

THIRD SUPPLEMENT DATED 6 MARCH 2026 TO THE BASE PROSPECTUS DATED 7 MAY 2025.

**CRÉDIT AGRICOLE CORPORATE AND INVESTMENT BANK**

*(incorporated in France)*

and

**CRÉDIT AGRICOLE CIB FINANCIAL SOLUTIONS**

*(incorporated in France)*

and

**CRÉDIT AGRICOLE CIB FINANCE LUXEMBOURG S.A.**

*(incorporated in Luxembourg)*

**Structured Debt Instruments Issuance Programme**

**unconditionally and irrevocably guaranteed by**

**CRÉDIT AGRICOLE CORPORATE AND INVESTMENT BANK**

*Arranger*

**Crédit Agricole CIB**

*Dealers*

**Crédit Agricole CIB**

**Crédit Agricole Securities Asia B.V., Tokyo Branch**

This supplement dated 6 March 2026 (the “**Third Supplement**”) to the base prospectus dated 7 May 2025, as supplemented by the first supplement dated 31 December 2025 (the “**First Supplement**”) and the second supplement dated 19 January 2026 (the “**Second Supplement**”) (the “**Base Prospectus**”), constitutes a supplement to the Structured Debt Instruments Issuance Programme of Crédit Agricole Corporate and Investment Bank, Crédit Agricole CIB Financial Solutions and Crédit Agricole CIB Finance Luxembourg S.A. (each an “**Issuer**” and together the “**Issuers**”). Terms defined in the Base Prospectus have the same meaning when used in this Prospectus Supplement unless otherwise defined herein.

The Base Prospectus, the First Supplement, the Second Supplement and the Third Supplement constitute jointly a base prospectus under Article 8 of the Regulation (EU) 2017/1129, as amended (the “**Prospectus Regulation**”). On 7 May 2025, 31 December 2025 and 19 January 2026 the Base Prospectus, the First Supplement and the Second Supplement were respectively approved by the *Commission de Surveillance du Secteur Financier* (the “**CSSF**”). Application has been made to the CSSF, as competent authority under the Prospectus Regulation, to approve this Third Supplement.

By approving this Third Supplement, the CSSF gives no undertaking as to the economic and financial soundness of the transaction or the quality or solvency of the Issuer in line with the provisions of Article 6(4) of the Luxembourg Law dated 16 July 2019 on prospectuses for securities (*loi relative aux prospectus pour valeurs mobilières*).

This Third Supplement has been prepared pursuant to Article 23(1) of the Prospectus Regulation.

The Issuers accept responsibility for the information contained in this Third Supplement. To the best of the knowledge of the Issuers, the information contained in this Third Supplement is in accordance with the facts and does not omit anything likely to affect its import.

In the event of any inconsistencies between (a) any statement contained in this Third Supplement and (b) any other statement directly contained or incorporated by reference in the Base Prospectus, the statements in this Third Supplement shall prevail.

Subject to the information contained in this Third Supplement, there have been no significant new facts, error or inaccuracy relating substantially to the information contained in the Base Prospectus since its publication under Article 23.1 of the Prospectus Regulation.

In accordance with Article 23(2) of the EU Prospectus Regulation, investors who have already agreed to purchase or subscribe for Securities issued under the Base Prospectus before this Third Supplement is published have the right, exercisable until 11 March 2026, which is three working days after the publication of this Third Supplement, to withdraw their acceptances, provided that the significant new factor, material mistake or material inaccuracy to which this Third Supplement relates arose or was noted before the closing of the offer period or delivery of the Securities, whichever occurs first. Investors may contact the relevant Authorised Offerors should they wish to exercise such right of withdrawal.

Copies of the Base Prospectus, the First Supplement, the Second Supplement and the Third Supplement can be obtained from the registered office of Crédit Agricole CIB for the time being. This Base Prospectus, the First Supplement, the Second Supplement and the Third Supplement will also be published on (i) the Luxembourg Stock Exchange's website: [www.luxse.com](http://www.luxse.com) and (ii) Crédit Agricole CIB's website: <https://www.documentation.ca-cib.com/IssuanceProgram>.

The purpose of this Third Supplement is to amend the “*RISK FACTORS*”, “*USE OF PROCEEDS*” and “*GENERAL INFORMATION*” sections of the Base Prospectus.

## RISK FACTORS

The subsection entitled “5.22. *Risks related to Green and Social Securities*” in the section “5. *RISKS RELATED TO THE STRUCTURE OF A PARTICULAR ISSUE OF SECURITIES*” of section “*RISK FACTORS*” on pages 54, 55 and 56 of the Base Prospectus is deleted in its entirety and replaced as follows:

### **“5.22 Risks related to Green and Social Securities**

The Final Terms relating to any specific Series of Securities may provide that such Securities will constitute Green Securities which will be issued in accordance with the Green Bond Framework of the Crédit Agricole S.A. group (the “**Crédit Agricole Group**”) or Social Securities which will be issued in accordance with the Social Financing Framework of the Crédit Agricole Group. In such case, it will be the relevant Issuer’s intention to apply an amount equal or equivalent to the net proceeds of such Securities to finance and/or re-finance, in whole or in part, new or existing Eligible Green Assets or Eligible Social Assets, as described in the relevant Final Terms, and in the Green Bond Framework and Social Financing Framework respectively, as applicable, which are generally new or existing investments (including loans) relating to certain categories of environmentally or socially beneficial or sustainable projects.

Regulation (EU) 2020/852 on the establishment of a framework to facilitate sustainable investment (the EU Taxonomy Regulation) has established a single EU-wide classification system, or “taxonomy”, which provides companies and investors with a common language for determining which economic activities can be considered environmentally sustainable. The EU Taxonomy Regulation has been supplemented by Commission Delegated Regulations (EU) 2021/2139 (as amended), 2022/1214 and 2023/2486, which establish the technical screening criteria for assessing the contribution of economic activities to the six environmental objectives of the EU Taxonomy Regulation, namely (i) climate change mitigation, (ii) climate change adaptation, (iii) sustainable use and protection of water and marine resources, (iv) transition to a circular economy, (v) pollution prevention and control, and (vi) protection and restoration of biodiversity and ecosystems, without such economic activity causing any significant harm to any of the other environmental objectives.

As a result, the definition of a “green” project or equivalently labelled project is now set. However, there is currently no established definition (legal, regulatory or otherwise) or market consensus as to what attributes are required for a particular asset or project to be classified as “social” or “sustainable” project or a project labelled as equivalent.

A green, social or sustainable project, as the case may be, towards which proceeds of the Securities are to be applied may, for reasons beyond the relevant Issuer’s control, not meet investors’ expectations regarding such “green”, “social” or “sustainable” or other equivalently-labelled or categorized performance objectives (including those set out under the EU Taxonomy Regulation). Also, adverse social, green, sustainable and/or other impacts may occur during the implementation of any green, social or sustainable project. In addition, whilst a project may be satisfactorily green, social or sustainable at the time an investment is made or funding is provided, it may not continue to meet the requirements or expectations over time, including because of matters related to the project itself and/or because of matters related to advancements in scientific understandings or legislative developments.

While it is the intention of the relevant Issuer to apply the proceeds of any Green Securities or Social Securities in, or substantially in, the manner described in the “Use of Proceeds” section, for reasons beyond the relevant Issuer’s control, the relevant green, social or sustainable project or activity associated with the applicable Eligible Green Assets or Eligible Social Assets, as the case may be, may not be capable of being implemented in, or substantially in the manner anticipated and/or in accordance with any timing schedule and, accordingly, the proceeds of the relevant Green Securities or Social Securities may not be in whole or in part disbursed for

such projects. Any such green, social or sustainability related project (or combination of them) may not be completed within any specified period or at all or with the results or outcome as originally expected or anticipated by the relevant Issuer, and the project (or any project(s) resulting from any subsequent reallocation of some or all of the proceeds of the relevant Green Securities or Social Securities) may be disqualified as such. Any such event or failure by the relevant Issuer and any actual or potential maturity mismatch between the green, social or sustainable asset(s) towards which proceeds of the Securities may have been applied and the relevant Securities, will not: (i) give rise to any claim of a Securityholder against the relevant Issuer; (ii) constitute an Event of Default under the relevant Securities; or (iii) lead to an obligation of the relevant Issuer to redeem such Securities or be a relevant factor for the relevant Issuer in determining whether or not to exercise any optional redemption rights in respect of any Securities.

Any failure to apply the proceeds of any issue of Green Securities or Social Securities as intended, any withdrawal of any applicable opinion or certification, any opinion or certification to the effect that the relevant Issuer is not complying in whole or in part with criteria or requirements covered by such opinion or certification or any change to the Green Bond Framework or the Social Financing Framework, as applicable, of the Crédit Agricole Group may have an adverse effect on the value of Green Securities or Social Securities, and may result in adverse consequences for Securityholders, including those who have portfolio mandates to invest in securities to be used for a particular purpose.

Furthermore, Regulation (EU) 2023/2631 of the European Parliament and of the Council of 22 November 2023 on European Green Bonds and optional disclosures for bonds marketed as environmentally sustainable and for sustainability-linked bonds (the “**EuGB Regulation**”) entered into force and is applicable since 21 December 2024. The relevant Issuer is under no obligation to take steps to have the Green Securities become eligible to use the EuGB or European green bond designation. The Green Securities will not necessarily meet the criteria for such designation and as compliance with the EuGB Regulation is voluntary, the relevant Issuer is also under no obligation to use any guidelines or templates for bonds marketed as environmentally sustainable that may be issued in accordance with the EuGB Regulation.

Accordingly, a green, social and/or sustainable project, as the case may be, towards which proceeds of the Securities are to be applied may, for reasons beyond the relevant Issuer’s control, not meet investors’ expectations regarding such “green”, “social” or “sustainable” or other equivalently-labelled or categorized performance objectives (including those set out under the EU Taxonomy Regulation). Also, adverse social, environmental, sustainable and/or other impacts may occur during the implementation of any green, social or sustainable project. In addition, whilst a project may be satisfactorily green, social and/or sustainable at the time an investment is made or funding is provided, it may not continue to meet those requirements or expectations over time, including because of matters related to the project itself and/or because of matters related to advancements in scientific understandings or legislative developments.

While it is the intention of the relevant Issuer to apply the proceeds of any Green Securities or Social Securities (or any combination thereof) in, or substantially in, the manner described in the “Use of Proceeds” section, for reasons beyond the relevant Issuer’s control, the relevant green, social or sustainable project or activity associated with the applicable Eligible Green Assets or Eligible Social Assets, as the case may be, may not be capable of being implemented in, or substantially in the manner anticipated and/or in accordance with any timing schedule and, accordingly, the proceeds of the relevant Green Securities and/or Social Securities may not be in whole or in part disbursed for such projects. Any such green, social or sustainability related project (or a combination thereof) may not be completed within any specified period or at all or with the results or outcome as originally expected or anticipated by the relevant Issuer, and the project (or any project(s) resulting from any subsequent reallocation of some or all of the proceeds of the relevant Green Securities and/or Social Securities) may be disqualified as such.

Any failure to apply the proceeds of any issue of Green Securities or Social Securities (or combination thereof) as intended, any withdrawal of any applicable opinion or certification, any opinion or certification to the effect that the relevant Issuer is not complying in whole or in part with criteria or requirements covered by such opinion or certification or any change to the Green Bond Framework or the Social Financing Framework, as applicable, of the Crédit Agricole Group may have an adverse effect on the value of Green Securities or Social Securities (or any combination thereof), and may result in adverse consequences for Securityholders, including those who have portfolio mandates to invest in securities which are categorized, labelled and/or in respect of which proceeds are used for a particular purpose.

Any such event or failure by the relevant Issuer and any actual or potential maturity mismatch between the green, social and/or sustainable asset(s) towards which proceeds of the Securities may have been applied and the relevant Securities, will not: (i) give rise to any claim of a Securityholder against the relevant Issuer; (ii) constitute an Event of Default under the relevant Securities; or (iii) lead to an obligation of the relevant Issuer to redeem such Securities or be a relevant factor for the relevant Issuer in determining whether or not to exercise any optional redemption rights in respect of any Securities.”

## USE OF PROCEEDS

The subsection entitled “2. *Social Securities*” on page 966 of the section entitled “*USE OF PROCEEDS*” of the Base Prospectus is deleted in its entirety and replaced as follows:

### “2. Social Securities

The relevant Final Terms may specify that the net proceeds from an issue of Securities will be used by the relevant Issuer in an amount equal or equivalent to the use of proceeds, to finance and/or refinance, in whole or in part, loans and investments that seek to achieve positive social impacts especially for target populations (the “**Eligible Social Assets**”), as described in the relevant Final Terms and in the Crédit Agricole Group’s social financing framework, as amended and supplemented from time to time (the “**Social Financing Framework**”), such Securities being referred to as “**Social Securities**”.

The Social Financing Framework is based on the Social Bond Principles published by the International Capital Markets Association in its 2025 edition (the “**SB Principles**”) and is available on the Crédit Agricole Group’s website (<https://www.credit-agricole.com/pdfPreview/208191>). The Social Financing Framework may be further updated or expanded to reflect updates to the SB Principles and evolutions in the activities of the Crédit Agricole Group. The Social Financing Framework sets out categories of Eligible Social Assets which have been identified by the Crédit Agricole Group as part of priority activity sectors within the context of sustainable development.

The Crédit Agricole Group has appointed Moody’s Ratings (“**Moody’s Ratings**”) to provide a second-party opinion (the “**Social Financing Framework Second-Party Opinion**”) on the Social Financing Framework, assessing the social added value of the Social Financing Framework and its alignment with the SB Principles.

This Social Financing Framework Second-Party Opinion is available on the Crédit Agricole Group’s website ([www.credit-agricole.com/en/finance/finance/debt](http://www.credit-agricole.com/en/finance/finance/debt)).

The Crédit Agricole Group will publish an annual report on its website detailing the allocation of net proceeds from securities issued by group entities used to finance and/or refinance Eligible Social Assets (“**Crédit Agricole Group Social Securities**”) and the social impact of the Eligible Social Assets included in its social portfolio. In addition, the Crédit Agricole Group may communicate publicly in the event of substantial changes in the social portfolio. Crédit Agricole S.A. will request a limited assurance report on the allocation part of its Social Financing reporting by an external auditor.”

## GENERAL INFORMATION

The subheading entitled “*Documents Available*” on pages 1033 to 1034 of the section entitled “*GENERAL INFORMATION*” of the Base Prospectus is deleted in its entirety and replaced as follows:

### “Documents Available

Copies of the following documents will, when published, be available for inspection or during normal business hours from the registered office of the relevant Issuer and on the website of Crédit Agricole CIB (<https://www.documentation.ca-cib.com/IssuanceProgram>):

- (a) the *Statuts* (with an English translation thereof) of Crédit Agricole CIB, the *Statuts* (with an English translation thereof) of Crédit Agricole CIB FS and the articles of association of Crédit Agricole CIB FL;
- (b) each of (i) in the case of Crédit Agricole CIB, as Issuer and Guarantor, the consolidated and non-consolidated audited financial statements in respect of the financial years ended 2023 and 2024 and the consolidated financial statements for the six-month period ended 30 June 2025 (with an English translation thereof for the consolidated accounts) and (ii) in the case of Crédit Agricole CIB FS and Crédit Agricole CIB FL, each as Issuer, the audited financial statements in respect of the financial years ended 2023 and 2024 and the half-year financial statements for the six-month period ended 30 June 2025;
- (c) the most recently published annual audited financial statements and future interim unaudited financial statements of each Issuer and the Guarantor (with an English translation thereof);
- (d) the Programme Agreement, the Agency Agreement, the Deeds of Covenant, the Guarantees and the forms of the Global Securities, the Securities in definitive form, the Receipts, the Coupons and the Talons and any supplements thereto;
- (e) the Custodian Agreement, the Collateral Management, Monitoring and Valuation Agreement, the Collateral Monitoring Service Terms, each Pledge Agreement, each Security Trust Deed and each Security Agency Agreement (save to the extent any such document relates to Exempt Securities);
- (f) a copy of this Base Prospectus;
- (g) any future Base Prospectus and supplements to this Base Prospectus and any other documents incorporated herein or therein by reference; and
- (h) any Final Terms (save that the Final Terms relating to a Security which is neither admitted to trading on a regulated market in the European Economic Area nor offered in the European Economic Area in circumstances where a prospectus is required to be published under the Prospectus Regulation will only be available for inspection by a holder of such Security and such holder must produce evidence satisfactory to the relevant Issuer and the Principal Paying Agent as to its holding of Securities and identity).

Investors should consult the Issuer should they require a copy of the ISDA Definitions or the Credit Derivative Definitions (as such term is defined in the Credit Linked Conditions).

Copies of this Base Prospectus, each Final Terms relating to Securities that are admitted to trading on the Luxembourg Stock Exchange’s regulated market and each document incorporated by reference, are available on the Luxembourg Stock Exchange’s website ([www.luxse.com](http://www.luxse.com)).

Copies of the following documents will, when published, be available on the Crédit Agricole Group’s website ([www.credit-agricole.com/en/finance/finance/debt](http://www.credit-agricole.com/en/finance/finance/debt)):

- (a) the Green Bond Framework and the Green Bond Framework Second-Party Opinion;

- (b) the Social Financing Framework and the Social Financing Framework Second-Party Opinion;
- (c) the CACIB SFB Framework and the CACIB SFB Framework Second-Party Opinion;
- (d) the CACIB European Defense Financing Framework;
- (e) the annual reports published by the Crédit Agricole Group detailing the allocation of net proceeds from securities issued by group entities used to finance and/or refinance Eligible Green Assets and the environmental impact of the Eligible Green Assets included in its green portfolio;
- (f) the annual reports published by the Crédit Agricole Group detailing the allocation of net proceeds from securities issued by group entities used to finance and/or refinance Eligible Social Assets and the social impact of the Eligible Social Assets included in its social portfolio;
- (g) the annual reports published by the Crédit Agricole Group detailing the allocation of net proceeds from securities issued by group entities used to finance and/or refinance Eligible SLLs included in its SLL Financing Portfolio; and
- (h) the annual reports published by the Crédit Agricole Group detailing the allocation of net proceeds from securities issued by group entities used to finance and/or refinance Eligible Asset Linked to European Defense Support included in its Defense Portfolio.”

*Arranger*  
**Crédit Agricole CIB**

*Dealers*  
**Crédit Agricole CIB**  
**Crédit Agricole Securities Asia B.V., Tokyo Branch**