

**FIRST SUPPLEMENT DATED 29 NOVEMBER 2023
TO THE BASE PROSPECTUS DATED 5 MAY 2023**

CRÉDIT AGRICOLE CORPORATE AND INVESTMENT BANK
(incorporated in France)

and

CRÉDIT AGRICOLE CIB FINANCE LUXEMBOURG S.A.
(incorporated in Luxembourg)

UK Structured Debt Instruments Issuance Programme
unconditionally and irrevocably guaranteed by

CRÉDIT AGRICOLE CORPORATE AND INVESTMENT BANK

Arranger

Crédit Agricole CIB

Dealer

Crédit Agricole CIB

This supplement (this **First Supplement**) is supplemental to, and should be read in conjunction with, the base prospectus dated 5 May 2023 (the **Base Prospectus**), in relation to the UK Structured Debt Instruments Issuance Programme (the **Programme**) of Crédit Agricole Corporate and Investment Bank (**Crédit Agricole CIB**) and Crédit Agricole CIB Finance Luxembourg S.A. (**Crédit Agricole CIB FL**) (each an **Issuer** and together the **Issuers**). Unless the context otherwise requires, terms used but not otherwise defined in this First Supplement shall have the meanings given to them in the Base Prospectus.

The Base Prospectus, this First Supplement together constitute a base prospectus for the purposes of Regulation (EU) 2017/1129 as it forms part of United Kingdom domestic law by virtue of the European Union (Withdrawal) Act 2018 (the **UK Prospectus Regulation**). The United Kingdom Financial Conduct Authority (the **FCA**) approved the Base Prospectus on 5 May 2023. Application has been made to the FCA for approval of this First Supplement in its capacity as competent authority pursuant to the UK Prospectus Regulation.

This First Supplement constitutes a supplement to, and shall be read in conjunction with, the Base Prospectus for the purposes of article 23 of the UK Prospectus Regulation.

Each Issuer accepts responsibility for the information contained in this First Supplement. To the best of the knowledge of each Issuer (who has taken all reasonable care to ensure that such is the case), the information contained herein is in accordance with the facts and does not omit anything likely to affect the import of such information.

To the extent that there is any inconsistency between (a) any statement in this First Supplement and (b) any other statement in, or incorporated by reference in, the Base Prospectus, the statement referred to in this First Supplement will prevail. For the avoidance of doubt, any statements incorporated by reference in the Base Prospectus pursuant to the section entitled “Documents Incorporated by Reference” in this First Supplement are in addition to any other statements in, or incorporated by reference in, the Base Prospectus.

References in this First Supplement to provisions of the Base Prospectus are to the Base Prospectus. References in this First Supplement to page numbers in the Base Prospectus are to the page numbers in the Base Prospectus, unless otherwise specified in this First Supplement.

Save as disclosed in this First Supplement, there has been no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus since the publication thereof.

To the extent applicable and in accordance with Article 23 (2) of the UK Prospectus Regulation, investors who have already agreed to purchase or subscribe for any Notes before this First Supplement is published, have the right, exercisable within a time limit of two (2) working days beginning with the working day after the date of

publication of this First Supplement (such right expiring by close of business on 4 December 2023), to withdraw their acceptances, provided that the significant new factor, material mistake or material inaccuracy arose or was noted before the closing of the offer period or the delivery of the securities, whichever occurs first. Investors may contact the Authorised Offerors should they wish to exercise the right of withdrawal. The amendments included in this First Supplement shall only apply to final terms the date of which fall on or after the approval of this First Supplement.

Copies of the Base Prospectus and this First Supplement may be obtained from the registered office of Crédit Agricole Corporate and Investment Bank and the specified office of the Principal Paying Agent and will be available on the London Stock Exchange's website: <https://www.londonstockexchange.com/> and Crédit Agricole Corporate and Investment Bank's website: <https://www.documentation.ca-cib.com/>.

This First Supplement has been prepared for the purposes of:

- I. amending the section entitled "Other Important Information";
- II. amending the section entitled "Risk Factors";
- III. updating the section entitled "Documents Incorporated by Reference" by incorporating by reference (i) the English-language version of Crédit Agricole CIB's *Amendement au Document d'enregistrement universel 2022* and (ii) the half yearly financial report for the period ended 30 June 2023 of Crédit Agricole CIB FL;
- IV. amending the section entitled "Form of the Final Terms";
- V. updating the section entitled "Description of the Issuers"; and
- VI. updating the section entitled "General Information".

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OTHER IMPORTANT INFORMATION

The section entitled “Other Important Information” (pages 5 to 10 of the Base Prospectus) is amended as follows:

- the two paragraphs under the heading entitled “**MiFID II product governance / target market**” on page 7 of the Base Prospectus are deleted and replaced with the following:

“**MiFID II product governance / target market** – The Final Terms in respect of any Securities will include a legend entitled "MiFID II Product Governance" which will outline 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, and which channels for distribution of the Securities are appropriate. Any person subsequently offering, selling or recommending the Securities (a “**Distributor**” as defined in MiFID II) should take into consideration the 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 target market assessment) and determining appropriate distribution channels.

A determination will be made in relation to each issue about whether, for the purpose of the MiFID II product governance rules under EU Delegated Directive 2017/593 (the “**MiFID II Product Governance Rules**”), any Dealer subscribing for any Securities is a manufacturer **as defined in MiFID II** in respect of such Securities, but otherwise none of the Arranger, the Dealers or any of their respective affiliates will be a manufacturer for the purpose of the MiFID II Product Governance Rules.”

RISK FACTORS

The section entitled “Risk Factors” (pages 14 to 37 of the Base Prospectus) is amended as follows:

- The paragraph under the heading entitled “**1.1 RISKS RELATED TO CRÉDIT AGRICOLE CIB**” on page 15 is deleted and replaced with the following:

Such factors are set out at pages 150 to 160 of the 2022 Universal Registration Document and pages 14 to 18 of the Amendment to the 2022 URD incorporated herein by reference (see "*Documents Incorporated by Reference*").

DOCUMENTS INCORPORATED BY REFERENCE

The section entitled “Documents Incorporated by Reference” (pages 66 to 74 of the Base Prospectus) is amended as follows:

- the following paragraphs (a) and (b) are added to the list on page 66 of the Base Prospectus:
 - (a) the English-language version of Crédit Agricole CIB's *Amendement au Document d'enregistrement universel 2022* (https://www.ca-cib.com/sites/default/files/2023-08/EN_Amendment_URD_CACIB_2022_30%20June%202023.pdf) (the **Amendment to the 2022 Universal Registration Document**) including (on pages 29 to 78 of the Amendment to the 2022 Universal Registration Document) the condensed interim consolidated financial statement of Crédit Agricole CIB for the half year period ended 30 June 2023;
 - (b) Crédit Agricole CIB FL's half yearly unaudited financial report, including (on pages 3 to 45 thereof) the half-yearly unaudited financial report of Crédit Agricole CIB FL for the period ended 30 June 2023 (<https://www.documentation.ca-cib.com/IssuerInformation/DownloadDocument?id=51c2632c-721c-4130-8d1d-c5557e93c4d4>);
- accordingly, the numbering of the paragraphs previously numbered from (a) to (j) is amended to (c) to (l);
- the fourth paragraph on page 67 of the Base Prospectus is deleted and replaced with the following:

Crédit Agricole CIB takes responsibility for any free translations, which may be included in the 2021 Universal Registration Document, the 2022 Universal Registration Document or the Amendment to the 2022 Universal Registration Document. Note that only the French versions of the 2021 Universal Registration Document, the 2022 Universal Registration Document and the Amendment to the 2022 Universal Registration Document have been submitted to the *Autorité des marchés financiers*.
- the cross-reference list entitled “Crédit Agricole CIB” on pages 68 to 71 of the Base Prospectus is deleted and replaced with the following:

Crédit Agricole CIB

Annex 6 of the UK Delegated Regulation	Page number (of the 2022 Universal Registration Document unless otherwise stated)	Page number (of the Amendment to the 2022 Universal Registration Document unless otherwise stated)
1. PERSONS RESPONSIBLE	435	87
2. STATUTORY AUDITORS		
2.1 Statutory Auditors	436	88
Issuer's Audit Committee (including names of committee members)	86 to 87	83
3. RISK FACTORS	150 to 160	14 to 18

Annex 6 of the UK Delegated Regulation	Page number (of the 2022 Universal Registration Document unless otherwise stated)	Page number (of the Amendment to the 2022 Universal Registration Document unless otherwise stated)
4. INFORMATION ABOUT THE ISSUER		
4.1 History and development of the issuer.	17	
4.1.1 The legal and commercial name of the issuer.		30
4.1.2 The place of registration of the issuer, its registration number and legal identity identifier ('LEI').		30
4.1.3 The date of incorporation and the length of life of the issuer, except where the period is indefinite.	424	
4.1.4 The domicile and legal form of the issuer, the legislation under which the issuer operates, its country of incorporation, the address, telephone number of its registered office (or principal place of business if different from its registered office) and website of the issuer, if any.	250; 424	30
4.1.5 Details of any recent events particular to the issuer and which are to a material extent relevant to an evaluation of the issuer's solvency.	425	12 to 13; 28; 77
4.1.6 Credit ratings assigned to an issuer at the request or with the cooperation of the issuer in the rating process.	15	80
4.1.8 Description of the expected financing of the issuer's activities.	424	12 to 13
5. BUSINESS OVERVIEW		
5.1 Principal activities	19 to 22	
6. ORGANISATIONAL STRUCTURE		
6.1 If the issuer is part of a group, a brief description of the group and the issuer's position within the group. This may be in the form of, or accompanied by, a diagram of the organisational structure if this helps to clarify the structure.	4 to 5; 8 to 9	
7. TREND INFORMATION		12 to 13
9. ADMINISTRATIVE, MANAGEMENT, AND SUPERVISORY BODIES		
9.1 Names, business addresses and functions within the issuer of the following persons and an indication of the principal activities performed by them outside of that issuer where these are significant with respect to that issuer.	94 to 114	80 to 82

Annex 6 of the UK Delegated Regulation	Page number (of the 2022 Universal Registration Document unless otherwise stated)	Page number (of the Amendment to the 2022 Universal Registration Document unless otherwise stated)
9.2 Potential conflicts of interests between any duties to the issuer, of the persons referred to in item 9.1, and their private interests and or other duties must be clearly stated. In the event that there are no such conflicts, a statement to that effect must be made.	115 to 116	
10. MAJOR SHAREHOLDERS		62
11. FINANCIAL INFORMATION CONCERNING THE ISSUER'S ASSETS AND LIABILITIES, FINANCIAL POSITION AND PROFITS AND LOSSES		
11.1 Historical financial information		
11.1.1 Audited historical financial information covering the latest two financial years (or such shorter period as the issuer has been in operation) and the audit report in respect of each year.	247 to 414 249 to 422 of the 2021 Universal Registration Document	
11.1.3 Accounting Standards		
The financial information must be prepared according to International Financial Reporting Standards as endorsed in the Union based on Regulation (EC) No 1606/2002.		
(a) the balance sheet:	257 to 258 257 of the 2021 Universal Registration Document	
(b) the income statement:	255 255 of the 2021 Universal Registration Document	
(c) the cash flow statement:	261 261 of the 2021 Universal Registration Document	

Annex 6 of the UK Delegated Regulation	Page number (of the 2022 Universal Registration Document unless otherwise stated)	Page number (of the Amendment to the 2022 Universal Registration Document unless otherwise stated)
(d) the accounting policies and explanatory notes:	263 to 279	
	263 to 280 of the 2021 Universal Registration Document	
(e) Statutory Auditors' report:	363 to 369	
	371 to 377 of the 2021 Universal Registration Document	
11.1.6 Consolidated financial statements		
If the issuer prepares both stand-alone and consolidated financial statements, include at least the consolidated financial statements in the registration document.		
(a) Income statement	255	
	255 of the 2021 Universal Registration Document	
(b) Net income and other comprehensive income	256	
	256 of the 2021 Universal Registration Document	
(c) Balance sheet - Assets	257	
	257 of the 2021 Universal Registration Document	
(d) Balance sheet - Liabilities	258	
	258 of the 2021 Universal Registration Document	

Annex 6 of the UK Delegated Regulation		Page number (of the 2022 Universal Registration Document unless otherwise stated)	Page number (of the Amendment to the 2022 Universal Registration Document unless otherwise stated)
(e)	Change in shareholder's equity	259 to 260	
		259, 260 of the 2021 Universal Registration Document	
(f)	Cash flow statement	261	
		261 of the 2021 Universal Registration Document	
11.1.7	Age of financial information	247	
	The balance sheet date of the last year of audited financial information statements may not be older than 18 months from the date of the registration document.	247 of the 2021 Universal Registration Document	
11.2	Interim and other financial information		31 to 78
11.3	Auditing of historical annual financial information	363 to 369	
11.4	Legal and arbitration proceedings		24 to 26
11.5	Significant change in the issuer's financial position		
12.	ADDITIONAL INFORMATION		
12.1	Share Capital		62
	The amount of the issued capital, the number and classes of the shares of which it is composed with details of their principal characteristics, the part of the issued capital still to be paid up with an indication of the number, or total nominal value and the type of the shares not yet fully paid up, broken down where applicable according to the extent to which they have been paid up.		
12.2	Memorandum and Articles of Association	250; 418	30
	The register and the entry number therein, if applicable, and a description of the issuer's objects and purposes and where they can be found in the memorandum and articles of association.		
13.	MATERIAL CONTRACTS	425	

Annex 6 of the UK Delegated Regulation	Page number (of the 2022 Universal Registration Document unless otherwise stated)	Page number (of the Amendment to the 2022 Universal Registration Document unless otherwise stated)
14. DOCUMENTS AVAILABLE	425	

- the cross-reference list entitled “Crédit Agricole CIB FL” on page 72 of the Base Prospectus is deleted and replaced with the following:

Crédit Agricole CIB FL

	Report and Financial Statements (page number)
Unaudited half-yearly financial statements and related notes for the financial half-year ended 30 June 2023	3-45
Balance sheet - Assets	12
Income statement	11
Cash flow statement	14
Notes to the half-yearly accounts	15-45
Statement of changes in shareholders' equity	13
Audited annual financial statements, related notes and audit report for the financial year ended 31 December 2022	3-50
Independent auditor's report	11-15
Balance sheet - Assets	17
Income statement	16
Cash flow statement	19
Notes to the annual accounts	20-50
Statement of changes in shareholders' equity	18
Audited annual financial statements, related notes and audit report for the financial year ended 31 December 2021	3-48
Independent auditor's report	11-15
Balance sheet - Assets	17
Income statement	16
Cash flow statement	18

Notes to the annual accounts	20-48
Statement of changes in shareholders' equity	18

FORM OF FINAL TERMS

The section entitled “Form of Final Terms” (pages 82 to 142 of the Base Prospectus) is amended as follows:

- the second and third paragraphs on page 82 of the Base Prospectus are deleted and replaced with the following:

“**[MiFID II product governance / Professional investors and ECPs only target market** – Solely for the purposes of [the/each] 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: (i) the target market for the Securities is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, “**MiFID II**”); and (ii) all channels for distribution of the Securities to eligible counterparties and professional clients are appropriate. [*Consider any negative target market. Possible wording could include, for example, "The target market assessment indicates that Securities are incompatible with the needs, characteristic and objectives of clients which are [fully risk averse/have no risk tolerance or are seeking on-demand full repayment of the amounts invested]"*]. Any person subsequently offering, selling or recommending the Securities (a “**Distributor**”) should take into consideration the manufacturer[’s/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/s’] target market assessment) and determining appropriate distribution channels.] (*Include this legend alternative if the target market is intended to be professional investors only (i.e. it does not include EEA retail investors)*)”

[MiFID II product governance / Retail investors, professional investors and ECPs target market – Solely for the purposes of [the/each] 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: (i) 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**”); *EITHER* [and (ii) all channels for distribution of the Securities are appropriate[, including investment advice, portfolio management, non-advised sales and pure execution services]] *OR* [(ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Securities to retail clients are appropriate - investment advice[,/ and] portfolio management[,/ and][non-advised sales][and pure execution services][, subject to the suitability and appropriateness obligations of the Distributor (as defined below) under MiFID II, as applicable]]. [*Consider any negative target market. Possible wording could include, for example, "The target market assessment indicates that Securities are incompatible with the needs, characteristic and objectives of clients which are [fully risk averse/have no risk tolerance or are seeking on-demand full repayment of the amounts invested]"*]. Any person subsequently offering, selling or recommending the Securities (a “**Distributor**”) should take into consideration the manufacturer[’s/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/s’] target market assessment) and determining appropriate distribution channels[, subject to the Distributor's suitability and appropriateness obligations under MiFID II, as applicable].] (*Include this legend alternative if the target market is intended to include EEA retail investors*)”

- the first paragraph under the heading entitled “**PART A – CONTRACTUAL TERMS**” on page 85 of the Base Prospectus is amended as follows (the amendments are in **green** below):

[This document constitutes the Final Terms of the Securities described herein for the purposes of [the UK Prospectus Regulation][Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 ("EUWA") (the "UK Prospectus Regulation")] and must

be read in conjunction with the Base Prospectus dated 5 May 2023 [and the supplement[s] dated [●] which [together] constitute[s] a base prospectus for the purposes of the UK Prospectus Regulation] (the "**Base Prospectus**") in order to obtain all the relevant information.] / ¹[This document does not constitute final terms of the Securities described herein for the purposes of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 ("EUWA") (the "**UK Prospectus Regulation**") and must be read in conjunction with the Base Prospectus dated 5 May 2023 [and the supplement[s] dated [●]] (the "**Base Prospectus**"). The issue of Exempt Securities does not require the publication of a base prospectus pursuant the UK Prospectus Regulation since the issue of Exempt Securities is exempted under UK Prospectus Regulation.] [A summary of the issue of the Securities is annexed to these Final Terms.]² The Base Prospectus [and any supplement to the Base Prospectus] [is] [are] available for viewing [on the London Stock Exchange website (<https://www.londonstockexchange.com/>)] [and] [during normal business hours at the registered office of Crédit Agricole CIB and on its website (www.ca-cib.com)].]

¹ Include if Securities are Exempt Securities.

² Only required for Securities with a denomination of less the € 100,000 (or its equivalent in any other currency).

DESCRIPTION OF THE ISSUERS

The section entitled “Description of the Issuers” (pages 335 to 339 of the Base Prospectus) is amended as follows:

- the first three paragraphs under the heading entitled “**Description of Crédit Agricole Corporate and Investment Bank**” on page 335 of the Base Prospectus are deleted and replaced with the following:

Information on Crédit Agricole Corporate and Investment Bank (**Crédit Agricole CIB**) is set out in Crédit Agricole Corporate and Investment Bank's 2022 Universal Registration Document and the Amendment to the 2022 Universal Registration Document, incorporated herein by reference (see section "*Documents Incorporated by Reference*" of this Base Prospectus).

Crédit Agricole CIB is a limited liability company incorporated in France as a "*société anonyme*" and having its domicile in France.

On 30 June 2023, the authorised and issued fully paid up share capital of Crédit Agricole Corporate and Investment Bank was €7,851,636,342 divided into 290,801,346 ordinary shares with a par value of €27 each.

- the paragraph under the sub-heading entitled “*Trends*” under the heading entitled “**Description of Crédit Agricole CIB Finance Luxembourg S.A.**” on page 338 of the Base Prospectus is deleted and replaced with the following:

Trends

The trends, uncertainties, demands, commitments and events that may impact Crédit Agricole CIB (a description of which is set out on pages 138 to 140 of the 2022 Universal Registration Document and on pages 12 to 13 of the Amendment to the 2022 Universal Registration Document, which are incorporated by reference in this Base Prospectus – see section "*Documents Incorporated by Reference*" of this Base Prospectus) are potentially relevant to Crédit Agricole CIB FL.

- the paragraphs under the sub-heading entitled “*Administration and Management*” under the heading entitled “**Description of Crédit Agricole CIB Finance Luxembourg S.A.**” on page 339 of the Base Prospectus are deleted and replaced with the following:

Administration and Management

The Board of Directors of Crédit Agricole CIB FL consists of the following members:

Name	Function	Principal activities outside of Crédit Agricole CIB FL
Jérôme WEISS	Director	Managing Director - Head of structured Notes Issuance Platform.
Lukasz MALECKI	Director	Corporate Director and Senior Manager at Alter Domus.
Mary DEL BERDIN	Director	Corporate Director and Senior Manager at Alter Domus.

The business address of members of the Board of Directors is 15, Boulevard F.W. Raiffeisen, L-2411 Luxembourg for the local Directors (Lukasz MALECKI and Mary DEL BERDIN) and 12 place des États-Unis, CS 70052, 92 547 Montrouge Cedex, France for the French Director (Jérôme WEISS).

At the date of this Base Prospectus there are no conflicts of interest between any duties to Crédit Agricole CIB FL of the members of the Board of Directors and their private interests and/or other duties.

To the best of its knowledge and belief, Crédit Agricole CIB FL complies with the corporate governance regime of Luxembourg. Crédit Agricole CIB FL operates under the laws of Luxembourg.

GENERAL INFORMATION

The section entitled “General Information” (pages 366 to 370 of the Base Prospectus) is amended as follows:

- the paragraphs under the heading entitled “**Documents available**” on pages 366 to 367 of the Base Prospectus are deleted and replaced with the following:

Documents Available

Copies of the following documents will, when published, be available for inspection or during normal business hours from the registered office of the relevant Issuer and on the website of Crédit Agricole CIB (<https://www.documentation.ca-cib.com/IssuanceProgram>):

- (a) the *Statuts* (with an English translation thereof) of Crédit Agricole CIB and the articles of association of Crédit Agricole CIB FL;
- (b) each of (i) in the case of Crédit Agricole CIB, as Issuer and Guarantor, the consolidated and non-consolidated audited financial statements in respect of the financial years ended 2021 and 2022 and the half-year period ended 30 June 2023 (with an English translation thereof for the consolidated accounts) and (ii) in the case of Crédit Agricole CIB FL, as Issuer, the audited and unaudited financial statements in respect of the financial years ended 2021 and 2022 and the half-year period ended 30 June 2023;
- (c) the most recently published annual audited financial statements and future interim unaudited financial statements of each Issuer and the Guarantor (with an English translation thereof);
- (d) the Programme Agreement, the Agency Agreement, the Deeds of Covenant, the Guarantees and the forms of the Global Securities, the Securities in definitive form, the Receipts, the Coupons and the Talons and any supplements thereto;
- (e) a copy of this Base Prospectus;
- (f) any future Base Prospectus and supplements to this Base Prospectus and any other documents incorporated herein or therein by reference;
- (g) any Final Terms (save that the Final Terms relating to a Security which is neither admitted to trading on a regulated market in the United Kingdom nor offered in the United Kingdom in circumstances where a prospectus is required to be published under the FSMA will only be available for inspection by a holder of such Security and such holder must produce evidence satisfactory to the relevant Issuer and the Principal Paying Agent as to its holding of Securities and identity).

Investors should consult the Issuer should they require a copy of the ISDA Definitions.

In addition, copies of this Base Prospectus and each document incorporated by reference are available on the London Stock Exchange website (<https://www.londonstockexchange.com/>).

Copies of each Final Terms relating to Securities that are admitted to trading on the London Stock Exchange's regulated market and each document incorporated by reference, are available on the London Stock Exchange website (<https://www.londonstockexchange.com/>).

- the paragraphs under the heading entitled “**Significant or Material Adverse Change**” on page 368 of the Base Prospectus are deleted and replaced with the following:

Significant or Material Adverse Change

There has been no significant change in the financial position or financial performance of Crédit Agricole CIB Group since 30 June 2023 and no material adverse change in the prospects of Crédit Agricole CIB since 31 December 2022.

There has been no significant change in the financial position or financial performance of Crédit Agricole CIB FL since 30 June 2023 and no material adverse change in the prospects of Crédit Agricole CIB FL since 31 December 2022.

There have been no recent events particular to Crédit Agricole CIB or Crédit Agricole CIB FL which are to a material extent relevant to the evaluation of Crédit Agricole CIB's or (as appropriate) Crédit Agricole CIB FL's solvency position.

- the paragraph under the heading entitled “**Governmental, Legal and Arbitration Proceedings**” on page 368 of the Base Prospectus is deleted and replaced with the following:

Governmental, Legal and Arbitration Proceedings

Except as disclosed on pages 199 to 202 and of the 2022 Universal Registration Document and on pages 24 to 26 of the Amendment to the 2022 Universal Registration Document, there are no governmental, legal or arbitration proceedings relating to claims or amounts during at least twelve months prior to the date of this Base Prospectus (including any such proceeding which are pending or threatened of which the Issuers or the Guarantor are aware) which may, or have had in the recent past significant effects on any of the Issuers or the Guarantor, and/or on the Group's financial position or profitability.

- the paragraphs under the heading entitled “**Auditors**” on page 368 of the Base Prospectus are deleted and replaced with the following:

Auditors

The auditors of Crédit Agricole CIB FL are Ernst & Young S.A. (member of the Luxembourg *Institut des Réviseurs d'Entreprises*). Ernst & Young S.A. have audited Crédit Agricole CIB FL's accounts (including the cash flow statements contained therein), without qualification, in accordance with generally accepted auditing standards in Luxembourg for the two financial years ended on 31 December 2021 and 2022. The auditors of Crédit Agricole CIB FL have no material interest in Crédit Agricole CIB FL.

Crédit Agricole CIB FL's half-yearly financial information for the period ended 30 June 2023 have not been review by Crédit Agricole CIB FL's auditors.

The auditors of Crédit Agricole CIB are Ernst & Young et Autres (member of the French *Compagnie nationale des commissaires aux comptes*), 1-2 Place des saisons, 92400 Courbevoie, Paris-La Défense, France and PricewaterhouseCoopers Audit (member of the French *Compagnie nationale des commissaires aux comptes*), 63 rue de Villiers, 92208 Neuilly-sur-Seine, France.

Ernst & Young et Autres have audited Crédit Agricole CIB's consolidated and non-consolidated accounts, in accordance with generally accepted auditing standards in France for each of the two financial years ended on 31 December 2021 and 2022. PricewaterhouseCoopers Audit have audited Crédit Agricole CIB's consolidated and non-consolidated accounts, in accordance with generally accepted auditing standards in France for the financial years ended on 31 December 2021 and 2022.

Ernst & Young et Autres and PricewaterhouseCoopers Audit have reviewed Crédit Agricole CIB's half-yearly financial information for the period ended 30 June 2023.

The auditors of Crédit Agricole CIB have no material interest in Crédit Agricole CIB.