

**Avis d'information relatif à la conclusion d'une convention réglementée au titre de
l'article L. 22-10-13 et R. 22-10-17 du Code de commerce**

**ADDENDUM N°3 TO THE BUSINESS SALE AGREEMENT BETWEEN
CREDIT AGRICOLE S.A. AND CA-CIB ON 1 JANUARY 2018**

Persons concerned:

Mrs. Carol SIROU, Sonia BONNET-BERNARD et Mrs. Philippe BRASSAC et Xavier MUSCA, Chief Executive Officer, Deputy Chief Executive Officer or Directors of Crédit Agricole S.A. and Chairman, Chief Executive Officer or Directors of CA-CIB.

Background and purpose:

Crédit Agricole CIB and Crédit Agricole S.A. have discussed and agreed on the terms and conditions of a second addendum modifying the deadline and the transitional period in order to take into account the shift in the IT migration schedule.

Terms of the agreement:

The deadline of the transitional period is postponed to a date that shall be mutually set by Crédit Agricole SA and CACIB, once the IT migration is finished and all other constraints have been met, and not later than December 31st, 2024. Crédit Agricole SA and Crédit Agricole CIB could also decide to modify this deadline at any given moment during the transitional period.

This contract was presented to both Crédit Agricole SA (December 12th, 2023) and Crédit Agricole CIB respective board, which have approved it under the same content. Pursuant to the delegation they granted, it will be signed before December 31st, 2023, by their respective Deputy Chief Executive Officer.

The justification of this agreement for the company:

Migration of Crédit Agricole SA's clients to CACIB continues in 2023, with the successful migration of LCL and most (around 150) of the group's banking institutions and their clients. As of December 31st, 2023, 90% of the relevant accounts will be migrated into CACIB accounting books.

The pace of migration has been disrupted by constraints related to market projects (T2/T2S market convergence delayed from November 2022 to March 2023 and changes to the SEPA Instruments Rule Books 2023 delayed from November 2023 to march 2024). Additionally, some clients needed to delay their migration due to operational constraints. Therefore, completion of the migration is postponed until no further than mid-2024 and the second 2024 semester will be dedicated to the

archiving and shutdown of Crédit Agricole SA ex-DSB Information System. This addendum seeks to take into account such delay in the contract.
