Great 2013 results

A strengthened financial soundness: a net result of the Group of 66.9 million Euros (+3.7%) reinforces its shareholder funds which rise to about 1.2 billion Euros

The NBI (turnover) is steadily rising (+2.3%) despite a difficult economic context.

Charges are well managed (-0.8%) notably due to decrease of IT costs.

The risk will remain at a historically-low level, result of efficient management, a sound portfolio credit quality and fine customer resistance faced with the crises.

- Basel II solvency ratio at 21.89%, far beyond the regulatory requirement of 8% and undoubtedly one of the best in Europe

An answer to economic player needs and an active contribution to regional developments: 1.1 billion in new funding (+9.5%)

Its financial soundness and its existing means, allows for crucial support of regional economy, by financing hefty projects

- Total amount customer assets: 11.7 million Euros in progression by +2.6%
- Total amount loans outstanding: 7.4 million Euros rising by +0.4%

A sustained sales performance notably thanks to its attractive offers: 18,000 new customers have chosen this bank

It continues to assert itself as a trustworthy partner for its investors as well as being a reliable insurer

- Nearly 7,000 new customers under 26 years old
- 58,000 new savings products issued
- Real estate loans among the lowest on the market
- One customer out of 3 insured at the Crédit Agricole

A Regional Bank undergoing significant changes

A high street full-service bank, the Alsace Vosges Crédit Agricole:

Reinforces its growth ambitions by launching new activities and scheduled openings of 15 new agencies

- Creation of a Business Investment Bank in June 2013 (business representative and loaner in the Rhena transaction of Strasbourg clinics)
- Increase of the number of agencies in the urban sector and roll-out of a new agency concept: opening of a first agency in Oberhausbergen in December 2013, followed by 3 other openings in Strasbourg in the next weeks
- Project of lease management activity to accompany investor customers.
Shows its desire for better customer service with a new sales organisation, notably the creation of expert centres for its professional customers or private individuals with assets.

- Skills reinforced over all the three departments and more easily accessible for customers as of the month of April, 2014
- A Multimedia Customer Relation Centre being developed in Epinal
- Very significant simplified projects for our customers, for example, for private financing requests (housing, consumer) as of the second quarter

Create jobs, recruit and increase its workforce

This significant change which was undertaken during the year 2013 and pursued in 2014, is accompanied by some human resource adjustments

- Over 60 jobs created in two years within the framework of our project
- Reinforced workforce at both the head office and in its sales network

In 2013 the Alsace Vosges Crédit Agricole laid the first stones for its project. In 2014 it made its objectives become reality.