

# GREEN BOND REPORT 2022



CRÉDIT AGRICOLE  
S.A.



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## EDITORIAL

As a pioneer of climate finance since 2010, and a leader in Green Bonds, Crédit Agricole adopted in 2019, as part of its Societal Project, a Climate Strategy aligned with the Paris Agreement, placing green finance at the heart of its economic development. Based on scientific International Energy Agency (“IEA”) recommendations, this strategy, a growth driver for the Group, is applied across all of its business lines.

The three objectives of this strategy are to enable the gradual reallocation of the loans, investment and assets under management portfolios, to develop impact investments and to integrate the climate issue into the client relations.

In line with this strategy, the Group’s business lines joined in 2021 and 2022 the Glasgow Financial Alliance for “Net Zero 2050”, including the Net Zero Banking Alliance. In a context of climate emergency, Crédit Agricole launched in December 2021 a 10-societal commitment programme aimed at strengthening the social and environmental impact of its business model by 2025. This programme is structured around three areas: acting for climate and the transition to a low-carbon economy, strengthening cohesion and social inclusion, and making a success of the agricultural and agri-food transitions. The climate dimension of this programme targets to reach loans and investment portfolios carbon neutrality by 2050, thereby contributing to the global “Net Zero Emissions”, to support 100% of our clients in their energy transition and to integrate extra-financial performance criteria into the analysis of 100% of our financing to companies and farmers.

Managed at the highest level of the bank, the Crédit Agricole climate strategy is based on ad hoc tools and experts teams throughout the whole Group. Thus, Crédit Agricole CIB has put in place a consistent team organisation, from origination to distribution. The bank has also set up an internal incentive mechanism to support green loan origination.

The Green Bond market is an essential refinancing channel for Crédit Agricole to communicate on our climate commitments, to engage with investors on our long-term vision and to finance the development of our green lending activities. Being an issuer on the Green Bond market is part of Crédit Agricole’s refinancing strategy to optimise the financing of our environmental and climate commitments. Moreover, this also meets of our investors’ high expectations.

Co-author of the Green Bonds Principles, Crédit Agricole CIB started issuing Green Notes in 2013. Crédit Agricole S.A. successfully completed a first Green Bond issue in 2018, followed by a first «Green Covered Bond» issued by Crédit Agricole Home Loan SFH in 2019. In March 2021, Crédit Agricole Italia joined other Group entities in issuing the first «Green Covered Bond» in Italy. Finally, to refinance its Swiss green real estate loans, including in particular its offer dedicated to the financing of eco-responsible projects and promoting energy transition, Crédit Agricole next bank launched its first «Green Covered Bond» issues in August 2021.

Crédit Agricole CIB also offers Impact Transition and Impact Green products for Wealth Management and Private Banking customers in the network of the Regional Banks and LCL. These bonds are distributed through Crédit Agricole Assurances life insurance policies. The performance of the securities is linked to an equity index comprised of French companies selected on the basis of ESG criteria. Furthermore, in 2022, Crédit Agricole CIB’s offer to LCL customers was improved in an innovative way with the launch of a product contributing to the decarbonisation of the economy via three levers: the first linked to the Green Bond format, the second concerns the use of an index with the objective of footprint carbon reduction in line with Paris Agreement commitments and the third implements a carbon credit acquisition mechanism to offset residual carbon emissions resulting from the investment.

Crédit Agricole also supports the Green Bond market as an investor, through its own liquidity portfolio with a growing amount allocated to Green Bonds, and through the Crédit Agricole Group’s asset manager, Amundi.

We are very proud to make the fourth Green Bond report available to Crédit Agricole’s investors, including the allocation and impact reports of Crédit Agricole S.A., Crédit Agricole Home Loan SFH, Crédit Agricole Italia Green Bonds and Crédit Agricole next bank Green Bonds as well as Crédit Agricole CIB’s Green Notes. We are also pleased with the synergy between the Group’s teams and entities that have actively collaborated on this document.



**Éric Campos**

Head of the Societal Project  
at the Group Project Pole of Crédit Agricole S.A.  
Chief Executive Officer  
of Crédit Agricole Transitions & Énergies  
Member of Crédit Agricole S.A. Management Committee.



**Olivier Bélorgey**

Deputy Chief Executive Officer  
and Finance Director of Crédit Agricole CIB  
Member of the Management Committee  
of Crédit Agricole S.A.

# CRÉDIT AGRICOLE GROUP COMMITMENT TO SUSTAINABILITY

Crédit Agricole Group commitment to sustainability strongly relies on Crédit Agricole S.A. "2025 Ambitions" medium-term plan, itself based on the Group's "Raison d'Être": "Act every day in the interest of our customers and society". Alongside the Customer Project focused on excellence in customer relations and the Human-centric Project, based on empowering the teams, Crédit Agricole's societal project is organized around two main objectives: pursuing the Group's commitment to inclusive development and making green finance a key driver of growth.

As a signatory of the Equator Principles in 2003, the Climate Principles in 2008, the Principles for Responsible Banking and a participant in the United Nations' Collective Commitment to Climate Action since 2019, the Crédit Agricole Group has long been committed to the fight against global warming. It has made green finance an essential part of its Corporate Social Responsibility policy.

Crédit Agricole S.A.'s vision as regards to energy transition, relies on the following global equation:

- accelerating the advent of renewable energy through investment and financing in green energy, to effectively contribute to the urgent energy transition, while
- replacing fossil fuels; and
- making this transition accessible to all clients by equipping all of them, from large global corporates to the most modest households, with products and services based on green energy.

Crédit Agricole S.A., Amundi and Crédit Agricole Assurance respectively joined the Net Zero Banking Alliance, Net Zero Asset Managers Initiative, the Net Zero Asset Owner Alliance and the Net Zero Insurance Alliance of the United Nations Environment Programme (UNEP-FI). In line with its Corporate Social Responsibility Project, the Group is thus confirming the contribution of its climate strategy to the United Nations' sustainable development objectives and its desire to be a major player in the climate transition by equipping all its clients, from large global corporates to the most modest households, with products and services based on green energy, and by constantly committing to an innovative and progressive approach.

Crédit Agricole S.A. is defining ambitious targets to accelerate transition towards carbon neutrality in 2050. After having disclosed its Net Zero Asset Owner (CA Assurances) and Net Zero Asset Managers (Amundi) commitments, it publishes today 2030 targets on five sectors (Oil & Gas, Automotive, Power, Commercial Real Estate & Cement) for Crédit Agricole S.A. and its subsidiaries within the Net Zero Banking Alliance.

## 2030<sup>1</sup> Net Zero Banking Alliance targets<sup>2</sup> for Crédit Agricole S.A.:

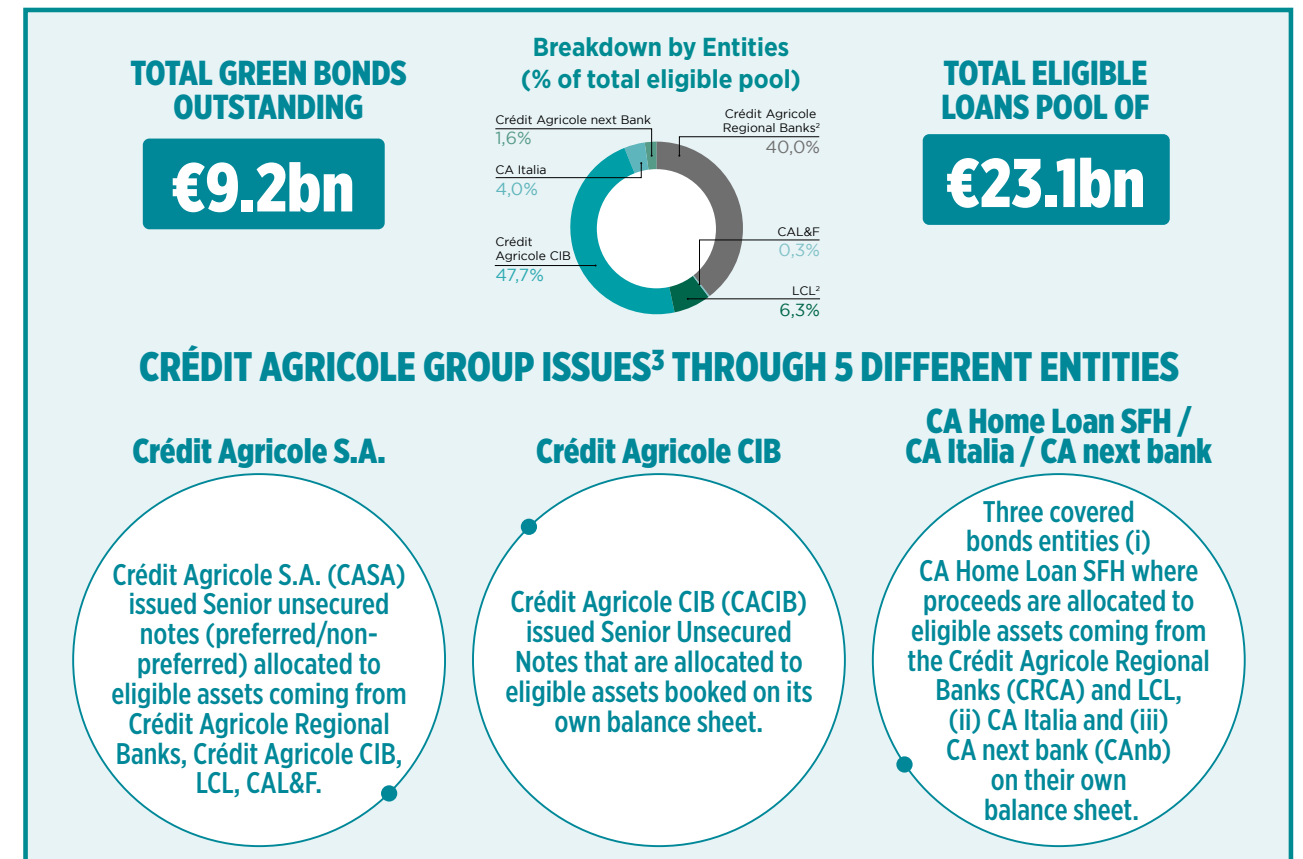
- **Oil & Gas: -30%** in absolute CO<sub>2</sub>e<sup>3</sup> level emitted by our customers<sup>4</sup> in Oil & Gas related businesses (upstream, midstream, downstream), from 26.9 MtCO<sub>2</sub>e to 18.8 MtCO<sub>2</sub>e;
- **Power: -58%** in CO<sub>2</sub>e emitted per kWh produced by our customers<sup>5</sup>, from 224 gCO<sub>2</sub>e/kWh to 95 gCO<sub>2</sub>e/kWh (vs 138 gCO<sub>2</sub>e/kWh in IEA NZE scenario target);
- **Automotive: -50%**<sup>6</sup> in CO<sub>2</sub>e emitted per km driven by our customers or the cars they manufacture, from 190 gCO<sub>2</sub>e/km to 95 gCO<sub>2</sub>e/km (vs 106 gCO<sub>2</sub>e/km in IEA NZE scenario target);
- **Commercial real estate: -40%**<sup>7</sup> in CO<sub>2</sub>e emitted per sq. meter per year by our corporate customers' and real estate professional buildings, from 46 kgCO<sub>2</sub>e/m<sup>2</sup> to 28 kgCO<sub>2</sub>e/m<sup>2</sup> (aligned with CRREM<sup>8</sup> targets);
- **Cement: -20%**<sup>9</sup> in CO<sub>2</sub>e emitted per ton of cement produced by our customers, from 671 kgCO<sub>2</sub>e/T to 537 kgCO<sub>2</sub>e/T.

Going forward, Crédit Agricole Group will disclose the targets for five additional sectors (Shipping, Aviation, Steel, Residential Real Estate and Agriculture) in 2023. These commitments are very ambitious, as these ten sectors represent over 75% of global GHG emissions and around 60% of Crédit Agricole Group's credit exposure. Crédit Agricole S.A. also committed to decrease its own direct carbon footprint<sup>10</sup> by -50% by 2030. The Group's climate action is in line with its commitment to contribute to global carbon neutrality by 2050, and the Group's climate strategy fully contributes to its medium-term plan revenue generation targets.



<sup>1</sup> Vs 2020  
<sup>2</sup> Disclaimer: As reference scenarios, data quality and methodologies are constantly evolving, the figures listed below may change over time.  
<sup>3</sup> CO<sub>2</sub>e = CO<sub>2</sub> equivalent.  
<sup>4</sup> Taking into account scope 1&2 of all counterparts and scope 3 of upstream players, on our on-balance sheet exposure.  
<sup>5</sup> CACIB and CAL&F. Taking into account scope 1 & 2 of power producers. On and off-balance sheet exposure considered for the baseline.  
<sup>6</sup> CACIB, CACF and CAL&F. Taking into account scope 3 of OEMs (use) and scope 1 of final users, excluding heavy vehicles, EFL and Wafasalaf.  
<sup>7</sup> CACIB, LCL, CA Italia and CAL&F. Taking into account use of building, excluding construction. Entities considered CACIB, CAL&F, LCL (real estate professionals).  
<sup>8</sup> Carbon Risk Real Estate Monitor.  
<sup>9</sup> On CACIB scope only; on and off-sheet exposure considered for the baseline.  
<sup>10</sup> Decrease of Crédit Agricole S.A.'s absolute emissions linked to energy consumption (scopes 1 & 2) and business travels between 2019 and 2030.

# 2022 KEY FIGURES<sup>1</sup>



## PROCEEDS ALLOCATED ACROSS 5 SECTORS



| TOTAL IMPACT OF ALLOCATED PROCEEDS       |           |                       |           |                   | IMPACT PER €1M INVESTED                     |       |        |           |                   |
|--|-----------|-----------------------|-----------|-------------------|---|-------|--------|-----------|-------------------|
| <b>6 073 036 tCO<sub>2</sub>e</b>        |           | <b>18 083 045 MWh</b> |           |                   |   |       |        |           |                   |
| avoided emissions                        |           | clean energy produced |           |                   | Avoided Emissions (tCO <sub>2</sub> e/€m.y) |       |        |           |                   |
| Avoided Emissions (tCO <sub>2</sub> e/y) |           |                       |           |                   | Avoided Emissions (tCO <sub>2</sub> e/€m.y) |       |        |           |                   |
| CASA                                     | CACIB     | CA SFH                | CA Italia | CANB <sup>4</sup> | CASA  | CACIB | CA SFH | CA Italia | CANB <sup>5</sup> |
| 1 229 962                                | 4 816 541 | 13 078                | 13 266    | 205               | 615   | 908   | 10     | 27        | 1                 |
| Clean Energy Produced (MWh/y)            |           |                       |           |                   | Clean Energy Produced (MWh/€m.y)            |       |        |           |                   |
| CASA                                     |           | CACIB                 |           |                   | CASA  |       | CACIB  |           |                   |
| 4 101 235                                |           | 13 981 809            |           |                   | 4 037                                       |       | 6 039  |           |                   |

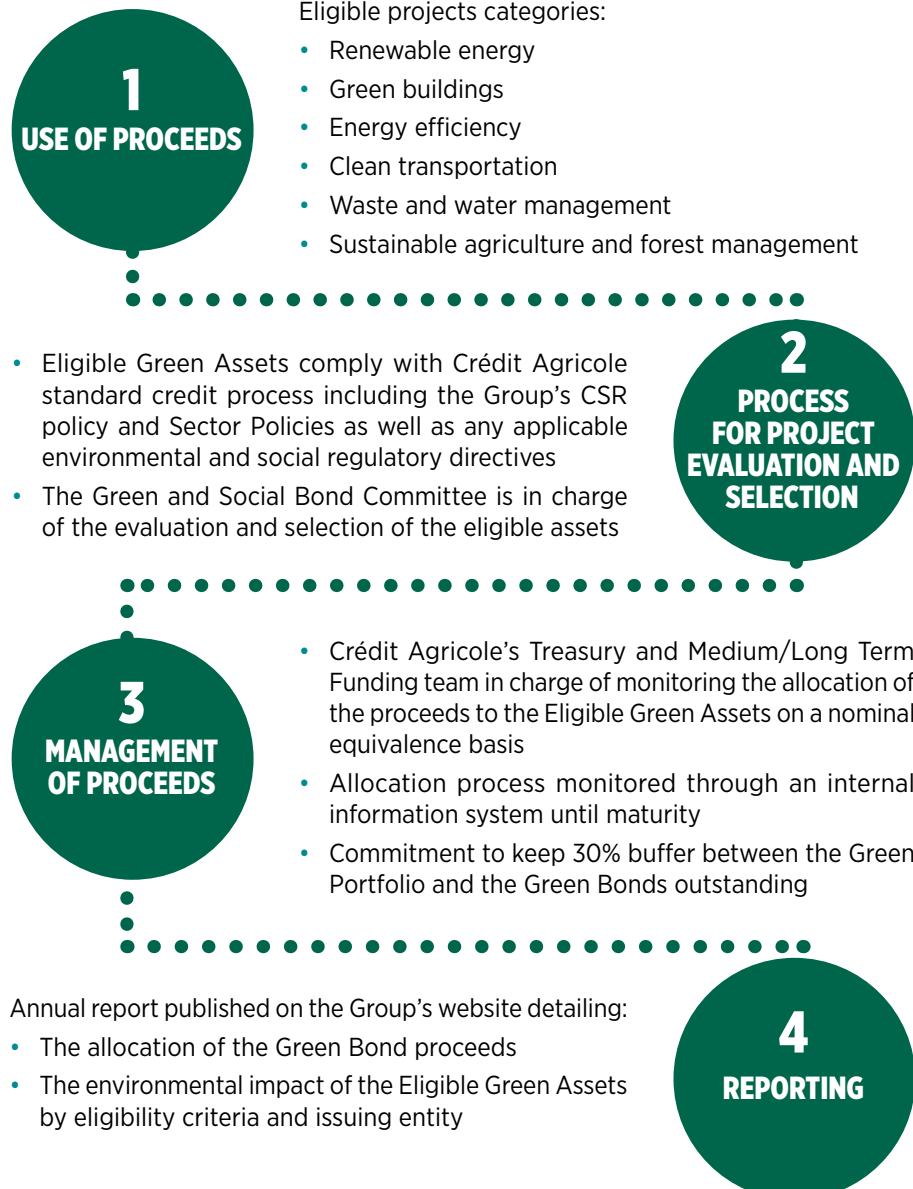
<sup>1</sup> As of June 2022.  
<sup>2</sup> Including respective shares of the Home Loan SFH Eligible pool of €8.0bn.  
<sup>3</sup> cf. Appendix for more details.

<sup>4</sup> CA next bank  
<sup>5</sup> tCO<sub>2</sub>/CHFm.y



# OVERVIEW OF CRÉDIT AGRICOLE GROUP GREEN BOND FRAMEWORK

Published in November 2018, the Crédit Agricole Group Green Bond Framework completed by the Green Real Estate Appendix serves as the reference document for the Green Bond issuances of all Crédit Agricole Group entities: Crédit Agricole S.A., the Crédit Agricole Regional banks, their subsidiaries and refinancing vehicles. In particular, this Green Bond Framework replaces the one published by Crédit Agricole CIB in 2013 and now serves as the reference framework for all new Crédit Agricole CIB Green Notes issues.



**Crédit Agricole Green Bond Framework aligns with the 2018 edition of the Green Bond Principles (“GBP”) and follows its four core components, Use of Proceeds, Process for Project Evaluation and Selection, Management of proceeds and Reporting.**

The Crédit Agricole Group Green Bond Framework and its Green Real Estate Appendix have each been reviewed by Vigeo Eiris which delivered positive second opinions available at: <https://www.credit-agricole.com/en/finance/debt-and-ratings>

**Crédit Agricole Italia has also published an appendix to the Group's Green Bond Framework and a dedicated Second Party Opinion for its Green Covered Bond in March 2021.**

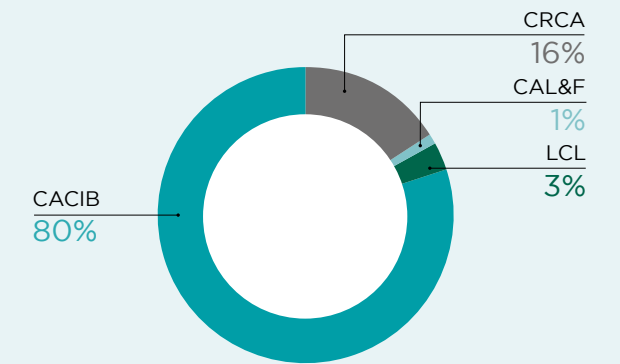
<https://gruppo.credit-agricole.it/documents-on-the-first-covered-bond-programme>

# CRÉDIT AGRICOLE S.A.<sup>1</sup> GREEN PORTFOLIO, AS OF JUNE 2022

THE FOLLOWING GRAPHS DESCRIBES THE ELIGIBLE PORTFOLIO ALLOCATED TO THE GREEN BONDS ISSUED BY CRÉDIT AGRICOLE S.A. (CRÉDIT AGRICOLE CIB, CRÉDIT AGRICOLE REGIONAL BANKS, LCL AND CAL&F).

## Breakdown by Subsidiaries (% of outstanding amount)

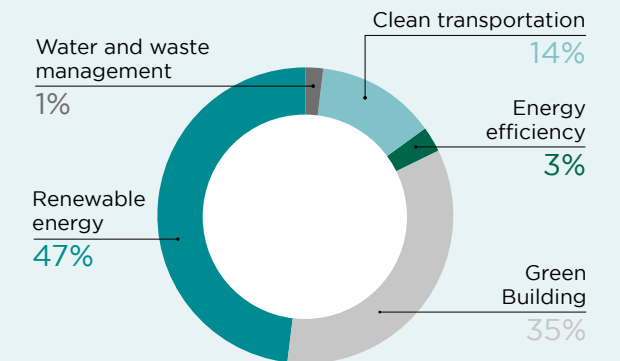
As of today, Crédit Agricole S.A. selected eligible pool amounts to c. EUR 16bn mainly composed of CACIB (80%) financings well represented among every eligible sector followed by the Crédit Agricole Regional Banks (16%) driven by their substantial Green Building and Renewable Energies portfolio and to a lower extent by LCL (3%) and CAL&F (1%).



## Breakdown by Eligible Categories (% of outstanding amount)

The eligible pool is mainly composed of Renewable energy (47%) reflecting the leading position of the group, first Non-State financier of renewable energy in France<sup>1</sup>, driven by both CACIB global Project Finance portfolio and Crédit Agricole Regional Banks and LCL retail financing portfolio followed by Green Building (35%) as a historical core activity of the Group on both the residential and commercial segments.

Remaining categories are composed of Clean Transportation (14%) mainly financing public transport infrastructure projects and rolling stocks, Energy Efficiency (3%) including smart grid solutions and related services and Water & Waste management (1%) financing sanitation and circular economy activities.



## Focus on Green Building and Renewable Energies categories

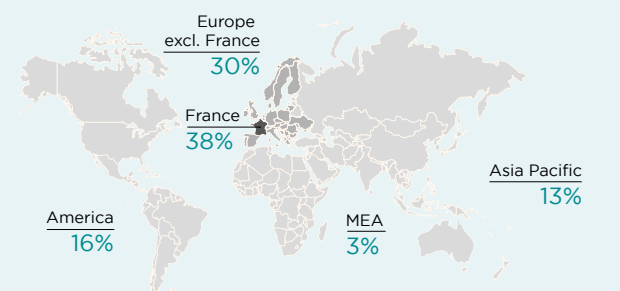
Crédit Agricole S.A. Green Building eligible pool amounts to EUR 4.8bn mainly composed of CACIB (78%) portfolio, #2 on real estate structured finance in France<sup>2</sup>, financing both commercial and residential projects on a global scale followed by Crédit Agricole Regional Banks (18%) and LCL (4%) which only include French loans to energy refurbishment (“Eco-PTZ” and “Prêts Economie d’Energie”). Loans to new buildings are excluded of the eligible pool as they are already used for the Credit Agricole Home Loan SFH Green bonds (see page 12) and for other financial products refinancing such as the “Livret Engagé Sociétaire” launched in October 2022.

Crédit Agricole Renewable Energy eligible pool amounts to c. EUR 6.7bn mainly composed of CACIB (74%) portfolio financing both solar and wind energy projects (cf. CACIB focus below) followed by the Crédit Agricole Regional Banks (20%) and LCL (5%) financing smaller local projects and retail clients equipments and to a lower extent by CAL&F (1%).

<sup>1</sup> Source: ASF Sofergie data, end 2021; €2.6 Bn  
<sup>2</sup> Source: Dealogic; Mandated Lead Arranger 2020

## Breakdown by Regions (% of outstanding amount)

As CACIB is the only entity operating on a global scale allowing a geographical diversification of its portfolio, most Group's Green eligible pool finances assets located in France (38%) and the remaining share is split between Europe excl. France (30%), Americas (16%), Asia Pacific (13%) and MEA to a lower extent (3%).



## COVERED BOND ISSUING ENTITIES GREEN PORTFOLIO, AS OF JUNE 2022

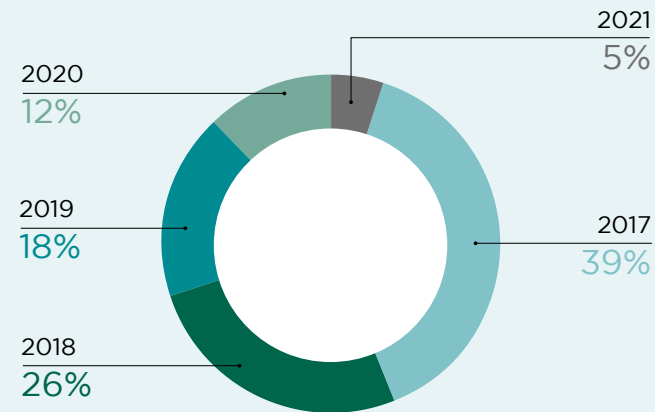
THE FOLLOWING GRAPHS DESCRIBES THE ELIGIBLE PORTFOLIO ALLOCATED TO THE GREEN BONDS ISSUED BY EACH COVERED BOND ISSUING ENTITY:

### CRÉDIT AGRICOLE HOME LOAN SFH

SFH Green Cover selected eligible pool amounts to c. EUR 8bn. It is composed of home loans exclusively financing new housing belonging to the local top 15% of most energy efficient buildings.

Originated by the Crédit Agricole Regional Banks and LCL, Eligible Green home loans finance properties 100% located in France.

Breakdown by year of first drawing (% of outstanding amount)



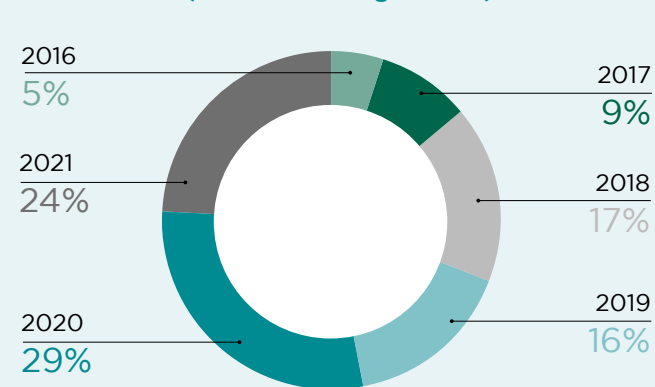
### CRÉDIT AGRICOLE ITALIA

Crédit Agricole Italia Green Cover selected eligible pool amounts to c. EUR 0.9bn. It is composed of residential loans exclusively financing new or existing residential buildings belonging to the local top 15% of most energy efficient buildings.

Eligible Green residential loans finance properties 100% located in Italy.

In Italy, Residential buildings with A, B, or C EPC or built after 2015 (in absence of EPC) strictly belong to the top 15% of the most carbon efficient buildings in Italy, see **appendix Eligibility criteria for Italian Green Residential Real Estate (March 2021)** for more details.

Breakdown by year of first drawing (% of outstanding amount)



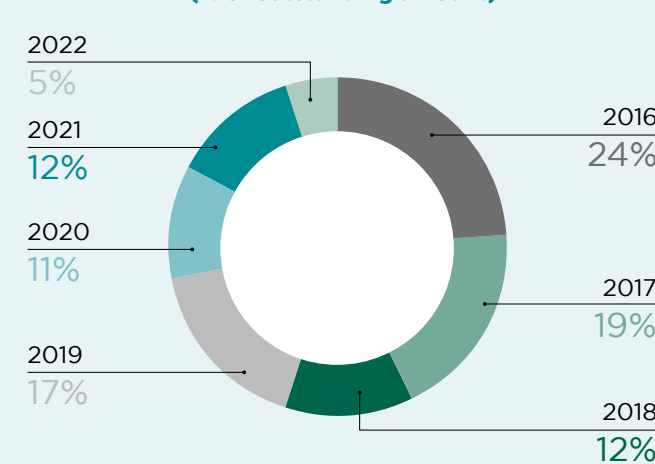
### CA NEXT BANK GREEN PORTFOLIO

Crédit Agricole next bank Green Cover selected eligible pool amounts to c. CHF 0.4bn. It is composed of residential loans exclusively financing new housing belonging to the local top 15% of most energy efficient buildings.

Eligible Green residential loans finance properties 100% located in Switzerland.

In Switzerland, Residential buildings with CECEB A or B or Minergie certificates or built after 2017 strictly belong to the top 15% of the most carbon efficient local buildings, see **Appendix: Eligibility Criteria for Swiss Green Residential Real Estate (August 2021)** for more details.

Breakdown by year of first drawing (% of outstanding amount)

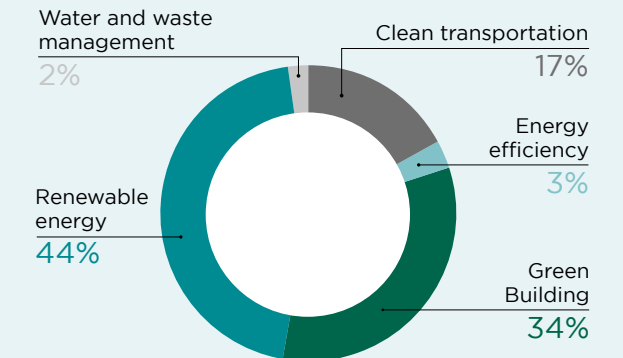


## CRÉDIT AGRICOLE CIB GREEN PORTFOLIO, AS OF JUNE 2022

THE FOLLOWING GRAPHS DESCRIBES THE ELIGIBLE PORTFOLIO ALLOCATED TO THE SENIOR UNSECURED NOTES ISSUED BY CRÉDIT AGRICOLE CIB:

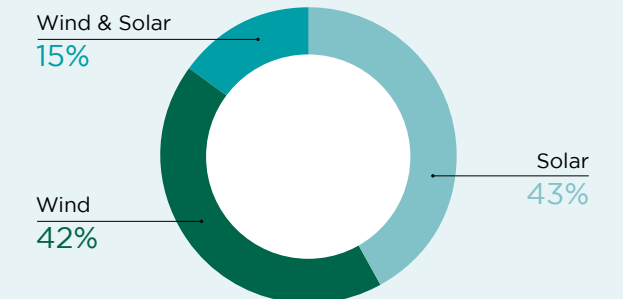
Breakdown by Eligible Categories (% of outstanding amount)

Crédit Agricole CIB eligible pool is mainly composed of Renewable energy (44%) supported by its recognized Project Finance expertise and Green Building (34%) as a historical core activity of the Group on both the residential and commercial acquisition, construction and renovation segments followed by public rail transport infrastructure (17%) mainly focused on rail public transportation infrastructure project and passenger/freight fleet financings.



Renewable Energies Breakdown <sup>(1)</sup> (% of outstanding amount)

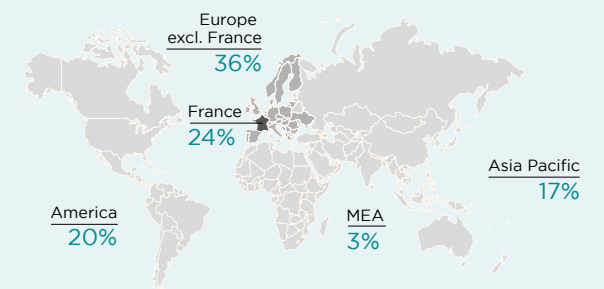
Crédit Agricole CIB Renewable Energies eligible pool is fully composed of Solar and Wind equally split between Solar (43%) and Wind (42%) while the remaining 15% represent assets combining both.



<sup>1</sup> Please note that Waste to Energy projects have been fully removed from the eligible pool due to the fact that these projects no longer comply with best market practices.

Breakdown by Regions (% of outstanding amount)

Half of Crédit Agricole CIB Green eligible pool finances Europe based assets (50%) with a strong focus on France (24%), historical core market of the bank driven by the wide diversified footprint of the Group, followed by Americas (20%), Asia Pacific (17%) and to a lower extent MEA (3%), all showing growing interest and needs for green financing.





## EXAMPLES OF ELIGIBLE ASSETS

### SUPPORTING WIND POWER PROJECT:

Project dedicated to World's largest offshore wind farm construction.



#### Description:

Crédit Agricole CIB participated in Dogger Wind Farm C, the third phase of an offshore wind farm being developed in three phases - Dogger Bank A, B and C - located between 130km and 190km from the North East coast of England at their nearest points. Dogger Bank Wind Farm is pioneering new technology and breaking world records in its delivery including green financing records. When complete in March 2026 combined three phases installed capacity will reach 3.6GW and will be capable of powering up to 6 million homes making it the world's largest offshore wind farm.



#### Timing

Construction started in 2020, last phase is expected to be completed in 2026.



#### Asset

Offshore wind farm "Dogger Bank".



#### Location

United Kingdom

### SUPPORTING FRENCH SOLAR POWER DEVELOPMENT:

Transaction allowing Teneergie to strengthen its solar power portfolio.



#### Description:

Teneergie has been financed by LCL via a bridge loan for the acquisition of two ground power plants representing a total capacity of more than 14MW. Located in Nouvelle Aquitaine, South of France, these two power plants strengthen an installed base of more than 650MW, 100% French produced and representing annual electricity consumption of 164 000 homes. Financing for the acquisition was provided by LCL, a Crédit Agricole S.A subsidiary.



#### Timing

Plants already in production



#### Asset

Solar photovoltaic (PV) power plants.



#### Location

France

### SUPPORTING A GREEN BUILDING PROJECT:

Financing allocated to a state-of-art green building development in Italy.



#### Description:

Crédit Agricole CIB participated in the €162.5m green loan to Fondo Rubens, a reserved real estate fund managed by Generali Real Estate SGR and owner of the Tower. This is the first Green Loan finalized by Generali RE in Italy and one of the first ever on the Italian market. The building, also known as "il Curvo" ("The Curved One" in English), for its characteristic profile designed by the famous architect Daniel Libeskind, is 175 meters high and spreads over 33,500 square metres. It has received a Leed Gold certification following works completion in October 2020 using state-of-the-art solutions in the use of new generation work surfaces, combining the efficiency of spaces with attention to energy consumption and the well-being of users.



#### Timing

Construction started in 2016 and was completed in October 2020.



#### Asset

LEED Gold certified office building, Torre Libeskind.



#### Location

Milan, Italy

### SUPPORTING INTERNATIONAL SOLAR POWER DEVELOPMENT:

Project dedicated to one of the world's largest solar power projects.



#### Description:

Crédit Agricole CIB acted as Joint Lead Arranger and Swap Provider in the USD 1.3Bn Financing of Quinbrook's solar PV and battery storage project Gemini.

Featuring a 690MW solar array and a 380MW battery system capable of storing more than 1,400 megawatt hours of solar power, Gemini will be able to power more than 400,000 homes during super peak periods. World's largest solar PV and battery storage project at the time of signing, the Project is scheduled to be constructed on federal land 25 miles (40 kilometers) north of Las Vegas, by the end of 2023.



#### Timing

Launched in 2017, the project is expected to be completed by the end of 2023.



#### Asset

Solar photovoltaics and battery storage project "Gemini".



#### Location

Southern Nevada, United States of America

## CARBON IMPACT REPORTING:

CRÉDIT AGRICOLE GREEN BOND REPORT IS FOCUSED ON THE ASSESSMENT OF ELIGIBLE GREEN ASSET CONTRIBUTION TO CLIMATE CHANGE MITIGATION (EXPRESSED IN TONS OF ANNUAL AVOIDED EQ.CO<sub>2</sub> EMISSIONS), IN LINE WITH ICMA GREEN BOND PRINCIPLES RECOMMENDATIONS.

Depending on the granularity of available environmental data related to Eligible Green Assets, Crédit Agricole applied a three level methodological approach: a project based approach when feasible especially for project finance assets, a corporate based approach for corporate finance assets and a sectoral approach for highly granular asset portfolio such as Crédit Agricole Regional Banks retail loan portfolio. The following section ('Methodological notes') introduces in details the main

assumptions and emission factor sources used for this calculation.

Carbon impact of each Crédit Agricole Green Bond is estimated on a pro rata basis of their contribution to refinance the overall Green Portfolio, as defined in the Crédit Agricole Green Bond Framework. Orders of magnitude (with limited significant digits) are presented in the table below accordingly to the data accuracy.

### DETAILS BY ENTITY<sup>1</sup>

| Crédit Agricole S.A.       |                 |   |  |  |
|----------------------------|-----------------|---|--|--|
| Eligible Green Category    | Allocation (€m) | CO <sub>2</sub> e Emissions AVOIDED Intensity (tCO <sub>2</sub> e/€m.y) | CO <sub>2</sub> e Emissions AVOIDED (tCO <sub>2</sub> e/y) |  |
| Renewable Energy           | 1 016           | 1 093   | 1 110 689  |  |
| Green Building             | 716             | 37  | 26 577   |  |
| Clean Transportation       | 204             | 380   | 77 654   |  |
| Energy Efficiency          | 40              | 256   | 10 262   |  |
| Water and Waste Management | 24              | 200   | 4 764  |  |
| <b>TOTAL</b>               | <b>2 000</b>    | <b>615</b>  | <b>1 229 946</b>   |  |

**615**  
tCO<sub>2</sub>e avoided emissions per €m invested annually

| Crédit Agricole CIB        |                 |   |  |  |
|----------------------------|-----------------|---|--|--|
| Eligible Green Category    | Allocation (€m) | CO <sub>2</sub> e Emissions AVOIDED Intensity (tCO <sub>2</sub> e/€m.y) | CO <sub>2</sub> e Emissions AVOIDED (tCO <sub>2</sub> e/y) |  |
| Renewable Energy           | 2 315           | 1 896   | 4 389 748  |  |
| Green Building             | 1 807           | 10  | 18 325   |  |
| Clean Transportation       | 900             | 380   | 342 246  |  |
| Energy Efficiency          | 177             | 256   | 45 227   |  |
| Waste and Water management | 105             | 200   | 20 996   |  |
| <b>TOTAL</b>               | <b>5 304</b>    | <b>908</b>  | <b>4 816 541</b>   |  |

**908**  
tCO<sub>2</sub>e avoided emissions per €m invested annually

| Crédit Agricole Home Loan SFH |                 |   |  |  |
|-------------------------------|-----------------|---|--|--|
| Eligible Green Category       | Allocation (€m) | CO <sub>2</sub> e Emissions AVOIDED Intensity (tCO <sub>2</sub> e/€m.y) | CO <sub>2</sub> e Emissions AVOIDED (tCO <sub>2</sub> e/y) |  |
| Green Building                | 1 250           | 10  | 13 078   |  |
| <b>TOTAL</b>                  | <b>1 250</b>    | <b>10</b>   | <b>13 078</b>  |  |

**10**  
tCO<sub>2</sub>e avoided emissions per €m invested annually

<sup>1</sup> Due to rounding, the data presented in the tables do not represent the precise tCO<sub>2</sub>e/y impact indicators.

### Crédit Agricole Italia

**27**  
tCO<sub>2</sub>e avoided emissions per €m invested annually

| Eligible Green Category | Allocation (€m) | CO <sub>2</sub> e Emissions AVOIDED Intensity (tCO <sub>2</sub> e/€m.y) | CO <sub>2</sub> e Emissions AVOIDED (tCO <sub>2</sub> e/y) |
|-------------------------|-----------------|---|--|
| Green Building          | 500             | 27  | 13 266   |
| <b>TOTAL</b>            | <b>500</b>      | <b>27</b>   | <b>13 266</b>  |

### Crédit Agricole next bank

**1**  
tCO<sub>2</sub>e avoided emissions per CHFm invested annually

| Eligible Green Category | Allocation (CHFm) | CO <sub>2</sub> e Emissions AVOIDED Intensity (tCO <sub>2</sub> e/CHFm.y) | CO <sub>2</sub> e Emissions AVOIDED (tCO <sub>2</sub> e/y) |
|-------------------------|-------------------|---|--|
| Green Building          | 150               | 1   | 205  |
| <b>TOTAL</b>            | <b>150</b>        | <b>1</b>  | <b>205</b>   |

### FOCUS ON CRÉDIT AGRICOLE REAL ESTATE PORTFOLIO:

Real Estate is one of the main Eligible Green Categories financed by Crédit Agricole S.A. Green Bonds, Crédit Agricole CIB Green Notes, the CA Home Loan SFH Green Covered Bond and CA Italia Green Covered Bond. All in all, €4.4bn of Real Estate loans are refinanced through Green Bonds issued by the Crédit Agricole Group entities. However the composition of each Real Estate subportfolio varies and leads to different carbon impacts as follow:

- **Crédit Agricole S.A. Green Bonds:** Crédit Agricole S.A. Green Bonds refinance Crédit Agricole CIB real estate portfolio and loans dedicated to energy refurbishment ("Eco-PTZ" and "Prêts Economie d'Énergie") in the French retail residential segment granted by the Crédit Agricole Régional Banks and LCL. Given that refurbishment measures are directly tracked towards works targeting reduction in energy consumption, this enables this portfolio to have a higher impact intensity with **37 tCO<sub>2</sub>e/€m** and a high intensity of energy savings with **265 MWh/€m**.
- **Crédit Agricole CIB Green Notes:** Crédit Agricole CIB has a diversified real estate portfolio with a tilt towards commercial assets. Such assets having a higher energy consumption on average, the final impact intensity is slightly less important with **10 tCO<sub>2</sub>e/€m**, as well as the intensity of energy savings **36 MWh/€m**.
- **Green Covered Bond SFH:** The Green Covered Bond refinanced a large portfolio of new residential properties in France. Given France's low-carbon energy mix and relatively low energy consumption per square meter of existing buildings, this portfolio is characterized by low impact intensity of **10 tCO<sub>2</sub>e/€m.y** and intensity of energy savings of **82 MWh/€m.y**.





- **Green Covered Bond Credit Agricole Italia:** The Green Covered Bond refinanced a large portfolio of new and existing residential properties in Italy. Given Italian residential buildings' low energy consumption per square meter, this portfolio is characterized by small impact intensity of **27 tCO<sub>2</sub>e/€m.y** and intensity of energy savings of **62 MWh/€m.y**.
- **Green Covered Bond Credit Agricole next bank:** The Green Covered Bond refinanced a portfolio of new residential properties in Switzerland. Swiss residential buildings' low energy consumption per square meter, this portfolio is characterized by small impact intensity of **1 tCO<sub>2</sub>e/CHFm.y** and intensity of energy savings of **6 MWh/CHFm.y**.

| Entities                               | Allocation (€m) | CO <sub>2</sub> e Emissions Avoided Intensity (tCO <sub>2</sub> e/€m.y) | CO <sub>2</sub> e Emissions Avoided (tCO <sub>2</sub> e/y) | Energy Savings Intensity (MWh/€m.y) | Energy Savings (MWh/y) |
|--|-----------------|---|--|-------------------------------------|------------------------|
| Crédit Agricole CIB                    | 1 807           | 10  | 18 325   | 36                                  | 64 135                 |
| Crédit Agricole Home Loan SFH          | 1 250           | 10  | 13 078   | 82                                  | 102 172                |
| Crédit Agricole S.A.                   | 716             | 37  | 26 593   | 265                                 | 189 701                |
| Crédit Agricole Italia                 | 500             | 27  | 13 266   | 62                                  | 31 083                 |
| Crédit Agricole next Bank <sup>1</sup> | 150             | 1   | 205  | 6                                   | 914                    |

## FOCUS ON CRÉDIT AGRICOLE RENEWABLE ENERGY PORTFOLIO:



- The gap between Crédit Agricole CIB and Crédit Agricole S.A. Renewable Energy portfolios carbon impact (**1 896 tCO<sub>2</sub>e/m€ vs. 1 093 tCO<sub>2</sub>e/m€**) and clean energy produced intensities (**6 039 MWh/€m vs. 4 037 MWh/€m**) is related to the geographical repartition of both portfolios. While CASA is mostly focused on French assets installed on a low carbon-intensity electric grid, Crédit Agricole CIB finances assets around the world, including in countries with carbon-intensive power generation.

| Entities             | Allocation (€m) | CO <sub>2</sub> e Emissions Avoided Intensity (tCO <sub>2</sub> e/y) | CO <sub>2</sub> e Emissions Avoided (tCO <sub>2</sub> e/y) | Clean Energy Produced Intensity (MWh/€m.y) | Clean Energy Produced (MWh/y) |
|----------------------|-----------------|--|--|--|-------------------------------|
| Crédit Agricole CIB  | 2 315           | 1 896  | 4 389 748  | 6 039                                      | 13 981 809                    |
| Crédit Agricole S.A. | 1 016           | 1 093  | 1 110 689  | 4 037                                      | 4 101 235                     |

<sup>1</sup> Figures presented in CHFm.

## METHODOLOGICAL NOTES

### General remarks

Crédit Agricole developed a three level methodological approach depending on figures and data available in its internal credit system:

- A project-based approach based on the Crédit Agricole knowledge of underlying assets. This approach has been used particularly to assess carbon impact of project finance assets;
- A corporate-based approach for corporate loans financing environmental activities, such as public transportation operators;
- A sectoral approach for very high granularity portfolios such as retail bank portfolio of solar PV loans.

The three level methodologies give an interesting view on the availability and the quality of data ('Activity data') in the current system of the bank. It also indicates where the next priorities for improvement of our lending activities' environmental impact assessment system would be. The Green Bond Committee and its related Green Project Committee are in charge of advising the Crédit Agricole Group entities on the most relevant way for each this goal. The following table shows how frequently the different methodologies have been used (in terms of loan amount) to calculate the figures of this Crédit Agricole 2022 Green Bond report.

| Eligible Category                 | Project    | Corporate  | Sector     |
|-----------------------------------|------------|------------|------------|
| <b>Clean transportation</b>       | <b>10%</b> | <b>3%</b>  | <b>-</b>   |
| Infrastructure                    | 6%         | 1%         | -          |
| Rolling stock                     | 5%         | 2%         | -          |
| <b>Energy Efficiency</b>          | <b>-</b>   | <b>-</b>   | <b>3%</b>  |
| <b>Green Building</b>             | <b>23%</b> | <b>5%</b>  | <b>8%</b>  |
| <b>Renewable Energy</b>           | <b>28%</b> | <b>7%</b>  | <b>12%</b> |
| Renewable Energies (Wind & Solar) | 3%         | 2%         | 0,1%       |
| Wind                              | 12%        | 2%         | 9%         |
| Solar                             | 13%        | 2%         | 3%         |
| <b>Water and Waste management</b> | <b>1%</b>  | <b>1%</b>  | <b>-</b>   |
| Waste Management                  | -          | 0,2%       | -          |
| Water Management                  | 1%         | 1%         | -          |
| <b>Total</b>                      | <b>62%</b> | <b>15%</b> | <b>22%</b> |

The EIB methodology for assessing project GreenHouse Gas (GHG) emissions, "EIB Project Carbon Footprint Methodologies", has been used as a benchmark. This document contains the guidelines for assessing the GHG emissions for different kinds of environmental projects, as well as default values of emission factors ('Emission factor') needed for the calculation:

$$\text{Carbon impact (tCO}_2\text{/y)} = \text{Effective emissions} - \text{Baseline emissions} \\ = (\text{Activity data} \times \text{Emission Factor}) - \text{Baseline emissions}$$

When necessary, factors and values from EIB methodology are complemented by other public sources such as IEA, IRENA, etc.

### Available at:

- [https://medias.sncf.com/sncfcom/pdf/DESTE/Methodologie-generale-InfoGES\\_2022.pdf](https://medias.sncf.com/sncfcom/pdf/DESTE/Methodologie-generale-InfoGES_2022.pdf)
- <https://www.eib.org/en/publications/20220215-eib-project-carbon-footprint-methodologies>
- <https://carbonaccountingfinancials.com/financing-towards-net-zero-buildings>
- <https://www.irena.org/publications/2022/Jul/Renewable-Power-Generation-Costs-in-2021>



### Renewable energy:

Following the EIB guidelines, the carbon impact of renewable energy projects is assessed against country-specific baselines for either intermittent electricity generation (used for solar and wind electricity generation) and firm electricity generation (used for biomass, geothermal, hydro and facilities for which the technology is unknown)

Activity data are the energy produced annually by the renewable energy assets (expressed in MWh). It is derived:

- From project documentation in the case of project-based approach;
- From the renewable energy construction cost (source: IRENA, Renewable Power Generation Costs in 2021) in the case of sectoral approach.

### Green buildings:

GHG emissions due to energy demand of new Green Buildings are compared to local average of the same type of buildings (offices, residential, etc.) from the Partnership for Carbon Accounting Financials, the US EIA Annual Energy Review as well as national database when available. For new building construction, activity data are the area (m<sup>2</sup>) and Energy performance (kWh/m<sup>2</sup>.y) of Green Buildings. When not available the latter is estimated based on the year of construction and the building standards that were in place at that time, and the level of environmental certification (such as LEED, BREEAM, etc.) as proxy. It is derived:

- From project documentation in the case of project-based approach;
- From the construction cost (source: INSEE, ICC database, for France) in the case of sectoral approach.

### Energy efficiency:

This Eligible Category is gathering projects related to energy efficiency such as smart metering, fleet management, and electricity transmission improvement. The quantification of avoided carbon emissions is estimated based on EU Commission smart meters energy saving by household calculation improved when possible by each project's specificities included in the documentation.

### Clean transportation:

GHG emissions due to public mass transportation projects are compared to road transportation baseline, respectively cars for passenger transportation and trucks for freight transportation. Activity data are total kilometer. passenger for passenger transportation and kilometer. tonne for freight transportation. It is derived:

- From project documentation of project finance assets (such as rail infrastructure) or corporate communication of operators managing and operating these infrastructures (together referred as 'Infrastructure and network' in the table above);
- From sector statistics (source: UIC, Railway Handbook, Energy consumption and CO<sub>2</sub> emissions and ARAFER) for benchmarking the underlying activity of rolling stock financing.

### Waste and waste water management:

This Eligible Category has been divided in three subcategories in order to take into account the broad range of activities and technologies:

- 'Waste Water management' includes waste water management and treatment projects. Carbon impact assessment quantifies the GHG emission reduction related to waste water tertiary treatment project and related sludge disposal compared to the use of septic tanks and sludge landfills disposal.
- 'Waste management' includes waste collection and treatment projects. Carbon impact assessment quantifies the GHG emission reduction related to waste treatment compared to disposal on landfill. Activity data are in this case the capacity (expressed in m<sup>3</sup>/day or in number of people equivalent). This data is derived from project documentation in the case of project-based approach, and from the corporate communication in the case of corporate-based approach;

## APPENDIX 1: OUTSTANDING GREEN BONDS AS OF JUNE 2022

| Issuer   |  |  |  |  |
|--|--|--|--|--|
| Crédit Agricole S.A.                               | Crédit Agricole S.A.                               | Crédit Agricole Home Loan SFH  | Crédit Agricole Italia   | Crédit Agricole next bank                                    |
| Senior Preferred Green Bond                        | Senior Non Preferred Green Bond                    | Green Covered Bond   | Green Covered Bond   | Green Covered Bond   |
| Nominal amount                                     |  |  |  |  |
| EUR 1bn  | EUR 1bn  | EUR 1.25bn   | EUR 500m   | CHF 150m   |
| Date of settlement                                 |  |  |  |  |
| 5 <sup>th</sup> December 2018                      | 21 <sup>st</sup> October 2019                      | 6 <sup>th</sup> December 2019  | 15 <sup>th</sup> March 2021  | 24 <sup>th</sup> September 2021                              |
| Maturity date                                      |  |  |  |  |
| 5 <sup>th</sup> December 2023                      | 21 <sup>st</sup> October 2025                      | 6 <sup>th</sup> December 2029  | 15 <sup>th</sup> March 2033  | 24 <sup>th</sup> September 2031                              |
| Coupon   |  |  |  |  |
| 0.750% Annual                                      | 0.375% Annual                                      | 0.05% Annual   | 0.125% Annual  | 0.03% Annual   |
| Use of proceeds                                    |  |  |  |  |
| To refinance Green Assets of Crédit Agricole Group | To refinance Green Assets of Crédit Agricole Group | To finance or refinance Eligible Green Assets included in the SFH cover pool | To finance or refinance residential buildings in Italy in the cover pool | To finance or refinance Eligible Green Assets in Switzerland |
| Second Party Opinion                               |  |  |  |  |
| Vigeo Eiris  | Vigeo Eiris  | Vigeo Eiris  | Vigeo Eiris  | Vigeo Eiris  |
| Listing  |  |  |  |  |
| Euronext Paris                                     | Euronext Paris                                     | Euronext Paris   | Luxembourg Stock Exchange  | SIX  |
| ISIN   |  |  |  |  |
| FR0013385515                                       | XS2067135421                                       | FR0013465010   | IT0005437733   | CH1132966297   |

## APPENDIX 2: CRÉDIT AGRICOLE CIB OUTSTANDING GREEN NOTES AS OF JUNE 2022 (€5.3BN EUR EQ.)

| ISSUE DATE | MATURITY DATE | OUTSTAND. AMOUNT | CCY | OUTSTAND. EUR EQ | ISSUE DATE | MATURITY DATE | OUTSTAND. AMOUNT | CCY | OUTSTAND. EUR EQ |
|------------|---------------|------------------|-----|------------------|------------|---------------|------------------|-----|------------------|
| 15/01/2019 | 15/01/2026    | 1 000 000 000    | JPY | 7 029 383        | 14/02/2020 | 30/12/2024    | 4 660 000        | EUR | 4 660 000        |
| 25/11/2019 | 30/12/2029    | 500 000          | EUR | 500 000          | 20/01/2020 | 20/01/2025    | 1 350 000        | EUR | 1 350 000        |
| 04/07/2019 | 04/07/2031    | 5 000 000        | EUR | 5 000 000        | 21/01/2020 | 17/01/2023    | 2 150 000        | USD | 2 051 135        |
| 27/12/2018 | 27/12/2030    | 85 000 000       | EUR | 85 000 000       | 28/01/2020 | 28/01/2025    | 1 000 000        | EUR | 1 000 000        |
| 25/04/2019 | 25/04/2031    | 209 500 000      | EUR | 209 500 000      | 27/01/2020 | 24/01/2023    | 1 520 000        | USD | 1 450 105        |
| 19/03/2019 | 19/03/2034    | 75 000 000       | EUR | 75 000 000       | 18/02/2020 | 21/02/2023    | 9 878 000        | USD | 9 423 774        |
| 05/12/2018 | 05/12/2025    | 2 000 000        | SEK | 186 612          | 07/02/2020 | 10/02/2023    | 1 000 000        | USD | 954 016          |
| 23/04/2019 | 23/04/2031    | 5 000 000        | EUR | 5 000 000        | 07/02/2020 | 07/02/2025    | 500 000          | EUR | 500 000          |
| 10/10/2019 | 10/10/2022    | 3 000 000        | USD | 2 862 049        | 24/02/2020 | 30/12/2024    | 10 640 000       | EUR | 10 640 000       |
| 20/12/2018 | 20/12/2023    | 13 916 000       | USD | 13 276 092       | 27/02/2020 | 28/02/2023    | 1 445 000        | USD | 1 378 554        |
| 21/11/2017 | 21/11/2022    | 87 944 000       | USD | 83 900 019       | 27/02/2020 | 28/02/2023    | 5 218 000        | USD | 4 978 058        |
| 14/06/2013 | 16/06/2031    | 10 000 000       | EUR | 10 000 000       | 25/02/2020 | 27/02/2023    | 750 000          | USD | 715 512          |
| 27/04/2016 | 16/06/2031    | 10 000 000       | EUR | 10 000 000       | 02/03/2020 | 03/03/2023    | 2 275 000        | EUR | 2 275 000        |
| 27/04/2016 | 16/06/2031    | 10 000 000       | EUR | 10 000 000       | 27/02/2020 | 27/02/2025    | 650 000          | EUR | 650 000          |
| 21/06/2018 | 23/06/2025    | 13 000 000       | SEK | 1 212 981        | 27/02/2020 | 28/02/2023    | 50 000           | USD | 47 701           |
| 27/09/2018 | 27/09/2023    | 30 950 000       | SEK | 2 887 827        | 20/02/2020 | 20/02/2025    | 500 000          | EUR | 500 000          |
| 31/10/2018 | 31/10/2025    | 6 294 000        | USD | 6 004 579        | 02/03/2020 | 24/02/2025    | 2 080 000        | EUR | 2 080 000        |
| 09/01/2019 | 23/01/2023    | 40 185 000       | PLN | 8 554 186        | 02/03/2020 | 24/02/2025    | 500 000          | EUR | 500 000          |
| 23/11/2018 | 23/11/2023    | 10 000 000       | SEK | 933 062          | 02/03/2020 | 24/02/2025    | 3 520 000        | EUR | 3 520 000        |
| 11/12/2018 | 11/12/2030    | 3 750 000        | EUR | 3 750 000        | 24/02/2020 | 24/02/2023    | 1 430 000        | USD | 1 364 243        |
| 18/12/2018 | 18/12/2023    | 24 120 000       | SEK | 2 250 546        | 24/02/2020 | 24/02/2023    | 550 000          | USD | 524 709          |
| 21/12/2018 | 22/12/2025    | 30 000 000       | SEK | 2 799 186        | 25/02/2020 | 25/02/2025    | 262 000          | USD | 249 952          |
| 27/03/2019 | 26/04/2023    | 27 495 000       | PLN | 5 852 864        | 24/02/2020 | 24/02/2023    | 2 000 000        | EUR | 2 000 000        |
| 07/05/2019 | 07/05/2025    | 10 910 000       | SEK | 1 017 971        | 26/02/2020 | 26/02/2025    | 1 105 000        | USD | 1 054 188        |
| 06/05/2019 | 06/05/2026    | 10 000 000       | SEK | 933 062          | 04/03/2020 | 26/02/2025    | 2 765 000        | EUR | 2 765 000        |
| 19/07/2019 | 16/08/2022    | 25 450 000       | PLN | 5 417 545        | 06/03/2020 | 12/06/2030    | 3 116 000        | EUR | 3 116 000        |
| 20/06/2019 | 20/06/2025    | 1 050 000        | EUR | 1 050 000        | 06/03/2020 | 12/06/2030    | 3 116 000        | EUR | 3 116 000        |
| 25/07/2019 | 25/07/2024    | 100 000 000      | JPY | 702 938          | 06/03/2020 | 12/06/2030    | 3 245 000        | EUR | 3 245 000        |
| 13/09/2019 | 06/09/2024    | 300 000          | EUR | 300 000          | 28/02/2020 | 28/02/2023    | 6 470 000        | USD | 6 172 486        |
| 13/09/2019 | 13/09/2024    | 750 000          | EUR | 750 000          | 06/03/2020 | 06/03/2023    | 500 000          | EUR | 500 000          |
| 31/10/2019 | 15/10/2026    | 750 000          | EUR | 750 000          | 03/03/2020 | 06/03/2023    | 1 000 000        | USD | 954 016          |
| 15/11/2019 | 29/10/2029    | 2 000 000        | EUR | 2 000 000        | 16/03/2020 | 11/03/2030    | 1 000 000        | EUR | 1 000 000        |
| 31/10/2019 | 30/10/2029    | 500 000          | EUR | 500 000          | 11/03/2020 | 13/03/2023    | 277 000          | EUR | 277 000          |
| 31/10/2019 | 30/10/2029    | 300 000          | EUR | 300 000          | 19/03/2020 | 19/03/2025    | 500 000          | EUR | 500 000          |
| 04/11/2019 | 29/12/2023    | 25 751 000       | EUR | 25 751 000       | 03/04/2020 | 03/04/2030    | 2 000 000        | EUR | 2 000 000        |
| 26/11/2019 | 25/11/2024    | 10 000 000       | SEK | 933 062          | 11/06/2020 | 11/10/2028    | 27 834 000       | EUR | 27 834 000       |
| 20/11/2019 | 12/11/2024    | 300 000          | EUR | 300 000          | 11/06/2020 | 11/10/2028    | 27 834 000       | EUR | 27 834 000       |
| 20/11/2019 | 22/11/2027    | 2 500 000        | EUR | 2 500 000        | 07/05/2020 | 08/05/2026    | 1 250 000        | EUR | 1 250 000        |
| 19/12/2019 | 04/12/2026    | 800 000          | EUR | 800 000          | 07/05/2020 | 08/05/2026    | 1 250 000        | EUR | 1 250 000        |
| 05/12/2019 | 05/12/2022    | 8 955 000        | USD | 8 543 217        | 15/06/2020 | 19/06/2026    | 3 324 000        | EUR | 3 324 000        |
| 10/12/2019 | 12/12/2022    | 1 345 000        | EUR | 1 345 000        | 26/06/2020 | 30/12/2024    | 7 525 000        | EUR | 7 525 000        |
| 11/12/2019 | 12/12/2022    | 4 530 000        | USD | 4 321 694        | 10/06/2020 | 12/06/2023    | 500 000          | USD | 477 008          |
| 13/12/2019 | 13/12/2024    | 500 000          | EUR | 500 000          | 24/07/2020 | 24/07/2028    | 1 250 000        | EUR | 1 250 000        |
| 24/01/2020 | 24/01/2028    | 5 142 000        | EUR | 5 142 000        | 07/10/2020 | 09/10/2025    | 19 345 000       | PLN | 4 117 973        |
| 27/12/2019 | 28/12/2022    | 926 000          | USD | 883 419          | 04/09/2020 | 30/12/2025    | 14 326 000       | EUR | 14 326 000       |
| 20/12/2019 | 21/12/2026    | 550 000          | EUR | 550 000          | 04/09/2020 | 30/12/2025    | 1 188 000        | EUR | 1 188 000        |
| 23/12/2019 | 23/12/2024    | 500 000          | EUR | 500 000          | 02/10/2020 | 02/10/2025    | 400 000          | EUR | 400 000          |
| 27/12/2019 | 28/12/2022    | 500 000          | USD | 477 008          | 22/10/2020 | 22/10/2026    | 1 000 000        | GBP | 1 161 845        |
| 06/01/2020 | 06/01/2028    | 1 000 000        | EUR | 1 000 000        | 26/10/2020 | 26/10/2022    | 595 000          | USD | 567 640          |

| ISSUE DATE | MATURITY DATE | OUTSTAND. AMOUNT | CCY | OUTSTAND. EUR EQ | ISSUE DATE | MATURITY DATE | OUTSTAND. AMOUNT | CCY | OUTSTAND. EUR EQ |
|------------|---------------|------------------|-----|------------------|------------|---------------|------------------|-----|------------------|
| 09/12/2020 | 18/12/2030    | 200 000          | EUR | 200 000          | 06/04/2021 | 04/06/2029    | 46 947 000       | EUR | 46 947 000       |
| 04/01/2021 | 30/12/2025    | 17 287 000       | EUR | 17 287 000       | 06/04/2021 | 04/06/2029    | 46 947 000       | EUR | 46 947 000       |
| 07/12/2020 | 30/12/2025    | 14 244 000       | EUR | 14 244 000       | 12/04/2021 | 26/06/2028    | 54 410 000       | EUR | 54 410 000       |
| 07/01/2021 | 09/04/2027    | 54 037 000       | EUR | 54 037 000       | 12/04/2021 | 26/06/2028    | 54 410 000       | EUR | 54 410 000       |
| 07/01/2021 | 09/04/2027    | 54 037 000       | EUR | 54 037 000       | 07/05/2021 | 20/05/2026    | 4 160 000        | SEK | 388 154          |
| 25/01/2021 | 24/01/2025    | 425 000 000      | JPY | 2 987 488        | 05/05/2021 | 14/05/2031    | 1 611 000        | EUR | 1 611 000        |
| 13/01/2021 | 13/01/2026    | 30 000 000       | SEK | 2 799 186        | 31/03/2021 | 31/03/2031    | 2 000 000        | EUR | 2 000 000        |
| 29/01/2021 | 31/01/2025    | 1 329 000 000    | JPY | 9 342 050        | 06/04/2021 | 30/03/2027    | 500 000          | EUR | 500 000          |
| 14/01/2021 | 17/05/2029    | 85 491 000       | EUR | 85 491 000       | 30/03/2021 | 30/03/2028    | 650 000          | USD | 620 111          |
| 14/01/2021 | 17/05/2029    | 85 491 000       | EUR | 85 491 000       | 07/05/2021 | 07/05/2027    | 103 000          | GBP | 119 670          |
| 12/02/2021 | 12/02/2027    | 2 500 000        | USD | 2 385 041        | 28/04/2021 | 29/04/2024    | 24 724 000       | EUR | 24 724 000       |
| 12/02/2021 | 12/02/2027    | 2 000 000        | GBP | 2 323 690        | 07/05/2021 | 31/12/2025    | 17 386 000       | EUR | 17 386 000       |
| 22/01/2021 | 21/01/2025    | 2 853 000        | USD | 2 721 809        | 15/04/2021 | 16/04/2026    | 100 000 000      | JPY | 702 938          |
| 27/01/2021 | 19/07/2022    | 3 556 000 000    | JPY | 24 996 485       | 14/04/2021 | 18/04/2028    | 1 040 000        | USD | 992 177          |
| 27/01/2021 | 19/01/2024    | 5 538 000 000    | JPY | 38 928 722       | 14/05/2021 | 14/05/2027    | 2 370 000        | USD | 2 261 019        |
| 16/02/2021 | 14/02/2025    | 1 501 000 000    | JPY | 10 551 104       | 14/05/2021 | 14/05/2027    | 1 934 000        | GBP | 2 247 008        |
| 25/02/2021 | 24/02/2023    | 5 121 000 000    | JPY | 35 997 469       | 14/04/2021 | 09/07/2029    | 97 489 000       | EUR | 97 489 000       |
| 07/05/2021 | 24/10/2029    | 40 000 000       | EUR | 40 000 000       | 05/05/2021 | 21/04/2026    | 600 000          | EUR | 600 000          |
| 07/05/2021 | 24/10/2029    | 40 000 000       | EUR | 40 000 000       | 21/04/2021 | 21/04/2026    | 1 000 000        | USD | 954 016          |
| 07/05/2021 | 08/10/2029    | 36 000 000       | EUR | 36 000 000       | 28/04/2021 | 28/04/2031    | 2 000 000        | EUR | 2 000 000        |
| 07/05/2021 | 08/10/2029    | 36 000 000       | EUR | 36 000 000       | 28/04/2021 | 28/04/2031    | 2 000 000        | EUR | 2 000 000        |
| 02/02/2021 | 02/02/2028    | 12 235 000       | USD | 11 672 391       | 27/05/2021 | 26/05/2023    | 2 935 000 000    | JPY | 20 631 239       |
| 05/02/2021 | 05/02/2029    | 1 000 000        | EUR | 1 000 000        | 27/05/2021 | 28/05/2025    | 805 000 000      | JPY | 5 658 653        |
| 17/03/2021 | 17/03/2026    | 48 002 000       | EUR | 48 002 000       | 22/04/2021 | 09/07/2029    | 53 145 500       | EUR | 53 145 500       |
| 01/03/2021 | 26/02/2025    | 1 033 000 000    | JPY | 7 261 352        | 06/05/2021 | 28/05/2027    | 4 337 000        | EUR | 4 337 000        |
| 09/02/2021 | 09/02/2028    | 7 850 000        | USD | 7 489 029        | 04/05/2021 | 04/05/2028    | 2 770 000        | EUR | 2 770 000        |
| 12/03/2021 | 12/03/2027    | 1 195 000        | GBP | 1 388 405        | 15/06/2021 | 29/06/2027    | 2 030 000        | EUR | 2 030 000        |
| 12/03/2021 | 12/03/2027    | 857 000          | USD | 817 592          | 05/05/2021 | 06/05/2031    | 4 000 000        | EUR | 4 000 000        |
| 12/02/2021 | 12/02/2026    | 500 000          | EUR | 500 000          | 10/05/2021 | 10/05/2023    | 825 000          | EUR | 825 000          |
| 13/04/2021 | 06/04/2027    | 121 607          | GBP | 141 288          | 03/05/2021 | 02/07/2029    | 7 880 000        | EUR | 7 880 000        |
| 22/02/2021 | 22/02/2023    | 1 343 000        | EUR | 1 343 000        | 20/07/2021 | 03/08/2026    | 44 530 000       | PLN | 9 479 107        |
| 23/02/2021 | 23/02/2027    | 1 200 000        | EUR | 1 200 000        | 20/07/2021 | 03/08/2026    | 15 025 000       | PLN | 3 198 374        |
| 26/02/2021 | 26/02/2024    | 2 355 000        | USD | 2 246 709        | 11/06/2021 | 11/06/2027    | 2 230 000        | USD | 2 127 457        |
| 02/03/2021 | 04/03/2025    | 2 100 000        | USD | 2 003 434        | 11/06/2021 | 11/06/2027    | 4 050 000        | GBP | 4 705 472        |
| 02/03/2021 | 01/03/2028    | 2 420 000        | USD | 2 308 720        | 10/05/2021 | 07/11/2022    | 1 650 000        | USD | 1 574 127        |
| 01/03/2021 | 30/04/2029    | 13 139 000       | EUR | 13 139 000       | 19/05/2021 | 21/05/2029    | 500 000          | EUR | 500 000          |
| 01/03/2021 | 30/04/2029    | 13 139 000       | EUR | 13 139 000       | 19/05/2021 | 19/05/2031    | 2 000 000        | EUR | 2 000 000        |
| 09/03/2021 | 09/03/2026    | 1 100 000        | EUR | 1 100 000        | 25/05/2021 | 26/05/2026    | 50 000 000       | JPY | 351 469          |
| 11/03/2021 | 11/03/2024    | 280 000          | USD | 267 125          | 10/06/2021 | 11/06/2025    | 1 336 000 000    | JPY | 9 391 255        |
| 14/04/2021 | 14/04/2027    | 2 000 000        | GBP | 2 323 690        | 04/06/2021 | 21/05/2026    | 300 000          | EUR | 300 000          |
| 14/04/2021 | 14/04/2027    | 1 163 000        | USD | 1 109 521        | 04/06/2021 | 21/05/2026    | 400 000          |     |                  |



| ISSUE DATE | MATURITY DATE | OUTSTAND. AMOUNT | CCY | OUTSTAND. EUR EQ |
|------------|---------------|------------------|-----|------------------|
| 14/06/2021 | 14/06/2027    | 293 000          | GBP | 340 421          |
| 09/07/2021 | 09/07/2027    | 487 000          | USD | 464 606          |
| 09/07/2021 | 09/07/2027    | 158 000          | GBP | 183 572          |
| 09/07/2021 | 09/07/2027    | 2 247 000        | GBP | 2 610 666        |
| 09/07/2021 | 09/07/2027    | 1 243 000        | USD | 1 185 842        |
| 02/07/2021 | 14/06/2027    | 5 000 000        | EUR | 5 000 000        |
| 30/06/2021 | 15/06/2026    | 340 000          | EUR | 340 000          |
| 30/06/2021 | 15/06/2026    | 375 000          | EUR | 375 000          |
| 17/06/2021 | 17/06/2026    | 1 190 000        | EUR | 1 190 000        |
| 18/06/2021 | 18/06/2024    | 3 275 000        | EUR | 3 275 000        |
| 18/06/2021 | 18/06/2031    | 2 000 000        | EUR | 2 000 000        |
| 08/07/2021 | 09/07/2025    | 725 000 000      | JPY | 5 096 303        |
| 23/06/2021 | 22/06/2026    | 500 000          | EUR | 500 000          |
| 23/06/2021 | 22/06/2026    | 400 000          | EUR | 400 000          |
| 24/06/2021 | 24/06/2024    | 1 520 000        | EUR | 1 520 000        |
| 24/06/2021 | 23/12/2022    | 1 490 000        | USD | 1 421 484        |
| 18/06/2021 | 16/06/2026    | 12 800 000       | USD | 12 211 410       |
| 29/07/2021 | 28/07/2023    | 3 423 000 000    | JPY | 24 061 577       |
| 29/06/2021 | 29/06/2023    | 1 500 000        | USD | 1 431 025        |
| 15/07/2021 | 30/06/2027    | 453 000          | EUR | 453 000          |
| 30/06/2021 | 24/06/2024    | 1 400 000        | USD | 1 335 623        |
| 02/07/2021 | 02/07/2027    | 18 000 000       | SEK | 1 679 512        |
| 27/07/2021 | 28/07/2025    | 582 000 000      | JPY | 4 091 101        |
| 13/07/2021 | 14/07/2026    | 1 000 000 000    | JPY | 7 029 383        |
| 05/07/2021 | 05/07/2024    | 1 775 000        | EUR | 1 775 000        |
| 07/07/2021 | 07/07/2031    | 2 000 000        | EUR | 2 000 000        |
| 05/07/2021 | 05/07/2024    | 450 000          | EUR | 450 000          |
| 06/07/2021 | 08/07/2024    | 3 469 000        | USD | 3 309 483        |
| 06/07/2021 | 29/10/2029    | 51 053 600       | EUR | 51 053 600       |
| 06/07/2021 | 06/07/2023    | 1 200 000        | EUR | 1 200 000        |
| 29/06/2021 | 27/08/2029    | 16 497 000       | EUR | 16 497 000       |
| 22/07/2021 | 07/07/2025    | 330 000          | EUR | 330 000          |
| 07/07/2021 | 08/07/2024    | 1 380 000        | USD | 1 316 543        |
| 08/07/2021 | 08/07/2024    | 3 576 000        | EUR | 3 576 000        |
| 12/07/2021 | 12/07/2022    | 790 000          | EUR | 790 000          |
| 13/08/2021 | 13/08/2027    | 2 970 000        | GBP | 3 450 680        |
| 13/08/2021 | 13/08/2027    | 1 992 000        | USD | 1 900 401        |
| 13/07/2021 | 13/01/2023    | 500 000          | USD | 477 008          |
| 29/07/2021 | 14/07/2025    | 1 150 000        | EUR | 1 150 000        |
| 19/07/2021 | 19/07/2023    | 1 865 000        | USD | 1 779 241        |
| 16/07/2021 | 16/07/2024    | 3 310 000        | EUR | 3 310 000        |
| 26/07/2021 | 27/07/2026    | 500 000 000      | JPY | 3 514 691        |
| 03/08/2021 | 04/08/2022    | 171 200 000      | JPY | 1 203 430        |
| 29/07/2021 | 25/07/2025    | 3 760 000 000    | JPY | 26 430 479       |
| 14/09/2021 | 28/09/2026    | 38 485 000       | PLN | 8 192 307        |
| 14/09/2021 | 28/09/2026    | 11 995 000       | PLN | 2 553 377        |
| 23/07/2021 | 23/01/2023    | 875 000          | EUR | 875 000          |
| 21/07/2021 | 23/01/2023    | 1 740 000        | EUR | 1 740 000        |
| 29/07/2021 | 29/07/2024    | 1 000 000        | EUR | 1 000 000        |
| 02/08/2021 | 03/08/2026    | 2 500 000        | USD | 2 385 041        |
| 02/08/2021 | 03/08/2026    | 8 410 000        | EUR | 8 410 000        |
| 22/07/2021 | 22/07/2026    | 9 900 000        | USD | 9 444 762        |
| 13/08/2021 | 24/07/2028    | 3 000 000        | EUR | 3 000 000        |

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|------------|---------------|------------------|-----|------------------|
| 13/08/2021 | 23/07/2031    | 3 000 000        | EUR | 3 000 000        |
| 19/10/2021 | 21/10/2026    | 38 188 000       | EUR | 38 188 000       |
| 03/08/2021 | 04/08/2031    | 2 000 000        | EUR | 2 000 000        |
| 05/08/2021 | 05/08/2024    | 1 825 000        | USD | 1 741 080        |
| 06/08/2021 | 06/08/2031    | 3 000 000        | EUR | 3 000 000        |
| 10/08/2021 | 11/08/2031    | 3 000 000        | EUR | 3 000 000        |
| 14/09/2021 | 15/09/2027    | 2 295 000        | GBP | 2 666 434        |
| 14/09/2021 | 15/09/2027    | 1 797 000        | USD | 1 714 367        |
| 03/09/2021 | 10/08/2026    | 3 300 000        | EUR | 3 300 000        |
| 19/08/2021 | 21/08/2023    | 2 170 000        | EUR | 2 170 000        |
| 24/09/2021 | 31/12/2025    | 9 617 000        | EUR | 9 617 000        |
| 02/09/2021 | 02/09/2031    | 3 000 000        | EUR | 3 000 000        |
| 02/09/2021 | 02/09/2031    | 2 000 000        | EUR | 2 000 000        |
| 22/10/2021 | 22/10/2027    | 1 320 000        | EUR | 1 320 000        |
| 17/09/2021 | 17/09/2024    | 5 450 000        | USD | 5 199 389        |
| 16/11/2021 | 30/11/2026    | 7 690 000        | PLN | 1 636 971        |
| 16/11/2021 | 30/11/2026    | 26 185 000       | PLN | 5 574 004        |
| 15/09/2021 | 26/11/2029    | 150 000 000      | EUR | 150 000 000      |
| 21/10/2021 | 21/10/2027    | 4 000 000        | GBP | 4 647 380        |
| 21/10/2021 | 21/10/2027    | 1 993 000        | USD | 1 901 355        |
| 20/09/2021 | 22/09/2031    | 2 000 000        | EUR | 2 000 000        |
| 21/09/2021 | 23/09/2024    | 1 350 000        | EUR | 1 350 000        |
| 21/10/2021 | 21/10/2027    | 1 471 000        | EUR | 1 471 000        |
| 08/10/2021 | 17/09/2031    | 2 000 000        | EUR | 2 000 000        |
| 03/11/2021 | 03/11/2027    | 477 000          | USD | 455 066          |
| 03/11/2021 | 03/11/2027    | 749 000          | GBP | 870 222          |
| 29/09/2021 | 29/09/2031    | 2 000 000        | EUR | 2 000 000        |
| 13/10/2021 | 22/09/2028    | 2 000 000        | EUR | 2 000 000        |
| 06/10/2021 | 07/01/2030    | 63 295 200       | EUR | 63 295 200       |
| 22/10/2021 | 30/09/2026    | 600 000          | EUR | 600 000          |
| 08/11/2021 | 08/11/2028    | 680 000          | EUR | 680 000          |
| 04/10/2021 | 31/12/2026    | 9 523 000        | EUR | 9 523 000        |
| 15/11/2021 | 29/11/2027    | 2 042 000        | EUR | 2 042 000        |
| 13/10/2021 | 13/10/2031    | 3 000 000        | EUR | 3 000 000        |
| 14/10/2021 | 07/10/2027    | 1 965 000        | GBP | 2 283 025        |
| 28/10/2021 | 24/10/2025    | 2 481 000 000    | JPY | 17 439 899       |
| 19/10/2021 | 20/10/2031    | 1 500 000        | EUR | 1 500 000        |
| 05/11/2021 | 13/10/2027    | 2 800 000        | EUR | 2 800 000        |
| 21/10/2021 | 21/10/2024    | 1 500 000        | EUR | 1 500 000        |
| 26/11/2021 | 26/11/2027    | 1 165 000        | USD | 1 111 429        |
| 26/11/2021 | 26/11/2027    | 3 000 000        | GBP | 3 485 535        |
| 26/11/2021 | 26/11/2027    | 994 000          | EUR | 994 000          |
| 26/11/2021 | 19/11/2029    | 8 357 000        | EUR | 8 357 000        |
| 02/11/2021 | 26/10/2028    | 5 000 000        | GBP | 5 809 225        |
| 26/11/2021 | 19/11/2029    | 6 390 000        | EUR | 6 390 000        |
| 04/01/2022 | 18/01/2027    | 6 440 000        | PLN | 1 370 884        |
| 04/01/2022 | 18/01/2027    | 28 260 000       | PLN | 6 015 710        |
| 19/11/2021 | 29/10/2030    | 3 000 000        | EUR | 3 000 000        |
| 07/01/2022 | 18/06/2030    | 20 000 000       | EUR | 20 000 000       |
| 15/11/2021 | 16/11/2026    | 4 495 000        | EUR | 4 495 000        |
| 15/11/2021 | 16/11/2026    | 1 720 000        | USD | 1 640 908        |
| 26/11/2021 | 05/11/2026    | 770 000          | EUR | 770 000          |
| 12/01/2022 | 14/01/2026    | 33 998 000       | EUR | 33 998 000       |

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|------------|---------------|------------------|-----|------------------|
| 19/11/2021 | 19/11/2026    | 2 155 000        | USD | 2 055 905        |
| 17/12/2021 | 17/12/2027    | 1 873 000        | USD | 1 786 873        |
| 17/12/2021 | 17/12/2027    | 2 206 000        | GBP | 2 563 030        |
| 17/12/2021 | 17/12/2027    | 1 555 000        | EUR | 1 555 000        |
| 01/12/2021 | 28/01/2027    | 20 917 000       | EUR | 20 917 000       |
| 28/01/2022 | 28/01/2028    | 918 000          | EUR | 918 000          |
| 28/01/2022 | 28/01/2028    | 5 500 000        | GBP | 6 390 148        |
| 28/01/2022 | 28/01/2028    | 3 086 000        | USD | 2 944 095        |
| 27/12/2021 | 18/03/2030    | 150 000 000      | EUR | 150 000 000      |
| 27/12/2021 | 23/04/2030    | 100 000 000      | EUR | 100 000 000      |
| 28/02/2022 | 22/02/2027    | 1 855 000        | EUR | 1 855 000        |
| 28/02/2022 | 22/02/2027    | 800 000          | EUR | 800 000          |
| 09/02/2022 | 18/01/2027    | 1 340 000        | EUR | 1 340 000        |
| 18/03/2022 | 11/03/2030    | 95 280           | GBP | 110 701          |
| 27/01/2022 | 28/01/2030    | 300 000          | EUR | 300 000          |
| 04/03/2022 | 03/03/2028    | 5 000 000        | GBP | 5 809 225        |
| 04/03/2022 | 03/03/2028    | 4 000 000        | USD | 3 816 066        |
| 04/03/2022 | 03/03/2028    | 3 000 000        | EUR | 3 000 000        |
| 16/02/2022 | 26/01/2027    | 1 950 000        | EUR | 1 950 000        |
| 28/01/2022 | 26/01/2026    | 133 000 000      | JPY | 934 908          |
| 25/02/2022 | 18/02/2030    | 8 160 000        | EUR | 8 160 000        |
| 09/02/2022 | 13/02/2023    | 700 000          | USD | 667 811          |
| 14/02/2022 | 14/08/2025    | 2 290 000        | EUR | 2 290 000        |
| 14/02/2022 | 14/08/2025    | 1 250 000        | USD | 1 192 521        |
| 10/02/2022 | 12/02/2024    | 2 000 000        | EUR | 2 000 000        |
| 16/02/2022 | 18/02/2030    | 1 000 000        | EUR | 1 000 000        |
| 14/02/2022 | 08/04/2030    | 9 886 000        | EUR | 9 886 000        |
| 23/02/2022 | 25/02/2030    | 2 000 000        | EUR | 2 000 000        |
| 09/03/2022 | 18/02/2027    | 1 100 000        | EUR | 1 100 000        |
| 01/03/2022 | 03/06/2030    | 150 000 000      | EUR | 150 000 000      |
| 06/05/2022 | 21/10/2030    | 60 000 000       | EUR | 60 000 000       |
| 14/04/2022 | 18/04/2028    | 4 000 000        | USD | 3 816 066        |
| 14/04/2022 | 18/04/2028    | 3 000 000        | EUR | 3 000 000        |
| 14/04/2022 | 18/04/2028    | 5 500 000        | GBP | 6 390 148        |
| 25/03/2022 | 08/03/2027    | 750 000          | EUR | 750 000          |
| 11/03/2022 | 11/03/2027    | 2 450 000        | EUR | 2 450 000        |
| 07/04/2022 | 15/03/2027    | 880 000          | EUR | 880 000          |
| 21/03/2022 | 22/07/2030    | 100 000 000      | EUR | 100 000 000      |
| 31/03/2022 | 31/03/2027    | 1 635 000        | EUR | 1 635 000        |
| 30/03/2022 | 31/03/2025    | 1 800 000        | EUR | 1 800 000        |
| 20/04/2022 | 30/03/2027    | 600 000          | EUR | 600 000          |
| 12/05/2022 | 12/05/2028    | 3 000 000        | EUR | 3 000 000        |
| 12/05/2022 | 12/05/2028    | 4 000 000        | USD | 3 816 066        |
| 12/05/2022 | 12/05/2028    | 4 000 000        | GBP | 4 647 380        |
| 19/04/2022 | 26/07/2030    | 150 000 000      | EUR | 150 000 000      |
| 10/05/2022 | 19/04/2027    | 800 000          | EUR | 800 000          |
| 28/04/2022 | 21/04/2027    | 3 000 000        | EUR | 3 000 000        |
| 04/05/2022 | 08/05/2025    | 2 250 000        | USD | 2 146 537        |
| 20/05/2022 | 28/04/2027    | 1 300 000        | EUR | 1 300 000        |
| 14/06/2022 | 14/06/2028    | 3 000 000        | GBP | 3 485 535        |
| 14/06/2022 | 14/06/2028    | 3 000 000        | EUR | 3 000 000        |
| 14/06/2022 | 14/06/2028    | 3 000 000        | USD | 2 862 049        |
| 18/05/2022 | 19/05/2025    | 1 150 000        | EUR | 1 150 000        |

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|------------|---------------|------------------|-----|------------------|
| 02/06/2022 | 12/05/2027    | 1 050 000        | EUR | 1 050 000        |
| 06/06/2022 | 17/05/2027    | 30 000 000       | EUR | 30 000 000       |
| 09/06/2022 | 19/05/2027    | 940 000          | EUR | 940 000          |
| 10/06/2022 | 20/05/2027    | 750 000          | EUR | 750 000          |
| 17/06/2022 | 27/05/2027    | 1 150 000        | EUR | 1 150 000        |
| 02/06/2022 | 17/10/2030    | 100 000 000      | EUR | 100 000 000      |
| 27/06/2022 | 27/06/2025    | 1 200 000        | EUR | 1 200 000        |
| 20/11/2019 | 10/01/2030    | 500 000          | EUR | 500 000          |
| 20/11/2019 | 10/01/2030    | 500 000          | EUR | 500 000          |
| 20/12/2018 | 20/12/2023    | 44 039 000       | AUD | 29 007 377       |
| 19/02/2019 | 20/02/2024    | 83 600 000       | AUD | 55 065 209       |
| 19/02/2019 | 20/02/2024    | 53 089 000       | NZD | 31 617 533       |
| 01/11/2018 | 02/11/2022    | 19 760 000 000   | IDR | 1 270 039        |
| 21/02/2019 | 22/02/2023    | 18 700 000 000   | IDR | 1 201 909        |
| 30/07/2019 | 31/07/202     |                  |     |                  |

| ISSUE DATE | MATURITY DATE | OUTSTAND. AMOUNT | CCY | OUTSTAND. EUR EQ |
|------------|---------------|------------------|-----|------------------|
| 15/09/2020 | 15/09/2030    | 112 000 000      | USD | 106 849 838      |
| 26/10/2020 | 27/10/2023    | 106 000 000      | INR | 1 281 634        |
| 27/10/2020 | 28/10/2025    | 9 430 000        | TRY | 538 691          |
| 27/10/2020 | 28/10/2022    | 19 450 000       | TRY | 1 111 086        |
| 22/10/2020 | 30/12/2030    | 1 800 000        | USD | 1 717 230        |
| 28/10/2020 | 29/12/2025    | 1 000 000        | USD | 954 016          |
| 27/11/2020 | 30/11/2023    | 189 100 000      | INR | 2 286 387        |
| 17/02/2021 | 17/02/2033    | 5 000 000        | EUR | 5 000 000        |
| 03/12/2020 | 29/12/2025    | 2 700 000        | USD | 2 575 844        |
| 03/12/2020 | 30/12/2030    | 3 800 000        | AUD | 2 502 964        |
| 17/12/2020 | 29/12/2025    | 3 800 000        | AUD | 2 502 964        |
| 17/12/2020 | 30/12/2030    | 3 800 000        | AUD | 2 502 964        |
| 14/01/2021 | 15/01/2026    | 8 000 000        | TRY | 457 002          |
| 14/01/2021 | 12/01/2029    | 18 420 000       | TRY | 1 052 247        |
| 14/01/2021 | 15/01/2031    | 1 500 000 000    | JPY | 10 544 074       |
| 10/02/2021 | 12/02/2026    | 16 500 000       | TRY | 942 566          |
| 02/03/2021 | 03/03/2031    | 43 000 000       | TRY | 2 456 385        |
| 04/03/2021 | 04/03/2036    | 40 000 000       | USD | 38 160 656       |
| 03/02/2021 | 03/02/2026    | 150 000 000      | USD | 143 102 461      |
| 08/03/2021 | 12/03/2027    | 7 670 000        | TRY | 438 151          |
| 08/03/2021 | 07/03/2031    | 22 000 000       | TRY | 1 256 755        |
| 22/02/2021 | 30/12/2030    | 7 500 000        | EUR | 7 500 000        |
| 22/02/2021 | 30/12/2030    | 7 500 000        | EUR | 7 500 000        |
| 02/03/2021 | 29/12/2025    | 100 000 000      | JPY | 702 938          |
| 05/03/2021 | 30/12/2030    | 2 000 000        | EUR | 2 000 000        |
| 08/03/2021 | 29/12/2026    | 300 000 000      | JPY | 2 108 815        |
| 23/03/2021 | 24/03/2027    | 7 500 000        | TRY | 428 439          |
| 23/03/2021 | 23/03/2028    | 50 000 000       | USD | 47 700 820       |
| 26/03/2021 | 26/03/2036    | 12 000 000       | AUD | 7 904 097        |
| 06/04/2021 | 06/04/2033    | 3 000 000        | EUR | 3 000 000        |
| 21/04/2021 | 21/04/2026    | 5 225 000        | USD | 4 984 736        |
| 26/04/2021 | 26/04/2036    | 500 000          | EUR | 500 000          |
| 17/06/2021 | 18/06/2026    | 13 500 000       | TRY | 771 191          |
| 17/06/2021 | 18/06/2026    | 24 900 000       | TRY | 1 422 418        |
| 03/06/2021 | 03/06/2033    | 1 000 000        | EUR | 1 000 000        |
| 13/07/2021 | 14/07/2026    | 10 080 000       | TRY | 575 822          |
| 13/07/2021 | 16/07/2024    | 16 170 000       | TRY | 923 715          |
| 18/06/2021 | 18/06/2026    | 8 488 000        | USD | 8 097 691        |
| 18/06/2021 | 18/06/2026    | 5 995 000        | USD | 5 719 328        |
| 18/06/2021 | 18/06/2026    | 1 810 000        | USD | 1 726 770        |
| 08/07/2021 | 08/07/2033    | 500 000          | EUR | 500 000          |
| 26/07/2021 | 26/07/2024    | 200 000 000      | JPY | 1 405 877        |
| 21/07/2021 | 21/07/2025    | 8 000 000        | USD | 7 632 131        |
| 04/11/2021 | 05/11/2026    | 17 500 000       | TRY | 999 692          |
| 04/11/2021 | 05/11/2024    | 15 500 000       | TRY | 885 441          |
| 04/10/2021 | 30/06/2031    | 100 000 000      | JPY | 702 938          |
| 14/10/2021 | 15/10/2031    | 100 000 000      | JPY | 702 938          |
| 05/11/2021 | 07/11/2025    | 5 000 000        | BRL | 907 523          |
| 09/11/2021 | 09/11/2024    | 1 700 000        | USD | 1 621 828        |
| 26/01/2022 | 27/01/2027    | 14 200 000       | BRL | 2 577 366        |
| 26/01/2022 | 27/01/2027    | 10 500 000       | TRY | 599 815          |
| 20/12/2021 | 28/12/2028    | 100 000 000      | JPY | 702 938          |
| 13/12/2021 | 13/12/2028    | 50 000 000       | USD | 47 700 820       |

| ISSUE DATE | MATURITY DATE | OUTSTAND. AMOUNT | CCY | OUTSTAND. EUR EQ |
|------------|---------------|------------------|-----|------------------|
| 20/01/2022 | 21/01/2026    | 6 480 000        | BRL | 1 176 150        |
| 08/03/2022 | 08/03/2042    | 50 000 000       | AUD | 32 933 737       |
| 18/01/2022 | 18/01/2042    | 100 000 000      | AUD | 65 867 475       |
| 25/01/2022 | 25/01/2029    | 50 000 000       | USD | 47 700 820       |
| 16/02/2022 | 17/02/2027    | 1 000 000        | USD | 954 016          |
| 27/01/2022 | 27/01/2034    | 13 000 000       | AUD | 8 562 772        |
| 03/02/2022 | 03/02/2032    | 3 000 000 000    | JPY | 21 088 148       |
| 18/02/2022 | 18/02/2034    | 13 000 000       | AUD | 8 562 772        |
| 18/02/2022 | 18/02/2027    | 1 000 000        | USD | 954 016          |
| 04/04/2022 | 04/04/2025    | 1 000 000        | EUR | 1 000 000        |
| 08/04/2022 | 08/04/2025    | 2 000 000        | EUR | 2 000 000        |
| 12/04/2022 | 12/04/2032    | 1 000 000        | EUR | 1 000 000        |
| 27/04/2022 | 27/04/2027    | 16 990 000       | EUR | 16 990 000       |
| 27/04/2022 | 27/04/2032    | 20 000 000       | USD | 19 080 328       |
| 03/05/2022 | 03/05/2025    | 1 150 000        | EUR | 1 150 000        |
| 09/05/2022 | 09/05/2037    | 30 000 000       | USD | 28 620 492       |
| 06/05/2022 | 06/05/2029    | 5 000 000        | EUR | 5 000 000        |
| 17/05/2022 | 28/06/2032    | 3 800 000        | USD | 3 625 262        |
| 17/05/2022 | 17/05/2027    | 5 000 000        | EUR | 5 000 000        |
| 17/05/2022 | 17/05/2027    | 5 900 000        | EUR | 5 900 000        |
| 19/05/2022 | 19/05/2027    | 15 000 000       | EUR | 15 000 000       |
| 31/05/2022 | 31/05/2029    | 50 000 000       | EUR | 50 000 000       |
| 02/06/2022 | 02/06/2027    | 3 700 000        | EUR | 3 700 000        |
| 01/06/2022 | 01/06/2027    | 1 000 000        | EUR | 1 000 000        |
| 01/06/2022 | 01/06/2027    | 4 250 000        | EUR | 4 250 000        |
| 01/06/2022 | 01/06/2024    | 700 000          | EUR | 700 000          |
| 22/06/2022 | 22/06/2037    | 30 000 000       | USD | 28 620 492       |
| 16/06/2022 | 16/06/2027    | 4 300 000        | EUR | 4 300 000        |
| 16/06/2022 | 16/06/2027    | 3 400 000        | EUR | 3 400 000        |
| 23/06/2022 | 23/06/2025    | 2 400 000        | USD | 2 289 639        |
| 27/06/2022 | 27/06/2027    | 500 000          | EUR | 500 000          |
| 28/06/2022 | 28/06/2027    | 1 600 000        | EUR | 1 600 000        |
| 09/09/2016 | 09/09/2027    | 12 000 000       | EUR | 12 000 000       |
| 18/11/2016 | 18/11/2027    | 5 000 000        | EUR | 5 000 000        |
| 29/11/2016 | 29/11/2027    | 5 000 000        | EUR | 5 000 000        |
| 16/12/2016 | 16/12/2027    | 10 000 000       | EUR | 10 000 000       |
| 18/06/2018 | 18/06/2026    | 2 000 000 000    | JPY | 14 058 766       |
| 05/07/2018 | 05/07/2028    | 3 000 000 000    | JPY | 21 088 148       |
| 11/07/2018 | 30/06/2023    | 2 650 000        | EUR | 2 650 000        |
| 28/09/2018 | 29/09/2028    | 1 500 000 000    | JPY | 10 544 074       |
| 28/09/2018 | 30/06/2023    | 4 450 000        | GBP | 5 170 210        |
| 28/09/2018 | 30/06/2023    | 4 450 000        | GBP | 5 170 210        |

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