



Crédit Industriel et Commercial

€ 29,000,000
Rate Linked Notes
Due September 25th, 2034

September 25th, 2034	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	2677 1
Specified Currency	EUR (€)
Notional Amount	EUR 29,000,000
Specified Denomination	EUR 100,000
Issue Price	100% of the Aggregate Notional Amount
Trade Date	September 11 th , 2024
Issue Date	September 25 th , 2024
Final Observation Date	September 11 th , 2034
Maturity Date	September 25 th , 2034
Status of Notes	Senior, Unsecured
Business Day	Target 2
Business Day Convention	Following Business Day Convention
Interest Basis	Fixed rate interest under conditions.
Interest Amount	An Interest Amount of 4.50% of the Specified Denomination may be paid on the Interest Payment Dates (i) and subject to the conditions thereafter.
Interest Amount	<p>Applicable.</p> <p><u>For Year 1 to Year 10</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> <p><u>Coupon determination formula (i=1 to 10) :</u></p> <p style="text-align: center;"><i>Specified Denomination</i> × 4.50%</p>

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

Year(i)	Observa- tion Date(i)	Period start date(i)	Period end date(i)	Payment date(i)	Coupon Trigger Level
1	11/09/2025	25/09/2024	25/09/2025	25/09/2025	4,45%
2	11/09/2026	25/09/2025	25/09/2026	25/09/2026	4,45%
3	13/09/2027	25/09/2026	25/09/2027	27/09/2027	4,45%
4	11/09/2028	25/09/2027	25/09/2028	25/09/2028	4,45%
5	11/09/2029	25/09/2028	25/09/2029	25/09/2029	4,45%
6	11/09/2030	25/09/2029	25/09/2030	25/09/2030	4,45%
7	11/09/2031	25/09/2030	25/09/2031	25/09/2031	4,45%
8	13/09/2032	25/09/2031	25/09/2032	27/09/2032	4,45%
9	12/09/2033	25/09/2032	25/09/2033	26/09/2033	4,45%
10	11/09/2034	25/09/2033	25/09/2034	25/09/2034	4,45%

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

Early Redemption

If, on any Observation Date (i), i=7 to 9, the Simple Price of the Underlying is inferior or equal to the Autocall Trigger Level, the Notes will be automatically redeemed on the relevant Early Redemption Date (i) at 100 per cent of their nominal amount.

Year(i)	Observation Date(i)	Period start date(i)	Period end date(i)	Early Re- demption Date (i)	Autocall Trig- ger Level
7	11/09/2031	25/09/2030	25/09/2031	25/09/2031	2,50%
8	13/09/2032	25/09/2031	25/09/2032	27/09/2032	2,50%
9	12/09/2033	25/09/2032	25/09/2033	26/09/2033	2,50%

With:

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

Redemption/Payment Basis	Rate Linked Redemption
Redemption Amount	<p>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:</p> <p>At Maturity Date, Specified Denomination is totally redeemed and the EMTN will be redeemed at Specified Denomination</p>
Total Commission and Concession	0% of the Aggregate Notional Amount
(i) Noteholder Put Option :	Not Applicable
(ii) Issuer Call :	Not Applicable
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	XS2904525545
(ii) Common Code	290452554
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 Euro MTF
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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