

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

Shareholders Agreement Entreprise Data IA

Related parties:

- **Mr. Eric Vial**, Chairman of the Board of Directors of Crédit Agricole S.A. party to the agreement and Chairman of SACAM Innovation et Technologies, also party to the agreement
- **Mr. Franck Alexandre**, being both a director of Crédit Agricole S.A. party to the agreement and a director of LCL, also party to the agreement
- **Mrs. Marie-Claire Daveu**, being both a director of Crédit Agricole S.A., a party to the agreement, and a director of CA-Indosuez, also party to the agreement
- **Mr. Marc Didier**, being both a director of Crédit Agricole S.A., a party to the agreement, and a director of Crédit Agricole Personal Finance Mobility, also a party to the agreement
- **Mrs. Christine Gandon**, being both a director of Crédit Agricole S.A., a party to the agreement, and a director of CA-Italia, also party to the agreement,
- **Mrs. Gaelle Regnard**, being both a director of Crédit Agricole S.A., a party to the agreement, and a director of LCL, also a party to the agreement,
- **Mrs. Sonia Bonnet-Bernard**, being both a director of Crédit Agricole S.A., a party to the agreement, and a director of CACIB, also a party to the agreement,
- **Mrs. Carol Sirou**, being both a director of Crédit Agricole SA, a party to the agreement, and a director of CACIB, also a party to the agreement,
- **Mr. Olivier Gavalda**, being both Chief Executive Officer of Crédit Agricole S.A. party to the agreement and Chairman of the Board of Directors of CACIB, also party to the agreement,
- **Mr. Jérôme Grivet**, being is both Deputy Chief Executive Officer of Crédit Agricole S.A., a party to the agreement, and a director of Crédit Agricole Assurances, Chairman of the Board of Directors of Crédit Agricole Personal Finance Mobility and LCL, and Deputy Chief Executive Officer of CA-Italia, also party to the agreement,

Nature and purpose:

The creation of a Data & AI Company, Crédit Agricole Artificial Intelligence, is part of the acceleration and transformation ambition anchored in the ACT 2028 MTP and demonstrates the need and benefits of pooling Data & AI capabilities across the Group through the creation of this company.

This project does not focus on the strategy of deploying artificial intelligence in the business lines or its impacts, but on the common technological foundations without which these deployments will remain fragmented, costly and dependent on non-European solutions.

With market dynamics forcing us to remove the obstacles to the deployment of AI in the Group, the pooling of Data & AI capabilities across the Group is the only answer to pooling

investments, securing resilience, accelerating synergies and ensuring a consistent end-to-end customer experience.

Terms and conditions:

This company will deliver on its platform services built with European champions covering all the technological capabilities necessary for the deployment of AI and will support client entities in the consumption of these services.

Shareholders will be: Crédit Agricole S.A, SACAM Innovation et Technologies, LCL, AMUNDI, CACIB, CAPFM, CA-ITALIA, Crédit Agricole Assurances, CACEIS and Indosuez with a total investment of 150M euros distributed proportionally to the IT weight within the Group.

The governance of the Company has been designed to ensure both a balanced representation of Crédit Agricole Group entities and an effective decision-making capacity, in particular through joint representation of the Regional Banks and Crédit Agricole S.A. Group entities. The purpose of the pact is to supplement the rules of governance of the Company provided for in the Articles of Association, to specify the organization and functioning of the corporate bodies.

The Pact provides for the appointment of a Steering Board, the composition of which it shall determine, with the following main powers:

- Definition of the Company's strategic orientations;
- Adoption and modification of the business plan;
- Approval of the Corporation's annual budget;
- Any decision concerning the financing of the Company when the amount of the transaction exceeds €50M;
- The adoption of the annual accounts;
- Any decision on the definition of the dividend distribution policy.

The Shareholders' Agreement was authorized by the Board on 30 July 2026.

Reasons justifying the interest of the agreement for the company:

Allowing the deployment of artificial intelligence in the Group while relying on a shared infrastructure, the agreement is considered to be in the interest of society.