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Any reference to past performance is not necessarily indicative of future results.

The condensed consolidated financial statements for the six month period ended 30th June 2018 have been approved by the Board of Directors dated 28th August 2018 and have been subject to a limited review. They are available as part of the update of the 2017 registration document released on Groupe Crédit Mutuel ARKEA’s corporate website. Investors’ attention is drawn on the fact that these documents contain information on the risks and uncertainties related to the unilateral disaffiliation of Groupe Crédit Mutuel ARKEA from Crédit Mutuel and to the complexity of the current situation.
Contents

- p.4  Our identity
- p.12 Our development strategy
- p.25 2018 Half year results
- p.40 Our independence project
- p. 46 Appendix
Our identity
Cooperative and territorial, Arkéa belongs to its members, who are both shareholders and customers.

This proximity with members and clients allows Arkéa to remain directly engaged with their daily constraints and expectations and to act durably in line with local economic realities.

Arkéa’s governance is based on the « one person = one vote » principle.

Arkéa is a mutual group: financial solidarity unites and protects all local savings banks, which benefit from a real autonomy in their day-to-day management.
Regional foundations, with a development beyond borders

A strong presence in our historic territories as a retail banking group, with 331 local savings banks in Brittany, the South-West and Massif Central.

A national coverage by our specialised subsidiaries, offering a complete range of banking and insurance products and services. The majority of our subsidiaries are headquartered in the regions.

A European development of our strategic activities in the digital and BtoB areas: on-line banking, payment services, fintechs.
A governance model that places elected directors at the heart of decisions.

The group is 100% owned by its members.

1.5 million members

331 local savings banks

- Crédit Mutuel de Bretagne
- Crédit Mutuel du Sud-Ouest
- Crédit Mutuel Massif Central

- 3,500 local directors
- 121 federal directors
- 18 directors

Subsidiaries
A group that has always nurtured its autonomy

Arkéa is in control of:

- All its activities, from product and service manufacturing to distribution;
- Its information system;
- Its funding;
- Its risk policy;
- Its compliance with regulatory requirements;
- Its strategic choices.
Our identity | Our business

A group compiling many skills

- Retail banking
  - Cooperative networks
  - On-line banking
  - Specialised networks
  - Fintechs

- Insurance – Asset management
  - Life insurance
  - P&C insurance
  - Brokerage
  - Asset management

Banking for corporates and institutions
- Banking network
- Private equity
- Leasing

BtoB market
- Payment services
- Securities services
- White label banking services

Non-banking activities
An exceptional growth path confirming the pertinence of the business model and strategy.

Growth since 31/12/2008:

- **+46%** Client Portfolio
- **+133%** Outstanding savings
- **+72%** Outstanding loans
- **x 8.4** NET INCOME
  - €428 M y.e. 31/12/2017
  - versus €51.1 M y.e. 31/12/2008
- **x 2.5** EQUITY
  - €6.4 bn as at 31/12/2017
  - versus €2.6 bn as at 31/12/2008
- **+ 86%** TOTAL ASSETS
  - €128.4 bn as at 31/12/2017
  - versus €69 bn as at 31/12/2008
- **+ 93%** NBII
  - €2.09 bn as at 31/12/2017
  - versus €1.08 bn as at 31/12/2008
Confirmed momentum

133 billion euros of total assets
18.3% CET1 ratio
1,082 million euros of net banking & insurance income
247 million euros of net income group share
Our development strategy
Our strategy | An original and forerunner model [videoscribing]

An **original** and **forerunner** model

To find out about Arkéa’s strategy in video:
Le groupe Arkéa défend un modèle économique original et performant, adapté aux enjeux de la transformation bancaire. Sa stratégie vise à renforcer sa vocation originelle à accompagner et financer l’économie réelle tout en valorisant l’ouverture et l’agilité face aux mutations de son environnement.

The three pillars of our development

N°1 territorial anchoring
N°2 technological and digital innovation
N°3 white label banking services
The group draws its strength from **regional roots**, with networks of mutual savings banks in Brittany, South-West and Massif Central.

The majority of the group’s subsidiaries are **manufacturers-distributors** and are headquartered in the regions.

The group stands for **local economic development** by financing corporates and professionals in particular.

Arkéa is a **major player in corporate finance and private equity** in the regions.
Technological and digital innovation

- A real culture of innovation
  - A high density of engineers
  - A group that has always acted as a forerunner

- An ability to transform weaknesses and threats into strengths and opportunities
  - A leading position in digital, with the success of on-line banking
  - An opportunity to operate beyond territorial limits
  - A commitment to support the transformation of transactional and operational processes

- A group open to innovation, encouraging digital change and players
  - A real financial heartbeat for the digital economy, supporting fintechs from the start and in the long run
Our strategy | The three pillars of our development

N°3 White label banking services

- Banking services and products manufactured in-house and white-labelled for BtoB clients and partners
  - Leverage from our technological assets
  - Economies of scale

- An effective income diversification, with the development of real growth drivers
  - Activities with good visibility and reputation
  - Low capital consumption

- A recognised payment specialist in France, with innovative and secure payment solutions for major players
A banking industry in **deep transformation**

- **Regulatory pressures** negatively impacting margins
  > Issue for banking institutions: to define the acceptable margin for services

- **Power** is now in the **hands of the consumer**
  > The end of the banker’s “domination”
  > Strong impact on marketing for banking and non-banking activities

- **New players** move into the banking & insurance sector
  > Traditional models are called into question by incomers with a digital vision
  > Banking groups must revise their strategy
Transactions, operations and relations

- Transactions and service operations will be digitalised
  - saving time
  - facilitating uses
  - operational efficiency
- For new digitalised services, the quality of service will have to be beyond reproach
- The digitalisation process will replace customer relations at the heart of our strategy
  - re-invention of interactions with clients
  - support in life projects
  - financial coaching
Recent achievements of our strategic plan ARKÉA 2020

**Territorial anchoring**

€200 M
With preferential rates
Funds dedicated to CSR investments
New offices in the regions

**Digital**

Instant Payment
9’ to open an account

**White label**

40% of online payments in France
Renewed contract 5 years

**WePositiveInvest**

Crédit Mutuel ARKÉA
Le groupe Arkéa défend un modèle économique original et performant, adapté aux enjeux de la transformation bancaire. Sa stratégie vise à renforcer sa vocation originelle à accompagner et financer l’économie réelle, tout en valorisant l’ouverture et l’agilité face aux mutations de son environnement.

Our ambition
Our ambition is to stand out as the financial services hub model, offering the best answers to aspirations and ways of life of today and tomorrow.
Our ambition

An original retail banking development model, mixing the best of human, local and digital approaches, from a multi-format set up

Illustration: our development project in the Nouvelle-Aquitaine region

1. Shared workspace: offices shared with local partners supporting life projects (estate agents and developers, ...)
2. By appointment only, to address rural zones
Our ambition

A **financial services hub** model

- Placing the **client** at the heart of our ambition
- Developing the provision of **white label** services to our partners
- Revisiting the banking profession, thanks to our **innovation capacity** and to collaborations with **fintechs**
- With the ambition to develop a **customer experience** of a new kind
2018 H1
Results
### Key take aways - 1st half 2018

**H1 2018: record half year results**

Very high performances, a strong financial structure

<table>
<thead>
<tr>
<th>Outstanding commercial performances</th>
<th>Half year results at their highest level</th>
<th>A strong financial structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expanding client portfolio + 3.6 %</td>
<td>NBII Net Banking &amp; Insurance Income on the rise 1,082 M€ i.e. + 7.9 %</td>
<td></td>
</tr>
<tr>
<td>Increased outstanding loans + 5.1 %</td>
<td>Cost/Income Ratio Lower cost/income ratio - 0.8 pt at 67.8 %</td>
<td></td>
</tr>
<tr>
<td>Growing outstanding savings + 2.4 %</td>
<td>Risk Higher cost of risk €38 M i.e. + 48.7 %</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Net Income Increased net income €247 M i.e. + 27.5 %</td>
<td></td>
</tr>
</tbody>
</table>

(*) Ratios include half year results. Leverage ratio calculated according to the delegated act with automatically applicable provisions (mainly exclusion of assets from insurance subsidiaries) and excluding provisions subject to prior authorisation (inter-company transactions and centralised savings).
Activity & results
1st half
2018
Outstanding commercial performances

Outstanding loans increased by 5.1% to €53.3 bn

A loan production of €6.3 bn, higher by 2.4% in comparison with H1 2017

- €1.6 bn of loans to corporates and professionals (+15%)
- €4.3 bn of loans to individuals (+1.7%)
- A dynamic consumer finance loan production (+19.1%), with the good performances of our specialised subsidiaries
Outstanding home loans and loans to local authorities making up close to 60% of total outstanding loans

Non performing loans, including interest, are lower by 0.9% to €1,467 M as at 30/06/2018 (vs. €1,481 M as at 31/12/2017)

The NPL ratio (including interest) decreased in the first half of 2018 to 2.7% of total outstanding loans, compared to 2.9% at the end of 2017.

In the first half of 2018, Crédit Mutuel Arkéa remained very prudent in managing client credit risk, net of guarantees received.

The provisioning rate of non performing loans on the balance sheet (principal and interest) reached 56.7% at the end of June 2018, slightly lower than at the end of 2017 (57.4%). The provisioning rate is of 66.4% for corporates, 53.9% for sole entrepreneurs and 48.2% for individuals.
Outstanding commercial performances

Outstanding savings growing by 2.4% to €110.3 bn

- Net bank savings inflows multiplied by 4 compared to H1 2017, to reach €1 bn
- Net insurance savings inflows increased by 13.6% to €0.9 bn
- Net financial savings outflows of €0.3 bn, following a record inflows in H1 2017

- In the first half the number of new contracts in P&C insurance grew by 11.5% compared to H1 2017, to 228,200 contracts, with a 23.9% growth in property insurance (+ 31,200 contracts)
- The P&C insurance portfolio kept growing in H1 2018, with a 3.5%-growth to more than 2.1 million contracts
Revenues of the banking business line increased by 13% vs. H1 2017, to €828 M (+€95 M)

- On a comparable basis, net banking income grew by 11.8% to €819 M (+€87 M):
  - The financial margin is up by 21.9% to €418 M (+€75 M), with lower funding costs and the good performances of private equity activities
  - Commissions increased by €8 M to €320 M with higher commissions from brokering activities (+€10 M). Early repayment commissions strongly decreased, in line with lower volumes
  - Other operating income grew by €4 M to €81 M, in line with strong dynamics in BtoB activities

Revenues of the insurance and asset management business line decreased by €16 M to €255 M with a higher claim rate in P&C insurance in H1 2018, following a very low claim level in 2017
Half year results at their highest level

A cost/income ratio lower by 0.8 pt to 67.8%

- Positive effects of net banking & insurance income enjoying a higher growth (+7.9%) than general expenses (+6.6%)

- On a comparable basis, general expenses grew by €34 M to €720 M, with personnel costs up by €17 M and a €7 M-increase in taxes (+12%), including a higher contribution to the Single Resolution Fund
A cost of risk increased by 48.7% to €38 M, with the adoption of IFRS 9

- In the first half of 2018, the adoption of IFRS 9 resulted in a €20 M provision charge on performing loans, vs. a €1 M write-back in H1 2017.

- The cost of risk on non-performing loans to customers decreased by €13 M to €14 M.

- At the end of June 2018, cost of risk amounts to 7 bps of outstanding loans to customers on the balance sheet (14 bps on an annual basis).
Crédit Mutuel Arkéa group has reached the highest half-year net income group share in its history, at €247 M (*), increased by 27.5% compared to H1 2017 (€193 M)

The split of half-year net income is well balanced between the banking and insurance & asset management business lines

(*) On 1st June 2018, Financo, a group subsidiary specialised in consumer finance, acquired the car financing business of My Money Bank in metropolitan France. This acquisition resulted in a badwill of €19.6 M, accounted for as a change in value of goodwill.
Solvency
A strong financial structure

Risk weighted assets of €30.5 bn as at 30 June 2018

<table>
<thead>
<tr>
<th>€bn</th>
<th>30/06/2018</th>
<th>31/12/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit risk</td>
<td>28.1</td>
<td>26.6</td>
</tr>
<tr>
<td>Market risk</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Operational risk</td>
<td>2.3</td>
<td>1.9</td>
</tr>
<tr>
<td>Total risk weighted assets</td>
<td>30.5</td>
<td>28.6</td>
</tr>
</tbody>
</table>

- 92% of risk weighted assets relate to credit exposures

- The group’s total capital requirements increase with the growth of outstanding loans and commitments

<table>
<thead>
<tr>
<th>€M</th>
<th>30/06/2018</th>
<th>31/12/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit risk</td>
<td>2 247</td>
<td>2 125</td>
</tr>
<tr>
<td>Standard approach</td>
<td>413</td>
<td>420</td>
</tr>
<tr>
<td>Internal ratings-based approach</td>
<td>1 834</td>
<td>1 705</td>
</tr>
<tr>
<td>Market risk &amp; CVA (standard approach)</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Operational risk (almost exclusively advanced method)</td>
<td>184</td>
<td>155</td>
</tr>
<tr>
<td>Total capital requirements</td>
<td>2 437</td>
<td>2 287</td>
</tr>
</tbody>
</table>
A strong financial structure

Leading solvency levels

- **Total assets of €132.9 bn (+3.5%)**
  - Shareholders’ equity of €6.7 bn, with stable outstanding member shares of €2.2 bn

- **Solvency ratios (*) kept to high levels:**
  - Common Equity Tier 1 ratio of 18.3%, slightly decreased by 18 bps
    - IFRS 9 impact: -23 bps
    - Increase of regulatory capital: +126 bps
    - Increase of capital requirements: -121 bps
  - Leverage ratio of 6.1%

- **Ratios significantly higher than 2018 regulatory requirements (SREP-excl. P2G)**

(*) Ratios include half year results. Leverage ratio calculated according to the delegated act with automatically applicable provisions (mainly exclusion of assets from insurance subsidiaries) and excluding provisions subject to prior authorisation (inter-company transactions and centralised savings).
Conclusion
2018 : a record first half

Excellent results and ratios confirming the soundness of Crédit Mutuel Arkéa’s business model, generating profitable growth and strengthening the group’s balance sheet

- A strong commercial development, with growing customer acquisitions and revenues over €1 bn
- A profitable growth pace, with a lower cost/income ratio
- A higher cost of risk, impacted by IFRS 9
- A half-yearly net income at its highest level, at €247 M
- A robust financial structure, with high solvency and liquidity levels
Our independence project
Our independence project

The principle of independence was endorsed by the votes in spring; it is now time for implementation

- **January 2018**: Crédit Mutuel Arkéa initiates a consultation process of its local savings banks on the independence project

- **March / April 2018**: 94.5% of local savings banks chose independence for Arkéa

- **May / June 2018**: Approx. 1,500 local directors express their views on cooperation and mutualism fundamentals within the Group (with more than 50 workshops organised)

- **29th June 2018**: The Board of Directors of Arkéa set the technical project for Arkéa’s future organisation

- **Autumn 2018**: The Board of Directors of local savings banks will vote to validate the technical project. Establishment of a cooperative and territorial independent group, with mutual values
An independence project supported by our stakeholders

In April, 94.5% of Crédit Mutuel Arkéa’s local savings banks voted in favour of independence.

> 6,000 supports, with a majority of employees, demonstrated in Paris on 17th May.

The group’s stakeholders have shown a large support to the independence project.
CURRENT ORGANISATION

The inverted pyramid principle

MEMBERS

MEMBER CERTIFICATES

SHAREHOLDINGS

CCM
SOCIÉTÉ COOPÉRATIVE DE CRÉDIT

CCM
SOCIÉTÉ COOPÉRATIVE DE CRÉDIT

CCM
SOCIÉTÉ COOPÉRATIVE DE CRÉDIT

SOCIÉTÉ ANONYME COOPÉRATIVE

Crédit Mutuel de Bretagne Federation
Crédit Mutuel du Sud-Ouest Federation
Crédit Mutuel Massif Central Federation

Subsidiaries
Suravenir, ABEI, Fortuneo…
The inverted pyramid principle

FUTURE ORGANISATION

MEMBERS

MEMBER CERTIFICATES

SHAREHOLDINGS

Federation of Brittany
Federation of Nouvelle-Aquitaine
Federation of Auvergne-Rhône-Alpes

SOCIÉTÉ ANONYME COOPÉRATIVE

OWNED BY ARKEA

Subsidiaries
Suravenir, ABEI, Fortuneo…
**FUTURE ORGANISATION**

**A cooperative and mutual model**

---

**FUNDAMENTALS EXPRESSED BY LOCAL DIRECTORS**

- **Group ownership:**
  Local cooperatives’ equity owned by members; Arkéa owned by local cooperatives

- **Governance:**
  Respect of the “one person - one vote” principle

- **Solidarity between entities:**
  All Group entities protected by solidarity mechanisms

- **The “raison d’être”:**
  Local cooperatives are responsible for and voice the “raison d’être” of the Group

---

**UNDERLYING PRINCIPLES OF THE TARGET ORGANISATION**

- Local cooperatives would be owned by **members** and would **own** Arkéa

- The “**one person - one vote**” principle would be **maintained** at all levels of the organisation

- **Solidarity** between local cooperatives would be **maintained** and adapted

- Local cooperatives would be responsible for the **Group’s “raison d’être”**
Appendix
Liquidity & Funding
Liquidity & funding

High liquidity levels

- Surplus MLT market funding of €10.8 bn

30 June 2018
(in €bn)

- Loans to customers 52.0
- Mandatory assets 5.7
- Fixed assets 4.8
- Customer deposits 50.4
- MLT funding 13.9
- Regulatory capital 9.2

Liquidity reserves

- Liquidity reserves of €17.5 bn

- Redemptions in the second half of 2018 covered 4 times by HQLAs and cash reserves

- LCR of 125%
Liquidity & funding

Diversification and balance between programmes

- Long term resources favoured, with an average residual maturity of 7.8 years
- EMTN and covered bond issues make up 51% of outstanding issues

2018 public bond issues

Outstanding issues

- Covered bonds: €6.9 bn (36%)
- Tier 1: €0.1 bn (1%)
- Others: €1.9 bn (10%)
- Senior preferred: €1.2 bn (6%)
- Tier 2: €1.8 bn (9%)
- CDN & DAT: €3.3 bn (18%)
- TLTRO: €3.3 bn (17%)
- Others

Residual maturity profile (ST & MLT funds raised)

- <= 3 mths: €1.1 bn (6%)
- 3 - 6 mths: €1.0 bn (5%)
- 6 mths - 1 yr: €1.7 bn (9%)
- Mid-Long Term: €15.2 bn (80%)
## Quality ratings illustrating Crédit Mutuel Arkéa’s strength

<table>
<thead>
<tr>
<th></th>
<th>Moody’s</th>
<th>Standard &amp; Poor’s</th>
</tr>
</thead>
<tbody>
<tr>
<td>LT senior unsecured debt</td>
<td>Aa3</td>
<td>A</td>
</tr>
<tr>
<td>Outlook</td>
<td>Negative</td>
<td>Negative</td>
</tr>
<tr>
<td>ST senior unsecured debt</td>
<td>P-1</td>
<td>A-1</td>
</tr>
</tbody>
</table>
Income statement & Balance sheet
### Income statement for the 6-month period ended 30th June 2018

<table>
<thead>
<tr>
<th></th>
<th>H1 2018 IFRS 9</th>
<th>H1 2017 IFRS</th>
<th>Variation</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Banking &amp; Insurance Income</td>
<td>1,082</td>
<td>1,003</td>
<td>80</td>
<td>7.9%</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>(734)</td>
<td>(688)</td>
<td>46</td>
<td>6.6%</td>
</tr>
<tr>
<td>Gross operating income</td>
<td>349</td>
<td>315</td>
<td>34</td>
<td>10.8%</td>
</tr>
<tr>
<td>Provisions for risks</td>
<td>(38)</td>
<td>(25)</td>
<td>13</td>
<td>48.7%</td>
</tr>
<tr>
<td>Operating income</td>
<td>311</td>
<td>290</td>
<td>21</td>
<td>7.5%</td>
</tr>
<tr>
<td>Net income – Group share</td>
<td>247</td>
<td>193</td>
<td>53</td>
<td>27.5%</td>
</tr>
</tbody>
</table>
## Consolidated balance sheet as at 30\textsuperscript{th} June 2018

<table>
<thead>
<tr>
<th>Assets (€M)</th>
<th>30/06/2018 IFRS 9</th>
<th>31/12/2017 IFRS</th>
<th>Liabilities (€M)</th>
<th>30/06/2018 IFRS 9</th>
<th>31/12/2017 IFRS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash, due from central banks</td>
<td>4'168</td>
<td>4'183</td>
<td>Liabilities at fair value</td>
<td>1'006</td>
<td>1'056</td>
</tr>
<tr>
<td>Financial assets at fair value through P&amp;L</td>
<td>1'949</td>
<td>23'933</td>
<td>Due to banks</td>
<td>7'255</td>
<td>9'814</td>
</tr>
<tr>
<td>Financial assets available for sale</td>
<td>38'031</td>
<td></td>
<td>Customer accounts</td>
<td>51'068</td>
<td>49'436</td>
</tr>
<tr>
<td>Financial assets at fair value through equity</td>
<td>10'013</td>
<td></td>
<td>Debt securities in issue</td>
<td>11'283</td>
<td>10'788</td>
</tr>
<tr>
<td>Securities at amortised cost</td>
<td>149</td>
<td></td>
<td>Tax &amp; other liabilities</td>
<td>2'584</td>
<td>5'743</td>
</tr>
<tr>
<td>Due from banks</td>
<td>8'379</td>
<td>7'259</td>
<td>Insurance companies technical reserves</td>
<td>50'254</td>
<td>42'808</td>
</tr>
<tr>
<td>Loans and advances to customers</td>
<td>52'825</td>
<td>50'483</td>
<td>Provisions for contingencies and charges</td>
<td>395</td>
<td>395</td>
</tr>
<tr>
<td>Held-to-maturity financial assets</td>
<td>101</td>
<td></td>
<td>Subordinated debt</td>
<td>2'402</td>
<td>1'893</td>
</tr>
<tr>
<td>Insurance investments</td>
<td>52'396</td>
<td></td>
<td>Shareholders’ equity</td>
<td>6'449</td>
<td>6'449</td>
</tr>
<tr>
<td>Tax &amp; other assets, other investments</td>
<td>1'601</td>
<td>2'625</td>
<td>Share capital and reserves</td>
<td>2'245</td>
<td>2'208</td>
</tr>
<tr>
<td>Investment property</td>
<td>849</td>
<td>1'196</td>
<td>Consolidated reserves</td>
<td>3'905</td>
<td>3'531</td>
</tr>
<tr>
<td>Goodwill</td>
<td>571</td>
<td>573</td>
<td>Gains &amp; losses recorded directly in equity</td>
<td>253</td>
<td>282</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Net income</td>
<td>247</td>
<td>428</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Minority interest</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>132'900</strong></td>
<td><strong>128'385</strong></td>
<td><strong>Total Liabilities</strong></td>
<td><strong>132'900</strong></td>
<td><strong>128'385</strong></td>
</tr>
</tbody>
</table>
Le groupe Arkéa défend un modèle économique original et performant, adapté aux enjeux de la transformation bancaire. Sa stratégie vise à renforcer sa vocation originelle à accompagner et financer l’économie réelle, tout en valorisant l’ouverture et l’agilité face aux mutations de son environnement.
Social responsibility
at the heart
of the strategic plan ARKEA 2020

- Our conviction: CSR is a real lever for innovation, performance and motivation. It is fully integrated in all our business lines.

- CSR is fully integrated in all our business lines.

- Our ambition: to support our clients and our stakeholders in the implementation of their social and environmental projects with a particular focus on:
  - forerunners, who shape tomorrow’s world
  - people in fragile situations

- We encourage the CSR development of our stakeholders by building on our expertise, our capabilities and our ability to take risks.
Social responsibility: illustrations

A renowned extra-financial performance

Funding envelope with preferential rates dedicated to CSR investments

€200 M

Outstanding loans to the social sector at end 2017

€1 bn

Partnership with the CRESUS foundation to fight against indebtedness

The Group’s societal innovation fund

To finance firms with risk capital innovating in three promising sectors: energy transition, circular economy and societal entrepreneurship

Investments:

- algo
- Osnia
- Cozynergy

Notation 60/100

Best COP in 2017

The Group’s societal innovation fund
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