CRÉDIT AGRICOLE S.A. CAPITAL INCREASE RESERVED FOR GROUP EMPLOYEES



OFFER 2025

Subscription form

to the capital increase reserved for Crédit Agricole group employees

Prior to submitting this form, please review the Information Brochure, the Country Datasheet and the terms and conditions applicable for subscription indicated on the reverse side of this form. In particular, please note the thresholds specified in Section 2 on the reverse side of this form.

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| Company: Identifi | cation N°: |
| □ Mr. □ Mrs. Name: | Surname: |
| Address: | |
| Postal code: City: | |
| My contact details, to reach me if necessary: | |
| Telephone number: Home:Work: | Mobile: |
| E-mail address: | @ |
| I wish to subscribe: The total amount of my subscription is: | (minimum subscription: 1 share) |
| Please calculate the total amount of your subscription to be paid equal to the number of shares indicated by you above multiplied by the subscription price per share that has been communicated to you in local currency. I will pay the amount of my subscription in accordance with the instructions which will be given to me by my | |
| employer. | vien the matractions which will be given to the by my |
| I have noted the subscription price. I took note that the total of my subscription is capped at the U.S. dollar equivalent of €40,000. In addition, the total amount of my investment shall not exceed 25% of my annual gross salary. (Please see on the reverse side of this form for details regarding the calculation of these thresholds). I hereby appoint Uptevia as my agent to subscribe, in my name and on my behalf, for Crédit Agricole S.A. ordinary shares, up to the number of shares indicated above, which will be issued pursuant to the Crédit Agricole S.A. capital increase reserved for employees of Crédit Agricole group companies, which are participating in the International Group Savings Plan of Crédit Agricole (Plan d'Épargne d'Entreprise Groupe International or "PEEGI"). If I am not already member of the PEEGI, my subscription constitutes my agreement to become a member of the PEEGI. I declare that: (i) I meet the conditions required in order to be eligible to the 2025 Offer as specified on the reverse side of this form, (ii) I have complied with the threshold for subscription, (iii) I have received all necessary information in order to make an informed decision in respect of my subscription to the 2025 Offer and (iv) I have submitted only one subscription form. | I have read the Information Brochure, the U.S. Country Datasheet and the terms and conditions stated on the reverse side of this form and I agree to be bound by these terms. I acknowledge that the Rules of the PEEGI, which provide for the framework of my subscription, have been made available to me at www.acr.credit-agricole.com and that I may obtain a paper copy upon request from my employer. In particular, I note that my subscription is made within the framework of the PEEGI and the Crédit Agricole S.A. shares that I purchase in this offer are thus subject to a lock-up period until May 31, 2030 (inclusive), except occurrence of a permitted early redemption event. In order to be valid, this subscription form must be submitted no later than on the last day of the subscription period. This subscription request becomes final and irrevocable upon the close of the subscription period. I have retained a copy of this form. |
| Made in (place) | Signature Preceded by the words "Read and approved – agree for subscription under the above terms". |

BS USA FN

CRÉDIT AGRICOLE S.A. CAPITAL INCREASE RESERVED FOR GROUP EMPLOYEES

Summary of the terms and conditions of subscription

This form, submitted in order to participate to the Crédit Agricole S.A. capital increase reserved for employees ("2025 Offer") is subject the following conditions:

- I am aware that in order to be eligible to participate to the 2025 Offer, I must be employed with a Crédit Agricole group company participating in the offering and have been employed by a company of Crédit Agricole group during a period of 3 months, whether or not on a continuous basis, since January 1, 2024 through the last day of the subscription period.
- 2. I am aware that the total of my subscription cannot exceed €40,000 (U.S. dollar equivalent). This ceiling is calculated taking into account all subscriptions already made in a share offering reserved for employees proposed by a Crédit Agricole group entity in 2025. Moreover, the amount that I can invest in a savings plan during one calendar year (including contributions to all savings plans established under French law in which I am eligible to participate) is capped at 25% of my gross annual remuneration (including bonuses).
 - Although I indicate the amount of my investment in U.S. dollars, my subscription will be made in Euros. For that purpose, the amount of my investment will be converted into Euros at the exchange rate that was communicated to me at the same time as the subscription price. This same exchange rate will be used in order to ensure that the subscription threshold of $\rm 40,000$ indicated in the preceding paragraph has not been exceeded. Through the life of my investment, the value of my assets will be subject to fluctuations in the exchange rate between the Euro and the U.S. dollar.
- 3.1 note that I can subscribe online via the site www.acr.credit-agricole.com or, and only if I do not have access to the internet, by submitting the subscription form to my HR contact. If I nevertheless use both means of subscription, the request that will be processed is the request submitted online.
- 4.1 duly note that, should I default on payment, I shall remain liable to my employer for the amounts due. My employer reserves the right, subject to any applicable legislation, to sell or order the sale of my shares, without any prior notice whatsoever, in order to allocate the proceeds towards the payment of the amount of my subscription. If the proceeds generated from this sale are not sufficient to cover the payment, I will remain liable for the corresponding amount.
- 5.1 duly note that pursuant to provisions of Regulation (EC) n° 833/2014 and Regulation (EC) n°765/2006, as amended, the 2025 Offer is not made to Russian nationals and persons residing in Russia, nor to Belarussian nationals and persons residing in Belarus, except in case those persons are nationals of a EU Member State or have a temporary or permanent residence permit in a EU Member State. I confirm that this restriction does not apply to me.

6. I have been informed of the following:

- That my subscription, which shall not be less than the subscription price of one share of Crédit Agricole S.A., may be disregarded if any of the representations made by me under this form proves to be inaccurate, and, specifically in the case of non-compliance with the 25% limit indicated in Section 2 above;
- My subscription can be reduced to remain within the ceiling €40,000 considering the amount of my subscription to a share offering reserved for employees proposed by a Crédit Agricole group entity in 2025;
- The amount of my subscription may be reduced if the total of the subscription commitments exceeds the maximum amount of the share capital increase set for the offering, i.e., 32 million ordinary shares. These subscription commitments will be reduced in accordance with the following rules:
- a. the highest individual subscription commitments will be reduced until the subscription threshold after reduction is reached (the "Reduction Threshold") so that the total individual subscription commitments is less than or equal to the maximum amount offered;
- b. as a result, all subscription commitments that are less than or equal to the Reduction Threshold will be fulfilled entirely and subscription commitments that exceed the Reduction Threshold will be served up to this threshold.

Additionally, the total amount of subscriptions in the United States is capped at \$10 million. The amount of individual subscription commitments will be reduced applying the same method as described above if the total amount of subscriptions in the United States exceeds \$10 million.

- The subscription price for ordinary shares of Crédit Agricole S.A. issued under the 2025 Offer will be fixed by reference to the average of the opening prices of Crédit Agricole S.A. share on the Paris Stock Exchange during the 20 trading days preceding the date of the decision of the Board of Directors of Credit Agricole S.A., or of its delegate, to set the dates of the subscription period, reduced by the discount of 20%;
- The capital increase and the delivery of the shares acquired in the context of this 2025 Offer to the share account in my name is expected to take place on August 28, 2025;

- The value of my investment will depend on the evolution of the market value of a Crédit Agricole S.A. share and I am thus exposed to a risk in respect of the value of my subscription amount in the 2025 Offer. I confirm that I have had access to the most recently published Universal Registration Document of Crédit Agricole S.A., which contains financial statements as well as important information on the Crédit Agricole group's business, governance and risk factors. I note that neither Crédit Agricole S.A. nor my employer has provided or can give me investment or tax advice or any guarantee regarding the future price of a Crédit Agricole S.A. share;
- Participation in the 2025 Offer is voluntary. My decision whether or not to participate will have no impact on my employment with the Crédit Agricole group. Participation in this offering is separate from my employment and it does not confer to me any rights or provide me with any claims in relation to my employment nor does it provide me with any rights or indemnities associated therewith, including in case of termination. By participating in the offering, I waive any and all rights to compensation or damages in consequence of the termination of my employment with any past or present company within the Crédit Agricole group for any reason whatsoever, whether lawfully or otherwise, insofar as those rights arise or may arise from ceasing to have rights under the PEEGI as a result of such termination, or from the loss or diminution in value of such rights or entitlements, including by reason of the operation of the terms of the PEEGI or the provisions of any statute or law relating to taxation;
- I am responsible for any income tax and the employee share of Social Security
 and Medicare taxes that arise as a result of my acquisition of Crédit Agricole S.A.
 shares. I hereby irrevocably authorize my employer to deduct any such taxes
 from my salary or other compensation, including from amounts payable to me
 under the 2025 Offer; and
- No prospectus has been filed or registered with the authorities in my country in relation to the 2025 Offer.
- This form is governed by French law and the French Courts will have exclusive jurisdiction in relation to any dispute arising in connection with its performance or interpretation.
- 8. In accordance with the EU Regulation 2016/679 dated April 27, 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, I am informed that my personal data will be collected by Uptevia, acting as the processor for Crédit Agricole S.A., which is the entity responsible for data processing. Collection and processing of the personal data is necessary in order to execute the instructions that I give through this form, considering the terms and conditions applicable to the 2025 Offer, and will be limited to the purpose of completion of the 2025 Offer described above. management of my assets resulting from this offering and purposes necessary for compliance with legal obligations applicable to Crédit Agricole S.A.. I can refer to the Charter on protection of personal data of Crédit Agricole group employees which is made available on the HR Group intranet that I can access at https://ca-sa.ca-mocca.com/site/intranetRH/votre-quotidien/chartes-groupe and on www.acr.credit-agricole.com (section Documentation). I can exercise my data subject rights as they are specified in the Charter, including my rights of access, rectification and erasure of personal data concerning me, by writing to the following address:

Uptevia Service Offres aux salariés ACR 2025 12, place des Etats-Unis 92230 Montrouge France

9. Specific restrictions

I duly note that pursuant to provisions of Regulation (EC) n°833/2014 and Regulation (EC) n°765/2006, as amended, the 2025 Offer is not made to Russian nationals and persons residing in Russia, nor to Belarussian nationals and persons residing in Belarus, except (i) in case of Russian nationals, if those persons are nationals of a EU Member State, of a country member of the European Economic Area or Switzerland, or have a temporary or permanent residence permit in a EU Member State, a country member of the European Economic Area or in Switzerland and (ii) in case of Belarussian nationals, if those persons are nationals of a EU Member State or have a temporary or permanent residence permit in a EU Member State. Consequently, I hereby confirm that this restriction does not apply to me.