

## CONFORMED COPY

### FINAL TERMS

**PROHIBITION OF SALES TO EEA RETAIL INVESTORS** - The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (**EEA**). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, **MiFID II**); or (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended, the **Insurance Distribution Directive**), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in the Regulation (EU) 2017/1129 (as amended, the **Prospectus Regulation**). Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the **PRIIPs Regulation**) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

**PROHIBITION OF SALES TO UK RETAIL INVESTORS** – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (**UK**). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**EUWA**); (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (the **FSMA**) and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the EUWA. Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the **UK PRIIPs Regulation**) for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

**MiFID II product governance / Professional investors and ECPs only target market** – Solely for the purposes of each manufacturer’s product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in MiFID II; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a **distributor**) should take into consideration the manufacturers’ target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers’ target market assessment) and determining appropriate distribution channels.

24 January 2024

**CA Auto Bank S.p.A., acting through its Irish branch**

**Legal entity identifier (LEI): 549300V1VN70Q7PQ7234**

**Issue of €900,000,000 Floating Rate Notes due January 2026  
under the €12,000,000,000**

**Euro Medium Term Note Programme**

**PART A – CONTRACTUAL TERMS**

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Notes set forth in the Base Prospectus dated 9 October 2023 and the supplement to it dated 12 January 2024 which together constitute a base prospectus for the purposes of the Prospectus Regulation (the **Base Prospectus**). This document constitutes the Final Terms of the Notes described herein for the purposes of the Prospectus Regulation and must be read in conjunction with the Base Prospectus in order to obtain all the relevant information. The Base Prospectus has been published on <http://www.ca-autobank.com> and is available for viewing during normal business hours at the registered office of the Principal Paying Agent at Citigroup Centre, 33 Canada Square, Canary Wharf, London E14 5LB.

1. Issuer: CA Auto Bank S.p.A. acting through its Irish branch
2. (a) Series Number: CAAB – 7 01/2024
- (b) Tranche Number: 1
- (c) Date on which the Notes will be consolidated and form a single Series: Not Applicable
3. Specified Currency or Currencies: Euro (€)
4. Aggregate Nominal Amount:
  - (a) Series: €900,000,000
  - (b) Tranche: €900,000,000
5. Issue Price: 100 per cent. of the Aggregate Nominal Amount
6. (a) Specified Denominations: €100,000 and integral multiples of €1,000 in excess thereof up to and including €199,000. No Notes in definitive form will be issued with a denomination above €199,000
- (b) Calculation Amount (in relation to calculation of interest in global form see Condition 4.1): €1,000
7. (a) Issue Date: 26 January 2024
- (b) Interest Commencement Date: Issue Date
8. Maturity Date: Interest Payment Date (as defined below) falling in or nearest to 26 January 2026
9. Interest Basis: 3 month EURIBOR + 0.80 per cent. Floating Rate  
  
(see paragraph 15 below)
10. Redemption/Payment Basis: Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount
11. Change of Interest Basis: Not Applicable

12. Put/Call Options: Change of Control Put  
Clean-Up Call Option
13. (a) Status of the Notes: Senior
- (b) Date Board approval for issuance of Notes obtained: 29 September 2023

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

14. Fixed Rate Note Provisions Not Applicable
15. Floating Rate Note Provisions Applicable
- (a) Specified Period(s)/Specified Interest Payment Dates: Interest will be paid quarterly on 26 January, 26 April, 26 July and 26 October in each year (each an **Interest Payment Date**) up to the Maturity Date, commencing on 26 April 2024 (the **First Interest Payment Date**), subject to adjustment in accordance with the Business Day Convention set out in (b) below
- (b) Business Day Convention: Modified Following Business Day Convention
- (c) Additional Business Centre(s): Not Applicable
- (d) Party responsible for calculating the Rate of Interest and Interest Amount (if not the Agent): Not Applicable
- (e) Screen Rate Determination:
- (i) Reference Rate: 3 month EURIBOR
  - (ii) Term Rate: Not Applicable
  - (iii) Overnight Rate: Not Applicable
    - Index Determination: Not Applicable
    - D: Not Applicable
    - Observation Method: Not Applicable
      - Lag Period: Not Applicable
      - Observation Shift Period: Not Applicable
  - (iv) Interest Date(s) Determination: The second day on which T2 is open prior to the start of each Interest Period

	(v) Relevant Screen Page:	Reuters EURIBOR01
(f)	Linear Interpolation:	Not Applicable
(g)	Margin(s):	+0.80 per cent. <i>per annum</i>
(h)	Minimum Rate of Interest:	0 per cent. <i>per annum</i>
(i)	Maximum Rate of Interest:	Not Applicable
(j)	Day Count Fraction:	Actual/360
16.	Zero Coupon Note Provisions	Not Applicable

#### **PROVISIONS RELATING TO REDEMPTION**

17.	Notice periods for Condition 6.2:	Maximum period: 90 days Minimum period: 5 days
18.	Issuer Call:	Not Applicable
19.	Investor Put:	Not Applicable
20.	Change of Control Put:	Applicable
	(a) Optional Redemption Date(s):	The Business Day which is 7 days after the expiration of the Notice Period (as defined in the Conditions)
	(b) Optional Redemption Amount:	€1,000 per Calculation Amount
21.	Clean-Up Call Option	Applicable
	(a) Clean-Up Call Percentage:	75 per cent.
	(b) Clean-Up Redemption Amount:	€1,000 per Calculation Amount
22.	Final Redemption Amount:	€1,000 per Calculation Amount
23.	Early Redemption Amount payable on redemption for taxation reasons or on event of default:	€1,000 per Calculation Amount

#### **GENERAL PROVISIONS APPLICABLE TO THE NOTES**

24.	Form of Notes:	
	(a) Form:	Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes upon an Exchange Event
	(b) New Global Note:	Yes
25.	Additional Financial Centre(s):	Not Applicable

26. Talons for future Coupons to be attached to No  
Definitive Notes:

**THIRD PARTY INFORMATION**

The rating definitions provided in Part B, Item 2 of these Final Terms have been extracted from the websites of Fitch and Moody's, each as defined below. The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware and is able to ascertain from information published by Fitch and Moody's (each as applicable), no facts have been omitted which would render the reproduced information inaccurate or misleading.

*Signed on behalf of CA Auto Bank S.p.A., acting  
through its Irish branch*

By: **GIOVANNI GILI**  
*Duly authorised*

## PART B – OTHER INFORMATION

### 1. LISTING AND ADMISSION TO TRADING

- (i) Listing and Admission to trading Application has been made to Euronext Dublin for the Notes to be admitted to the Official List and Trading on the regulated market of Euronext Dublin with effect from the Issue Date
- (ii) Estimate and total expenses related to admission to trading: €1,050

### 2. RATINGS

Ratings: The Notes to be issued are expected to be rated:

Baa1 by Moody's France SAS (**Moody's**),

Obligations rated "Baa" are judged to be medium-grade and subject to moderate credit risk and as such may possess certain speculative characteristics. The modifier 1 indicates that the obligation ranks in the higher end of its generic rating category.

(Source: <https://ratings.moodys.com/api/rmc-documents/53954> )

A- by Fitch Ratings Ireland Limited Sede Secondaria Italiana (**Fitch**)

Obligations rated "A" denote expectations of low default risk. The capacity for payment of financial commitments is considered strong. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings. The modifier "-" appended to the rating denotes relative status within major rating categories.

(Source: <https://www.fitchratings.com/products/rating-definitions>)

Each of Moody's and Fitch is established in the European Union and is registered under Regulation (EC) No. 1060/2009 (as amended) (the **CRA Regulation**).

### 3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Managers, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Managers and their affiliates (including parent companies) have engaged, and may in the future engage, in lending, advisory, corporate finance, investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and their affiliates in the ordinary course of business.

#### **4. REASONS FOR THE OFFER – USE OF PROCEEDS AND ESTIMATED NET PROCEEDS**

- (i) Use of Proceeds: See “Use of Proceeds” in the Base Prospectus
- (ii) Estimated net proceeds: €898,200,000

#### **5. YIELD**

- Indication of yield: Not Applicable

#### **6. OPERATIONAL INFORMATION**

- (i) ISIN: XS2752874821
- (ii) Common Code: 275287482
- (iii) CFI: DTVUFB, as updated, as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
- (iv) FISN: CA AUTO BANK S./VAREMTN 20260100, as updated, as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
- (v) Any clearing system(s) other than Euroclear and Clearstream Luxembourg and the relevant identification number(s): Not Applicable
- (vi) Delivery: Delivery against payment
- (vii) Names and addresses of additional Paying Agent(s) (if any): Not Applicable
- (viii) Deemed delivery of clearing system notices for the purposes of Condition 13: Any notice delivered to Noteholders through the clearing systems will be deemed to have been given on the second business day after the day on which it was given to Euroclear and Clearstream, Luxembourg
- (ix) Intended to be held in a manner which would allow Eurosystem eligibility: Yes. Note that the designation “yes” simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra- day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met

#### **7. DISTRIBUTION**

- (i) Method of distribution: Syndicated
- (ii) If syndicated, names of Managers: Lead Manager and Sole Bookrunner:  
 Crédit Agricole Corporate and Investment Bank  
 Joint Lead Managers:  
 Banco Bilbao Vizcaya Argentaria, S.A.  
 BofA Securities Europe SA  
 ING Bank N.V.  
 Intesa Sanpaolo S.p.A.  
 Mizuho Securities Europe GmbH  
 SMBC Bank EU AG  
 UniCredit Bank GmbH
- (iii) Stabilisation Manager(s) (if any): Not Applicable
- (iv) If non-syndicated, name of relevant Dealer: Not Applicable
- (v) U.S. Selling Restrictions: Reg. S Compliance Category 2; TEFRA D
- (vi) Prohibition of Sales to EEA Retail Investors: Applicable
- (vii) Prohibition of Sales to UK Retail Investors: Applicable
- (viii) Singapore Sales to Institutional Investors and Accredited Investors only: Applicable
- (ix) Prohibition of Sales to Belgian Consumers: Applicable
- (x) EU Benchmarks Regulation: Applicable: Amounts payable under the Notes are calculated by reference to EURIBOR which is provided by the European Money Markets Institute
- (xi) EU Benchmarks Regulation: Article 29(2) statement on benchmarks: As at the date of these Final Terms, the European Money Markets Institute is included in the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority (**ESMA**) pursuant to Article 36 of the Benchmarks Regulation (Regulation (EU) 2016/1011)