

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

Joint Venture Shareholders Agreement

1.1. Related parties:

Mrs. Agnès Audier common Director of Crédit Agricole S.A. and Worldline and Mr. Olivier Desportes, censor of Crédit Agricole S.A. and Director of Estey SAS (the« **Related Parties** »)

1.2. Background:

Worldline, Crédit Agricole S.A., Crédit Agricole Payment Services, LCL, the 39 Crédit Agricole mutuel Regional Banks, Réunion Télécom et C2MS entered into a framework partnership agreement (the "**Framework Agreement**") on July 28, 2023, as authorized by the Board of Directors on June 20, 2023.

The Framework Agreement provides for an initial phase (2023-2024) relating to a commercial partnership enabling us to respond as quickly as possible to the needs of French retailers through joint commercial responses, in particular through the creation of a joint company.

At its meeting on June 20, 2023, the Board of Directors authorized the conclusion of the said shareholders' agreement with a view to setting up a joint venture in the form of a *société anonyme* (SA) (the "**Joint Venture** ").

1.3. Terms and conditions:

The purpose of the shareholders' agreement signed on March 19, 2024 with Worldline, Estey SAS and the Joint Venture is to organize the parties' relations within the joint venture and define their respective rights and obligations as shareholders.

The shareholders' agreement provides for :

- the conditions under which the parties cooperate within the Joint Venture ;
- the rights and obligations of the parties in relation to the governance of the Joint Venture ;
- the rights and obligations of the parties involved in holding and transferring the shares making up the Joint Venture's capital.

The term of the shareholders' agreement is thirty years, renewable by tacit agreement for successive ten-year periods.

1.4. Reasons justifying the interest of the agreement for the company:

The shareholders agreement enables the Framework Agreement and partnership with Worldline to be implemented for the entire Crédit Agricole Group through the Joint Venture allowing the Regional Banks and LCL, to position themselves on the entire merchant electronic payment value chain in France (acceptance, acquisition, online/omnichannel/in-store), across all market segments, and to provide them with significant strategic benefits in order to:

- face competition from new entrants,
- be in a position to improve their service offerings to merchants, and
- prepare for the next significant market developments.

In addition, it provides the vehicle that will enable the Crédit Agricole Group to cope with market consolidation.