



Crédit Industriel et Commercial

€ 15,000,000 Fixed and Floating Rates Notes Due April 28th, 2032

April 28th, 2032	Final Terms and Conditions
Issuer	Crédit Industriel et Commercial (CIC), 6 avenue de Provence, 75009 Paris, France
Dealer	CIC, 6 avenue de Provence, 75009 PARIS
Calculation Agent	Crédit Industriel et Commercial, 6 avenue de Provence, 75009 Paris, France
(i) Series Number (ii) Tranche Number	3739 1
Specified Currency	EUR (€)
Notional Amount	EUR 15,000,000
Specified Denomination	EUR 1,000
Issue Price	100% of the Aggregate Notional Amount
Trade Date	January 16 th , 2026
Issue and Payment Date	April 28 th , 2026
Maturity Date	April 28 th , 2032
Status of Notes	Senior, Unsecured
Business Day	Target 2
Business Day Convention	Following Business Day Convention
Interest Basis	Determined following 30/360 basis, unadjusted.
Interest Amount	Fixed rate interest the first 3 years. Then, Floating Rate Interest. Determined following 30/360 basis, unadjusted.
Rdemption/payment Basis	Subject to any purchase and cancellation or early redemption, the Notes will be redeemed at Final Redemption Amount on the Maturity Date.
Final Redemption Amount	Unless early redeemed or repurchased as specified in the Final Terms and the Base Prospectus, the Redemption Amount payable by the Issuer on the Maturity Date upon redemption of each Note will be an amount in EUR determined by the Calculation Agent as follows: At Maturity Date, Specified Denomination is totally redeemed.

The EMTN **Fix to Float April 2032 Beobank** pays an annual coupon defined according to the following formula :

For Year 1 to Year 3 an annual fixed coupon is paid according to the following formula :

$$\text{Specified Denomination} \times 4.65\% \times \text{Nb days}/360$$

For Year 4 to Year 6 an annual floating coupon is paid according to the following formula :

$$\text{Specified Denomination} \times \text{Max}(\text{Rate}(i); 1\%) \times \text{Nb Days}/360$$

With :

Rate(i, i=4 to 6): Leverage x [CMS 30(i) – CMS 10(i)]

Leverage = 2

CMS 30 : CMS 30 years means the annual swap rate for swap transactions in euros with a maturity equal to the Designated Maturity, expressed as a percentage, which will appear, but not be limited to, on the Bloomberg page "**EUAMDB30 Index**" from 11:00 a.m. Frankfurt time on that day, as applicable, and the ICE Benchmark Administration Limited website (or any successor sponsor) <https://www.theice.com/marketdata/reports/180>, each day of the reporting period. Interest, provided, however, that if such rate does not appear on this screen at that time, the rate will be determined by the Calculation Agent in its sole and absolute discretion.

CMS 10 : CMS 10 years means the annual swap rate for swap transactions in euros with a maturity equal to the Designated Maturity, expressed as a percentage, which will appear, but not be limited to, on the Bloomberg page "**EUAMDB10 Index**" from 11:00 a.m. Frankfurt time on that day, as applicable, and the ICE Benchmark Administration Limited website (or any successor sponsor) <https://www.theice.com/marketdata/reports/180>, each day of the reporting period. Interest, provided, however, that if such rate does not appear on this screen at that time, the rate will be determined by the Calculation Agent in its sole and absolute discretion.

The rates CMS 30(i) and CMS 10(i) whose Fixing Dates, Begin Dates, End Dates and Payment Dates are described in the below schedule.

Schedule determining for each period the Fixing Dates, the Begin Dates, End Dates and Payment Dates of each coupon :

Year	Fixing date (i)	Period start date (i)	Period end date (i)	Payment date (i)	Nb days (i)
1		28/04/2026	28/04/2027	28/04/2027	360
2		28/04/2027	28/04/2028	28/04/2028	360
3		28/04/2028	28/04/2029	30/04/2029	360
4	26/04/2029	28/04/2029	28/04/2030	29/04/2030	360
5	25/04/2030	28/04/2030	28/04/2031	28/04/2031	360
6	24/04/2031	28/04/2031	28/04/2032	28/04/2032	360

Total Commission and Concession	0% of the Aggregate Notional Amount
(i) Noteholder Put Option :	Not Applicable
(ii) Issuer Call :	Not Applicable
Redeemable in part	Not Applicable
Selling Restrictions	Selling Restrictions of the Base Prospectus are defined in the annex 'Subscription and Sales' that is modified as follows: notwithstanding anything to the contrary in the Base Prospectus, each of the Dealer and the Issuer hereby represents that it has offered and sold and will offer or sell, directly or indirectly, these Notes to the public in Belgium.
(i) ISIN Code	XS3280520084 328052008

(ii) Common Code	
Clearing agent of CIC	Clearstream Luxembourg n° 54114 for AC 30066 33432 00069660302
Clearing agent of BPSS Luxembourg	Clearstream Luxembourg n° 73420
Method of Delivery	Free of Payment
Applicable TEFRA exemptions	D Rules
Rating of Notes	None
Subscription Period	From 02/03/2026 until 27/04/2026
Listing	Yes – on Euronext
Documentation	Documentation The Issuer Base Prospectus dated 20 June 2025 and as supplemented, available on CIC's website https://www.cic.fr/fr/banques/institutionnel/actionnaires-et-investisseurs/programmes-d-emissions.html and applicable Final Terms.
New Global Note	No
KID's Priips	Yes
Manufacturer Target Market	Retail, Professional and Eligible Counterparty
Applicable Law	English Law