CRÉDIT AGRICOLE S.A.

PRESS RELEASE

Montrouge, November 4, 2026

CREDIT AGRICOLE S.A. ANNOUNCES REDEMPTION OF GBP 750,000,000 Senior Non-Preferred Callable Fixed Rate Resettable Notes issued on November 29, 2022 (ISIN: FR001400E920)*

Crédit Agricole S.A. (the "**Issuer**") announces today the redemption (the "**Redemption**") with effect on November 29, 2026 (the "**Redemption Date**") of all of its outstanding GBP 750,000,000 Senior Non-Preferred Callable Fixed Rate Resettable Notes issued on November 29, 2022 (ISIN: FR001400E920) (the "**Notes**") pursuant to Condition 7(e) (*Redemption at the Option of the Issuer*) of the terms and conditions of the Notes (the "**Terms and Conditions**") included in the base prospectus dated April 8, 2022, which was granted the visa n°22-090 by the *Autorité des marchés financiers* on April 8, 2022 (as further amended and supplemented, the "**Base Prospectus**") and the Final Terms of the Notes dated November 25, 2022 (the "**Final Terms**"), at the outstanding nominal amount thereof, together with any accrued interest thereon (the "**Redemption Amount**").

In accordance with Condition 7(e) (*Redemption at the Option of the Issuer*) of the Terms and Conditions and the Final Terms, the Redemption Amount shall become due and payable on November 29, 2026 and, in accordance with Condition 5(h) (*Accrual of Interest*) of the Terms and Conditions, unless the Redemption Amount is improperly withheld or refused, each Note shall cease to bear interest on November 29, 2026. As November 29, 2026 is not a business day, in accordance with Condition 8(h) (*Non-Business Days*) of the Terms and Conditions, the Redemption Amount will be paid to the Noteholders on the following business day, i.e. November 30, 2026 and the Noteholders will not be entitled to payment of any interest or other sum in respect of such postponed payment.

The terms and modalities of the Redemption are set out in the notice to the holders of the Notes appended to this press release.

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 as contained herein.

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ANNEX

NOTICE OF FULL REDEMPTION
TO THE NOTEHOLDERS OF

CREDIT AGRICOLE S.A.
GBP 750,000,000 Senior Non-Preferred Callable Fixed Rate Resettable Notes due November 2027

ISIN: FR001400E920

Notice is hereby given that all of the outstanding GBP 750,000,000 Senior Non-Preferred Callable Fixed Rate Resettable Notes due November 2027 (the "**Notes**") issued by Crédit Agricole S.A. (the "**Issuer**") on November 29, 2022 (ISIN: FR001400E920) will be redeemed by the Issuer pursuant to Condition 7(e) (*Redemption at the Option of the Issuer*) of the terms and conditions of the Notes (the "**Terms and Conditions**") included in the base prospectus dated April 8, 2022, which was granted the visa n°22-090 by the *Autorité des marchés financiers* on April 8, 2022 (as further amended and supplemented, the "**Base Prospectus**") and the Final Terms of the Notes dated November 25, 2022 (the "**Final Terms**"), on November 29, 2026 (the "**Redemption Date**") at 100% of the outstanding nominal amount thereof, together with any accrued interest thereon (the "**Redemption Amount**").

In accordance with Condition 7(e) (*Redemption at the Option of the Issuer*) of the Terms and Conditions and the Final Terms, the Redemption Amount shall become due and payable on November 29, 2026 and, in accordance with Condition 5(h) (*Accrual of Interest*) of the Terms and Conditions, unless the Redemption Amount is improperly withheld or refused, each Note shall cease to bear interest on November 29, 2026.

Payment of the Redemption Amount shall be made in accordance with Condition 8 (*Payments and Talons*) of the Terms and Conditions. In particular, as November 29, 2026 is not a business day, in accordance with Condition 8(h) (*Non-Business Days*) of the Terms and Conditions, the Redemption Amount will be paid on the following business day, i.e. November 30, 2026 and the Noteholders will not be entitled to payment of any interest or other sum in respect of such postponed payment.

Date: November 4, 2026 **By: Crédit Agricole S.A.**