# INVESTOR PRESENTATION PERFORMANCES 2025

MARCH 2026

Crédit Mutuel ARKEA

# FAIRE 2030 "*AVEC VOUS, DE TOUTES NOS FORCES*" *

## Strategic plan launched in 2025

AVEC VOUS, DE TOUTES NOS FORCES.

* With you, with all our strength.

### 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 CATALYSTS TO SUCCEED

Our IT strategy

Our AI strategy

### OUR TARGETS FOR 2027

| | | | | | | |
|---|---|---|---|---|---|---|
| **> €550 million** net profit corresponding to 7% of notional ROE | **≥16%** CET1 ratio | **≤ 67%** Cost/income ratio | **<110%** Loan-to-deposit ratio | **7 million** members and customers (by 2030) | **Increase by €10bn** funds injected into the real economy (2025-2027) | **€10 million** distributed each year as part of solidarity and sponsorship schemes |

*More information on these targets can be found on the group's webpage dedicated to the strategic plan "Faire 2030"*

# 2025: A SOLID MOMENTUM SUPPORTED BY FAIRE 2030

## Selected illustrative initiatives

**Client acquisition supported by on-line banking** with a 17% increase in the number of clients at Arkéa Direct Bank (Fortuneo + Keytrade).

**Supporting companies in the regions**

Arkéa Capital has launched **Arkéa Capital 3** which aims at supporting the growth and development plans of about 20 companies. Arkéa Capital has announced the second closing of the fund Arkéa Capital 3 for €73m, 10 months after it was first marketed to clients.

**A customer promise is launched**

**"Avec vous, de toutes nos forces"**, is a initiative launched throughout the entire group and supported by a multidisciplinary team representing all entities of the group, mobilized to sustainably change practices for the benefit of customers.

**AVEC VOUS, DE TOUTES NOS FORCES.**

**A group in motion**

- **Acquisition of Seqino**, a company offering electronic invoicing solution and registered as Partner Dematerialization Platform (PDP). This acquisition anticipates the widespread adoption of e-invoicing.
- **The group has sold its 40%-stake in SWEN Capital Partners** to OFI Invest. The group intends to refocus its private equity business on Arkéa Capital.

**Environmental commitments**

- Crédit Mutuel Arkéa has released its **biodiversity and natural capital strategy** intended to increase further the inclusion of biodiversity protection matters in its financing, investments and direct footprint. - The group has been awarded the **outstanding score "A"** for the climate by CDP. As such, it belongs to the top 4% of entities boasting such a high score among the 22,100 entities surveyed.

**Emphasis on sovereignty**

- Roll out of a dedicated team ***"Défense & Souveraineté"***, to support corporates and SMEs in the French technology and defence sectors (*Base Industrielle et Technologique de Défense - BITD*).
- **Crédit Mutuel Arkéa is one of the 4 French banks taking part in the new phase of a state-sponsored initiative (*Initiative Nationale pour l'Agriculture Française - INAF*) which provides further support to farmers** in their transition and strengthen agri and food sovereignty of the regions.

**Solidarity initiatives**

True to its cooperative and mutualist values, Crédit Mutuel Arkéa has **earmarked 12,4 M€ to its several solidarity initiatives,** notably through the combined action of its Endowment fund, solidarity initiatives within the regional banks and skills sponsoring.

# PERFORMANCES REFLECTIVE OF A DEVELOPING GROUP

## Financial and extra-financial performances are bound together

**Supported by good business volumes, Crédit Mutuel Arkéa reports materially improved results for 2025; they demonstrate the relevance of its business model serving its members and clients.**

This first year of the strategic plan "Faire 2030" also represented a new step in the focus on extra-financial objectives. They are now fully integrated in our operations and within our services and products for the financing the real economy and the transitions.

**Boosted par the good commercial momentum and the increase in revenues, the group net profit totalled €450m, a €55m increase versus last year.**

### COMMERCIAL ACTIVITY ALIGNED WITH OUR AMBITIONS OF GLOBAL PERFORMANCE

Number of clients: + 4.8% to **5.6 million**

Gross customer loans: + 3.3% to **€94.0m**

Production of loans supporting climate transition: x2.4

Customer savings: + 8.5% to **€197.4m**

Gross inflows on savings products to finance climate transition: + 87%

### FINANCIAL PERFORMANCE SUPPORTED BY A SOLID AND DIVERSIFIED BUSINESS MODEL

Revenues: + 11% to **€2,424m**

Cost/income ratio: - 3.6 pp to **65.2%**

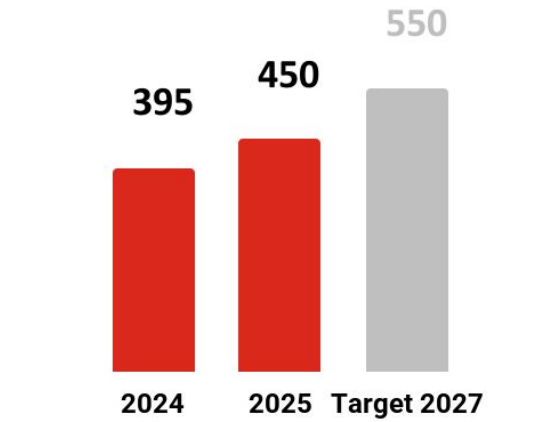
Group net profit: + 13.8% to **€450m**

*(Pre-tax profit: + 21%)*

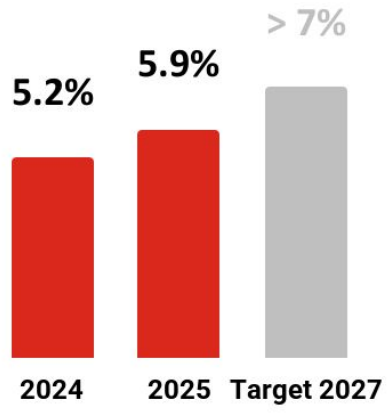
CET1 ratio: + 1.1 pp to **17.9%**

# 2025: FIRST YEAR OF A STRATEGIC PLAN THAT DELIVERS ON ITS COMMITMENTS

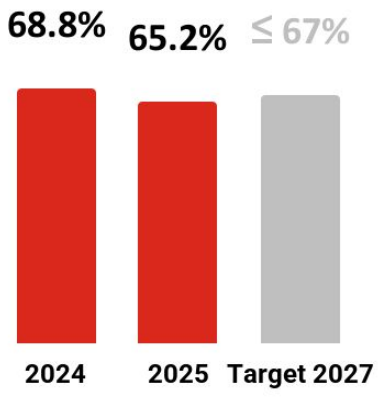
## NET PROFIT (€m)



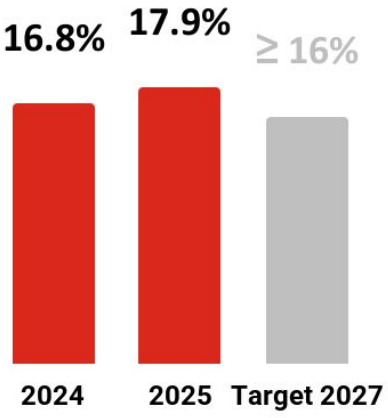

## NOTIONAL ROE



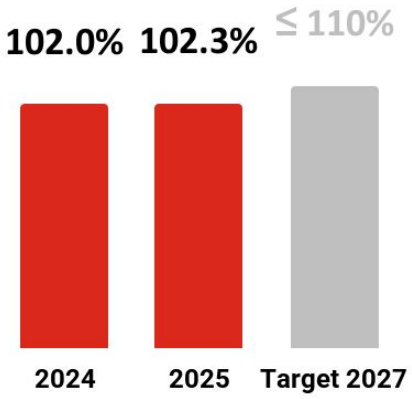

## COST/INCOME RATIO



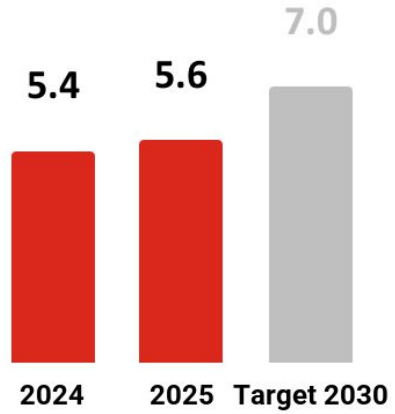

## CET1 RATIO



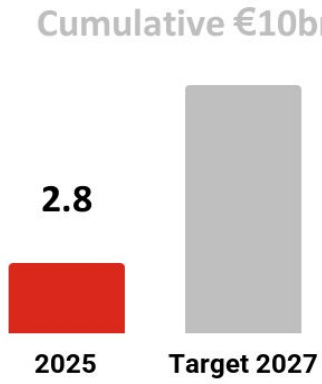

## LOAN/DEPOSIT RATIO




## NUMBER OF CLIENTS (million)

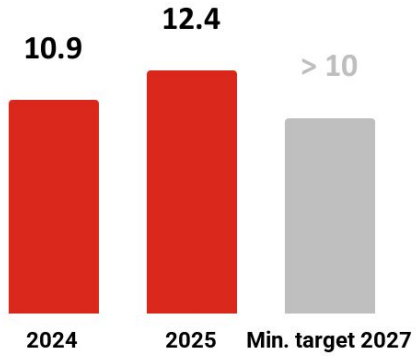



## FINANCING PROVIDED TO THE REAL ECONOMY (€bn)*




## SOLIDARITY AND SPONSORSHIP (€m)

*Scope under review*




*More information on these objectives can be found on the group's webpage dedicated to the strategic plan "Faire 2030"*

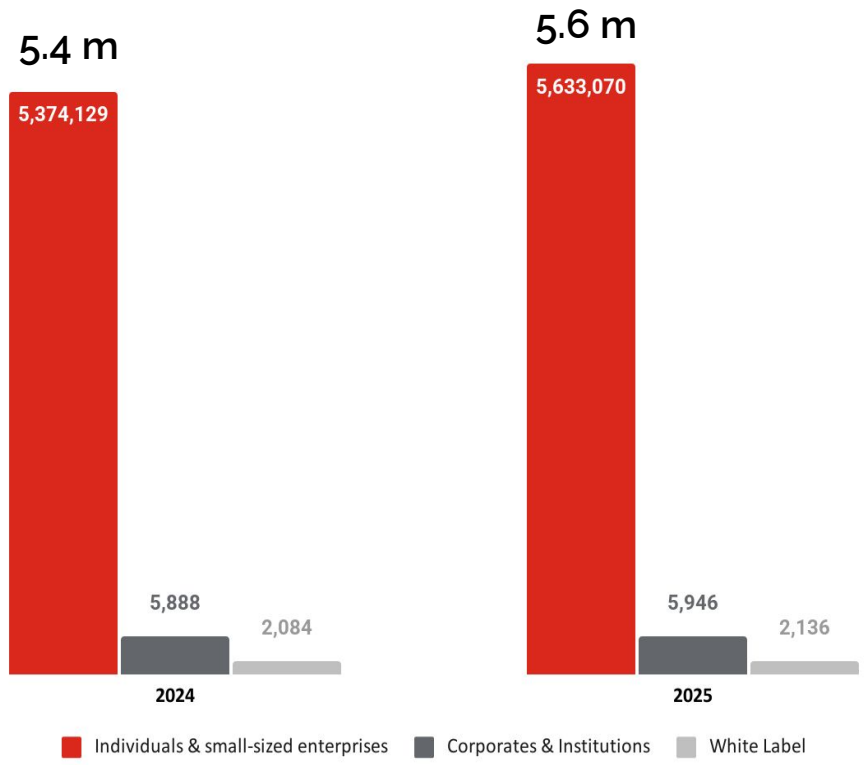
** Amounts invested in private equity (Arkéa Capital) and loans granted by the Group to support the real economy in France (i.e. excluding consumer credit - AFS, CFCAL, regional banks - and excluding Keytrade)*

# 1

# A COMMERCIAL PERFORMANCE ALIGNED WITH OUR AMBITIONS OF GLOBAL PERFORMANCE

# 1 NUMBER OF CLIENTS UP TO 5.6 MILLION

## NUMBER OF CUSTOMERS



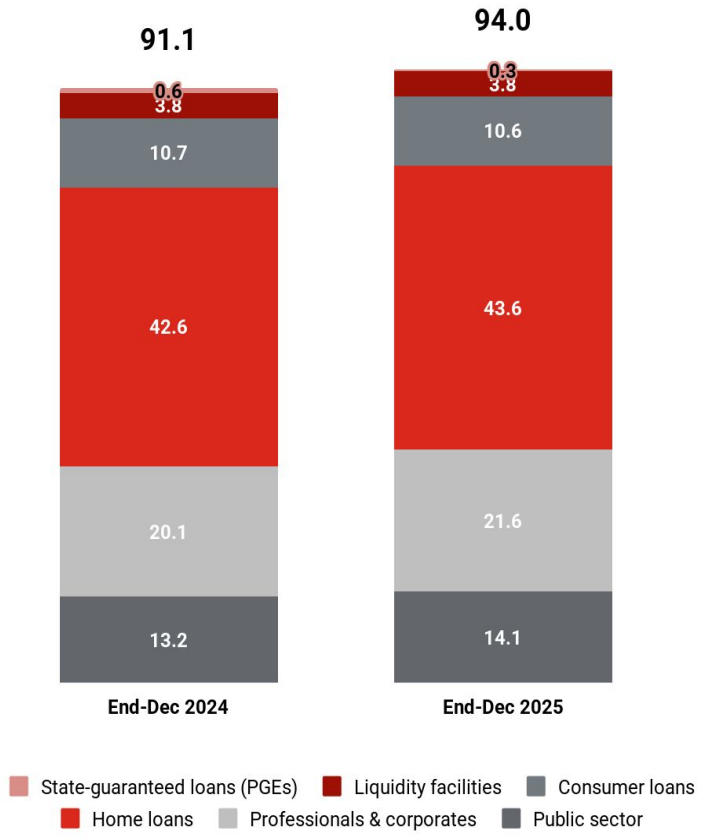

**The number of clients rose by 4.8% to 5.6 million.**

Essentially driven by the **digital banks** (+237,000 clients) but also the **retail networks** (+28,000 clients), the number of clients rose to 5.6 million in 2025.

The number of clients in the **white-label IT activities** (serviced by Procapital Securities Services, Monext, Nextalk, Arkéa Banking Services) increased by 2.5% in 2025, reaching 2,136 clients.

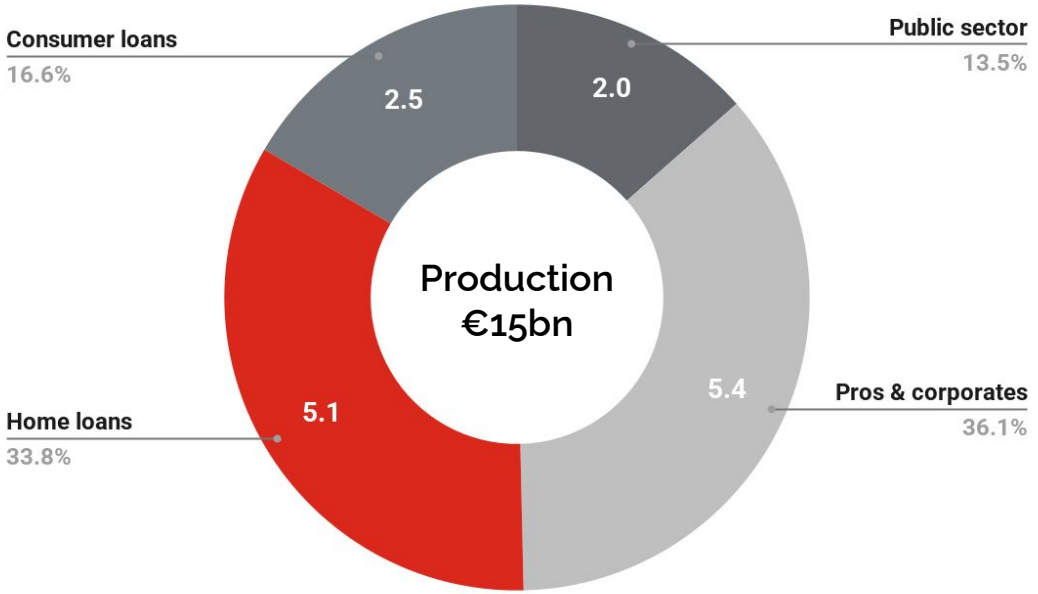
# 1 GROWING CUSTOMER LOAN BOOK

## GROSS CUSTOMER LOANS (€bn)




## Customer loans reached €94,0bn (+3,3% yoy)

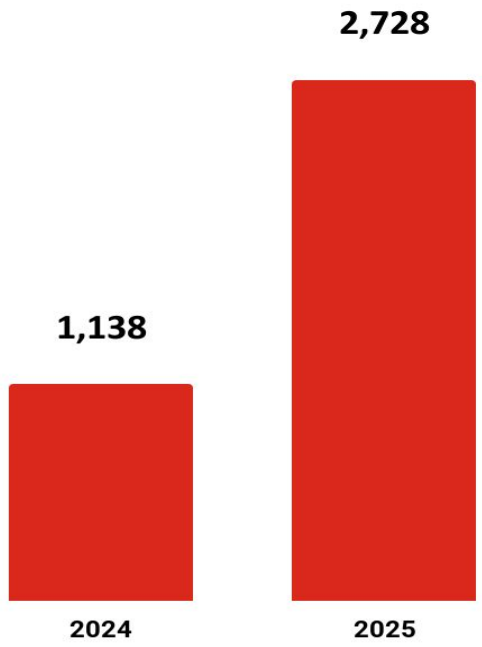
**Loan production was €15bn in 2025**, up 6.0% versus 2024 (€14.1bn).
The strongest increase was in the **professional and corporates segment** (+11.0% yoy), supported by an increase in business creations and openings in our regions.




**Nearly one-third of 2025 production dedicated to loans with environmental and/or social benefits**

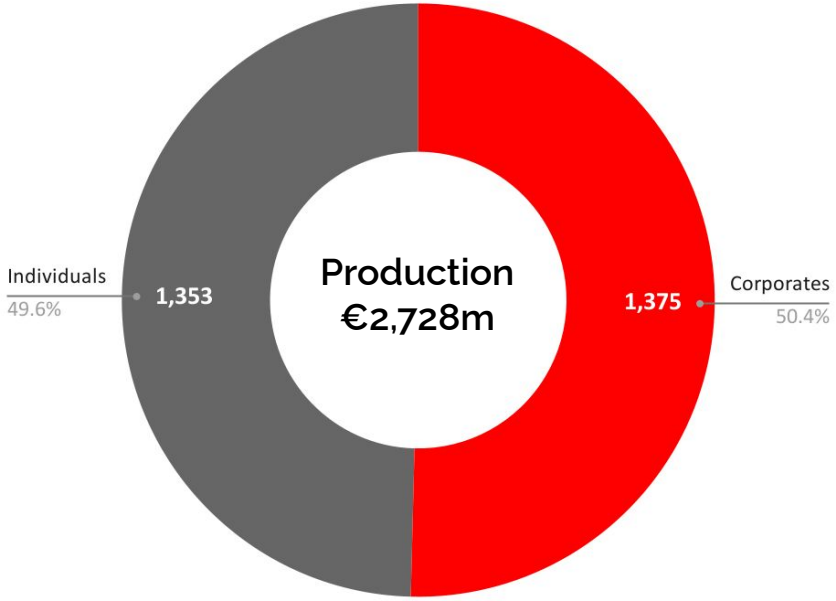
# 1 GROWING CUSTOMER LOAN BOOK
## Accelerating production of loans for the climate transition

### PRODUCTION OF LOANS FOR CLIMATE TRANSITION (€m)




*2027 Strategic Plan target :€2,450m*

**The loan production at €2.7bn (up 2.4x versus 2024) reflects an evolution of our product offering to support customers in their transition.**




**Example of lending products**

**Support for clients in their transition process**

Supporting renewable energy projects and energy renovation by the climate transition department (*Direction de la Transition Environnementale*)

By ARKEA BANQUE ENTREPRISES & INSTITUTIONNELS

The loan '*Immobilier Avantage Rénovation Énergétique*' was launched in 2025 by the regional banks; it offers a discount on the rate of the housing loan prêt once energy efficiency works have been completed, subject to specific conditions.

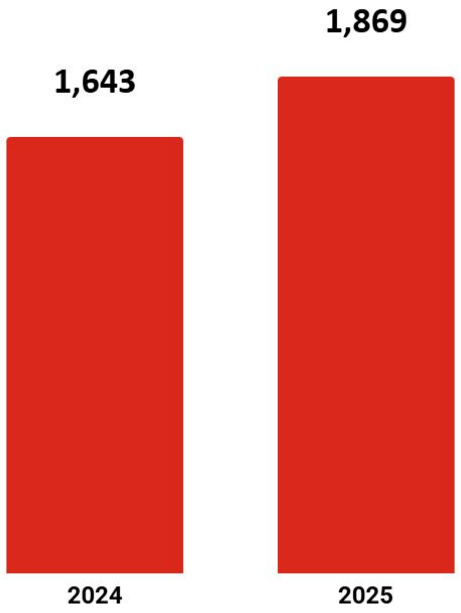
By Crédit Mutuel de Bretagne Crédit Mutuel du Sud-Ouest

In addition to financial support, Crédit Mutuel Arkéa is committed to measuring the additional impacts of the financing provided to these stakeholders.

**€1m financing granted for renewable energies generates an average of €46,000 in positive environmental impacts due to avoided GHG emissions**

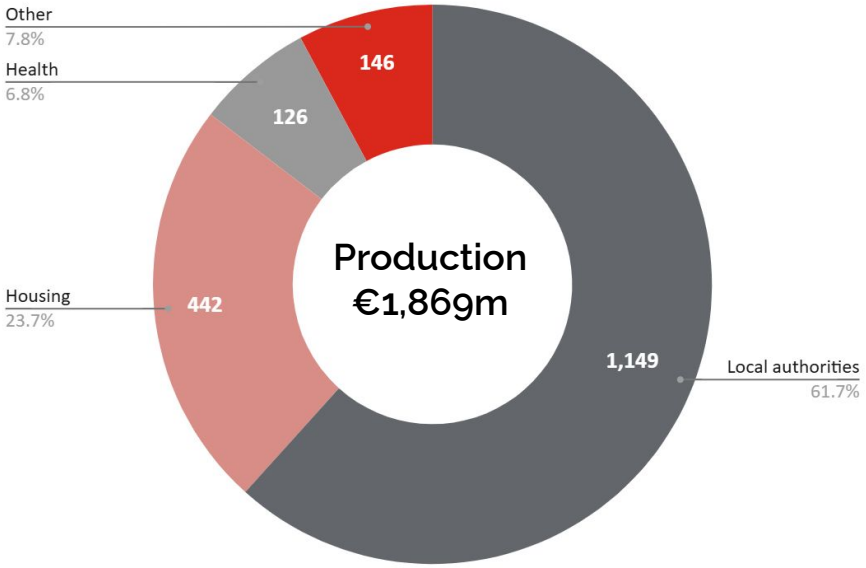
# 1 GROWING CUSTOMER LOAN BOOK
## Accelerating production of loans for the regional vibrancy

### PRODUCTION OF LOANS TO THE REGIONAL PUBLIC SECTOR (€m)




*Target 2027 : €1,685m*

**Crédit Mutuel Arkéa further supports public sector in the regions with a loan production up 13.8% versus 2024.**




**Example of commitment in social housing**

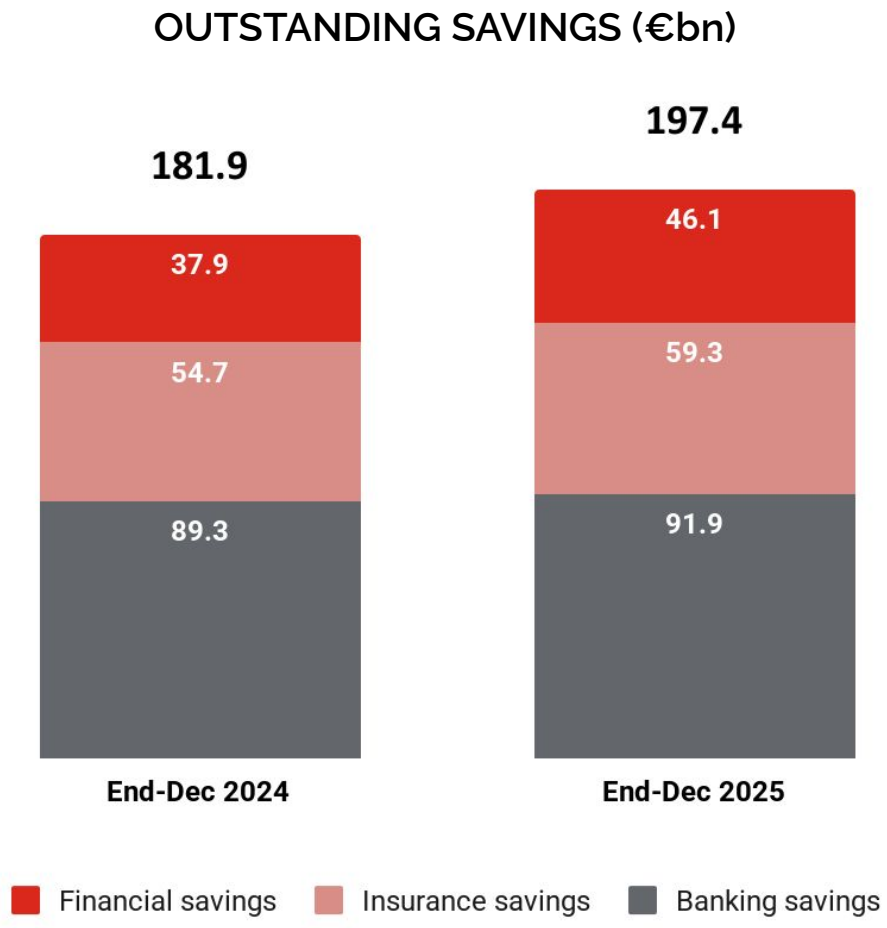
**44 sustainable dwellings to be completed by 2028 in Combrit Sainte-Marine (Finistère)**

Brief summary of the project :
- 20 social dwellings under long-term lease emphytéotique
- 24 dwellings under '*Bail Réel Solidaire*', a legal scheme supporting home ownership at affordable prices by decoupling land/building

Distributed by ARMORIQUE HABITAT

In addition to financial support, Crédit Mutuel Arkéa strives to measure the additional impacts generated by the financing provided to the social housing sector. **€1m of financing provided to the sector on average generates €90,000 of positive social and economic impacts incurred by the access to social housing, with an increase of 7% of total financing covered.**

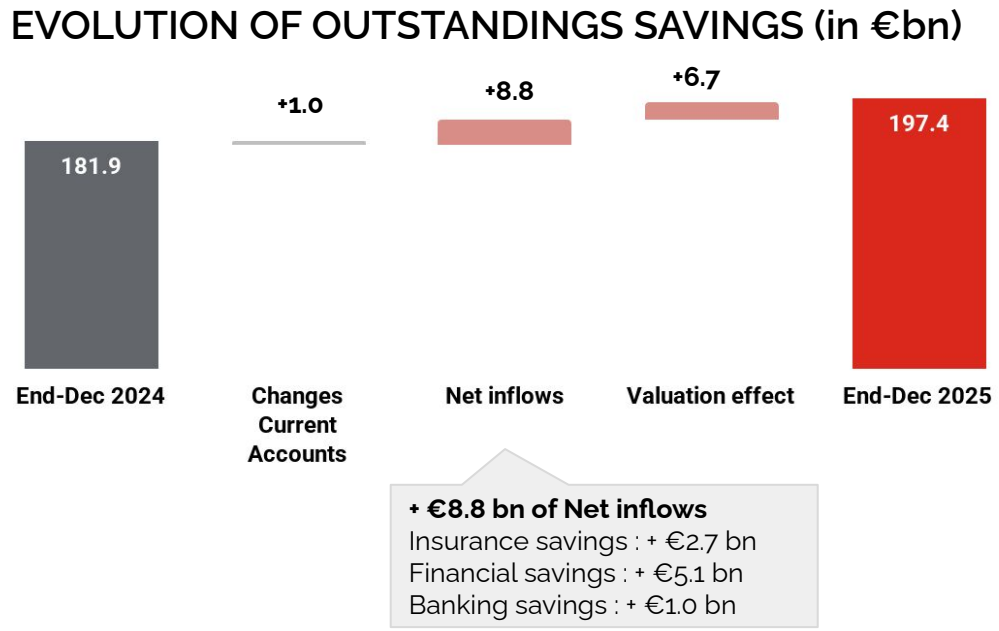
# 1 INCREASE IN CUSTOMER SAVINGS




## Total customer savings of €197.4bn (+8.5% yoy)

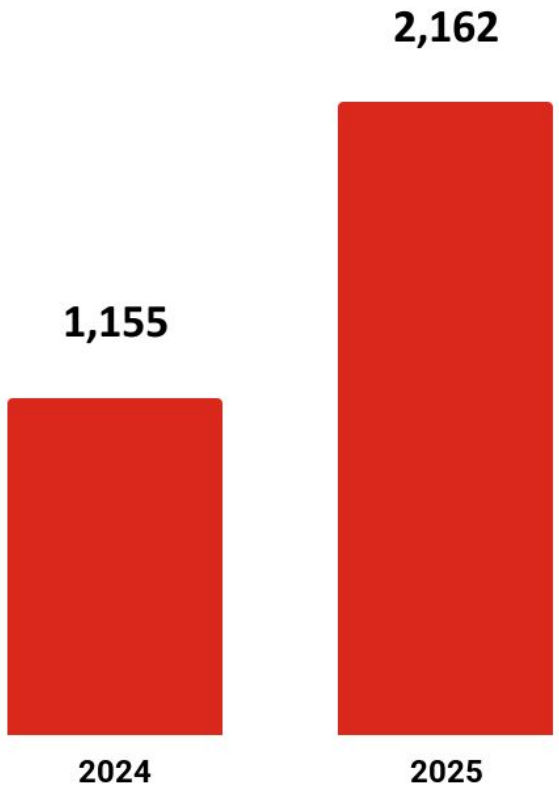
**Net customer inflows reached €8.8bn in 2025** with significant contributions from Arkéa Asset Management (+€3.8bn of net inflow) et Arkéa Direct Bank (+ €2.5bn).

Historically high level of net inflow in issuance savings (€2.7bn).



# 1 INCREASE IN CUSTOMER SAVINGS
## Growing inflows in savings to finance the climate transition

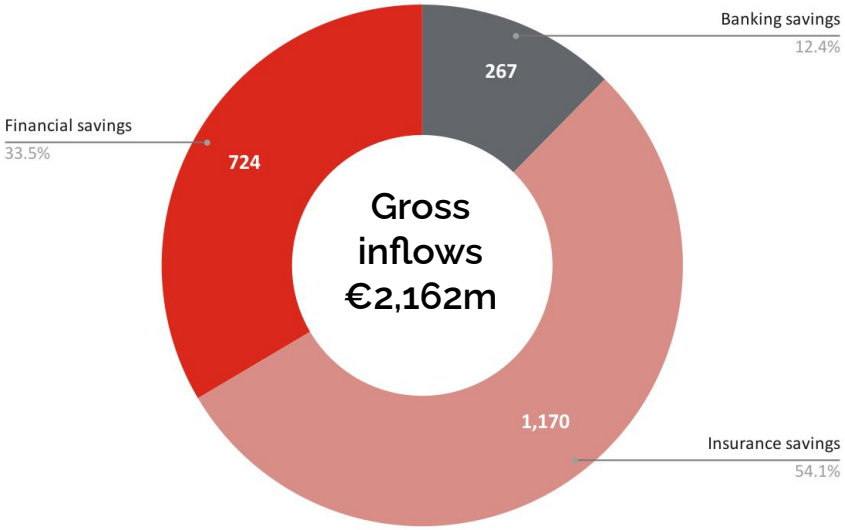
### GROSS INFLOWS IN SAVINGS TO FINANCE THE CLIMATE TRANSITION (€m)




*Target 2027: €1,560m*

**Gross inflows reached in 2025 €2.2bn, up 87.2% versus 2024.**

Insurance and financial savings represented the bulk of the gross inflows.




**Example in the asset management activities**

**Development of savings products directed to the financing of climate transition**

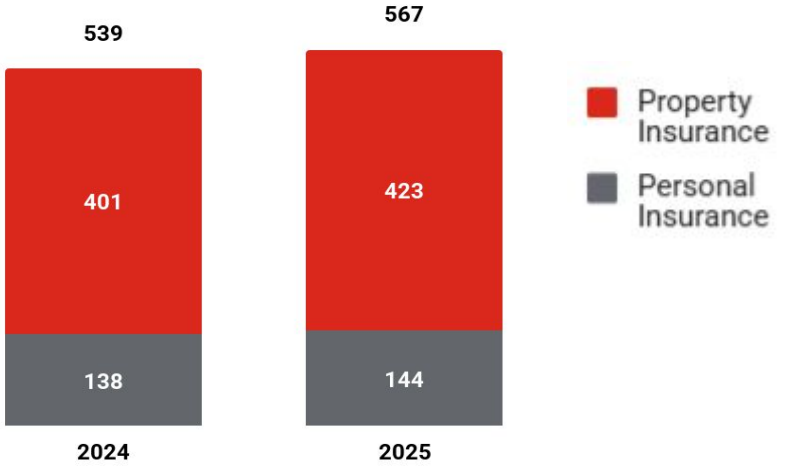
Labelling of funds: 44 funds labelled GreenFin, Towards Sustainability, LuxFlag, Relance or 'ISR' (Socially Responsible Investment)

Development of thematic funds: Arkéa Global Green Bonds, FPS Suravenir Actions Internationales Climat, Autofocus Transition Climat…

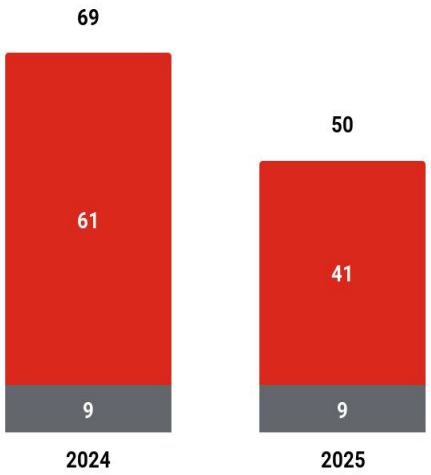
Par ARKEA ASSET MANAGEMENT

# 1 HIGHER INSURANCE EARNED PREMIUM

PREMIUMS EARNED
ON EXISTING POLICIES (€m)




NEW BUSINESS
PREMIUMS (€m)

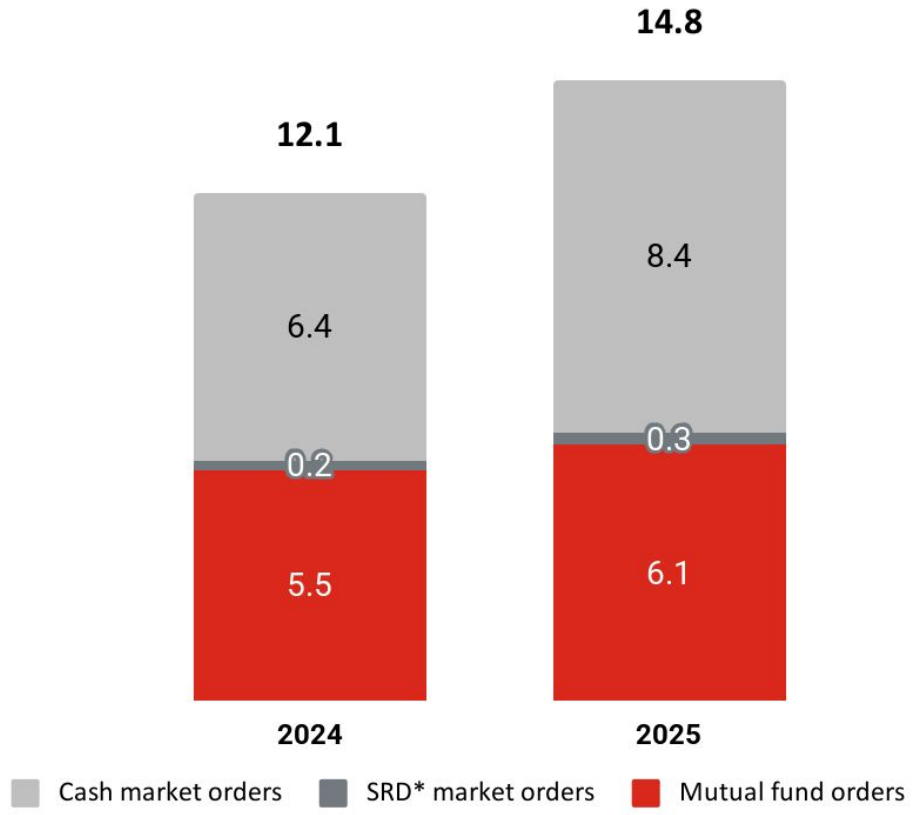



**Earned premium increased by 5.3% versus 2024.**

Premium on new contracts decreased by 28.2% versus 2024 following the review by the non-life insurance subsidiary Suravenir Assurances of distribution partnerships and the subsequent discontinuation of agreements which did not meet profitability threshold.

# 1 INCREASE IN BROKERAGE VOLUMES

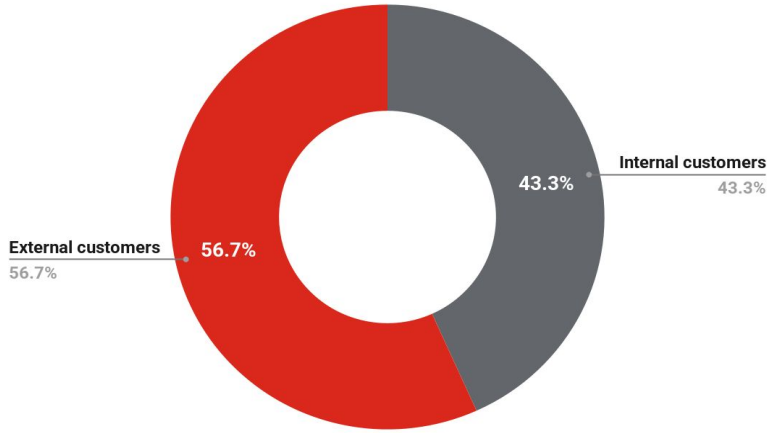
## EVOLUTION OF BROKERED TRANSACTIONS (in million)




## Brokerage volumes up 22.2% yoy to 14.8 million

Essentially supported by **on-line banking** (> 5 million transactions, +45% versus 2024) thanks to:

- growing number of Arkéa Direct Bank clients, and adjusted pricing,
- new generation of younger investors which accentuated the structural evolution,
- market volatility which fostered transaction volumes.



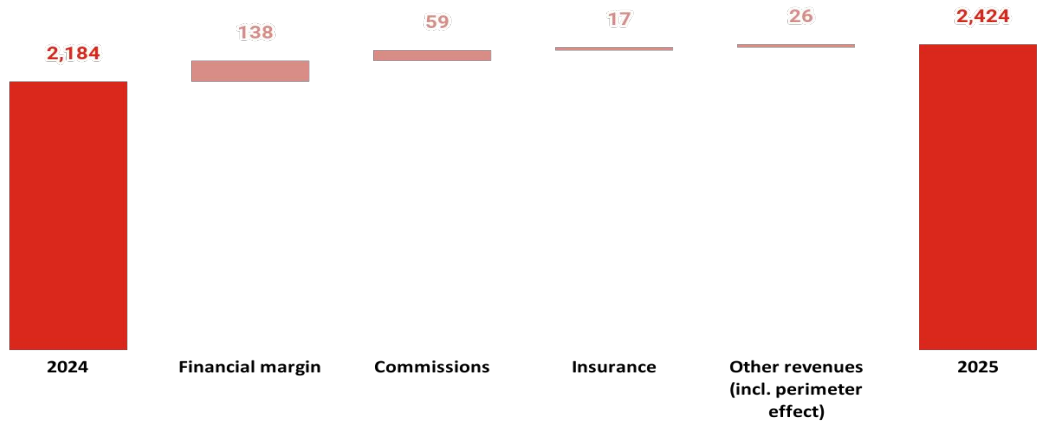

* *Deferred Settlement System (SRD)*

# 2

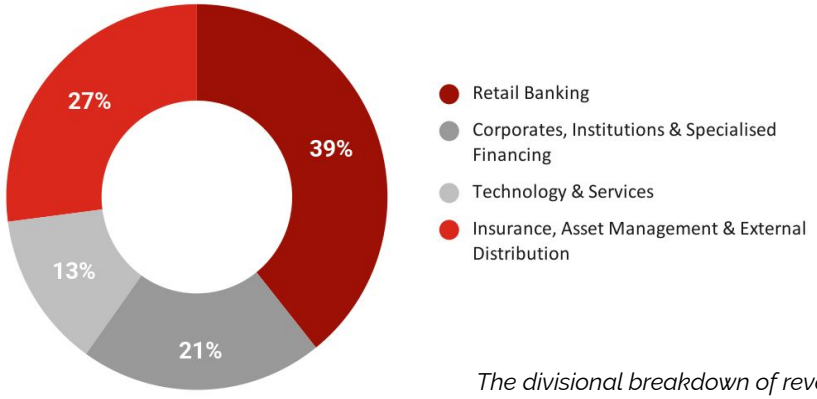
# A FINANCIAL PERFORMANCE SUPPORTED BY THE DIVERSIFIED BUSINESS MODEL

# 2 11% INCREASE IN REVENUES

## EVOLUTION OF REVENUES (€m)




## BREAKDOWN OF REVENUES BY BUSINESS LINES




*The divisional breakdown of revenues is based on Crédit Mutuel Arkéa's new organisational structure, implemented under its "Faire 2030" strategic plan.*
*For further information see the press release.*

**A good commercial momentum among all business lines of the Group supported the generation of €2.4bn of revenues in 2025.**

**Revenues increased by 11% versus 2024:**

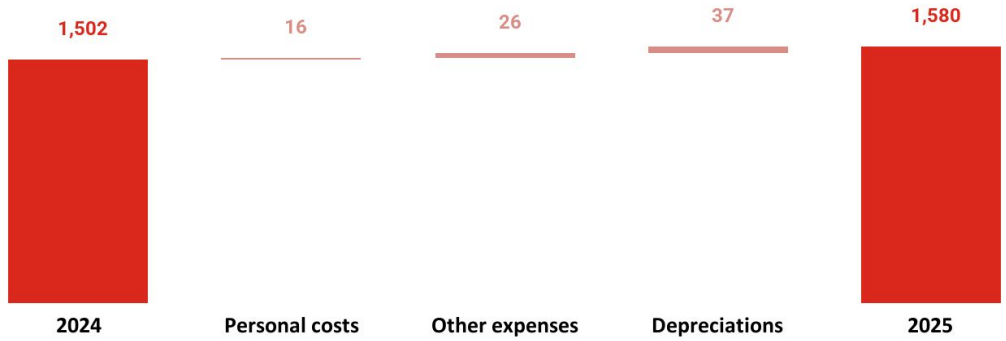
- The **financial margin** rose, thanks to the improved net interest margin as the average rate in the fixed-rate loan book increased and the cost of customer ressources dropped.
- **Commissions** improved given higher volumes in asset under management and thanks to buoyant brokerage activity,
- **Insurance revenues** were up, helped by the growth in life-insurance savings and the rise in non-life premium net of claims.
- **Other revenues** were also higher, notably given the capital gain realised on the disposal of the stake in SWEN Capital Partners.

**Crédit Mutuel Arkéa's business model results in a healthy revenue diversification between the various business lines.**

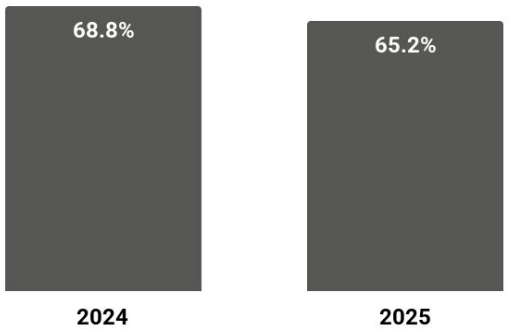
In 2025, 39% of revenues were generated out of the retail banking activities.

# 2 COST/INCOME IMPROVED TO 65.2%

## OPERATING EXPENSES (€m)




## COST/INCOME RATIO




**Launched in 2024, the action plan targeting an improvement of the group's operational efficiency is paying off.**

The increase in operating expenses is contained (+€78m or 5.2% yoy) and is essentially due to the investments needed to the orderly execution of the strategic plan.

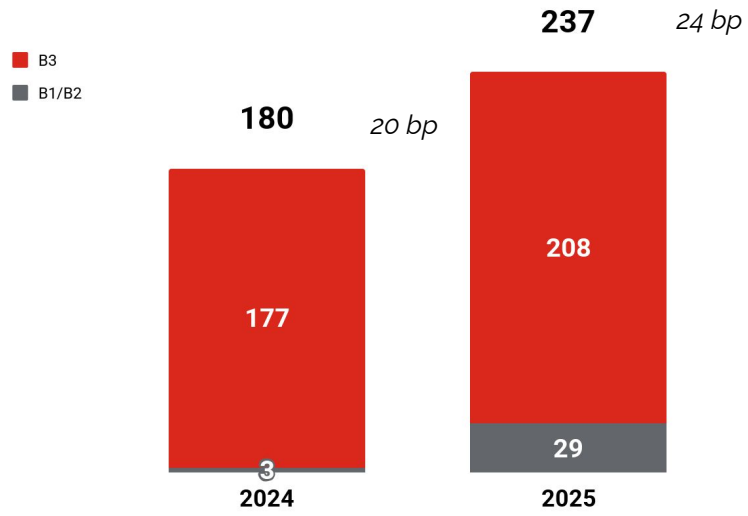
**The cost/income ratio is down 3.6pp to 65.2%.**

The rise in revenues (+11%) couple with the contained increase in operating expenses (+5.2%) positively impacted the cost/income ratio.

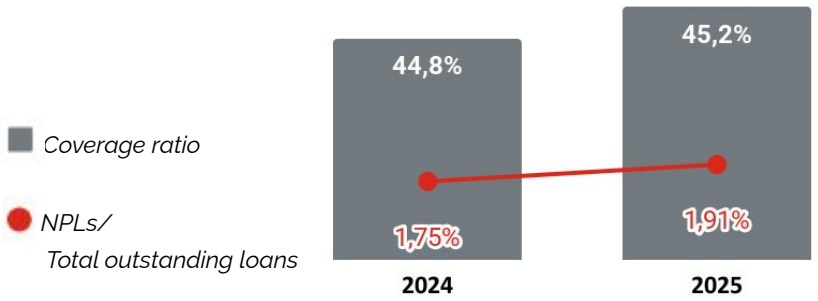
**Pre-impairment operating profit increased by 23.8% yoy to €844m,** a testimony of the stringent cost control while maintaining a solid level of revenus, and a proof of operational efficiency and profitability.

# 2 HIGHER COST OF RISK, HEALTHY LOAN BOOK

## LOAN LOSS PROVISIONS (€m)




## A QUALITY LOAN PORTFOLIO



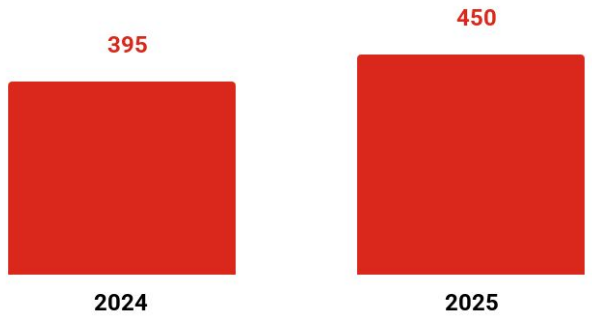

Loan loss provisions (LLP) increased by €57m (+31.7% versus 2024), representing 24bp of the on-balance sheet customer loan book.

**The Cost of Risk (CoR) of 24 bp as well as the NPL ratio of 1.91% are among the best among French banks thanks to the strong quality and the good diversification of the customer loan book.**

- LLP essentially comes from bucket 3 loans, with LLP of €208m up €31m as corporate bankruptcies remained elevated.
- LLP on performing loans increased by €26m, notably due to an addition in the provision overlay for the incertain geopolitical environment.
- The stock of provisions amount to €1,507m of which 35.8% on performing loans, which represent 9x annual LLP (based on the average for the last 4 years).

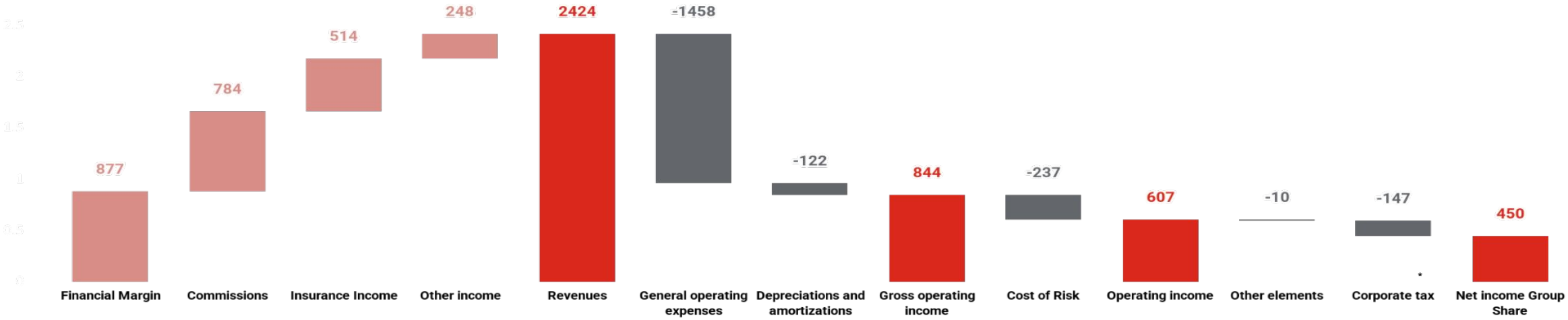
# 2 NET PROFIT OF €450m

## EVOLUTION OF NET INCOME (in €m)



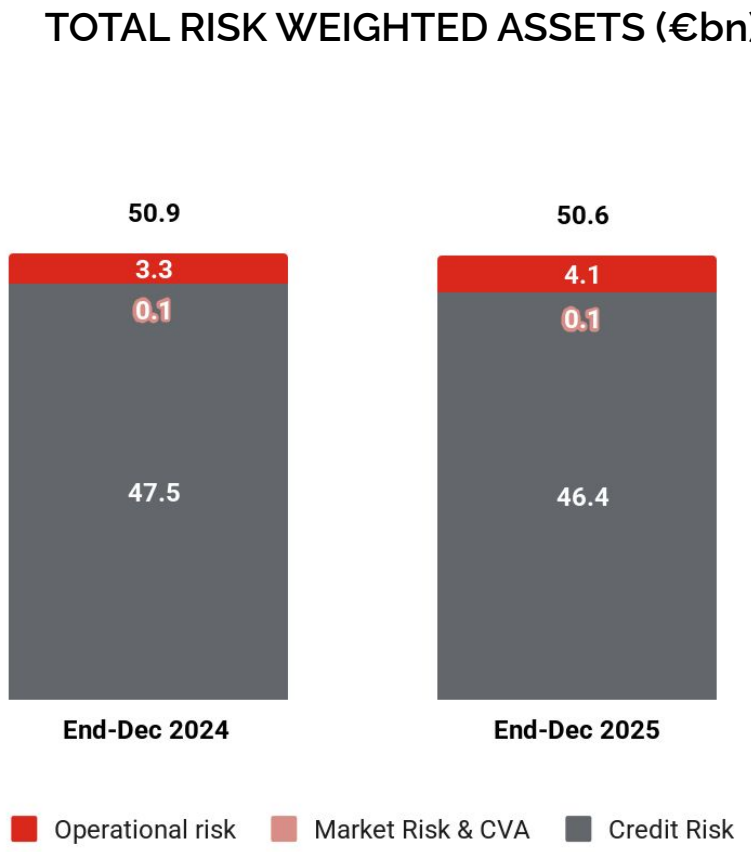

A group net profit of €450m, up 14% versus 2024, driven by the growth in revenues.

## BUILD-UP TO NET INCOME (in €m)




* Includes €15m of corporate tax surcharge

# 2 A DECREASE IN RWA DUE TO CRR3




**Risk-weighted assets totalled €50.6bn at end-2025, down by €0.3bn versus end-2024.**

The finalisation of Basel 3 in Europe (CRR3 - Capital Requirements Regulation 3) was implemented on 1st January 2025. This has entailed a reduction in RWA through the decrease of the weighting assigned to the insurance holdings, partially offset by an increase in the weighting on mutual funds and private equity.

**92% of total RWA related to credit risk,** of which about half under the standardised approach.

# 2 STRONG CAPITAL RATIOS

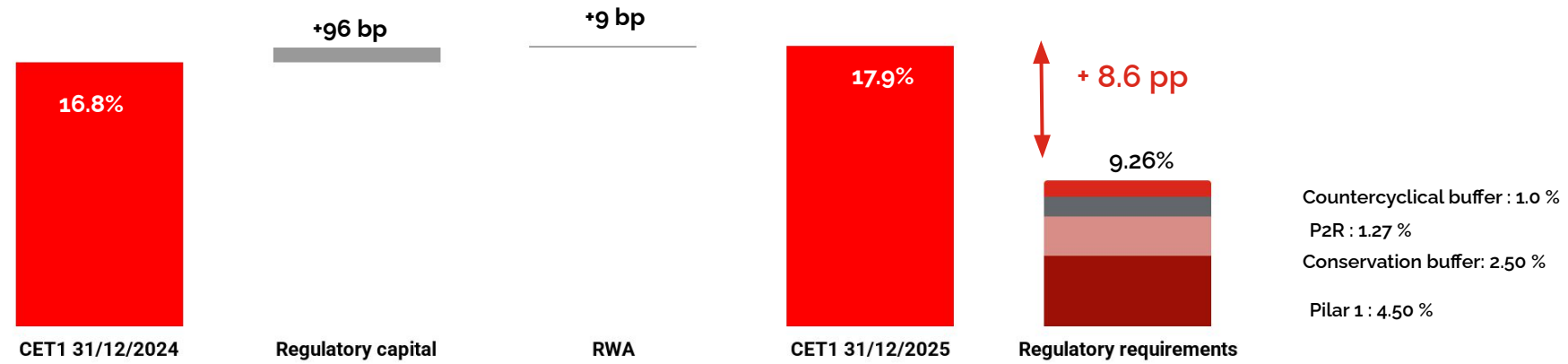
## A very strong balance sheet

- Total assets up to €211.6bn (+ 6.6%*)
- Group equity of €10.5bn (+ 5.6%*)
- Regulatory capital of €10.7bn (+ 7.6%*)
  - Repayment by the insurance subsidiary Suravenir of €500m of internal subordinated debt (Tier 2) completed in Q3-2025

## Solvency ratios significantly above regulatory requirements

| | 31/12/2025 | Regulatory requirements |
|---|---|---|
| CET 1 ratio | 17.9% | 9.26% *(excl. P2G)* |
| Total capital ratio | 21.1% | 13.75% *(excl. P2G)* |
| Leverage ratio | 6.6% | 3% |

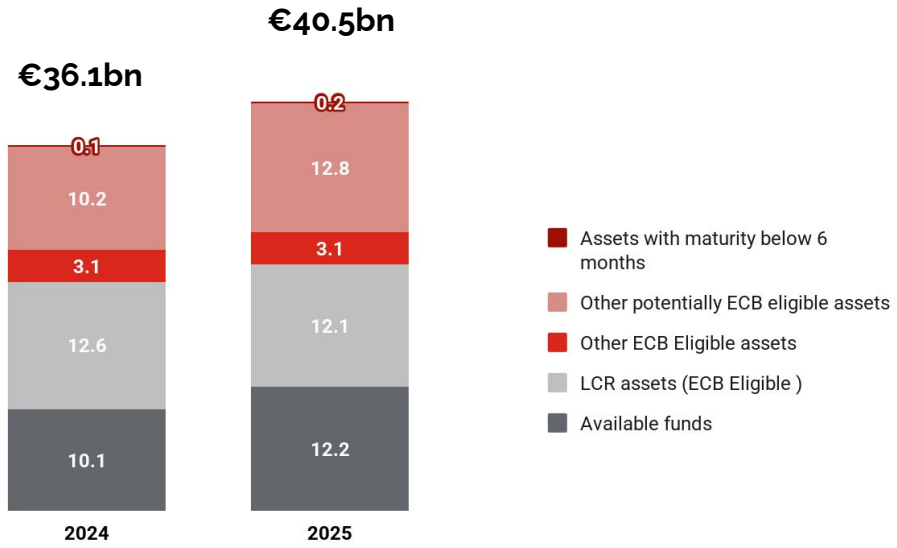
## EVOLUTION OF THE CET1 RATIO




* *Compared to 31/12/2024*

# 2 AMPLE LIQUIDITY

## LIQUIDITY RESERVES OF €40bn




**HQLA and cash covered 2.8x wholesale funding maturing over 1 year.**

## Liquidity and funding regulatory ratios largely above minimum requirements

The *Liquidity Coverage Ratio* (LCR) and *Net Stable Funding Ratio* (NSFR) are solid and increasing.

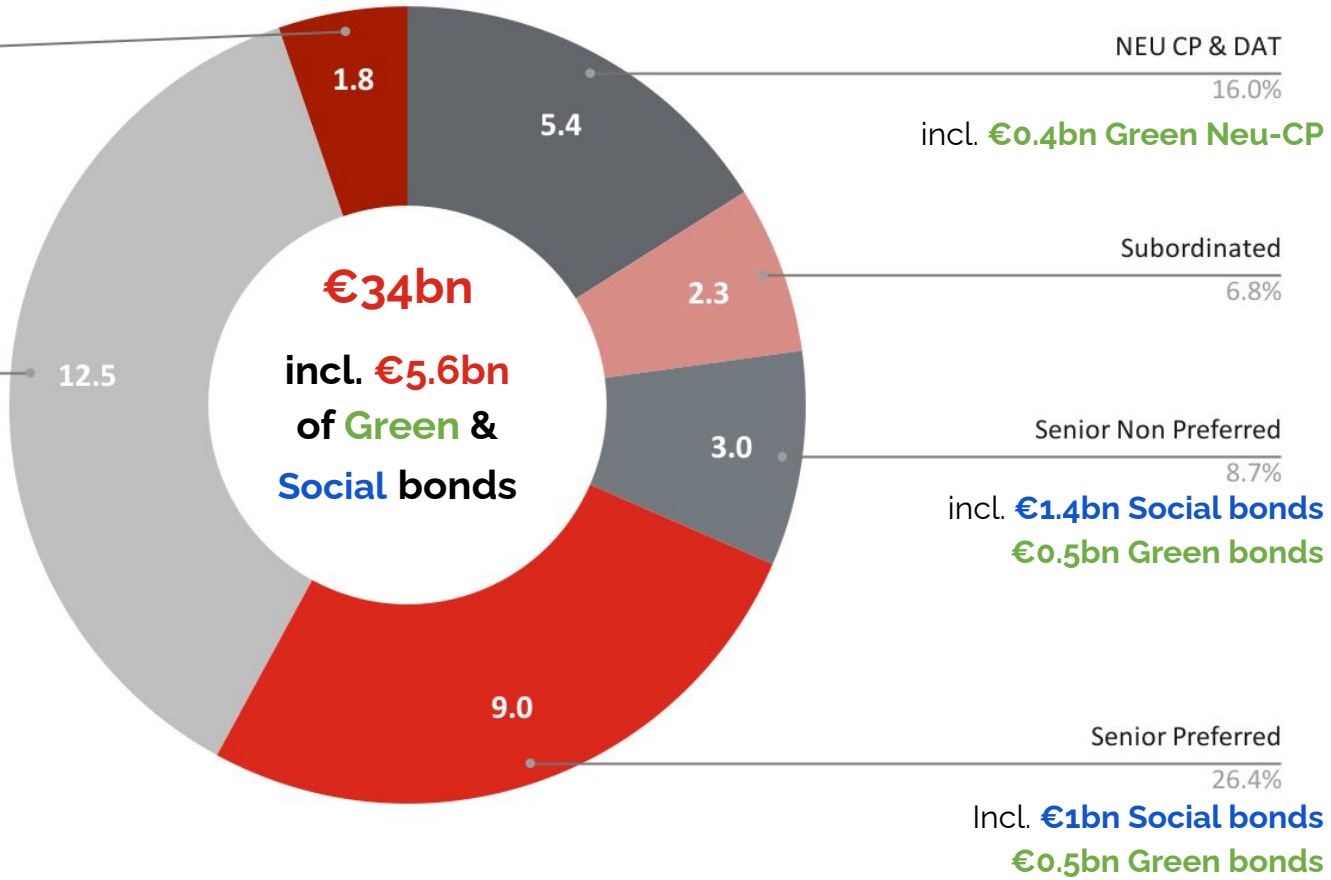
**LCR of 156%**
**NSFR of 119%**

The loan/deposit ratio reflects the healthy balance between loans and deposits.

**LOAN/DEPOSIT RATIO of 102%**

# 2 SOUND DIVERSIFICATION OF FUNDING INSTRUMENTS

## WHOLESALE FUNDING 31/12/2025





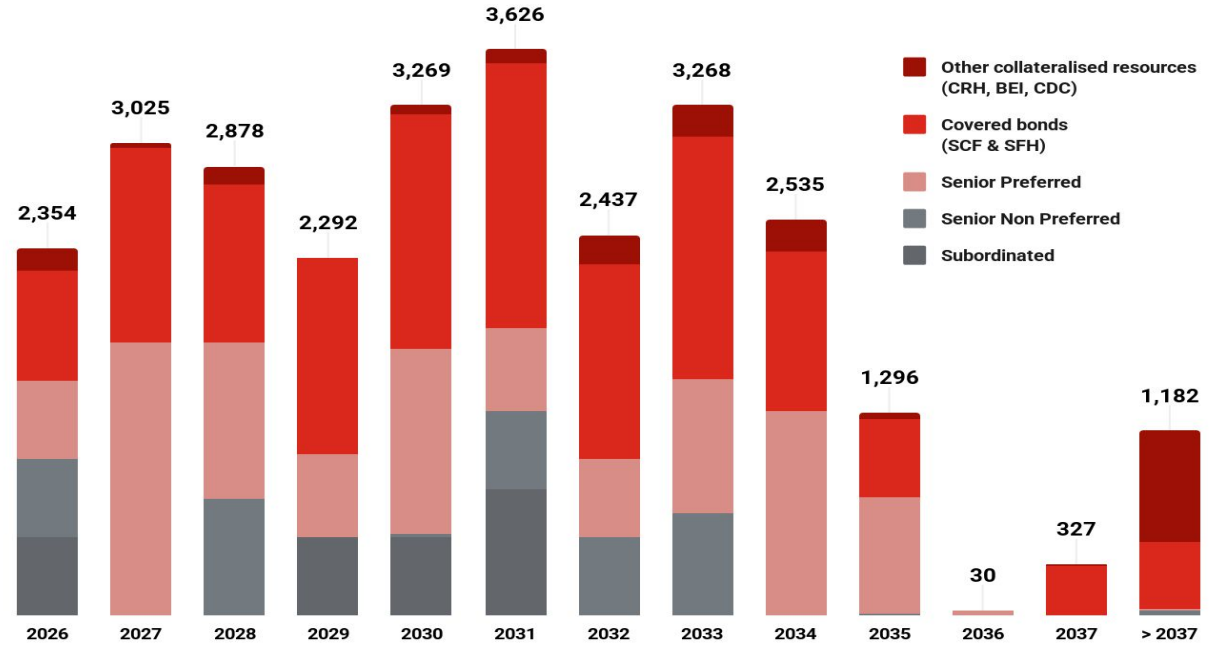


*For further information on green & social bonds*
*See Allocation & Impact report*

# 2 FOCUS ON LONG-TERM RESSOURCES

## DEBT MATURITY SCHEDULE BY PROGRAMME (in €m)

*Excl. NEU CP and TERM DEPOSITS*




Average residual Long-term debt maturity of **5.4 years** at 31/12/2025

## 2025 FUNDING PLAN AND ACHIEVEMENTS

### Covered bonds

. **SCF** €500m / 7Y / MS+60bp
*issued 27 January 2025*

. **SCF** €500m / 10Y / MS+67bp
*issued 2 July 2025*

. **Green SFH** €750m / 6Y / MS+43bp
*issued 4 September 2025*

### Unsecured funding

. **Green SP** €500m / 10Y / MS+95 bp
*issued 25 October 2024 (pre-funding)*

. **SP** €500m / 7Y / MS+103bp
*issued 6 May 2025*

. **SP** €750m / 10Y / MS+100bp
*issued 17 July 2025*

## 2026 FUNDING PLAN *

### Covered bonds ≃ €2bn

. **SCF €1,250m**
**incl.** €750m / 10Y / MS+56bp
*issued 12 January 2026*

. **SFH €750m**

### Unsecured funding ≃ €1bn

**incl.** €500m / 5Y / MS+73bp
*issued 5 December 2025 (pre-funding)*

*An opportunistic approach will be followed to select the segment for the second unsecured public benchmark issuance.*

**=> 40% of the 2026 completed as of 19 February**

** Subject to potential amendments from financial planning, business volumes and/or market conditions*

# 2 ROBUST FINANCIAL AND ESG RATINGS

## Credit ratings

**MOODY'S**

**A1**
Long-term: A1
Short-term: P-1
*Outlook Stable*

December 2025

Ratings affirmed and Outlook maintained

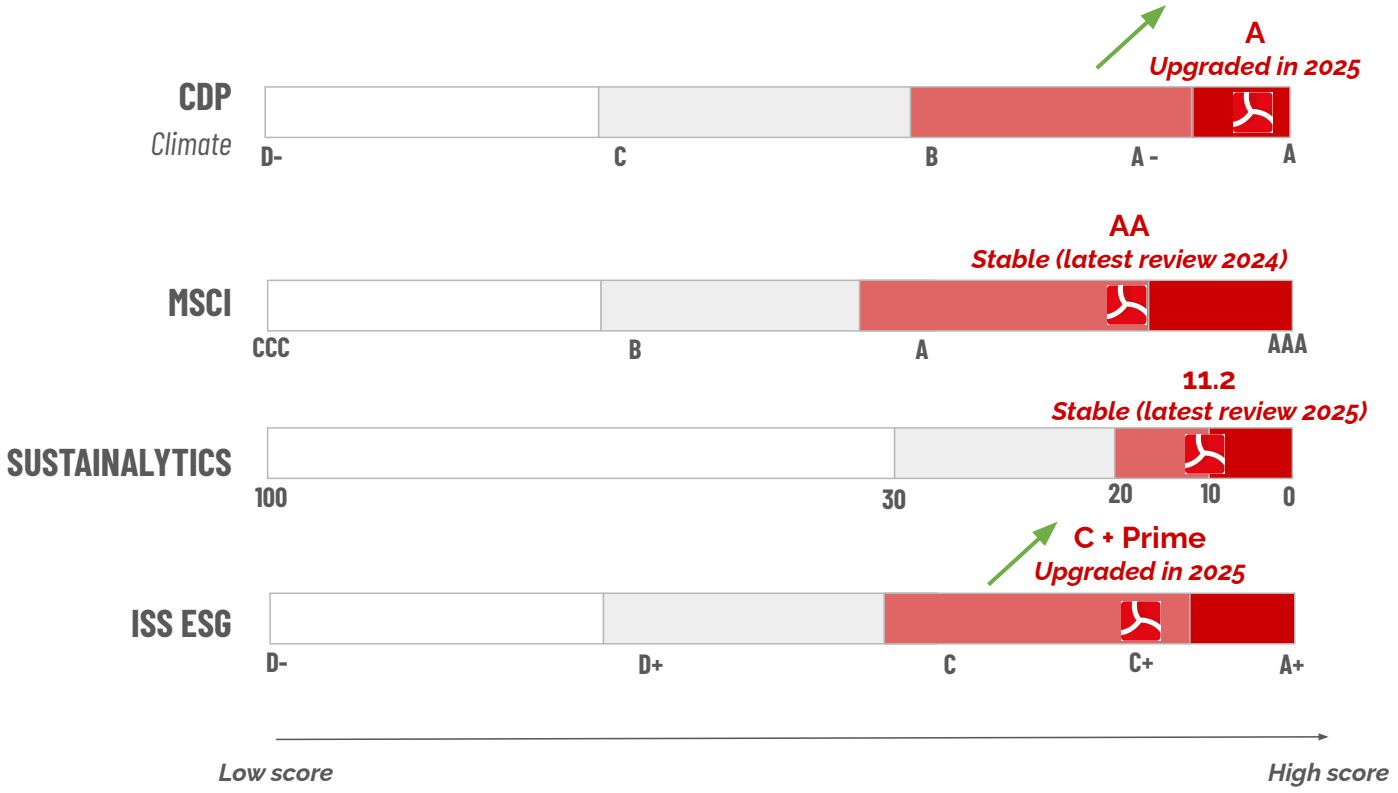
**FitchRatings**

**A+**
Long-term: AA-
Short-term: F1+
*Outlook Negative*

December 2025

Ratings affirmed and Outlook revised to Negative from Stable , subsequent to the downgrade by Fitch of France's sovereign rating

## ESG ratings



# APPENDICES

# APPENDIX CONTENTS


1 FINANCIAL APPENDICES

2 ESG APPENDICES

3 GROUP APPENDICES

4 FOCUS ON FRENCH PROPERTY MARKET AND HOME LOANS

5 FOCUS ON OUR REGIONS

APPENDIX

1

# FINANCIAL APPENDICES

# 1 SIMPLIFIED INCOME STATEMENT

| €m | 31/12/2025 | 31/12/2024 | Change | % |
|---|---|---|---|---|
| Revenues | 2,424 | 2,184 | + 241 | 11.0% |
| Operating expenses | 1,580 | 1,502 | + 78 | 5.2% |
| Cost/Income ratio | 65.2% | 68.8% | -3,6 pp | |
| Gross operating income | 844 | 682 | + 162 | 23.8% |
| Loan loss provisions | 237 | 180 | + 57 | 31.7% |
| Pre-tax profit | 607 | 502 | + 105 | 21.0% |
| **Net profit – Group share** | **450** | **395** | **+ 55** | **13.8%** |

# 1 SIMPLIFIED BALANCE SHEET

| Assets (€bn) | 31/12/2025 | 31/12/2024 |
|---|---|---|
| Cash, due from Central Banks | 12.3 | 10.2 |
| Financial assets at fair value through P&L | 2.0 | 1.9 |
| Derivatives used for hedging purposes | 0.3 | 3.3 |
| Financial assets at fair value through equity | 11.3 | 11.6 |
| Securities at amortised cost | 1.6 | 1.5 |
| Loans & receivables - credit institutions | 15.1 | 14.2 |
| Loans & receivables - customers | 93.1 | 90.4 |
| Remeasurement adjustment on interest-rate risk hedged portfolios | - 2.4 | - 1.8 |
| Investments related to insurance activities | 74.3 | 63.4 |
| Tax & other assets, equity method investments | 2.1 | 1.8 |
| Invest property, plant & equipment, intangible assets | 1.4 | 1.3 |
| Goodwill | 0.5 | 0.5 |
| **Total Actif** | **211.6** | **198.4** |

| Liabilities (€bn) | 31/12/2025 | 31/12/2024 |
|---|---|---|
| Financial liabilities at fair value | 2.1 | 4.9 |
| Due to banks | 5.1 | 4.3 |
| Liabilities to customers | 91.9 | 89.2 |
| Debt securities | 28.3 | 25.9 |
| Tax & other liabilities, provisions | 12.5 | 6.7 |
| Insurance companies technical reserves | 59.0 | 55.0 |
| Subordinated debt | 2.3 | 2.3 |
| Total Equity | 10.5 | 9.9 |
| Share capital and reserves | 3.2 | 3.0 |
| Consolidated reserves | 7.0 | 6.8 |
| Gains and losses recognised directly in equity | -0.2 | -0.4 |
| Net income | 0.4 | 0.4 |
| Minority interests | 0.0 | 0.0 |
| **Total Liabilities** | **211.6** | **198.4** |

# 1 FINANCIAL PERFORMANCE INDICATORS *

| Metrics | Definition | Purpose |
|---|---|---|
| **Revenues** | Sum of the following items :<br>• Net Banking-insurance income<br>• Gains and losses on the sale or dilution of equity accounted companies | Measures the revenue generated by the group's operations |
| **Financial margin** | Sum of the following items :<br>• Net interest income<br>• Net gains or losses on financial instruments at fair value through profit or loss<br>• Net gains or losses on financial assets at fair value through equity | Measures the revenues generated by the group's financial operations |
| **Operating expenses** | Sum of general operating expenses and allocations for depreciation and amortization of intangible and tangible assets | Measures the group's overhead costs |
| **Cost/income ratio** | Ratio between operating expenses and revenues | Measures the group's operational efficiency |
| **Cost of Risk (in bp)** | Ratio between the loan loss provisions (€) during the period and the outstanding customers loans at the end of the period | Mesure le niveau de risque par rapport aux engagements de crédits bilantiels |
| **Non-performing loan (NPL) ratio** | Ratio between gross on-balance non-performing loans (including accrued interest) and the total on-balance sheet gross loans to credit institutions and customers | Measures asset quality |
| **Coverage ratio non-performing loans (NPL)** | Ratio between provisions booked on non-performing loans and the total amount of performing loans | Measures the coverage of the maximum residual risk on non-performing loans |
| **Notional ROE** | Ratio between the group net profit and regulatory required core capital (based on a CET1 ratio of 15%) | Measures the group's profitability |

** financial indicators used for communication not included in the financial statements and not defined by accounting standards*

# 1 CREDIT RATINGS

| CRÉDIT MUTUEL ARKÉA | MOODY'S | FitchRatings |
|---|---|---|
| Issuer rating | A1 | A+ |
| Outlook | Stable | Negative |
| **Long-term debt Senior Preferred** | **A1** | **AA-** |
| Short-term debt Senior Preferred | P-1 | F1 + |
| Long-term debt Senior Non Preferred | A3 | A+ |
| Tier 2 Subordinated debt | Baa1 | A- |
| *Date of latest publication/review* | 18/12/2025 | 04/12/2025 |
| Home loans covered bonds (SFH) | Aaa | AAA |
| Public sector covered bonds (SCF) | Aaa | - |
| **FRANCE** | | |
| Long-term rating | Aa3 | A+ |
| Outlook | Negative | Stable |
| Next review scheduled | *10th April* | *28th August* |

# 1 SHORT-TERM FUNDING

## *Two NEU CP short-term programmes, including one ESG NEU CP (see below)*

- Outstandings (at end-Dec. 2025) : €3,576m *(incl. ESG NEU CP)*
- Maturities : from 1 day to 12 months

  *Average initial maturity (at end-dec. 2025) :* *338 days*

  *Average residual maturity (at end-dec. 2025) :* *145 days*
- Ratings (Moody's / Fitch) : P-1 / F1+
- Regulatory compliance monitored by Banque de France
- Eligible for ECB refinancing

## *Focus on ESG NEU CP*

- Outstandings (at end-Dec. 2025): €382m
- Maturities: from 6 months to 12 months
- Eligible assets pool: Green housing loans
- Reporting * : Green & Social bonds allocation and impact report
- First bank having set up an ESG NEU CP programme




*Since 2025, the reporting for the impact and allocation of the NEU CP ESG has been included in the Green & Social bonds allocation and impact report, and is not any longer carried out in a separate document.

# 1 PUBLIC BENCHMARK LONG-TERM DEBT SECURITIES

## Unsecured funding

| | ISIN | Nominal (€m) | Coupon | Issuance date | First call date | Maturity date |
|---|---|---|---|---|---|---|
| Senior Preferred | FR0013511227 | 750 | 0.875% | 07/05/2020 | - | 07/05/2027 |
| | FR001400CQ85 | 1,000 | 3.375% | 19/09/2022 | - | 19/09/2027 |
| | FR001400I186 | 500 | 3.875% | 22/05/2023 | - | 22/05/2028 |
| | FR0013450822 | 500 | 0.375% | 03/10/2019 | - | 03/10/2028 |
| | FR0013421369 | 500 | 1.125% | 23/05/2019 | - | 23/05/2029 |
| | FR0014007Q96 | 500 | 0.750% | 18/01/2022 | - | 18/01/2030 |
| | FR00140143T9 | 500 | 4.125% | 05/12/2025 | - | 05/12/2030 |
| | FR001400KZZ2 | 500 | 4.125% | 02/10/2023 | - | 02/04/2031 |
| | FR001400ZBI7 | 500 | 3.307% | 06/05/2025 | - | 06/05/2032 |
| | FR001400P1Y4 | 750 | 3.625% | 03/04/2024 | - | 03/10/2033 |
| | FR001400MCE2 | 750 | 4.125% | 01/12/2023 | - | 01/02/2034 |
| | FR001400TL81 | 500 | 3.309% | 25/10/2024 | - | 25/10/2034 |
| Senior Non-Preferred | FR0013414091 | 500 | 1.265% | 15/04/2019 | - | 15/04/2026 |
| | FR0013517307 | 750 | 1.250% | 11/06/2020 | 11/06/2028 | 11/06/2029 |
| | FR00140065E6 | 500 | 0.875% | 25/10/2021 | - | 25/10/2031 |
| | FR001400E946 | 500 | 4.250% | 01/12/2022 | - | 01/12/2032 |
| | FR0014002BJ9 | 500 | 0.875% | 11/03/2021 | - | 11/03/2033 |
| Tier 2 | FR0013173028 | 500 | 3.250% | 01/06/2016 | - | 01/06/2026 |
| | FR0013236544 | 500 | 3.500% | 09/02/2017 | - | 09/02/2029 |
| | FR0013407418 | 750 | 3.375% | 11/03/2019 | - | 11/03/2031 |
| | FR001400PZV0 | 500 | 4.810% | 15/05/2024 | 15/05/2030 | 15/05/2035 |

## Covered bonds

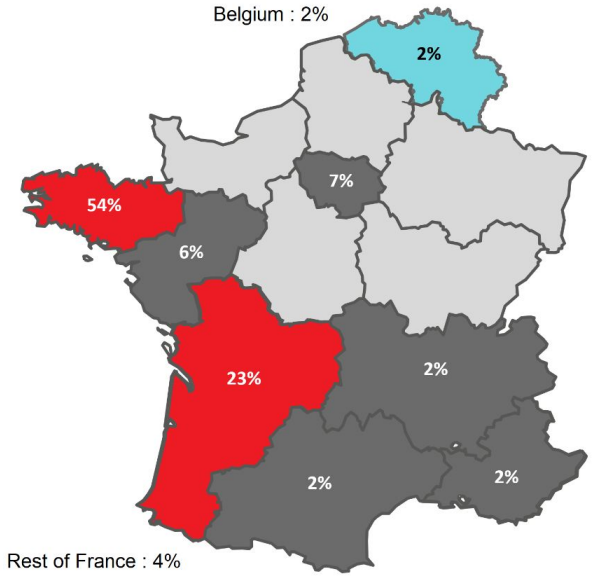
| | ISIN | Nominal (€m) | Coupon | Issuance date | First call date | Maturity date |
|---|---|---|---|---|---|---|
| SFH | FR001400EEX5 | 500 | 2.750% | 09/12/2022 | - | 22/12/2026 |
| | FR001400FJM4 | 750 | 3.000% | 31/01/2023 | - | 30/03/2027 |
| | FR0013284908 | 500 | 0.750% | 05/10/2017 | - | 05/10/2027 |
| | FR001400CZO3 | 500 | 3.000% | 04/10/2022 | - | 04/10/2028 |
| | FR0013433281 | 500 | 0.125% | 12/07/2019 | - | 12/07/2029 |
| | FR0013515715 | 1, 000 | 0.010% | 04/06/2020 | - | 04/10/2030 |
| | FR0014012EW5 | 750 | 2.824% | 04/09/2025 | - | 04/09/2031 |
| | FR001400ABK6 | 750 | 1.750% | 16/05/2022 | - | 16/05/2032 |
| | FR0013336229 | 500 | 1.500% | 01/06/2018 | - | 01/06/2033 |
| | FR001400ICR2 | 1,000 | 3.250% | 08/06/2023 | - | 01/08/2033 |
| | FR001400NNC1 | 1,000 | 3.072% | 07/02/2024 | - | 07/02/2034 |
| SCF | FR0014009GQ8 | 500 | 0.875% | 31/03/2022 | - | 31/03/2028 |
| | FR001400O9E0 | 750 | 3.111% | 28/02/2024 | - | 28/02/2029 |
| | FR0013460417 | 500 | 0.125% | 15/01/2019 | - | 15/01/2030 |
| | FR0014009GQ8 | 500 | 3.250% | 10/01/2023 | - | 10/01/2031 |
| | FR001400WV2 | 500 | 3.004% | 27/01/2025 | - | 27/01/2032 |
| | FR0014010UW5 | 500 | 3.226% | 02/07/2025 | - | 02/07/2035 |
| | FR0014015EI7 | 750 | 3.503% | 13/01/2026 | - | 13/01/2036 |

*At 19th February 2026*
*Social bonds*
*Green bonds*

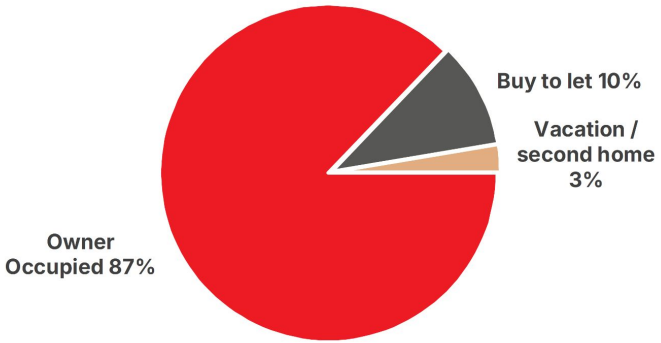
# 1 ARKÉA HOME LOANS SFH - SELECTED POOL DATA

| | |
|---|---|
| Total outstanding current balance (in €) | 14 420 776 173 € |
| Number of loans | 224 988 |
| Number of borrowers | 141 592 |
| Average Loan balance (in €) | 64 096 € |
| Weighted Average Seasoning (in months) | 75 |
| Weighted Average Remaining term (in months) | 163 |
| Percentage of Variable Loans | 0,1% |
| Weighted Average Current Unindexed LTV (in %) | 67% |
| Weighted Average Current Indexed LTV (in %) | 56% |

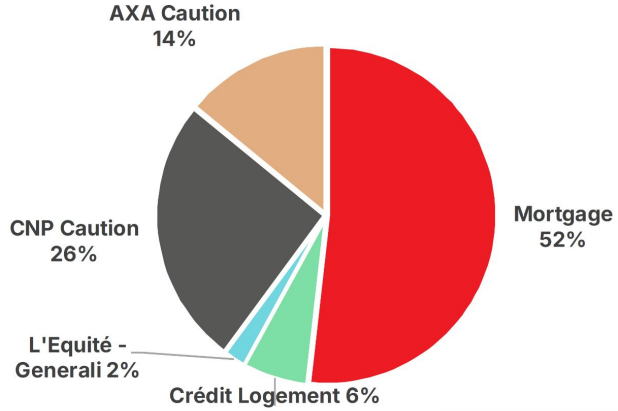
## Geographical breakdown




## Occupancy type




## Mortgages and guaranteed loans

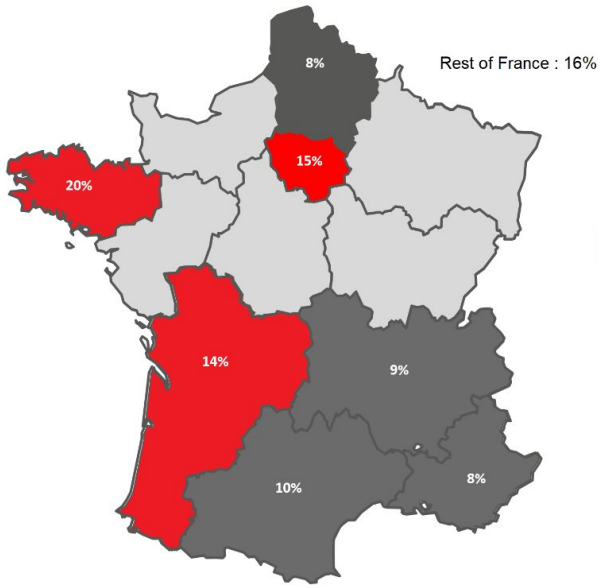



*Source*: Arkéa Home Loans SFH Investor report at end-December 2025

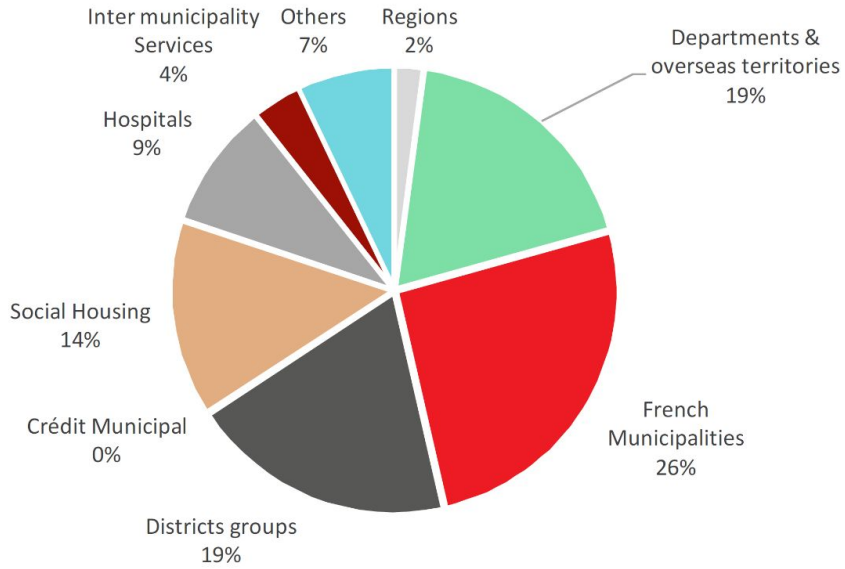
# 1 ARKÉA PUBLIC SECTOR SCF – SELECTED POOL DATA

| | |
|---|---|
| Total outstanding current balance (in €) | 7 266 421 374 € |
| Number of loans | 4 858 |
| Number of borrowers | 1 999 |
| Average Loan balance per borrower (in €) | 3 633 211 € |
| Weighted Average Seasoning (in months) | 64 |
| Weighted Average Remaining term (in years) | 16,2 |
| Percentage of Fixed assets | 62% |

## Geographical breakdown




## Borrower type




*Source*: Arkéa Public Sector SCF Investor report at end-December 2025

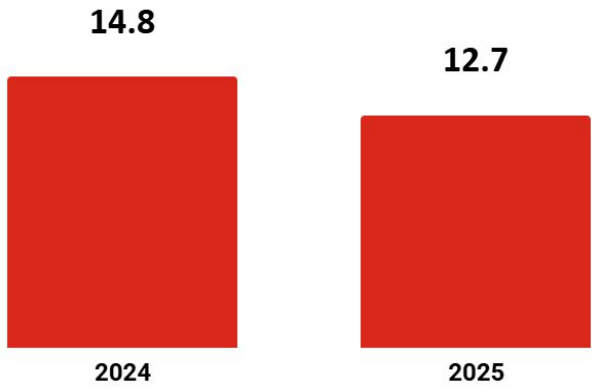
APPENDIX

2

# ESG APPENDICES

# GROWING CUSTOMER LOAN BOOK
## Supporting housing retrofit for our clients

### CARBON INTENSITY OF THE RESIDENTIAL HOUSING LOAN BOOK
*(In kgCO2EQ / m² / annum)*




Target 2030: 12 kgCO2EQ
Scope 2025: CMB and CMSO (regional banks)

**Example of loans supporting building retrofit**

**For retail clients**

Crédit Mutuel Arkéa is supporting its clients in energy efficiency improvement of their housing.
- The loan '*Immobilier Avantage Rénovation Énergétique*' was launched in 2025 by the regional banks; it offers a discount on the rate of the housing loan prêt once energy efficiency works have been completed, subject to specific conditions.
- Specific loans such as the '*Prêt Audit Énergétique*' and the '*Prêt Rénovéo*' which are used to fund:
  - first, an energy audit,
  - second, retrofit works or the purchase of equipments for the production of renewable energy by individuals.

Distributed by:

Crédit Mutuel de Bretagne  Crédit Mutuel du Sud-Ouest

**At end-2025. the carbon intensity of the housing look book was 12.7 *kgCO2EQ**, a drop of 14.1% against end-2024.**

** kgCO2EQ. This correspond to a unit created by the IPCC (Intergouvernemental Panel on Climate Change) to compare on the same scale, different greenhouse gases, and give a clear view of the impact.*

# 2 A NEW STEP FOR EXTRA-FINANCIAL CHALLENGES

## Crédit Mutuel Arkéa reaffirms its commitment in favour of CSRD.




In its line with its commitment displayed since several years, the Group support the ambitions of CSRD*.

True to its cooperative and mutualist model, Crédit Mutuel Arkéa remains ambitious and engaged in tackling extra-financial challenges..

## Crédit Mutuel Arkéa confirms its ambition to reconcile financial performance and positive impact.

The Group has been at the forefront of linking financial and extra-financial performances since 2022. Based on a innovative methodology, the global performance has been a structuring tool to integrate and stimulate the entire Group. It has supported the spread of the extra-financial challenges now fully incorporated in the operations, decisions and governance.

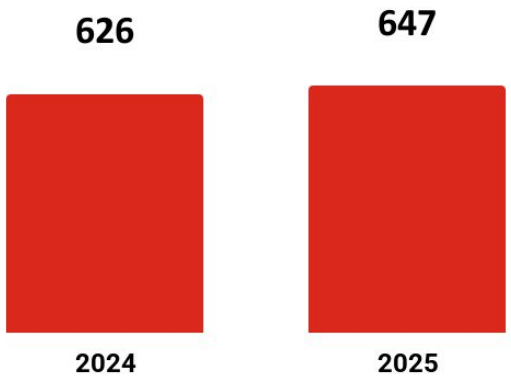
**Crédit Mutuel Arkéa has changed its earnings release by binding together key indicators of CSRD, those required by its status as a purpose-led company (‘*Société à mission*’), as well ist methodology, without any compromise on its impact ambition.**

** Corporate Sustainability Reporting Directive : regulation harmonising sur l’harmonisation sustainability reports*
*Sustainability report 2024*

# 2 GROWING CUSTOMER LOAN BOOK
## A strategic partner for the sovereignty stakeholders

### Food sovereignty

**PRODUCTION OF LOANS TO THE AGRICULTURAL SECTOR (€m)**




**Loan production up 3.4% versus 2024** despite the headwinds in the wine sector

*Scope: CMB and CMSO*

Crédit Mutuel Arkéa is supporting the agricultural sector in its projects to meet crucial challenges of climate transition, ageing population and food sovereignty.

**€1m of financing granted to these players on average produces €70,000 of positive social and economic impacts related to food sovereignty, with an increase of 5% of total financing covered.**

### Economic sovereignty And defense industry

**Key sectors to finance for the resilience of the French industry**

Crédit Mutuel Arkéa's team dedicated to the defence sector and related industries (*BITD* *) is supporting **350 players** operating in the area.

Arkéa Banque Entreprises et Institutionnels has signed a partnership with the state-owned bank BPI for a financing initiative of **€500m** around the scheme **"Avance Défense +"**.

** BITD : Base Industrielle et Technologique de Défense*
*More information in the press release.*

# 2 2030 CARBON INTENSITY TARGETS

| Sector | Scope covered | Baseline scenario | Scopes | Carbon intensity target by 2030 |
|---|---|---|---|---|
| ▶ STEEL | Steel manufacturing companies with NACE Code 24.10[1] | IEA NZE 2050 (2021 version)[7] | scopes 1 and 2 | **1,024 $kgCO_2$ per tonne of steed produced** |
| ▶ CEMENT | Cement manufacturing companies with NACE Code 23.51[1] | IEA NZE 2050 (2021 version)[7] | scopes 1 and 2 | **463 $kgCO_2$ per tonne of cement produced** |
| ▶ AVIATION | Airlines with NACE Code 51.10[2] | IEA NZE 2050 (Sep 2023 version)[7] | scope 1 | **72 $gCO_2$ per passenger and per kilometer** |
| | Airplanes for commercial aviation financing[3] | | | |
| ▶ MARITIME TRANSPORT | Shipping companies with NACE code 50.20[4] | IEA NZE 2050 (Sep 2023 version)[7] | scope 1 | **4.6 $gCO_2$ per tonne et per kilometer** |
| | Financing of acquisition of international shipping vessels of more than 5.000 tonnes[5] | | | |
| ▶ RESIDENTIAL REAL ESTATE | 90% of the group's home loan portfolio measured[6] | - | scopes 1 and 2 | **12 $kgCO_2e$ per $m^2$ et per year** |
| ▶ ELECTRICITY PRODUCTION | Companies with NACE Code 35.11[4] | IEA NZE 2050 (Sep 2023 version)[7] | scope 1 | **186 $gCO_2$ per kWh** |

*1 - Scope of Crédit Mutuel de Bretagne and du Crédit Mutuel du Sud-Ouest*
*2 - Scope refocused on companies whose main activity is covered by the IEA scenario. Scope of financing provided by Crédit Mutuel de Bretagne, Crédit Mutuel du Sud-Ouest, Arkéa Crédit-Bail, Arkéa Banque Entreprises et Institutionnels and cash investment by Crédit Mutuel Arkéa*
*3 - Scope refocused on companies whose core business is covered by the AIE. Scope of financing provided by Crédit Mutuel de Bretagne, Crédit Mutuel du Sud-Ouest, Arkéa Crédit-Bail, Arkéa Banque Entreprises et Institutionnels and cash investment by Crédit Mutuel Arkéa*
*4 - Scope of financing provided by Crédit Mutuel de Bretagne, Crédit Mutuel du Sud-Ouest, d'Arkéa Crédit-Bail, Arkéa Banque Entreprises et Institutionnels, Arkéa Banque Privée*
*5 - Scope of cash investments by Crédit Mutuel Arkéa*
*6 - Scope of financing provided by Crédit Mutuel de Bretagne, du Crédit Mutuel du Sud-Ouest, d'Arkéa Crédit-Bail, Arkéa Banque Entreprises et Institutionnels*
*7- Scope of real estate leasing financing by Crédit-Bail*
*8- Scénarios adjusted according to relevant sector*

# 2 SECTOR AND THEMATIC POLICIES

Sector and thematic policies intend to further improve the social and environmental impact of the group's activities. They are regularly reviewed and enhanced to adjust to the evolution of the environment and of the market.

## SELECTIVE POLICIES TO SUPPORT KEY REGIONAL ISSUES




**Real Estate financing**
Reduction of 23% by 2030 of the carbon intensity per $m^2$ financed in the housing loan books of the regional banks Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest.




**Air transportation Shipping**
Crédit Mutuel Arkéa has defined carbon intensity criteria to monitor the financing of these sectors.



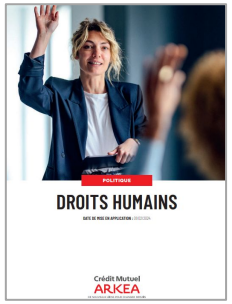

**Excluding weapons and support to the defence**
Two major pillars to maintain a world as peaceful as possible




**Wine, Food & Agri** Close relationship confirmed in an inclusive and long-term approach, terms of loan approval process based on extra-financial criteria.




**Supporting Health in the regions**
Commitment to a sector and players facing major challenges for the society and future generations.

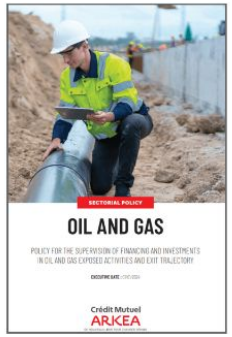



**Human rights**
Crédit Mutuel Arkéa confirms its son enduring commitment to the protection of human rights.

## RENONCIATION POLICIES




**Coal**
Crédit Mutuel Arkéa is committed to phasing out thermal coal by the end of 2027,




**Oil and Gas**
Crédit Mutuel Arkéa is committed to exit the Non-Conventional Fossil Energy players by the end of 2030 according to the criteria defined in the policy.




**Tabac**
Related to health, a policy restricting financing and investing in tobacco activities.

# 2 EXTRA-FINANCIAL PERFORMANCE METRICS *

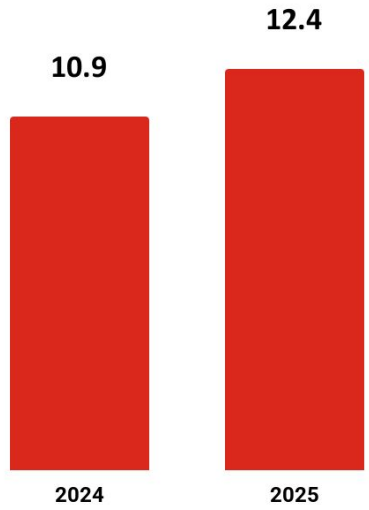
| Metrics | Definition | Scope |
|---|---|---|
| **Avoided greenhouse gas emissions** | The measurement of avoided greenhouse gas emissions (GHG) consists in calculating the difference between greenhouse gas emissions under a baseline scenario and emissions using the technology employed.<br>*Monetization index: Trustee value of GHG emissions* | Loans granted by Arkéa Banque Entreprises & Institutionnels |
| **Access to social housing** | This metric reflects the purchasing power gained thanks to the access to social housing supported by social landlords compared to a standard housing. A social landlord is defined as a public, private, or cooperative entity or a private owner.<br>*Monetization Index: Marginal Purchasing Power per Social Housing Unit* | Loans granted by Arkéa Banque Entreprises & Institutionnels |
| **Food sovereignty** | This metric reflects the contribution of farmers financed by the group to food self-sufficiency, meaning the share of domestic consumption covered by the production from various agricultural sectors in France. Food self-sufficiency is valued by the volume of consumption monetized through an average price, reflecting external pressures on a sector. | Loans granted by CMB and CMSO |

** Illustrative metrics = Quantitative element highlighting an action, illustrates a policy or an action*

**Measuring extra-financial impacts aims to convert in euros the positive and negative externalities of CM Arkéa's opérations. These metrics are based on a methodology specific to CM Arkéa, initiated in 2020, prior to the application of regulatory sustainability requirements. As such, the scopes covered may vary. These metrics are not subject to specific review by auditors.**

# 2 A FOCUS ON SOLIDARITY

## ANNUAL AMOUNTS DISTRIBUTED THROUGH SOLIDARITY AND SPONSORSHIP SCHEMES (€m)




*Strategic Plan Target : €10m / year*

*The schemes encompass CM Arkéa(s Endowment Fund, the various Solidarity Initiatives set by the regional banks, discount provided to clients ('Budg'équilibre'), the Solidarité Assurances fund, skill-based sponsorship and PhiNOE (a fund dedicated to supporting job creation in the regions).*

**Crédit Mutuel Arkéa expresses and establishes its cooperative commitment on a daily basis through solidarity and patronage mechanisms that allow the group's entities to support individuals in difficulty, associations and local actors.**

**€12.4m distributed in 2025**

FONDS DE DOTATION Crédit Mutuel ARKEA

**€3.6m**

Notably to the **health sector in our regions** (hospitals of Brest, Rennes, Vannes, Bordeaux), or support to dedicated campaigns such as breast cancer or epilepsy.

**Solidarity schemes within regional banks and insurance**

**€6.1m**

A commitment to solidarity to support **players who promote and maintain employment in the territories**, either individually through donations, or more broadly through a pooled action for cooperative members such as are farmers hit by a severe hailstorm (Solidarités Grêle in Dordogne).

**Skill-based sponsorship**

**€2.7m**

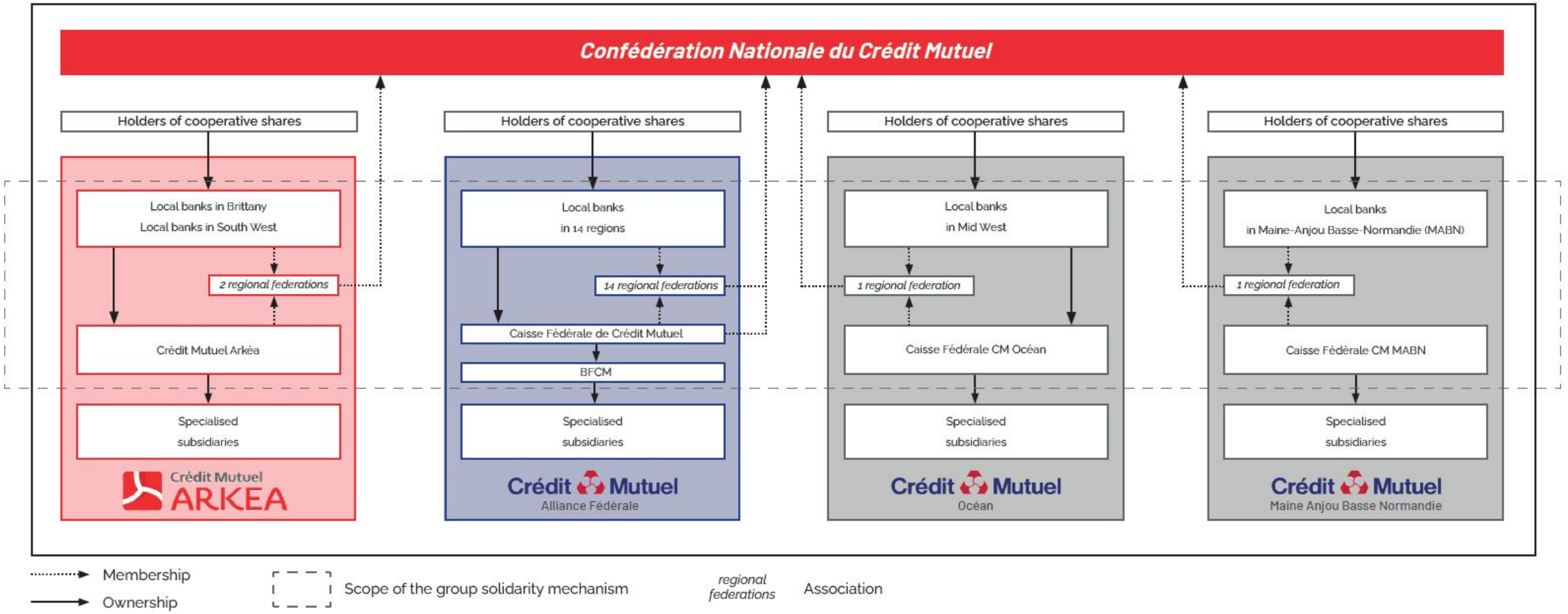
In particular, the opportunity offered to employees to spend the last year before retirement in skills-based volunteering to l**everage their experience at the service of a non-profit organisation.**

APPENDIX

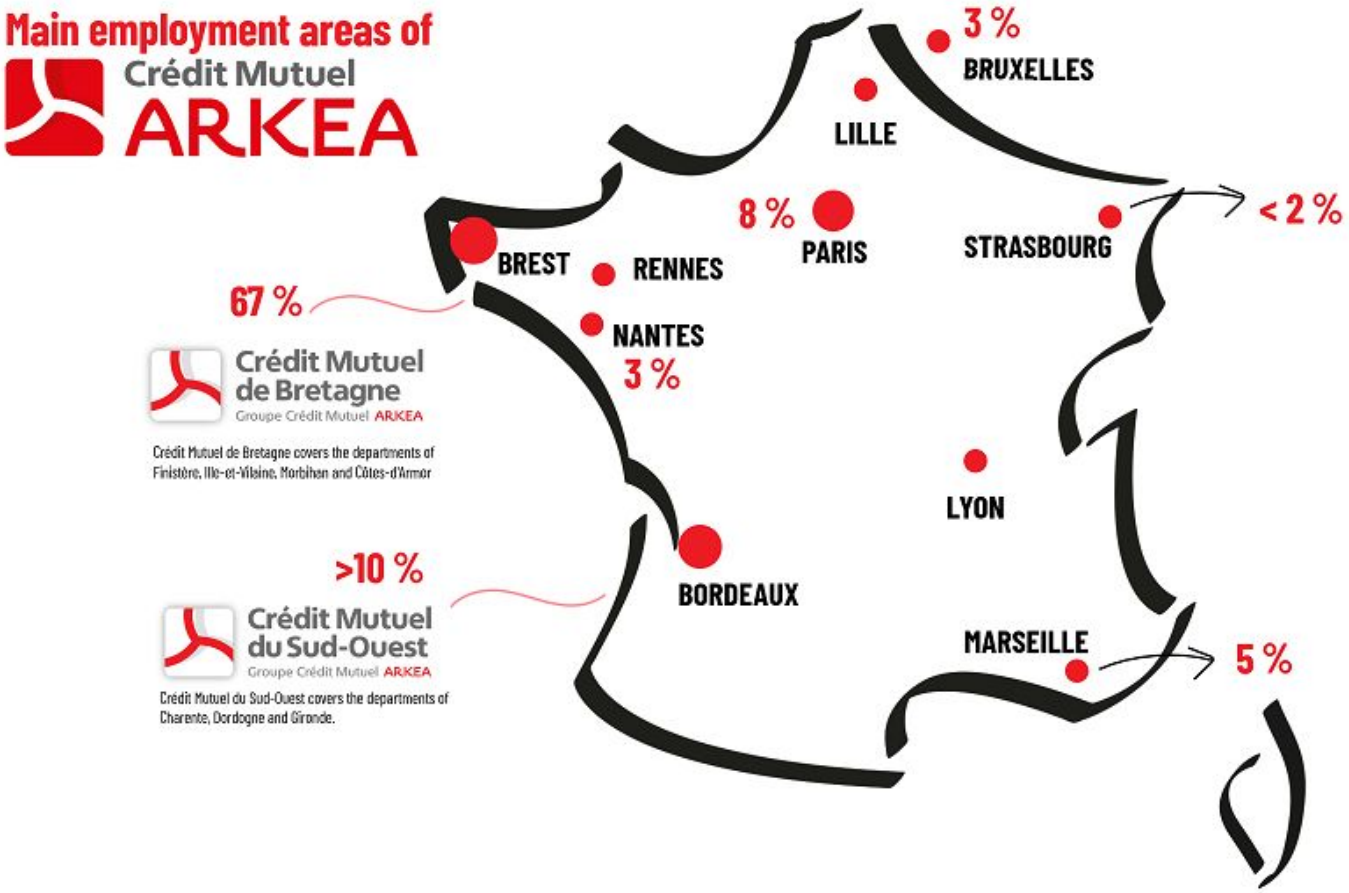
3

# GROUP APPENDICES

# 3 CRÉDIT MUTUEL ARKÉA WITHIN CRÉDIT MUTUEL



# 3 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 operations in Europe.

KEYTRADE BANK
PROCAPITAL

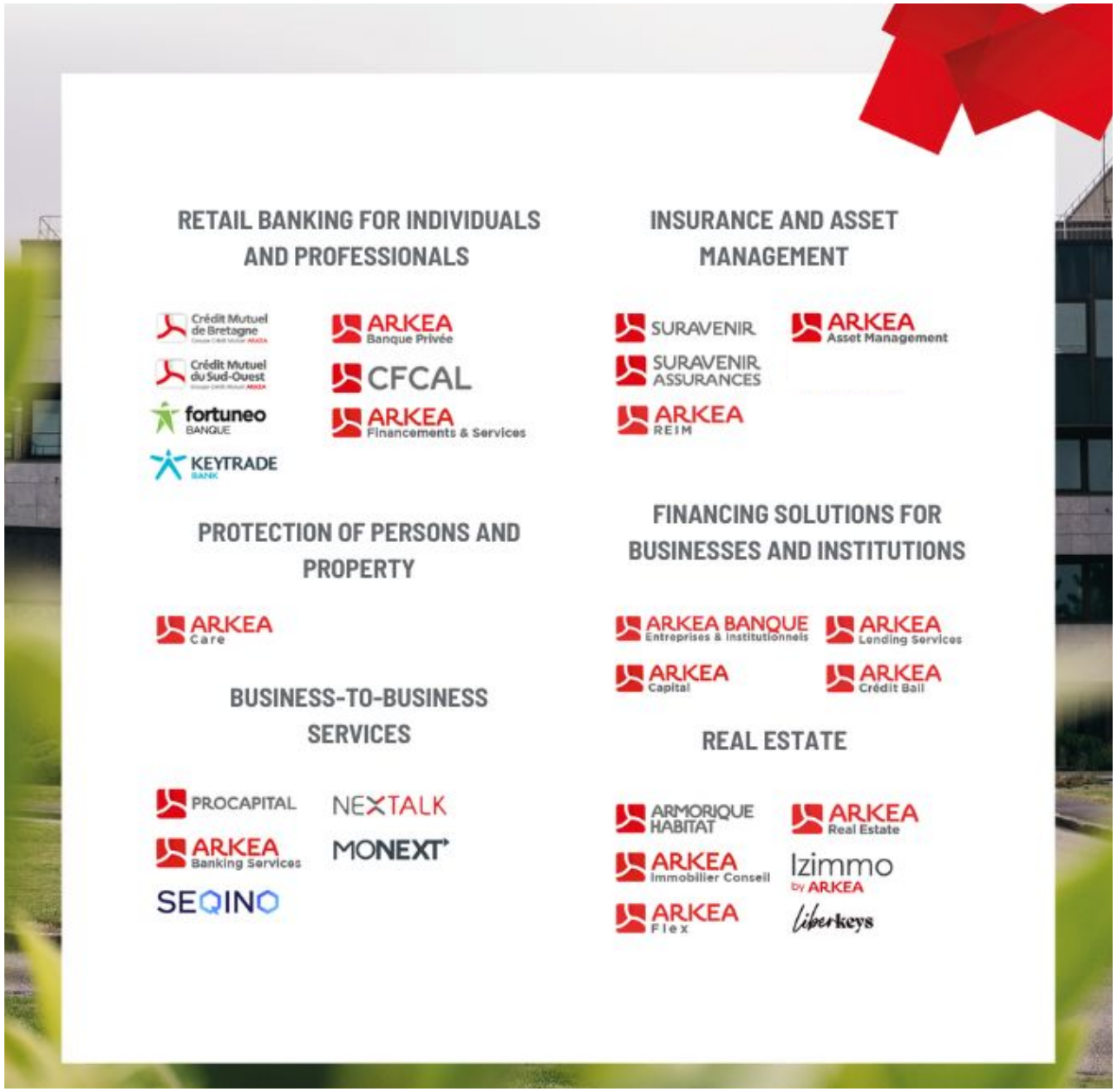
**A presence in Belgium with Keytrade Bank and ProCapital**

MONEXT
Le paiement avec un temps d'avance

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

# 3 CRÉDIT MUTUEL ARKÉA'S 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.



APPENDIX

4

# FOCUS ON FRENCH PROPERTY MARKET AND HOME LOANS

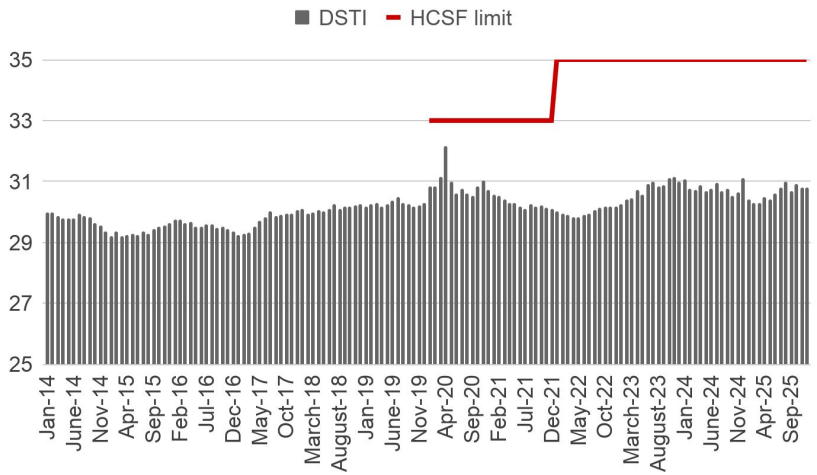
# 4 FOCUS ON FRENCH PROPERTY MARKET AND HOME LOANS (1/2)

## Strict regulations ruling home loans

- **Recommendations from HCSF** *: (1) monthly repayment capped at **35% of monthly income** and (2) **25 years maximum** maturity
- Lenders benefit from either (1) **mortgage** or (2) **third-party garantee** ("*caution*")
- Average LTV at origination is 80%
- Vast majority of loans are **fixed for life** and **fully amortising**

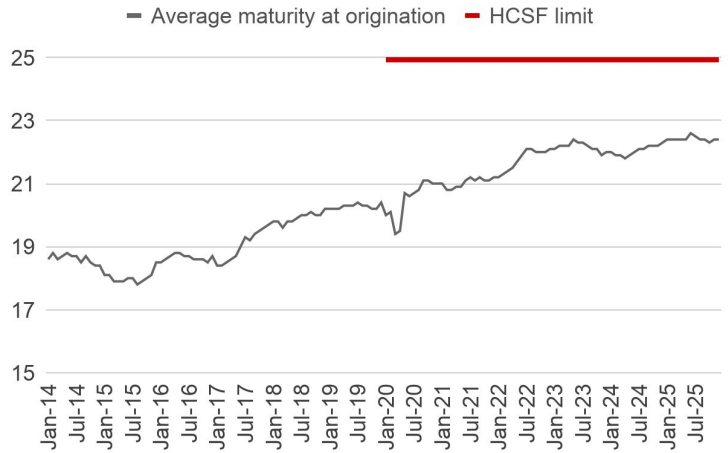
*: *Haut Commissariat à la Stabilité Financière. Tolerance of 20% applied but under specific criteria (first-time buyers, owner-occupancy)*

## Debt Service to Income (%)



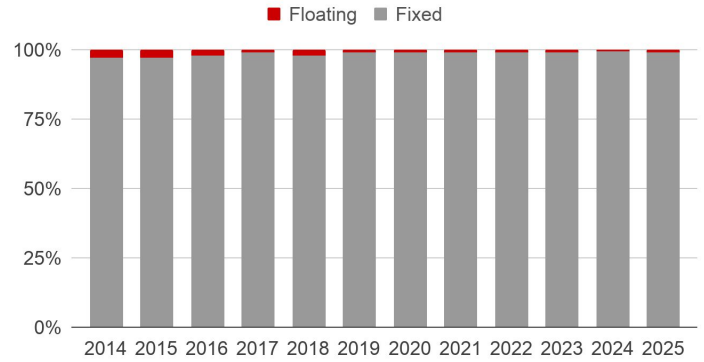

*Sources:* ACPR

## Maturity (years)




*Sources:* ACPR

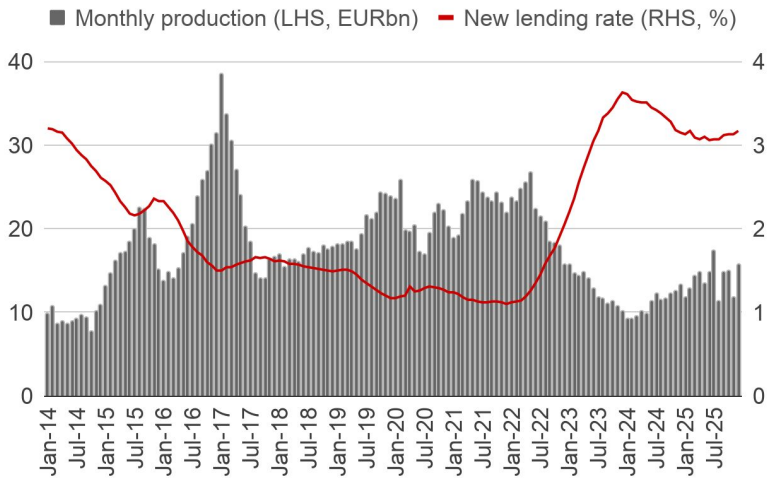
## Share of fixed/floating rate in new lending




*Sources:* ACPR

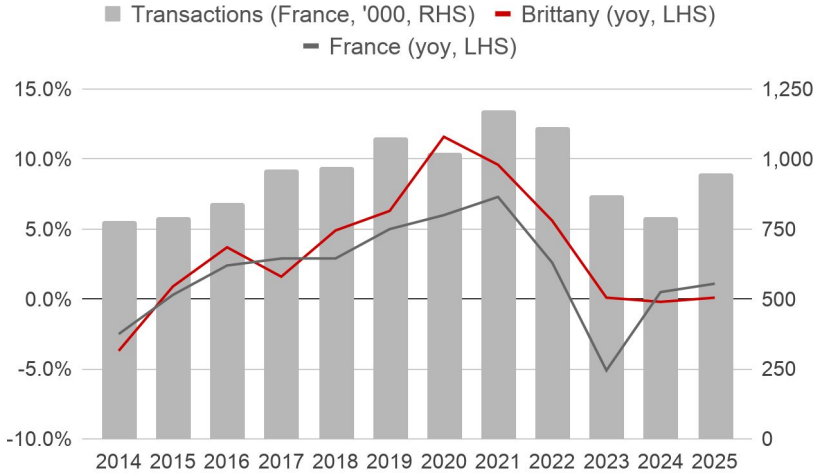
# 4 FOCUS ON FRENCH PROPERTY MARKET AND HOME LOANS (1/2)

## Home loans production and new lending rate



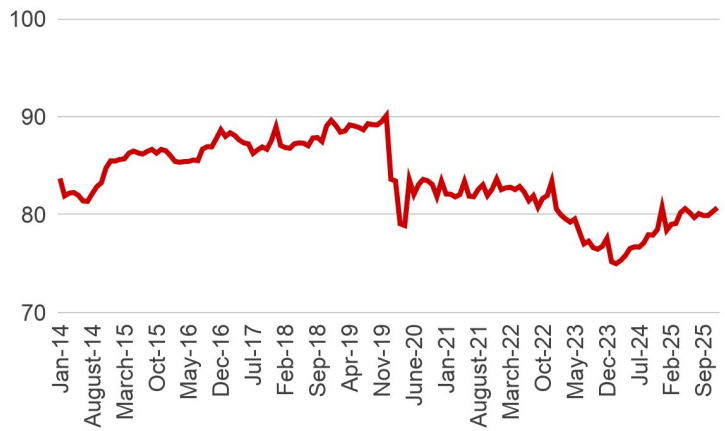

*Source:* ACPR

## Housing prices and transactions existing dwellings



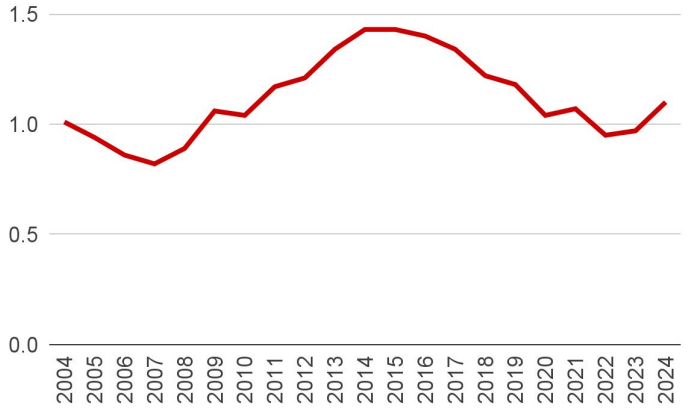

*Sources:* INSEE, Notaires de Bretagne

## Average LTV (%) at origination




*Source:* ACPR

## NPL ratio (%)




*Source:* ACPR

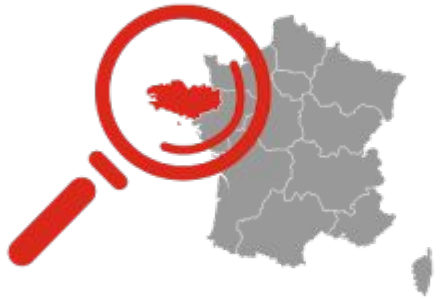
APPENDIX

5

# FOCUS ON OUR REGIONS

# 5 FOCUS ON OUR HOME REGIONS: BRITTANY

**Brittany** is one of the 13 French *régions* and is made up with 5 *départements*: **Ille et Vilaine** (Rennes), **Morbihan** (Vannes), **Finistère** (Brest) and **Côtes d'Armor** (Saint-Brieux).



## Facts & Figures

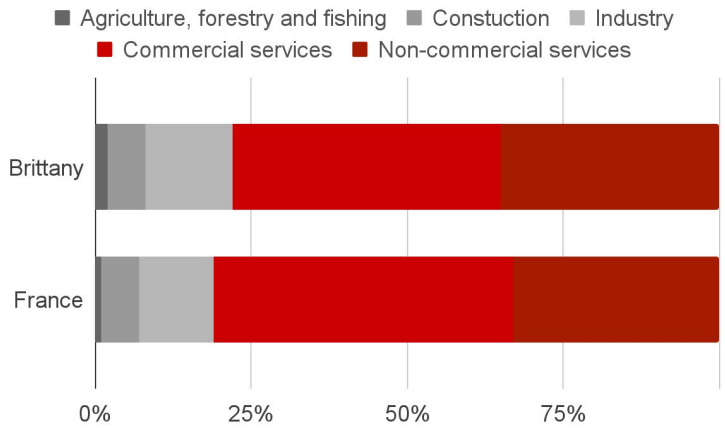
- **Population**: 3.5 million (*+0.5% per year 2015-2024, France: 0.3%*)
- **GDP**: €119bn (2023)
- **Median annual disposable income***: €23.3k (3rd wealthiest region in France)
- **Unemployment rate**: 6.3% (4Q25, France: 7.9%)

*: *Equivalised disposable income is the total income of a household divided by the number of household members converted into equalised adults (Eurostat)*

## Crédit Mutuel Arkéa in Brittany

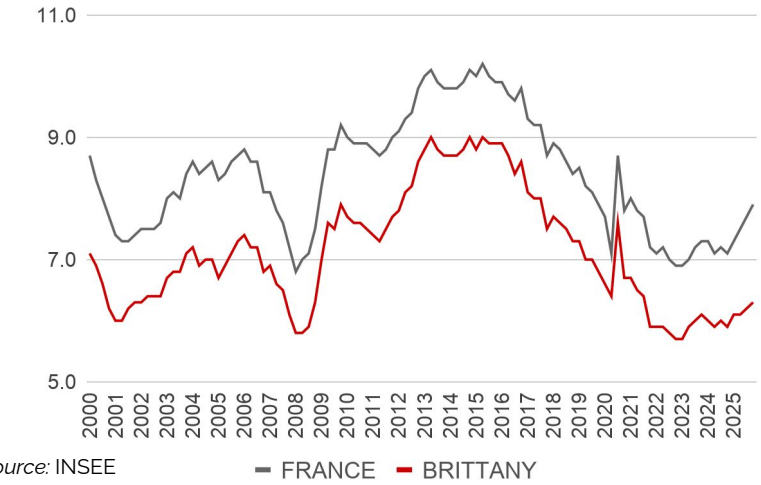
- 1.7 million retail clients
- **34% market share** in home loans, **25%** in retail deposits
- 370 branches
- C. 60% of total group customer loans in Brittany

## Breakdown of  by employment by economic sector




*Source*: INSEE

## Unemployment rate 2000-2025 (%)




*Source:* INSEE

# 5 FOCUS ON OUR HOME REGIONS: SOUTH WEST

**South-West** is a subdivision of the **Nouvelle-Aquitaine** *région* and is made up with 3 *départements*: **Gironde** (Bordeaux), **Charente** (Angoulême) and **Dordogne** (Périgueux).



## Facts & Figures

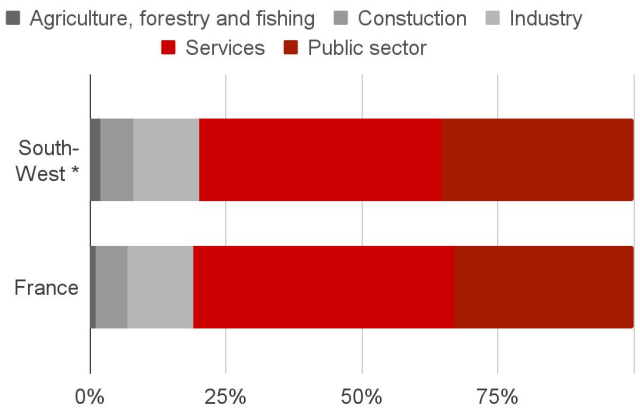
- **Population**: 2.5 million (*of which 1.7 million in Gironde - +1.0% per year 2015-2024, France: 0.3%*)
- **GDP**: €95bn (*55% of Nouvelle Aquitaine*)
- **Median annual disposable income***: €23.3k *(weighted average for the three départements)*
- **Unemployment rate**: 7.2% (*weighted average for the three départements* 4Q25, France: 7.9%)

*: *Equivalised disposable income is the total income of a household divided by the number of household members converted into equalised adults (Eurostat)*

## Crédit Mutuel Arkéa in South-West

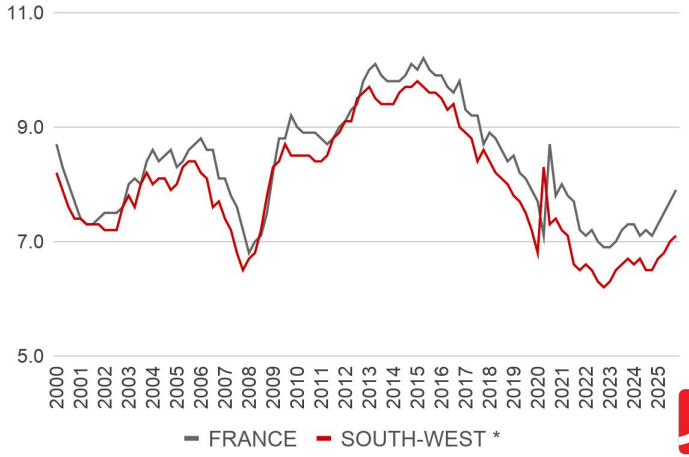
- 500,000 retail clients
- **15% market share** in home loans
- 85 branches
- C. 20% of total group customer loans in South-West

## Economy




*: *Data related to Nouvelle Aquitaine used as proxy for South-West*
*Source*: INSEE

## Unemployment rate 2000-2025 (%)




*: *Data related to Nouvelle Aquitaine used as proxy for South-West*
*Source*: INSEE

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**The consolidated financial statements for the financial year ended 31 December 2025 were approved by the Board of Directors of the Company on 18th February 2026 and are currently being audited. They will be the subject of audit reports by the Company's statutory auditors. The extra-financial performance is not been audited by the statutory auditors. However, some metrics are common to both the non-financial performance and the sustainability report prepared as part of CSRD. These are currently under review. Finally, the Company may present illustrative indicators to highlight a policy or action. These figures are not subject to verification by the auditors and are based on a methodology specific to the Company.**

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