



KPMG S.A.
Tour EQHO
2 avenue Gambetta
CS 60055
92066 Paris la Défense
France



PricewaterhouseCoopers Audit
63 rue de Villiers
92208 Neuilly-sur-Seine Cedex
France

Groupe des Assurances du Crédit Mutuel S.A.

***Statutory Auditors' special report on related party
agreements***

Shareholder's Meeting held to approve the financial statements for the year ended
31 December 2022

Groupe des Assurances du Crédit Mutuel S.A.
4 rue Frédéric-Guillaume Raiffeisen - 67000 Strasbourg



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This is a free translation into English of the Statutory Auditor's report issued in French and is provided solely for the convenience of English-speaking readers. This report should be read in conjunction with, and construed in accordance with, French law and professional audit standards applicable in France.

Groupe des Assurances du Crédit Mutuel S.A.

Registered office: 4, rue Frédéric-Guillaume Raiffeisen - 67000 Strasbourg
Share capital: €1,241,034,904

Statutory Auditors' special report on related party agreements

For the year ended 31 December 2022

To the Shareholders' Meeting of Groupe des Assurances du Crédit Mutuel S.A.,

In our capacity as statutory auditors of Groupe des Assurances du Crédit Mutuel SA, we hereby present to you our report on related party agreements.

We are required to inform you, on the basis of the information provided to us, of the terms and conditions of those agreements indicated to us, or that we may have identified in the performance of our engagement, as well as the reasons justifying why they benefit the Company. We are not required to give our opinion as to whether they are beneficial or appropriate or to ascertain the existence of other agreements. It is your responsibility, in accordance with Article R. 225-58 of the French Commercial Code (Code de commerce), to assess the relevance of these agreements prior to their approval.

We are also required, where applicable, to inform you in accordance with Article R.225-58 of the French Commercial Code (Code de commerce) of the continuation of the implementation, during the year, of the agreements previously approved by the Shareholders' Meeting.

We performed those procedures which we deemed necessary in compliance with professional guidance issued by the French Institute of Statutory Auditors (Compagnie nationale des commissaires aux comptes) relating to this type of engagement. T

AGREEMENTS SUBMITTED FOR APPROVAL TO THE SHAREHOLDERS' MEETING

We hereby inform you that we have not been notified of any agreements authorized and concluded during the past financial year to be submitted to the Shareholders' Meeting for approval in accordance with Article L.225-86 of the French Commercial Code (Code de commerce).



Groupe des Assurances du Crédit Mutuel S.A.
Special report of the statutory auditors on regulated agreements

AGREEMENTS ALREADY APPROVED BY THE SHAREHOLDERS' MEETING

We hereby inform you that we have not been notified of any agreements already approved by the Shareholders' Meeting, continued during the past financial year.

Paris La Défense and Neuilly-sur-Seine, 13 april 2023

Statutory auditors

KPMG S.A.

PricewaterhouseCoopers Audit

Anthony Baillet
Partner

Antoine Esquieu
Partner

Sébastien Arnault
Partner