

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

Addendum to the Shareholders Agreement CA-GIP

Related parties:

- **Mr. Dominique Lefebvre**, being both Chairman of the Board of Directors of Crédit Agricole SA party to the agreement and Chairman of the Fédération Nationale du Crédit Agricole (FNCA), also party to the agreement
- **Mr. Raphael Appert** being both a director of Crédit Agricole SA, a party to the agreement, and vice-president of the Fédération Nationale du Crédit Agricole (FNCA), also a party to the agreement
- **Mr. Olivier Auffray**, being both a director of Crédit Agricole SA party to the agreement and a director of CATS also party to the agreement
- **Mrs. Gaëlle Regnard**, being both a director of Crédit Agricole SA party to the agreement and a director of CATS and LCL also parties to the agreement,
- **Mr. Pierre Cambefort**, being both a director of Crédit Agricole SA party to the agreement and a director of CATS also party to the agreement,
- **Mrs. Nicole Gourmelon**, being both a director of Crédit Agricole SA party to the agreement and a director of CATS, CAPFM and LCL also parties to the agreement,
- **Mrs. Sonia Bonnet-Bernard**, being both a director of Crédit Agricole SA party to the agreement and a director of CACIB also party to the agreement,
- **Mrs. Carol Sirou**, being both a director of Crédit Agricole SA party to the agreement and a director of CACIB also party to the agreement,
- **Mr. Jean-Pierre Gaillard**, being both a director of Crédit Agricole SA party to the agreement and a director of LCL also party to the agreement,

Nature and purpose:

The initial shareholders' agreement concluded on 8 June 2018 between Crédit Agricole SA, FNCA and other Group entities (CATS, CAAS, CACIB, CAGS, CAPS and LCL) defines the governance rules of Crédit Agricole-Group Infrastructure Platform (CA-GIP), the organisation of relations between the shareholders and the conditions to be met in the event of a transfer of shareholdings.

This addendum aims mainly at:

- Updating the name of the "Crédit Agricole Group CIO" function, which becomes "Deputy Chief Executive Officer of Crédit Agricole S.A. in charge of the IT division" in Article 2.4.1(a) relating to the composition of the Board of Directors;
- Adapting the pact following the end of the specific shared-cost regime applicable to the Pooling of Resources Agreement (tax regime known as 261 B) whose scope has been modified as of January 1, 2023.

Terms and conditions:

Addendum No 2 to the shareholders' agreement amends several articles of the initial agreement, in particular:

- Amendment of Article 2.4.1(a) concerning the composition of the Board of Directors, in particular to reflect the change of name of the function “Crédit Agricole Group CIO” to “Deputy Chief Executive Officer of Crédit Agricole S.A. in charge of the IT division”;
- Deletion of the definition of ‘pool of resources’ which has lapsed as a result of changes in tax rules;
- Amendment to the definition of “Member”;
- Amendment of Article 2.1 on the Chairman to delete the paragraph concerning the first Chairman of the company;
- Amendment of Articles 5.1, 5.3, 5.5, 6.3.2 and 7.6 to delete any reference to the Grouping of Means;
- Deletion of Articles 6.5 and 6.6, which have lapsed, concerning the membership and operation of the Groupement de Moyens.

Addendum No. 2 takes effect retroactively to July 1, 2025 and does not constitute a novation of the initial pact. The rest of the pact remains unchanged.

Reasons justifying the interest of the agreement for the company:

This addendum aligns the governance of CA- GIP with the current organisation of Crédit Agricole S.A. and adapts the partnership agreement to the evolution of the tax framework applicable to the activities of CA-GIP following the modification of the specific shared-cost regime. It thus ensures the legal and fiscal compliance of the operation of the Crédit Agricole Group, while maintaining the essential principles of governance and relations between the partners that were defined when this Crédit Agricole Group entity was created.