



RESPONSIBLE LOBBYING – 2024

The lobbying activities of the Crédit Agricole Group are carried out in full transparency with all stakeholders and comply with prevailing best practices.

The Group participates in an open dialogue to inform regulators of the consequences of their decisions, enhance the customer-focused universal banking economic model and promote its Raison d'Être in the interest of its customers and society. In 2024, the main focus was on the financing of the economy, fostering the European universal banking model, and preserving the special features of the mutualist banking model. In addition, the Group contributed to consultations with French and European authorities on such topics as the management of banking crises, the digital transformation of the banking sector and sustainable finance. The Group also contributed, directly or via the associations, to the relevant European Supervision Authorities' consultations at EU level and at the Basel Committee's level.

The Group Public Affairs department is responsible for coordinating lobbying on behalf of the Crédit Agricole Group. With a staff of ten, including three full-time employees in Brussels, it is supported by contact persons in the Group's departments and within its entities. Subject to Crédit Agricole S.A.'s Code of Conduct and the monitoring of its budget by the Finance department, the Group Public Affairs department regularly communicates key messages and advocated positions to internal bodies, including the Executive Committee of Crédit Agricole S.A.

Many of the topics are dealt with in collaboration with the French Banking Federation (FBF), France Assureurs, the French Financial Management Association (AFG) and the French Association of Private Enterprises (AFEP), but also with 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 positions held in the various professional associations; to base arguments on reliable information that has been subject to internal analysis and expertise; to highlight the consequences of public decisions for the various stakeholders; to be registered in the registers of interest representatives of the organisations that they are called upon to lobby; 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 draw up the annual report of activities required by law. Crédit Agricole S.A. has been registered in the EU Transparency Register since 2009 (registration number: 35147251117-11), as well as in the register of interest representatives of the High Authority for Transparency in Public Life (HATVP), pursuant to the Sapin II 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 expenditure on interest representation actions and the total number of full-time equivalents (FTEs) of natural persons who have carried out interest representation activities within the legal entity.

For example, for 2024 Crédit Agricole S.A. declared:

- to the HATVP, a lobbying expenditure bracket of €900,000 to €1,000,000, including contributions to the French Banking Federation and AFEP;
- to the EU Transparency Register, a lobbying expenditure bracket of €900,000 to €1,000,000, including contributions to the French Banking Federation, AFEP and Paris Europlace.