

Crédit Agricole CIB 7-Year Floating Rate Senior Preferred Green Bond

This document provides information about the ESG characteristics of the above product. It reviews its two main components: the Green Bond and index, as well as the ESG rating of the Green Bond issuer Crédit Agricole.

What is the Green Bond Framework?

The Green Bond Framework describes the criteria used by Crédit Agricole to issue Green Bonds under different formats, including public or private placements, senior non-preferred bonds, senior preferred unsecured and secured bonds. It follows best practice by aligning with industry standards, such as the Green Bond Principles. In addition, Crédit Agricole seeks to align the Framework with relevant regulation on sustainable finance, such as the EU Taxonomy and EU Green Bond Standard.

How Will the Proceeds of the Green Bond be Used?

Crédit Agricole intends to use the proceeds of the Bond to exclusively refinance, in full or in part, projects falling under five Green Eligible Asset categories, namely: Renewable Energy, Green Buildings, Energy Efficiency, Clean Transportation, Waste and Water Management assets, and Sustainable Agriculture and Forest Management. All Green Eligible Asset categories help advance the shift to a low-carbon economy by supporting climate change mitigation.

Are There Assets Excluded from Investment?

Assets excluded from the Framework include nuclear activities, weapons and all activities mostly dedicated to fossil fuel. Assets in the Green Portfolio are also subject to ongoing analysis and monitoring of ESG controversies.

Is There External Verification of the Green Bond Framework?

Yes. An external verifier is mandated to produce a second party opinion and evaluate the compliance of the Eligible Green Assets selected in the Framework. A limited assurance report on the main features of the green bond reporting is also produced by an external auditor.

How do I Know Proceeds from the Bond are Being Invested as Expected?

Investors can monitor the allocation of the proceeds from the Bond and the positive impact metrics produced by those assets through the annual publication of the Green Bond Report, the most recent of which was published in 2021.

Below is a sample summary of the positive impact generated by the assets in the Green Bond 2022 Report

Crédit Agricole CIB Green Notes impact reporting: 444 t. avoided CO₂e emissions/€ m annually*

Eligible Green Category	Allocation (€m)	CO ₂ e Emissions Avoided Intensity (tCO ₂ e/€m.y)	CO ₂ e Emissions Avoided (tCO ₂ e/y)
Renewable Energy	1 016	1 093	1 110 689
Green Building	716	37	26 577
Clean Transportation	204	380	77 654
Energy Efficiency	40	256	10 262
Water and Waste Management	24	200	4 764
TOTAL	2 000	615	1 229 946

Crédit Agricole S.A.

615

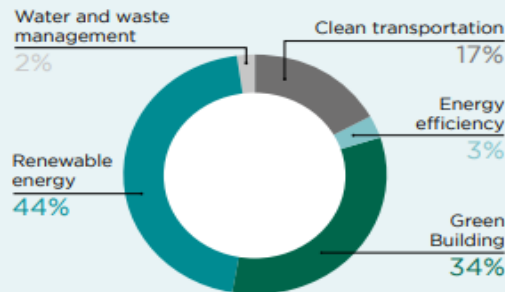
tCO₂e avoided emissions per €m invested annually

CRÉDIT AGRICOLE CIB GREEN PORTFOLIO, AS OF JUNE 2022

THE FOLLOWING GRAPHS DESCRIBES THE ELIGIBLE PORTFOLIO ALLOCATED TO THE SENIOR UNSECURED NOTES ISSUED BY CRÉDIT AGRICOLE CIB:

Breakdown by Eligible Categories (% of outstanding amount)

Crédit Agricole CIB eligible pool is mainly composed of Renewable energy (44%) supported by its recognized Project Finance expertise and Green Building (34%) as a historical core activity of the Group on both the residential and commercial acquisition, construction and renovation segments followed by public rail transport infrastructure (17%) mainly focused on rail public transportation infrastructure project and passenger/freight fleet financings.



Renewable Energies Breakdown ⁽¹⁾ (% of outstanding amount)

Crédit Agricole CIB Renewable Energies eligible pool is fully composed of Solar and Wind equally split between Solar (43%) and Wind (42%) while the remaining 15% represent assets combining both.



¹ Please note that Waste to Energy projects have been fully removed from the eligible pool due to the fact that these projects no longer comply with best market practices.

Source: Crédit Agricole Green Bond 2022 Report

Does the Index Tracked Pursue ESG Objectives?

The index in the product is not linked to any ESG objectives

Is the Index Aligned with the Goals of the Paris Agreement?

The Bond pays quarterly floating coupons linked to the Euribor 3 Month Interest Rate and therefore the index in the product is not linked to any ESG objectives.

What is Crédit Agricole's ESG Rating?

According to MSCI ESG Research Crédit Agricole S.A. has an ESG rating of 'AA'. An ESG Score from MSCI can range anywhere between 'CCC' (poor ESG performance) to 'AAA' (best ESG performance). A score of 'AA' puts Crédit Agricole in the "Leaders" range (AA-AAA) of banks when managing relevant ESG risks.

WARNING: If Credit Agricole were to default, you will lose some or all of your investment and your investment return.

WARNING: Past performance is not a reliable guide to future performance. The value of investments may go down as well as up.

WARNING: This investment is a complex investment product and may be difficult to understand. Investors should not invest in this product without having sufficient knowledge, experience and professional advice from their Financial Broker to make a meaningful evaluation of the merits and risks of investing in a product of this type, and the information contained in the brochure and the Base Prospectus.



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