

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

Commercial Agreement with WORLDLINE

Related parties:

- **Mr. Jérôme Grivet**, Deputy Chief Executive Officer of Crédit Agricole S.A., Chairman of the Board of Directors of LCL and Director of Worldline,
- **Mr. Franck Alexandre**, Chairman of the Alpes Provence Provence Regional Bank, Director of Crédit Agricole S.A. and Director of LCL,
- **Mr. Raphaël Appert**, Chief Executive Officer of Regional Bank Center-Est and Vice-Chairman of Crédit Agricole S.A.,
- **M. Olivier Auffray**, Chairman of the Regional Bank Ile et Vilaine and Director of Crédit Agricole S.A.,
- **Mr. Pierre Cambefort**, Chief Executive Officer of Regional Bank Nord Midi Pyrénées and Director of Crédit Agricole S.A.,
- **Mr. Olivier Desportes**, Chairman of the Regional Bank Côtes d'Armor and Director of Crédit Agricole S.A.,
- **Mr. Marc Didier**, Chairman of the Regional Bank Pyrénées Gascogne and Director of Crédit Agricole S.A.,
- **Mrs. Christine Gandon**, President of the Regional Bank Nord Est and Director of Crédit Agricole S.A.,
- **Mr. Richard Laborie**, Chief Executive Officer of Regional Bank Languedoc and Director of Crédit Agricole S.A.,
- **Mr. Pascal Lheureux**, Chairman of the Regional Bank Normandie Seine and Director of Crédit Agricole S.A.,
- **Mrs. Gaëlle Regnard**, Chief Executive Officer of Regional Bank Loire Haute Loire, Director of Crédit Agricole S.A. and LCL
- **Mr. Eric Vial**, Chairman of the Regional Bank des Savoie and Chairman of the Board of Directors of Crédit Agricole S.A.

Nature and purpose:

On June 30, 2026, Worldline and Crédit Agricole announced an evolution of their partnership with the acquisition of 100% of CAWL's capital by Estey S.A.S, holding that held 50% minus 1 share in CAWL for Crédit Agricole. This development is accompanied by a new commercial agreement that should be concluded, on 15 October 2026, between Worldline, Worldline MS France, Worldline e-commerce Solutions SRL/BV, Crédit Agricole S.A., Crédit Agricole Payment Services, LCL, the Regional Banks of the Crédit Agricole Group, Estey S.A.S and CAWL, in the presence of C2MS and Réunion Télécom.

Terms and conditions:

This new commercial agreement entails the termination of the framework agreement concluded on 28 July 2023 between Worldline and the Crédit Agricole Group

It also sets out the contractual framework applicable to this termination as well as a new Trade partnership based the conclusion of commercial agreements and collaboration on non-exclusive business opportunities.

This new commercial Agreement was authorized by the Board on 15 September 2026.

Reasons justifying the interest of the agreement for the company:

The new Commercial Agreement enables the Crédit Agricole Group to pursue the development of its collaboration with Worldline through a commercial partnership by maintaining the ambition to make CAWL a leading player in electronic commerce in France and to serve the needs of its customers in an efficient and innovative way.