PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (**UK**). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**EUWA**); or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000, (as amended, the **FSMA**) and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the EUWA. Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the **UK PRIIPs Regulation**) for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

MiFID II product governance / Retail investors, professional investors and ECPs – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes, taking into account the five (5) categories referred to in item 19 of the Guidelines published by the European Securities and Markets Authority (**ESMA**) on 3 August 2023, has led to the conclusion that: (i) the target market for the Notes is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, **MiFID II**); **EITHER** (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Notes to retail clients are appropriate - investment advice subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Notes (a **distributor**) should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable.

Final Terms dated October 24th, 2025

CIC Crédit Industriel et Commercial

CRÉDIT INDUSTRIEL ET COMMERCIAL

Legal entity identifier (LEI): N4JDFKKH2FTD8RKFXO39

€ 20,000,000,000

Structured Euro Medium Term Note Programme

*(the **Programme**)*

Issue of EUR 22,000,000 Fixed Rate Notes due January 27th, 2032

under the Programme

PART A - CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions (the **Conditions**) set forth under the section entitled "Terms and Conditions of the English Law Notes" and the section entitled "Technical Annex" in the Base Prospectus dated 20 June 2025 and the Supplement to the Base Prospectus dated 10 September 2025 which together constitute a base prospectus (the **Base Prospectus**) for the purposes of the Regulation (EU) 2017/1129, as amended (the **Prospectus Regulation**). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 8 of the Prospectus Regulation and must be read in conjunction with such Base Prospectus in order to obtain all the relevant information. A summary of the Notes (which completes the summary in the Base Prospectus to reflect the provisions of these Final Terms) is annexed to these Final Terms. The Base Prospectus has been published on the Luxembourg Stock Exchange website https://www.luxse.com and on the Issuer's websites https://www.cic.fr/fr/banques/institutionnel/actionnaires-et-investisseurs/programmes-d-emissions.html and the Final Terms will be published on the Euronext Paris S.A. https://www.euronext.com/fr/markets/paris and on the Issuer's websites https://www.cic.fr/fr/banques/institutionnel/actionnaires-et-investisseurs/programmes-d-emissions.html and https://www.cic-marketsolutions.eu/fr/kidemtncic.aspx.

1.	(a)	Series Number:	3548
	(b)	Tranche Number:	1
	(c)	Date on which the Notes will be consolidated and form a single series:	Not Applicable
2.	Specified Currency:		Euro ("EUR" or "€")
	Replacement Currency:		Not Applicable
3.	Aggregate Nominal Amount:		
	(a)	Series:	EUR 22,000,000
	(b)	Tranche:	EUR 22,000,000
4.	Issue Price of Tranche:		100 per cent. of the Aggregate Nominal Amount
5.	Minimum Trading Size:		Not Applicable
6.	(a)	Specified Denomination(s):	EUR 1,000
	(b)	Calculation Amount:	EUR 1,000
7.	(a)	Issue Date:	January 27th, 2026
	(b)	Interest Commencement Date (if different from the Issue Date):	Not Applicable
8.	Maturity Date:		January 27th, 2032

9.	Type of Notes:	Fixed Rate
10.	Supplementary Provisions:	Applicable Monetisation Amount
11.	Interest Basis:	Interest Amount in case of Issuer Call: Fixed Rate Coupon equal to 3.00 per cent. of Specified Denomination (subject to the provisions of paragraphs 16 and 34 below); or Interest Amount at Maturity Date: Fixed Rate Coupon equal to 18.00 per cent. of Specified Denomination (subject to the provisions of paragraph 16 below)
12.	Redemption:	Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount.
13.	Change of Interest Basis:	Not Applicable
14.	Put/Call Options:	Applicable Issuer Call (see paragraph 34 below)
15.	Date of Board approval for issuance of the Notes:	The issue of the Notes has been authorised by a resolution of the Issuer's *Conseil d'Administration* (Board of Directors) dated 5 February 2025 and 6 February 2025

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

16. **Fixed Rate Note Provisions** Applicable

(a) Fixed Rate(s) of Interest: Interest Amount in case of Issuer Call: 3.00 per cent. of Specified Denomination payable in arrear on each Interest Payment Date; or

Interest Amount in case of redemption at Maturity: 18.00 per cent. of Specified Denomination payable in arrear on the Maturity Date

(b) Interest Payment Date(s): Interest Amount in case of Issuer Call:

Periods (i)	Interest Payment Dates
3	29/01/2029
4	28/01/2030
5	27/01/2031

Interest Amount in case of Redemption at Maturity:

Maturity Date

		27/01/2032
(c)	Fixed Coupon Amount(s):	Interest Amount in case of Issuer Call, EUR 30 per Calculation Amount and per Period (i) subject to the provisions of paragraphs 16 and 34 according to the following formula: ***Specified Denomination x 3.00% x i*** Or Interest Amount in case of Redemption at Maturity, EUR 180 per Calculation according to the following formula: ***Specified Denomination x 18.00%***
(d)	Broken Amount(s):	Not Applicable
(e)	Determination Date(s):	Not Applicable
(f)	Party responsible for calculating the Rate(s) of Interest and Interest Amount(s) (if not the Calculation Agent):	Not Applicable
17.	**Floating Rate Note Provisions**	Not Applicable
18.	**Zero Coupon Provisions**	Not Applicable
19.	**Index Linked Note Provisions**	Not Applicable
20.	**Credit Linked Notes Provisions**	Not Applicable
21.	**Equity Linked Note Provisions**	Not Applicable
22.	**Inflation Linked Note Provisions**	Not Applicable
23.	**Currency Linked Interest Note Provisions**	Not Applicable
24.	**Commodity Linked Interest Note Provisions**	Not Applicable
25.	**Fund Linked Note Provisions:**	Not Applicable
26.	**Bond Linked Notes Provisions:**	Not Applicable
27.	**Rate Linked Notes Provisions:**	Not Applicable
28.	**Future Linked Notes Provisions:**	Not Applicable
29.	**Conversion Option:**	Not Applicable

30. **Business Day Convention**

(a)	For Interest Payment Dates:	Following Business Day Convention
(b)	For Interest Periods:	Not Applicable
(c)	For the Maturity Date or Redemption Date:	Following Business Day Convention
(d)	Any other date:	Following Business Day Convention

31. **Day Count Fraction:** no basis, unadjusted

32. **Additional Business Centre(s):** Target 2

GENERAL PROVISIONS RELATING TO REDEMPTION

33. **Notice periods for Condition 6.2 of the English Law Notes and Condition 9.2 of the French Law Notes:**

Minimum period: 15 days

Maximum period: 60 days

34. **Issuer Call** Applicable

(a) Optional Redemption Date(s): The issuer has the right to call the EMTN at Par on Early Redemption Date with 5 (five) Business Days Notice:

Years (i)	Notification Dates	Early Redemption Dates
3	22/01/2029	29/01/2029
4	21/01/2030	28/01/2030
5	20/01/2031	27/01/2031

(b) Optional Redemption Amount(s): EUR 1,000 per Calculation Amount

(c) If redeemable in part:

(i) Minimum Redemption Amount: Not Applicable

(ii) Maximum Redemption Amount: Not Applicable

(d) Notice periods: Minimum period: 5 T2 Business days

Maximum period: Not Applicable

35. **Investor Put** Not Applicable

36.	**Early Redemption upon the crossing of a Coupon threshold**	Not Applicable
37.	**Final Redemption Amount**	(a) EUR 1,000 per Calculation Amount (b) Settlement Method: Cash Settled Notes
	(a) Index Linked Redemption Amount:	Not Applicable
	(b) Credit Linked Redemption Amount:	Not Applicable
	(c) Equity Linked Redemption Amount:	Not Applicable
	(d) Fund Linked Redemption Amount:	Not Applicable
	(e) Inflation Linked Redemption Amount:	Not Applicable
	(f) Currency Linked Redemption Amount:	Not Applicable
	(g) Commodity Linked Redemption Amount:	Not Applicable
	(h) Bond Linked Redemption Amount:	Not Applicable
	(i) Rate Linked Redemption Amount:	Not Applicable
	(j) Future Linked Redemption Amount:	Not Applicable
38.	**Early Redemption Amount**	
	(a) Early Redemption Amount(s) payable on redemption for taxation reasons or on Event of Default:	Fair Market Value
	(b) Early Redemption Unwind Costs	Applicable Standard Early Redemption Unwind Costs
39.	**Provisions applicable to Physical Delivery:**	Not Applicable

40.	**Variation of Settlement:**	
	(a) Issuer's option to vary settlement	The Issuer does not have the option to vary settlement in respect of the Notes.
	(b) Variation of Settlement of Physical Delivery Notes:	The Issuer will procure delivery of the Entitlement in respect of the Notes and the provisions of Condition 5.7(b) of the English Law Notes will not apply to the Notes.
41.	**Form of Notes:**	Temporary Bearer Global Note exchangeable for a Permanent Bearer Global Note which is exchangeable for definitive Bearer Notes upon an Exchange Event
	Name and address of Registration Agent:	Not Applicable
	New Global Note:	No
42.	**Additional Financial Centre(s):**	Not Applicable
43.	**Talons for future Coupons or Receipts to be attached to definitive Notes:**	No
44.	**Provisions relating to Instalment Notes: amount of each instalment, date on which each payment is to be made:**	Not Applicable
45.	**Redenomination provisions:**	Not Applicable
46.	**Any applicable currency disruption:**	Not Applicable
47.	**Dual Currency Note Provisions:**	Not Applicable
48.	**Borsa Italiana Record Date:**	Not Applicable
49.	**Masse (Condition 15 of the Terms and Conditions of the French Law Notes):**	Not Applicable
50.	**Governing law:**	English law

Signed on behalf of the Issuer:

By: ______________________

Duly authorised

PART B - OTHER INFORMATION

1. Listing and Admission to Trading

(a) Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on Euronext Paris, the regulated market operated by Euronext Paris S.A. with effect from the Issue Date.

(b) Regulated markets or third country markets, SME Growth Market or multilateral trading facilities on which, to the knowledge of the Issuer, securities of the same class of the Notes to be offered or admitted to trading are already admitted to trading: Euronext and Euro MTF Market.

2. Ratings

Not Applicable

3. Notification

The Commission de Surveillance du Secteur Financier, which is the Luxembourg competent authority for the purpose of the Prospectus Regulation, has provided the competent authorities of Belgium, Finland, France, Germany, The Netherlands, Spain, Sweden, Italy and Ireland with a certificate of approval attesting that the Base Prospectus and the Supplement(s) have been drawn up in accordance with the Prospectus Regulation.

4. Interests of Natural and Legal Persons Involved in the Issue

Not Applicable

5. Reasons for the Offer, Estimated Net Proceeds and Total Expenses

(a)	Reasons for the offer:	The net proceeds will be used for the Issuer's general corporate purposes, which include making a profit
(b)	Estimated net proceeds:	EUR 22,000,000
(c)	Estimated total expenses:	2.50 per cent. of the Aggregate Nominal Amount

6. *Fixed Rate Notes only* – Yield

Applicable

Indication of yield:	Interest Amount in case of Issuer Call: 3.00 per cent. of Specified Denomination per annum subject to the provisions of paragraphs 16 and 34 above; or, Interest Amount in case of Redemption at Maturity: 18.00 per cent. of Specified Denomination subject to the provisions of paragraph 16 above

7. *Floating Rate Notes only* **– Historic Interest Rates**

Not Applicable

8. *Notes linked to a benchmark only* **– Benchmark**

Not Applicable

9. **Performance of Index/ Reference Entity/ Credit Index/ Equity/ Exchange Rate/ Commodity/ Fund / Interest Rate / Future, Explanation of Effect on Value of Investment and Associated Risks and Other Information concerning the Underlying**

Not Applicable

10. **Underlying Disclaimer**

Not Applicable

11. **Operational Information**

(a) ISIN Code:	**XS3218070624**
(b) Common Code:	**321807062**
(c) Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking S.A. and the relevant identification number(s):	Not Applicable
(d) Deemed delivery of clearing system notices for the purposes of Condition 13 of the English Law Notes:	Any notice delivered to Noteholders through the clearing systems will be deemed to have been given on the second business day after the day on which it was given to Euroclear and Clearstream, Luxembourg.
(e) Delivery:	Delivery free of payment
(f) Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
(g) Calculation Agent:	Crédit Industriel et Commercial (CIC), 6 avenue de Provence, 75009 PARIS
(h) Intended to be held in a manner which would allow Euro system eligibility:	No

12. **Distribution**

(a) Method of distribution:	Non-syndicated
(b) If syndicated, names and addresses of Managers and underwriting	Not Applicable

	commitments/quotas (material features):	
(c)	Date of Subscription Agreement:	Not Applicable
(d)	Stabilising Manager(s) (if any):	Not Applicable
(e)	If non-syndicated, name and address of relevant Dealer:	Crédit Industriel et Commercial (CIC), 6 avenue de Provence, 75009 Paris, France
(f)	Total commission and concession:	0 per cent. of the Aggregate Nominal Amount
(g)	U.S. Selling Restrictions:	TEFRA D
(h)	United States Tax Considerations:	The Notes are not Specified Notes for purposes of Section 871(m) of the U.S. Internal Revenue Code of 1986.
(i)	French withholding tax considerations (Article 119 *bis* A I of the French *Code général des impôts*):	The Notes are not subject to the withholding tax set out under Article 119 *bis* A I of the French *Code général des impôts*.
(j)	Non-Exempt Offer:	An offer of the Notes may be made by the Managers (**the Initial Authorised Offerors**) other than pursuant to Articles 1(4) and/or 3(2) of the Prospectus Regulation in **Belgium** (**the Non-Exempt Offer Jurisdictions**) during the period from December 1st, 2025 to January 26th, 2026 (**the Offer Period**).
	Terms and Conditions of the Non-Exempt Offer	
	The time period, including any possible amendments, during which the offer will be open. A description of the application process:	The time period from December 1st, 2025 to January 26th, 2026.
	Total Amount of the securities offered to the public/admitted to trading. If the amount is not fixed, an indication of the maximum amount of the securities to be offered (if available) and a description of the arrangements and time for announcing to the public the definitive amount of the Offer:	EUR 22,000,000
	Offer Price:	The Issuer has offered the Notes to the relevant Dealer as specified in part B section 12 (e) at the initial price of EUR 1,000.
	Conditions to which the offer is subject:	Offer of the Notes is conditional on their issue and on any additional conditions set out in the

	standard terms of business of the Financial Intermediaries, notified to Investors by such Financial Intermediaries
Offer Period:	See paragraph 12(j) above
Description of the application process:	A prospective Noteholder should contact the applicable Authorised Offeror in the relevant Public Offer Jurisdiction prior to the end of the Offer Period. A prospective Noteholder will subscribe for the Notes in accordance with the arrangements existing between such Authorised Offeror and its customers relating to the subscription of securities generally.
Details of the minimum and/or maximum amount of the application (whether in number of securities or aggregate amount to invest):	The minimum allocation per investor will be EUR 1,000 in nominal amount of the Notes. The maximum allocation of Notes will be subject only to availability at the time of the application. There are no pre-identified allotment criteria. The Financial Intermediaries will adopt allotment criteria that ensure equal treatment of prospective investors. All of the Notes requested through the Financial Intermediaries during the Offer Period will be assigned up to the maximum amount of the Offer.
Description of the possibility to reduce subscriptions and manner for refunding amounts paid in excess by the applicants:	Not Applicable
Details of the method and time limits for paying up and delivering the Notes:	The Notes will be issued on the Issue Date against payment to the Issuer of the net subscription moneys. Investors will be notified by the relevant Financial Intermediary of their allocation of Notes and the settlement arrangement in respect thereof.
A full description of the manner and date in which results of the offer are to be made public:	The results of the offer will be disclosed to the public https://live.euronext.com on Issue Date
Procedure for exercise of any right of pre-emption, negotiability and subscription rights and treatment of the subscription rights not exercised:	Not Applicable

	The various categories of potential investors to which the Notes are offered:	Eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, MiFID II)
	Whether a tranche has been reserved for certain countries, indicate any such tranche:	Not Applicable
	Process for notifying to applicants of the amount allotted and an indication whether dealing may begin before notification is made:	Not Applicable
		No dealing in the Notes on a regulated market for the purposes of the MiFID Directive 2014/65/EU may take place prior to the Issue Date
	Indication of the expected price at which the securities will be offered.	EUR 1,000
	Indication of the amount of any expenses, and taxes charged to the subscriber or purchaser	Total product costs: 2.50 per cent. of Aggregate Nominal Amount
(k)	In the case of admission to trading on a regulated market, the name and address of the entities which have a firm commitment to act as intermediaries in secondary trading, providing liquidity through bid and offer rates and description of the main terms of their commitments:	CIC, 6 avenue de Provence, 75009 Paris Secondary market: Under normal market conditions, the price will be based on a market price including a range of – 0.50% / + 0.50% in the event of repurchase / resale respectively by the Issuer.
(l)	Prohibition of Sales to EEA Retail Investors:	Not Applicable
(m)	Prohibition of Sales to UK Retail Investors:	Applicable
(n)	Singapore Sales to Institutional Investors and Accredited Investors only:	Not Applicable

13. Placing and Underwriting

Applicable

(a)	Name and address of the co-ordinator(s) of the global offer and of single parts of the offer:	The relevant Dealer as specified in Part B section 12 (e)

(b)	Name and address of any paying agents and depository agents in each country (in addition to the Principal Paying Agent):	Not Applicable
(c)	Consent of the Issuer to use the Prospectus during the Offer Period:	Applicable with respect to any Authorised Offeror specified below
(d)	Authorised Offeror(s) in the various countries where the offer takes place:	Any financial intermediary which satisfies the conditions set out below in item "Conditions attached to the consent of the Issuer to use the Prospectus"
(e)	Conditions attached to the consent of the Issuer to use the Prospectus:	See conditions set out in the Base Prospectus
(f)	Entities agreeing to underwrite the issue on a firm commitment basis, and entities agreeing to place the issue without a firm commitment or under "best efforts" arrangements:	CIC
(g)	When the underwriting agreement has been or will be reached:	Not Applicable

SUMMARY

Section A – Introduction and Warnings
Warnings
This summary (the "**Summary**") should be read as an introduction to the base prospectus dated 20 June 2025 (the "**Base Prospectus**") and the final terms (the "**Final Terms**") to which this is annexed. Any decision to invest in any Notes should be based on a consideration of the Base Prospectus as a whole, including any documents incorporated by reference thereto, any supplement from time to time and the Final Terms. An investor in the Notes could lose all or part of the invested capital. Where a claim relating to information contained in the Base Prospectus is brought before a court, the plaintiff may, under national law where the claim is brought, be required to bear the costs of translating the Base Prospectus and the Final Terms before the legal proceedings are initiated. Civil liability attaches only to the Issuer solely on the basis of this Summary, including any translation of it, but only where the Summary is misleading, inaccurate or inconsistent when read together with the other parts of the Base Prospectus and the Final Terms or where it does not provide, when read together with the other parts of the Base Prospectus and the Final Terms, key information in order to aid investors when considering whether to invest in the Notes. ***You are about to purchase a product that is not simple and may be difficult to understand.***
Name and international securities identification number (ISIN) of the Notes
The Notes described in this Summary are **EUR 22,000,000 Fixed Rates Notes** (the "**Notes**"). International Securities Identification Number ("**ISIN**") of the Notes is: **XS3218070624**
Identity and contact details of the Issuer
Crédit Industriel et Commercial (the "**Issuer**"), 6, avenue de Provence, 75009 Paris, France. The legal entity identifier of the Issuer is N4JDFKKH2FTD8RKFXO39.
Approval of the Base Prospectus
The Base Prospectus has been approved as a base prospectus by the *Commission de Surveillance du Secteur Financier* (the "**CSSF**"), 283, route d'Arlon, L-1150 Luxembourg - Tel.: (+352) 26 25 11, on 20 June 2025. The first supplement to the Base Prospectus has been approved by the CSSF on September 10th, 2025.
Section B - Key information on the Issuer
Who is the Issuer of the Notes?
Domicile / legal form / LEI / law under which the Issuer operates / country of incorporation
The Issuer is a private company with limited liability (*société anonyme*) with board of directors (*à Conseil d'Administration*) whose registered office is in France, 6, avenue de Provence, 75009 Paris, and subject to French law. The Issuer's Legal Entity Identifier (LEI) is N4JDFKKH2FTD8RKFXO39.
Principal activities
The Issuer's core business comprises all of the Group's banking and specialist activities. It is organised around five business divisions: (i) retail banking, (ii) financing, (iii) capital markets, (iv) private banking and (v) private equity.
Major shareholders
Banque Fédérative du Crédit Mutuel (**BFCM**) directly holds 93.18 per cent. of the share capital of the Issuer and indirectly holds a further 6.22 per cent. through its 90 per cent. subsidiary, Mutuelles Investissement.
Identity of the Issuer's key managing directors
The managing director and the chairman of the board of directors of the Issuer is Eric Charpentier.
Identity of the Issuer's statutory auditors
Ernst & Young et Autres, KPMG S.A. and PricewaterhouseCoopers Audit are the auditors of the Issuer.
What is the key financial information regarding the Issuer?
Key financial information

Income statement (in € million)				
	30/06/2025	**30/06/2024**	**2024**	**2023**
Net interest income (or equivalent)	1,578	1,580	2,999	3,258
Net fee and commission income	1,299	1,268	2,587	2,480
Cost of counterparty risk	-213	-267	-646	-468
Net trading income	228	178	198	327
Measure of financial performance used by the issuer in the financial statements such as operating profit	1,183	1,083	1,904	2,198
Net profit or loss (for consolidated financial statements net profit or loss attributable to equity holders of the parent)	951	844	1,727	1,986

Balance sheet (in € million)					
	30/06/2025	**30/06/2024**	**2024**	**2023**	**Value as outcome from the most recent Supervisory Review and Evaluation Process ('SREP')**
Total assets	425,872	421,960	422,027	411,961	NA
Senior debt	15,624	12,802	14,246	11,280	NA
Subordinated debt	5,033	4,310	4,457	3,305	NA
Loans and receivables from customers (net)	255,786	251,826	255,516	252,182	NA
Deposits from customers	223,199	224,472	225,434	230,348	NA
Total equity	21,420	20,176	21,088	20,299	NA
Non performing loans (based on net carrying amount)/Loans and receivables)	2.9%	2.9%	2.9%	2.7%	NA
Common Equity Tier 1 capital (CET1) ratio or other relevant prudential capital adequacy ratio depending on the issuance	13.0%	12.3%	12.6%	12.7%	NA
Total Capital Ratio	15.3%	14.5%	14.5%	14.4%	8.00%
Leverage Ratio calculated under applicable regulatory framework	4.9%	4.6%	4.7%	4.7%	NA

Qualifications in the audit report

Statutory auditors' reports on the audited consolidated annual financial statements for the periods ended 31 December 2023 and 31 December 2024 do not contain any qualification. The statutory auditors' limited review report on the consolidated half-year financial statements for the period ended 30 June 2025 does not contain any qualification.

What are the key risks that are specific to the Issuer?

An investment in the Notes involves certain risks inherent to the activities of the Issuer, including:

- Credit risks related to the Group's banking activities;
- Financial risks related to the group's activities and macroeconomic conditions (liquidity risk, interest rate risk and market risks)
- Risks related to the group's regulatory environment; and
  Risks related to the group's business operations (strategic and business risk, operational risks, business interruption risk and ESG risks).

Section C - Key Information on the Notes
What are the main features of the Notes?
Type, class and ISIN
The Notes are Fixed Rates Notes, issued on January 27th, 2026. The Notes are issued in temporary bearer global note exchangeable for a permanent bearer global note which is exchangeable for definitive bearer notes upon an exchange event. International Securities Identification Number (ISIN) of the Notes is **XS3218070624**
Ratings
Not applicable, the Notes have not been rated.
Currency, denomination, par value, the number of the Notes issued and the term of the Notes
The currency of the Notes is Euro (€). The Notes have a specified denomination of € 1,000. The maturity date of the Notes is January 27th, 2032. 22 000 Notes will be issued.
Rights attached to the Notes
Negative pledge – The terms of the Notes contain a negative pledge provision in respect of any present or future indebtedness which is in the form of notes, bonds, debentures, debenture stock, loan stock or other securities which (with the consent of the issuer of the indebtedness) are for the time being quoted, listed or ordinarily dealt in on any stock exchange, over-the-counter or other securities market, and any guarantee or indemnity in respect of any such indebtedness unless, in the case of a security interest, a similar security interest is granted to the Notes. ***Taxation –*** All payments in respect of the Notes and receipts or coupons, will be made without deduction for or on account of withholding taxes imposed by France or any political subdivision or any authority thereof or therein having power to tax, unless such withholding is required by law. In the event of any such withholding is made, the Issuer will, save in certain limited circumstances provided in the conditions of the Notes, be required to pay additional amounts to cover the amounts to withheld. ***Events of default –*** The terms of the Notes contain, amongst others, the following events of default: (i) default in payment of any principal or interest due in respect of the Notes, continuing for a specified period of time; (ii) non-performance or non-observation by the Issuer of any of its respective other obligations under the conditions of the Notes, continuing for a specified period of time; (iii) events relating to the insolvency or winding up of the Issuer. ***Representation of Noteholders*** – The terms of the Notes contain provisions for calling meetings of holders of such Notes to consider matters affecting their interests generally. These provisions permit defined majorities to bind all holders, including holders who did not attend and vote at the relevant meeting and holders who voted in a manner contrary to the majority. ***Governing law*** – The Agency Agreement, the deed of covenant, the Notes, the receipts, the coupons and any non-contractual obligations arising out of or in connection with any of the aforementioned agreements, deeds and documents are governed by, and shall be construed in accordance with, English Law. ***Interest –*** The interest basis of the Notes is 3.00 or 18.00 per cent. conditional Fixed Rate. Fixed Rates Notes in accordance with the following formula: - If the EMTN is early redeemed in period (i), the EMTN pays a coupon according the following formula:

Specified Denomination* × *3.00% x i

Otherwise,

- The EMTN pays a coupon according the following formula**:**

Specified Denomination x 18.00%

Interest commencement date: Not Applicable

Redemption – Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on at 100 per cent. of their nominal amount.

The Notes may be redeemed early for tax reasons Event of Default or for Automatic Early Redemption Event (see paragraph 34 of the Final Terms).

Seniority of the Notes

The Notes constitute direct, unconditional, senior preferred (within the meaning of Article L. 613-30-3-I-3° of the French *Code monétaire et financier*) and (subject to the negative pledge) unsecured obligations of the Issuer and rank *pari passu* among themselves and (save for certain obligations required to be preferred by law) equally with all other unconditional, senior preferred and unsecured obligations of the Issuer, from time to time outstanding.

Restrictions on the free transferability of the Notes

Not Applicable. There are no restrictions on the free transferability of the Notes.

Where will the Notes be traded?

Admission to trading

The Notes will be admitted to trading on Euronext.

What are the key risks that are specific to the Notes?

Most material risk factors specific to the Notes

There are risk factors which are material for the purpose of assessing the risks related to the Notes, including the following:

1) The optional redemption feature of the Notes might negatively affect the market value of the Notes.
2) The Notes are Fixed Rate Notes which involves the risk that subsequent changes in market interest rates may adversely affect the value of the Notes;
3) The trading market of the Notes may be volatile and may be adversely impacted by many events;
4) The implementation in France of the EU Bank Recovery and Resolution Directive could materially affect the Notes;
5) French insolvency law could have an adverse impact on Noteholders seeking repayment in the event that the Issuer or ist subsidiaries were to become insolvent.

Section D - Key Information on the Offer of Notes and Admission to Trading on a Regulated Market

Are the Notes being offered to the public as part of a Non-Exempt Offer?

The Issuer consents to the use of the Base Prospectus in connection with a resale or placement of Notes in circumstances where a prospectus is required to be published under the Prospectus Regulation (a Non-Exempt Offer) subject to the following conditions:

(i) the consent is only valid during December 1st, 2025 to January 26th, 2026;

(ii) the only persons authorised to use the Base Prospectus to make the Non-Exempt Offer (Offerors) are the relevant Dealers as specified in part B section 12 of the Final terms and, if the Issuer has given its consent to the appointment of additional financial intermediaries after the date of the applicable Final Terms and publishes details of them on its website, each financial intermediary whose details are so published and acknowledges on its website that it has been duly appointed as an Offeror to offer the Notes during the Offer Period and states that it is relying on the Base Prospectus to do so, provided that such financial intermediary has in fact been so appointed; and

(iii) the consent only extends to the use of this Base Prospectus to make Non-Exempt Offers of the Notes in Belgium.

The terms and conditions of the Non-Exempt Offer shall be provided to investors by the Offeror at the time of the Non-Exempt Offer. None of the Issuer or any Dealer has any responsibility or liability to an investor in respect of such information..

Under which conditions and timetable can I invest in the Notes?

General terms, conditions, expected timetable of the offer and details of the admission to trading

The Notes are offered in a Non-Exempt Offer in Belgium.

Offer period: The period from December 1st, 2025 to January 26th, 2026.

Offer price: EUR 1,000.

Conditions to which the offer is subject: Offer of the Notes are conditional on their issue and any additional conditions set out in the standard terms of business of the Financial Intermediaries, notified to Investors by such Financial Intermediaries.

Description of the application process: A prospective Noteholder should contract the applicable Authorised Offeror in the relevant Public Offer Jurisdiction prior to the end of the Offer Period. A prospective Noteholder will subscribe for the Notes in accordance with the arrangements existing between such Authorised Offeror and its customers relating to the subscription of securities generally.

Details of the minimum and/or maximum amount of application: The minimum allocation per investor will be €1,000 in nominal amount of the Notes. The maximum allocation of Notes will be subject only to availability at the time of the application. There are no pre-identified allotment criteria. The Financial Intermediaries will adopt allotment criteria that ensures equal treatment of prospective investors. All of the Notes requested through the Financial Intermediaries during the Offer Period will be assigned up to the maximum amount of the Offer.

Manner and date in which results of the Offer are to be made public: The results of the offer will be disclosed to the public on https://live.euronext.com at the Issue Date.

The Notes will be admitted to trading to Euronext Paris on January 27th, 2026.

Estimate of the total expenses, including estimated expenses charged to the investor by the Issuer or the offeror

Estimate of the total expenses: 2.50 per cent. of the Aggregate Nominal Amount.

***Why is this Prospectus being produced*?**

Use and estimated net amount of the proceeds

The net proceeds from the issue of the Notes will be used by the Issuer for its general corporate purposes, which include making a profit.

Estimated net proceeds: EUR 22,000,000

Subscription agreement

Not applicable - the offer is not the subject of a subscription agreement.

Most material conflicts of interest pertaining to the offer or the admission to trading

Both Issuer and Calculation Agent quality of Credit Industriel et Commercial may lead to a potential conflict of interest.

RESUME

Section A – Introduction et avertissements
Avertissement général relatif au résumé
Ce résumé (le « **Résumé** ») doit être lu comme une introduction au prospectus de base en date du 20 juin 2025 (le « **Prospectus de Base** ») et aux conditions définitives (les « **Conditions Définitives** ») auxquelles il est annexé. Toute décision d'investir dans les Titres doit être fondée sur un examen du Prospectus de Base dans son ensemble, y compris les documents qui y sont incorporés par référence, tout supplément qui pourrait être publié à l'avenir et les Conditions Définitives. Un investisseur peut perdre tout ou partie du capital investi dans les Titres. Lorsqu'une action concernant l'information contenue dans le Prospectus de Base est intentée devant un tribunal, le plaignant peut, en vertu du droit national où la demande est introduite, avoir à supporter les frais de traduction du Prospectus de Base et des Conditions Définitives avant le début de la procédure judiciaire. Seule peut être engagée la responsabilité civile de l'Emetteur uniquement sur la base de ce Résumé, y compris toute traduction de celui-ci, mais uniquement si le contenu du Résumé est trompeur, inexact ou contradictoire, lu en combinaison avec les autres parties du Prospectus de Base et des Conditions Définitives ou s'il ne fournit pas, lu en combinaison avec les autres parties du Prospectus de Base et des Conditions Définitives, les informations clés permettant d'aider les investisseurs lorsqu'ils envisagent d'investir dans les Titres. ***Vous êtes sur le point d'acheter un produit qui n'est pas simple et qui peut être difficile à comprendre.***
Nom et Code d'Identification International des Titres (ISIN)
Les Titres décrits dans le présent Résumé sont des Titres conditionnels à Taux Fixe de **22 000 000 €** (les « **Titres** »). Le Code d'Identification International des Titres (« **ISIN** ») est : **XS3218070624**
Identité et coordonnées de l'Emetteur
Crédit Industriel et Commercial (l'« **Emetteur** »), 6, avenue de Provence, 75009 Paris, France. L'identifiant d'entité juridique de l'Emetteur est N4JDFKKH2FTD8RKFXO39.
Approbation du Prospectus de Base
Le Prospectus de Base a été approuvé en tant que prospectus de base par la Commission de Surveillance du Secteur Financier (la« **CSSF** »), 283, route d'Arlon, L-1150, Luxembourg - Tél. : (+352) 26 25 11, le 20 juin 2025. Le premier supplément au Prospectus de Base a été approuvé par la CSSF le 10 septembre 2025.
Section B – Informations clés sur l'Emetteur
Qui est l'Emetteur des Titres ?
Siège social/ Forme juridique/ IEJ/Le droit régissant les activités de l'Emetteur/ Pays d'immatriculation
L'Emetteur est une société anonyme à conseil d'administration dont le siège social est situé en France au 6, avenue de Provence, 75009 Paris et régie par le droit français. L'Identifiant d'Entité Juridique (IEJ) de l'Emetteur est N4JDFKKH2FTD8RKFXO39.
Principales activités
L'activité principale de l'Emetteur regroupe toutes les activités bancaires et spécialisées du Groupe. Elle est organisée autour de cinq pôles d'activités que sont : (i) la banque de détail, (ii) la banque de financement, (iii) les activités de marchés, (iv) la banque privée et (v) le capital-développement.
Principaux actionnaires
La Banque Fédérative du Crédit Mutuel (**BFCM**) détient directement 93,18% du capital social de l'Emetteur et indirectement 6,22% au travers de sa filiale détenue à 90%, Mutuelles investissement.
Identité des principaux dirigeants
Le directeur général et le président du conseil d'administration de l'Emetteur est Eric Charpentier.
Identité des contrôleurs légaux des comptes
Ernst & Young et Autres, KPMG S.A. et PricewaterhouseCoopers Audit sont les contrôleurs légaux des comptes de l'Emetteur.
Quelles sont les informations financières clés concernant l'Emetteur ?
Informations financières clés

Compte de résultat (en millions €)

	30/06/2025	30/06/2024	2024	2023
Produits d'intérêts nets (ou équivalent)	1 578	1 580	2 999	3 258
Produits d'honoraires et de commissions nets	1 299	1 268	2 587	2 480
Coût du risque de contrepartie	-213	-267	-646	-468
Revenu net des portefeuilles de transaction (net trading income)	228	178	198	327
Indicateur de la performance financière utilisé par l'Emetteur dans les états financiers, par exemple la marge d'exploitation	1 183	1 083	1 904	2 198
Résultat net (pour les états financiers consolidés, résultat net attribuable aux détenteurs de capital de la société mère)	951	844	1 727	1 986

Bilan (en millions €)

	30/06/2025	30/06/2024	2024	2023	Valeur telle qu'elle ressort du dernier processus de contrôle et d'évaluation prudentiels (SREP)
Total de l'actif	425 872	421 960	422 027	411 961	NA
Dettes de premier rang	15 624	12 802	14 246	11 280	NA
Dettes subordonnées	5 033	4 310	4 457	3 305	NA
Prêts et créances à recevoir de clients (nets)	255 786	251 826	255 516	252 182	NA
Dépôts de clients	223 199	224 472	225 434	230 348	NA
Total des capitaux propres	21 420	20 176	21 088	20 299	NA
Prêts non performants (sur la base de la valeur comptable nette)/Prêts et créances)	2,9%	2,9%	2,9%	2,7%	NA
Ratio de fonds propres de base de catégorie 1 (CET1) ou autre ratio d'adéquation des fonds propres prudentiels pertinent selon l'émission	13,0%	12,3%	12,6%	12,7%	7,00%
Ratio de fonds propres total	15,3%	14,5%	14,5%	14,4%	11,4%
Ratio de levier calculé en vertu du cadre réglementaire applicable	4,9%	4,6%	4,7%	4,7%	NA

Réserves formulées dans le rapport d'audit

Les rapports des contrôleurs légaux des comptes sur les états financiers annuels consolidés pour les périodes finissant le 31 décembre 2023 et le 31 décembre 2024 ne contiennent aucune réserve. Le rapport de revue limitée des contrôleurs légaux des comptes sur les états financiers semestriels consolidés pour la période finissant le 30 juin 2025 ne contient aucune réserve.

Quels sont les risques spécifiques à l'Emetteur ?

Un investissement dans les Titres implique certains risques inhérents aux activités de l'Emetteur, notamment :

- Risques de crédit liés aux activités bancaires du groupe ;
- Risques financiers liés aux activités du groupe et aux conditions macroéconomiques (risque de liquidité, risque de taux et risques de marché) ;
- Risques liés au contexte réglementaire du groupe ; et

- Risques liés à la conduite des activités du groupe (risque stratégique et d'activité, risques opérationnels, risque lié à l'interruption d'activité et risques ESG).

Section C – Informations clés sur les Titres

Quelles sont les principales caractéristiques des Titres ?

Nature, catégorie et ISIN

Les Titres sont des Titres à Taux Fixe émis le 27 Janvier 2026.

Les Titres sont émis sous forme de titre global au porteur temporaire échangeable contre un titre global au porteur permanent qui est échangeable contre des titres au porteur définitifs suite à un événement d'échange.

Le Code d'Identification International des Titres (ISIN) est **XS3218070624**

Notations

Sans objet - les Titres n'ont pas fait l'objet d'une notation.

Devise, dénomination, valeur nominale, nombre de Titres émis et maturité des Titres

Les Titres seront libellés en Euro (€)

Les Titres auront une valeur nominale unitaire de 1 000€.

Les Titres viendront à échéance le 27 janvier 2032.

22 000 Titres seront émis.

Droits attachés aux Titres

Maintien de l'emprunt à son rang – Les modalités des Titres contiennent une disposition relative au maintien de l'emprunt à son rang pour tout endettement présent ou future sous forme de titres de créance, obligations, titres obligataires, capital obligataire, titres d'emprunt ou autres titres financiers qui (avec le consentement de l'émetteur de l'endettement) sont, pour le moment, cotés, admis aux négociations ou négociés de façon ordinaire sur toute bourse, marché de gré à gré ou tout autre marché de titres financiers, ou toute garantie ou indemnité relative à cet endettement sauf dans le cas d'une sureté réelle, une sureté réelle équivalente doit être consentie envers les Titres.

Fiscalité – Tous les paiements en vertu des Titres et des reçus ou coupons seront effectués nets de toute retenue à la source imposée par la France ou pas l'une de ses subdivisions politiques ou autorités ayant le pouvoir de prélever les impôts à moins que cette retenue à la source ou ce prélèvement ne soit exigé par la loi. Dans le cas où une telle retenue ou déduction est effectuée, l'Emetteur sera tenu, sauf dans certaines circonstances limitativement énumérées dans les modalités des Titres, de verser des montants supplémentaires pour couvrir les montants ainsi retenus ou déduits.

Cas de défaut – Les modalités des Titres contiennent, entre autres, les cas de défaut suivants : (i) défaut de paiement du principal ou des intérêts dus au titre des Titres, persistant durant une période précisée; (ii) la non-exécution ou le non-respect par l'Emetteur d'une quelconque de ses autres obligations relatives aux modalités des Titres, persistant pour une période précisée ; (iii) les cas relatifs à l'insolvabilité ou à la dissolution de l'Emetteur.

Représentation des Porteurs – Les modalités des Titres contiennent des dispositions afin de réunir des assemblées de porteurs de ces Titres afin de statuer sur les questions affectant, en règle générale, leurs intérêts. Ces dispositions permettent à des majorités définies de lier tous les porteurs, y compris les porteurs qui n'ont pas participé et voté à l'assemblée concernée et les porteurs qui ont voté d'une manière contraire à la majorité.

Droit applicable – Le contrat de service financier (Agency Agreement), l'acte d'engagement (Deed of Covenant), les Titres, les reçus, les coupons, et tous les engagements non-contractuels découlant ou en lien avec le contrat de service financier, l'acte d'engagement, les reçus et les coupons seront régis et interprétés conformément au droit anglais.

Intérêts – Le taux d'intérêt des Titres est un taux fixe conditionnel de 3.00% ou 18.00%

Titre à taux fixe calculés conformément à la formule suivante :

Si l'EMTN est remboursé par anticipation durant la période (i), celui-ci paie un coupon selon la formule suivante :

Valeur nominale unitaire x 3.00% x i

Autrement, l'EMTN paie un coupon selon la formule suivante :

Valeur nominale unitaire x 18.00%

Date de commencement des intérêts : Sans Objet

Remboursement – Sous réserve d'un rachat et d'une annulation ou d'un remboursement anticipé, les Titres seront remboursés à 100% de leur montant nominal.

Les Titres peuvent être remboursés par anticipation pour raisons fiscales en cas de défaut ou de remboursement automatique anticipé (voir paragraphe 34 des Conditions Définitives).

Rang de créance des Titres

Les Titres constitueront des engagements directs, inconditionnels, senior préférés (au sens de l'article L. 613-30-3-I-3° du Code monétaire et financier) et (sous réserve du maintien de l'emprunt à son rang) non assortis de sûretés de l'Emetteur, et viendront au même rang entre eux et (sous réserve des dispositions légales exigeant que certaines obligations soient privilégiées) au même rang que tous les autres engagements inconditionnels, senior préférés et non assortis de sûretés de l'Emetteur, en cours à tout moment.

Restrictions au libre transfert des Titres

Sans objet. Il n'existe pas de restriction imposée à la libre négociabilité des Titres.

Où les Titres seront-ils négociés ?

Admission à la négociation

Les Titres seront admis à la négociation sur Euronext.

Quels sont les principaux risques spécifiques aux Titres ?

Principaux facteurs de risque spécifiques aux Titres

Il existe des facteurs de risques qui sont significatifs pour l'évaluation des risques liés aux Titres, notamment les suivants:

1) La faculté de remboursement optionnel des Titres pourrait avoir un effet négatif sur la valeur de marché des Titres ;
2) Les Titres sont des Titres à Taux Fixe, ce qui implique le risque que des changements ultérieurs des taux d'intérêt du marché puissent affecter négativement la valeur des Titres ;
3) Le marché des Titres peut être volatile et peut être affecté par de nombreux événements.
4) La mise en œuvre en France de la Directive Européenne sur le Redressement et la Résolution des établissements de crédit pourrait affecter de manière significative les Titres ;
5) Le droit français des procédures collectives peut avoir un impact négatif sur les Porteurs dans leur recherche de remboursement dans le cas où l'Emetteur ou ses filiales deviendrai(en)t insolvable(s).

Section D - Informations clés sur l'Offre des Titres et Admission à la Négociation sur un Marché Réglementé

Est-ce que les Titres sont offerts au public dans le cadre d'une Offre Non-Exemptée ?

L'Emetteur consent à l'utilisation du Prospectus de Base dans le cadre d'une revente ou d'un placement de Titres dans des circonstances où un prospectus doit être publié en vertu du Règlement Prospectus (une **Offre Non-Exemptée**) sous réserve des conditions suivantes :

(i) le consentement n'est valable que du 1er décembre 2025 au 26 janvier 2026 (la **Période d'Offre)** ;

(ii) les seules personnes autorisées à utiliser le Prospectus de Base pour faire une Offre Non-Exemptée (les **Offrants**) sont les Agents Placeurs concernés comme prévu dans la section 12 de la partie B et, si l'Emetteur a donné son consentement à la nomination d'intermédiaires financiers supplémentaires après la date des Conditions Définitives applicables et publie les détails de ceux-ci sur son site Internet, chaque intermédiaire financier dont les détails sont ainsi publiés et reconnaît sur son site internet qu'il a été dûment désigné comme Offrant pour offrir les Titres pendant la Période d'Offre et déclare qu'il se fonde sur le Prospectus de Base pour le faire, à condition que cet intermédiaire financier ait effectivement été désigné comme tel ; et

(iii) le consentement ne s'étend qu'à l'utilisation du présent Prospectus de Base pour faire des Offres Non-Exemptée de Titres en Belgique.

Les modalités de l'Offre Non Exemptée doivent être fournies aux investisseurs par les Offrants au moment de l'Offre Non-Exemptée. Ni l'Emetteur ni aucun Agent Placeur n'a d'obligation ou de responsabilité envers les investisseurs en ce qui concerne ces informations.

À quelles conditions et selon quel calendrier puis-je investir dans ces Titres ?

Conditions générales, calendrier prévisionnel de l'offre et détails de l'admission à la négociation

Les Titres sont offerts dans le cadre d'une Offre Non-Exemptée en Belgique.

Période d'offre : La période allant du 1er décembre 2025 au 26 janvier 2026.

Prix d'offre : 1 000 EUR

Conditions auxquelles est soumise l'offre : L'offre des Titres est conditionnée à leur émission et à toutes les conditions supplémentaires énoncées dans les conditions générales des Intermédiaires Financiers, notifiées aux Investisseurs par ces Intermédiaires Financiers.

Description du processus d'admission : Un potentiel Porteur des Titres doit passer un contrat avec l'Offrant Autorisé applicable dans la Juridiction de l'Offre Publique concernée avant la fin de la période d'Offre. Il souscrira les Titres conformément aux accords existants entre l'Offrant Agréé et ses clients concernant la souscription de titres en général.

Détails du montant minimum et/ou maximum de l'admission : L'allocation minimale par investisseur sera de 1 000€ en montant nominal des Titres. L'allocation maximale de Titres sera soumise uniquement à la disponibilité au moment de la demande. Il n'y a pas de critères d'allocation pré-identifiés. Les intermédiaires financiers adopteront des critères d'attribution qui garantissent l'égalité de traitement des investisseurs potentiels. Tous les titres demandés par l'intermédiaire des Intermédiaires Financiers pendant la Période d'Offre seront assignés jusqu'au montant maximum de l'Offre.

Manière dont et date à laquelle les résultats de l'offre doivent être rendus publics : Les résultats de l'offre seront rendus publics sur https://live.euronext.com à la date d'émission.

Les Titres seront admis à la négociation sur Euronext Paris 27 janvier 2026.

Estimation des dépenses totales, y compris une estimation des dépenses facturées à l'investisseur par l'Emetteur ou l'offrant

Estimation des dépenses totales : 2.50 % du Montant Nominal global.

Pourquoi ce Prospectus est-il établi ?

Utilisation et montant net estimé du produit d'émission

Le produit net de l'émission des Titres sera destiné aux besoins de financement généraux de l'Emetteur, ce qui comprend la réalisation d'un profit.

Estimation du produit net : 22 000 000€.

Contrat de placement

Sans objet – l'offre ne fait pas l'objet d'un contrat de placement.

Principaux conflits d'intérêts liés à l'offre ou à l'admission à la négociation

La qualité d'Emetteur et d'Agent de Calcul du Crédit Industriel et Commercial peut conduire à un conflit d'intérêt potentiel.