

ADDENDUM TO THE NOTICE OF MEETING BROCHURE

Montrouge, April 19th 2021

Dear Shareholders,

This *addendum* sets out the terms for participating in the online chat, which, owing to the Coronavirus epidemic, has been set up for the Combined General Meeting of 12 May 2021. All shareholders will therefore have the option to submit one or more questions, in writing, to be answered during the General Meeting, in accordance with the conditions set out below.

(i) How to log in

Shareholders wishing to ask a question will need to visit the dedicated webpage (https://www.credit-agricole.com/en/finance/finance/individual-shareholders/annual-general-meeting) where they will find a link to log in to the chat and complete the login form. They will need to provide their title, surname, first name and email address, and certify that they are a shareholder of Crédit Agricole S.A.

The online chat will be open on 8 May 2021 and will close on 12 May 2021, following the Q&A session of the General Meeting. Only questions submitted in accordance with these terms will be considered during the time allotted.

(ii) How questions are moderated and taken into consideration

Questions asked in the online chat will be moderated as follows:

- Questions not relating to the agenda of the General Meeting will not be answered.
- Questions relating to personal, customer or business trading issues will not be answered. We ask that you contact your institution's Customer Relations department to address these matters.
- Abusive or slanderous comments or questions will not be addressed.
- Unclear or indecipherable questions will not be answered. It is therefore the responsibility of shareholders to ensure that their questions are comprehensible. Crédit Agricole S.A. will, however, make every effort to respond to all questions put forward.

As many questions as possible will be answered during the Q&A session, grouped by topic.

Answers given during the session will be published on the company's website.

Questions to which it is not possible to provide an answer during the session will also be published on the company's website.

Shareholders are reminded that they will be able to vote online at the Meeting's dedicated secure website, VOTACCESS, accessible via the online stock exchange services, from 12 p.m. (Paris time) on 19 April 2021 to 3 p.m. (Paris time) on 11 May 2021.

All of these items, including the Notice of Meeting Brochure, can also be found on the Crédit Agricole S.A. website: https://www.credit-agricole.com/en/finance/finance/individual-shareholders/annual-general-meeting.