



KEY INFORMATION DOCUMENT

PURPOSE

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

PRODUCT

Name 3y Digital Note on MSCI Europe Select Green 50 5% Decrement Index

Identifier ISIN Code: XS2317970254

Manufacturer Crédit Agricole CIB

Contacting the manufacturer GMDRegulatoryEnquiries@ca-cib.com
Call +33 1 57 87 11 47 for more information

Competent authority Autorité des Marchés Financiers (AMF)

KID Production Date 9 November 2022, 11:53 UTC

You are about to purchase a product that is not simple and may be difficult to understand

WHAT IS THIS PRODUCT?

Type The product is in the form of a debt instrument, governed by English law

Objectives To provide interest payment(s), whilst providing for a minimum redemption equal to 100% of the Nominal Amount at maturity (subject to the credit risk of the Manufacturer). Amounts stated below are in respect of each Nominal Amount that you invest.

To support some companies and projects which have a strong performance on environmental, social and governance (ESG) domains and belong to a key sector for the transition towards a more climate friendly economy, as the investment is dedicated to finance or refinance green assets eligible to Crédit Agricole CIB's green portfolio. The redemption of the invested Nominal Amount and, as the case may be, the interest payment(s) are not linked to the performance of the assets in Crédit Agricole CIB's green portfolio.

- **Interest:** 2.75% on each of the Interest Payment Dates
- **Redemption on the Maturity Date:** You will receive one of the following:
 - If the Final Underlying Performance is greater than or equal to 0%, you will receive, in addition to the Nominal Amount, the Bonus Amount
 - Otherwise, you will receive the Nominal Amount.

Key Dates, Values and Definitions (*)

All determinations and observations will be made by the Calculation Agent. All dates may be subject to adjustment for non-business days and market disruption events.

- **Underlying(s):** MSCI Europe Select Green 50 5% Decrement Index
- **Underlying Performance:** (a) the Closing Value of the Underlying on any given date divided by its Initial Value, minus (b) 100%, expressed as a percentage
- **Final Underlying Performance:** the Underlying Performance on the Final Valuation Date
- **Initial Value:** The Closing Value of the Underlying on the Initial Valuation Date
- **Closing Value:** The value of the Underlying at the close of trading on a given trading day
- **Bonus Amount:** 0.50% multiplied by the Nominal Amount
- **Calculation Agent:** Crédit Agricole CIB
- **Nominal Amount:** EUR 100,000
- **Selling Price:** 100%
- **Dates:**
 - **Issue Date:** 22 December 2022
 - **Maturity Date:** 22 December 2025
 - **Initial Valuation Date:** 15 December 2022
 - **Payment Dates:** annually from and including 22 December 2023 to and including the Maturity Date
 - **Final Valuation Date:** 22 December 2025

(*) Items above are indicative and may change. You should check the final value of such items prior to investing.

Early redemption and adjustments

The terms of the product provide that if certain defined events, in addition to those described above, occur (principally but not exclusively in relation to any Underlying, or the Manufacturer of the product (which may include the discontinuation of the Manufacturer's ability to carry out the necessary hedging transactions)), adjustments may be made to the terms of the product to account for the relevant event or the product may be early redeemed. The amount paid on any early redemption may be less than the amount originally invested.

Intended retail investor

This product is intended for clients who:

- have significant knowledge and experience in products such as the one described in this document
- are willing and able to bear a potentially total loss
- have a risk tolerance consistent with the summary risk indicator in this document
- are expressing a view on the underlying consistent with the conditions for a positive outcome (as stated in the product description)
- have a horizon consistent with the term of this product
- wish to be involved in Crédit Agricole CIB's green portfolio to support some companies and projects playing a key role in the transition towards a more climate friendly economy as determined independently or on the basis of professional advice.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Summary Risk Indicator



The risk indicator assumes you keep the product until 22 December 2025. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because Crédit Agricole CIB is not able to pay you. We have classified this product as 1 out of 7, which is the lowest risk class. This classification takes into consideration two elements: 1) the market risk - that rates the potential losses from future performance at a very low level; and 2) the credit risk which estimates that poor market conditions are very unlikely to impact the capacity of Crédit Agricole CIB to pay you. **If a PRIIP is denominated in a currency other than the official currency of the Member State where the PRIIP is being marketed, the return, when expressed in the official currency of the Member State where the PRIIP is being marketed, may change depending on currency fluctuations.** The summary risk indicator, which has been determined in accordance with Regulation (EU) No 1286/2014, being derived from the historical performance of the Underlying(s), may understate the risk of losses you may experience in connection with this product. You are entitled to receive back 100% of your capital. Any amount over this, and any additional return, depends on future market performance and is uncertain. However, this protection against future market performance will not apply if you cash-in before 22 December 2025. If Crédit Agricole CIB is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

Investment EUR 10,000				
Scenarios		1 year	2 years	3 years (Recommended holding period)
Stress scenario	What you might get back after costs	EUR 9,706	EUR 10,285	EUR 10,825
	Average return each year	-2.94%	1.42%	2.68%
Unfavourable scenario	What you might get back after costs	EUR 9,924	EUR 10,338	EUR 10,825
	Average return each year	-0.76%	1.68%	2.68%
Moderate scenario	What you might get back after costs	EUR 9,935	EUR 10,355	EUR 10,825
	Average return each year	-0.65%	1.76%	2.68%
Favourable scenario	What you might get back after costs	EUR 9,950	EUR 10,381	EUR 10,875
	Average return each year	-0.50%	1.89%	2.84%

This table shows the money you could get back over the next 3 year(s), under different scenarios, assuming that you invest EUR 10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. This product cannot be easily cashed in. This means it is difficult to estimate how much you would get back if you cash in before maturity. You will either be unable to cash in early or you will have to pay high costs or make a large loss if you do so.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

WHAT HAPPENS IF CRÉDIT AGRICOLE CIB IS UNABLE TO PAY OUT?

This product is not protected by any investor compensation or guarantee scheme. If Crédit Agricole CIB is unable to make a payment and/or is in default, you may lose some or all of your invested amount and any payment may be delayed.

WHAT ARE THE COSTS?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for 3 different holding periods. They include potential early exit penalties. The figures assume you invest EUR 10,000. The figures are estimates and may change in the future.

Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

INVESTMENT EUR 10,000

SCENARIOS	IF YOU CASH IN AFTER 1 YEAR	IF YOU CASH IN AFTER 2 YEARS	IF YOU CASH IN AT THE END OF THE RECOMMENDED HOLDING PERIOD
Total costs	EUR 300.00	EUR 300.00	EUR 200.00
Impact on return (RIY) per year	3.05%	1.53%	0.69%

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- The meaning of the different cost categories.

This table shows the impact on return per year

ONE-OFF COSTS	Entry costs	0.69%	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
ONGOING COSTS	Portfolio transaction costs	0.00%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.00%	The impact of the costs that we take each year for managing your investments.

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MY MONEY OUT EARLY?

Recommended holding period: 3 year(s)

The product is designed to be held until the end of the recommended holding period.

The recommended holding period is selected to correspond with the maturity date of the product. Please note that you may not be able to sell the product prior to the maturity date. If you are able to sell the investment at an earlier date, you may incur costs and may lose part or all of your investment.

HOW CAN I COMPLAIN?

In the event you wish to complain at any time about this product or the service you have received, you may do so by contacting us at: Crédit Agricole CIB, 12 Place des Etats-Unis, CS 70052, 92547 Montrouge Cedex, or GMDRegulatoryEnquiries@ca-cib.com.

OTHER RELEVANT INFORMATION

The information contained in this Key Information Document does not constitute a recommendation to engage in this product and is no substitute for individual consultation with an advisor.

You can obtain further information about this product from your financial advisor.

The following documents are available upon request:

- The final terms relating to the product (as published based on a legal requirement), which is available at: www.documentation.ca-cib.com
- The base prospectus, as may be supplemented, in relation to the structured products program and under which the product is issued (as published based on a legal requirement), which is available at: www.documentation.ca-cib.com
- The Green Bond Framework of Crédit Agricole Group, which is available at: www.credit-agricole.com/finance/finance/dette
- Information about the Green Bonds issued by Crédit Agricole CIB and the methodology applied for the selection of companies and projects in Crédit Agricole CIB's green portfolio, which is available at: www.ca-cib.com/our-solutions/sustainable-banking and www.credit-agricole.com/finance/finance/dette.