PRESS RELEASE

Disclosure of choice of the home Member State for the needs for the Transparency Directive

***Le Relecq-kerhuon, November 2 2026* - Arkéa Home Loans SFH, *société anonyme* (public limited company) incorporated under French law duly licensed as a specialised credit institution (*établissement de crédit spécialisé*) with the status of *société de financement de l'habitat*, which registered office is located in France (1 rue Louis Lichou, 29480 Le Relecq-Kerhuon), specifies, in accordance with article 222-1 of the General Regulation of the Autorité des Marchés Financiers, that its home Member State, according to the Directive 2004/109/EC of the European Parliament and of the Council of December 15th, 2004 (the Transparency Directive) modified, is France.**

As a consequence, the competent authority for the control of the compliance with its obligations regarding regulated information is the Autorité des Marchés Financiers (AMF).

This information has been published on the website of the Autorité des Marchés Financiers (ESMA/2015/1596 Form).

À propos de Arkéa Home Loans SFH

Arkéa Home Loans SFH, a subsidiary of Crédit Mutuel Arkéa, is a specialised credit institution authorised in France and overseen by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), the French banking and insurance supervisory body. It has direct access to the liquidity of the European Central Bank (ECB). It is authorised to issue home loan bonds, which are covered bonds that comply with the UCITS (Undertakings for Collective Investments in Transferable Securities) directive of the European Parliament. Arkéa Home Loans SFH, a subsidiary of Crédit Mutuel Arkéa, has obtained the authorisation to use the "Superior Quality European Covered Bond" label for all its future issues, in accordance with Article L.513-26-1 II of the Monetary and financial Code. This authorisation has been issued by the ACPR for issues carried out under its covered bond programme, both for covered bonds under French law and for those under German law. Like new issues, all bonds issued before July 8, 2022 will continue to benefit from preferential prudential treatment.

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