

# SUSTAINABLE FINANCE



December 2025



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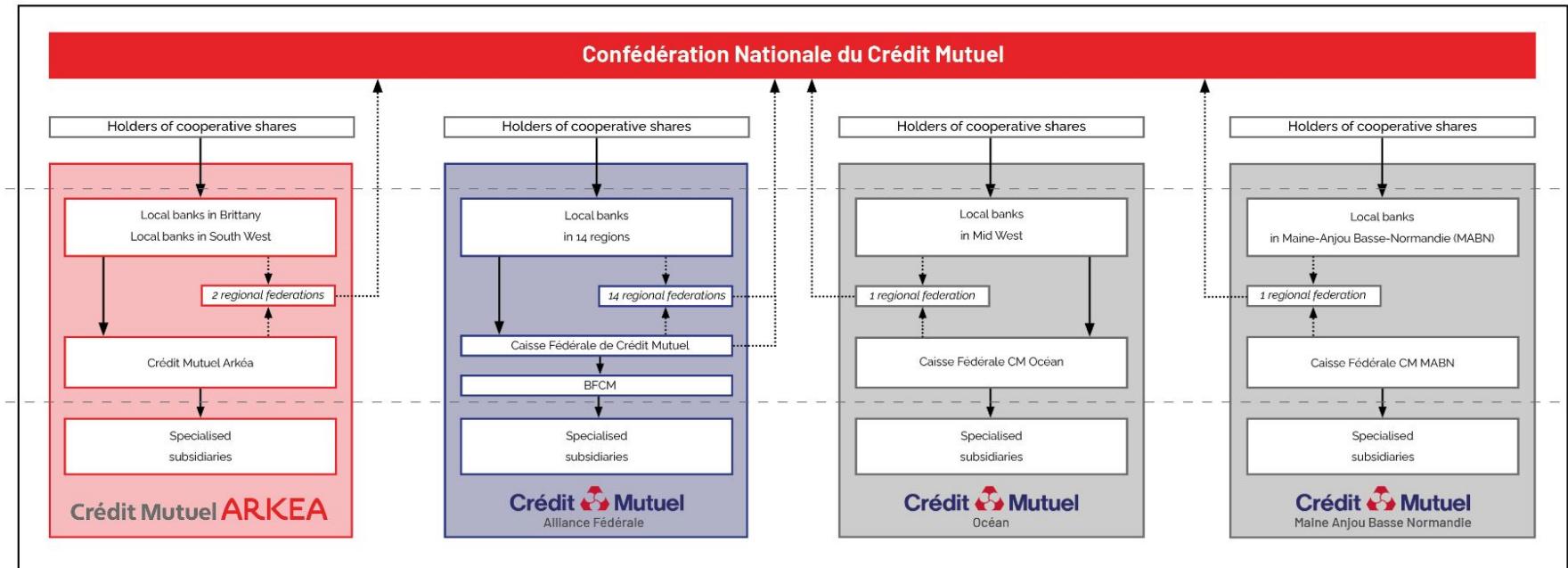
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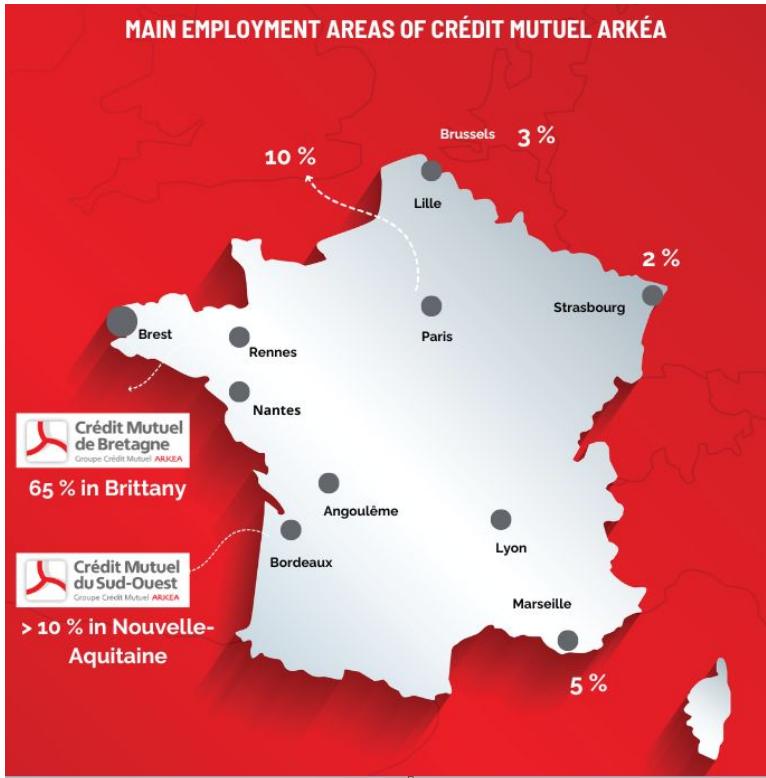
The sum of individual values in the graphs, tables and analyses may differ slightly from the total given as rounding has not been adjusted.

The consolidated financial statements for the financial year ended 30 June 2025 were approved by the Board of Directors of the Company on 3rd September 2025 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 equity accounted companies.

# Crédit Mutuel Arkéa in Crédit Mutuel



# Geographical presence



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

A regional base and an activity in Europe



Le paiement avec un temps d'avance

A presence in **Belgium** with Keytrade Bank and ProCapital.

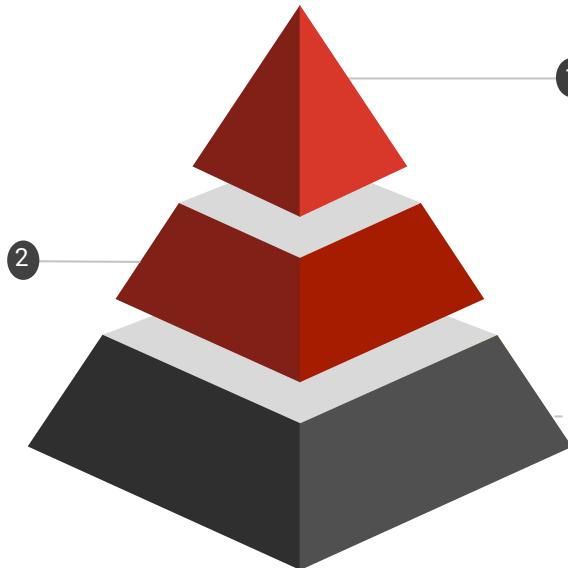
A **European reach** with Monext, the subsidiary specializing in electronic payments.

# ➤ The link between Purpose, Commitments, and Roadmap



## Commitments

What we want to achieve in the long term. **Social** and **environmental** objectives must steer our choices. May evolve over the course of a generation (15-20 years).



## Purpose

**Who we are** and **what we do**: the company has adopted key principles to shape its activities. Intangible element.

## Roadmap

Concrete translation of our commitments in **concrete actions**. These actions must be measured through **indicators**. Evolves regularly, every 1 to 4 years.

### 2 new sustainable roadmaps since 2025 :

- new sustainable roadmap 2030
- new "Entreprise à mission" road map 2027

# ➤ H1 2025: a strong Group confirming the relevance of its model

Despite a highly uncertain environment:

- Good commercial momentum across all business lines generated **revenues of €1,148 million, up 10%**.
- Operating expenses were €785 million, up by a limited 3%, as the Group's operational efficiency programme is paying off. As a result, the **cost/income ratio rose by 4.5pp to 68.3%**.
- **Cost of risk increased by €11 million to €87 million.** This reflects a **high-quality loan book** with a cost of risk on outstanding loans of 19 bp (+2 bp compared with H1 2024).
- **Net income attributable to equity holders of the parent was €196 million, up by €29 million**, despite the effects of the exceptional corporate income tax surcharge.

## GOOD COMMERCIAL MOMENTUM

**Number of clients**  
**5.5 M**  
i.e. +2.2% compared with 31 Dec. 2024

**Gross customer loans**  
**€92.8 bn**  
i.e. +1.9% compared with 31 Dec. 2024

**Customer savings**  
**€183.3bn**  
i.e. +0.8% compared with 31 Dec. 2024

## INCREASE IN FINANCIAL RESULTS

**Revenues**  
**€1,148 million**  
+10%

**Cost/income ratio**  
**68.3%**  
-4.5 pp

**Net profit group share**  
**€196 M**  
+17%

## VERY STRONG BALANCE SHEET

**CET 1 ratio**  
**18.1%**  
+1.3 pp compared with 31 Dec. 2024

**LCR**  
**149%**

**Loan/deposit ratio**  
Gross customer loans to customer deposits ratio  
**105 %**

Unless otherwise stated, changes shown are compared with H1 2024

# Crédit Mutuel Arkéa diversified business mix



Crédit Mutuel Arkéa is a **diversified cooperative and collaborative banking group**.

It is active across the full range of the **bank-insurance** activities while boasting growing positions in the complementary markets of **real estate services, technologies and personal services**.

<b>RETAIL BANKING FOR INDIVIDUALS AND PROFESSIONALS</b>		<b>INSURANCE AND ASSET MANAGEMENT</b>
 Crédit Mutuel de Bretagne	 ARKEA Banque Privée	 SURAVENIR
 Crédit Mutuel du Sud-Ouest	 CFCAL	 SURAVENIR ASSURANCES
 fortuneo BANQUE	 ARKEA Financements & Services	 ARKEA REIM
 KEYTRADE BANQUE		
<b>PROTECTION OF PERSONS AND PROPERTY</b>		<b>FINANCING SOLUTIONS FOR BUSINESSES AND INSTITUTIONS</b>
 ARKEA Care		 ARKEA BANQUE Entreprises & Institutionnels
		 ARKEA Lending Services
		 ARKEA Capital
		 ARKEA Crédit Bail
<b>BUSINESS-TO-BUSINESS SERVICES</b>		<b>REAL ESTATE</b>
 PROCAPITAL	 NEXTALK	 ARMORIQUE HABITAT
 ARKEA Banking Services	 MONEXT	 ARKEA Real Estate
 SEQINO		 Izimmo by ARKEA
		 liberkeys

# ➤ The fundamental principles

#1

## Consistency & Prioritization

**Consistency** between the Sustainable Finance and Purpose-Driven entity ('*Entreprise à Mission*') roadmaps and the strategic plan 'FAIRE 2030'

**Prioritization** of material sustainability issues for the Group  
(CSRD double materiality analysis)

#2

## Objectives

Ambitions backed by **quantitative targets**

#3

## Scope

A **group-wide scope**, focused on both **financing and investment activities**

# ➤ 'FAIRE 2030': "With you, with all our strength"

## Our new strategic plan for 2030



AVEC VOUS, DE TOUTES NOS FORCES.

### OUR DEVELOPMENT AMBITIONS

**# 1** Be a major player in the sustainable development of the regions

**# 2** Continue opening up our business model and develop boldly

### OUR TRANSFORMATION AMBITIONS

**# 1** Commit to a Crédit Mutuel Arkéa customer promise

**# 2** Improve operational efficiency

**# 3** Support a committed community

### OUR 2 SUCCESS ACCELERATORS

**# 1** Our IT strategy

**# 2** Our AI strategy

### OUR OBJECTIVES FOR 2027

> **€550 million**  
net income<sup>1</sup>

This corresponds to  
7% of notional ROE<sup>2</sup>

≥16%  
CET1<sup>3</sup>

≤ 67%  
Cost/income ratio

<110%  
Loan-to-deposit  
ratio

**7 million**  
members and  
customers  
(by 2030)

**Increase by**  
**€10bn** amounts  
injected into the  
real economy  
(2025-2027)<sup>4</sup>

**€10 million**  
distributed each year as  
part of solidarity and  
sponsorship schemes

1 In a central economic scenario and in the absence of major dislocation of the economic, financial, regulatory and political environment in which the Group's main business lines operate. - 2 Ratio between income and consumption of equity: Net income/IRWA x 15% - Notional ROE calculated on the basis of a CET1 ratio of 15% - 3 With a CET1 tolerance of 15% in the event of exceptional circumstances (external growth, investments, absorption of exogenous shocks, etc.) and in accordance with the Group's risk appetite framework - 4 Outstanding investments in private equity (Arkéa Capital) plus the Group's outstanding loans supporting the real economy in France (i.e. excluding consumer loans - AFS, CFCAL, Federations - and Keytrade).

# ➤ 'FAIRE 2030': Our development ambitions

## # 1 Be a major player in the sustainable development of the regions

- > Make the Group a committed and winning leader in Bretagne and in our three departments in the South-West
- > Roll out the know-how developed in our historical regions at the national level
- > Continue to prove that finance is a tool for a more sustainable world

Find out more in the [registration document](#)

## # 2 Continue opening up our business model and develop boldly

- > Accelerate hard on online banking
- > Assert our role as a committed player in private equity and responsible asset management
- > Accelerate our strategy of openness and partnership, particularly for our insurance activities
- > Deploy our expertise in banking and insurance services to support the development of our B2B partners and Group entities



# ➤ 'FAIRE 2030': Our transformation ambitions

## # 1 Commit to a Crédit Mutuel Arkéa customer promise

- > Offer a unique and impactful experience
- > Everyone committed to make good on our promise: to make the customer an absolute priority and aim for excellence in the customer experience

## # 2 Improve operational efficiency

- > Tailor the organisation to our strategic ambitions
- > Redesign and simplify our operating methods
- > Rethink management to meet the challenges of transformation

## # 3 Support a committed community

- > Employees: strengthen the Group culture, improve cross-functionality, create the conditions for engagement and employability among our employees
- > Directors: strengthen their role as ambassadors for the Group in the regions and accentuate cohesion with employees

Find out more in the [registration document](#)

# ➤ 'FAIRE 2030': Our development ambitions



**Three priority areas** to be addressed at the Group level in order **to support our regions and stakeholders**:

- **Mitigation** of climate changes and **adaptation** to their impacts
- **Biodiversity** and natural capital
- Protection of resources, particularly **water**



Ambitions, actions and solutions **will be adapted** through the prism of **territorial sovereignty** and **just transition**

# ➤ Our mission-driven company roadmap



01

Making decisions by aiming for a balanced approach between **financial performance** and **positive societal and environmental impact**, exercising a **cooperative governance** rooted in our local communities

- Take into account and measure the impact of our offering
- Roll out measures strengthening the integration of ESG factors
- Involving our cooperative members and promoting our cooperative and territorial governance model

02

Supporting all our stakeholders in their **environmental transition**

- Developing financing solutions to support the environmental, climate and biodiversity transition of our clients
- Directing our clients' savings towards products that contribute to the environmental transition
- Being the investor partner of the transition of companies
- Acting as a model in our own actions

03

Developing **territorial cooperation** and committing to local vitality

- Continue supporting the real economy through financing and investing in territories
- Support various players of the local public sector in the territories
- Support sectors in the territories most impacting and reliant on water resources

04

Committing to inclusion and cultivating a **relationship of lasting trust** with all our members and clients, from pioneers to the most vulnerable

- Promote financial inclusion for our most vulnerable clients
- Improve the Financial Well-Being of our clients
- Committed to Crédit Mutuel Arkéa customer promise

05

Promoting the **commitment of our collective** for the general interest, in particular by bringing to life our cooperatives values

- Continue the group's pledges in sponsorship and solidarity
- Developing the employability and the engagement of our staff

# ➤ Issues already addressed by the Group



**E** climate included



**E S G**



**S G**



**TARGETED STAKEHOLDERS**

Retail

Economic actors  
(companies, farmers, industries, etc.)

Local  
authorities

# ➤ 2030 Sector carbon intensity targets

Sector	Scope covered	Baseline scenario	Scopes	Carbon intensity target by 2030
 ► STEEL	Steel manufacturing companies with NACE Code 24.10 <sup>1</sup>	IEA NZE 2050 (2021 version) <sup>2</sup>	scopes 1 and 2	1,024 kgCO <sub>2</sub> per tonne of steel produced
 ► CEMENT	Cement manufacturing companies with NACE Code 23.51 <sup>1</sup>	IEA NZE 2050 (2021 version) <sup>2</sup>	scopes 1 and 2	463 kgCO <sub>2</sub> per tonne of cement produced
 ► AVIATION	Airlines with NACE Code 51.10 <sup>3</sup>	IEA NZE 2050 (Sep 2023 version) <sup>2</sup>	scope 1	72 gCO <sub>2</sub> per passenger and per kilometer
	Airplanes for commercial aviation financing <sup>4</sup>			
 ► MARITIME TRANSPORT	Shipping companies with NACE code 50.20 <sup>4</sup>	IEA NZE 2050 (Sep 2023 version) <sup>2</sup>	scope 1	4.6 gCO <sub>2</sub> per tonne et per kilometer
	Financing of acquisition of international shipping vessels of more than 5,000 tonnes <sup>5</sup>			
 ► RESIDENTIAL REAL ESTATE	90% of the group's home loan portfolio measured <sup>6</sup>	-	scopes 1 and 2	12 kgCO <sub>2</sub> e per m <sup>2</sup> et per year
 ► ELECTRICITY PRODUCTION	Companies with NACE Code 35.11 <sup>4</sup>	IEA NZE 2050 (Sep 2023 version) <sup>2</sup>	scope 1	186 gCO <sub>2</sub> per kWh

<sup>1</sup> Scope refocused on companies whose main activity is covered by the IEAs scenario. Financing provided by Crédit Mutuel de Bretagne, Crédit Mutuel du Sud-Ouest, Arkéa Crédit-Bail, Arkéa Banque Entreprises et Institutionnels and cash investments by Crédit Mutuel Arkéa

<sup>2</sup> Scope refocused on companies whose core business is covered by the IEAs scenario. Financing provided by Crédit Mutuel de Bretagne, Crédit Mutuel du Sud-Ouest, Arkéa Crédit-Bail, Arkéa Banque Entreprises et Institutionnels and cash investments by Crédit Mutuel Arkéa

<sup>3</sup> Scope of financing provided by Crédit Mutuel de Bretagne, Crédit Mutuel du Sud-Ouest, Arkéa Crédit-Bail, Arkéa Banque Entreprises et Institutionnels, Arkéa Private Banking

<sup>4</sup> Scope of cash investments by Crédit Mutuel Arkéa

<sup>5</sup> Scope of financing provided by Crédit Mutuel de Bretagne, Crédit Mutuel du Sud-Ouest, Arkéa Crédit-Bail, Arkéa Banque Entreprises et Institutionnels

<sup>6</sup> Scope of financing provided by Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest

<sup>7</sup> Reprocessed scenarios according to the concerned sector

## 2027

The Crédit Mutuel Arkéa Group decided on a total phase-out of thermal coal by the end of 2027 in accordance with the criteria set out in the [policy](#).

## 2030

Crédit Mutuel Arkéa is committed to **exit the Non-Conventional Fossil Energy players by the end of 2030** in accordance with the criteria set out in the [policy](#).

## 2025

Work in progress related to

> the commercial real estate (intensity target)

> the agriculture : transition plan

> the automotive sector : transition plan



# Non-financial ratings of Crédit Mutuel Arkéa



AGENCY	Rating	Latest review	Change
MSCI	AA	2025	Stable
<b>Sustainalytics</b> (on a scale from 0 to 100, 0 being the best rating)	<b>11.2</b>	2025	0.5 pt downgrade (compared to the previous rating)
CDP	A <i>Climate</i>	2025	Stable <i>Upgraded in 2025</i>
ISS ESG	C (Prime)	2023	Stable <i>Review ongoing</i>

# ➤ Green and social financing initiatives and objectives



## ✓ **€5,150 million**

Outstanding benchmark  
Green and Social bonds  
issued since 2019

*Guidance of one issuance per  
year*



## €1,560 million

Public target for collecting  
savings dedicated to  
environmental transition

until 2027

Term deposits

Green structured EMTN for  
retail

Investment fund dedicated to  
transitions



## €2.2 billion

targeted annual  
production of loans for  
environmental  
transition  
until 2027



## €550 million

three financing  
agreements  
in the field of  
**ecological transition**  
**and water** between  
European Investment  
Bank (EIB) and Crédit  
Mutuel Arkéa  
[press release](#)



## €1,158 million

of Green structured bonds  
sold to retail and  
institutional clients

since 2020

# Green and Social Bonds



- > **EUR5.15bn outstanding benchmark Green and Social bonds** (Senior Preferred, Senior Non-Preferred and Covered bond format, 8 December 2025), representing more than 20% of total long-term wholesale funding
- > Guidance of **one ESG-labelled benchmark issuance per year** (irrespective of the format)
- > **Green structured bonds** (EUR1,158m, end-December 2024) distributed to retail and individuals

	ISIN	Nominal (m €)	Coupon	Issue date	First call date	Maturity date
<b>&gt; Green Bonds</b>		<b>2,750</b>				
Senior Non-Preferred	FR001400E946	500	4,250%	01/12/2022	-	01/12/2032
Covered bond	FR001400ICR2	1,000	3,250%	08/01/2023	-	01/08/2033
Senior Preferred	FR001400TL81	500	3,309%	25/10/2024	-	25/10/2034
Covered bond	FR0014012EW5	750	2.824%	04/09/2025	-	04/09/2031
<b>&gt; Social Bonds</b>		<b>2,400</b>				
Senior Preferred	FR0013450822	500	0,375%	03/10/2019	-	03/10/2028
Senior Non-Preferred	FR0013517307	750	1,250%	11/06/2020	11/06/2028	11/06/2029
Senior Non-Preferred	FR0014002BJ9	650*	0,875%	11/03/2021	-	11/03/2033
Senior Preferred	FR001400I186	500	3,875%	22/05/2023	-	22/05/2028

\* includes EUR100m tap issued 05/04/2023 and EUR50m tap issued 22/06/2023

# Green and Social Bonds framework

## Eligible Green loans categories

Eligible Green Loan Categories/Alignment with SDGs	Definition of Eligibility Criteria	Environmental objectives	Environmental benefits
 <b>Renewable energy</b>  	<p>Loans to finance the acquisition, development, operation, maintenance and decommissioning of renewable energy activities including:</p> <ul style="list-style-type: none"> <li>- Wind farms (onshore and offshore)</li> <li>- Photovoltaic plants</li> <li>- Biomass (direct emissions &lt; 100gCO2/kWh):</li> <ul style="list-style-type: none"> <li>• limited to sources that are not suitable for human consumption,</li> <li>• does not compete with deplete existing terrestrial carbon pools (i.e. agricultural or forestry residue)</li> <li>• includes anaerobic digestion of bio-waste</li> </ul> <li>- Geothermal (direct emissions &lt; 100gCO2/kWh)</li> </ul>	Contribute to climate change mitigation	<ul style="list-style-type: none"> <li>- Reduction of GHG emissions</li> </ul>
 <b>Green buildings</b>  	<p><b>Residential buildings</b> Loans to finance new dwellings since granted from 1<sup>st</sup> June 2013 in line with RT2012<sup>1</sup> regulation as a minimum requirement</p> <p><b>Commercial buildings</b> Loans to finance commercial real estate which have received at least one of the following labels or equivalent certificates:</p> <ul style="list-style-type: none"> <li>- BBC Effinergie+</li> <li>- BREEAM Excellent or above</li> <li>- HQE Excellent or above</li> <li>- LEED Gold or above</li> <li>- NF Habitat et Environnement</li> </ul>		<ul style="list-style-type: none"> <li>- Reduction of GHG emissions</li> <li>- Increase of energy savings</li> </ul>

<sup>1</sup>RT2012 regulation: primary energy consumption for residential buildings limited to 50kWh/m<sup>2</sup>/year. Source: Ministry for the Ecological and Solidary Transition <http://www.ecologie-solidaire.gouv.fr/exigences-reglementaires-construction-des-batiments>

Eligible Green Loan Categories/Alignment with SDGs	Definition of Eligibility Criteria	Environmental objectives	Environmental benefits
 <b>Energy Transition loans</b>	<p>Loans to finance energy saving works including:</p> <ul style="list-style-type: none"> <li>- ECO-PTZ loans<sup>2</sup></li> <li>- ECO-PTZ loans "complementary"<sup>3</sup></li> <li>- Other Energy transition loans<sup>4</sup> with the exclusion of any activity directly dedicated to fossil fuels</li> <ul style="list-style-type: none"> <li>• Solar panels installation (for individuals and SMEs)</li> <li>• Acquisition of private clean vehicles such as electric, hybrid (direct emissions &lt; 85g CO2/km for light vehicles) and hydrogen</li> </ul> </ul>		<ul style="list-style-type: none"> <li>- Reduction of GHG emissions</li> <li>- Increase of energy savings</li> </ul>
 <b>Sustainable mobility</b>	<p>Loans to finance non-fossil fuel or hybrid transportation systems, related infrastructures and services such as:</p> <ul style="list-style-type: none"> <li>- Public transportation: bus and train networks</li> <li>- Rail: rolling stock for passenger and/or freight transport</li> <li>- Multi-modal transportation: rail-road, rail-river or sea-fluvial transport platforms as well as related infrastructures (i.e. stations and ports)</li> <li>- Non-motorised transports</li> <li>- Infrastructures and services: charging stations, signalling and IT upgrades</li> </ul>		<ul style="list-style-type: none"> <li>- Reduction of GHG emissions</li> <li>- Reduction of air pollution</li> </ul>
 <b>Sustainable waste and water management</b>	<p>Loans to finance waste, wastewater and clean water projects including:</p> <ul style="list-style-type: none"> <li>- Waste and waste water collection and treatment facilities aligned with best market practices (i.e. exclusion of landfilling)</li> <li>- Water treatment facilities</li> </ul>	<p>Pollution prevention and control</p> <p>Water resource protection</p>	<ul style="list-style-type: none"> <li>- Increase of pollution control</li> <li>- Improve water quality</li> </ul>

<sup>2</sup> ECO-PTZ loans: no-interest loans to finance energy-related renovation housing work. Source : Ministry of the Economy and Finance <https://www.economie.gouv.fr/particuliers/eco-prf-a-taux-zero-ptz-renovation-performance-energetique>

<sup>3</sup> ECO-PTZ loans "complementary": possibility to contract a second loan within 5 years following the first one, for a total maximum amount of €30,000. Source: Ministry of the Economy and Finance : <https://www.economie.gouv.fr/particuliers/eco-prf-a-taux-zero-ptz-renovation-performance-energetique>

<sup>4</sup> Credit Mutuel Arkéa CSR loans: low-interest loans for the financing of renewable energy facilities, low-emissions infrastructures, energy efficiency and clean equipment. Source : Crédit Mutuel Arkéa [https://www.arkea.com/Assurance/assurance/credit-mutuel-arkea/produits/produit/application/pdf/2017-07/arkea\\_banque\\_el\\_consacre\\_tout\\_ses\\_investissements\\_pour\\_des\\_conditions\\_de\\_taux\\_bonifiques.pdf](https://www.arkea.com/Assurance/assurance/credit-mutuel-arkea/produits/produit/application/pdf/2017-07/arkea_banque_el_consacre_tout_ses_investissements_pour_des_conditions_de_taux_bonifiques.pdf)

# Green and Social Bonds framework

## Eligible Social loans categories

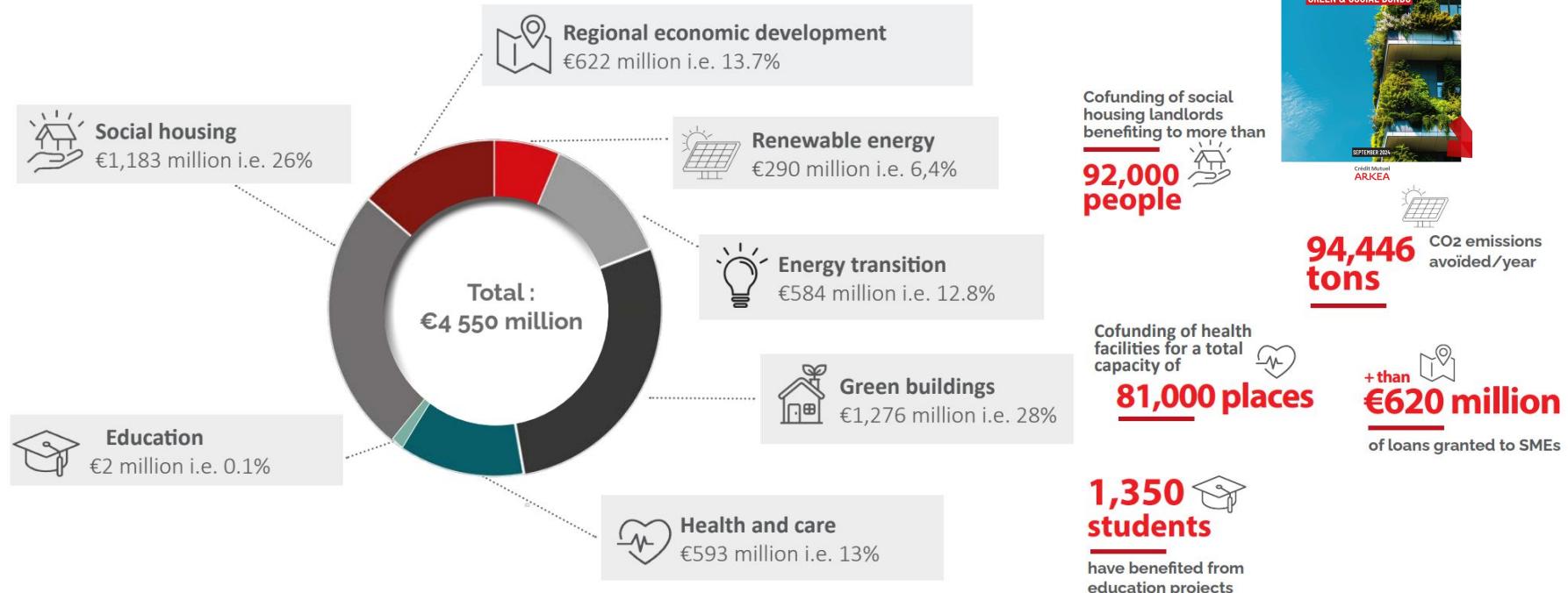
Eligible Social Loan Categories/Alignment with SDGs	Definition of Eligibility Criteria	Social objectives	Social benefits
Affordable housing 	Loans dedicated to the financing of regulated social housing schemes including: - Prêt d'Accession Sociale (PAS) <sup>5</sup> - Loans to social housing landlords <sup>6</sup>  <b>Target population:</b> low income population as defined in PAS granting requirement	Increase affordable housing supply	- Increase access to social housing ownership and rental to low-income persons
Health and care 	Loans to finance healthcare centres including: - Public hospitals - Medical-social centres such elderly care facilities  <b>Target population:</b> each and every person including the most vulnerable, elderly persons	Increase access to essential services	- Reduce health access inequalities
Territorial economic development 	Loans dedicated to the financing of territorial economic development activities of the following local economic actors and/or public interest bodies <sup>7</sup> : - SMEs <sup>8</sup> - Local authorities <sup>9</sup> - Social and Solidarity Economy (SSE) <sup>10</sup> actors such as Communal social welfare centre (CCAS) <sup>11</sup> - Associations <sup>12</sup>  <b>Target population:</b> SMEs, SSE structures and public service bodies	Increase access to essential services	- Foster local economic development - Reduction of social and economic inequalities
Education 	Loans to finance primary and secondary schools and vocational training infrastructures including: Construction and/or renovation of related buildings and facilities	Increase access to essential services	- Increase and improve access to education to  - disadvantaged populations
	- Dedicated programmes, learning materials, furniture and other equipment  <b>Target population:</b> youth in priority and sensitive areas		

*Intended update of our Framework*



# Green and Social Bonds allocations and impacts

Source: Allocation & Impact report - September 2024  
2025 report to be report by year-end



# ➤ ESG NEU CP programme



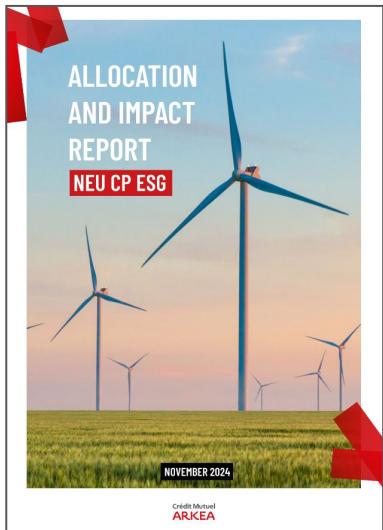
## Crédit Mutuel Arkéa, the first bank having set up a NEU CP ESG programme

> Outstanding (at end-June 2025): **€667m** of which €567m Green, €100m Social

> Maturities: from 6 months to 12 months

> Eligible asset pool: Green real estate loans and loans to social housing landlords

> Reporting: Half-year allocation and impact reports (from 2025 onwards included in the Green & Social Bond Allocation and Impact report)



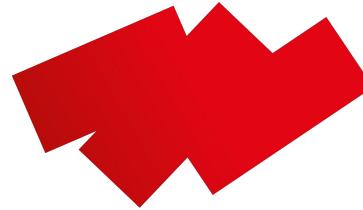
## ➤ Transition environmental loans



**A public commitment in the 2025-2027 Purpose-driven company ('*Entreprise à Mission*') roadmap on a trajectory of production volume of credits dedicated to environmental transition and quantitative targets:**

- 1,750 million of euros in 2025,
- 2,000 million of euros in 2026,
- 2,200 million of euros in 2027

These objectives are **currently being revised to increase the targets for 2027 and 2028**



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