

Information notice on the conclusion of a regulated agreement pursuant to Article L. 22-10-13 and R. 22-10-17 of the French Commercial Code

**ADDENDUM N° 2 TO CACEIS SHAREHOLDERS' AGREEMENT SIGNED
ON 20 DECEMBRE 2019**

Persons concerned:

Messrs Jérôme GRIVET and Xavier MUSCA, Deputy Chief Executive Officers of Crédit Agricole S.A., and respectively Director and Chairman of CACEIS Board of Directors.

Background and purpose:

On December 20th 2019 a shareholders agreement was signed between Crédit Agricole S.A., Banco Santander, S.A., Santander Investment, S.A., CACEIS, CACEIS Bank et CACEIS Bank Spain, in order to define the terms and conditions of (i) CACEIS group governance and (ii) transfer of shares of the CACEIS Group. An addendum to the Shareholders' Agreement was signed on November 15th, 2021, (hereinafter both together designated as the "Shareholders' Agreement")

In order to modify the rules of governance, the signatory shareholders have agreed to conclude a draft addendum to the Shareholders' Agreement.

Terms of the agreement:

The addendum seeks to amend the Shareholders' Agreement so that the minimum number of meetings of the Boards of Directors of CACEIS, CACEIS Bank and CACEIS Bank Spain, S.A.U. is reduced to four times per calendar year.

The amendment seeks to amend the Shareholders' Agreement by abolishing the obligation to set up a strategic committee of CACEIS Bank Spain. The draft Amendment No. 2 to the Shareholders' Agreement also provides that, in the event of a change in applicable laws, the parties to the Shareholders' Agreement concerned will ensure that the directors set up a strategic committee.

This agreement was authorized by the Board of Directors of Crédit Agricole S.A. on December, 12th, 2023 and will be signed before December, 31st, 2023.

The justification of this agreement for the company:

The proposed modifications facilitate the functioning of the Board of Directors offer more freedom in the use of the strategic committee.
