

SUPPLEMENT N°1 DATED 17 SEPTEMBER 2026

TO THE BASE PROSPECTUS DATED 26 JUNE 2026



€20,000,000,000

EURO MEDIUM TERM NOTE PROGRAMME

This first supplement (the "**Supplement**") is supplemental to, and should be read in conjunction with, the base prospectus dated 26 June 2026 which was approved by the *Autorité des marchés financiers* (the "**AMF**") under approval No. 26-218 on 26 June 2026 (the "**Base Prospectus**"), 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 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**").

The AMF, as competent authority pursuant to the Prospectus Regulation, has approved this Supplement. The AMF only has approved this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Such approval is not to be considered as an endorsement of the Issuer nor of the quality of the Notes that are the subject of the Base Prospectus, as supplemented by this Supplement. Investors should make their own assessment as to the suitability of investing in such Notes. Application has been made for the delivery by the AMF of a certificate of approval specifying that this Supplement has been drawn up in accordance with the Prospectus Regulation to the *Commission de Surveillance du Secteur Financier*, as competent authority in Luxembourg for the purpose of the Luxembourg act dated 16 July 2019 relating to prospectuses for securities (*loi du 16 juillet 2019 relative aux prospectus pour valeurs mobilières*) which implements the Prospectus Regulation.

Unless the context otherwise requires, terms defined in the Base Prospectus 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 by this Supplement and (b) any other statement in, or incorporated by reference in, the Base Prospectus, the statements in (a) above will prevail.

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, which is capable of affecting the assessment of Notes since the publication of the Base Prospectus.

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 22 September 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:

- "**COVER PAGE**" (pages 1 *et seq.* of the Base Prospectus);
- "**RISK FACTORS**" (pages 18 *et seq.* of the Base Prospectus);

- "*INFORMATION INCORPORATED BY REFERENCE*" (pages 38 *et seq.* of the Base Prospectus);
- "*DESCRIPTION OF CRÉDIT MUTUEL ARKÉA AND THE GROUP*" (pages 113 *et seq.* of the Base Prospectus); and
- "*GENERAL INFORMATION*" (pages 153 *et seq.* of the Base Prospectus).

This Supplement will be published on the websites of (i) the AMF (www.amf-france.org) and (ii) Crédit Mutuel Arkéa (https://www.cm-arkea.com/arkea/banque/assurances/c_8779/fr/programme-emptn), in each case in accordance with the Prospectus Regulation.

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COVER PAGE

The third paragraph on page 3 of the Base Prospectus is deleted.

RISK FACTORS

Paragraph 1 entitled "**RISK FACTORS RELATING TO THE ISSUER AND ITS ACTIVITY**" of the section entitled "**RISK FACTORS**" on pages 18 *et seq.* of the Base Prospectus is deleted and replaced by the following:

"Investors are invited to read the detailed information on risk factors relating to the Issuer and its activity set out in (i) pages 275 to 290 of the 2025 Universal Registration Document and (ii) pages 21 and 22 of the Amendment to the 2025 Universal Registration Document, which are incorporated by reference in this Base Prospectus (See "*Information Incorporated by Reference*").

In particular, the Issuer is subject to the following categories of risks:

- strategic risk;
- credit risk;
- operational risk;
- reputational risk;
- model risk;
- liquidity risk;
- interest-rate risk;
- market risk (including foreign exchange and securitization);
- risk related to equity investments and similar investments;
- insurance risk; and
- ESG risks.

The Issuer is also exposed to resolution risk: this risk is linked to the resolution authority's exercise of its power to initiate a resolution procedure or to the Crédit Mutuel group's exercise, within the meaning of Article L. 511-20 of the French *Code monétaire et financier*, of its powers relating to the national solidarity mechanism.

(i) With regard to the risk associated with the resolution authority, investors are referred to section 5.2.1.5, entitled "*Resolution Risk*", on page 279 of the 2025 Universal Registration Document.

(ii) The exercise of the CNCM's powers could also, following the transfer of all or part of the Issuer's business or the separation of its assets, or those of the group to which it belongs or the Crédit Mutuel group, result in creditors (even in the absence of any write-down or conversion of their claims) holding claims in an institution whose remaining business or assets would be insufficient to satisfy such claims held by all or some of its creditors.

The implementation of solidarity measures during a period of proven financial difficulty or resolution with respect to all affiliates (including the Issuer) could result in reorganizations within the Crédit Mutuel group. In particular, the resolution authority could decide, during the resolution process, to merge all affiliates. In such a situation, creditors (subject to legal exceptions) could find themselves competing with creditors of the same rank as creditors of other CNCM affiliates."

INFORMATION INCORPORATED BY REFERENCE

The section entitled "**INFORMATION INCORPORATED BY REFERENCE**" on pages 38 *et seq.* of the Base Prospectus is deleted and replaced by the following for the purposes of incorporating by reference in the Base Prospectus the Amendment to the 2025 Universal Registration Document (as defined below) of the Issuer:

"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 AMF) 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 version of the [amendment to the 2025 Universal Registration Document](#) (as defined below) - filed with the AMF under reference D.26-0250-A01 on 7 September 2026 (the "**Amendment to the 2025 Universal Registration Document**") containing the unaudited condensed interim consolidated financial statements of the Issuer and related review report as of and for the six month period ended 30 June 2026;
- (b) the sections referred to in the table below, included in the French language version of the [2025 universal registration document](#) of the Issuer - filed with the AMF under reference D.26-0250 on 14 April 2026 (the "**2025 Universal Registration Document**") containing the audited consolidated annual financial statements of the Issuer and related audit report as of and for the financial year ended 31 December 2025; and
- (c) the sections "Terms and Conditions of the Notes" of the following base prospectuses and supplements relating thereto:
 - (i) [base prospectus dated 27 June 2025](#) (pages 50 to 112) (the "**2025 EMTN Conditions**");
 - (ii) [base prospectus dated 28 June 2024](#) (pages 49 to 110) (the "**2024 EMTN Conditions**") and [first supplement dated 20 September 2024](#) to the base prospectus dated 28 June 2024 (page 18) (the "**2024 Additional EMTN Conditions**");
 - (iii) [base prospectus dated 7 July 2023](#) (pages 54 to 124) (the "**2023 EMTN Conditions**");
 - (iv) [base prospectus dated 22 July 2022](#) (pages 41 to 79) (the "**2022 EMTN Conditions**");
 - (v) [base prospectus dated 15 July 2021](#) (pages 42 to 80) (the "**2021 EMTN Conditions**");
 - (vi) [base prospectus dated 30 June 2020](#) (pages 39 to 79) and [third supplement dated 3rd March 2021](#) to the base prospectus dated 30 June 2020 (pages 22 and 23) (together, the "**2020 EMTN Conditions**");
 - (vii) [base prospectus dated 25 June 2019](#) (pages 89 to 129), [third supplement dated 10 January 2020](#) to the base prospectus dated 25 June 2019 (page 15) and [fourth supplement dated 6 March 2020](#) to the base prospectus dated 25 June 2019 (page 14) (the "**2019 EMTN Conditions**");
 - (viii) [base prospectus dated 5 September 2018](#) (pages 95 to 132) and [second supplement dated 28 February 2019](#) to the base prospectus dated 5 September 2018 (page 11) (the "**2018 EMTN Conditions**");
 - (ix) [base prospectus dated 31 August 2017](#) (pages 77 to 111) (the "**2017 EMTN Conditions**");
 - (x) [base prospectus dated 21 July 2015](#) (pages 56 to 87) (the "**2015 EMTN Conditions**"); and
 - (xi) [base prospectus dated 27 May 2011](#) (pages 37 to 61) (the "**2011 EMTN Conditions**") and, together with the 2025 EMTN Conditions, 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.

This Base Prospectus and the documents containing information incorporated by reference in this Base Prospectus will be published on the websites of the Issuer (https://www.cm-arka.com/arka/banque/assurances/c_8779/fr/programme-emtn) and the AMF (www.amf-france.org) so long as any of the Notes are outstanding, in each case in accordance with the Prospectus Regulation. Free English

translations of the 2025 Universal Registration Document and the Amendment to the 2025 Universal Registration Document are also available on the website of the Issuer (https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2026-04/cma_urd_2025_assemblage_en_opti.pdf and https://www.cm-arkea.com/arkea/banque/upload/docs/application/pdf/2026-09/vdef_eng_cma_amendement_semestriel_2025_2026-09-07_14-01-6_301.pdf) 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.

Except for the EMTN Previous Conditions, 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. In addition, "N/A" in the cross-reference list below means that the information is either (i) not relevant for the purposes of Annex 7 to the Commission Delegated Regulation No. 2019/980/EU, as amended, or (ii) included elsewhere in this Base Prospectus.

Annex 7 of the Commission Delegated Regulation No. 2019/980/EU, as amended		Amendment to the 2025 Universal Registration Document	2025 Universal Registration Document
1.	RISK FACTORS		
1.1.	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". In each category, the most material risks, in the assessment by 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 listed in an order which is consistent with that assessment. The risks shall be corroborated by the content of the registration document.	Pages 21 and 22	Pages 275 to 290
2.	PERSONS RESPONSIBLE, THIRD PARTY INFORMATION, EXPERTS' REPORTS AND COMPETENT AUTHORITY APPROVAL		
2.1.	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
2.2.	A declaration by the persons 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. Where applicable, a declaration by the persons responsible for certain parts of the registration document that, to the best of their knowledge, the information contained in those parts of the registration document for which those persons are responsible is in accordance with the facts and that those parts of the registration document make no omission likely to affect their import.	N/A	N/A
2.3.	Where a statement or report attributed to a person as an expert is included in the registration document, provide the following details for that person:		
	(a) name;	N/A	N/A
	(b) business address;	N/A	N/A
	(c) qualifications;	N/A	N/A
	(d) material interest, where any, in the issuer.	N/A	N/A
	Where the statement or report has been produced at the issuer's request, state that such statement or report has been included in the registration document with the consent of the person who	N/A	N/A

	has authorised the contents of that part of the registration document for the purpose of the prospectus.		
2.4.	Where information has been sourced from a third party, confirm that that information has been accurately reproduced and that, as far as the issuer is aware and is able to ascertain from information published by that third party, no facts have been omitted which would render the reproduced information inaccurate or misleading. In addition, identify the source(s) of the information.	N/A	N/A
2.5.	A statement that:		
	(a) the [name of competent authority], as competent authority under Regulation (EU) 2017/1129 has approved the [registration document / prospectus];	N/A	N/A
	(b) the [name of competent authority] only has approved this [registration document / prospectus] as meeting the standards of completeness, comprehensibility and consistency imposed by Regulation (EU) 2017/1129;	N/A	N/A
	(c) such approval is not to be considered as an endorsement of the issuer that is the subject of this [registration document / prospectus].	N/A	N/A
3.	STRATEGY, PERFORMANCE AND BUSINESS ENVIRONMENT		
3.1.	<u>Information about the issuer:</u>		
	(a) the legal and commercial name of the issuer;	N/A	Page 484
	(b) the place of registration of the issuer, its registration number and legal entity identifier ("LEI");	N/A	Pages 484 and 486
	(c) the date of incorporation and the length of life of the issuer, except where the period is indefinite;	N/A	Page 484
	(d) the domicile and legal form of the issuer, the legislation under which the issuer operates, the issuer's country of incorporation, its address, the telephone number of its registered office (or principal place of business where different from its registered office) and the website of the issuer, where 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	Page 484
	(e) 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
	(f) credit ratings assigned to the issuer at the request or with the cooperation of the issuer in the rating process.	N/A	N/A
3.2.	<u>Business overview</u>		
3.2.1.	Principal Activities: a brief description of the issuer's principal activities, stating the main categories of products sold and/or services performed.	N/A	Pages 10, 17 to 21 and 99 to 100
3.3.	<u>Organisational structure</u>		

3.3.1.	Where the issuer is part of a group, a brief description of the group and the issuer's position within the group. That may be in the form of, or accompanied by, a diagram of the organisational structure where that helps to clarify the structure.	N/A	Pages 8 and 9 and 28 and 29
3.3.2.	A clear statement that the issuer is dependent upon other entities within the group, where applicable, together with an explanation of that dependence.	N/A	N/A
3.4.	<u>Trend information</u>		
3.4.1.	A description of:		
	(a) any material adverse change in the prospects of the issuer since the date of its last published audited financial statements; and	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 published to the date of the registration document.	N/A	N/A
	Where neither point (a) nor (b) are applicable, the issuer shall include a statement to that effect.	N/A	N/A
	Other negative statements may be provided where appropriate. The information referred to in points (a) and (b) may be provided solely on a qualitative basis. Quantitative forecasts are not required.	N/A	N/A
3.5.	<u>Profit forecasts or estimates</u>		
3.5.1.	Where an issuer includes on a voluntary basis a profit forecast or estimate in the prospectus, the profit forecast or estimate shall be clear and unambiguous and shall contain a statement setting out the principal assumptions upon which the issuer has based its forecast, or estimate.	N/A	N/A
	The forecast or estimate shall comply with the following principles:		
	(a) there is a clear distinction between assumptions about factors which the members of the administrative, management or supervisory bodies may influence and assumptions about factors which are exclusively outside the influence of the members of the administrative, management or supervisory bodies;	N/A	N/A
	(b) the assumptions are reasonable, readily understandable by investors, specific and precise and do not relate to the general accuracy of the estimates underlying the forecast;	N/A	N/A
	(c) in the case of a forecast, the assumptions draw the investor's attention to those uncertain factors which could materially change the outcome of the forecast.	N/A	N/A
3.5.2	The prospectus shall contain a statement that the profit forecast or estimate has been compiled and prepared on a basis which is both:		
	(a) comparable with the annual financial statements;	N/A	N/A
	(b) consistent with the issuer's accounting policies.	N/A	N/A

4.	CORPORATE GOVERNANCE		
4.1.	<u>Administrative, management, and supervisory bodies and senior management</u>		
4.1.1.	Names, business addresses and functions within the issuer of the following persons and an indication of the principal activities performed by those persons outside of that issuer where those activities are significant with respect to that issuer:		
	(a) members of the administrative, management and/or supervisory bodies;	Pages 10 and 11	Pages 38 to 50 and 60 and 61
	(b) partners with unlimited liability, in the case of a limited partnership with a share capital.	N/A	N/A
5.	FINANCIAL INFORMATION		
5.1.	<u>Historical financial information</u>		Page 493
5.1.1.	Audited historical financial information covering the last financial year (or such shorter period as the issuer has been in operation) and the audit report in respect of that year.	N/A	Pages 338 to 436 and 470 to 475
5.1.2.	<u>Change of accounting reference date</u>		
	Where the issuer has changed its accounting reference date during the period for which historical financial information is required, the audited historical information shall cover at least 12 months or the entire period for which the issuer has been in operation, whichever is shorter.	N/A	N/A
5.1.3.a.	<u>Accounting Standards (Retail-specific)</u>		
	The financial information shall be prepared in accordance with the International Financial Reporting Standards as endorsed in the Union based on Regulation (EC) No 1606/2002.	344	N/A
	Where Regulation (EC) No 1606/2002 is not applicable, the financial information shall be prepared in accordance with either:		
	(a) a Member State's national accounting standards for issuers from the EEA, as required by Directive 2013/34/EU;	N/A	N/A
	(b) a third country's national accounting standards equivalent to Regulation (EC) No 1606/2002 for third country issuers. Where such third country's national accounting standards are not equivalent to Regulation (EC) No 1606/2002, the financial statements shall be restated in compliance with that Regulation.	N/A	N/A
5.1.4.	Audited financial information that is prepared in accordance with national accounting standards shall contain the following:		
	(a) the balance sheet;	N/A	N/A
	(b) the income statement;	N/A	N/A
	(c) the accounting policies and explanatory notes;	N/A	N/A
5.1.5.	<u>Consolidated financial statements</u>		

	Where the issuer prepares both stand-alone and consolidated financial statements, include at least the consolidated financial statements in the registration document.	N/A	Pages 338 to 436
5.1.6.	<u>Age of Financial Information</u>		
	The balance sheet of the last year of audited financial information shall not be older than 18 months from the date of the registration document.	N/A	Pages 338 and 339
5.1.7.	<u>Interim and other financial information (Retail-specific)</u>	Page 109	
	Where the issuer has published half-yearly financial information since the date of its last audited financial statements, that information shall be included in the registration document. Where the half-yearly financial information has been audited or reviewed, the audit or review report shall also be included. Where the half-yearly financial information is not audited or has not been reviewed, state that fact.	Pages 24 to 97 and 99	N/A
	A registration document that is dated more than nine months after the date of the last audited financial statements shall contain half-yearly financial information, which may be unaudited (in which case that fact shall be stated) covering at least the first six months of the financial year.	N/A	N/A
	Half-yearly financial information shall be prepared in accordance with the requirements of Directive 2013/34/EU or Regulation (EC) No 1606/2002, as the case may be.	30	N/A
	For issuers not subject to either Directive 2013/34/ EU or Regulation (EC) No 1606/2002, the half-yearly financial information shall include comparative statements for the same period in the prior financial year, except that the requirement for comparative balance sheet information may be satisfied by presenting the year's end balance sheet in accordance with the applicable financial reporting framework.	N/A	N/A
5.2.	<u>Auditing of historical annual financial information</u>		
5.2.1.	The historical annual financial information shall be independently audited. The audit report shall be prepared in accordance with Directive 2006/43/EC and Regulation (EU) No 537/2014.	N/A	Pages 470 to 475
	Where Directive 2006/43/EC and Regulation (EU) No 537/2014 do not apply, the historical financial information shall 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.	N/A	N/A
	Otherwise, the following information shall be included in the registration document:		
	(a) a prominent statement disclosing which auditing standards have been applied;	N/A	N/A
	(b) an explanation of any significant departures from International Standards on Auditing.	N/A	N/A
5.2.1.a.	Where audit reports on the historical financial information have been refused by the statutory auditors or where those reports	N/A	N/A

	contain qualifications, modifications of opinion, disclaimers or an emphasis of matter, the reason shall be given, and such qualifications, modifications, disclaimers or emphasis of matter shall be reproduced in full.		
5.2.2.	Indication of other information in the registration document, which has been audited by the auditors.	N/A	N/A
5.2.3.	Where financial information in the registration document is not extracted from the issuer's audited financial statements, state the source of the information and state that the information is not audited.	N/A	N/A
5.3.	<u>Significant change in the issuer's financial position</u>		
	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 statements or interim financial information have been published, or, where that is not the case, a statement to that effect.	N/A	N/A
6.	SHAREHOLDER AND SECURITY HOLDER INFORMATION		
6.1.	<u>Major shareholders</u>		
6.1.1.	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	Pages 8 and 484
	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
6.2.	<u>Legal and arbitration proceedings</u>		
6.2.1.	Information on any governmental, legal or arbitration proceedings (including any such proceedings which are pending 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, where that is not the case, a statement to that effect.	N/A	N/A
6.3.	<u>Administrative, management, and supervisory bodies' conflicts of interests</u>		
6.3.1.	Potential conflicts of interests between any duties to the issuer, of the persons referred to in item 4.1.1, and their private interests and or other duties shall be clearly stated. Where there are no such conflicts, a statement to that effect shall be made.	N/A	Pages 64 and 65
6.4	<u>Material contracts</u>		
6.4.1.	A brief summary of any 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	Page 485

7.	DOCUMENTS AVAILABLE		
7.1.	A statement that for the term of the registration document the following documents, where applicable, may be inspected:		
	(a) the up-to-date memorandum and articles of association of the issuer;	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
	An indication of the website on which the documents may be inspected.	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, the base prospectus of the Issuer dated 28 June 2024 and the base prospectus of the Issuer dated 27 June 2025 and any relevant supplement thereto do not form part of the Base Prospectus and are not relevant for investors."

DESCRIPTION OF CRÉDIT MUTUEL ARKÉA AND THE GROUP

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 113 of the Base Prospectus is deleted and replaced as follows:

"Crédit Mutuel Arkéa has €94.9 billion in outstanding customer loans and €203.8 billion in savings (including €93.3 billion in customer deposits) outstanding as at 30 June 2026."

Paragraph 3 entitled "*BOARD OF DIRECTORS AND EXECUTIVE MANAGEMENT*" of the section entitled "*DESCRIPTION OF CRÉDIT MUTUEL ARKÉA AND THE GROUP*" on pages 114 and 115 of the Base Prospectus is deleted and replaced as follows.

"Detailed information on the Board of Directors and executive management of the Issuer is set out in (i) pages 38 to 50, 60, 61, 64 and 65 of the 2025 Universal Registration Document and (ii) pages 10 and 11 of the Amendment to the 2025 Universal Registration Document, which are incorporated by reference in this Base Prospectus (See "*Documents Incorporated by Reference*")

In addition to the potential conflicts of interest identified in pages 64 and 65 of the 2025 Universal Registration Document, which are incorporated by reference in this Base Prospectus (See "*Documents Incorporated by Reference*"), please note that Mr. Charles DE BOISRIOU could potentially find himself in a conflict of interest given his professional activities as senior advisor at FORVIS MAZARS."

The first sub-paragraph of paragraph 5 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 115 of the Base Prospectus is deleted and replaced as follows:

"As at 15 September 2026, the share capital and additional paid-in capital of the Issuer amounts to €3,256 million (fully paid-up) 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 €28,263 million."

GENERAL INFORMATION

Paragraph 3 of the section entitled "*GENERAL INFORMATION*" on page 153 of the Base Prospectus is deleted and replaced by the following:

"(3) There has been no significant change in the financial position or financial performance of the Group since 30 June 2026."

PERSON RESPONSIBLE FOR THE INFORMATION GIVEN IN THE BASE PROSPECTUS

I, to the best of my knowledge, declare that the information contained or incorporated by reference in this Base Prospectus is in accordance with the facts and makes no omission likely to affect its import.

Le Relecq Kerhuon, 17 September 2026

Crédit Mutuel Arkéa
1, rue Louis Lichou
29480 Le Relecq Kerhuon
France

duly represented by: Bertrand Faivre

in its capacity as *Directeur Adjoint des Marchés Financiers* of Crédit Mutuel Arkéa



This Supplement has been approved on 17 September 2026 by the AMF, in its capacity as competent authority under Regulation (EU) 2017/1129, as amended.

The AMF has approved this Supplement after having verified that the information contained in the Base Prospectus, as supplemented by this Supplement, is complete, coherent and comprehensible within the meaning of Regulation (EU) 2017/1129, as amended. Approval does not imply that the AMF has verified the accuracy of this information.

This approval is not a favourable opinion on the Issuer and on the quality of the Notes described in this Supplement. Investors should make their own assessment of the opportunity to invest in such Notes.

This Supplement obtained the following approval number: No. 26-340.