

PRESS RELEASE

François Deltour is appointed Chairman of the Management Board of Arkéa Direct Bank, a subsidiary of Crédit Mutuel Arkéa that brings together the brands Fortuneo in France and Keytrade Bank in Belgium

Brest, September 30, 2025 – Crédit Mutuel Arkéa announces the appointment of François Deltour as Chairman of the Management Board of Arkéa Direct Bank, succeeding Pascal Donnais, who is retiring. Arkéa Direct Bank encompasses the online banking activities of the Group under the brands Fortuneo in France and Keytrade Bank in Belgium. The entity comprises more than 700 employees spread across three locations - Brest, Paris, and Brussels - and already serves over 1.5 million active clients. This appointment is part of the deployment of the strategic plan "Faire 2030," in which online banking is a significant development axis for Crédit Mutuel Arkéa.

A career dedicated to growth and transformation



François Deltour, 43, graduated from École Centrale Paris (2006), holds a Master of Science in Financial Engineering from Columbia University in New York (2006), and an MBA from INSEAD in Singapore (2010). After a first experience in mergers and acquisitions at CIBC World Market in New York, he joined the Paris office of the strategy consulting firm McKinsey in 2007. In 2010, he joined the London office of the private equity fund KKR. In 2011, he returned to McKinsey as a senior engagement manager in the financial services practice.

He joined Crédit Mutuel Arkéa in 2014 to contribute to the definition of the 2015-2020 strategic plan, before joining the Management Board of Arkéa Investment Services in 2016. He successively held the positions of Development Director, Chief Operating Officer (2018), CEO (2020), and then Chairman of the Management Board from 2022 to 2024. Under his leadership, Arkéa Investment Services experienced strong growth, launched a real estate management

activity, and deployed an ambitious sustainable finance plan. Since 2024, he has been the Head of Retail Strategy within the Retail Banking Division, actively contributing to the definition and implementation of the strategic plan "Faire 2030."

Arkéa Direct Bank, a strategic lever of the "Faire 2030"

As a major player in online banking in France, Fortuneo offers a range of banking, savings, and credit services combining digital excellence and some of the most competitive rates in the market. Together with Keytrade Bank in Belgium, they illustrate Arkéa Direct Bank's ability to combine innovation, financial solidity, and excellence in customer experience.

At the heart of the "Faire 2030" strategic plan, online banking is identified as one of the major pillars for development for Crédit Mutuel Arkéa. The ambition is to double the number of clients by 2030 to reach 2.8 million, consolidating its brands and accelerating growth in both France and Belgium. This ambition is supported by marketing and IT investments, an expanded service offering, and strengthened collaboration with other Group businesses. In this context, François Deltour's mission will be to drive this dynamic of growth and innovation, serving clients by leveraging the expertise of Arkéa Direct Bank's teams.



"The online bank is one of the strong inflections in our 'Faire 2030' plan. The appointment of François Deltour as head of Arkéa Direct Bank marks an important step in strengthening our position in France and Belgium and in continuing to develop an innovative, cooperative, and responsible banking model for our clients."

Hélène Bernicot, CEO of Crédit Mutuel Arkéa

"I am delighted with the appointment of François Deltour. His knowledge of the banking sector and savings challenges, as well as his experience in transformation programs, are valuable assets to support the new phase of growth and innovation of our brands Fortuneo and Keytrade Bank. I also want to sincerely thank Pascal Donnais for his exceptional commitment and work for Arkéa Direct Bank. Thanks to his vision, rigor, and careful preparation for the transition, he leaves behind a solid, high-performing entity well-equipped to write this new chapter."

Elisabeth Quellec, Deputy CEO, Head of the Retail Banking Division, and member of the Executive Committee of Crédit Mutuel Arkéa

"I am honored by the trust placed in me and would like to commend the work done by Pascal Donnais and all the teams that have made Arkéa Direct Bank a benchmark player in its market. We are embarking on an ambitious new chapter, driven by the strategic plan

'Faire 2030'. Our goal is clear: to consolidate our brands, innovate to positively surprise our clients, and double our client base by 2030. I am convinced that we collectively have the means and energy to meet this ambitious challenge."

François Deltour, *Chairman of the Management Board of Arkéa Direct Bank*

About Crédit Mutuel Arkéa

Crédit Mutuel Arkéa is a cooperative, banking and insurance group comprising the Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest federations, their local banks, and some forty specialized subsidiaries (Fortuneo, Monext, Arkéa Banque Entreprises et Institutionnels, Arkéa Asset Management, Arkéa Capital, Suravenir, Suravenir Assurances...). It has 11,500 employees, 2,600 directors, over 5.4 million members and customers, and total assets of 198.4 billion euros. Backed by the diversity of its expertise and the uniqueness of its business model, Crédit Mutuel Arkéa is committed to supporting environmental and societal transitions, in keeping with its status as a company with a mission. A benchmark financial partner in Brittany and the South-West, Crédit Mutuel Arkéa relies on its "Faire 2030" strategic plan to accelerate its development and transformation, in the service of a bold strategy driven by a collective of employees and members committed a common promise: "With you, with all our strength".



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