

MiFID II product governance / Retail investors, professional investors and ECPs target market – Solely for the purposes of 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 18 of the Guidelines published by the European Securities and Markets Authority (**ESMA**) on 5 February 2018, 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**); (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, subject to the suitability and appropriateness obligations of the Distributor (as defined below) under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Securities (a **Distributor**) should take into consideration the manufacturers' target market assessment; however, a Distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Securities (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels, subject to the Distributor's suitability and appropriateness obligations under MiFID II, as applicable.

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

FINAL TERMS DATED 4 JUNE 2020

**Issue of GBP 2,000,000 Index Linked Interest and Redemption Notes due July 2028
under the €50,000,000,000**

Structured Debt Instruments Issuance Programme

by

CRÉDIT AGRICOLE CIB FINANCIAL SOLUTIONS

Legal entity identifier (LEI): 969500HUHIE5GG515X42

guaranteed by CRÉDIT AGRICOLE CORPORATE AND INVESTMENT BANK

PART A – CONTRACTUAL TERMS

This document constitutes the Final Terms of the Securities described herein for the purposes of the Prospectus Regulation and must be read in conjunction with the Base Prospectus dated 7 May 2020 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 website (www.bourse.lu) and during normal business hours at the registered office of Crédit Agricole CIB and on its website (www.ca-cib.com).

- | | | | |
|----|-----|---------------------|-------|
| 1. | (a) | Series Number: | 4797 |
| | (b) | Type of Securities: | Notes |
| | (c) | Tranche Number: | 1 |

	(d) Date on which the Securities become fungible:	Not Applicable
2.	Specified Currency:	Pound Sterling (GBP)
3.	Aggregate Nominal Amount:	
	(a) Series:	GBP 2,000,000
	(b) Tranche:	GBP 2,000,000
4.	Issue Price:	100.00 per cent. of the Aggregate Nominal Amount
5.	(a) Specified Denominations:	GBP 1,000 and integral multiples of GBP 1 in excess thereof up to and including GBP 1,999
	(b) Minimum Trading Size:	Applicable. The Minimum Trading Size is GBP 1,000 in aggregate nominal amount
	(c) Calculation Amount:	GBP 1
6.	(a) Issue Date:	10 July 2020
	(b) Trade Date(s):	19 May 2020
	(c) Interest Commencement Date:	Issue Date
7.	Redemption Date:	10 July 2028 Subject to any early redemption date.
8.	Type of Notes:	
	(a) Interest:	Index Linked Interest Security (Further particulars specified below in "PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE")
	(b) Redemption:	Index Linked Redemption Security (Further particulars specified below in "PROVISIONS RELATING TO REDEMPTION")
	(c) U.S. Securities:	Not Applicable
	(d) Additional U.S. Regulatory Disclosure:	Not Applicable
9.	Date approval for issuance of Securities obtained:	Authorisation given by the Board of Directors of Crédit Agricole CIB Financial Solutions dated 19 September 2019
10.	Method of distribution:	Non-syndicated
11.	Asset Conditions:	Index Linked Asset Conditions applicable in accordance with Annex 1
12.	Alternative Currency Conditions:	Not Applicable
PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE		
13.	Fixed Rate Security:	Not Applicable
14.	Floating Rate Security:	Not Applicable

15. **Linked Interest Security:**

Applicable - Index Linked Interest Security

(See paragraph “PROVISIONS RELATING TO THE UNDERLYING(S) IF ANY” for further information in relation to the Underlying(s))

(a) Applicable to:

All Interest Accrual Periods

(b) Interest Payment Date(s):

N	Interest Observation Date _N	Interest Payment Date _N
1	28 September 2020	12 October 2020
2	29 December 2020	11 January 2021
3	26 March 2021	12 April 2021
4	28 June 2021	12 July 2021
5	27 September 2021	11 October 2021
6	29 December 2021	10 January 2022
7	28 March 2022	11 April 2022
8	27 June 2022	11 July 2022
9	26 September 2022	10 October 2022
10	28 December 2022	10 January 2023
11	27 March 2023	11 April 2023
12	26 June 2023	10 July 2023
13	26 September 2023	10 October 2023
14	27 December 2023	10 January 2024
15	26 March 2024	10 April 2024
16	26 June 2024	10 July 2024
17	26 September 2024	10 October 2024
18	27 December 2024	10 January 2025
19	26 March 2025	10 April 2025
20	26 June 2025	10 July 2025
21	26 September 2025	10 October 2025
22	29 December 2025	12 January 2026
23	26 March 2026	10 April 2026
24	26 June 2026	10 July 2026
25	28 September 2026	12 October 2026
26	29 December 2026	11 January 2027
27	30 March 2027	12 April 2027
28	28 June 2027	12 July 2027
29	27 September 2027	11 October 2027
30	29 December 2027	10 January 2028
31	27 March 2028	10 April 2028
32	26 June 2028	10 July 2028

(c) Interest Period Dates:

Not Applicable

(d) Interest Determination Date(s):

In relation to an Interest Payment Date_N, the corresponding Interest Observation Date_N as specified in the table above

(e)	Business Day Convention for the purposes of adjustment of "Interest Accrual Periods" in accordance sub-paragraph (h) below:	Not Applicable
(f)	Additional Business Centres:	Not Applicable
(g)	Day Count Fraction:	Not Applicable
(h)	Interest Accrual Periods:	Interest Accrual Periods will be unadjusted
(i)	Determination Date(s):	Not Applicable
(j)	Calculation Agent responsible for calculating the Linked Interest Rate and the Interest Amount:	Crédit Agricole Corporate and Investment Bank
(k)	Combination Interest Payoff Provisions:	Not Applicable
(l)	Standard Interest Payoff Provisions:	Applicable
	Standard Digital/Performance Interest:	<p>Applicable in accordance with Annex 5, Part A, Chapter 12</p> <p>Applicable: Specified Dates</p> <p>The Linked Interest Rate applicable to an Interest Accrual Period for Securities for which Standard Digital/Performance Interest is applicable for such Interest Accrual Period will be calculated as follows:</p> <p>(i) where the Performance_I is higher than or equal to 75.00% on an Interest Observation Date_N, it will be equal to 1.84%; or</p> <p>(ii) in other cases, it will be equal to 0.</p> <p>Performance_I: Worst of Performance = $\text{Min}_i^N \text{Performance}(i)$</p> $\text{Performance}(i) = \frac{\text{Underlying Value}_{2i}}{\text{Underlying Value}_{1i}}$
	Option 1:	Applicable
	Underlying Value _{2i}	Means the Underlying Value _{xy} on the relevant Interest Observation Date _N
	Underlying Value _{1i} ;	Means the Underlying Value on 26 June 2020
	Underlying:	Index: FTSE 100 Index and S&P 500 Index
		(with further information set out in paragraph "INFORMATION ON THE UNDERLYING(S) IF ANY")
(m)	Universal Leverage:	Not Applicabl
(n)	Universal Margin:	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 Date(s):** **Determination** For the purposes of determining the Final Redemption Amount, the Redemption Observation Date.
- (see also paragraph “Standard Redemption Payoff Provisions” of these Final Terms)
- For the purposes of determining an Early Redemption Amount, the Early Redemption Observation Date_i on which the Early Redemption Trigger Event occurs.
- (see also paragraph 19(a)(iv) 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: **Standard Redemption in accordance with Annex 9, Paragraph 2**
- The Early Redemption Amount will be equal to:
- Reference Price x Nominal Amount***
- as determined by the Calculation Agent on the Redemption Determination Date
- (i) Redemption Payoff: Not Applicable
- (ii) Redemption Unwind Costs: Not Applicable
- (iii) Reference Price: 100.00 %
- (iv) **Early Redemption Trigger Event(s):** Applicable
- Applicable as per **Automatic Early Redemption Trigger** (Annex 8, Chapter 7)
- If an Automatic Early Redemption Event occurs, the Issuer will redeem all of the Securities at the Early Redemption Amount with accrued interest, if any, on the corresponding Early Redemption Date
- Automatic Early Redemption Event: Performance_ER is higher than or equal to 100.00%, on at least one Early Redemption Observation Date_N

–	–	Early Redemption Date(s):	<table><tr><th>N</th><th>Early Redemption Observation Date_N</th><th>Early Redemption Date_N</th></tr><tr><td>4</td><td>28 June 2021</td><td>12 July 2021</td></tr><tr><td>5</td><td>27 September 2021</td><td>11 October 2021</td></tr><tr><td>6</td><td>29 December 2021</td><td>10 January 2022</td></tr><tr><td>7</td><td>28 March 2022</td><td>11 April 2022</td></tr><tr><td>8</td><td>27 June 2022</td><td>11 July 2022</td></tr><tr><td>9</td><td>26 September 2022</td><td>10 October 2022</td></tr><tr><td>10</td><td>28 December 2022</td><td>10 January 2023</td></tr><tr><td>11</td><td>27 March 2023</td><td>11 April 2023</td></tr><tr><td>12</td><td>26 June 2023</td><td>10 July 2023</td></tr><tr><td>13</td><td>26 September 2023</td><td>10 October 2023</td></tr><tr><td>14</td><td>27 December 2023</td><td>10 January 2024</td></tr><tr><td>15</td><td>26 March 2024</td><td>10 April 2024</td></tr><tr><td>16</td><td>26 June 2024</td><td>10 July 2024</td></tr><tr><td>17</td><td>26 September 2024</td><td>10 October 2024</td></tr><tr><td>18</td><td>27 December 2024</td><td>10 January 2025</td></tr><tr><td>19</td><td>26 March 2025</td><td>10 April 2025</td></tr><tr><td>20</td><td>26 June 2025</td><td>10 July 2025</td></tr><tr><td>21</td><td>26 September 2025</td><td>10 October 2025</td></tr><tr><td>22</td><td>29 December 2025</td><td>12 January 2026</td></tr><tr><td>23</td><td>26 March 2026</td><td>10 April 2026</td></tr><tr><td>24</td><td>26 June 2026</td><td>10 July 2026</td></tr><tr><td>25</td><td>28 September 2026</td><td>12 October 2026</td></tr><tr><td>26</td><td>29 December 2026</td><td>11 January 2027</td></tr><tr><td>27</td><td>30 March 2027</td><td>12 April 2027</td></tr><tr><td>28</td><td>28 June 2027</td><td>12 July 2027</td></tr><tr><td>29</td><td>27 September 2027</td><td>11 October 2027</td></tr><tr><td>30</td><td>29 December 2027</td><td>10 January 2028</td></tr><tr><td>31</td><td>27 March 2028</td><td>10 April 2028</td></tr></table>	N	Early Redemption Observation Date _N	Early Redemption Date _N	4	28 June 2021	12 July 2021	5	27 September 2021	11 October 2021	6	29 December 2021	10 January 2022	7	28 March 2022	11 April 2022	8	27 June 2022	11 July 2022	9	26 September 2022	10 October 2022	10	28 December 2022	10 January 2023	11	27 March 2023	11 April 2023	12	26 June 2023	10 July 2023	13	26 September 2023	10 October 2023	14	27 December 2023	10 January 2024	15	26 March 2024	10 April 2024	16	26 June 2024	10 July 2024	17	26 September 2024	10 October 2024	18	27 December 2024	10 January 2025	19	26 March 2025	10 April 2025	20	26 June 2025	10 July 2025	21	26 September 2025	10 October 2025	22	29 December 2025	12 January 2026	23	26 March 2026	10 April 2026	24	26 June 2026	10 July 2026	25	28 September 2026	12 October 2026	26	29 December 2026	11 January 2027	27	30 March 2027	12 April 2027	28	28 June 2027	12 July 2027	29	27 September 2027	11 October 2027	30	29 December 2027	10 January 2028	31	27 March 2028	10 April 2028
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–	–	Early Redemption Observation Date:	Means each Early Redemption Observation Date _i as specified in the table above																																																																																							
–	–	Early Redemption Observation Period:	Not Applicable																																																																																							
–	–	P(i):	Option 1 applies																																																																																							

– Performance_ER: Worst of Performance = $\text{Min}_i^N \text{Performance}(i)$

$$\text{Performance}(i) = \frac{\text{Underlying Value}_{2i}}{\text{Underlying Value}_{1i}}$$

– Underlying Observation Date(s)₁: 26 June 2020

– Underlying Observation Date(s)₂: Means the relevant Early Redemption Observation Date_i as specified in the table above

i	Underlying _i :	Weight _i :	Underlying Value _{1i} :	Underlying Value _{2i} :
1	FTSE 100 Index (with further information set out in paragraph 26 of these Final Terms)	Not Applicable	Underlying Value on the Underlying Observation Date ₁	Underlying Value on the Underlying Observation Date ₂
2	S&P 500 Index (with further information set out in paragraph 26 of these Final Terms)			

(b) Final Redemption Amount for the purposes of General Condition 6.1 (*Redemption by Instalments and Final Redemption*) determined in accordance with: Growth Redemption in accordance with Annex 9, Paragraph 4

The Early Redemption Amount will be equal to:

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

as determined by the Calculation Agent on the Redemption Determination Date

(i) Redemption Payoff: Determined in accordance with **Standard Digital/Performance Redemption** (as completed in paragraph "Standard Redemption Payoff Provisions" of these Final Terms)

(A) Combination Redemption Payoff Provisions: Not Applicable

(B) **Standard Redemption Payoff Provisions:** Applicable

Standard Digital/Performance Redemption:		<p>Applicable in accordance with Annex 5, Part B, Chapter 6</p> <p>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:</p> <p>i) If the Performance_FR on the Redemption Observation Date is higher than or equal to 65.00%, a cash settlement amount in the Specified Currency equal to:</p> <p style="padding-left: 40px;">Specified Denomination x 100%</p> <p>ii) Otherwise, a cash settlement amount in the Specified Currency equal to:</p> <p style="padding-left: 40px;">Specified Denomination x 100 x Performance_RA</p> <p>expressed as a percentage</p>
Option 1		Applicable
Performance_FR, Performance_RA		<p>Worst of Performance = $\text{Min}_i^N \text{Performance}(i)$</p> $\text{Performance}(i) = \frac{\text{Underlying Value}_{2i}}{\text{Underlying Value}_{1i}}$
Underlying Value _{2i}		Means the Underlying Value _{xy} on the Redemption Observation Date
Redemption Observation Date:		26 June 2028
Underlying Value _{1i} ;		Means the Underlying Value on 26 June 2020
Underlying:		Index: FTSE 100 Index and S&P 500 Index
		(with further information set out in paragraph "INFORMATION ON THE UNDERLYING(S) IF ANY")
(ii)	Redemption Unwind Costs:	Not Applicable
(iii)	Payoff Feature Unwind Costs:	Not Applicable
(iv)	Reference Price:	100.00 %
(v)	PL ("Protection Level"):	Not Applicable
(c)	Fair Market Value Redemption Amount:	Applicable
(i)	Hedge Amount	Applicable

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

PAYOFF FEATURES (IF ANY) RELATING TO REDEMPTION

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

Applicable

Index Linked Security:	Index Linked Interest and Redemption Security: Applicable in accordance with Annex 1, Chapter 2
(i) Single Underlying:	Not Applicable
(ii) Basket:	Applicable
– Scheduled Trading Day:	Scheduled Trading Day (All Indices Basis)
– Exchange Business Day:	Exchange Business Day (All Indices Basis)
– Applicable for the purposes of:	Standard Interest Payoff: Standard Digital/Performance Interest Early Redemption Trigger: Automatic Early Redemption Event Standard Redemption Payoff: Standard Digital/Performance Redemption

Underlying:	Index:	Custom Index:	Exchange:	Multiple Exchange:	Index Sponsor:	Related Exchange:	Valuation Time:	Bloomberg Ticker:
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1	FTSE 100 Index	No	London Stock Exchange	Not Applicable	FTSE International Limited	All Exchanges	Closing	UKX
2	S&P 500 Index	No	As per Index Linked Asset Condition 2	Applicable	S&P Dow Jones Indexes LLC	All Exchanges	Closing	SPX

(iii) Additional Disruption Event: Applicable in accordance with Index Linked Asset Condition 3.4

(iv) Other Events: Applicable

(v) Averaging Date Disruption: Not Applicable

(vi) Observation Date(s): The Redemption Observation Date, the Underlying Observation Date₁, the Underlying Observation Date₂, each Interest Observation Date_N and each Early Redemption Observation Date_N

(vii) Maximum Days of Disruption: Eight (8) Scheduled Trading Days

(viii) Payment Extension Days: Two (2) Payment Business Days

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

PROVISIONS APPLICABLE TO SECURED SECURITIES

27. Secured Security Provisions: Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE SECURITIES

28. (a) Form: Bearer Form:
Temporary Bearer Global Security exchangeable for a Permanent Bearer Global Security which is exchangeable for Definitive Bearer Securities only upon an Exchange Event

(b) Notes in New Global Note form (**NGN Notes**) or Certificates in New Global Note form (**NGN Certificates**): NGN Notes

29. Business Day Convention for the purposes of "Payment Business Day" election in accordance with General Condition 5.6 (*Payment Business Day*): Following Payment Business Day

30. Additional Financial Centre(s): London

31. Additional Business Centre(s): Not Applicable

32. Talons for future Coupons or Receipts to be attached to Definitive Bearer: No

Securities and dates on which such Talons mature:

33.	Redenomination (for the purposes of General Condition 3.1):	Not Applicable
34.	(a) Redemption for tax reasons (General Condition 6.3 (<i>Redemption for tax reasons</i>)):	Not Applicable
	(b) Special Tax Redemption (General Condition 6.4 (<i>Special Tax Redemption</i>)):	Not Applicable
	(c) Redemption for FATCA Withholding (General Condition 6.5 (<i>Redemption for FATCA Withholding</i>)):	Applicable
	(d) Regulatory Redemption or Compulsory Resales (General Condition 6.6 (<i>Regulatory Redemption or Compulsory Resales</i>)):	Applicable
	(e) Events of Default (General Condition 10 (<i>Events of Default</i>)):	Applicable
	(f) Illegality and Force Majeure (General Condition 19.1 (<i>Illegality and Force Majeure</i>)):	Applicable
35.	Gross Up (General Condition 8.2 (<i>Gross Up</i>)):	Not Applicable
36.	Calculation Agent:	Crédit Agricole Corporate and Investment Bank
37.	Delivery Agent (<i>Credit Linked Securities, Bond Linked Securities, ETF Linked Securities subject to physical delivery or Share Linked Securities subject to physical delivery</i>):	Not Applicable
38.	Governing Law:	English Law
39.	Essential Trigger:	Not Applicable
40.	Business Day Convention:	Following Business Day Convention
41.	Benchmark Provisions:	
	(a) Relevant Benchmark:	Applicable as per the relevant Additional Conditions applicable to the Securities.
	(b) Specified Public Source:	As per the definition in the Definitions Condition
	(c) Additional Relevant Rate Benchmark:	Not Applicable

- | | | |
|-----|--------------------|--|
| (d) | Impacted Index: | Not Applicable |
| (e) | Close of Business: | As per the definition in Rate Linked Asset Condition 5 |

OPERATIONAL INFORMATION

- | | | |
|-----|--|----------------|
| 42. | Branch of Account for the purposes of
General Condition 5.5 (<i>General
provisions applicable to payments</i>): | Not Applicable |
|-----|--|----------------|

THIRD PARTY INFORMATION

Not Applicable

Signed on behalf of the Issuer:

By: DocuSigned by:
Benoit Plant
4502E88C08D34E5...

Duly authorised

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- | | | |
|-----|---|---|
| (a) | Listing and admission to trading: | Application is expected to be made by the relevant Issuer (or on its behalf) for the Securities to be admitted to trading on London Stock Exchange's regulated market with effect from, or as soon as practicable after, the Issue Date and to be listed on the Official List of London Stock Exchange. |
| (b) | Estimate of total expenses related to admission to trading: | See paragraph 4(c) of this Part B |

2. RATINGS

- | | |
|----------|---|
| Ratings: | The Securities to be issued have not been rated |
|----------|---|

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save as discussed in "Subscription and Sale" in the Base Prospectus and save for any fees payable to the Dealer and any distributor, in connection with the issue of Securities, so far as the Issuer is aware, no person involved in the issue of the Securities has an interest material to the offer.

Investors shall be aware of the fact that the Distributors appointed for the placement of the Notes under these Final Terms will receive distribution fees embedded in the Issue Price of the Notes equal to a maximum amount of 1.75 per cent. of the aggregate nominal amount of the Notes. All distribution fees will be paid out upfront.

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

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

- | | | |
|-----|---------------------------|--|
| (a) | Reasons for the offer: | See " <i>Use of Proceeds</i> " wording in Base Prospectus |
| (b) | Estimated net proceeds: | Issue Price x Aggregate Nominal Amount of the Notes, less distribution commissions mentioned in paragraphs 3 and 6(d) of this Part B |
| (c) | Estimated total expenses: | GBP 375.00 and EUR 500.00 including listing costs and excluding regulatory fees where applicable |

5. PERFORMANCE OF UNDERLYING AND OTHER INFORMATION CONCERNING THE UNDERLYING

- | | |
|---|--|
| Underlying: | Where past and future performance and volatility of the Underlying can be obtained from: |
| Index: FTSE 100 Index and S&P 500 Index | Bloomberg Ticker: UKX and SPX |
| Further information is set out in paragraph 26 of these Final Terms | (please see the Index Sponsor Disclaimer attached as Annex B to these Final terms) |

Post-issuance information

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

6. **DISTRIBUTION**

- | | | |
|-----|--|--|
| (a) | Method of distribution: | Non-syndicated |
| (b) | If syndicated: | Not Applicable |
| (c) | If non-syndicated, name and address of Dealer: | Crédit Agricole Corporate and Investment Bank
12, place des États-Unis
CS 70052
92 547 Montrouge Cedex
France |
| (d) | Indication of the overall amount of the underwriting commission and of the placing commission: | The Distributors (as defined in paragraph 11 of this Part B) will receive a distribution commission embedded in the Issue Price of the Notes equal to a maximum amount of 1.75 per cent. of the aggregate nominal amount of the Notes. |
| (e) | U.S. Selling Restrictions: | to a Permitted Transferee outside the United States in accordance with Regulation S

Securities in Bearer Form – TEFRA D |
| (f) | Prohibition of Sales to EEA and UK Retail Investors: | Not Applicable |
| (g) | U.S. Dividend Equivalent Withholding: | The Securities are not subject to withholding under the Section 871(m) Regulations. |

7. **OPERATIONAL INFORMATION**

- | | | |
|-----|--|--------------------------|
| (a) | ISIN Code: | XS2053773870 |
| (b) | Temporary ISIN: | Not Applicable |
| (c) | Common Code: | 205377387 |
| (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): | Not Applicable |
| (g) | Delivery: | Delivery against payment |
| (h) | Names and addresses of additional Paying Agent(s) (if any): | Not Applicable |

- (i) Securities intended to be held in a manner which would allow Eurosystem eligibility:
- No Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Securities are capable of meeting them, the Securities may then be deposited with one of the ICSDs as common safekeeper). Note that this does not necessarily mean that the Securities will then be recognised as eligible collateral for Eurosystem monetary policy and intraday credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.

8. EU BENCHMARK REGULATION

EU Benchmark Regulation: Article 29(2) statement on benchmarks:

Applicable: Amounts payable under the Securities are calculated by reference to FTSE 100 Index, which is provided by FTSE International Limited and by reference to S&P 500 Index which is provided by S&P Dow Jones Indexes LLC

As at the date of these Final Terms, FTSE International Limited and S&P Dow Jones Indexes LLC are included in the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority (**ESMA**) pursuant to article 36 of the Benchmark Regulation (Regulation (EU) 2016/1011) (the **Benchmarks Regulation**).

9. TERMS AND CONDITIONS OF THE OFFER

Offer Price:

Issue Price

Conditions to which the offer is subject:

The offer of the Notes is conditional on their issue.

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

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

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

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

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

The total amount of the securities offered to the public is GBP 2,000,000

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

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

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

A prospective investor should contact the Distributors prior to the end of the Offer Period. A prospective investor will subscribe for Notes in accordance with the arrangements agreed with the Distributors relating to the subscription of securities generally.

There are no pre-identified allotment criteria. The Distributors will adopt allotment criteria that ensure equal treatment of prospective investors. All of the Notes requested through the Distributors during the Offer Period will be as otherwise specified herein.

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

Not Applicable.

Details of the minimum and/or maximum amount of the application (whether in number of securities or aggregate amount to invest):

There is no maximum amount of application.

Minimum amount of application is GBP 1,000.

Details of the method and time limits for paying up and delivering the Securities:	<p>The Notes will be available on a delivery versus payment basis.</p> <p>The Notes offered to investors will be issued on the Issue Date against payment by the Distributors, via the Dealer, to the Issuer of the gross subscription moneys. Each such investor will be notified by the Distributors of the settlement arrangements in respect of the Notes at the time of such investor's application.</p>
A full description of the manner in and date on which results of the offer are to be made public:	Not Applicable
Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:	Not Applicable
The various categories of potential investors to which the securities are offered:	The Notes are offered to the public to eligible counterparties, professional client and retail Investors
Whether a tranche has been or is being reserved for certain countries, indicate any such tranche:	Not Applicable
Process for notifying applicants of the amount allotted and an indication whether dealing may begin before notification is made:	Applicants will be notified directly by the Distributors of the success of their application. Dealing in the Notes may commence on the Issue Date.
Indication of the amount of any expenses and taxes charged to the subscriber or purchaser:	<p>Responsibility for any tax implications of investing in these Notes rests entirely with the subscriber or purchaser.</p> <p>For the Offer Price which includes the fees payable upfront to the Distributors see above "Offer Price".</p>
In the case of admission to trading on a regulated market, the name and address of the entities which have a firm commitment to act as intermediaries in secondary trading, providing liquidity through bid and offer rates and description of the main terms of their commitments:	Not Applicable

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

Applicable. An offer of the Securities may be made by the Dealers and Meteor Asset Management Limited (the **Initial Authorised Offeror**) and any additional financial intermediaries who have or obtain the Issuer's specific consent to use the Base Prospectus in connection with the Non-exempt Offer and who are identified on the website at <http://www.documentation.ca-cib.com/IssuanceProgram> (the **Additional Authorised Offeror**) and any additional financial intermediaries who have or obtain the issuer's general consent to use the Base Prospectus in connection with the Non-exempt Offer and who are identified as such on their website (the **General Authorised Offeror**) (together, the **Authorised Offerors**) other than pursuant to Articles 1(4) and/or 3(2) of the Prospectus Regulation in Finland (the **Non-Exempt Offer Jurisdictions**) during the period from 4 June 2020 until 26 June 2020 (the **Offer Period**).

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

Specific Consent and General Consent

Authorised Offeror(s):

Applicable

Meteor Asset Management Limited
55 King William Street, London EC4R
9AD (the **Initial Authorised Offeror**)

and

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

and

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

Other conditions to consent:

Not Applicable

ANNEX B – INDEX SPONSOR DISCLAIMER

FTSE 100 Index

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S&P 500 Index

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