

PRESS RELEASE

Crédit Mutuel Arkéa reports solvency ratios well above the prudential requirements set by the ECB for 2026

Brest, November 5, 2025 – Crédit Mutuel Arkéa has received notification from the European Central Bank of the prudential requirements applicable in 2026, following the results of the Supervisory Review and Evaluation Process (SREP) conducted in 2025. The capital requirements applicable to Crédit Mutuel Arkéa for 2026 have been revised downwards, reflecting the group's financial strength and rigorous management.

The Common Equity Tier 1 (CET1)⁽¹⁾ capital requirement that Crédit Mutuel Arkéa must meet, on a sub-consolidated basis, is 9.21% as of January 2026, of which:

- 1.21% under the Pillar 2 Requirement (P2R);
- 2.50% for the conservation buffer;
- 1.00% for the countercyclical buffer.

The overall solvency requirement is set at 13.65%, including 2.15% for P2R⁽¹⁾.

With ratios as of June 30, 2025 of 18.1% for the CET1 ratio⁽²⁾ and 20.6% for the overall solvency ratio⁽²⁾, Crédit Mutuel Arkéa is well above the prudential capital requirements applicable from January 2026.

(1) Capital requirements are calculated excluding Pillar 2 Guidance (P2G).

(2) Ratios are calculated including the intermediate net result of distribution.

About the Crédit Mutuel Arkéa Group

Crédit Mutuel Arkéa is a cooperative and mutual banking and insurance group comprising the Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest federations, their member local banks, and around 40 specialized subsidiaries (Fortuneo, Monext, Arkéa Banque Entreprises et Institutionnels, Arkéa Asset Management, Arkéa Capital, Suravenir, Suravenir Assurances, etc.). It has 11,500 employees, 2,600 directors, more than 5.4 million members and customers, and a balance sheet total of €198.4 billion. With its diverse expertise and unique business model, Crédit Mutuel Arkéa is committed to supporting environmental and societal transitions, in line with its status as a mission-driven company. As a leading financial partner in Brittany and southwestern France, Crédit Mutuel Arkéa is relying on its "Faire 2030" strategic plan to accelerate its development and transformation, in line with a bold strategy driven by a collective of employees and members committed to a shared promise: "With you, with all our strength."

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