

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

TAX CONSOLIDATION AGREEMENT WITH SACAM MUTUALISATION, LA SAS RUE LA BOETIE, SACAM AVENIR, SACAM DEVELOPPEMENT, SACAM INTERNATIONAL, SACAM PARTICIPATIONS, SACAM NEOPRO, SACAM ASSURANCE CAUTION, SACAM FIRECA, SACAM MACHINISME, SACAM IMMOBILIER, LA SAS MIROMESNIL, LA SAS SEGUR, CREDIT AGRICOLE LOGEMENT ET TERRITOIRES, SACAM TRANSITION ENERGIE, SACAM SANTE ET TERRITOIRES, SACAM NEWCO 3

Related parties at the date of the agreement:

<u>Related parties</u>	<u>Title in Crédit Agricole S.A.</u>	<u>Title in contracting party</u>
<u>Conseil d'administration</u>		
M. Eric VIAL	Chairman	SACAM AVENIR, SACAM Participations, SACAM International, SACAM NEOPRO, SACAM ASSURANCE CAUTION, SACAM IMMOBILIER, SAS MIROMESNIL, SAS SEGUR, CA LOGEMENT ET TERRITOIRES, SACAM MUTUALISATION, SACAM TRANSITION ENERGIE, SACAM SANTE ET TERRITOIRES, SACAM NEWCO 3, SAS RUE LA BOETIE (Chairman)
M. Raphaël APPERT	Director	SACAM DEVELOPPEMENT (Chairman)

Background and purpose:

The tax consolidation agreements between Crédit Agricole S.A. SACAM Mutualisation, la SAS Rue La Boétie, SACAM Avenir, SACAM Développement, SACAM International, SACAM Participations, SACAM Neopro, SACAM Assurance Caution, SACAM Fireca, SACAM Machinisme, SACAM Immobilier, la SAS Miromesnil, la SAS Segur et Crédit Agricole Logement et Territoires expired on 31 December 2024.

These agreements, need to be renewed on 1 January 2025. They provide the same terms as the previous agreements with the introduction of a clause providing for the renewal of the agreements by tacit renewal at the end of a five-year period.

A new tax integration agreement must be signed as of 1 January 2025 between Crédit Agricole S.A. and SACAM Transition Energie, SACAM Santé et Territoires and SACAM Newco 3 as a result of the entry of these three companies into the tax integration group.

This agreement has been drawn up in the same terms as the agreements concluded with the other SACAMs.

At its meeting of 16 December 2025, the Board of Directors authorized the renewal of the tax consolidation agreements under the same terms as agreed in 2021 and for a period of five years as of 1 January 2025, with the above-mentioned entities and the companies that joined the tax group.

Terms of the agreement:

The tax integration agreements organize the distribution of the corporate tax burden (IS) within the tax integration and relations with the head of the Crédit Agricole S.A. group.

They have the particularity of providing for a total reallocation of the IS savings on the intra-group dividends received by the SACAMs generated by the tax integration scheme.

The amount of tax savings for 2025, for the intra-group dividends paid under the agreements between Crédit Agricole S.A. and the relevant companies totaled 43,7 million euros.

The justification of the agreement for the company:

The main interest of the agreement is the reallocation of the IS savings on intra-group dividends recognized by the Group and reallocated to the SACAM beneficiaries of these dividend distributions.