



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 of Product: | 5y EUR Fixed Rate Note with Digital at maturity |
| Name of PRIIP manufacturer: | Crédit Agricole CIB, Crédit Agricole SA Group |
| Identifier | ISIN: XS2317970411 |
| Website for PRIIP manufacturer: | www.ca-cib.com |
| For more information call: | +33 1 41 89 39 89 |
| Regulated by: | Autorité des Marchés Financiers (AMF) is responsible for supervising Crédit Agricole CIB in relation to this Key Information Document |
| Date of KID production: | 7 February 2025, 16:46 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 |
| Term | The Maturity Date of the product is 26 March 2030 and it is recommended to hold the product until maturity. |
| Objectives | Provide an Interest Rate on each Interest Payment Date and a bonus indexed on the Euribor 3 Month on the Maturity Date. Amounts stated below are in respect of each Nominal Amount that you invest. |

How the return is determined:

- **Interest:**
 - **Interest Rate:** 2.45% p.a.
 - **Interest Amount on each Interest Payment Date:** You will receive the Nominal Amount multiplied by the Interest Rate and adjusted to reflect the proportion of days in the Accrual Period relative to one year, in accordance with the applicable day count fraction.
- **Redemption on the Maturity Date:**
 - If Euribor 3 Month is in the Reference Rate Range: 100.50% multiplied by the Nominal Amount
 - Otherwise: 100% multiplied by 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.

- **Calculation Agent:** Crédit Agricole CIB
- **Selling Price:** 100%
- **Nominal Amount:** EUR 10,000
- **Reference Rate Range:** lower than or equal to 1.00%
- **Euribor 3 Month:** Euribor 3 Month as observed at 11:00 am, Brussels time, on the relevant Observation Date. This is a benchmark rate that leading banks charge to each other for loans over the specified period and in the specified currency.
- **Interest Observation Dates:** 19 March 2030
- **Issue Date:** 26 March 2025
- **Maturity Date:** 26 March 2030
- **Accrual Period:** for each Interest Payment Date, the period from and including the previous Interest Payment Date (or the Issue Date in case of the first period) to but excluding such Interest Payment Date
- **Interest Payment Dates:** 26 March 2026 and annually thereafter up to the Maturity Date (included)

(*) 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 occur (principally but not exclusively in relation to the product, 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 upon early redemption may be less than the amount originally invested.

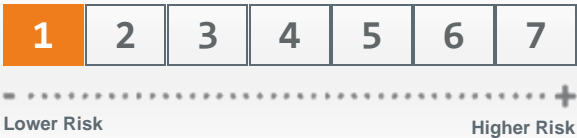
Intended retail investor

This product is intended for clients who:

- have sufficient 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
- 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 26 March 2030. 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 Cr dit 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 Cr dit Agricole CIB to pay you. **If the product is denominated in a currency other than the official currency of the Member State, be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.** 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 at least 112.25% 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 26 March 2030. If Cr dit Agricole CIB is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

| Recommended holding period: | | 5 years | |
|-----------------------------|-----------------------------------------------------------------------------------------------|--------------------------|--------------------------------------------------------|
| Example Investment: | | EUR 10,000 | |
| Scenarios | | If you exit after 1 year | If you exit after 5 years (Recommended holding period) |
| Minimum | EUR 11,225. The return is only guaranteed if you hold the product to maturity 26 March 2030 . | | |
| Stress | What you might get back after costs | EUR 10,134 | EUR 11,225 |
| | Average return each year | 1.34% | 2.34% |
| Unfavourable | What you might get back after costs | EUR 10,134 | EUR 11,225 |
| | Average return each year | 1.34% | 2.34% |
| Moderate | What you might get back after costs | EUR 10,134 | EUR 11,225 |
| | Average return each year | 1.34% | 2.34% |
| Favourable | What you might get back after costs | EUR 10,134 | EUR 11,225 |
| | Average return each year | 1.34% | 2.34% |

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you might get back in extreme market circumstances. The favourable, moderate, unfavourable and stress scenarios represent possible outcomes that have been calculated based on simulations using the reference asset/s past performance over a period of up to 5 past years. The return is only guaranteed if you do not cash-in before 26 March 2030 as described in the risk section above.

WHAT HAPPENS IF CR DIT AGRICOLE CIB IS UNABLE TO PAY OUT?

This product is not protected by any investor compensation or guarantee scheme. If Cr dit 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 person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- EUR 10,000 is invested.

| INVESTMENT EUR 10,000 | IF YOU EXIT AFTER 1 YEAR | IF YOU EXIT AFTER 5 YEARS |
|------------------------|--------------------------|---------------------------|
| Total costs | EUR 355 | EUR 255 |
| Annual cost impact (*) | 3.6% | 0.5% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period, your average return per year is projected to be 2.87% before costs and 2.34% after costs. We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

| One-off costs upon entry or exit | | If you exit after 1 year |
|-------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| Entry costs | 2.6% of the amount you pay in when entering this investment. These costs are already included in the price you pay. | EUR 255 |
| Exit costs | 1.0% of the amount you pay in when exiting this investment. We do not charge an exit fee for this product in case you exit at the Recommended Holding Period. | EUR 100 |
| Ongoing costs taken each year | | |
| Management fees and other administrative or operating costs | 0.0% of the value of your investment per year. This is an estimate based on actual costs over the last year. | EUR 0 |
| Transaction costs | 0.0% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | EUR 0 |
| Incidental costs taken under specific conditions | | |
| Performance fees (and carried interest) | There is no performance fee for this product. | EUR 0 |

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

Recommended holding period: 5 years

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 the advice/Sales service you have received, you may do so by contacting the person who provided it to you. In the event you wish to complain about the product itself, 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/IssuanceProgram.