

CRÉDITO AGRÍCOLA INFORMS ON THE ISSUANCE OF 500 MILLION EUROS OF SOCIAL SENIOR PREFERRED BONDS

Pursuant to article 17 of Regulation (EU) No. 596/2014 of the European Parliament and of the Council, Grupo Crédito Agrícola hereby informs that it has completed, on 22 January 2026 and through Caixa Central de Crédito Agrícola Mútuo, C.R.L., an issuance of debt in the international market, in this case of senior preferred debt linked to Social Sustainability.

The issuance, in the amount of 500 million euros, represents Crédito Agrícola's first benchmark-size transaction. It has a 5-year maturity with an option for early redemption at the end of year 4 and an issue price of 99.62%, with annual coupon of 3.250% until the Call Date and remunerated quarterly at 3M Euribor plus a margin of 0.88% thereafter. Settlement will take place on 29 January 2026. Moody's Investor Services has assigned a "Baa2" rating to the Notes.

The issuance was successfully placed over an intra-day transaction, with the order book reaching an oversubscription at peak greater than 6x, having closed with demand of around 2.7 billion euros and attracted the interest of more than 150 institutional investors. In terms of amounts subscribed, 63% of investors are asset managers and 16% are banks. The investors base was geographically diversified, mainly originated from France (29%), United Kingdom (25%), Iberia (20%), Germany, Austria, Switzerland and the Nordics (9%) and the remaining EU countries (8%).

Considering reviewed accounts as of 30 September 2025, Grupo Crédito Agrícola reached a 28.70% MREL TREA + CBR level, representing a 3.46 b.p. leeway over the minimum requirement of 25.24%, which came into force as of September 2025. Today's issuance strengthens Grupo Crédito Agrícola's position to continue its growth path in the future.

BofA Securities Europe SA acted as global coordinator and BofA Securities Europe SA, BNP Paribas, Commerzbank AG, Morgan Stanley Europe SE and Natwest Markets NV acted as joint lead managers.

Cooperative and Sustainability values being deeply embedded in the DNA of Grupo Crédito Agrícola, the proceeds of this debt issuance will be used to finance and/or refinance Eligible Social Assets as defined in the Green, Social and Sustainability Framework available on the website: www.creditoagricola.pt/investor-relations-en.

The successful completion of this debt issuance reflects the market's recognition of Grupo Crédito Agrícola's financial robustness, liquidity and resilience, as well as its commitment to sustainably support the Portuguese economy and to foster the social and economic development of local communities throughout Portugal.

Lisbon, 23 January 2026

Grupo Crédito Agrícola

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