

**SECOND SUPPLEMENT DATED 12 JUNE 2026
TO THE BASE PROSPECTUS DATED 20 FEBRUARY 2026**



**CAISSE DE REFINANCEMENT DE L'HABITAT
€25,000,000,000
EURO MEDIUM TERM NOTE PROGRAMME**

This supplement (the **Second Supplement**) is supplemental to, and should be read in conjunction with the base prospectus dated 20 February 2026 (the **Base Prospectus**) which received approval no. 26-031 from the *Autorité des marchés financiers* (the **AMF**) as supplemented by a first supplement dated 11 May 2026, which was granted approval number 26-130 on 11 May 2026 by the AMF, prepared in relation to the €25,000,000,000 Euro Medium Term Note Programme (the **Programme**) of Caisse de Refinancement de l'Habitat, a *société anonyme* (public limited company) incorporated under French law, duly licensed as an *établissement de crédit spécialisé* (specialised credit institution) (the **Issuer**). The Base Prospectus as so supplemented constitutes a base prospectus for the purpose of the Article 8 of Regulation (EU) 2017/1129 of 14 June 2017, as amended (the **Prospectus Regulation**).

Application has been made for approval of the Second Supplement to the AMF in its capacity as competent authority pursuant to the Prospectus Regulation.

This Second Supplement has been prepared pursuant to Article 23 of the Prospectus Regulation for the purposes of increasing the Programme Limit amount to €30,000,000,000 (or its equivalent in other currencies) as from the date of this Second Supplement.

Save as disclosed in this Second Supplement, there has been no other significant new factor, material mistake or material inaccuracy relating to information included in the Base Prospectus which is material in the context of the Programme since the publication of the Base Prospectus.

Unless the context otherwise requires, terms defined in the Base Prospectus shall have the same meaning when used in this Second Supplement.

To the extent that there is any inconsistency between any statement in this Second Supplement and any other statement in or incorporated by reference in the Base Prospectus, the statements in the Second Supplement will prevail.

References in this Second Supplement to paragraphs of the Base Prospectus are to the Base Prospectus. References in this Second Supplement to page numbers in the Base Prospectus are to the page numbers in the Base Prospectus.

This Second Supplement will be published on the websites of the AMF (www.amf-france.org) and of the Issuer (www.crh-bonds.com). The documents incorporated by reference in the Base Prospectus are currently published on the website of the Issuer (www.crh-bonds.com) and have been filed with the AMF.

TABLE OF CONTENTS

AMENDMENTS RELATING TO THE PROGRAMME LIMIT INCREASE 3

PERSONS RESPONSIBLE FOR THE SECOND SUPPLEMENT 4

AMENDMENTS RELATING TO THE PROGRAMME LIMIT INCREASE

The Issuer has decided to increase the Programme Limit amount of its Euro Medium Term Note Programme to Euro 30,000,000,000 (or its equivalent in other currencies). As a result, all references in the Base Prospectus to the Programme Limit amount being Euro 25,000,000,000 shall be construed as from the date of the Second Supplement as references to a Programme Limit amount of Euro 30,000,000,000. In particular, the cover page, the "General Description of the Programme" and "Form of Final Terms" sections of the Base Prospectus shall be deemed amended accordingly.

PERSONS RESPONSIBLE FOR THE SECOND SUPPLEMENT

Person assuming responsibility for the Second Supplement

Marc Nocart, Chief Executive Officer of the Issuer

Declaration by person responsible for the Second Supplement

I hereby certify that the information contained in this Second Supplement is, to the best of my knowledge, in accordance with the facts and contains no omission likely to affect its import.

Paris, 12 June 2026

CAISSE DE REFINANCEMENT DE L'HABITAT
3, rue La Boétie
75008 PARIS
France

Duly represented by Marc Nocart
in its capacity as Chief Executive Officer of the Issuer



Autorité des marchés financiers

This Second Supplement has been approved on 12 June 2026 by the AMF, in its capacity as competent authority under Regulation (EU) 2017/1129, as amended.

The AMF has approved this Second Supplement after having verified that the information it contains is complete, coherent and comprehensible within the meaning of Regulation (EU) 2017/1129, as amended. This approval does not imply any verification on the accuracy of such information by the AMF.

This approval is not a favourable opinion on the Issuer and on the quality of the Notes described in this Second Supplement. Investors should make their own assessment of the opportunity to invest in such Notes.

This Second Supplement has received the following approval number: 26-194.