

SUPPLEMENT N°4 DATED 11 MARCH 2026

TO THE BASE PROSPECTUS DATED 27 JUNE 2025



CRÉDIT MUTUEL ARKÉA
€20,000,000,000
EURO MEDIUM TERM NOTE PROGRAMME

This fourth supplement (the "**Supplement**") is supplemental to, and should be read in conjunction with, the base prospectus dated 27 June 2025 which was approved by the *Commission de Surveillance du Secteur Financier* (the "**CSSF**") on 27 June 2025 (the "**Base Prospectus**"), as supplemented by the first supplement to the Base Prospectus dated 17 September 2025 which was approved by the CSSF on 17 September 2025 (the "**First Supplement**"), the second supplement to the Base Prospectus dated 14 November 2025 which was approved by the CSSF on 14 November 2025 (the "**Second Supplement**") and the third supplement to the Base Prospectus dated 16 December 2025 which was approved by the CSSF on 16 December 2025 (the "**Third Supplement**" and, together with the First Supplement and the Second Supplement, the "**Previous Supplements**"), prepared by Crédit Mutuel Arkéa (the "**Issuer**") in relation to its €20,000,000,000 Euro Medium Term Note Programme (the "**Programme**") for the issue, from time to time, subject to compliance with all relevant laws, regulations and directives, of notes (the "**Notes**"). The Base Prospectus as supplemented by the Previous Supplements and this Supplement constitutes a base prospectus for the purposes of Article 8 of Regulation (EU) 2017/1129 of the European Parliament and of the Council dated 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, as amended (the "**Prospectus Regulation**").

Application has been made for approval of this Supplement to the CSSF in its capacity as competent authority pursuant to the Prospectus Regulation.

The CSSF only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. The CSSF assumes no responsibility as to the economic and financial soundness of the Notes and the quality or solvency of the Issuer and such approval should not be considered as an endorsement of the Issuer nor of the quality of the Notes described in the Base Prospectus, as supplemented by the Previous Supplements and this Supplement. Investors should make their own assessment as to the suitability of investing in the securities.

Unless the context otherwise requires, terms defined in the Base Prospectus, as supplemented by the Previous Supplements, shall have the same meaning when used in this Supplement. To the extent there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference in the Base Prospectus, as supplemented by the Previous Supplements, by this Supplement and (b) any other statement in, or incorporated by reference in, the Base Prospectus, as supplemented by the Previous Supplements, the statements in (a) above will prevail.

The information on the websites to which this Supplement refers does not form part of the Base Prospectus, as supplemented by the Previous Supplements and this Supplement, unless that information is incorporated by reference into the Base Prospectus, as supplemented by the Previous Supplements and this Supplement, and has not been scrutinised or approved by the CSSF.

The Issuer accepts responsibility for the information contained in this Supplement. To the best of the knowledge of the Issuer, the information contained in this Supplement is in accordance with the facts and contains no omission likely to affect its import.

Save as disclosed in this Supplement, there has been no other significant new factor, material mistake or material inaccuracy relating to information in, or incorporated by reference in, the Base Prospectus, as supplemented by

the Previous Supplements, which is capable of affecting the assessment of Notes since the publication of the Third Supplement.

In accordance with Article 23.2 of the Prospectus Regulation, where Notes are offered to the public, investors who have already agreed to purchase or subscribe for such Notes before this Supplement is published have the right, exercisable within a time-limit of three (3) working days after the publication of this Supplement (*i.e.* no later than 16 March 2026), to withdraw their acceptances provided that the new factor, material mistake or material inaccuracy referred to in Article 23.1 of the Prospectus Regulation arose or was noted before the final closing of the offer or the delivery of the Notes, whichever occurs first. Investors may contact the Issuer or, if any, the relevant Authorised Offeror(s) should they wish to exercise the right of withdrawal.

The Issuer has prepared this Supplement pursuant to Article 23.1 of the Prospectus Regulation for the purposes of updating the following sections of the Base Prospectus, as supplemented by the Previous Supplements:

- "*INFORMATION INCORPORATED BY REFERENCE*" (pages 38 *et seq.* of the Base Prospectus, as supplemented by the Previous Supplements);
- "*DESCRIPTION OF CRÉDIT MUTUEL ARKÉA AND THE GROUP*" (pages 117 *et seq.*) of the Base Prospectus, as supplemented by the Previous Supplements;
- "*RECENT DEVELOPMENTS*" (inserted by the Second Supplement after the section entitled "*DESCRIPTION OF CRÉDIT MUTUEL ARKÉA AND THE GROUP*" (pages 117 *et seq.* of the Base Prospectus, as supplemented by the Previous Supplements)); and
- "*GENERAL INFORMATION*" (pages 156 *et seq.* of the Base Prospectus, as supplemented by the Previous Supplements).

This Supplement will be published on the websites of (i) the Luxembourg Stock Exchange (www.luxse.com) and/or (ii) Crédit Mutuel Arkéa (https://www.arkea.com/banque/assurance/credit/mutuel/ecb_5038/fr/programme-emtn), in each case in accordance with the Prospectus Regulation.

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INFORMATION INCORPORATED BY REFERENCE

The section entitled "**INFORMATION INCORPORATED BY REFERENCE**" on pages 38 *et seq.* of the Base Prospectus, as supplemented by the Previous Supplements, is deleted and replaced by the following for the purposes of incorporating by reference in the Base Prospectus, as supplemented by the Previous Supplements, the 2025 Non-Audited Consolidated Financial Statements (as defined below) of the Issuer:

"INFORMATION INCORPORATED BY REFERENCE"

This Base Prospectus shall be read and construed in conjunction with the information contained in the following documents (which have been previously published and filed with the CSSF) which is incorporated by reference in, and shall be deemed to form part of, this Base Prospectus:

- (a) the sections referred to in the table below, included in the French language unaudited consolidated annual financial statements of the Issuer for the financial year ended 31 December 2025 published by the Issuer on 19 February 2026 (the "**2025 Non-Audited Consolidated Financial Statements**", https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2026-02/cma_urd_2025_chap6_202602201050.pdf), which have been compiled and prepared on a basis which is both comparable with the historical financial information and consistent with the Issuer's accounting policies;
- (b) the sections referred to in the table below, included in the French language version of the amendment to the 2024 Universal Registration Document (as defined below) - filed with the French *Autorité des marchés financiers* under reference D.25-0244-A01 on 4 September 2025 (the "**Amendment to the 2024 Universal Registration Document**" - Hyperlink : https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2025-09/cma_amendement_semestriel_2024_fr_vdef.pdf) containing the condensed unaudited consolidated interim financial statements of the Issuer and related statutory auditors' report (limited review) as of and for the six months period ended 30 June 2025;
- (c) the sections referred to in the table below, included in the French language version of the 2024 universal registration document of the Issuer - filed with the French *Autorité des marchés financiers* under reference D.25-0244 on 11 April 2025 (the "**2024 Universal Registration Document**" - Hyperlink: https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2025-04/cma_urd_fr_2024.pdf) containing the audited consolidated annual financial statements of the Issuer and audit report as of and for the financial year ended 31 December 2024;
- (d) the sections referred to in the table below, included in the French language version of the 2023 universal registration document of the Issuer - filed with the French *Autorité des marchés financiers* under reference D.24-0277 on 12 April 2024 (the "**2023 Universal Registration Document**" - Hyperlink: https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2024-04/document_denregistrement_universel_2023.pdf) containing the audited consolidated annual financial statements of the Issuer and audit report as of and for the financial year ended 31 December 2023;
- (e) the sections "Terms and Condition of the Notes" of the following bases prospectuses and supplements relating thereto:
 - (i) base prospectus dated 28 June 2024 (pages 49 to 110) (the "**2024 EMTN Conditions**" - Hyperlink: https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2024-07/cma_-_emtn_2024_-_base_prospectus_-_vfinale.pdf) and the first supplement dated 20 September 2024 to the base prospectus dated 28 June 2024 (page 18) (the "**2024 Additional EMTN Conditions**" - Hyperlink: https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2024-09/emtn-supplement-1-base-prospectus-28062024_investors_092024_en.pdf),
 - (ii) base prospectus dated 7 July 2023 (pages 54 to 124) (the "**2023 EMTN Conditions**" - Hyperlink: https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2023-11/emtn-base-prospectus-07072023_investisseurs_072023_2023-11-14_16-37-35_82.pdf),
 - (iii) base prospectus dated 22 July 2022 (pages 41 to 79) (the "**2022 EMTN Conditions**" - Hyperlink: https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2023-11/emtn-base-prospectus-22072022_investors_072022_en_2023-11-15_10-26-57_80.pdf),

- (iv) base prospectus dated 15 July 2021 (pages 42 to 80) (the "**2021 EMTN Conditions**" - Hyperlink: https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2023-11/emtn-base-prospectus-15072021_investors_072021_en_2023-11-15_10-45-42_606.pdf),
- (v) base prospectus dated 30 June 2020 (pages 39 to 79) and the third supplement dated 3rd March 2021 to the base prospectus dated 30 June 2020 (pages 22 and 23) (the "**2020 EMTN Conditions**" - Hyperlinks: https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2023-11/emtn-base-prospectus-30062020_investors_072020_en_2023-11-15_10-57-27_141.pdf and https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2023-11/emtn-supplement-3-base-prospectus-30062020_investors_032021_en_2023-11-15_10-50-41_38.pdf),
- (vi) base prospectus dated 25 June 2019 (pages 89 to 129), the third supplement dated 10 January 2020 to the base prospectus dated 25 June 2019 (page 15) and the fourth supplement dated 6 March 2020 to the base prospectus dated 25 June 2019 (page 14) (the "**2019 EMTN Conditions**" - Hyperlinks: https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2023-11/emtn-base-prospectus-25062019_investors_062019_en.pdf, https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2023-11/emtn-supplement-3-base-prospectus-25062019_investors_012020_en_2023-11-15_14-00-39_750.pdf and https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2023-11/emtn-supplement-4-base-prospectus-25062019_investors_032020_en_2023-11-15_13-58-37_309.pdf),
- (vii) base prospectus dated 5 September 2018 (pages 95 to 132) and the second supplement dated 28 February 2019 to the base prospectus dated 5 September 2018 (page 11) (the "**2018 EMTN Conditions**" - Hyperlinks: <https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2024-01/prospectus-de-base-5-septembre-2018-en.pdf> and https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2023-11/emtn-supplement-2-base-prospectus-05092018_investors_022019_en.pdf),
- (viii) base prospectus dated 31 August 2017 (pages 77 to 111) (the "**2017 EMTN Conditions**" - Hyperlink: <https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2024-01/emtn-base-prospectus-credit-mutuel-arkea-31082017.pdf>),
- (ix) base prospectus dated 21 July 2015 (pages 56 to 87) (the "**2015 EMTN Conditions**" - Hyperlink: https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2023-11/emtn-base-prospectus-21072015_investors_072015_en.pdf), and
- (x) base prospectus dated 27 May 2011 (pages 37 to 61) (the "**2011 EMTN Conditions**" - Hyperlink: <https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2025-05/base-prospectus-credit-mutuel-arkea-27052011.pdf> and, together with the 2024 EMTN Conditions, the 2024 Additional EMTN Conditions, the 2023 EMTN Conditions, the 2022 EMTN Conditions, the 2021 EMTN Conditions, the 2020 EMTN Conditions, the 2019 EMTN Conditions, the 2018 EMTN Conditions, the 2017 EMTN Conditions and the 2015 EMTN Conditions, the "**EMTN Previous Conditions**") for the purpose only of further issue of Notes to be assimilated (*assimilables*) and form a single series with Notes already issued under the relevant EMTN Previous Conditions).

The parts of these documents that are not incorporated by reference in this Base Prospectus are either not relevant for the investors or covered elsewhere in the Base Prospectus.

All documents containing information incorporated by reference in this Base Prospectus will be published on the websites of the Issuer (https://www.cm-arkea.com/arkea/banque/assurances/c_8779/fr/programme-emtn) and/or the Luxembourg Stock Exchange (www.luxse.com) so long as any of the Notes are outstanding, in each case in accordance with the Prospectus Regulation. Free English translations of the 2025 Non-Audited Consolidated Financial Statements, the Amendment to the 2024 Universal Registration Document, the 2024 Universal Registration Document and the 2023 Universal Registration Document are also available on the website of the Issuer (https://www.cm-arkea.com/arkea/banque/assurances/pa_26261/en/financial-reports and https://www.cm-arkea.com/arkea/banque/assurances/c_8776/fr/documents-d-enregistrement-universels) for information purposes only.

Unless otherwise explicitly incorporated by reference into this Base Prospectus in accordance with the list above, the information contained in the website of the Issuer shall not be deemed incorporated by reference herein, is for information purposes only and has not been scrutinized or approved by the competent authority.

The information incorporated by reference in this Base Prospectus shall be read in connection with the cross-reference list below. For the avoidance of doubt, the non-incorporated parts of the documents containing information incorporated by reference, *i.e.* the pages not listed in the cross-reference list below, are not

incorporated by reference in this Base Prospectus and do not form part of the Base Prospectus.

Annex 6 of the Commission Delegated Regulation No. 2019/980/EU, as modified		2025 Non-Audited Consolidated Financial Statements	Amendment to the 2024 Universal Registration Document	2024 Universal Registration Document	2023 Universal Registration Document
1.	PERSONS RESPONSIBLE, THIRD PARTY INFORMATION, EXPERTS' REPORTS AND COMPETENT AUTHORITY APPROVAL				
1.1	Identify all persons responsible for the information or any parts of it, given in the registration document with, in the latter case, an indication of such parts. In the case of natural persons, including members of the Issuer's administrative, management or supervisory bodies, indicate the name and function of the person; in the case of legal persons indicate the name and registered office.	N/A	N/A	N/A	N/A
1.2	A declaration by those responsible for the registration document that to the best of their knowledge, the information contained in the registration document is in accordance with the facts and that the registration document makes no omission likely to affect its import.	N/A	N/A	N/A	N/A
2.	STATUTORY AUDITORS				
2.1	Names and addresses of the Issuer's auditors for the period covered by the historical financial information (together with their membership in a professional body).	N/A	N/A	N/A	N/A
2.2	If auditors have resigned, been removed or have not been re-appointed during the period covered by the historical financial information, indicate details if material.	N/A	N/A	N/A	N/A

3.	RISK FACTORS				
3.1	<p>A description of the material risks that are specific to the Issuer and that may affect the Issuer's ability to fulfil its obligations under the securities, in a limited number of categories, in a section headed "Risk Factors".</p> <p>In each category the most material risks, in the assessment of the Issuer, offeror or person asking for admission to trading on a regulated market, taking into account the negative impact on the Issuer and the probability of their occurrence, shall be set out first. The risk factors shall be corroborated by the content of the registration document.</p>	N/A	Pages 22 and 23 ¹	Pages 293 to 310 ²	N/A

¹ See macroeconomic risk (pages 22 and 23) and provisions for credit risk (page 23).

² Investors are invited to read the detailed information on risk factors relating to the Issuer and its activity set out in pages 293 to 310 of the 2024 Universal Registration Document incorporated by reference in this Base Prospectus. In particular, the Issuer is subject to the following categories of risks: (i) strategic, business and ecosystem risks (including the following sub-categories: macroeconomic risk (pages 293 and 294), risk related to the regulatory environment (including risk related to changes in prudential requirements (page 295) and risk related to changes in regulatory requirement (page 295)), strategic risk (including business model risk (page 296), risks relating to Crédit Mutuel Arkéa's affiliation to CNCM (page 296) and risk related to the competitive environment (page 297)), resolution risk (pages 297 and 298) and human resources risk (page 298)), (ii) credit risk (including the following sub-categorie: customer and counterparty credit risk (page 299)), (iii) operational risk (including the following sub-categories: IT risk (page 301), risk of external fraud (page 302), risk related to internal processes and external events (page 302), non-compliance risk (page 302) and risk of internal fraud (page 302)), (iv) legal risk (page 303), (v) reputational risk (page 303), (vi) model risk (page 303), (vii) liquidity risk (page 304), (viii) interest rate risks (page 305), (ix) market risk (page 305), (x) insurance risk (including the following sub-categories: life insurance risk (including underwriting risk (page 306), interest rate risk (page 306), liquidity risk (page 306), market risk (page 306) and credit and counterparty risk (page 307)) and risk specific to the non-life insurance business (including underwriting risk (page 307), interest rate risks (page 308) and credit and counterparty risk (page 308))) and (xi) ESG risks (pages 308 and 309).

4.	INFORMATION ABOUT THE ISSUER				
4.1	<u>History and development of the Issuer</u>	N/A	N/A	Page 17	N/A
4.1.1	The legal and commercial name of the Issuer.	N/A	N/A	Page 494	N/A
4.1.2	The place of registration of the Issuer, its registration number and legal entity identifier ("LEI").	N/A	N/A	Pages 494 and 496	N/A
4.1.3	The date of incorporation and the length of life of the Issuer, except where the period is indefinite.	N/A	N/A	Page 494	N/A
4.1.4	The domicile and legal form of the Issuer, the legislation under which the Issuer operates, its country of incorporation, the address, telephone number of its registered office (or principal place of business if different from its registered office) and website of the Issuer, if any, with a disclaimer that the information on the website does not form part of the prospectus unless that information is incorporated by reference into the prospectus.	N/A	N/A	Page 494	N/A
4.1.5	Details of any recent events particular to the Issuer and which are to a material extent relevant to an evaluation of the Issuer's solvency.	N/A	N/A	N/A	N/A
4.1.6	Credit ratings assigned to the Issuer at the request or with the cooperation of the Issuer in the rating process. A brief explanation of the meaning of the ratings if this has previously been published by the rating provider.	N/A	N/A	N/A	N/A
4.1.7	Information on the material change in the Issuer's borrowing and funding structure since the last financial year.	N/A	N/A	N/A	N/A
4.1.8	Description of the expected financing of the Issuer's activities.	N/A	N/A	Pages 343 to 345	N/A

5.	BUSINESS OVERVIEW				
5.1	Principal activities				
5.1.1	A brief description of the Issuer's principal activities, including:				
	(a) the main categories of product sold and/or services performed;	N/A	N/A	Pages 10, 20 to 25 and 116	N/A
	(b) an indication of any significant new products or activities;	N/A	N/A	Pages 30 to 39	N/A
	(c) the principal markets in which the Issuer competes.	N/A	N/A	Page 494	N/A
5.2.	The basis for any statements made by the Issuer regarding its competitive position.	N/A	N/A	Pages 20 to 25	N/A
6.	ORGANISATIONAL STRUCTURE				
6.1	If the Issuer is part of a group, a brief description of the group and the Issuer's position within the group. This may be in the form of, or accompanied by, a diagram of the organisational structure if this helps to clarify the structure.	N/A	N/A	Pages 8 to 10 and 44 and 45	N/A
6.2.	If the Issuer is dependent upon other entities within the group, this must be clearly stated together with an explanation of this dependence.	N/A	N/A	N/A	N/A
7.	TREND INFORMATION				
7.1	A description of:				
	(a) any material adverse change in the prospects of the Issuer since the date of its last published audited financial statements;	N/A	N/A	N/A	N/A
	(b) any significant change in the financial performance of the group since the end of the last financial period for which financial information has been	N/A	N/A	N/A	N/A

	published to the date of the registration document.				
	If neither of the above are applicable then the Issuer should include (an) appropriate negative statement(s).				
7.2	Information on any known trends, uncertainties, demands, commitments or events that are reasonably likely to have a material effect on the Issuer's prospects for at least the current financial year.	N/A	N/A	Pages 110 to 112	N/A
8.	PROFIT FORECASTS OR ESTIMATES				
8.1	Where an Issuer includes on a voluntary basis a profit forecast or a profit estimate, that forecast or estimate included in the registration document must contain the information set out in items 8.2 and 8.3. If a profit forecast or profit estimate has been published and is still outstanding, but no longer valid, then provide a statement to that effect and an explanation of why such profit forecast or estimate is no longer valid. Such an invalid forecast or estimate is not subject to the requirements in items 8.2 and 8.3.	Pages 2 to 7 and 39 to 99	N/A	N/A	N/A
8.2	Where an Issuer chooses to include a new profit forecast or a new profit estimate, or where the Issuer includes a previously published profit forecast or a previously published profit estimate pursuant to item 8.1, the profit forecast or estimate shall be clear and unambiguous and contain a statement setting out the principal assumptions upon which the Issuer has based its forecast, or estimate.	Page 8	N/A	N/A	N/A

	The forecast or estimate shall comply with the following principles:				
	(a) there must be a clear distinction between assumptions about factors which the members of the administrative, management or supervisory bodies can influence and assumptions about factors which are exclusively outside the influence of the members of the administrative, management or supervisory bodies;				
	(b) the assumptions must be reasonable, readily understandable by investors, specific and precise and not relate to the general accuracy of the estimates underlying the forecast; and				
	(c) in the case of a forecast, the assumptions shall draw the investor's attention to those uncertain factors which could materially change the outcome of the forecast.				
8.3	The prospectus shall include a statement that the profit forecast or estimate has been compiled and prepared on a basis which is both:	N/A	N/A	N/A	N/A
	(a) comparable with the historical financial information;				
	(b) consistent with the Issuer's accounting policies.				
9.	ADMINISTRATIVE, MANAGEMENT, AND SUPERVISORY BODIES				
9.1.	Names, business addresses and functions within the Issuer of the following persons and an				

	indication of the principal activities performed by them outside of that Issuer where these are significant with respect to that Issuer:				
	(a) members of the administrative, management or supervisory bodies;	N/A	Pages 11 to 13	Pages 50 to 68 and 77 and 78	N/A
	(b) partners with unlimited liability, in the case of a limited partnership with a share capital.				
9.2	Administrative, management, and supervisory bodies conflicts of interests	N/A	N/A	Pages 81 and 82	N/A
	Potential conflicts of interests between any duties to the Issuer, of the persons referred to in item 9.1, and their private interests and or other duties must be clearly stated. In the event that there are no such conflicts, a statement to that effect must be made.				
10.	MAJOR SHAREHOLDERS				
10.1.	To the extent known to the Issuer, state whether the Issuer is directly or indirectly owned or controlled and by whom and describe the nature of such control and describe the measures in place to ensure that such control is not abused.	N/A	N/A	Pages 8 and 494	N/A
10.2.	A description of any arrangements, known to the Issuer, the operation of which may at a subsequent date result in a change in control of the Issuer.	N/A	N/A	N/A	N/A
11.	FINANCIAL INFORMATION CONCERNING THE ISSUER'S ASSETS AND LIABILITIES, FINANCIAL POSITION AND PROFITS AND LOSSES				
11.1	<u>Historical financial information</u>				

	Balance sheet	N/A	N/A	Pages 362 and 363	Pages 342 and 343
	Income Statement	N/A	N/A	Page 364	Page 344
	Statement of cash flows	N/A	N/A	Page 367	Page 347
	Notes	N/A	N/A	Pages 368 to 460	Pages 348 to 454
	Auditors' report	N/A	N/A	Pages 500 to 505	Pages 496 to 502
	Statement of net income and gains and losses recognized directly in equity	N/A	N/A	Page 365	Page 345
	Change in shareholders' equity	N/A	N/A	Page 366	Page 346
11.2	Interim and other financial information				
	Balance sheet	N/A	Pages 25 and 26	N/A	N/A
	Income Statement	N/A	Page 27	N/A	N/A
	Statement of cash flows	N/A	Pages 31 and 32	N/A	N/A
	Notes	N/A	Pages 33 to 102	N/A	N/A
	Auditors' report (limited review)	N/A	103	N/A	N/A
	Statement of net income and gains and losses recognized directly in equity	N/A	Page 28	N/A	N/A
	Change in shareholders' equity	N/A	Pages 29 and 30	N/A	N/A
11.3	<u>Auditing of historical financial information</u>				
11.3.1	The historical financial information must be independently audited. The audit report shall be prepared in accordance with the Directive 2006/43/EC and Regulation (EU) No. 537/2014.	N/A	N/A	Page 500 to 505	Page 496 to 502
	Where Directive 2006/43/EC and Regulation (EU) No. 537/2014 do not apply:				
	(a) the historical financial information must be audited or reported on as to whether or not, for the purposes of the				

	registration document, it gives a true and fair view in accordance with auditing standards applicable in a Member State or an equivalent standard.				
	(b) where audit reports on the historical financial information have been refused by the statutory auditors or where they contain qualifications, modifications of opinion, disclaimers or an emphasis of matter, the reason must be given, and such qualifications, modifications, disclaimers or emphasis of matter must be reproduced in full.				
11.3.2	Indication of other information in the registration document which has been audited by the auditors.	N/A	N/A	N/A	N/A
11.3.3	Where financial information in the registration document is not extracted from the Issuer's audited financial statements state the source of the data and state that the data is not audited.	N/A	N/A	N/A	N/A
11.4.	<u>Legal and arbitration proceedings</u>				
11.4.1	Information on any governmental, legal or arbitration proceedings (including any such proceedings which are pending or threatened of which the Issuer is aware), during a period covering at least the previous 12 months which may have, or have had in the recent past significant effects on the Issuer and/or group's financial position or profitability, or provide an appropriate negative statement.	N/A	N/A	N/A	N/A
11.5.	Significant change in the Issuer's financial position				

11.5.1	A description of any significant change in the financial position of the group which has occurred since the end of the last financial period for which either audited financial information or interim financial information have been published, or provide an appropriate negative statement.	N/A	N/A	N/A	N/A
12.	ADDITIONAL INFORMATION				
12.1	Share capital				
	The amount of the issued capital, the number and classes of the shares of which it is composed with details of their principal characteristics, the part of the issued capital still to be paid up with an indication of the number, or total nominal value and the type of the shares not yet fully paid up, broken down where applicable according to the extent to which they have been paid up.	N/A	N/A	Page 423	N/A
12.2	Memorandum and Articles of Association				
	The register and the entry number therein, if applicable, and a description of the Issuer's objects and purposes and where they can be found in the memorandum and articles of association.	N/A	N/A	Page 494	N/A
13.	MATERIAL CONTRACT				
	A brief summary of all material contracts that are not entered into in the ordinary course of the Issuer's business, which could result in any group member being under an obligation or entitlement that is material to the Issuer's ability to meet its obligations to security holders in respect of the securities being issued	N/A	N/A	Page 495	N/A
14.	DOCUMENTS AVAILABLE				
	A statement that for the term of the registration document the				

	following documents, where applicable, can be inspected:				
	(a) the up to date memorandum and articles of association of the Issuer;	N/A	N/A	N/A	N/A
	(b) all reports, letters, and other documents, valuations and statements prepared by any expert at the Issuer's request any part of which is included or referred to in the registration document.	N/A	N/A	N/A	N/A
	An indication of the website on which the documents may be inspected	N/A	N/A	N/A	N/A

The EMTN Previous Conditions are incorporated by reference in this Base Prospectus for the purpose only of further issues of Notes to be assimilated (*assimilées*) and form a single series with Notes already issued under the relevant EMTN Previous Conditions.

Non-incorporated parts of the base prospectus of the Issuer dated 27 May 2011, the base prospectus of the Issuer dated 21 July 2015, the base prospectus of the Issuer dated 31 August 2017, the base prospectus of the Issuer dated 5 September 2018, the base prospectus of the Issuer dated 25 June 2019, the base prospectus of the Issuer dated 30 June 2020, the base prospectus of the Issuer dated 15 July 2021, the base prospectus of the Issuer dated 22 July 2022, the base prospectus of the Issuer dated 7 July 2023 and the base prospectus of the Issuer dated 28 June 2024 do not form part of the Base Prospectus and are not relevant for investors."

DESCRIPTION OF CRÉDIT MUTUEL ARKÉA AND THE GROUP

The second sub-paragraph of paragraph 1 entitled "*DESCRIPTION OF THE GROUP*" of the section entitled "*DESCRIPTION OF CRÉDIT MUTUEL ARKÉA AND THE GROUP*" on page 117 of the Base Prospectus, as supplement by the Previous Supplements, is deleted and replaced as follows:

"With a network of 431 local member banks (*caisses locales*) of the Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest federations and the strength of over 11,600 employees, the Group wants to be a player in a world that takes a long term view and takes into account the major societal and environmental challenges facing our planet for future generations, by practicing finance at the service of regions and their actors, which is sustainable and helps everyone to achieve their potential."

The last sub-paragraph of paragraph 1 entitled "*DESCRIPTION OF THE GROUP*" of the section entitled "*DESCRIPTION OF CRÉDIT MUTUEL ARKÉA AND THE GROUP*" on page 117 of the Base Prospectus, as supplement by the Previous Supplements, is deleted and replaced as follows:

"Crédit Mutuel Arkéa has €94 billion in outstanding customer loans and €197.41 billion in savings (including € 91.9 billion in customer deposits) outstanding as at 31 December 2025."

The first sub-paragraph of paragraph 4 entitled "*SHARE CAPITAL AND LONG-TERM DEBT OF CRÉDIT MUTUEL ARKÉA*" of the section entitled "*DESCRIPTION OF CRÉDIT MUTUEL ARKÉA AND THE GROUP*" appearing on page 118 of the Base Prospectus, as supplemented by the Previous Supplements, is deleted and replaced as follows:

"As at 10 March 2026, the share capital and additional paid in capital of the Issuer amounts to €3,198,389,953.76 and the long-term debt (defined as the aggregate amount of bond issues, non-preferred senior debt and total subordinated debt) of the Issuer amounts to €28,504,080,026.19."

RECENT DEVELOPMENTS

The following press release and table entitled "Alternative performance indicators" are inserted at the end of the section entitled "*RECENT DEVELOPMENTS*" (inserted by the Second Supplement after the section entitled "*DESCRIPTION OF CRÉDIT MUTUEL ARKÉA AND THE GROUP*" appearing on pages 117 *et seq.* of the Base Prospectus, as supplemented by the Previous Supplements):

"Press release dated 19 February 2026:



PRESS RELEASE

FY 2025 annual results

2025 Net Profit Up Significantly (+14% yoy to €450m) – Crédit Mutuel Arkéa Delivering on the Sustainable Growth Ambitions of Its 'Faire 2030' Strategic Plan

Brest, 19 février 2026 - The Board of Directors of Crédit Mutuel Arkéa, meeting under the chairmanship of Julien Carmona, approved the financial statements for the year ended 31 December 2025.

In a complex economic and financial environment, Crédit Mutuel Arkéa delivered strong performance, with Group net profit reaching €450 million, up 13.8% year-on-year. This momentum reflects the strength of its diversified, open and innovative business model. The Group continues to expand successfully across online banking, life insurance and asset management.

The number of customers grew to a record 5.64 million clients at year-end 2025 (+259,000¹), including +237,000 in online banking and +28,000 across the Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest local banking networks.

Revenues rose significantly to €2,424 million (+11%), reflecting strong commercial momentum across business lines. Combined with disciplined growth in operating expenses (+5.2%), this resulted in a marked improvement in the cost-to-income ratio, which stood at 65.2%, down 3.6 percentage points versus 2024. In line with the domestic trend of further increase in corporate insolvencies and a prudent outlook on the economic environment, cost of risk increased by 31.7% to €237 million, while the loan portfolio remained of high quality.

Crédit Mutuel Arkéa confirms its profitability trajectory and the relevance of its mid-sized banking model. Backed by a very solid balance sheet (with a CET1 ratio of 17.9%, among the highest in Europe), the Group remains firmly on a sustainable growth path, fully aligned with its 'Faire 2030' strategic plan. As a mission-driven bank, it continues to support the real economy, sustainable regional development, and solidarity initiatives.

SIMPLIFIED INCOME STATEMENT

	31/12/2025	31/12/2024	Change	%
Income (€m)	2 424	2,184	+ 241	+11 %
Operating expenses (€m)	1,580	1,502	+ 78	+5.2 %

¹ net

Cost-to-income ratio	65.2 %	68.8 %	-3.6 pp	
Gross operating income (€m)	844	682	+ 162	+23.8 %
Cost of risk (€m)	237	180	+ 57	+31.7 %
Profit before tax (€m)	603	500	+ 103	+20.6 %
Income tax (€m)	147	100	+ 47	+46.7 %
Net income – Group share (M€)	450	395	+ 55	+13.8 %

FY 2025 performance highlights

A new milestone in addressing extra-financial challenges

True to its cooperative and mutualist model, Crédit Mutuel Arkéa continues to implement a strategy that **positions sustainable finance as a driver of performance**, reconciling economic value creation with environmental and social impact.

This ambition, formalised through the adoption of a corporate purpose in 2019 and the adoption of a mission-driven company status in 2022, has enabled the Group to set quantified targets, notably in financing the transition and mobilising green savings. These commitments - strongly embedded in the strategic plan (see mission-driven company commitments at the end of this release)- are based on a structuring belief: **financial and non-financial performance are bound together**.

In January 2024, the CSRD (Corporate Sustainability Reporting Directive) come into force. This marked a new step forward in sustainability reporting harmonisation. In this context,

Crédit Mutuel Arkéa is developing its approach by integrating key CSRD indicators with those linked to its mission-driven commitments, thereby reinforcing its impact ambition¹.

Strong commercial momentum across all business lines

In 2025, Crédit Mutuel Arkéa delivered strong commercial activity, reflecting the Group's momentum across all business lines and the relevance of its strategic decisions.

- **Growing customer base**

Driven by both online banking and retail network banking, **the customer portfolio reached 5.64 million clients**, representing a significant year-on-year increase (+259,000). **Online banking was a key contributor to this growth, with nearly 237,000 new clients.** Fortuneo's strong performance in 2025 reflects enhanced commercial momentum and the breadth of its product offering, notably in brokerage and savings products. At year-end 2025, the Group's online banking division (Arkéa Direct Bank, which includes Fortuneo in France and Keytrade Bank in Belgium) reported 1.63 million clients, representing an increase of more than 70% over the past four years (+106% for Fortuneo only)

The retail banking networks welcomed 28,000 new clients², driven by proximity and the quality of customer relationships within the Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest local branches. This positioning is confirmed by the 2025 brand awareness and image barometer³: Crédit Mutuel de Bretagne is the most recognised bank in Brittany and is perceived as the most socially responsible bank in its region. Crédit Mutuel du Sud-Ouest is identified as the bank most active in its territory and ranks among the two most attractive local banks.

¹ Crédit Mutuel Arkéa's first CSRD report, published in 2025, received the Award for Best Sustainability Report from the French National Company of Statutory Auditors (CNCC) and the French National Order of Chartered Accountants (CNOEC). The expert jury notably highlighted and commended "the coherent integration of our mission-driven ambitions into the reporting framework."

² net

³ 2025 CMB and CMSO Brand Awareness and Image Surveys. Survey conducted by telephone from January 15 to 29, 2025, among 792 respondents — 336 customers and 456 non-customers — representative of the Breton population aged 18 and over, and among 596 respondents — 247 customers and 349 non-customers — representative of the population aged 18 and over in the CMSO's operating region.

The Group's online banking strategy has also received international recognition, with Fortuneo ranked in Forbes' "World's Best Banks 2025", named "Least Expensive Bank in 2025" by Le Monde, and awarded "Best Customer Satisfaction" by Moneyvox.

- **Healthy momentum in lending**

Gross outstanding loans reached €94 billion, an increase of nearly €3 billion compared with year-end 2024. **Loan production totalled €15 billion**, up 6% year-on-year. Growth was particularly **strong in professional and corporate lending, where production rose by 11% to €5.4 billion**. Housing loan production reached €5.1 billion, up 8% year-on-year.

Loans supporting climate transition amounted to €2.7 billion, representing a 2.4-fold increase year-on-year. This reflects the evolution of the Group's offerings to better help clients in their transition efforts.

The carbon intensity of the residential housing loan portfolio stood at 12.7 kgCO₂e/m²/year at year-end 2025, down 14%, confirming the decarbonisation trajectory underway. This performance reflects Crédit Mutuel Arkéa's support for clients in improving the energy efficiency of their properties. By way of illustration, in 2025 the federations launched the "*Avantage Rénovation Énergétique*" mortgage product, which offers an interest rate reduction upon completion of energy efficiency renovation works.

- **Record savings inflows**

Total savings outstanding reached €197.4 billion, up 8.5% year-on-year. Net savings inflows amounted to €8.8 billion in 2025, driven by the strong contribution of Arkéa Asset Management, Arkéa Direct Bank, and Suravenir. 2025 was also marked by record gross life insurance inflows of €6.4 billion, reflecting the attractiveness of Suravenir's offering and the relevance of its multi-channel distribution strategy in a favourable market environment. In addition, Crédit Mutuel Arkéa significantly strengthened its contribution to climate transition in 2025, **with gross green savings inflows reaching €2.2 billion**, up 87.2% year-on-year.

- **A committed banking partner supporting regional vibrancy**

Crédit Mutuel Arkéa further strengthened its role as a strategic partner across its territories, notably through:

- **€1.9 billion in loan production (+14%) to local public sector entities**, up 13.8% compared with 2024, particularly in support of social housing and healthcare facilities. This momentum also translates into concrete actions, such as the partnership between Arkéa Banque Entreprises & Institutionnels, Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest with Enéal, aimed at refurbishing senior residences and developing housing solutions tailored to ageing populations across the regions.
- **€647 million in loan production (+3%) for the agricultural sector**, contributing to food sovereignty and supporting a sector facing major transition and generational renewal challenges in a demanding environment. Crédit Mutuel de Bretagne supported nearly 33% of young farmers setting up operations in the region.
- As part of its commitment to regional development and to entrepreneurs, **Arkéa Capital, the Group's private equity subsidiary, completed €119 million in new investments in 2025, up 25% compared with 2024**. In line with its strategic ambition to expand third-party asset management, the subsidiary announced the second closing of its Arkéa Capital 3 fund at €73 million, just ten months after launch. The fund reflects strong momentum among private and institutional investors and aims to support the development of around twenty SMEs and mid-sized companies selected for their economic dynamism and capacity to create value and employment in the regions.
- **Growth in insurance premiums earned on portfolio**

In **property and casualty** and personal insurance, earned premiums on the in-force portfolio **increased by 5.3%, reaching €567 million**. Premiums on new business declined by 28.2% compared with 2024, reflecting the revision of Suravenir Assurances' commercial policy, including the termination of certain partnerships not profitable enough, and a more selective underwriting approach.

- **Increase in brokerage volumes**

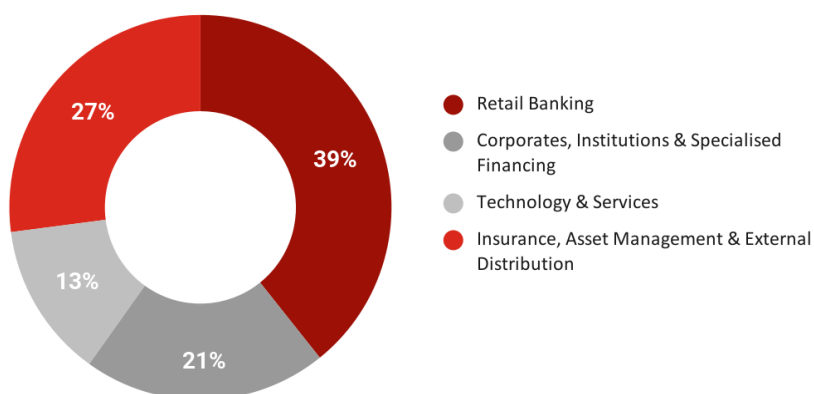
Driven primarily by the online banking business, **the number of transactions brokered rose by 22.2% to 14.8 million**, supported by market volatility, which stimulated trading volumes, and by the emergence of a new generation of younger investors, further reinforcing the structural growth momentum.

Strong revenue growth driven by a diversified business model

- **Group revenues increased by 11% to €2.4 billion, reflecting the following trends:**
 - **Net interest income rose to €877 million (+19%),** driven by an improvement in net interest margin owing to the higher average yield on the fixed-rate loan portfolio and a decline in the cost of customer funding.
 - **Fees and commissions income grew to €784 million (+8%),** supported by the increase in assets under management and the aforementioned increase in brokerage fees.
 - **Insurance revenues increased to €514 million (+4%),** reflecting growth in life insurance outstandings and higher net earned premiums in property and casualty and personal insurance.

Other income rose to €248 million (+12%), notably driven by the disposal of a minority stake in Swen Capital Partners.

Crédit Mutuel Arkéa's business model delivers a strong and well-balanced diversification of revenues across its core businesses.



Contained operating expenses confirm improved operating efficiency

- The action plan launched in 2024 to enhance the Group's operational efficiency continues to deliver tangible results, with a clear commitment to maintaining this balance over the long term. **The contained increase in operating expenses (+5.2%)** is primarily attributable to:
 - the investments required to the orderly execution of the Group's strategic plan Faire 2030
 - a robust and protective model, including balanced profit-sharing mechanisms and an active recruitment policy (763 permanent hires in 2025).
- Supported by the combined effect of higher revenues (+€241 million) and contained increase in operating expenses (+€78 million), **the cost-to-income ratio improved to 65.2%, down 3.6 percentage points year-on-year. Gross operating income reached €844 million, up 23.8% compared with 2024.**
- In a context marked by a still high level of corporate insolvencies, **the cost of risk increased significantly (+31.7%) to €237 million**, of which €208 million relates to proven credit risk (non-performing loans). The Group reports an annualised cost of risk of 24bp, and a non-performing loan (NPL) ratio of 1.91%. Although rising, these indicators remain among the best within the French banking sector, reflecting the quality and diversification of the Group's loan book. The cost of risk on performing exposures increased by €26 million, notably driven by a prudent anticipation of emerging risks and the need to address an uncertain geopolitical environment. The stock of provisions amounts to €1,507 million, of which 35.8% relates to performing exposures. This represents the equivalent of nine years of cost of risk based on the average of the past four years.
- **Profit before tax increased by €103 million (+21%) to €603 million.** Income tax expense rose from €100 million to €147 million in 2025, resulting in an increase in the effective tax rate from 20% to 24%. Despite the higher tax charge, **Group share of net income reached €450 million, up 14% compared with 2024.**
- **Notional ROE¹**, which measures net profit to the regulatory required core capital, **improved from 5.2% to 5.9% in 2025, moving closer to the 2027 target of 7%.**

¹ Return on required regulatory core capital: Net income / [Average risk-weighted assets × 15%]

A very strong balance sheet and best-in-class solvency and liquidity ratios

Crédit Mutuel Arkéa maintains a very strong balance sheet, with total assets increasing year-on-year and liquidity and solvency ratios improving further and remaining well above regulatory requirements. This solid financial position enables the Group to reaffirm its long-term strategic trajectory with confidence.

- **Balance sheet total** increased 6.6% versus 2024, to €211.6bn¹.
- **Group equity** increased 5.6% to €10.5bn.
- **The CET1 ratio stood at 17.9%**, and the total capital ratio at 21.1%, **well above regulatory requirements** (9.26% and 13.75%, respectively, excluding P2G). The improvement in CET1 (+1.1pp in 2025) reflects higher CET1 capital² and nearly stable risk-weighted assets³ (€50.6bn), with the positive impact of the move to CRR3 offsetting balance sheet growth.
- **The loans-to-deposits ratio stood at 102%**, stable year-on-year.
- **Liquidity reserves totalled €40bn; liquidity ratios also remain well above requirements:** LCR 156% and NSFR 119% (strong and improving).
- In 2025, Crédit Mutuel Arkéa also maintained strong ratings:
 - financial: A1 (Moody's) et A+ (Fitch Ratings) ;
 - extra-financial: notably an **"A" score in CDP's climate assessment**, placing the Group among the top 4% of organisations out of more than 22,100 respondents in 2025.

FY 2025: on track with *Faire 2030*

The 2025 financial year marks the first full year of implementation of the 'Faire 2030' strategic plan and represents a significant milestone in Crédit Mutuel Arkéa's development and transformation trajectory. In a demanding economic environment, the Group has initiated concrete organisational and investment measures to translate its ambitions into

¹ With a 102% funding ratio (gross loans-to-deposits), reflecting a balanced position between deposit inflows and loan production.

² +96 basis points (bp) driven by the increase in Common Equity Tier 1 (CET1) capital (€9.0bn, up 5.7%).

³ +9 bp from changes in risk-weighted assets, notably the favourable impact of the implementation of CRR3.

operational achievements, combining performance, diversification and innovation in support of its customers and regional economies.

Faire 2030 also means being...

- **A responsible and solidarity-driven bank**

In line with its cooperative and mutualist values, Crédit Mutuel Arkéa's vision of finance serving a more sustainable and equitable world is also reflected in its solidarity initiatives. **In 2025, €12.4 million (+14%) was allocated to charities, public-interest projects, customers and members facing difficulties**, through the combined action of the Group's endowment fund, local mutual solidarity mechanisms and skills-based philanthropy initiatives.

- **A leading employer in its regions and a committed advocate of human capital**

As a leading employer in its historic regions, Crédit Mutuel Arkéa employs more than 11,660 people, including 67% in Brittany and over 10% in Nouvelle-Aquitaine. Against prevailing sector trends, **the Group continues to maintain a strong recruitment momentum, welcoming 763 new permanent employees in 2025. Between 2020 and 2025, the cooperative regional banking group increased its workforce by 8%**, while the broader French banking sector declined by 4% between 2020 and 2024.

Crédit Mutuel Arkéa places the development of the human capital at the core of its cooperative model and sustainable performance. It relies on robust social policies that balance workplace well-being, collective performance and staff loyalty. **The Group actively fosters employee engagement and long-term employability** by enhancing career attractiveness, investing in skills development and ensuring a high-quality working environment.

In 2025, this commitment was reflected in initiatives promoting training, internal mobility and inclusion, as well as concrete actions enabling employees to contribute to the public interest (skills-based volunteering, civic engagement and solidarity leave). The Group also renewed its partnership with the French National Guard and signed agreements with regional fire and rescue services (SDIS), further supporting and recognising the civic engagement of its employee reservists.

- **A strategic partner supporting sovereignty initiatives**

In 2025, the Group continued to roll out dedicated initiatives aimed at strengthening economic and industrial sovereignty, including:

- the launch of a **dedicated “Defence & Sovereignty” team supporting 350 industry players operating in the sector.**
- the rollout of initiatives such as the “Avance Défense +” partnership between Arkéa Banque Entreprises & Institutionnels and Bpifrance, backed by €500m of funding resources.
- the launch by Arkéa Asset Management of a private debt fund, “*France Souveraineté PME*”, targeting a minimum fundraising of €250m;
- and the forthcoming implementation of Arkéa Capital’s “Sovereignty” investment strategy.
- In addition, Crédit Mutuel Arkéa updated its “Excluded weapons and support to Défence¹” policy in January 2025.

Crédit Mutuel Arkéa is committed to delivering sustainable performance, placing equal focus and demand on both its financial and non-financial results. Its corporate mission is structured around five core commitments derived from its Purpose (*Raison d’être*), which form the foundation of its long-term strategy. These commitments embody the ambition of the cooperative and regional banking group, guided both by strong financial performance and by the achievement of these objectives.

¹ the “Excluded Weapons and Support for the Defence Sector” policy

THE 5 COMMITMENTS

- #1** Make decisions based on a balanced approach between financial performance and positive societal and environmental impact, through cooperative governance deeply rooted in our regions;
- #2** Support each stakeholder in their environmental transition;
- #3** Build regional cooperation and contribute to local vitality;
- #4** Promote inclusion and cultivate long-term trust-based relationships with all our members and customers, from pioneers to the most vulnerable;
- #5** Encourage collective engagement in the service of the common good, by bringing mutualist values to life.



"I would like to warmly thank our 11,660 employees and our 2,600 directors for their daily commitment to serving our members and customers. The results achieved reflect this collective mobilisation and the strength of our cooperative and mutualist model. In a rapidly changing environment, marked by accelerating technological developments, particularly in artificial intelligence, intensifying competition, and growing budgetary and regulatory challenges, we have chosen to implement an ambitious development and transformation plan in support of sustainable growth.

Backed by robust financial fundamentals and strengthened operational efficiency, the Group reaffirms the relevance of its diversified and open business model. This performance gives us the means to accelerate the rollout of our 'Faire 2030' strategic plan and to fully assert our role as a committed cooperative bank serving regional economies."

Hélène Bernicot, Chief Executive Officer of Crédit Mutuel Arkéa

"The economic and financial environment in 2025 was both complex and contrasted. The normalisation of the yield curve proved favourable for retail banking activities; however, corporate insolvencies continued to rise, resulting in a higher cost of risk. Despite this backdrop, Crédit Mutuel Arkéa delivered strong results in 2025: continued customer acquisition, dynamic commercial activity, revenues up 11%, enhanced profitability (+14% net income), and solid financial strength (CET1 ratio of 17.9%).

As the first year of our 'Faire 2030' strategic plan, 2025 confirms that the Group is delivering on its ambitions in terms of development, transformation, profitability and impact.

I would like to thank the Chief Executive Officer and the Group's executive leadership team, as well as all employees and elected representatives of Crédit Mutuel Arkéa, for their commitment and contribution to our collective success.

Looking ahead to 2026–2027, in an environment that remains particularly uncertain and calls for continued vigilance, these strong performances reinforce our confidence in our model: that of an agile and innovative mid-sized financial group, autonomous in its strategy, deeply rooted in its regions and dedicated to their sustainable development, and more than ever faithful to its cooperative and mutualist values."

Julien Carmona, Chairman of Crédit Mutuel Arkéa and Crédit Mutuel de Bretagne

À propos du Groupe Crédit Mutuel Arkéa

A cooperative and mutualist bancassurance group, Crédit Mutuel Arkéa comprises the Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest federations, their affiliated local branches, and around forty specialised subsidiaries (Fortuneo, Monext, Arkéa Banque Entreprises et Institutionnels, Arkéa Asset Management, Arkéa Capital, Suravenir, Suravenir Assurances, etc.). The Group has 11,660 employees, 2,500 directors, more than 5.6 million members and customers, and total assets of €211.6bn. Leveraging the diversity of its expertise and the distinctiveness of its business model, Crédit Mutuel Arkéa is committed to supporting environmental and societal transitions, consistent with its mission-led status. As a leading financial partner in Brittany and the South-West of France, the Group is accelerating its development and transformation under the Faire 2030 strategic plan, driven by a bold strategy supported by a collective of committed employees and members around a shared promise: *"With you, with all our strength"*.

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cm-arkea.com

A detailed presentation of the Group's 2025 half-year results is available via: https://www.cm-arkea.com/arkea/banque/assurances/c_8708/fr/presentations-investisseurs

Alternative performance indicators

Alternative measures	performance	Definition	Justification for use
Cost-to-income ratio		Ratio of operating expenses to Income	Measure of the group's operational efficiency
Operating expenses		Sum of general operating expenses and depreciation and amortisation charges for property, plant and equipment and intangible assets	Measures the level of group general operating expenses"

GENERAL INFORMATION

Paragraph 3 of the section entitled "*GENERAL INFORMATION*" on pages 156 *et seq.* of the Base Prospectus, as supplemented by the Previous Supplements, is deleted and replaced by the following:

"(3) There has been (i) no significant change in the financial position of the Issuer or the Group since 30 June 2025 and (ii) no significant change in the financial performance of the Issuer or the Group since 31 December 2025."