Crédit Agricole CIB

Green Notes

Contributing to a more climate-friendly economy

Report as of the end of January 2017

Sustainable Banking

CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK

Crédit Agricole CIB's Green portfolio Crédit Agricole CIB Green Notes enables Crédit Agricole to support environment friendly projects and companies which are particularly active in terms of environment preservation, energy transition or climate change mitigation.

Crédit Agricole CIB's current Green Portfolio shows a good diversification in terms of Green Sectors and geographies, with a predominance of the real estate and renewable energy sector, reflecting the deepening strategy of the bank to finance these sectors since 1997.

Sectorial breakdown of Crédit Agricole CIB's Green Portfolio

as of January 2017

34%
Renewable Energy

Solar - 20%

Crédit Agricole CIB finances solar farm projects (19.5%) and support clients active in the solar power generation sector (corporate manufacturers and developers - 0.5%).

Wind - 13%

Crédit Agricole CIB finances wind farm projects (12%) and companies operating in the wind power generation sector (1%).

Hydro - 1%

Crédit Agricole CIB finances sustainable hydroelectric projects compliant with our sector policy, based on IFC (World Bank Group) performance standards.

38%
Green Real Estate
Green Buildings + Green REITS

Crédit Agricole CIB finances certified Green Buildings (LEED certification or eq.) and supports REITS promoting environmental sustainable building projects (committed to certify all new projects).

14%
Waste & Water

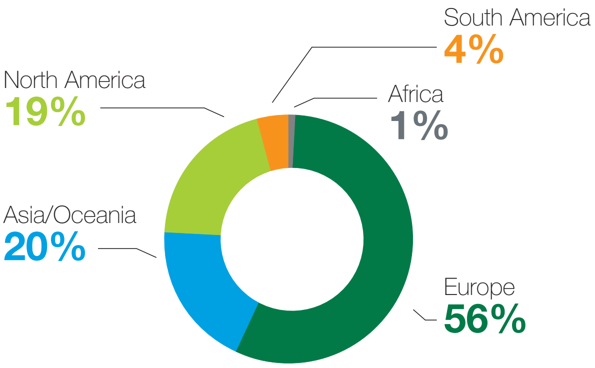
Crédit Agricole CIB finances projects promoting sustainable water supply (5%), waste to energy transformation (7%), and waste & water management , and supports the pure players of this sector (2%).

14%
Public Mass Transportation

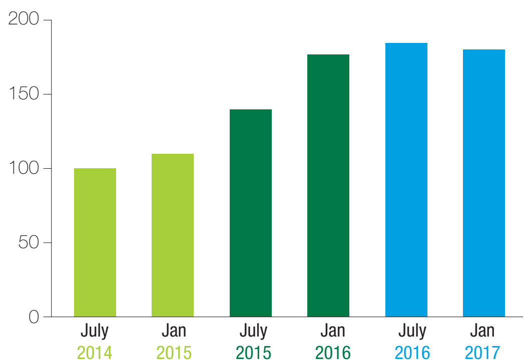
Crédit Agricole CIB supports clients encouraging low carbon public transports contributing to reduce the use of cars. Crédit Agricole CIB finances rail infrastructure projects.

Europe is also the most important geographical zone, reflecting the location of Crédit Agricole CIB's main clients.

Geographical breakdown of Crédit Agricole CIB's Green Portfolio, as of January 2017.



Evolution of Crédit Agricole CIB's Green Portfolio (Index base 100 July 2014)



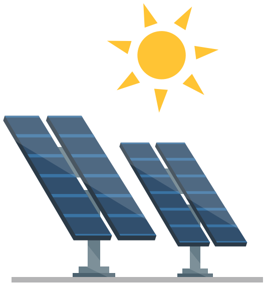
Outstanding Crédit Agricole CIB Green Notes as of January 2017

Issue date	Maturity (year)	Currency	Amount (millions)	EUR Amount equivalent (million)
17/06/2013	4.5	MXN	70	3.2
07/08/2013	5	JPY	125	1.0
07/08/2013	7	BRL	1	0.2
30/08/2013	5	JPY	3,000	24.5
30/08/2013	5	JPY	6,000	49.0
24/09/2013	7	JPY	5,410	44.2
30/10/2013	4	JPY	13,360	109.2
25/11/2013	5	MXN	260	12.0
01/12/2013	4	JPY	19,100	156.1
18/12/2013	5	AUD	60	42.0
18/12/2013	5	USD	52	49.3
27/12/2013	4	TRY	6	1.7
27/01/2014	4	JPY	10,620	86.8
14/02/2014	4	TRY	160	43.3
05/03/2014	4	JPY	12,660	103.4
06/03/2014	4	JPY	120	1.0
30/04/2014	5	JPY	2,000	16.3
29/05/2014	5	JPY	331	2.7
02/06/2014	4	JPY	7,664	62.6
25/06/2014	3	BRL	17	4.7
26/06/2014	3.2	BRL	11	3.1
02/07/2014	4	AUD	45	31.5
29/07/2014	5	JPY	100	0.8
25/09/2014	3	BRL	21	5.9
28/10/2014	5	INR	1,650	23.1
13/11/2014	5	USD	8	7.6
18/11/2014	5	USD	15	14.2
25/11/2014	5	AUD	32	22.3
25/11/2014	5	MXN	350	16.2
26/11/2014	4	IDR	32,000	2.3
26/11/2014	3	BRL	11	3.1
28/11/2014	5	AUD	58	40.3
28/11/2014	5	NZD	23	15.4
28/11/2014	5	USD	17	16.0
28/11/2014	4	BRL	43	12.2
28/11/2014	4	TRY	27	7.4
10/12/2014	5	USD	10	9.5
19/12/2014	5	INR	1,050	14.7
29/12/2014	4	IDR	52,000	3.7
23/02/2015	5	INR	1,250	17.5
26/02/2015	4	IDR	32,000	2.3
16/04/2015	5	USD	20	19.0
28/05/2015	3	INR	300	4.2
23/06/2015	3	INR	250	3.5
03/07/2015	4	EUR	10	10.2
19/10/2015	4	TRY	114	30.9
18/12/2015	2.5	BRL	30	8.5
28/01/2016	3	INR	110	1.5
09/02/2016	4	EUR	20	20.0
31/03/2016	10	EUR	11	11.4
02/06/2016	5	AUD	64	44.7
02/06/2016	10	EUR	1	0.5
03/06/2016	3	BRL	579	163.5
20/06/2016	10	EUR	1	0.5
21/06/2016	12	EUR	2	2.3
24/06/2016	4	AUD	49	34.2
24/06/2016	4	NZD	36	24.0
28/06/2016	3.5	BRL	10	2.8
29/06/2016	3	INR	470	6.6
29/06/2016	3	BRL	3	0.9
28/07/2016	3	INR	500	7.0
09/09/2016	11	EUR	12	12.0
13/10/2016	3.5	INR	65	0.9
17/11/2016	4	INR	65	0.9
09/12/2016	3	INR	445	6.2
15/12/2016	4	INR	65	0.9
15/12/2016	4	EUR	5	5.0
15/12/2016	11	EUR	5	5.0
16/12/2016	11	EUR	10	10.0
28/12/2016	10	EUR	6	5.6
30/12/2016	10	EUR	1	0.6
20/01/2017	11	EUR	5	5.0
30/01/2017	3	RUB	5,346	81.8
30/01/2017	3	BRL	4	1.0

Examples of projects

included in the Crédit Agricole CIB's Green Portfolio, as of January 2017

Solar Power Plant



Crédit Agricole CIB acted as financial advisor and MLA in financing a **100MW-capacity solar plant in Chile**. The electricity produced there will **cover up to 60% of the Chilean capital subway's energy needs**. This subway will be the world's first public transit system powered by solar energy. Located near the towns of La Higuera (Coquimbo region) and Vallenar (Atacama region), the plant will come on stream at the end of 2017.

Waste & Water

Crédit Agricole CIB is participating as arranger and interest rate hedge provider in the financing of a **desalination plant in Australia**. With a production capacity of 150 billion liters of water a year, and the capability to be expanded to 200 billion liters a year, this plant will significantly contribute in **securing local water supply**. This desalination plant uses the reverse osmosis technology. Overall, more than 10,500 people were employed as part of the direct construction workforce and many more thousands through the direct and indirect supply chain. Power for the project (along with green credits for the electricity generation) is provided by AGL Energy, a major Australian utility.

Wind Farm

Crédit Agricole CIB acted as original commercial lender, MLA, coordinating bank and documentation bank in financing an offshore wind farm in the United Kingdom. The **67 turbines with a total capacity of 402MW** are located some 20 miles off the coast of the seaside town of Cromer in North Norfolk. All the offshore and onshore construction consents have been in place for this wind farm since late 2012, and it is now scheduled to be completed and fully commissioned by late 2017.

Rail

Crédit Agricole CIB is supporting a company involved in the **development of public mass transportation in India**. A proponent of sustainable mobility, the company provides a complete range of systems, equipment and services in the railway sector, from rolling stock and rail infrastructure to train control and signaling system. The company benefits from 3 manufacturing sites and employs **more than 1,800 employees** in India.

Green Building

Crédit Agricole CIB have arranged a 10-years non-recourse mortgage loan for the financing of shopping mall development costs. The shopping center will be located in France and will be **"Excellent"-certified according to BREEAM label**. It will also be the first shopping center in France to be designed **in line with the "Cradle to Cradle" approach**. Under an immense glass canopy, this 23 000 m^2 project should open in October 2017 and will host more than 50 shops and restaurants, as well as a food retailer.

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