

## Disclosure in relation to the offer of financial instruments of Crédit Agricole SA group according to article 41.4 RD 2017-565

Crédit Agricole Corporate and Investment Bank ("**CACIB**") is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (the "**ACPR**") and supervised by the European Central Bank (the "**ECB**"), the ACPR and the Autorité des Marchés Financiers (the "**AMF**") in France. [Crédit Agricole Corporate and Investment Bank London is authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority (the "**FCA**") and limited regulation by the Prudential Regulation Authority (the "**PRA**"). Details about the extent of our regulation by the FCA and the PRA are available from Crédit Agricole Corporate and Investment Bank London branch upon request.]

Crédit Agricole Corporate and Investment Bank is a public limited company (*société anonyme*) incorporated under the laws of France, under SIREN number 304 187 701 at the *Registre du Commerce et des Sociétés* of Nanterre and having its registered office at 12, Place des États-Unis, CS 70052, 92547 Montrouge Cedex, France. [Crédit Agricole Corporate and Investment Bank is registered in England and Wales as an overseas company at Companies House under company number FC008194, with a UK establishment at Broadwalk House, 5 Appold Street, London, EC2A 2DA, United Kingdom (UK establishment number BR001975).]

As part of its services and activities, Crédit Agricole Corporate and Investment Bank may offer to its clients financial instruments (as defined in MiFID II) issued by Crédit Agricole SA or any other entity of the Crédit Agricole SA group that are included in the calculation of prudential requirements specified in Regulation (EU) No 575/2013 of the European Parliament and of the Council, Directive 2013/36/EU of the European Parliament and of the Council or Directive 2014/59/EU of the European Parliament and of the Council.

Under Article 41(4) of Commission Delegated Regulation (EU) 2017/565 Crédit Agricole Corporate and Investment Bank shall provide additional information explaining the differences between the above-mentioned financial instruments and bank deposits in terms of yield, risk, liquidity and any protection provided in accordance with Directive 2014/49/EU of the European Parliament and of the Council which is set out below.

Investment in these financial instruments issued by Crédit Agricole SA or any other entity of the Crédit Agricole SA group do not benefit from any protection provided pursuant to Directive 2014/49/EU of the European Parliament and of the Council on deposit guarantee schemes or any national measures implementing this directive in any jurisdiction. Therefore, if Crédit Agricole SA or any other entity of the Crédit Agricole SA group becomes subject to resolution measures under applicable banking resolution laws, the holders may lose some or all of their investments since the value of this instruments may be reduced or converted into equity, or the instruments may be written off entirely by the application of the general bail-in tool and non-viability loss absorption.

By contrast, bank deposits are protected under the Deposit Guarantee Scheme per depositor and per credit institution. Depositors benefit from a statutory repayment mechanism in case of bank resolution, whereas holders of the above-mentioned instruments rank junior in right of payment to the claims of all depositors.

Therefore, you should be aware that the risks associated with these instruments are higher than those associated with a standard bank deposit, and that you could lose all or part of your investment

amount in the event of recovery or resolution of Crédit Agricole SA or any other entity of the Crédit Agricole SA group.

Please see the terms of the relevant financial instrument for detailed information about its yield and risk profile.

More details can be obtained upon request to your usual Crédit Agricole Corporate and Investment Bank contact.