

Crédit Mutuel Arkéa's solvency ratios are well above the prudential requirements set by the ECB for 2025

Brest, 10 January 2025 - Crédit Mutuel Arkéa has received notification from the European Central Bank of the prudential requirements applicable in 2025, following the outcome of the Supervisory Review and Evaluation Process (SREP) conducted in 2024. The capital requirements applicable to Crédit Mutuel Arkéa for 2025 have been revised downwards, reflecting the group's financial strength and rigorous management.

Crédit Mutuel Arkea's Common Equity Tier 1 (CET1) capital requirement⁽¹⁾, on a consolidated basis, is 9.27% from January 2025, of which :

- 1.27% for the Pillar 2 Requirement (P2R) ;
- 2.50% for the conservation buffer ;
- 1.00% for the counter-cyclical cushion

Overall solvency requirement set at 13.75% including 2.25% P2R⁽¹⁾.

With ratios at 30 June 2024 of 16.8% for the CET1⁽²⁾ ratio and 20.6% for the overall solvency ratio⁽²⁾, Crédit Mutuel Arkea is well above the prudential capital requirements applicable from January 2025.

(1) The capital requirement is calculated excluding Pillar 2 Guidance (P2G).

(2) The ratios are calculated with the inclusion of interim profit net of dividends.

About the Crédit Mutuel Arkéa group.

The Crédit Mutuel Arkéa cooperative group is made up of the Crédit Mutuel de Bretagne and Sud-Ouest federations and their member local banks, as well as around forty specialised subsidiaries (Fortuneo, Monext, Arkéa Banque Entreprises et Institutionnels, Arkéa Investment Services, Suravenir, etc.). By the end of 2023, it will have more than 11,400 employees, 2,600 directors, over 5.1 million members and customers in banking and insurance, and total assets of €191.6 billion.

The first banking group to adopt a Raison d'être (Purpose) in 2019, Crédit Mutuel Arkéa became a company with a mission in 2022.

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