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 manufacturers' 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.

PROHIBITION OF SALES TO EEA AND 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 European Economic Area (**EEA**) or in the United Kingdom (**UK**) 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 or 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 (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**).

FINAL TERMS DATED 3 MAY 2021

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

by

CRÉDIT AGRICOLE CIB FINANCIAL SOLUTIONS

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 2020 and its supplement dated 18 December 2020 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 its supplement 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 (www.ca-cib.com).

The validity of the above mentioned Base Prospectus dated 7 May 2020, under which the Securities described in these Final Terms are offered, ends on 7 May 2020. From this point in time, these Final Terms are to be read together with the latest base prospectus of the Issuer for its Structured Debt Instruments Issuance Programme, including the information incorporated by reference in the latest base prospectus from the Base Prospectus dated 7 May 2020. The latest base prospectus of the Issuer for its Structured Debt Instruments Programme will be published on the Luxembourg Stock Exchange website (www.bourse.lu) and be available for inspection during normal business hours at the registered office of Crédit Agricole CIB (www.ca-cib.com) and the specified office of the Principal Paying Agent.

1.	(a)	Series Number:	5468

	(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 per cent. 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 June 2021
	(b)	Trade Date(s):	21 April 2021
	(c)	Interest Commencement Date:	Not Applicable
7.	Redemption Date:		29 June 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)	Other:	Finnish Securities (Further particulars specified below in "OPERATIONAL INFORMATION")
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 2020
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. For the purposes of determining an Early Redemption Amount, the Early Redemption Observation Date$_i$ on which the Early Redemption Trigger Event occurs.
19.	**Redemption Method:**	
	(a) Early Redemption Amount for the purposes of General Condition 6.2 (*Early Redemption Trigger Events*) determined in accordance with:	**Standard Redemption in accordance with Annex 9, Paragraph 2** The Early Redemption Amount will be equal to: ***Reference Price x 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$_i$, the corresponding Reference Price$_i$ specified in the table below
	(iv) Early Redemption Trigger Event(s):	Applicable **Applicable as per Automatic Early Redemption Trigger (Annex 8, Chapter 7)** If an Automatic Early Redemption Event occurs, the Issuer will redeem all of the Securities at the Early Redemption Amount with accrued interest, if any, on the corresponding Early Redemption Date
	– Automatic Early Redemption Event:	Performance_ER is higher than or equal to the Early Redemption Barrier$_i$, on at least one Early Redemption Observation Date$_i$
	– Early Redemption Barrier:	In relation to an Early Redemption Observation Date$_i$, the corresponding Early Redemption Barrier$_i$ specified in the table below
	– Early Redemption Date(s):	In relation to an Early Redemption Observation Date$_i$, the corresponding Early Redemption Date$_i$ specified in the table below
	– Early Redemption Observation Date:	Means each Early Redemption Observation Date$_i$ as specified in the table above

Period i	**Early Redemption Observation Date$_i$**	**Early Redemption Date$_i$**	**Early Redemption Barrier$_i$**	**Reference Price$_i$** (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).
1	15 December 2022	29 December 2022	100.00 per cent.	As of the date of these Final Terms, Reference Price is indicatively set at 113.50 per cent. but may be a lesser or greater amount, provided that it will not be less than 112.00 per cent.
2	15 June 2023	29 June 2023	100.00 per cent	As of the date of these Final Terms, Reference Price is indicatively set at 118.00 per cent. but may be a lesser or greater amount, provided that it will not be less than 116.00 per cent.
3	15 December 2023	29 December 2023	100.00 per cent	As of the date of these Final Terms, Reference Price is indicatively set at 122.50 per cent. but may be a lesser or greater amount, provided that it will not be less than 120.00 per cent.
4	17 June 2024	28 June 2024	100.00 per cent	As of the date of these Final Terms, Reference Price is indicatively set at 127.00 per cent. but may be a lesser or greater amount, provided that it will not be less than 124.00 per cent.
5	16 December 2024	30 December 2024	100.00 per cent	As of the date of these Final Terms, Reference Price is indicatively set at 131.50 per cent. but may be a lesser or greater amount, provided that it will not be less than 128.00 per cent.

6	16 June 2025	30 June 2025	100.00 per cent	As of the date of these Final Terms, Reference Price is indicatively set at 136.00 per cent. but may be a lesser or greater amount, provided that it will not be less than 132.00 per cent.
7	15 December 2025	29 December 2025	100.00 per cent	As of the date of these Final Terms, Reference Price is indicatively set at 140.50 per cent. but may be a lesser or greater amount, provided that it will not be less than 136.00 per cent.
8	15 June 2026	29 June 2026	100.00 per cent	As of the date of these Final Terms, Reference Price is indicatively set at 145.00 per cent. but may be a lesser or greater amount, provided that it will not be less than 140.00 per cent.
9	15 December 2026	29 December 2026	100.00 per cent	As of the date of these Final Terms, Reference Price is indicatively set at 149.50 per cent. but may be a lesser or greater amount, provided that it will not be less than 144.00 per cent.

– Performance_ER: Performance(i)

– Performance(i): Option 1 applies:

$$\frac{\textbf{Underlying Value}_{\mathbf{2i}}}{\textbf{Underlying Value}_{\mathbf{1i}}}$$

– Underlying Value_{2i}: Underlying Value on the relevant Early Redemption Observation Date_i

– Underlying Value_{1i}: Underlying Value on 15 June 2021

– Underlying_i: MSCI EMU Sustainable Select 50 5% Decrement Index® (with further information set out in paragraph “INFORMATION ON THE UNDERLYING(S) IF ANY” of these Final Terms)

(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: ***(Reference Price x Redemption Payoff) x Nominal Amount*** as determined by the Calculation Agent on the Redemption Determination Date
	(i) Redemption Payoff:	Determined in accordance with **Standard Digital/ Peformance 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** 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: i) If the Performance on the Redemption Observation Date is higher than or equal to 100.00 per cent., a cash settlement amount in the Specified Currency equal to: Specified Denomination x P2 ii) Otherwise, if the Performance on the Redemption Observation Date is higher than or equal to 70.00 per cent., a cash settlement amount in the Specified Currency equal to: Specified Denomination x 100.00 per cent. iii) Otherwise, a cash settlement amount in the Specified Currency equal to: Specified Denomination x Performance expressed as a percentage
	Performance:	Performance(i)
	Performance(i):	Option 1 applies: $\frac{\textbf{Underlying Value}_{2i}}{\textbf{Underlying Value}_{1i}}$

		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 per cent. but may be a lesser or greater amount, provided that it will not be less than 148.00 per cent.
		Underlying $Value_{2i}$:	Means the Underlying Value on the Redemption Observation Date
		Redemption Observation Date:	15 June 2027
		Underlying $Value_{1}i$:	Means the Underlying Value on 15 June 2021
		Underlying:	MSCI EMU Sustainable Select 50 5% Decrement Index® (with further information set out in paragraph "INFORMATION ON THE UNDERLYING(S) IF ANY")
		(ii) Redemption Unwind Costs:	Not Applicable
		(iii) Payoff Feature Unwind Costs:	Not Applicable
		(iv) Reference Price:	100.00 per cent.
	(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 (*Clean-up Call Option*)):	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

26. **PROVISIONS RELATING TO THE UNDERLYNG(S) IF ANY**

Applicable

(a)	**Index Linked Security:**		**Index Linked Redemption Security: Applicable in accordance with Annex 1, Chapter 2**
	(i)	Single Underlying:	Applicable
	–	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
	–	Related Exchange:	All Exchanges
	–	Valuation Time:	Closing
	–	Bloomberg Ticker:	MXEMUS5N
	(ii)	Basket/Multi-Asset Basket:	Not Applicable
	(iii)	Additional Disruption Event:	Applicable in accordance with Index Linked Asset Condition 3.4
	(iv)	Other Events:	Applicable
	(v)	Averaging Date Disruption:	Not Applicable
	(vi)	Observation Date(s):	15 June 2021, the Redemption Observation Date, and each Early Redemption Observation Date$_{i}$
	(vii)	Maximum Days of Disruption:	Eight (8) Scheduled Trading Days
	(viii)	Payment Extension Days:	Two (2) Payment Business Days

	(ix)	Clearance System:	As specified in Index Linked Asset Condition 2

PROVISIONS APPLICABLE TO SECURED SECURITIES

27.	**Secured Security Provisions:**	Not Applicable

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 (*Payment Business Day*):		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 (*Redemption for tax reasons*)):	Not Applicable
	(b)	Special Tax Redemption (General Condition 6.4 (*Special Tax Redemption*)):	Not Applicable
	(c)	Redemption for FATCA Withholding (General Condition 6.5 (*Redemption for FATCA Withholding*)):	Applicable
	(d)	Regulatory Redemption or Compulsory Resales (General Condition 6.6 (*Regulatory Redemption or Compulsory Resales*)):	Applicable
	(e)	Events of Default (General Condition 10 (*Events of Default*)):	Applicable
	(f)	Illegality and Force Majeure (General Condition 19.1 (*Illegality and Force Majeure*)):	Applicable

35.	Gross Up (General Condition 8.2 (*Gross Up*)):	Not Applicable
36.	Calculation Agent:	Crédit Agricole Corporate and Investment Bank
37.	Delivery Agent (*Credit Linked Securities, Bond Linked Securities, ETF Linked Securities subject to physical delivery or Share Linked Securities subject to physical delivery*):	Not Applicable
38.	Governing Law:	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:	As per the definition in Rate Linked Asset Condition 5

OPERATIONAL INFORMATION

42.	Branch of Account for the purposes of General Condition 5.5 (*General provisions applicable to payments*):	Not Applicable

THIRD PARTY INFORMATION

Not Applicable

Signed on behalf of the Issuer:

By: DocuSigned by: Guillaume JOLY 2F1B40753C9F477...

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-Wüttembergische 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 payable to the Dealer and any distributor in connection with the issue of Securities, so far as the Issuer is aware, no person involved in the issue of the Securities has an interest material to the offer.Investors shall be aware of the fact that the Distributors appointed for the placement of the Notes under these Final Terms will receive distribution fees embedded in the Issue Price of the Notes equal to a maximum amount of 5.00 per cent. of the aggregate nominal amount of the Notes. All distribution fees will be paid out upfront.

Apart from the above, so far as the Issuer is aware, no further person involved in the issue of the Notes has a material interest to the Offer.

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

(a)	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). The lssuer 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 lssuer 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. ln addition, the lssuer may communicate publicly in the event of substantial changes in the green portfolio. The lssuer 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.
(b)	Estimated net proceeds:	Up to EUR 10,000,000
(c)	Estimated total expenses:	EUR 312.50

5. **PERFORMANCE OF UNDERLYING AND OTHER INFORMATION CONCERNING THE UNDERLYING**

Underlying:	Where past and future performance and volatility of the Underlying can be obtained:

https://app2.msci.com/eqb/emu_sustn_select_50_div/indexperf/dailyperf.html

Index: MSCI EMU Sustainable Select 50 5% Decrement Index®	Bloomberg Screen: MXEMUS5N (Please also see the disclaimer attached to these Final Terms as Annex B)

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 Distributors (as defined in paragraph 11 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 per cent. of the aggregate nominal amount of the Notes.
(e)	U.S. Selling Restrictions:	To a Permitted Transferee outside the United States in accordance with Regulation S Securities in Bearer Form – TEFRA D
(f)	Prohibition of Sales to EEA and UK Retail Investors:	Not Applicable
(g)	U.S. Dividend Equivalent Withholding:	The Securities are not subject to withholding under the Section 871(m) Regulations.

7. **OPERATIONAL INFORMATION**

(a)	ISIN Code:	FI4000506860
(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. **EU BENCHMARK REGULATION**

EU 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 (the Administrator) As at the date hereof, the Administrator 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).

9. **TERMS AND CONDITIONS OF THE OFFER**

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 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 Distributors. The applications can be made in accordance with the Distributors 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 Distributors prior to the end of the Offer Period. A prospective investor will subscribe for Notes in accordance with the arrangements agreed with the Distributors relating to the subscription of securities generally.There are no pre-identified allotment criteria. The Distributors will adopt allotment criteria that ensure equal treatment of prospective investors. All of the Notes requested through the Distributors 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.
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 Distributors, via the Dealer, to the Issuer of the gross subscription moneys. Each such investor will be notified by the Distributors 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 Distributors 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:	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 commitments:	Not Applicable

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 any additional financial intermediaries who have or obtain the issuer's general consent to use the Base Prospectus in connection with the Non-exempt Offer and who are identified as such on their website (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 Jurisdictions**) during the period from 3 May 2021 until 31 May 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):	Applicable Alexandria Pankkiiriliike Oyj Eteläesplanadi 22 A 00130 Helsinki (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

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 FI4000506860.
This document constitutes the Summary to the Prospectus (the **Summary**) for the purpose of Regulation (EU) 2017/1129, as amended (the **Prospectus Regulation**) and must be read in conjunction with:
- the base prospectus approved on 7 May 2020 by the CSSF in Luxembourg, 283 route d'Arlon L-1150 Luxembourg, email: direction@cssf.lu, as competent authority under the Prospectus Regulations and any supplement (the **Base Prospectus**) and completed by
- the Final Terms dated 3 May 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 and/or to be admitted to trading on a regulated market (the **Prospectus**).

Full information on the Issuer, the Guarantor 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 this 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

2.1 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 Société 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.
In its capacity as a French limited liability company, Crédit Agricole CIB FS is subject to Articles L.223-1 et seq. of Book II of the French Commercial Code.

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 99.92 per cent. 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*.

2.2 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 2018 and 31 December 2019 and for the interim periods ended 30 June 2019 and 30 June 2020 :

A. Income Statement

	31 December 2018 (audited)	30 June 2019	31 December 2019 (audited)	30 June 2020
Operating profit/loss or another similar measure of financial performance used by the issuer in the financial statements	51,867	114,673	182,710	221,824

B. Balance sheet for non-equity securities

	31 December 2018	30 June 2019	31 December 2019 (audited)	30 June 2020
Net financial debt (long term debt plus short term debt minus cash)	7,265,741,432	7,633,054,245	7,245,695,722	7,245,695,722
Current ratio (current assets/current liabilities)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Debt to equity ratio (total liabilities/total shareholder equity)	39,021	40,837	36,464	36,464
Interest cover ratio (operating income/interest expense)	Not Applicable	Not Applicable	Not Applicable	Not Applicable

C. Cash flow statement for non-equity securities

	2018 (audited)	30 June 2019	2019 (audited)	30 June 2020
Net Cash flows from operating activities	2,070,749,950	(367,187,836)	19,910,969	82,942,305
Net Cash flows from financing activities	2,070,546,916	367,312,813	(20,045,709)	(85,537,094)
Net Cash flow from investing activities	Not Applicable	Not Applicable	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.

2.3 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 Crédit Agricole 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

3.1 What are the main characteristics of securities?

A. General

The Notes issued by the Issuer are structured Notes whose return depends on the performance of the MSCI EMU Sustainable Select 50 5% Decrement Index®, the **"Underlying"**. Information on the past and future performance of the Underlying can be obtained on Bloomberg (Bloomberg Ticker: MXEMUS5N).
The maximum nominal amount of the Notes is up to EUR 10,000,000 with a notional amount of EUR 1,000 (the **Notional Amount**). The issue price is 100.00 per cent.of the aggregate nominal amount. The minimum trading size is EUR 1,000 in aggregate nominal amount.
The Notes are denominated in EUR (the **Specified Currency**) and any redemption amount payable will be settled in the Specified Currency. The Notes will be issued on 15 June 2021 (the **Issue Date**) in the form of Finnish Securities. Their Maturity Date is 29 June 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 the Noteholders.

D. Interest:

No interest amount will be paid.

E. Automatic Early Redemption:

Provided that on any **Early Redemption Observation Date(i)**, the **Performance** is greater than or equal to the relevant **Early Redemption Barrier(i)**, the investor will receive on the immediately following **Early Redemption Date(i)**, a cash settlement amount per Notes in the Specified Currency equal to the following **Automatic Early Redemption Amount**: **Reference Price x Notional Value**
With:
Performance means Performance(i)

Performance(i) means : $\frac{\textbf{Underlying Value}_{2i}}{\textbf{Underlying Value}_{1i}}$

Underlying Value$_2$i means the Underlying Value on any Early Redemption Observation Date$_{(i)}$
Underlying Value$_1$i means the Underlying Value on 15 June 2021
Underlying Value means the Index Level of the Underlying

Period i	**Early Redemption Observation Date$_i$**	**Early Redemption Date$_i$**	**Early Redemption Barrier$_i$**	**Reference Price$_i$**
1	15 December 2022	29 December 2022	100.00 per cent.	113.5% (Minimum 112%)
2	15 June 2023	29 June 2023	100.00 per cent	118% (Minimum 116%)
3	15 December 2023	29 December 2023	100.00 per cent	122.5% (Minimum 120%)

4	17 June 2024	28 June 2024	100.00 per cent	127% (Minimum 124%)
5	16 December 2024	30 December 2024	100.00 per cent	131.5% (Minimum 128%)
6	16 June 2025	30 June 2025	100.00 per cent	136% (Minimum 132%)
7	15 December 2025	29 December 2025	100.00 per cent	140.5% (Minimum 136%)
8	15 June 2026	29 June 2026	100.00 per cent	145% (Minimum 140%)
9	15 December 2026	29 December 2026	100.00 per cent	149.5% (Minimum 144%)

F. <u>Final Redemption:</u>

Provided that the Notes have not been early redeemed, the Notes will be redeemed on 29 June 2027 (the **Maturity Date)**. The investor will receive a cash settlement amount per Notes in the Specified Currency equal to the following **Final Redemption Amount: (Reference Price x Redemption Payoff) x Notional Amount**
With, **Reference Price** means 100%, and
The **Redemption Payoff** applicable will be calculated as follows:

- If, on 15 June 2027 (the **Final Valuation Date)** at the closing time, the Performance is greater than or equal to 100.00 per cent.**: 154.00 per cent. (minimum 148.00 per cent.)**
- If, on 15 June 2027 (the **Final Valuation Date)** at the closing time, the Performance is greater than or equal to 70.00 per cent.**: 100.00 per cent.**
- Otherwise, **Performance**

Where:
Performance means Performance(i)

Performance(i) means : $\frac{\textbf{Underlying Value}_{2i}}{\textbf{Underlying Value}_{1i}}$

Underlying Value$_{2}$i means the Underlying Value on the **Final Valuation Date**.

Underlying Value$_{1}$i means the Underlying Value on 15 June 2021

Underlying Value means the Index Level of the Underlying

<u>Other redemption events:</u>

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
- in the hand of the holders, in the event of 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.

3.2 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-Wüttembergische Wertpapierbörse GmbH (Boerse Stuttgart).

3.3 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 a 99.92% 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:

A. <u>Income statement for credit institutions</u>

	31/12/2019 (audited)	**31/12/2020**
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

	31/12/2019 (audited)	**31/12/2020**	**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.

3.4 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 (the "Benchmarks Regulation"), 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, 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 or any voting rights, right to receive dividends or other rights that a holder of the Underlying may have. Potential losses in value of the Notes cannot be compensated by other income;
10) The Notes are not principal protected and investors are exposed to the performance of the Underlying; accordingly they risk losing all or a part of their investment if the value of the Underlying 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

4.1 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 the public to eligible counterparties, professional client and retail Investors in Finland during an open period from 3 May 2021 to 31 May 2021 (the **Offer Period**)

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 Offerors (as defined below). The applications can be made in accordance with the Offeror'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 Offerors 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 Offerors, via the Dealer, to the Issuer of the gross subscription moneys. Each such investor will be notified by the Offerors 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 Offerors 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 Nominal Value of a Note or a multiple of the Nominal Value. There is no maximum subscription amount for Notes. Securities are offered at a price corresponding to 100,00 per cent. of their Nominal Value.
There is no pre-emptive right to subscribe the Notes for the benefit of any category of persons.
The Initial Offeror (as defined below) will be paid aggregate commissions equal to a maximum of 5.00 per cent. of the aggregate nominal amount of the Notes.
The Notes will be offered to eligible counterparties, professional clients and retail Investors.
No expenses will be charged to the investors.

4.2 Who is the offeror?
(i) Crédit Agricole CIB (the **Dealer**), (ii) Alexandria Pankkiiriliike Oyj, Eteläesplanadi 22 A, 00130 Helsinki (the **Initial Offeror**), (iii) any additional financial intermediary appointed by the Issuer and as identified on the website at http://www.documentation.ca-cib.com/IssuanceProgram 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 (together the **Offerors**).

4.3 Why is this prospectus being prepared?
The prospectus is drawn up so that the Notes may be offered to retail investors in Finland.

A. <u>Net Proceeds and Use of Proceeds</u>
The Notes constitute Green Notes 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 (https://www.credit-agricole.com/en/finance/finance/debt) .

B. <u>Subscription Agreement</u>
Not applicable: the offer is not the subject of a subscription agreement.

C. <u>Conflicts of interest</u>
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 FI4000506860.

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

- 7.5.2020 hyväksytyn ohjelmaesitteen ja sen täydennyksien (**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

- 3.5.2021 päivätyt 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, 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 käännättämään 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 epäjohdonmukainen 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

2.1 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 Société 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.

Ranskan lain mukaan perustettuna julkisena osakeyhtiönä Crédit Agricole CIB FS -yhtiöön sovelletaan Ranskan kauppalain toisen osan artiklaa L.223-1 ja sitä seuraavia artikloja.

C. Pääasiallinen toiminta

Crédit Agricole CIB FS laskee liikkeeseen velkakirjoja.

D. Organisaatiorakenne / 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 99,92 prosentin omistusosuudellaan Crédit Agricole CIB FS:n välitön emoyhtiö ja käyttää määräysvaltaa Crédit Agricole CIB FS -yhtiössä.

E. Avainhenkilöt

Liikkeeseenlaskijan hallituksen puheenjohtaja ja toimitusjohtaja on Christine CREMEL.

F. 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.

2.2 Mitä ovat liikkeeseenlaskijaa koskevat keskeiset taloudelliset tiedot?

Seuraavat taulukot sisältävät (delegoidussa asetuksessa (EU) 2019/979 tarkoitettuja) liikkeeseenlaskijan valikoituja taloudellisia tietoja 31.12.2018 ja 31.12.2019 päättyneiltä tilikausilta, sekä 30.6.2019 ja 30.6.2020 päättyneiltä jaksoilta.

A. Tuloslaskelmat

	31.12.2018 (tilintarkastettu)	**30.6.2019**	**31.12.2019 (tilintarkastettu)**	**30.6.2020**
Liikevoitto tai -tappio tai muu vastaava liikkeeseenlaskijan tilinpäätöksessä käyttämä tuloksellisuutta kuvaava luku	51 867	114 673	182 710	221 824

B. Tase (muut kuin osakesidonnaiset arvopaperit)

	31.12.2018 (tilintarkastettu)	**30.6.2019**	**31.12.2019 (tilintarkastettu)**	**30.6.2020**
Nettorahoitusvelka (pitkäaikainen velka plus lyhytaikainen velka miinus käteinen)	7 265 741 432	7 633 054 245	7 245 695 722	7 245 695 722
Käyttöpääomasuhde (vaihto- ja rahoitusomaisuus/ lyhytaikainen vieras	Ei sovellu	Ei sovellu	Ei sovellu	Ei sovellu
Velkaantumisaste (velat / oma pääoma)	39 021	40 837	36 464	36 464
Rahoituskulujen hoitokate (liikevoitto/korkokulut)	Ei sovellu	Ei sovellu	Ei sovellu	Ei sovellu

C. Rahavirtalaskelma (muut kuin osakesidonnaiset arvopaperit)

	2018 (tilintarkastettu)	**30.6.2019**	**2019 (tilintarkastettu)**	**30.6.2020**
Toiminnan nettorahavirta	2 070 749 950	(367 187 836)	19 910 969	82 942 305
Rahoitustoiminnan nettorahavirta	2 070 546 916	367 312 813	(20 045 709)	(85 537 094)
Sijoitustoiminnan nettorahavirta	Ei sovellu	Ei sovellu	Ei sovellu	Ei sovellu

D. Tilintarkastuskertomuksen varaumat

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

2.3 Mitkä ovat liikkeeseenlaskijaan liittyvät olennaiset riskit?

Seuraavat oleelliset 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 rahoitustransaktioissa.

3. KESKEISIÄ TIETOJA ARVOPAPEREISTA

3.1 Mitkä ovat arvopapereiden keskeiset ominaisuudet?

A. Yleistä

Liikkeeseenlaskijan liikkeeseenlaskemat velkakirjat ovat strukturoituja velkakirjoja, joiden tuotto määräytyy MSCI EMU Sustainable Select 50 5% Decrement Index® -indeksin (**kohde-etuus)** perusteella. Tietoja kohde-etuuden historiallisesta ja tulevasta kehityksestä on saatavana Bloombergiltä (MXEMUS5N).
Tarjoukseen sisältyvien velkakirjojen nimellisarvon enimmäismäärä on 10 000 000 euroa, ja kunkin velkakirjan nimellisarvo on 1 000 euroa (**nimellisarvo**). Liikkeeseenlaskuhinta on 100,00 prosenttia kokonaisnimellisarvosta. Kaupankäynnin yhteenlasketun nimellisarvon vähimmäiserä on 20 000 euroa.
Velkakirjat ovat euromääräisiä (EUR) (**määritetty valuutta**), ja mahdolliset lunastuksen yhteydessä suoritettavat määrät maksetaan määritetyn valuutan määräisinä. Velkakirjat lasketaan liikkeeseen 15.6.2021 (**liikkeeseenlaskupäivä**) suomalaisten arvopapereiden muodossa. Niiden erääntymispäivä on 29.6.2027. Velkakirjoihin sovelletaan Englannin lakia.

B. Luottoluokitukset

Ei sovellu. Velkakirjoilla ei ole luottoluokitusta.

G. 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 suostumusta.

H. Korko

Velkakirjoille ei makseta korkoa.

I. Automaattinen ennenaikainen lunastus

Jos jonakin **ennenaikaisen lunastuksen tarkastelupäivänä(i) kehitys** on suurempi tai yhtä suuri kuin sovellettava **ennenaikaisen lunastuksen raja-arvo(i)**, sijoittajalle maksetaan välittömästi seuraavana **ennenaikaisen lunastuksen päivänä(i)** kunkin määritetyn valuutan määräisen velkakirjan osalta käteisselvityssumma, joka on a**utomaattisen ennenaikaisen lunastuksen määrä** ja joka lasketaan seuraavasti: **viitehinta x nimellisarvo**

Kehitys (*Performance*) on Kehitys(i)

Kehitys(i) on $\frac{\text{Kohde−etuusarvo}_{2i}}{\text{Kohde−etuusarvo}_{1i}}$

Kohde-etuusarvo$_2$i (*Underlying value$_2$i*) on kohde-etuusarvo jonakin ennenaikaisen lunastuksen tarkastelupäivänä$_{(i)}$
Kohde-etuusarvo$_1$i (*Underlying value$_1$i)* on kohde-etuusarvo 15.6.2021
Kohde-etuusarvo (*Underlying value*) on kohde-etuuden indeksitaso

Jakso i	Ennenaikaisen lunastuksen tarkastelupäivä$_i$	Ennenaikaisen lunastuksen päivä$_i$	Ennenaikaisen lunastuksen raja-arvo$_i$	Viitehinta$_i$

1	15.12.2022	29.12.2022	100,00 prosenttia	113,5 % (minimi 112 %)
2	15.6.2023	29.6.2023	100,00 prosenttia	118 % (minimi 116 %)
3	15.12.2023	29.12.2023	100,00 prosenttia	122,5 % (minimi 120 %)
4	17.6.2024	28.6.2024	100,00 prosenttia	127 % (minimi 124 %)
5	16.12.2024	30.12.2024	100,00 prosenttia	131,5 % (minimi 128 %)
6	16.6.2025	30.6.2025	100,00 prosenttia	136 % (minimi 132 %)
7	15.12.2025	29.12.2025	100,00 prosenttia	140,5 % (minimi 136 %)
8	15.6.2026	29.6.2026	100,00 prosenttia	145 % (minimi 140 %)
9	15.12.2026	29.12.2026	100,00 prosenttia	149,5 % (minimi 144 %)

J. Lopullinen lunastus

Jos velkakirjoja ei ole lunastettu ennenaikaisesti, ne lunastetaan 29.6.2027 (**erääntymispäivä)**. Sijoittajalle maksetaan kunkin määritetyn valuutan määräisen velkakirjan osalta käteisselvitysmäärä, **lopullinen lunastusmäärä**, jonka suuruus lasketaan seuraavasti:**: (viitehinta x lunastustuotto) x nimellisarvo**

Viitehinta (*Reference Price*) on 100 % ja
Lunastustuotto (*Redemption Payoff*) lasketaan seuraavasti:

- Jos 15.6.2027 (**lopullinen arvostuspäivä**) pörssipäivän päättyessä kehitys on suurempi tai yhtä suuri kuin 100,00 prosenttia: **154,00 prosenttia (vähintään 148,00 prosenttia)**
- Jos 15.6.2027 (**lopullinen arvostuspäivä**) pörssipäivän päättyessä kehitys on suurempi tai yhtä suuri kuin 70,00 prosenttia: **100,00 prosenttia**
- Muissa tapauksissa **Kehitys**

Missä:

Kehitys (*Performance*) on Kehitys(i)

Kehitys(i) on $\frac{\textbf{Kohde-etuusarvo}_{2i}}{\textbf{Kohde-etuusarvo}_{1i}}$

Kohde-etuusarvo$_2$i on kohde-etuusarvo **lopullisena arvostuspäivänä**

Kohde-etuusarvo$_1$i on kohde-etuusarvo 15.6.2021

Kohde-etuusarvo on kohde-etuuden indeksitaso

Muut lunastustapahtumat

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

- liikkeeseenlaskijan päätöksestä silloin, jos esiintyy oikeudenvastainen tapahtuma tai force majeure -tapahtuma tai
- velkakirjanhaltijoiden toimesta silloin, 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.

3.2 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.

3.3 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 99,92 prosentin omistusosuus liikkeeseenlaskijasta ja joka siis on liikkeeseenlaskijan määräysvaltainen osakkeenomistaja. Crédit Agricole CIB:n LEI-tunnus on 1VUV7VQFKUOQSJ21A208.

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

E. Luottolaitosten tuloslaskelma

	31.12.2019 (tilintarkastettu)	**31.12.2020**
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

F. Luottolaitosten tase

	31.12.2019 (tilin-tarkastettu)	**31.12.2020**	**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 %

Kokonais-vakavaraisuussuhde	18,6 %	18,3 %	12,04 %
Sovellettavan sääntely-järjestelmän mukaan laskettu vähimmäis-omavaraisuusaste	3,56 %	3,54 %	Ei sovellu %

G. Tilintarkastuskertomusten varaumat

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

H. Takaajaan liittyvät keskeiset riskit

Crédit Agricole CIB:n liiketoimintaan liittyy 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.

3.4 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 (”vertailuarvoasetus”) ehdot saattavat vaikuttaa haitallisesti kohde-etuuden kehitykseen tai että niistä saattaa aiheutua kohde-etuuden lakkaaminen, mikä puolestaan voi heikentää velkakirjojen arvoa, likvidiyttä 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 ennenaikaisen lunastuksen määrä ja lopullinen lunastusmäärä riippuvat kohde-etuuden markkina-arvon muutoksista, millä saattaa olla haitallinen vaikutus velkakirjojen markkina-arvoon. Lisäksi ennenaikaisen 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.

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

4.1 Mitkä ovat arvopapereihin sijoittamisen edellytykset ja aikataulu?

Velkakirjojen enimmäismäärä on 10 000 000 euroa.
Velkakirjoja tarjotaan julkisesti hyväksyttäville vastapuolille, ammattimaisille sijoittajille ja vähittäissijoittajille Suomessa 3.5.2021–31.5.2021 välisenä aikana (**tarjousaika**).

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

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

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

Liikkeeseenlaskijan arvion mukaan velkakirjat toimitetaan sijoittajan arvo-osuustilille liikkeeseenlaskupäivänä tai niillä main. Tarjoajat 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 nimellisarvon tai sen kerrannaisen suuruinen. Velkakirjoilla ei ole enimmäismerkintämäärää. Velkakirjojen tarjoushinta on 100,00 prosenttia niiden nimellisarvosta.

Millään tietyllä ryhmällä ei ole merkintäetuoikeutta velkakirjoihin.

Alkuperäiselle tarjoajalle (määritelty alla) maksettavien palkkioiden yhteenlaskettu enimmäismäärä on 5,00 prosenttia velkakirjojen kokonaisnimellisarvosta.

Velkakirjoja tarjotaan julkisesti hyväksyttäville vastapuolille, ammattimaisille sijoittajille ja vähittäissijoittajille.

Sijoittajilta ei veloiteta mitään kuluja.

4.2 Kuka on tarjoaja?

(i) Crédit Agricole CIB (**välittäjä**, *Dealer*), (ii) Alexandria Pankkiiriliike Oyj, Eteläesplanadi 22 A, 00130 Helsinki (**alkuperäinen tarjoaja**, *Initial Offeror*), (iii) mahdollinen muu liikkeeseenlaskijan nimittämä rahoituksen välittäjä, joka ilmoitetaan osoitteessa http://www.documentation.ca-cib.com/IssuanceProgram ja (iv) muut rahoituksen välittäjät, jotka ilmoittavat verkkosivuillaan käyttävänsä esitettä sen kohdassa ”Retail Cascades” esitettyjen ehtojen mukaan (yhdessä **tarjoajat,** *Offerors*).

4.3 Miksi tämä esite on laadittu?

Tämä esite on laadittu, jotta velkakirjoja voidaan tarjota vähittäissijoittajille Suomessa.

A. <u>Nettotuotot ja tuottojen käyttötarkoitus</u>
Velkakirjat ovat vihreitä velkakirjoja, ja niiden 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).

B. Merkintäsopimus

Ei sovellu. Tarjoukseen ei liity merkintäsopimusta.

D. 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
Disclaimer relating to the Underlying
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