

EEA MiFID II product governance / Retail investors, professional investors and ECPs target market –

Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Securities, taking into account the five (5) categories referred to in item 18 of the Guidelines published by the European Securities and Markets Authority (**ESMA**) on 5 February 2018, has led to the conclusion that the target market for the Securities is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, **MiFID II**). Any person subsequently offering, selling or recommending the Securities (a **Distributor**) should take into consideration the manufacturer's target market assessment; however, a Distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Securities (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

UK MiFIR II product governance / Retail investors, professional investors and ECPs target market –

Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Securities has led to the conclusion that the target market for the Securities is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (**COBS**), and professional clients, as defined in Regulation (EU) No 600/2014, as it forms part of domestic law by virtue of the **European Union (Withdrawal) Act 2018 (EUWA) (UK MiFIR)**, and retail clients, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of EUWA. Any person subsequently offering, selling or recommending the Securities (a **Distributor**) should take into consideration the manufacturer's target market assessment; however, a Distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the **UK MiFIR Product Governance Rules**) is responsible for undertaking its own target market assessment in respect of the Securities (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

PRIIPs Regulation – PROHIBITION OF SALES TO EEA RETAIL INVESTORS WITHOUT KID –

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 European Economic Area (**EEA**) without an updated key information document required by Regulation (EU) No 1286/2014 (as amended, the **PRIIPs Regulation**) for offering or selling the Securities or otherwise making them available to retail investors in the EEA. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of MiFID II; (ii) a customer within the meaning of Directive (EU) 2016/97, as amended, where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129, as amended (the **Prospectus Regulation**).

UK PRIIPs Regulation – PROHIBITION OF SALES TO UK RETAIL INVESTORS WITHOUT KID –

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 United Kingdom (**UK**) without an updated key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**EUWA**) (as amended, the **UK PRIIPs Regulation**) for offering or selling the Securities or otherwise making them available to retail investors in the UK. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**EUWA**); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as 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; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the EUWA (the **UK Prospectus Regulation**).

FINAL TERMS DATED 8 OCTOBER 2021

Issue of up to EUR 10,000,000 Index Linked Redemption Notes due November 2027 under the
€50,000,000,000 Structured Debt Instruments Issuance Programme

by

CRÉDIT AGRICOLE CIB FS

Legal entity identifier (LEI): 969500HUHIE5GG515X42

guaranteed by CRÉDIT AGRICOLE CORPORATE AND INVESTMENT BANK

PART A – CONTRACTUAL TERMS

This document constitutes the Final Terms of the Securities described herein for the purposes of the Prospectus Regulation and must be read in conjunction with the Base Prospectus dated 7 May 2021 and the supplement dated 12 July 2021 which together constitute a base prospectus for the purposes of the Prospectus Regulation (the **Base Prospectus**) in order to obtain all the relevant information. A summary of the issue of the Securities is annexed to these Final Terms. The Base Prospectus and the supplement to the Base Prospectus are available for viewing on the Luxembourg Stock Exchange website (www.bourse.lu) and during normal business hours at the registered office of Crédit Agricole CIB and on its website (<https://www.documentation.ca-cib.com/IssuanceProgram>).

1	(a) Series Number:	5899
	(b) Type of Securities:	Notes
	(c) Tranche Number:	1
	(d) Date on which the Securities become fungible:	Not Applicable
2	Specified Currency	Euro (EUR)
3	Aggregate Nominal Amount:	
	(a) Series:	Up to EUR 10,000,000
	(b) Tranche:	Up to EUR 10,000,000
4	Issue Price:	100.00% of the Aggregate Nominal Amount.
5	(a) Specified Denominations:	EUR 1,000
		Calculation of Redemption based on the Specified Denomination: Applicable
	(b) Minimum Trading Size:	Not Applicable
	(c) Calculation Amount:	EUR 1,000
6	(a) Issue Date:	15 November 2021
	(b) Trade Date(s):	14 November 2021

	(c) Interest Commencement Date:	Not Applicable
7	Redemption Date:	29 November 2027, subject to any early redemption date
8	Type of Securities:	
	(a) Interest:	Not Applicable
	(b) Redemption:	Index Linked Redemption Security (Further particulars specified below in "PROVISIONS RELATING TO REDEMPTION")
	(c) U.S. Securities:	Not Applicable
	(d) Other:	Finnish Securities (Further particulars specified below in "OPERATIONAL INFORMATION")
	(e) Additional U.S. Regulatory Disclosure:	Not Applicable
	(f) Partly Paid Securities Provisions:	Not Applicable
9	Date Board approval for issuance of Securities obtained:	Authorisation given by the Board of Directors of Crédit Agricole CIB Financial Solutions dated 11 June 2021.
10	Method of distribution:	Non-syndicated
11	Asset Conditions:	Index Linked Asset Conditions applicable in accordance with Annex 1
12	Alternative Currency Conditions:	Not Applicable
PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE		
13	Fixed Rate Security:	Not Applicable
14	Floating Rate Security:	Not Applicable
15	Linked Interest Security:	Not Applicable
16	Zero Coupon Security:	Not Applicable
PAYOFF FEATURES (IF ANY) RELATING TO INTEREST		
17	Payoff Features:	Not Applicable
PROVISIONS RELATING TO REDEMPTION		
18	Redemption Determination Date(s):	For the purposes of determining the Final Redemption Amount, the Redemption Observation Date (see also paragraph 19(b) of these Final Terms) For the purposes of determining an Early Redemption Amount, the Early Redemption Observation Date, on which the Early Redemption Trigger Event occurs (see also paragraph 19(a) of these Final Terms)
19	Redemption Method:	
	(a) Early Redemption Amount for the purposes of General Condition 6.2	Standard Redemption in accordance with Annex 9,

(Early Redemption Trigger Events)
determined in accordance with:

Paragraph 2

The Early Redemption Amount will be equal to:

$$\text{Reference Price} \times \text{Nominal Amount}$$

as determined by the Calculation Agent on the Redemption Determination Date

- i. Redemption Payoff: Not Applicable
- ii. Redemption Unwind Costs: Not Applicable
- iii. Reference Price: In relation to an Early Redemption Observation Date, the corresponding Reference Price, specified in the table below:

Period	Early Redemption Observation Date	Early Redemption Date	Early Redemption Barrier	Reference Price (a percentage as determined by the Calculation Agent on or around the Trade Date based on market conditions and which is specified in a notice to be published by the Issuer on or around the Issue Date)
3	15/05/2023	29/05/2023	100.00%	As of the date of these Final Terms, Reference Price is indicatively set at 113.50% but may be a lesser or greater amount, provided that it will not be less than 112.00%
4	15/11/2023	29/11/2023	100.00%	As of the date of these Final Terms, Reference Price is indicatively set at 118.00% but may be a lesser or greater amount, provided that it will not be less than 116.00%
5	15/05/2024	29/05/2024	100.00%	As of the date of these Final Terms, Reference Price is indicatively set at 122.50% but may be a lesser or greater amount, provided that it will not be less than 120.00%
6	15/11/2024	29/11/2024	100.00%	As of the date of these Final Terms, Reference Price is indicatively set at 127.00% but may be a lesser or greater amount, provided that it will not be less than 124.00%
7	15/05/2025	29/05/2025	100.00%	As of the date of these Final Terms, Reference Price is indicatively set at 131.50% but may be a lesser or greater amount, provided that it will not be less than 128.00%
8	17/11/2025	28/11/2025	100.00%	As of the date of these Final Terms, Reference Price is indicatively set at 136.00% but may be a lesser or greater amount, provided that it will not be less than 132.00%
9	15/05/2026	29/05/2026	100.00%	As of the date of these Final Terms, Reference Price is indicatively set at 140.50% but may be a lesser or greater amount, provided that it will not be less than 136.00%

10	16/11/2026	30/11/2026	100.00%	As of the date of these Final Terms, Reference Price is indicatively set at 145.00% but may be a lesser or greater amount, provided that it will not be less than 140.00%
11	17/05/2027	31/05/2027	100.00%	As of the date of these Final Terms, Reference Price is indicatively set at 149.50% but may be a lesser or greater amount, provided that it will not be less than 144.00%

iv.	Early Redemption Trigger Event(s):	Applicable Applicable as per Automatic Early Redemption Trigger (Annex 8, Chapter 7)
-	Automatic Early Redemption Event:	Performance_ER higher than or equal to the ERB on at least one Early Redemption Observation Date _t
-	ERB (Early Redemption Barrier):	In respect of an Early Redemption Observation Date _t , the corresponding ERB as specified in the table above
-	Early Redemption Date(s):	In relation to each Early Redemption Observation Date _t , the corresponding Early Redemption Date _t as specified in the table above
-	Early Redemption Observation Date(s):	Means each Early Redemption Observation Date _t as specified in the table above
-	Early Redemption Observation Period:	Not Applicable
-	Range:	Not Applicable
-	Performance_ER:	Option 1 applies:

$$\frac{\text{Underlying Value}_{ti}}{\text{Underlying Value}_{ti}}$$

i :	Underlying(i):	Underlying Value _{ti} :	Underlying Value _{ti} :
1	MSCI EMU Sustainable Select 50 5% Decrement Index® (with further information set out in paragraph "INFORMATION ON THE UNDERLYING(S) IF ANY")	Underlying Value on 15 November 2021	Underlying Value on the relevant Early Redemption Observation Date _t

- (b) Final Redemption Amount for the purposes of General Condition 6.1 (*Redemption by Instalments and Final Redemption*) determined in accordance with:

Growth Redemption in accordance with Annex 9, Paragraph 4

The Final Redemption Amount will be equal to:

$$(\text{Reference Price} \times \text{Redemption Payoff}) \times \text{Nominal Amount}$$

as determined by the Calculation Agent on the Redemption Determination Date

- i. Redemption Payoff:

Determined in accordance with Standard Digital/Performance Redemption (as completed in paragraph "Standard Redemption Payoff Provisions" of

these Final Terms)

A. Combination Redemption
Payoff Provisions:

Not Applicable

B. Standard Redemption
Payoff Provisions:

Applicable

**I. Standard
Digital/Performance
Redemption:**

Applicable in accordance with Annex 5, Part B, Chapter 6
Applicable: Specified Dates

The Redemption Payoff applicable to a Redemption Determination Date for Securities for which **Standard Digital/Performance Redemption** is applicable will be calculated on such Redemption Determination Date as follows, expressed as a percentage:

(i) If the **Performance_FR** is higher than or equal to 100.00% on the Redemption Observation Date:

Specified Denomination x P2

(ii) If the **Performance_FR** is higher than or equal to 70.00% on the Redemption Observation Date: 100.00%

(iii) Otherwise, a cash settlement amount in the Specified Currency equal to: **Performance_RA**

– Performance_FR,
Performance_RA:

Option 1 applies:

$$\frac{\text{Underlying Value}_{2i}}{\text{Underlying Value}_{1i}}$$

– P2:

Means a percentage as determined by the Calculation Agent on or around the Trade Date based on market conditions and which is specified in a notice to be published by the Issuer on or around the Issue Date. As of the date of these Final Terms, P2 is indicatively set at 154.00% but may be a lesser or greater amount, provided that it will not be less than 148.00%.

– Redemption Observation
Date:

15 November 2027

i :	Underlying(i):	Underlying Value _{1i} :	Underlying Value _{2i} :
1	MSCI EMU Sustainable Select 50 5% Decrement Index® (with further information set out in paragraph “INFORMATION ON THE UNDERLYING(S) IF ANY”)	Underlying Value on 15 November 2021	Underlying Value on the Redemption Observation Date

ii. Redemption Unwind
Costs:

Not Applicable

iii. Payoff Feature Unwind

Not Applicable

	Costs:	
	iv. Reference Price:	100.00 %.
(c)	Fair Market Value Redemption Amount:	Applicable
	i. Hedge Amount:	Applicable
	ii. Fair Market Value Redemption Amount Percentage:	Not Applicable
(d)	Instalment Redemption Amount determined in accordance with:	Not Applicable
(e)	Physical Settlement:	Not Applicable
(f)	Clean-up Call Option (General Condition 6.7 (<i>Clean-up Call Option</i>)):	Not Applicable
20	Instalment Securities:	Not Applicable
21	Credit Linked Securities:	Not Applicable
22	Bond Linked Securities:	Not Applicable
23	Preference Share Linked Securities:	Not Applicable
24	Linked Redemption Security:	Applicable in accordance with Index Linked Redemption Security (Annex 1)
		(See paragraph “PROVISIONS RELATING TO THE UNDERLYING(S) IF ANY” for further information in relation to the Underlying(s))

PAYOFF FEATURES (IF ANY) RELATING TO REDEMPTION

25	Payoff Features:	Not Applicable
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26 PROVISIONS RELATING TO THE UNDERLYING(S) IF ANY

Applicable

Index Linked Security:	Index Linked Redemption Security: Applicable in accordance with Annex 1, Chapter 2
i. Single Underlying:	Applicable
ii. Applicable for the purposes of:	Standard Redemption Payoff: Standard Digital/ Performance Redemption Early Redemption Trigger: Automatic Early Redemption Event
– Index:	MSCI EMU Sustainable Select 50 5% Decrement Index®
– Custom Index:	No
– Exchange:	As per Index Linked Asset Condition 2
– Multiple Exchange:	Applicable
– Index Sponsor:	MSCI Inc.

– Related Exchange:	All Exchanges
– Valuation Time:	Closing
– Bloomberg Ticker:	MXEMUS5N
iii. Basket:	Not Applicable
iv. Additional Disruption Event:	Applicable in accordance with Index Linked Asset Condition 3.4
v. Other Events:	Applicable
vi. Observation Date(s):	15 November 2021, the Redemption Observation Date, and each Early Redemption Observation Date,
vii. Averaging Date Disruption:	Not Applicable
viii. Maximum Days of Disruption:	Eight (8) Scheduled Trading Days
ix. Payment Extension Days:	Two (2) Payment Business Days
x. Clearance System:	As specified in Index Linked Asset Condition 2

PROVISIONS APPLICABLE TO SECURED SECURITIES

27	Secured Security Provisions:	Not Applicable
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GENERAL PROVISIONS APPLICABLE TO THE SECURITIES

28	(a) Form:	The Securities are Finnish Securities
	(b) Notes in New Global Note form (NGN Notes) or Certificates in New Global Note form (NGN Certificates):	Not Applicable
29	Business Day Convention for the purposes of "Payment Business Day" election in accordance with General Condition 5.6 (<i>Payment Business Day</i>):	Modified Following Payment Business Day
30	Additional Financial Centre(s):	TARGET2
31	Additional Business Centre(s):	Not Applicable
32	Talons for future Coupons or Receipts to be attached to Definitive Bearer Securities and dates on which such Talons mature:	No
33	Redenomination (for the purposes of General Condition 3.1):	Not Applicable
34	(a) Redemption for tax reasons (General Condition 6.3 (<i>Redemption for tax reasons</i>)):	Not Applicable
	(b) Special Tax Redemption (General Condition 6.4 (<i>Special Tax Redemption</i>)):	Not Applicable
	(c) Redemption for FATCA Withholding (General Condition	Applicable

6.5 (*Redemption for FATCA Withholding*)):

	(d) Regulatory Redemption or Compulsory Resales (General Condition 6.6 (<i>Regulatory Redemption or Compulsory Resales</i>)):	Applicable
	(e) Events of Default (General Condition 10 (<i>Events of Default</i>)):	Applicable
	(f) Illegality and Force Majeure (General Condition 19.1 (<i>Illegality and Force Majeure</i>)):	Applicable
35	Gross Up (General Condition 8.2 (<i>Gross Up</i>)):	Not Applicable
36	Calculation Agent:	Crédit Agricole Corporate and Investment Bank
37	Delivery Agent:	Not Applicable
38	Governing Law:	English law
	Governing Law for the Guarantee:	English law
39	Essential Trigger:	Not Applicable
40	Business Day Convention:	Modified Following Business Day Convention
41	Benchmark Provisions:	
	(a) Relevant Benchmark:	Applicable as per the relevant Additional Conditions applicable to the Securities.
	(b) Specified Public Source:	As per the definition in the Definitions Condition
	(c) Additional Relevant Rate Benchmark:	Not Applicable
	(d) Impacted Index:	Not Applicable
	(e) Close of Business:	Not Applicable

OPERATIONAL INFORMATION

42	Branch of Account for the purposes of General Condition 5.5 (<i>General provisions applicable to payments</i>):	Not Applicable
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THIRD PARTY INFORMATION

Not Applicable

Signed on behalf of the Issuer:

DocuSigned by:
Guillaume Byssu
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Duly authorised

PART B – OTHER INFORMATION

1 LISTING AND ADMISSION TO TRADING

- (a) Listing and admission to trading: Application has been made by the relevant Issuer (or on its behalf) for the Securities to be admitted to trading on the Regulated Unofficial Market (Freiverkehr) of the Baden-Württembergische Wertpapierbörse GmbH (Boerse Stuttgart) with effect from or as soon as practicable after the Issue Date.
- (b) Estimate of total expenses related to admission to trading: See paragraph 4(c) of this Part B

2 RATINGS

Ratings: The Securities to be issued have not been rated

3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save as discussed in “Subscription and Sale” in the Base Prospectus and save for any fees that may be payable to the Dealer and/or any distributor in connection with the issue of Securities (as the case may be, as described in paragraph 6(d) below), so far as the Issuer is aware, no person involved in the issue of the Securities has an interest material to the offer.

4 REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

- 1) Reasons for the offer: The Securities constitute Green Securities and the net proceeds will be used to finance and/or refinance one or more of the Eligible Green Assets described below:

New or existing loans and investments in the following Eligible Categories:

- Renewable energy
- Green buildings
- Energy efficiency
- Clean transportation
- Waste and water management
- Sustainable agriculture and forest management,

as further described in the Green Bond Framework available on Credit Agricole Group’s website ([/www.credit-agricole.com/en/finance/finance/debt](http://www.credit-agricole.com/en/finance/finance/debt)).

The Issuer has appointed Vigeo Eiris (**Vigeo**) to provide a second party opinion (the **Second Party Opinion**) on the Green Bond Framework, assessing the environmental added value of the Green Bond Framework and its alignment with the GBP. This Second Party Opinion is available on Credit Agricole Group’s website (www.credit-agricole.com/en/finance/finance/debt).

The Issuer will publish an annual report on the Credit Agricole Group’s website detailing the allocation of net Green Bond income and the environmental impact of the

Eligible Green Assets included in its green portfolio. In addition, the Issuer may communicate publicly in the event of substantial changes in the green portfolio. The Issuer will also have an external auditor provide a limited assurance report on the main features of its Green Bonds for the purposes of the preparation of its registration document.

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| 2) Estimated net proceeds: | Up to EUR 10,000,000 |
| 3) Estimated total expenses: | EUR 312.50 |

5 PERFORMANCE OF UNDERLYING AND OTHER INFORMATION CONCERNING THE UNDERLYING

Underlying: Where past and future performance of the Underlying can be obtained from, free of charge:

Index : MSCI EMU Sustainable Select 50 5% Decrement Index® https://app2.msci.com/eqb/emu_sustn_select_50_div/indexperf/dailyperf.html

Please also see the disclaimer attached to these Final Terms.

Post-issuance information

The Issuer does not intend to publish post-issuance information in relation to any underlying element to which the Securities are linked.

6 DISTRIBUTION

- | | |
|--|---|
| (a) Method of distribution: | Non-syndicated |
| (b) If syndicated: | Not Applicable |
| (c) If non-syndicated, name and address of Dealer: | Crédit Agricole Corporate and Investment Bank
12, place des États-Unis
CS 70052
92 547 Montrouge Cedex
France |
| (d) Indication of the overall amount of the underwriting commission and of the placing commission: | The Distributor(s) (as defined in paragraph 9 of this Part B) will receive a distribution commission embedded in the Issue Price of the Notes equal to a maximum amount of 5.00 % of the aggregate nominal amount of the Notes. |
| (e) U.S. Selling Restrictions: | For all Securities other than U.S. Securities: to a Permitted Transferee outside the United States in accordance with Regulation S

TEFRA NOT APPLICABLE |
| (f) Prohibition of Sales to EEA Retail Investors: | Not Applicable |
| (g) Prohibition of Sales to UK Retail Investors: | Not Applicable |
| (h) Prohibition of Sales to Belgian Consumers: | Applicable |
| (i) Prohibition of Offer to Private Clients in Switzerland: | Not Applicable |

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| (j) U.S. Dividend Equivalent Withholding: | The Securities are not subject to withholding under the Section 871(m) Regulations |
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7 OPERATIONAL INFORMATION

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| (a) ISIN Code: | FI4000512611 |
| (b) Temporary ISIN: | Not Applicable |
| (c) Common Code: | Not Applicable |
| (d) VALOREN Code: | Not Applicable |
| (e) Other applicable security identification number: | WKN: the relevant Code will be provided as soon as practicable on or after the Issue Date. |
| (f) Relevant clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking, S.A. and the relevant identification number(s): | Finnish CSD: Euroclear Finland Oy, P.O. Box 1110, 00101 Helsinki, Finland |
| (g) Delivery: | Delivery against payment |
| (h) Names and addresses of additional Paying Agent(s) (if any): | Finnish Issuing Agent:
SEB Finland
Eteläesplanadi
18 00130 Helsinki
Finland |
| (i) Securities intended to be held in a manner which would allow Eurosystem eligibility: | No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Securities are capable of meeting them, the Securities may then be deposited with one of the ICSDs as common safekeeper. Note that this does not necessarily mean that the Securities will then be recognised as eligible collateral for Eurosystem monetary policy and intraday credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met. |

8 BENCHMARK REGULATION

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| Benchmark Regulation: Article 29(2) statement on benchmarks: | Applicable: Amounts payable under the Securities are calculated by reference to the MSCI EMU Sustainable Select 50 5% Decrement Index®, which is provided by MSCI Inc.

As at the date of these Final Terms, MSCI Inc. is included in the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority (ESMA) pursuant to article 36 of the Benchmark Regulation (Regulation (EU) 2016/1011) (the Benchmark Regulation) |
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9 TERMS AND CONDITIONS OF THE OFFER

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|--------------|-------------|
| Offer Price: | Issue Price |
|--------------|-------------|

Conditions to which the offer is subject:

The offer of the Notes is conditional on their issue.

The Issuer reserves the right, in its absolute discretion, to cancel the offer and the issue of the Notes at any time prior to the Issue Date.

The Issuer shall publish a notice on its website (<http://www.documentation.ca-cib.com/IssuanceProgram>) in the event that the offer is cancelled and the Notes are not issued pursuant to the above.

For the avoidance of doubt, if any application has been made by a potential investor and the Issuer exercises its right to cancel the offer, such potential investor shall not be entitled to receive any Notes.

Total amount of the securities offered to the public/admitted to trading; if the amount is not fixed, an indication of the maximum amount of the securities to be offered (if available) and a description of the arrangements and time for announcing to the public the definitive amount of the offer:

The total amount of the securities offered to the public is up to EUR 10,000,000.

The definitive amount of the offer will be published on the website of the Issuer (<http://www.documentation.ca-cib.com/IssuanceProgram>) on or around the Issue Date

The time period, including any possible amendments, during which the offer will be open and description of the application process:

Prospective investors may apply to subscribe for Notes during the Offer Period.

The Offer Period may be shortened or extended at any time and for any reason. In such case, the Issuer shall give notice to the investors as soon as practicable before the end of the Offer Period by means of a notice published on its website (<http://www.documentation.ca-cib.com/IssuanceProgram>).

Applications for the Notes can be made during the Offer Period through the Distributor(s). The applications can be made in accordance with the Distributor(s) usual procedures. Prospective investors will not be required to enter into any contractual arrangements directly with the Issuer or the Dealer related to the subscription for the Notes.

A prospective investor should contact the Distributor(s) prior to the end of the Offer Period. A prospective investor will subscribe for Notes in accordance with the arrangements agreed with the Distributor(s) relating to the subscription of securities generally. There are no pre-identified allotment criteria. The Distributor(s) will adopt allotment criteria that ensure equal treatment of prospective investors. All of the Notes requested through the Distributor(s) during the Offer Period will be as otherwise specified herein.

Description of the possibility to reduce subscriptions and manner for refunding amounts paid in excess by applicants:

Not Applicable

The Distributor(s), in agreement with the Issuer, reserves the right to accept any subscription requests for Notes which would exceed the "up to" Aggregate Nominal

	Amount of up to EUR 10,000,000 and the Issuer may increase that Aggregate Nominal Amount.
	The Issuer shall publish a notice on its website (http://www.documentation.ca-cib.com/IssuanceProgram) in the event that the "up to" Aggregate Nominal Amount of up to EUR 10,000,000 is exceeded and the "up to" Aggregate Nominal Amount is increased.
Details of the minimum and/or maximum amount of the application (whether in number of securities or aggregate amount to invest):	There is no maximum amount of application. Minimum amount of application is EUR 1,000
Details of the method and time limits for paying up and delivering the Securities:	The Notes will be available on a delivery versus payment basis. The Notes offered to investors will be issued on the Issue Date against payment by the Distributor(s), via the Dealer, to the Issuer of the gross subscription moneys. Each such investor will be notified by the Distributor(s) of the settlement arrangements in respect of the Notes at the time of such investor's application.
A full description of the manner in and date on which results of the offer are to be made public:	The definitive amount of the offer will be published on the website of the Issuer (http://www.documentation.ca-cib.com/IssuanceProgram) on or around the Issue Date
Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:	Not Applicable
The various categories of potential investors to which the securities are offered:	The Notes are offered to the public to eligible counterparties, professional client and retail Investors
Whether a tranche has been or is being reserved for certain countries, indicate any such tranche:	Not Applicable
Process for notifying applicants of the amount allotted and an indication whether dealing may begin before notification is made:	Applicants will be notified directly by the Distributor(s) of the success of their application. Dealing in the Notes may commence on the Issue Date.
Indication of the amount of any expenses and taxes charged to the subscriber or purchaser:	See paragraph 6(d) above. Responsibility for any tax implications of investing in these Notes rests entirely with the subscriber or purchaser. For the Offer Price which includes the fees payable upfront to the Distributors see above "Offer Price".
In the case of admission to trading on a regulated market, the name and address of the entities which have a firm commitment to act as intermediaries in secondary trading, providing liquidity through bid and offer rates and description of the main terms of their	Not Applicable

commitments:

Non-Exempt Offer Consent of the Issuer to use the Base Prospectus during the Offer Period:

Applicable. An offer of the Securities may be made by the Dealers and Alexandria Pankkiiriliike Oyj (the **Initial Authorised Offeror**) and any additional financial intermediaries who have or obtain the issuer's specific consent to use the Base Prospectus in connection with the Non-exempt Offer and who are identified on the website at <http://www.documentation.ca-cib.com/IssuanceProgram> (the **Additional Authorised Offeror**) and each additional financial intermediaries who has accepted the Issuer's offer of general consent to use the Base Prospectus in connection with the Non-exempt Offer by publishing on such additional financial intermediary's website or the website of Initial Authorised Offeror (if any) that it is using the Base Prospectus for such Non-exempt Offer in accordance with the general consent of the Issuer (the **General Authorised Offeror**) (together, the **Authorised Offerors**) other than pursuant to Articles 1(4) and/or 3(2) of the Prospectus Regulation in Finland (the **Non-Exempt Offer Jurisdiction**) during the period from 8 October 2021 until 29 October 2021 (the **Offer Period**).

Conditions attached to the consent of the relevant Issuer to use the Base Prospectus:

Specific Consent and General Consent

Authorised Offeror(s):

Alexandria Pankkiiriliike Oyj
Eteläesplanadi 22 A
00130 Helsinki (Finland)
(the **Initial Authorised Offeror**)
and

Any additional financial intermediary appointed by the Issuer and as identified on the website at <http://www.documentation.ca-cib.com/IssuanceProgram> (the **Additional Authorised Offeror**)
and

Any additional financial intermediary which satisfies the conditions set out under "Retail Cascades" in the Base Prospectus (the **General Authorised Offeror**).

Other conditions to consent:

Not Applicable

REPRESENTATION OF HOLDERS

Not Applicable

ANNEX A

ISSUE SPECIFIC SUMMARY

1. INTRODUCTION AND DISCLAIMERS

Crédit Agricole CIB Financial Solutions (**Crédit Agricole CIB FS** or **the Issuer**) is a limited liability company with a board of directors whose registered office is located at 12, place des États-Unis, CS 70052, 92 547 Montrouge Cedex, France. The Legal Entity Identifier (LEI) of the Issuer is: 969500HUHIE5GG515X42.

The debt securities (the **Notes**) issued by the Issuer are structured notes whose return depends on the performance of an index. The Notes are identified by the ISIN Code FI4000512611.

This document constitutes the Summary to the Prospectus (the **Summary**) for the purpose of Regulation (EU) 2017/1129 (the **Prospectus Regulation**) and must be read in conjunction with:

- the base prospectus approved on 7 May 2021 by the CSSF in Luxembourg, 283 route d'Arlon L-1150 Luxembourg, email: direction@cssf.lu, as competent authority under the Prospectus Regulations and its supplement dated 12 July 2021 (the **Base Prospectus**), completed by
- the Final Terms dated 8 October 2021 (the **Final Terms**),

which together constitute a prospectus for the purposes of the Prospectus Regulation containing the necessary information concerning the issuer and the securities offered to the public or to be admitted to trading on a regulated market (the **Prospectus**).

Full information on the Issuer, the Guarantor if any, and the offer of the Notes is only available on the basis of the combination of the Base Prospectus and the Final Terms.

Warning to the reader

This summary should be read as an introduction to the Prospectus. Any decision to invest in the Notes should be based on a thorough review of the Prospectus as a whole, including the Base Prospectus, any documents incorporated by reference thereto, any supplement from time to time and the Final Terms, by the investor.

An investor may lose all or part of the capital invested in the Notes issued by the Issuer. Where an action relating to the information contained in the Prospectus is brought before a court, the plaintiff investor may, under national law, be required to bear the costs of translation of the Prospectus before the commencement of the legal proceedings.

Civil liability will only be sought from the persons who filed the Summary, including any translation thereof, but only if the contents of the Summary are found to be misleading, inaccurate or inconsistent when read together with other parts of the Prospectus or if it does not provide, when read together with the other parts of the Prospectus, key information to assist investors when considering investing in such Notes.

You are about to buy a product that is not simple and can be difficult to understand.

2. KEY INFORMATION ABOUT THE ISSUER

a. Who is the issuer of the securities?

Crédit Agricole CIB FS is limited liability company incorporated on 30 December 2003 under the laws of the Republic of France as a “*société anonyme*” governed by a board of directors registered at the *Registre du Commerce et des Sociétés de Nanterre* under the reference SIRET 45142804900014 and having its registered office is located at 12, place des États-Unis, CS 70052, 92 547 Montrouge Cedex, France. Its legal entity identifier (LEI) is 969500HUHIE5GG515X42.

A. Principal activities

Crédit Agricole CIB FS pursues the activity of issuing debt securities.

B. Organisational Structure / Major shareholders

Crédit Agricole Corporate and Investment Bank (**Crédit Agricole CIB**) and its consolidated subsidiaries taken as a whole (the **Crédit Agricole Group**) includes Crédit Agricole CIB FS, which is a consolidated subsidiary of

Crédit Agricole CIB. Crédit Agricole CIB FS has no subsidiaries. Crédit Agricole CIB, *société anonyme* incorporated in France, is the immediate parent company of Crédit Agricole CIB FS with 99.76 % shares and therefore controls Crédit Agricole CIB FS.

C. Key executives

The Chairman and Chief Executive Officer of the Issuer is Christine CREMEL.

D. Statutory Auditors

The statutory auditor of Crédit Agricole CIB FS is PricewaterhouseCoopers Audit, 63 rue de Villiers, 92200 Neuilly sur Seine, France, which is a member of the *Compagnie régionale des commissaires aux comptes de Versailles*.

The deputy statutory auditor of the Issuer is Jean-Baptiste Deschryver, 63 rue de Villiers, 92200 Neuilly sur Seine, France which is a member of the *Compagnie régionale des commissaires aux comptes de Versailles*.

b. What is the key financial information concerning the Issuer?

The following tables show selected key financial information (within the meaning of Delegated Regulation (EU) 2019/979) of the Issuer for the financial years ended 31 December 2019 and 31 December 2020 (all figures are expressed in euros):

A. Income Statement

	31 December 2019 (audited)	31 December 2020 (audited)
Operating profit/loss or another similar measure of financial performance used by the issuer in the financial statements	182,710	143,588

B. Balance sheet for non-equity securities

	31 December 2019 (audited)	31 December 2020 (audited)
Net financial debt (long term debt plus short term debt minus cash)	7,245,695,722	7,044,739,604
Current ratio (current assets/current liabilities)	Not Applicable	Not Applicable
Debt to equity ratio (total liabilities/total shareholder equity)	36,464	34,934
Interest cover ratio (operating income/interest expense)	Not Applicable	Not Applicable

C. Cash flow statement for non-equity securities

	2019 (audited)	2020 (audited)
Net Cash flows from operating activities	19,910,969	200,313,809
Net Cash flows from financing activities	(20,045,709)	(200,956,117)
Net Cash flow from investing activities	Not Applicable	Not Applicable

D. Qualifications in the audit report

The audit reports do not contain any qualifications with respect to Crédit Agricole CIB FS historical financial information.

c. What are the issuer's specific risks?

The following risks have been identified as being significant and specific to the Issuer and of a nature, should they materialise, to have a significant negative impact on its business activity, its financial position and its access to various sources of financing:

1) Crédit Agricole CIB FS could suffer losses if a resolution procedure were to be initiated or if the Group's financial situation were to deteriorate significantly.

2) Crédit Agricole CIB FS is highly dependent on Crédit Agricole CIB, its parent company. In addition, Crédit Agricole CIB FS bears a credit risk on Crédit Agricole CIB which is the sole counterparty for Crédit Agricole CIB FS financial transactions.

3. KEY INFORMATION ON THE SECURITIES

a. What are the main characteristics of securities?

A. General

The Notes will be issued by the Issuer are structured Notes whose return depends on the performance of an index, the **Underlying** indexed “i”. Information on the past and future performance of the Underlying(i) will be published on Bloomberg MXEMUS5N. The Notes will only be identified by the ISIN Code FI4000512611.

The Notes are denominated in Euro (**EUR**; also the **Specified Currency**) and any interest amount and any redemption amount payable will be in the Specified Currency.

The maximum nominal amount of the Notes offered is up to EUR 10,000,000, with a notional amount of EUR 1,000 each (the **Notional Amount**). The issue price is 100.00% of the aggregate nominal amount of the Notes.

The minimum trading size is EUR 1,000 in aggregate nominal amount.

The Notes will be issued on 15 November 2021 (the **Issue Date**) in the form of dematerialised securities. The Maturity Date of the Notes will be 29 November 2027.

The Notes are governed by English law.

B. Ratings

Not applicable, the Notes have not been rated.

C. Description of the rights, ranking and restrictions attached to the Notes

Ranking: the Notes constitute direct, unsubordinated and guaranteed obligations of the Issuer and rank and will rank *pari passu* among themselves and (subject to certain exceptions established by law) equally with all other unsecured obligations (other than subordinated obligations, if any) of the Issuer, present or future.

Early Redemption Events: the terms and conditions of the Notes provide for events triggering the early redemption of the Notes. The Notes will become due and payable upon notice to Investors following the occurrence of any such early redemption event.

Substitution: Crédit Agricole S.A. may be substituted by Crédit Agricole CIB as Guarantor with respect to the Notes, upon the joint decision of Crédit Agricole S.A. and Crédit Agricole CIB, without the consent of holders of the Notes (the Noteholders).

D. Interest

No interest amount will be paid.

E. Redemption

Automatic Early Redemption:

Provided that on any **Early Redemption Observation Date** specified in the table below, the **Performance_ER** is greater than or equal to the relevant Early Redemption Barrier (or **ERB**, as specified in the table below) (an **Automatic Early Redemption Event**), the investor will receive on the immediately following **Early Redemption Date** specified in the table below a cash settlement amount per Note in the Specified Currency equal to the following **Automatic Early Redemption Amount**:

Notional Amount x Reference Price

Where:

Reference Price means, in relation to the relevant Early Redemption Observation Date, the corresponding Reference Price specified in the table below;

Performance_ER means the result of the following formula, expressed as a percentage:

$$\frac{\text{Underlying Value}_{it}}{\text{Underlying Value}_{1i}}$$

With,

Underlying Value_{it} means the relevant Underlying Value on the relevant Early Redemption Observation Date;

Underlying Value_{1i} means the Underlying Value on 15 November 2021 (the **Initial Observation Date**);

Underlying Value means the closing level of the relevant Underlying(i) on the Initial Observation Date or relevant Early Redemption Observation Date, as the case may be; and

Underlying(i) means:

i	Underlying	Bloomberg Ticker	Sponsor
–	MSCI EMU Sustainable Select 50 5% Decrement Index®	MXEMUS5N	MSCI Inc.

Period	Early Redemption Observation Date	Early Redemption Date	Early Redemption Barrier (ERB)	Reference Price
3	15/05/2023	29/05/2023	100.00%	113.50% (Minimum 112.00%)
4	15/11/2023	29/11/2023	100.00%	118.00% (Minimum 116.00%)
5	15/05/2024	29/05/2024	100.00%	122.50% (Minimum 120.00%)
6	15/11/2024	29/11/2024	100.00%	127.00% (Minimum 124.00%)
7	15/05/2025	29/05/2025	100.00%	131.50% (Minimum 128.00%)
8	17/11/2025	28/11/2025	100.00%	136.00% (Minimum 132.00%)
9	15/05/2026	29/05/2026	100.00%	140.50% (Minimum 136.00%)

10	16/11/2026	30/11/2026	100.00%	145.00% (Minimum 140.00%)
11	17/05/2027	31/05/2027	100.00%	149.50% (Minimum 144.00%)

Final Redemption:

Provided that the Notes have not been early redeemed, the Notes will be redeemed on 29 November 2027 (the **Maturity Date**). The investor will receive a cash settlement amount per Note in the Specified Currency equal to the following **Final Redemption Amount**:

Notional Amount x (Reference Price x Redemption Payoff)

With:

Reference Price means 100.00 per cent., and

Redemption Payoff will be calculated as follows:

- If Performance_FR is higher than or equal to 100.00%:
154.00% (minimum 148.00%)
- If Performance_FR is higher than or equal to 70.00%:
100.00%
- Otherwise,

Performance_RA

Performance_FR or **Performance_RA** means the result of the following formula, expressed as a percentage:

$$\frac{\text{Underlying Value}_{2i}}{\text{Underlying Value}_{1i}}$$

Underlying Value_{2i} means the Underlying Value on 15 November 2027 (the **Redemption Observation Date**);

Underlying Value_{1i} means the Underlying Value on 15 November 2021 (the **Initial Observation Date**);

Underlying Value means the closing level of Underlying(i) on the Initial Observation Date or the Redemption Observation Date, as the case may be; and

Underlying(i) means:

i	Underlying	Bloomberg Ticker	Sponsor
1	MSCI EMU Sustainable Select 50 5% Decrement Index®	MXEMUS5N	MSCI Inc.

Other redemption events:

During the life of the Notes, they may also be redeemed at their fair market value:

- at the hand of the Issuer, following an event of illegality or an event of force majeure or for regulatory or compulsory resales; or
- in the hand of the holders, in the event of an event of default or a tax change giving rise to a withholding tax case and in the event of a FATCA withholding tax case.

The Issuer may at any time redeem Notes on or off the stock exchange at any price agreed with the seller(s), subject to applicable laws and regulations.

b. Where will the securities be traded?

The Notes are expected to be admitted to trading as soon as practicable following the Issue Date, on on the Regulated Unofficial Market (Freiverkehr) of the Baden-Württembergische Wertpapierbörse GmbH (Boerse Stuttgart).

c. Are the securities covered by a guarantee?

The issue of the Notes is subject to an independent first demand guarantee granted by Crédit Agricole CIB (the **Guarantor**) in respect of any amount that may be claimed by the holders in respect of the Notes (the **Guarantee**).

The Guarantor is the immediate parent company of the Issuer, in which it holds a 99,64% interest and consequently controls the Issuer. Crédit Agricole CIB's legal entity identifier (LEI) is 1VUV7VQFKUOQSJ21A208.

The following tables show selected key financial information (within the meaning of Delegated Regulation (EU) 2019/979) of the Guarantor for the financial years ending 31 December 2019 and 31 December 2020 (all figures are expressed in euros):

A. Income statement for credit institutions

	31 December 2019 (audited)	31 December 2020 (audited)
Net interest income (or equivalent)	6,984	5,310
Net fee and commission income	1,547	1,603
Net impairment loss on financial assets	-	-
Net trading income	1,832	1,738
Measure of financial performance used by the issuer in the financial statements such as operating profit	2,037	2,435
Net profit or loss (for consolidated financial statements net profit or loss attributable to equity holders of the parent)	1,572	1,349

B. Balance sheet for credit institutions

	31 December 2019 (audited)	31 December 2020 (audited)	Value as outcome from the most recent Supervisory Review and Evaluation Process ('SREP') (unaudited)
Total assets	552,743	593,890	Not Applicable
Senior debt	57,291	42,229	Not Applicable
Subordinated debt	4,982	4,351	Not Applicable
Loans and receivables from customers (net)	143,864	142,000	Not Applicable

Deposits from customers	133,352	149,084	Not Applicable
Total equity	22,147	22,606	Not Applicable
Non performing loans (based on net carrying amount)/Loans and receivables)	1.11%	1.5%	Not Applicable
Common Equity Tier 1 capital (CET1) ratio or other relevant prudential capital adequacy ratio depending on the issuance	12.1%	11.70%	7.88%
Total Capital Ratio	18.6%	18.3%	12.04%
Leverage Ratio calculated under applicable regulatory framework	3.56%	3.54%	Not Applicable

C. Qualifications in the audit report

The audit reports do not contain any qualifications with respect to Crédit Agricole CIB's historical financial information.

D. Principal risk factors related to the guarantor

Crédit Agricole CIB is mainly exposed to the following categories of risks in the conduct of its business:

- 1) Credit and counterparty risks, which include the Guarantor's credit risk, the Guarantor's counterparty risk in connection with its market activities or the Guarantor's credit risk in connection with its securitization transactions on behalf of clients;
- 2) Financial risks, which include liquidity risk, market risk, foreign exchange risk, risk of holding equities, issuer's risk and global interest rate risk; and
- 3) Operational risks and associated risks, which include fraud, human resource risks, legal and reputational risks, compliance risks, tax risks, information systems risks, providing of inappropriate financial services (conduct risk), risks of failure of business processes including credit processes, or the use of a model (model risk), as well as potential financial consequences related to the management of reputational risk.

d. What are the main risks specific to securities?

There are risk factors which are material for the purpose of assessing the risks related to the Notes, including the following:

- 1) The trading price of the Notes may fall in value as rapidly as it may rise and Noteholders may sustain a total loss of their investment;
- 2) The Notes may have no established trading market when issued, and one may never develop. If a market does develop, it may not be very liquid. Illiquidity may have an adverse effect on the market value of the Notes;
- 3) The implementation in France of the EU Bank Recovery and Resolution Directive could materially affect the rights of the Noteholders, the price or value of their investment in the Notes and/or the ability of the Guarantor to satisfy its obligations under the Notes;
- 4) French insolvency law could have an adverse impact on Noteholders seeking repayment in the event that the Issuer, the Guarantor or its subsidiaries were to become insolvent and could have a material adverse effect on the market value of the Notes;
- 5) The risk relating to the unsecured nature of the Notes and the Guarantee, the absence of negative pledge and debt restrictions with respect to the Issuer and the Guarantor, all of which could have an adverse effect on the market value of the Notes;
- 6) The risks associated with the provisions of Regulation (EU) 2016/1011, which may have an adverse effect on the performance of the Underlying or lead to its disappearance and as a consequence, could have an adverse effect on the value or liquidity of, and return on, the Notes;
- 7) The optional redemption feature of the Notes might negatively affect the market value of the Notes. The Noteholders may not receive the total amount of the capital invested;

- 8) The Interest Amount, the Automatic Early Redemption Amount and the Final Redemption Amount of the Notes are dependent upon changes in the market value of the Underlying(s), which could adversely affect the market value of the Notes. In addition, the Early Redemption Amount and the Final Redemption Amount may be less than the nominal amount of the Notes and the holders of Notes may lose all or part of the amount of the principal invested;
- 9) An investment in the Notes does not confer any legal or beneficial interest in the Underlying(s) or any voting rights, right to receive dividends or other rights that a holder of the Underlying(s) may have. Potential losses in value of the Notes cannot be compensated by other income; and
- 10) The Notes are not principal protected and investors are exposed to the performance of the Underlying(s), accordingly they risk losing all or a part of their investment if the value of the Underlying(s) does not move in a positive direction.

4. KEY INFORMATION ON THE PUBLIC OFFER OF SECURITIES AND/OR ADMISSION TO TRADING ON A REGULATED MARKET

a. Under what conditions and according to what timetable can I invest in this security?

The Notes are offered for an amount of up to EUR 10,000,000.

The Notes will be offered to eligible counterparties, professional client and retail Investors in Finland, during an open period from 8 October 2021 to 29 October 2021 (the **Offer Period**), subject to (i) the Notes being admitted to trading, if applicable, and (ii) an early closure of the Offer Period in the Issuer's sole and absolute discretion depending on market conditions, as specified below.

Prospective investors may apply to subscribe for Notes during the Offer Period. The Offer Period may be shortened or extended at any time and for any reason. In such case, the Issuer shall give notice to the investors as soon as practicable before the end of the Offer Period by means of a notice published on its website (<http://www.documentation.ca-cib.com/IssuanceProgram>).

Applications for the Notes can be made during the Offer Period through the Distributor (as defined below). The applications can be made in accordance with the Distributor's usual procedures. Prospective investors will not be required to enter into any contractual arrangements directly with the Issuer or the Dealer (as defined below) related to the subscription for the Notes.

A prospective investor will subscribe for Notes in accordance with the arrangements agreed with the Distributor relating to the subscription of securities generally.

The Notes will be available on a delivery versus payment basis. The Notes offered to investors will be issued on the Issue Date against payment by the Distributor, via the Dealer, to the Issuer of the gross subscription moneys. Each such investor will be notified by the Distributor of the settlement arrangements in respect of the Notes at the time of such investor's application.

The Issuer estimates that the Notes will be delivered to the investor's respective book-entry securities account on or around the Issue Date. Applicants will be notified directly by the Distributor of the success of their application. Dealing in the Notes may commence on the Issue Date.

If the subscription for a Note occurs after the closing of the offering, the order will be automatically cancelled and the subscription proceeds will be returned to the relevant investor in accordance with the instructions communicated to Crédit Agricole CIB at the time of the subscription request. Subscription requests for Notes will be received within the limit of the number of Notes available. Subscription orders for Notes may be reduced in the event of oversubscription and any excess proceeds will be returned by Crédit Agricole CIB to the investor.

The minimum subscription amount for the Notes must be at least equal to the Notional Amount of a Note or a multiple of the Notional Amount. There is no maximum subscription amount for Notes. Securities are offered at a price corresponding to 100.00% of the aggregate nominal amount of the Notes.

The Distributor (as defined below) will be paid aggregate commissions equal to a maximum of 5.00% of the aggregate nominal amount of the Notes.

There is no pre-emptive right to subscribe the Notes for the benefit of any category of persons.

The final amount of the offering will be notified by the Issuer to each investor via its website (<https://www.documentation.ca-cib.com/IssuanceProgram>) on or around the Issue Date.

Estimate of the total expenses EUR 312.50 including listing costs and excluding regulatory fees where applicable.

No expenses will be charged to the investors.

b. Who is the offeror?

(i) Crédit Agricole CIB (the **Dealer**) and (ii) Alexandria Pankkiiriliike Oyj, Eteläesplanadi 22 A, 00130 Helsinki (the **Distributor**), and (iii) any additional financial intermediary appointed by the Issuer and as identified on the website at <https://www.documentation.ca-cib.com/PublicFinalTerm?region=EU> and (iv) any financial intermediaries stating on its website that it uses the prospectus in accordance with the conditions set out under “Retail Cascades” in the Base Prospectus may offer the Notes.

c. Why is the Prospectus being prepared?

1) Net Proceeds and Use of Proceeds:

The Notes constitute Green Notes and the net proceeds of up to EUR 10,000,000 will be used to finance and/or refinance one or more of the Eligible Green Assets described below:

New or existing loans and investments in the following Eligible Categories:

- Renewable energy
- Green buildings
- Energy efficiency
- Clean transportation
- Waste and water management
- Sustainable agriculture and forest management,

as further described in the Green Bond Framework available on Credit Agricole Group’s website (<https://www.credit-agricole.com/en/finance/finance/debt>).

2) Subscription Agreement:

Not applicable - the offer is not the subject of a subscription agreement.

3) Conflicts of interest:

The Guarantor is also the calculation agent; as a result, conflicts of interest may exist between the calculation agent and the holders of Notes, in particular with respect to certain determinations and determinations that the calculation agent may make pursuant to the Terms and which may affect amounts due under the Notes.

LIITE A – LIIKKEESEENLASKUKOHTAINEN TIIVISTELMÄ

1. JOHDANTO JA VAROITUKSET

Crédit Agricole CIB Financial Solutions (**Crédit Agricole CIB FS** tai **liikkeeseenlaskija**) on osakeyhtiö, jota johtaa hallitus. Yhtiön rekisteröity toimipaikka on osoitteessa 12, place des États-Unis, CS 70052, 92 547 Montrouge Cedex, France. Liikkeeseenlaskijan yhteisötunnus (LEI) on 969500HUHIE5GG515X42. Liikkeeseenlasketut velkakirjat (**velkakirjat**) ovat strukturoituja velkakirjoja, joiden tuotto määräytyy indeksin kehityksen perusteella. Velkakirjojen tunnisteena käytettävä ISIN-koodi on FI4000512611.

Tämä asiakirja on tiivistelmä (**tiivistelmä**) asetuksen (EU) 2017/1129 (**esiteasetus**) mukaisesta esitteestä, ja se on luettava yhdessä:

- 7.5.2021 hyväksytyn ohjelmaesitteen ja sen 12.7.2021 päivätyn täydennyksen (**ohjelmaesite**) kanssa. Ohjelmaesitteen on hyväksynyt Luxemburgin *Commission de Surveillance du Secteur Financier* (CSSF) -valvontaviranomainen, jonka yhteystiedot ovat 283 route d'Arlon L-1150 Luxembourg, direction@cssf.lu ja joka on esiteasetusten mukainen toimivaltainen viranomainen. Ohjelmaesitettä täydentävät

- 8.10.2021 päivättyt lopulliset ehdot, jotka yhdessä ohjelmaesitteen kanssa muodostavat esiteasetuksen mukaisen esitteen (**esite**), jolla annetaan tarpeelliset tiedot liikkeeseenlaskijasta ja yleisölle tarjottavista tai säännellyllä markkinalla kaupankäynnin kohteeksi otettavista arvopapereista.

Kaikki tiedot liikkeeseenlaskijasta, mahdollisesta takaajasta ja velkakirjojen tarjouksesta ovat saatavilla ainoastaan lukemalla sekä ohjelmaesite että lopulliset ehdot.

Varoitukset

Tämä tiivistelmä on luettava esitteen johdantona. Sijoittajan on arvopapereihin liittyvää sijoituspäätöstä tehdessään otettava huomioon esite kokonaisuudessaan, sisältäen ohjelmaesitteen, siihen viittauksina sisällytetyt asiakirjat, siihen kulloinkin tehdyt täydennykset sekä lopulliset ehdot.

Sijoittaja voi menettää liikkeeseenlaskijan liikkeeseen laskemiin velkakirjoihin sijoittamansa pääoman kokonaan tai osittain. Jos tämän esitteen sisältämiin tietoihin liittyvä kanne tulee käsiteltäväksi tuomioistuimessa, kanteen nostanut sijoittaja saattaa kansallisen lainsäädännön mukaan olla velvollinen käännettämään esitteen omalla kustannuksellaan ennen tuomioistuinkäsittelyn alkua.

Siviilioikeudellinen vastuu on yksinomaan henkilöillä, jotka ovat laatineet tiivistelmän, sen käännös mukaan luettuna, mutta vain siinä tapauksessa, että tiivistelmä on harhaanjohtava, epätarkka tai epä johdonmukainen luettuna yhdessä esitteen kanssa, tai että se ei yhdessä esitteen muiden osien kanssa anna keskeisiä tietoja, jotka auttavat velkakirjoihin sijoittamista harkitsevia henkilöitä.

Olette ostamassa tuotetta, joka ei ole yksinkertainen ja jota saattaa olla vaikea ymmärtää.

2. KESKEISIÄ TIETOJA ARVOPAPEREIDEN LIIKKEESEENLASKIJASTA

a. Kuka on arvopapereiden liikkeeseenlaskija?

Crédit Agricole CIB FS on 30.12.2003 Ranskan lain mukaan perustettu osakeyhtiö (*société anonyme*), jota johtaa hallitus. Sen rekisteröintinumero *Registre du Commerce et des Sociétés de Nanterre* -viranomaisen järjestelmässä on SIRET 45142804900014. Yhtiön rekisteröidyn toimipaikan osoite on 12 place des États-Unis, CS 70052, 92 547 Montrouge Cedex, Ranska. Yhtiön LEI-tunnus on 969500HUHIE5GG515X42.

A. Pääasiallinen toiminta

Crédit Agricole CIB FS laskee liikkeeseen velkakirjoja.

B. Organisaatorakenne / suurimmat osakkeenomistajat

Crédit Agricole Corporate and Investment Bank (**Crédit Agricole CIB**) yhdessä sen konsolidoitujen tytäryhtiöiden kanssa (**Crédit Agricole Group**) sisältää Crédit Agricole CIB FS:n, joka on Crédit Agricole CIB -yhtiön konsolidoitu tytäryhtiö. Crédit Agricole CIB FS:llä ei ole tytäryhtiöitä. Crédit Agricole CIB,

ranskalainen osakeyhtiö, on 99,76 prosentin omistusosuudellaan Crédit Agricole CIB FS:n välitön emoyhtiö ja käyttää määräysvaltaa Crédit Agricole CIB FS -yhtiössä.

C. Avainhenkilöt

Liikkeeseenlaskijan hallituksen puheenjohtaja ja toimitusjohtaja on Christine CREMEL.

D. Lakisääteiset tilintarkastajat

Crédit Agricole CIB FS -yhtiön lakisääteinen tilintarkastaja on PricewaterhouseCoopers Audit, 63 rue de Villiers, 92200 Neuilly-sur-Seine, Ranska ja se on Ranskan *Compagnie régionale des commissaires aux comptes de Versailles* -liiton jäsen. Liikkeeseenlaskijan varatilintarkastaja on Jean-Baptiste Deschryver, 63 rue de Villiers, 92200 Neuilly sur Seine, Ranska, ja hän on Ranskan *Compagnie régionale des commissaires aux comptes de Versailles* -liiton jäsen.

b. Mitkä ovat liikkeeseenlaskijaa koskevat keskeiset taloudelliset tiedot?

Seuraavat taulukot sisältävät (delegoidussa asetuksessa (EU) 2019/979 tarkoitettuja) liikkeeseenlaskijan valikoituja (euromääräisiä) taloudellisia tietoja 31.12.2019 ja 31.12.2020 päättyneiltä tilikausilta:

A. Tuloslaskelmat

	31.12.2019 (tilintarkastettu)	31.12.2020 (tilintarkastettu)
Liikevoitto tai -tappio tai muu vastaava liikkeeseenlaskijan tilinpäätöksessä käyttämä tuloksellisuutta kuvaava luku	182 710	143 588

B. Tase (muut kuin osakesidonnaiset arvopaperit)

	31.12.2019 (tilintarkastettu)	31.12.2020 (tilintarkastettu)
Nettorahoitusvelka (pitkäaikainen velka plus lyhytaikainen velka miinus käteinen)	7 245 695 722	7 044 739 604
Käyttöpääomasuhde (vaihto- ja rahoitusomaisuus/ lyhytaikainen vieras	Ei sovellu	Ei sovellu
Velkaantumisaste (velat / oma pääoma)	36 464	34 934
Rahoituskulujen hoitokate (liikevoitto/korkokulut)	Ei sovellu	Ei sovellu

C. Rahavirtalaskelma (muut kuin osakesidonnaiset arvopaperit)

	2019 (tilintarkastettu)	2020 (tilintarkastettu)
Toiminnan nettorahavirta	19 910 969	200 313 809
Rahoitustoiminnan nettorahavirta	(20 045 709)	(200 956 117)
Sijoitustoiminnan nettorahavirta	Ei sovellu	Ei sovellu

D. Tilintarkastuskertomuksen varaumat

Crédit Agricole CIB FS -yhtiön aiempien tilikausien taloudellisiin tietoihin liittyvät tilintarkastuskertomukset eivät sisällä varaumia.

c. Mitkä ovat liikkeeseenlaskijaan liittyvät olennaiset riskit?

Seuraavat olennaiset ja liikkeeseenlaskijalle yksilölliset riskit vaikuttavat toteutuessaan olennaisen haitallisesti liikkeeseenlaskijan liiketoimintaan, sen taloudelliseen asemaan ja rahoitusmahdollisuuksiin:

1) Crédit Agricole CIB FS voi kärsiä tappiota jos siihen kohdistuu kriisinratkaisumenettelyjä tai jos Crédit Agricole -konsernin taloudellinen asema heikkenee olennaisesti.

2) Crédit Agricole CIB FS on voimakkaasti riippuvainen sen emoyhtiöstä Crédit Agricole CIB:sta. Crédit Agricole CIB FS kantaa Crédit Agricole CIB:n luottoriskin tämän ollessa Crédit Agricole CIB FS:n ainoa osapuoli rahoitustransakzioissa.

3. KESKEISIÄ TIETOJA ARVOPAPEREISTA

a. Mitkä ovat arvopapereiden keskeiset ominaisuudet?

A. Yleistä

Liikkeeseenlaskijan liikkeeseenlaskemat velkakirjat ovat strukturoituja velkakirjoja, joiden tuotto perustuu indeksin kehitykseen (**kohde-etuus** merkitty tunnuksella ”i”). Tietoja kohde-etuuden(i) historiallisesta ja tulevasta kehityksestä on saatavana Bloombergiltä (MXEMUS5N). Velkakirjojen ainoa tunnistus on niiden ISIN-koodi FI4000512611.

Velkakirjat ovat euromääräisiä (**EUR** tai **määritetty valuutta**), ja mahdolliset korkomäärät ja lunastuksen yhteydessä suoritettavat määrät maksetaan määritetyn valuutan määräisinä.

Tarjoukseen sisältyvien velkakirjojen nimellisarvon enimmäismäärä on 10 000 000 euroa, ja kunkin velkakirjan nimellismäärä on 1 000 euroa (**nimellismäärä**, Notional Amount). Liikkeeseenlaskuhinta on 100,00 % velkakirjojen kokonaisnimellisarvosta.

Pienin kaupankäyntierä on EUR 1 000 kokonaisnimellisarvosta.

Velkakirjat lasketaan liikkeeseen 15.11.2021 (**liikkeeseenlaskupäivä**) arvo-osuusmuotoisina. Niiden erääntymispäivä on 29.11.2027.

Velkakirjoihin sovelletaan Englannin lakia.

B. Luottoluokitukset

Ei sovellu. Velkakirjoilla ei ole luottoluokitusta.

C. Velkakirjoihin liittyvät oikeudet, etuoikeusasema ja oikeuksien rajoitukset

Etuoikeusasema: arvopaperit ovat liikkeeseenlaskijan suoria, etuoikeusasemaltaan ei takasijaisia ja vakuudellisia velvoitteita, jotka ovat ja tulevat olemaan maksunsaantijärjestyksessä (tiettyjä lakisääteisiä poikkeuksia lukuun ottamatta) samassa asemassa liikkeeseenlaskijan kaikkiin muihin nykyisiin ja tuleviin vakuudettomiin (mahdollisia takasijaisia velvoitteita lukuun ottamatta) velvoitteisiin nähden.

Ennenaikaisen lunastuksen tapahtumat: Velkakirjojen ehdoissa on määritetty velkakirjojen ennenaikaisen lunastuksen laukaisevat tapahtumat. Tällaisen ennenaikaisen lunastuksen tapahtuman esiintymisen jälkeen velkakirjat erääntyvät maksettaviksi, ja sijoittajille toimitetaan tästä ilmoitus.

Takaajan korvaaminen: Crédit Agricole CIB voi korvata Crédit Agricole S.A.:n velkakirjojen takaajana Crédit Agricole S.A.:n ja Crédit Agricole CIB:n yhteisestä päätöksestä ilman velkakirjojen haltijoiden (**velkakirjojen haltijat**) suostumusta.

D. Korko

Sijoitukselle ei makseta korkoa.

E. Lunastus

Automaattinen ennenaikainen lunastus

Jos jonakin alla olevassa taulukossa määritettynä **ennenaikaisen lunastuksen tarkastelupäivänä kehitys (ER)** on suurempi tai yhtä suuri kuin sovellettava alla olevan taulukon mukainen **ennenaikaisen lunastuksen raja-arvo** (tai **ERB**), esiintyy **automaattinen ennenaikainen lunastustapahtuma** ja sijoittajalle maksetaan välittömästi seuraavana taulukon mukaisena **ennenaikaisen lunastuksen päivänä** kunkin velkakirjan osalta määritetyn valuutan määräinen käteisselvityssumma, joka on **automaattisen ennenaikaisen lunastuksen määrä** ja joka lasketaan seuraavasti:

nimellismäärä x viitehinta

Määritelmät:

Reference Price (*viitehinta*) tarkoittaa kyseisen ennenaikaisen lunastuksen tarkastelupäivän osalta alla olevan taulukon mukaista soveltuvaa viitehintaa;

Performance_ER (*kehitys_ER*) tarkoittaa seuraavan kaavan mukaista tulosta esitettynä prosenttiosuutena:

$$\frac{\text{Underlying Value}_{t_i}}{\text{Underlying Value}_{t_1}}$$

Määritelmät:

Underlying Value_{t_i} (*kohde-etuuden arvo_{t_i}*) tarkoittaa kohde-etuuden arvoa kyseisenä ennenaikaisen lunastuksen tarkastelupäivänä;

Underlying Value_{t₁} (*kohde-etuuden arvo_{t₁}*) tarkoittaa kohde-etuuden arvoa 15.11.2021 (**alkuperäinen tarkastelupäivä**);

Underlying Value (*kohde-etuuden arvo*) tarkoittaa kohde-etuuden(i) päätösarvoa alkuperäisenä tarkastelupäivänä tai soveltuvana ennenaikaisen lunastuksen tarkastelupäivänä, tapauksen mukaan, ja

Underlying(i) (*kohde-etuus(i)*) tarkoittaa:

i	Kohde-etuus	Bloomberg Ticker	Sponsori
–	MSCI EMU Sustainable Select 50 5% Decrement Index®	MXEMUS5N	MSCI Inc.

Jakso	ennenaikaisen lunastuksen tarkastelupäivä	ennenaikaisen lunastuksen päivä	ennenaikaisen lunastuksen raja-arvo (ERB)	viitehinta
3	15.05.2023	29.05.2023	100,00 %	113,50 % (vähintään 112,00 %)
4	15.11.2023	29.11.2023	100,00 %	118,00 % (vähintään 116,00 %)
5	15.05.2024	29.05.2024	100,00 %	122,50 % (vähintään 120,00 %)
6	15.11.2024	29.11.2024	100,00 %	127,00 % (vähintään 124,00 %)
7	15.05.2025	29.05.2025	100,00 %	131,50 % (vähintään 128,00 %)
8	17.11.2025	28.11.2025	100,00 %	136,00 % (vähintään 132,00 %)
9	15.05.2026	29.05.2026	100,00 %	140,50 % (vähintään 136,00 %)
10	16.11.2026	30.11.2026	100,00 %	145,00 % (vähintään 140,00 %)
11	17.05.2027	31.05.2027	100,00 %	149,50 % (vähintään 144,00 %)

Lopullien lunastus:

Jos velkakirjoja ei ole lunastettu ennenaikaisesti, ne lunastetaan 29.11.2027 (**erääntymispäivä**). Sijoittajalle maksetaan kunkin velkakirjan osalta määritetyn valuutan määräinen käteisselvitysmäärä, **lopullinen lunastusmäärä**, jonka suuruus lasketaan seuraavasti:

nimellismäärä x (viitehinta x lunastustuotto)

Määritelmät:

Reference Price (*viitehinta*) tarkoittaa 100,00 prosenttia, ja

Redemption Payoff (*lunastustuotto*) lasketaan seuraavan kaavan mukaisesti:

- Jos kehitys_FR on suurempi tai yhtä suuri kuin 100,00 %:
154,00 % (vähintään 148,00 %)
- Jos kehitys_FR on suurempi tai yhtä suuri kuin 70,00 %:
100,00 %
- Muutoin:

Kehitys_RA

Performance_FR (*kehitys_FR*) tai **Performance_RA** (*kehitys_RA*) tarkoittaa seuraavan kaavan mukaista tulosta esitettyinä prosenttiosuutena:

$$\frac{\text{Underlying Value}_{2i}}{\text{Underlying Value}_{1i}}$$

Underlying Value_{2i} (*kohde-etuuden arvo_{2i}*) tarkoittaa kohde-etuuden arvoa 15.11.2027 (**lunastuksen tarkastelupäivä**);

Underlying Value_{1i} (*kohde-etuuden arvo_{1i}*) tarkoittaa kohde-etuuden arvoa 15.11.2021 (**alkuperäinen tarkastelupäivä**);

Underlying Value (*kohde-etuuden arvo*) tarkoittaa kohde-etuuden(i) päätösarvoa alkuperäisenä tarkastelupäivänä tai lunastuksen tarkastelupäivänä, tapauksen mukaan, ja

Underlying(i) (*kohde-etuus(i)*) tarkoittaa:

i	Kohde-etuus	Bloomberg Ticker	Sponsori
2	MSCI EMU Sustainable Select 50 5% Decrement Index®	MXEMUS5N	MSCI Inc.

Muut lunastustapahtumat

Velkakirjat voidaan lunastaa niiden voimassaoloaikana käyvästä markkina-arvosta seuraavissa tapauksissa:

- liikkeeseenlaskijan päätöksestä silloin, jos esiintyy oikeudenvastainen tapahtuma tai force majeure -tapahtuma, tai sääntöjen mukaisen tai pakollisen jälleenmyynnin johdosta, tai
- velkakirjanhaltijoiden toimesta maksuhäiriötapahtuman johdosta tai jos verotuksen muutoksen seurauksena esiintyy lähdeverotapahtuma tai jos esiintyy Yhdysvaltain FATCA-lain piiriin kuuluva lähdeverotapahtuma.

Liikkeeseenlaskija voi milloin tahansa lunastaa velkakirjat pörssissä tai sen ulkopuolella myyjän tai myyjien sopimaan hintaan sovellettavien lakien ja säännösten mukaisesti.

b. Missä arvopapereilla tullaan käymään kauppaa?

Velkakirjat on tarkoitus hakea listattaviksi Baden-Württembergische Wertpapierbörse GmbH:n (Boerse Stuttgart) avoimella epävirallisella säännellyllä markkinapaikalla (Freiverkehr) mahdollisimman pian liikkeeseenlaskupäivän jälkeen..

c. Arvopapereihin liittyvä takaus

Velkakirjojen liikkeeseenlaskuun liittyy riippumaton ensisijainen (*first demand*) takaus, jonka perusteella Crédit Agricole CIB (**takaaja**) sitoutuu suorittamaan velkakirjojen haltijoille velkakirjoista aiheutuvat erääntyneet määrät (**takaus**). Takaaja on liikkeeseenlaskijan välitön emoyhtiö, jolla on 99,64 prosentoinen omistusosuus liikkeeseenlaskijasta ja joka siis on liikkeeseenlaskijan määräysvaltainen osakkeenomistaja. Crédit Agricole CIB:n LEI-tunnus on 1VUV7VQFKUOQJ21A208.

Seuraavat taulukot sisältävät (delegoidussa asetuksessa (EU) 2019/979 tarkoitettuja) takaajan valikoituja euromääräisiä taloudellisia tietoja 31.12.2019 ja 31.12.2020 päättyneiltä tilikausilta.

A. Luottolaitosten tuloslaskelma

	31.12.2019 (tilintarkastettu)	31.12.2020 (tilintarkastettu)
Korkokate (tai vastaava)	6 984	5 310
Nettomääräiset palkkio- ja provisiotuotot	1 547	1 603
Nettomääräiset rahoitusvarojen arvonalentumistappiot	-	-
Liiketoiminnan nettotuotot	1 832	1 738
Liikkeeseenlaskijan tilinpäätöksessä käyttämä tuloksellisuutta kuvaava luku, kuten liikevoitto	2 037	2 435
Nettovoitto tai -tappio (konsernitilinpäätöksissä emoyhteisön omistajille kuuluva nettovoitto tai -tappio)	1 572	1 349

B. Luottolaitosten tase

	31.12.2019 (tilintarkastettu)	31.12.2020 (tilintarkastettu)	Viimeisimmän valvojan arviointi-prosessin (SREP) tuloksena saatu arvo (ei tilintarkastettu)
Varat yhteensä	552 743	593 890	Ei sovellu
Etuoikeutettu velka	57 291	42 229	Ei sovellu
Etuoikeusasemaltaan huonompi velka	4 982	4 351	Ei sovellu
Lainat ja muut saatavat asiakkailta (netto)	143 864	142 000	Ei sovellu
Talletukset asiakkailta	133 352	149 084	Ei sovellu
Oma pääoma yhteensä	22,147	22 606	Ei sovellu
Järjestämättömät lainat (nettomääräisen kirjanpitoarvon mukaan) / Lainat ja saatavat	1,11 %	1,5 %	Ei sovellu
Ydinpääomasuhde (CET1) tai muu merkityksellinen vakavaraisuussuhde liikkeeseenlaskusta riippuen	12,1 %	11,70 %	7,88 %
Kokonaisvakavaraisuussuhde	18,6 %	18,3 %	12,04 %
Sovellettavan sääntelyjärjestelmän mukaan laskettu vähimmäis-omavaraisuusaste	3,56 %	3,54 %	Ei sovellu %

C. Tilintarkastuskertomusten varaumat

Crédit Agricole CIB -yhtiön aiempien tilikausien taloudellisiin tietoihin liittyvät tilintarkastuskertomukset eivät sisällä varaumia.

D. Takaajaan liittyvät keskeiset riskit

Crédit Agricole CIB:n liiketoimintaan liittyvä pääasiassa seuraavia riskejä:

- 1) Luotto- ja vastapuoliriskit, joita ovat takaajan luottoriski, takaajan vastapuoliriski sen markkinoilla harjoittaman toiminnan yhteydessä tai takaajan luottoriski sen asiakkaidensa puolesta toteuttamien arvopaperistamistransaktioiden yhteydessä.
- 2) Rahoitusriskit, joita ovat likviditeettiriski, markkinariski, valuuttakurssiriski, osakkeiden omistamisesta aiheutuva riski, liikkeeseenlaskijaan liittyvä riski ja yleinen korkoriski.
- 3) Operatiiviset riskit ja niihin liittyvät riskit, joita ovat petoksen riski, henkilöresursseihin liittyvä riski, oikeudelliset ja maineriskit, compliance-riskit, verotukseen liittyvät riskit, tietojärjestelmäriskit, epäasianmukaisten rahoituspalveluiden tarjoamisen riski (menettelytapariski), liiketoimintaprosessien epäonnistumisen riski luottoprosessit mukaan lukien tai mallin käytön epäonnistumisen riski (malliriski) sekä maineriskin hallintaan liittyvät mahdolliset taloudelliset seuraukset.

d. Mitkä ovat arvopapereiden keskeiset riskit?

Velkakirjoihin liittyvän riskin arvioimisen kannalta keskeisiä riskitekijöitä ovat esimerkiksi seuraavat:

- 1) Velkakirjojen kauppahinta saattaa laskea tai nousta nopeasti, ja velkakirjojen haltijat saattavat menettää koko sijoittamansa määrän tai osan siitä.
- 2) Velkakirjoilla ei liikkeeseenlaskuhetkenä ole vakiintuneita jälkimarkkinoita, eikä sellaisia välttämättä synny. Jos jälkimarkkinat syntyvät, niiden likvidiys voi olla heikko, millä saattaa olla haitallinen vaikutus velkakirjojen markkina-arvoon.
- 3) EU:n pankkien elvytys- ja kriisinratkaisudirektiivin mahdollinen täytäntöönpano Ranskassa saattaisi olennaisesti heikentää velkakirjojen haltijoiden oikeuksia, heidän velkakirjoihin tekemänsä sijoituksen hintaa tai arvoa ja/tai takaajan kykyä täyttää näihin velkakirjoihin liittyvät velvoitteensa.
- 4) Ranskan maksukyvyttömyyslainsäädäntö saattaisi vaikuttaa haitallisesti niihin velkakirjojen haltijoihin, jotka vaativat varojensa takaisinmaksua liikkeeseenlaskijan, takaajan tai sen tytäryhtiöiden mahdollisen maksukyvyttömyyden yhteydessä, ja sillä saattaa olla olennainen haitallinen vaikutus velkakirjojen markkina-arvoon.
- 5) Riskit, jotka liittyvät siihen, että velkakirjat ja takaus eivät ole pääomaturvattuja, panttauskiellon puuttumiseen sekä liikkeeseenlaskijan ja takaajan velkavastuiden rajoituksiin ja joilla kaikilla saattaa olla haitallinen vaikutus velkakirjojen markkina-arvoon.
- 6) Riski siitä, että asetuksen (EU) 2016/1011 ehdot saattavat vaikuttaa haitallisesti kohde-etuuden kehitykseen tai että niistä saattaa aiheutua kohde-etuuden lakkaaminen, mikä puolestaan voi heikentää velkakirjojen arvoa, likvidiyyttä tai niistä maksettavaa tuottoa.
- 7) Velkakirjoihin sisältyvä valinnaisen lunastuksen ominaisuus saattaa vaikuttaa haitallisesti velkakirjojen markkina-arvoon, jolloin velkakirjojen haltijat saattavat menettää osan sijoittamastaan määrästä.
- 8) Velkakirjojen korkomäärä, automaattisen ennaikaisen lunastuksen määrä ja lopullinen lunastusmäärä riippuvat kohde-etuuden markkina-arvon muutoksista, millä saattaa olla haitallinen vaikutus velkakirjojen markkina-arvoon. Lisäksi ennaikaisen lunastuksen määrä ja lopullinen lunastusmäärä saattavat olla pienemmät kuin velkakirjojen nimellisarvo, ja velkakirjojen haltijat saattavat menettää koko sijoittamansa määrän tai osan siitä.
- 9) Velkakirjoihin tehtävä sijoitus ei anna velkakirjojen haltijoille kohde-etuuteen liittyviä laillisia oikeuksia tai oikeuksia siitä syntyviin etuihin eikä siihen liittyvää äänioikeutta, oikeutta osingonmaksuun tai muita oikeuksia, joita kohde-etuuden haltijalla saattaa olla. Mahdollisia velkakirjojen arvon menetyksiä ei voida korvata muilla tuotoilla; ja
- 10) Velkakirjat eivät ole pääomaturvattuja, ja sijoittajiin kohdistuu kohde-etuuden kehitykseen liittyvä riski, mikä tarkoittaa, että jos kohde-etuuden arvo ei kehity positiivisesti, sijoittajat saattavat menettää koko sijoittamansa määrän tai osan siitä.

4. KESKEISET TIEDOT ARVOPAPEREIDEN YLEISÖLLE TARJOAMISESTA JA/TAI KAUPANKÄYNNIN KOHTEEKSI SÄÄNNELLYLLÄ MARKKINALLA OTTAMISESTA

a. Mitkä ovat arvopapereihin sijoittamisen edellytykset ja aikataulu?

Velkakirjojen enimmäismäärä on 10 000 000 euroa.

Velkakirjoja tarjotaan Suomessa hyväksyttävälle vastapuolille, ammattimaisille sijoittajille ja vähittäissijoittajille 8.10.2021–29.10.2021 välisenä aikana (**tarjousaika**) edellyttäen, että (i) velkakirjat hyväksytään kaupankäynnin kohteeksi (mikäli sovellettavissa), ja (ii) tarjousaika voidaan liikkeeseenlaskijan yksinomaisella päätöksellä päättää ennenaikaisesti riippuen markkinatilanteesta alla määritellyn mukaisesti.

Sijoittajat voivat tehdä velkakirjojen merkintähakemuksen tarjousaikana. Tarjousaikaa voidaan lyhentää tai pidentää milloin tahansa ja mistä tahansa syystä. Sellaisessa tapauksessa liikkeeseenlaskija tiedottaa asiasta sijoittajille mahdollisimman pian ennen tarjousajan päättymistä julkaisemalla tiedotteen verkkosivuillaan osoitteessa <http://www.documentation.ca-cib.com/IssuanceProgram>.

Velkakirjojen merkintähakemuksia voi tehdä tarjousaikana jakelijoiden kautta (lisätietoja alla). Merkintähakemuksia voi tehdä noudattamalla jakelijoiden soveltamia menettelyjä. Merkintähakemuksen yhteydessä sijoittajien ei tarvitse tehdä mitään sopimuksia suoraan liikkeeseenlaskijan tai välittäjän kanssa (lisätietoja välittäjistä alla).

Sijoittaja tekee velkakirjojen merkintähakemuksen jakelijoiden kanssa sopimien arvopapereiden merkinnässä yleisesti käytettävien menettelyjen mukaan.

Velkakirjat toimitetaan maksua vastaan. Sijoittajille tarjottavat velkakirjat lasketaan liikkeeseen liikkeeseenlaskupäivänä, kun jakelijat maksavat bruttomerkintämäärät liikkeeseenlaskijalle välittäjän kautta. Jakelijat ilmoittavat velkakirjojen selvitysjärjestelyistä kullekin sijoittajalle merkintähakemuksen tekemisen yhteydessä.

Liikkeeseenlaskijan arvion mukaan velkakirjat toimitetaan sijoittajan arvo-osuustilille liikkeeseenlaskupäivänä tai niillä main. Jakelijat ilmoittavat merkintähakemuksen tehneille suoraan hakemuksen tuloksesta. Kaupankäynti velkakirjoilla voi alkaa liikkeeseenlaskupäivänä.

Jos velkakirjan merkintähakemus tehdään tarjouksen päätyttyä, hakemus peruuntuu automaattisesti ja merkintävarat palautetaan sijoittajalle Crédit Agricole CIB:lle merkintähakemuksen yhteydessä ilmoitettujen ohjeiden mukaan. Velkakirjojen merkintähakemuksia otetaan vastaan niin paljon kuin velkakirjoja on saatavana. Velkakirjojen merkintää voidaan rajoittaa ylimerkinnän yhteydessä, ja Crédit Agricole CIB palauttaa mahdolliset ylimääräiset varat sijoittajalle.

Velkakirjojen vähimmäismerkintämäärän on oltava vähintään yhden velkakirjan nimellismäärän tai sen kerrannaisen suuruinen. Velkakirjoilla ei ole enimmäismerkintämäärää. Velkakirjojen tarjoushinta on 100,00 prosenttia niiden kokonaisnimellisarvosta.

Jakelijalle (määritelty alla) maksettavien palkkioiden yhteenlaskettu enimmäismäärä on 5,00 % velkakirjojen kokonaisnimellisarvosta.

Millään tietyllä ryhmällä ei ole merkintäetuoikeutta velkakirjoihin.

Liikkeeseenlaskija ilmoittaa tarjouksen lopullisen määrän jokaiselle sijoittajalle julkaisemalla liikkeeseenlaskupäivänä tai sen tiennoilla tiedotteen verkkosivuillaan osoitteessa <http://www.documentation.ca-cib.com/IssuanceProgram>.

Kokonaiskulujen odotetaan olevan EUR 312,50, sisältäen listautumismaksut mutta poislukien sääntelystä johtuvat mahdolliset kulut.

Sijoittajilta ei veloiteta mitään kuluja.

b. Kuka on tarjoaja?

(i) Crédit Agricole CIB (**välittäjä, Dealer**) ja (ii) Alexandria Pankkiiriliike Oyj, Eteläesplanadi 22 A, 00130 Helsinki (**jakelija, Distributor**), sekä (iii) mahdollinen muu liikkeeseenlaskijan nimittämä rahoituksen välittäjä, joka ilmoitetaan osoitteessa <https://www.documentation.ca-cib.com/PublicFinalTerm?region=EU> ja (iv) muut rahoituksen välittäjät, jotka ilmoittavat verkkosivuillaan käyttävänsä esitettä sen kohdassa "Retail Cascades" esitettyjen ehtojen mukaisesti.

c. Miksi tämä esite on laadittu?

1) Nettotuotot ja tuottojen käyttötarkoitus

Velkakirjat ovat vihreitä velkakirjoja, ja niiden enimmäismäärältään EUR 10 000 000 olevat nettotuotot käytetään yhden tai useamman alla mainitun hyväksyttävän vihreän sijoituskohteen rahoitukseen ja/tai uudelleenrahoitukseen.

Uudet tai aiemmat lainat ja sijoitukset seuraaviin hyväksyttäviin luokkiin:

- Uusiutuva energia
- Ekologiset rakennukset
- Energiatehokkuus
- Ekologinen liikenne
- Jäte- ja vesihuolto
- Kestävä maa- ja metsätalous

Lisätietoja vihreistä joukkolainoista on Credit Agricole Groupin verkkosivuilla (<https://www.credit-agricole.com/en/finance/finance/debt>).

2) Merkintäsopimus

Ei sovellettu. Tarjoukseen ei liity merkintäsopimusta.

3) Eturistiriidat

Takaaja toimii myös laskenta-asiamiehenä, joten laskenta-asiamiehen ja velkakirjojen haltijoiden välille voi syntyä eturistiriitoja, jotka liittyvät etenkin tiettyihin laskenta-asiamiehen lopullisten ehtojen nojalla mahdollisesti tekemiin päätöksiin ja saattavat vaikuttaa velkakirjojen perusteella sijoittajalle maksettaviin määriin.

ANNEX B

(This Annex forms part of these Final Terms to which it is attached)

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