

MiFID II product governance / Retail investors, professional investors and eligible counterparties 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 19 of the Guidelines published by the European Securities and Markets Authority (**ESMA**) on 3 August 2023, 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.

PRIPs 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 **PRIPs 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 MiFIR product governance / Retail investors, professional investors and eligible counterparties 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.

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 UK 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 neither (i) a client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; nor (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024 (the **POATRs**); or
- in the case of any Securities being offered, sold or otherwise made available after the day on which the revocation of the UK PRIIPs Regulation comes into force, a person who is either (or both): (i) a retail investor as defined in the product disclosure rules made by the Financial Conduct Authority under the Consumer Composite Investments (Designated Activities) Regulations 2024 (the **CCI Regulations**); or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the POATRs.

Prohibition of Offer to Private Clients in Switzerland without KID - The Securities are not intended to be offered or recommended to private clients within the meaning of the Swiss Federal Financial Services Act (the **FinSA**) in Switzerland without an updated key information document according to the FinSA or any equivalent document under the FinSA in relation to the Securities. For these purposes, a private client means a person who is *not* one (or more) of the following: (i) a professional client as defined in Article 4(3) FinSA (not having opted-in on the basis of Article 5 (5) FinSA) or Article 5 (1) FinSA; or (ii) an institutional client as defined in Article 4(4) FinSA; or (iii) a private client with an asset management agreement according to Article 58(2) FinSA.

The Securities do not constitute a participation in a collective investment scheme in the meaning of the Swiss Federal Act on Collective Investment Schemes (**CISA**). They are neither subject to authorisation nor supervision by the Swiss Financial Market Supervisory Authority FINMA (**FINMA**), and investors in Securities will not benefit from protection under the CISA or supervision by any Swiss regulatory authority and are exposed to the risk of the Issuer and Guarantor (if applicable).

FINAL TERMS DATED 12 MARCH 2026
Issue of 1,000 Share Linked Interest and Redemption Securities due March 2029
under the 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 does not constitute final terms of the Securities described herein for the purposes of Regulation (EU) 2017/1129, as amended (the **Prospectus Regulation**) and must be read in conjunction with the Base Prospectus dated 7 May 2025 as supplemented by the supplements to the Base Prospectus dated 31 December 2025 and 19 January 2026 (the **Supplements**) (provided that to any extent any Such Supplement (i) is published and approved after the date of these Final Terms and (ii) provides for any change to the Conditions such changes shall have no effect with respect to the Conditions of the Securities to which these Final Terms relate) which together constitute a base prospectus for the purpose of the Prospectus Regulation (the **Base Prospectus**). The issue of Exempt Securities does not require the publication of a base prospectus pursuant to the Prospectus Regulation since the issue of Exempt Securities is exempted under the Prospectus Regulation. The Base Prospectus and any Supplement are available for viewing on the Luxembourg Stock Exchange's website (www.luxse.com) 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:	19193
	(b) Type of Securities:	Certificates
	(c) Tranche Number:	1
	(d) Date on which the Securities become fungible:	Not Applicable
2	(a) Specified Currency:	Euro (EUR)
	(b) Alternative Currency Conditions :	Not Applicable
3	Aggregate Nominal Amount:	
	(a) Series:	1,000 Certificates
	(b) Tranche:	1,000 Certificates
4	Issue Price:	100.00% i.e. EUR 1,000 per Certificate
5	(a) Specified Denominations:	EUR 1,000
		Calculation of Interest and/or Redemption (as the case may be) based on the Specified Denomination: Applicable
	(b) Minimum Trading Size:	Not Applicable
	(c) Calculation Amount:	EUR 1,000
6	(a) Issue Date:	12 March 2026
	(b) Trade Date(s):	13 February 2026
	(c) Interest Commencement Date:	12 March 2026
7	Redemption Date:	12 March 2029, subject to any early redemption date
8	Type of Notes:	
	(a) Interest:	Share Linked Interest Security

		(Further particulars specified below in “PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE”)
(b) Redemption:		Share Linked Redemption Security (Further particulars specified below in "PROVISIONS RELATING TO REDEMPTION")
(c) U.S. Securities:		Not Applicable
(d) Other:		Not Applicable
(e) Partly Paid Securities Provisions:		Not Applicable
9	Date Board approval for issuance of Securities obtained:	Authorisation given by the Board of Directors of the Issuer dated 6 June 2025.

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

10	Fixed Rate Security:	Not Applicable
11	Floating Rate Security:	Not Applicable
12	Linked Interest Security:	Applicable – Share Linked Interest Security (See paragraph “PROVISIONS RELATING TO THE UNDERLYING(S) IF ANY” for further information in relation to the Underlying(s))
	(a) Applicable to:	All Interest Accrual Periods
	(b) Interest Payment Date(s):	On each Interest Payment Date specified in the table set out in paragraph 12(d) below
	(c) Interest Period Dates:	Not Applicable
	(d) Interest Determination Date(s):	In relation to an Interest Payment Date, the corresponding Interest Observation Date as specified in the table below:

t	Interest Observation Date	Interest Payment Date	IB	Fixed Rate
1	02/04/2026	13/04/2026	0.00%	0.6300%
2	05/05/2026	12/05/2026	0.00%	0.6300%
3	05/06/2026	12/06/2026	0.00%	0.6300%
4	06/07/2026	13/07/2026	0.00%	0.6300%
5	05/08/2026	12/08/2026	0.00%	0.6300%
6	07/09/2026	14/09/2026	0.00%	0.6300%
7	05/10/2026	12/10/2026	0.00%	0.6300%
8	05/11/2026	12/11/2026	0.00%	0.6300%
9	07/12/2026	14/12/2026	0.00%	0.6300%
10	05/01/2027	12/01/2027	0.00%	0.6300%
11	05/02/2027	12/02/2027	0.00%	0.6300%
12	05/03/2027	12/03/2027	0.00%	0.6300%
13	05/04/2027	12/04/2027	55.00%	0.6300%
14	05/05/2027	12/05/2027	55.00%	0.6300%
15	07/06/2027	14/06/2027	55.00%	0.6300%
16	05/07/2027	12/07/2027	55.00%	0.6300%
17	05/08/2027	12/08/2027	55.00%	0.6300%
18	06/09/2027	13/09/2027	55.00%	0.6300%
19	05/10/2027	12/10/2027	55.00%	0.6300%
20	05/11/2027	12/11/2027	55.00%	0.6300%
21	06/12/2027	13/12/2027	55.00%	0.6300%
22	05/01/2028	12/01/2028	55.00%	0.6300%
23	07/02/2028	14/02/2028	55.00%	0.6300%
24	06/03/2028	13/03/2028	55.00%	0.6300%
25	05/04/2028	12/04/2028	55.00%	0.6300%
26	05/05/2028	12/05/2028	55.00%	0.6300%
27	05/06/2028	12/06/2028	55.00%	0.6300%
28	05/07/2028	12/07/2028	55.00%	0.6300%
29	07/08/2028	14/08/2028	55.00%	0.6300%
30	05/09/2028	12/09/2028	55.00%	0.6300%
31	05/10/2028	12/10/2028	55.00%	0.6300%
32	06/11/2028	13/11/2028	55.00%	0.6300%
33	05/12/2028	12/12/2028	55.00%	0.6300%
34	05/01/2029	12/01/2029	55.00%	0.6300%
35	05/02/2029	12/02/2029	55.00%	0.6300%
36	05/03/2029	12/03/2029	55.00%	0.6300%

- (e) Day Count Fraction: Not Applicable
- (f) Interest Accrual Periods: Interest Accrual Periods will be unadjusted
- (g) Calculation Agent responsible for calculating the Linked Interest Rate and the Interest Amount: Crédit Agricole Corporate and Investment Bank
- (h) Combination Interest Payoff Provisions: Not Applicable
- (i) **Standard Interest Payoff Provisions: Applicable**

- **Standard Memory Digital/ Performance Interest: Applicable in accordance with Annex 5, Part A, Chapter 15**
The Linked Interest Rate applicable to an Interest Accrual Period for Securities for which **Standard Memory Digital/Performance**

Interest is applicable for such Interest Accrual Period will be calculated as follows, expressed as a percentage:

- if the Performance_I is higher than or equal to IB on the relevant Interest Observation Date:

$$\sum_{t=m+1}^M \text{Fixed Rate}(t)$$

- otherwise, the Linked Interest Rate will be **0.00 %**.

- m: Means the number “t” of the last Interest Payment Date on which an Interest Amount has been paid. If no Interest Amount has been paid prior to the current Interest Payment Date, the value of “m” will be equal to zero (0)

- M: Means the number “t” of the current Interest Payment Date

- Performance_I: **Performance(i)**

- Performance (i): Option 1 applies:

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

- Fixed Rate(t): Means the relevant Fixed Rate set out in paragraph 12(d) of these Final Terms

- IB (**Interest Barrier**): In relation to an Interest Observation Date, the corresponding percentage specified in the table in paragraph 12(d) of these Final Terms

- Initial Observation Date: 26 February 2026

- Interest Observation Date(s): Means each Interest Observation Date set out in paragraph 12(d) of these Final Terms

- Underlying Value_{ii}: Underlying Value(i) on the relevant Interest Observation Date

- Underlying Value_{ii}: Initial Underlying Value(i) as specified in paragraph “PROVISIONS RELATING TO THE UNDERLYING(S) IF ANY” below

- Underlying(i): Share
See further information set out in paragraph “INFORMATION ON THE UNDERLYING(S) IF ANY” below

(j) Universal Leverage: Not Applicable

(k) Universal Margin: Not Applicable

13 Zero Coupon Security: Not Applicable

PAYOFF FEATURES (IF ANY) RELATING TO INTEREST

14 Payoff Features: Not Applicable

PROVISIONS RELATING TO REDEMPTION

15 **Redemption Determination Date(s):** For the purposes of determining the Final Redemption Amount, the Redemption Observation Date (see also paragraph 16(b) of these Final Terms)

For the purposes of determining an Automatic Early Redemption Amount, the Automatic Early Redemption Observation Date on which the Automatic Early Redemption Trigger Event occurs (see also paragraph 16(a) of these Final Terms)

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 Automatic 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 Automatic Early Redemption Observation Date, the corresponding percentage specified in the table below:

t	Automatic Early Redemption Observation Date	Automatic Early Redemption Date	ERB	Reference Price
12	05/03/2027	12/03/2027	100.00%	100.0000%
13	05/04/2027	12/04/2027	99.00%	100.0000%
14	05/05/2027	12/05/2027	98.00%	100.0000%
15	07/06/2027	14/06/2027	97.00%	100.0000%
16	05/07/2027	12/07/2027	96.00%	100.0000%
17	05/08/2027	12/08/2027	95.00%	100.0000%
18	06/09/2027	13/09/2027	94.00%	100.0000%
19	05/10/2027	12/10/2027	93.00%	100.0000%
20	05/11/2027	12/11/2027	92.00%	100.0000%
21	06/12/2027	13/12/2027	91.00%	100.0000%
22	05/01/2028	12/01/2028	90.00%	100.0000%
23	07/02/2028	14/02/2028	89.00%	100.0000%
24	06/03/2028	13/03/2028	88.00%	100.0000%
25	05/04/2028	12/04/2028	87.00%	100.0000%
26	05/05/2028	12/05/2028	86.00%	100.0000%
27	05/06/2028	12/06/2028	85.00%	100.0000%
28	05/07/2028	12/07/2028	84.00%	100.0000%
29	07/08/2028	14/08/2028	83.00%	100.0000%
30	05/09/2028	12/09/2028	82.00%	100.0000%
31	05/10/2028	12/10/2028	81.00%	100.0000%
32	06/11/2028	13/11/2028	80.00%	100.0000%
33	05/12/2028	12/12/2028	79.00%	100.0000%
34	05/01/2029	12/01/2029	78.00%	100.0000%
35	05/02/2029	12/02/2029	77.00%	100.0000%

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 relevant ERB on at least one Automatic Early Redemption Observation Date

- ERB (**Early Redemption Barrier**):

In respect of an Automatic Early Redemption Observation Date, the corresponding percentage as specified in the table above

- Automatic Early Redemption Date(s):

In respect of each Automatic Early Redemption Observation Date, the corresponding Automatic Early Redemption Date as specified in the table above

- Initial Observation Date:

26 February 2026

- Automatic Early Redemption Observation Date(s):	Means each Automatic Early Redemption Observation Date as specified in the table above
- Automatic Early Redemption Observation Period:	Not Applicable
- Performance_ER :	Performance(i)
- Performance(i):	Option 1 applies :
	$\frac{\text{Underlying Value}_{1i}}{\text{Underlying Value}_{1i}}$
- Underlying Value _{1i} :	Underlying Value(i) on the relevant Automatic Early Redemption Observation Date
- Underlying Value _{1i} :	Initial Underlying Value(i) as specified in paragraph "PROVISIONS RELATING TO THE UNDERLYING(S) IF ANY" below
- Underlying(i):	Share See further information set out in paragraph "INFORMATION ON THE UNDERLYING(S) IF ANY" below :
(b) Final Redemption Amount for the purposes of General Condition 6.1 (<i>Redemption by Instalments and Final Redemption</i>) determined in accordance with:	Growth Redemption in accordance with Annex 9, Paragraph 4 The Final Redemption Amount will be equal to: <i>(Reference Price x Redemption Payoff) x Nominal Amount</i> 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:
	- if Performance is higher than or equal to FRB1 on the Redemption Observation Date: 100%
	- otherwise : Performance
- FRB1:	55.00%
- Performance:	Performance(i)
- Performance(i):	Option 1 applies :
	$\frac{\text{Underlying Value}_{2i}}{\text{Underlying Value}_{1i}}$
- Initial Observation Date:	26 February 2026
- Redemption Observation Date:	5 March 2029
- Underlying Value _{2i} :	Underlying Value(i) on the Redemption Observation Date
- Underlying Value _{1i} :	Initial Underlying Value(i) as specified in paragraph "PROVISIONS RELATING TO THE UNDERLYING(S) IF ANY" below

- Underlying (i):	Share See further information set out in paragraph “INFORMATION ON THE UNDERLYING(S) IF ANY” below :
ii - Redemption Unwind Costs:	Not Applicable
iii - Payoff Feature Unwind Costs:	Not Applicable
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 (Clean-up Call Option)):	Not Applicable
16 Instalment Securities:	Not Applicable
17 Credit Linked Securities:	Not Applicable
18 Bond Linked Securities:	Not Applicable
19 Preference Share Linked Securities:	Not Applicable
20 Linked Redemption Security:	Applicable in accordance with Share 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

21	Payoff Features:	Not Applicable
22	PROVISIONS RELATING TO THE UNDERLYING(S) IF ANY	Applicable
	Share Linked Security:	Share Linked Interest and Redemption Security: Applicable in accordance with Annex 1, Chapter 7
	i - Single Underlying:	Applicable
	ii - Basket:	Not Applicable
	- Applicable for the purposes of:	Standard Interest Payoff: Standard Memory Digital/ Performance Interest Standard Redemption Payoff: Standard Digital/ Performance Redemption Early Redemption Trigger: Automatic Early Redemption Event

i	Underlying(i):	Exchange:	Depository Receipts:	Bloomberg Ticker:	Initial Underlying Value(i):
N=1	BANCO BPM SPA	EURONEXT MILAN	Not Applicable	BAMI IM	Underlying Value on the Initial Observation Date, i.e. : EUR 12.9250

- Valuation Time:	Closing
- Related Exchange:	All Exchanges
iii - Additional Disruption Event:	Applicable in accordance with Share Linked Asset Condition 3.3
iv - Other Events:	Applicable
v - Maximum Days of Disruption:	Eight (8) Scheduled Trading Days
vi - Payment Extension Days:	Two (2) Payment Business Days
vii - Averaging Date Disruption:	Not Applicable
viii - Observation Date(s):	The Initial Observation Date(s) and the Redemption Observation Date, each Automatic Early Redemption Observation Date and each Interest Observation Date

PROVISIONS APPLICABLE TO SECURED SECURITIES

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

24	(a) Form:	Bearer Form: Temporary Bearer Global Security exchangeable for a Permanent Bearer Global Security which is exchangeable for Definitive Bearer Securities only upon an Exchange Event
	(b) Notes in New Global Note form (NGN Notes) or Certificates in New Global Note form (NGN Certificates):	NGN Certificates
	(c) CMU Securities:	Not Applicable
25	Branch of Account for the purposes of General Condition 5.5 (<i>General provisions applicable to payments</i>):	Not Applicable
26	Business Day Convention for the purposes of "Payment Business Day" election in accordance with General Condition 5.6 (<i>Payment Business Day</i>):	Following Payment Business Day
27	Additional Financial Centre(s):	T2
28	Additional Business Centre(s):	Not Applicable
29	Talons for future Coupons or Receipts to be attached to Definitive Bearer Securities and dates on which such Talons mature:	No
30	Redenomination (for the purposes of General Condition 3.1):	Not Applicable
31	(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 (<i>Redemption for FATCA Withholding</i>)):	Applicable
	(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
32	Gross Up (General Condition 8.2 (<i>Gross Up</i>)):	Not Applicable
33	Calculation Agent:	Crédit Agricole Corporate and Investment Bank
34	Governing Law:	English law
		The Guarantee is governed by English Law
	(a) Agent for service of process:	Crédit Agricole CIB, London branch Broadwalk House, 5 Appold Street, London EC2A 2DA
35	French Law Securities Provisions:	Not Applicable
36	Essential Trigger	Not Applicable
37	Business Day Convention:	Following Business Day Convention
38	Benchmark Provisions:	Not Applicable

THIRD PARTY INFORMATION

Not Applicable

Signed on behalf of the Issuer:

By

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 EuroTLX, a Multilateral Trading Facility operated by Borsa Italiana S.p.A. with effect from or as soon as practicable on or 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 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 Distributor(s) appointed for the placement of the Securities under these Final Terms will receive distribution fees embedded in the Issue Price of the Securities equal to a maximum amount of 3.00% of the aggregate nominal amount of the Securities (equivalent to 1.00% per annum assuming the Securities remain outstanding to their scheduled Redemption Date). 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 Securities has a material interest to the Offer.

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

- (a) Reasons for the offer: See **Use of Proceeds** wording in Base Prospectus.
- (b) Estimated net proceeds: Issue Price x Aggregate Nominal Amount of the Notes
- (c) Estimated total expenses: EUR 450.00 including listing costs and excluding regulatory fees where applicable

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:

i:	Underlying(i):	Underlying Type:	Bloomberg Ticker:	ISIN Code:
N=1	BANCO BPM SPA	Share	BAMI IM	IT0005218380

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:	Not Applicable
(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 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
(j) U.S. Dividend Equivalent Withholding:	The Securities are not subject to withholding under the Section 871(m) Regulations
(k) Swiss Non-Exempt Offer:	Not Applicable
(l) Singapore Sales to Institutional Investors and Accredited Investors only:	Not Applicable

7

OPERATIONAL INFORMATION

(a) ISIN:	XS3177386177
(b) Temporary ISIN:	Not Applicable
(c) Common Code:	317738617
(d) VALOREN Code:	CH149201012
(e) Other applicable security identification number:	Not Applicable
(f) Relevant clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking, S.A. and the relevant identification number(s):	Not Applicable
(g) Delivery:	Delivery against payment
(h) Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
(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

BENCHMARKS REGULATION

Benchmarks Regulation: Article 29(2) statement on benchmarks:	Not Applicable
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9

TERMS AND CONDITIONS OF THE OFFER

Not Applicable

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 **Securities**) issued by the Issuer are structured Certificates whose return depends on the performance of the Underlying(s). The Securities are identified by the ISIN XS3177386177.

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 dated 7 May 2025 and any supplement to the Base Prospectus approved by the Commission de Surveillance du Secteur Financier (CSSF) in Luxembourg, 283 route d'Arlon L-1150 Luxembourg, email: direction@cssf.lu, as competent authority under the Prospectus Regulations (the **Base Prospectus**), completed by:

- the Final Terms dated 12 March 2026 (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 and the offer of the Securities 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 Securities 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 Securities 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 Securities.

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 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 (**Crédit Agricole CIB 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 (99.96 per cent. shares and therefore controls Crédit Agricole CIB FS).

C. Key executives

The Chairman and Chief Executive Officer of the Issuer is Christophe VIARD.

D. Statutory Auditors

The statutory auditor of Crédit Agricole CIB FS is Forvis Mazars SA, 45 rue Kléber 92300 Levallois-Perret
The signatory partner auditor of the Issuer is Olivier Gatard, 45 rue Kléber 92300 Levallois-Perret.

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 2023 and 31 December 2024 and for the half-years ending 30 June 2024 and 30 June 2025 (all figures are expressed in thousands of euros):

A. Income statement

	30/06/2024	31/12/2023 (audited)	30/06/2025	31/12/2024 (audited)
Operating profit/loss or another similar measure of financial performance used by the issuer in the financial statements	81,376	254,176	99,543	301,920

B. Balance sheet for non-equity securities

	30/06/2024	31/12/2023 (audited)	30/06/2025	31/12/2024 (audited)
Net financial debt (long term debt plus short term debt minus cash)	29,175,223,642	20,138,279,064	31,841,310,749	29,946,709,395
Current ratio (current assets/current liabilities)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Debt to equity ratio (total liabilities/total shareholder equity)	133,817	92,265	131,333	136,073
Interest cover ratio (operating income/interest expense)	Not Applicable	Not Applicable	Not Applicable	Not Applicable

C. Cash flow statement for non-equity securities

	30/06/2024	31/12/2023 (audited)	30/06/2025	31/12/2024 (audited)
Net Cash flows from operating activities	(9,039,403,780)	(11,079,878,319)	(1,893,574,090)	(9,809,535,585)
Net Cash flows from financing activities	9,036,944,578	11,080,033,343	1,894,601,354	9,808,430,331
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; and
- 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 Securities to be issued by the Issuer are structured Certificates whose return depends on the performance of the Underlying(s). Information on the past and future performance of the Underlying(s) will be published on Bloomberg.

The Securities will only be identified by the ISIN Code : XS3177386177.

The Securities are denominated in EUR (also the **Specified Currency**).

Any interest amount and any redemption amount payable will be in the Specified Currency.

The maximum nominal amount of the Securities offered is up to 1,000 Certificates, each Securities with a notional amount of EUR 1,000 (the **Notional Amount**). The issue price is 100.00% i.e. EUR 1,000 per Certificate.

No minimum trading size applies.

The Securities will be issued on 12 March 2026 (the **Issue Date**) in the form of dematerialised bearer new global securities . The maturity date of the Securities will be 12 March 2029 (the **Redemption Date**).

The Securities are governed by English.

B. Ratings

Not applicable, the Securities have not been rated.

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

Ranking: the Securities constitute direct, unsubordinated and guaranteed obligations of the Issuer and 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 Securities provide for events triggering the early redemption of the Securities. The Securities 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 Securities, upon the joint decision of Crédit Agricole S.A. and Crédit Agricole CIB, without the consent of the holders of the Securities (**Certificateholders**).

D. Underlying(s)

i	Underlying(i):	Exchange:	Depository Receipts:	Bloomberg Ticker:	Initial Underlying Value(i):
N=1	BANCO BPM SPA	EURONEXT MILAN	Not Applicable	BAMI IM	Underlying Value on the Initial Observation Date, i.e. : EUR 12.9250

E. Interest

If the Performance_I is higher than or equal to IB on the relevant Interest Observation Date, the Investor will receive on the relevant Interest Payment Date a cash settlement amount in the Specified Currency per Specified Denomination equal to the following Interest Amount:

$$\text{Specified Denomination} \times \sum_{t=m+1}^M \text{Fixed Rate}(t)$$

Otherwise, no Interest Amount will be paid on the relevant Interest Payment Date.

Where:

“Fixed Rate(t)” is the Fixed Rate payable in respect of the Interest Payment Date corresponding to the chronological number “t”, according to the table above.

“m” is the chronological number “t” of the last Interest Payment Date in respect of which the relevant Fixed Rate has been paid. If no Fixed Rate has been paid prior to the relevant Interest Payment Date, the value of “m” will be equal to zero.

“M” is the chronological number “t” of the relevant Interest Payment Date.

- Performance _I :	Performance(i)
- Performance(i):	Option 1 applies: $\frac{\text{Underlying Value}_t}{\text{Underlying Value}_{1i}}$
- Underlying Value _t	Underlying Value(i) on the relevant Interest Observation Date
- Underlying Value _{1i}	Initial Underlying Value(i)
- Initial Underlying Value(i):	Underlying Value(i) on the Initial Observation Date
- Initial Observation Date:	26 February 2026

t	Interest Observation Date	Interest Payment Date	IB	Fixed Rate
1	02/04/2026	13/04/2026	0.00%	0.6300%
2	05/05/2026	12/05/2026	0.00%	0.6300%
3	05/06/2026	12/06/2026	0.00%	0.6300%
4	06/07/2026	13/07/2026	0.00%	0.6300%
5	05/08/2026	12/08/2026	0.00%	0.6300%
6	07/09/2026	14/09/2026	0.00%	0.6300%
7	05/10/2026	12/10/2026	0.00%	0.6300%
8	05/11/2026	12/11/2026	0.00%	0.6300%
9	07/12/2026	14/12/2026	0.00%	0.6300%
10	05/01/2027	12/01/2027	0.00%	0.6300%
11	05/02/2027	12/02/2027	0.00%	0.6300%
12	05/03/2027	12/03/2027	0.00%	0.6300%
13	05/04/2027	12/04/2027	55.00%	0.6300%
14	05/05/2027	12/05/2027	55.00%	0.6300%
15	07/06/2027	14/06/2027	55.00%	0.6300%
16	05/07/2027	12/07/2027	55.00%	0.6300%
17	05/08/2027	12/08/2027	55.00%	0.6300%
18	06/09/2027	13/09/2027	55.00%	0.6300%
19	05/10/2027	12/10/2027	55.00%	0.6300%
20	05/11/2027	12/11/2027	55.00%	0.6300%
21	06/12/2027	13/12/2027	55.00%	0.6300%
22	05/01/2028	12/01/2028	55.00%	0.6300%
23	07/02/2028	14/02/2028	55.00%	0.6300%
24	06/03/2028	13/03/2028	55.00%	0.6300%
25	05/04/2028	12/04/2028	55.00%	0.6300%
26	05/05/2028	12/05/2028	55.00%	0.6300%
27	05/06/2028	12/06/2028	55.00%	0.6300%
28	05/07/2028	12/07/2028	55.00%	0.6300%
29	07/08/2028	14/08/2028	55.00%	0.6300%
30	05/09/2028	12/09/2028	55.00%	0.6300%
31	05/10/2028	12/10/2028	55.00%	0.6300%
32	06/11/2028	13/11/2028	55.00%	0.6300%
33	05/12/2028	12/12/2028	55.00%	0.6300%
34	05/01/2029	12/01/2029	55.00%	0.6300%
35	05/02/2029	12/02/2029	55.00%	0.6300%
36	05/03/2029	12/03/2029	55.00%	0.6300%

F. Redemption

Automatic Early Redemption:

If the Performance_ER is higher than or equal to ERB on the relevant Automatic Early Redemption Observation Date, an Automatic Early Redemption Event will occur and the Product will expire immediately. The Investor will receive on the relevant Automatic Early Redemption Date a cash settlement amount in the Specified Currency per Specified Denomination equal to the following Automatic Early Redemption Amount:

Specified Denomination x Reference Price

No further payments will be made.

- Performance_ER: **Performance(i)**
- Performance (i): Option 1 applies:
- $$\frac{\text{Underlying Value}_{ti}}{\text{Underlying Value}_{i1}}$$
- Underlying Value_{ti}: Underlying Value(i) on the relevant Interest Observation Date
- Underlying Value_{i1}: Initial Underlying Value(i)
- Initial Underlying Value(i): Underlying Value(i) on the relevant Initial Observation Date(s)
- Initial Observation Date: 26 February 2026

t	Automatic Early Redemption Observation Date	Automatic Early Redemption Date	ERB	Reference Price
12	05/03/2027	12/03/2027	100.00%	100.0000%
13	05/04/2027	12/04/2027	99.00%	100.0000%
14	05/05/2027	12/05/2027	98.00%	100.0000%
15	07/06/2027	14/06/2027	97.00%	100.0000%
16	05/07/2027	12/07/2027	96.00%	100.0000%
17	05/08/2027	12/08/2027	95.00%	100.0000%
18	06/09/2027	13/09/2027	94.00%	100.0000%
19	05/10/2027	12/10/2027	93.00%	100.0000%
20	05/11/2027	12/11/2027	92.00%	100.0000%
21	06/12/2027	13/12/2027	91.00%	100.0000%
22	05/01/2028	12/01/2028	90.00%	100.0000%
23	07/02/2028	14/02/2028	89.00%	100.0000%
24	06/03/2028	13/03/2028	88.00%	100.0000%
25	05/04/2028	12/04/2028	87.00%	100.0000%
26	05/05/2028	12/05/2028	86.00%	100.0000%
27	05/06/2028	12/06/2028	85.00%	100.0000%
28	05/07/2028	12/07/2028	84.00%	100.0000%
29	07/08/2028	14/08/2028	83.00%	100.0000%
30	05/09/2028	12/09/2028	82.00%	100.0000%
31	05/10/2028	12/10/2028	81.00%	100.0000%
32	06/11/2028	13/11/2028	80.00%	100.0000%
33	05/12/2028	12/12/2028	79.00%	100.0000%
34	05/01/2029	12/01/2029	78.00%	100.0000%
35	05/02/2029	12/02/2029	77.00%	100.0000%

Final Redemption:

Provided that no Automatic Early Redemption Event has occurred on any of the Automatic Early Redemption Observation Dates, the Investor is entitled to receive from the Issuer on the Redemption Date a cash settlement amount in the Specified Currency per Specified Denomination corresponding to:

Favourable Scenario

If **Performance** is higher than or equal to **FRB1** on the Redemption Observation Date: **100%**

Unfavourable Scenario

- Otherwise : **Performance**

- FRB1:

55.00%

- Performance:

Performance(i)

- Performance(i):

Option 1 applies:

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

- Underlying Value _{2i}	Underlying Value(i) on the Redemption Observation Date
- Underlying Value _{1i}	Initial Underlying Value(i)
- Initial Underlying Value(i):	Underlying Value(i) on the relevant Initial Observation Date
- Underlying Value(i):	Closing price of Underlying(i)
- Initial Observation Date:	26 February 2026
- Redemption Observation Date:	5 March 2029

Other redemption events:

During the life of the Securities, 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
- at 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 the Securities 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 Securities are expected to be admitted to trading on or as soon as practicable after the Issue Date, on the EuroTLX, a Multilateral Trading Facility operated by Borsa Italiana S.p.A.

3.3 Are the securities covered by a guarantee?

The Guarantor is the immediate parent company of the Issuer, in which it holds a 99.96% 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 Crédit Agricole CIB for the financial years ending 31 December 2023 and 31 December 2024 and for the half-years ending 30 June 2024 and 30 June 2025 (all figures are expressed in millions of euros):

A. Income statement for credit institutions

	30/06/2024	31/12/2023 (audited)	30/06/2025	31/12/2024 (audited)
Net interest income (or equivalent)	2,096	3,835	1,854	3,877
Net fee and commission income	431	822	719	1,176
Net impairment loss on financial assets	-	-	-	-
Net trading income	1,653	2,661	1,992	3,168
Measure of financial performance used by the issuer in the financial statements such as operating profit	1,966	2,952	2,023	3,594
Net profit or loss (for consolidated financial statements net profit or loss attributable to equity holders of the parent) (i.e. Net income Group share)	1,535	2,241	1,619	2,697

B. Balance sheet for credit institutions

	30/06/2024	31/12/2023 (audited)	30/06/2025	31/12/2024 (audited)	Value as outcome from the most recent Supervisory Review and Evaluation Process ('SREP') (unaudited)
Total assets	808,659	757,367	827,656	847,910	Not Applicable
Senior debt	72,204	69,960	69,700	77,754	Not Applicable
Subordinated debt	4,296	4,254	4,448	4,621	Not Applicable
Loans and receivables from customers (net)	179,676	172,624	190,392	193,129	Not Applicable
Deposits from customers	183,400	183,332	195,825	202,524	Not Applicable
Total equity	30,798	30,068	33,195	32,715	Not Applicable
Non performing loans (based on gross carrying amount)/ Loans and receivables)	1.5%%	1.6%	1.2%	1.2%	Not Applicable
Phased-in Common Equity Tier 1 capital (CET1) ratio or other relevant prudential capital adequacy ratio depending on the issuance	11,4%	12.7%	12,1%	11.1%	8.46% at 31 June 2025 8.45% at 31 December 2024 8.47% at June 2024 8.26% at 31 December 2023
Phased-in Total Capital Ratio	21,5%	23.4%	24,4%	20.99%	12.62% at 30 June 2025 12.61% at 31 December 2024 12.62% at 30 June 2024 12.42% at 31 December 2023
Leverage Ratio calculated under applicable regulatory framework	3,5%	3.8%	3,5%	3.3%	3.00%

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

The following risks have been identified as being significant and specific to the Guarantor 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) Credit and counterparty risks, which include credit risks on its corporates and financial institutions counterparties, risk on sector or individual concentration, counterparty risk on market transactions, credit risk related to securitization transactions as well as country and sovereign risks;
- 2) Financial risks, which include market risk, risk of change in the value of its securities portfolio, foreign exchange risk, transformation risk, liquidity risk, risk of change in the value of equity investments, and global interest rate risk;
- 3) Operational risks and associated risks, which include compliance and legal risks and other operational risks including information system security risks;
- 4) Business risks, which include systemic risk (negative impact of adverse economic and financial conditions, as well as changes in laws and regulations) or strategic risk;
- 5) Climate and environmental risks; and
- 6) Risks relating to the structure of the Crédit Agricole Group.

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 Securities, including the following:

- 1) The trading price of the Securities may fall in value as rapidly as it may rise and Securityholders may sustain a total loss of their investment;
- 2) The Securities 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 Securities;
- 3) The implementation in France of the EU Bank Recovery and Resolution Directive could materially affect the rights of the Securityholders, the price or value of their investment in the Securities and or the ability of the Guarantor to satisfy its obligations under the Securities;
- 4) French insolvency law could have an adverse impact on Securityholders 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 Securities;
- 5) The risk relating to the unsecured nature of the Securities 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 Securities;
- 6) Not Applicable
- 7) The Interest Amount, Automatic Early Redemption Amount and Final Redemption Amount of the Securities are dependent upon changes in the market value of the Underlying(s), which could adversely affect the market value of the Securities. In addition, the Early Redemption Amount and Final Redemption Amount may be less than the nominal amount of the Securities and the holders of Securities may lose all or part of the amount of the principal invested;
- 8) An investment in the Securities 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 Securities cannot be compensated by other income; and
- 9) The Securities 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

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

The Securities are offered for a nominal amount of 1,000 EUR.

The Securities are expected to be admitted to trading on or as soon as practicable after the Issue Date, on EuroTLX, a Multilateral Trading Facility operated by Borsa Italiana S.p.A.

Estimate of the total expenses EUR 450.00, including listing costs and excluding regulatory fees where applicable.

No expenses will be charged to the investors.

4.2 Who is the offeror ?

Crédit Agricole CIB (the **Dealer**)

4.3 Why is the Prospectus being prepared ?

A - Net Proceeds and Use of Proceeds:

The estimated net proceeds from the issue of the Securities of 1,000 Certificates.

The estimated net proceeds will be used for the general financing needs of the Issuer.

Estimate of the total expenses EUR 450.00, including listing costs and excluding regulatory fees where applicable.

No expenses will be charged to the investors.

B - Subscription Agreement:

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

C - 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 the Securities, 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 Securities.