

KEY INFORMATION DOCUMENT

Target

This document contains essential information on the investment product. This is not a commercial document. This information is provided to you pursuant to a legal obligation, in order to help you understand what this product is and what risks, costs, potential gains and losses are associated with it, and to help you compare it to other products.

Product

Name of the product	5Y Booster on Equity Basket
ISIN Code	SE0028027573
Initiator of the product	Crédit Industriel et Commercial - CIC

You can find all the useful information on the website cic-marketsolutions.eu or call 03 88 15 18 46.

The Financial Markets Authority is responsible for supervising the product issuer with respect to this key information document.

Crédit Industriel et Commercial – CIC is an entity of Crédit Mutuel Alliance Fédérale.

Date of production of the key information document: February 02nd, 2026.

You are about to purchase a product that is not straightforward and may be difficult to understand.

What is this product ?

Type

This product is a EMTN (Euro Medium Term Notes) – Debt security under English Law equivalent to bonds under French law.

Duration

5 years.

Objectives

Offers a return based on of the performance of an underlying index or entity, in exchange for a risk of capital loss during the life of the product and at maturity. The characteristics are as follows:

Underlying	ALFA LAVAL AB, ASTRAZENECA PLC, DANSKE BANK A/S, DNB BANK ASA, EQT AB, KONE OYJ-B, UPM-KYMMENE OYJ, VOLVO AB-B SHS
Issue Date	May 15 th , 2026
Maturity Date	May 15 th , 2031
Listing	Yes – NASDAQ Stockholm
Possibility of early redemption	No
Product Currency	SEK
Specified Denomination	SEK 10 000
Issue Price	94,25% of initial value

Product mechanism

Repayment at maturity

The Final Strike Date is 30 April 2031. On this date, the closing level of the basket's arithmetic average is taken and we compare it to its Initial Level.

If on that date the closing level of the basket's arithmetic average is greater than 100% of its Initial Level, the investor shall get back on the Maturity Date:

Total invested capital + a gain of 100% of the basket's arithmetic average performance geared at indicatively 165% (minimum 130%)

If on that date the closing level of the basket's arithmetic average is lower than its Initial Level, then:

If the arithmetic average of the four worst-performing stocks is above or equal to 75%, the investor shall get back on the Maturity Date:

100% of their initial capital.

If the arithmetic average of the four worst-performing stocks is strictly below 75%, the investor shall get back on the Maturity Date:

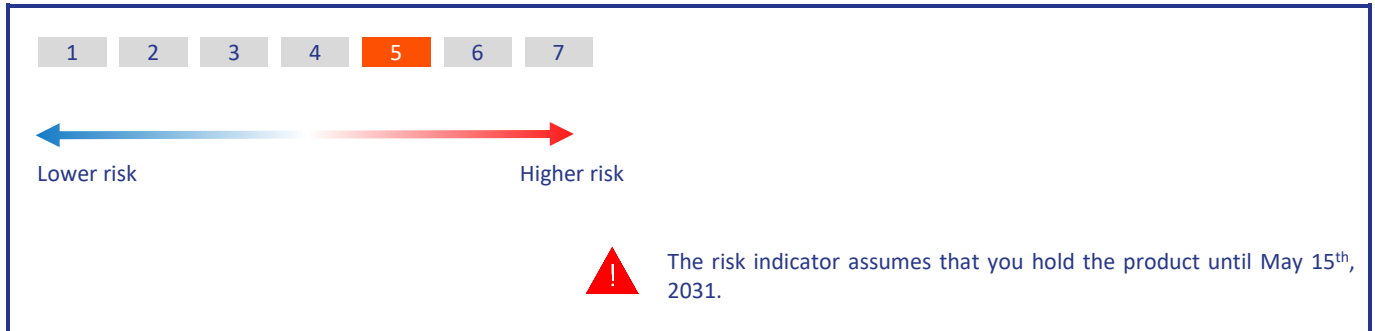
The capital invested less the full decrease in the arithmetic average of the four worst-performing stocks.

Intended retail investors

This product is designed for retail investors who can sustain losses up to the total loss of the capital invested and who are willing to remain invested until maturity. This product is suitable for investors with good knowledge of financial products.

What are the risks and what could it bring me ?

Risk indicator



The actual risk may differ if you choose to exit before maturity, and you may receive less in return. The synthetic risk indicator makes it possible to assess the level of risk of this product compared to others. It indicates the likelihood of this product incurring losses in the event of market movements or if Crédit Industriel et Commercial is unable to pay you. We have classified this product in risk class 5 out of 7, which is a medium risk class.

In other words, the potential losses related to the future performance of the product are at a medium level and, if the situation were to deteriorate on the markets, it is very unlikely that Crédit Industriel et Commercial - CIC's ability to pay you will be affected.

As this product does not provide protection against market fluctuations, you could lose all or part of your investment.

If Crédit Industriel et Commercial - CIC is unable to pay you the amounts due, you may lose your entire investment.

Performance Scenarios

The indicated figures include all costs of the product itself, but not necessarily all charges due to your advisor or distributor. These figures do not take into account your personal tax situation, which may also affect the amounts you will receive. **What you will receive from this product depends on future market performance. Future market performance are uncertain and cannot be accurately predicted. The scenarios presented are examples based on past data and certain assumptions. Markets could evolve very differently in the future.**

Suggested investment period		5 years	
Example of nominal amount		10 000,00 SEK	
		If you exit after 1 year	If you exit at the end of the recommended holding period
Scenarios			
Minimum	There is no guaranteed minimum return.		
Stress	What you might get after costs	1 390,00 SEK	1 884,00 SEK
	Average annual return	-86,10 %	-28,37 %
Adverse	What you might get after costs	6 595,00 SEK	13 378,00 SEK
	Average annual return	-34,05 %	5,99 %
Intermediate	What you might get after costs	9 890,00 SEK	25 365,00 SEK
	Average annual return	-1,10 %	20,45 %
Favorable	What you might get after costs	13 896,00 SEK	45 917,00 SEK
	Average annual return	38,96 %	35,62 %

The stress scenario shows what you might get in extreme market situations.

What happens if CIC – Crédit Industriel et Commercial is unable to proceed the payments?

The product is not covered by any investor compensation or warranty scheme. If CIC – Crédit Industriel et Commercial defaults or goes bankrupt, you could lose all or part of your investment.

What will this investment cost me?

The person selling you this product or providing you with advice about it may ask you to pay additional costs.

If so, that person will inform you about these costs and show you how they will affect your investment.

Costs over time

The tables show the amounts deducted from your investment to cover various types of costs. These amounts depend on the amount you invest and the length of time you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. If you choose to exit before the end of the product term, exit costs may apply in addition to the amounts shown here.

We have assumed:

- A product performance that corresponds to each holding period shown.

- SEK 10,000.00 are invested.

	If you exit after 1 year	If you exit at the end of the recommended holding period
Total costs	200,00 SEK	200,00 SEK
Impact of annual costs (*)	2,00 %	0,40 % each year

(*) It shows the extent to which costs reduce your annual return during the holding period. For example, it shows that if you exit at the **end of the recommended holding period**, your average annual return is expected to be 4.26% before costs and 2.32% after costs.

Composition of costs

One-time costs upon entry or exit		If you exit after 1 year
Entry costs	These costs are already included in the price.	200,00 SEK
Exit costs	0,5% of the nominal amount. These costs apply only in the event of early withdrawal and are already included in the price.	50,00 SEK
Recurring costs collected each year		
Management fees and other administrative and operating expenses	Costs associated with the annual management of this product. This estimate is based on actual costs incurred over the past year.	0,00 SEK
Transaction costs	0.00% of your investment value per year. This is an estimate of the costs incurred when we buy and sell the investments underlying the product. The actual amount varies depending on the quantity we buy and sell.	0,00 SEK

Ancillary costs charged under certain specific conditions

Performance fees (and deferred interest)	There is not additional performance fees for this product.	0,00 SEK
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How long should I keep it and can I withdraw money early?

Recommended investment period : **5 years**

This product has been designated to be held until maturity on May 15th, 2031.

Under normal market conditions, CIC – Crédit Industriel et Commercial will conduct a daily secondary market. Early resale of the product will result in the application of an early exit fee, which will be deducted from its market price.

Under normal market conditions, you can resell this product at a price that will depend on market conditions at the time of resale, which may result in a loss. In the event of resale, a maximum commission of 0,50% of the Nominal Value will apply, deducted from the market price.

This commission has already been taken into account in the table. In addition, the distributor may charge additional costs in the event of early withdrawal.

How can I file a complaint?

Any complaint concerning the person who advised or sold the product can be submitted directly to him.

Any complaints regarding the product may be submitted by writing to the following address: CIC Market Solutions – Solution de placement, 6 Avenue de Provence 75009 Paris, by sending an e-mail to CICPRIIPS@CIC.FR.

Other relevant information

You can find additional information, including the issue prospectus, on the website: www.cic-marketsolutions.eu. The information contained in this Specific Investor Information Document does not constitute a recommendation to buy or sell the product, and does not exempt you from contacting your bank or adviser. For complete information on the product, including the risks involved, please refer to the legal documentation of the product, in particular the documentation of the issue, available free of charge from your financial adviser.

