

**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 April 1<sup>st</sup>, 2026*



**CRÉDIT INDUSTRIEL ET COMMERCIAL**

**Legal entity identifier (LEI): N4JDFKXH2FTD8RKFXO39**

**€ 25,000,000,000**

*Structured Euro Medium Term Note Programme*

*(the Programme)*

*Issue of SEK 100,000,000 Credit Linked Notes due July 04<sup>th</sup>, 2031  
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 Supplements to the Base Prospectus dated 10 September 2025 and 12 February 2026 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 is annexed to these Final Terms. The Base Prospectus has been published on the Luxembourg Stock Exchange website [www.luxse.com](http://www.luxse.com) and on the Issuer's website <https://www.cic.fr/fr/banques/institutionnel/actionnaires-et-investisseurs/programmes-d-emissions.html> and the Final Terms will be published on the Stockholm Stock Exchange website <https://www.nasdaq.com/solutions/european-markets/stockholm> 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/kidemtnccic.aspx>.

1. (a) Series Number: 4004
- (b) Tranche Number: 1
- (c) Date on which the Notes will be consolidated and form a single series: Not Applicable
2. Specified Currency: Swedish krona ("SEK")
- Replacement Currency: Not Applicable
3. Aggregate Nominal Amount:
  - (a) Series: SEK 100,000,000
  - (b) Tranche: SEK 100,000,000
4. Issue Price of Tranche: 94.25 per cent. of the Aggregate Nominal Amount
5. Minimum Trading Size: Not Applicable
6. (a) Specified Denomination(s): SEK 10,000
- (b) Calculation Amount: SEK 10,000
7. (a) Issue Date: May 13<sup>th</sup>, 2026
- (b) Interest Commencement Date (if different from the Issue Date): Not Applicable
8. Maturity Date: July 04<sup>th</sup>, 2031
9. Type of Notes: Credit Linked
10. Supplementary Provisions: Not Applicable

11. Interest Basis: Fixed Rate Coupon equal to Indicatively 7.40 per cent. – minimum 6.00% - of Specified Denomination  
(see paragraphs 16 and 20 below)
12. Redemption/Payment Basis: Credit Linked Redemption
13. Change of Interest Basis: Not Applicable
14. Put/Call Options: Not Applicable
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 February 4<sup>th</sup>, 2026.

#### PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

16. **Fixed Rate Note Provisions** Applicable

Subject to the provisions of item 20

- (a) Fixed Rate(s) of Interest: Indicatively 7.40 per cent. – minimum 6.00% - payable in arrear on each Interest Payment Date.

- (b) Interest Payment Date(s):

(i)	Interest Payment Dates (i)	Nb Days (i)
1	03/07/2026	37
2	02/10/2026	90
3	05/01/2027	90
4	06/04/2027	90
5	02/07/2027	90
6	04/10/2027	90
7	03/01/2028	90
8	03/04/2028	90
9	04/07/2028	90
10	04/10/2028	90
11	08/01/2029	90
12	05/04/2029	90
13	04/07/2029	90
14	04/10/2029	90
15	08/01/2030	90
16	03/04/2030	90
17	04/07/2030	90
18	04/10/2030	90
19	08/01/2031	90
20	03/04/2031	90
21	04/07/2031	90

- (c) Fixed Coupon Amount(s): SEK 185.00 per Calculation Amount subject to the provisions of item 20 below.

- (d) Broken Amount(s): SEK 76.06 per Calculation Amount, payable on the Interest Payment Date falling on July 3<sup>rd</sup>, 2026, subject to the provisions of item 20 below
- (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** Applicable

Subject to the provisions of item 16

(a) Interest payment condition: Conditional upon the non-occurrence of a Credit Event on the Reference Entities during the Reference Period

(b) Formula to be used to determine the Credit Linked Interest Amount: Fixed Rate  
In absence of a Knock-Out Event on the Reference Entities, a coupon is paid on any Interest Payment Date (i) according to the following formula:

$$\text{Specified Denomination} \times \text{Indicatively } 7.40\% - \text{minimum } 6.00\% - x \text{ Nb Days}/360$$

If a Knock-Out Event happens during the lifetime of the Notes, the following coupon will be paid on any Interest Payment Date (i) according to the following formula:

$$\text{Specified Denomination} \times \text{Indicatively } 7.40\% - \text{minimum } 6.00\% - x [100\% - \% \text{ of Loss}] \times \text{Nb Days}/360$$

Where the % of Loss is function of the number of entities affected by a Credit Events stated below:

Number of entities affected by a credit event	% of Loss
0	0.00%
1	0.00%
2	0.00%
3	0.00%
4	0.00%
5	0.00%
6	0.00%
7	0.00%

8	0.00%
9	0.00%
10	0.00%
11	0.00%
12	0.00%
13	11.12%
14	22.24%
15	33.36%
16	44.48%
17	55.60%
18	66.72%
19	77.84%
20	88.96%
21 or more	100.00%

A Knock-out Event means that at least one of the following Credit Events happens on the Reference Entities between the Issue Date and the Maturity Date:

- Bankruptcy
- Failure to Pay
- Restructuring

Mod Mod R Applicable

With:

**Reference Entities:** iTraxx Crossover Serie 45 5Yrs (Bloomberg Code: ITRX XOVER CDSI S45 5Y Corp), please refer to the Annex 1 attached below.

- (c) Reference Period: The period commencing at or after 12.01 a.m., Greenwich Mean Time (**GMT**) on (and including) Issue Date and ending at or prior to 11.59 p.m., GMT on (and including, subject as provided below) the Scheduled Termination Date.
- (d) Trade Date: To be confirmed
- (e) Transaction Type: Refer to the Annex 1 attached below
- (f) Scheduled Termination Date: July 04<sup>th</sup>, 2031
- (g) Reference Entity(ies): The Reference Entities specified in Annex 1 hereto
- (h) Reference Obligation(s): For each Reference Entity, the Reference Obligation(s) specified in Annex 1 hereto
- (i) Reference Obligation Notional Amount: Not Applicable

- (j) Credit index: iTraxx Crossover Serie 45 5Yrs (Bloomberg Code : ITRX XOVER CDSI S45 5Y Corp)  
Sponsor: Markit Indices Limited  
Weighting of each Reference Entity: 1.33%
- (k) Index tranche: Applicable (16%-28%)
- (l) Issuer(s): Not Applicable
- (m) Guarantor(s): Not Applicable
- (n) All Guarantees: Applicable
- (o) Obligation: Obligation Category: Borrowed Money  
Obligation Characteristics: None  
Excluded Obligations: None
- (p) Grace Period: The number of days equal to the grace period with respect to payments in accordance with the terms of, and under, the relevant Obligation, and, if no grace period is applicable, zero.
- (q) Grace Period Extension: Not Applicable
- (r) Maturity Date Extension: Not Applicable
- (s) Credit Events: At least one of the following Credit Events:  
- Bankruptcy  
- Failure to Pay  
- Restructuring:  
Mod Mod R Applicable
- (t) Payment Requirement: Not Applicable
- (u) Default Requirement: Not Applicable
- (v) Fallback provisions: In accordance with Condition 19.18(b)
- (w) Financial Reference Entity Terms: Not Applicable
- (x) Subordinated European Insurance: Not Applicable

- |            |  |                                   |
|------------|--|-----------------------------------|
| <b>21.</b> | <b>Equity Linked Note Provisions</b>             | Not Applicable                    |
| <b>22.</b> | <b>Inflation Linked Note Provisions</b>          | Not Applicable                    |
| <b>23.</b> | <b>Currency Linked Interest Note Provisions</b>  | Not Applicable                    |
| <b>24.</b> | <b>Commodity Linked Interest Note Provisions</b> | Not Applicable                    |
| <b>25.</b> | <b>Fund Linked Note Provisions:</b>              | Not Applicable                    |
| <b>26.</b> | <b>Bond Linked Notes Provisions:</b>             | Not Applicable                    |
| <b>27.</b> | <b>Rate Linked Notes Provisions:</b>             | Not Applicable                    |
| <b>28.</b> | <b>Future Linked Notes Provisions:</b>           | Not Applicable                    |
| <b>29.</b> | <b>Conversion Option</b>                         | Not Applicable                    |
| <b>30.</b> | <b>Business Day Convention</b>                   |                                   |
|            | (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 |
| <b>31.</b> | <b>Day Count Fraction:</b>                       | 30/360, non-adjusted              |
| <b>32.</b> | <b>Additional Business Centre(s):</b>            | London, Stockholm                 |

#### **GENERAL PROVISIONS RELATING TO REDEMPTION**

- |            |   |  |
|------------|---|--|
| <b>33.</b> | <b>Notice periods for Condition 6.2 of the English Law Notes and Condition 9.2 of the French Law Notes:</b> | Minimum period: 15 days<br>Maximum period: 60 days                                   |
| <b>34.</b> | <b>Issuer Call</b>  | Not Applicable   |
| <b>35.</b> | <b>Investor Put</b>   | Not Applicable   |
| <b>36.</b> | <b>Early Redemption upon the crossing of a Coupon threshold</b>   | Not Applicable   |
| <b>37.</b> | <b>Final Redemption Amount</b>  | (a) The Credit Linked Redemption Amount<br>(b) Settlement Method: Cash Settled Notes |
|            | (a) Index Linked Redemption Amount:   | Not Applicable   |

- | (b)    | Credit<br>Amount:             | Linked      | Redemption | Applicable  |
|--------|-------------------------------|-------------|------------|---|
| (i)    | Trade Date:                   |             |            | April 07 <sup>th</sup> , 2026   |
| (ii)   | Transaction Type:             |             |            | Refer to Annex 1 attached below   |
| (iii)  | Scheduled<br>Date:            | Termination |            | July 04 <sup>th</sup> , 2031  |
| (iv)   | Reference Entity(ies):        |             |            | The Reference Entities specified in Annex 1 hereto  |
| (v)    | Reference Obligation(s):      |             |            | For each Reference Entity, the Reference Obligation(s) specified in Annex 1 hereto  |
| (vi)   | Reference<br>Notional Amount: | Obligation  |            | Not Applicable  |
| (vii)  | Credit index:                 |             |            | iTraxx Crossover Serie 45 5Yrs (Bloomberg Code:<br>ITRX XOVER CDSI S45 5Y Corp)<br><br>Sponsor: Markit Indices Limited<br><br>Weighting of each Reference Entity: 1.33%                 |
| (viii) | Index tranche:                |             |            | Applicable (16%-28%)  |
| (ix)   | Issuer(s):                    |             |            | Not Applicable  |
| (x)    | Guarantor(s):                 |             |            | Not Applicable  |
| (xi)   | All Guarantees:               |             |            | Applicable  |
| (xii)  | Obligation:                   |             |            | Obligation Category: Borrowed Money<br><br>Obligation<br>Characteristics: None<br><br>Excluded<br>Obligations: None   |
| (xiii) | Grace Period:                 |             |            | The number of days equal to the grace period with respect to payments in accordance with the terms of, and under, the relevant Obligation, and, if no grace period is applicable, zero. |
| (xiv)  | Grace Period Extension:       |             |            | Not Applicable  |
| (xv)   | Maturity Date Extension:      |             |            | Not Applicable  |
| (xvi)  | Credit Events:                |             |            | - Bankruptcy<br>- Failure to Pay<br>- Restructuring:  |

Mod Mod R Applicable

- (xvii) Payment Requirement: Not Applicable
- (xviii) Default Requirement: Not Applicable
- (xix) Fallback provisions: In accordance with Condition 19.18(b)
- (xx) Financial Reference Entity Terms: Not Applicable
- (xxi) Subordinated European Insurance: Not Applicable
- (xxii) Notice of Publicly Available Information: Not applicable
- (xxiii) Settlement: Cash Settlement
- Terms relating to Physical Settlement:* Not Applicable
- Terms relating to Cash Settlement:* Applicable
- (xxiv) Valuation Date: As per ISA Determination
- (xxv) Valuation Time: As set out in the Condition
- (xxvi) Quotation Method: Bid
- (xxvii) Quotation Amount: As determined by the Issuer
- (xxviii) Cash Settlement Date: The Maturity Date (July 04<sup>th</sup>, 2031)
- (xxix) Valuation Method: Exclude Accrued Interest
- (for determination of Final Price)
- (xxx) Unwind Amount: Not Applicable
- Terms relating to Auction Settlement:*
- (xxxi) Fallback Settlement Method: Cash Settlement
- (xxxii) Auction Settlement Amount: Auction Final Price
- (xxxiii) Business Day Convention: Following
- (xxxiv) Succession Event Backstop Date subject to adjustment in accordance with Business Day Convention: No

(xxxv) Hedging Arrangement Buyer or Seller  
Notifying Party:

(xxxvi) Knock-in Event: Not Applicable

(xxxvii) Knock-out Event: Not Applicable

(xxxviii) Formula to be used to determine the principal due: Credit Linked Notes Redeemed at Maturity  
If no Knock-out Event happens during the lifetime of the Notes:

$$\text{Final Redemption} = \text{Specified Denomination}$$

If a Knock-Out happens during the lifetime of the Notes:

$$\text{Final Redemption} = \text{Specified Denomination} \times [100\% - \% \text{ of Loss}]$$

Where the % of Loss is function of the number of entities affected by a Credit Events stated below:

Number of entities affected by a credit event	% of Loss
0	0.00%
1	0.00%
2	0.00%
3	0.00%
4	0.00%
5	0.00%
6	0.00%
7	0.00%
8	0.00%
9	0.00%
10	0.00%
11	0.00%
12	0.00%
13	11.12%
14	22.24%
15	33.36%
16	44.48%
17	55.60%
18	66.72%
19	77.84%
20	88.96%
21 or more	100.00%

A Knock-out Event means that at least one of the following Credit Events happens on the Reference Entities between the Issue Date and the Maturity Date:

- Bankruptcy
- Failure to Pay
- Restructuring:

Mod Mod R Applicable

With:

**Reference Entities (i):** iTraxx Crossover Serie 45 5Yrs (Bloomberg Code: ITRX XOVER CDSI S45 5Y Corp), refer to the Annex 1 attached below

**ISDA:** which represents participants in the privately negotiated derivatives industry, is among the world's largest global financial trade associations as measured by number of member firms. ISDA was chartered in 1985, and today has more than 800 member institutions from 55 countries on six continents. These members include most of the world's major institutions that deal in privately negotiated derivatives, as well as many of the businesses, governmental entities and other end users that rely on over-the-counter derivatives to manage efficiently the financial market risks inherent in their core economic activities (website: [www.ISDA.org](http://www.ISDA.org))

*A CDS (Credit Default Swap) is a contract that enables the noteholder to buy a protection against the Credit risk of a reference entity for a given amount and maturity. The buyer of the protection pays regularly a premium till the maturity of the contract or the failure of the reference entity.*

- |     |           |        |            |                |
|-----|-----------|--------|------------|----------------|
| (c) | Equity    | Linked | Redemption | Not Applicable |
|     | Amount:   |        |            |                |
| (d) | Fund      | Linked | Redemption | Not Applicable |
|     | Amount:   |        |            |                |
| (e) | Inflation | Linked | Redemption | Not Applicable |
|     | Amount:   |        |            |                |
| (f) | Currency  | Linked | Redemption | Not Applicable |
|     | Amount:   |        |            |                |
| (g) | Commodity | Linked | Redemption | Not Applicable |
|     | Amount:   |        |            |                |

(h) Bond Linked Redemption Amount: Not Applicable

(i) 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

**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 the Stockholm Stock Exchange, the regulated market operated by Nasdaq Stockholm AB 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: Luxembourg Stock Exchange Regulated Market, Luxembourg Stock Exchange Euro MTF Market and Euronext Paris.

### 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, France, Finland, 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:   | SEK 94,250,000  |
| (c) Estimated total expenses: | 3.00 per cent. of the Aggregate Nominal Amount  |

### 6. Fixed Rate Notes only – Yield

#### Applicable

Indication of yield: Indicatively 7.40 per cent. – minimum 6.00% - of the Specified Denomination

(subject to the provisions of items 16 and 20 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**

Applicable

*Past and future performances and volatility of the Reference Obligation can be obtained on Bloomberg.*

iTraxx Crossover Serie 45 5Yrs (Bloomberg Code : ITRX XOVER CDSI S45 5Y Corp):



*Past Performances are not an indicator of future performances*

Name of the Issuer of the underlying security:	Not Applicable
ISIN Code of the underlying:	Not Applicable
Index Name:	iTraxx Crossover Serie 45 5Yrs
Underlying Interest Rate:	Not Applicable
Exercise price or final reference price of the underlying:	Not Applicable
Relevant weightings of each underlying on the basket:	1.33 per cent
Source of information relating to the index:	Bloomberg Code: ITRX XOVER CDSI S45 5Y Corp
Place where information to the index/indices can be obtained free of charge:	<a href="http://www.markit.com/">http://www.markit.com/</a>
Expiration/Maturity date of derivative securities	July 04 <sup>th</sup> , 2031

Exercise date or Final Observation Date                      Not Applicable

**10. Underlying Disclaimer**

The issue of this series of Notes (in this paragraph, the **Transaction**) is not sponsored, endorsed, sold, or promoted by iTraxx Crossover Serie 45 5Yrs (the **Index**) or Markit Indices Limited (the **Index Sponsor**) and the Index Sponsor makes any representation whatsoever, whether express or implied, either as to the results to be obtained from the use of the Index and/or the levels at which the Index stands at any particular time on any particular date or otherwise. No Index or Index Sponsor shall be liable (whether in negligence or otherwise) to any person for any error in the Index. No Index Sponsor is making any representation whatsoever, whether express or implied, as to the advisability of purchasing or assuming any risk in connection with entering into any Transaction. The Issuer shall not have any liability for any act or failure to act by the Index Sponsor in connection with the calculation, adjustment or maintenance of the Index. Except as disclosed prior to the Issue Date, neither the Issuer nor its affiliates has any affiliation with or control over the Index or Index Sponsor or any control over the computation, composition or dissemination of the Index. Although the Calculation Agent will obtain information concerning the Index from publicly available sources it believes reliable, it will not independently verify this information. Accordingly, no representation, warranty or undertaking (express or implied) is made and no responsibility is accepted by the Issuer, its affiliates or the Calculation Agent as to the accuracy, completeness and timeliness of information concerning the Index.

**11. Operational Information**

- |     |  |   |
|-----|--|---|
| (a) | ISIN Code:   | <b>SE0028476085</b>   |
| (b) | Common Code:   | <b>XX</b>   |
| (c) | Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking S.A. and the relevant identification number(s): | Euroclear Sweden AB<br>Identification Number: 556112-8074<br><br>The Issuer shall cause such Securities to be accepted by Euroclear Sweden for clearing and registration in the Euroclear Sweden System in accordance with the SFIA Act and Euroclear Sweden Rules. |
| (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 Sweden AB.   |
| (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   |
| (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 commitments/quotas (material features):           | Not Applicable  |
| (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:   | CIC, 6 avenue de Provence, 75009 PARIS  |
| (f) | Total commission and concession:  | 0 per cent. per annum 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 <i>bis</i> A I of the French <i>Code général des impôts</i> ): | The Notes are not subject to the withholding tax set out under Article 119 <i>bis</i> A I of the French <i>Code général des impôts</i> .  |
| (j) | Non-Exempt Offer:   | An offer of the Notes may be made by the Managers (the <b>Initial Authorised Offerors</b> ) other than pursuant to Articles 1(4) and/or 3(2) of the Prospectus Regulation in <b>Sweden</b> (the <b>Non-Exempt Offer Jurisdictions</b> ) during the period from April 10 <sup>th</sup> , 2026 to April 24 <sup>th</sup> , 2026 (the <b>Offer Period</b> ). |

### 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 April 10<sup>th</sup>, 2026 to April 24<sup>th</sup>, 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:

SEK 100,000,000

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 SEK 9,425
Conditions to which the offer is subject:	Offer of the Notes are 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):	<p>The minimum allocation per investor will be SEK 10,000 in nominal amount of the Notes. The maximum allocation of Notes will be subject only to availability at the time of the application.</p> <p>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.</p>
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 <a href="#">Stockholm Stock Exchange   Nasdaq</a> on the 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.	SEK 9,425
Indication of the amount of any expenses, and taxes charged to the subscriber or purchaser	Total product costs: 3.00 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):   | Skandinaviska Enskilda Banken AB (SEB) (the "Swedish Issuing and Paying Agent"), a banking institution incorporated under the laws of Sweden whose registered office is at Kungsträdgårdsgatan 8, SE-106 40 Stockholm. |
| (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   |

ANNEX 1  
ANNEX FOR CREDIT LINKED NOTES

Reference Entity	ISIN	Transaction Type
AIR FRANCE - KLM	FR001400Q6Z9	EUROPEAN CORPORATE
Albion Financing 1 S.a r.l.	XS3066681704	EUROPEAN CORPORATE
ALLWYN ENTERTAINMENT FINANCING (UK) PLC	USG0295CAB66	EUROPEAN CORPORATE
BELLIS ACQUISITION COMPANY PLC	XS3099155932	EUROPEAN CORPORATE
Boparan Finance PLC	XS1082473395	EUROPEAN CORPORATE
Brightstar Lottery PLC	XS2051904733	EUROPEAN CORPORATE
CECONOMY AG	XS2854329104	EUROPEAN CORPORATE
Cheplapharm Arzneimittel GmbH	XS3087220664	EUROPEAN CORPORATE
Cirsa Finance International S.a r.l.	XS2649695736	EUROPEAN CORPORATE
CMA CGM	XS2852136816	EUROPEAN CORPORATE
Constellium SE	XS2335148024	EUROPEAN CORPORATE
CPI Property Group	XS2106589471	EUROPEAN CORPORATE
CROWN EUROPEAN HOLDINGS	XS2623222978	EUROPEAN CORPORATE
DUFRY ONE B.V.	XS2079388828	EUROPEAN CORPORATE
EG Global Finance plc	XS2719998952	EUROPEAN CORPORATE
Essendi S.A.	XS2900445375	EUROPEAN CORPORATE
Eutelsat S.A.	FR00140005C6	EUROPEAN CORPORATE
FiberCop S.p.A.	XS2804500226	EUROPEAN CORPORATE
FORVIA	XS2081474046	EUROPEAN CORPORATE
GRIFOLS, S.A.	XS2393001891	EUROPEAN CORPORATE
Hapag-Lloyd Aktiengesellschaft	XS2326548562	EUROPEAN CORPORATE
I.M.A. Industria Macchine Automatiche S.p.A.	XS2275090749	EUROPEAN CORPORATE
Iceland Bondco PLC	XS2660424008	EUROPEAN CORPORATE
ILIAD HOLDING	USF507APAB73	EUROPEAN CORPORATE
INEOS Finance plc	XS2587558474	EUROPEAN CORPORATE
INEOS QUATTRO FINANCE 2 PLC	XS2719090636	EUROPEAN CORPORATE
Infrastrutture Wireless Italiane S.p.A.	XS2244936659	EUROPEAN CORPORATE
ION Platform Finance S.a r.l.	XS3194941111	EUROPEAN CORPORATE
JAGUAR LAND ROVER AUTOMOTIVE PLC	XS2364593579	EUROPEAN CORPORATE
Kaixo Bondco Telecom, S.A.U.	XS2397198487	EUROPEAN CORPORATE
Lagardere SA	FR001400YQA5	EUROPEAN CORPORATE
LANXESS Aktiengesellschaft	XS1501367921	EUROPEAN CORPORATE
Lottomatica Group S.p.A.	XS2824643220	EUROPEAN CORPORATE
LOXAM	XS1975716595	EUROPEAN CORPORATE
Metsa Board Corporation	FI4000282629	EUROPEAN CORPORATE
Monitchem Holdco 3 S.A.	XS2615006470	EUROPEAN CORPORATE
Mundys S.p.A.	XS2301390089	EUROPEAN CORPORATE
New Immo Holding	FR0013524865	EUROPEAN CORPORATE
Nexi S.p.A.	XS2332590475	EUROPEAN CORPORATE
Nidda Healthcare Holding GmbH	XS3067482896	EUROPEAN CORPORATE

NJJ Continental S.A.	XS2052290439	EUROPEAN CORPORATE
Nokia Oyj	XS2171872570	EUROPEAN CORPORATE
OI European Group B.V.	XS2624554320	EUROPEAN CORPORATE
Opal Bidco SAS	XS3037643304	EUROPEAN CORPORATE
Pachelbel Bidco S.P.A.	XS2816638873	EUROPEAN CORPORATE
Picard Bondco S.A.	XS2852970016	EUROPEAN CORPORATE
Premier Foods Finance PLC	XS2347091279	EUROPEAN CORPORATE
PUBLIC POWER CORPORATION S.A.	XS2359929812	EUROPEAN CORPORATE
Q-Park Holding I B.V.	XS2115190451	EUROPEAN CORPORATE
RENAULT	FR0013451416	EUROPEAN CORPORATE
REXEL	XS2403428472	EUROPEAN CORPORATE
Saipem Finance International B.V.	XS2325696628	EUROPEAN CORPORATE
Samhallsbyggnadsbolaget i Norden AB	XS2114871945	EUROPEAN CORPORATE
Schaeffler AG	DE000A2YB7B5	EUROPEAN CORPORATE
SES	XS2075811781	EUROPEAN CORPORATE
Sherwood Financing Plc	XS2953567745	EUROPEAN CORPORATE
Stellantis N.V.	XS2325733413	EUROPEAN CORPORATE
Stena Aktiebolag	USW8758PAK22	EUROPEAN CORPORATE
Suedzucker AG	XS2550868801	EUROPEAN CORPORATE
Sunrise HoldCo IV B.V.	XS1629969327	EUROPEAN CORPORATE
TeamSystem S.p.A.	XS2295690742	EUROPEAN CORPORATE
TELECOM ITALIA SPA	XS1698218523	EUROPEAN CORPORATE
Telefonaktiebolaget L M Ericsson	XS2441574089	EUROPEAN CORPORATE
TUI AG	XS2776523669	EUROPEAN CORPORATE
TUI Cruises GmbH	XS2941359288	EUROPEAN CORPORATE
United Group B.V.	XS2111947748	EUROPEAN CORPORATE
VALEO	FR001400EA16	EUROPEAN CORPORATE
Verisure Midholding AB	XS2287912450	EUROPEAN CORPORATE
VIRGIN MEDIA FINANCE PLC	XS2189766970	EUROPEAN CORPORATE
Volvo Car AB	XS2486825669	EUROPEAN CORPORATE
Webuild S.p.A.	XS2102392276	EUROPEAN CORPORATE
WORLDLINE	FR0013521564	EUROPEAN CORPORATE
ZEGONA FINANCE PLC	XS2859406139	EUROPEAN CORPORATE
ZF Europe Finance B.V.	XS2010039977	EUROPEAN CORPORATE
Ziggo Bond Company B.V.	USN9836ZAA68	EUROPEAN CORPORATE

## 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 **SEK 100,000,000 Credit Linked Notes** (the “**Notes**”). International Securities Identification Number (“**ISIN**”) of the Notes is: **SE0028476085**

#### 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 10 September 2025. The second supplement to the Base Prospectus has been approved by the CSSF on 12 February 2026.

### 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 Credit Linked Notes, issued on May 13<sup>th</sup>, 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 SE0028476085.

##### **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 Swedish krona ("SEK").

The Notes have a specified denomination of SEK 10,000.

The maturity date of the Notes is July 04<sup>h</sup>, 2031.

10,000 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, 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 Indicatively 7.40% - minimum 6.00% - Fixed Rate subject to conditions described below.

- In absence of Knock-Out on the Reference Entities, a coupon is paid according to the following formula:

$$\text{Specified Denomination} \times \text{Indicatively } 7.40\% - \text{minimum } 6.00\% - x \text{ Nb Days}/360$$

- If a Knock-Out happens during the lifetime of the Notes, the following coupon will be paid according to the following formula:

$$\text{Specified Denomination} \times \text{Indicatively } 7.40\% - \text{minimum } 6.00\% - x [100\% - \% \text{ of Loss}] \times \text{Nb Days}/360$$

Where the % of Loss is function of the number of entities affected by a Credit Event stated below:

Number of entities affected by a credit event	% of Loss
0	0.00%
1	0.00%
2	0.00%
3	0.00%
4	0.00%
5	0.00%
6	0.00%
7	0.00%
8	0.00%
9	0.00%
10	0.00%
11	0.00%
12	0.00%
13	11.12%
14	22.24%
15	33.36%
16	44.48%
17	55.60%
18	66.72%
19	77.84%
20	88.96%
21 or more	100.00%

With:

**Reference Entities (i):** iTraxx Xover Serie 45 5Y refer to the Annex 1 attached.

(For more detail see paragraphs 16 and 20 of the Final Terms above)

**Interest Commencement Date:** Not Applicable

**Redemption** – Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on June 27<sup>th</sup>, 2031 and shall be calculated in accordance with the following formula:

Credit Linked Notes Redeemed at Maturity:

- If no Knock-Out happens during the lifetime of the Notes:  
$$\text{Final Redemption} = \text{Specified Denomination}$$
- If Knock-Out happens during the lifetime of the Notes:  
$$\text{Final Redemption} = \text{Specified Denomination} \times [100\% - \% \text{ of Loss}]$$

Where the % of Loss is function of the number of entities affected by a Credit Event stated below:

Number of entities affected by a credit event	% of Loss
0	0.00%

1	0.00%
2	0.00%
3	0.00%
4	0.00%
5	0.00%
6	0.00%
7	0.00%
8	0.00%
9	0.00%
10	0.00%
11	0.00%
12	0.00%
13	11.12%
14	22.24%
15	33.36%
16	44.48%
17	55.60%
18	66.72%
19	77.84%
20	88.96%
21 or more	100.00%

**With:**

A Knock-out Event means that at least one of the following Credit Events happens on the Reference Entities between the Issue Date and the Maturity Date:

- Bankruptcy
- Failure to Pay
- Restructuring:  
Mod Mod R Applicable

**Reference Entities (i):** iTraxx Crossover Serie 45 5Yrs (Bloomberg Code : ITRX XOVER CDSI S45 5Y Corp), please refer to the Annex 1 attached above.

A Knock-out Event means that at least one of the four Credit Events, defined at paragraph 37 of the Final Terms, happens on the Reference Entities between the Issue Date and the Maturity Date.

The Notes may be redeemed early for tax reasons or Event of Default.

**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 the Stockholm Stock Exchange.

**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, being linked to iTraxx Crossover Serie 45 5Yrs and formula(s), can be volatile investments;
- 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 its 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 from April 10<sup>th</sup>, 2026 to April 24<sup>th</sup>, 2026 (the **Offer Period**);
- (ii) the only persons authorised to use the Base Prospectus to make the Non-Exempt Offer (**Offerors**) 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 Sweden.

**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 Sweden.

Offer period: The period from April 10<sup>th</sup>, 2026 to April 24<sup>th</sup>, 2026.

Offer price: SEK 9,425.

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 SEK 10,000 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://www.nasdaq.com/solutions/european-markets/stockholm> at the Issue Date.

The Notes will be admitted to trading to Nasdaq Stockholm AB on May 13<sup>th</sup>, 2026.

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

Estimate of the total expenses: 2.00 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: SEK 94,250,000.

**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.

## SAMMANFATTNING

### Avsnitt A – Inledning och varningar

#### Varningar

Denna sammanfattning ("sammanfattningen") ska läsas som en introduktion till grundprospektet daterat den 20 juni 2025 ("grundprospektet") och de slutgiltiga villkoren ("slutliga villkor") till vilka den är bifogad. Varje beslut om att investera i värdepapper bör grundas på en bedömning av grundprospektet i sin helhet, inklusive alla dokument som integrerats genom hänvisning därtill, eventuella tillägg från tid till annan och de slutliga villkoren. En investerare i värdepappren kan förlora hela eller delar av det investerade kapitalet. Om en talan avseende information i grundprospektet väcks vid domstol kan kärande, enligt nationell rätt där talan väcks, åläggas att svara för kostnaderna för översättning av grundprospektet och de slutliga villkoren innan de rättsliga förfarandena inleds.

Emittenten är endast civilrättsligt ansvarig på grundval av denna sammanfattning, inklusive eventuella översättningar av den, men endast om sammanfattningen är vilseledande, felaktig eller inkonsekvent när den läses tillsammans med de andra delarna av grundprospektet och de slutliga villkoren eller om den inte, när den läses tillsammans med de andra delarna av grundprospektet och de slutliga villkoren, tillhandahåller basfakta för att hjälpa investerare när de överväger om de vill investera i värdepappren.

*Du står i begrepp att köpa en produkt som inte är enkel och som kan vara svår att förstå.*

#### Värdepapprens namn och ISIN-kod (internationell identifieringskod för värdepapper)

De värdepapper som beskrivs i denna sammanfattning är **SEK 100 000 000 Credit Linked Notes** ("värdepapperna"). Värdepapprens namn och ISIN-kod (internationell identifieringskod för värdepapper) är: **SE0028476085**

#### Emittentens identitet och kontaktuppgifter

Crédit Industriel et Commercial ("emittenten"), 6, avenue de Provence, 75009 Paris, Frankrike. Emittentens identifieringskod för juridiska personer är N4JDFKKH2FTD8RKFXO39.

#### Godkännande av grundprospektet

Grundprospektet har godkänts som ett grundprospekt av *Commission de Surveillance du Secteur Financier* ("CSSF"), 283, route d'Arlon, L-1150 Luxemburg - Tfn: (+352) 26 25 11, den 20 juni 2025. Det första tillägget till grundprospektet godkändes av CSSF den 10 september 2025. Det andra tillägget till grundprospektet godkändes av CSSF den 12 februari 2026.

### Avsnitt B – Basfakta om emittenten

#### Vem emitterar värdepappren?

#### Hemvist/juridisk form/LEI/lag enligt vilken emittenten verkar/land där emittenten är registrerad

Emittenten är ett privat aktiebolag med begränsat ansvar (*société anonyme*) med en styrelse (*à Conseil d'Administration*) vars säte är i Frankrike, 6, avenue de Provence, 75009 Paris, och som verkar under fransk lag. Emittentens identifieringskod för juridiska personer (LEI) är N4JDFKKH2FTD8RKFXO39.

#### Huvudsaklig verksamhet

Emittentens kärnverksamhet omfattar koncernens samtliga bank- och specialistverksamheter. Bolaget är organiserat i fem affärsdivisioner: (i) banktjänster till privatkunder, (ii) finansiering, (iii) kapitalmarknader, (iv) privatbankverksamhet och (v) riskkapital.

#### Betydande aktieägare

Banque Fédérative du Crédit Mutuel (BFCM) innehar direkt 93,18 procent av aktiekapitalet i emittenten, och indirekt ytterligare 6,22 procent genom sitt 90-procentiga dotterbolag Mutuelles Investissement.

#### De personer som är ansvariga hos emittenten.

Emittentens verkställande direktör och styrelseordförande är Eric Charpentier.

#### Emittentens revisorer

Emittentens revisorer är Ernst & Young et Autres, KPMG S.A. och PricewaterhouseCoopers Audit.

#### Vilken är den viktigaste finansiella informationen avseende emittenten?

#### Viktig finansiell information

**Resultaträkning (i miljoner euro)**

	2025-06-30	2024-06-30	2024	2023
Räntenetto (eller motsvarande)	1 578	1 580	2 999	3 258
Avgifts- och provisionsnetto	1 299	1 268	2 587	2 480
Kostnad för motpartsrisk	-213	-267	-646	-468
Handelsnetto	228	178	198	327
Mått på finansiellt resultat som används av emittenten i de finansiella rapporterna, t.ex. rörelseresultat	1 183	1 083	1 904	2 198
Nettovinst eller -förlust (för koncernredovisningen nettovinst eller -förlust hänförlig till moderbolagets aktieägare)	951	844	1 727	1 986

**Balansräkning (i miljoner euro)**

	2025-06-30	2024-06-30	2024	2023	Värde enligt resultat från den senaste översyns- och utvärderingsprocessen ("SREP")
Totala tillgångar	425 872	421 960	422 027	411 961	NA
Prioriterade skulder	15 624	12 802	14 246	11 280	NA
Efterställda skulder	5 033	4 310	4 457	3 305	NA
Lån och fordringar från kunder (netto)	255 786	251 826	255 516	252 182	NA
Inlåning från kunder	223 199	224 472	225 434	230 348	NA
Summa eget kapital	21 420	20 176	21 088	20 299	NA
Oreglerade lån (baserat på redovisat nettovärde)/Lån och fordringar	2,9 %	2,9 %	2,9 %	2,7 %	NA
Täckningskvot för kärnprimärkapitalinstrument (CET1) eller annan relevant kapitaltäckningskvot beroende på emissionen	13,0 %	12,3 %	12,6 %	12,7 %	NA
Total kapitaltäckningskvot	15,3 %	14,5 %	14,5 %	14,4 %	8,00 %
Skuldsättningsgrad beräknad enligt gällande regelverk	4,9 %	4,6 %	4,7 %	4,7 %	NA

**Anmärkningar i revisionsberättelsen**

Revisionsberättelserna för de reviderade konsoliderade årsredovisningarna för perioderna som slutade den 31 december 2023 och den 31 december 2024 innehåller inga anmärkningar. De lagstadgade revisorernas översiktliga granskningsrapport av den konsoliderade halvårsrapporten för perioden som slutade den 30 juni 2025 innehåller inga anmärkningar.

***Vilka är de viktigaste riskerna specifika för emittenten?***

En investering i värdepappren innebär vissa risker som är inneboende i emittentens verksamhet, däribland:

- Kreditrisker knutna till koncernens bankverksamhet;

- Finansiella risker knutna till koncernens verksamhet och makroekonomiska förhållanden (likviditetsrisk, ränterisk och marknadsrisk)
- Risker relaterade till koncernens regleringsmiljö, och
- Risker relaterade till koncernens affärsverksamhet (strategiska risker och affärsrisker, operativa risker, risker avseende verksamhetsavbrott och ESG-risker).

### Avsnitt C – Basfakta om värdepappren

#### Vilka är värdepapprens huvudsakliga egenskaper?

##### Typ, klass och ISIN

Värdepapperna är kreditlänkade obligationer emitterade den 13 maj 2026.

Värdepappren emitteras i form av tillfälliga innehavarvärdepapper som är utbytbara mot permanenta innehavarvärdepapper som är utbytbara mot slutgiltiga innehavarvärdepapper vid en utbyteshandling.

Värdepapprens namn och ISIN-kod (internationell identifieringskod för värdepapper) är SE0028476085.

##### Betyg

Ej tillämpligt, värdepappren har inte betygsatts.

##### Valuta, notering, nominellt värde, antal emitterade värdepapper och värdepapprens löptid

Värdepapprens valuta är svenska kronor ("SEK")

Värdepappren har ett specificerat nominellt belopp om 10 000 kronor.

Förfallodagen för värdepappren är den 04 juli 2031.

10 000 värdepapper kommer emitteras.

##### Rättigheter kopplade till värdepappren

**Negativ pantsättning** – Villkoren för värdepappren innehåller en bestämmelse om negativ pantsättning avseende nuvarande eller framtida skuldsättning i form av värdepapper, obligationer, förlagsbevis, förlagslån eller andra värdepapper som (med samtycke från emittenten av värdepappren) för närvarande är noterade, omsätts eller vanligtvis handlas på någon börs, över disk eller annan värdepappersmarknad, och varje garanti eller gottgörelse avseende sådant värdepapper, såvida inte och i händelse av en creditsäkerhet, en liknande creditsäkerhet beviljas värdepappren.

**Beskattning** – Alla betalningar avseende värdepappren görs utan avdrag för eller på grund av källskatt som åläggs av Frankrike eller någon underordnad myndighet med befogenhet att ta ut skatt, såvida inte sådant avdrag krävs enligt lag. I händelse av att sådan källskatt tas ut kommer emittenten, förutom under vissa begränsade omständigheter som anges i villkoren för värdepappren, att vara skyldig att betala ytterligare belopp för att täcka de belopp som ska tas ut.

**I händelse av obestånd** – Villkoren för värdepappren omfattar bland annat följande villkor utifall obestånd: (i) utebliven betalning av kapitalbelopp eller ränta som förfallit till betalning avseende värdepappren, som fortgår under en viss tidsperiod; (ii) emittentens underlåtenhet att fullgöra eller iaktta någon av sina andra förpliktelser enligt villkoren för värdepappren, som fortgår under en viss tidsperiod; (iii) händelser som hänför sig till emittentens obestånd eller likvidation.

**Representation av innehavare av värdepappren** – Villkoren för värdepappren innehåller bestämmelser om att kalla till möten för innehavare av sådana värdepapper för att behandla frågor som i allmänhet påverkar deras intressen. Dessa bestämmelser gör det möjligt för fastställda majoriteter att binda alla innehavare, inklusive innehavare som inte deltog och röstade vid den relevanta stämman och innehavare som röstade på ett sätt som stred mot majoriteten.

**Tillämplig lag** – Agentavtal, överlåtelsehandlingar, värdepapper, kvitton, kuponger och alla utomobligatoriska förpliktelser som uppkommer till följd av eller i samband med något av de ovan nämnda avtalen, handlingarna och dokumenten regleras av och ska tolkas i enlighet med engelsk lagstiftning.

**Ränta** - Värdepapprens basränta är Indicatively 7.40% - minimum 6.00% -. Fast ränta enligt villkoren som beskrivs nedan.

- I avsaknad av så kallad ”Knock Out” för referensenheter betalas en kupong enligt följande formel:

$$\text{Specificerad notering} \times \text{Indicatively } 7.40\% - \text{minimum } 6.00\% - x \text{ antal dagar}/360$$

- Om en Knock Out inträffar under värdepapprens livslängd betalas följande kupong ut enligt följande formel:

$$\text{Specificerad notering} \times \text{Indicatively } 7.40\% - \text{minimum } 6.00\% - x [100\% - \% \text{ av förlust}] \times \text{antal dagar}/360$$

När procenten av förlusten är följden av antalet enheter som påverkas av en kredithändelse som anges nedan:

Antal enheter som berörs av en kredithändelse	% av förlusten
0	0,00 %
1	0,00 %
2	0,00 %
3	0,00 %
4	0,00 %
5	0,00 %
6	0,00 %
7	0,00 %
8	0,00 %
9	0,00 %
10	0,00 %
11	0,00 %
12	0,00 %
13	11,12 %
14	22,24 %
15	33,36 %
16	44,48 %
17	55,60 %
18	66,72 %
19	77,84 %
20	88,96 %
21 eller mer	100,00 %

Med:

**Referensenheter (i):** iTraxx Xover Serie 45 5Y, se bifogad bilaga 1.

(För mer information se punkterna 16 och 20 i de slutliga villkoren ovan)

**Dag för räntestart:** Ej tillämpligt.

**Inlösen** – Med förbehåll för eventuella återköp, annulleringar eller förtida inlösen kommer värdepappren att lösas in den 04 juli 2031, och inlösenbeloppet ska beräknas enligt följande formel:

Kreditlänkade värdepapper som löses in vid förfallodagen:

- Om ingen Knock Out inträffar under värdepapprens livslängd:

$$\text{Slutlig inlösen} = \text{Specificerad notering}$$

- Om Knock Out inträffar under värdepapprens livslängd:

$$\text{Slutlig inlösen} = \text{Specificerad notering} \times [100\% - \% \text{ av förlusten}]$$

När procenten av förlusten är följden av antalet enheter som påverkas av en kredithändelse som anges nedan:

Antal enheter som berörs av en kredithändelse	% av förlusten
0	0,00 %

1	0,00 %
2	0,00 %
3	0,00 %
4	0,00 %
5	0,00 %
6	0,00 %
7	0,00 %
8	0,00 %
9	0,00 %
10	0,00 %
11	0,00 %
12	0,00 %
13	11,12 %
14	22,24 %
15	33,36 %
16	44,48 %
17	55,60 %
18	66,72 %
19	77,84 %
20	88,96 %
21 eller mer	100,00 %

Med:

En "Knock Out-händelse" innebär att minst en av följande kredithändelser inträffar för referensenheten mellan emissionsdagen och förfallodagen:

- Konkurs
- Underlåtenhet att betala
- Omstrukturering:  
Mod Mod R Tillämplig

**Referensenheter (i):** iTraxx Crossover Serie 45 5Yrs (Bloomberg-kod: ITRX XOVER CDSI S45 5Y Corp), se bilaga 1 som finns bifogad ovan.

En "Knock Out-händelse" innebär att minst en av de fyra kredithändelser som definieras i punkt 37 i de slutliga villkoren sker för referensenheterna mellan emissionsdatumet och förfallodagen.

Värdepapperna kan lösas in i förtid av skattemässiga skäl eller i händelse av fallissemang.

**Värdepapprens prioritetsordning**

Värdepappren utgör direkta, ovillkorade, överordnade prioriterade skulder (i den mening som avses i artikel L. 613-30-3-I-3° i den franska lagen *Code monétaire et financier*) och (med förbehåll för den negativa pantsättningen) icke säkerställda förpliktelser för emittenten och rangordnas *pari passu* sinsemellan och (med undantag för vissa förpliktelser som måste prioriteras enligt lag) lika med alla andra ovillkorliga, prioriterade och icke säkerställda förpliktelser för emittenten som är utestående från tid till annan.

**Begränsningar i värdepapprens fria överlåtbarhet**

Ej tillämpligt. Det finns inga begränsningar i den fria överlåtbarheten av värdepappren.

**Var kommer värdepappren att handlas?**

**Upptagande till handel**

Värdepappren kommer tas upp till handel på Stockholmsbörsen.

**Vilka är de viktigaste riskerna specifika för värdepappren?**

**De mest väsentliga riskfaktorerna specifika för värdepappren**

Det finns riskfaktorer som är väsentliga för bedömningen av de risker som är förknippade med värdepappren, däribland följande:

- 6) Den frivilliga inlösenfunktionen för värdepappren kan ha en negativ inverkan på värdepapprens marknadsvärde.

- 7) Värdepapperna som är kopplade till iTraxx Crossover Serie 45 5Yrs, och en eller flera formler, kan vara volatila investeringar.
- 8) Marknaden för handel med värdepapper kan vara volatil och kan påverkas negativt av många händelser;
- 9) Genomförandet i Frankrike av EU:s direktiv om rekonstruktion och avveckling av banker kan väsentligt påverka värdepappren;
- 10) Fransk insolvenslagstiftning kan ha en negativ inverkan på fordringshavare som söker återbetalning i händelse av att emittenten eller dess dotterbolag skulle bli insolventa.

#### **Avsnitt D – Basfakta om erbjudandet av värdepapper och upptagande till handel på en reglerad marknad**

##### *Erbjuds värdepappren till allmänheten som en del av ett icke-undantaget erbjudande?*

Emittenten samtycker till att grundprospektet används i samband med vidareförsäljning eller placering av värdepappren under omständigheter där ett prospekt måste offentliggöras enligt prospektförordningen (ett **icke-undantaget erbjudande**) med förbehåll för följande villkor:

- (iv) samtycket är endast giltigt under perioden från och med den 10 april 2026 till och med den 24 april 2026 (**erbjudandeperioden**);
- (v) de enda personer som är behöriga att använda grundprospektet för att göra det icke-undantagna erbjudandet (**erbjudare**) de relevanta återförsäljare som anges i del B avsnitt 12 i de slutliga villkoren och, om emittenten har gett sitt samtycke till att utse ytterligare finansiella mellanhänder efter dagen för de tillämpliga slutliga villkoren och publicerar uppgifter om dem på sin webbplats, varje finansiell mellanhand vars uppgifter publiceras på detta sätt och som på sin webbplats bekräftar att den har blivit vederbörligen utsedd som en erbjudare att erbjuda värdepappren under erbjudandeperioden och anger att den förlitar sig på grundprospektet för att göra detta, förutsatt att en sådan finansiell mellanhand faktiskt har blivit utsedd; och
- (vi) samtycket omfattar endast användningen av detta grundprospekt för att göra icke undantagna erbjudanden av värdepappren i Sverige.

**Villkoren för det icke-undantagna erbjudandet ska tillhandahållas investerarna av erbjudaren vid tidpunkten för det icke-undantagna erbjudandet. Varken emittenten eller någon återförsäljare har något ansvar eller någon skyldighet gentemot en investerare avseende sådan information.**

##### *Enligt vilka villkor och enligt vilken tidsplan kan jag investera i värdepappren?*

#### **Allmänna villkor, förväntad tidplan för erbjudandet och detaljer kring upptagandet till handel**

Värdepappren erbjuds i ett icke-undantaget erbjudande i Sverige.

Erbjudandeperiod: Perioden från och med den 10 april 2026 till och med den 24 april 2026.

Erbjudandepreis: 9 425 SEK.

Villkor som erbjudandet är föremål för: Erbjudandet av värdepappren är villkorat av att de emitteras och av eventuella ytterligare villkor som anges i de finansiella mellanhändernas standardiserade affärvillkor, vilka meddelas investerare av sådana finansiella mellanhänder.

Beskrivning av ansökningsprocessen En person som vill bli innehavare av värdepappren ska kontakta den tillämpliga auktoriserade erbjudaren i berörd jurisdiktion för det offentliga erbjudandet före utgången av erbjudandeperioden. En person som vill bli innehavare av värdepappren tecknar värdepapprens i enlighet med de arrangemang som finns mellan en sådan auktoriserad erbjudare och dess kunder avseende teckning av värdepapper i allmänhet.

Uppgift om lägsta och/eller högsta belopp för ansökan: Minsta allokering per investerare är 10 000 SEK i nominellt belopp av värdepappren. Den högsta allokeringen av värdepapper beror endast på tillgänglighet vid tidpunkten för ansökan. Det finns inga på förhand fastställda tilldelningskriterier. De finansiella mellanhänderna antar tilldelningskriterier som säkerställer lika behandling av potentiella investerare. Alla värdepapper som begärs via de finansiella mellanhänderna under erbjudandeperioden tilldelas upp till det högsta beloppet i erbjudandet.

Sätt och tidpunkt då resultatet av erbjudandet ska offentliggöras: Resultatet av erbjudandet offentliggörs på <https://www.nasdaq.com/solutions/european-markets/stockholm> på emissionsdagen.

Värdepappren kommer tas upp till handel på Nasdaq Stockholm AB den 13 maj 2026.

<b>Uppskattning av de totala kostnaderna, inklusive uppskattade kostnader som emittenten eller erbjudaren debiterar investeraren</b>
Uppskattning av de totala kostnaderna: 2,00 procent av det sammantagna nominella beloppet.
<i>Varför upprättas detta prospekt?</i>
<b>Användning och beräknat nettobelopp av intäkterna</b>
Nettointäkterna från emissionen av värdepappren används av emittenten för dess allmänna företagssyften, vilket inkluderar att göra vinst.
Beräknade nettointäkter: 94 250 000 SEK.
<b>Teckningsavtal</b>
Ej tillämpligt – erbjudandet är inte föremål för något teckningsavtal.
<b>De mest väsentliga intressekonflikterna i samband med erbjudandet eller upptagande till handel</b>
Att Credit Industriel et Commercial är såväl emittent som beräkningsombud kan leda till en potentiell intressekonflikt.