

Press Release
Strasbourg, August 12, 2019

Crédit Mutuel Alliance Fédérale¹ reinforces its capital adequacy over the first six months of 2019

At June 30, 2019, Crédit Mutuel Alliance Fédérale's capital adequacy remained extremely solid with a Common Equity Tier 1 (CET1) ratio of 17.4%², a rise of 80 basis points over six months, as against 16.6 % at end December 2018. The Tier 1 ratio and the overall capital adequacy ratio were 17.4 %² and 20.9 %² respectively. The leverage ratio² was 6.3% at June 30, 2019 (6.2% at end December 2018).

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¹ *About Crédit Mutuel Alliance Fédérale : Crédit Mutuel Alliance Fédérale comprises the 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) and Anjou (Angers) federations. Fédération de Crédit Mutuel Massif Central (Clermont-Ferrand) has expressed its wish to join on January 1, 2020. Crédit Mutuel Alliance Fédérale also encompasses 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, Banque Européenne du Crédit Mutuel (BECM) and CIC Iberbanco.*

² *Excluding transitional provisions.*