Group net income	1,736	1,939	-10.5%

03.
The issuer:
Crédit Mutuel Home Loan SFH

Crédit Mutuel Home Loan SFH

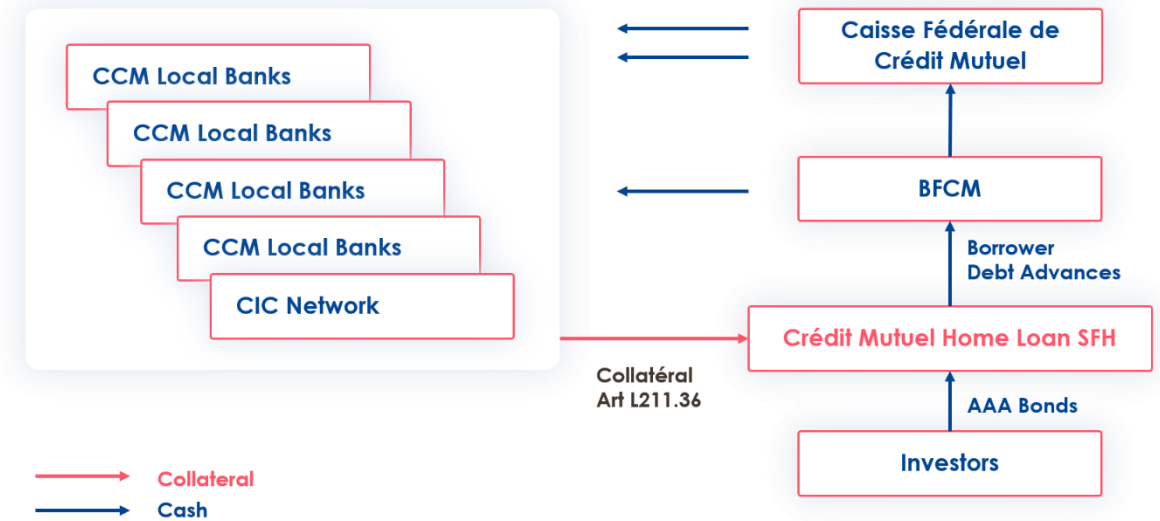
Overview of the Credit Mutuel Home Loan SFH

Restrictive eligibility criteria

- **French Covered Bond Structure**
- No area, no securitization, or asset substitution
- Only loans originated by the group's networks are eligible with an origination in **every region of France**
- Prime residential mortgages and guaranteed home loans only
- **Monthly annuity max. 35%** of disposable income for guaranteed loans
- **Restrictive** eligibility criteria

Main characteristics of the program

- **Program size: €70bn**
- **Ratings: Aaa** (Moody's), **AAA** (S&P), **AAA** (Fitch Ratings)
- **Risk weighting:** ECBC + CRR / CRD4 compliant
- **Maturity type:** soft bullet
- **French Law**



Crédit Mutuel Home Loan SFH

Cover Pool as at August 2025 (1/2)

Key figures

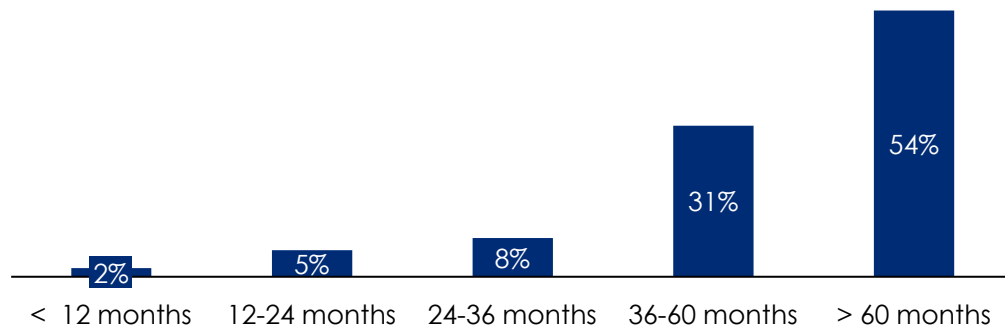
Total Loan Balance
€65bn

Unindexed LTV
64%

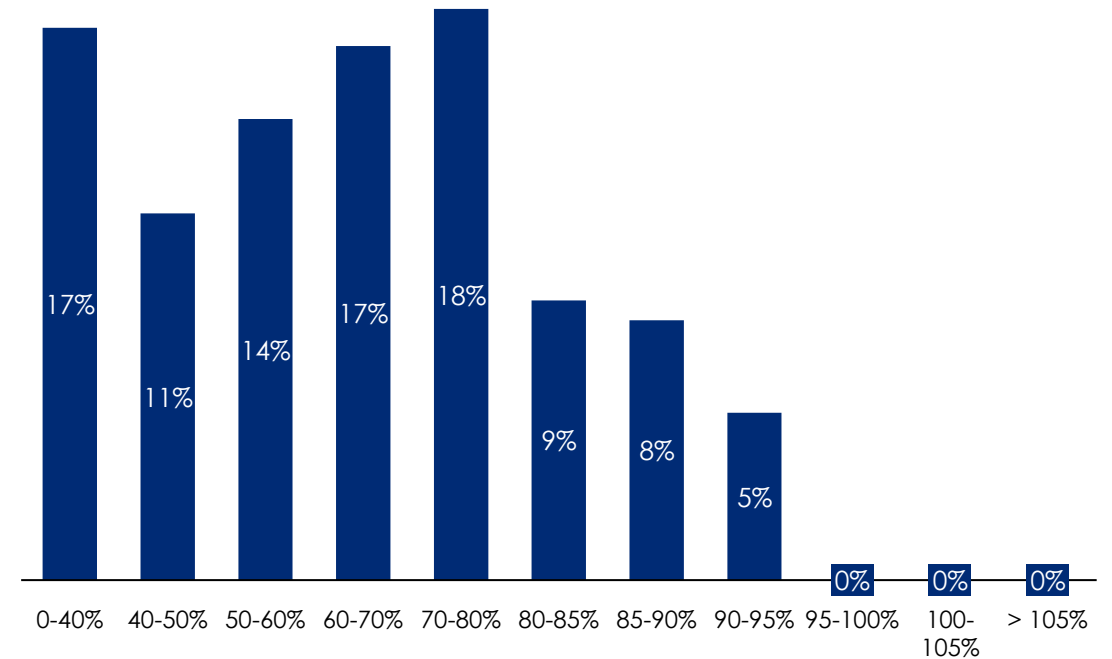
Number of loans
622 k

Indexed LTV (current value)
61%

Seasoning



Indexed LTV ranges

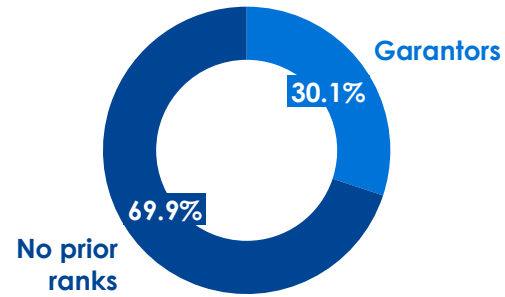


Crédit Mutuel Home Loan SFH

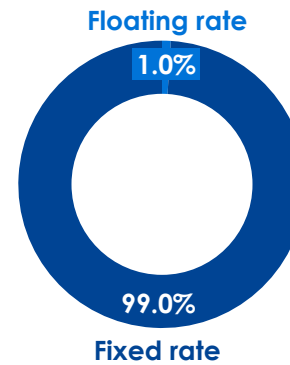
Cover Pool as at August 2025 (2/2)

Portfolio breakdown

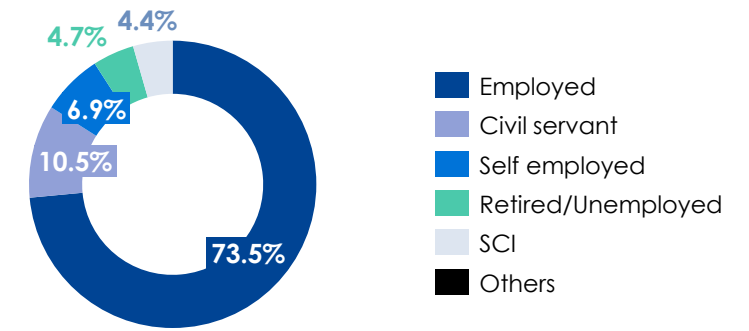
Collateralisation



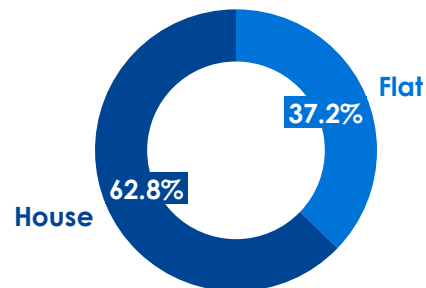
Rate type



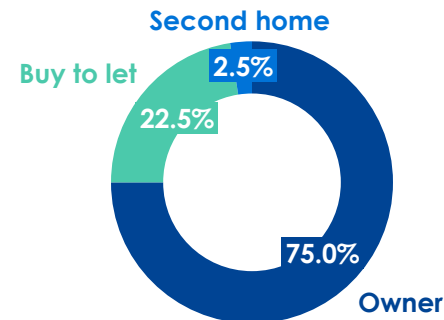
Employment Type



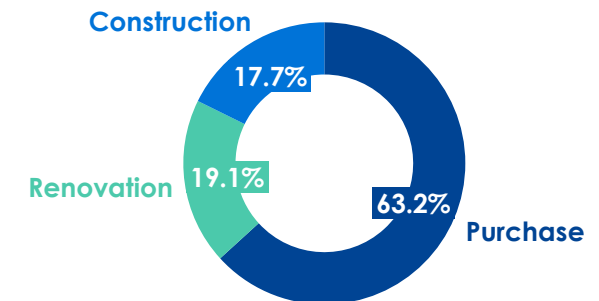
Property type



Occupancy



Loan purpose



04.
The borrower:
Banque Fédérative du Crédit Mutuel

2025 Funding program

90% completed as at September 3rd, 2025

2025 funding program

2025 target: €17bn

Capital / MREL eligible issues

- **AT1:** not relevant
- **T2/SNP:** €3bn target

Type of issuances

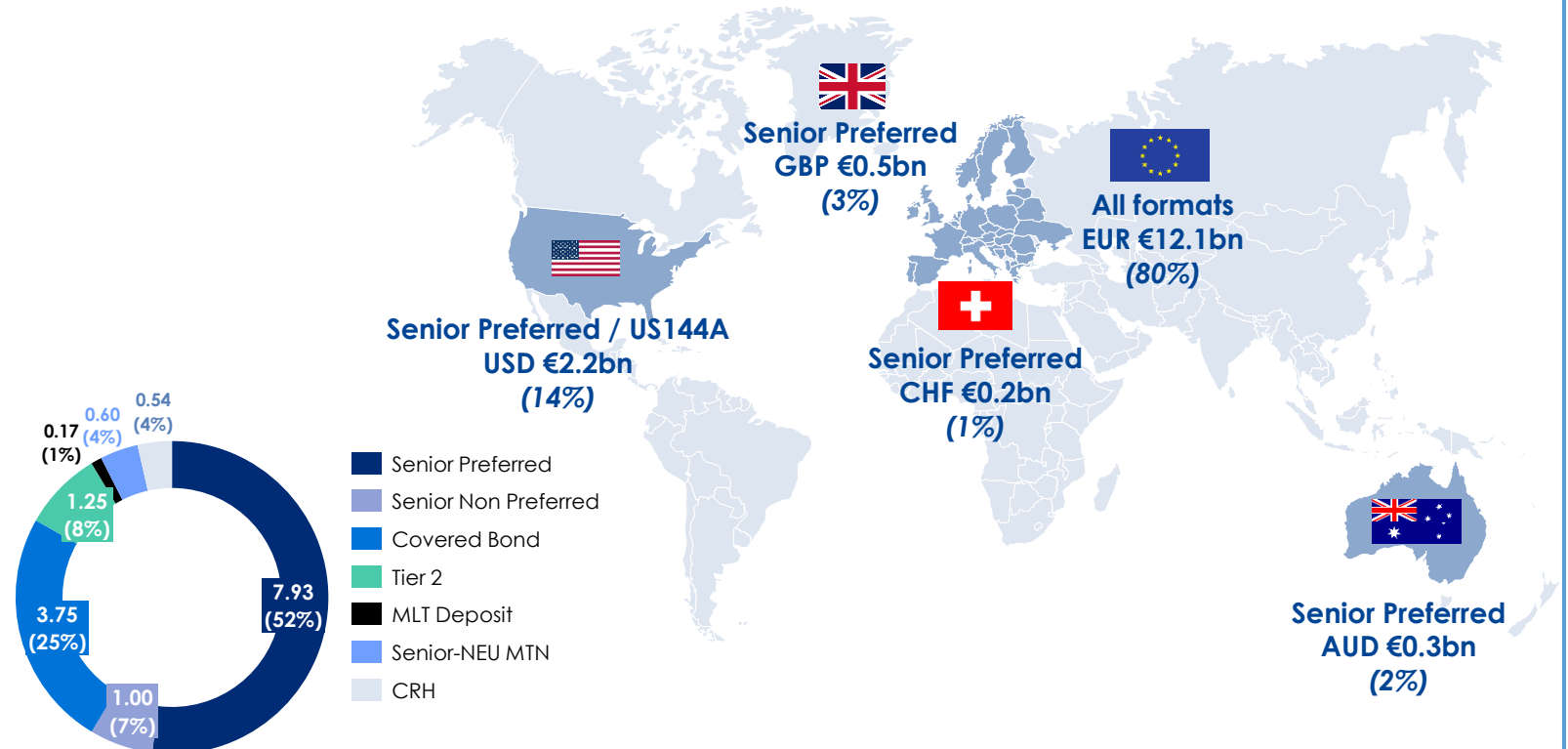
- A **GSS bond** per year⁽¹⁾
- Benchmark issues and private placements **under several supports** (EMTN, US144A, Samurai, Covered bonds)
- **Diversification of the investor base with issues in different currencies** (USD, JPY, GBP, CHF, AUD, ...)

(1) GSS : Green Social Sustainable

2025 debt issues : €15.2bn i.e 90% of funding plan completed

Of which 2024 pre-funding: €1.9bn
Average maturity: 6.2 years

Public issues: 17 transactions for €13.1bn (86% of debt issues)
Private placements: €2.1bn (14% of debt issues)



Medium Long term funding

2025 public issues

ISIN	Serie	Amount (currency, in millions)	Amount (eq. €)	Issue Date	Maturity Date	Support	Coupon	Reoffer
FR001400T9Q9	580	1,250	1,250	10/17/2024	10/17/2031	SP	3.250%	MS+85
FR001400WJH9	583	1,250	1,250	01/15/2025	01/15/2030 ⁽¹⁾	T2	4.000%	MS+175
US06675DCN03	33	900 (USD)	874	01/22/2025	01/22/2030	SP	5.538%	T+95
US06675DCP50	34	350 (USD)	340	01/22/2025	01/22/2030	SP	SOFR+123	SOFR+123
FR001400WXW9	68	1,500	1,500	01/29/2025	07/29/2032	SFH	3%	MS+63
FR001400XUR3	584	1,000	1,000	03/07/2025	03/07/2035	SNP	3.625%	MS+127
FR001400ZB28	585	1,250	1,250	05/07/2025	05/07/2030	SP	3.000%	MS+92
FR001400ZBF3	586	750	750	05/07/2025	05/07/2035	SP	3.500%	MS+117
FR00140103L0	69	1,500	1,500	06/06/2025	06/06/2030	SFH	2.625%	MS+45
FR00140103M8	70	750	750	06/06/2025	06/06/2035	SFH	3.125%	MS+68
FR00140108P0	587	400 (GBP)	477	06/10/2025	09/10/2031	SP	5.250%	UKT+110
AU3CB0323053	588	200 (AUD)	113	06/27/2025	01/03/2031	SP	4,9912%	BBSW3M+140
AU3FN0099701	589	300 (AUD)	170	06/27/2025	01/03/2031	SP	BBSW3M+140	BBSW3M+140
US06675DCR17	35	650 (USD)	556	07/16/2025	10/16/2028	SP	4.591%	T+72
US06675DCQ34	36	600 (USD)	512	07/16/2025	10/16/2028	SP	SOFR+99	SOFR+99
FR0014012IV8	590	750	750	09/10/2025	06/10/2032	SP	3.375%	MS+95
CH1477661255	591	185 (CHF)	198	09/30/2025	09/30/2033	SP	1.3375%	SARON MS+95

PRE-FUNDING

(1) Optional redemption date (issue with a 10NC5 maturity)

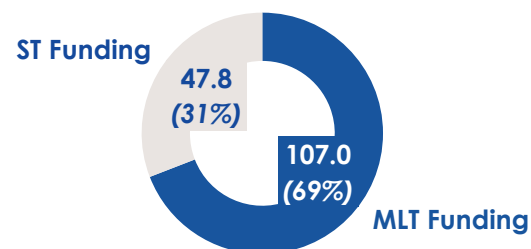
External funding raised in the markets and MLT debt maturities

Data as at June 30, 2025

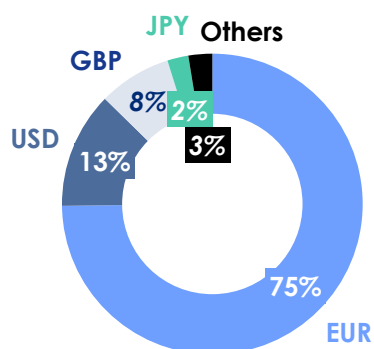
External funding

€154.8bn

Breakdown by maturity

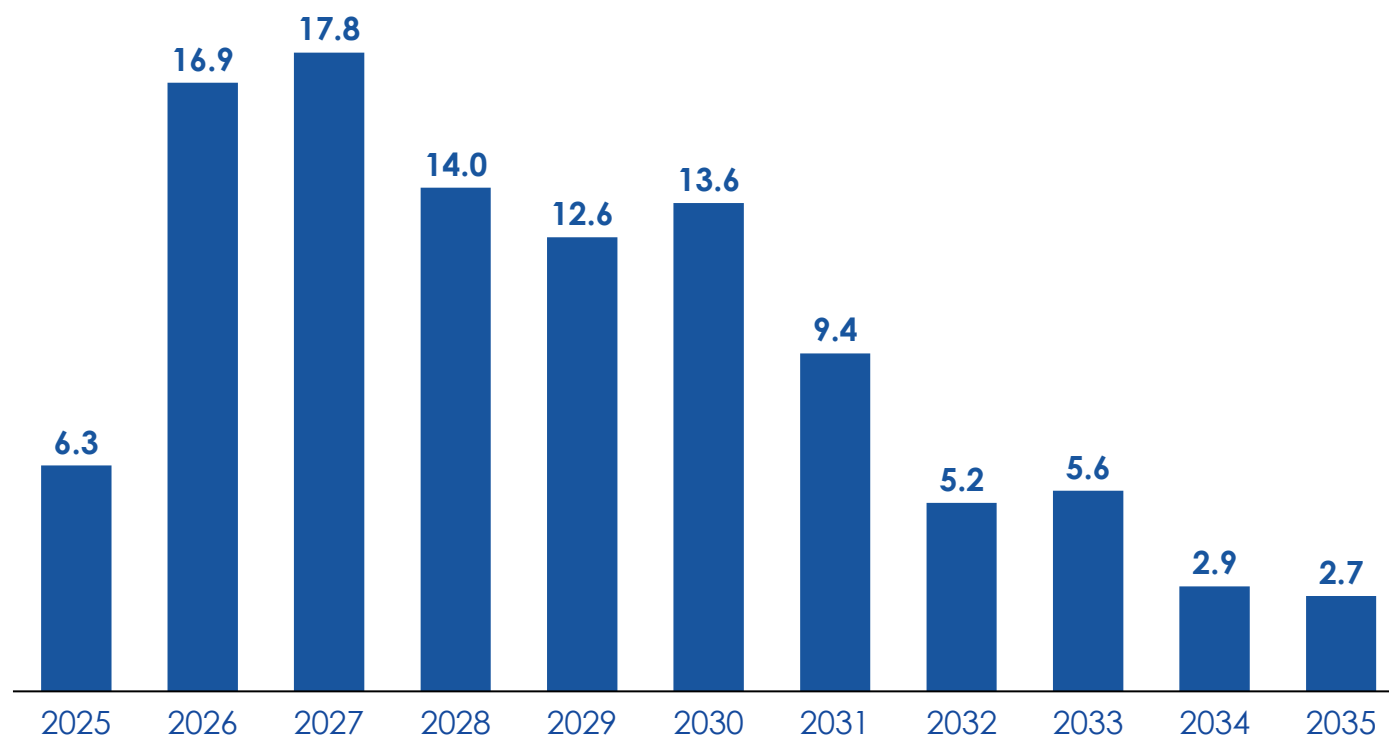


Breakdown by currency



MLT debt maturities

€bn



05.

French residential real estate market

Characteristics of the French residential real estate market

Highly regulated and low risk market

Characteristics of the French real estate market

highly regulated and low risk

- Obligation for the borrower to:
 - take out **creditor insurance**
 - obtain a **guarantee** for the financed property (see opposite)
- Granting process that requires a significant personal contribution (which depends on the borrowing capacity)
- Compliance with **HCSF recommendations**⁽¹⁾:
 - Monthly annuity: **max. 35%** of disposable income
 - Maximum maturity: **25 years**
- Loans granted mainly at **fixed rates**
- Social welfare that mitigate the risk of income loss

A very low loss ratio also demonstrated during European stress tests

(1) Haut Conseil de Stabilité Financière

In France, all home loans are guaranteed by:

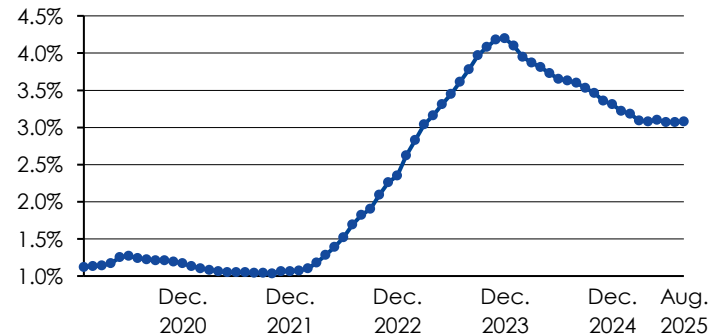
→ **Mortgages:** which are registered by notaries in the Land Registry

→ **Cautions:**

- Crédit Logement: the market leader for residential home loan guarantees
 - owned by the major French banks: Crédit Mutuel as 5th major shareholder (10%, as at Dec.2023)
 - Ratings: Aa3 / Stable (Moody's), AA / Low stable (DBRS)
- Internal caution: owned by a banking group or an insurance company
 - Cautionnement Mutuel de l'Habitat « CMH » for Crédit Mutuel Alliance Fédérale

French real estate indicators

Average rate (%)



August 2025

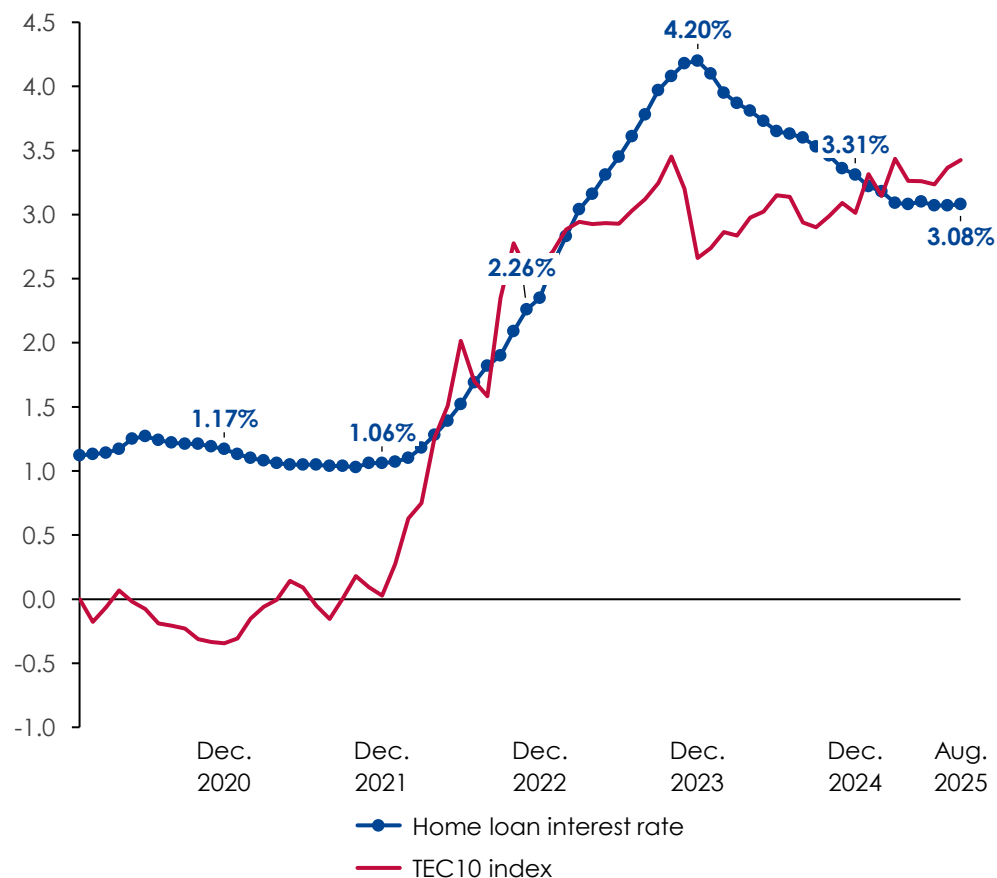
- Average rate:
 - 3.08%** (vs 2.62% Janv. 23 ; 4.20% Dec. 23)
 - 3.01%** for 15 years
 - 3.16%** for 25 years
- Average maturity: **250 months**
- Livret A/Bleu: **1.70%** (update: Aug. 25)

Observatoire Crédit Logement, August 2025

French residential real estate market: key figures (1/3)

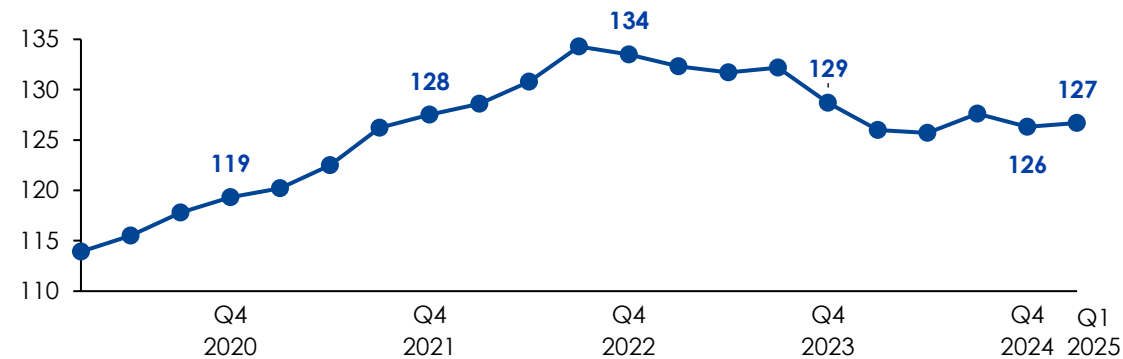
Home loan rates and real estate prices are still high, but with a decrease since 2024

Home loan interest rates and TEC10 index
(in % ; monthly average)



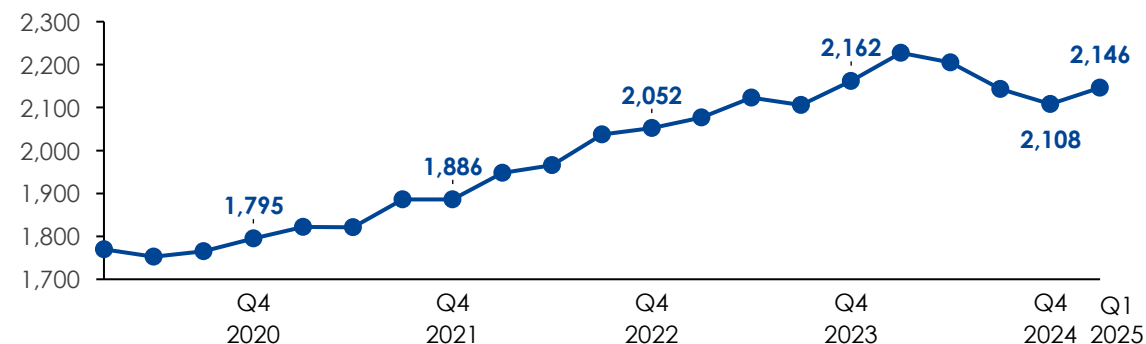
Source: Observatoire Crédit Logement/CSA; Banque de France

New-built and existing properties' prices (Metropolitan France)
(base index; reference: average 2015 year)



Source: INSEE

Cost of building index (Metropolitan France)
(base index; reference: Q4 1953)

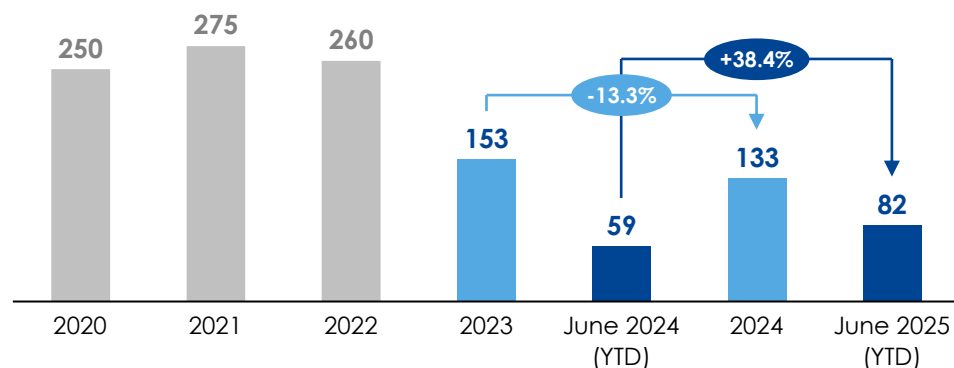


Source: INSEE

French residential real estate market: key figures (2/3)

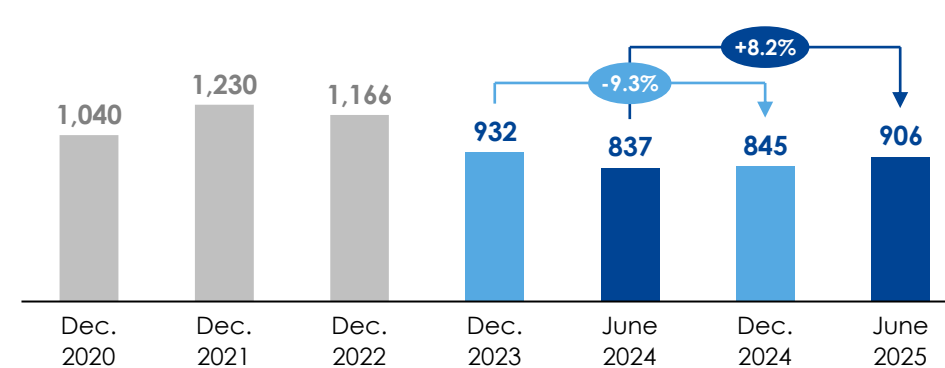
Decrease in new home loans since 2021, but with a recovery in 2025 and an adjustment of the building industry

Home loan originations to households
(in €bn)



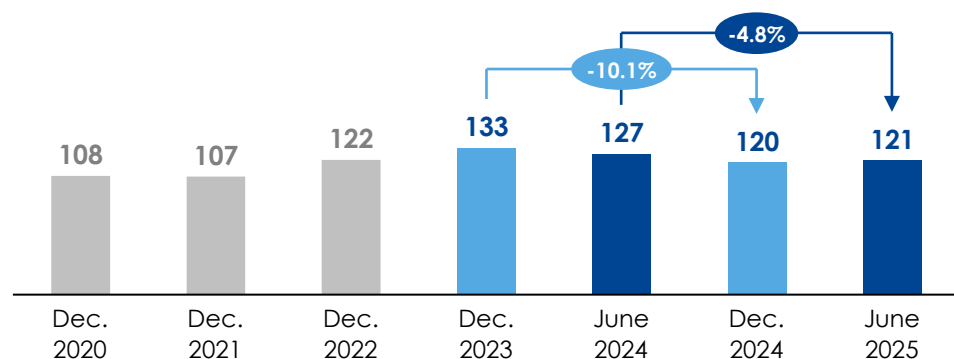
Source: Banque de France

Number of transactions for existing properties
(in thousands ; cumulative figures over 12 months)



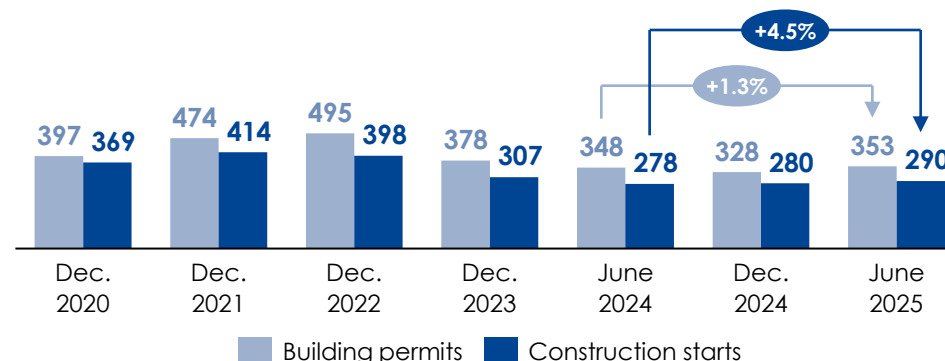
Source: INSEE

Stock of new-built properties
(in thousands ; end of period)



Source: French Ministry of Ecological Transition and Territorial Cohesion

Number of building permits and construction starts
(in thousands ; cumulative figures over 12 months)



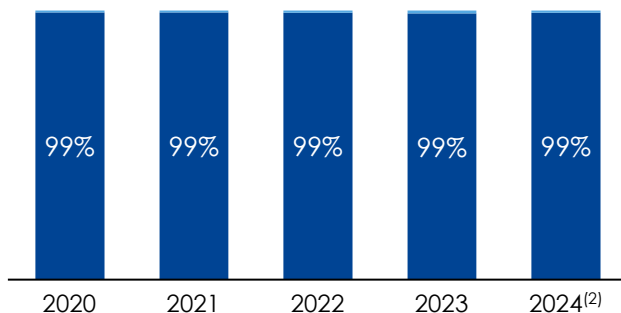
Source: French Ministry of Ecological Transition and Territorial Cohesion

French residential real estate market: key figures (3/3)

A sound real estate market, supported by strict lending practices

New home loans: fixed vs floating rates

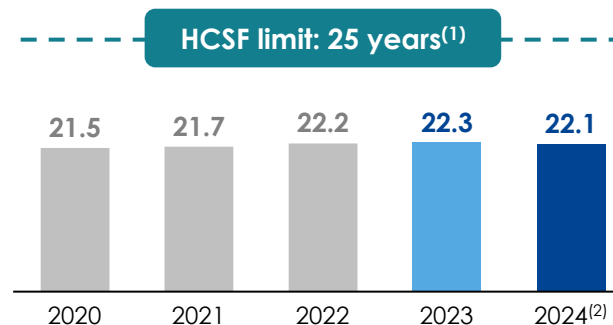
(in %)



■ Floating rates ■ Fixed rates

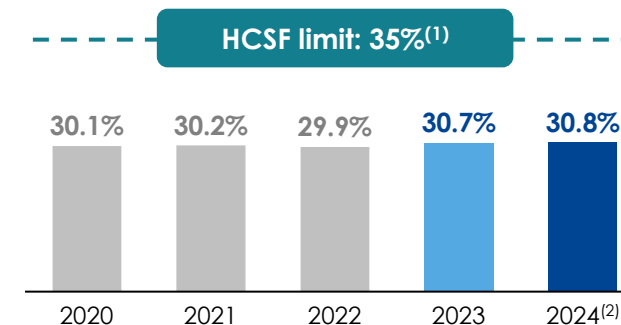
New home loans' average maturity

(in years)



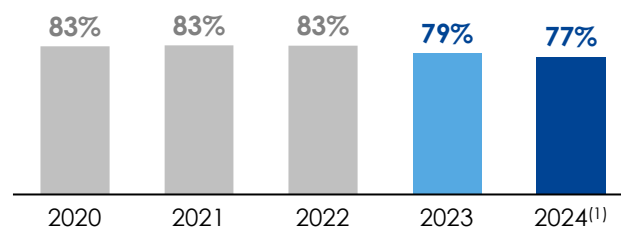
New home loans' debt service-to-income (DSTI)

(in %)



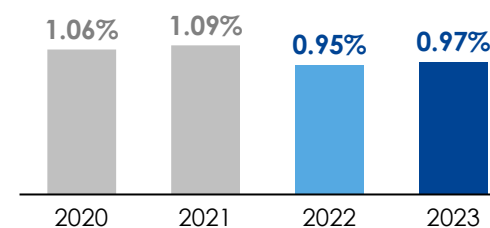
New home loans' average loan-to-value (LTV)

(in %)



Non-performing loan (NPL) ratio

(in %)



(1) Haut Conseil de la Stabilité Financière (HCSF - High Council for Financial Stability) criteria: the authority sets two binding standards (maturity and DSTI), with a flexibility for 20% of new home loans.

(2) 2024: Last estimates, Crédit Mutuel Alliance Fédérale

Source: ACPR

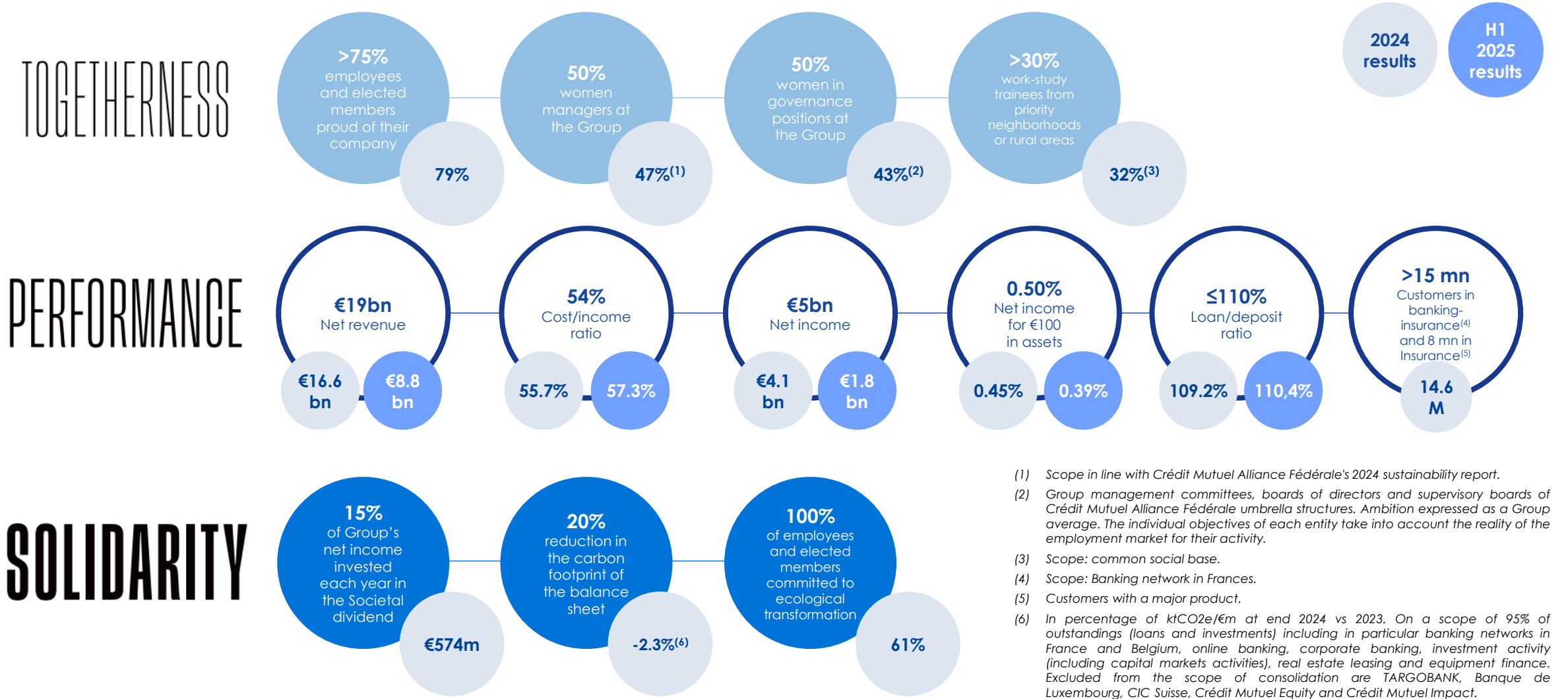
06. Appendices

- 2024-2027 strategic plan
- Customer deposit & loans
- Societal Dividend
- OLB's acquisition

2024-2027 strategic plan: 2027 targets

Targets and last results

TOGETHERNESS
— PERFORMANCE
— SOLIDARITY —

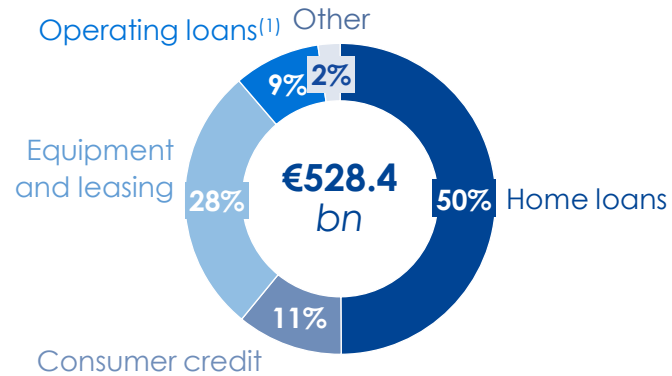


Customer loan and deposit portfolios (as at June 30, 2025)

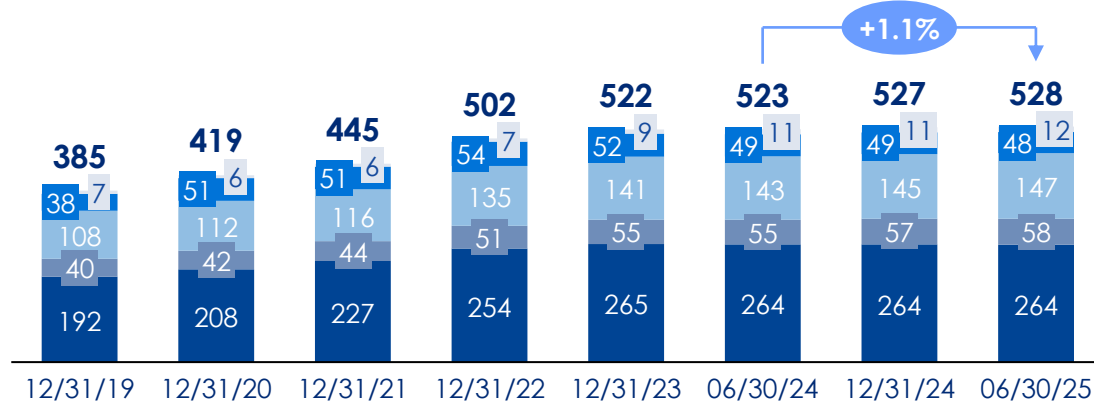
Moderate growth in outstandings

Customer loans

Split of outstandings by product (%)

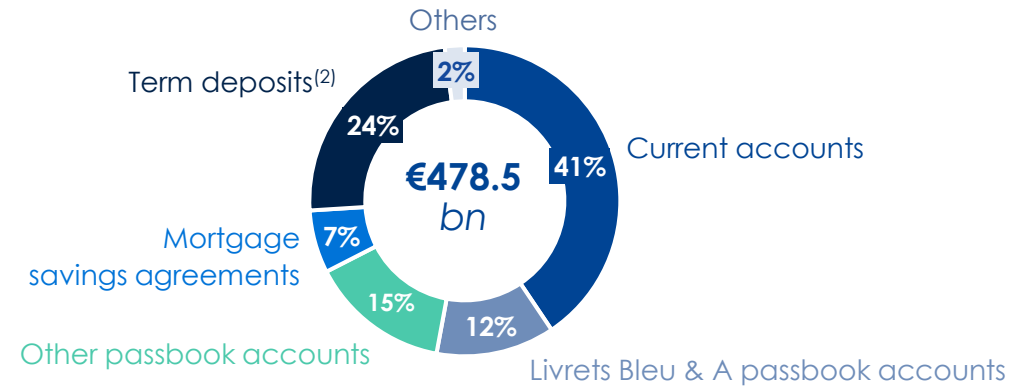


Change in outstandings (€bn)

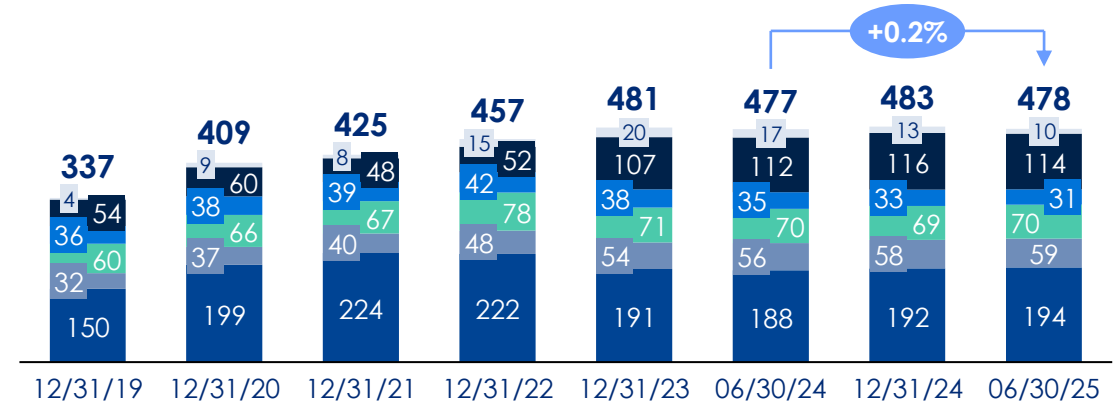


Customer deposits

Split of outstandings by product (%)



Change in outstandings (€bn)



Societal Dividend

Harnessing financial performance for the benefit of society



15% of net income mobilized each year, with a target of **€2.5bn by 2027**
€574m in 2024 and **€439m** in 2023, **more than €1bn** in only two years

€396m in 2024
 €362m in 2023

Environmental and Solidarity Revolution fund

Article 9 Fund (SFDR), whose management is delegated to **Crédit Mutuel Impact**

21 vehicles focusing on the following themes:

- **Better preservation: 4 forests** covering more than 6,500 hectares in France, absorbing nearly 35,000 ktCO₂eq of greenhouse gases for 2024 (carbon sequestration)⁽¹⁾;
- **Better production: 12 investments** notably in new, highly innovative low-carbon energy sources, and velopropelled freight transport;
- **Better eating: 4 investments** to promote healthy, organic food;
- **Better housing: 1 investment** in co-living participation.

€96m in 2024
 €8m in 2023

Inclusive and solidarity-based pricing⁽²⁾

Solidarity & inclusion

- Elimination of the borrower insurance health questionnaire;
- Elimination of bank inheritance fees < €10,000;
- Passbook savings accounts for others;
- Addition interest-free loan (PTZ) ;
- "Family Assistance" cover

Environment and biodiversity

- 0% rate bike offering;
- Pre-financing of energy renovation subsidies;
- Soft mobility offering at 0% rate.

Agriculture & food

- Agri installation loan.

Youth and integration

- Student loan at 0%;
- EBRA youth press offering.

82 M€ en 2024
 68 M€ en 2023

Patronage and Crédit Mutuel Alliance Fédérale Foundation

Crédit Mutuel Alliance Fédérale
leading corporate sponsor in France⁽³⁾



Support from Crédit Mutuel Alliance Fédérale Foundation for:

- **130 non-profit organizations for solidarity projects in the regions :**
 - to promote fraternity, inclusion and combat precariousness (e.g. support for Mayotte);
 - to promote young people and give them the power to take action and make culture a vector of emancipation.
- **82 non-profit organizations for environmental projects:**
 - to preserve biodiversity and living things;
 - to protect health from environmental damage;
 - to provide support for the environmental and inclusive transition of agriculture, the rural world and all citizens.

2025 budget
€106m⁽⁴⁾

(1) Data source: ADEME's complete carbon base

(2) Non-exhaustive list. These offers are subject to conditions.

(3) Ranking of the 20 most generous companies in financial sponsorship in France Equanity/Corenews (11/13/2024)

(4) Including €56 million through Crédit Mutuel Alliance Fédérale Foundation

– Strategic development in the first half 2025

Expansion in Germany with the acquisition of OLB

A major milestone for the Group in the development of the banking and insurance model in Europe

As at Dec 2024



A leading bank in Germany

>150 years of experience in Lower Saxony

Serving **>1 million customers**

A network of **80 branches**
and **~1,700 employees**

Performing financial results

NBI of ~€750mn

Cost/income ratio less than 43%

ROE of 16.2%

>€30bn in total assets



10th largest bank in Germany

Serving **4.8 million customers**

€79bn in total assets

A universal bancassurance player

A comprehensive offering in corporate financing serving Mittelstand companies
and in retail banking, notably
in mortgage lending business

Key points about the transaction

- Acquisition by Crédit Mutuel Alliance Fédérale, **via TARGO Deutschland GmbH (TARGOBANK)**, of 100% of Oldenburgische Landesbank (OLB)
- Transaction **fully aligned with the 2024-2027 strategic plan of the Group** "Togetherness, Performance, Solidarity"
- **CET1 ratio**: An estimated impact of the transaction of **-115 bps⁽¹⁾**
- Expected completion of the transaction in the **first half of 2026⁽²⁾**

(1) Estimated as at March 2025

(2) This transaction is subject to the approval of the regulatory authorities, in particular the European Central Bank (ECB) and the competition authorities.

Focus on OLB acquisition (1/3)

Targobank and OLB key figures

12/31/2024	TARGOBANK ⁽¹⁾	OLB ⁽²⁾
Number of customers (in millions)	3.8	1.0
Workforce ⁽³⁾	7,400	1,700
Number of branches	337	80
Net revenue (in €bn)	2.1	0.7
Income before tax (in €bn)	0.6	0.4
Deposits (in €bn)	36.3	22.3
Loans (in €bn)	31.9	25.4
Total assets (in €bn)	44.9	34.3

— Focus on OLB acquisition (2/3)

Strategic rationale

- **Germany** is the **second-largest domestic market** of Crédit Mutuel Alliance Fédérale;
- TARGOBANK's acquisition of OLB will enable it to significantly amplify its transformation as **a universal bancassurer in Germany**, in addition to **the launch of ACM Deutschland's commercial activities in July 2025**;
- This transaction is **fully aligned with our 2024-2027 strategic plan**.

Strategic goals

1

Significantly amplify TARGOBANK's strategic transformation plan towards a universal banking model with the development of the mortgage lending business

2

Strengthen current coverage of the SME and mid-cap markets and expand TARGOBANK's corporate banking activities

3

Reinforce TARGOBANK's wealth management business

4

Acquire a solid financing franchise with a leading historical presence in the medium-sized LBO market

5

Benefit from the potential for synergies in revenue and cost efficiency for the medium term

— Focus on OLB acquisition (3/3)

Announcement well received by rating agencies

Rating agency	Comments about the transaction
	<p>"We think that, following this transaction, Crédit Mutuel Alliance Fédérale will benefit from a better franchise and will be in a favorable position to expand further its activities in Germany, its second domestic market, in line with its strategic plan 2027."</p> <p>Bulletin "Crédit Mutuel Anchors Bank Insurance Franchise In Germany Through Acquisition Of Oldenburgische Landesbank" (03/21/2025)</p>
	<p>"The acquisition will accelerate Crédit Mutuel Alliance Fédérale's business diversification in Germany without materially diminishing the bank's superior capital ratio, a credit positive."</p> <p>Issuer Comment "Crédit Mutuel Alliance Fédérale's acquisition of German bank OLB is credit positive" (03/26/2025)</p>
	<p>"OLB's acquisition should strengthen Groupe Crédit Mutuel's German franchise and support diversification away from domestic retail banking."</p> <p>Rating action commentary "Fitch affirms Crédit Mutuel Alliance Fédérale et Crédit Mutuel Arkéa a 'A+' ; Outlooks Stable" (04/02/2025)</p>

— Contacts



<https://www.creditmutuel-homeloansfh.eu/en/index.html>

<https://www.bfcm.creditmutuel.fr>



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