

€ 42,000,000
Rate Linked Notes
Due February 24th, 2040

February 24th, 2040	Final Terms and Conditions
Issuer	Crédit Industriel et Commercial , 6 avenue de Provence, 75009 Paris, France
Dealer	Crédit Industriel et Commercial , 6 avenue de Provence, 75009 Paris, France
Calculation Agent	Crédit Industriel et Commercial , 6 avenue de Provence, 75009 Paris, France
(i) Series Number (ii) Tranche Number	2956 1
Specified Currency	EUR (€)
Notional Amount	EUR 42,000,000
Specified Denomination	EUR 100,000
Issue Price	100% of the Aggregate Notional Amount
Trade Date	February 10 th , 2025
Issue Date	February 24 th , 2025
Final Observation Date	February 10 th , 2040
Maturity Date	February 24 th , 2040
Status of Notes	Senior, Unsecured
Business Day	Target 2
Business Day Convention	Following Business Day Convention
Interest Basis	Fixed rate interest under conditions, Flat (no basis)
Interest Amount	An Interest Amount of 5.10% of the Specified Denomination may be paid on the Interest Payment Dates (i) and subject to the conditions thereafter.
Redemption/Payment Basis	Redemption at par
Interest Amount	<p>Applicable.</p> <p><u>For Year 1 to Year 15</u> The product pays an annual coupon defined according to the following formula :</p> <p>Interest will only be payable on any Payment Date (i) if on the preceding Observation Date (i) the Simple Price of the Underlying <u>is inferior or equal</u> to the Coupon Trigger Level.</p>

Coupon determination formula (i=1 to 15) :

$$\text{Specified Denomination} \times 5.10\%$$

Schedule determining for each period Observation Date and Payment Date of each coupon :

Year(i)	Observation Date(i)	Period start date(i)	Period end date(i)	Payment date(i)	Coupon Trigger Level
1	10/02/2026	24/02/2025	24/02/2026	24/02/2026	4,75%
2	10/02/2027	24/02/2026	24/02/2027	24/02/2027	4,75%
3	10/02/2028	24/02/2027	24/02/2028	24/02/2028	4,75%
4	12/02/2029	24/02/2028	24/02/2029	26/02/2029	4,75%
5	11/02/2030	24/02/2029	24/02/2030	25/02/2030	4,75%
6	10/02/2031	24/02/2030	24/02/2031	24/02/2031	4,75%
7	10/02/2032	24/02/2031	24/02/2032	24/02/2032	4,75%
8	10/02/2033	24/02/2032	24/02/2033	24/02/2033	4,75%
9	10/02/2034	24/02/2033	24/02/2034	24/02/2034	4,75%
10	12/02/2035	24/02/2034	24/02/2035	26/02/2035	4,75%
11	11/02/2036	24/02/2035	24/02/2036	25/02/2036	4,75%
12	10/02/2037	24/02/2036	24/02/2037	24/02/2037	4,75%
13	10/02/2038	24/02/2037	24/02/2038	24/02/2038	4,75%
14	10/02/2039	24/02/2038	24/02/2039	24/02/2039	4,75%
15	10/02/2040	24/02/2039	24/02/2040	24/02/2040	4,75%

With:

Coupon Trigger Event: If the Simple Price of the Underlying is inferior or equal to the Coupon Trigger Level on the Observation dates.

Underlying : BFRTEC10 Index (Banque de France TEC 10 CNO Constant 10 Year Maturity Treasury Benchmark)

This rate represents the Internal Rate of Return of a fictitious OAT (“Obligations Assimilables du Trésor”) with a maturity of exactly 10 years. It is obtained by a linear interpolation between the Internal Rate of Return of the two OAT securities that are the closest to the theoretical 10-year maturity. Agence France Trésor publishes the value of the BFRTEC10 Index each day at 3 p.m. It is expressed as a percentage and appears on the Bloomberg BFRTEC10 Index page at 3 p.m. Paris time.

Simple Price : means the Rate of the Underlying on the Observation Date

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 and the EMTN will be re-deemed at Specified Denomination								
Total Commission and Concession	0% of the Aggregate Notional Amount								
(i) Noteholder Put Option :	Not Applicable								
(ii) Issuer Call :	Applicable								
Early Redemption Provision	<div>The issuer has the right to call the EMTN at Par on redemption date, with 10 (ten) Business Days Notice :</div> <table><tr><td>Years</td><td>Notification Date</td><td>Early Redemption date</td></tr><tr><td>10</td><td>12/02/2035</td><td>26/02/2035</td></tr></table>			Years	Notification Date	Early Redemption date	10	12/02/2035	26/02/2035
Years	Notification Date	Early Redemption date							
10	12/02/2035	26/02/2035							
Selling Restrictions	The Dealer hereby represents that it has only offered or sold and will only offer or sell, directly or indirectly, any notes to the public in France, pursuant to an exemption under Article 1(4) of the Prospectus Regulation, Article L. 411-2 1° and Article L.411-2-1 of the French code monétaire et financier, and that the Base Prospectus and any other offering material relating to the Notes and such offers, sales and distributions have been and will be made in France.								
(i) ISIN Code	XS3005080497								
(ii) Common Code									
Clearing agent of CIC	Euroclear 43650								
Clearing agent of BPSS Luxembourg	Clearstream Luxembourg n° 73420								
Method of Delivery	Free of Payment								
Applicable TEFRA exemptions	D Rules								
Rating of Notes	None								
Listing	Yes – on EuroMTF – Professional Segment								
Valuation / Publication of the net asset value of the Notes	Six Telekurs, Reuters and Bloomberg. The price of the Notes will be published on a daily basis.								
Double Valuation	Refinitiv, an organization independent of the issuer, will establish a double valuation, in addition to that published by the issuer, every 15 days.								
Documentation	The Issuer Base Prospectus dated 21 June 2024 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 Priip’s	No								

Manufacturer Target Market	Professional & eligible counterparty
Applicable Law	English Law

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