



Press release
Paris, 23 May 2025

Crédit Coopératif has signed a memorandum of understanding with Orange regarding a possible acquisition of the fintech Anytime

As part of its 2030 strategic plan "100% committed", Crédit Coopératif is continuing its development strategy by engaging in exclusive discussions with Orange Bank, a wholly owned subsidiary of the Orange Group, to acquire "Anytime", a fintech specializing in supporting associations.

"To achieve its growth ambitions by 2030, Crédit Coopératif aims to strengthen its digital offering, particularly for its small and medium-sized association clients. Anytime offers simple and innovative services that perfectly meet the new needs of this clientele," explains Pascal Pouyet, CEO of Crédit Coopératif Group.

"We are pleased to have initiated these discussions with Crédit Coopératif, a cooperative bank that has a catalogue of offers that are fully complementary with that of Anytime. After a development period supported by Orange Bank, this opportunity allows Anytime to continue its evolution, especially in the Social and Solidarity Economy markets," said Frédéric Niel, CEO of Orange Bank.

An acquisition supporting Crédit Coopératif's 2025-2030 "100% committed" plan

With the acquisition of Anytime, Crédit Coopératif aims to:

- Strengthen its presence in its traditional association market
- Build up its distribution model with a 100% digital offering tailored to the needs of small associations
- Achieve a market share of over 6% among newly created association by 2030
- Enhance its dedicated services for large SSE organizations with an advanced expense management and card fleet tool

Crédit Coopératif, the historic bank for actors in the social and solidarity economy (SSE) market

With a strong representation of associations and non-profit organizations in its portfolio, Crédit Coopératif is the reference bank for actors from the solidarity economy. It offers a comprehensive range of services to meet the needs of this clientele through a hybrid distribution model:

- A network of 68 business centers and multi-market agencies (retail clients, businesses, associations) located in major urban areas
- A remote banking service in France for individual clients and small associations
- An impact investment bank to support the structuring projects of large SSE organizations

Anytime, a fintech specializing in the association segment

Founded in 2014 and a subsidiary of Orange Bank since 2020, Anytime is a digital platform for account management and payment services aimed at professionals and associations. Over the past two years, it has specialized further and offers an innovative, tailored solution for associations and non-profit organizations, including advanced expense management tools.

Social process

The employee representative bodies within the Orange Group and those of Crédit Coopératif are being consulted on this project with a view to potentially completing the operation by the end of 2025.

About Crédit Coopératif

Crédit Coopératif is a bank committed to environmental and social transitions. While it operates across all banking sectors and expertise, its mission is to leverage its skills in service of actors in the real economy. Historically a cooperative bank for legal entities, 100% of its capital is contributed by its clients: cooperatives, SMEs, mutual societies, associations, public interest organizations, and the movements that represent them. These clients hold the dual status of customer and member. Thanks to its everyday banking products—solidarity-based and traceable—individuals are increasingly choosing Crédit Coopératif.

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About Orange

Orange is one of the world's leading telecommunications operators with revenues of 40.3 billion euros in 2024 and 125,800 employees worldwide at 31 March 2025, including 69,700 employees in France. The Group has a total customer base of 294 million customers worldwide at 31 March 2025, including 256 million mobile customers and 22 million fixed broadband customers. These figures account for the deconsolidation of certain activities in Spain following the creation of MASORANGE. The Group is present in 26 countries (including non-consolidated countries).

Orange is also a leading provider of global IT and telecommunication services to multinational companies under the brand Orange Business. In February 2023, the Group presented its strategic plan "Lead the Future", built on a new business model and guided by responsibility and efficiency. "Lead the Future" capitalizes on network excellence to reinforce Orange's leadership in service quality.

Orange is listed on Euronext Paris (symbol ORA).

For more information on the internet and on your mobile: www.orange.com, www.orange-business.com and the Orange News app or to follow us on X: [@orangegrouppr](https://twitter.com/orangegrouppr).

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