SECOND SUPPLEMENT DATED 11 SEPTEMBER 2026 TO THE BASE PROSPECTUS DATED 7 MAY 2026

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 second supplement dated 11 September 2026 (the "**Second Supplement**") to the base prospectus dated 7 May 2026 (the "**Base Prospectus**"), as supplemented by the first supplement dated 18 June 2026 (in relation to Final Terms dated 3 June 2026) (the "**First Supplement**"), 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 Second Supplement unless otherwise defined herein.

The Base Prospectus, the First Supplement and the Second Supplement constitute jointly a base prospectus under Article 8 of the Regulation (EU) 2017/1129, as amended (the "**Prospectus Regulation**"). On 7 May 2026, the Base Prospectus was 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 Second Supplement.

By approving this Second 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 Second Supplement has been prepared pursuant to Article 23(1) of the Prospectus Regulation.

The Issuers accept responsibility for the information contained in this Second Supplement. To the best of the knowledge of the Issuers, the information contained in this Second 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 Second Supplement to the Base Prospectus and (b) any other statement directly contained or incorporated by reference in the Base Prospectus, the statements in this Second Supplement shall prevail.

Subject to the information contained in this Second 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 Second Supplement is published have the right, exercisable until 17 September 2026, which is three working days after the publication of this Second Supplement, to withdraw their acceptances, provided that the significant new factor, material mistake or material inaccuracy to which this Second 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 and the Second Supplement can be obtained from the registered office of Crédit Agricole CIB for the time being. This Base Prospectus and the Second Supplement will also be published on (i) the Luxembourg Stock Exchange's website: www.luxse.com and (ii) Crédit Agricole CIB's website: https://www.documentation.ca-cib.com/IssuanceProgram.

The purpose of this Second Supplement is to amend, replace and/or insert certain provisions as specified below in relation to the legends and selling restrictions relating to the United Kingdom, the London Stock Exchange's International Securities Market and the Form of Final Terms.

Page 4 of the Base Prospectus

The paragraph beginning "The Issuers may, if specified in the applicable Final Terms, make an application for certain Securities issued under the Programme to be admitted to trading on the London Stock Exchange's International Securities Market (the "**ISM**")" shall be deemed to be deleted in its entirety and replaced with the following:

"The Issuers may, if specified in the applicable Final Terms, make an application for certain Securities issued under the Programme to be admitted to trading on the London Stock Exchange's International Securities Market (the "**ISM**"). The ISM is a market designated for qualified investors (as prescribed in Regulation 16 of the Public Offers and Admissions to Trading Regulations 2024 (SI 2024/105) ("**POATRs**"). The London Stock Exchange, as a Recognised Investment Exchange does not make assessments of investor eligibility. Given that under Regulation 16 of the POATRs, only qualified investors are permitted to trade on ISM and no qualified investor is permitted to trade on behalf of persons who are not themselves qualified investors, financial intermediaries acting for investors are responsible for ensuring that only investors who are qualified investors as prescribed by Regulation 16 of the POATRs are permitted to trade on ISM. Securities admitted to trading on the ISM are not admitted to the Official List of the UK Financial Conduct Authority (the "**FCA**"). Neither the FCA nor the London Stock Exchange has approved or verified the contents of this Base Prospectus."

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The paragraph beginning "UK PRIIPs / IMPORTANT – PROHIBITION OF SALES TO UK RETAIL INVESTORS" shall be deemed to be deleted in its entirety and replaced with the following:

"**UK RETAIL / IMPORTANT – PROHIBITION OF SALES TO UK RETAIL INVESTORS -** If the Final Terms in respect of any Securities includes a legend entitled "Prohibition of Sales to UK Retail Investors", the Securities are not intended to be offered, sold, distributed or otherwise made available to, and should not be offered, sold, distributed or otherwise made available, to any retail investor in the United Kingdom ("**UK**"). Consequently no disclosure document required by the FCA Product Disclosure Sourcebook ("**DISC**") for offering, selling or distributing the Securities or otherwise making them available to retail investors in the UK (a "**Disclosure Document**")[1] has been prepared and therefore offering, selling or distributing the Securities or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

If the Final Terms in respect of any Securities includes a legend entitled "Prohibition of Sales to UK Retail Investors Without Disclosure Document", the Securities are not intended to be offered, sold or otherwise made available to, and should not be offered, sold or otherwise made available, to any retail investor in the UK without an updated Disclosure Document.

For these purposes, a "retail investor" means a person who is neither: (i) a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 ("**EUWA**"); nor (ii) a qualified investor as defined in paragraph 15 of Schedule 1 to the POATRs."

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The paragraph beginning "[UK PRIIPs Regulation – PROHIBITION OF SALES TO UK RETAIL INVESTORS" shall be deleted in its entirety and replaced with the following:

"[**UK RETAIL – PROHIBITION OF SALES TO UK RETAIL INVESTORS** – The Securities are not intended to be offered, sold, distributed or otherwise made available to, and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom ("**UK**"). For these purposes, a "retail investor" means a person who is neither: (i) a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 ("**EUWA**"); nor (ii) a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024 (the "**POATRs**"). Consequently no disclosure document required by the FCA Product Disclosure Sourcebook ("**DISC**") for offering, selling or distributing the Securities or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Securities or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.] (*Include this legend alternative if Securities potentially constitute CCIs and where no disclosure document (being a product summary or until the end of the transition period, expiring on 7 June 2027, either a product summary or a UK PRIIPs Regulation Key Information Document (see DISC TP 2.2)) will be prepared, or where the issuer wishes to prohibit offers to UK retail investors for any other reason*)"

Immediately after the foregoing paragraph, a new paragraph shall be inserted as follows:

"[**UK RETAIL – PROHIBITION OF SALES TO UK RETAIL INVESTORS WITHOUT DISCLOSURE DOCUMENT** – The Securities are not intended to be offered, sold, distributed or otherwise made available to, and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom ("**UK**") without a disclosure document required by the FCA Product Disclosure Sourcebook ("**DISC**") and/or the Consumer Composite Investments (Designated Activities) Regulations 2024 for offering, selling or distributing the Securities or otherwise making them available to retail investors in the UK. For these purposes, a "retail investor" means a person who is neither: (i) a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 ("**EUWA**"); nor (ii) a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024 (the "**POATRs**").] (*Include this legend alternative if Securities potentially constitute CCIs and a disclosure document (being a product summary or until the end of the transition period, expiring on 7 June 2027, either a product summary or a UK PRIIPs Regulation Key Information Document (see DISC TP 2.2)) will be prepared.*)"

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In paragraph 16(m) (*Scheduled Physical Settlement at Maturity*) of the Form of Final Terms, the following elections shall be inserted immediately below the words "If not applicable, delete the remaining subparagraph of this paragraph)" and the current paragraph 16(m)(i) onwards shall be renumbered accordingly:

(i)	Mixed Settlement (Redemption Method Condition 6.1):	[Applicable] [Not Applicable]
(ii)	Mixed Settlement Cash Amount:	[*Specify amount, formula or method of determination*] [Not Applicable]
(iii)	Mixed Settlement Physical Amount:	[*Specify amount, formula or method of determination*] [Not Applicable]
(iv)	Issuer Cash Settlement Election (Redemption Method Condition 6.1)	[Applicable] [Not Applicable]
(v)	Issuer Cash Settlement Election Notice Date:	[At the latest [●] [Business Days] prior to the Physical Settlement Date] [Not Applicable]
(vi)	Issuer Cash Settlement Amount:	[*Specify amount, formula or method of determination*] [Not Applicable]

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In paragraph 10(g) (*Prohibition of Sales to UK Retail Investors*) of Part B (*Other Information*) of the Form of Final Terms section of the Base Prospectus, the drafting note beginning "(If the Securities do not constitute "packaged" products or the Securities do constitute "packaged" products for the purpose of the UK PRIIPs Regulation…" shall be deleted in its entirety and replaced with the following:

"(If the Securities do not constitute "consumer composite investments" or the Securities do constitute "consumer composite investments" for the purpose of the FCA Product Disclosure sourcebook and a Disclosure Document will be prepared, "Not Applicable" should be specified. If the Securities may constitute "consumer composite investments" and no Disclosure Document will be prepared, "Applicable" should be specified.)"

Page 1068 of the Base Prospectus

The section "United Kingdom" in the "Subscription and Sale" section of the Base Prospectus shall be deleted in its entirety and replaced with the following:

"If the Final Terms in respect of any Securities includes a legend entitled "Prohibition of Sales to UK Retail Investors", each Dealer has represented and agreed, and each further Dealer appointed under the Programme will be required to represent and agree, that it has not offered, sold, distributed or otherwise made available and will not offer, sell, distribute or otherwise make available any Securities which are the subject of this Base Prospectus as completed by the applicable Final Terms in relation thereto to any retail investor in the United Kingdom. Consequently, no disclosure document (a "**Disclosure Document**") required by the FCA Product Disclosure Sourcebook ("**DISC**") has been prepared and therefore offering or selling the Securities or otherwise making them available to any retail investor in the UK many be unlawful under DISC and the Consumer Composite Investments Designated Activities Regulations 2024, as applicable.

If the Final Terms in respect of any Securities includes a legend entitled "Prohibition of Sales to UK Retail Investors Without Disclosure Document", each Dealer has represented and agreed, and each further Dealer appointed under the Programme will be required to represent and agree, that it has not offered, sold, distributed or otherwise made available and will not offer, sell, distribute or otherwise make available any Securities which are the subject of this Base Prospectus as completed by the applicable Final Terms in relation thereto to any retail investor in the United Kingdom without a Disclosure Document.

For the purposes of this provision:

(a) the expression "retail investor" means a person who is neither:

    (i) a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; nor

    (ii) a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024 (the "**POATRs**"); and

(b) the expression "**offer**" includes the communication in any form and by any means of sufficient information on the terms of the offer and the Securities to be offered so as to enable an investor to decide to buy or subscribe for the Securities, and

(c) the expression "POATRs" means the Public Offers and Admissions to Trading Regulations 2024.

If the Final Terms in respect of any Securities specifies "Prohibition of Sales to UK Retail Investors" as "Not Applicable", each Dealer has represented and agreed, and each further Dealer appointed under the Programme will be required to represent and agree, that it has not made and will not make an offer of Securities which are the subject of this Base Prospectus as completed by the Final Terms in relation thereto to the public in the United Kingdom except that it may make an offer:

(A) at any time to any legal entity which is a qualified investor as defined in paragraph 15 of Schedule 1 to the POATRs;

(B) at any time to fewer than 150 persons (other than qualified investors as defined in paragraph 15 of Schedule 1 to the POATRs) in the United Kingdom subject to obtaining the prior consent of the relevant Dealer or Dealers nominated by the Issuer for any such offer; or

(C) at any time in any other circumstances falling within Part 1 of Schedule 1 to the POATRs.

For the purposes of this provision, the expression "an offer of Securities to the public" in relation to any Securities means the communication in any form and by any means of sufficient information on the terms of the offer and the Securities to be offered so as to enable an investor to decide to buy or subscribe for the Securities and the expression "POATRs" means the Public Offers and Admissions to Trading Regulations 2024.

Other Regulatory Restrictions

Each Dealer has represented and agreed, and each further Dealer appointed under the Programme will be required to represent and agree, that:

(a) in relation to any Securities issued by Crédit Agricole CIB FS or Crédit Agricole CIB FL having a maturity of less than one year, (i) it is a person whose ordinary activities involve it in acquiring, holding, managing or disposing of investments (as principal or agent) for the purposes of its business and (ii) it has not offered or sold and will not offer or sell any Securities other than to persons whose ordinary activities involve them in acquiring, holding, managing or disposing of investments (as principal or as agent) for the purposes of their businesses or who it is reasonable to expect will acquire, hold, manage or dispose of investments (as principal or agent) for the purposes of their businesses where the issue of the Securities would otherwise constitute a contravention of Section 19 of the FSMA by the relevant Issuer;

(b) it has only communicated or caused to be communicated and will only communicate or cause to be communicated an invitation or inducement to engage in investment activity (within the meaning of Section 21 of the FSMA) received by it in connection with the issue or sale of any Securities in circumstances in which Section 21(1) of the FSMA does not or, in the case of Crédit Agricole CIB, would not, if it was not an authorised person, apply to the relevant Issuer or (as the case may be) the Guarantor; and

(c) it has complied and will comply with all applicable provisions of the FSMA with respect to anything done by it in relation to any Securities in, from or otherwise involving the United Kingdom."