

La Roche-sur-Yon and Strasbourg, July 10, 2025

Crédit Mutuel Alliance Fédérale and Crédit Mutuel Océan reinforce their partnership for a stronger Crédit Mutuel

The 14 allied federations of Crédit Mutuel Alliance Fédérale and the Crédit Mutuel Océan federation are expanding their cooperation under a strengthened partnership agreement to make Crédit Mutuel ever more useful to its members, customers and society. A renewed agreement that demonstrates the vitality of the mutualist model, combining local autonomy with powerful action of a national scale.

Building a modern mutualist model

Crédit Mutuel Alliance Fédérale and Crédit Mutuel Océan share the same understanding of the mutualist and cooperative model. Together, they are working on a combined ambition to continue building a modern mutualist model that serves their members, the real economy and the common good. Through the values of freedom, solidarity and responsibility, they demonstrate their relevance amid ongoing major industrial, ecological and technological upheaval.

They offer a comprehensive set of banking and insurance solutions, backed by the Crédit Mutuel brand, the most appreciated brand in the sector.

As long-standing partners, they already share the same information system through Euro-Information and pool their logistics, support and real estate services through the Advisory and Service Center (CCS-Centre de Conseil et de Service) economic interest grouping. Caisse Fédérale du Crédit Mutuel Océan is a shareholder in Banque Fédérative du Crédit Mutuel and Assurances du Crédit Mutuel.

A new milestone to better serve their members and customers

Under this enhanced partnership agreement, Crédit Mutuel Alliance Fédérale and Crédit Mutuel Océan are going a step further in improving how they serve their members and customers as well as society as a whole.

They have decided to coordinate more closely on strategic directions and to deepen cooperation on regulatory, financial and risk management matters, further underpinning the cooperative and mutualist model.

They also plan to expand the range of products and services available to their members and customers, by harnessing synergies, particularly in insurance, phone and internet services and remote surveillance.

Both groups will remain autonomous and free to make their own decisions.



Left to right, first row: Luc Wynant (Chairman of Crédit Mutuel Nord Europe), Éric Petitgand (Chief Executive Officer of Caisse Fédérale de Crédit Mutuel), Martine Gaillou (Chairwoman of Crédit Mutuel Océan), Daniel Baal (Chairman of Caisse Fédérale de Crédit Mutuel and Crédit Mutuel Centre Est Europe), Jean-Pierre Morin (Chief Executive Officer of Crédit Mutuel Océan) and Éric Charpenier (Chief Executive Officer of Banque Fédérative du Crédit Mutuel). Second row: Gérard Cormorèche (Chairman of Crédit Mutuel du Sud-Est), Jean-Louis Maitre (Chairman of Crédit Mutuel Savoie-Mont Blanc), Nicolas Habert (Chairman of Crédit Mutuel Midi-Atlantique), Frédéric Ranchon (Chairman of Crédit Mutuel Massif Central), René Carel (Chairman of Crédit Mutuel Île-de-France), Thierry Reboulet (Chairman of Crédit Mutuel Dauphiné-Vivarais), Philippe Gallienne (Chairman of Crédit Mutuel Normandie), Denise Filet (Vice-Chairwoman of Crédit Mutuel Antilles-Guyane), Philippe Tuffreau (Chairman of Crédit Mutuel Anjou, also representing the Chairman of Crédit Mutuel Loire-Atlantique et Centre-Ouest), Damien Lievens (Chairman of Crédit Mutuel du Centre).

Press contacts

Crédit Mutuel Alliance Fédérale: Aziz Ridouan - +33 (0)6 01 10 31 69 - aziz.ridouan@creditmutuel.fr

Press relations: +33 (0)3 88 14 84 00 - com-alliancefederale@creditmutuel.fr

Crédit Mutuel Océan: Christelle Lebreton - +33 (0)2 51 47 54 49 - +33 (0)6 74 24 59 29 - christelle.lebreton@creditmutuel.fr

About Crédit Mutuel Alliance Fédérale

One of France's leading bancassurers with 77,000 employees serving 31 million customers, Crédit Mutuel Alliance Fédérale has 4,200 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), Île-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.

You can find more information at creditmutuel.fr/alliancefederale

About Crédit Mutuel Océan

A local mutual bank, Crédit Mutuel Océan has been operating in Charente-Maritime, Deux-Sèvres and Vendée for more than 120 years. Its local roots run deep, with 178 branches, 1,481 employees and 1,358 directors. Convinced that a company must actively contribute to the societal challenges of its region, Crédit Mutuel Océan has adopted the following *raison d'être*: "committed to supporting you over the long term". With this, the Group is reasserting its ambition to support its employees and directors, its members and customers, its partners and, more broadly, the inhabitants of the region, over the long term towards a fairer future for all.