

## REGULATED INFORMATION

Brest, February 26, 2016

### **Notification of choice of competent authority for monitoring periodic and regulated disclosures**

The new Transparency directive sets new conditions regarding the choice of competent authority for monitoring periodic and regulated disclosures.

Crédit Mutuel Arkéa hereby informs the public that it has chosen the Luxembourg regulator, Commission de Surveillance du Secteur Financier (CSSF), as competent authority.

This information has been published on CSSF's website (ESMA/2015/1596 form).

#### **About Crédit Mutuel Arkéa**

Crédit Mutuel Arkéa is a retail banking and insurance group and one of the leading banks with headquarters at regional level. Crédit Mutuel Arkéa is a cooperative and regional bank and is not listed on the stock exchange. It is entirely owned by its customer-members. Backed by its financial strength and sustained growth, Crédit Mutuel Arkéa puts its performance to work in serving its 3.6 million members and customers and contributing to financing the real economy and development of the regions it serves.

A pioneering and innovative bank, Crédit Mutuel Arkéa has a strong and reputed technology culture. It has drawn on this expertise to weave close ties with players in the digital ecosystem, with which it has developed various types of cooperation. These partnerships with start-ups and fintechs enable it to remain at the cutting edge in the area of technology and usages and help develop its agility.

Crédit Mutuel Arkéa assembles services and solutions covering all areas of banking and finance. It can therefore provide its clients, whether retail, professional non-profit associations, corporate or local government clients, a full range of banking, financial, wealth management and insurance products and services.

- Retail banking for individuals and professional clients with a multi-channel offer that is one of the most comprehensive and innovative in France through the networks of Crédit Mutuel de Bretagne, Crédit Mutuel du Sud-Ouest, Crédit Mutuel du Massif Central, Fortuneo Banque, Leetchi, Financo and CFCAL ;
- Banking services for corporate and institutional clients through its subsidiaries Arkéa Banque Entreprises et Institutionnels, Arkéa Crédit Bail, Leasecom, Arkéa Capital Investissement and Arkéa Capital Partenaire, spanning all areas of expertise to serve the development of the regions it serves;
- Insurance, retirement savings and asset management thanks to the complementary offers of Suravenir, Suravenir Assurances, Novélia, Federal Finance Gestion, Schelcher Prince Gestion...
- White-label banking services for other financial and payments institutions through Arkéa Banking Services, ProCapital and Monext ;
- Non-banking activities through Arkéa Assistance, Arkéa Sécurité, Arkéa Immobilier Conseil and Armorique Habitat.

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