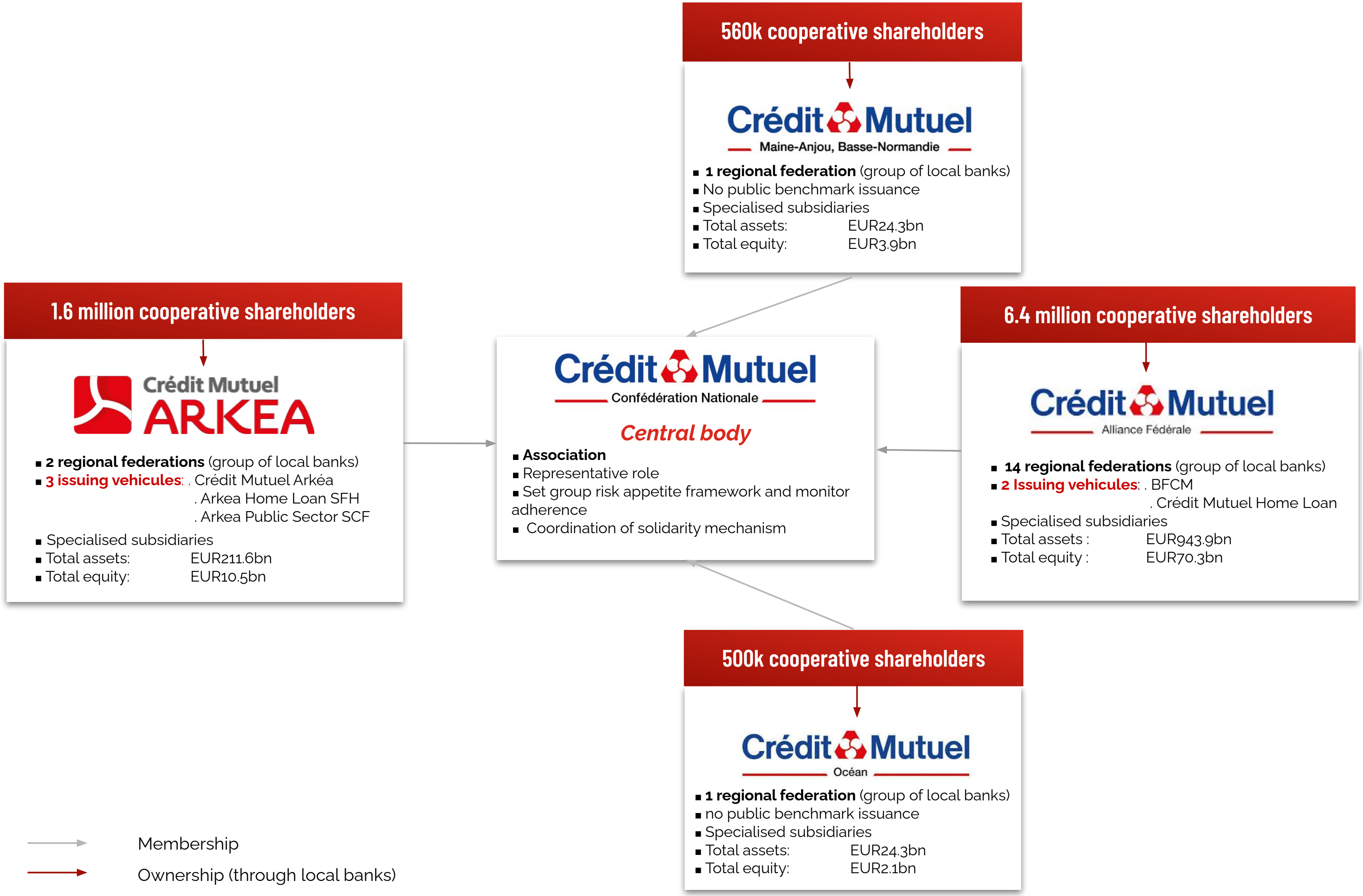
INVESTOR PRESENTATION

SEPTEMBER 2026

Crédit Mutuel ARKEA

CRÉDIT MUTUEL ARKÉA WITHIN CRÉDIT MUTUEL

- **Decentralised cooperative banking** group owned by cooperative shareholders
- **Financial and strategic autonomy** of regional groups, as stated in the group's status
- **Solidarity mechanism** between entities affiliated to the central body, as required by the French banking law (*Code Monétaire et Financier*)
- **No intra-group funding**, nor equity stakes between sub-groups
- **Competitive restrictions** within the group limited to retail banking under the 'Crédit Mutuel' brand

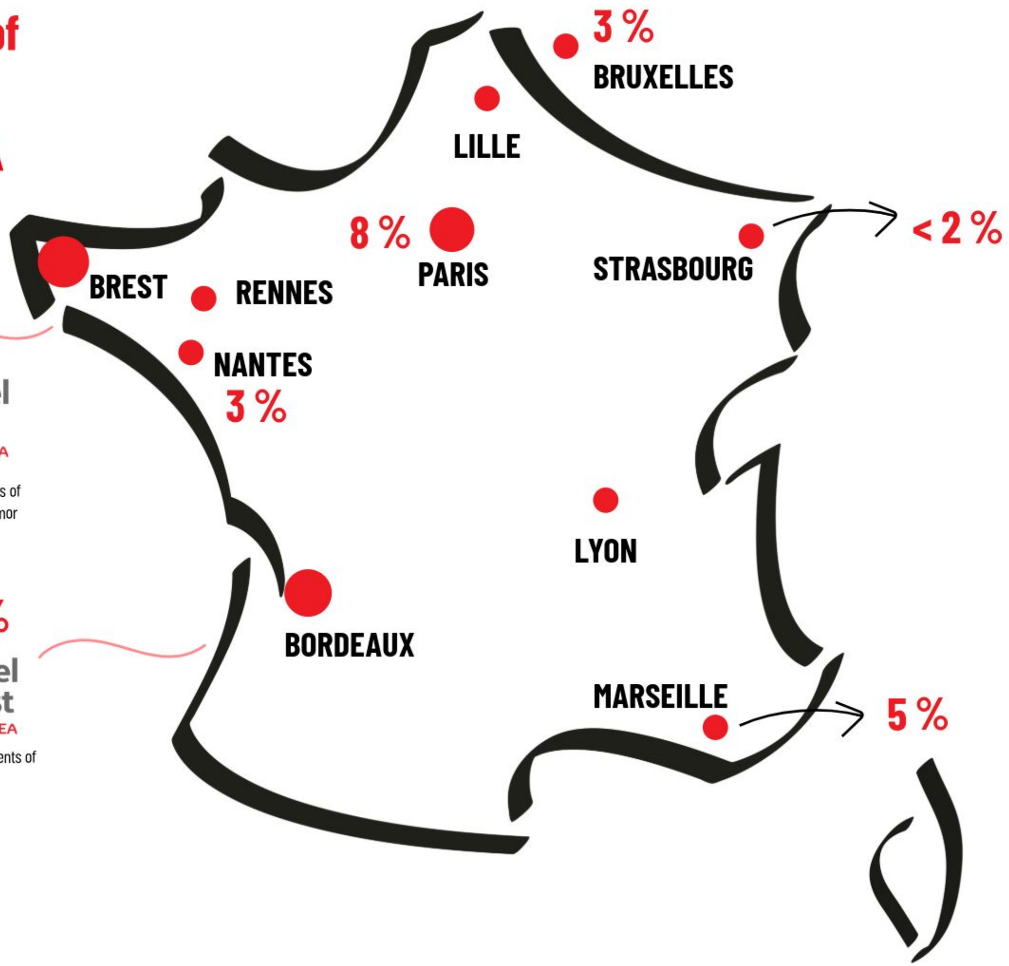


Figures at end-2025

GEOGRAPHICAL PRESENCE

As a regional Group, **Crédit Mutuel Arkéa** is committed to maintaining decision-making centers and employment hubs within the regions.

Main employment areas of Crédit Mutuel ARKEA



67 %

Crédit Mutuel de Bretagne
Groupe Crédit Mutuel ARKEA

Crédit Mutuel de Bretagne covers the departments of Finistère, Ille-et-Vilaine, Morbihan and Côtes-d'Armor

>10 %

Crédit Mutuel du Sud-Ouest
Groupe Crédit Mutuel ARKEA

Crédit Mutuel du Sud-Ouest covers the departments of Charente, Dordogne and Gironde.

A regional base and operations in Europe...

KEYTRADE BANK / ARKEA ProCapital Services — a presence in Belgium with Keytrade and Arkéa ProCapital Services

MONEXT — a European reach with Monext, the subsidiary specializing in electronic payments

CRÉDIT MUTUEL ARKÉA DIVERSIFIED BUSINESS MIX

Crédit Mutuel Arkéa is a diversified cooperative and collaborative banking group. It covers the full spectrum of banking and insurance activities while holding growing positions in complementary markets such as real estate services, connected technologies, and personal services.

RETAIL BANKING FOR INDIVIDUALS AND PROFESSIONALS

- Crédit Mutuel de Bretagne
- Crédit Mutuel du Sud-Ouest
- fortuneo BANQUE
- KEYTRADE BANK
- ARKEA Banque Privée
- CFCAL
- ARKEA Financements & Services

REMOTE ASSISTANCE AND REMOTE SURVEILLANCE

- ARKEA Care

BUSINESS-TO-BUSINESS (B2B) SERVICES

- ARKEA ProCapital Services
- ARKEA Banking Services
- SEQINO
- NEXTALK
- MONEXT

INSURANCE AND ASSET MANAGEMENT

- SURAVENIR
- SURAVENIR ASSURANCES
- ARKEA REIM
- ARKEA Asset Management

BANKING FOR COMPANIES, INSTITUTIONS, AND REAL ESTATE PLAYERS

- ARKEA Capital
- ARKEA Crédit Bail
- ARKEA BANQUE Entreprises & Institutionnels
- ARKEA Lending Services

REAL ESTATE

- ARMORIQUE HABITAT
- ARKEA Immobilier Conseil
- ARKEA Flex
- ARKEA Real Estate
- Izimmo by ARKEA
- liberkeys

FAIRE 2030 *"AVEC VOUS, DE TOUTES NOS FORCES"* *
Strategic plan launched in 2025

FAIRE 2030

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

> €550m 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)	**€10m** distributed each year as part of solidarity and sponsorship schemes
6.0% in H1 2026	*18.1% at end-June 2026*	*65.6% in H1 2026*	*102% at end-June 2026*			

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

A SOLID MOMENTUM GENERATED BY FAIRE 2030

Be a major player in the sustainable development of the regions

100 % OF THE MISSION OBJECTIVES REACHED OR EXCEEDED

Crédit Mutuel Arkéa was the first French bank to adopt a *Raison d'être* (purpose) in 2020 and to become in 2022 a Company with a mission (**Entreprise à mission**). Crédit Mutuel Arkéa has continued to transform its model to align its financial performance with the social, environmental and regional challenges.

In 2025,

100%

of the social and environmental objectives were reached or exceeded.

Report published in June 2026

STRENGTHENING SOVEREIGNTY

- Building on the continued development of its impact products and its commitment to its agricultural sector, Crédit Mutuel Arkéa has expanded its product range with the launch of the very first **Food Sovereignty 5-year term deposit.**
- Through its subsidiary Arkéa Capital, the Groupe has also launched **RESALT : a EUR70m impact fund** dedicated to the food resilience of the regions with a first closing of €50m.
- The subsidiary Arkéa Asset Management has launched in May 2026 the structured fund **Autofocus Souveraineté Européenne Juillet 2026** to meet the challenges of sustainability and the European economic sovereignty répondre.

INITIATIVES IN RESPONSE TO WILDFIRES IN SOUTH-WEST

The Group's entities have launched initiatives to strengthen support to its clients and members with :

- **Liquidity support to face urgent situation :** up to €15,000 liquidity lines, loan moratoria for SMEs/professionals, emergency loans to individuals.
- **Close support for policyholders affected by the disaster, provided through the subsidiary Suravenir Assurances:** extended coverage for rehousing costs and extension of timeframe for reporting claims, psychological support provided and payment of an emergency lump sum.
- **Support measures dedicated to employees.**

SURAVENIR ASSURANCES

Crédit Mutuel du Sud-Ouest
Groupe Crédit Mutuel ARKEA

SOLID MOMENTUM GENERATED BY FAIRE 2030

Continue opening up our business model and develop boldly

NEW OFFERING

- **The Group has signed a memorandum of understanding through its PROCAPITAL for the acquisition of the French retail custodian activities of Société Générale Securities Services.** This transaction intends to strengthen the Group's position among the leaders of outsourcing in the banking industry..

- **MONEXT, the Group's payment subsidiary, has announced the acquisition of Alcinéo,** one fo the few companies expert in embedded payment specialist globally. This transaction enables Monext to extend its technological expertise across the payment value chain.

- **SEQINO, licensed platform of electronic billing and subsidiary of the Group** has launched a white-labelled digital offering for professionals of credit card and payment services distributed by accounting companies to their corporate clients.

ACCELERATING THE AI TRANSFORMATION

A clear direction : deploy AI in a **useful manner**, **aligned** with our strategic plan Faire 2030.

A high-level internal expertise with the *AI Factory* to secure our independence and steer our solutions.

Concrete achievements for the benefit of the Group and its clients:

Launch of an **appropriation programme** within the Group

Objective of **100% of the employees trained by end-2027** while already 100% of the managers and more than 2,000 employees trained since 2025.

38% of the employees using our internal the internal generative AI solution

53% of the ASI developers use the **new coding tool** deployed during H1 2026 with substantial productivity gains..

43 operational use cases up and running or being developed

Chatbot HR at **Fortuneo** improving information flow fof for the emplyees

Document fraud detection solution at **Suravenir Assurances,** preventing losses estimated at €400,000 per year.

H1-2026 : A SOLID GROUP CONTINUING ITS DEVELOPMENT

As "Faire 2030" has started to pay off, revenues increased in H1-2026 versus H1-2025 by 16.5% to €1,338m and the net profit grew by 17.1% to €230m.

The cost/income ratio was 65.6% in H1-2026, a 2.8 pp improvement versus H1-2025.

The CET1 ratio was 18.1% at end-June 2026, up 20 bp versus end-2025 and the loan/deposit ratio remained stable at 102%.

A GOOD COMMERCIAL MOMENTUM

Number of clients

5,8 million

+ 3.5% versus end- 2025

Gross customer loans

€94.9bn

+ 0.9% versus end-2025

Client savings

€203.8bn

Net inflows x4.7 versus H1-2025

FINANCIAL PERFORMANCE FURTHER IMPROVED

Revenues

€1,338m

+ 16.5% versus H1-2025

Cost/income ratio

65.6%

- 2.8 pp versus H1-2025

Net profit

€230m

+ 17.1% versus H1-2025

A STRONG AND DIVERSIFIED MODEL

Common Equity Tier 1 (CET1)

18.1%

+ 20bp versus end-2025

Liquidity Coverage Ratio (LCR)

149%

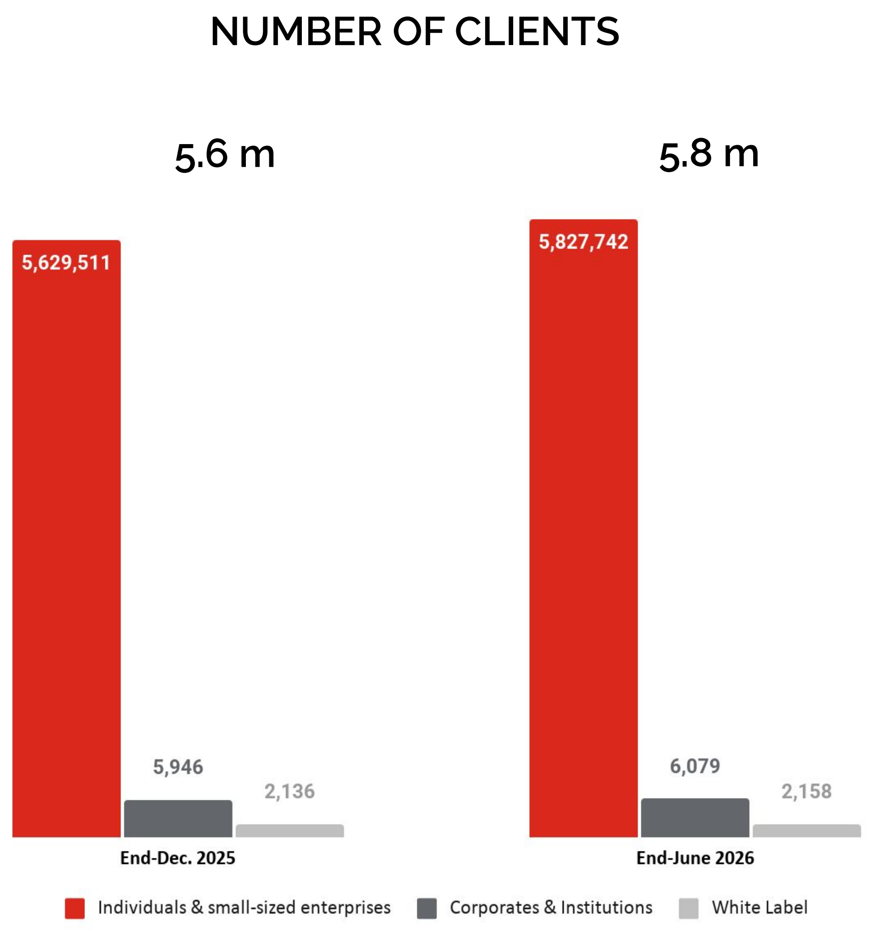
- 7 pp versus end-2025

Loan/deposit ratio

102%

Stable versus end-2025

CUSTOMER PORTFOLIO UP TO 5.8 MILLION



The number of clients continued to increase to 5.8 million at end-June 2026, representing a 3.5% increase versus end-2025.

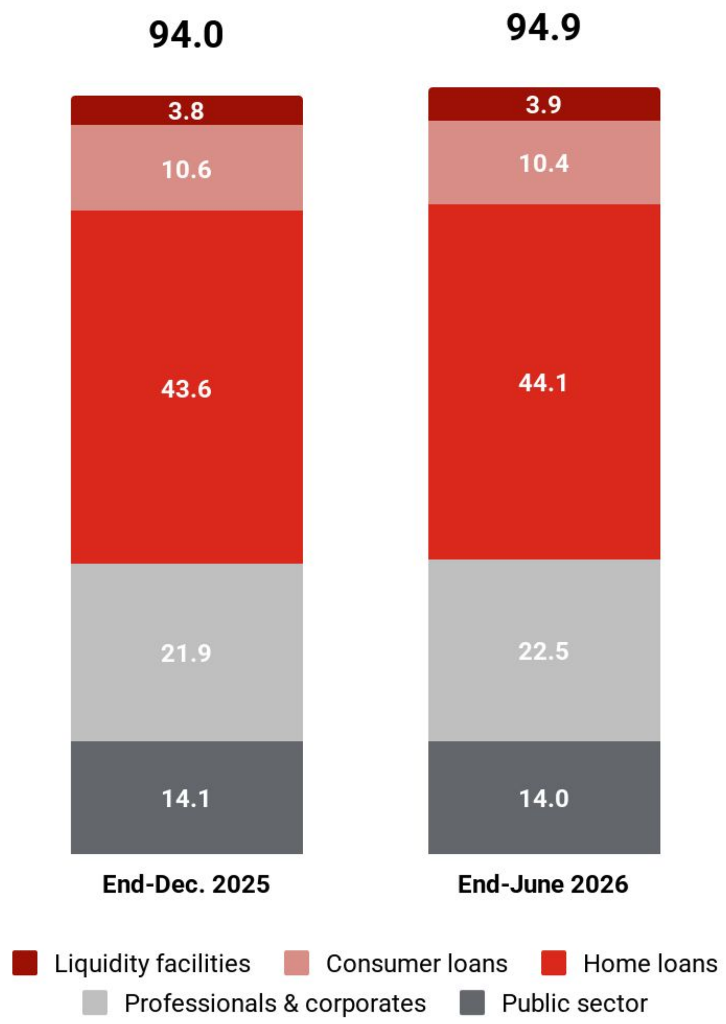
Net new clients almost reached 200,000, representing the highest level ever achieved in a half-year, essentially driven by digital banking (+180 000 net new clients).

The number of clients in the **white-label IT activities** * continued to grow, reaching 2,158 clients.

** Procapital Securities Services, Monext, Nextalk, Arkéa Banking Services*

GROWTH IN CUSTOMER LOANS

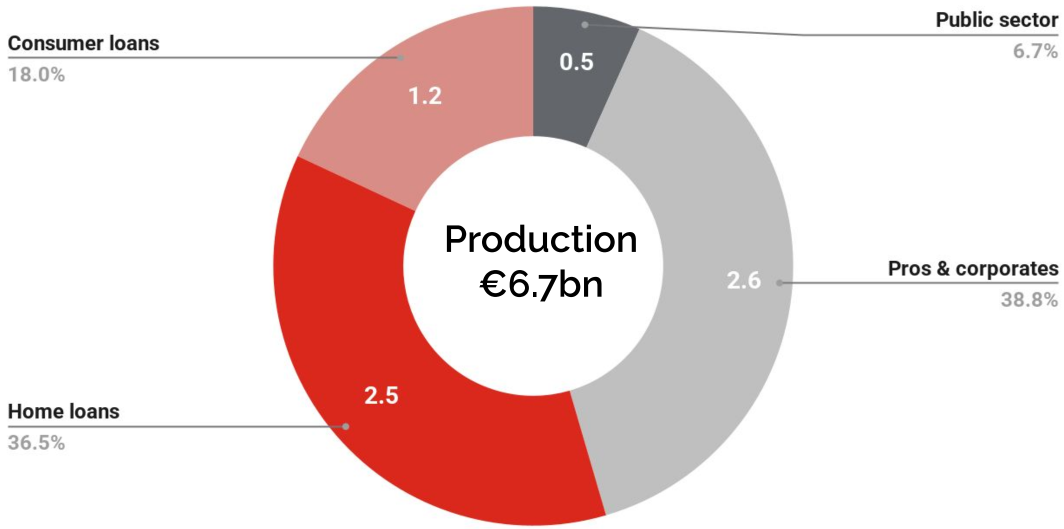
GROSS CUSTOMER LOANS (in €bn)



Customer loans reached €94,9bn

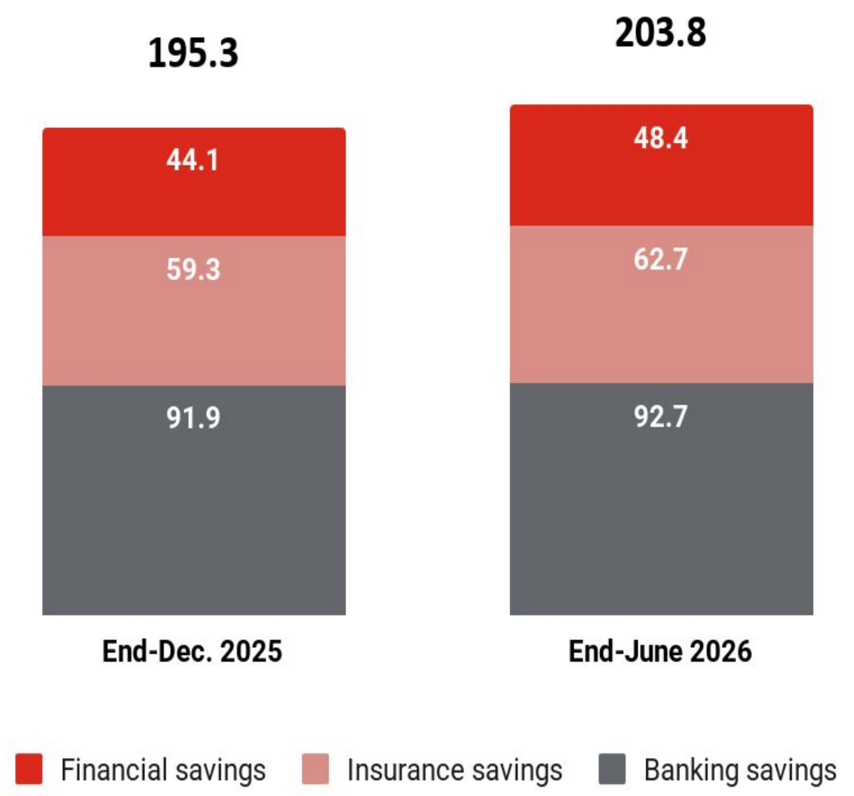
Loan production was €6,7bn in H1-2026, down 5% versus H1-2025 (€7,1bn) essentially due to the drop in the public sector segment in the context of the local elections in March.

In line with the momentum observed in 2025, loan production in the **Professionals and Corporates** segment continued to increase (+ 4,9% versus H1-2025).



INCREASE IN CUSTOMER SAVINGS

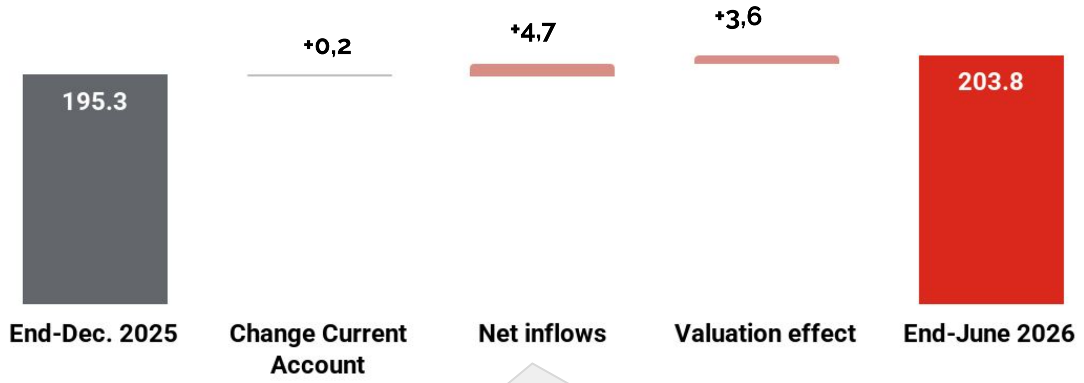
OUTSTANDING SAVINGS (in €bn)



Customer savings exceeding €200bn

Net saving inflows reached €4.7bn in H1-2026, with significant contribution from financial savings (€2.6bn) and insurance savings (€1.6bn).

EVOLUTION OF OUTSTANDING SAVINGS (in €bn)



+ €4,7 bn of net inflows
Financial savings : + €2.6 bn
Insurance savings : + €1,6 bn
Banking savings : + €0.5 bn

NET PROFIT OF €230m

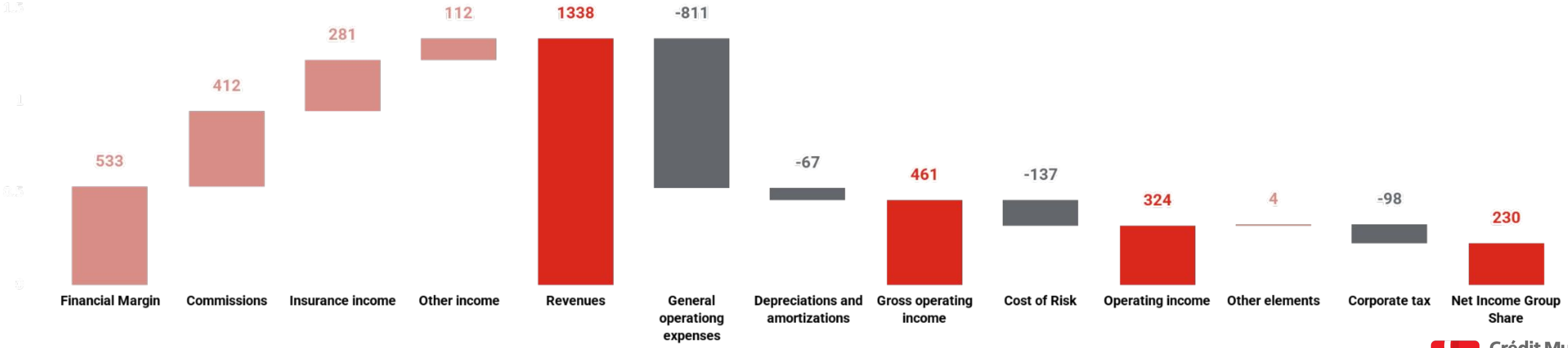
Supported by the growth in revenues (+16.5%), Net profit increased to €230m, up 17.1% versus H1-2025.

The cost/income was 65.6%, 2.8 pp better than in H1-2025.

Gross operating profit amounted to 461 M€, a 26.8% higher than in H1-2025.

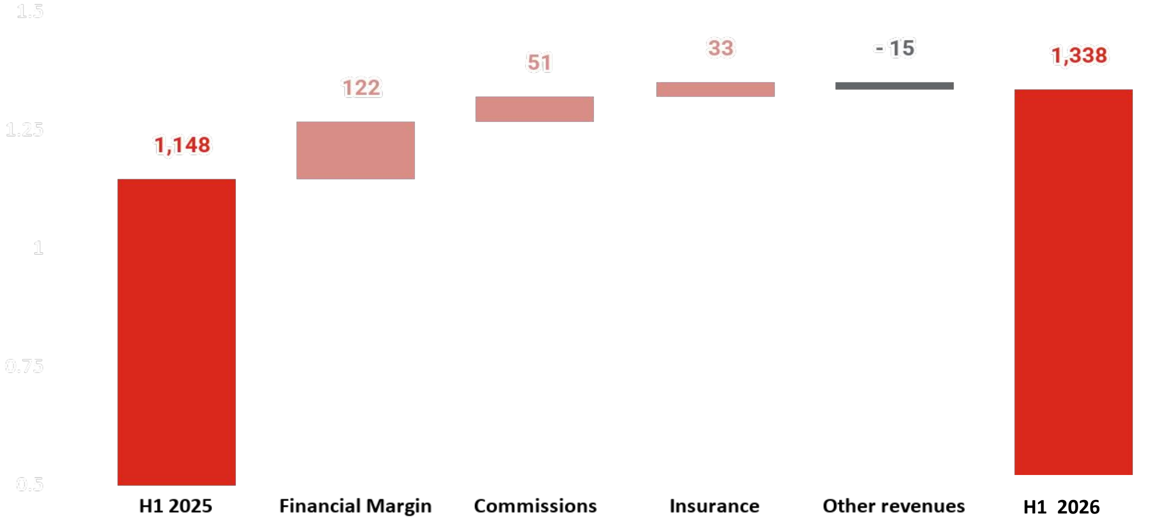
€m	H1-2026	H1-2025	Variation	%
Revenues	1,338	1, 148	+ 190	+ 16,5%
Operating expenses	877	785	+ 93	+ 11,8%
Cost/income	65.6%	68.3%	-2,8 pts	
Cost of risk	137	87	+ 50	+ 56,9%
Net profit	**230**	**196**	**+ 34**	**+ 17,1%**

BUILD-UP TO NET INCOME (in €M)

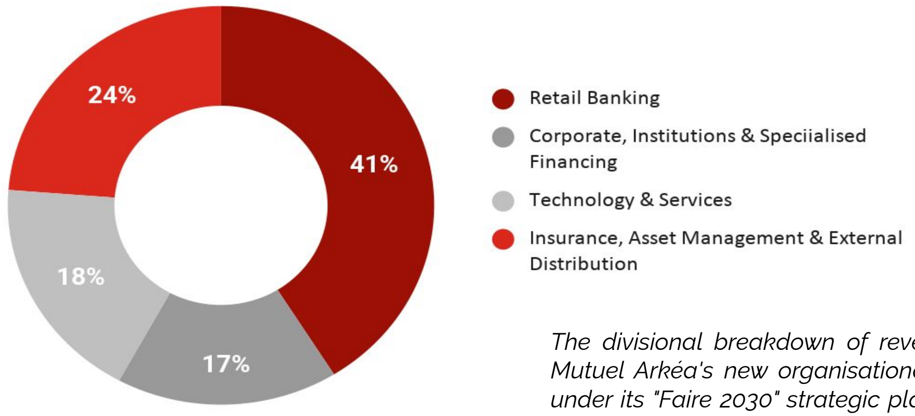


16.5% INCREASE IN REVENUES

EVOLUTION OF REVENUES (in €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.

The good commercial momentum among all business lines supported the generation of EUR1.3bn of revenues in H1-2026.

Revenues increased 16.5% versus H1-2025 :

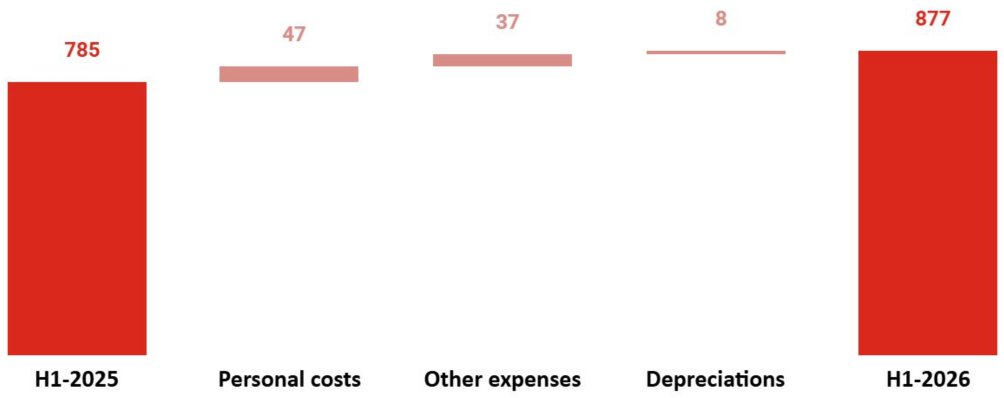
- The **financial margin** soared (+29.7%), supported by the improvement in net interest margin thanks as the fixed-rate loan book increased and the cost of customer ressources dropped.
- **Commissions** increased (+14.1%), improved given higher volumes in asset under management and thanks to buoyant brokerage activity,
- **Insurance revenues** rose (+13.1%), notably given lower claims in non-life insurance.

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

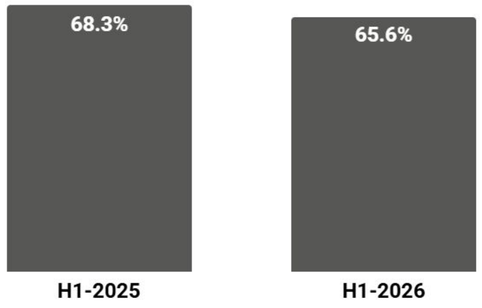
In H1-2026, 41% were generated out of the retail banking activities.

COST/INCOME IMPROVED TO 65.6%

OPERATING EXPENSES (in €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 in H1-2026 versus H1-2025 was €93m (+11.8%) and is mainly caused by the investments needed to achieve the objectives of the strategic plan (including growth of the on-line banking activities).

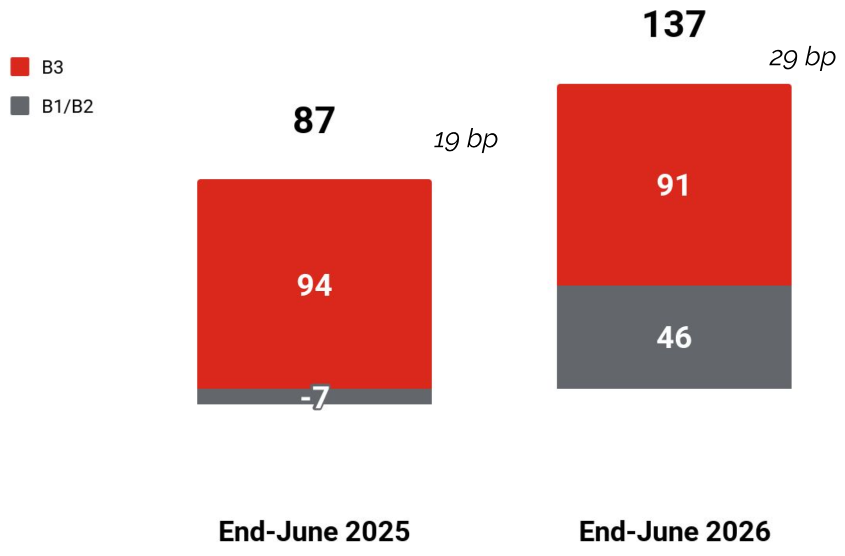
The increase in operating expenses excluded non-recurring items and strategic investments was 2%.

The cost/income improved by 2.8 pp to 65.6%.

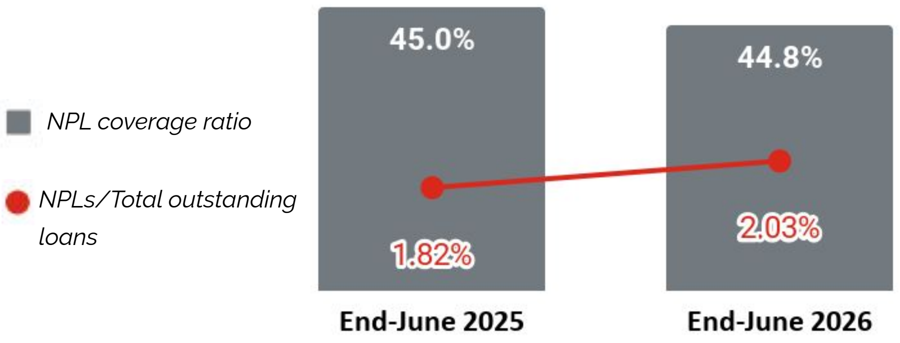
The growth in revenues (+16.5%) exceeds the increase in operating expenses (+11.8%).

HIGHER COST OF RISK, HEALTHY LOAN BOOK

LOAN LOSS PROVISIONS (€m)



A QUALITY LOAN PORTFOLIO



Loan loss provisions (LLP) increased by €50m (+ 56.9% versus H1-2026), with an annualised cost of risk (CoR) of 29bp of on-balance sheet customer loans.

The CoR of 29 bp, as well as the non-performing loan (NPL) ratio of 2,03% remain among the best among French banks thanks to the strong quality of the loan book as well as the good diversification of the customer loan book.

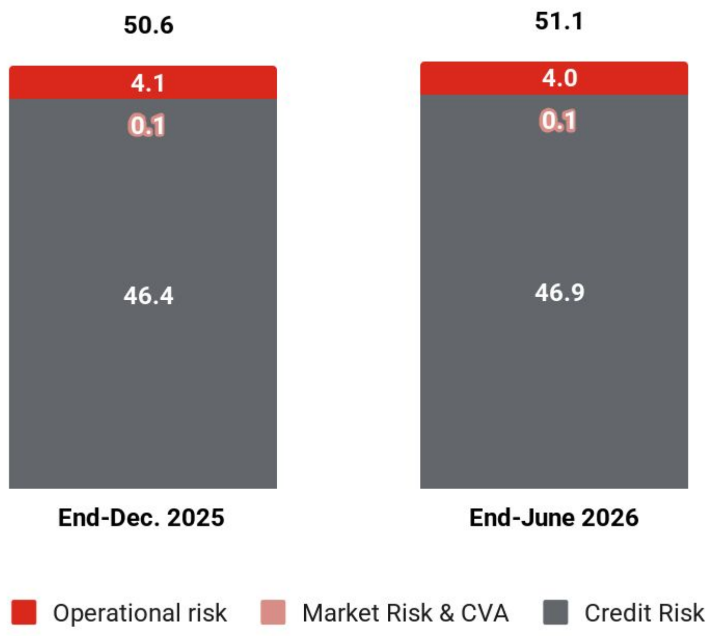
- LLP essentially cam from bucket 3 loans, with LLP of €91m down by €3m in a still challenging environment where corporate insolvencies continued to rise, most notably in the real estate professionals and agriculture sectors.
  B3 loans: €2.2bn

- LLP on performing loans rose by €53m as a consequence of a downgrade of macroeconomic assumptions and higher weighting assigned to the severe scenario used in provisioning models.
  B1/B2 loans: €93.3bn

TOTAL ASSETS AND RWA STABLE

TOTAL ASSETS: €211.5bn
(End-2025: €211.6bn)

TOTAL RISK WEIGHTED ASSETS (in €bn)



Total assets remained stable in H1-2026, with €211.5bn at end-June 2026.

Risk-weighted assets were €51.1bn Md€, stable par versus end-2025.

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

STRONG CAPITAL RATIOS

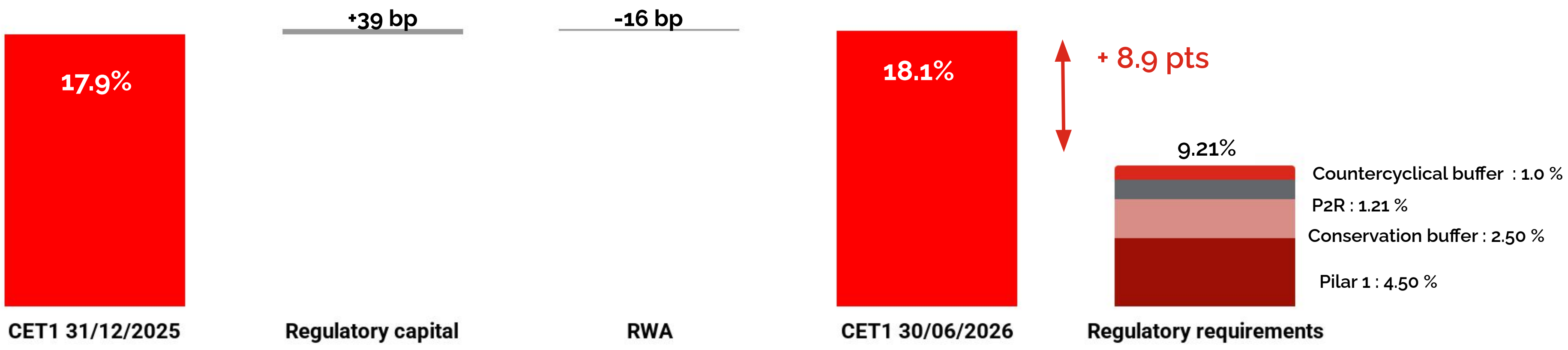
Capital ratios well above regulatory requirements

	30/06/2026	Regulatory requirements
CET 1 ratio	18.1%	9.21% *(excl. P2G)*
Total capital ratio	22.0%	13.65% *(excl. P2G)*
Leverage ratio	6.6%	3%

Total regulatory capital of €11.2bn, up 11.6% versus end-2025.

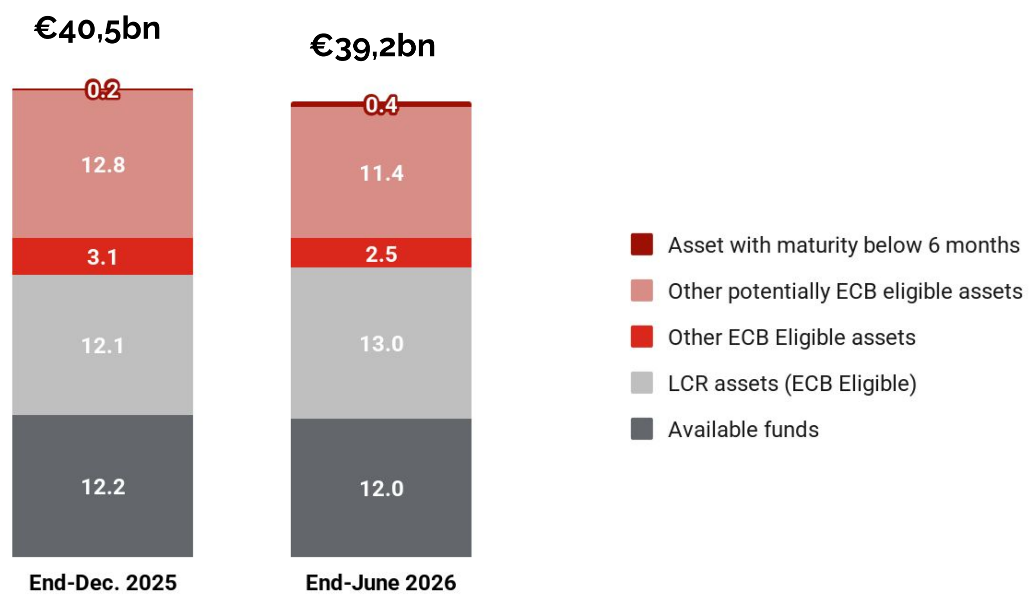
CET1 capital represented 82% of total regulatory capital

EVOLUTION OF CET 1 RATIO



AMPLE LIQUIDITY

LIQUIDITY RESERVES ABOVE €39bn



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 strong and largely exceed minimum regulatory requirements.

LCR: 149%

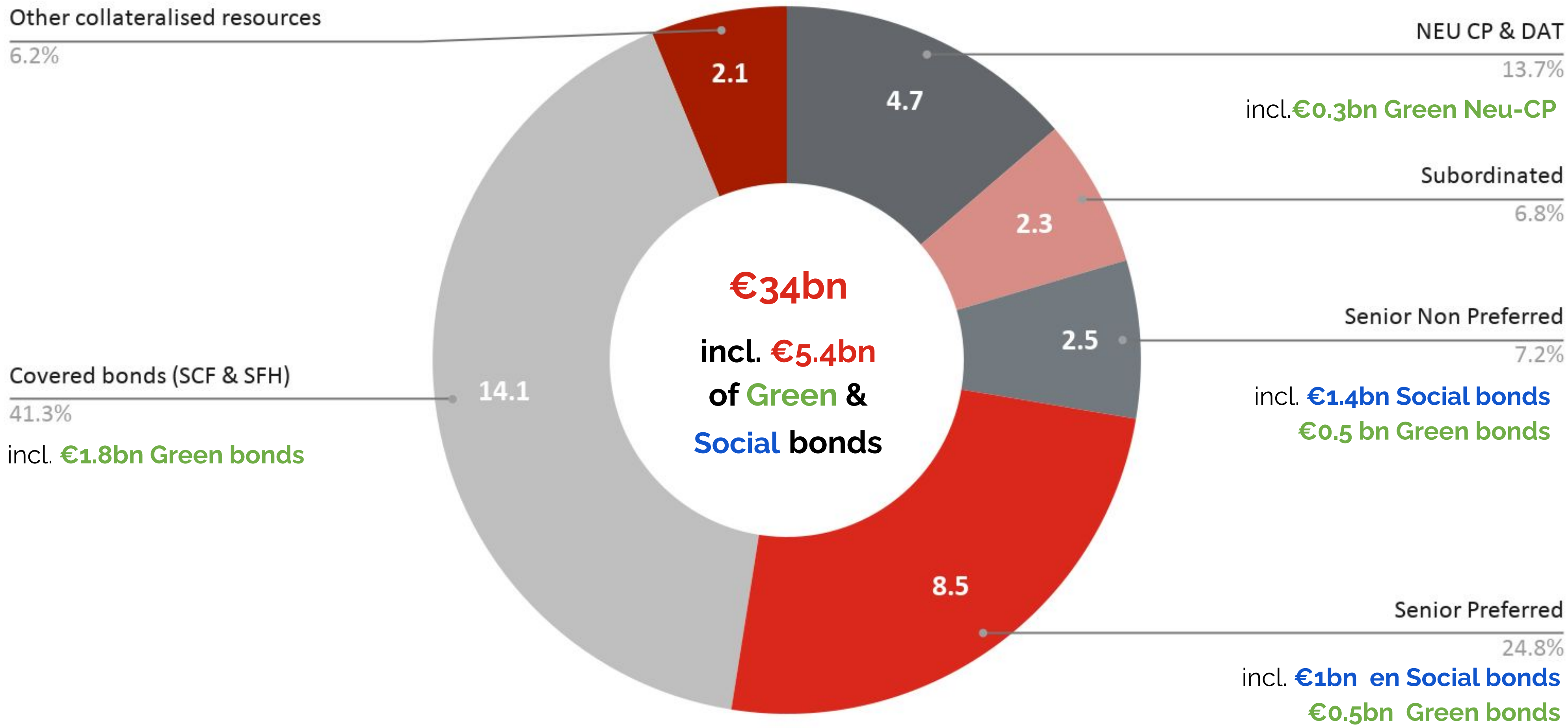
NSFR: 118%

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

Loan/deposit ratio: 102%

HEALTHY DIVERSIFICATION IN FUNDING INSTRUMENTS

WHOLESALE FUNDING 30/06/2026



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	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	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
	FR0014018V39	500	4,251%	09/06/2026	09/06/2032	09/06/2037

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
	FR00140182I0	500	3,250%	06/05/2026		16/02/2032
	FR001400ABK6	750	1,750%	16/05/2022	-	16/05/2032
	FR0013336229	500	1,500%	01/06/2018	-	01/06/2033
	FR001400ICR2	1000	3,250%	08/01/2023	-	01/08/2033
	FR001400NNC1	1000	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
	FR001401AMG9	500	3,665%	27/08/2026		27/08/2034
	FR0014010UW5	500	3,226%	02/07/2025	-	02/07/2035
	FR0014015EI7	750	3,503%	13/01/2026	-	13/01/2036

At end-August 2026
Social Bonds
Green Bonds

Crédit Mutuel ARKEA

SHORT-TERM FUNDING

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

- Outstandings (at end-June 2026): €2,791m *(incl. NEU CP ESG)*
- Maturities: from 1 day to 12 months
  - *Average initial maturity (at end-June 2026) :* *318 days*
  - *Average residual maturity (at end-June 2026):* *134 days*
- Ratings (Moody's / Fitch) : P-1 / F1+
- Regulatory compliance monitored by Banque de France
- Eligible for ECB refinancing

Focus on ESG NEU CP

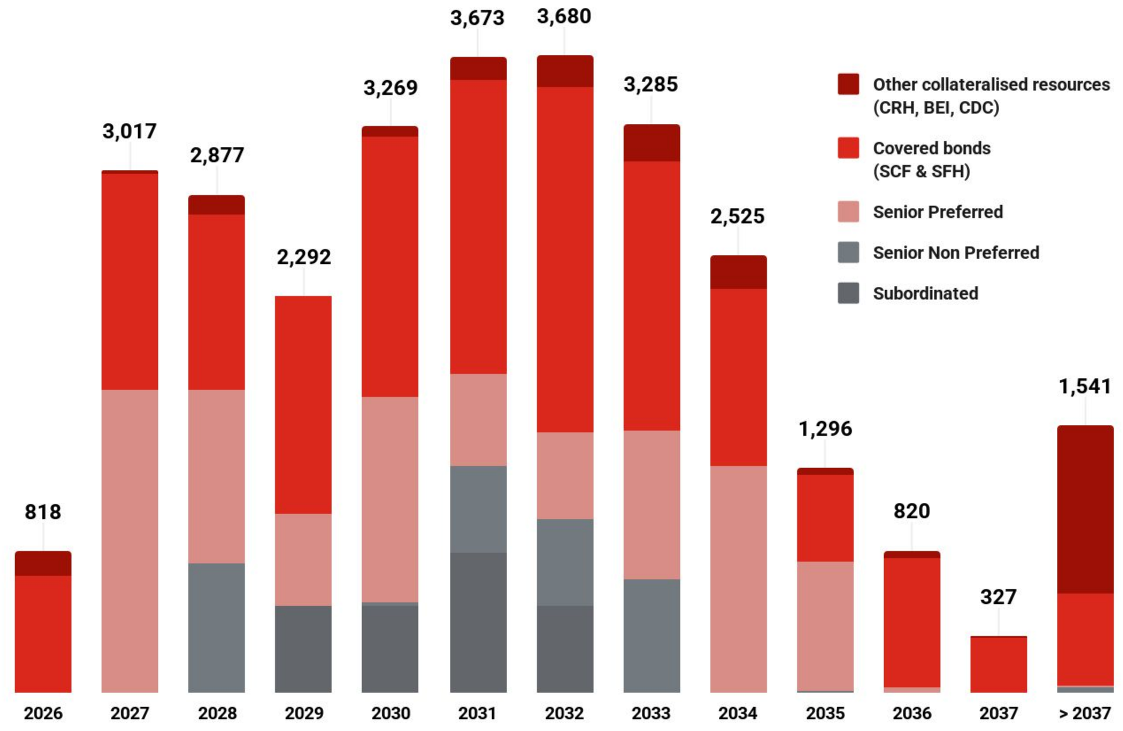
- Outstandings (at end-June 2026): €382m
- Maturities: from 6 months to 12 months
- Eligible assets pool: Green housing loans
- Reporting * : Green & Social bonds allocation and impact report
- First bank having set up an ESG NEU CP programme

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.

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 5,5 years at 30/06/2026

2026 FUNDING PLAN

Covered bonds ≃ €2bn

SCF €1,250m

. €750m / 10Y / MS+56bp
issued 12 January 2026

. €500m / 8Y / MS+44bp
issued 27 August 2026

SFH €750m

. €750m / 5.8Y / MS+33bp
issued 6 May 2026

Unsecured funding ≃ €1bn

Senior Preferred €500m

. €500m / 5Y / MS+73bp
issued 5 December 2025

Tier 2 €500m

. €500m / 11NC6 / MS+137bp
issued 9 June 2026

=> 100% of the 2026 funding plan completed at end-August

CREDIT RATINGS

CRÉDIT MUTUEL ARKÉA	MOODY'S	Fitch Ratings
Long/Short-term Issuer ratings	**A1/P-1**	**AA-/F1+**
Outlook	*Negative*	*Negative*
Senior Preferred debt rating	A1	AA-
Senior Non Preferred debt rating	A3	A+
Tier 2 Subordinated debt rating	Baa1	A-
Date of latest publication/review	21/04/2026	12/05/2026
Home loans covered bonds (SFH) rating	Aaa	AAA
Public sector covered bonds (SCF) rating	Aaa	-

FRANCE	MOODY'S	Fitch Ratings
Long-term rating	Aa3	A+
Outlook	Negative	Stable
Next review scheduled	*23rd October*	*to be advised*

APPENDICES

APPENDIX CONTENT

APPENDIX 1

FINANCIAL APPENDICES

1 SIMPLIFIED BALANCE SHEET

Assets (€bn)	30/06/2026	31/12/2025
Cash, due from Central Banks	12,7	12,3
Financial assets at fair value through P&L	2,0	2,0
Derivatives used for hedging purposes	0,3	0,3
Financial assets at fair value through equity	11,8	11,3
Securities at amortised cost	1,7	1,6
Loans & receivables - credit institutions	15,1	15,1
Loans & receivables - customers	94,0	93,1
Remeasurement adjustment on interest-rate risk hedged portfolios	- 2,3	- 2,4
Investments related to insurance activities	72,2	74,3
Tax & other assets, equity method investments	2,2	2,1
Invest property, plant & equipment, intangible assets	1,4	1,4
Goodwill	0,5	0,5
Total Assets	**211,5**	**211,6**

Liabilities (€bn)	30/06/2026	31/12/2025
Financial liabilities at fair value	2,5	2,1
Due to banks	5,0	5,1
Liabilities to customers	93,3	91,9
Debt securities	28,1	28,3
Tax & other liabilities, provisions	7,8	12,5
Insurance companies technical reserves	61,9	59,0
Subordinated debt	2,2	2,3
Total Equity	10,6	10,5
Share capital and reserves	3,3	3,2
Consolidated reserves	7,3	7,0
Gains and losses recognised directly in equity	-0,2	-0,2
Net income	0,2	0,4
Total Liabilities	**211,5**	**211,6**

1 SIMPLIFIED INCOME STATEMENT

€m	30/06/2026	30/06/2025	Variation	%
Revenues	1 338	1 148	+ 190	16,5%
Operating expenses	877	785	+ 93	11,8%
Cost/Income ratio	**65,6%**	**68,3%**	**-2,8 pp**	
Gross operating income	461	364	+ 98	26,8%
Loan loss provisions	137	87	+ 50	56,9%
Pre-tax profit	324	276	+ 48	17,3%
Net profit	**230**	**196**	**+ 34**	**17,1%**

1 FINANCIAL PERFORMANCE METRICS*

Metrics	Definition	Purpose
Revenues	Sum of the following items : • Net Banking-insurance income • 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 : • Net interest income • Net gains or losses on financial instruments at fair value through profit or loss • 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 metrics used for communication not included in the financial statements and not defined by accounting standards*

APPENDIX

2

ESG APPENDICES

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](#)

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)[8]	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)[8]	scopes 1 and 2	**463 kgCO_2 per tonne of cement produced**
AIR TRANSPORT	Airlines with NACE Code 51.10[2] Airplanes for commercial aviation financing[3]	IEA NZE 2050 (Sep 2023 version)[8]	scope 1	**72 gCO_2 per passenger and per kilometer**
SHIPPING	Shipping companies with NACE code 50.20[4] Financing of acquisition of international shipping vessels of more than 5,000 tonnes[5]	IEA NZE 2050 (Sep 2023 version)[8]	scope 1	**4.6 gCO_2 per tonne et per kilometer**
RESIDENTIAL REAL ESTATE	90% of the group's home loan portfolio measured[6]	-	scopes 1 and 2	**12 kgCO_2e per m² et per year**
COMMERCIAL REAL ESTATE	Real estate finance leases across 3 CRREM (Carbon Risk Real Estate Monitor) categories: offices, hotels, retail warehouses[7]	-	scopes 1 and 2	**12 kgCO_2e per m² et per year**
ELECTRICITY PRODUCTION	Companies with NACE Code 35.11[4]	IEA NZE 2050 (Sep 2023 version)[8]	scope 1	**186 gCO_2 per kWh**

New climate commitments and actions were adopted in 2025 to support clients in their energy transition:

- New climate targets for commercial and residential real estate
- Adoption of a transition plan for the agricultural sector.

1 - Scope refocused on companies whose main activity is covered by the IEA's scenario. Financing provided by Crédit Mutuel de Bretagne, Crédit Mutuel du Sud-Ouest, Arkéa Crédit-Bail, Arkéa Banque Entreprises et Institutionnels and cash investments by Crédit Mutuel Arkéa
2 - Scope refocused on companies whose core business is covered by the IEA's scenario. Financing provided by Crédit Mutuel de Bretagne, Crédit Mutuel du Sud-Ouest, Arkéa Crédit-Bail, Arkéa Banque Entreprises et Institutionnels and cash investments by Crédit Mutuel Arkéa
3 - Scope of financing provided by Crédit Mutuel de Bretagne, Crédit Mutuel du Sud-Ouest, Arkéa Crédit-Bail, Arkéa Banque Entreprises et Institutionnels, Arkéa Private Banking
4 - Scope of cash investments by Crédit Mutuel Arkéa
5 - Scope of financing provided by Crédit Mutuel de Bretagne, Crédit Mutuel du Sud-Ouest, Arkéa Crédit-Bail, Arkéa Banque Entreprises et Institutionnels
6 - Scope of financing provided by Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest
7 - Scope of real estate finance leases provided by Arkéa Crédit Bail
8 - Reprocessed scenarios according to the concerned sector

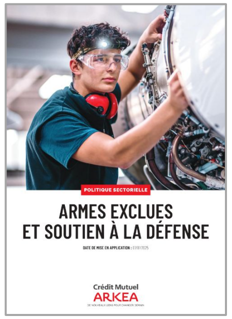
2 SECTOR AND THEMATIC POLICIES

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 m² financed in the housing loan books of the regional banks Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest.

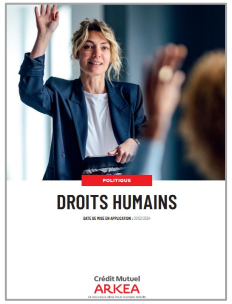
Air transportation
Shipping
Crédit Mutuel Arkéa has defined carbon intensity criteria to monitor the financing of these sectors.



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

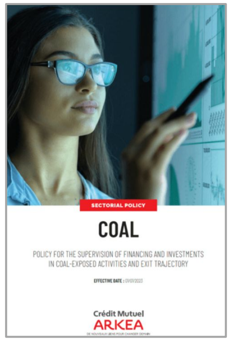
Wine, Food & Agri Close relationship confirmed in an inclusive and long-term approach, terms of loan approval process based on extra-financial criteria.

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

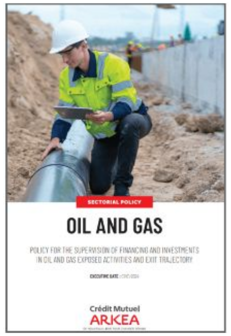


Human rights
Crédit Mutuel Arkéa confirms its son enduring commitment to the protection of human rights.

RENONCIATION POLICIES



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

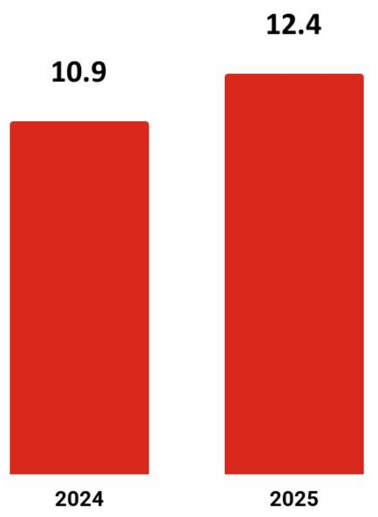


Oil and Gas
Crédit Mutuel Arkéa is committed to exit the Non-Conventional Fossil Energy players by the end of 2030 according to the criteria defined in the policy.

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

2 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

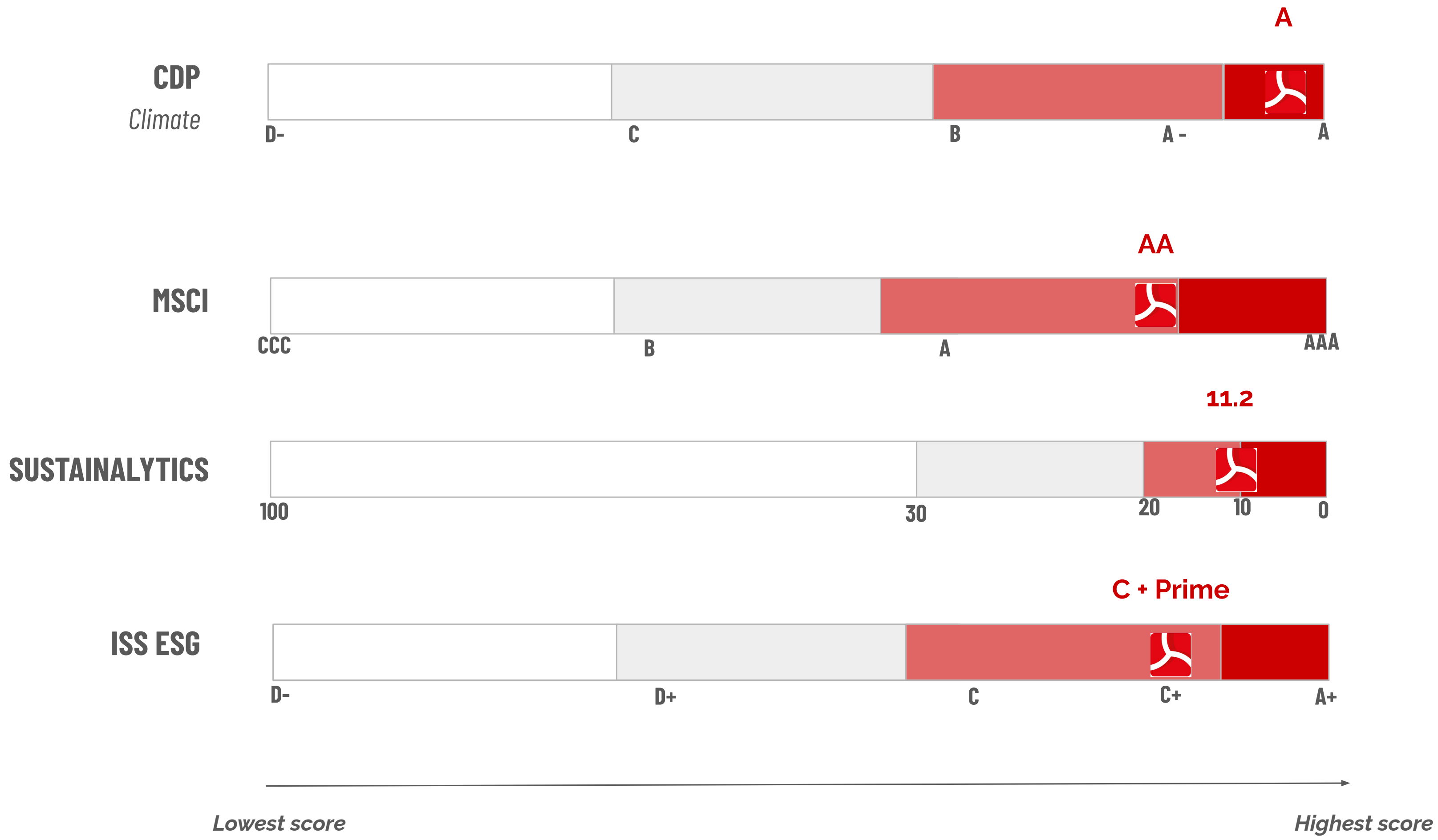
A commitment to solidarity to support **players who promote and maintain employment in the territories**, either individually through donations, or more broadly through a pooled action for cooperative members such as are farmers hit by a severe hailstorm (Solidarités Grêle in Dordogne).

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.**

2 HIGH ESG RATINGS



APPENDIX

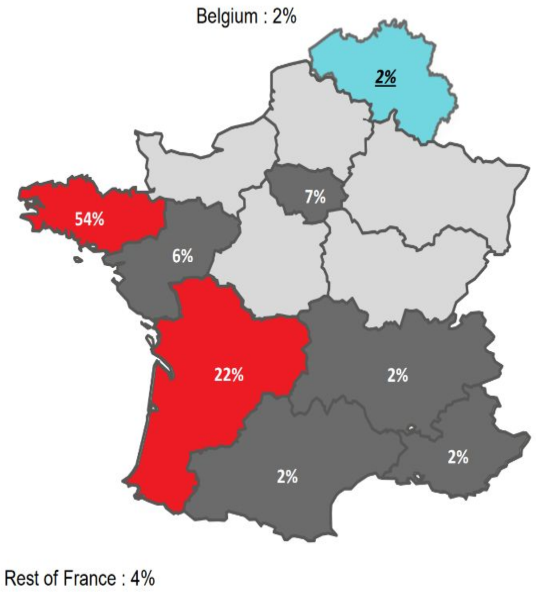
3

COVERED BOND - POOL DATA

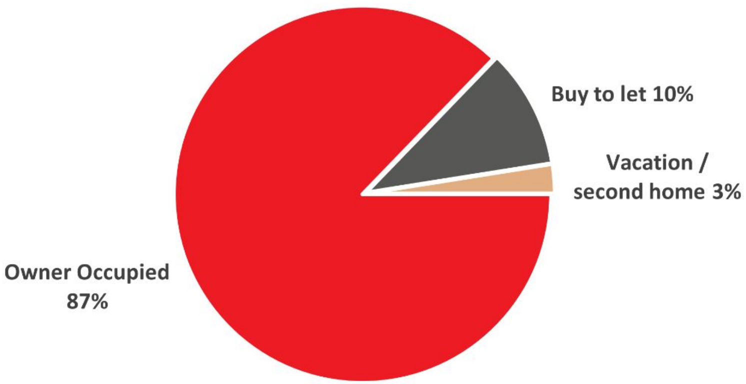
ARKÉA HOME LOANS SFH - SELECTED POOL DATA

Total outstanding current balance (in €)	15 314 743 500 €
Number of loans	236 371
Number of borrowers	149 047
Average Loan balance (in €)	64 791 €
Weighted Average Seasoning (in months)	78
Weighted Average Remaining term (in months)	163
Percentage of Variable Loans	0,1%
Weighted Average Current Unindexed LTV (in %)	66%
Weighted Average Current Indexed LTV (in %)	57%

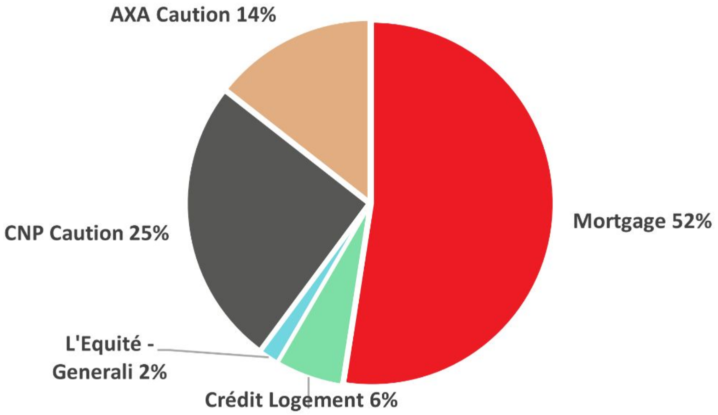
Geographical breakdown



Occupancy type



Mortgages and guaranteed loans



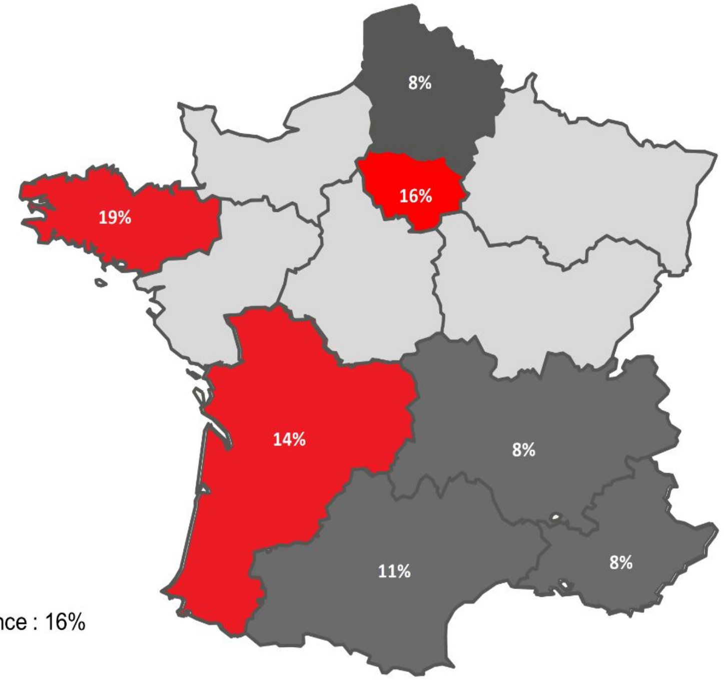
Crédit Mutuel ARKEA

Source: Arkéa Home Loans SFH Investor report at end-July 2026

3 ARKÉA PUBLIC SECTOR SCF - SELECTED POOL DATA

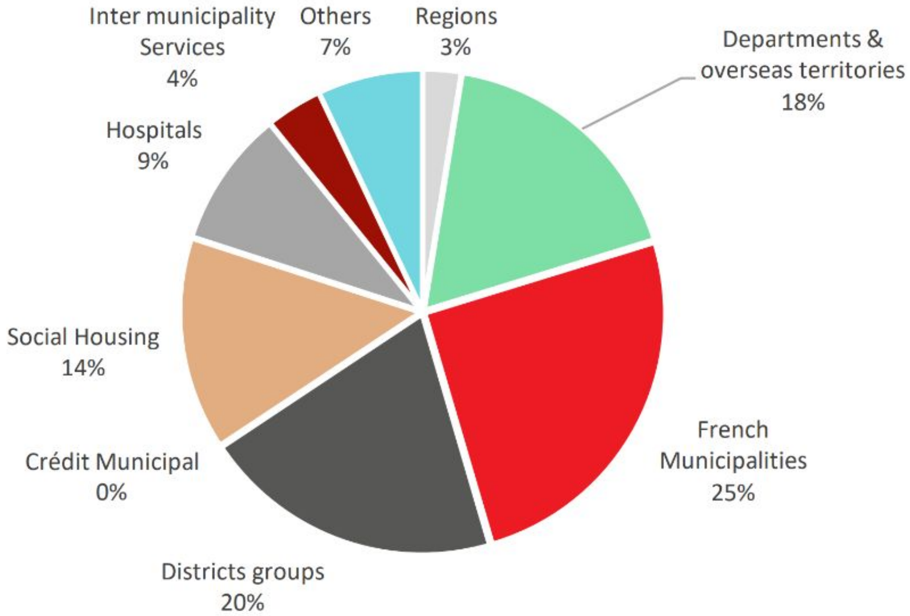
Total outstanding current balance (in €)	7 910 296 378 €
Number of loans	4 981
Number of borrowers	2 026
Average Loan balance per borrower (in €)	3 902 465 €
Weighted Average Seasoning (in months)	67
Weighted Average Remaining term (in years)	15,7
Percentage of Fixed assets	62%

Geographical breakdown



Rest of France : 16%

Borrower type



Source: Arkéa Public Sector SCF Investor report at end-July 2026

APPENDIX

4

FOCUS ON FRENCH PROPERTY MARKET AND HOME LOANS

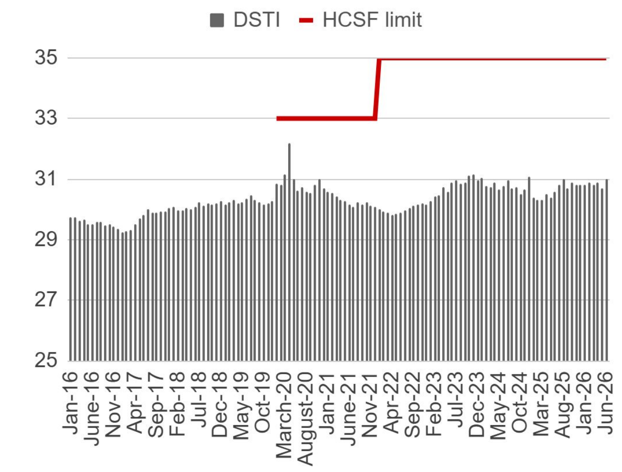
4 FOCUS ON FRENCH PROPERTY MARKET AND HOME LOANS (1/2)

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**

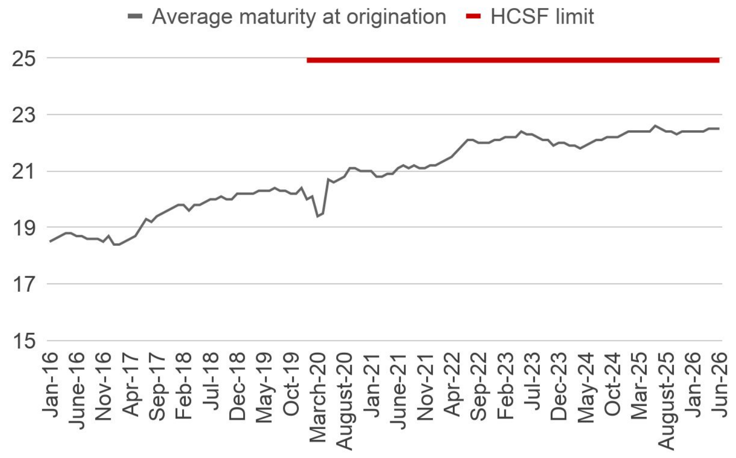
*: *Haut Commissariat à la Stabilité Financière. Tolerance of 20% applied but under specific criteria (first-time buyers, owner-occupancy)*

Debt Service to Income (%)



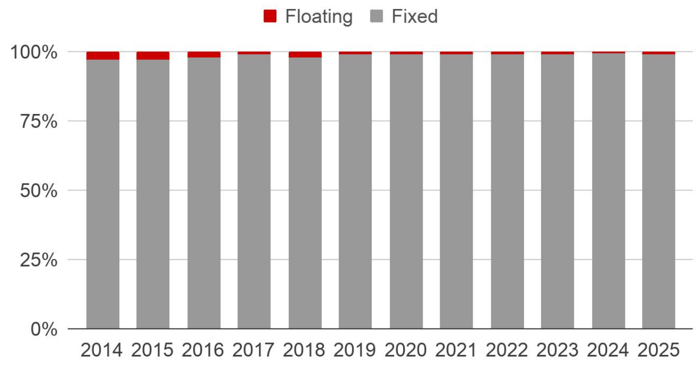
Sources: ACPR

Maturity (years)



Sources: ACPR

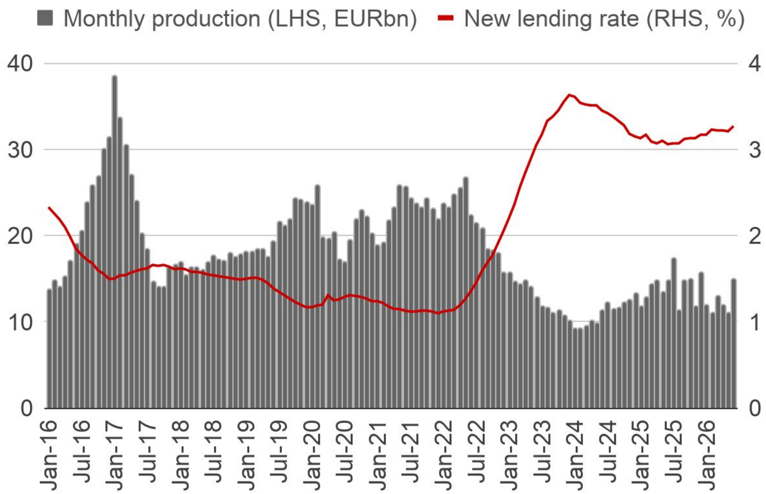
Share of fixed/floating rate in new lending



Sources: ACPR

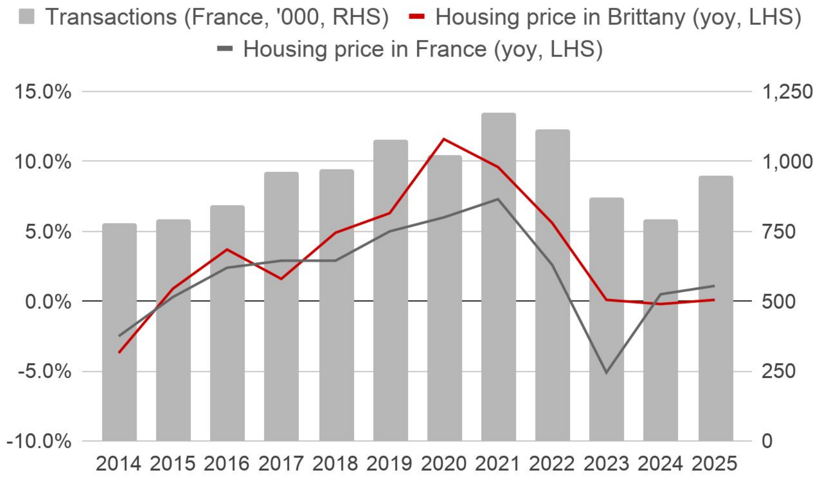
4 FOCUS ON FRENCH PROPERTY MARKET AND HOME LOANS (2/2)

Home loans production and new lending rate



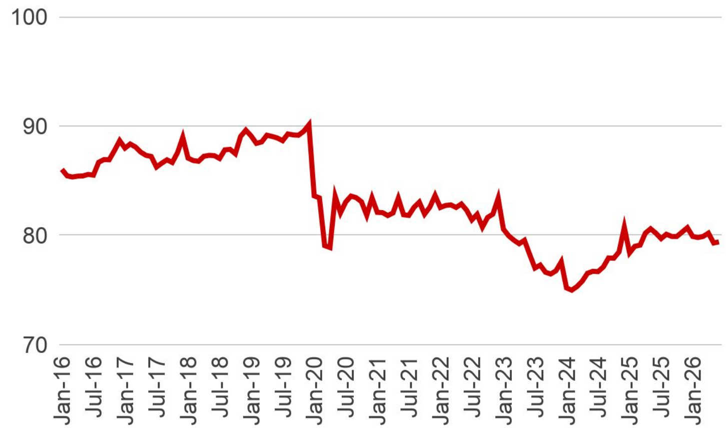
Source: ACPR

Housing prices and transactions existing dwellings



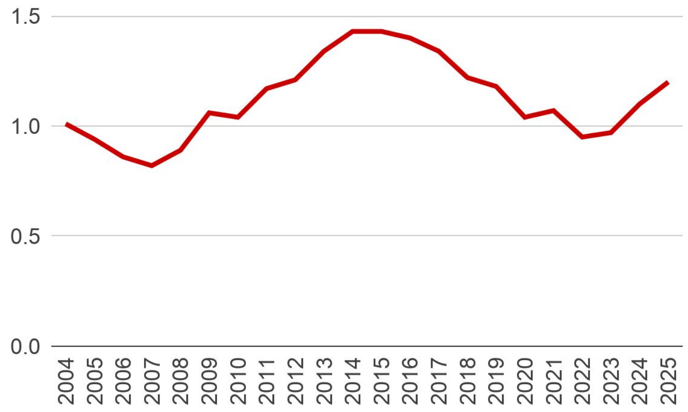
Sources: INSEE, Notaires de Bretagne

Average LTV (%) at origination



Source: ACPR

NPL ratio (%)



Source: ACPR

APPENDIX

5

FOCUS ON OUR REGIONS

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

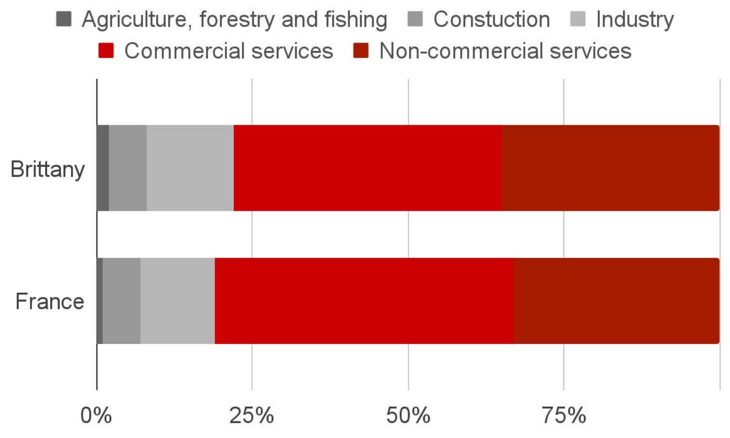
- **Population**: 3.5 million (*+0.5% per year 2015-2024, France: 0.3%*)
- **GDP**: €119bn (2023)
- **Median annual disposable income***: €23.3k (3rd wealthiest region in France)
- **Unemployment rate**: 6.6% (2Q26, France: 8.3%)

: 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

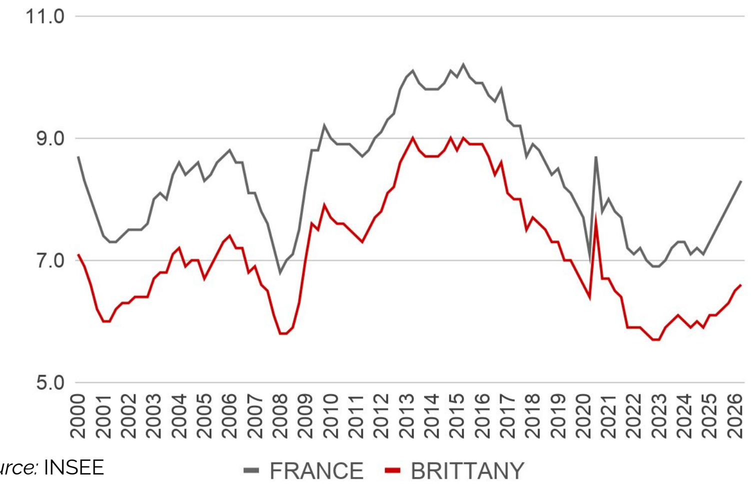
- 1.7 million retail clients
- **34% market share** in home loans, **25%** in retail deposits
- 370 branches
- C. 60% of total group customer loans in Brittany

Breakdown of by employment by economic sector



Source: INSEE

Unemployment rate 2000-2Q26 (%)



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

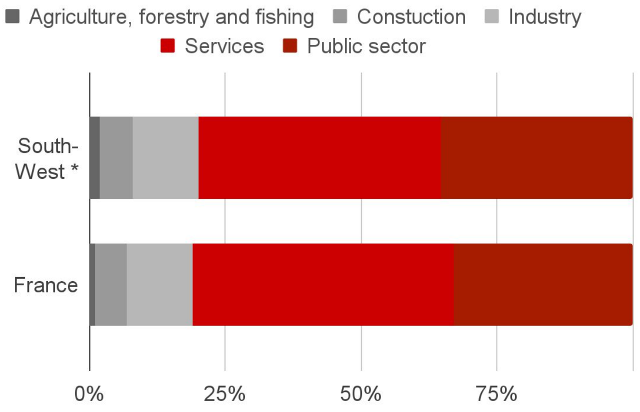
- **Population**: 2.5 million (*of which 1.7 million in Gironde - +1.0% per year 2015-2024, France: 0.3%*)
- **GDP**: €95bn (*55% of Nouvelle Aquitaine*)
- **Median annual disposable income***: €23.3k (*weighted average for the three départements*)
- **Unemployment rate**: 7.2% (*weighted average for the three départements* 2Q26, France: 8.3%)

*: *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

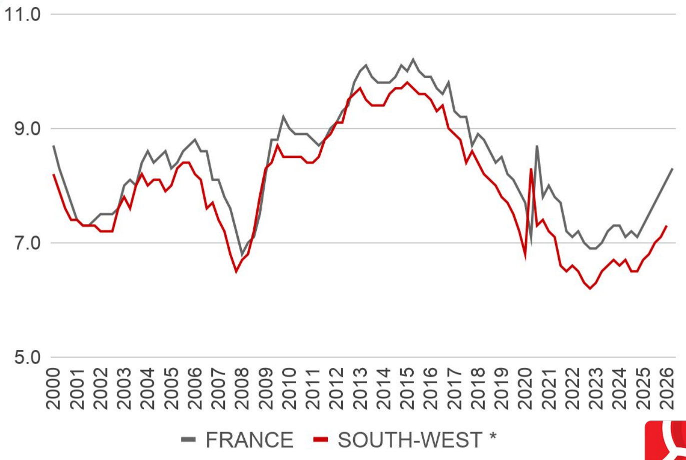
- 500,000 retail clients
- **15% market share** in home loans
- 85 branches
- C. 20% of total group customer loans in South-West

Economy



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

Unemployment rate 2000-2Q26 (%)



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

DISCLAIMER

This presentation has been prepared and is distributed by Crédit Mutuel Arkéa ("the Company") for information purposes only and does not constitute or form part of any recommendation, solicitation, offer or invitation to purchase or subscribe for any securities, bonds and/or notes (together, if any, the "Securities") that may be issued by the Company.

If any offer or invitation is made, it will be done pursuant to separate and distinct documentation in the form of a prospectus or other equivalent document (a "Prospectus") and any decision to purchase or subscribe for any Securities pursuant to such offer or invitation shall be made solely on the basis of such Prospectus and not this presentation.

Each recipient of this presentation shall independently assess the relevance of the information contained herein and shall consult with its own legal, regulatory, tax, business, investment, financial and accounting advisers to the extent it deems necessary, and make its own investment decisions based upon its own judgment and advice from such advisers as it deems necessary and not upon any view expressed in this presentation. This document is intended for market professionals and institutional investors only.

No representation or warranty, express or implied, is made as to the fairness, accuracy, completeness or correctness of the information or opinions contained herein. Furthermore, information relating to parties other than Crédit Mutuel Arkéa or coming from external sources has not been independently verified.

The information presented in this presentation is subject to change by the Company without notice.

Neither the Company, nor any of its affiliates, shareholders, directors, officers, advisers, agents or representatives shall have any liability (in negligence or otherwise) for any loss arising from any use of this presentation or its contents or otherwise arising in connection with this document.

This presentation may contain projections, forecasts, estimates and other forward-looking statements. By their nature, forward-looking statements involve inherent risks and uncertainties, both general and specific, and there is the possibility that the predictions, forecasts, projections and other forward-looking statements will not be achieved. The Company makes no commitment and gives no guarantee that the expected developments will actually materialise. In any case, any reference to past performance is not necessarily indicative of future results. This presentation may not be reproduced, distributed or communicated to third parties nor released in full or in part, by any means, without the prior written consent of the Company. In some countries, the offer or sale of Securities as well as the reproduction, distribution and/or transmission of this presentation may be illegal and/or subject to legal restrictions and/or regulations.

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

The consolidated financial statements for the financial year ended 30 June 2026 were approved by the Board of Directors of the Company on 4th September 2026 and have been the subject of a limited review.

Philippe LAMAUD - Investor Relations

philippe.lamaud@arkea.com

investorrelations@arkea.com

Crédit Mutuel
ARKEA