

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

BforBank Shareholders Agreement

1.1. Related parties:

Mr. Dominique Lefebvre Chairman of the Board of Crédit Agricole S.A. and Chairman of SACAM Participations, Chairman of SACAM Avenir, shareholder of 50% of BforBank.

1.2. Background:

BforBank was created as a joint stock company on 22 December 2008. After 11 years of existence, the Company has transformed its business model by moving towards a range of day-to-day banking services serving as a business provider for the Crédit Agricole Group's other banking businesses (credit, insurance, securities accounts, etc.) and targeting the French and European markets. The target clientele, both in its domestic market and on a European scale, has been extended to reach younger populations, among others.

As BforBank's investment plan evolved, SACAM Avenir (holding 50% less one share of BforBank) and Crédit Agricole SA (holding the rest of BforBank's capital) wanted to replace the existing shareholders' agreement with a new one.

At its meeting of June 17, 2025, the Board authorized the conclusion of BforBank's shareholders' agreement, the signing date of which is scheduled for June 19, 2025.

1.3. Terms and conditions:

The purpose of the 10-year agreement is (i) to define the governance rules of BforBank, (ii) to organize relations between shareholders and (iii) to determine the conditions they intend to respect in the event of a transfer of all or part of their stake in the capital of the company.

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

The shareholders' agreement sets out the procedure and organization for financing the development of BforBank in order to ensure the flexibility needed to meet evolving needs in a market marked by the rise of digital players.