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 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.

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

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

UK PRIIPs Regulation – PROHIBITION OF SALES TO UK RETAIL INVESTORS WITHOUT KID – The Securities are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (**UK**) without an updated key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**EUWA**) (as amended, the **UK PRIIPs Regulation**) for offering or selling the Securities or otherwise making them available to retail investors in the UK. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the EUWA; (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the EUWA (the **UK Prospectus Regulation**).

FINAL TERMS DATED 19 APRIL 2024

AS AMENDED AND RESTATED ON 7 MAY 2024

Issue of SEK 200,000,000 Share Linked Redemption Notes due November 2027

under the €50,000,000,000 Structured Debt Instruments Issuance Programme

by

CRÉDIT AGRICOLE CIB FINANCE LUXEMBOURG S.A

Legal entity identifier (LEI): 529900XFWQOQK3RQS789

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 10 May 2023 and the supplements dated 13 November 2023 and 19 January 2024 which constitutes 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 is 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).

The validity of the above-mentioned Base Prospectus dated 10 May 2023, under which the Securities described in these Final Terms are issued, ends on 10 May 2024. 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 10 May 2023, under which these Securities were initially issued. The latest base prospectus of the Issuer for its Structured Debt Instruments Programme from time to time will be published on the Luxembourg Stock Exchange's website (www.luxse.com) and be available for inspection during normal business hours at the registered office of Crédit Agricole CIB (https://www.documentation.ca-cib.com/IssuanceProgram).

1	(a)	Series Number:	1282
	(b)	Type of Securities:	Notes
	(c)	Tranche Number:	1
	(d)	Date on which the Securities become fungible:	Not Applicable
2		Specified Currency	Swedish Kronor (**SEK**)
3		Aggregate Nominal Amount:	
	(a)	Series:	SEK 200,000,000
	(b)	Tranche:	SEK 200,000,000
4		Issue Price:	110.00 % of the Aggregate Nominal Amount.
5	(a)	Specified Denominations:	SEK 10,000

			Calculation of Redemption based on the Specified Denomination: Applicable
	(b)	Minimum Trading Size:	Not Applicable
	(c)	Calculation Amount:	SEK 10,000
6	(a)	Issue Date:	19 June 2024
	(b)	Trade Date(s):	29 May 2024
	(c)	Interest Commencement Date:	Not Applicable
7		Redemption Date:	19 June 2027, subject to any early redemption date
8		Type of Notes:	
	(a)	Interest:	Not Applicable
	(b)	**Redemption:**	**Share Linked Redemption Security** (Further particulars specified below in "PROVISIONS RELATING TO REDEMPTION")
	(c)	U.S. Securities:	Not Applicable
	(d)	**Other:**	**Swedish Securities** (Further particulars specified below in “OPERATIONAL INFORMATION”)
	(e)	Additional U.S. Regulatory Disclosure:	Not Applicable
	(f)	Partly Paid Securities Provisions:	Not Applicable
9		Date Board approval for issuance of Securities obtained:	Not Applicable
10		Method of distribution:	Non-syndicated
11		**Asset Conditions:**	**Share Linked Asset Conditions applicable in accordance with Annex 1**
12		Alternative Currency Conditions:	Not Applicable

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

13	Fixed Rate Security :	Not Applicable
14	Floating Rate Security:	Not Applicable
15	Linked Interest Security:	Not Applicable
16	Zero Coupon Security:	Not Applicable

PAYOFF FEATURES (IF ANY) RELATING TO INTEREST

17	**Payoff Features:**	Not Applicable

PROVISIONS RELATING TO REDEMPTION

18	**Redemption Determination Date(s):**	For the purposes of determining the **Final Redemption Amount**, the **Redemption Observation Date** (see also paragraph 19(b) of these Final Terms)

19	**Redemption Method:**	
	(a) Early Redemption Amount for the purposes of General Condition 6.2 (*Early Redemption Trigger Events*) determined in accordance with:	Not Applicable
	(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/ 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**
	Standard 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, expressed as a percentage: **[P + [Max (F, L x (Performance_RA – S))]]**
	– P:	100.00 %
	– F:	0.00 %
	– L:	As of the date of these Final Terms, means indicatively 180.00% but may be a lesser or greater percentage, provided that it will not be less than 140.00%
	– S:	100.00%
	– Performance_FR: – Performance_RA:	$\text{Weighted Average Performance} = \sum_{i=1}^{N} \text{Weight(i)} \times \text{Performance(i)}$
	– Performance(i):	Option 1 applies: $\frac{\text{Underlying Value}_{2i}}{\text{Underlying Value}_{1i}}$
	– Weight(i):	Means 10.00%

–	Redemption Observation Date:	31 May 2027
–	Initial Observation Date:	31 May 2024
–	Average Underlying Value Dates :	Means the 30 November 2026, the 4 January 2027, the 1 February 2027, the 1 March 2027, the 31 March 2027, the 30 April 2027 and the 31 May 2027
–	Underlying Value$_{2i}$:	Means, in respect of each Underlying(i), the corresponding Share Price of the Underlying$_{(i)}$ determined in accordance with the applicable Relevant Observation$_{2i}$
–	Relevant Observation$_{2i}$:	Average Underlying Level shall apply Means, in respect of each Underlying$_{(i)}$, the mean average of the Underlying Value(i) on the Relevant Timings$_{2i}$
–	Relevant Timing$_{2i}$:	Means, each Averaging Date$_{2i}$
–	Averaging Date$_{2i}$:	Means, each date as specified in the table below:

Averaging Date$_{2i}$
30 November 2026
4 January 2027
1 February 2027
1 March 2027
31 March 2027
30 April 2027
31 May 2027

being understood that, and for the avoidance of doubt, each date is deemed to be an Observation Date, which is a Relevant Timing for the purposes of calculating the Relevant Observation.

–	Underlying Value$_{1i}$:	Means, in respect of each Underlying$_{(i)}$, the corresponding Share Price of such Underlying$_{(i)}$ on the Initial Observation Date at the Valuation Time
–	Underlying$_{(i)}$:	Each Underlying$_{(i)}$ as more fully described in paragraph “PROVISIONS RELATING TO THE UNDERLYING(S) IF ANY” of these Final Terms
ii.	Redemption Unwind Costs:	Not Applicable
iii.	Payoff Feature Unwind Costs:	Not Applicable
iv.	Reference Price:	100%

(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 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

25 Payoff Features: Not Applicable

26 **PROVISIONS RELATING TO THE UNDERLYING(S) IF ANY**

Applicable

Share Linked Security: **Share Linked Redemption Security**: **Applicable in accordance with Annex 1, Chapter 7**

i. Single Underlying: Not Applicable

ii. **Basket**: **Applicable**

- Basket: i
- Scheduled Trading Day: Scheduled Trading Day (All Shares Basis)
- Exchange Business Day: Exchange Business Day (All Shares Basis)
- Applicable for the purposes of: Standard Redemption Payoff: **Standard Digital/ Performance Redemption**

Underlying:	Share:	Number of Shares:	Exchange:	Related Exchange:	Valuation Time:	Depository Receipts:	Weighting:
1	**BNP PARIBAS;** ISIN Code: FR0000131104; Bloomberg Ticker: BNP FP	Not Applicable	Euronext Paris	All Exchanges	Closing	Not Applicable	10.00 per cent.
2	**Sonova Holding AG;** ISIN Code: CH0012549785; Bloomberg Ticker: SOON SE	Not Applicable	SIX Swiss Exchange	All Exchanges	Closing	Not Applicable	10.00 per cent.

3	**ING GROEP NV;** ISIN Code: NL0011821202; Bloomberg Ticker: INGA NA	Not Applicable	Euronext Amsterdam	All Exchanges	Closing	Not Applicable	10.00 per cent.
4	**KONE OYJ-B;** ISIN Code: FI0009013403; Bloomberg Ticker: KNEBV FH	Not Applicable	Helsinki common Exchange	All Exchanges	Closing	Not Applicable	10.00 per cent.
5	**NESTLE SA-REG;** ISIN Code: CH0038863350; Bloomberg Ticker: NESN SE	Not Applicable	SIX Swiss Exchange	All Exchanges	Closing	Not Applicable	10.00 per cent.
6	**NOVARTIS AG-REG;** ISIN Code: CH0012005267; Bloomberg Ticker: NOVN SE	Not Applicable	SIX Swiss Exchange	All Exchanges	Closing	Not Applicable	10.00 per cent.
7	**RELX PLC;** ISIN Code: GB00B2B0DG97; Bloomberg Ticker: REN NA	Not Applicable	Euronext Amsterdam	All Exchanges	Closing	Not Applicable	10.00 per cent.
8	**ROCHE HOLDING AG-GENUSSCHEIN;** ISIN Code: CH0012032048; Bloomberg Ticker: ROG SE	Not Applicable	SIX Swiss Exchange	All Exchanges	Closing	Not Applicable	10.00 per cent.
9	**SANOFI;** ISIN Code: FR0000120578; Bloomberg Ticker: SAN FP	Not Applicable	Euronext Paris	All Exchanges	Closing	Not Applicable	10.00 per cent.
10	**AXA SA;** ISIN Code: FR0000120628; Bloomberg Ticker: CS FP	Not Applicable	Euronext Paris	All Exchanges	Closing	Not Applicable	10.00 per cent.

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 and the Relevant Timing$_{2i}$

ix. Physical Settlement: Not Applicable

PROVISIONS APPLICABLE TO SECURED SECURITIES

27 Secured Security Provisions: Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE SECURITIES

28 (a) Form: The Securities are Swedish Securities

(b) Notes in New Global Note form (**NGN Notes**) or Certificates in New Global Note form (**NGN Certificates**): Not Applicable

	(c) CMU Securities:	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):	Stockholm
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:	Not Applicable
38	Governing Law:	English law
	Governing Law for the Guarantee:	English law
39	Essential Trigger:	Not Applicable
40	Business Day Convention:	Modified Following Business Day Convention
41	Benchmark Provisions:	Applicable as per the relevant Additional Conditions applicable to the Securities

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:

Elodie NGUYEN DINH

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Duly authorised

PART B – OTHER INFORMATION

1 LISTING AND ADMISSION TO TRADING

(a) **Listing and admission to trading:**	Application has been made by the relevant Issuer (or on its behalf) for the Securities to be admitted to trading on **NASDAQ OMX Stockholm AB's regulated market** with effect from or as soon as practicable on or after the Issue Date and to be listed on the **Official List of Nasdaq Stockholm.**
(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 Distributor(s) 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 3.60% of the aggregate nominal amount of the Notes (equivalent to up to 1.20% p.a. 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 less distribution commissions mentioned in paragraph 6(d) of this Part B
(c) Estimated total expenses:	SEK 25,000 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:
Shares:	
- BNP PARIBAS	Bloomberg Screen: BNP FP; ISIN Code: FR0000131104
- SONOVA HOLDING AG	Bloomberg Screen: SOON SE; ISIN Code: CH0012549785
- ING GROEP NV	Bloomberg Screen: INGA NA; ISIN Code: NL0011821202

- KONE OYJ-B	Bloomberg Screen: KNEBV FH; ISIN Code: FI0009013403
- NESTLE SA-REG	Bloomberg Screen: NESN SE; ISIN Code: CH0038863350
- NOVARTIS AG-REG	Bloomberg Screen: NOVN SE; ISIN Code: CH0012005267
- RELX PLC	Bloomberg Screen: REN NA; ISIN Code: GB00B2B0DG97
- ROCHE HOLDING AG-GENUSSCHEIN	Bloomberg Screen: ROG SE; ISIN Code: CH0012032048
- SANOFI	Bloomberg Screen: SAN FP; ISIN Code: FR0000120578
- AXA SA	Bloomberg Screen: CS FP; ISIN Code: FR0000120628

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 TEFRA NOT APPLICABLE
(f) Prohibition of Sales to EEA Retail Investors:	Not Applicable
(g) Prohibition of Sales to UK Retail Investors:	Not Applicable
(h) Prohibition of Sales to Belgian Consumers:	Applicable
(i) Prohibition of Offer to Private Clients in Switzerland:	Not Applicable
(j) U.S. Dividend Equivalent Withholding:	The Securities are not subject to withholding under the Section 871(m) Regulations

7 OPERATIONAL INFORMATION

(a) ISIN:	SE0021924404

(b)	Temporary ISIN:	Not Applicable
(c)	Common Code:	Not Applicable
(d)	VALOREN Code:	Not Applicable
(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):	Swedish CSD: Euroclear Sweden AB, Klarabergsviadukten 63, Box 191, SE-101 23 Stockholm, Sweden
(g)	Delivery:	Delivery against payment
(h)	Names and addresses of additional Paying Agent(s) (if any):	Swedish Issuing Agent: Skandinaviska Enskilda Banken (SEB) Kungsträdgardsgatan 8 SE-106 40 Stockholm Sweden
(i)	Securities intended to be held in a manner which would allow Eurosystem eligibility:	No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Securities are capable of meeting them, the Securities may then be deposited with one of the ICSDs as common safekeeper. Note that this does not necessarily mean that the Securities will then be recognised as eligible collateral for Eurosystem monetary policy and intraday credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.

8 BENCHMARK REGULATION

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

9 TERMS AND CONDITIONS OF THE OFFER

(a)	Offer Price:	Issue Price
(b)	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.

(c)	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 SEK 200,000,000. The definitive amount of the offer will be published on the website of the Issuer (http://www.documentation.ca-cib.com/IssuanceProgram) on or around the Issue Date.
(d)	The time period, including any possible amendments, during which the offer will be open and description of the application process:	Prospective investors may apply to subscribe for Notes during the Offer Period. The Offer Period may be shortened or extended at any time and for any reason. In such case, the Issuer shall give notice to the investors as soon as practicable before the end of the Offer Period by means of a notice published on its website (http://www.documentation.ca-cib.com/IssuanceProgram). Applications for the Notes can be made during the Offer Period through the Distributor(s). The applications can be made in accordance with the Distributor(s) usual procedures. Prospective investors will not be required to enter into any contractual arrangements directly with the Issuer or the Dealer related to the subscription for the Notes. A prospective investor should contact the Distributor(s) prior to the end of the Offer Period. A prospective investor will subscribe for Notes in accordance with the arrangements agreed with the Distributor(s) relating to the subscription of securities generally. There are no pre-identified allotment criteria. The Distributor(s) will adopt allotment criteria that ensure equal treatment of prospective investors. All of the Notes requested through the Distributor(s) during the Offer Period will be as otherwise specified herein.
(e)	Description of the possibility to reduce subscriptions and manner for refunding amounts paid in excess by applicants:	Not Applicable. The Distributor(s), in agreement with the Issuer, reserves the right to accept any subscription requests for Notes which would exceed the Aggregate Nominal Amount of SEK 200,000,000 and the Issuer may increase the Aggregate Nominal Amount.
(f)	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 SEK 10,000
(g)	Details of the method and time limits for paying up and delivering the Securities:	The Notes will be available on a delivery versus payment basis. The Notes offered to investors will be issued on the Issue Date against payment by the Distributor(s), via the Dealer, to the Issuer of the gross subscription moneys. Each such investor will be notified by the Distributor(s) of the settlement arrangements in respect of the Notes at

		the time of such investor's application.
(h)	A full description of the manner in and date on which results of the offer are to be made public:	Publication on the website of the Issuer http://www.documentation.ca-cib.com/IssuanceProgram) on or around the Issue Date.
(i)	Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:	Not Applicable
(j)	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
(k)	Whether a tranche has been or is being reserved for certain countries, indicate any such tranche:	Not Applicable
(l)	Process for notifying applicants of the amount allotted and an indication whether dealing may begin before notification is made:	Applicants will be notified directly by the Distributor(s) of the success of their application. Dealing in the Notes may commence on the Issue Date.
(m)	Indication of the amount of any expenses and taxes charged to the subscriber or purchaser:	See paragraph 6(d) above. Responsibility for any tax implications of investing in these Notes rests entirely with the subscriber or purchaser.
(n)	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
(o)	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 **Garantum Fondkommission AB Norrmalmstorg**, (the **Initial Authorised Offeror**) and any additional financial intermediaries who have obtained or obtain the Issuer's specific consent to use the Base Prospectus in connection with the Non-exempt Offer and who are identified on the website at http://www.documentation.ca-cib.com/IssuanceProgram (the **Additional Authorised Offeror**) and each additional financial intermediaries who has accepted the Issuer's offer of general consent to use the Base Prospectus in connection with the Non-exempt Offer by publishing on such additional financial intermediary's website or the website of Initial Authorised Offeror (if any) that it is using the Base Prospectus for such Non-exempt Offer in accordance with the general consent of the Issuer (the **General Authorised Offer**) (together, the **Authorised Offerors**) other than pursuant to Articles 1(4) and/or 3(2) of the Prospectus Regulation in (the **Non-Exempt Offer Jurisdiction**) during the period from 19 April 2024 until

		23 May 2024 (the **Offer Period**).
(p)	Conditions attached to the consent of the relevant Issuer to use the Base Prospectus:	Specific Consent and General Consent
(q)	Authorised Offeror(s):	**Garatum Fondkommission AB Norrmalmstrog,** Smålandsgatan 16 P.O. Box 7364, 103 90 Stockholm, Sweden (the **Initial Authorised Offeror**) and Any Additional Authorised Offeror and Any General Authorised Offeror.
(r)	Other conditions to consent:	Not Applicable
10	**REPRESENTATION OF HOLDERS**	Not Applicable

ANNEX– ISSUE SPECIFIC SUMMARY

1. INTRODUCTION AND DISCLAIMERS

Crédit Agricole CIB Finance Luxembourg S.A. (**Crédit Agricole CIB FL** or **the Issuer**) is a public limited liability company (*société anonyme*), having its registered office at 31-33, Avenue Pasteur, L-2311 Luxembourg. The Legal Entity Identifier (LEI) of the Issuer is: 529900XFWQOQK3RQS789.The debt securities (the **Notes**) issued by the Issuer are structured notes whose return depends on the performance of a share included in a basket of shares. The Notes are identified by the ISIN Code SE0021924404.

This document constitutes the Summary to the Prospectus (the **Summary**) for the purpose of Regulation (EU) 2017/1129 (the **Prospectus Regulation**) and must be read in conjunction with:
- the base prospectus dated 10 May 2023 and the supplements to the Base Prospectus dated 13 November 2023 and 19 January 2024, approved by the CSSF in Luxembourg, 283 route d'Arlon L-1150 Luxembourg, email: direction@cssf.lu, as competent authority under the Prospectus Regulation (the **Base Prospectus**), completed by
- the Final Terms dated 19 April 2024 (the **Final Terms**),

which together constitute a prospectus for the purposes of the Prospectus Regulation containing the necessary information concerning the issuer and the securities offered to the public or to be admitted to trading on a regulated market (the **Prospectus**).
Full information on the Issuer, the Guarantor if any, and the offer of the Notes is only available on the basis of the combination of the Base Prospectus and the Final Terms.

Warning to the reader
This summary should be read as an introduction to the Prospectus. Any decision to invest in the Notes should be based on a thorough review of the Prospectus as a whole, including the Base Prospectus, any documents incorporated by reference thereto, any supplement from time to time and the Final Terms, by the investor.
An investor may lose all or part of the capital invested in the Notes issued by the Issuer. Where an action relating to the information contained in the Prospectus is brought before a court, the plaintiff investor may, under national law, be required to bear the costs of translation of the Prospectus before the commencement of the legal proceedings.
Civil liability will only be sought from the persons who filed the Summary, including any translation thereof, but only if the contents of the Summary are found to be misleading, inaccurate or inconsistent when read together with other parts of the Prospectus or if it does not provide, when read together with the other parts of the Prospectus, key information to assist investors when considering investing in such Notes.

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

2. KEY INFORMATION ABOUT THE ISSUER

2.1 Who is the issuer of the securities?

Crédit Agricole CIB Finance Luxembourg S.A. (**Crédit Agricole CIB FL**) is incorporated in the Grand Duchy of Luxembourg as a public limited liability company (*société anonyme*) with unlimited duration on 7 May 2018 and is registered with the Luxembourg trade and companies register under number B224538, having its registered office at 31-33, Avenue Pasteur, L-2311 Luxembourg. The Legal Entity Identifier (LEI) of the Issuer is: 529900XFWQOQK3RQS789.

A. Principal activities

Crédit Agricole CIB FL 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 CIB Group**) includes Crédit Agricole CIB FL, which is a consolidated subsidiary of Crédit Agricole CIB. Crédit Agricole CIB FL has no subsidiaries. Crédit Agricole CIB, *société anonyme* incorporated in France, is the immediate parent company of Crédit Agricole CIB FL with 100.00 per cent. shares and therefore controls Crédit Agricole CIB FL.

C. Key executives

The Board of Directors of Crédit Agricole CIB FL consists of the following members:
- Jérôme WEISS
- Laurent RICCI
- Lukasz MALECKI.

D. Statutory Auditors

The statutory auditor of Crédit Agricole CIB FL is Ernst & Young S.A., 35E avenue John F. Kennedy, L1855 Luxembourg, Luxembourg.

2.2 What is the key financial information concerning the Issuer?

2.3

The following tables show selected key financial information (within the meaning of Delegated Regulation (EU) 2019/979) of the Issuer for the financial year ended 31 December 2021 and 2022 and the half-year ending 30 June 2022 and 30 June 2023 (all figures are expressed in euros):

A. Income Statement

	31/12/2021 (audited)	**30/06/2022**	**31/12/2022 (audited)**	**30/06/2023**
Operating profit/loss or another similar measure of financial performance used by the issuer in the financial statements	104,650	(4,664)	87,238	-

B. Balance sheet for non-equity securities

	31/12/2021 (audited)	**30/06/2022**	**31/12/2022 (audited)**	**30/06/2023**
Net financial debt (long term debt plus short term debt minus cash)	2,901,936,104	3,943,578,764	4,144,813,267	6,328,731,000
Current ratio (current assets/current liabilities)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Debt to equity ratio (total liabilities/total shareholder equity)	15,979	21,956	16,968	25,636
Interest cover ratio (operating income/interest expense)	Not Applicable	Not Applicable	Not Applicable	Not Applicable

C. Cash flow statement for non-equity securities

	31/12/2021 (audited)	**30/06/2022**	**31/12/2022 (audited)**	**30/06/2023**
Net Cash flows from operating activities	(35,703)	(394,257)	32,957	301,000

Net Cash flows from financing activities	-	-	-	-
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 FL historical financial information.

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

3. KEY INFORMATION ON THE SECURITIES

3.1 What are the main characteristics of securities?

A. General

The Notes to be issued by the Issuer are structured notes whose return depends on the performance of a basket of shares. The Notes will only be identified by the ISIN Code : **SE0021924404**.

The Notes are denominated in Swedish Kronor (**SEK**; also the **Specified Currency**) and any redemption amount payable will be in the Specified Currency.

The maximum nominal amount of the Notes offered is SEK 200,000,000, represented by 20,000 Notes with a notional amount of SEK 10,000 each (the **Notional Amount**). The issue price is 110.00% of the aggregate nominal amount of the Notes.

The minimum trading size is SEK 10,000 in aggregate nominal amount.

The Notes will be issued on 19 June 2024 (the **Issue Date**) in uncertificated and dematerialised book-entry form.

The maturity date of the Notes will be 19 June 2027 (the **Maturity Date**).

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 holders of the Notes (the **Noteholders**).

D. Interest

No periodic coupon is paid on the Notes.

E. <u>Redemption</u>

<u>Final Redemption:</u>
Provided that the Notes have not been early redeemed, the Notes will be redeemed on the Maturity Date. The investor will receive a cash settlement amount per Note in the Specified Currency equal to the following Final Redemption Amount:

Notional Amount *x* (Reference Price *x* Redemption Payoff)

Where:

Reference Price means 100%, and
Redemption Payoff will be calculated as follows:

P + [Max (F , L <u>x</u> (Performance– S))]

With :

P: 100.00%
F : 0.00%
L : As of the date of these Final Terms, means indicatively 180.00% but may be a lesser or greater percentage, provided that it will not be less than 140.00%
S: 100.00%

Performance_FR/Peformance_RA means the result of the following formula, expressed as a percentage:

$$\text{Weighted Average Performance} = \sum_{i=1}^{N} \text{Weight(i)} \times \text{Performance(i)}$$

With:
N means the total number of Underlyings(i);
Weight(i) means 10.00%
Performance(i) means, in respect of each Underlying(i) comprising the Basket, the result of the following formula, expressed as a percentage:

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

Underlying means the average of the closing level of the relevant $\text{Underlying}_{(i)}$ on the following dates :

30 November 2026
4 January 2027
1 February 2027
1 March 2027
31 March 2027
30 April 2027
31 May 2027

Underlying Value$_{1i}$ means the relevant Underlying $\text{Value}_{(i)}$ on the 31 May 2024 (the **Initial Observation Date**);

Underlying(i) means:

i	Underlying(i)	Exchange	Bloomberg Ticker	ISIN Code
1	BNP Paribas	Euronext Paris	BNP FP	FR0000131104
2	SONOVA HOLDING AGNORDEA BANK ABP	SIX Swiss Exchange	SOON SE	CH0012549785
3	ING GROEP NV	Euronext Amsterdam	INGA NA	NL0011821202
4	KONE OYJ-B	Helsinki	KNEBV FH	FI0009013403
5	NESTLE SA-REG	SIX Swiss Exchange	NESN SE	CH0038863350
6	NOVARTIS AG-REG	SIX Swiss Exchange	NOVN SE	CH0012005267
7	RELX PLC	Euronext Amsterdam	REN NA	GB00B2B0DG97
8	ROCHE HOLDING AG-GENUSSCHEIN	SIX Swiss Exchange	ROG SE	CH0012032048
9	SANOFI	Euronext Paris	SAN FP	FR0000120578
10	AXA SA	Euronext Paris	CS FP	FR0000120628

Other redemption events:

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

- at the hand of the Issuer, following an event of illegality or an event of force majeure or for regulatory or compulsory resales; or
- 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 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 on or as soon as practicable after the Issue Date, on NASDAQ OMX Stockholm AB's regulated market, a regulated market within the meaning of Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014, as amended.

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 100.00% 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 Issuer for the financial year ending 31 December 2021 and 31 December 2022 and the half year ending 30 June 2022 and 30 June 2023 (all figures are expressed in millions of euros):

A. Income statement for credit institutions

	31/12/2021 (audited)	30/06/2022	31/12/2022 (audited)	30/06/2023
Net interest income (or equivalent)	3,377	1,894	3,828	1,907
Net fee and commission income	941	472	905	424
Net impairment loss on financial assets	-	[-]	[-]	[-]
Net trading income	1,501	1,091	1,918	1,521

Measure of financial performance used by the issuer in the financial statements such as operating profit	2,218	1,310	2,593	1,505
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)	1,691	866	1,838	1,130

B. Balance sheet for credit institutions

	31/12/2021 (audited)	**30/06/2022**	**31/12/2022 (audited)**	**30/06/2023**	Value as outcome from the most recent Supervisory Review and Evaluation Process ('SREP') (unaudited)
Total assets	599,721	681,546	728,202	762,089	Not Applicable
Senior debt	51,768	64,895	68,389	69,761	Not Applicable
Subordinated debt	4,079	4,156	4,293	4,269	Not Applicable
Loans and receivables from customers (net)	165,830	174,661	179,186	172,293	Not Applicable
Deposits from customers	159,578	169,435	186,851	174,660	Not Applicable
Total equity	26,520	27,584	28,378	28,870	Not Applicable
Non performing loans (based on gross carrying amount)/Loans and receivables)	1.8%	1.9%	1.9%	1.8%	Not Applicable
Phased-in Common Equity Tier 1 capital (CET1) ratio or other relevant prudential capital adequacy ratio depending on the issuance	11.7%	10.9%	11.6%	11.7%	7. 9% 8.2% at 30 June 2023
Phased-in Total Capital Ratio	21.0%	20.4%	21.9%	22.2%	12.1% at 31 December 2022
Leverage Ratio calculated under applicable regulatory framework	4.0%	3.6%	3.9%	3.8%	3.0%

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 credit risks on its corporates and financial institutions counterparties, risk on any significant 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, liquidity risk, risk of change in the value of equity investments, and global interest rate risk; and
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 risk;
6) Risks relating to the structure of the 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 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 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;
7) the Final Redemption Amount of the Notes are dependent upon changes in the market value of the Underlying(s), which could adversely affect the market value of the Notes. In addition, the 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;
8) An investment in the Notes does not confer any legal or beneficial interest in the Underlying(s) or any voting rights, right to receive dividends or other rights that a holder of the Underlying(s) may have. Potential losses in value of the Notes cannot be compensated by other income; and
9) The Notes are not principal protected and investors are exposed to the performance of the Underlying(s); accordingly, they risk losing all or a part of their investment if the value of the Underlying(s) does not move in a positive direction.

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

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

The Notes are offered for a maximum amount of SEK 200,000,000.

The Notes are expected to be admitted to trading on or as soon as practicable after the Issue Date, on **NASDAQ OMX Stockholm AB's regulated market**, a regulated market within the meaning of Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014, as amended, and to be listed on the **Official List of Nasdaq Stockholm.**

The Notes will be offered to eligible counterparties, professional client and/or retail Investors, during an open period from 19 April 2024 to 23 May 2024 (the **Offer Period**) in Sweden, subject to (i) the Notes being admitted to trading, if applicable, and (ii) an early closure of the Offer Period in the Issuer's sole and absolute discretion depending on market conditions, as specified below.

Prospective investors may apply to subscribe for Notes during the Offer Period. The Offer Period may be shortened or extended at any time and for any reason. In such case, the Issuer shall give notice to the investors as soon as practicable before the end of the Offer Period by means of a notice published on its website (http://www.documentation.ca-cib.com/IssuanceProgram).
Applications for the Notes can be made during the Offer Period through the Distributor (as defined below). The applications can be made in accordance with the Distributor's usual procedures. Prospective investors will not be required to enter into any contractual arrangements directly with the Issuer or the Dealer (as defined below) related to the subscription for the Notes.
A prospective investor will subscribe for Notes in accordance with the arrangements agreed with the Distributor relating to the subscription of securities generally.
The Notes will be available on a delivery versus payment basis. The Notes offered to investors will be issued on the Issue Date against payment by the Distributor, via the Dealer, to the Issuer of the gross subscription moneys. Each such investor will be notified by the Distributor of the settlement arrangements in respect of the Notes at the time of such investor's application.
The Issuer estimates that the Notes will be delivered to the investor's respective book-entry securities account on or around the Issue Date. Applicants will be notified directly by the Distributor of the success of their application. Dealing in the Notes may commence on the Issue Date.
If the subscription for a Note occurs after the closing of the offering, the order will be automatically cancelled and the subscription proceeds will be returned to the relevant investor in accordance with the instructions communicated to Crédit Agricole CIB at the time of the subscription request. Subscription requests for Notes will be received within the limit of the number of Notes available. Subscription orders for Notes may be reduced in the event of oversubscription and any excess proceeds will be returned by Crédit Agricole CIB to the investor.
The minimum subscription amount for the Notes must be at least equal to the Notional Amount of the Notes. There is no maximum subscription amount for the Notes. They are offered at a price corresponding to 110.00% per cent. of the aggregate nominal amount of the Notes.
There is no pre-emptive right to subscribe the Notes for the benefit of any category of persons.
The Issuer will pay the Distributor (as defined below) a placement fee of up to 3.60% (equivalent to up to 1.20% p.a.) upfront of the aggregate nominal amount of the Notes.
The final amount of the offering will be notified by the Issuer to each investor via its website (https://www.documentation.ca-cib.com/IssuanceProgram) on or around the Issue Date.
Estimate of the total expenses: SEK 25,000, including listing costs and excluding regulatory fees where applicable.
No expenses will be charged to the investors.

4.2 Who is the offeror and/or the person asking for admission to trading?

(i) Crédit Agricole CIB (the **Dealer**) and (ii) **Garatum Fondkommission AB Norrmalmstrog** (the **Distributor**), and (iii) any additional financial intermediary appointed by the Issuer and as identified on the website at https://www.documentation.ca-cib.com/PublicFinalTerm?region=EU and (iv) any financial intermediaries stating on its website that it uses the prospectus in accordance with the conditions set out under "Retail Cascades" in the Base Prospectus may offer the Notes.

4.3 Why is the Prospectus being prepared?

A. Net Proceeds and Use of Proceeds:
The estimated net proceeds from the issue of the Notes of SEK 200,000,000.
The estimated net proceeds will be used for the general financing needs of the Issuer.

A. Subscription Agreement:
Not applicable - the offer is not the subject of a subscription agreement.

B. Conflicts of interest:

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

BILAGA - EMISSIONSSPECIFIK SAMMANFATTNING

1. INLEDNING OCH ANSVARSBEGRÄNSNINGAR

Crédit Agricole CIB Finance Luxembourg S.A. (**Crédit Agricole CIB FL** eller **Emittenten**) är ett publikt aktiebolag (*société anonyme*), med sitt registrerade säte på 31-33 Avenue Pasteur, L-2311 Luxembourg. Emittentens LEI-kod är: 529900XFWQOQK3RQS789. Skuldebreven (”**Obligationerna**”) som emitteras av Emittenten är strukturerade produkter vars avkastning beror på utvecklingen av en aktie som ingår i en aktiekorg. Obligationerna identifieras genom ISIN-koden SE0021924404.

Detta dokument utgör sammanfattningen av det Prospekt (**Sammanfattningen**) som upprättats i enlighet med Europaparlamentets och rådets förordning (EU) 2017/1129 (**Prospektförordningen**) och ska läsas i förening med:

- grundprospektet daterat den 10 maj 2023 och komplementen till Grundproskektet daterat den 13 november 2023 och den 19 januari 2024, godkänd av CSSF i Luxembourg, 283 route d'Arlon L-1150 Luxembourg, e-post: direction@cssf.lu, i dess egenskap av behörig myndighet enligt Prospektförordningen (**Grundprospektet**), som kompletteras av
- de Slutgiltiga Villkoren daterade den 19 april 2024 (**Slutgiltiga Villkoren**),

som tillsammans utgör ett prospekt i Prospektförordningens mening och innehåller nödvändig information om emittenten samt om de värdepapper som erbjuds allmänheten eller som ska upptas till handel på en reglerad marknad (**Prospektet**).
Fullständig information om Emittenten, om Garanten för det fall sådan finns, och erbjudandet avseende Obligationerna finns endast tillgänglig förutsatt att Grundprospektet och de Slutgiltiga Villkoren kombineras.

Varning till läsaren
Denna Sammanfattning bör läsas som en introduktion till Prospektet. Beslut om att investera i Obligationerna bör baseras på en grundlig genomgång från investerarens sida av Prospektet i dess helhet, inklusive Grundprospektet, samtliga dokument som inkorporeras i Grundprospektet genom hänvisning, samtliga tillägg och bilagor som eventuellt tillförs och de Slutgiltiga Villkoren.
En investerare kan komma att förlora delar av, eller samtliga, medel som investerats i de av Emittenten emitterade Obligationerna. När en domstolsprocess inleds som relaterar till informationen i Prospektet så kan käranden/investeraren enligt gällande nationell rätt nödgas bära kostnaderna för översättningen av Prospektet innan den juridiska processen inleds.
Civilrättsligt ansvar kan endast uppkomma för de personer som lämnat in Sammanfattningen, inklusive alla översättningar av densamma, men endast om innehållet i Sammanfattningen befinns vara vilseledande, felaktigt eller oförenligt om det läses tillsammans med andra delar av Prospektet eller om det inte, när det läses tillsammans med resterande delar av Prospektet, tillhandahåller väsentlig information för att bistå Investerarna vid deras överväganden om att investera i Obligationerna.
Du står i begrepp att köpa en produkt som inte är enkel och som kan vara svår att förstå.

2. NYCKELINFORMATION OM EMITTENTEN

2.1 Vem är emittent av värdepapperen?
Crédit Agricole CIB Finance Luxembourg S.A. (**Crédit Agricole CIB FL**) är inkorporerat i Storighetsdömet Luxembourg som ett publikt aktiebolag (*société anonyme*) med obegränsad varaktighet från den 7 maj 2018 och är registrerat i Luxemburgs handels- och bolagsregister under nummer B224538, med sitt registrerade säte på 31-33 Avenue Pasteur, L-2311 Luxembourg. Emittentens LEI-kod är 529900XFWQOQK3RQS789.

E. <u>Huvudsaklig verksamhet</u>
Crédit Agricole CIB FL bedriver verksamhet bestående av att emittera skuldebrev.

F. <u>Organisatorisk struktur/Majoritetsaktieägare</u>
Crédit Agricole Corporate and Investment Bank (**Crédit Agricole CIB**) samt dess konsoliderade dotterbolag i deras helhet (**Crédit Agricole CIB-koncernen**) innefattar Crédit Agricole CIB FL, som är ett konsoliderat dotterbolag till Crédit Agricole CIB. Crédit Agricole CIB FS har inga dotterbolag. Crédit Agricole CIB, ett *société anonyme* inregistrerat i Frankrike, är Crédit Agricole CIB FL direktägande moderbolag som äger 100,00 procent av aktierna och som därmed kontrollerar Crédit Agricole CIB FL.

G. <u>Nyckelbeslutsfattare</u>
Crédit Agricole CIB FL:s styrelse består av följande ledamöter:
- Jérôme WEISS

- Laurent RICCI
- Lukasz MALECKI.

H. Lagstadgade revisorer

Crédit Agricole CIB FL:s lagstadgade revisor är Ernst & Young S.A., 35E avenue John F. Kennedy, L1855 Luxembourg, Luxembourg.

2.2 Vilken är den finansiella nyckelinformationen för Emittenten?

De följande tabellerna utvisar utvalda finansiella nyckeltal (i den mening som avses i Kommissionens delegerade förordning (EU) 2019/979) avseende Emittenten, för räkenskapsåren som slutade den 31 december 2021 och 2022 och halvåret som slutade den 30 juni 2022 och den 30 juni 2023 (samtliga belopp i euro):

A. Resultaträkning

	31/12/2021 (reviderat)	**30/06/2022**	**31/12/2022 (reviderat)**	**30/06/2023**
Rörelseresultat eller annat liknande mått på det finansiella resultatet som emittenten använder i de finansiella rapporterna	104 650	(4 664)	87 238	-

B. Balansräkning avseende icke-aktierelaterade värdepapper

	31/12/2021 (reviderat)	**30/06/2022**	**31/12/2022 (reviderat)**	**30/06/2022**
Finansiell nettoskuld (långfristiga skulder plus kortfristiga skulder minus kontanta medel)	2 901 936 104	3 943 578 764	4 144 813 267	6 328 731 000
Balanslikviditet (omsättningstillgångar/kortfristiga skulder)	Ej tillämpligt	Ej tillämpligt	Ej tillämpligt	Ej tillämpligt
Skuldsättningsgrad (totala skulder/ totalt aktiekapital)	15 979	21 956	16 968	25 636
Räntetäckningsgrad (rörelse-resultat/räntekostnader)	Ej tillämpligt	Ej tillämpligt	Ej tillämpligt	Ej tillämpligt

C. Kassaflödesanalys för icke-aktierelaterade värdepapper

	31/12/2021 (reviderat)	**30/06/2022**	**31/12/2022 (reviderat)**	**30/06/2023**
Nettokassaflöde från löpande verksamheten	(35 703)	(394 257)	32 957	301 000
Nettokassaflöde från finansieringsverksamheten	-	-	-	-
Nettokassaflöde från investeringsverksamheten	Ej tillämpligt	Ej tillämpligt	Ej tillämpligt	Ej tillämpligt

D. Förbehåll i revisionsberättelsen

Revisionsberättelserna innehåller inga förbehåll avseende de historiska finansiella nyckeltalen för Crédit Agricole CIB FL.

2.3 Vilka är de specifika nyckelriskerna för Emittenten?

Följande risker har identifierats som signifikanta och specifika för Emittenten och av sådant slag att, för det fall de förverkligas, kommer ha en väsentlig negativ påverkan på Emittentens affärsverksamhet, dess finansiella ställning och dess tillgång till finansieringskällor:

1) Crédit Agricole CIB FL skulle kunna förorsakas förluster om ett resolutionsförfarande inleds eller om Crédit Agricole-gruppens finansiella situation skulle försämras väsentligt; och

2) Crédit Agricole CIB FL är högst beroende av Crédit Agricole CIB, dess moderbolag. Därutöver bär Crédit Agricole CIB FL en kreditrisk gentemot Crédit Agricole CIB som är den enda motparten för de finansiella transaktioner Crédit Agricole CIB FL utför.

3. NYCKELINFORMATION OM VÄRDEPAPPEREN

3.1 Vilka är värdepapperens viktigaste egenskaper?

A. Allmänt

Obligationerna som Emittenten kommer att emittera är strukturerade obligationer vars avkastning beror på utvecklingen av en korg av aktier. Obligationerna kommer endast identifieras genom ISIN-koden **SE0021924404**.

Obligationerna är denominerade i svenska kronor (**SEK**; även den **Specificerade Valutan**), och alla inlösenbelopp som är aktuella att betala kommer att erläggas i den Specificerade Valutan.
Det maximala nominella beloppet under de Obligationer som erbjuds är SEK 200 000 000, som utgörs av 20 000 Obligationer med ett nominellt värde om SEK 10 000 vardera (det **Nominella Beloppet**). Emissionskursen är 110,00% av Obligationernas aggregerade nominella belopp.
Den minsta handelsvolymen är SEK 10 000 i aggregerat nominelt belopp.
Obligationerna kommer att emitteras den 19 juni 2024 (**Emissionsdatumet**) i ocertifierad, dematerialiserad och kontobaserad form. Obligationernas förfallodatum kommer att vara den 19 juni 2027 (**Förfallodatumet**).
Obligationerna är underkastade engelsk rätt.

B. Värdering (Eng. *ratings*)

Ej tillämpligt, Obligationerna har ej värderats.

C. Beskrivning av rättigheter, rangordning och begränsningar som anknyter till Obligationerna

Rangordning: Obligationerna utgör direkta, icke-efterställda och garanterade förpliktelser från Emittenten och kommer att rangordnas *pari passu* inbördes och (förutom med vissa undantag enligt lag) med lika rätt med alla andra osäkrade förpliktelser (förutom efterställda förpliktelser, om sådana finns) av Emittenten, befintliga eller framtida.

*Händelser för Förtida Inlösen (*Eng. *Early Redemption Events):* villkoren för Obligationerna anger att vissa händelser kan utlösa en förtida inlösen av Obligationerna. Obligationerna kommer att förfalla i samband med att investerarna underrättas därom efter att någon sådan utlösande händelse för förtida inlösen inträffat.

Substitution: Crédit Agricole S.A. kan komma att substitueras av Crédit Agricole CIB som Garant vad avser Obligationerna, efter ett gemensamt beslut av Crédit Agricole S.A. och Crédit Agricole CIB, utan att samtycke behöver inhämtas från Obligationernas innehavare (**Obligationsinnehavarna**).

D. Ränta

Ingen löpande kupongränta betalas på Obligationerna.

E. Inlösen

Slutlig inlösen:

Förutsatt att Obligationerna inte har löst in i förtid kommer Obligationerna lösas in på Förfallodatumet. Investeraren kommer erhålla ett kontant avräkningsbelopp per obligation i den Specificerade Valutan som motsvarar följande Slutliga inlösenbelopp:

Nominella Beloppet x (Referenspris x **Återbetalning för Inlösen**)

Där:

Referenspris betyder 100%, och

Återbetalning för Inlösen ska vara beräknat enligt följande:

P + [Max (F , L x (Resultat– S))]

Där:

P: 100,00%
F: 0,00%
L: Betyder, per datumet av dessa Slutgiltiga Villkor, indikativt 180,00%, men kan vara en mindre eller större procentandel, förutsatt att den inte kommer att vara mindre än 140,00%
S: 100,00%
Resultat_FR/Resultat_RA betyder resultatet av följande formel, uttryckt i procenttal:

$$\textit{Viktat Genomsnittligt Resultat} = \sum_{i=1}^{N} Vikt(i)\, x\ Resultat(i)$$

Där:
N betyder det totala antalet Underliggande$_{(i)}$;
Vikt(i) betyder 10,00%

Resultat(i) betyder, med beaktande av respektive Underliggande(i), utgörande Korgen, resultatet av följande formel, uttryckt i procenttal:

$$\frac{\text{Underliggande Värde}_{2i}}{\text{Underliggande Värde}_{1i}}$$

Underliggande betyder genomsnittet av stängningsnivån för den relevanta Underliggande$_{(i)}$ på följande datum:

30 november 2026
4 januari 2027
1 februari 2027
1 mars 2027
31 mars 2027
30 april 2027
31 maj 2027

Underliggande Värde$_{1i}$ betyder det relevanta Underliggande Värdet$_{(i)}$ den 31 maj 2024 (det **Initiala Observationsdatumet**);
Underliggande(i) betyder:

i	Underliggande(i)	Marknadsplats	Bloomberg Ticker	ISIN-Kod
1	**BNP Paribas**	Euronext Paris	BNP FP	FR0000131104
2	**SONOVA HOLDING AGNORDEA BANK ABP**	SIX Swiss Exchange	SOON SE	CH0012549785
3	**ING GROEP NV**	Euronext Amsterdam	INGA NA	NL0011821202
4	**KONE OYJ-B**	Helsinki	KNEBV FH	FI0009013403
5	**NESTLE SA-REG**	SIX Swiss Exchange	NESN SE	CH0038863350
6	**NOVARTIS AG-REG**	SIX Swiss Exchange	NOVN SE	CH0012005267
7	**RELX PLC**	Euronext Amsterdam	REN NA	GB00B2B0DG97
8	**ROCHE HOLDING AG-GENUSSCHEIN**	SIX Swiss Exchange	ROG SE	CH0012032048
9	**SANOFI**	Euronext Paris	SAN FP	FR0000120578
10	**AXA SA**	Euronext Paris	CS FP	FR0000120628

Övriga inlösenfall:

Under Obligationernas livstid kan de även lösas in till marknadspris:

- av Emittenten, om lagstridighet eller en situation som utgör force majeure uppstår eller för regulatorisk eller obligatorisk återförsäljning; eller
- av innehavaren, vid fallissemang eller en skatteändring som ger upphov till kupongskatt eller kupongskatt härrörande ur FATCA.

Emittenten får när som helst lösa in Obligationer på eller utanför börsen till det pris som överenskommits med säljaren eller säljarna under förutsättning att det är förenligt med tillämplig lagstiftning.

3.2 Var kommer värdepapperen att handlas?

Obligationerna förväntas upptas till handel på eller så snart som möjligt efter Emissionsdatumet, på den reglerade marknad som drivs av NASDAQ OMX Stockholm, en reglerad marknad enligt definitionen i Europaparlamentets och rådets direktiv 2014/65/EU av den 15 maj 2014, som omarbetad.

3.3 Omfattas värdepapperen av en garanti?

Emissionen av Obligationerna omfattas av en fristående garanti som ska betalas på första anmodan av Crédit Agricole CIB (**Garanten**) avseende sådana belopp som kan utkrävas av innehavarna av Obligationerna (**Garantin**).
Garanten är det direkta moderbolaget till Emittenten, i vilken den har ett innehav om 100,00% och därför kontrollerar Emittenten. Crédit Agricole CIB har en LEI-koden 1VUV7VQFKUOQSJ21A208.
Följande tabell visar utvald finansiell nyckelinformation (definierat i Kommissionens delegerade förordning (EU) 2019/979) avseende Emittenten för de finansiella åren som slutade den 31 december 2021 och den 21 december 2022 och halvåret som slutade den 30 juni 2022 och den 30 juni 2023 (alla siffror är angivna i miljontals euro):

A. Resultaträkning för kreditinstitut

	31/12/2021 (reviderad)	**30/06/2022**	**31/12/2022 (reviderad)**	**30/06/2023**
Nettoränteintäkter (eller motsvarande)	3 377	1 894	3 828	1 907
Avgifts- och provisionsintäkter (netto)	941	472	905	424
Nedskrivningsförluster på finansiella tillgångar	-	[-]	[-]	[-]
Handelsintäkter netto	1 501	1 091	1 918	1 521

Mått på finansiella resultat som används av emittenten i de finansiella rapporterna, t.ex. rörelseresultat	2 218	1 310	2 593	1 505
Nettoresultat (för koncernredovisning nettoresultat som är hänförligt till moderbolagets aktieägare), d.v.s. Nettoresultat Koncernens andel	1 691	866	1 838	1 130

B. Balansräkning för kreditinstitut

	31/12/2021 (reviderad)	**30/06/2022**	**31/12/2022 (reviderad)**	**30/06/2023**	**Värde till följd av den senaste översyns- och utvärderingsprocessen ("ÖuP") (ej reviderad)**
Totala tillgångar	599 721	681 546	728 202	762 089	Ej tillämplig
Prioriterade skulder	51 768	64 895	68 389	69 761	Ej tillämplig
Efterställda skulder	4 079	4 156	4 293	4 269	Ej tillämplig
Lån och kundfordringar (netto)	165 830	174 661	179 186	172 293	Ej tillämplig
Insättningar från kunder	159 578	169 435	186 851	174 660	Ej tillämplig
Totalt eget kapital	26 520	27 584	28 378	28 870	Ej tillämplig
Nödlidande lån (baserat på redovisat nettovärde/lån och fordringar)	1,8%	1,9%	1,9%	1,8%	Ej tillämplig
Infasad Kärnprimärkapitalrelation 1 (CET1) eller annan relevant kapitaltäckningskvot, beroende på emissionen	11,7%	10,9%	11,6%	11,7%	7,9% 8,2% den 30 juni 2023
Infasad Total Kapitalrelation	21,0%	20,4%	21,9%	22,2%	12,1% den 31 december 2022 12,3% den 30 juni 2023
Skuldsättningsgrad beräknad enligt tillämpligt regelverk	4,0%	3,6%	3,9%	3,8%	3,0%

C. Förbehåll i revisionsberättelsen

Revisionsberättelserna innehåller inte några förbehåll avseende den historiska finansiella informationen gällande Crédit Agricole CIB.

D. Huvudsakliga riskfaktorer rörande Garanten

Crédit Agricole CIB är främst exponerad för följande kategorier av risker i sin verksamhet:

1) Kredit- och motpartsrisker, vilka inkluderar kreditrisk för företagets och finansinstitutens motparter, risker för betydande sektor- eller individkoncentrationer, motpartsrisker för marknadstransaktioner, kreditrisker i samband med värdepapperiseringstransaktioner samt land- och statsrisker;
2) Finansiella risker, vilka inkluderar marknadsrisker, risk för värdeförändringar i värdepappersportföljen, valutakursrisker, likviditetsrisker, risk för värdeförändringar i aktieinvesteringar och globala ränterisker;

3) Operationella och därtill hörande risker, vilka inkluderar risker för regelefterlevnad och rättsliga risker och andra operativa risker, inklusive säkerhetsrisker för informationssystem;
4) Affärsrisker, som omfattar systemrisker (negativa effekter av ogynnsamma ekonomiska och finansiella förhållanden samt förändringar i lagar och förordningar) eller strategiska risker;
5) Klimatrelaterade risker; och
6) Risker relaterade till Koncernens struktur.

3.4 Vilka nyckelrisker är specifika för värdepapperen?

Det finns riskfaktorer som är väsentliga när det gäller att bedöma riskerna som är kopplade till Värdepapperen, inklusive följande:

10) Obligationernas marknadsvärde kan minska lika snabbt som det kan öka och Obligationsinnehavare kan lida total förlust av sin investering;
11) Obligationerna kan sakna marknadsefterfrågan när de emitteras, och någon kanske aldrig utvecklas. Om en marknad utvecklas kanske den inte är särskilt likvid. Illikviditet kan ha en väsentligt negativ inverkan på Obligationernas marknadsvärde;
12) Implementeringen i Frankrike av EU:s direktiv för inrättande av en ram för återhämtning och resolution av kreditinstitut och värdepappersföretag kan på ett väsentligt sätt påverka Obligationsinnehavarnas rättigheter, priset eller värdet på deras investering i Obligationerna och eller möjligheten för Garanten att leva upp till sina skyldigheter under Obligationerna;
13) Fransk obeståndsrätt kan ha en negativ inverkan på Obligationsinnehavare som söker återbetalning för det fall Emittenten, Garanten eller dess dotterbolag skulle hamna på obestånd och kunde ha en väsentligt negativ effekt på Obligationernas marknadsvärde;
14) Risker rörande Obligationernas och Garantins osäkrade egenskaper, frånvaron av åtagande att inte ställa tillgångar som säkerhet och begränsningar i möjligheten att ikläda sig skulder avseende Emittenten och Garanten, vilka samtliga kan ha en negativ effekt på Obligationernas marknadsvärde,
15) Möjligheten till frivillig inlösen kan påverka Obligationernas marknadsvärde negativt. Obligationsinnehavare kanske inte till fullo återfår sin investering;
16) Det Slutliga Inlösenbeloppet är beroende av ändringar i marknadsvärdet hos (de) Underliggande, vilket kan ha en negativ effekt på Obligationernas marknadsvärde. Dessutom, kan det Slutliga Inlösenbeloppet komma att bli mindre än Obligationernas nominella värde och innehavare av Obligationer kan förlora delar av eller hela av principalen av investeringen;
17) En investering i Obligationerna medför inte något juridiskt eller faktiskt intresse i Underliggande eller någon rösträtt, rätt till utdelning eller andra rättigheter som innehavare av Underliggande kan ha. Potentiella förluster i värde hos Obligationerna kan inte kompenseras genom annan inkomst; och
18) Obligationerna medför ingen garanti till återbetalning av initial investering och investerare exponeras för utvecklingen i Underliggande; därför riskerar de att förlora hela eller delar av sin investering om värdet på Underliggande inte rör sig i positiv riktning.

4. NYCKELINFORMATION OM ERBJUDANDET AV VÄRDEPAPPER TILL ALLMÄNHETEN OCH/ELLER UPPTAGANDE TILL HANDEL PÅ EN REGLERAD MARKNAD

4.1 På vilka villkor och enligt vilken tidsplan kan jag investera i detta värdepapper?

Obligationerna erbjuds för ett maximalt belopp om SEK 200 000 000.

Obligationerna förväntas upptas till handel på eller så snart som möjligt efter Emissionsdatumet, på den **reglerade marknad som drivs av NASDAQ OMX Stockholm**, en reglerad marknad enligt definitionen i Europaparlamentets och rådets direktiv 2014/65/EU av den 15 maj 2014, som omarbetad, och noteras på **Nasdaq Stockholms Officiella Lista**.

Värdepapperen kommer att erbjudas till godtagbara motparter, professionell kund och/eller icke-professionella Investerare, under en öppen period från den 19 april 2024 till den 23 maj 2024 (**Erbjudandeperioden**) i Sverige, med förbehåll för att (i) Obligationerna tas upp till handel, om tillämpligt, och (ii) en tidig stängning av Erbjudandeperioden efter Emittentens eget och absoluta omdöme beroende på marknadsförhållanden, enligt specifikationen nedan.

Potentiella investerare kan ansöka om att teckna Obligationer under Erbjudandeperioden. Erbjudandeperioden kan förkortas eller förlängas när som helst och av vilken anledning som helst. I sådana fall ska Emittenten meddela investerarna så snart som möjligt före utgången av Erbjudandeperioden genom ett meddelande som publiceras på dess webbplats (http://www.documentation.ca-cib.com/IssuanceProgram).

Anmälan om förvärv av Obligationerna kan göras under Erbjudandeperioden genom Distributören (enligt definitionen nedan). Ansökningarna kan göras i enlighet med Distributörens vanliga förfaranden. Potentiella investerare kommer inte behöva ingå några avtal direkt med Emittenten eller Återförsäljaren (enligt definitionen nedan) relaterade till teckningen av Obligationerna.
En potentiell investerare kommer att teckna Obligationer i enlighet med de arrangemang som överenskommits med Distributören avseende teckning av värdepapper i allmänhet.
Obligationerna kommer att vara tillgängliga på basis av leverans mot betalning. De Obligationer som erbjuds till investerare kommer att emitteras på Emissionsdatumet mot betalning av bruttoteckningsbeloppen till Distributören, via Återförsäljaren, till Emittenten. Varje sådan investerare kommer att meddelas av Distributören om avvecklingsarrangemangen avseende Obligationerna vid tidpunkten för en sådan investerares ansökan.
Emittenten uppskattar att Obligationerna kommer att levereras till investerarens respektive konto för kontoförda värdepapper på eller omkring Emissionsdatumet. Ansökande kommer att meddelas direkt av Distributören om deras ansökan har godkänts. Handel med Obligationerna kan påbörjas på Emissionsdatumet.
Om teckningen av en Obligation sker efter att erbjudandet har avslutats kommer ordern automatiskt att annulleras och teckningslikviden kommer att återbetalas till den relevanta investeraren i enlighet med de instruktioner som meddelats till Crédit Agricole CIB vid tidpunkten för begäran om teckning. Förfrågningar om teckning av Obligationer kommer att tas emot inom ramen för det antal Obligationer som finns tillgängliga. Teckningsorder för Obligationer kan komma att reduceras i händelse av överteckning och eventuella överskjutande medel kommer att återbetalas av Crédit Agricole CIB till investeraren.
Det lägsta teckningsbeloppet för Obligationerna måste vara minst lika med Obligationernas Nominella Belopp.
Det finns inget högsta teckningsbelopp för Obligationerna. De erbjuds till ett pris motsvarande 110,00%
procent av det aggregerade nominella beloppet för Obligationerna.
Det finns ingen företrädesrätt att teckna Obligationerna till förmån för någon kategori av personer.
Emittenten kommer att betala Distributören (enligt definitionen nedan) en placeringsavgift på upp till 3,60% (motsvarande upp till 1,20% årligen) i förskott av det aggregerade nominella beloppet av Obligationerna.
Det slutliga beloppet för erbjudandet kommer att meddelas av emittenten till varje investerare via sin webbplats (https://www.documentation.ca-cib.com/IssuanceProgram) på eller omkring Emissionsdatumet.
Estimat för de totala kostnaderna: SEK 25 000 inklusive kostnader för notering exklusive tillämpliga regulatoriska avgifter.
Investerare kommer inte att debiteras några kostnader.

4.2 Vem är erbjudaren och/eller den person som ansöker om upptagande till handel?

(i) Crédit Agricole CIB (**Förmedlaren**), (ii) **Garatum Fondkommission AB Norrmalmstorg** (**Distributören**), (iii) varje ytterligare finansiell intermediär som utsetts av Emittenten och som identifieras på webbplatsen på https://www.documentation.ca-cib.com/PublicFinalTerm?region=EU, samt (iv) alla finansiella intermediär som på sin webbplats anger att de använder prospektet i enlighet med de villkor som anges under "Retail Cascades" i Grundprospektet får erbjuda Obligationerna.

4.3 Varför upprättas detta Prospekt?

B. Nettolikvid och Användning av Likviden:
Den beräknade nettolikviden av emissionen av Obligationerna är SEK 200 000 000.
Den beräknade nettolikviden kommer användas för Emittentens generella finansieringsbehov.

C. Teckningsavtal:
Ej tillämpligt – erbjudandet är inte underkastat något teckningsavtal.

D. Intressekonflikter:
Garanten är också beräkningsagent; som en konsekvens av detta kan intressekonflikter föreligga mellan beräkningsagenten och innehavarna av Obligationer, särskilt avseende vissa bestämningar och beräkningar som beräkningsagenten kan göra i enlighet med de Slutgiltiga Villkoren och vilka kan påverka utbetalningar under Obligationerna.