



FIRST HALF 2024

FINANCIAL PERFORMANCE



Crédit Mutuel
ARKEA

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A BANK WITH IMPACT ON THE REAL ECONOMY

As a mission-led company, Crédit Mutuel Arkéa brings together financial strength, local foothold, innovation culture, strategy of openness, responsible and sustainable growth with a long-term horizon. It is committed to offer **financial services supporting territories and their stakeholders as well as environmental and social transitions**.

During the first-half of the year, the group remained true to its convictions to continue supporting its members and clients in their projects. This ambition of support in proximity with individuals, professionals and corporates has been all the more essential in the current context of inflation and economic strains.

Crédit Mutuel Arkéa has launched Duoprime, a new real-estate financing solution for first time buyers. Duoprime offers a supplement to the personal contribution of eligible first-time buyers through the participation of a dedicated vehicle. This solution allows meeting regulatory requirements on debt service-to-income ratio without severely impairing customers' disposable income.

Crédit Mutuel Arkéa **officially launched its Endowment Fund**. This fund will supplement solidarity schemes carried out by the federations and local banks of Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest, notably through financial aids to local initiatives.

The group increased in H1 2024 the production of **loans for the funding of the environmental transition** by 17% compared with H1 2023 and reached €574 million.

The publication of the second mission report highlights the significant progress achieved by Crédit Mutuel Arkéa in sustainability, as well as social responsibility and investments in the real economy. Among the tracked indicators are the membership rate, the group's direct carbon footprint and the inclusion rate of disabled persons within the group.

OPENNESS AND INNOVATION STRATEGY CONFIRMED

Having withdrawn from speculative Corporate and Investment Banking (CIB) businesses in 2008, **Crédit Mutuel Arkéa has made the deliberate choice for an open innovation** by sharing and pooling its expertise with those of its ecosystem. The group has become a reference player in the segments in which it operates, from retail banking to B2B IT outsourcing.

The teams of Crédit Mutuel Arkéa have successfully completed the final migration of the former retail banking activities of HSBC France to Crédit commercial de France (CCF) during the weekend of 31st December and 1st January. This strategic project was launched in June 2021 and more than 1,300 employees were involved. The migration the launch of the CCF, owned by My Money Group, as well as the beginning of white-labelling services operated by various group entities, including Arkéa Banking Services, for a 10-year length.

Crédit Mutuel Arkéa has signed an agreement for the acquisition of a minority stake in the companies Kyaneos Asset Management and Kyaneos Gestion.

Authorised by the French market authority (AMF), Kyaneos has enshrined residential energy efficiency, in France at the core of its development with a threefold objective:

- offering saving products with an attractive risk-return profile,
- having a positive environmental impact through the improvement of the energy efficiency of the refurbished buildings and the reduction of the GHG.
- generate a positive social impact thanks to the enhanced performance of the refurbished buildings and the related effects on the quality of living of the tenants.

Significant breakthrough in generative Artificial Intelligence.

The Data Office of the group's Innovation and Operations division has been awarded the trusted AI certification, issued by the Laboratoire Nationale de Métrologie et d'Essais, which validates the quality of the development and monitoring processes for AI solutions.

A RESILIENT GROUP IN A CONSTRAINED CONTEXT

The first-half of 2024 endured unfavourable economic conditions. If the inflection of inflations seems to be confirmed, monetary conditions remains restrictive and corporate insolvencies increased significantly versus the first-half of 2023.

In this unfavourable environment, group revenues decreased (- 6.5% yoy) and the cost of risk rose (+ 39.5% yoy).

INCREASE IN CLIENTS LOANS AND SAVINGS

Number of clients

+ 3%*

to 5,3 M

Gross customer loans

+ 2%*

to €89.2 billion

Customer savings

+ 1.7%*

to €170.2 billion

LOWER EARNINGS

Net profit group share

€167 million

- 17 % yoy

Cost of risk

76 M€

17 bp of customer loans

Cost / income

72.9%

VERY STRONG BALANCE SHEET

CET 1 ratio

16.8%

LCR

149 %

Net Loans / Deposits

105 %

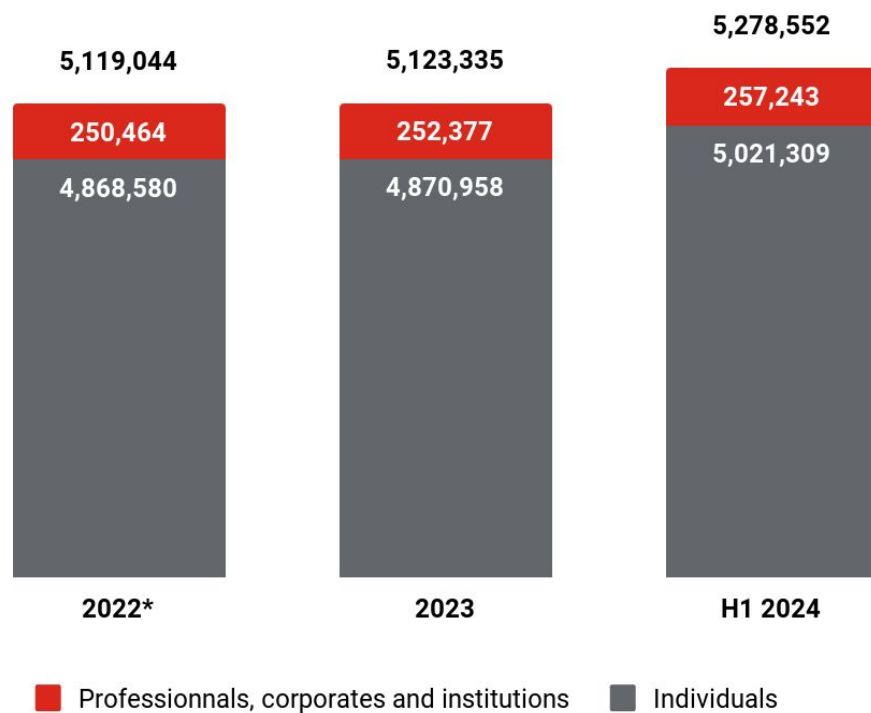
* Evolution since end-2023

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COMMERCIAL PERFORMANCE

1 PORTFOLIO OF OVER 5 MILLION CUSTOMERS

INCREASE IN CUSTOMER PORTFOLIO



Customer portfolio up 3% to 5.3 million.

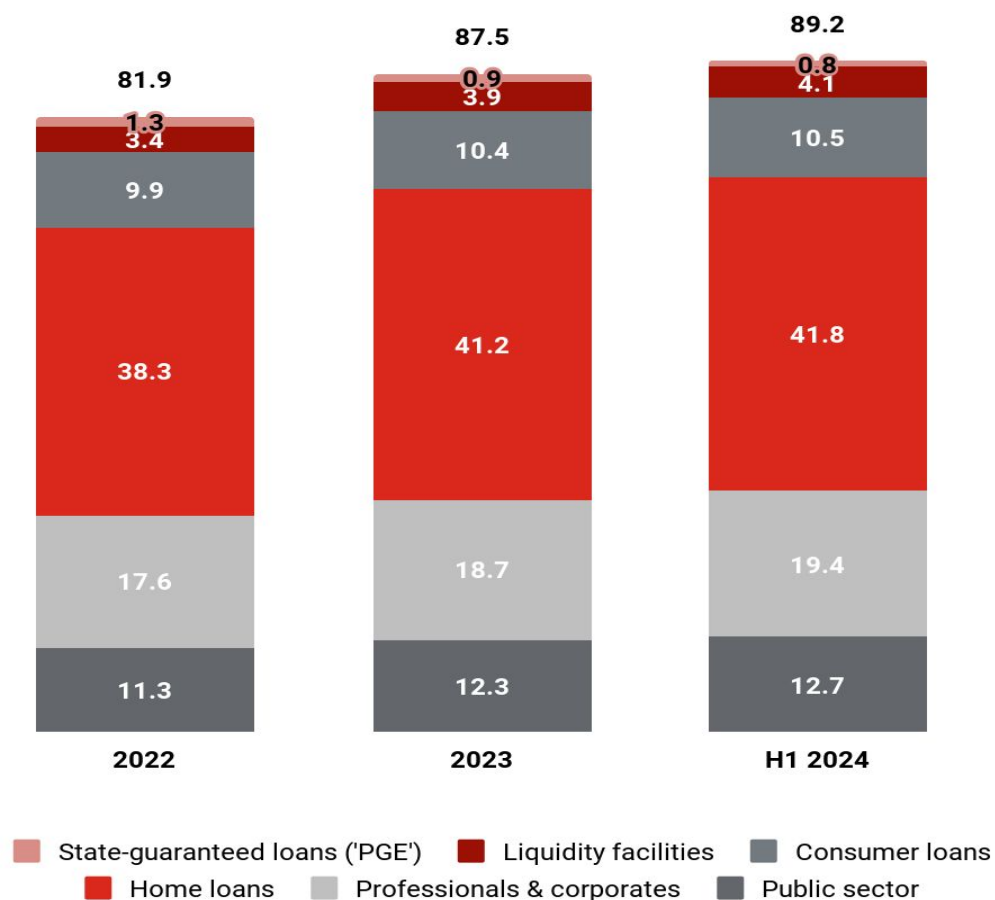
Driven by online banking (+111,000 customers), retail banking (+20,000) and consumer credit (+16,000), the customer portfolio reached 5.3 million customers at end-June 2024, and passed the 5-million threshold of individuals for the first time ever.

This is a significant milestone reached thanks to a soundly executed commercial strategy, notably by Fortuneo, which was voted "Brand of the Year 2024" among online banks according to an independent survey by the NielsenIQ institute among more than 15,000 consumers in France.

* Restated portfolios following quality actions undertaken on dormant accounts

INCREASED OUTSTANDING LOANS

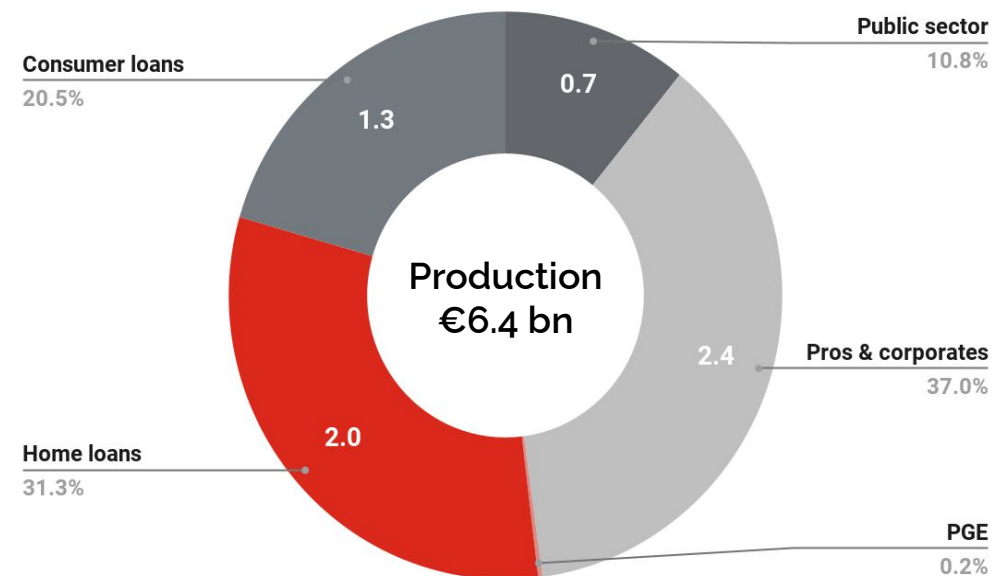
GROSS OUTSTANDING LOANS (in €bn)



Outstanding loans reached €89.2 billion (+2%)

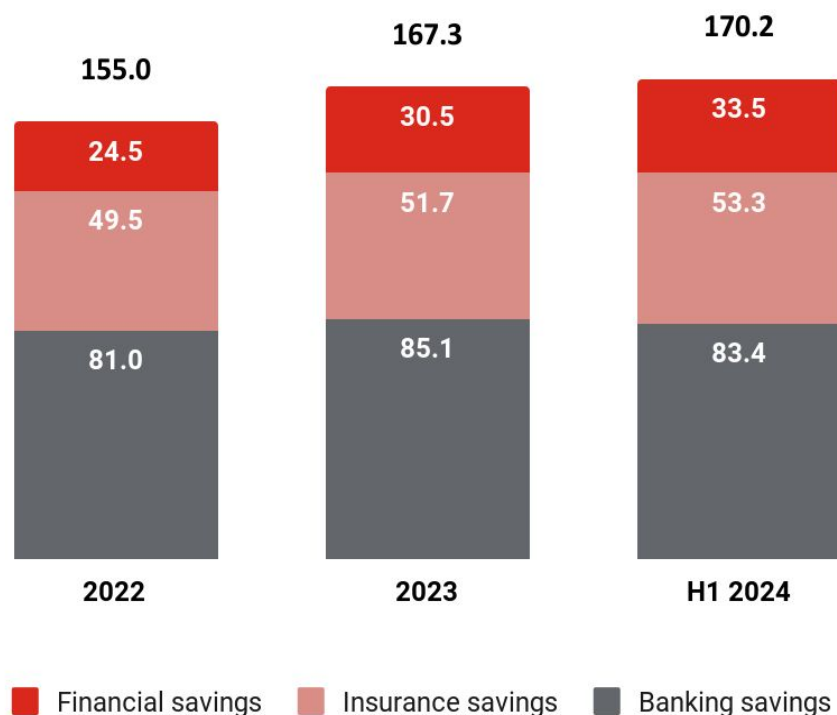
Excluding home loans, **loan production** increased by 10.5% compared to H1 2023, to €4.4 billion. In a still gloomy real estate market, the group's housing loan production is down by almost 40%. In 2023, housing loan production dropped by 40% in France, while that of the group only fell by 23%.

Overall, loan production stands at €6.4 billion in H1 2024, down 12.4% compared to H1 2023 (€7.3 billion).



INCREASE IN OUTSTANDING SAVINGS

OUTSTANDING SAVINGS (in €bn)

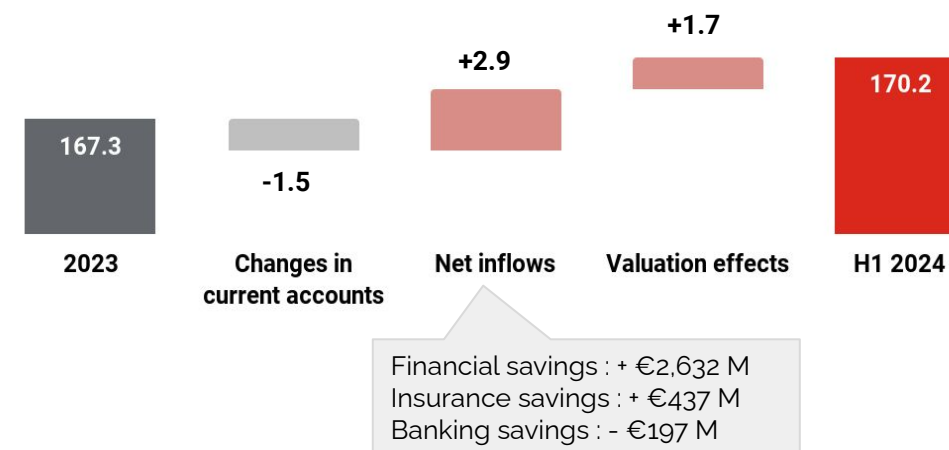


Total savings of € 170.2 billion (+1.7%)

Financial savings were the main contributor to the increase in savings in H1 2024, while inflows in insurance savings soared by 51% compared to H1-2023.

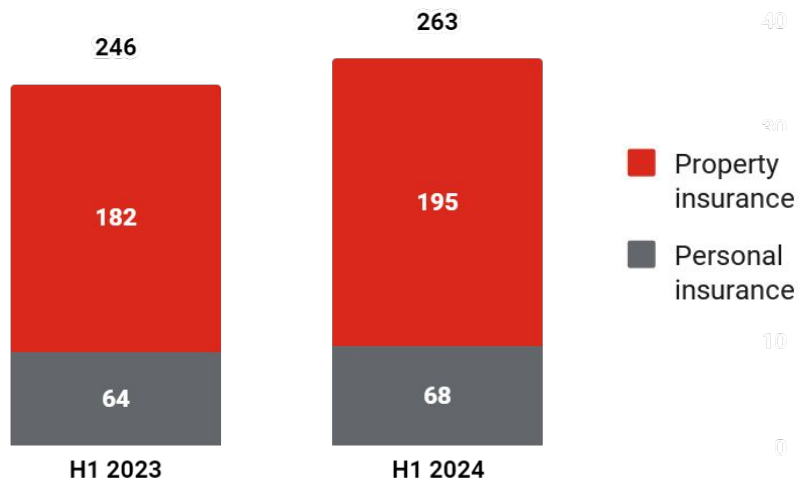
Interest-bearing bank savings reported a small decrease during H1 2024.

EVOLUTION OF OUTSTANDING SAVINGS (in €bn)

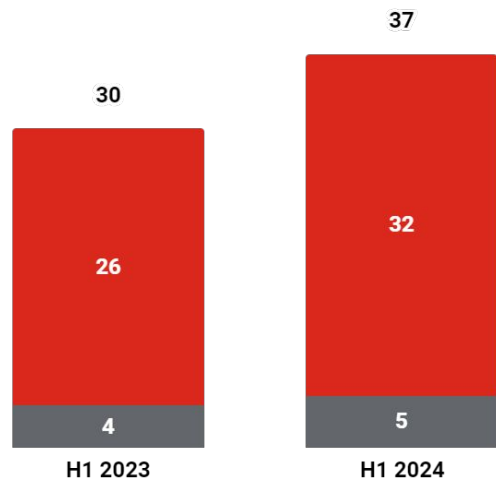


1 AN INCREASE IN INSURANCE PREMIUMS

PREMIUMS EARNED ON EXISTING POLICIES (in €M)



NEW BUSINESS PREMIUMS (in €M)



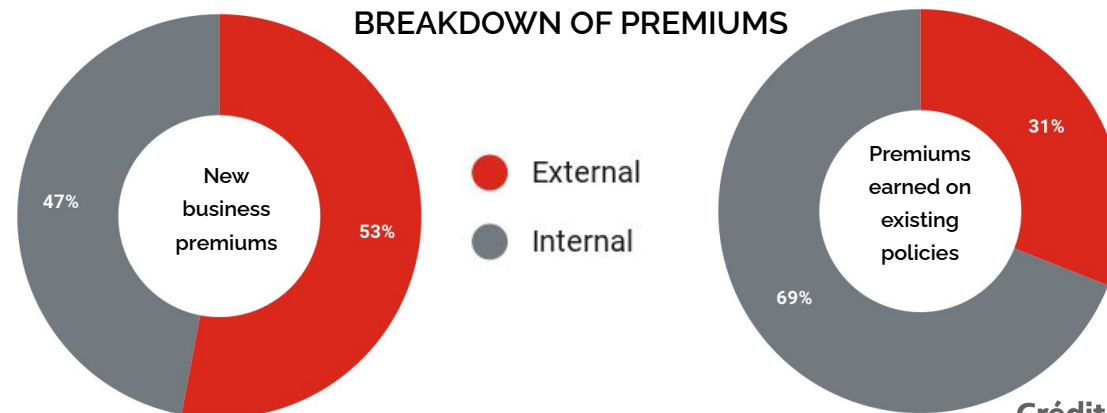
Premium earned on existing policies increased by 7.3% versus H1 2023.

New business premium increased by 23.1% versus H1 2023.

Business from external networks represented:

- 53 % of new business premiums (+ 6pp*)
- 31 % premiums earned on existing policies (- 1pp*)

BREAKDOWN OF PREMIUMS

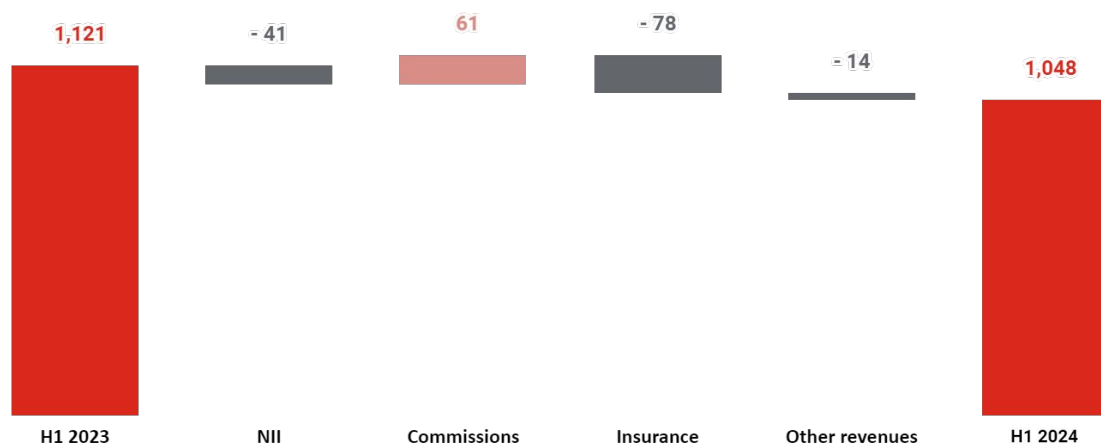


* compared with 2023

2

FINANCIAL PERFORMANCE

MAIN CHANGES IN REVENUES* (in €M)



Good activity level from all the Group's businesses supported the generation of €1 billion revenues in H1 2024.

Revenues declined by 6.5% against H1 2023 to €1,048 million.

The **net interest income** was crippled (- €41 million) by further increase in the cost of customer resources.

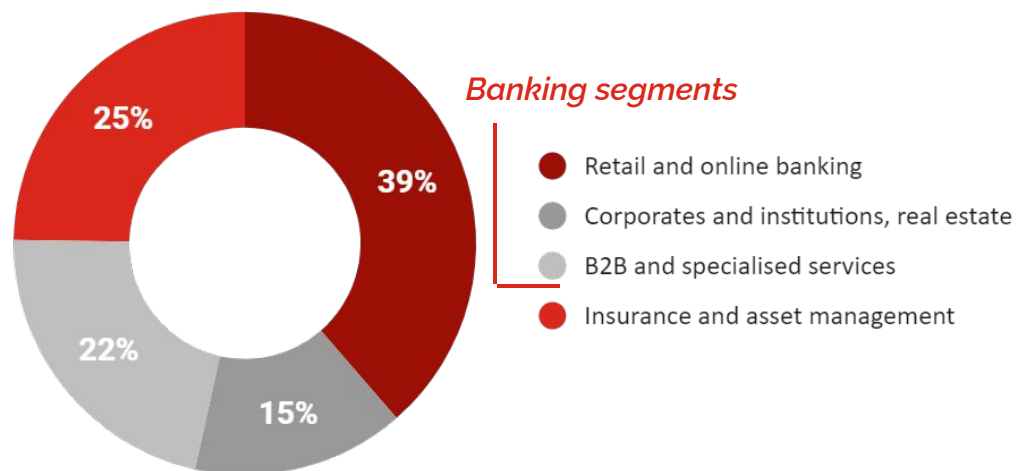
Commissions (+ €61 million) increased, lifted by the B2B businesses.

Insurance income decreased (- €78 million), notably due to higher claims and the impact of the storms at the end of 2023.

Other revenues were lower (- €14 million), owing to lesser contribution from private equity activities.

* Net banking & insurance income including gains and losses on disposal or dilution of companies accounted for by the equity method

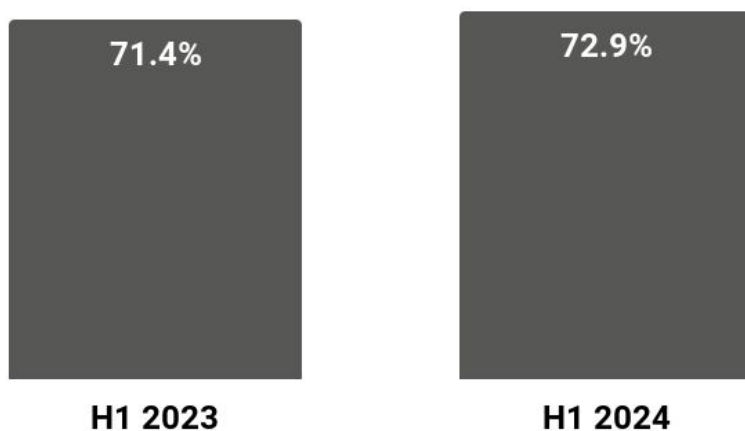
BREAKDOWN OF REVENUES BY BUSINESSES

**A diversified business mix****In H1 2024 :**

- 22% of Crédit Mutuel Arkéa's revenues stemmed from the B2B & Specialised Services division (or €226 million) supported by the IT outsourcing services.
- 25% of Crédit Mutuel Arkéa's revenues were generated by the Insurance and Asset Management division (or € 257 million)

* Net banking & insurance income including gains and losses on disposal or dilution of companies accounted for by the equity method

EVOLUTION OF COST/INCOME RATIO

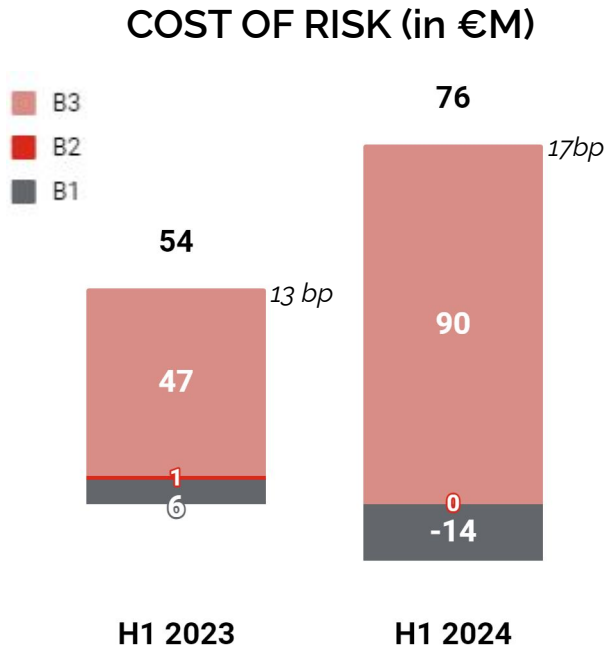


The cost/income ratio increased by 1.5pp to 72.9%

The decline in revenues (- €72 million) negatively impact the cost/income ratio despite a decrease in operating expenses of 4.5 % (- €36 million). Excluding the SRF contribution in 2023, operating expenses remained stable in H1 2024 versus H1 2023.

In an unfavourable economic environment, CM Arkéa has implemented measures to improve its operational efficiency with the objective of restoring the cost/income ratio to its long-term average within the upcoming Medium Term Plan.

HIGHER COST OF RISK, LOAN BOOK OF SOLID QUALITY



The cost of risk increased to €76 million

(+39% compared with H1 2023), representing an annualised level of 17 bp of the on-balance customer loans.

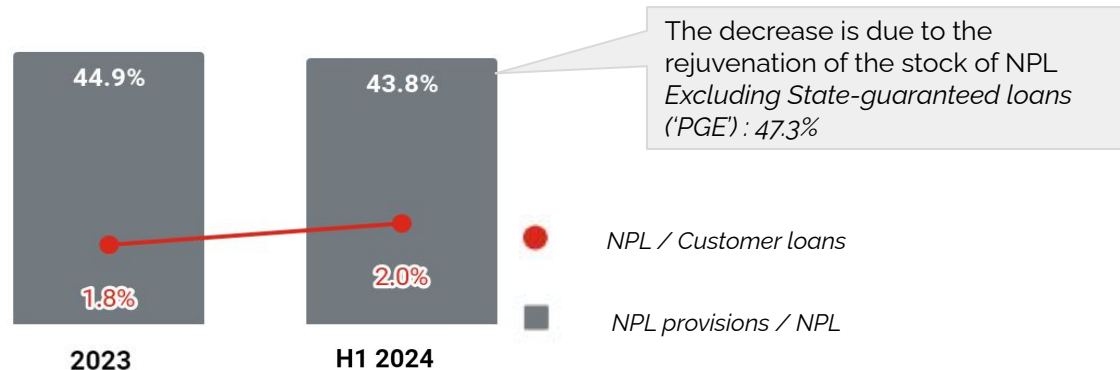
- Cost of risk on performing loans was a reversal of €14 M€, due to an update in parameters/discount rate (positive impact of €46 million) partially offset by the increase in total loans in H1 2024.

B1/B2 outstandings: €88.1 billion

- Cost of risk on non-performing loans (€90 million) increased by €43 million, essentially caused by a deterioration observed in the Professionals and corporates segment.

B3 outstandings : €1.8 billion

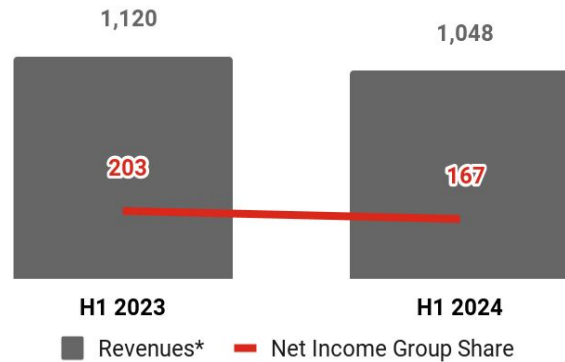
A LOAN BOOK OF SOLID QUALITY



Low exposure to real estate professionals* (commercial and residential): largely booked within the corporate and institutions banking subsidiary ABEI, the exposure represents less than 6% of total exposure with a NPL ratio below that of the total loan book.

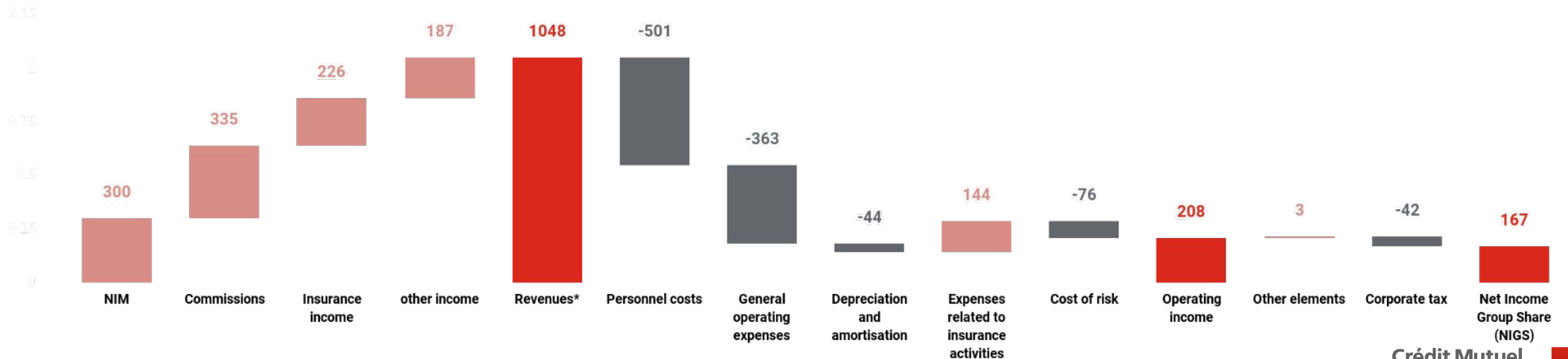
NET PROFIT OF €167 MILLION

CHANGE IN REVENUES AND NET PROFIT (in €m)*



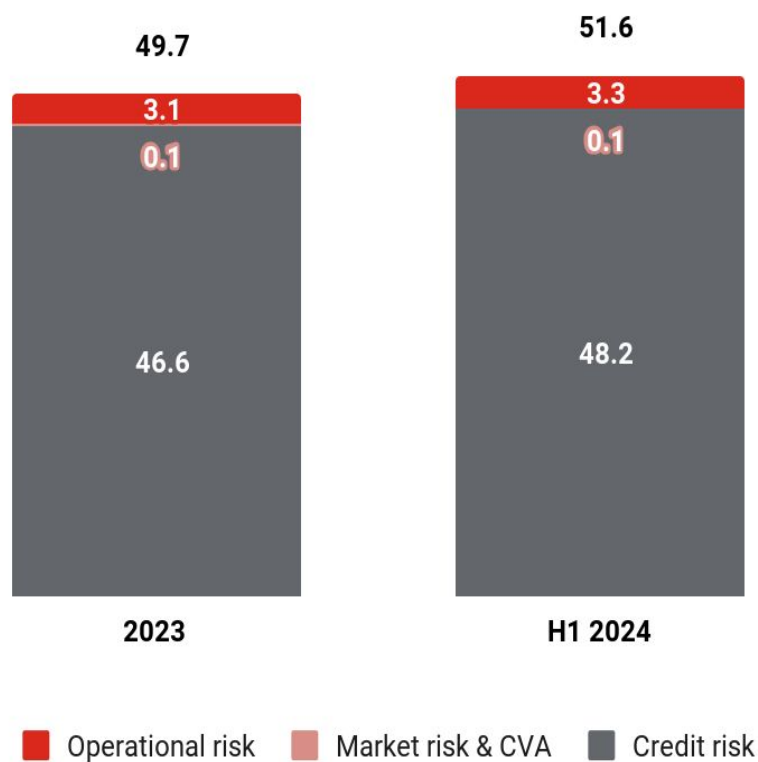
Net profit of €167 million, down 17.4 % versus H1 2023

BUILD-UP TO NET PROFIT (in €M)



* Net banking & insurance income including gains and losses on disposal or dilution of companies accounted for by the equity method

TOTAL RISK-WEIGHTED ASSETS (in €bn)



Risk-weighted assets (RWA) increased since end-2023 by €1.8 billion to €51.6 billion.

This increase is essentially due to the higher loan book and by the evolution of certain parameters for the calculation of RWA.

93% of RWA related to **credit risk** of which::

- €9.3 billion under the Standardised Approach
- €38.8 billion under Internal Rating-Based Approach

2 LEADING SOLVENCY LEVELS

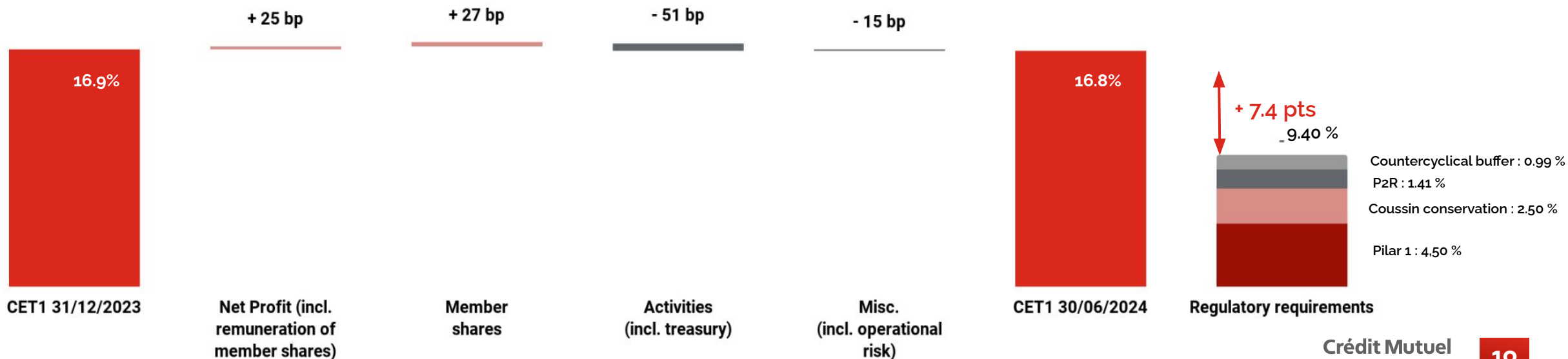
A very strong balance sheet

- Total Assets stable at €191.4 billion
- Equity of €9.9 billion (+ 1.7 %) of which €3.0 billion of member shares (+ 4.6 %)
- Total regulatory capital of €10.6 billion (+ 6.6 %)

Capital ratios substantially above minimum requirements

	30/06/2024	Regulatory requirements
CET 1 ratio	16.8 %	9.40 % (excl P2G)
Total capital ratio	20.6 %	13.99 % (excl. P2G)
Leverage ratio	6.8 %	3 %

CHANGES IN CET1 RATIO



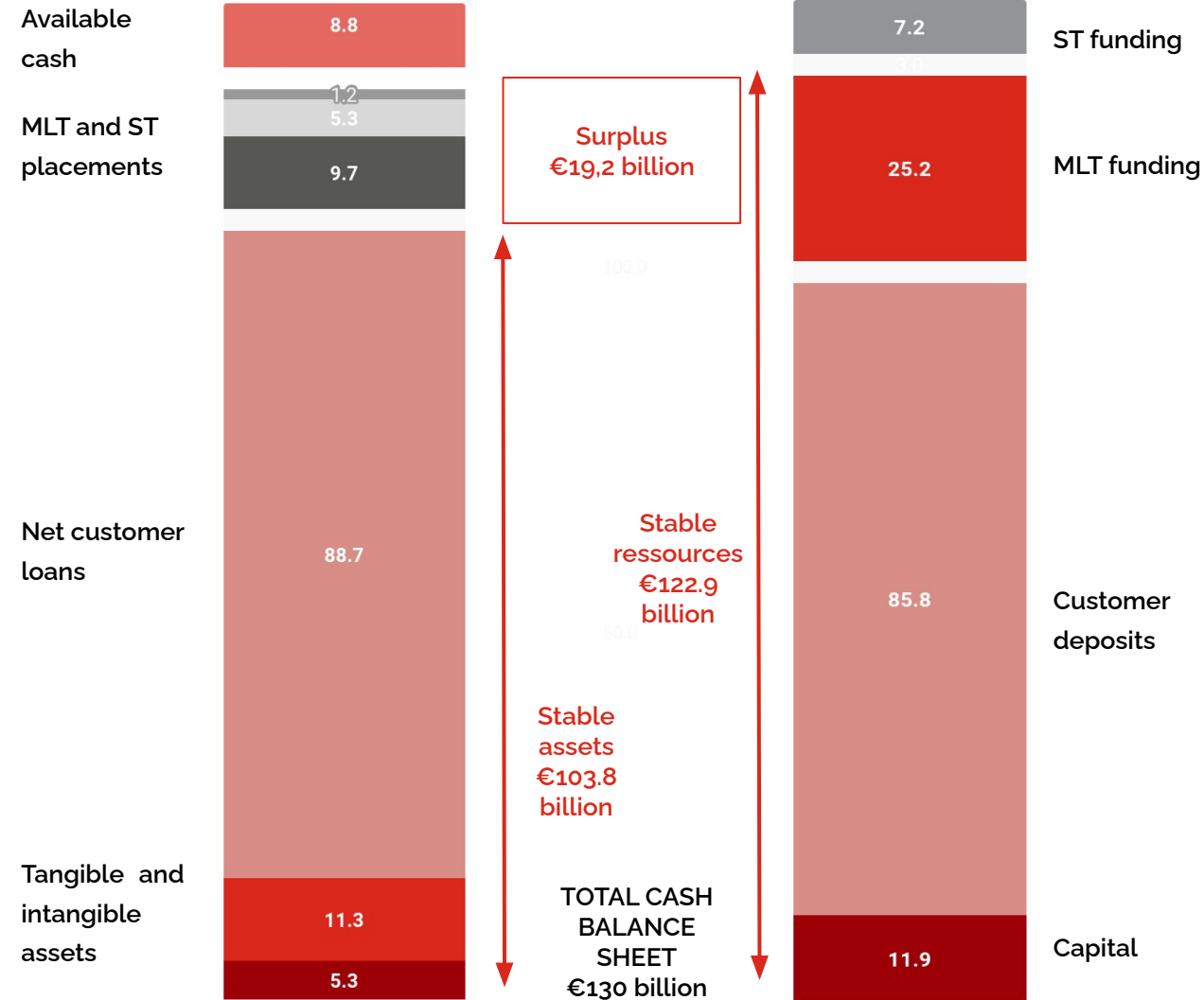
2

AMPLE LIQUIDITY

EXCESS IN MEDIUM AND LONG-TERM RESOURCES OF €19.2 billion

ASSETS

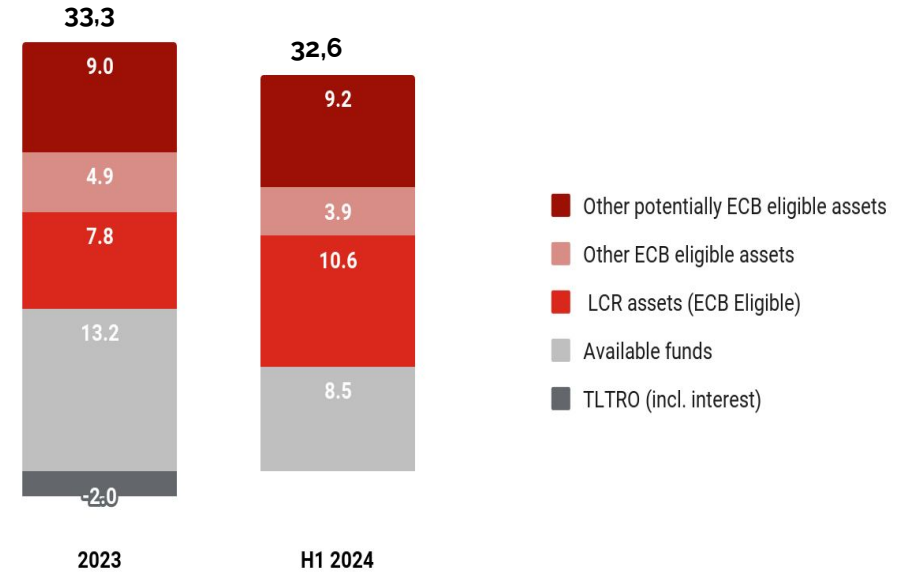
LIABILITIES



LCR OF 149 %

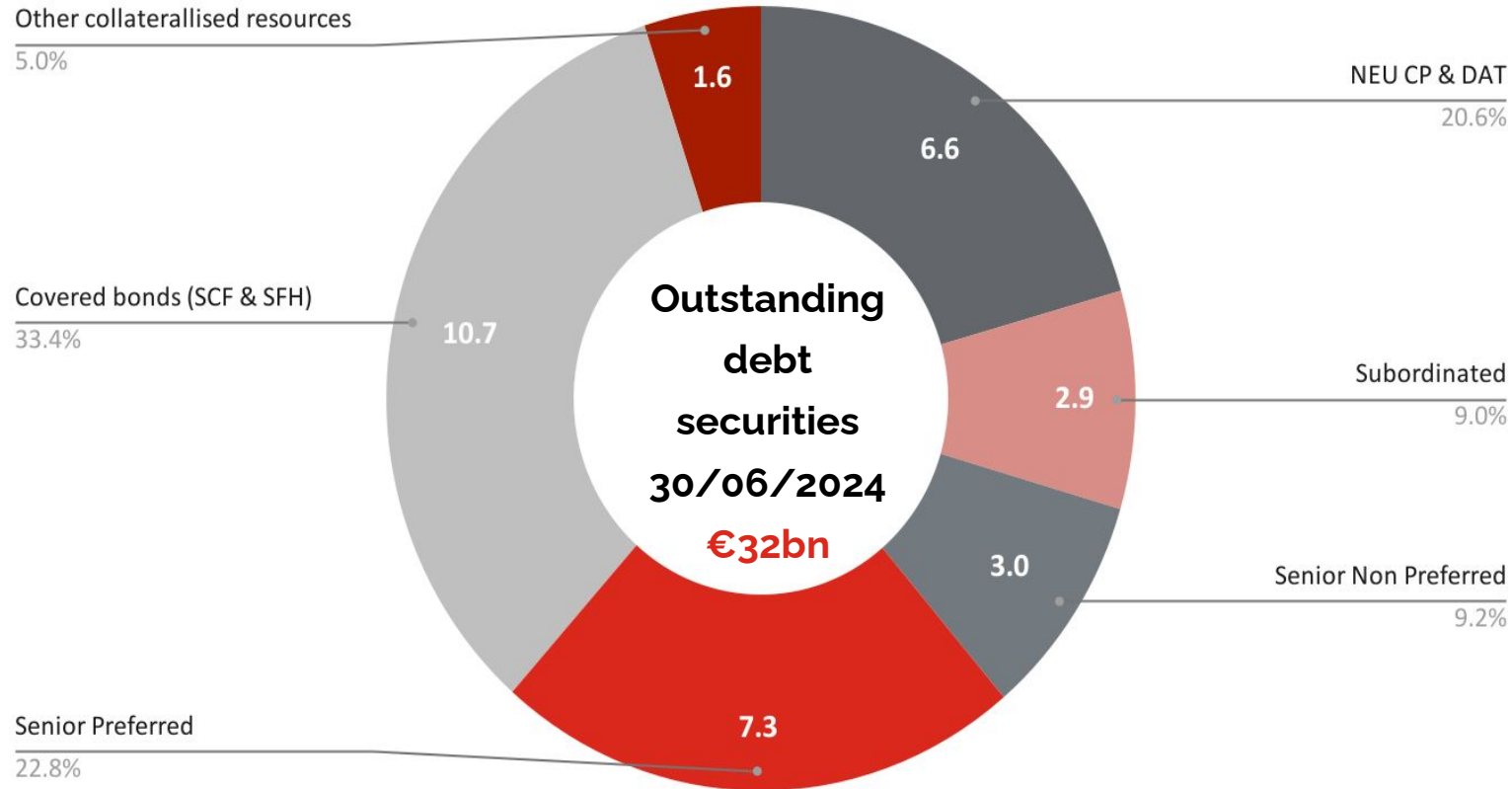
NSFR OF 115 %

€32.6 billion of liquidity reserves



Wholesale funding maturities over one year **2x covered** by HQLA and cash

DIVERSIFIED FUNDING SOURCES



PUBLIC BENCHMARK DEBT SECURITIES ISSUED IN H1 2024

Home Loans SFH

€1,000m / 10 years / MS+45 bp

Public Sector SCF

€750 / 5 years / MS+33 bp

Senior Preferred

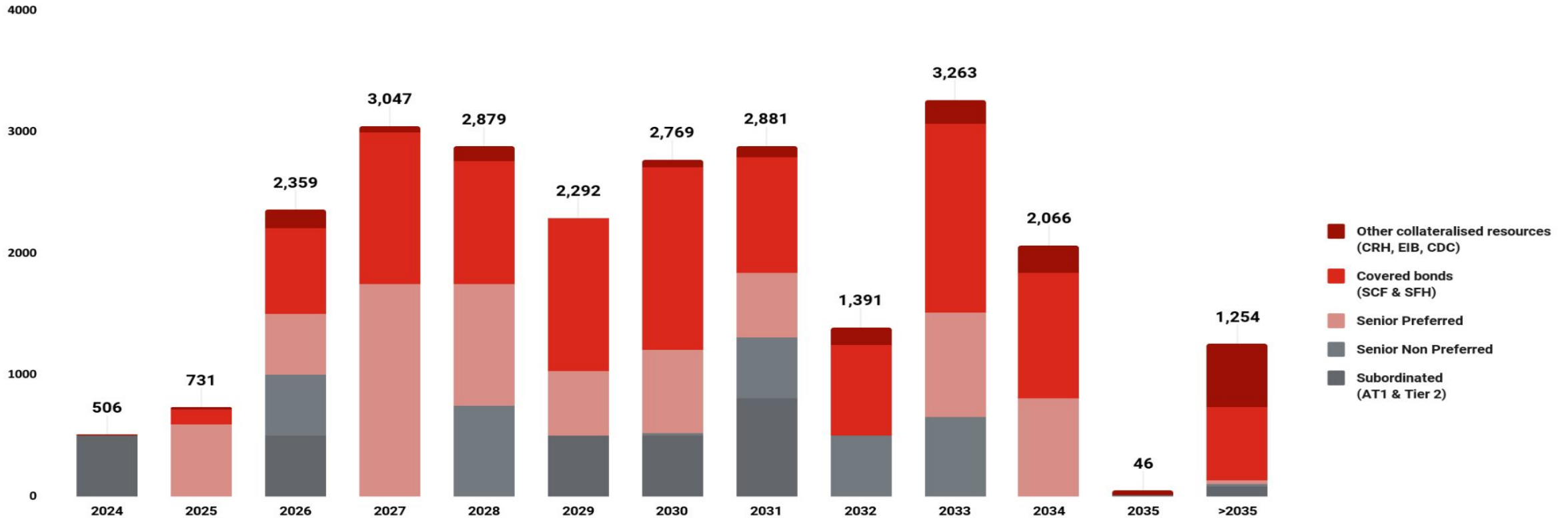
€750m / 9 years / MS+98 bp

Tier 2

€500m / 11NC6 / MS+190 bp

LONG TERM RESOURCES FAVOURED

DEBT MATURITY SCHEDULE BY PROGRAMME (in €M)
EXCL. NEU CP and TERM DEPOSITS



Average residual debt maturity (excl. ST programmes) of 6.2 years at 30/06/2024

2 STRONG CREDIT RATINGS

MOODY'S
INVESTORS SERVICE

Fitch
Ratings

Issuer rating	Aa3	A+
Outlook	Stable	Stable
Long Term Senior Preferred debt	Aa3	AA-
Short Term Senior Preferred debt	P-1	F1+
Long Term Senior Non Preferred debt	A3	A+
Tier 2 Subordinated debt	Baa1	A-
Latest publications	25/07/2024	8/07/2024

A good commercial performance, growing volumes

- Total customers of 5.3 million (+ 3% versus end-2023) with 155,000 new customers
- Customer loans of €89.2 billion (+ 2% versus end-2023) with a new production of €6.4 billion
- Total savings of €170.2 billion (+ 1.7% versus end-2023) with €2.9 billion inflows

A net profit of €167 million, 17.4% lower than in H1 2023

- The continued increase in customer resources, the claims in insurance and the increase in the cost of risk have negatively impact group's earnings despite lower operating expenses.

A strong and healthy balance sheet, notably with still elevated liquidity ratios despite the reimbursement of the full TLTRO drawing (2023 and H1 2024)

- CET1 ratio 16.8%, leverage ratio 6.8%, net customer loans/deposit 105%
- LCR 149%, NSFR 115%

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APPENDICES

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1 GROUP APPENDIX

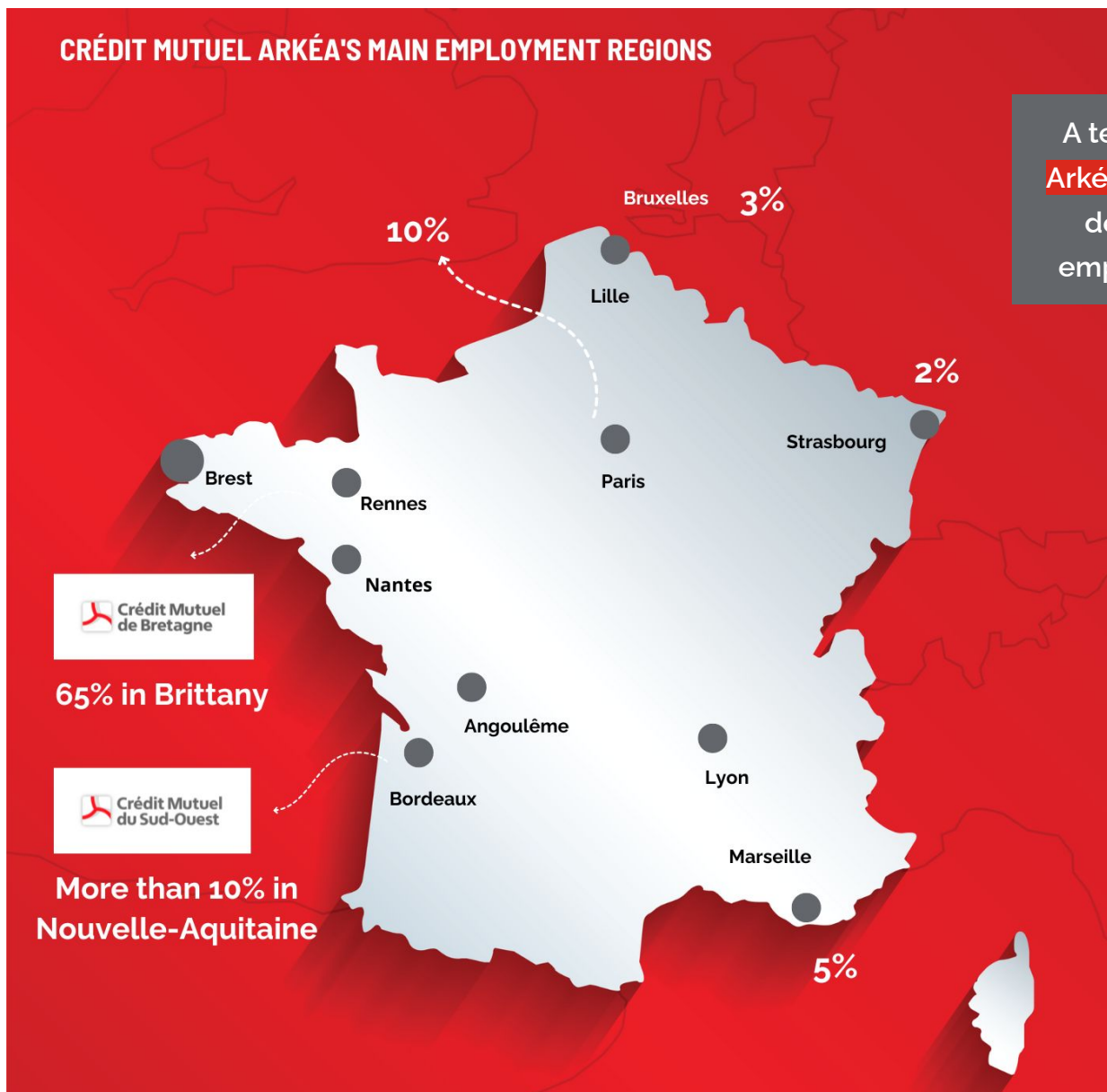
2 FINANCIAL APPENDIX

APPENDIX

1

GROUP APPENDIX

CRÉDIT MUTUEL ARKÉA'S MAIN EMPLOYMENT REGIONS










A territorial group, **Crédit Mutuel Arkéa** is committed to maintaining decision-making centers and employment pools in the regions

A regional base and activity in Europe

KEYTRADE BANK a presence in Belgium with Keytrade Bank and ProCapital

MONEXT a European reach with Monext, the subsidiary specialising in electronic payments.

At end-2023

-  **Crédit Mutuel de Bretagne** 356 sales branches in Brittany and Nouvelle-Aquitaine
-  **Crédit Mutuel du Sud-Ouest**
-  **ARKEA BANQUE** ENTREPRISES & INSTITUTIONNELS 21 regional business centres
-  **ARKEA CAPITAL** 7 regional offices
-  **ARKEA BANQUE PRIVÉE** 7 branches and 3 offices
- Financo** 6 regional offices
-  **IZIMMO** 10 regional offices
-  **liberkeys** 24 regional offices

CREDIT MUTUEL ARKEA'S BUSINESS LINES

BANKING FOR INDIVIDUALS AND PROFESSIONALS



INSURANCE AND ASSET MANAGEMENT



BANKING FOR COMPANIES AND INSTITUTIONALS



ACTIVITIES TO PROTECT PEOPLE AND PROPERTY

BUSINESS-TO-BUSINESS



THE REAL ESTATE BUSINESS



EXTRA-FINANCIAL RATINGS OF CRÉDIT MUTUEL ARKEA

Agency	Year	Rating	Change
MSCI	2023	AA	Stable
Sustainalytics <i>(on a scale from 0 to 100, 0 being the least risky).</i>	2024	11,2	Down 0.4 points <i>(vs previous rating)</i>
Moodys ESG Solutions (formerly Vigeo) <i>(on a scale from 0 to 100, 100 being the best score).</i>	2023	72	Stable
ISS ESG	2022	C	Stable
CDP	2023	B	Stable

APPENDIX

2

FINANCIAL APPENDICES

Since 1 January 2023, the Group has applied IFRS 17 “Insurance Contracts” and IFRS 9 “Financial Instruments” for its insurance activities with retroactive effect from 1 January 2022.

The main effects of the transition to IFRS 17 and IFRS 9 as at 01/01/2023 are as follows :

- (a) Cancellation of insurance assets and liabilities recognised under IFRS 4
- (b) Recognition of reinsurance assets and liabilities pursuant to IFRS 17
- (c) Remeasurement of financial assets under “Financial insurance activity investments” pursuant to IFRS 9
- (d) The application of IFRS 17 and IFRS 9 has a positive post-tax impact on Group shareholders' equity at 01/01/2023.

Figures are presented under IFRS 4 until 2021 and under IFRS 17 from 2022 onwards.

The consolidated financial statements for the first-half of 2024 were approved by the Board of Directors of the Company on 6 September 2024 and have been the subject of a limited review.

In this presentation, revenues represent net banking and insurance income including gains and losses on disposal or dilution of companies accounted for by the equity method.

2

SIMPLIFIED INCOME STATEMENT

In €M	30/06/2024	30/06/2023	Variation	%
Revenues*	1,048	1,120	- 72	-6.5%
Operating expenses	763	800	- 36	-4.5%
Cost/income ratio	72.9%	71.4%	+1.5 points	
Gross operating income	284	320	- 36	-11.3%
Cost of risk	76	54	+ 21	+39.5%
Operating income	208	266	- 58	-21.7%
Net income - group share	167	203	- 35	-17.4%

Net banking & insurance income including gains and losses on disposal or dilution of companies accounted for by the equity method

2

SIMPLIFIED BALANCE SHEET

Assets (€bn)	30/06/2024	31/12/2023
Cash, due from central banks	8.7	13.5
Financial assets at fair value through P&L	2.0	1.9
Derivatives used for hedging purposes	4.1	3.9
Financial assets at fair value through equity	10.4	8.9
Securities at amortised cost	1.0	0.7
Loans and receivables - credit institutions	14.9	14.0
Loans & advances to customers	88.6	86.9
Remeasurement adjustment on interest-rate risk hedged portfolios	- 3.2	- 2.6
Placements of insurance activities	60.9	60.4
Tax & other assets, equity method investments	2.3	2.3
Investment property, property	1.2	1.1
Goodwill	0.5	0.5
Total assets	191.4	191.6

Liabilities (€bn)	30/06/2024	31/12/2023
Financial liabilities at fair value	4.9	4.9
Due to banks	4.3	6.7
Customer accounts	84.3	85.1
Debt securities	25.6	24.4
Tax & other liabilities, provisions	6.4	5.7
Insurance companies technical reserves	53.3	52.7
Subordinated debt	2.7	2.3
Total equity	9.9	9.7
Capital & reserves	3.0	2.9
Consolidated reserves	6.8	6.5
Gains and losses recognised directly in equity	-0.2	-0.1
Net income	0.2	0.4
Minority interest	0.0	0.0
Total Liabilities	191.4	191.6

2

SEGMENT INFORMATION

€M	Banking		Insurance & Asset Management		Crédit Mutuel Arkéa Group	
	30/06/2024	30/06/2023	30/06/2024	30/06/2023	30/06/2024	30/06/2023
Revenues*	775	835	257	285	1 048	1 120
Operating expenses	- 697	-727	-67	-73	-763	-800
Gross operating income	94	108	190	212	284	320
Cost of risk	-77	-52	1	-2	-76	-54
Operating income	17	57	191	210	208	266
Net income - Group share	27	45	141	157	167	203
	30/06/2024	31/12/2023	30/06/2024	31/12/2023	30/06/2024	31/12/2023
Sector assets & liabilities (in €bn)	127.1	127.9	64.2	63.8	191.4	191.6

* Net banking & insurance income including gains and losses on disposal or dilution of companies accounted for by the equity method



Two short-term NEU CP programmes of which 1 NEU CP ESG (see below)

- Outstanding (end-June 2024) : 4 998 m € (incl. NEU CP ESG)
- Maturities : from 1 day to 12 months
- Average initial maturity (end-June 2024): 328 days
- Average residual maturity (end-June 2024): 171 days
- Ratings (Moody's / Fitch) : P-1 / F1+
- Compliance to regulations supervised by [Banque de France](#)
- ECB eligible marketable assets



Focus on NEU CP ESG:

- Outstanding (end-June 2024) : 935 m € of which 785 m € Green, 150 m € Social
- Maturities : from 6 months to 12 months
- Pool of eligible assets : Green Residential housing loans, loans to social housing landlords
- Reporting : Bi-annual [allocation & impact reports](#)
- First bank having set up a NEU CP ESG programme



OUTSTANDING BENCHMARK LONG-TERM DEBT SECURITIES

Unsecured debt securities

	ISIN	Nominal (m €)	Coupon	Issue date	Call date	Maturity date
Senior Preferred	FR0013397320	500	1.375%	17/01/2019	-	17/01/2025
	FR00140007B4	500	0.010%	28/10/2020	-	28/01/2026
	FR0013511227	750	0.875%	07/05/2020	-	07/05/2027
	FR001400CQ85	1000	3.375%	19/09/2022	-	19/09/2027
	FR001400186	500	3.875%	22/05/2023	-	22/05/2028
	FR0013450822	500	0.375%	03/10/2019	-	03/10/2028
	FR0013421369	500	1.125%	23/05/2019	-	23/05/2029
	FR0014007Q96	500	0.750%	18/01/2022	-	18/01/2030
	FR001400KZZ2	500	4.125%	02/10/2023	-	02/04/2031
	FR001400P1Y4	750	3.625%	03/04/2024	-	03/10/2033
	FR001400MCE2	750	4.125%	01/12/2023	-	01/02/2034
	Senior Non-Preferred	FR0013414091	500	1.265%	15/04/2019	-
FR0013517307		750	1.250%	11/06/2020	11/06/2028	11/06/2029
FR00140065E6		500	0.875%	25/10/2021	-	25/10/2031
FR001400E946		500	4.250%	01/12/2022	-	01/12/2032
	FR0014002BJ9	500	0.875%	11/03/2021	-	11/03/2033
Tier 2	FR0013173028	500	3.250%	01/06/2016	-	01/06/2026
	FR0013236544	500	3.500%	09/02/2017	-	09/02/2029
	FR0013291556	500	1.875%	25/10/2017	25/10/2024	25/10/2029
	FR0013407418	750	3.375%	11/03/2019	-	11/03/2031
	FR001400PZVo	500	4.810%	15/05/2024	15/05/2030	15/05/2035

Social debt securities

Green debt securities

Covered bonds

	ISIN	Nominal (m €)	Coupon	Issue date	Call date	Maturity date
SFH	FR001400EEX5	500	2.750%	09/12/2022	-	22/12/2026
	FR001400FJM4	750	3.000%	31/01/2023	-	30/03/2027
	FR0013284908	500	0.750%	05/10/2017	-	05/10/2027
	FR001400CZO3	500	3.000%	04/10/2022	-	04/10/2028
	FR0013433281	500	0.125%	12/07/2019	-	12/07/2029
	FR0013515715	1000	0.010%	04/06/2020	-	04/10/2030
	FR001400ABK6	750	1.750%	16/05/2022	-	16/05/2032
	FR0013336229	500	1.500%	01/06/2018	-	01/06/2033
	FR001400ICR2	1000	3.250%	08/01/2023	-	01/08/2033
	FR001400NNC1	1000	3.072%	07/02/2024	-	07/02/2034
	SCF	FR0014009GQ8	500	0.875%	31/03/2022	-
FR001400OgEo		750	3.111%	28/02/2024	-	28/02/2029
FR0013460417		500	0.125%	15/01/2019	-	15/01/2030
	FR0014009GQ8	500	3.250%	10/01/2023	-	10/01/2031

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