



Supply Chain Finance Solutions

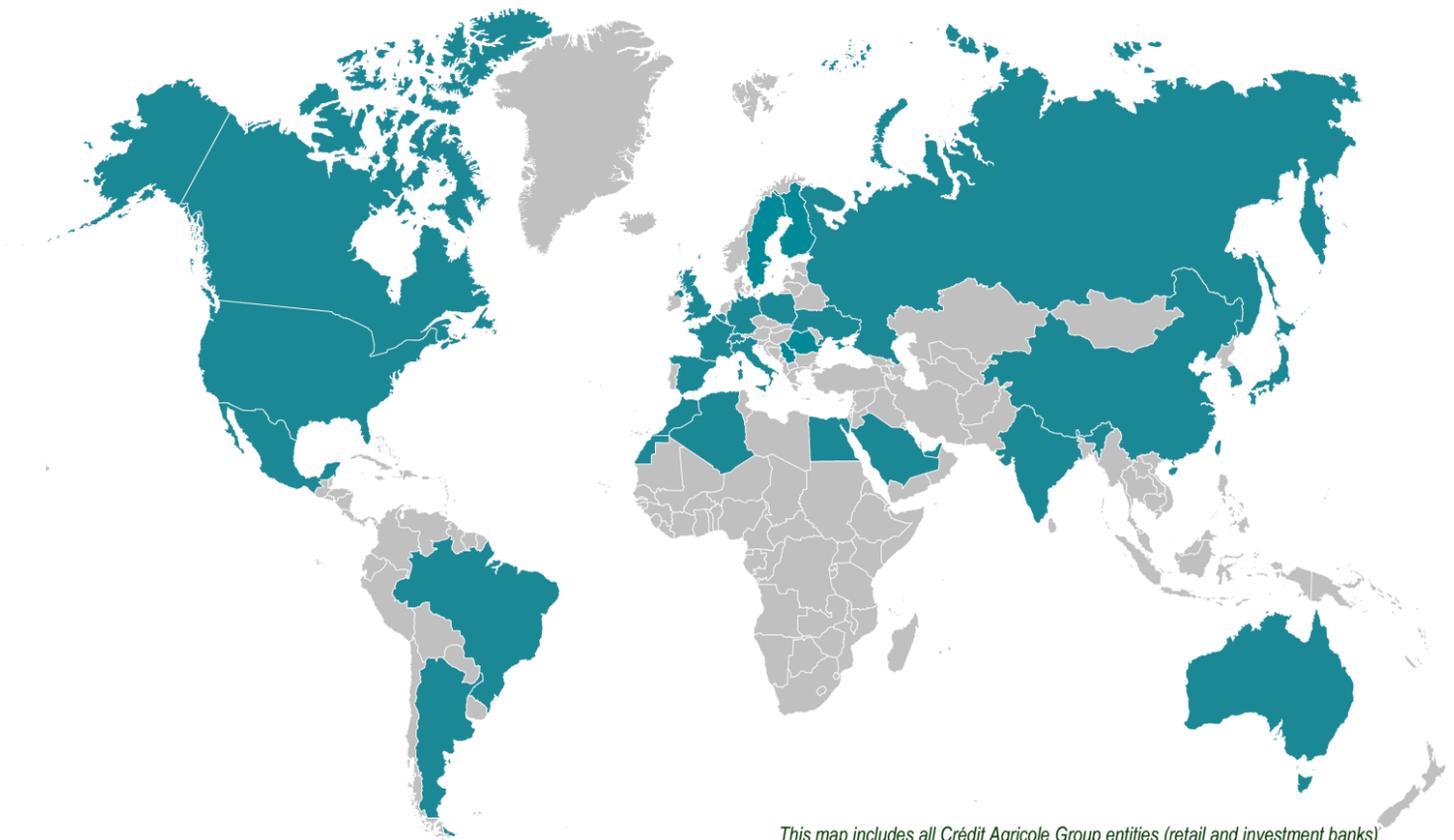
Supply Chain Finance is a way of supporting the suppliers through the early payment of invoices. It can be defined as the use of financing and risk mitigation practices, associated with techniques to optimise Working Capital and liquidity invested in the Supply Chain processes and transactions.

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



International Trade and Transaction Banking

SHAPING SOLUTIONS BEYOND BORDERS



<p>Crédit Agricole CIB Best Trade Finance Bank in Western Europe 2018 to 2014</p>	<p>Crédit Agricole S.A Western Europe's Best Bank for SME 2018</p>	<p>Crédit Agricole CIB SWIFT for Corporates 2017 2017</p>	<p>Rate-A Bank by PBOC and SAFE 2017</p>	<p>Crédit Agricole CIB Global Capital Bond Awards 2016</p>	<p>Crédit Agricole S.A Best Bank in France 2015</p>
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This non-contractual document is an overview of our products. For more detailed information please contact us.

Benefits for buyers

Balance sheet and cash optimization

- Improve your Working Capital by extending your payment terms without impacting the suppliers' Working Capital position: a win-win solution
- Your payment obligations remain trade payables rather than a bank debt* and are not included in calculations of credit-rating metrics
- You also can invest excess liquidity into your Supply Chain Finance Program through CACIB Dynamic Discounting option

Supporting your trading relationships

- Strengthen your relationship with the suppliers by providing them with an alternative finance source as well as with a user-friendly solution
- Mitigate your financial risks in the Supply Chain and lower your operating costs

Process optimization

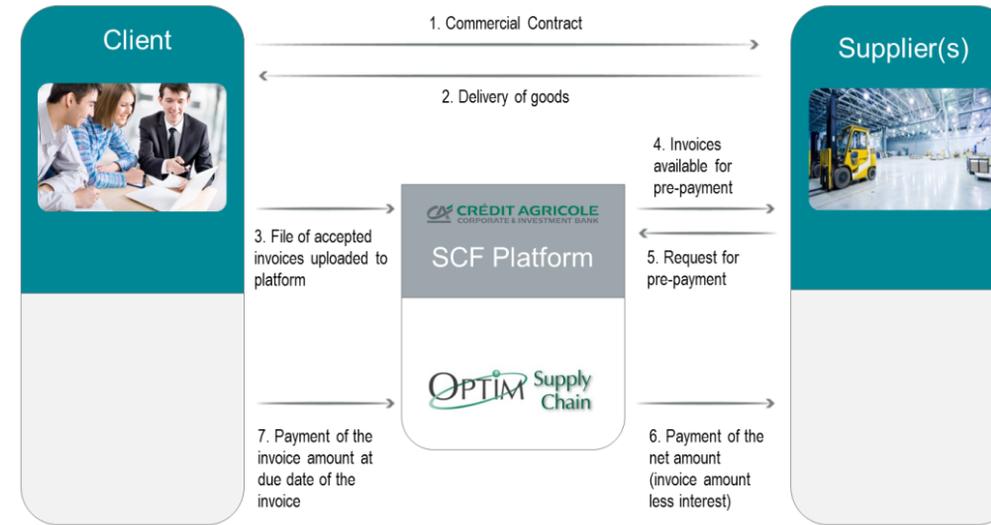
- No change to your existing accounts payable process
- No credit agreement
- Finance costs borne by the suppliers

Corporate Social Responsibility

- Enjoy a better treatment of the suppliers: a key element for your Corporate Social Responsibility
- Pay the suppliers on time
- Increase loyalty across your Supply Chain

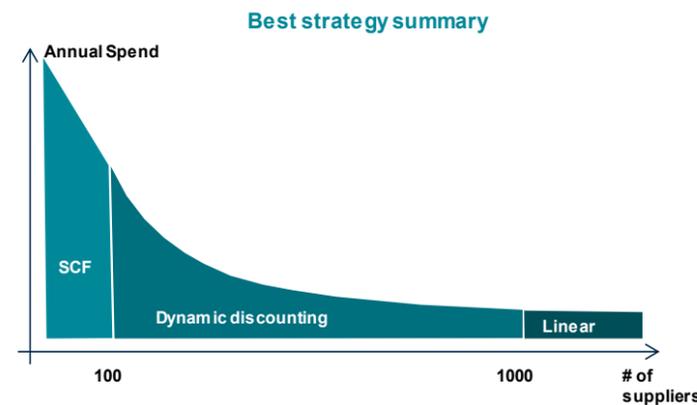
Our solutions

Supply Chain Finance – How does it work?



Dynamic Discounting – An alternative

- This solution is available on the same OPTIM Supply Chain platform
- This Dynamic Discounting OPTIM enables you to use your available cash to reduce your costs through early payment discounts and provides your smaller suppliers with simple access to liquidity



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

Crédit Agricole CIB proximity to clients

- Crédit Agricole CIB is 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 leverages and increases 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 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 Supply Chain Finance 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

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 credit worthiness
- Very competitive financing terms in comparison with other available sources of finance, such as factoring, overdrafts or bank loans

Positive balance sheet impact

- Longer payment terms granted by the suppliers are balanced by a reduced DSO (Days-Sales-Outstanding)
- Off balance sheet treatment - no recourse against suppliers

Working capital benefit

- Acceleration of cash conversion cycle by reducing accounts receivables and shortening Days-Sales-Outstanding

Flexibility and simplicity

- Provide the suppliers 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
- Ability to be paid in 2 simple clicks