

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

UK MiFIR product governance / Retail investors, professional investors and 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.

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

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

FINAL TERMS DATED 28 MAY 2025

Issue of up to CZK 250,000,000 Index Linked Redemption Notes due July 2030

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 2025 (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 Supplement 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.cacib.com/IssuanceProgram>).

- | | | |
|----------|---|---|
| 1 | (a) Series Number: | 2255 |
| | (b) Type of Securities: | Notes |
| | (c) Tranche Number: | 1 |
| | (d) Date on which the Securities become fungible: | Not Applicable |
| 2 | Specified Currency: | Czech Koruna (CZK) |
| 3 | Aggregate Nominal Amount: | |
| | (a) Series: | Up to CZK 250,000,000 |
| | (b) Tranche: | Up to CZK 250,000,000 |
| 4 | Issue Price: | 100.00 per cent. of the Aggregate Nominal Amount. |
| 5 | (a) Specified Denominations: | CZK 10,000
Calculation of Redemption based on the Specified Denomination: Applicable |
| | (b) Minimum Trading Size: | Not Applicable |
| | (c) Calculation Amount: | CZK 10,000 |
| 6 | (a) Issue Date: | 2 July 2025 |
| | (b) Trade Date(s): | 19 May 2025 |
| | (c) Interest Commencement Date: | Not Applicable |
| 7 | Redemption Date: | 2 July 2030, subject to any early redemption date |
| 8 | Type of Securities: | |
| | (a) Interest: | Not Applicable |
| | (b) Redemption: | Index Linked Redemption Security |

		(Further particulars specified below in "Provisions Relating to Redemption")
	(c) Partly Paid Securities Provisions:	Not Applicable
9	Date Board approval for issuance of Securities obtained:	Authorisation given by the Board of Directors of the Issuer dated 7 June 2024.
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 (see also paragraph 19(b) of these Final Terms)
16	Redemption Method:	
	(a) Early Redemption Amount for the purposes of General Condition 6.2 (<i>Early Redemption Trigger Events</i>) determined in accordance with:	Not Applicable
	(b) Final Redemption Amount for the purposes of General Condition 6.1 (<i>Redemption by Instalments and Final Redemption</i>) determined in accordance with:	Growth Redemption in accordance with Annex 9, Paragraph 4 The Final Redemption Amount will be equal to: <i>(Reference Price x Redemption Payoff) x Nominal Amount</i> as determined by the Calculation Agent on the Redemption Determination Date
	i. Redemption Payoff:	Determined in accordance with Standard Digital/Performance Redemption (as completed in paragraph "Standard Redemption Payoff Provisions" of these Final Terms)
	A. Combination Redemption Payoff Provisions:	Not Applicable
	B. Standard Redemption Payoff Provisions:	Applicable
	I. Standard Digital/Performance Redemption:	Applicable in accordance with Annex 5, Part B, Chapter 6 Applicable: Specified Dates The Redemption Payoff applicable to a Redemption Determination Date for Securities for which Standard Digital/Performance Redemption is applicable will be

calculated on such Redemption Determination Date as follows, expressed as a percentage:

- If Performance is higher than or equal to FRB1 on the Redemption Observation Date, a Final Redemption Amount equal to:
Specified Denomination x (L + Min (C1, L1 x Max (F1, Performance – S)))
- Otherwise : **Specified Denomination x 100%**

- FRB1 100.00 per cent.
- L: 100.00 per cent.
- C1: 40.00 per cent.
- L1: 200.00 per cent.
- F1: 0.00 percent
- S: 100.00 per cent.
- Performance: **Performance(i)**
- Performance(i): Option 1 applies:
$$\frac{\text{Underlying Value}_{2i}}{\text{Underlying Value}_{1i}}$$
- Initial Observation Date: 25 June 2025
- Redemption Observation Date 25 June 2026, 25 June 2027, 26 June 2028, 25 June 2029 and 25 June 2030
- Underlying Value_{1i}: Underlying Value_i on the Initial Observation Date
- Underlying Value_{2i}: Means, the Underlying Value_i of the Underlying_i determined in accordance with the applicable Relevant Observation Date_{2i}
- Relevant Observation Date_{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}
25 June 2026
25 June 2027
26 June 2028
25 June 2029
25 June 2030

being understood that, and in order to avoid any doubt, each date is deemed to be an Observation Date, which is a Relevant Timing₂ for the purposes of calculating the Relevant Observation Date₂.

	– Underlying Value _i :	Means, the Index Level of the Underlying _i on the Relevant Observation Date at the Valuation Time
	– Underlying _i :	Index: MSCI World Index – EUR (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.
	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 (<i>Clean-up Call Option</i>)):	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
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23 PROVISIONS RELATING TO THE UNDERLYING(S) IF ANY

Index Linked Security:	Index Linked Redemption Security: Applicable in accordance with Annex 1, Chapter 2
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(i) Single Underlying:	Applicable
(A) Applicable for the purposes of:	Standard Digital/Performance Redemption for the purpose of determining the Final Redemption Amount
(B) Index:	MSCI World Index – EUR
(C) Custom Index:	No
(D) Exchange:	As per Index Linked Asset Condition 2
(E) Multiple Exchange:	Applicable
(F) Index Sponsor:	MSCI Inc.
(G) Related Exchange:	All Exchanges
(H) Valuation Time:	Closing
(I) Bloomberg Ticker:	MSERWI
(ii) Basket	Not Applicable
(iii) Additional Disruption Event:	Applicable in accordance with Share Linked Asset Condition 3.4
(iv) Other Events:	Applicable
(v) Observation Date(s):	The Initial Observation Date and the Relevant Timing _{2i}
(vi) Averaging Date Disruption:	Not Applicable
(vii) Maximum Days of Disruption:	Eight (8) Scheduled Trading Days
(viii) Payment Extension Days:	Two (2) Payment Business Days
(ix) Clearance System:	As per Index Linked Asset Condition 2

PROVISIONS APPLICABLE TO SECURED SECURITIES

24	Secured Security Provisions:	Not Applicable
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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	Business Day Convention for the purposes of "Payment Business Day" election in accordance with General Condition 5.6 (<i>Payment Business Day</i>):	Following Payment Business Day
28	Additional Financial Centre(s):	Prague and T2

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 (<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
33	Gross Up (General Condition 8.2 (<i>Gross Up</i>)):	Not Applicable
34	Calculation Agent:	Crédit Agricole Corporate and Investment Bank
35	Governing Law:	English law The Guarantee is governed by English Law
36	French Law Securities Provisions:	Not applicable
37	Essential Trigger:	Not Applicable
38	Business Day Convention:	Following Business Day Convention
39	Benchmark Provisions:	Applicable as per the relevant Additional Conditions applicable to the Securities
	(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 Conditions
	(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

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 **the Frankfurt Securities Exchange, Open Market (Freiverkehr)** with effect from or as soon as practicable on or after the Issue Date.

RATINGS

The Securities to be issued have not been rated

INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

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

Investors shall be aware of the fact that the Distributor(s) appointed for the placement of the Notes under these Final Terms will receive a placement fee of up to **2.75%** upfront (equivalent to **0.55%** p.a., assuming the Securities remain outstanding to their scheduled Redemption Date). All distribution fees will be paid out upfront.

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

REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

- | | |
|----------------------------------|---|
| (a) Reasons for the offer: | See "Use of Proceeds" wording in Base Prospectus |
| (b) Solidarity-based Securities: | Not Applicable |
| (c) Estimated net proceeds: | Issue Price x Aggregate Nominal Amount of the Notes |
| (d) Estimated total expenses: | EUR 1,650 including listing costs and excluding regulatory fees where applicable |

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: https://www.msci.com/documents/10199/890dd84d-3750-4656-87f2-1229ed5a5d6e
Index : MSCI World Index – EUR	Bloomberg Ticker: MSERWI 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.

DISTRIBUTION

- | | |
|--|---|
| (a) Method of distribution: | Non-syndicated |
| (b) If syndicated: | Not Applicable |
| (c) If non-syndicated, name 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 Distributor(s) (as defined below of this Part B) will receive a placement fee of up to 2.75% upfront (equivalent to 0.55% p.a. assuming the Securities remain outstanding to their scheduled Redemption Date) of the Aggregate Nominal Amount of the Securities. |
| (e) | U.S. Selling Restrictions: | To a Permitted Transferee outside the United States in accordance with Regulation S
Securities in Bearer Form – TEFRA D |
| (f) | Prohibition of Sales to EEA Retail Investors: | Not Applicable |
| (g) | Prohibition of Sales to UK Retail Investors: | Not Applicable |
| (h) | Prohibition of Offer to Private Clients in Switzerland: | Not Applicable |
| (i) | U.S. Dividend Equivalent Withholding: | The Securities are not subject to withholding under the Section 871(m) Regulations. |
| (j) | Swiss Non-exempt Offer: | Not Applicable |

– **OPERATIONAL INFORMATION**

- | | | |
|-----|--|---|
| (a) | ISIN: | XS2995729279 |
| (b) | Temporary ISIN: | Not Applicable |
| (c) | Common Code: | 299572927 |
| (d) | VALOREN Code: | Not Applicable |
| (e) | Other applicable security identification number: | WKN: A38SPN |
| (f) | Relevant clearing system(s) other than Euroclear Bank S.A./N.V. 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. |

BENCHMARKS REGULATION

Benchmarks Regulation: Article 29(2) **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).

TERMS AND CONDITIONS OF THE OFFER

- | | |
|--|--|
| (a) Offer Price: | Issue Price |
| (b) Conditions to which the offer is subject: | <p>The offer of the Notes is conditional on their issue.</p> <p>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.</p> <p>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.</p> <p>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.</p> |
| (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: | <p>The total amount of the securities offered to the public is up to CZK 250,000,000.</p> <p>The definitive amount of the offer will be published on the website of the Issuer (http://www.documentation.ca-cib.com/IssuanceProgram) on or around the Issue Date.</p> |
| (d) The time period, including any possible amendments, during which the offer will be open and description of the application process: | <p>Prospective investors may apply to subscribe for Notes during the Offer Period.</p> <p>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).</p> <p>Applications for the Notes can be made during the Offer Period through the Distributor. The applications can be made in accordance with the Distributor's usual procedures. Prospective investors will not be required to enter into any contractual arrangements directly with the Issuer or the Dealer related to the subscription for the Notes.</p> <p>A prospective investor should contact the Distributor prior to the end of the Offer Period. A prospective investor will</p> |

	subscribe for Notes in accordance with the arrangements agreed with the Distributor relating to the subscription of securities generally. There are no pre-identified allotment criteria. The Distributor will adopt allotment criteria that ensure equal treatment of prospective investors. All of the Notes requested through the Distributor during the Offer Period will be as otherwise specified herein. The definitive amount of the offer will be published on the website of the Issuer (http://www.documentation.ca-cib.com/IssuanceProgram) on or around the Issue Date.
(e) Details of the minimum and/or maximum amount of the application:	There is no maximum amount of application. Minimum amount of application is CZK 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 minimum and/or maximum amount of the application (whether in number of securities or aggregate amount to invest):	The Notes will be available on a delivery versus payment basis. The Notes offered to investors will be issued on the Issue Date against payment by the Distributor(s), via the Dealer, to the Issuer of the gross subscription moneys. Each such investor will be notified by the Distributor(s) of the settlement arrangements in respect of the Notes at the time of such investor's application.
(h) A full description of the manner in and date on which results of the offer are to be made public:	Publication on the website of the Issuer (http://www.documentation.ca-cib.com/IssuanceProgram) on or around the Issue Date.
(i) Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:	Not Applicable
(j) The various categories of potential investors to which the securities are offered:	The Notes are offered to the public to eligible counterparties, professional client and retail Investors
(k) Whether a tranche has been or is being reserved for certain countries, indicate any such tranche:	Not Applicable
(l) Process for notifying applicants of the amount allotted and an indication whether dealing may begin before notification is made:	Applicants will be notified directly by the Distributor(s) of the success of their application. Dealing in the Notes may commence on the Issue Date.
(m) Indication of the amount of any expenses and taxes charged to the subscriber or purchaser:	See paragraph 6(d) above. Responsibility for any tax implications of investing in these Notes rests entirely with the subscriber or purchaser.
(n) In the case of admission to trading on a regulated market, the name and address of the entities which have a firm commitment	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

to act as intermediaries in secondary trading, providing liquidity through bid and offer rates and description of the main terms of their commitments:

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

- (p) Conditions attached to the consent of the relevant Issuer to use the Base Prospectus:

- (q) Authorised Offeror(s):

- (r) Other conditions to consent:

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.

Applicable. An offer of the Securities may be made by the Dealers and Česká Spořitelna, a.s., (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.cacib.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 **Austria** (the **Non-Exempt Offer Jurisdiction**) during the period from 28 May 2025 until 25 June 2025 (the **Offer Period**).
Specific Consent and General Consent

Česká Spořitelna, a.s.,
Olbrachtova 1929/62, 140 00, Praha 4, Czech Republic
(the **Initial Authorised Offeror**)
and
Any Additional Authorised Offeror
and
Any General Authorised Offeror.

Not Applicable

10. ADDITIONAL RISK FACTORS

The Aggregate Nominal Amount is expressed to be issued “up to” a maximum amount. The Issuer may from time to time issue up to this maximum amount over time. The initial issuance amount may be less (or even considerably less) than such maximum amount. In certain circumstances such maximum amount may never be issued at all. This could cause such securities to be less liquid than they would otherwise have been had the intended maximum amount been ultimately issued, and this may adversely impact the market value thereof.

ANNEX A

Disclaimer relating to each Underlying

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

INDEX SPONSOR DISCLAIMER

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ANNEX B - ISSUE SPECIFIC SUMMARY

1. INTRODUCTION AND DISCLAIMERS

Crédit Agricole CIB Finance Luxembourg (**Crédit Agricole CIB FL** or **the Issuer**) 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.

The debt securities (the **Securities**) issued by the Issuer are structured notes whose return depends on the performance of an index. The Debt securities are identified by the ISIN Code XS2995729279.

This document constitutes the Summary to the Prospectus (the **Summary**) for the purpose of Regulation (EU) 2017/1129, as amended (the **Prospectus Regulation**) and must be read in conjunction with:

- the base prospectus dated 7 May 2025 approved on by the CSSF in Luxembourg, 283 route d'Arlon L-1150 Luxembourg, email: direction@cssf.lu, as competent authority under the Prospectus Regulations (the **Base Prospectus**), completed by
- the Final Terms dated 28 May 2025 (the **Final Terms**),

which together constitute a prospectus for the purposes of the Prospectus Regulation containing the necessary information concerning the issuer and the securities offered to the public or to be admitted to trading on a regulated market (the **Prospectus**).

Full information on the Issuer, the Guarantor, and the offer of the Notes is only available on the basis of the combination of the Base Prospectus and the Final Terms.

Warning to the reader

This summary should be read as an introduction to the Prospectus. Any decision to invest in the Notes should be based on a thorough review of the Prospectus as a whole, including the Base Prospectus, any documents incorporated by reference thereto, any supplement from time to time and the Final Terms, by the investor.

An investor may lose all or part of the capital invested in the Notes issued by the Issuer. Where an action relating to the information contained in the Prospectus is brought before a court, the plaintiff investor may, under national law, be required to bear the costs of translation of the Prospectus before the commencement of the legal proceedings.

Civil liability will only be sought from the persons who filed the Summary, including any translation thereof, but only if the contents of the Summary are found to be misleading, inaccurate or inconsistent when read together with other parts of the Prospectus or if it does not provide, when read together with the other parts of the Prospectus, key information to assist investors when considering investing in such Notes.

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

2. KEY INFORMATION ABOUT THE ISSUER

2.1 Who is the issuer of the securities?

Crédit Agricole CIB Finance Luxembourg S.A. (**Crédit Agricole CIB FL**) is incorporated in the Grand Duchy of Luxembourg as a public limited liability company (*société anonyme*) with unlimited duration on 7 May 2018 and is registered with the Luxembourg trade and companies register under number B224538, having its registered

office at 31-33, Avenue Pasteur, L-2311 Luxembourg. The Legal Entity Identifier (LEI) of the Issuer is: 529900XFWQOQK3RQS789.

A. Principal activities

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

B. Organisational Structure / Major shareholders

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

C. Key executives

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

- Patrick JULIAN
- Maximilian BURG
- Lukasz MALECKI

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

A. Income Statement

	30/06/2023	31/12/2023 (audited)	30/06/2024	31/12/2024 (audited)
Operating profit/loss or another similar measure of financial performance used by the issuer in the financial statements	-	130	-	139

B. Balance sheet for non-equity securities

	30/06/2023	31/12/2023 (audited)	30/06/2024	31/12/2024 (audited)
Net financial debt (long term debt plus short term debt minus cash)	6,328,731	8,423,266	9,784,396	16,460,342

Current ratio (current assets/current liabilities)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Debt to equity ratio (total liabilities/total shareholder equity)	25,636	24,207	28,068	36,186
Interest cover ratio (operating income/interest expense)	Not Applicable	Not Applicable	Not Applicable	Not Applicable

C. Cash flow statement for non-equity securities

	30/06/2023	31/12/2023 (audited)	30/06/2024	31/12/2024 (audited)
Net Cash flows from operating activities	301	(420)	493	(67)
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 Securities to be issued by the Issuer are structured notes whose return depends on the performance of an index. The Securities will only be identified by the ISIN Code **XS2995729279**.

The Securities are denominated in Czech Koruna (**CZK**; also the **Specified Currency**) and any interest amount and any redemption amount payable will be in the Specified Currency.

The maximum nominal amount of the Securities offered is up to CZK 250,000,000, represented by 25,000 Securities with a notional amount of CZK 10,000 each (the **Notional Amount**). The issue price is 100.00% of the aggregate nominal amount of the Securities.

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

The Securities will be issued on 2 July 2025 (the **Issue Date**) in the form of dematerialised bearer new global securities. The maturity date of the Securities will be 2 July 2030 (the **Maturity Date**) subject to any early redemption date.

The Securities 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 Securities

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

For the avoidance of doubt, no interest will accrue and will not be payable.

E. Redemption

Final Redemption:

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%, and

Redemption Payoff will be calculated as follows:

- If Performance is higher than or equal to FRB1 on the Redemption Observation Date, a Final Redemption Amount equal to:
- **Specified Denomination x (L + Min (C1, L1 x Max (F1, Performance – S)))**
- Otherwise : **Specified Denomination x 100%**

Where:

- | | |
|--------|------------------|
| – FRB1 | 100.00 per cent. |
| – L: | 100.00 per cent. |

- C1: 40.00 per cent.
- L1: 200.00 per cent.
- F1: 0.00 percent
- S: 100.00 per cent.
- Performance: **Performance(i)**
- Performance(i): Option 1 applies:
- $\frac{\text{Underlying Value}_{2i}}{\text{Underlying Value}_{1i}}$
- Initial Observation Date: 25 June 2025
- Redemption Observation Date: 25 June 2026, 25 June 2027, 26 June 2028, 25 June 2029 and 25 June 2030
- Underlying Value_{1i}: Underlying Value_i on the Initial Observation Date
- Underlying Value_{2i}: Means, the Underlying Value_i of the Underlying_i determined in accordance with the applicable Relevant Observation Date_{2i}
- Relevant Observation Date_{2i}: Average Underlying Level shall apply
- Relevant Timing_{2i}: Means, the mean average of the Underlying Value_i on the Relevant Timings_{2i}
- Averaging Date_{2i}: Means, each Averaging Date_{2i}
- Averaging Date_{2i}: Means, each date as specified in the table below:

Averaging Date _{2i}
25 June 2026
25 June 2027
26 June 2028
25 June 2029
25 June 2030

being understood that, and in order to avoid any doubt, each date is deemed to be an Observation Date, which is a Relevant Timing₂ for the purposes of calculating the Relevant Observation Date₂.

- Underlying Value_i: Means, the Index Level of the Underlying_i on the Relevant Observation Date at the Valuation Time
- Underlying_i: As set out in the table below

Underlying(i):	Index:	Cust om Index:	Exchange:	Multiple Exchange:	Index Sponsor:	Related Exchange:	Valuation Time:	Bloombe rg Ticker:
1	MSCI World Index – EUR	No	As per Index	Applicable	MSCI Inc.	All Exchanges	Closing	MSER WI

			Linked Asset Condition 2					
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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 Securities are expected to be admitted to trading on or as soon as practicable after the Issue Date, on the **Frankfurt Securities Exchange, Open Market (Freiverkehr)** a multilateral trading facility within the meaning of Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014, as amended.

3.3 Are the securities covered by a guarantee?

The issue of the Securities 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 Securities (the **Guarantee**).

The Guarantor is the immediate parent company of the Issuer, in which it holds a 100.00% interest and consequently controls the Issuer. Crédit Agricole CIB's legal entity identifier (LEI) is 1VUV7VQFKUOQSJ21A208.

The following tables show selected key financial information (within the meaning of Delegated Regulation (EU) 2019/979 of the Guarantor for the financial years ending 31 December 2023 and 31 December 2024 and for the half-years ending 30 June 2023 and 30 June 2024 (all figures are expressed in millions of euros):

A. Income statement for credit institutions

	30/06/2023	31/12/2023 (audited)	30/06/2024	31/12/2024 (audited)
Net interest income (or equivalent)	1,907	3,835	2,096	3,877
Net fee and commission income	424	822	431	1,176
Net impairment loss on financial assets	-	-	-	-
Net trading income	1,521	2,661	1,653	3,168
Measure of financial performance used by the issuer in the financial statements such as operating profit	1,505	2,952	1,966	3,594
Net profit or loss (for consolidated financial statements net profit or loss attributable to equity holders of the parent) (ie. Net income Group share)	1,130	2,241	1,535	2,697

B. Balance sheet for credit institutions

	30/06/2023	31/12/2023 (audited)	30/06/2024	31/12/2024 (audited)	Value as outcome from the most recent Supervisory Review and Evaluation Process ('SREP') (unaudited)
Total assets	762,089	757,367	808,659	847,910	Not Applicable
Senior debt	69,761	69,960	72,204	77,754	Not Applicable
Subordinated debt	4,269	4,254	4,296	4,621	Not Applicable
Loans and receivables from customers (net)	172,293	172,624	179,676	193,129	Not Applicable
Deposits from customers	174,660	183,332	183,400	202,524	Not Applicable
Total equity	28,870	30,068	30,798	32,715	Not Applicable
Non performing loans (based on gross carrying amount)/Loans and receivables)	1.8%	1.6%	1.5%	1.2%	Not Applicable
Phased-in Common Equity Tier 1 capital (CET1) ratio or other relevant prudential capital adequacy ratio depending on the issuance	11.7%	12.7%	11.4%	11.1%	8.26% at 31 December 2023
Phased-in Total Capital Ratio	22.2%	23.4%	21.5%	21.9%	12.62% at 30 June 2024 12.42% at 31 December 2023 12.3% at 30 June 2023
Leverage Ratio calculated under applicable regulatory framework	3.8%	3.8%	3.5%	3.3%	3.00% at 30 June 2024 3.00% at 31 December 2023

C. Qualifications in the audit report

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

D. Principal risk factors related to the guarantor

Crédit Agricole CIB is mainly exposed to the following categories of risks in the conduct of its business:

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

3.4 What are the main risks specific to securities?

There are risk factors which are material for the purpose of assessing the risks related to the Securities, including the following:

- 1) The trading price of the Securities may fall in value as rapidly as it may rise and Noteholders may sustain a total loss of their investment;
- 2) The Securities may have no established trading market when issued, and one may never develop. If a market does develop, it may not be very liquid. Illiquidity may have an adverse effect on the market value of the Securities;
- 3) The implementation in France of the EU Bank Recovery and Resolution Directive could materially affect the rights of the Noteholders, the price or value of their investment in the Securities and or the ability of the Guarantor to satisfy its obligations under the Securities;
- 4) French insolvency law could have an adverse impact on 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 Securities;
- 5) The risk relating to the unsecured nature of the Securities and the Guarantee, the absence of negative pledge and debt restrictions with respect to the Issuer and the Guarantor, all of which could have an adverse effect on the market value of the Securities;
- 6) The optional redemption feature of the Notes might negatively affect the market value of the Notes;
- 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; and
- 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.

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 up to CZK 250,000,000.

The Securities are expected to be admitted to trading on or as soon as practicable after the Issue Date, on **the Frankfurt Securities Exchange, Open Market (Freiverkehr)**, a multilateral trading facility within the meaning of Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014, as amended.

The Securities will be offered to eligible counterparties, professional client and/or retail Investors, during an open period from 28 May 2025 to 25 June 2025 (the **Offer Period**) in Czech Republic, subject to (i) the Notes being admitted to trading, if applicable, and (ii) an early closure of the Offer Period in the Issuer's sole and absolute discretion depending on market conditions, as specified below.

Prospective investors may apply to subscribe for 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 (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 Securities.

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 Notes 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 Securities 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.

The minimum subscription amount for the Securities must be at least equal to the Notional Amount of the Securities. There is no maximum subscription amount for Securities. Securities are offered at a price corresponding to 100.00 per cent. of the aggregate nominal amount of the Securities.

A placement fee of up to 2.75 per cent. upfront (equivalent to 0.55 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 the Issuer to the distributor on the Issue Date. There is no pre-emptive right to subscribe the Securities for the benefit of any category of persons.

The final amount of the offering will be notified by the Issuer to each investor via its website (<http://www.documentation.ca-cib.com/IssuanceProgram>) on or around the Issue Date.

Estimate of the total expenses: EUR 1,650 including listing costs and excluding regulatory fees where applicable. No expenses will be charged to the investors.

4.2 Who is the offeror?

(i) Crédit Agricole CIB (the **Dealer**) and (ii) Česká Spořitelna, a.s (the **Distributor**), and (iii) any additional financial intermediary appointed by the Issuer and as identified on the website at <https://www.documentation.ca-cib.com/PublicFinalTerm?region=EU> and (iv) any financial intermediaries stating on its website that it uses the

prospectus in accordance with the conditions set out under “Retail Cascades” in the Base Prospectus may offer the Securities.

4.3 Why is this prospectus being prepared?

A. Net Proceeds and Use of Proceeds

The estimated net proceeds from the issue of the Securities is up to CZK 250,000,000.
The estimated net proceeds will be used for the general financing needs of the Issuer.

B. Subscription Agreement:

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

C. Conflicts of interest:

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

PŘÍLOHA B – SHRUTÍ PRO KONKRÉTNÍ EMISI CENNÝCH PAPÍRŮ

1. ÚVOD A PROHLÁŠENÍ O VYLOUČENÍ ODPOVĚDNOSTI

Crédit Agricole CIB Finance Luxembourg (**Crédit Agricole CIB FL** nebo **Emitent**) byla založena v Lucemburském velkovévodství jako akciová společnost (*société anonyme*) s neomezenou dobou trvání dne 7. května 2018 a je zapsána v lucemburském obchodním a podnikovém rejstříku pod číslem B224538, se sídlem na adrese 31-33, Avenue Pasteur, L-2311 Lucemburk, Lucembursko. Identifikační označení právnické osoby (LEI) Emitenta je: 529900XFWQOQK3RQS789.

Dluhové cenné papíry (**Cenné papíry**) emitované Emitentem jsou strukturované dluhopisy, jejichž výnos závisí na výkonnosti indexu. Dluhové cenné papíry jsou identifikovány kódem ISIN XS2995729279.

Tento dokument představuje Shrnutí Prospektu (**Shrnutí**) pro účely nařízení (EU) 2017/1129, v platném znění (**Nařízení o prospektu**), a je nutné jej číst ve spojení s následujícím:

- se základním prospektem ze dne 7. května 2025 schváleným Komisí pro dohled nad finančním trhem (CSSF) v Lucemburku, 283 route d'Arlon L-1150 Lucemburk, Lucembursko, e-mail: direction@cssf.lu, jakožto příslušným orgánem podle Nařízení o prospektu (**Základní prospekt**), který doplňuje
- konečné podmínky ze dne 28. května 2025 (**Konečné podmínky**),

kteřé společně tvoří prospekt pro účely Nařízení o prospektu obsahující nezbytné informace o emitentovi a cenných papírech, které jsou veřejně nabízeny nebo mají být přijaty k obchodování na regulovaném trhu (**Prospekt**).

Úplné informace o Emitentovi, Ručiteli a nabídce Dluhopisů jsou k dispozici pouze na základě kombinace Základního prospektu a Konečných podmínek.

Upozornění pro čtenáře

Toto shrnutí je nutné číst jako úvod k Prospektu. Jakékoli rozhodnutí investovat do Dluhopisů by mělo být založeno na důkladném zvážení Prospektu jako celku, včetně Základního prospektu, všech dokumentů, které jsou do něj začleněny odkazem, všech jeho případných dodatků a Konečných podmínek.

Investor může přijít o celý kapitál investovaný do Dluhopisů vydaných Emitentem nebo o jeho část. V případě, že je u soudu vznesen nárok na základě informací uvedených v Prospektu, může být žalujícímu investorovi podle vnitrostátního práva uložena povinnost uhradit před zahájením soudního řízení náklady na překlad Prospektu.

Občanskoprávní odpovědnost nesou pouze ty osoby, které Shrnutí včetně jeho překladu předložily, avšak pouze pokud je Shrnutí zavádějící, nepřesné nebo v rozporu s ostatními částmi Prospektu nebo pokud Shrnutí ve spojení s ostatními částmi Prospektu neposkytuje klíčové informace, které investorům pomáhají při rozhodování, zda do dotyčných Dluhopisů investovat.

Chystáte se koupit produkt, který není jednoduchý a který může být obtížné pochopit

2. KLÍČOVÉ INFORMACE O EMITENTOVÍ

2.1 Kdo je emitentem cenných papírů?

Společnost Crédit Agricole CIB Finance Luxembourg S.A. (**Crédit Agricole CIB FL**) byla založena v Lucemburském velkovévodství jako akciová společnost (*société anonyme*) s neomezenou dobou trvání dne 7. května 2018 a je zapsána v lucemburském obchodním a podnikovém rejstříku pod číslem B224538, se sídlem na adrese 31-33, Avenue Pasteur, L-2311 Lucemburk, Lucembursko. Identifikační označení právnické osoby (LEI) Emitenta je: 529900XFWQOQK3RQS789.

A. Hlavní činnosti

Společnost Crédit Agricole CIB FL vykonává činnost spočívající ve vydávání dluhových cenných papírů.

B. Organizační struktura / Hlavní akcionáři

Společnost Crédit Agricole Corporate and Investment Bank (**Crédit Agricole CIB**) a její konsolidované dceřiné společnosti jako celek (**Skupina Crédit Agricole CIB**) zahrnují společnost Crédit Agricole CIB FL, která je konsolidovanou dceřinou společností společnosti Crédit Agricole CIB. Společnost Crédit Agricole CIB FL nemá žádné dceřiné společnosti. Společnost Crédit Agricole CIB, akciová společnost (*société anonyme*) založená ve Francii, je bezprostřední mateřskou společností společnosti Crédit Agricole CIB FL se 100,00 % akcií, a proto společnost Crédit Agricole CIB FL ovládá.

C. Klíčové vedoucí pracovníci

Představenstvo společnosti Crédit Agricole CIB FL se skládá z následujících členů:

- Patrick JULIAN
- Maximilian BURG
- Lukasz MALECKI

D. Statutární auditóři

Statutárním auditorem společnosti Crédit Agricole CIB FL je společnost Forvis Mazars, 5 rue Guillaume J. Kroll, L-1882 Lucemburk, Lucembursko

2.2 Které finanční informace o Emitentovi jsou klíčové?

V následujících tabulkách jsou uvedeny vybrané klíčové finanční informace (ve smyslu nařízení v přenesené pravomoci (EU) 2019/979) Emitenta za účetní období končící 31. prosince 2023 a 31. prosince 2024 a za pololetí končící 30. června 2023 a 30. června 2024 (všechny údaje jsou vyjádřeny v tisících EUR):

A. Výkaz zisku a ztrát

	30/06/2023	31/12/2023 (auditováno)	30/06/2024	31/12/2024 (auditováno)
Provozní zisk/ztráta nebo jiné podobné měřítko finanční výkonnosti, které emitent používá v účetní závěrce.	-	130	-	139

B. Rozvaha pro nekapitálové cenné papíry

	30/06/2023	31/12/2023 (auditováno)	30/06/2024	31/12/2024 (auditováno)
Čistý finanční dluh (dlouhodobý dluh plus krátkodobý dluh minus hotovostní prostředky)	6 328 731	8 423 266	9 784 396	16 460 342
Běžná likvidita (krátkodobá aktiva/krátkodobé závazky)	Nepoužije se	Nepoužije se	Nepoužije se	Nepoužije se

Poměr cizích zdrojů a vlastního kapitálu (závazky celkem/celkový vlastní kapitál)	25 636	24 207	28 068	36 186
Koeficient úrokového krytí (provozní výnosy/úrokové náklady)	Nepoužije se	Nepoužije se	Nepoužije se	Nepoužije se

C. Výkaz peněžních toků pro nekapitálové cenné papíry

	30/06/2023	31/12/2023 (auditováno)	30/06/2024	31/12/2024 (auditováno)
Čisté peněžní toky z provozní činnosti	301	-420	493	-67
Čisté peněžní toky z finanční činnosti	-	-	-	-
Čisté peněžní toky z investiční činnosti	Nepoužije se	Nepoužije se	Nepoužije se	Nepoužije se

D. Výhrady ve zprávě auditora

Zprávy auditora neobsahují žádné výhrady týkající se historických finančních informací společnosti Crédit Agricole CIB FL.

2.3 Jaká jsou specifická rizika emitenta?

Následující rizika byla identifikována jako významná a specifická pro Emitenta, která by v případě jejich naplnění mohla mít významný negativní dopad na jeho podnikatelskou činnost, finanční situaci a přístup k různým zdrojům financování:

1) Společnost Crédit Agricole CIB FL by mohla utrpět ztráty, pokud by bylo zahájeno řízení o řešení krize nebo pokud by se výrazně zhoršila finanční situace Skupiny Crédit Agricole; a

2) Společnost Crédit Agricole CIB FL je vysoce závislá na své mateřské společnosti Crédit Agricole CIB. Kromě toho společnost Crédit Agricole CIB FL nese úvěrové riziko společnosti Crédit Agricole CIB, která je jedinou protistranou finančních transakcí společnosti Crédit Agricole CIB FL.

3. KLÍČOVÉ INFORMACE O CENNÝCH PAPIRECH

3.1 Jaké jsou hlavní charakteristiky cenných papírů?

A. Obecné informace

Cenné papíry budou Emitentem vydány jako strukturované dluhopisy, jejichž výnos závisí na výkonnosti indexu. Cenné papíry budou označeny pouze kódem ISIN **XS2995729279**

Cenné papíry jsou denominovány v českých korunách (**Kč**; též **Stanovená měna**) a jakákoli úroková částka a jakákoli částka splatná při odkupu bude ve Stanovené měně.

Maximální nominální částka nabízených cenných papírů bude až do výše 250 000 000 Kč, představovaná 25 000 kusy Cenných papírů o jmenovité hodnotě 10 000 Kč každý (**Jmenovitá hodnota**). Emisní cena je 100,00% celkové nominální částky Cenných papírů.

Minimální obchodovatelný objem je celková nominální částka 10 000 Kč

Cenné papíry budou vydány dne 2. července 2025 (**Den emise**) ve formě nových dematerializovaných hromadných cenných papírů na doručitele. Den splatnosti Cenných papírů bude 2. července 2025 (**Den splatnosti**) s výhradou předčasného dne odkupu.

Cenné papíry se řídí anglickým právem.

B. Ratingy

Nepoužije se, Dluhopisy nemají rating.

C. Popis práv, pořadí a omezení spojených s Cennými papíry

Pořadí: Dluhopisy představují přímé, nepodřízené a zaručené závazky Emitenta a mají a budou mít stejné pořadí (*pari passu*) mezi sebou a (s určitými výjimkami stanovenými právními předpisy) stejné pořadí jako všechny ostatní nezajištěné závazky (jiné než případné podřízené závazky) Emitenta, současné i budoucí.

Případy předčasného splacení: Emisní podmínky Dluhopisů stanoví případy, na jejichž základě dochází k předčasnému splacení Dluhopisů. Dluhopisy se stanou splatnými na základě oznámení Investorům poté, co nastane taková událost předčasného splacení.

Nahrazení: Společnost Crédit Agricole S.A. může být nahrazena společností Crédit Agricole CIB jako Ručitelem ve vztahu k Dluhopisům na základě společného rozhodnutí společností Crédit Agricole S.A. a Crédit Agricole CIB, a to bez souhlasu vlastníků Dluhopisů (**Vlastníci dluhopisů**).

D. Úroky

Aby se předešlo pochybnostem, nevzniká a není splatný žádný úrok.

E. Splacení

Konečné splacení:

Investor obdrží za každý Dluhopis peněžní vypořádací částku ve Stanovené měně, která se bude rovnat následující Částce konečného splacení:

Jmenovitá hodnota x (Referenční cena x Výplata při splacení)

Kde:

Referenční cena znamená 100,00%, a

Výplata při splacení se vypočítá takto:

- Pokud je Výkonost vyšší nebo rovna FRBI v Den pozorování odkupu, Částka konečného splacení se rovná: **Stanovená měna x (L + Min (C1, L1 x Max (F1, Výkonost – S)))**
- V ostatních případech: **Stanovená měna x 100%**

Kde:

– FRBI	100,00 procent.
– L:	100.00 procent.
– C1:	40.00 procent.
– L1:	200.00 procent.

- F1: 0.00 procent.
- S: 100.00 procent.
- Výkonnost (anglicky **Performance(i)**
Performance):
- Výkonnost(i) (anglicky **Performance(i)**): Uplatní se možnost 1:
$$\frac{\text{Underlying Value}_{2i}}{\text{Underlying Value}_{1i}}$$
- Den počátečního pozorování: 25. června 2025
- Den pozorování odkupu: 25. června 2026, 25. června 2027, 26. června 2028, 25. června 2029 a 25. června 2030
- Hodnota podkladového aktiva_{1i} (anglicky *Underlying Value_{1i}*): Hodnota podkladového aktiva_i ke Dni počátečního pozorování
- Hodnota podkladového aktiva_{2i} (anglicky *Underlying Value_{2i}*): Znamená Hodnota podkladového aktiva_i (*Underlying Value_i*) Podkladového aktiva_i určená v souladu s příslušným Datem relevantního pozorování_{2i} (*Relevant Observation Date_{2i}*)
- Datum relevantního pozorování_{2i} (anglicky *Relevant Observation Date_{2i}*): Uplatní se Průměrná úroveň podkladového aktiva
Znamená průměrná Hodnota Podkladového aktiva_i v Příslušných termínech_{2i}
- Příslušný termín_{2i} (anglicky *Relevant Timing_{2i}*): Znamená každé Datum průměrování_{2i}
- Datum průměrování_{2i} (anglicky *Averaging Date_{2i}*): Znamená každé datum určené v tabulce níže:

Datum průměrování _{2i} (<i>Averaging Date_{2i}</i>)
25. června 2026
25. června 2027
26. června 2028
25. června 2029
25. června e 2030

přičemž, aby se předešlo jakýmkoli pochybnostem, se má za to, že každé datum je Dnem pozorování, které je pro účely výpočtu Data relevantního pozorování₂ Příslušným termínem₂.

- Hodnota podkladového aktiva_i (anglicky *Underlying Value_i*): Znamená Úroveň Indexu Podkladového aktiva v příslušný Den pozorování v Čase ocenění
- Podkladové aktivum: Jak je uvedeno v tabulce níže

Podkladové aktivum (i):	Index:	Vlastní index (Custom Index):	Burza:	Vícero burz (Multiple Exchange):	Sponzor Indexu:	Související burza (Related Exchange):	Čas ocenění:	Bloomberg Ticker:
1	MSCI World Index – EUR	Ne	Podle podmínky indexově vázaných aktiv 2	Uplatní se	MSCI Inc.	Všechny burzy	Při uzavření	MSER WI

Další případy splacení:

Dluhopisy mohou být během trvání rovněž splaceny za reálnou tržní hodnotu:

- na žádost Emitenta v důsledku protiprávní události nebo události vyšší moci nebo z důvodu regulačního nebo povinného dalšího prodeje; nebo
- na žádost vlastníků dluhopisů v případě selhání nebo daňové změny, která vede ke vzniku případu srážkové daně, a v případě srážkové daně FATCA.

Emitent může Dluhopisy kdykoli odkoupit na burze cenných papírů nebo mimo ni za cenu dohodnutou s prodávajícím (prodávajícími) v souladu s platnými právními předpisy

3.2 Kde budou cenné papíry obchodovány?

Předpokládá se, že Cenné papíry budou přijaty k obchodování v Den emise nebo co nejdříve po něm na frankfurtské burze cenných papírů **Frankfurt Securities Exchange, Open Market (Freiverkehr)**, mnohostranném obchodním systému ve smyslu směrnice Evropského parlamentu a Rady 2014/65/EU ze dne 15. května 2014, v platném znění.

3.3 Je za cenné papíry poskytnuta záruka?

Emise Cenných papírů podléhá nezávislé záruce na první požádání poskytnuté společností Crédit Agricole CIB (**Ručitel**) za jakoukoli částku, kterou mohou vlastníci cenných papírů v souvislosti s Cennými papíry požadovat (**Záruka**).

Ručitel je bezprostřední mateřskou společností Emitenta, v němž vlastní 100% podíl, a tudíž Emitenta ovládá. Identifikační označení právnické osoby (LEI) společnosti Crédit Agricole CIB (LEI) je 1VUV7VQFKUOQSJ21A208.

V následujících tabulkách jsou uvedeny vybrané klíčové finanční informace (ve smyslu nařízení v přenesené pravomoci (EU) 2019/979) Emitenta za účetní období končící 31. prosince 2023 a 31. prosince 2024 a za pololetí končící 30. června 2023 a 30. června 2024 (všechny údaje jsou vyjádřeny v milionech EUR):

A. Rozvaha pro úvěrové instituce

	30/06/2023	31/12/2023 (auditováno)	30/06/2024	31/12/2024 (auditováno)
Čisté úrokové výnosy (nebo rovnocenný ekvivalent)	1 907	3 835	2 096	3 877
Čistý výnos z poplatků a provizí	424	822	431	1 176
Čistá ztráta ze znehodnocení finančních aktiv	-	-	-	-
Čistý příjem z obchodování	1 521	2 661	1 653	3 168

Měřítko finanční výkonnosti, které emitent používá v účetní závěrce, například provozní zisk	1 505	2 952	1 966	3 594
Čistý zisk nebo ztráta (u konsolidované účetní závěrky čistý zisk nebo ztráta připadající držitelům kmenových akcií mateřského podniku) (tj. Čistý zisk – podíl Skupiny)	1 130	2 241	1 535	2 697

B. Rozvaha pro úvěrové instituce

	30/06/2023	31/12/2023 (auditováno)	30/06/2024	31/12/2024 (auditováno)	Hodnota jako výstup posledního procesu dohledu a hodnocení (<i>Supervisory Review and Evaluation Process</i> “SREP”) (neauditováno)
Aktiva celkem	762 089	757 367	808 659	847 910	Nepoužije se
Prioritní dluh	69 761	69 960	72 204	77 754	Nepoužije se
Podřízený dluh	4 269	4 254	4 296	4 621	Nepoužije se
Úvěry a pohledávky za klienty (v čisté hodnotě)	172 293	172 624	179 676	193 129	Nepoužije se
Vklady klientů	174 660	183 332	183 400	202 524	Nepoužije se
Vlastní kapitál celkem	28 870	30 068	30 798	32 715	Nepoužije se
Úvěry v selhání (podle hrubé účetní hodnoty)/Úvěry a jiné pohledávky)	1,8%	1,6%	1,5%	1,2%	Nepoužije se
Novelizovaný poměr kmenového kapitálu tier 1 (CET1) nebo jiný relevantní obezřetnostní koeficient kapitálové přiměřenosti v závislosti na emisi	11,7%	12,7%	11,4%	11,1%	8,26% k 31. prosinci 2023
Novelizovaný celkový kapitálový poměr	22,2%	23,4%	21,5%	21,9%	12,62% k 30. červnu 2024 12,42% k 31. prosinci 2023 12,3% k 30. červnu 2023

Pákový poměr vypočtený podle použitelného regulačního rámce	3,8%	3,8%	3,5%	3,3%	3,00% k 30. červnu 2024 3,00% k 31. prosinci 2023
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C. Výhrady ve zprávě auditora

Zprávy auditora neobsahují žádné výhrady týkající se historických finančních informací společnosti Crédit Agricole CIB.

D. Hlavní rizikové faktory týkající se ručitele

Crédit Agricole CIB je převážně vystavena následujícím kategoriím rizik, která by mohla mít dopad na jeho podnikatelskou činnost:

- 1) Úvěrová rizika a rizika protistrany, která zahrnují úvěrová rizika jejích protistran z řad podniků a finančních institucí, riziko významné sektorové nebo individuální koncentrace, riziko protistrany u tržních transakcí, úvěrové riziko související se sekuritizačními transakcemi, jakož i riziko země a státu;
- 2) Finanční rizika, která zahrnují tržní riziko, riziko změny hodnoty jejího portfolia cenných papírů, měnové riziko, riziko likvidity, riziko změny hodnoty investic do akcií a globální úrokové riziko; a
- 3) Provozní rizika a související rizika, která zahrnují rizika související s dodržováním předpisů a právní rizika a další provozní rizika včetně rizik souvisejících s bezpečností informačních systémů;
- 4) Obchodní rizika, která zahrnují systémové riziko (negativní dopad nepříznivých ekonomických a finančních podmínek a změn právních předpisů) nebo strategické riziko;
- 5) Klimatická rizika;
- 6) Rizika související se strukturou Skupiny.

3.4 Jaká jsou hlavní rizika, která jsou specifická pro tyto cenné papíry?

Existují rizikové faktory, které jsou podstatné pro účely posouzení rizik spojených s Cennými papíry, včetně následujících:

- 1) Cena Cenných papírů při obchodování může klesat stejně rychle jako stoupat a Vlastníci dluhopisů mohou utrpět úplnou ztrátu své investice;
- 2) Cenné papíry nemusí mít v době emise žádný zavedený trh pro obchodování a takový trh se nemusí nikdy vytvořit. Pokud se trh vytvoří, nemusí být příliš likvidní. Nelikvidita může mít nepříznivý vliv na tržní hodnotu Cenných papírů;
- 3) Provedení Směrnice EU o ozdravných postupech a řešení krize bank ve Francii by mohlo podstatně ovlivnit práva Vlastníků dluhopisů, cenu nebo hodnotu jejich investice do Cenných papírů nebo schopnost Ručitele plnit své závazky z Cenných papírů;
- 4) Francouzské insolvenční právo by mohlo mít nepříznivý dopad na Vlastníky dluhopisů, kteří se domáhají splacení v případě, že by se Emitent, Ručitel nebo jeho dceřiné společnosti dostali do platební neschopnosti, a mohlo by mít podstatný nepříznivý vliv na tržní hodnotu Cenných papírů;
- 5) Riziko spojené s nezajištěnou povahou Cenných papírů a Záruky, neexistencí zákazu zřízení dalšího zástavního práva a omezení dluhu ve vztahu k Emitentovi a Ručiteli, což by mohlo mít nepříznivý vliv na tržní hodnotu Cenných papírů;
- 6) Možnost volitelného splacení Dluhopisů by mohla negativně ovlivnit tržní hodnotu Dluhopisů;
- 7) Částka konečného splacení Dluhopisů jsou závislé na změnách tržní hodnoty Podkladového aktiva (Podkladových aktiv), což by mohlo negativně ovlivnit tržní hodnotu Dluhopisů; a
- 8) Investice do Dluhopisů nezakládá žádný právní ani skutečný podíl na Podkladovém aktivu (Podkladových aktivech) ani žádná hlasovací práva, právo na dividendy nebo jiná práva, která může mít držitel Podkladového aktiva (Podkladových aktiv). Případné ztráty hodnoty Dluhopisů nelze kompenzovat jinými příjmy.

4. KLÍČOVÉ INFORMACE O VEŘEJNÉ NABÍDCE CENNÝCH PAPÍRŮ A/NEBO O JEJICH PŘIJETÍ K OBCHODOVÁNÍ NA REGULOVANÉM TRHU

4.1 Za jakých podmínek a podle jakého časového rozvrhu mohu investovat do tohoto cenného papíru?

Cenné papíry jsou nabízeny za maximální částku až 250 000 000 Kč.

Předpokládá se, že Cenné papíry budou přijaty k obchodování v Den emise nebo co nejdříve po něm na frankfurtské burze cenných papírů **Frankfurt Securities Exchange, Open Market (Freiverkehr)**, mnohostranném obchodním systému ve smyslu směrnice Evropského parlamentu a Rady 2014/65/EU ze dne 15. května 2014, v platném znění.

Cenné papíry budou nabízeny způsobilým protistranám, profesionálním klientům a/nebo neprofesionálním Investorům v otevřeném období od 28. května 2025 do 25. června 2025 (**Doba trvání nabídky**) v České republice, s výhradou (i) případného přijetí Dluhopisů k obchodování a (ii) předčasného ukončení Doby trvání nabídky dle uvážení Emitenta v závislosti na tržních podmínkách, jak je uvedeno níže.

Potenciální investoři mohou podat žádost o úpis Cenných papírů v Době trvání nabídky. Doba trvání nabídky může být kdykoli a z jakéhokoli důvodu zkrácena nebo prodloužena. V takovém případě to Emitent oznámí investorům co nejdříve před koncem Doby trvání nabídky prostřednictvím oznámení zveřejněného na jeho internetových stránkách

(<http://www.documentation.ca-cib.com/IssuanceProgram>).

Žádosti o úpis Cenných papírů lze podávat během Doby trvání nabídky prostřednictvím Distributora (jak je definován níže). Žádosti lze podávat v souladu s obvyklými postupy Distributora. Potenciální investoři nebudou muset uzavírat přímo s Emitentem nebo Dealerem (jak je definován níže) žádná smluvní ujednání související s úpisem Cenných papírů.

Potenciální investor bude upisovat Cenné papíry v souladu s ujednáními sjednanými s Distributorem, která se týkají úpisu cenných papírů obecně.

Cenné papíry budou k dispozici formou dodání proti zaplacení. Cenné papíry nabízené investorům budou vydány ke Dni emise Distributorem prostřednictvím Dealera Emitentovi, proti zaplacení hrubých peněžních částek za úpis. Každý takový investor bude Distributorem informován o způsobu vypořádání Dluhopisů v okamžiku podání žádosti daného investora.

Emitent odhaduje, že Cenné papíry budou doručeny na příslušný účet zaknihovaných cenných papírů investora ke Dni emise nebo přibližně k tomuto datu. Žadatelé budou o úspěšnosti své žádosti informováni přímo Distributorem. Obchodování s Cennými papíry může být zahájeno ke Dni emise.

Pokud k úpisu Cenných papírů dojde po ukončení nabídky, bude objednávka automaticky zrušena a výnosy z úpisu budou příslušnému investorovi vráceny v souladu s pokyny, které sdělila společnost Crédit Agricole CIB v době podání žádosti o úpis. Žádosti o úpis Cenných papírů budou přijímány v rámci limitu počtu dostupných Cenných papírů. Objednávky úpisu Cenných papírů mohou být v případě nadměrného úpisu sníženy a společnost Crédit Agricole CIB vrátí investorovi případný nadměrný výtěžek.

Minimální částka úpisu Cenných papírů musí být alespoň rovna Nominální hodnotě Cenných papírů. Maximální částka úpisu Cenných papírů není stanovena. Cenné papíry jsou nabízeny za cenu odpovídající 100,00 % celkové nominální částce Cenných papírů.

Poplatek za umístění ve výši až 2,75 % předem (což odpovídá 0,55 % p.a. za předpokladu, že Cenné papíry zůstanou v oběhu až do plánovaného Data splacení) z Celkové nominální částky Cenných papírů zakoupených

distributorem je Emitent povinen zaplatit distributorovi ke Dni emise. Neexistuje žádné přednostní právo na úpis Cenných papírů ve prospěch jakékoli kategorie osob.

Konečnou výši nabídky oznámí Emitent každému investorovi prostřednictvím svých internetových stránek (<https://www.documentation.ca-cib.com/IssuanceProgram>) v Den emise nebo okolo tohoto data.

Odhad celkových výdajů: 1 650 EUR včetně nákladů na uvedení na burzu a bez případných regulačních poplatků. Investorům nebudou účtovány žádné náklady.

4.2 Kdo je osobou nabízející cenné papíry?

Cenné papíry může nabízet (i) společnost Crédit Agricole CIB (**Dealer**) a (ii) společnost Česká spořitelna a.s. (**Distributor**) a (iii) jakýkoli další finanční zprostředkovatel jmenovaný Emitentem a uvedený na internetových stránkách <https://www.documentation.ca-cib.com/PublicFinalTerm?region=EU> a (iv) jakýkoli finanční zprostředkovatel, který na svých internetových stránkách uvede, že používá prospekt v souladu s podmínkami uvedenými v Základním prospektu v části „Retailové kaskády“.

4.3 Proč je tento Prospekt sestavován?

A. Čistý výnos a použití výnosu:

Předpokládaný čistý výnos z emise Cenných papírů činí až 250 000 000 Kč.

Odhadovaný čistý výnos bude použit na běžné finanční potřeby Emitenta.

B. Dohoda o upisování:

Nepoužije se – nabídka není předmětem smlouvy o upisování.

C. Střet zájmů:

Ručitel je zároveň agentem pro výpočty; v důsledku toho může dojít ke střetu zájmů mezi agentem pro výpočty a vlastníky Cenných papírů, zejména pokud jde o některá zjištění a určení, která může agent pro výpočty učinit v souladu s Podmínkami Cenných papírů a která mohou mít vliv na částky splatné z Cenných papírů.