

Montrouge, January 5, 2026

CREDIT AGRICOLE S.A. ANNOUNCES REDEMPTION OF USD 1,500,000,000 Senior Non-Preferred Callable Fixed-to-Floating Rate Notes issued on January 26, 2021 (ISIN: Rule 144A: US22535WAH07 and Regulation S: US22536PAH47)*

Crédit Agricole S.A. (the “Issuer”) announces today the redemption (the “Redemption”) with effect on January 26, 2026 (the “Redemption Date”) of all of its outstanding USD 1,500,000,000 Senior Non-Preferred Callable Fixed-to-Floating Rate Notes issued on January 26, 2021 (ISIN: Rule 144A: US22535WAH07 and Regulation S: US22536PAH47) (the “Notes”) pursuant to Condition 9(a) (*Redemption at the Option of the Issuer*) of the terms and conditions of the Notes included in the base offering memorandum dated April 8, 2020, as supplemented by the pricing term sheet dated January 19, 2021 (together, the “Terms and Conditions”), at the outstanding nominal amount thereof, together with any accrued interest thereon (the “Redemption Amount”).

On the Redemption Date, the Redemption Amount shall become due and payable and, unless the Redemption Amount is improperly withheld or refused, each Note shall cease to bear interest on the Redemption Date.

The holders of the Notes will receive formal notice of the Redemption in accordance with the Terms and Conditions.

For further information on Crédit Agricole S.A., please see Crédit Agricole S.A.’s website: <https://www.credit-agricole.com/en/finance>.

DISCLAIMER

This press release does not constitute an offer to buy or the solicitation of an offer to sell the Notes in the United States of America, Canada, Australia or Japan or in any other jurisdiction. The distribution of this press release in certain jurisdictions may be restricted by law. Persons into whose possession this announcement comes are required to inform themselves about, and to observe, any such restrictions.

No communication or information relating to the redemption of the Notes may be distributed to the public in a country where a registration obligation or an approval is required. No action has been or will be taken in any country where such action would be required. The redemption of the Notes may be subject to specific legal and regulatory restrictions in certain jurisdictions; Crédit Agricole S.A. accepts no liability in connection with a breach by any person of such restrictions.

This press release is an advertisement; and none of this press release, any notice or any other document or material made public and/or delivered, or which may be made public and/or delivered to the holders of the Notes in connection with the redemption of the Notes is or is intended to be a prospectus for the purposes of Regulation (EU) 2017/1129 of the European Parliament and of the Council dated 14 June 2017 (as amended, the “Prospectus Regulation”). No prospectus will be published in connection with the redemption of the Notes for the purposes of the Prospectus Regulation.

This press release does not, and shall not, in any circumstances, constitute an offer to the public of Notes by Crédit Agricole S.A. nor an invitation to the public in connection with any offer in any jurisdiction, including France.

* The ISIN number is included solely for the convenience of the holders of the Notes. No representation is being made as to the correctness or accuracy of the ISIN number either as printed on the Notes or as contained herein and the holder may rely only on the identification numbers printed on its Note.

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