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Paris, October 28th 2025

Notice of Early Redemption

To : (i) **The Noteholders of the below mentioned Notes;**
(ii) **Euronext Paris**
(iii) **Fiscal Agent.**

Dear Sirs,

Crédit Industriel et Commercial S.A.,

Issuance of €7 253 547,

Undated Subordinatede progressive-interest Notes

With the Isin code: FR0000165847 (the "**Notes**");

Crédit Industriel et Commercial S.A., (formerly "**Compagnie Financière de Crédit Industriel et Commercial**") is the issuer (the "**Issuer**") of the Notes.

In accordance with the terms and conditions of the Notes (the "**Conditions**"), the Issuer hereby gives notice that it is exercising in whole its right to redeem the Notes pursuant to the provision Redemption ("**Remboursement**") of the Listing Particulars ("**Issuer Call Option**") of the Notes.

We, the Issuer, instruct you as Fiscal Agent, to authorise the French Central Securities Depository to cancel the Notes redeemed on 29 December, 2025 ("**Early Redemption Date**").

For the purposes of the Issuer Call:

- (i) the Issuer Call Date will be 29 December, 2025; and
- (ii) the Optional Redemption Amount(s) or Early Redemption Amount excluding accrued interest is: 1.00 euros per Denomination.

Notwithstanding the information provided in the Conditions of the Notes, Law No. 98-546 of July 2, 1998, implementing various economic and financial provisions, provided for the conversion of negotiable securities denominated in Francs into securities with a nominal value of one euro. Therefore, the Early Redemption amount is carried out based on a nominal value of one euro per Notes, and the accrued interest will be adjusted accordingly.

Unless otherwise defined in this notice, capitalised terms used in this notice shall have the meaning given to them in the Listing Particulars ("**Note d'Information**") dated December 1990, as applicable, relating to the Notes.

Yours faithfully,

For and on behalf of

Crédit Industriel et Commercial S.A.,

By Eric CUZZUCOLI

Duly authorized

DISCLAIMER

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Contacts

Corporate Communications and Press Relations Department: +33 (0)1 53 48 26 00 - compresse@cic.fr

Investor Relations: bfc-m-web@creditmutuel.fr

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