RESPONSIBLE LOBBYING - 2025

The Crédit Agricole Group's lobbying activity is conducted with full transparency towards all stakeholders and complies with current best practices. The Group engages in open dialogue to inform regulators about the consequences of their decisions, to promote its universal customer-focused banking model, and to highlight its Raison d'Être in the interest of its customers and of society.

In 2025, the major focus areas included competitiveness and regulatory simplification, financing the economy, securitization, the digital euro, access to housing, supporting the energy transition, and preserving the specific features of the mutualist banking model. Additionally, the Group contributed to consultations by French and European authorities, such as those by the European Commission on the capital markets union, securitization, market risks, and sustainability disclosure.

The Group Public Affairs Department coordinates lobbying activity within the Crédit Agricole Group. With a team of ten, including three full-time staff in Brussels, it relies on contacts in the Group's departments and entities. Subject to Crédit Agricole S.A.'s Code of Conduct and budget oversight by the Finance Department, the Group Public Affairs Department regularly reports to internal bodies, including Crédit Agricole S.A.'s Executive Committee, on key messages and positions defended. A large part of the issues are addressed in collaboration with, among others, the French Banking Federation (FBF), France Assureurs, the French Asset Management Association (AFG), the French Association of Private Companies (AFEP), as well as the European Association of Cooperative Banks (EACB), the European Banking Federation (EBF), Insurance Europe, the European Fund and Asset Management Association (EFAMA), and the Association for Financial Markets in Europe (AFME). Crédit Agricole S.A. has adopted a Code of Conduct that includes provisions on lobbying and requires employees to be transparent about their lobbying activities; to report on their mandates in the various professional associations; to base their arguments on reliable information that has been subject to internal analysis and expertise; to highlight the consequences of public decisions on the various stakeholders; to be listed in the registers of interest representatives of the organisations with which they are required to carry out lobbying activities; and to keep up to date the list of meetings organised at their request with public decision-makers, with the aim of informing and influencing a public decision, in order to be able to draft the annual activity report required by law. Crédit Agricole S.A. has been registered since 2009 in the EU Transparency Register (registration identification number: 35147251117-11), as well as in the directory of interest representatives of the High Authority for Transparency in Public Life (HATVP), in application of the Sapin 2 Law of 9 December 2016.

Each year, Crédit Agricole S.A. declares to the HATVP and the EU Transparency Register all the interest representation activities carried out during the last financial year, as well as the expenses incurred for interest representation activities and the total number of full-time equivalent (FTE) hours worked by individuals who performed lobbying activities within the legal entity.

Thus, for the year 2025, Crédit Agricole S.A. declared:

• to the HATVP, a range of lobbying expenses from €800,000 to €900,000, including in particular contributions to the French Banking Federation and AFEP;

• to the EU Transparency Register, a range of lobbying expenses from €800,000 to €899,999, including in particular contributions to the French Banking Federation, AFEP, and Paris Europlace.

September 2026