

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

VAT GROUP AGREEMENT OF THE SINGLE TAXABLE PERSON « CRÉDIT AGRICOLE VAT GROUP ASU »

Related parties:

Messrs. Dominique LEFEBVRE, Raphaël APPERT, Pierre CAMBEFORT, Jean-Pierre GAILLARD, Pascal LHEUREUX, Olivier DESPORTES, Olivier AUFFRAY, Eric VIAL and Mrs. Gaëlle REGNARD, Nicole GOURMELON et Christine GANDON, Directors of Crédit Agricole S.A. and Chairmen or Chief Executive Officers of Regional Banks and contracting parties.

Background:

The VAT Group agreement between Crédit Agricole S.A. and the Regional Banks and their subsidiaries expired on 31 December 2025.

The TVA Group, whose name is “ASU GTVA LE CREDIT AGRICOLE”, effectively entered into force on 1 January 2023, under the conditions laid down in Article 256 C of the CGI and the sole taxable person is represented by Crédit Agricole S.A.

Terms and conditions:

The Convention is not made mandatory by any legal or regulatory provision, but it is nonetheless indispensable. Its purpose is to determine the reciprocal commitments of the parties, namely the representative of the single taxable person and each member, but also to specify the operation of the Crédit Agricole VAT Group. It is also enforceable against the tax authorities in the event of an inspection.

More specifically, the Convention provides that entities which are members of the VAT group and which record losses of VAT deduction or additional payroll tax due to their membership of the same group must be compensated. These indemnities are made possible by deductible VAT gains from member entities, directly linked to their membership of the VAT group. The residual net gain recorded after deduction of the gains and payment of the compensation is then shared between the entities that are members of the group. The entities of the Crédit Agricole S.A. division benefit from the allocation of the gain calculated according to a theoretical standalone scope consisting solely of the subsidiaries of this division. The remainder is allocated to the entities of the mutualist division. Crédit Agricole S.A., in its capacity as representative of the single taxable person, manages all the flows relating to compensation and reallocations of the gain, via an equalisation fund which is a cash account created ad hoc and whose mode of operation is listed in the agreement.

Each of the members of the “ASU GTVA LE CREDIT AGRICOLE” VAT Group, listed in the Annexe, signs an identical agreement with Crédit Agricole S.A.

Reasons justifying the interest of the agreement for the company:

The reasons justifying the interest of the agreement for the Company are constituted by the fact that the agreement is of primary interest to Crédit Agricole S.A. in so far as it obliges the members of the single taxable person for VAT to recognise not only the existence of the equalisation fund and its operation but also the principle of supplying this fund, paying compensation and sharing the residual net gain according to a specific methodology. It also has the advantage of clarifying the reciprocal obligations of the representative of the single taxable person for VAT purposes and of the members of the single taxable person. The agreement between Crédit Agricole S.A. and the Regional Banks and their subsidiaries will be concluded as of 1 January 2026 for a period of one year and will be tacitly renewed for each annual period.

Contracting parties

Sigle	SIREN		
PROGICA S.A.S.	401440268	VILLAGE BY CA ATLANTIQUE VENDEE	824515076
CREDIT AGRICOLE TECHNOLOGIES ET SER	521320408	CR 848 CENTRE LOIRE	398824714
CA-CHEQUES	814357091	CENTRE LOIRE EXPANSION	481807675
SIRCA (SNC)	388156499	CR 860 MORBIHAN	777903816
CASIHA	827968744	CR 861 LORRAINE	775616162
CARVEST	453051641	CALINVEST	841444722
ADICAM	331500322	CR 866 NORMANDIE	478834930
FNCA	310047147	CR 867 NORD DE FRANCE	440676559
GECICA (GIE)	347956757	SAINTE CROIX (SCI)	314636515
GECAM (GIE)	434564860	CR 868 CACF	445200488
GEFOCAM (GIE)	435200530	BANQUE CHALUS	855201018
GIFORCAM	342544327	CR 869 PYRENEES-GASCOGNE	776983546
GIFECAM	329024012	CR 871 SUD-MEDITERRANEE	776179335
IFCAM	306170184	CR 872 ALSACE VOSGES	437642531
DIFCAM	335324042	CREDIT AGRICOLE ALSACE VOSGES CAPITAL	488530502
SCI SEGUR	399077601	CR 878 CENTRE EST	399973825
CR 802 NORD EST	394157085	CA ASSURANCE REGION	798006623
NORD EST EXPANSION (EX-COFINEP)	383619046	CA CREATION	419319322
NECI	429037815	CALIXTE INVESTISSEMENT (EX: CE IMMO	433948890
CR 810 CHAMPAGNE - BOURGOGNE	775718216	CREDIT AGRICOLE CAPITAL PME	539015529
CR 812 NMP	444953830	CREDIT AGRICOLE CAPITAL PME 2	897453908
CR 813 ALPES PROVENCE	381976448	CARDP	953675295
CR 817 CH.-MARIT. DEUX-SEV	399354810	CR 879 ANJOU ET DU MAINE	414993998
CR 820 CORSE	782989206	CR 881 DES SAVOIE	302958491
CR 822 COTES D'ARMOR	777456179	CADS DEVELOPPEMENT	451782288

CR 824 CHARENTE PERIGORD	775569726	CADS CAPITAL	326507167
CPE	515244739	C2AD	953837176
CHARENTE PERIGORD IMMOBILIER	504120833	CR 882 PARIS ILE DE FRANCE	775665615
CACPPEV	979244571	SOCADIF	354082299
CR 825 FRANCHE COMTE	384899399	COOPERNIC GIE	451361208
CAFCI	477586176	CR 883 NORMANDIE SEINE	433786738
CR 829 FINISTERE	778134601	NSP	884959883
CR TOULOUSE 31 (EX-CR 831TOULOUSEMI	776916207	CR 887 BRIE PICARDIE	487625436
CR 833 D'AQUITAINE	434651246	BRIE PICARDIE EXPANSION	319657060
CR 835 LANGUEDOC (CRCAML)	492826417	COBALT	815278361
SOFILARO GESTION	444598734	CR 891 PROVENCE-COTE D'AZU	415176072
CR 836 ILLE & VILAINE	775590847	CR 894 TOURAINE ET POITOU	399780097
CR 839 SUD RHONE ALPES	402121958	CATP EXPANSION	504704776
CASRA CAPITAL	513568816	CR 895 CENTRE-OUEST	391007457
CR 844 VAL DE FRANCE	400868188	CENTRE OUEST EXPANSION	508944311
VDF FONCIERE	794689786	CR 900 GUADELOUPE	314560772
VAL DE FRANCE EXPANSION	508193422	CR 902 MARTINIQUE GUYANE	313976383
CARCIE	508438447	CR 903 REUNION	312617046
CARCENTRE	504331844	SACAM PARTICIPATIONS	421023482
VDF ENERGIES	980060552	SCI CAM	318070513
CR 845 LOIRE/HAUTE-LOIRE	380386854	CAMCA	784338527
CA LHL CAPITAL EXPANSION	852785807	CAMCA COURTAGE (SA)	428681985
CR 847 ATLANTIQUE VENDEE	440242469		
CA I-CASH	840126866		