

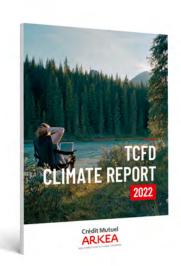
PRESS RELEASE

[TCFD Report]

Crédit Mutuel Arkéa presents its work and progress in favour of the climate

Brest, July 10, 2023 - For the third year running, Crédit Mutuel Arkéa has published its climate report, drawn up in accordance with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). Involved in a voluntary reporting process, the group analyzes the interactions of its various activities with the climate and details the strategy developed to take account of climate issues, the work carried out and the progress made.

Crédit Mutuel Arkéa is publishing its **climate report for the 2022 financial year**, as part of its commitment to transparency and continuous improvement. The report is based on **the four pillars and recommendations of the Task Force on Climate-related Financial Disclosures (TCFD)**. To date, this is not a regulatory obligation, but a desire to refer to a standard.



Consult Crédit Mutuel Arkéa's TCFD 2022 climate report

This report, in line with the commitments made in Crédit Mutuel Arkéa's Raison d'être and Climate Strategy:

- describes the involvement of corporate **governance** in addressing climate issues;
- presents the risks and development opportunities identified as part of its strategy;
- details **climate risk management processes**;
- publishes **objectives and associated measurement indicators**.

The content of this report underlines the group's determination to act responsibly and transparently in the face of the need to accelerate social and environmental transitions. For Crédit Mutuel Arkéa, extra-financial criteria are the pillars of responsible management, alongside financial indicators. They are essential for assessing the sustainability and resilience of its business model.





+46%

Increase in annual production of for environmental transition loans from 2021 to 2022, i.e. €860 million in 2022



Pronoveo and Agrinoveo

New loan solutions to finance renewable energy production, energy renovation, energy efficiency equipment and sustainable mobility projects for professional customers and the agricultural market



Launch of the Sustainable Housing Platform

An application designed for individual customers and prospects, to raise awareness and support them in the process of renovating their homes for energy efficiency



X2

Increase in gross inflows of savings for environmental transition, i.e. €182 million in 2022



AutoFocus Transition Climat

Paris-Aligned Benchmark (PAB) labelled.

Arkéa Investment Services launches France's first Towards Sustainability fund



First Green Bond

launched by Crèdit Mutuel Arkea for institutional investors (€500 million over ten years), aimed at financing renewable energy projects in the regions, for which loans are granted by the Environmental Transition teams of our Corporate and Institutional Banking Division



CRETA

(Global Risk ESG Topics Assessment)

Deployment of an ESG risk questionnaire for corporate customers with revenues in excess of €10 million



5.500

Number of employees made aware by the Climate Fresk



48,774 Teq CO,

Group's 2022 carbon footprint (scopes 1, 2 and partial 3 excluding financing and investments) « Faced with the urgency of climate change, and despite an uncertain and changing context, the financial sector has a key role to play in accelerating the move towards a more sustainable model of economic growth. This involves taking into account extra-financial (ESG) issues, including climate change, alongside financial criteria. At Crédit Mutuel Arkéa, we are resolutely committed to meeting these challenges, and to transparently sharing our concrete actions in favor of the climate. This commitment is now anchored in the long term with the adoption of mission company status in May 2022. »

- Hélène Bernicot. Chief Executive Officer of Crédit Mutuel Arkéa -

About the Crédit Mutuel Arkéa group

The Crédit Mutuel Arkéa cooperative group comprises the Crédit Mutuel de Bretagne and Sud-Ouest federations and their member local banks, as well as around forty specialised subsidiaries (Fortuneo, Monext, Arkéa Banque Entreprises et Institutionnels, Arkéa Investment Services, Suravenir, etc.). It has more than 11,000 employees, 2,600 directors, over 5.1 million bancassurance members and customers, and total assets of €189.1 billion.

The first banking group to adopt a Raison d'être (Purpose) in 2019, Crédit Mutuel Arkéa became a company with a mission in 2022 and, through its "Transitions 2024" strategic plan, is committed to providing finance that serves local and regional authorities and their stakeholders in order to position itself as an agile and innovative financial partner for the transitions of the future.

With a nationwide presence, Crédit Mutuel Arkéa has chosen to keep its decision-making centres in the regions. It is a major player in job creation in its regions, and relies on a dynamic recruitment drive. The Group is convinced that local development can only be achieved by combining financial and non-financial considerations. This is why Crédit Mutuel Arkéa is the first French bank to have developed a unique method for calculating overall performance. This enables it to take into account all the financial, social, societal and environmental impacts of its activities and those of its stakeholders.

Press contact: Ariane Le Berre-Lemahieu - 02 98 00 22 99 - ariane.le-berre-lemahieu@arkea.com







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