

Green Bond / Green Bond Programme Information Template

Issuer name: Crédit Agricole CIB

Date of completion or of latest update: 23rd September 2016

GBP component 1: Use of proceeds

Please describe alignment with this GBP component:

Crédit Agricole CIB intends to allocate an amount equivalent to the net proceeds of the Notes (the “Note Net Proceeds”), in the same currency or the equivalent in any other currency, to a green loan portfolio (the “Green Loan Portfolio”). The Green Loan Portfolio will consist solely of loans made by Crédit Agricole CIB or affiliates of Crédit Agricole CIB, the borrowers of which are entities or projects that:

- (A) show a strong Environmental (E), Social (S) and Governance (G) performance after having gone through a robust “ESG” rating assessment methodology (developed by and proprietary to Crédit Agricole CIB having sought input from external rating agencies who specialise in environmental, social and governance analysis); and
- (B) belong to a sector that CACIB categorises as “green”, which broadly means an area selected for its substantial contribution to climate change mitigation and includes (but is not limited to): (i) renewable energy, (ii) energy efficiency and (iii) water and waste management).

Please provide related online information if available:

The Use of Proceeds section is systematically included in the documentation of all CACIB Green Notes.

GBP component 2: Process for project evaluation & selection

Please describe alignment with this GBP component:

The loans in the Green Portfolio are selected according to the process described in the Crédit Agricole CIB Green Notes framework, among the overall loan portfolio of the bank for which Crédit Agricole CIB has set up dedicated policies and made a number of commitments towards the environment, such as Equator Principles and CSR Sector policies.

The dedicated selection process for defining the Green Portfolio includes three social and environmental filters:

- Green Sector
- Environment, Social and Governance (“ESG”) Rating and
- Environmental Rating

Please provide related online information if available:

The Crédit Agricole Green Notes framework is publicly available on the webpage dedicated to Sustainable Banking (<http://www.ca-cib.com/our-offers/sustainable-banking.htm>)

GBP component 3: Management of proceeds

Please describe alignment with this GBP component:

The identification of loans belonging to the Green Portfolio and the monitoring of their amounts has been included in Crédit Agricole CIB's internal loan tracking system. A specific IT development has been necessary for this inclusion, which enables the efficient tracking of the Green Portfolio and its audit.

The application of the described methodology is supervised by a dedicated team, in charge of identifying the loans that qualify for the Green Portfolio. After this identification, the information is transferred to the Credit Portfolio Management department and uploaded in the loan tracking system of the bank. This identification is done on a quarterly basis. As such, the Green Portfolio is evolving with loans maturing and new loans being disbursed.

The information of Green Notes issuances is transferred on a daily basis to the dedicated team in charge of updating both the Green Portfolio amount and the total amount of the issued Green Notes.

Crédit Agricole CIB is committed to ensure that the amount raised by Green Notes is lower than the amount of the Green Portfolio. For this purpose, the size and the maturity of the Green Portfolio and of the cumulated amount of outstanding Green Notes are monitored and adequate buffers are put in place.

As loans included in the Green Portfolio are already disbursed, investors are assured of the immediate use of the funds and the correspondence between the Green Portfolio and their investments, without delay.

Please provide related online information if available:

The Crédit Agricole Green Notes framework is publicly available on the webpage dedicated to Sustainable Banking (<http://www.ca-cib.com/our-offers/sustainable-banking.htm>)

GBP component 4: Reporting

Please describe alignment with this GBP component:

Crédit Agricole CIB publishes twice a year a report on the use of funds, with a description of its Green Portfolio. Due to confidentiality commitments to its clients, Crédit Agricole CIB only reports on (i) statistical data on the composition of the Green Portfolio and (ii) anonymous examples of projects and companies belonging of the Green Portfolio, highlighting their environmental benefits.

Please provide related online information if available:

The Crédit Agricole Green Notes framework includes the reporting of the Green Portfolio and is publicly available on the webpage dedicated to Sustainable Banking (<http://www.ca-cib.com/our-offers/sustainable-banking.htm>)

GBP recommendation: External review

Please describe the alignment with this recommendation:

The composition and methodology of the Green Loan Portfolio is generally audited by Crédit Agricole CIB's auditors on an annual basis.

Since 2015, the Crédit Agricole CIB Green Notes program has received a second opinion by Sustainlytics which concluded:

“Credit Agricole CIB, the Corporate and Investment Banking arm of Credit Agricole SA, which has an industry leading ESG performance, has developed a robust and Green Bond Principles-compliant framework, that assures Green Notes investors, that their investments are being allocated to projects and companies that contribute to a transition to an environmentally friendly economy.”

Please provide related online information if available:

The second opinion provided by Sustainlytics is available at the webpage (<http://www.ca-cib.com/our-offers/sustainable-banking.htm>).

Additional information

Please provide any further information you may deem appropriate: