



Supply Chain Finance Solutions

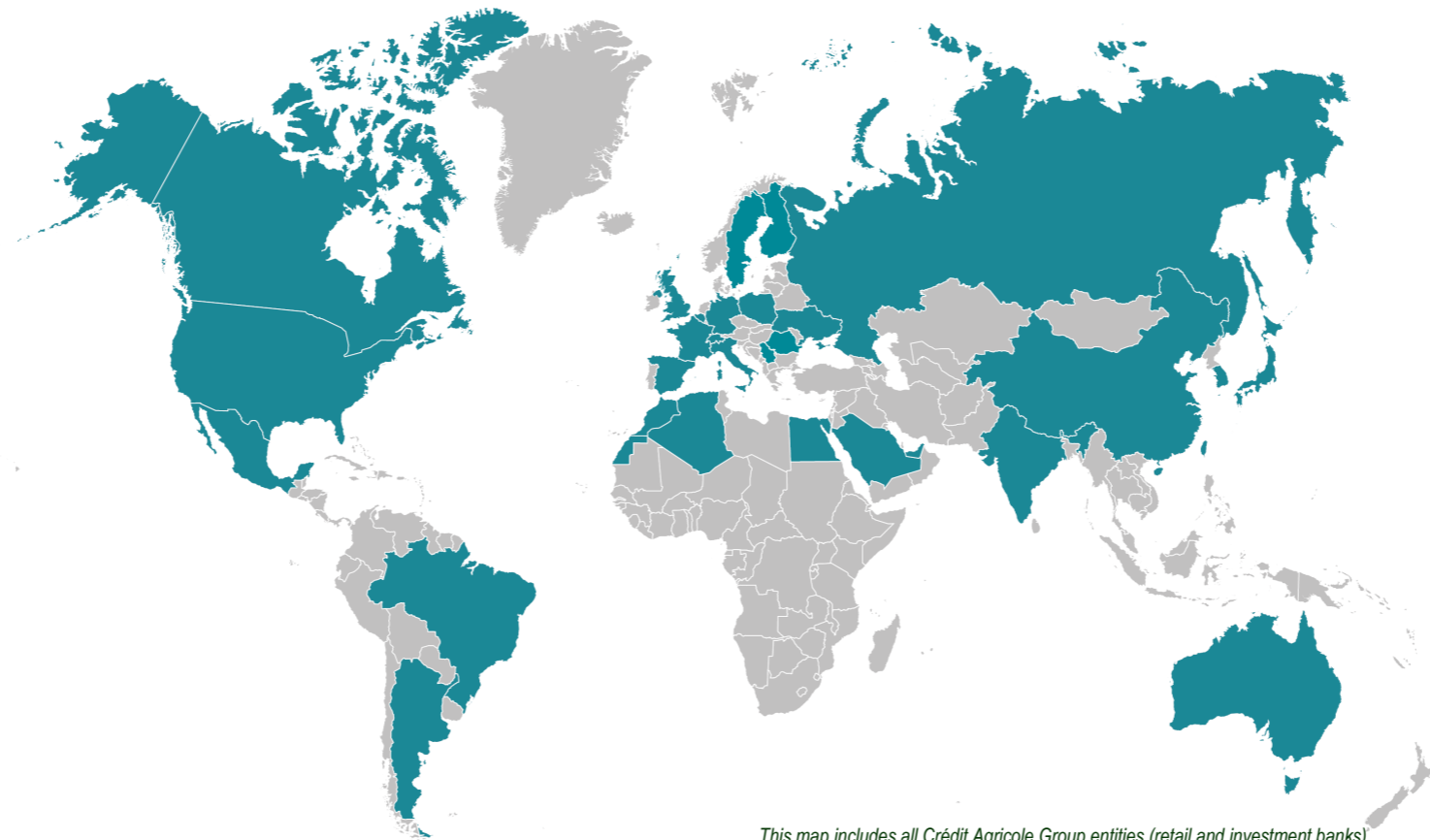
Supply Chain Finance is a way of supporting your suppliers through the early payment of invoices. It can be defined as the use of financing and risk mitigation practices, associated with techniques to optimise working capital and liquidity invested in the supply chain processes and transactions.

A Supply Chain Finance solution is composed of the following banking products:

- Discount without recourse of receivables
- Cash management (high volumes of payments)
- Web-based platform

Crédit Agricole CIB

A world of added-value solutions



This map includes all Crédit Agricole Group entities (retail and investment banks)

International Trade and Transaction Banking

SHAPING SOLUTIONS BEYOND BORDERS



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Benefits for buyers

Balance sheet & cash optimization

- Working capital improvement through the extension of payment terms and the increase of days payable outstanding, without negatively impacting your supplier's working capital position: a win-win solution
- Your payment obligations remain trade payables rather than bank debt (subject to auditors sign off) and are not included in calculations of credit-rating metrics

Supporting your trading relationships

- Our dedicated team supports you a closer working relationship with your key, strategic suppliers by providing them with cheaper and more secure working capital financing
- We help you to mitigate financial risks in the supply chain and to lower operating costs

Process optimization

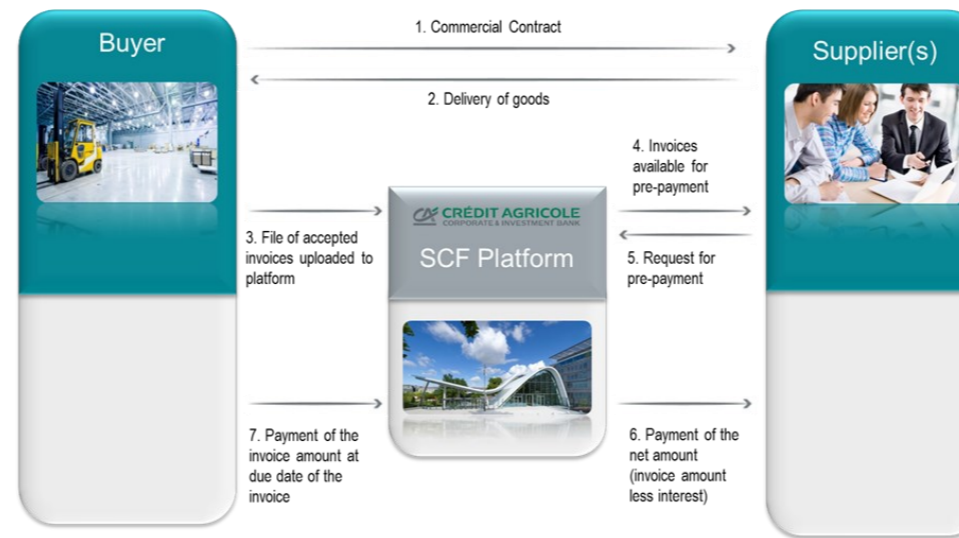
- No change to your existing accounts payable process
- No credit agreement, financing costs born by your suppliers

Corporate social responsibility

- We try to enable you to have better treatments of your suppliers: key for your corporate social responsibility

Our solutions

Supply Chain Finance – How does it work?



Why choose Crédit Agricole to manage your Supply Chain Finance Program?

Crédit Agricole CIB proximity to clients

- As of today, Crédit Agricole CIB is seen as a leading bank in balance-sheet financing, with a particular focus on debt & working capital financing.
- Through extending its offer to Supply Chain Finance solutions, Crédit Agricole CIB may leverage and increase its current proximity to clients.

Crédit Agricole footprint and strengths

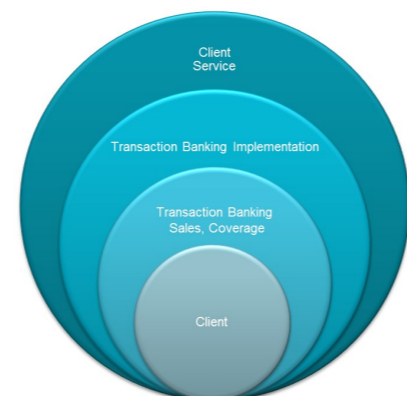
- Thanks to its local roots in France, the Crédit Agricole Group has a deep understanding of SME needs, which are all potential suppliers for Supply Chain Finance solutions.
- Beyond, our global network provides the ability for the efficient on-boarding of suppliers to the platform.
- Strong financial counterparty: Crédit Agricole CIB enjoys the same A-rating as Crédit Agricole S.A. thanks to the affiliation mechanism. Crédit Agricole is among the best capitalized groups in Europe – ratios are already well above the minimum requirements for 2018.

Proven expertise at your service

- Fully dedicated and seasoned SCF Team: the project team consists of subject matter experts in France, ensuring not only a smooth implementation, but also a continuous and focused relationship beyond implementation.
- A pioneer in eTrade & Supply Chain Finance: first bank worldwide to offer SWIFTNet Trade Guarantees, inventor of the so-called "Facture A Echéance" (formerly VCOM), and the first bank to offer this open-account French financing solution in foreign currencies.

Supply Chain Finance Program Implementation

An online Platform that only requires a Computer and Internet Connection to Log on



One dedicated single point of contact

Implementation professionals

Transparent and close follow-up

Time to Go Live reduced

Project management expertise

Escalation mechanism

Client Service onboarding

Benefits for suppliers

New credit and liquidity source

- Our experts provide the suppliers with easy access to an alternative liquidity source at a cheaper rate than their own cost of funding, due to the ability to leverage the Buyer's superior credit rating
- Very competitive financing terms in comparison to other available sources of finance such as factoring, overdrafts and bank loans

Positive balance sheet impact

- Longer payment terms granted by your suppliers are balanced by our capacity to purchase 100% of receivables without recourse upon invoice approval
- True sale and off balance sheet treatment of the sale of the receivables to the Bank

Working capital benefit

- Acceleration of cash conversion cycle by reducing accounts receivables and shortening days sales outstanding

Flexibility and simplicity

- Provide you with visibility and control over the invoices and facilitates cash-flow forecasting
- Simple, user-friendly, legal and operational model, no bank account opening required
- No set-up or on-going costs to use the platform