

Pillar 3 Report

06.30.2026



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1. Capital

The information disclosed in this report takes into account the changes introduced by the European authorities with Implementing Regulation (EU) No 2024/1623 (CRR3) amending Regulation (EU) 2021/637 (CRR2) regarding prudential disclosure requirements to which the Crédit Mutuel Arkéa Group is subject.

1.1. Composition of the capital

Regulatory capital has been determined in accordance with Part II of the CRR, and supplemented by technical standards (delegated and EU implementing regulations of the European Commission).

Capital includes:

- Tier 1 capital, comprising Common Equity Tier 1 (hereinafter "**CET1**") capital net of deductions and Additional Tier 1 (hereinafter "**AT1**") capital net of deductions;
- Tier 2 (hereinafter "**T2**") capital net of deductions.

Table 1 (EU CC1): Composition of regulatory own funds

	a	b
	Amounts as at 06.30.2026	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
In € thousands		
Common Equity Tier 1 (CET1) capital: instruments and reserves		
1 Capital instruments and the related share premium accounts	3,235,542	(h)
of which: Shares	3,230,103	
of which: Additional paid-in capital	5,439	
2 Retained earnings	7,306,435	(i) (j)
3 Accumulated other comprehensive income (and other reserves)	-209,139	(j)
EU-3a Funds for general banking risk		
4 Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1		
5 Minority interests (amount allowed in consolidated CET1)		
EU-5a Independently reviewed interim profits net of any foreseeable charge or dividend	188,228	(l)
6 Common Equity Tier 1 (CET1) capital before regulatory adjustments	10,521,065	
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7 Additional value adjustments (negative amount)	-76,020	
8 Intangible assets (net of related tax liability) (negative amount)	-990,500	(d) (e) minus (f)
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-1,019	(b)
11 Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-2	(j)
12 Negative amounts resulting from the calculation of expected loss amounts		
13 Any increase in equity that results from securitised assets (negative amount)		
14 Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	10,779	(j)
15 Defined-benefit pension fund assets (negative amount)	-82,054	(c)
16 Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)		
17 Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-280	
18 Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
19 Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		

1. CAPITAL

	a	b
	Amounts as at 06.30.2026	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
In € thousands		
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	
EU-20c	of which: securitisation positions (negative amount)	
EU-20d	of which: free deliveries (negative amount)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	
22	Amount exceeding the 17,65% threshold (negative amount)	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	
25	of which: deferred tax assets arising from temporary differences	
EU-25a	Losses for the current financial year (negative amount)	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	
27a	Other regulatory adjustments	-148,585 (a)
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-1,287,681
29	Common Equity Tier 1 (CET1) capital	9,233,383
Additional Tier 1 (AT1) capital: instruments		
30	Capital instruments and the related share premium accounts	
31	of which: classified as equity under applicable accounting standards	
32	of which: classified as liabilities under applicable accounting standards	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	
35	of which: instruments issued by subsidiaries subject to phase out	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0
Additional Tier 1 (AT1) capital: regulatory adjustments		
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	
42a	Other regulatory adjustments to AT1 capital	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0
44	Additional Tier 1 (AT1) capital	0
45	Tier 1 capital (T1 = CET1 + AT1)	9,233,383
Tier 2 (T2) capital: instruments		
46	Capital instruments and the related share premium accounts	1,961,514 (g)
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	
49	of which: instruments issued by subsidiaries subject to phase out	
50	Credit risk adjustments	137,038
51	Tier 2 (T2) capital before regulatory adjustments	2,098,552

1. CAPITAL

	a	b
	Amounts as at 06.30.2026	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
In € thousands		
Tier 2 (T2) capital: regulatory adjustments		
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-100,000 (a)
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	
EU-56b	Other regulatory adjustments to T2 capital	
57	Total regulatory adjustments to Tier 2 (T2) capital	-100,000
58	Tier 2 (T2) capital	1,998,552
59	Total capital (TC = T1 + T2)	11,231,936
60	Total Risk exposure amount	51,068,573
Capital ratios and requirements including buffers		
61	Common Equity Tier 1 capital	18.08%
62	Tier 1 capital	18.08%
63	Total capital	21.99%
64	Institution CET1 overall capital requirements	9.20%
65	of which: capital conservation buffer requirement	2.50%
66	of which: countercyclical capital buffer requirement	0.99%
67	of which: systemic risk buffer requirement	0.00%
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.00%
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.21%
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	10.47%
Amounts below the thresholds for deduction (before risk weighting)		
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	215,438
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	344,653
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	17,801
Applicable caps on the inclusion of provisions in Tier 2		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	93,116
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	218,695
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	137,038
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

1. CAPITAL

Table 2 (EU CC2): Reconciliation of regulatory own funds to balance sheet in the audited financial statements

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
In € thousands	06.30.2026	06.30.2026	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements			
1 Cash, due from central banks	12,651,937	12,651,937	
2 Financial assets at fair value through profit or loss	2,023,963	2,027,144	
3 Derivatives used for hedging purposes	289,589	289,589	
4 Financial assets at fair value through equity	11,768,855	11,768,854	
5 Securities at amortized cost	1,688,741	1,688,741	
6 Loans and receivables - credit institutions, at amortized cost	15,108,742	15,108,635	
7 Loans and receivables - customers, at amortized cost	93,973,532	94,051,921	(a)
8 Remeasurement adjustment on interest-rate risk hedged	-2,332,454	-2,332,454	
9 Placement of insurance activities	72,224,665		
10 Assets of issued insurance contracts			
11 Reinsurance contract assets held	125,428		
12 Current tax assets	202,578	232,782	
13 Deferred tax assets	259,925	166,866	(b)
14 Accruals, prepayments and sundry assets	1,314,769	2,852,699	(c)
15 Non-current assets held for sale	12,967	12,967	
16 Investments in associates	236,632	3,257,909	
17 Investment property	128,324	128,324	
18 Property, plant and equipment	463,015	446,430	
19 Intangible assets	852,995	840,107	(d)
20 Goodwill	456,736	456,736	(e)
21 Total assets	211,450,939	143,649,187	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements			
1 Due to central banks			
2 Financial liabilities at fair value through profit or loss	3,215,958	2,638,779	
3 Derivatives used for hedging purposes	97,971	97,971	
4 Debt securities	28,130,879	28,121,173	
5 Due to banks	5,033,279	2,986,635	
6 Liabilities to customers	93,291,496	93,646,416	
7 Remeasurement adjustment on interest-rate risk hedged	-839,003	-839,004	
8 Current tax liabilities	58,946	62,793	
9 Deferred tax liabilities	424,278	171,402	(f)
10 Accruals, deferred income and sundry liabilities	6,983,660	2,584,885	
11 Liabilities associated with non-current assets held for sale	8,041	8,041	
12 Insurance companies' technical reserves	61,904,584	1,073,770	
13 Liabilities of reinsurance contracts held			
14 Provisions	310,545	267,582	
15 Subordinated debt	2,241,251	2,241,251	(g)
16 Total liabilities	200,861,885	133,061,694	
Shareholders' Equity			
1 Shareholders' equity, group share	10,585,693	10,585,689	
2 Share capital and additional paid-in capital	3,258,844	3,258,844	(h)
3 Consolidated reserves	7,306,438	7,306,435	(i)
4 Gains and losses recognized directly in equity	-209,139	-209,139	(j)
5 Net income for the year	229,550	229,550	(l)
6 Non-controlling interest	3,361	1,804	(k)
7 Total shareholders' equity	10,589,054	10,587,493	

1.2. Capital requirements

The capital requirements shown below and in the following sections are the minimum requirements, corresponding to a level of 8% of risk-weighted assets.

As France has activated the national option to apply the output floor at the highest level of consolidation, the Crédit Mutuel Arkéa Group is not prudentially subject to an output floor calculation, which applies only to Crédit Mutuel Group.

Consequently, the following tables are not displayed in the Crédit Mutuel Arkéa Group's Pillar 3 report:

- EU CMS1: Comparison of modelled and standardised risk weighted exposure amounts at risk level;
- EU CMS2: Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level.

Table 3 (EU OV1): Overview of risk weighted exposure amounts

		a	b	c
		Total risk exposure amounts		Total own funds requirements
In € thousands		06.30.2026	03.31.2026	06.30.2026
1	Credit risk (excluding CCR)	46,185,890	46,252,742	3,694,871
2	Of which the standardised approach	23,395,019	23,372,025	1,871,602
3	Of which the Foundation IRB (F-IRB) approach	6,672,485	6,733,050	533,799
4	Of which slotting approach	847,284	838,375	67,783
EU 4a	Of which equities under the simple risk weighted approach			
5	Of which the Advanced IRB (A-IRB) approach	14,611,365	14,426,837	1,168,909
6	Counterparty credit risk - CCR	717,066	614,894	57,365
7	Of which the standardised approach	225,425	196,601	18,034
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	6,574	5,910	526
9	Of which other CCR	485,067	412,383	38,805
10	Credit valuation adjustments risk - CVA risk	131,555	130,042	10,524
EU 10a	Of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)	131,555	130,042	10,524
EU 10c	Of which the simplified approach			
15	Settlement risk	178	52	14
16	Securitisation exposures in the non-trading book (after the cap)	37,060	31,171	2,965
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)	37,060	31,171	2,965
19	Of which SEC-SA approach			
EU 19a	Of which 1250% / deduction			
20	Position, foreign exchange and commodities risks (Market risk)			
21	Of which the Alternative standardised approach (A-SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)			
22	Of which Alternative Internal Model Approach (A-IMA)			
EU 22a	Large exposures			
23	Reclassifications between the trading and non-trading books			
24	Operational risk	3,996,824	3,996,824	319,746
EU 24a	Exposures to crypto-assets			
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	906,135	880,761	72,491
26	Output floor applied (%)	0	0	0
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	Total	51,068,573	51,025,727	4,085,486

2. Prudential indicators

2.1. Key metrics

Table 4 (EU KM1): Key metrics

In € thousands		a	b	c	d	e
		06.30.2026(1)	03.31.2026(2)	12.31.2025(1)	09.30.2025(3)	06.30.2025(1)
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	9,233,383	9,068,663	9,038,279	8,804,457	8,834,507
2	Tier 1 capital	9,233,383	9,068,663	9,038,279	8,804,457	8,834,507
3	Total capital	11,231,936	10,638,195	10,698,270	10,497,742	10,067,321
Risk-weighted exposure amounts						
4	Total risk-weighted exposure amount	51,068,573	51,025,727	50,611,510	48,976,751	48,901,272
4a	Total risk exposure pre-floor	51,068,573	51,025,727	50,611,510	48,976,751	48,901,272
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	18.1%	17.8%	17.9%	18.0%	18.1%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	18.1%	17.8%	17.9%	18.0%	18.1%
6	Tier 1 ratio (%)	18.1%	17.8%	17.9%	18.0%	18.1%
6b	Tier 1 ratio considering unfloored TREA (%)	18.1%	17.8%	17.9%	18.0%	18.1%
7	Total capital ratio (%)	22.0%	20.8%	21.1%	21.4%	20.6%
7b	Total capital ratio considering unfloored TREA (%)	22.0%	20.8%	21.1%	21.4%	20.6%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.15%	2.15%	2.25%	2.25%	2.25%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.21%	1.21%	1.27%	1.27%	1.27%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.61%	1.61%	1.69%	1.69%	1.69%
EU 7g	Total SREP own funds requirements (%)	10.15%	10.15%	10.25%	10.25%	10.25%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)	0.99%	0.99%	0.99%	0.99%	1.00%
EU 9a	Systemic risk buffer (%)					
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)					
11	Combined buffer requirement (%)	3.49%	3.49%	3.49%	3.49%	3.50%
EU 11a	Overall capital requirements (%)	13.64%	13.64%	13.74%	13.74%	13.75%
12	CET1 available after meeting the total SREP own funds requirements (%) (4)	10.5%	10.2%	10.2%	10.3%	10.3%
Leverage ratio (%)						
13	Total exposure measure	140,456,301	139,176,290	137,069,712	135,522,483	140,197,084
14	Leverage ratio (%)	6.6%	6.5%	6.6%	6.5%	6.3%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)					
EU 14b	of which: to be made up of CET1 capital (percentage points)					
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)					
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Liquidity coverage ratio (%)						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	23,940,822	22,950,966	22,083,001	21,181,738	19,947,107
EU 16a	Cash outflows - Total weighted value	17,518,508	17,114,770	16,889,107	16,819,014	16,484,592
EU 16b	Cash inflows - Total weighted value	2,417,937	2,353,984	2,285,305	2,394,867	2,439,839
16	Total net cash outflows (adjusted value)	15,100,571	14,760,786	14,603,802	14,424,148	14,044,753
17	Liquidity coverage ratio (%)	159%	155%	151%	147%	142%
Net Stable Funding Ratio						
18	Total available stable funding	102,167,149	99,426,524	98,979,723	98,060,548	94,992,517
19	Total required stable funding	86,656,768	83,928,687	83,048,460	82,801,825	82,675,900
20	NSFR ratio (%)	118%	118%	119%	118%	115%

(1) Integrating the interim result or annual result net of dividends

(2) Not integrating the interim result

(3) Integrating the interim result at 12.31

(4) Taking into account possible AT1 deficits

2. PRUDENTIAL INDICATORS

The Crédit Mutuel Arkéa group has to comply with additional capital requirements, as follows:

- a conservation buffer which is mandatory for all establishments;
- a countercyclical capital buffer corresponding to the weighted average of the countercyclical buffer rates that apply in the countries that correspond to the Group's main credit exposures. The countercyclical buffer, which is designed to protect banks from excessive growth in credit (in particular a deviation from the ratio of credit to gross domestic product), is imposed at the discretion of the designated authority of each jurisdiction, applicable to all exposures that

establishments have in this jurisdiction. In France, the countercyclical buffer is set by the French financial stability authority (Haut Conseil de Stabilité Financière), hereinafter referred to as the "HCSF". Since January 2024, the countercyclical buffer rate has been set at 1% of risk-weighted assets on French exposures. The mandatory recognition of countercyclical capital buffer rates implemented in other states was capped at 2.5%. Beyond this cap, rates require the explicit recognition of the HCSF.

2. PRUDENTIAL INDICATORS

Table 5 (EU CCyB1): Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

		a	b	c	d	e	f	
		General credit exposures		General credit exposures - Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			
010	As at 06.30.2026 In € thousands							
	Breakdown by country :							
	Germany	106,695	213,396			220,357	540,448	
	Netherland	998	308,164			10,189	319,352	
	Denmark		26,436				26,436	
	United Kingdom	1,749	98,049				99,798	
	Ireland	143	2,861				3,004	
	Luxembourg	24,533	329,300			40,739	394,572	
	Norway		398,793				398,793	
	France	19,680,938	80,236,215			99,316	100,016,470	
	Sweden	15	226,932				226,946	
	Romania	14	553				567	
	Bulgaria	111	12				122	
	Czech Republic		498				498	
	Estonia		529				529	
	Hong Kong		2,521				2,521	
	Iceland		80				80	
	Slovakia		4				4	
	Korea		68				68	
	Slovenia		70				70	
	Croatia	231	3				234	
	Cyprus	21	5				25	
	Latvia		79				79	
	Lithuania							
	Chile		1,172				1,172	
	Belgium	1,580,695	143,857				1,724,552	
	Hungary	498	154				652	
	Australia		3,498				3,498	
	Spain	644	24,900				25,544	
	Greece		2,395				2,395	
	Poland	66	669				735	
	Saudi Arabia	637	849				1,485	
	South africa		476				476	
	Portugal	228	5,483				5,710	
	Other countries	781,073	1,138,929				1,920,002	
	020	Total	22,179,286	83,166,953			370,602	105,716,840

2. PRUDENTIAL INDICATORS

		g	h	i	j	k	l	m	
		Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)	
		Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total				
As at 06.30.2026 In € thousands									
010	Breakdown by country :								
	Germany	3,333		1,763	5,095	63,693	0.15%	0.75%	
	Netherland	2,382		82	2,463	30,789	0.07%	2.00%	
	Denmark	180			180	2,245	0.01%	2.50%	
	United Kingdom	1,824			1,824	22,799	0.05%	2.00%	
	Ireland	30			30	375	0.00%	1.50%	
	Luxembourg	17,357		326	17,683	221,040	0.50%	0.50%	
	Norway	2,235			2,235	27,942	0.06%	2.50%	
	France	3,415,792		795	3,416,587	42,707,336	97.53%	1.00%	
	Sweden	1,337			1,337	16,709	0.04%	2.00%	
	Romania	3			3	37	0.00%	1.00%	
	Bulgaria	2			2	23	0.00%	2.00%	
	Czech Republic	1			1	18	0.00%	1.25%	
	Estonia	18			18	227	0.00%	1.50%	
	Hong Kong	11			11	135	0.00%	0.50%	
	Iceland	2			2	20	0.00%	2.50%	
	Slovakia						0.00%	1.50%	
	Korea					3	0.00%	1.00%	
	Slovenia					2	0.00%	1.00%	
	Croatia	4			4	46	0.00%	1.50%	
	Cyprus	1			1	16	0.00%	1.50%	
	Latvia					2	0.00%	1.00%	
	Lithuania						0.00%	1.00%	
	Chile	8			8	102	0.00%	0.50%	
	Belgium	35,042			35,042	438,028	1.00%	1.00%	
	Hungary	13			13	166	0.00%	1.00%	
	Australia	25			25	314	0.00%	1.00%	
	Spain	262			262	3,280	0.01%	0.50%	
	Greece	37			37	469	0.00%	0.25%	
	Poland	9			9	110	0.00%	1.00%	
	Saudi Arabia	64			64	799	0.00%	1.00%	
	South africa	6			6	78	0.00%	1.00%	
	Portugal	59			59	743	0.00%	0.75%	
		Other countries	20,068		20,068	250,853	0.57%	0.00%	
	020	Total	3,500,108		2,965	3,503,072	43,788,405	100.00%	

2. PRUDENTIAL INDICATORS

		g	h	i	j	k	l	m	
		Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)	
		Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total				
As at 06.30.2026 In € thousands									
010	Breakdown by country:								
	Germany	3,333	0	1,763	5,095	63,693	0.15%	0.75%	
	Netherland	2,382	0	82	2,463	30,789	0.07%	2.00%	
	Denmark	180	0	0	180	2,245	0.01%	2.50%	
	United Kingdom	1,824	0	0	1,824	22,799	0.05%	2.00%	
	Ireland	30	0	0	30	375	0.00%	1.50%	
	Luxembourg	17,357	0	326	17,683	221,040	0.50%	0.50%	
	Norway	2,235	0	0	2,235	27,942	0.06%	2.50%	
	France	3,415,792	0	795	3,416,587	42,707,336	97.53%	1.00%	
	Sweden	1,337	0	0	1,337	16,709	0.04%	2.00%	
	Romania	3	0	0	3	37	0.00%	1.00%	
	Bulgaria	2	0	0	2	23	0.00%	2.00%	
	Czech Republic	1	0	0	1	18	0.00%	1.25%	
	Estonia	18	0	0	18	227	0.00%	1.50%	
	Hong Kong	11	0	0	11	135	0.00%	0.50%	
	Iceland	2	0	0	2	20	0.00%	2.50%	
	Slovakia	0	0	0	0	0	0.00%	1.50%	
	Korea	0	0	0	0	3	0.00%	1.00%	
	Slovenia	0	0	0	0	2	0.00%	1.00%	
	Croatia	4	0	0	4	46	0.00%	1.50%	
	Cyprus	1	0	0	1	16	0.00%	1.50%	
	Latvia	0	0	0	0	2	0.00%	1.00%	
	Lithuania	0	0	0	0	0	0.00%	1.00%	
	Chile	8	0	0	8	102	0.00%	0.50%	
	Belgium	35,042	0	0	35,042	438,028	1.00%	1.00%	
	Hungary	13	0	0	13	166	0.00%	1.00%	
	Australia	25	0	0	25	314	0.00%	1.00%	
	Spain	262	0	0	262	3,280	0.01%	0.50%	
	Greece	37	0	0	37	469	0.00%	0.25%	
	Poland	9	0	0	9	110	0.00%	1.00%	
	Saudi Arabia	64	0	0	64	799	0.00%	1.00%	
	South africa	6	0	0	6	78	0.00%	1.00%	
	Portugal	59	0	0	59	743	0.00%	0.75%	
	Other countries	20,068	0	0	20,068	250,853	0.57%	0.00%	
	020	Total	3,500,108	0	2,965	3,503,072	43,788,405	100.00%	

Table 6 (EU CCyB2): Amount of institution-specific countercyclical capital buffer

	In € thousands	06.30.2026
1	Total risk exposure amount	51,068,573
2	Institution specific countercyclical capital buffer rate (in %)	0.9940%
3	Institution specific countercyclical capital buffer requirement	507,611

2.2. Leverage ratio

The procedures for monitoring the risk of excessive leverage have been approved by Crédit Mutuel Arkéa's Board of Directors and the ALM and Capital Management Committee. They are designed around the following:

- the leverage ratio, which is one of the key solvency indicators and is therefore the focus of particular attention;
- the setting of an internal limit, which is also governed by warning and recovery thresholds;
- a specific procedure has been established for any breaches of the limit set by the Board of Directors, which involves the General Management and Crédit Mutuel Arkéa's Board of Directors.

The CRR regulation defined a ratio aimed at measuring the leverage effect. The leverage ratio is intended both to calibrate the amount of Tier 1 capital (numerator of the ratio) and to control the Group's leverage exposure (denominator of the ratio) in order to achieve the ratio level targets set by the Group.

The leverage ratio is subject to a public disclosure requirement by banks and has been subject to a minimum requirement set at 3% since the closing of June 30, 2022.

Table 7 (EU LR1 - LRSum): Summary reconciliation of accounting assets and leverage ratio exposures

		a
As at 06.30.2026		Applicable amount
In € thousands		
1	Total assets as per published financial statements	211,450,939
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-67,801,750
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustment for eligible cash pooling transactions	
8	Adjustment for derivative financial instruments	257
9	Adjustment for securities financing transactions (SFTs)	2,871
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	5,734,529
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	
11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-880,179
11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-11,031,782
12	Other adjustments	2,981,417
13	Total exposure measure	140,456,301

Table 8 (EU LR2 - LRCom): Leverage ratio common disclosure

As at 06.30.2026		a	b
In € thousands		CRR leverage ratio	exposures
		06.30.2026	12.31.2025
	On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	140,725,736	139,411,393
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework		
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(General credit risk adjustments to on-balance sheet items)		
6	(Asset amounts deducted in determining Tier 1 capital)		
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	140,725,736	139,411,393
	Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	239,886	279,389
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	656,461	639,701
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
EU-9b	Exposure determined under Original Exposure Method		
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivatives exposures	896,347	919,091
	Securities financing transaction (SFT) exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	2,584,481	1,836,656
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets	2,427,169	1,646,886
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR		
17	Agent transaction exposures		
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)		
18	Total securities financing transaction exposures	5,011,651	3,483,542
	Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	17,033,829	16,692,203
20	(Adjustments for conversion to credit equivalent amounts)	-11,299,301	-11,070,929
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)		
22	Off-balance sheet exposures	5,734,529	5,621,274
	Excluded exposures		
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-880,179	-1,502,176
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-11,031,782	-10,863,412
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)		
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)		
EU-22g	(Excluded excess collateral deposited at triparty agents)		
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)		
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)		
EU-22m	(Total exempted exposures)	-11,911,960	-12,365,588

As at 06.30.2026		a	b
In € thousands		CRR leverage ratio	exposures
		06.30.2026	12.31.2025
Capital and total exposure measure			
23	Tier 1 capital	9,233,383	9,038,279
24	Total exposure measure	140,456,301	137,069,712
Leverage ratio			
25	Leverage ratio (%)	6.57%	6.59%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.57%	6.59%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6.57%	6.59%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%
EU-26b	of which: to be made up of CET1 capital	0.00%	0.00%
27	Leverage ratio buffer requirement (%)	0.00%	0.00%
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	2,337,207	2,039,494
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	2,584,481	1,836,656
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	140,209,027	137,272,549
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	140,209,027	137,272,549
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6.59%	6.58%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6.59%	6.58%

Table 9 (EU LR3 - LRSpl): Split-up of on balance sheet exposures (excluding derivatives, securities financing transactions and exempted exposures)

As at 06.30.2026		a
In € thousands		CRR leverage ratio exposures
1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	128,813,775
2	Trading book exposures	
3	Banking book exposures, of which:	128,813,775
4	Covered bonds	4,025,489
5	Exposures treated as sovereigns	21,902,191
6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	8,231,341
7	Institutions	2,627,529
8	Secured by mortgages of immovable properties	36,272,891
9	Retail exposures	26,552,312
10	Corporates	19,088,254
11	Exposures in default	1,252,689
12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	8,861,080

3. Credit risk

Credit risk is one of the Crédit Mutuel Arkéa group's main risks.

3.1. Exposures

The Group uses its internal ratings system to calculate its regulatory capital requirements in respect of credit risk, following the authorization issued by the regulatory authorities:

- using the advanced method for the retail customer and the corporate portfolios, excluding large accounts;
- using the foundation method for large accounts and bank portfolios.

As part of the TRIM exercise (targeted review of internal models), the European Central Bank (hereinafter **"ECB"**) confirmed the approvals obtained under the advanced internal ratings method for retail portfolios. As regards large accounts and banks, in application of the TRIM constraints imposing limitations on these portfolios, Crédit Mutuel has decided to switch to the foundation method at March 31, 2022, thus anticipating the "Basel 4" rules applicable as from January 1, 2025. These portfolios are in the process of taking into account relevant recommendations.

Table 10 (EU CR1-A): Maturity of exposures

	a	b	c	d	e	f
	Net exposure value					
As at 06.30.2026 In € thousands	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1 Loans and advances	3,493,991	17,507,228	14,923,789	72,612,642	197,692	108,735,342
2 Debt securities		2,994,274	5,245,422	5,092,435	356	13,332,487
3 Total	3,493,991	20,501,502	20,169,211	77,705,077	198,047	122,067,829

3.2. Credit quality of assets

Non-performing exposures

A common definition of default has been adopted for Credit Mutuel. Based on the alignment of the prudential treatment with the accounting treatment (CRC 2002-03), this definition matches the Basel concept of loans in default and the accounting concept of non-performing loans and loans in litigation. The computer software factors in contagion, which means downgrading can be extended to include related outstandings. The controls carried out by the internal audit and by the statutory auditors ensure the reliability of the procedures for identifying defaults used to calculate capital requirements.

Forborne exposures

Exposures are restructured as a result of the debtor's financial difficulties. This involves the Group making concessions to the debtor (changes in the contract terms such as the rate or term, partial waiver, additional financing that would not have been granted in the absence of such difficulties, etc.). The Crédit Mutuel Arkéa group has the means in its IT systems to identify restructured exposures in its performing and non-performing portfolios, which are defined using the principles set out by the EBA on October 23, 2013. Restructuring results, as a minimum, in a transfer to bucket 2.

3. CREDIT RISK

Table 11 (EU CQ1): Credit quality of forborne exposures

	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
	Performing forborne	Non-performing forborne		Of which defaulted	Of which impaired	On performing forborne exposures	On non-performing forborne exposures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
As at 06.30.2026 In € thousands								
005 Cash balances at central banks and other demand deposits								
010 Loans and advances	572,235	729,169	729,169	729,169	-41,631	-263,822	733,151	335,045
020 Central banks								
030 General governments								
040 Credit institutions								
050 Other financial corporations	71,162	19,486	19,486	19,486	-10,154	-9,194	70,769	10,003
060 Non-financial corporations	331,691	421,693	421,693	421,693	-25,341	-159,879	403,280	185,729
070 Households	169,382	287,990	287,990	287,990	-6,136	-94,749	259,102	139,313
080 Debt Securities								
090 Loan commitments given	31,133	3,481	3,481	3,481	-282	-400	5,002	1,430
100 Total	603,368	732,650	732,650	732,650	-41,913	-264,222	738,153	336,475

3. CREDIT RISK

Table 12 (EU CQ4): Quality of non-performing exposures by geography

	a	b		c	d	e	f	g
		Gross carrying/nominal amount		Of which non-performing (*)	Of which subject to impairment (*)	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which defaulted					
As at 06.30.2026 In € thousands								
010 On-balance-sheet exposures	136,608,220		2,241,091			-1,560,919		
France	123,295,495		2,217,649			-1,547,092		
Germany	2,833,867		756			-1,398		
Belgium	2,713,240		18,541			-6,278		
Luxembourg	1,650,469		585			-1,654		
Switzerland	132,529		109			-154		
USA	260,252		1,737			-1,227		
United Kingdom	119,920		374			-370		
Singapore	12,595					-4		
Spain	1,426,613		35			-412		
Ireland	10,634					-6		
Netherlands	1,132,313		58			-247		
Italy	703,782		61			-808		
Canada	841,420		655			-390		
Australia	3,862					-7		
Portugal	5,198		507			-413		
Austria	146,298					-22		
Japan	5,305					-2		
Hong Kong	2,948							
Monaco	6,221					-34		
Finland	404,505					-85		
Russia	279							
Ukraine	145							
Belarus								
070 Other countries	900,330		24			-316		
080 Off-balance-sheet exposures	33,745,674		128,838				48,694	
France	33,386,673		126,183				48,579	
Germany	325							
Belgium	279,797		2,617				15	
Luxembourg	26,500						60	
Switzerland	11,248						6	
USA	524							
United Kingdom	12,426						24	
Spain	980							
Singapore	46							
Ireland	242							
Netherlands	61							
Italy	805							
Canada	309		38				1	
Australia	31							
Portugal	241							
Austria	33							
Japan	42							
Hong Kong	19							
Monaco	12,413						7	
Finland	2,309						2	
Russia	1							
Ukraine								
Belarus								
140 Other countries	10,649							
150 Total	170,353,894		2,369,929			-1,560,919	48,694	

(*) The publication of these columns b and d is subject to a threshold (NPL rate > 5%), in accordance with Article 8(3) of the Implementing Regulation (EU) 2024/3172 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part 8 of the CRR.

3. CREDIT RISK

Table 13 (EU CQ5): Credit quality of loans and advances to non-financial corporations by industry

	a	b	c	d	e	f
	Gross carrying amount					
As at 06.30.2026 In € thousands		Of which non-performing (*)	Of which defaulted	Of which loans and advances subject to impairment (*)	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
010 Agriculture, forestry and fishing	2,601,811		199,717		-129,659	
020 Mining and quarrying	12,205		1,986		-1,827	
030 Manufacturing	1,039,128		111,098		-92,290	
040 Electricity, gas, steam and air conditioning supply	1,123,293		10,616		-15,841	
050 Water supply	186,489		3,476		-3,590	
060 Construction	721,086		43,282		-34,034	
070 Wholesale and retail trade	2,382,516		194,083		-138,170	
080 Transport and storage	541,694		21,280		-12,175	
090 Accommodation and food service activities	831,130		78,940		-53,980	
100 Information and communication	217,265		7,438		-5,704	
110 Financial and insurance activities	2,265,934		112,098		-69,629	
120 Real estate activities	13,875,279		346,993		-223,356	
130 Professional, scientific and technical activities	3,645,106		130,989		-117,207	
140 Administrative and support service activities	872,249		47,724		-32,497	
150 Public administration and defense, compulsory social security	64					
160 Education	178,839		5,185		-3,650	
170 Human health services and social work activities	362,366		7,748		-11,014	
180 Arts, entertainment and recreation	133,899		11,748		-7,265	
190 Other services	301,362		15,140		-14,341	
200 Total	31,291,715		1,349,541		-966,229	

(*) The publication of these columns b and d is subject to a threshold (NPL rate > 5%), in accordance with Article 9(2) of the Implementing Regulation (EU) 2024/3172 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part 8 of the CRR.

Table 14 (EU CQ7): Collateral obtained by taking possession and execution processes

	a	b
	Collateral obtained by taking possession	
As at 06.30.2026 In € thousands	Value at initial recognition	Accumulated negative changes
010 Property, plant and equipment (PP&E)		
020 Other than PP&E	1,519	-322
030 Residential immovable property	1,519	-322
040 Commercial Immovable property		
050 Movable property (auto, shipping, etc.)		
060 Equity and debt instruments		
070 Other collateral		
080 Total	1,519	-322

3. CREDIT RISK

Table 15 (EU CR1): Performing and non-performing exposures and related provisions

	a	b	c	d	e	f
	Gross carrying amount/nominal amount					
	Performing exposures			Non-performing exposures		
As at 06.30.2026						
In € thousands		Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 3
005	Cash balances at central banks and other demand deposits	12,979,472	12,979,472			
010	Loans and advances	108,048,530	101,625,538	6,353,906	2,240,203	2,073,210
020	Central banks					
030	General governments	11,223,147	11,157,852	65,295		
040	Credit institutions	14,648,958	14,648,958			
050	Other financial	1,851,432	1,659,038	190,946	37,564	30,916
060	Non-financial corporations	29,942,174	26,932,171	2,951,646	1,349,541	1,205,921
070	Of which SMEs	13,762,432	12,295,005	1,450,283	886,214	793,478
080	Households	50,382,819	47,227,519	3,146,019	853,098	836,373
090	Debt securities	13,339,127	12,993,976		888	888
100	Central banks	443,416	443,416			
110	General governments	3,783,476	3,783,476			
120	Credit institutions	7,264,556	7,264,556			
130	Other financial	587,294	582,810		788	788
140	Non-financial corporations	1,260,385	919,718		100	100
150	Off-balance-sheet exposures	33,616,836	32,744,414	863,540	128,838	99,400
160	Central banks	13,923,481	13,923,481			
170	General governments	2,411,019	2,411,012	7		
180	Credit institutions	2,220,051	2,220,051		2,106	2,106
190	Other financial	1,670,979	1,660,651	10,261	8,382	8,382
200	Non-financial corporations	10,796,976	10,034,083	754,911	96,537	67,475
210	Households	2,594,330	2,495,136	98,361	21,813	21,437
220	Total	167,983,965	160,343,400	7,217,446	2,369,929	2,173,498

3. CREDIT RISK

	g		h	i	j	k	l	m	n		o
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off (*)	Collateral and financial guarantees received			
	Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures		
		Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 3					
As at 06.30.2026											
In € thousands											
005	Cash balances at central banks and other demand deposits										
010	Loans and advances	-549,489	-232,099	-314,709	-1,003,902		-935,527		56,726,226	924,508	
020	Central banks										
030	General governments	-11,295	-8,328	-2,967					683,323		
040	Credit institutions	-15,843	-15,843						1,293		
050	Other financial	-28,818	-8,945	-19,868	-21,408		-19,564		1,215,682	14,767	
060	Non-financial corporations	-313,945	-140,474	-171,029	-652,284		-593,471		18,853,216	550,542	
070	Of which SMEs	-139,973	-60,200	-78,935	-481,922		-436,620		8,608,737	300,343	
080	Households	-179,588	-58,509	-120,845	-330,210		-322,492		35,972,712	359,199	
090	Debt securities	-6,640	-6,640		-888		-888				
100	Central banks										
110	General governments	-3,279	-3,279								
120	Credit institutions	-1,151	-1,151								
130	Other financial	-1,743	-1,743		-788		-788				
140	Non-financial corporations	-467	-467		-100		-100				
150	Off-balance-sheet exposures	-28,916	-21,598	-7,052	-19,778		-16,903		3,200,030	25,839	
160	Central banks								259,176		
170	General governments	-909	-909								
180	Credit institutions	-116	-116		-42		-42		122,837		
190	Other financial	-468	-420	-47	-336		-336		68,146	7,021	
200	Non-financial corporations	-26,391	-19,423	-6,704	-15,970		-13,145		2,183,730	17,453	
210	Households	-1,032	-730	-301	-3,430		-3,380		566,141	1,365	
220	Total	-585 045	-260 337	-321 761	-1 024 568		-953 318		59 926 256	950 347	

(*) The Crédit Mutuel Arkéa group applies local law and losses are not recognised until all recovery rights have expired.

Table 16 (EU CR2): Changes in the stock of non-performing loans and advances

	As at 06.30.2026 In € thousands	a
		Gross carrying amount
010	Initial stock of non-performing loans and advances as at 12.31.2025	2,093,055
020	Inflows to non-performing portfolios	476,536
030	Outflows from non-performing portfolios	-329,388
040	Outflows due to write-offs	-52,115
050	Outflow due to other situations	-277,273
060	Final stock of non-performing loans and advances as at 06.30.2026	2,240,203

3.3. Standardised approach

Exposures dealt with under the standardised approach are set out in the following tables.

The Crédit Mutuel Arkéa group uses assessments by rating agencies recognized by the supervisor (external credit assessment institutions - ECAI) to measure the risk on exposures dealt with using the standard method. The ratings of Standard &

Poor's, Moody's and Fitch are mainly used for exposures to institutions, governments and central banks. The valuations of the Banque de France are mainly used for exposures to companies.

The cross-reference table used to link the credit quality steps to the external ratings taken into consideration is that defined in the regulations.

3. CREDIT RISK

Table 17 (EU CR5): Standardised approach

As at 06.30.2026		a	b	c	d	e	f	g	h	i
In € thousands		Risk weight								
Exposure classes		0%	2%	4%	10%	20%	30%	35%	40%	45%
1	Central governments or central banks	16,101,714								
2	Non-central government public sector entities	21,524,558				1,054,743				
EU 2a	Regional government or local authorities	7,373,050				1,030,341				
EU 2b	Public sector entities	14,151,508				24,401				
3	Multilateral development banks	698,090								
EU 3a	International organisations	443,416								
4	Institutions	237,382							2,328	
5	Covered bonds				16,312	89,665				
6	Corporates					13,351				
6.1	Of which: Specialised Lending									
7	Subordinated debt exposures and equity									
EU 7a	Subordinated debt exposures									
EU 7b	Equity									
8	Retail									
9	Secured by mortgages on immovable property and ADC exposures					5,539,988	4,930			
9.1	Secured by mortgages on residential immovable property - non IPRE					5,539,988	4,930			
9.1.1	No loan splitting applied									
9.1.2	Loan splitting applied (secured)					5,539,988	4,930			
9.1.3	Loan splitting applied (unsecured)									
9.2	Secured by mortgages on residential immovable property - non IPRE									
9.3	Secured by mortgages on residential immovable property - non IPRE									
9.3.1	No loan splitting applied									
9.3.2	Loan splitting applied (secured)									
9.3.3	Loan splitting applied (unsecured)									
9.4	Collective investment undertakings (CIU)									
9.5	Acquisition, Development and Construction (ADC)									
10	Exposures in default									
EU 10a	Claims on institutions and corporates with a short-term credit assessment									
EU 10b	Collective investment undertakings (CIU)	18,799								
EU 10c	Other items									
EU 11c	TOTAL	39,023,958			16,312	6,697,747	4,930		2,328	

3. CREDIT RISK

	As at 06.30.2026 In € thousands	j	k	l	m	n	o	p	q	r
		Risk weight								
		50%	60%	70%	75%	80%	90%	100%	105%	110%
1	Central governments or central banks									
2	Non-central government public sector entities	1,974,183								
EU 2a	Regional government or local authorities									
EU 2b	Public sector entities	1,974,183								
3	Multilateral development banks									
EU 3a	International organisations									
4	Institutions	37,685								
5	Covered bonds									
6	Corporates	1,544			42,622			169,924		
6.1	Of which: Specialised Lending									
7	Subordinated debt exposures and equity									
EU 7a	Subordinated debt exposures									
EU 7b	Equity									
8	Retail				5,068,809			1,063		
9	Secured by mortgages on immovable property and ADC exposures		9,264		984,364			210		
9.1	Secured by mortgages on residential immovable property - non IPRE				980,980			210		
9.1.1	No loan splitting applied									
9.1.2	Loan splitting applied (secured)									
9.1.3	Loan splitting applied (unsecured)				980,980			210		
9.2	Secured by mortgages on residential immovable property - non IPRE									
9.3	Secured by mortgages on residential immovable property - non IPRE		9,264		3,384					
9.3.1	No loan splitting applied									
9.3.2	Loan splitting applied (secured)		9,264							
9.3.3	Loan splitting applied (unsecured)				3,384					
9.4	Collective investment undertakings (CIU)									
9.5	Acquisition, Development and Construction (ADC)									
10	Exposures in default							328,997		
EU 10a	Claims on institutions and corporates with a short-term credit assessment									
EU 10b	Collective investment undertakings (CIU)									
EU 10c	Other items							3,069,443		
EU 11c	TOTAL	2,013,411	9,264		6,095,794			3,569,638		

3. CREDIT RISK

	As at 06.30.2026 In € thousands	s	t	u	v	w	x	y	z	aa
		Risk weight							Total	Of which unrated
		130%	150%	250%	370%	400%	1250%	Others		
1	Central governments or central banks			17,802					16,119,516	
2	Non-central government public sector entities								24,553,483	27,925
EU 2a	Regional government or local authorities								8,403,391	21,943
EU 2b	Public sector entities								16,150,092	5,982
3	Multilateral development banks								698,090	
EU 3a	International organisations								443,416	
4	Institutions		10						277,405	277,405
5	Covered bonds								105,977	
6	Corporates		25,726						253,168	63,265
6.1	Of which: Specialised Lending									
7	Subordinated debt exposures and equity			4,562,705					4,562,705	
EU 7a	Subordinated debt exposures									
EU 7b	Equity			4,562,705					4,562,705	
8	Retail							3,097	5,072,968	5,034,465
9	Secured by mortgages on immovable property and ADC exposures		9,043					927	6,548,725	6,290,240
9.1	Secured by mortgages on residential immovable property - non IPRE		9,043					927	6,536,078	6,277,593
9.1.1	No loan splitting applied									
9.1.2	Loan splitting applied (secured)		9,043						5,553,961	5,392,851
9.1.3	Loan splitting applied (unsecured)							927	982,117	884,742
9.2	Secured by mortgages on residential immovable property - non IPRE									
9.3	Secured by mortgages on residential immovable property - non IPRE								12,647	12,647
9.3.1	No loan splitting applied									
9.3.2	Loan splitting applied (secured)								9,264	9,264
9.3.3	Loan splitting applied (unsecured)								3,384	3,384
9.4	Collective investment undertakings (CIU)									
9.5	Acquisition, Development and Construction (ADC)									
10	Exposures in default		29,675						358,671	358,671
EU 10a	Claims on institutions and corporates with a short-term credit assessment									
EU 10b	Collective investment undertakings (CIU)			2,544			10,530	731,565	763,438	763,438
EU 10c	Other items							1,459	3,070,902	3,070,356
EU 11c	TOTAL		64,453	4,583,051			10,530	737,048	62,828,463	15,885,764

Table 18 (EU CR10.5): Equity exposures under the standardised approach

At as 06.30.2026
In € thousands

Regulatory categories	a	b	c	d	e	f
	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
Equity exposures to central banks			0%			
Equity exposures taken within the framework of legislative programs			100%			
Other equity exposures	4,562,705		250%	4,562,705	11,406,762	
Investments for short-term resale and investments in venture capital companies or similar investments that are acquired with a view to achieving significant short-term capital gains			400%			
Total	4,562,705			4,562,705	11,406,762	

3.4. Internal ratings-based approach

Rating procedures and parameters

Rating algorithms and expert models have been developed to improve credit risk assessment within Crédit Mutuel and to comply with the regulatory requirements concerning internal ratings-based approaches.

The counterparty rating system is used throughout Crédit Mutuel.

The parameters used to calculate weighted risks (hereinafter "**RWA**") are national and apply to all Crédit Mutuel entities.

Table 19 (EU CR6): IRB approach – Credit risk exposures by exposure class and PD range

Advanced internal method

		a	b	c	d	e	f	g	h	i	j	k	l
A-IRB	PD range	On-balance sheet exposures	Off-balance- sheet exposures pre- CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 06.30.2026													
In thousands													
Corporates													
	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25	1,171,838	549,722	76.48%	1,409,992	0.24%	1,208	27.74%	2.50	377,872	26.80%	939	-29,431
	0.25 to <0.50	3,609,977	830,528	77.83%	3,963,549	0.37%	5,938	24.42%	2.50	1,079,849	27.24%	3,744	-7,090
	0.50 to <0.75	1,122,033	184,743	76.87%	1,209,994	0.67%	3,036	19.99%	2.50	308,695	25.51%	1,620	-2,247
	0.75 to <2.50	5,582,551	2,663,181	75.95%	6,634,389	1.39%	8,476	25.76%	2.50	3,166,052	47.72%	23,469	-40,467
	0.75 to <1.75	4,201,663	2,027,596	73.53%	4,990,834	1.18%	6,484	25.77%	2.50	2,273,298	45.55%	15,027	-24,008
	1.75 to <2.5	1,380,887	635,585	78.64%	1,643,555	2.02%	1,992	25.71%	2.50	892,753	54.32%	8,442	-16,459
	2.50 to <10.00	3,567,973	1,388,313	79.65%	4,130,227	4.02%	3,801	27.16%	2.50	2,992,335	72.45%	44,457	-143,382
	2.5 to <5	2,812,778	1,153,699	78.75%	3,285,909	3.31%	2,405	27.57%	2.50	2,307,079	70.21%	29,842	-110,077
	5 to <10	755,195	234,614	80.82%	844,318	6.78%	1,396	25.58%	2.50	685,257	81.16%	14,615	-33,305
	10.00 to <100.00	751,073	117,525	82.77%	799,151	18.62%	779	26.25%	2.50	882,839	110.47%	39,073	-69,414
	10 to <20	416,501	47,840	83.76%	436,360	12.23%	381	26.23%	2.50	436,732	100.09%	13,976	-30,109
	20 to <30	316,569	59,270	82.70%	342,260	25.46%	383	26.37%	2.50	425,017	124.18%	23,049	-36,725
	30.00 to <100.00	18,004	10,415	77.64%	20,531	40.42%	15	24.69%	2.50	21,069	102.72%	2,049	-2,580
	100.00 (Default)	704,072	107,568	83.74%	721,673	100.00%	1,143	55.86%	2.50	432,723	59.96%	368,513	-357,126
Sub-total (Corporates)		16,509,517	5,841,581	78.68%	18,868,975	6.12%	24,381	26.73%	2.50	9,240,364	48.97%	481,816	-649,157
Retail customers													
	0.00 to <0.15	31,390,334	1,313,171	97.57%	32,703,176	0.07%	767,361	20.82%		1,271,262	3.89%	4,893	-5,184
	0.00 to <0.10	24,230,793	997,099	109.55%	25,276,975	0.05%	587,829	20.67%		841,605	3.33%	2,867	-3,160
	0.10 to <0.15	7,159,541	316,072	92.99%	7,426,201	0.13%	179,532	21.37%		429,657	5.79%	2,026	-2,024
	0.15 to <0.25	913,001	142,324	96.29%	1,049,285	0.15%	62,223	26.55%		81,391	7.76%	433	-715
	0.25 to <0.50	6,619,124	358,552	94.12%	6,929,307	0.31%	245,526	22.94%		816,638	11.79%	5,081	-6,564
	0.50 to <0.75	1,858,364	76,163	94.87%	1,917,237	0.54%	24,117	21.40%		311,452	16.24%	2,219	-5,299
	0.75 to <2.50	3,314,885	373,886	95.85%	3,663,920	1.43%	283,184	25.88%		1,060,742	28.95%	13,408	-22,968
	0.75 to <1.75	2,618,225	223,577	95.57%	2,830,424	1.25%	179,596	26.04%		771,602	27.26%	9,106	-17,052
	1.75 to <2.5	696,660	150,309	96.16%	833,496	2.05%	103,588	25.36%		289,140	34.69%	4,302	-5,916
	2.50 to <10.00	2,212,011	158,555	94.91%	2,342,870	4.47%	91,348	26.82%		1,022,788	43.66%	28,297	-50,597
	2.5 to <5	1,486,974	122,770	93.86%	1,587,306	3.49%	51,178	27.31%		642,288	40.46%	15,412	-26,457
	5 to <10	725,037	35,785	96.11%	755,564	6.52%	40,170	25.80%		380,501	50.36%	12,885	-24,140
	10.00 to <100.00	632,435	25,494	99.61%	654,850	20.76%	47,045	25.79%		456,002	69.63%	35,414	-42,863
	10 to <20	208,693	11,471	93.74%	218,757	14.26%	22,821	27.06%		123,986	56.68%	8,642	-12,124
	20 to <30	365,487	7,750	97.37%	373,499	22.91%	22,427	23.59%		286,172	76.62%	20,166	-22,563
	30.00 to <100.00	58,256	6,273	115.32%	62,593	30.62%	1,797	34.49%		45,844	73.24%	6,606	-8,175
	100.00 (Default)	862,134	14,278	98.84%	866,205	100.00%	36,715	53.91%		350,725	40.49%	438,915	-429,531
Sub-total (Retail customers)		47,802,288	2,462,423	96.59%	50,126,850	2.43%	1,557,519	22.54%		5,371,001	10.71%	528,660	-563,720

3. CREDIT RISK

		a	b	c	d	e	f	g	h	i	j	k	l
A-IRB	PD range	On-balance sheet exposures	Off-balance- sheet exposures pre- CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD(%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
As at 06.30.2026													
In thousands													
Retail customers - of wich: secured by mortgages on immovable property													
	0.00 to <0.15	19,476,162	255,260	78.85%	19,625,387	0.06%	149,700	16.89%		587,323	2.99%	2,233	-1,769
	0.00 to <0.10	15,953,333	218,410	81.89%	16,081,321	0.05%	122,523	16.93%		421,831	2.62%	1,474	-869
	0.10 to <0.15	3,522,829	36,851	77.42%	3,544,066	0.13%	27,177	16.72%		165,492	4.67%	760	-900
	0.15 to <0.25	95,400	788	73.88%	95,833	0.15%	1,243	16.11%		4,006	4.18%	23	-70
	0.25 to <0.50	2,671,667	25,087	76.51%	2,686,065	0.29%	21,035	16.61%		231,021	8.60%	1,292	-2,316
	0.50 to <0.75	961,566	8,522	78.11%	966,545	0.55%	8,902	16.06%		133,324	13.86%	850	-2,762
	0.75 to <2.50	1,051,582	48,036	78.69%	1,079,570	1.53%	8,278	17.66%		300,750	27.86%	2,915	-8,351
	0.75 to <1.75	825,084	7,632	78.49%	829,444	1.37%	6,457	17.53%		212,500	25.62%	1,977	-6,270
	1.75 to <2.5	226,498	40,405	78.97%	250,126	2.08%	1,821	18.09%		88,250	35.28%	939	-2,082
	2.50 to <10.00	752,464	7,638	80.15%	756,894	4.26%	5,647	17.85%		392,200	51.82%	5,766	-16,571
	2.5 to <5	476,053	4,859	78.43%	478,738	3.20%	3,525	17.92%		214,805	44.87%	2,754	-8,499
	5 to <10	276,411	2,779	81.94%	278,156	6.09%	2,122	17.72%		177,395	63.78%	3,012	-8,072
	10.00 to <100.00	212,796	729	79.21%	213,211	20.27%	1,774	17.41%		197,828	92.78%	7,527	-11,345
	10 to <20	53,505	186	75.87%	53,607	13.57%	434	17.69%		42,877	79.98%	1,301	-2,570
	20 to <30	157,566	536	78.17%	157,875	22.42%	1,326	17.19%		152,625	96.67%	6,076	-8,495
	30.00 to <100.00	1,725	8	90.43%	1,728	31.32%	14	28.03%		2,326	134.54%	150	-281
	100.00 (Default)	260,078	1,256	82.82%	260,793	100.00%	2,117	50.51%		84,628	32.45%	124,952	-111,501
Sub-total (Retail customers - of wich: secured by mortgages on immovable)		25,481,714	347,316	78.89%	25,684,304	1.47%	198,696	17.23%		1,931,679	7.52%	145,559	-154,687
Retail customers - revolving													
	0.00 to <0.15	19,529	63,146		42,053	0.11%	25,525	50.00%		1,384	3.29%	22	-4
	0.00 to <0.10												
	0.10 to <0.15	19,529	63,146	56.99%	42,053	0.11%	25,525	50.00%		1,384	3.29%	22	-4
	0.15 to <0.25	3,700	8,986	56.25%	6,920	0.17%	4,615	50.00%		339	4.90%	6	-1
	0.25 to <0.50	14,228	17,169	57.01%	20,462	0.35%	11,441	50.00%		1,814	8.86%	36	-10
	0.50 to <0.75	3,274	2,120	56.12%	4,050	0.55%	1,715	50.00%		512	12.63%	11	-6
	0.75 to <2.50	13,586	9,865	57.72%	17,213	1.43%	10,668	50.00%		4,478	26.01%	123	-38
	0.75 to <1.75	8,465	5,518	59.16%	10,858	1.15%	6,422	50.00%		2,406	22.16%	62	-19
	1.75 to <2.5	5,122	3,347	55.93%	6,356	1.91%	4,246	50.00%		2,072	32.59%	61	-19
	2.50 to <10.00	8,752	2,421	58.52%	9,660	4.31%	5,640	50.00%		5,482	56.75%	208	-98
	2.5 to <5	5,101	1,813	60.82%	5,776	3.14%	3,298	50.00%		2,681	46.41%	91	-40
	5 to <10	3,651	608	55.93%	3,884	6.05%	2,342	50.00%		2,801	72.12%	117	-58
	10.00 to <100.00	2,154	288	62.52%	2,262	20.07%	1,358	50.00%		3,100	137.07%	227	-92
	10 to <20	486	114	57.30%	528	15.89%	341	50.00%		658	124.46%	42	-20
	20 to <30	1,643	173	62.79%	1,709	21.14%	1,006	50.00%		2,403	140.64%	181	-71
	30.00 to <100.00	25		100.00%	25	35.12%	11	50.00%		39	160.10%	4	-1
	100.00 (Default)	2,436	15	64.29%	2,441	100.00%	796	69.03%		1,180	48.34%	1,591	-1,856
Sub-total (Retail customers - revolving)		67,659	104,009	58.64%	105,061	3.53%	61,758	50.44%		18,289	17.41%	2,224	-2,106
Retail customers - other													
	0.00 to <0.15	11,894,643	994,765	118.60%	13,035,736	0.08%	592,136	26.65%		682,554	5.24%	2,637	-3,410
	0.00 to <0.10	8,277,460	778,689	125.35%	9,195,655	0.06%	465,306	27.20%		419,774	4.56%	1,393	-2,291
	0.10 to <0.15	3,617,183	216,076	115.39%	3,840,081	0.13%	126,830	25.35%		262,780	6.84%	1,244	-1,119
	0.15 to <0.25	813,901	132,551	117.38%	946,533	0.15%	56,365	27.44%		77,046	8.14%	404	-643
	0.25 to <0.50	3,933,229	316,296	116.08%	4,222,780	0.32%	213,050	26.84%		783,803	13.83%	3,753	-4,239
	0.50 to <0.75	893,524	65,521	114.21%	946,642	0.54%	13,500	26.73%		177,017	18.70%	1,358	-2,531
	0.75 to <2.50	2,249,717	315,965	115.63%	2,567,137	1.38%	264,238	29.18%		755,515	29.43%	10,370	-14,579
	0.75 to <1.75	1,784,677	209,428	117.11%	1,990,123	1.20%	166,717	29.46%		556,696	27.97%	7,067	-10,763
	1.75 to <2.5	465,040	106,557	114.12%	577,015	2.03%	97,521	28.24%		198,819	34.46%	3,302	-3,816
	2.50 to <10.00	1,450,795	148,496	114.43%	1,576,315	4.57%	80,061	30.99%		625,107	39.66%	22,323	-33,927
	2.5 to <5	1,005,819	116,098	111.96%	1,102,792	3.62%	44,355	31.26%		424,802	38.52%	12,568	-17,919
	5 to <10	444,975	32,398	117.32%	473,524	6.78%	35,706	30.35%		200,305	42.30%	9,756	-16,009
	10.00 to <100.00	417,486	24,477	116.20%	439,377	21.00%	43,913	29.74%		255,075	58.05%	27,660	-31,425
	10 to <20	154,703	11,172	113.18%	164,622	14.48%	22,046	30.04%		80,451	48.87%	7,299	-9,535
	20 to <30	206,277	7,040	115.52%	213,916	23.29%	20,095	28.10%		131,144	61.31%	13,909	-13,997
	30.00 to <100.00	56,506	6,265	121.52%	60,840	30.60%	1,772	34.67%		43,479	71.47%	6,452	-7,893
	100.00 (Default)	599,621	13,007	116.62%	602,965	100.00%	33,802	55.32%		264,917	43.94%	312,373	-316,174
Sub-total (Retail customers - other)		22,252,915	2,011,098	116.09%	24,337,485	3.42%	1,297,065	28.03%		3,421,033	14.06%	380,877	-406,928
Total		64,311,806	8,304,004	91.69%	68,995,825	3.44%	1,581,900	23.69%	2.50	14,611,365	21.18%	1,010,476	-1,212,877

3. CREDIT RISK

Internal foundation method

		a	b	c	d	e	f	g	h	i	j	k	l
		On-balance sheet exposures	Off-balance- sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
F-IRB	PD range												
As at 06.30.2026													
In € thousands													
Credit institution													
	0.00 to <0.15	6,683,717	123,141	80.91%	6,716,861	0.05%	133	25.84%	2.50	839,408	12.50%	769	-1,108
	0.00 to <0.10	6,410,264	123,063	77.33%	6,443,392	0.05%	106	25.86%	2.50	783,690	12.16%	700	-947
	0.10 to <0.15	273,453	78	88.57%	273,469	0.10%	27	25.34%	2.50	55,718	20.37%	69	-161
	0.15 to <0.25	339,353			339,353	0.22%	9	35.01%	2.50	169,546	49.96%	261	-373
	0.25 to <0.50	132,180	3,500	85.00%	133,580	0.42%	5	43.46%	2.50	104,669	78.36%	244	-233
	0.50 to <0.75												
	0.75 to <2.50	279			279	0.98%	3	45.00%	2.50			1	-2
	0.75 to <1.75	279			279	0.98%	3	45.00%	2.50			1	-2
	1.75 to <2.5												
	2.50 to <10.00					2.67%	1	45.00%	2.50		159.20%		
	2.5 to <5					2.67%	1	45.00%	2.50		159.20%		
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)	7			7	100.00%	1	45.00%	2.50		0.00%	5	-5
Sub-total (Credit institution)		7,155,537	126,641	84.52%	7,190,080	0.07%	152	26.60%	2.50	1,113,623	15.49%	1,281	-1,721
Corporates													
	0.00 to <0.15	681,464	195,510	75.48%	752,577	0.08%	80	41.16%	2.50	185,509	24.65%	251	-188
	0.00 to <0.10	362,727	153,455	77.14%	417,568	0.06%	47	42.09%	2.50	88,230	21.13%	104	-50
	0.10 to <0.15	318,737	42,055	72.00%	335,010	0.11%	33	40.01%	2.50	97,279	29.04%	147	-138
	0.15 to <0.25	1,401,132	1,084,554	74.29%	1,779,105	0.20%	264	40.03%	2.50	723,830	40.69%	1,424	-1,430
	0.25 to <0.50	1,696,431	753,275	70.00%	1,978,993	0.33%	448	40.09%	2.50	1,048,349	52.97%	2,618	-2,889
	0.50 to <0.75	1,362,974	1,099,621	72.59%	1,742,328	0.73%	483	40.01%	2.50	1,319,788	75.75%	5,089	-5,135
	0.75 to <2.50	637,197	409,777	70.69%	780,214	1.40%	339	40.12%	2.50	749,094	96.01%	4,382	-4,076
	0.75 to <1.75	637,197	409,777	70.69%	780,214	1.40%	339	40.12%	2.50	749,094	96.01%	4,382	-4,076
	1.75 to <2.5												
	2.50 to <10.00	760,969	412,634	77.39%	903,913	3.91%	550	40.06%	2.50	1,162,078	128.56%	14,159	-17,602
	2.5 to <5	760,969	412,634	77.39%	903,913	3.91%	550	40.06%	2.50	1,162,078	128.56%	14,159	-17,602
	5 to <10												
	10.00 to <100.00	166,020	152,125	83.33%	206,001	10.13%	87	40.00%	2.50	370,214	179.71%	8,348	-25,104
	10 to <20	166,020	152,125	83.33%	206,001	10.13%	87	40.00%	2.50	370,214	179.71%	8,348	-25,104
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)	90,267	3,612	82.86%	86,961	100.00%	20	40.00%	2.50			24,032	-22,582
Sub-total (Corporates)		6,796,454	4,111,108	74.30%	8,230,093	2.16%	2,271	40.15%	2.50	5,558,861	67.54%	60,303	-79,006
Total		13,951,991	4,237,749	79.06%	15,420,173	1.18%	2,423	33.83%	2.50	6,672,485	43.27%	61,583	-80,727

Additional quantitative information

Table 20 (EU CR8): RWEA flow statements of credit risk exposures under the IRB approach

	a
As at 06.30.2026	Risk weighted
In € thousands	exposure amount
1 Risk weighted exposure amount as at 03.31.2026	21,998,262
2 Asset size (+/-)	107,823
3 Asset quality (+/-)	15,067
4 Model updates (+/-)	9,982
5 Methodology and policy (+/-)	
6 Acquisitions and disposals (+/-)	
7 Foreign exchange movements (+/-)	
8 Other (+/-)	
9 Risk weighted exposure amount as at 06.30.2026	22,131,134

Disclosure of specialised lending and equity exposures

The risk-weighted assets (RWAs) of specialized financing exposures are obtained using the slotting criteria method.

The Crédit Mutuel Arkéa group has no exposure to specialized lending such as commodities finance.

Consequently, the following table is not displayed in the Group's Pillar 3 report:

- EU CR10.4: Specialised lending - Commodities finance (Slotting approach).

Table 21 (EU CR10.1): Specialised lending - Project finance (Slotting approach)

At as 06.30.2026
In € thousands

Regulatory categories	Remaining maturity	a On-balance sheet exposure	b Off-balance sheet exposure	c Risk weight	d Exposure value	e Risk weighted exposure amount	f Expected loss amount
Category 1	Less than 2.5 years	8,060	22,752	50%	17,161	8,540	
	Equal to or more than 2.5 years	885,610	109,803	70%	929,532	578,129	3,718
Category 2	Less than 2.5 years	298		70%	298	209	1
	Equal to or more than 2.5 years	6,977	502	90%	7,178	6,558	57
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years			115%			
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years			250%			
Category 5	Less than 2.5 years						
	Equal to or more than 2.5 years						
Total	Less than 2.5 years	8,358	22,752		17,459	8,749	1
	Equal to or more than 2.5 years	892,587	110,306		936,710	584,687	3,776

Table 22 (EU CR10.2): Specialised lending - Income-producing real estate and high volatility commercial real estate (Slotting approach)

At as 06.30.2026
In € thousands

Regulatory categories	Remaining maturity	a On-balance sheet exposure	b Off-balance sheet exposure	c Risk weight	d Exposure value	e Risk weighted exposure amount	f Expected loss amount
Category 1	Less than 2.5 years	105,277	73,580	50%	134,709	70,184	
	Equal to or more than 2.5 years	169,516	39,806	70%	185,439	135,259	742
Category 2	Less than 2.5 years	47,783	1,826	70%	48,513	35,153	194
	Equal to or more than 2.5 years			90%			
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years			115%			
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years			250%			
Category 5	Less than 2.5 years						
	Equal to or more than 2.5 years						
Total	Less than 2.5 years	153,060	75,406		183,222	105,337	194
	Equal to or more than 2.5 years	169,516	39,806		185,439	135,259	742

Table 23 (EU CR10.3): Specialised lending - Object finance (Slotting approach)

At as 06.30.2026
In € thousands

Regulatory categories	Remaining maturity	a On-balance sheet exposure	b Off-balance sheet exposure	c Risk weight	d Exposure value	e Risk weighted exposure amount	f Expected loss amount
Category 1	Less than 2.5 years	1,781		50%	1,781	928	
	Equal to or more than 2.5 years	16,896		70%	16,896	12,324	68
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years			90%			
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years			115%			
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years			250%			
Category 5	Less than 2.5 years						
	Equal to or more than 2.5 years						
Total	Less than 2.5 years	1,781			1,781	928	
	Equal to or more than 2.5 years	16,896			16,896	12,324	68

4. Counterparty credit risk

Counterparty credit risk corresponds to the risk incurred on:

- derivative instruments in the banking book and the trading book;
- repo transactions in the banking book.

For the Crédit Mutuel Arkéa group, counterparty credit risk is a small component of overall credit risk.

The Crédit Mutuel Arkéa group has no exposure to credit derivatives and does not apply the IMM approach for counterparty credit risk. Consequently, the following tables are not displayed in the Group's Pillar 3 report:

- EU CCR6: Credit derivatives exposures;
- EU CCR7: RWEA flow statements of CCR exposures under the IMM.

Table 24 (EU CCR1): Analysis of CCR exposure by approach

	a	b	c	d	e	f	g	h
As at 06.30.2026 In € thousands	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre- CRM	Exposure value post-CRM	Exposure value	RWEA
EU1 EU - Original Exposure Method (for derivatives)				1.4				
EU2 EU - Simplified SA-CCR (for derivatives)				1.4				
1 SA-CCR (for derivatives)	169,135	236,322		1.4	567,641	567,641	592,800	225,425
2 IMM (for derivatives and SFTs)								
2a Of which securities financing transactions netting sets								
2b Of which derivatives and long settlement transactions netting sets								
2c Of which from contractual cross-product netting sets								
3 Financial collateral simple method (for SFTs)								
4 Financial collateral comprehensive method (for SFTs)					2,600,961	2,600,961	2,600,961	485,067
5 VaR for SFTs								
6 Total					3,168,602	3,168,602	3,193,761	710,492

Table 25 (EU CCR3): Standardised approach - CCR exposures by regulatory exposure class and risk weights

	a	b	c	d	e	f	g	h	i	j	k	l
As at 06.30.2026 Exposure class In € thousands	Risk weight											Total exposure value
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
1 Central governments or central banks												
2 Regional government or local authorities	187,754				136							187,890
3 Public sector entities	28,402					3,765						32,167
4 Multilateral development banks												
5 International organisations												
6 Institutions		328,706										328,706
7 Corporates												
8 Retail												
9 Institutions and corporates with a short- term credit assessment												
10 Other items												
11 Total exposure value	216,156	328,706			136	3,765						548,764

4. COUNTERPARTY CREDIT RISK

Table 26 (EU CCR4): IRB approach - CCR exposures by exposure class and PD scale

Advanced internal method

A-IRB As at 06.30.2026 In € thousands		a	b	c	d	e	f	g
	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
Corporates								
	0.00 to <0.15							
	0.15 to <0.25	3,782	0.24%	18	45%	2.50	1,823	48%
	0.25 to <0.50	15,916	0.42%	81	45%	2.50	7,971	50%
	0.50 to <0.75	625	0.67%	12	45%	2.50	390	62%
	0.75 to <2.50	40,052	1.40%	190	45%	2.50	34,797	87%
	2.50 to <10.00	40,469	3.65%	189	45%	2.50	45,065	111%
	10.00 to <100.00	4,597	14.76%	20	45%	2.50	8,589	187%
	100.00 (Default)	4,871	100.00%	11	75%	2.50		
Sub-total (Corporates)		110,313	6.95%	521	46%	2.50	98,636	89%
Retail customers								
	0.00 to <0.15	1		1	45%			8%
	0.15 to <0.25							
	0.25 to <0.50	74	0.44%	8	45%		18	24%
	0.50 to <0.75	50	0.52%	2	45%		13	26%
	0.75 to <2.50	80	0.68%	4	45%		26	33%
	2.50 to <10.00	2,300	5.08%	6	45%		1,222	53%
	10.00 to <100.00							
	100.00 (Default)							
Sub-total (Retail customers)		2,505	4.71%	21	45%		1,280	51%
Total		112,818	6.90%	542	46%	2.50	99,916	89%

Internal foundation method

F-IRB As at 06.30.2026 In € thousands	PD scale	a	b	c	d	e	f	g
		Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
Credit institution								
	0.00 to <0.15	2,609,148	0.08%	50	45%	2.50	493,175	19%
	0.15 to <0.25	151,396	0.22%	8	45%	2.50	64,234	42%
	0.25 to <0.50							
	0.50 to <0.75							
	0.75 to <2.50							
	2.50 to <10.00							
	10.00 to <100.00							
	100.00 (Default)							
Sub-total (Credit institution)		2,760,545	0.09%	58	45%	2.50	557,409	20%
Corporates								
	0.00 to <0.15	2,897	0.11%	5	40%	2.50	841	29%
	0.15 to <0.25	17,941	0.20%	24	40%	2.50	7,064	39%
	0.25 to <0.50	15,415	0.33%	27	40%	2.50	8,148	53%
	0.50 to <0.75	27,133	0.73%	24	40%	2.50	20,185	74%
	0.75 to <2.50	3,244	1.40%	15	40%	2.50	3,007	93%
	2.50 to <10.00	6,539	3.91%	19	40%	2.50	8,396	128%
	10.00 to <100.00	2,013	10.13%	5	40%	2.50	3,617	180%
	100.00 (Default)			1				
Sub-total (Corporates)		75,182	1.05%	120	40%	2.50	51,257	68%
Total		2,835,727	0.12%	178	45%	2.50	608,666	21%

4. COUNTERPARTY CREDIT RISK

Table 27 (EU CCR8): Exposures to CCPs

As at 06.30.2026		a	b
In € thousands		Exposure value	RWEA
1	Exposures to QCCPs (total)		6,574
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	328,706	6,574
3	(i) OTC derivatives	328,706	6,574
4	(ii) Exchange-traded derivatives		
5	(iii) SFTs		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Prefunded default fund contributions		
10	Unfunded default fund contributions		
11	Exposures to non-QCCPs (total)		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) SFTs		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Prefunded default fund contributions		
20	Unfunded default fund contributions		

5. CVA risk (Credit Valuation Adjustment)

The Credit Valuation Adjustment, or "CVA," is a valuation adjustment of the portfolio of transactions concluded with a counterparty. This adjustment reflects the current market value of the credit risk that the counterparty represents for the institution, but not the current market value of the credit risk that the institution represents for the counterparty.

The "CVA risk" refers to the risk of losses resulting from changes in the CVA value for the portfolio of transactions concluded with a counterparty, which are due to variations in the credit spread risk factors of the counterparty and other inherent risk factors related to this portfolio of transactions.

The Crédit Mutuel Arkéa group applies the reduced basic approach approach for credit valuation adjustment risk. Consequently, the following tables are not displayed in the Group's Pillar 3 report:

- EU CVA.2 : Credit valuation adjustment risk under the Full Basic Approach;
- EU CVA.3 : Credit valuation adjustment risk under the Standardised Approach;
- EU CVA.4 : RWA flow statements of credit valuation adjustment risk under the Standardised Approach.

Table 28 (EU CVA.1) : Credit valuation adjustment under the Reduced Basic Approach

	As at 06.30.2026 In € thousands	a Components of Own Funds Requirements	b Own funds requirements
1	Aggregation of systematic components of CVA risk	27,852	
2	Aggregation of idiosyncratic components of CVA risk	9,538	
3	Total		10,524

6. Credit risk mitigation techniques

Financial, personal and real collateral can be used directly to reduce the calculation of credit risk-related capital requirements that help to determine the calculation of the Group's solvency ratio.

The use of collateral in risk mitigation techniques is, however, subject to compliance with eligibility conditions and minimum requirements imposed by regulations.

Table 29 (EU CR3): CRM techniques overview - Disclosure of the use of credit risk mitigation techniques

		a	b	c	d	e
		Unsecured carrying amount		Secured carrying amount		
				Of which secured by collateral	Of which secured by financial guarantees	
					Of which secured by credit derivatives	
As at 06.30.2026 In € thousands						
1	Loans and advances	64,064,080	57,650,734	45,918,008	11,732,726	
2	Debt securities	13,332,487				
3	Total	77,396,567	57,650,734	45,918,008	11,732,726	
4	Of which non-performing exposures	311,793	924,508	847,854	76,654	
EU-5	Of which defaulted	311,793	924,508			

Table 30 (EU CR4): Standardised approach - Credit risk exposure and CRM effects

As at 06.30.2026 In € thousands		a		b		c		d		e		f	
		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWEAs and RWEAs density							
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEAs	RWEAs density %						
Exposure classes													
1	Central governments or central banks	15,978,228	6,890	16,116,760	2,756			44,506				0%	
2	Non-central government public sector entities	24,045,580	2,551,407	24,045,580	507,904			1,198,040				5%	
EU 2a	Regional governments or local authorities	8,231,341	1,627,033	8,231,341	172,050			206,068				2%	
EU 2b	Public sector entities	15,814,239	924,374	15,814,239	335,853			991,972				6%	
3	Multilateral development banks	698,090		698,090									
EU 3a	International organisations	443,416		443,416									
4	Institutions	273,397	20,020	273,397	4,008			19,789				7%	
5	Covered bonds	105,977		105,977				19,564				18%	
6	Corporates	239,154	88,983	239,154	14,014			220,762				87%	
6.1	Of which: Specialised Lending												
7	Subordinated debt exposures and equity	4,562,705		4,562,705				11,406,762				250%	
EU 7a	Subordinated debt exposures												
EU 7b	Equity	4,562,705		4,562,705				11,406,762				250%	
8	Retail	4,923,707	430,489	4,923,707	149,261			3,726,538				73%	
9	Secured by mortgages on immovable property and ADC exposures	6,531,702	42,556	6,531,702	17,022			1,838,068				28%	
9.1	Secured by mortgages on residential immovable property - non IPRE	6,520,873	38,011	6,520,873	15,204			1,829,972				28%	
9.2	Secured by mortgages on residential immovable property - IPRE												
9.3	Secured by mortgages on commercial immovable property - non IPRE	10,829	4,545	10,829	1,818			8,096				64%	
9.4	Secured by mortgages on commercial immovable property - IPRE												
9.5	Acquisition, Development and Construction ADC												
10	Exposures in default	358,131	4,677	358,131	541			373,508				104%	
EU 10a	Claims on institutions and corporates with a short-term credit assessment												
EU 10b	Collective investment undertakings CIU	390,857	1,097,085	390,857	372,580			1,477,925				194%	
EU 10c	Other items	3,070,902		3,070,902				3,069,556				100%	
12	TOTAL	61,621,845	4,242,108	61,760,377	1,068,086			23,395,019				37%	

6. CREDIT RISK MITIGATION TECHNIQUES

Outstandings measured using the standardised approach mainly concern:

- the categories comprising central and local governments and similar entities;
- mortgage lending by specialized subsidiaries;

■ equity exposures.

This type of counterparty or lending (except equities exposures) benefits from preferential weighting. There is no additional impact from the use of risk mitigation (CRM) techniques.

Table 31 (EU CR7-A): IRB approach - Disclosure of the extent of the use of CRM techniques

Advanced internal method

		a	b	c			d	e	f	
		Total exposures	Credit risk Mitigation techniques							
			Funded credit Protection (FCP)					Part of exposures covered by Other eligible collaterals (%)		
			Part of exposures covered by Financial Collaterals (%)							
				Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)				
A-IRB										
At as 06.30.2026										
In € thousands										
1	Central governments and central banks									
2	Regional governments and local authorities									
3	Public sector entities									
5	Corporates	18,868,975								
5.1	Corporates – General	18,868,975								
5.2	Corporates – Specialised lending									
5.3	Corporates - Purchased Receivables									
6	Retail	50,126,850								
6.1	Retail – Qualifying revolving	105,061								
6.2	Retail – Secured by residential immovable property	25,010,756								
6.3	Retail - Purchased Receivables									
6.4	Retail - Other retail exposures	25,011,033								
7	Total	68,995,825								

		g	h	i	j	k	l	m		n		
		Credit risk Mitigation techniques							Credit risk Mitigation methods in the calculation of RWEAs			
		Funded credit Protection (FCP)			Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)		RWEA with substitution effects (both reduction and substitution effects)			
		Part of exposures covered by Other funded credit protection (%)			Part of exposures covered by Guarantees (%)						Part of exposures covered by Credit Derivatives (%)	
		Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)								
A-IRB												
At as 06.30.2026												
In € thousands												
1	Central governments and central banks											
2	Regional governments and local authorities											
3	Public sector entities											
5	Corporates					0.45%		9,389,892		9,240,364		
5.1	Corporates – General					0.45%		9,389,892		9,240,364		
5.2	Corporates – Specialised lending											
5.3	Corporates - Purchased Receivables											
6	Retail					0.03%		5,364,776		5,371,001		
6.1	Retail – Qualifying revolving							18,289		18,289		
6.2	Retail – Secured by residential immovable property							1,808,013		1,808,013		
6.3	Retail - Purchased Receivables											
6.4	Retail - Other retail exposures					0.05%		3,538,474		3,544,699		
7	Total					0.14%		14,754,668		14,611,365		

6. CREDIT RISK MITIGATION TECHNIQUES

Internal foundation method

	a	b	c	d	e	f
	Credit risk Mitigation techniques					
	Funded credit Protection (FCP)					
	Total exposures	Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)			
			Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	
F-IRB						
At as 06.30.2026						
In € thousands						
1 Central governments and central banks						
2 Regional governments and local authorities						
3 Public sector entities						
4 Institutions	7,190,080					
5 Corporates	9,571,600					
5.1 Corporates – General	8,230,093					
5.2 Corporates – Specialised lending	1,341,507					
5.3 Corporates - Purchased Receivables						
6 Total	16,761,680					

	g	h	i	j	k	l	m	n
	Credit risk Mitigation techniques						Credit risk Mitigation methods in the calculation of RWEAs	
	Funded credit Protection (FCP)			Unfunded credit Protection (UFCP)				
	Part of exposures covered by Other funded credit protection (%)						RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)			
F-IRB								
At as 06.30.2026								
In € thousands								
1 Central governments and central banks								
2 Regional governments and local authorities								
3 Public sector entities								
4 Institutions							1,113,623	1,113,623
5 Corporates				0.43%			6,483,342	6,406,145
5.1 Corporates – General				0.50%			5,636,058	5,558,861
5.2 Corporates – Specialised lending							847,284	847,284
5.3 Corporates - Purchased Receivables								
6 Total				0.24%			7,596,965	7,519,768

The Crédit Mutuel Arkéa group applies the advanced internal ratings-based method to most of its customer loans. As a result, collateral is mainly taken into account in the modeling of loss given default.

The Crédit Mutuel Arkéa group does not underwrite credit derivatives. Consequently, the following table is not displayed in the Group's Pillar 3 report:

- EU CR7 : IRB approach - Effect on the RWEAs of credit derivatives used as CRM techniques.

Table 32 (EU CCR5): Composition of collateral for CCR exposures

	a		b		c		d		e		f		g		h	
	Collateral used in derivative transactions						Collateral used in SFTs									
	Fair value of collateral received		Fair value of posted collateral				Fair value of collateral received		Fair value of posted collateral							
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
As at 06.30.2026																
In € thousands																
1 Cash – domestic currency	607,498	327,038	472,573	87,615							16,269				59,041	
2 Cash – other currencies																
3 Domestic sovereign debt											1,012,787				2,191,098	
4 Other sovereign debt											969,517				427,807	
5 Government agency debt															620,752	
6 Corporate bonds											4,501,212				3,800,896	
7 Equity securities																
8 Other collateral																
9 Total	607,498	327,038	472,573	87,615							6,499,786				7,099,594	

7. Securitisation

At June 30, 2026, the Crédit Mutuel Arkéa group held, as an investor, a number of securitization positions in the Banking Book portfolio.

As Crédit Mutuel Arkéa acts as an investor, the following tables are not included in the Group's Pillar 3 report:

- EU SEC2: Securitisation exposures in the trading book;
- EU SEC3: Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor;
- EU SEC5: Exposures securitised by the institution - exposures in default and specific credit risk adjustments.

Table 33 (EU SEC1): Securitisation exposures in the non-trading book

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Institution acts as originator						Institution acts as sponsor				Institution acts as investor				
	Traditional		Synthetic		Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total		
	STS	Non-STS				STS	Non-STS			STS	Non-STS				
	of which SRT		of which SRT												
As at 06.30.2026															
In € thousands															
1	Total exposures											370,602		370,602	
2	Retail (total)											370,602		370,602	
3	residential mortgage														
4	credit card														
5	other retail exposures											370,602		370,602	
6	re-securitisation														
7	Wholesale (total)														
8	loans to corporates														
9	commercial mortgage														
10	lease and receivables														
11	other wholesale														
12	re-securitisation														

Table 34 (EU SEC4): Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

	Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)			
	a	b	c	d	e	f	g	h	i
As at 06.30.2026 In € thousands	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW / deductions
1 Total exposures	370,602						370,602		
2 Traditional transactions	370,602						370,602		
3 Securitisation	370,602						370,602		
4 Retail	370,602						370,602		
5 Of which STS	370,602						370,602		
6 Wholesale									
7 Of which STS									
8 Re-securitisation									
9 Synthetic transactions									
10 Securitisation									
11 Retail underlying									
12 Wholesale									
13 Re-securitisation									

7. SECURITISATION

	j	k	l	m	n	o	p	q
		RWEA (by regulatory approach)				Capital charge after cap		
As at 06.30.2026 In € thousands	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW / deductions
1 Total exposures		37,060				2,965		
2 Traditional transactions		37,060				2,965		
3 Securitisation		37,060				2,965		
4 Retail		37,060				2,965		
5 Of which STS		37,060				2,965		
6 Wholesale								
7 Of which STS								
8 Re-securitisation								
9 Synthetic transactions								
10 Securitisation								
11 Retail underlying								
12 Wholesale								
13 Re-securitisation								

8. Market risk

The Crédit Mutuel Arkéa group calculates its market risk capital requirements using the standardised approach.

At the end of June 2026, there is no market risk as the Crédit Mutuel Arkéa group has no portfolio in the trading book. Consequently, the following tables are not displayed in the Group's Pillar 3 report:

- EU MR1 : Market risk under the standardised approach;
- EU MR2 : Market risk under the alternative internal model approach (AIMA);
- EU MR3 : Market risk under the simplified standardised approach (SSA);
- EU MR4 : Comparison between VAR (1 day, 99%) and daily trading portfolio result.

9. Interest rate risk in the banking book

Interest rate risk is then current or prospective risk, to which the bank's shareholders' capital and earnings are exposed as a result of unfavorable movements in interest rates. It can result from a

difference in maturity between fixed-rate assets and liabilities, a difference in the reference index (basis risk) or the exercise of options (such as caps, floors or early repayment of loans).

Table 35 (EU IRRBB1): Interest rate risks of non-trading book activities

In € thousands		a	b	c	d
		ΔEVE		$\Delta NII(*)$	
Period		06.30.2026	12.31.2025	06.30.2026	12.31.2025
1	Parallel up (+200 bps)	-856,141	-846,597	178,733	92,476
2	Parallel down (-200 bps)	309,816	357,014	-168,620	-185,345
3	Steeper	-122,382	-123,838		
4	Flattener	-24,045	-48,717		
5	Short rate up	-257,403	-270,872		
6	Short rate down	144,273	131,240		
Period		06.30.2026			
	Tier 1 capital	9,233,383			

10. Liquidity risk

Liquidity risk is the risk that an entity will not be able to meet its obligations or to unwind or offset a position because of its situation or the market situation within a specified period of time and at a reasonable cost. It arises from a maturity mismatch between the sources and uses of funds.

It may result in an additional financial expense in the event of an increase in liquidity spreads; in the most extreme form, it could result in the institution's inability to honor its commitments.

The Group has historically been vigilant and prudent in managing this risk.

A number of regulatory liquidity ratios are closely monitored, including:

- the LCR (Liquidity Coverage Ratio), which is provided for by the CRD 4 and CRR regulations. It measures the ratio between liquid assets and net cash outflows at 30 days under a stress scenario. The minimum required level has been 100% since 2018;
- the NSFR (Net Stable Funding Ratio), which is also a liquidity ratio provided for by the CRD 4 and CRR regulations. It verifies the coverage of stable uses by stable resources. The minimum required level has been 100% since June 2021.

In addition to regulatory liquidity indicators, CM Arkéa has an advanced internal system for monitoring and controlling liquidity risk, which is overseen and managed by the ALM Department.

Short-term liquidity ratio information

In accordance with the CRR, the Crédit Mutuel Arkéa group's Accounting Department produces, and submits monthly to the ECB, a report on its short-term liquidity coverage ratio (hereinafter "LCR").

The purpose of the LCR is to ensure the short-term resilience of banks in the face of severe liquidity stress. It verifies that the level of highly-liquid assets is sufficient to cover the net cash flows over the next 30 days, under stress assumptions involving, in particular, deposit flight and drawdowns of amounts under off-balance sheet agreements.

Explanations on the main drivers of LCR results, its changes over time and the evolution of the contribution of inputs to the LCR's calculation over time

The Group met the regulatory requirement in terms of LCR ratio throughout the second quarter of 2026 with significant room for maneuver. The average LCR ratio from July 2025 to June 2026 was 158.73%. At the end of June 2026, the Group's consolidated LCR ratio was 149.08%, a decrease of 8.07 points compared with the end of March 2026.

The Crédit Mutuel Arkéa group's liquid assets totaled €24,879 million and consisted mainly of deposits at central banks and level 1 guaranteed bonds. These represented 76% of liquid assets at the end of June 2026.

Net cash outflows over 30 days amounted to €18,542 million, most of which corresponded to customer deposits. This represented an increase of €162 million compared with the end of March 2026.

Net cash inflows over 30 days amounted to €1,854 million, most of which corresponded to customer loans and maturing debt securities. This represented a decrease of €432 million compared with the end of March 2026.

Table 36 (EU LIQ1): Quantitative information on the liquidity coverage ratio (LCR)

		a	b	c	d
In € thousands		Total unweighted value average			
EU-1a	Quarter ending on DD Month YYYY	06.30.2026	03.31.2026	12.31.2025	09.30.2025
EU-1b	Number of data points used in the calculation of averages:	12	12	12	12
	HIGH-QUALITY LIQUID ASSETS (HQLA)				
1	Total high-quality liquid assets HQLA				
	CASH - OUTFLOWS				
2	Retail deposits and deposits from small business	49,264,557	48,466,668	47,649,010	47,146,728
3	Stable deposits	34,769,727	34,413,549	33,962,526	33,532,014
4	Less stable deposits	11,606,717	11,535,313	11,461,432	11,425,546
5	Unsecured wholesale funding	21,389,893	21,220,092	21,224,288	21,221,705
6	Operational deposits all counterparties and deposits in networks of cooperative banks	800,000	782,339	770,967	794,321
7	Non-operational deposits all counterparties	20,088,549	20,025,965	20,075,497	20,036,907
8	Unsecured debt	501,344	411,788	377,825	390,477
9	Secured wholesale funding				
10	Additional requirements	12,050,721	12,166,520	12,315,348	12,294,462
11	Outflows related to derivative exposures and other collateral requirements	749,739	724,744	700,486	693,673
12	Outflows related to loss of funding on debt products				
13	Credit and liquidity facilities	11,300,983	11,441,776	11,614,863	11,600,789
14	Other contractual funding obligations	153,520	162,619	151,142	167,365
15	Other contingent funding obligations	1,464,529	1,033,971	632,149	421,426
16	TOTAL CASH OUTFLOWS				
	CASH - INFLOWS				
17	Secured lending e.g. reverse repos	452,310	366,700	249,722	429,375
18	Inflows from fully performing exposures	2,187,564	2,085,023	2,018,021	1,960,322
19	Other cash inflows	754,516	791,198	825,032	973,846
EU-19a	Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies				
EU-19b	Excess inflows from a related specialised credit institution				
20	TOTAL CASH INFLOWS	3,394,391	3,242,921	3,092,775	3,363,543
EU-20 a	Fully exempt inflows	133,333	104,167	104,167	104,167
EU-20b	Inflows subject to 90% cap				
EU-20c	Inflows subject to 75% cap	3,261,058	3,138,755	2,988,609	3,259,377
	TOTAL ADJUSTED VALUE				
EU-21	LIQUIDITY BUFFER				
22	TOTAL NET CASH OUTFLOWS				
23	LIQUIDITY COVERAGE RATIO				

10. LIQUIDITY RISK

	In € thousands	e	f	g	h
		Total weighted value average			
EU-1a	Quarter ending on DD Month YYYY	06.30.2026	03.31.2026	12.31.2025	09.30.2025
EU-1b	Number of data points used in the calculation of averages:	12	12	12	12
	HIGH-QUALITY LIQUID ASSETS (HQLA)				
1	Total high-quality liquid assets HQLA	23,940,822	22,950,966	22,083,001	21,181,738
	CASH - OUTFLOWS				
2	Retail deposits and deposits from small business	3,084,399	3,061,375	3,030,676	3,002,202
3	Stable deposits	1,738,486	1,720,677	1,698,126	1,676,601
4	Less stable deposits	1,322,390	1,315,692	1,304,635	1,298,536
5	Unsecured wholesale funding	11,415,926	11,312,032	11,306,321	11,318,157
6	Operational deposits all counterparties and deposits in networks of cooperative banks	63,413	60,998	59,203	61,106
7	Non-operational deposits all counterparties	10,851,170	10,839,246	10,869,293	10,866,574
8	Unsecured debt	501,344	411,788	377,825	390,477
9	Secured wholesale funding	207,614	107,841	99,135	127,632
10	Additional requirements	2,249,267	2,227,117	2,195,474	2,161,147
11	Outflows related to derivative exposures and other collateral requirements	749,739	724,744	700,486	693,673
12	Outflows related to loss of funding on debt products				
13	Credit and liquidity facilities	1,499,529	1,502,373	1,494,988	1,467,473
14	Other contractual funding obligations	153,520	162,619	151,142	167,365
15	Other contingent funding obligations	407,781	243,786	106,359	42,511
16	TOTAL CASH OUTFLOWS	17,518,508	17,114,770	16,889,107	16,819,014
	CASH - INFLOWS				
17	Secured lending e.g. reverse repos	91,684	91,791	59,740	85,915
18	Inflows from fully performing exposures	1,571,737	1,470,995	1,400,533	1,335,105
19	Other cash inflows	754,516	791,198	825,032	973,846
EU-19a	Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies				
EU-19b	Excess inflows from a related specialised credit institution				
20	TOTAL CASH INFLOWS	2,417,937	2,353,984	2,285,305	2,394,867
EU-20 a	Fully exempt inflows	133,333	104,167	104,167	104,167
EU-20b	Inflows subject to 90% cap				
EU-20c	Inflows subject to 75% cap	2,284,604	2,249,817	2,181,138	2,290,700
	TOTAL ADJUSTED VALUE				
EU-21	LIQUIDITY BUFFER	23,940,822	22,950,966	22,083,001	21,181,738
22	TOTAL NET CASH OUTFLOWS	15,100,571	14,760,786	14,603,802	14,424,148
23	LIQUIDITY COVERAGE RATIO	158.73%	155.42%	151.13%	146.70%

The Crédit Mutuel Arkéa group calculates the LCR in accordance with Implementing Regulation (EU) 2024/3172.

10. LIQUIDITY RISK

Concentration of funding and liquidity sources

Crédit Mutuel Arkéa seeks to diversify its sources of funding and liquidity. It has therefore defined internal standards on:

- the loan-to-deposit ratio in order to check the balance of the commercial business and dependence on market refinancing;
- the level of dispersion of interbank refinancing in order to ensure control of its dependence on certain counterparties;
- refinancing volumes by maturity to avoid a concentration of the maturities of the refinancing lines.

At the same time, the Crédit Mutuel Arkéa group has developed a policy of diversifying its refinancing channels and has several types of issue vehicles, particularly in the medium to long term, with both unsecured and secured issuance programs.

The definition of the refinancing program takes into account these limits and the various possible issuance vehicles. When preparing for and carrying out issues in the markets, attention is also paid to the diversification of investors, both by type of investor (asset managers, banks, etc.) and by

geographic area (France, Germany, Scandinavian countries, etc.).

Description of the composition of the institution's liquidity buffer

Available liquidity reserves are a buffer in the event of a liquidity crisis.

They consist of cash that is available immediately (net of mandatory reserves) or in the short term (less than six months) and assets eligible for Central Bank refinancing available immediately or within three weeks (valued with the discount provided by the Central Bank). The level of liquidity reserves is set monthly by the Treasury, Refinancing and Foreign Exchange department and may, if necessary, be updated on a daily basis.

The liquidity reserves are presented monthly to the Group Operational ALM Committee in order of asset liquidity, with a comparison with past months, and quarterly to the ALM and Capital Management Committee and the Board of Directors as part of the limit monitoring process.

At June 30, 2026, the liquidity reserves amounted to €39.2 billion, a decrease of €1.0 billion since March 31, 2026.

(in € billion)	Liquidity reserves	
	06.30.2026	03.31.2026
Central bank deposits	12.0	12.9
LCR securities eligible for the 3G pool (after haircut)	13.0	12.4
Other assets eligible for the 3G pool (after haircut)	13.8	14..6
Other assets not eligible for the 3G pool (after haircut)	0.4	0.3
Total	39.2	40.2

Crédit Mutuel Arkéa strives to maintain liquidity reserves of more than nearly twice the amount of the net cash outflows of the LCR. This liquidity buffer allows it to cope with extreme crisis situations at all times and reflects the Group's commitment to prudent liquidity risk management. At June 30, 2026, liquidity reserves represented 42% of Crédit Mutuel Arkéa's gross deposits.

Exposure to derivatives and possible collateral calls

The Crédit Mutuel Arkéa group uses derivatives mainly for the purpose of managing interest rate risk. They are subject to margin calls that are generally standardised and meet the

requirements of the European Market Infrastructure Regulation (EMIR).

At June 30, 2026, the net position of collateral calls was not material and had a marginal impact on cash and liquid securities management.

In addition, the calculation of the LCR includes an additional cash outflow corresponding to additional collateral requirements that would result from an adverse market scenario as well as a deterioration in credit quality; the amount was valued at close to €807 million at June 30, 2026.

10. LIQUIDITY RISK

Asymmetry of currencies in the LCR

The LCR is calculated in euros only, as foreign currency positions are marginal (foreign currency positions are valued in euros as they are below the 5% representativeness threshold in the total consolidated banking balance sheet). This is due to the group's business model and geographic location.

Information on net stable funding ratio

In addition to the LCR, European regulations provide for a long-term structural liquidity ratio called the "**NSFR**" (net stable funding ratio). The NSFR is designed to encourage credit institutions to have a permanent structure of stable resources, enabling them to continue operating over a period of one year in an environment of prolonged stress.

The Group met the regulatory requirement in the first half of 2026, with significant room for

maneuver. The average annual NSFR from July 2025 to June 2026 was 118.49%. At the end of June 2026, the NSFR ratio stood at 117.9%, a decrease of 1.28 points at the end of December 2025.

The amount of weighted liabilities available at one year was €102,167 million, most of which corresponded to customer deposits and issues (negotiable medium-term notes, negotiable certificates of deposit, etc.). This represented an increase of €3,187 million compared with the end of December 2025.

The amount of weighted assets to be financed over one year was €86,657 million, most of which corresponded to loans to non-financial customers. This represented an increase of €3,608 million compared with the end of December 2025.

Table 37 (EU LIQ2): Net stable funding ratio (NSFR)

		a	b	c	d	e
		Unweigghted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to <1 yr	≥ 1yr	
As at 06.30.2026						
In € thousands						
Available stable funding ASF Items						
1	Capital items and instruments	10,565,219	19,498		2,386,355	12,951,574
2	Own funds	10,565,219			2,098,552	12,663,771
3	Other capital instruments		19,498		287,803	287,803
4	Retail deposits		50,763,333			47,450,071
5	Stable deposits		35,261,423			33,498,352
6	Less stable deposits		15,501,910			13,951,719
7	Wholesale funding:		35,933,131	2,799,344	26,806,777	40,491,815
8	Operational deposits		800,000			400,000
9	Other wholesale funding		35,133,131	2,799,344	26,806,777	40,091,815
10	Interdependent liabilities		10,940,640			
11	Other liabilities:	13,846	1,325,760		1,273,688	1,273,688
12	NSFR derivative liabilities	13,846				
13	All other liabilities and capital instruments not included in the above categories		1,325,760		1,273,688	1,273,688
14	Total available stable funding ASF					102,167,149
Required stable funding RSF Items						
15	Total high-quality liquid assets HQLA					1,000,669
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		757,367	708,262	17,545,284	16,159,275
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		9,119,945	4,612,344	64,985,291	57,817,800
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		53,558	19,986		9,993
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		2,608,151	557,151	1,668,513	2,134,853
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		4,029,051	3,097,544	48,159,687	54,012,157
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		537,633	403,158	9,028,082	13,297,930
22	Performing residential mortgages, of which:		531,323	530,439	14,613,183	
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		417,349	417,158	9,768,002	
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		1,897,863	407,223	543,908	1,660,797
25	Interdependent assets		10,940,640			
26	Other assets:		1,997,576		9,712,362	10,414,894
27	Physical traded commodities					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		472,573			401,687
29	NSFR derivative assets					
30	NSFR derivative liabilities before deduction of variation margin posted		231,674			11,584
31	All other assets not included in the above categories		1,293,329		9,712,362	10,001,623
32	Off-balance sheet items		13,191,553		1,779	1,264,130
33	Total RSF					86,656,768
34	Net Stable Funding Ratio %					117.90%

11. ESG Risks

From a prudential perspective, for a financial institution, ESG (Environmental, Social, and Governance) risks correspond to the negative materialization of ESG factors on its financial situation, financial results, and cash flows due to impacts on its counterparties or assets.

ESG risks are potentially aggravating factors for other existing risks to which the Crédit Mutuel Arkéa group is exposed, including credit risk,

operational risk, or other categories of financial risks. Therefore, Crédit Mutuel Arkéa has integrated ESG risk factors into its governance, strategy, and overall risk management framework.

In the absence of significant developments in qualitative information by the first half of 2026, the elements contained in the Pillar 3 report as of December 31, 2025, remain valid.

Table 38 (Template 1): Banking book - Indicators of potential climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity

Sector/subsector		Gross carrying amount			
As at 06.30.2026 In € thousands		Of which exposures towards companies excluded from EU Paris- aligned Benchmarks *	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non- performing exposures
1	Exposures towards sectors that highly contribute to climate change	24,421,897	1,198	2,235,816	1,011,471
2	A - Agriculture, forestry and fishing	2,601,811		408,619	199,717
3	B - Mining and quarrying	13,561		3,401	1,986
4	B.05 - Mining of coal and lignite				
5	B.06 - Extraction of crude petroleum and natural gas	936		936	
6	B.07 - Mining of metal ores				
7	B.08 - Other mining and quarrying	11,910		2,465	1,986
8	B.09 - Mining support service activities	715			
9	C - Manufacturing	1,531,361	378	155,404	111,098
10	C.10 - Manufacture of food products	450,137		37,799	26,491
11	C.11 - Manufacture of beverages	95,939		5,674	20,977
12	C.12 - Manufacture of tobacco products				
13	C.13 - Manufacture of textiles	7,765		522	
14	C.14 - Manufacture of wearing apparel	64,961		261	1,104
15	C.15 - Manufacture of leather and related products	435		6	23
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	23,926		1,034	12,000
17	C.17 - Manufacture of paper and paper products	22,548		7,667	2,209
18	C.18 - Printing and reproduction of recorded media	42,154		3,119	1,362
19	C.19 - Manufacture of coke and refined petroleum products				
20	C.20 - Manufacture of chemicals and chemical products	38,890	376	128	2,149
21	C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	27,655		6,032	
22	C.22 - Manufacture of rubber products	29,229		4,224	443
23	C.23 - Manufacture of other non-metallic mineral products	48,563		2,530	1,898
24	C.24 - Manufacture of basic metals	12,950		2,823	3,717
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	209,325	1	27,308	5,004
26	C.26 - Manufacture of computer, electronic and optical products	63,911		13,253	1,605
27	C.27 - Manufacture of electrical equipment	122,374		338	
28	C.28 - Manufacture of machinery and equipment n.e.c.	96,426	1	11,005	23,196
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	20,268		5,431	668
30	C.30 - Manufacture of other transport equipment	60,439		16,941	2,925
31	C.31 - Manufacture of furniture	8,170		489	1,575
32	C.32 - Other manufacturing	23,561		600	1,486
33	C.33 - Repair and installation of machinery and equipment	61,735		8,220	2,266
34	D - Electricity, gas, steam and air conditioning supply	1,125,001	2	60,770	10,616
35	D35.1 - Electric power generation, transmission and distribution	890,537		35,225	9,934
36	D35.11 - Production of electricity	826,562		29,420	9,934
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	149,154	2	25,545	682
38	D35.3 - Steam and air conditioning supply	85,310			
39	E - Water supply; sewerage, waste management and remediation activities	448,499	818	1,027	3,476
40	F - Construction	722,295		43,412	43,282
41	F.41 - Construction of buildings	66,012		14,430	4,856
42	F.42 - Civil engineering	281,153		6,703	3,957
43	F.43 - Specialised construction activities	375,130		22,279	34,469
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	2,425,805		167,534	194,083
45	H - Transportation and storage	759,491		21,072	21,280
46	H.49 - Land transport and transport via pipelines	282,941		12,204	16,314
47	H.50 - Water transport	25,599		1,972	3,333
48	H.51 - Air transport	1,307			
49	H.52 - Warehousing and support activities for transportation	449,329		6,896	1,421
50	H.53 - Postal and courier activities	315			212
51	I - Accommodation and food service activities	843,337		113,175	78,940
52	L - Real estate activities	13,950,736		1,261,402	346,993
53	Exposures towards sectors other than those that highly contribute to climate change	9,256,433	1	756,833	338,170
54	K - Financial and insurance activities	2,728,420		286,731	112,098
55	Exposures to other sectors (NACE codes J, M - U)	6,528,013	1	470,102	226,072
56	Total	33,678,330	1,199	2,992,649	1,349,641

* In accordance with Article 12, paragraph 1, points (d) to (g), and Article 12, paragraph 2, of Regulation (EU) 2020/1818

11. ESG RISKS

Sector/subsector		f	g	h	i	j	k
		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting
As at 06.30.2026 In € thousands			Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions	
1	Exposures towards sectors that highly contribute to climate change	-705,084	-112,766	-497,847	7,332,919	4,199,464	4.50%
2	A - Agriculture, forestry and fishing	-129,659	-15,914	-103,282	2,981,111	829,768	0.76%
3	B - Mining and quarrying	-1,827	-167	-1,661	11,156	4,447	11.07%
4	B.05 - Mining of coal and lignite						
5	B.06 - Extraction of crude petroleum and natural gas	-40	-40		149	55	0.00%
6	B.07 - Mining of metal ores						
7	B.08 - Other mining and quarrying	-1,787	-127	-1,661	10,572	4,234	12.60%
8	B.09 - Mining support service activities				435	158	0.00%
9	C - Manufacturing	-92,338	-9,884	-76,378	1,087,740	938,762	18.78%
10	C.10 - Manufacture of food products	-22,911	-3,056	-18,979	501,610	455,863	27.32%
11	C.11 - Manufacture of beverages	-12,350	-675	-10,655	42,757	38,077	32.10%
12	C.12 - Manufacture of tobacco products						
13	C.13 - Manufacture of textiles	-40	-9		3,911	3,198	0.00%
14	C.14 - Manufacture of wearing apparel	-1,100	-19	-1,033	16,720	13,673	0.00%
15	C.15 - Manufacture of leather and related products	-27		-19	102	84	0.00%
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	-10,867	-45	-10,499	13,522	9,608	0.00%
17	C.17 - Manufacture of paper and paper products	-2,711	-1,105	-1,598	9,709	6,899	0.00%
18	C.18 - Printing and reproduction of recorded media	-909	-48	-707	17,384	13,107	32.10%
19	C.19 - Manufacture of coke and refined petroleum products						
20	C.20 - Manufacture of chemicals and chemical products	-2,338	-24	-958	18,090	12,072	34.11%
21	C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-1,399	-1,241		1,913	1,020	85.36%
22	C.22 - Manufacture of rubber products	-333	-112	-144	26,457	15,651	18.41%
23	C.23 - Manufacture of other non-metallic mineral products	-1,677	-515	-975	27,761	16,532	3.18%
24	C.24 - Manufacture of basic metals	-839	-102	-690	4,682	3,536	46.99%
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	-4,044	-409	-3,356	233,535	197,502	13.72%
26	C.26 - Manufacture of computer, electronic and optical products	-1,486	-362	-925	12,258	10,592	15.10%
27	C.27 - Manufacture of electrical equipment	-160	-20		29,975	25,546	0.00%
28	C.28 - Manufacture of machinery and equipment n.e.c.	-23,250	-1,307	-21,371	75,599	71,262	21.91%
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	-538	-72	-401	7,017	6,321	0.00%
30	C.30 - Manufacture of other transport equipment	-1,762	-401	-1,041	14,800	13,513	17.44%
31	C.31 - Manufacture of furniture	-1,001	-23	-941	3,200	2,349	4.09%
32	C.32 - Other manufacturing	-822	-50	-703	6,255	4,828	0.01%
33	C.33 - Repair and installation of machinery and equipment	-1,774	-289	-1,383	20,483	17,529	0.00%
34	D - Electricity, gas, steam and air conditioning supply	-15,841	-4,203	-8,566	537,986	135,189	0.11%
35	D35.1 - Electric power generation, transmission and distribution	-13,346	-2,804	-8,173	408,202	94,045	0.00%
36	D35.11 - Production of electricity	-12,425	-2,412	-7,647	369,055	85,026	0.00%
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	-2,239	-1,399	-393	82,251	29,946	0.00%
38	D35.3 - Steam and air conditioning supply	-256			47,533	11,198	1.47%
39	E - Water supply; sewerage, waste management and remediation activities	-3,590	-34	-2,583	59,566	40,123	4.27%
40	F - Construction	-34,034	-3,158	-24,918	235,596	205,160	6.51%
41	F.41 - Construction of buildings	-5,337	-1,408	-3,221	19,897	17,390	0.79%
42	F.42 - Civil engineering	-5,156	-219	-2,076	47,814	40,906	4.27%
43	F.43 - Specialised construction activities	-23,541	-1,531	-19,621	167,885	146,864	9.20%
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	-138,174	-12,666	-115,063	1,419,060	1,226,199	7.67%
45	H - Transportation and storage	-12,273	-1,180	-9,974	232,460	149,676	4.78%
46	H.49 - Land transport and transport via pipelines	-8,271	-704	-7,153	105,230	62,045	3.49%
47	H.50 - Water transport	-1,617	-186	-1,419	15,129	6,203	32.29%
48	H.51 - Air transport	-33			243	143	0.31%
49	H.52 - Warehousing and support activities for transportation	-2,179	-290	-1,230	111,807	81,248	4.04%
50	H.53 - Postal and courier activities	-173		-172	51	37	0.00%
51	I - Accommodation and food service activities	-53,980	-9,811	-40,672	143,390	108,944	2.49%
52	L - Real estate activities	-223,368	-55,749	-114,750	624,854	561,196	3.43%
53	Exposures towards sectors other than those that highly contribute to climate change	-261,712	-60,705	-154,537			
54	K - Financial and insurance activities	-69,750	-21,963	-37,249			
55	Exposures to other sectors (NACE codes J, M- U)	-191,962	-38,742	-117,288			
56	Total	-966,796	-173,471	-652,384	7,332,919	4,199,464	4.50%

11. ESG RISKS

Sector/subsector	l	m	n	o	p
	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
As at 06.30.2026 In € thousands					
1 Exposures towards sectors that highly contribute to climate change	8,479,904	5,823,489	7,751,001	2,367,503	9
2 A - Agriculture, forestry and fishing	961,036	960,737	673,470	6,568	8
3 B - Mining and quarrying	7,323	4,368	1,870		6
4 B.05 - Mining of coal and lignite					
5 B.06 - Extraction of crude petroleum and natural gas		936			6
6 B.07 - Mining of metal ores					
7 B.08 - Other mining and quarrying	6,678	3,362	1,870		6
8 B.09 - Mining support service activities	645	70			3
9 C - Manufacturing	925,627	552,343	47,337	6,054	5
10 C.10 - Manufacture of food products	296,822	128,975	24,340		5
11 C.11 - Manufacture of beverages	73,759	14,732	7,448		3
12 C.12 - Manufacture of tobacco products					
13 C.13 - Manufacture of textiles	5,892	1,579	294		4
14 C.14 - Manufacture of wearing apparel	11,637	53,324			9
15 C.15 - Manufacture of leather and related products	230	205			5
16 C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	19,839	3,367	720		3
17 C.17 - Manufacture of paper and paper products	8,583	13,965			7
18 C.18 - Printing and reproduction of recorded media	40,655	1,414	85		4
19 C.19 - Manufacture of coke and refined petroleum products					
20 C.20 - Manufacture of chemicals and chemical products	28,038	10,783	69		4
21 C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	16,816	10,839			4
22 C.22 - Manufacture of rubber products	16,465	11,187	1,577		5
23 C.23 - Manufacture of other non-metallic mineral products	20,048	25,207	3,308		7
24 C.24 - Manufacture of basic metals	11,287	1,663			3
25 C.25 - Manufacture of fabricated metal products, except machinery and equipment	57,956	148,482	2,887		7
26 C.26 - Manufacture of computer, electronic and optical products	25,798	33,585	4,528		7
27 C.27 - Manufacture of electrical equipment	122,272	102			1
28 C.28 - Manufacture of machinery and equipment n.e.c.	77,824	18,051	551		4
29 C.29 - Manufacture of motor vehicles, trailers and semi-trailers	19,558	619		91	4
30 C.30 - Manufacture of other transport equipment	23,732	36,707			7
31 C.31 - Manufacture of furniture	4,831	2,435	904		4
32 C.32 - Other manufacturing	9,107	8,491		5,963	7
33 C.33 - Repair and installation of machinery and equipment	34,478	26,631	626		6
34 D - Electricity, gas, steam and air conditioning supply	177,198	138,398	548,510	260,895	15
35 D35.1 - Electric power generation, transmission and distribution	129,182	88,720	413,885	258,750	16
36 D35.11 - Production of electricity	120,293	72,606	387,208	246,455	16
37 D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	44,140	38,221	66,793		9
38 D35.3 - Steam and air conditioning supply	3,876	11,457	67,832	2,145	14
39 E - Water supply; sewerage, waste management and remediation activities	57,145	309,580	81,538	236	10
40 F - Construction	573,536	67,107	65,859	15,793	5
41 F.41 - Construction of buildings	36,112	9,409	15,234	5,257	7
42 F.42 - Civil engineering	245,634	10,236	15,250	10,033	4
43 F.43 - Specialised construction activities	291,790	47,462	35,375	503	5
44 G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,223,586	1,045,666	124,256	32,297	4
45 H - Transportation and storage	514,104	104,519	104,100	36,768	6
46 H.49 - Land transport and transport via pipelines	196,862	48,483	37,596		6
47 H.50 - Water transport	19,240	5,687		672	5
48 H.51 - Air transport	1,307				2
49 H.52 - Warehousing and support activities for transportation	296,380	50,349	66,504	36,096	6
50 H.53 - Postal and courier activities	315				3
51 I - Accommodation and food service activities	307,739	303,252	218,301	14,045	7
52 L - Real estate activities	3,732,610	2,337,519	5,885,760	1,994,847	11
53 Exposures towards sectors other than those that highly contribute to climate change	5,218,276	2,430,123	944,959	663,075	7
54 K - Financial and insurance activities	1,705,863	579,194	148,276	295,087	6
55 Exposures to other sectors (NACE codes J, M - U)	3,512,413	1,850,929	796,683	367,988	6
56 Total	13,698,180	8,253,612	8,695,960	3,030,578	8

Column B is populated in accordance with Commission Delegated Regulation (EU) 2020/1818 supplementing Regulation (EU) 2016/1011 as regards minimum standards for EU climate transition benchmarks and EU Paris-aligned benchmarks - Regulation on Climate Benchmarks - Recital 6: Sectors listed in sections A to H and section L of Annex I of Regulation (EC) No. 1893/2006.

To identify companies excluded from the Paris-aligned Benchmarks (PAB) indices, the Crédit Mutuel Arkéa group has chosen to rely on data provided by the Urgewald NGO, which draws up and updates two separate lists:

- the Global Coal Exit List (GCEL);
- the Global Oil & Gas Exit List (GOGEL).

Based on these lists, Crédit Mutuel Arkéa identifies companies excluded from the PAB indices whose revenue comes from activities related to coal (GCEL) and oil and gas (GOGEL).

For companies that generate at least 50% of their revenue from electricity production activities with greenhouse gas emission intensity exceeding 100g CO₂e/kWh, exposures classified under NACE code D35.11 "Electricity production" have been

analyzed to determine the source of the produced energy. Companies generating electricity from carbon-based sources (other than renewable energy or nuclear energy) are considered excluded from the PAB indices.

Based on its current knowledge, Crédit Mutuel Arkéa believes it does not have reliable information to identify exposures that would adversely affect one of the environmental objectives of the taxonomy. No information is published by counterparties that could potentially violate an environmental objective of the taxonomy. Consequently, this point could not be included in the analysis.

Finally, Crédit Mutuel Arkéa completes its analysis based on the information disclosed by companies in their sustainability report (CSRD), where they must specify whether they are included or excluded from the PAB indices.

According to this methodology, as of June 30, 2026, the total exposure of the Crédit Mutuel Arkéa group to companies excluded from the PAB indices amounts to €1.2 million (or 0.004% of the total gross accounting value of exposures by sector).

GHG financed emissions

Crédit Mutuel Arkéa has collected greenhouse gas emission data directly from corporate clients or from data providers. It should be noted that modeled data from data providers is not taken into account. Due to the challenges related to the availability and completeness of data on scopes 1 to 3, Crédit Mutuel Arkéa uses proxies when greenhouse gas emission data is not available.

Crédit Mutuel Arkéa uses the PCAF accounting methodology to measure financed greenhouse gas emissions, either from revenue data or from its balance sheet exposures and sectoral proxies provided by PCAF (Partnership for Carbon Accounting Financials).

As part of our ongoing commitment to continuously improve the quality of our reporting, a methodological change in line with the PCAF methodology was implemented as of June 30, 2026, for the calculation of financed greenhouse gas emissions. This change partly accounts for the variations observed in the results presented in the table, while aiming to enhance the reliability and comparability of our data over time.

Environmentally sustainable emissions

Column C has not been completed, in accordance with the EBA's non-action letter of 6 August 2025,

which suspends the publication of environmentally sustainable exposures.

Table 39 (Template 2): Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral

	a	b	c	d	e	f	g
As at 06.30.2026 In € thousands	Total gross carrying amount amount						
	Level of energy efficiency (EP score in kWh/m ² of collateral)						
	0 ; <= 100	> 100 ; <= 200	> 200 ; <= 300	> 300 ; <= 400	> 400 ; <= 500	> 500	
1 Total EU area	46,443,288	6,342,385	15,815,262	16,116,607	5,085,792	1,735,480	1,347,762
2 Of which Loans collateralised by commercial immovable	4,699,129	901,458	1,119,805	1,272,663	592,397	494,523	318,283
3 Of which Loans collateralised by residential immovable	41,742,640	5,440,636	14,695,095	14,843,532	4,493,204	1,240,797	1,029,376
4 Of which Collateral obtained by taking possession: residential and commercial immovable properties	1,519	291	362	412	191	160	103
5 Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	22,102,014	3,160,557	7,263,249	7,473,680	2,462,912	1,000,586	741,030
6 Total non-EU area							
7 Of which Loans collateralised by commercial immovable							
8 Of which Loans collateralised by residential immovable							
9 Of which Collateral obtained by taking possession: residential and commercial immovable properties							
10 Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated							

	h	i	j	k	l	m	n	o	p
As at 06.30.2026 In € thousands	Total gross carrying amount amount							Without EPC label of collateral	
	Level of energy efficiency (EPC label of collateral)							Of which level of energy efficiency (EP score in kWh/m ² of collateral) estimated	
	A	B	C	D	E	F	G		
1 Total EU area	1,229,427	1,301,525	5,481,494	8,495,686	4,895,039	1,907,133	1,030,970	22,102,014	100%
2 Of which Loans collateralised by commercial immovable	9,105	17,616	31,425	47,093	26,159	7,574	11,355	4,548,802	100%
3 Of which Loans collateralised by residential immovable	1,220,322	1,283,909	5,450,069	8,448,593	4,868,880	1,899,559	1,019,615	17,551,693	100%
4 Of which Collateral obtained by taking possession: residential and commercial immovable properties								1,519	100%
5 Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated								22,102,014	100%
6 Total non-EU area									
7 Of which Loans collateralised by commercial immovable									
8 Of which Loans collateralised by residential immovable									
9 Of which Collateral obtained by taking possession: residential and commercial immovable properties									
10 Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated									

Crédit Mutuel Arkéa collects data on energy performance certificates (EPC) from its clients. Efforts have been made to supplement this collection through the ADEME database, which records the EPCs carried out by diagnostics companies in France. All EPCs available to Crédit Mutuel Arkéa (direct collection and ADEME database) have been considered in this model, including EPCs that are over 10 years old. For exposures for which Crédit Mutuel Arkéa only has the EPC label, a correspondence scale has

been created to determine the associated energy consumption level (in kWh/m²) based on the median of the consumption scales per label. For exposures for which Crédit Mutuel Arkéa has no EPC data, calculations are performed to estimate the energy consumption level (in kWh/m²). These calculations are based on a simple extrapolation aimed at applying to exposures with no EPC the breakdown obtained for exposures with EPC data, with a distinction between residential and commercial.

Table 40 (Template 3): Banking book - Climate change transition risk: Alignment metrics

	a	b	c	d	e	f	g
As at 03.30.2026 In € thousands		NACE Sectors (a minima)	Portfolio gross carrying amount	Alignment metric**	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
Sector							
1 Power		3511	0	NA	2025	NA	NA
2 Fossil fuel combustion							
3 Automotive							
4 Aviation		5110	0	NA	2025	NA	NA
5 Maritime transport		5020	7,307	5,62 gCO ₂ /tkm	2025	22.10%	5,01 gCO ₂ /tkm
6 Cement, clinker and lime production		2351	1,834	95,00 kgCO ₂ /t	2025	-79.48%	315,80 kgCO ₂ /t
7 Iron and steel, coke, and metal ore production		2410	0	NA	2025	NA	NA
8 Chemicals							
9 ... potential additions relevant to the business model of the institution							

*** PIT distance to 2030 NZE2050 scenario in % (for each metric)

Crédit Mutuel Arkéa has set physical intensity targets for 2030 in certain high-emission sectors within its banking book (covering Crédit Mutuel Arkéa's financing and treasury investments).

Crédit Mutuel Arkéa based these targets on an analysis of GHG financed emissions using available data and metrics, as well as relevant scenarios to define and adopt these targets for 2030. When intensity data for issuers are not available in a metric and scope consistent with the group's commitment, estimates have been made internally to allow for data comparison.

The targeted sectors and activities are: Coal, Oil and Gas, Steel, Cement, Air Transport, Maritime Transport, Electricity Production, and Residential Real Estate.

Crédit Mutuel Arkéa has established two types of climate targets for 2030 :

- Targets regarding clients and/or counterparties: steel, cement, coal, oil and gas, aviation (airlines), maritime transport (freight transport), and electricity production sectors;
- Carbon intensity targets for certain financed projects: commercial aircraft, international freight transport vessels (over 5,000 tons), and residential real estate.

Regarding the objectives set for corporate clients and their assets (excluding residential real estate), they have been constructed based on data from the NZE 2050 scenario (Net Zero Emissions by 2050) from the International Energy Agency (IEA) for each relevant sector, aligned with the Paris

Agreement aiming to limit global warming to 1.5°C. Crédit Mutuel Arkéa is therefore committed to ensuring that its banking and cash management portfolios in these sectors, concerning the defined scope for each sector, are aligned with the goals of the Paris Agreement by 2030.

Coal, Oil, and Gas

For several years, the group has voluntarily committed and adopted exit trajectories for the Coal and Oil and Gas sectors. These commitments are formalized in the sector policies published on the group's institutional website.

In this context, the group does not measure the physical intensity of its exposures in this sector but has established selection criteria for its financing and investment activities to achieve a total exit from the coal sector by the end of 2027 and a partial exit from the conventional and unconventional fossil energy sectors by the end of 2030. The criteria considered in these policies are compatible with the recommendations of the International Energy Agency: prohibition of financing new oil and gas projects to limit global warming to 1.5°C.

Steel, Cement, Air Transport, Maritime Transport, Electricity Production, and Residential Real Estate

The analysis of GHG financed emissions, reference climate scenarios and the economic and regulatory trends in each sector enabled the definition of the following carbon intensity targets for 2030 :

CARBON INTENSITY TARGET BY 2030

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 steel 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	IEA NZE 2050 (Sep 2023 version) ⁸	scope 1	72 gCO ₂ per passenger and per kilometer
	Airplanes for commercial aviation financing ³			
 ▶ SHIPPING	Shipping companies with NACE code 50.20 ⁴	IEA NZE 2050 (Sep 2023 version) ⁸	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 ₂ e per m ² 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 ₂ e per m ² 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

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

The air transport, maritime transport, and residential real estate sectors (out of Pillar 3 scope) are subject to dedicated sector policies published on the Crédit Mutuel Arkéa institutional website. These policies outline the group's strategy for supporting the environmental and societal transitions of these sectors, which are of significant importance to Crédit Mutuel Arkéa. These sector policies result from specific analyses and collaborative work to define the most appropriate support for each sector: the implementation of specific ESG criteria, creation of dedicated or adapted offers.

To achieve these decarbonization targets by 2030, Crédit Mutuel Arkéa will combine several levers:

- Selectivity in client and counterparty credits and treasury investments based on carbon intensity criteria specific to each sector;
- Support for client and counterparty financing projects in their decarbonization trajectory through adapted offers;
- Renunciation of certain financing and treasury investments incompatible with these objectives.

The template 3 published in this report presents the quantitative information related to the commitments made by Crédit Mutuel Arkéa and the related intensity measurements. In this context, the listed NACE codes are those concerned with sector commitments, and the published amounts correspond to the gross carrying amount of on-balance sheet exposures to companies within the identified NACE codes and within the group's commitments.

The alignment metrics published by sector are a calculation of the physical intensity of financed portfolios. The units are selected in coherence

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with the practices of targeted counterparties and the units used by the International Energy Agency in its scenarios.

The reference year is the date of the exposures for which an intensity metric was calculated. The calculated intensity of the portfolio may be based on counterparty intensity metrics that have been determined before the identification of the exposures.

The data on the distance to the IEA NZE 2050 scenario corresponds to the distance of the last

reported metric from Crédit Mutuel Arkéa's commitment for the concerned sector.

The data on targets represents the current intensity of the portfolio projected three years after linear measurement with respect to the 2030 commitment; this data is indicative and does not constitute a commitment within this timeframe.

Table 41 (Template 4): Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms

	a	b	c	d	e
As at 06.30.2026 In € thousands					
Gross carrying amount (aggregate)		Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate) (*)	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1	-	-	-	-	-
(*) For counterparties among the top 20 carbon emitting companies in the world					

To identify the top 20 carbon-intensive firms worldwide, the Crédit Mutuel Arkéa group refers to the Carbon Majors list established by the Climate Accountability Institute, updated in 2024 and based on 2022 data (latest available data). This public list includes the scopes 1, 2 and 3 emissions

estimated by this initiative.

Based on this list, as of June 30, 2026, no companies are identified in the customer loan portfolio of Crédit Mutuel Arkéa.

Table 42 (Template 5): Indicators of potential climate change physical risk: Exposures subject to physical risk

	a	b	c	d	e	f	g	h		
As at 06.30.2026										
In € thousands										
Variable: Geographical area subject to climate change physical risk - acute and chronic events										
					Gross carrying amount					
					of which exposures sensitive to impact from climate change physical events					
					Breakdown by maturity bucket					
					<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity	of which exposures sensitive to impact from chronic climate change events
1	A - Agriculture, forestry and fishing	2,601,811	1,439	1,209	567				7	
2	B - Mining and quarrying	13,561								
3	C - Manufacturing	1,531,361	13,957	12,310					4	12,230
4	D - Electricity, gas, steam and air conditioning supply	1,125,001	1,304		22,928				18	3,592
5	E - Water supply; sewerage, waste management and remediation activities	448,499	1,750	211					3	1,750
6	F - Construction	722,295	5,573	27	23	39			4	2,753
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	2,425,805	32,291	7,540	662				3	26,358
8	H - Transportation and storage	759,491	3,246	95	7,329	3,860			17	12,521
9	L - Real estate activities	13,950,736	198,447	54,155	185,648	73,173			10	371,543
10	Loans collateralised by residential immovable property	41,742,640	32,169	100,654	360,612	255,070			17	417,455
11	Loans collateralised by commercial immovable property	4,699,129	16,334	16,951	73,357				11	57,153
12	Repossessioned collaterals	1,519								
13	Other relevant sectors (breakdown below where relevant)									

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a	i	j	k	l	m	n	o
As at 06.30.2026	Gross carrying amount						
In € thousands	of which exposures sensitive to impact from climate change physical events						
Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change	of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
						of which Stage 2 exposures	Of which non-performing exposures
1 A - Agriculture, forestry and fishing	3,215		762	399	-400	-49	-344
2 B - Mining and quarrying							
3 C - Manufacturing	14,036		10,868	988	-1,856	-960	-803
4 D - Electricity, gas, steam and air conditioning supply	20,640		3,121	0	-242	-215	
5 E - Water supply; sewerage, waste management and remediation activities	211		0	0	-2		
6 F - Construction	2,887	23	2,133	667	-682	-44	-616
7 G - Wholesale and retail trade; repair of motor vehicles and motorcycles	14,136		2,933	8,653	-6,885	-49	-6,485
8 H - Transportation and storage	2,011		583	3	-51	-33	-3
9 L - Real estate activities	136,116	3,767	26,558	1,225	-5,668	-875	-815
10 Loans collateralised by residential immovable property	312,849	18,198	44,632	20,403	-5,094	-1,378	-3,144
11 Loans collateralised by commercial immovable property	49,487		2,855	2,744	-1,438	-164	-861
12 Repossessed collaterals							
13 Other relevant sectors (breakdown below where relevant)							

To measure its exposures sensitive to acute and chronic physical risks, the Crédit Mutuel Arkéa group has developed an internal tool dedicated to the assessment and geographic measurement of physical climate risks at the municipality level (granularity: postal code) for metropolitan France.

As of June 30, 2026, the tool covers 12 climate-related hazards and relies on scientific databases for risk assessment and national (Géorisques, DRIAS) and international (PREPdata, Aqueduct) climate projections. Some hazards are based on statistical data regarding the likelihood of occurrence, while others incorporate a forward-looking dimension towards 2050 according to the SSP5-8.5 scenario from the IPCC.

The climate-related hazards considered in the assessment of acute risks are:

- Sufloods;
- droughts;
- hail and snow storms;
- heatwaves;
- cold waves;
- frost waves.

The climate-related hazards considered in the assessment of chronic risks are:

- rising air temperatures;
- changes in rainfall patterns;

- sea level rise;
- changes in wind patterns;
- coastal erosion;
- water stress.

For each hazard, a five-level risk scale was applied, ranging from 0 (very low risk) to 4 (very high risk).

A score is determined for acute risks by giving the hazards an equal weighting and, for chronic risks, by reducing the weighting of the "rising sea levels" hazard due to its lower granularity and by eliminating it for non-coastal municipalities.

Exposures considered sensitive to acute and chronic physical risks and presented in this template are those located in French municipalities assessed as very high risk.

For exposures outside mainland France, the Group applies a level of country granularity, based on the ND-Gain Country Index, using a five-level risk scale.

As exposures outside mainland France are insignificant, accounting for less than 4% of the Group's outstandings, the decision was made to disclose the data on an aggregate basis, without distinction between the various geographic regions.

Templates 6 to 8: Green Asset Ratio (Taxonomy) and Template 10 (Other climate change mitigation measures not covered by Regulation (EU) 2020/852)

On 6 August 2025, the EBA issued a no-action letter regarding the application of ESG disclosure requirements.

In this letter, with the aim of reducing the operational burden on institutions, the EBA recommends the non-publication of information

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related to the Taxonomy (Templates 6 to 10 and Column C of Templates 1 and 4) reported in Pillar 3 reports, for the period starting from the reporting date of 30 June 2025 until the entry into force of the ITS (Implementing Technical Standards) amendments.

Crédit Mutuel Arkéa fully integrates ESG issues and risks into its strategy. To reaffirm its commitment to serving local communities and driving future transitions, Crédit Mutuel Arkéa adopted its corporate purpose ("Raison d'être") in 2020 and became a mission-driven company in 2022.

Thus, even though Taxonomy data are no longer subject to a publication requirement under ESG Pillar 3, they continue to be subject to rigorous and dedicated monitoring, in line with Crédit Mutuel Arkéa's sustainability ambitions and its corporate purpose.

Taxonomy data are also available in Crédit Mutuel Arkéa's Universal Registration Document and are updated annually.

12. Appendices

12.1. Declaration of the responsible person

Person responsible for the information contained in this document

Elisabeth Quelled, Associate Chief Executive Officer of Crédit Mutuel Arkéa

Declaration of the responsible person

I certify that the information contained in the Pillar 3 Report as of June 30, 2026 disclosing the information published under Part Eight of EU Regulation No. 575/2013 "CRR", as amended by the EU Regulation No 2024/1623 of the European Parliament and of the Council of 31 May 2024 (CRR3), is, to the best of my knowledge, in accordance with the formal policies and internal processes, systems and controls.

Done at Le Relecq Kerhuon, September 17, 2026.

Elisabeth Quelled, Associate Chief Executive Officer of Crédit Mutuel Arkéa

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