MiFID II product governance / Retail investors, professional investors and eligible counterparties target market – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Securities, taking into account the five (5) categories referred to in item 19 of the Guidelines published by the European Securities and Markets Authority (**ESMA**) on 3 August 2023, has led to the conclusion that the target market for the Securities is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, **MiFID II**). Any person subsequently offering, selling or recommending the Securities (a **Distributor**) should take into consideration the manufacturer's target market assessment; however, a Distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Securities (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

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

UK RETAIL – PROHIBITION OF SALES TO UK RETAIL INVESTORS WITHOUT DISCLOSURE DOCUMENT – The Securities are not intended to be offered, sold, distributed or otherwise made available to, and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom ("**UK**") without a disclosure document required by the FCA Product Disclosure Sourcebook ("**DISC**") and/or the Consumer Composite Investments (Designated Activities) Regulations 2024 for offering, selling or distributing the Securities or otherwise making them available to retail investors in the UK. For these purposes, a "retail investor" means a person who is neither: (i) a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 ("**EUWA**"); nor (ii) a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024 (the "**POATRs**").

FINAL TERMS DATED 20 NOVEMBER 2026

Issue of SEK 200,000,000 Index Linked Redemption Notes due January 2032

under the 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 Regulation (EU) 2017/1129, as amended (the **Prospectus Regulation**) and must be read in conjunction with the Base Prospectus dated 7 May 2026 as supplemented by the supplements to the Base Prospectus dated 18 June 2026 (in relation to Final Terms dated 3 June 2026) and 11 September 2026 (the "**Supplements**") (provided that to the extent any such Supplement (i) is published and approved after the date of these Final Terms and (ii) provides for any change to the Conditions such changes shall have no effect with respect to the Conditions of the Securities to which these Final Terms relate) (the Base Prospectus) in order to obtain all the relevant information. A summary of the issue of the Securities is annexed to these Final Terms. The Base Prospectus and any Supplements are available for viewing on the Luxembourg Stock Exchange website (www.luxse.com) and during normal business hours at the registered office of Crédit Agricole CIB and on its website (https://www.documentation.ca-cib.com/IssuanceProgram).

1	(a)	Series Number:	4827
	(b)	Type of Securities:	Notes
	(c)	Tranche Number:	1
	(d)	Date on which the Securities become fungible:	Not Applicable
2	(a)	Specified Currency	Swedish Kronor (**SEK**)
	(b)	Alternative Currency Conditions:	Not Applicable
3	Aggregate Nominal Amount:		
	(a)	Series:	SEK 200,000,000
	(b)	Tranche:	SEK 200,000,000
4	Issue Price:		100,00 per cent. 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:	28 January 2027

	(b) Trade Date(s):	10 November 2026
	(c) Interest Commencement Date:	Not Applicable
7	Redemption Date:	28 January 2032, subject to any early redemption date
8	Type of Notes:	
	(a) Interest:	Not Applicable
	(b) **Redemption:**	**Index 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) Partly Paid Securities Provisions:	Not Applicable
9	Date Board approval for issuance of Securities obtained:	Not Applicable

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

10	Fixed Rate Security :	Not Applicable
11	Floating Rate Security:	Not Applicable
12	Linked Interest Security:	Not Applicable
13	Zero Coupon Security:	Not Applicable

PAYOFF FEATURES (IF ANY) RELATING TO INTEREST

14	Payoff Features:	Not Applicable

PROVISIONS RELATING TO REDEMPTION

15	**Redemption Determination Date(s):**	For the purposes of determining the **Final Redemption Amount**, the **Redemption Observation Date** (i.e. 14 January 2032) (see also paragraph 16(b) of these Final Terms)
16	**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 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**
vii. Standard Performance Redemption:	**Applicable in accordance with Annex 5, Part B, Chapter 7** Applicable: Specified Dates The Redemption Payoff applicable to a Redemption Determination Date for Securities for which **Standard Performance Redemption** is applicable will be calculated on such Redemption Determination Date as follows, expressed as a percentage: (i) If **Performance_FR** is higher than or equal to **FRB** on the Redemption Observation Date: **P1 + [Max (F1, L x (Performance_RA – S))]** (ii) Otherwise : **Max(F2, P2 x Performance_RA)**
– FRB :	100.00 per cent.
– P1 :	100.00 per cent.
– P2:	100.00 per cent.
– F1 :	0.00 per cent.
– L :	80.00 per cent.
– S :	100.00 per cent.
– F2 :	90.00 per cent.
– Performance_FR : Performance_RA :	Performance(i)
– Performance(i):	Option 1 applies: $\frac{\textbf{Underlying Value}_{2i}}{\textbf{Underlying Value}_{1i}}$
– Underlying $Value_{2i}$:	Means, the Underlying $Value_i$ of the $Underlying_i$ determined in accordance with the applicable Relevant $Observation_{2i}$
– Relevant $Observation_{2i}$:	Average Underlying Level shall apply Means, 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$_{2i}$:
14 January 2031
14 February 2031
14 March 2031
15 April 2031
14 May 2031
16 June 2031
14 July 2031
14 August 2031
15 September 2031
14 October 2031
14 November 2031
15 December 2031
14 January 2032

being understood that, and in order to avoid any doubt, each date is deemed to be an Observation Date, which is a Relevant Timing$_2$ for the purposes of calculating the Relevant Observation$_2$.

– Underlying Value$_{1i}$: Means, Underlying Value$_i$ of the Underlying$_{(i)}$ on the Initial Observation Date

– Initial Observation Date : 14 January 2027

– Underlying(i) : **Index**: 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: 100.00 per cent.

(c) Fair Market Value Redemption Amount: Applicable

i. Hedge Amount: Applicable

ii. Fair Market Value Redemption Amount Percentage: Not Applicable

(d) Instalment Redemption Amount determined in accordance with: Not Applicable

(e) Physical Settlement: Not Applicable

(f) Scheduled Physical Settlement at Maturity: Not Applicable

(g) Clean-up Call Option (General Condition 6.7 (*Clean-up Call Option*)): Not Applicable

17 Instalment Securities: Not Applicable

18	Credit Linked Securities:	Not Applicable
19	Bond Linked Securities:	Not Applicable
20	Preference Share Linked Securities:	Not Applicable
21	**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

22	Payoff Features:	Not Applicable

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

Applicable

	Index Linked Security:	**Index Linked Redemption Security**: **Applicable in accordance with Annex 1, Chapter 2**
	i. **Single Underlying:**	**Applicable**
	ii. Basket:	Not Applicable
	- Applicable for the purposes of:	Standard Redemption Payoff: **Standard Performance Redemption**
	- Index:	STOXX Europe 600 Price Index EUR
	- Custom Index:	No
	- Exchange:	As per Index Linked Asset Condition 2
	- Multiple Exchange:	Applicable
	- Index Sponsor:	STOXX Limited
	- Related Exchange:	All Exchanges
	- Valuation Time:	Closing
	- Bloomberg Ticker:	SXXP
	iii. Additional Disruption Event:	Applicable in accordance with Index Linked Asset Condition 3.3
	iv. Other Events:	Applicable
	v. Observation Date(s):	The Initial Observation Date, the Redemption Observation Date and each Relevant $Timing_{2i}$
	vi. Maximum Days of Disruption:	Eight (8) Scheduled Trading Days
	vii. Payment Extension Days:	Two (2) Business Days
	viii. Averaging Date Disruption:	Not Applicable
	ix. Clearance System:	As specified in Index Linked Asset Condition 2

PROVISIONS APPLICABLE TO SECURED SECURITIES

24	Secured Security Provisions:	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE SECURITIES

25	(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
	(c) CMU Securities:	Not Applicable
26	Branch of Account for the purposes of General Condition 5.5 (*General provisions applicable to payments*):	Not Applicable
27	Essential Trigger	Not Applicable
28	Additional Financial Centre(s):	Stockholm
29	Additional Business Centre(s):	Not Applicable
30	Talons for future Coupons or Receipts to be attached to Definitive Bearer Securities and dates on which such Talons mature:	No
31	Redenomination (for the purposes of General Condition 3.1):	Not Applicable
32	(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
33	Gross Up (General Condition 8.2 (*Gross Up*)):	Not Applicable
34	Calculation Agent:	Crédit Agricole Corporate and Investment Bank

35	Delivery Agent:	Not Applicable
36	Governing Law:	English law The Guarantee is governed by English law
	(a) Agent for service of process:	Crédit Agricole CIB, London branch Broadwalk House, 5 Appold Street, London EC2A 2DA
37	French Law Securities Provisions:	Not Applicable
38	Business Day Convention:	Modified Following Business Day Convention
39	Benchmark Provisions:	Applicable
	(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

THIRD PARTY INFORMATION

Not Applicable

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 any distributor, in connection with the issue of Securities, so far as the Issuer is aware, no person involved in the issue of the Securities has an interest material to the offer. Investors shall be aware of the fact that the Distributor(s) appointed for the placement of the Securities under these Final Terms will receive distribution fees embedded in the Issue Price of the Securities equal to a maximum amount of 6.00% upfront (equivalent to 1.20% p.a. assuming the Securities remain outstanding to their scheduled Redemption Date) of the Aggregate Nominal Amount of the Securities purchased by the distributor is payable by the Issuer to the distributor on the Issue Date. All distribution fees will be paid out upfront.

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:
Index :	
STOXX Europe 600 Price Index EUR	STOXX® Europe 600 - STOXX Bloomberg Ticker : SXXP Index Please also see the disclaimer attached 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:	Not Applicable
(e)	U.S. Selling Restrictions:	For all Securities other than U.S. Securities: to a Permitted Transferee outside the United States in accordance with Regulation S Securities in Bearer Form – TEFRA D
(f)	Prohibition of Sales to EEA Retail Investors:	Not Applicable
(g)	Prohibition of Sales to UK Retail Investors:	Not Applicable
(h)	Prohibition of Sales to Belgian Consumers:	Applicable
(i)	Prohibition of Offer to Private Clients in Switzerland:	Not Applicable
(j)	U.S. Dividend Equivalent Withholding:	The Securities are not subject to withholding under the Section 871(m) Regulations
(k)	Swiss Non-Exempt Offer:	Not Applicable

7 OPERATIONAL INFORMATION

(a)	ISIN:	SE0031089230
(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
(i)	Securities intended to be held in a	No.

manner which would allow Eurosystem eligibility:	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:	Applicable : Amounts payable under the Securities are calculated by reference to an Index (or, as the case may, be several Indexes), provided by the Index Sponsor(s) which is (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 Benchmarks Regulation (Regulation (EU) 2016/1011, as amended).

9 TERMS AND CONDITIONS OF THE OFFER

(a)	Offer Price:	Issue Price
(b)	Conditions to which the offer is subject:	The offer of the Securities is conditional on their issue and on the release by NASDAQ OMX Stockholm AB's, prior to the Issue Date of the relevant authorization of the admission of the Securities to listing on NASDAQ OMX Stockholm AB's. A placement fee of up to 6.00 per cent. upfront (equivalent to 1.20 per cent. p.a. assuming the Securities remain outstanding to their scheduled Redemption Date) of the Aggregate Nominal Amount of the Securities purchased by the distributor is payable by Crédit Agricole CIB to the distributor on the Issue Date. The fee is built into the terms of the Securities and impacts the rate of return on the Securities. The fee remunerates the distributor for making the product available to investors and not for advising them to purchase the product. If a distributor is providing investment advice to investors, the cost of such service should be arranged between the distributor and investors directly. The Issuer reserves the right, in its absolute discretion, to cancel the offer and the issue of the Securities 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 Securities 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 Securities.
(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
(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 the Securities 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 Securities 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 Securities. A prospective investor should contact the Distributor(s) prior to the end of the Offer Period. A prospective investor will subscribe for the Securities 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 Securities requested through the Distributor(s) during the Offer Period will be as otherwise specified herein.
(e)	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
(f)	Description of the possibility to reduce subscriptions and manner for refunding amounts paid in excess by applicants:	Not Applicable
(g)	Details of the method and time limits for paying up and delivering the Securities:	Not Applicable
(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	Not Applicable

	exercised:	
(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. For the Offer Price, which includes the fees payable upfront to the Distributor, see above "Offer Price" and paragraph 3 above.
(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:	Under normal market conditions, CACIB will endeavour to provide daily a secondary market for the Securities with a maximum bid-offer spread of 1.00 per cent. The bid price of the Securities may be below par and not reflect the last published indicative valuation but will be consistent with it by taking into account the evolution of the different valuation parameters of the Securities.
(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 Dealer and Garantum Fondkommission AB Norrmalmstorg (the **Initial Authorised Offeror(s)**) 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(s) (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 Sweden (the **Non-Exempt Offer Jurisdiction**) during the period from 20 November 2026 until 30 December 2026 (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):	**Garantum Fondkommission AB Norrmalmstorg,** Smålandsgatan 16 P.O. Box 7364, 103 90 Stockholm, Sweden

		(the **Initial Authorised Offeror(s))** and Any Additional Authorised Offeror and Any General Authorised Offeror.
(r)	Other conditions to consent:	Not Applicable

ANNEX A

(This Annex forms part of these Final Terms to which it is attached)

DISCLAIMERS RELATING TO THE UNDERLYING

STOXX Europe 600 Price Index EUR Index

STOXX Ltd., ISS STOXX Index GmbH and their licensors, research partners or data providers have no relationship to Crédit Agricole CIB, other than the licensing of the STOXX® Europe 600 Price EUR index (hereinafter "Index") and the related trademarks for use in connection with the Securities.
In case the Index is an iSTOXX or idDAX index, note that such indices are tailored to a customer request or market requirement based on an individualized rule book which is not integrated into the STOXX Global index family od DAX index family.
STOXX Ltd., ISS STOXX Index GmbH and their licensors, research partners or data providers do not:
» sponsor, endorse, sell or promote the Securities (hereinafter "Products").
» recommend that any person invest in the Products or any other securities.
» have any responsibility or liability for or make any decisions about the timing, amount or pricing of the Products.
» have any responsibility or liability for the administration, management or marketing of the Products.
» consider the needs of the Products or the owners of the Products in determining, composing or calculating the Index or have any obligation to do so.
STOXX Ltd. and ISS STOXX Index GmbH respectively as the licensor and their licensors, research partners or data providers give no warranty, and exclude any liability (whether in negligence or otherwise), in connection with the Products or their performance.
Specifically,
» STOXX Ltd., ISS STOXX Index GmbH and their licensors, research partners or data providers do not give any warranty, express or implied, and exclude any liability about:
- The results to be obtained by the Products, the owner of the Products or any other person in connection with the use of the Index and the data included in the Index;
- The accuracy, timeliness, and completeness of the Index and its data;
- The merchantability and the fitness for a particular purpose or use of the Index and its data;
- The performance of the Products generally.
» STOXX Ltd., ISS STOXX Index GmbH and their licensors, research partners or data providers give no warranty and exclude any liability, for any errors, omissions or interruptions in the Index or its data;
» Under no circumstances will STOXX Ltd., ISS STOXX Index GmbH or their licensors, research partners or data providers be liable (whether in negligence or otherwise) for any lost profits or indirect, punitive, special or consequential damages or losses, arising as a result of such errors, omissions or interruptions in the Index or its data or generally in relation to the Products even in circumstances where STOXX Ltd., ISS STOXX Index GmbH or their licensors, research partners or data providers are aware that such loss or damage may occur.
In case the Index is a Decrement index, STOXX Ltd., ISS STOXX Index GmbH and their licensors, research partners or data providers
» expressly declare that the valuation and calculation methodologies for the Index require deductions from the index performance (the "Performance Deductions") and therefore may not be reflecting the aggregate fair or full performance of the Index.
» do not have any responsibility for, and do not purport, neither expressly nor by implication, that any Performance Deduction is adequate or sufficient for any particular purpose, such as serving as a sufficient basis for achieving capital protection in capital protected products.
STOXX Ltd. and ISS STOXX Index GmbH do not assume any contractual relationship with the purchasers of the Product or any other third parties. The licensing agreement between Crédit Agricole CIB and the respective licensors solely for their benefit and not for the benefit of the owners of the Products or any other third parties.

ANNEX B – ISSUE SPECIFIC SUMMARY

1. INTRODUCTION AND DISCLAIMERS

Crédit Agricole CIB Financial Luxembourg S.A. (**Crédit Agricole CIB FL** or the **Issuer**) is a limited liability company (société anonyme), having its registered office at 31-33, Avenue Pasteur, L2311 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 an Index. The Notes are identified by the ISIN Code : **SE0031089230**.

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 7 May 2026 and any supplement to the Base Prospectus 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 20 November 2026 (the **Final Terms**),
which together constitute a prospectus for the purposes of the Prospectus Regulation containing the necessary information concerning the issuer and the securities offered to the public or to be admitted to trading on a regulated market (the **Prospectus**).
Full information on the Issuer, the Guarantor 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.

– Principal activities

Crédit Agricole CIB FL pursues the activity of issuing debt securities.

– 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.

– Key executives

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

- Patrick JULIAN
- Francesco SAGONE
- Lukasz MALECKI

– Statutory Auditors

The statutory auditor of Crédit Agricole CIB FL is Forvis Mazars, 5 rue Guillaume J. Kroll, L-1882 Luxembourg.

2.2 What is the key financial information concerning the Issuer?

The following tables show selected key financial information (within the meaning of Delegated Regulation (EU) 2019/979) of the Issuer for the financial years ending 31 December 2024 and 31 December 2025 and for the half-years ending 30 June 2025 and 30 June 2026 (all figures are expressed in thousands of euros):

A. Income Statement

	31/12/2024 (audited)	**30/06/2025**	**31/12/2025 (audited)**	**30/06/2026**
Operating profit/loss or another similar measure of financial performance used by the issuer in the financial statements	139	-	155	-

B. Balance sheet for non-equity securities

	31/12/2024 (audited)	**30/06/2025**	**31/12/2025 (audited)**	**30/06/2026**
Net financial debt (long term debt plus short term debt minus cash)	16,460,342	16,879,943	19,003,978	24,683,990
Current ratio (current assets/current liabilities)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Debt to equity ratio (total liabilities/total shareholder equity)	36,186	36,968	32,882	43,040
Interest cover ratio (operating income/interest expense)	Not Applicable	Not Applicable	Not Applicable	Not Applicable

C. Cash flow statement for non-equity securities

	31/12/2024 (audited)	**30/06/2025**	**31/12/2025 (audited)**	**30/06/2026**

Net Cash flows from operating activities	(67)	728	386	494
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.

2.3 What are the issuer's specific risks?

The following risks have been identified as being significant and specific to the Issuer and of a nature, should they materialise, to have a significant negative impact on its business activity, its financial position and its access to various sources of financing:

1. Crédit Agricole CIB 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 an Index (the **Underlying**$_{(i)}$). Information on the past and future performance of the Underlying$_{(i)}$ will be published on Bloomberg (Bloomberg Ticker : **SXXP**). The Notes will only be identified by the ISIN Code **SE0031089230**.

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 up to 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 100,00 per cent. of the aggregate nominal amount of the Notes.
The Minimum Trade is not applicable.
The Notes will be issued on 28 January 2027 (the **Issue Date**) in uncertificated and dematerialised book-entry form. The maturity date of the Notes will be 28 January 2032 (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. Redemption

Final Redemption:

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 100.00 per cent., and

Redemption Payoff will be calculated as follows:

(i) If **Performance_FR** is higher than or equal to **FRB1** on the Redemption Observation Date **P1 + [Max (F1, L x (Performance_RA – S))]**

(ii) Otherwise : **Max(F2, P2 x Performance_RA)**

With :

–	FRB1 :	100.00 per cent.
–	P1 :	100.00 per cent.
–	P2:	100.00 per cent.
–	F1 :	0.00 per cent.
–	L :	80.00 per cent.
–	S :	100.00 per cent.
–	F2 :	90.00 per cent.
–	Performance_FR :	Performance(i)
–	Performance_RA :	
–	Performance(i):	Option 1 applies: $\frac{\textbf{Underlying Value}_{2i}}{\textbf{Underlying Value}_{1i}}$
–	Underlying $Value_{2i}$:	Means, the Underlying $Value_i$ of the $Underlying_i$ determined in accordance with the applicable Relevant $Observation_{2i}$
–	Relevant $Observation_{2i}$:	Average Underlying Level shall apply Means, 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 $Date_{2i}$:
14 January 2031
14 February 2031
14 March 2031
15 April 2031
14 May 2031

16 June 2031
14 July 2031
14 August 2031
15 September 2031
14 October 2031
14 November 2031
15 December 2031
14 January 2032

being understood that, and in order to avoid any doubt, each date is deemed to be an Observation Date, which is a Relevant Timing$_2$ for the purposes of calculating the Relevant Observation$_2$.

– Underlying Value$_{1i}$: Means, Underlying Value$_i$ of the Underlying$_{(i)}$ on the Initial Observation Date

– Initial Observation Date : 14 January 2027

– Underlying Value$_i$: Means, the Index Level of the Underlying$_{(i)}$ on the relevant Observation Date at the Valuation Time

– Underlying$_{(i)}$: **Index**:

Underlying:	Index:	Sponsor:	Bloomberg Ticker:
i	STOXX Europe 600 Price Index EUR	STOXX Limited	SXXP Index

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, and to be listed on the Official List of Nasdaq Stockholm.

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 99.96 per cent. interest and consequently controls the Issuer. Crédit Agricole CIB's legal entity identifier (LEI) is 1VUV7VQFKUOQSJ21A208.

The following tables show selected key financial information (within the meaning of Delegated Regulation (EU) 2019/979 of Crédit Agricole CIB for the financial years ending 31 December 2024 and 31 December 2025 and for the half-years ending 30 June 2025 and 30 June 2026 (all figures are expressed in millions of euros):

A. Income statement for credit institutions

	31/12/2024 (audited)	30/06/2025	31/12/2025 (audited)	30/06/2026
Net interest income (or equivalent)	3,877	1,854	3,664	1,865
Net fee and commission income	1,176	719	1,479	773
Net impairment loss on financial assets	-	-	-	-
Net trading income[1]	3,168	1,966	3,541	1,958
Measure of financial performance used by the issuer in the financial statements such as operating profit	3,594	1,997	3,685	2,049
Net profit or loss (for consolidated financial statements net profit or loss attributable to equity holders of the parent) (ie. Net income Group share)	2,697	1,600	2,866	1,530

[1] The amounts presented take into account an error correction relating to certain issued financial liabilities. On these instruments, the effects attributable to changes in own credit risk, previously recognised directly in equity, should have been recognised in profit or loss at inception. Net gains or losses on other assets/liabilities at fair value through profit or loss are corrected by an amount of -€26 million and taxes by +€7 million as at 30 June 2025. Earnings per share are also adjusted accordingly.

B. Balance sheet for credit institutions

	31/12/2024 (audited)	30/06/2025	31/12/2025 (audited)	30/06/2026	Value as outcome from the most recent Supervisory Review and Evaluation Process ('SREP')
Total assets	847,910	827,656	884,789	954,662	Not Applicable
Senior debt	77,754	69,700	74,879	73,102	Not Applicable
Subordinated debt	4,621	4,448	4,544	4,335	Not Applicable
Loans and receivables from customers (net)	193,129	190,392	198,240	217,271	Not Applicable
Deposits from customers[1]	202,524	195,825	227,394	235,781	Not Applicable
Total equity	32,715	33,195	35,035	37,384	Not Applicable
Non performing loans (based on gross carrying amount)/Loans and receivables)	1.20%	1.20%	1.10%	1.40%	Not Applicable

Phased-in Common Equity Tier 1 capital (CET1) ratio or other relevant prudential capital adequacy ratio depending on the issuance	11.10%	12.10%	12.90%		8.47% at 31 December 2025 8.46 % at 30 June 2025 8.45% at 31 December 2024
Phased-in Total Capital Ratio	20.99%	24.40%	25.53%		12.63% at 31 December 2025 12.62% at 30 June 2025 12.61% at 31 December 2024
Leverage Ratio calculated under applicable regulatory framework	3.30%	3.50%	3.70%		3.00%

[1] The amounts presented take into account the correction of a classification error affecting certain counterparties between amounts due to credit institutions and amounts due to customers. This correction results in a reclassification of €8,396 million from amounts due to credit institutions to amounts due to customers as at 31 December 2025.

A. Qualifications in the audit report

The audit reports do not contain any qualifications with respect to Crédit Agricole CIB's historical financial information.

B. 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 Securities 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 Securities will be offered to eligible counterparties, professional client and/or retail Investors, during an open period from 20 November 2026 to 30 December 2026 (the **Offer Period**) in Sweden, subject to (i) the Securities 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 Certificates 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 securities 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 Certificates.

A prospective investor will subscribe for Securities in accordance with the arrangements agreed with the Distributor relating to the subscription of securities generally.

The Securities will be available on a delivery versus payment basis. The Securities 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 Securities at the time of such investor's application.

The Issuer estimates that the Securities 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 Certificates may commence on the Issue Date

If the subscription for a Securities 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 Securities will be received within the limit of the number of Securities available. Subscription orders for Securities may be reduced in the event of oversubscription, and any excess proceeds will be returned by Crédit Agricole CIB to the investor.

A placement fee of up to 6.00 per cent. upfront (equivalent to 1.20% p.a. assuming the Securities remain outstanding to their scheduled Redemption Date) of the Aggregate Nominal Amount of the Securities purchased by the Distributor is payable by Crédit Agricole CIB to the distributor on the Issue Date.

The Notes will be offered to eligible counterparties, professional clients and/or retail Investors.
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?

Crédit Agricole CIB (the **Dealer**) 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 up to 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 B – ÄRENDESPECIFIK SAMMANFATTNING

1. INLEDNING OCH VARNINGAR

Crédit Agricole CIB Finance Luxembourg S.A. (**Crédit Agricole CIB FL** eller **emittenten**) är ett aktiebolag (société anonyme) med säte på 31-33, Avenue Pasteur, L-2311 Luxembourg. Emittentens identifieringskod för juridiska personer (LEI) är: **529900XFWQOQK3RQS789**.

De skuldförbindelser (**obligationerna**) som ges ut av emittenten är strukturerade obligationer vars avkastning beror på utvecklingen för ett Index. Obligationerna identifieras med ISIN-koden: **SE0031089230**.

Detta dokument utgör sammanfattningen av prospektet (**sammanfattningen**) enligt förordning (EU) 2017/1129 (**prospektförordningen**) och ska läsas tillsammans med:
- grundprospektet daterat 7 maj 2026 och eventuella tillägg till grundprospektet som godkänts av CSSF i Luxemburg, 283 route d'Arlon L-1150 Luxembourg, e-post: direction@cssf.lu, i egenskap av behörig myndighet enligt prospektförordningen (**grundprospektet**), kompletterat genom
- de slutliga villkoren daterade 20 november 2026 (**slutliga villkoren**),

vilka tillsammans utgör ett prospekt enligt prospektförordningen och innehåller den nödvändiga informationen om emittenten och de värdepapper som erbjuds till allmänheten eller tas upp till handel på en reglerad marknad (**prospektet**).
Fullständig information om emittenten, garanten i förekommande fall och erbjudandet av obligationerna finns endast tillgänglig genom en samlad läsning av grundprospektet och de slutliga villkoren.

Varning till läsaren
Denna sammanfattning bör betraktas som en introduktion till prospektet. Varje beslut att investera i obligationerna bör baseras på investerarens bedömning av prospektet i dess helhet, inklusive grundprospektet, eventuella dokument som införlivats genom hänvisning däri, eventuella tillägg som offentliggörs från tid till annan samt de slutliga villkoren.
Investeraren kan förlora hela eller delar av det investerade kapitalet i obligationerna som ges ut av emittenten. Om talan väcks i domstol angående informationen i prospektet kan den investerare som är kärande enligt nationell rätt bli tvungen att stå för kostnaderna för översättning av prospektet innan de rättsliga förfarandena inleds.
Civilrättsligt ansvar kan endast åläggas de personer som lagt fram sammanfattningen, inklusive eventuell översättning av den, men endast om innehållet i sammanfattningen är vilseledande, felaktigt eller oförenligt med de andra delarna av prospektet, eller om den inte, tillsammans med de andra delarna av prospektet, ger nyckelinformation som hjälper investerare när de överväger att investera i sådana obligationer.
Du står i begrepp att köpa en produkt som inte är enkel och som kan vara svår att förstå.

2. NYCKELINFORMATION OM EMITTENTEN

a. Vem är emittent av värdepapperen?

Crédit Agricole CIB Finance Luxembourg S.A. (**Crédit Agricole CIB FL**) har bildats i Storhertigdömet Luxemburg som ett publikt aktiebolag (*société anonyme*) på obestämd tid den 7 maj 2018 och är registrerat i Luxemburgs handels- och bolagsregister under nummer B224538, med säte på 31-33, Avenue Pasteur, L-2311 Luxembourg. Emittentens identifieringskod för juridiska personer (LEI) är: 529900XFWQOQK3RQS789.

– Huvudverksamhet

Crédit Agricole CIB FL bedriver verksamhet som består i att ge ut skuldförbindelser.

– Organisationsstruktur/Större aktieägare

Crédit Agricole Corporate and Investment Bank (**Crédit Agricole CIB**) och dess konsoliderade dotterföretag sammantaget (**Crédit Agricole CIB-koncernen**) omfattar Crédit Agricole CIB FL, som är ett konsoliderat dotterföretag till Crédit Agricole CIB. Crédit Agricole CIB FL har inga dotterföretag. Crédit Agricole CIB, ett *société anonyme* bildat i Frankrike, är direkt moderföretag till Crédit Agricole CIB FL med 100,00 % av aktierna och kontrollerar därmed Crédit Agricole CIB FL.

– Ledande befattningshavare

Styrelsen i Crédit Agricole CIB FL består av följande ledamöter:

- Patrick JULIAN
- Francesco SAGONE
- Lukasz MALECKI

– Lagstadgade revisorer

Crédit Agricole CIB FL:s lagstadgade revisor är Forvis Mazars, 5 rue Guillaume J. Kroll, L-1882 Luxembourg.

b. Vilken är den finansiella nyckelinformationen om emittenten?

Följande tabeller visar utvald finansiell nyckelinformation (i den mening som avses i kommissionens delegerade förordning (EU) 2019/979) för emittenten för räkenskapsåren som slutar den 31 december 2024 och den 31 december 2025 samt för halvåren som slutar den 30 juni 2025 och den 30 juni 2026 (alla belopp anges i tusen euro):

A. Resultaträkning

	2024-12-31 (reviderad)	**2025-06-30**	**2025-12-31 (reviderad)**	**2026-06-30**
Rörelseresultat eller annat liknande mått på det finansiella resultatet som används av emittenten i de finansiella rapporterna	139	-	155	-

B. Balansräkning för icke-aktierelaterade värdepapper

	2024-12-31 (reviderad)	**2025-06-30**	**2025-12-31 (reviderad)**	**2026-06-30**
Finansiell nettoskuld (långfristiga skulder plus kortfristiga skulder minus kontanta medel)	16 460 342	16 879 943	19 003 978	24 683 990
Balanslikviditet (omsättningstillgångar/ kortfristiga skulder)	Ej tillämpligt	Ej tillämpligt	Ej tillämpligt	Ej tillämpligt
Skuldsättningsgrad (totala skulder/totalt eget kapital)	36 186	36 968	32 882	43 040
Räntetäckningsgrad (rörelseresultat/ räntekostnader)	Ej tillämpligt	Ej tillämpligt	Ej tillämpligt	Ej tillämpligt

C. Kassaflödesanalys för icke-aktierelaterade värdepapper

	2024-12-31 (reviderad)	**2025-06-30**	**2025-12-31 (reviderad)**	**2026-06-30**

Nettokassaflöde från löpande verksamhet	(67)	728	386	494
Nettokassaflöde från finansieringsverksamhet	-	-	-	-
Nettokassaflöde från investeringsverksamhet	Ej tillämpligt	Ej tillämpligt	Ej tillämpligt	Ej tillämpligt

D. Anmärkningar i revisionsberättelsen

Revisionsberättelserna innehåller inga anmärkningar avseende Crédit Agricole CIB FL:s historiska finansiella information.

c. Vilka nyckelrisker är specifika för emittenten?

Följande risker har identifierats som väsentliga och specifika för emittenten och som, om de skulle realiseras, är av en sådan art att de kan ha en betydande negativ inverkan på dess verksamhet, dess finansiella ställning och dess tillgång till olika finansieringskällor:

1. Crédit Agricole CIB FL kan drabbas av förluster om ett resolutionsförfarande skulle inledas eller om Crédit Agricole-koncernens finansiella situation skulle försämras avsevärt; och
2. Crédit Agricole CIB FL är i hög grad beroende av Crédit Agricole CIB, sitt moderföretag. Dessutom bär Crédit Agricole CIB FL en kreditrisk på Crédit Agricole CIB, som är den enda motparten i Crédit Agricole CIB FL:s finansiella transaktioner

3. NYCKELINFORMATION OM VÄRDEPAPPEREN

a. Vilka är värdepapperens viktigaste egenskaper?

A. Allmänt

Obligationerna som ska ges ut av emittenten är strukturerade obligationer vars avkastning beror på utvecklingen för ett Index (den **underliggande tillgången**$_{(i)}$). Information om den historiska och framtida utvecklingen för den underliggande tillgången$_{(i)}$ kommer att publiceras på Bloomberg (Bloomberg Ticker : **SXXP**). Obligationerna kommer endast att identifieras med ISIN-koden **SE0031089230**.

Obligationerna är denominerade i svenska kronor (**SEK**; även den **angivna valutan**) och varje inlösenbelopp som ska betalas kommer att betalas i den angivna valutan.
Det maximala nominella beloppet för de erbjudna obligationerna är upp till 200 000 000 SEK, representerat av 20 000 obligationer med ett nominellt belopp på 10 000 SEK vardera (**nominellt belopp**). Emissionskursen är 100,00 % av det totala nominella beloppet för obligationerna.
Minsta handelspost är ej tillämplig.
Obligationerna kommer att emitteras den 28 januari 2027 (**emissionsdagen**) i dematerialiserad och kontoförd form. Obligationernas förfallodag kommer att vara den 28 januari 2032 (**förfallodagen**).
Obligationerna regleras av engelsk rätt.

B. Kreditbetyg
Ej tillämpligt, obligationerna har inte erhållit något kreditbetyg.

C. Beskrivning av rättigheter, rangordning och begränsningar som är knutna till obligationerna
Rangordning: obligationerna utgör direkta, icke efterställda och garanterade förpliktelser för emittenten och rangordnas och kommer att rangordnas *pari passu* sinsemellan och (med förbehåll för vissa undantag som följer av lag) lika med alla andra icke säkerställda förpliktelser (med undantag för eventuella efterställda förpliktelser) som emittenten har, nuvarande eller framtida.

Händelser som medför förtida inlösen: villkoren för obligationerna innehåller bestämmelser om händelser som medför förtida inlösen av obligationerna. Obligationerna förfaller till betalning efter meddelande till investerarna när en sådan händelse som medför förtida inlösen har inträffat.

Substitution: Crédit Agricole S.A. kan ersättas av Crédit Agricole CIB som garant avseende obligationerna, genom gemensamt beslut av Crédit Agricole S.A. och Crédit Agricole CIB, utan samtycke från innehavarna av obligationerna (**obligationsinnehavarna**).

D. Ränta
Ingen periodisk kupong betalas på obligationerna.

E. Inlösen

Slutlig inlösen:
Under förutsättning att obligationerna inte har lösts in i förtid kommer obligationerna att lösas in på förfallodagen. Investeraren kommer att erhålla ett kontant belopp per obligation i den angivna valutan motsvarande följande slutliga inlösenbelopp:

Nominellt belopp *x* (referenspris x inlösenutfall)

Där:

Referenspris avser 100,00 %, och
Inlösenutfall kommer att beräknas enligt följande:

1. Om **Utveckling_FR** är högre än eller lika med **FRB1** på inlösenobservationsdagen **P1 + [Max (F1, L x (Utveckling_RA – S))]**
2. Annars: **Max(F2, P2 x Utveckling_RA)**

Med:

–	FRB1:	100,00 %
–	P1:	100,00 %
–	P2:	100,00 %
–	F1:	0,00 %
–	L:	80,00 %
–	S:	100,00 %
–	F2:	90,00 %
–	Utveckling_FR:	$\text{Utveckling}_{(i)}$
–	Utveckling_RA:	
–	$\text{Utveckling}_{(i)}$:	Alternativ 1 tillämpas: $\frac{\textbf{Underliggande värde}_{2i}}{\textbf{Underliggande värde}_{1i}}$
–	Underliggande värde_{2i}:	Avser underliggande värde_i för underliggande tillgång_i, fastställt i enlighet med tillämplig relevant observation_{2i}
–	Relevant observation_{2i}:	Genomsnittlig underliggande nivå ska tillämpas Avser genomsnittet av underliggande värde_i på de relevanta tidpunkterna_{2i}
–	Relevant tidpunkt_{2i}:	Avser varje $\text{genomsnittsberäkningsdag}_{2i}$
–	Genomsnittsberäkningsdag2i:	Avser varje datum som anges i tabellen nedan:

Genomsnittsberäkningsdag2i:
14 januari 2031

14 februari 2031
14 mars 2031
15 april 2031
14 maj 2031
16 juni 2031
14 juli 2031
14 augusti 2031
15 september 2031
14 oktober 2031
14 november 2031
15 december 2031
14 januari 2032

med det förtydligandet att, för att undvika tvivel, varje datum anses utgöra en observationsdag, vilken är en relevant tidpunkt$_2$ vid beräkning av relevant observation$_2$.

– Underliggande värde$_{1i}$: Avser underliggande värde$_i$ för underliggande tillgången$_{(i)}$ på första observationsdagen

– Första observationsdag: 14 januari 2027

– Underliggande värde$_i$: Avser indexnivån för underliggande tillgången$_{(i)}$ på den relevanta observationsdagen vid värderingstidpunkten

– Underliggande tillgång$_{(i)}$: **Index**:

Underliggande tillgång:	**Index:**	**Sponsor:**	**Bloomberg Ticker:**
i	STOXX Europe 600 Price Index EUR	STOXX Limited	SXXP Index

Andra inlösenhändelser:

Under obligationernas löptid kan de även lösas in till verkligt marknadsvärde:

- på emittentens initiativ, till följd av olaglighet eller force majeure eller på grund av regulatorisk eller tvingande återförsäljning; eller
- på innehavarnas initiativ, vid en uppsägningsgrund eller en skatteändring som ger upphov till källskatt samt vid källskatt enligt FATCA.

Emittenten kan när som helst lösa in obligationer på eller utanför börsen till vilket pris som helst som överenskommits med säljaren eller säljarna, med förbehåll för tillämpliga lagar och regler.

b. **Var kommer värdepapperen att handlas?**

Obligationerna förväntas tas upp till handel på eller så snart som praktiskt möjligt efter emissionsdagen på **NASDAQ OMX Stockholm AB:s reglerade marknad**, en reglerad marknad i den mening som avses i Europaparlamentets och rådets direktiv 2014/65/EU av den 15 maj 2014, i dess ändrade lydelse, och att noteras på Nasdaq Stockholms officiella lista.

c. **Omfattas värdepapperen av en garanti?**

Emissionen av obligationerna omfattas av en självständig garanti på första anmodan som lämnats av Crédit Agricole CIB (**garanten**) avseende varje belopp som innehavarna kan göra anspråk på avseende obligationerna (**garantin**).

Garanten är emittentens direkta moderföretag, som innehar 99,96 % av emittenten och därmed kontrollerar emittenten. Crédit Agricole CIB:s identifieringskod för juridiska personer (LEI) är 1VUV7VQFKUOQSJ21A208.

Följande tabeller visar utvald finansiell nyckelinformation (i den mening som avses i kommissionens delegerade förordning (EU) 2019/979) för Crédit Agricole CIB för räkenskapsåren som slutar den 31 december 2024 och den 31 december 2025 samt för halvåren som slutar den 30 juni 2025 och den 30 juni 2026 (alla belopp anges i miljoner euro):

A. Resultaträkning för kreditinstitut

	2024-12-31 (reviderad)	**2025-06-30**	**2025-12-31 (reviderad)**	**2026-06-30**
Nettoränteintäkter (eller motsvarande)	3 877	1 854	3 664	1 865
Avgifts- och provisionsintäkter netto	1 176	719	1 479	773
Nedskrivningsförluster på finansiella tillgångar, netto	-	-	-	-
Handelsintäkter netto[1]	3 168	1 966	3 541	1 958
Mått på finansiella resultat som används av emittenten i de finansiella rapporterna, t.ex. rörelseresultat	3 594	1 997	3 685	2 049
Nettoresultat (för koncernredovisning nettoresultat som är hänförligt till moderföretagets aktieägare) (dvs. nettoresultat, koncernens andel)	2 697	1 600	2 866	1 530

[1] De presenterade beloppen tar hänsyn till en felrättelse avseende vissa emitterade finansiella skulder. För dessa instrument borde de effekter som är hänförliga till förändringar i den egna kreditrisken, och som tidigare redovisats direkt i eget kapital, ha redovisats i resultatet vid det första redovisningstillfället. Nettovinster eller nettoförluster på övriga tillgångar/skulder till verkligt värde via resultatet korrigeras med ett belopp på −26 miljoner euro och skatter med +7 miljoner euro per den 30 juni 2025. Resultat per aktie har också justerats i motsvarande mån.

B. Balansräkning för kreditinstitut

	2024-12-31 (reviderad)	**2025-06-30**	**2025-12-31 (reviderad)**	**2026-06-30**	**Värde till följd av den senaste översyns- och utvärderingsprocessen (”ÖUP”)**
Totala tillgångar	847 910	827 656	884 789	954 662	Ej tillämpligt
Prioriterade skulder	77 754	69 700	74 879	73 102	Ej tillämpligt
Efterställda skulder	4 621	4 448	4 544	4 335	Ej tillämpligt
Lån och kundfordringar (netto)	193 129	190 392	198 240	217 271	Ej tillämpligt

Insättningar från kunder[1]	202 524	195 825	227 394	235 781	Ej tillämpligt
Totalt eget kapital	32 715	33 195	35 035	37 384	Ej tillämpligt
Nödlidande lån (baserat på redovisat bruttovärde)/lån och fordringar)	1,20 %	1,20 %	1,10 %	1,40 %	Ej tillämpligt
Kärnprimärkapitalrelation (CET1) med övergångsregler eller annan relevant tillsynsmässig kapitaltäckningskvot beroende på emissionen	11,10 %	12,10 %	12,90 %		8,47 % per den 31 december 2025 8,46 % per den 30 juni 2025 8,45 % per den 31 december 2024
Total kapitalrelation med övergångsregler	20,99 %	24,40 %	25,53 %		12,63 % per den 31 december 2025 12,62 % per den 30 juni 2025 12,61 % per den 31 december 2024
Bruttosoliditetsgrad beräknad enligt tillämpligt regelverk	3,30 %	3,50 %	3,70 %		3,00 %

[1] De presenterade beloppen tar hänsyn till korrigeringen av ett klassificeringsfel som påverkar vissa motparter mellan skulder till kreditinstitut och skulder till kunder. Denna korrigering medför en omklassificering av 8 396 miljoner euro från skulder till kreditinstitut till skulder till kunder per den 31 december 2025.

C. Anmärkningar i revisionsberättelsen

Revisionsberättelserna innehåller inga anmärkningar avseende Crédit Agricole CIB:s historiska finansiella information.

D. Huvudsakliga riskfaktorer avseende garanten

Crédit Agricole CIB är huvudsakligen exponerat för följande riskkategorier i sin verksamhet:

1) Kredit- och motpartsrisker, som omfattar kreditrisker avseende motparter bland företag och finansiella institut, risker i form av någon betydande sektorskoncentration eller enskild koncentration, motpartsrisk i marknadstransaktioner, kreditrisk hänförlig till värdepapperiseringstransaktioner samt landrisker och statsrisker;
2) Finansiella risker, som omfattar marknadsrisk, risk för förändringar i värdet på värdepappersportföljen, valutarisk, likviditetsrisk, risk för förändringar i värdet på aktieinnehav samt övergripande ränterisk; och
3) Operativa risker och därmed förknippade risker, som omfattar efterlevnadsrisker och juridiska risker samt andra operativa risker, inklusive risker avseende informationssystemens säkerhet;
4) Affärsrisker, som omfattar systemrisk (negativ inverkan av ogynnsamma ekonomiska och finansiella förhållanden samt av ändringar i lagar och regler) eller strategisk risk;

5) Klimatrisk;
6) Risker relaterade till koncernens struktur.

d. Vilka nyckelrisker är specifika för värdepapperen?

Det finns riskfaktorer som är väsentliga vid bedömningen av riskerna förknippade med obligationerna, bland annat följande:

1) Handelskursen för obligationerna kan sjunka i värde lika snabbt som den kan stiga, och obligationsinnehavare kan förlora hela sin investering;
2) Det är möjligt att det inte finns någon etablerad handelsmarknad för obligationerna vid emissionen, och en sådan marknad kanske aldrig utvecklas. Om en marknad utvecklas kan den vara föga likvid. Brist på likviditet kan ha en negativ inverkan på marknadsvärdet för obligationerna;
3) Genomförandet i Frankrike av EU:s direktiv om återhämtning och resolution av kreditinstitut och värdepappersföretag (BRRD) kan i väsentlig mån påverka rättigheterna för obligationsinnehavarna, priset på eller värdet av deras investering i obligationerna och/eller garantens förmåga att fullgöra sina åtaganden enligt obligationerna;
4) Fransk insolvenslagstiftning kan ha en negativ inverkan på obligationsinnehavare som begär återbetalning om emittenten, garanten eller dess dotterföretag skulle bli insolventa, och kan ha en väsentlig negativ inverkan på marknadsvärdet för obligationerna;
5) Risken som hänför sig till att obligationerna och garantin är icke säkerställda, avsaknaden av negativ pantsättningsklausul och av skuldbegränsningar för emittenten och garanten, vilket allt kan ha en negativ inverkan på marknadsvärdet för obligationerna;
6) Möjligheten till frivillig inlösen av obligationerna kan påverka marknadsvärdet för obligationerna negativt. Obligationsinnehavarna kanske inte erhåller hela det investerade kapitalet;
7) det slutliga inlösenbeloppet för obligationerna är beroende av förändringar i marknadsvärdet för underliggande tillgång, vilket kan ha en negativ inverkan på marknadsvärdet för obligationerna. Dessutom kan det slutliga inlösenbeloppet understiga det nominella beloppet för obligationerna, och innehavare av obligationer kan förlora hela eller delar av det investerade kapitalbeloppet;
8) En investering i obligationerna ger inte någon juridisk eller ekonomisk äganderätt till underliggande tillgång eller någon rösträtt, rätt till utdelning eller andra rättigheter som en innehavare av underliggande tillgång kan ha. Potentiella värdeförluster på obligationerna kan inte kompenseras av andra intäkter; och
9) Obligationerna är inte kapitalskyddade och investerare är exponerade mot utvecklingen för underliggande tillgång; de riskerar därför att förlora hela eller en del av sin investering om värdet på underliggande tillgång inte utvecklas i positiv riktning.

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

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

Värdepapperen erbjuds för ett maximibelopp på 200 000 000 SEK.

Obligationerna förväntas tas upp till handel på eller så snart som praktiskt möjligt efter emissionsdagen på NASDAQ OMX Stockholm AB:s reglerade marknad, en reglerad marknad i den mening som avses i Europaparlamentets och rådets direktiv 2014/65/EU av den 15 maj 2014, i dess ändrade lydelse, och att noteras på Nasdaq Stockholms officiella lista.

Värdepapperen kommer att erbjudas till godtagbara motparter, professionella kunder och/eller icke-professionella investerare under en öppen period från den 20 november 2026 till den 30 december 2026 (**erbjudandeperioden**) i Sverige, under förutsättning att (i) värdepapperen tas upp till handel, i förekommande fall, och (ii) erbjudandeperioden stängs i förtid efter emittentens eget och absoluta gottfinnande beroende på marknadsförhållandena, enligt vad som anges nedan.

Presumtiva investerare kan ansöka om teckning av värdepapper under erbjudandeperioden. Erbjudandeperioden kan förkortas eller förlängas när som helst och av vilken anledning som helst. I sådant fall ska emittenten underrätta investerarna så snart det är praktiskt möjligt före utgången av erbjudandeperioden genom ett meddelande som offentliggörs på dess webbplats (http://www.documentation.ca-cib.com/IssuanceProgram).

Anmälan om teckning av värdepapperen kan göras under erbjudandeperioden genom distributören (enligt definitionen nedan). Anmälan kan göras i enlighet med distributörens sedvanliga rutiner. Presumtiva investerare kommer inte att behöva ingå några avtalsmässiga arrangemang direkt med emittenten eller dealern (enligt definitionen nedan) avseende teckningen av värdepapperen.

En presumtiv investerare tecknar värdepapper i enlighet med de arrangemang som avtalats med distributören avseende teckning av värdepapper i allmänhet.

Värdepapperen kommer att tillhandahållas på basis av leverans mot betalning (DVP). De värdepapper som erbjuds investerare kommer att emitteras på emissionsdagen mot betalning av distributören, via dealern, till emittenten av bruttoteckningslikviden. Varje sådan investerare kommer att underrättas av distributören om avvecklingsarrangemangen avseende värdepapperen vid tidpunkten för investerarens anmälan.

Emittenten uppskattar att värdepapperen kommer att levereras till investerarens respektive värdepapperskonto på eller omkring emissionsdagen. Sökande kommer att underrättas direkt av distributören om resultatet av sin anmälan. Handel i värdepapperen kan inledas på emissionsdagen

Om en teckning av värdepapper sker efter att erbjudandet har stängts annulleras ordern automatiskt och teckningslikviden återbetalas till den berörda investeraren i enlighet med de instruktioner som lämnats till Crédit Agricole CIB vid tidpunkten för teckningsanmälan. Teckningsanmälningar avseende värdepapper tas emot inom gränsen för antalet tillgängliga värdepapper. Teckningsorder avseende värdepapper kan minskas vid överteckning, och eventuell överskjutande likvid återbetalas av Crédit Agricole CIB till investeraren.

En placeringsavgift på upp till 6,00 % i förskott (motsvarande 1,20 % per år under förutsättning att värdepapperen förblir utestående fram till sin planerade förfallodag) av det totala nominella beloppet för de värdepapper som köps av distributören ska betalas av Crédit Agricole CIB till distributören på emissionsdagen.

Obligationerna erbjuds till godtagbara motparter, professionella kunder och/eller icke-professionella investerare.
Uppskattning av de sammanlagda kostnaderna: 25 000 SEK, inklusive noteringskostnader och exklusive tillsynsavgifter i tillämpliga fall.
Inga kostnader debiteras investerarna.

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

Crédit Agricole CIB (**dealern**) kan erbjuda obligationerna.

c. Varför upprättas detta prospekt?

B. Nettobelopp och användning av medlen:
De uppskattade nettomedlen från emissionen av obligationerna på upp till 200 000 000 SEK
De uppskattade nettomedlen kommer att användas för emittentens allmänna finansieringsbehov.

E. Teckningsavtal:
Ej tillämpligt – erbjudandet omfattas inte av något teckningsavtal.

F. Intressekonflikter:
Garanten är också beräkningsagent; som en följd av detta kan intressekonflikter förekomma mellan beräkningsagenten och innehavarna av obligationer, särskilt med avseende på vissa bedömningar och beslut som beräkningsagenten kan göra enligt villkoren och som kan påverka belopp som förfaller enligt obligationerna.