



ALLOCATION AND IMPACT REPORT

NEU CP ESG

NOVEMBER 2024





Crédit Mutuel Arkéa's NEU CP ESG programme is broken down into three compartments: NEU CP Green, NEU CP Social and NEU CP Durable (Sustainable), which make it possible to issue according to the eligible asset classes defined [in Crédit Mutuel Arkéa's Green, Social and Sustainable Bond Framework](#).

This report includes the NEU CP ESG issues carried out in 2023 and 2024, which also constitute the current outstandings at 30 June 2024.

In order to take into account the short maturity of NEU CPs (less than or equal to one year), NEU CP ESG reports are published on a half-yearly basis.



CONTENTS

01 ISSUES OF CREDIT MUTUEL
ARKEA NEU CP ESG

02 ALLOCATION OF THE AMOUNTS RAISED

03 IMPACT INDICATORS

04 METHODOLOGY

05 APPENDICES

ISSUES OF CREDIT MUTUEL ARKEA NEU CP ESG

Crédit Mutuel Arkéa is the first French bank to have issued NEU CP Green through its NEU CP ESG programme, available on the Banque de France website: <https://eucpmtn.banque-france.fr/public/#/liste-des-emetteurs/3f8b9dec-b611-ea11-80f7-001dd8b71ea9>

During the first half of 2024, NEU CP Green's outstandings increased by €132.5 million to €785 million. NEU CP Social's outstandings also increased by €25 million to €150 million, bringing **the total outstanding amount of NEU CP ESG at 30 June 2024 to €935 million.**



Breakdown of outstandings by issue and by format:

NEU CP Green

Issue date	ISIN	Nominal amount of issue (in €M)	Maturity
12.07.2023	FR0128097062	6	11.07.2024
03.11.2023	FR0128309202	25	01.11.2024
08.11.2023	FR0128323369	25	08.11.2024
17.11.2023	FR0128327055	10	17.11.2024
04.12.2023	FR0128349372	10	04.12.2024
11.12.2023	FR0128351337	25	11.12.2024
15.12.2023	FR0128355825	20	02.12.2024
21.12.2023	FR0128356773	20	20.12.2024
08.01.2024	FR0128381268	100	08.07.2024
16.01.2024	FR0128408608	20	16.01.2025
18.01.2024	FR0128409564	20	17.01.2025
19.01.2024	FR0128410224	25	19.07.2024
24.01.2024	FR0128422070	20	24.01.2025
31.01.2024	FR0128450139	25	31.01.2025
07.02.2024	FR0128463025	12	05.02.2025
26.02.2024	FR0128482355	50	24.01.2025
18.03.2024	FR0128509975	50	24.01.2025
03.04.2024	FR0128515584	37	27.01.2025
04.04.2024	FR0128515899	20	04.04.2025
05.04.2024	FR0128515907	20	04.04.2025
10.04.2024	FR0128539600	25	10.04.2025
07.05.2024	FR0128607936	25	07.11.2024
14.05.2024	FR0128620277	25	14.02.2025
20.05.2024	FR0128633916	35	20.05.2025
29.05.2024	FR0128655075	50	29.05.2025
05.06.2024	FR0128658186	25	05.06.2025
06.06.2024	FR0128658632	15	06.06.2025
07.06.2024	FR0128659564	20	06.06.2025
10.06.2024	FR0128660539	25	10.06.2025
TOTAL		€785 million	

NEU CP Social

Issue date	ISIN	Nominal amount of issue (in €M)	Maturity
10.08.2023	FR0128168665	50	09.08.2024
05.10.2023	FR0128230820	50	04.10.2024
03.11.2023	FR0128309210	25	01.11.2024
05.06.2024	FR0128658293	25	05.06.2025
TOTAL		€150 million	



ALLOCATION OF THE AMOUNTS RAISED

As of the date of this report, the amounts raised during the NEU CP ESG issues carried out by Crédit Mutuel Arkéa have been allocated in full.

NEU CP Green

Eligible asset classes financed or refinanced by NEU CP Green issues (extract from the framework):

- > **Green Buildings**
- > **Residential buildings**

Loans to finance new dwellings since granted from 1 June 2013 in line with the RT2012⁽¹⁾ regulation as a minimum requirement.

The pool of eligible assets of the NEU CP Green issues consists entirely of housing loans distributed by the Crédit Mutuel de Bretagne and Crédit Mutuel du Sud Ouest federation networks in 2020 and 2022 for the acquisition of new homes, mainly in Brittany and Nouvelle-Aquitaine and complying with the RT2012 standard (see methodology on page 12).

There were 9,757 loans for 4,261 customers and a total outstanding principal of €785,095,198 at 30 June 2024.

According to the methodology described on page 16, the 9,300 loans for a principal outstanding of €740,509,822 at 30 June 2024, i.e. 94%, are aligned with the **European Taxonomy**.

NEU CP Social

Eligible asset classes financed or refinanced by NEU CP Social issues:

> **Affordable housing**

Loans dedicated to the financing of regulated social housing schemes including:

- "Prêt d'Accession Sociale" (PAS)
- Loans to social housing landlords

> **Health and care**

Loans to finance healthcare centres including:

- Public hospitals
- Medical-social centres such elderly care facilities

The pool of assets eligible for NEU CP Social issues consists entirely of loans to social landlords and healthcare institutions in France granted in 2020 and 2023 by Arkéa Banque Entreprises et Institutionnels.

There were 75 loans with outstanding principal of €150,086,203 at 30 June 2024:

- **€112,852,458 divided into 59 loans to social housing operators**
- **€37,233,744 divided into 16 loans to healthcare institutions**

1. RT2012 regulation: primary energy consumption for residential buildings limited to 50 kWh/m²/year.

IMPACT INDICATORS

NEU CP Green

Alignment with the UN Sustainable Development Goals (SDGs):

7 AFFORDABLE AND
CLEAN ENERGY



7.3 By 2030, double the global rate of improvement in energy efficiency

13 CLIMATE
ACTION



13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries.

According to the methodology described on page 12, **the 9,757 loans selected** for these issues and granted by Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest to private individuals for the acquisition of new homes meeting the RT2012 standard make it possible to:

**energy savings of 79,765,920 kWhPE/year
and avoidance of 6,712 TCO₂eq/year in
greenhouse gas emissions.**



NEU CP Social *Social housing category*

Achieve alignment with the UN Sustainable Development Goals (SDGs):



10.2 By 2030, to empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.



11.1 By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.

According to the methodology described on page 12, **the 59 loans selected** for these issues and granted by Arkéa Banque Entreprises et Institutionnels to social landlords in France will have enabled:

the building or rehabilitation of 2,960 homes for 6,512 beneficiaries, and also the financing of works to maintain, repair or improve living conditions.

NEU CP Social *Health category*

Alignment with the UN Sustainable Development Goals (SDGs):



13.d The strengthening of the capacity of all countries, in particular developing countries, for early warning, risk reduction and the management of national and global health risks

According to the methodology described on page 12, **the 16 loans selected** for these issues and granted by Arkéa Banque Entreprises et Institutionnels to healthcare institutions in France have contributed to:

the financing of investments in 11 institutions, representing a total capacity of more than 6,900 beds.



4.1 General information

Erosion of the pool

The pool of eligible assets may suffer erosion due to the amortisation of loans or early repayments. Each half-year, an assessment is made of the outstanding principal under pool loans. If erosion is identified, new eligible loans are added to the pool so that the total amount remains equal to that of the associated issue.

Refinancing of pool loans in the event of a transaction not renewed by the investor:

In the event that a portion of the loans in the pool of eligible assets is no longer refinanced due to the fact that a NEU CP reaching maturity is not renewed, the refinancing will be provided by Crédit Mutuel Arkéa while a new investor is found so that the amount of outstanding NEU CP ESG is once again equal to that of the asset pool.

4.2 Eligible loans

Habitat Vert (green housing loans)

Housing financed by loans granted less than 36 months before the issue date of the NEU CP to private individuals for the purchase or construction of a new home (purpose of the loan: "new purchase", "construction only", "construction + land", "off-plan sales") is considered to comply with the RT2012 standard, mandatory in France between 1 January 2013 and 31 December 2021 for the construction of new housing.

Habitat Social (social housing loans)

Loans granted by Arkéa Banque Entreprises et Institutionnels to social landlords less than 36 months before the NEU CP issue date. The purpose of the loans is the construction or renovation of social housing in France as well as maintenance, repair or improvement of living conditions.

Health and care

Loans granted for less than 36 months since the NEU CP issue date, granted by Arkéa Banque Entreprises et Institutionnels to healthcare institutions, including hospitals and a polyclinic in France. The purpose of these loans is the construction or rehabilitation of institutions, as well as maintenance or repair work.



4.3 Impact calculation methodology

Green housing loans

To achieve **carbon neutrality in 2050** and to comply with the objectives of the Paris Agreement, the acceleration of the transitions initiated in the areas of energy efficiency and sobriety is essential.

Buildings are the most energy-intensive sector in France. The sector represents 42% of total final energy and generated 23% of greenhouse gas (GHG) emissions in 2020, according to the French Ministry for the Ecological Transition.

Faced with these challenges, the renovation of homes as well as the development of low-energy homes play a central role in the forward-looking scenarios for alignment with the objectives of the Paris Agreement and the French national Low-Carbon Strategy.

The portfolio of eligible assets consists entirely of housing loans granted to individual customers by the local banks affiliated with the Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest federations for the construction and acquisition of new homes, mainly in Brittany and Nouvelle-Aquitaine. These dwellings comply with the RT2012 thermal regulation, which sets requirements in terms of energy consumption, comfort and building design.

The estimated impact of housing financed by housing loans granted by the local banks affiliated with the Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest federations is defined according to two key indicators:

> **annual energy savings in primary energy (kWhPE/year)**

> **the greenhouse gas emissions avoided annually (TCO₂eq).**

For home loans granted to individual customers, Crédit Mutuel Arkéa does not currently have all the actual data necessary to calculate these impact indicators. Thus, to estimate them, the choice has been made to use the statistical data made available by the French Ministry for the Ecological Transition, ADEME (French Environment and Energy Management Agency) and by the OID (Sustainable Real Estate Observatory).

Two assumptions have also been made:

> For the projects of individual customers: 100% of the impact of the home is allocated to the financing of Crédit Mutuel Arkéa.

> The same home may be financed by several loans from the pool of eligible assets. To avoid counting the same home several times in the impact calculation, we consider all loans with the same customer identifier as a single loan:

$$\begin{aligned} & \text{number of customer identifiers} \\ & = \\ & \text{number of loans} \\ & = \\ & \text{number of homes.} \end{aligned}$$

Thus, the 9,757 loans selected are recognised for 4,261 homes for the calculation of the impact



Concerning primary energy data:

The RT2012 regulation reduces the cap on energy consumption to 50 kWhPE/m²/year (primary energy calculation). The cautious assumption that homes complying with the RT2012 regulation have an energy performance of 50 kWhPE/m²/year, was used. Each asset therefore has a default energy performance of 50 kWhPE/m²/year.

Quantifying energy savings depends on the choice of the reference scenario. Since all selected home loans finance housing located in Brittany and Nouvelle-Aquitaine, the reference base identified as the most relevant is the average primary energy consumption of housing in the Brittany and Nouvelle-Aquitaine regions.

According to data for the H2 climate zone revealed by the Phebus survey of the French Ministry for the Ecological Transition (Housing Performance Survey, Facilities, Needs and Uses of energy), it amounted to 258 kWhPE/m²/year in 2018 in the Brittany and Nouvelle Aquitaine regions.

The average surface area used for a financed asset is 90 m² (source: INSEE data for individual homes in mainland France)

$$\begin{aligned} &\text{Annual energy savings in primary energy} \\ &\text{of a home (kWhPE/year)} \\ &= \\ &(\text{Average energy consumption of homes by} \\ &\text{climatic zone (kWhPE/m}^2\text{/year)} \\ &- \\ &\text{RT2012 energy consumption ceiling} \\ &\text{(kWhPE/m}^2\text{/year)}) \\ &\times \\ &\text{Average surface area} \end{aligned}$$

With regard to avoided emissions:

The “avoided emissions” indicator aims to calculate the GHG emissions avoided thanks to the financing of a low-emission home in comparison with a reference scenario corresponding to the average GHG emissions of a home in the geographical area.

To calculate **these avoided GHG emissions**, it is necessary to have **the annual primary energy savings achieved** and the **average emission factor related to the primary energy consumption of a home in France**.

This is the formula used:

$$\begin{aligned} &\text{Emissions avoided by home} \\ &\text{(kg CO}_2\text{eq/year)} \\ &= \\ &\text{Annual energy savings in primary energy} \\ &\text{of a home (kWhPE/year)} \\ &\times \\ &\text{Average emission factor of one kWh of} \\ &\text{primary energy (kgCO}_2\text{/kWhPE)} \end{aligned}$$



To calculate the emission factor for one kWh of primary energy (PE) consumption, a conversion factor¹⁾ is applied to the emission factor of one kWh of final energy (FE) consumption.

> The average emission factor for a home's final energy consumption in France depends on its average energy mix.

In 2020, in France, the average emission factor for one kWh of final energy in a home was 0.13 kgCO₂/kWhFE.

> Based on the calculated conversion factor, it is possible to estimate that 1 kWhPE is equivalent to 0.6473 kWhFE.

$$\begin{array}{c} \text{Average emission factor of one kWh of} \\ \text{primary energy (kgCO}_2\text{eq/kWhFE)} \\ \times \\ \text{Conversion factor} \end{array}$$

To calculate the total annual avoided emissions for the scope of the portfolio, the estimated result per home is multiplied by the number of assets financed.

Social housing loans

The number of beneficiaries of financed housing was calculated by multiplying the number of financed housing units by the average number of occupants in France (main residence) according to INSEE. Or 2.2 occupants per home in France in 2020.

1. Factor calculated based on the conversion factors used to switch from final energy to primary energy, applied to the average energy mix of homes



4.4 Alignment with the European taxonomy of green home loans

According to Regulation 2020/852, housing loans to individuals are subject as of 31 December 2023 to the objectives of Climate Change Mitigation and Climate Change Adaptation.

As of 31 December 2025 housing loans to individuals will be eligible for the objective of circularity of the economy according to delegated regulation 2023/2485 of 27 June 2023⁽¹⁾.

Housing loans to individuals granted by the Crédit Mutuel Arkéa group were analysed using the Mitigation objective as of 31 December 2023.

The method for calculating the alignment of housing loans to individuals is defined in Regulation (EU) 2020/852 of 18 June 2020 and in Delegated Act (EU) 2021/2178 of 6 July 2021.

Scope of exposures with substantial contribution.

Real estate assets built before 2020 are aligned with the substantial contribution criteria if an energy performance certificate (*Diagnostic de Performance Energétique*, DPE) rated A has been issued or if they are part of the top 15% of real estate in terms of energy consumption. This threshold is set in France at 135 kWh/m², i.e. equivalent to a DPE A, B and certain Cs. Real estate assets subject to the RT2012 standard meet this criterion.

For real estate built after 2020, the primary energy consumption of the building must be at least 10% lower than the threshold defined in Directive 2010/31/EU, known as Nearly Zero-Energy Buildings (NZEB), in force in the country in question. The note on the "Elements of interpretation of Delegated Regulation (EU) 2021/2139 of 4 June 2021 relating to the construction industry" from the French Ministry of Ecological Transition states that the NZEB energy performance level corresponds to the regulatory performance level defined by the French RT2012 regulation.

Furthermore, the note specifies that for new buildings having filed a building permit after 1 January 2022 and subject to the French RE2020 regulation, compliance with the requirements of RE2020 – more ambitious than RT2012 – is sufficient to meet the NZEB -10% criterion⁽³⁾.

In the absence of information on the date of filing of the building permit for the financed assets, the Crédit Mutuel Arkéa group uses the date of the loans being provided and incorporates a margin of two years. For the 2021 construction year, in the absence of information, no exposure was considered as aligned.

Compliance with the DNSH criteria⁽⁴⁾ with the other objectives

The "DNSH" criteria for housing loans are linked to the objective of Climate Change Adaptation. To ensure that no harm is done to this objective, the property must benefit, in the event of exposure to a significant physical risk, from an adaptation plan. The burden of proof for this DNSH criterion is borne by the Crédit Mutuel Arkéa group for housing loans according to its internal methodology for analysing physical risks. This methodology complies with the requirements of the Taxonomy and is also used to value collateral. Thus, if the property is exposed to a significant physical risk and the Crédit Mutuel Arkéa group is not aware of any adaptation plan, then the property is not compliant with the DNSH Climate Change Adaptation.

Compliance with "minimum social guarantees"

The Sustainable Finance platform of the European Commission has established that the criteria of minimum social guarantees do not apply to exposures to individuals⁽⁵⁾.

¹ Delegated Regulation 2023/2485 of 27 June 2023 amending Delegated Regulation (EU) 2021/2139 by additional technical screening criteria to determine under which conditions certain economic activities can be considered to contribute substantially to climate change mitigation or adaptation and whether such activities do not cause significant harm to any of the other environmental objectives.

² Elements of interpretation of Delegated Regulation (EU) 2021/2139 of 4 June 2021 relating to the construction industry – French Ministry of Ecological Transition and Regional Cohesion.

³ Elements of interpretation of Delegated Regulation (EU) 2021/2139 of 4 June 2021 relating to the construction industry – French Ministry of Ecological Transition and Regional Cohesion.

⁴ Usually called "Do No Significant Harm" criteria.

⁵ Final Report on Minimum Safeguards – European Commission Sustainable Finance Platform.

APPENDICES





KPMG S.A.
Tour Egho
2 avenue Gambetta
CS 60055
92066 Paris la Défense Cedex

Crédit Mutuel Arkéa

Report of the independent verifier on the verification of a selection of information disclosed in the NEU CP ESG Allocation and Impact Report

Reporting year ended June 30th 2024

Crédit Mutuel Arkéa

1, rue Louis Lichou, 29480 Le Relecq-Kerhuon

KPMG S.A., a French audit and accounting limited liability company registered with the Paris Association of Chartered Accountants under n°14-30080101 and a member of the Regional Association of statutory auditors of Versailles and Centre.
A French company, member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a Private English company limited by guarantee.

Public limited company with board of directors
KPMG S.A.
Tour Egho
2 avenue Gambetta
CS 60055
92066 Paris la Défense Cedex
Capital : 5 497 100 €.
775 726 417 RCS Nanterre



KPMG S.A.
Tour Egho
2 avenue Gambetta
CS 60055
92066 Paris la Défense Cedex

Crédit Mutuel Arkéa

1, rue Louis Lichou, 29480 Le Relecq-Kerhuon

Report of the independent verifier on the verification of a selection of information disclosed in the NEU CP ESG Allocation and Impact Report

Reporting year ended June 30th 2024

To the President of Crédit Mutuel Arkéa,

In our capacity, and appointed as independent verifier of Crédit Mutuel Arkéa (hereinafter the “**entity**”), and in accordance with your request, we have undertaken a limited assurance engagement on the following information (the “**Information**”) presented in the NEU CP ESG Allocation and Impact Report (hereinafter the “**Report**”), available on the company’s website:

- the allocation, as of June 30th, 2024, of funds raised by the entity through the Negotiable European Medium Term Green Commercial Paper (“**NEU CP ESG**”) issued since August 2023 (“**the Issuing**”) contained in the Report,
- the projects financed by the Issuing and identified as eligible by the entity (“**Eligible Projects**”).

The Information has been prepared in the context of the “Green, Social & Sustainability Bond Framework” (hereinafter the “**Framework**”) defined by the entity, and in accordance with the basis of preparation set out in section 4.1 of the Report, available on the entity’s website¹.

Conclusion

Based on the procedures we performed, as described under the “Nature and scope of procedures” paragraph, and the evidence we obtained, nothing has come to our attention that causes us to believe that the Information is not prepared, in all material respects, in accordance with the Framework and in accordance with the basis of preparation set out in section 4.1 of the Report, available on the entity’s website.

¹ https://www.cm-arkea.com/banque/assurance/credit/mutuel/c_37866/fr/page-de-contenu-green-social-bonds



Preparation of the Information

The absence of a commonly used and generally accepted reporting framework or of a significant body of established practices on which to draw to assess and measure the Information allows for different, but acceptable, measurement techniques that can affect comparability between entities and over time.

Consequently, the Information needs to be read and understood together with the Framework and with the basis of preparation set out in section 4.1 of the Report.

Responsibility of the entity

Management of the entity is responsible for:

- selecting or establishing suitable criteria for preparing the Information,
- selecting the Eligible Projects regarding the eligible criteria,
- preparing the Information in accordance with the “Framework” and with the basis of preparation set out in section 4.1 of the Report, and
- designing, implementing, and maintaining internal control over information relevant to the preparation of the Information that is free from material misstatement, whether due to fraud or error.

Our responsibility

Based on our work, our responsibility is to provide a report expressing a limited assurance conclusion on the fact that the Information is free from material misstatement, whether due to fraud or error, and has been prepared, in all material respects, in accordance with the Framework and in accordance with the basis of preparation set out in section 4.1 of the Report.

As we are engaged to form an independent conclusion on the Information as prepared by management, we are not permitted to be involved in the preparation of the Information as doing so may compromise our independence

It is not our responsibility to:

- Challenge the eligibility criteria as defined in the Framework, and, in particular, we give no interpretation on the final terms of this Framework,
- Form an opinion on the effective use of the funds allocated to the Eligible Projects after such funds were allocated.

Applicable professional guidance

We performed the limited assurance engagement in accordance with the international standard ISAE 3000 (revised)².

² ISAE 3000 (Revised) - *Assurance Engagements Other Than Audits or Reviews of Historical Financial Information* yea



Means and resources

Our work was carried out by an independent and multidisciplinary team including specialists in sustainable development and corporate social responsibility.

Nature and scope of procedures

We are required to plan and perform our work to address the areas where we have identified that a material misstatement of the Information is likely to arise.

To assess this risk, we took into account the entity's internal controls on the preparation of the Information in order to design appropriate assurance procedures, and not with the purpose of expressing a conclusion as to the effectiveness of the entity's internal control system.

The procedures we performed were based on our professional judgment. In carrying out our limited assurance engagement on the Information:

- We identified and conducted several interviews with the persons responsible for the collect of the Information, with the Directions in charge of overseeing the collect of the Information and, where appropriate, with those responsible for internal control and risk management procedures,
- We assessed the suitability of the procedures used by the entity to report the Information with respect to their relevance, completeness, reliability, neutrality and understandability, taking into account, where appropriate, best practices within the sector,
- We verified the existence of internal control and risk management procedures implemented by the entity,
- We verified the consistency of the Information with the accounting records and underlying data,
- We reviewed the processes used for data collection, aggregation, processing, monitoring and control, in particular the procedures relating to the allocation of funds as of June 30th 2024,
- On the basis of a representative sample of projects, namely refinanced loans:
 - verify the eligibility of these projects with regard to the eligibility criteria defined in the Framework,
 - verify the concordance of the amounts of the projects as of June 30th, 2024, with the accounts and the data underlying the accounts,
- verify that the amount of funds allocated to projects is less than or equal to the amount of these projects as of June 30th, 2024.

The procedures performed in a limited assurance review are less in extent than for a reasonable assurance opinion, a higher level of assurance would have required us to carry out more extensive procedures.



This report has been prepared within the context described above and may not be used, distributed or referred to for any other purpose.

Paris la Défense, 5 December 2024

KPMG S.A.

A black ink signature of Audrey Monpas, consisting of a stylized, abstract shape with a horizontal line extending to the right.

Audrey Monpas
Partner

A blue ink signature of Brice Javaux, featuring a stylized, cursive 'B' followed by a horizontal line.

Brice Javaux
ESG Expert

Appendix : Extract from the NEU CP ESG allocation and impact report page 9

	<h1>ALLOCATION DES MONTANTS LEVÉS</h1>
<p>A date du présent rapport, les montants levés lors des émissions NEU CP ESG réalisées par le Crédit Mutuel Arkéa ont été intégralement alloués.</p> <p>NEU CP Green</p> <p>Catégories d'actifs éligibles financés ou refinancés par les émissions de NEU CP Green (extrait du framework) :</p> <ul style="list-style-type: none"> » <i>Green Buildings</i> » <i>Residential buildings</i> <p><i>Loans to finance new dwellings since granted from 1st June 2013 in line with RT2012* regulation as a minimum requirement.</i></p> <p>Le pool d'actifs éligibles des NEU CP Green est constitué entièrement de prêts habitat distribués par les réseaux Crédit Mutuel de Bretagne et Crédit Mutuel du Sud Ouest entre 2020 et 2022 pour l'acquisition de logements neufs, principalement en Bretagne et Nouvelle-Aquitaine et respectant la norme RT 2012 (cf. méthodologie page 12).</p>	<p>NEU CP Social</p> <p>Catégories d'actifs éligibles financés ou refinancés par les émissions de NEU CP Social :</p> <ul style="list-style-type: none"> » <i>Affordable housing</i> <p><i>Loans dedicated to the financing of regulated social housing schemes including :</i></p> <ul style="list-style-type: none"> - Prêt d'Accession Sociale (PAS) - Loans to social housing landlords <ul style="list-style-type: none"> » <i>Health and care</i> <p>Loans to finance healthcare centres including :</p> <ul style="list-style-type: none"> - Public hospitals - Medical-social centres such elderly care facilities <p>Le pool d'actifs éligibles des NEU CP Social est constitué de prêts à des bailleurs sociaux et à des établissements de santé en France octroyés entre 2020 et 2023 par Arkéa Banque Entreprises et Institutionnels.</p>
<p>Il s'agit de 9 757 prêts pour 4 261 clients et pour un capital restant dû total de 785 095 198 € au 30 juin 2024.</p> <p>D'après la méthodologie décrite en page 16, les 9 300 prêts pour un capital restant dû de 740 509 822 € au 30 juin 2024 soit 94% sont alignés à la Taxonomie européenne.</p>	<p>Il s'agit de 75 prêts pour un capital restant dû de 150 086 203 € au 30 juin 2024 :</p> <ul style="list-style-type: none"> • 112 852 458 € répartis en 59 prêts à des bailleurs sociaux • 37 233 744 € répartis en 16 prêts à des établissements de santé



CONTACTS

Matthieu BAUDSON

Director Financial Markets
matthieu.baudson@arkea.com

Boris OMNES

Treasury & Funding
boris.omnes@arkea.com

Maëva BOUREL

Sustainable Finance
maeva.bourel@arkea.com

Crédit Mutuel
ARKEA

CREDIT MUTUEL ARKEA

NEU CP ESG ALLOCATION
AND IMPACT REPORT
NOVEMBER 2024

Head office: 1 rue Louis Lichou
29480 LE RELECQ-KERHUON