

Montrouge, December 11, 2025

**Crédit Agricole Financement de l'Habitat SFH ANNOUNCES EARLY
REPURCHASE OF
EUR 3,250,000,000 “obligations de financement de l'habitat” Fixed
Rate Notes issued on July 28, 2023 and due June 15, 2026 (ISIN:
FR001400JM09)***

Crédit Agricole Financement de l'Habitat SFH (the “**Issuer**”) announces today the early repurchase (the « **Repurchase** ») with effect on December 16, 2025 (the « **Repurchase Date** ») of all of its outstanding EUR 3,250,000,000 “obligations de financement de l'habitat” Fixed Rate Notes issued on July 28, 2023 and due June 15, 2026 (ISIN: FR001400JM09) (the « **Notes** ») pursuant to the Terms and Conditions of the Notes (the “**Terms and Conditions**”) included in the prospectus dated July 20, 2023, which was granted the visa n°23-326 by the Autorité des marchés financiers on July 20, 2023 (the “**Prospectus**”) at the market value determined today thereof, together with any accrued interest thereon (the “**Repurchase Amount**”).

The holders of the Notes formally accepted the Repurchase of the Notes at these 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

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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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