SUPPLEMENT N°7 DATED 26 MAY 2026

TO THE BASE PROSPECTUS DATED 27 JUNE 2025

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

This seventh 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**"), the third supplement to the Base Prospectus dated 16 December 2025 which was approved by the CSSF on 16 December 2025 (the "**Third Supplement**"), the fourth supplement to the Base Prospectus dated 11 March 2026 which was approved by the CSSF on 11 March 2026 (the "**Fourth Supplement**"), the fifth supplement to the Base Prospectus dated 23 April 2026 which was approved by the CSSF on 23 April 2026 (the "**Fifth Supplement**") and the sixth supplement to the Base Prospectus dated 22 May 2026 which was approved by the CSSF on 22 May 2026 (the "**Sixth Supplement**", and, together with the First Supplement, the Second Supplement, the Third Supplement, the Fourth Supplement and the Fifth 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 Sixth 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 29 May 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); and
- "*DESCRIPTION OF CRÉDIT MUTUEL ARKÉA AND THE GROUP*" (pages 117 *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 item 11.1 in the cross-reference list included in 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 correcting a mistake in the reference pages of the notes to the audited consolidated annual financial statements of the Issuer as of and for the financial year ended 31 December 2025 included in the 2025 Universal Registration Document:

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Annex 6 of the Commission Delegated Regulation No. 2019/980/EU, as modified		2025 Universal Registration Document	2025 Non-Audited Consolidated Financial Statements	Amendment to the 2024 Universal Registration Document	2024 Universal Registration Document	2023 Universal Registration Document
11.1	**<u>Historical financial information</u>**					
	Balance sheet	Pages 338 and 339	N/A	N/A	Pages 362 and 363	N/A
	Income Statement	Page 340	N/A	N/A	Page 364	N/A
	Statement of cash flows	Page 343	N/A	N/A	Page 367	N/A
	Notes	Pages 344 to 436	N/A	N/A	Pages 368 to 460	N/A
	Auditors' report	Pages 470 to 475	N/A	N/A	Pages 500 to 505	N/A
	Statement of net income and gains and losses recognized directly in equity	Page 341	N/A	N/A	Page 365	N/A
	Change in shareholders' equity	Page 342	N/A	N/A	Page 366	N/A
	Alternative performance measures	Page 493				

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DESCRIPTION OF CRÉDIT MUTUEL ARKÉA AND THE GROUP

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*" on page 118 of the Base Prospectus, as supplemented by the Previous Supplements, is deleted and replaced as follows:

"As at 20 May 2026, the share capital and additional paid in capital of the Issuer amounts to €3,209 million 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 €28,268 million."