

# #1 OUR DEVELOPMENT AMBITIONS

## 01 To be a major player in sustainable regional development

- To make the Group a committed and conquering leader, in Brittany and in our 3 departments in the South-West of France
- To deploy nationwide the know-how developed in our historic territories
- To continue to demonstrate that finance is a tool for a more sustainable world

## 02 Continuing to open up our business model and expand boldly

- To accelerating online banking
- To assert our position as a committed player in private equity and responsible asset management
- To accelerate our strategy of openness and partnership, particularly in our insurance businesses
- To deploy our expertise in banking and insurance services to support the development of our B2B partners and Group entities

# #2 OUR TRANSFORMATION AMBITIONS

## 01 To commit to a Crédit Mutuel Arkéa customer promise

- Delivering a unique, impactful experience
- All committed to delivering on our promise: making the customer our top priority and striving for excellence in customer experience

## 02 To improve operational efficiency

- Adapting the organization to our strategic ambitions
- Overhaul and simplify our operating methods
- Rethinking management to meet the challenges of transformation

## 03 To support a committed team

- Employees: strengthen the Group culture, improve cross-functionality, create the conditions for employee commitment and employability
- Directors: strengthen their role as ambassadors for the Group in the regions and reinforce cohesion with employees

**FAIRE**  
THE GROUP'S  
STRATEGIC PLAN  
**2030**



**WITH YOU,  
WITH ALL  
OUR STRENGTH.**

**THE 2 DRIVERS  
OF OUR SUCCESS**

**OUR IT STRATEGY**

**OUR ARTIFICIAL  
INTELLIGENCE STRATEGY**

## OUR AIMS TO 2027

**> €550 m**

in net income<sup>1</sup>  
corresponding to 7%  
of notional ROE

**≥ 16 %**

CET1<sup>2</sup>

**≤ 67 %**

Operating  
ratio

**< 110 %**

Commitment  
ratio

**7 MILLIONS**

members and customers  
(by 2030)

INCREASE BY

**€10 b**

amounts injected into  
the real economy  
(2025-2027)<sup>4</sup>

**€10 m**

distributed each  
year under  
solidarity schemes

<sup>1</sup> In a central economic scenario and in the absence of any major dislocation in the economic, financial, regulatory and political environment in which the Group's main businesses operate

<sup>2</sup> Ratio between earnings and capital consumption: Net income / IRWA x 15% - Notional ROE calculated on the basis of CET1 at 15%.

<sup>3</sup> With a CET1 tolerance of 15% in exceptional situations (acquisitions, investments, absorption of exogenous shocks, etc.) and in accordance with the Group's risk appetite framework.

<sup>4</sup> Sum of assets invested in private equity (Arkéa Capital) and Group loans supporting the real economy in France (i.e. excluding consumer loans - AFS, CFCAL, federations - and Keytrade).