

SFIL GROUP GREEN BOND REPORTING

EUR 500 m SFIL GREEN BOND
2021/2031

DECEMBER 2022

SFIL



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AGENDA

1. Green Bond Program

Eligible project categories, partnership with La Banque Postale, framework, outstanding Green Bonds, transaction summary

2. Allocation Reporting

EUR 500 m SFIL Green Bond 2031, regional distribution, green finance for small projects, distribution by category

3. Impact Reporting

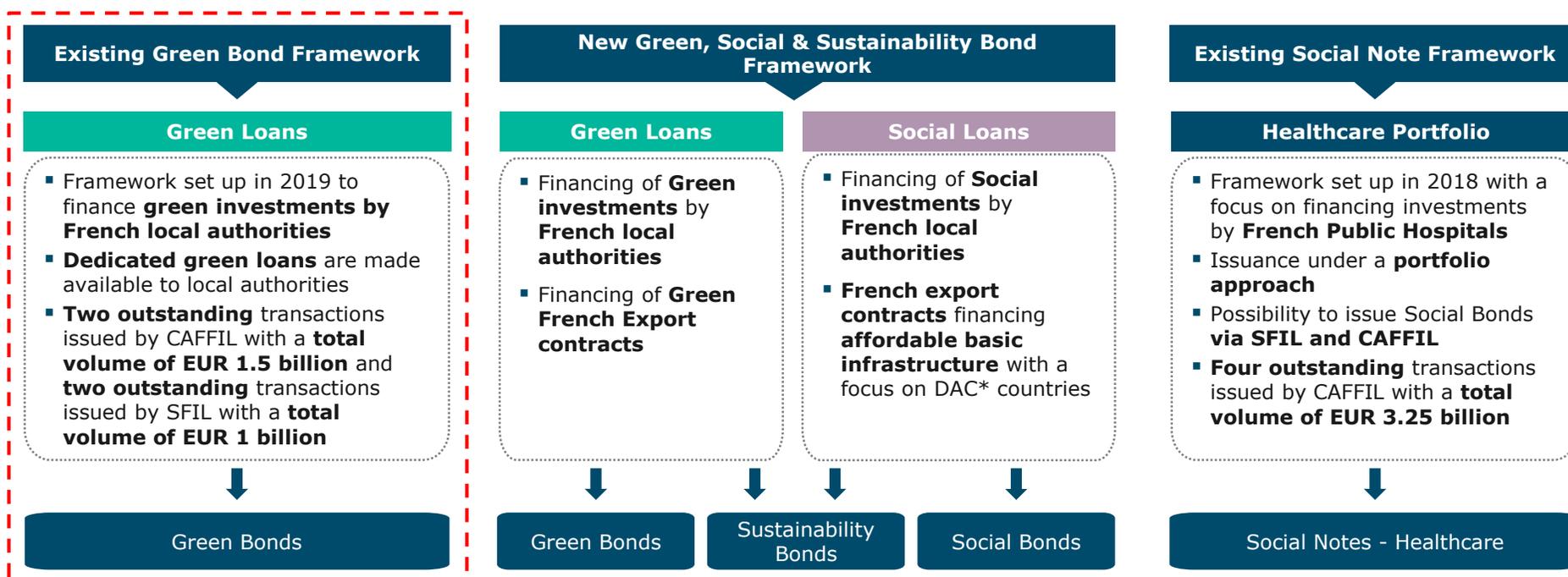
Calculation methodology, key impact figures, territorial mobility & soft urban transport, sustainable water & sanitation and climate change adaptation, energy efficiency of building construction & urban development, waste management & valuation, renewable energy

4. Appendix



SUSTAINABLE BOND ISSUANCE PROGRAM

EXISTING FRAMEWORKS AND NEW GREEN, SOCIAL AND SUSTAINABILITY BOND FRAMEWORK



SFIL Group has set up a new Green, Social & Sustainability Bond Framework that will be used for new Green Bond issuance.

This reporting refers to the existing Green Bond Framework. This framework will continue to apply to existing Green Bonds, issued prior the publication of the new Green, Social & Sustainability Bond Framework (prior to 2022).

In addition, SFIL Group will continue financing investments by French public hospitals under the existing Social Note Framework.

*Development Assistance Committee – all countries eligible to receive official development assistance (ODA)

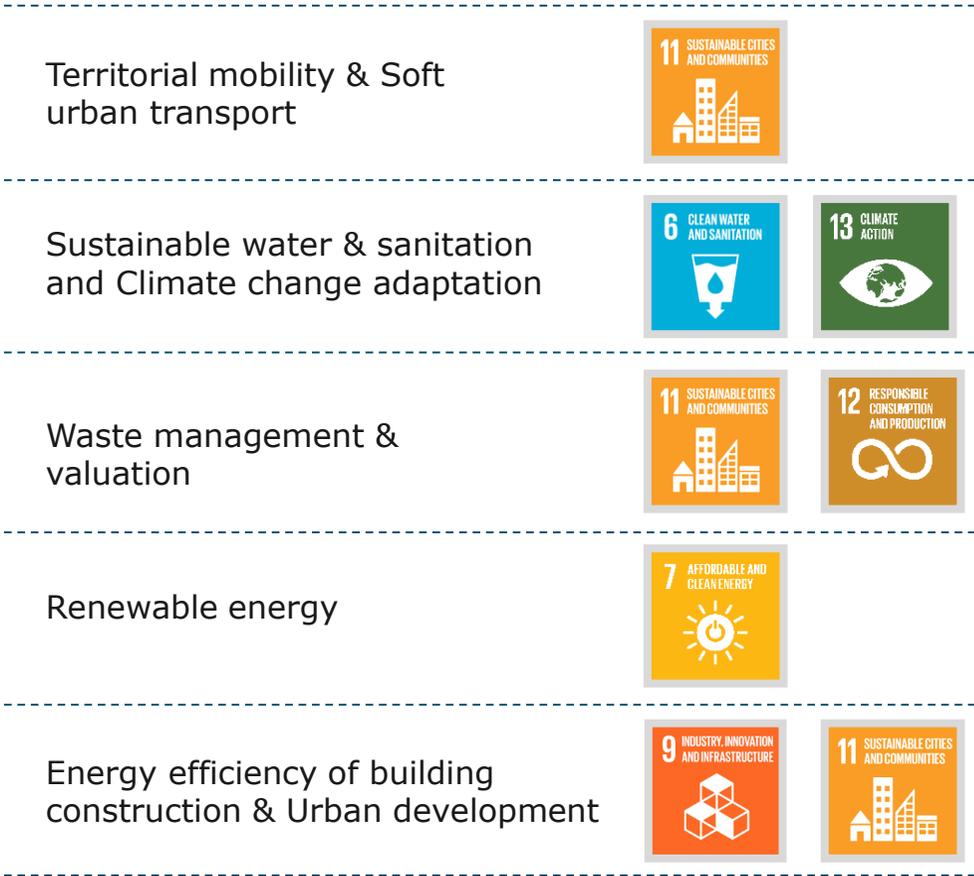
GREEN BOND PROGRAM

ELIGIBLE PROJECT CATEGORIES

The green bond framework has been set up to finance green investments by French local authorities.

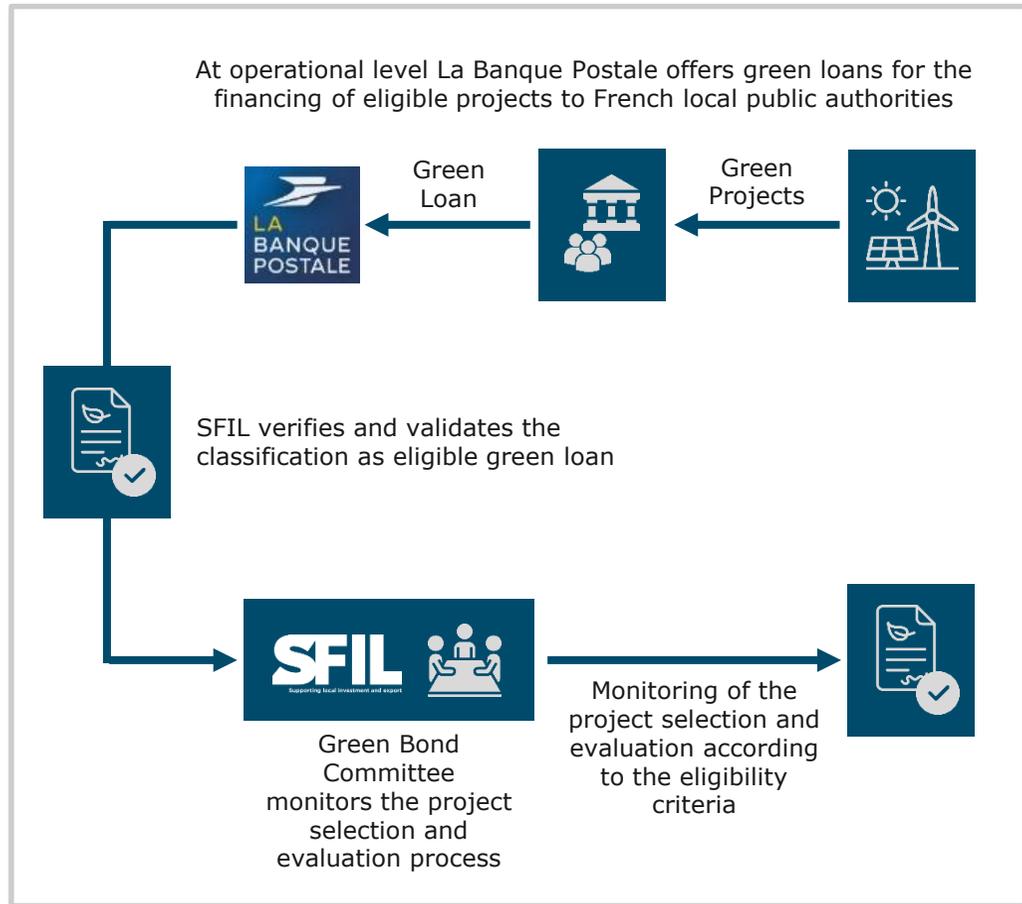
The eligible project categories have been defined to include key areas for green investments by local authorities.

Local authorities play a key role for the transition to a sustainable future - overall, local authorities in France account for more than 80% of all public investments in the area of environmental protection (Eurostat 2020 figures).



GREEN BOND PROGRAM

PARTNERSHIP WITH LA BANQUE POSTALE



Green loans are provided in partnership with La Banque Postale and are proposed to finance eligible green investments by local authorities.

The eligibility of these green loans under the Green Bond Framework is systematically verified by SFIL Group.

Reporting and asset selection are validated by the SFIL Group Green Bond Committee.

In addition, the Green Bond Committee is responsible for revisions to the asset selection process and any revisions to the framework.

GREEN BOND PROGRAM FRAMEWORK

Use of proceeds

Green bond proceeds will be used to finance and/or refinance Eligible Green Loans which belong to the Eligible Green Loan Categories.

Process for Project Evaluation and Selection

At operational level, La Banque Postale offers green loans for the financing of eligible projects to French local public authorities. SFIL **verifies and validates the classification as eligible green loan**, the Green Bond committee monitors the project selection and evaluation process according to the eligibility criteria.

Management of proceeds

Internal systems track the use of proceeds of the green bonds and monitor the Eligible Green Loans. Green Bonds are managed under a **transaction by transaction approach**, ensuring each transaction is allocated to a dedicated set of "Eligible Green Loans".

Reporting

Allocation reporting will be available within one year from the date of issuance and annually thereafter until full allocation. In addition, SFIL will report on **environmental impact indicators**.

"Sustainalytics is of the opinion that the SFIL Group Green Bond Framework is credible and impactful and aligns with the four core components of the Green Bond Principles 2018 and Green Loan Principles 2018".



GREEN BOND PROGRAM

OUTSTANDING GREEN BONDS

		ISIN	Maturity date	Value date	Volume	Allocation & Impact Report	Applicable Framework
	3.125% CAFFIL Green Bond 2022/2027	FR001400DXR9	16.11.2027	25.11.2022	EUR 750 m	Reporting to be Published in 2023	SFIL Group Green, Social and Sustainability Bond Framework 10.2022
	0.25% SFIL Green Bond 2021/2031	FR0014006V25	01.12.2031	01.12.2021	EUR 500 m	Details on allocation and impact are provided in this document	SFIL Group Green Bond Framework 11.2020
	0% SFIL Green Bond 2020/2028	FR0014000MX1	23.11.2028	13.11.2020	EUR 500 m	Fully allocated in 2021 with Reporting available on the SFIL Group website	SFIL Group Green Bond Framework 11.2020
	0.1% CAFFIL Green Bond 2019/2029	FR0013459757	13.11.2029	13.11.2019	EUR 750 m	Fully allocated in 2020 with Reporting available on the SFIL Group website	SFIL Group Green Bond Framework 10.2019

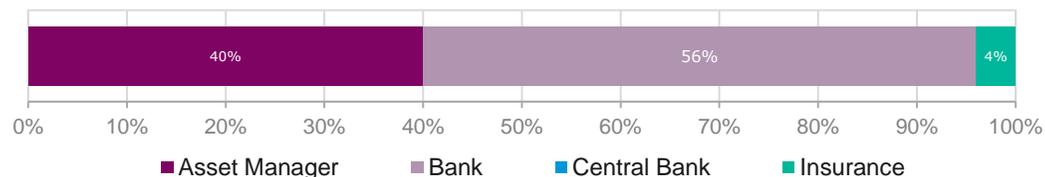
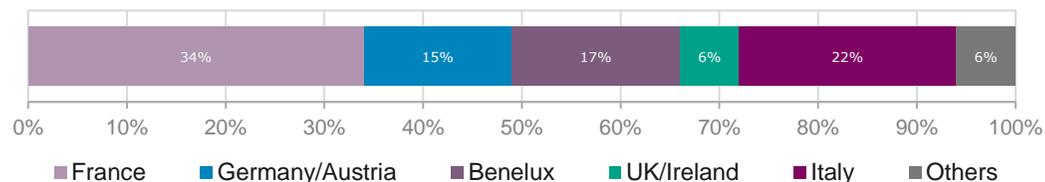
Green loans are allocated on a transaction by transaction basis.

This document provides details concerning the **allocation and impact of the EUR 500 m Green Bond issued by SFIL in November 2021.**

EUR 500 M SFIL 2021/2031

TRANSACTION SUMMARY

Issuer	SFIL
Volume	EUR 500 m
Coupon	0.25%
Trade date	23/11/2021
Value date	01/12/2021
Maturity date	01/12/2031
Reoffer Spread	MS + 11 BP
	OAT + 19 BP



- 3rd SFIL Green bond issuance
- 6th ESG bond transaction of the group
- 1st 10-year maturity transaction
- 1st 10-year issue extending SFIL's benchmark curve
- Favorable receptions in terms of order volume and pricing despite market context marked by the pandemic rebound and the macroeconomic context
- Order book of EUR 750 m with an oversubscription rate of x1.5
- 40 different orders, including 7 new investors for SFIL

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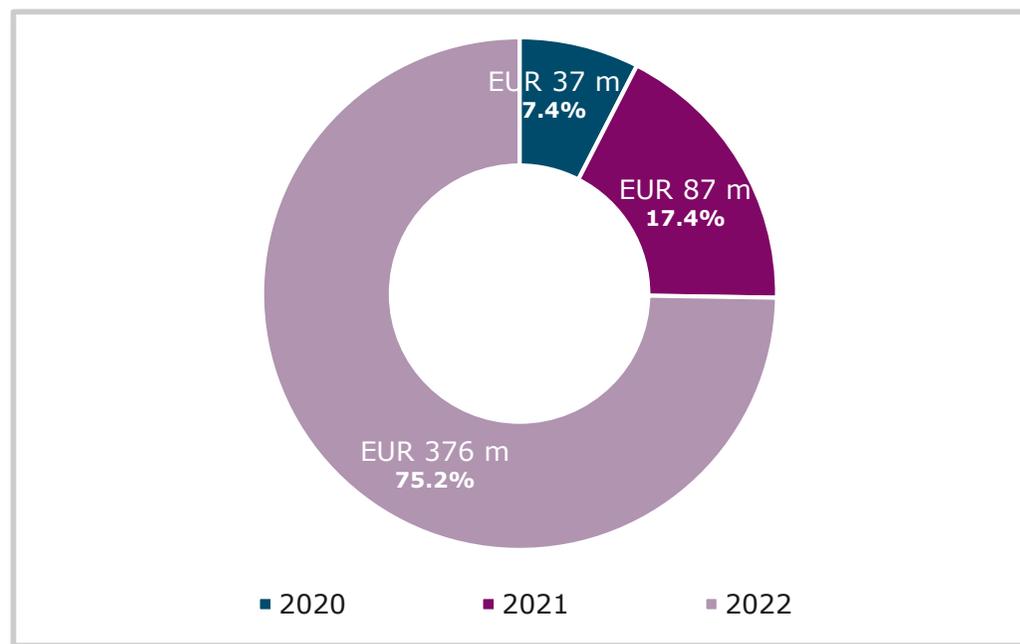
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ALLOCATION REPORTING

EUR 500 M SFIL GREEN BOND 2021/2031

Green bond allocation by year of transfer of the loan - total allocated amount EUR 500 m



For loans acquired prior to issuance, the allocation is based on the outstanding amount of the loans on the issue date of the Green Bond. For loans acquired after issuance of the Green Bond, the allocation is based on the total loan amount acquired from La Banque Postale.

In total, 178 green loans with a total volume of EUR 500 m have been allocated to the EUR 500 m SFIL Green Bond 2021/2031.

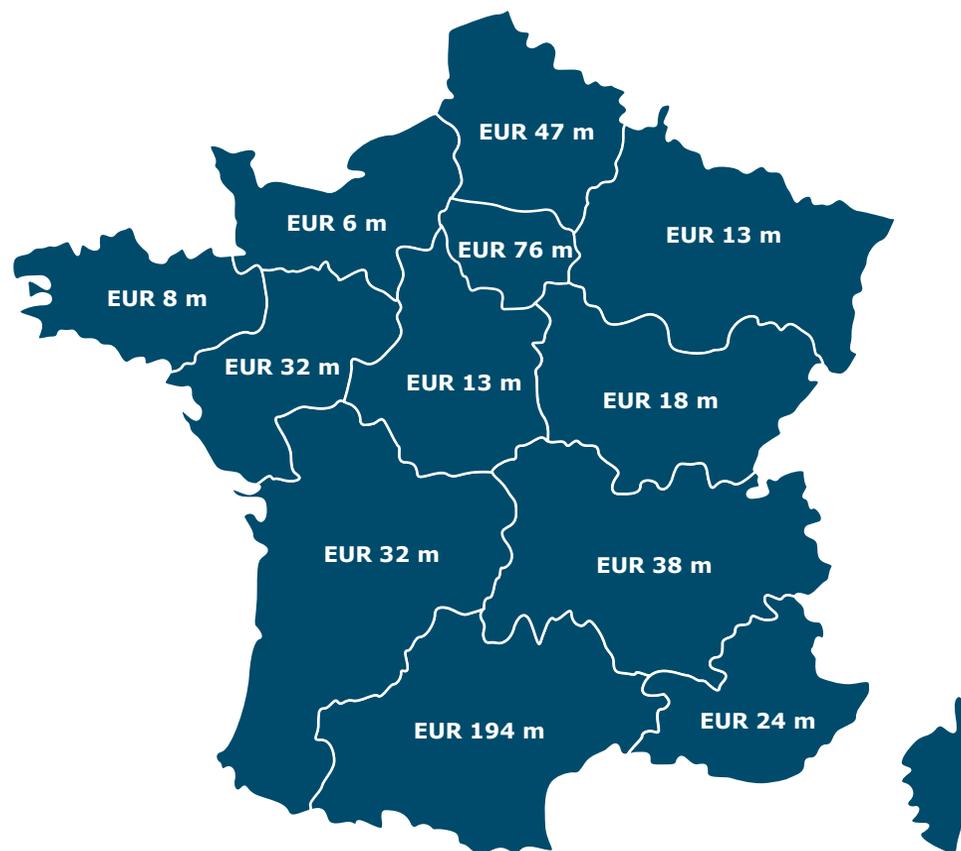
The great majority of loans, 113 loans with a total volume of EUR 376 m, have been acquired by SFIL Group from La Banque Postale in 2022. 64 loans with a volume of EUR 87 m were acquired in 2021, with only one loan with a volume of EUR 37 m dating back to 2020.

The majority of the green loans allocated to the green bond issue have been transferred to CAFFIL since 2021, i.e. 93% of the total amount.

This allocation has been independently verified by KPMG. The assessment is reproduced in the appendix of this reporting.

ALLOCATION REPORTING

REGIONAL DISTRIBUTION



The loans have been used to finance green investments throughout France, resulting in the development of green projects.

More than half of the loans – 113 out of 178 loans – were granted to associations of municipalities ('Etablissements Publics de Cooperation Intercommunale – EPCI'), which play a key role in the ecological transition given their responsibilities in managing projects that structure the development of territories.

In addition, 2 loans have financed green investments by counties ('Départements') and 22 loans have financed investments by municipalities with more than 20 000 inhabitants. Most of these investments were dedicated to energy efficiency projects, one of the key themes of the transition to a low-carbon economy.

ALLOCATION REPORTING

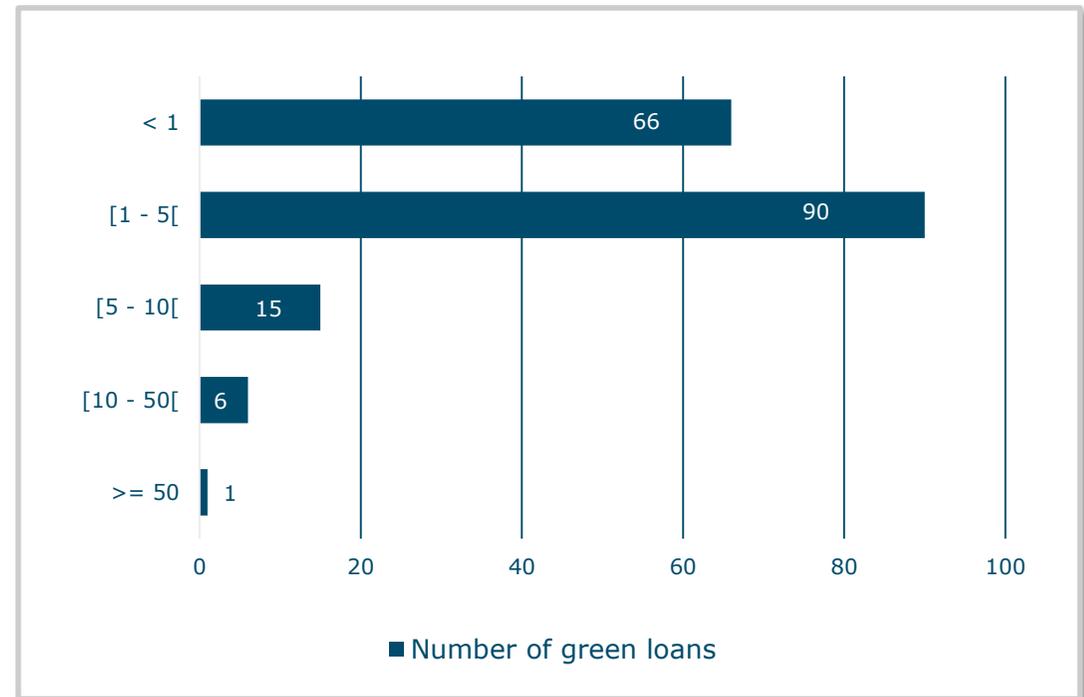
GREEN FINANCE FOR SMALL PROJECTS

One of the objectives of the green loan program by La Banque Postale and SFIL is to provide smaller local authorities with an access to green financing. Indeed, by lowering the minimum amount of green loans to EUR 300 K from EUR 400 K, SFIL and La Banque Postale aim to further democratize access to green financing for French local authorities, which are key contributors to the ecological transformation of territories.

A total of 20 loans were granted to small municipalities with less than 5 000 inhabitants to finance investments in energy efficiency and water management projects.

In total, 88% of the allocated loans had a volume below EUR 5 m, and 38% of the loans had a volume below EUR 1 m.

Number of Loans by volume EUR m*

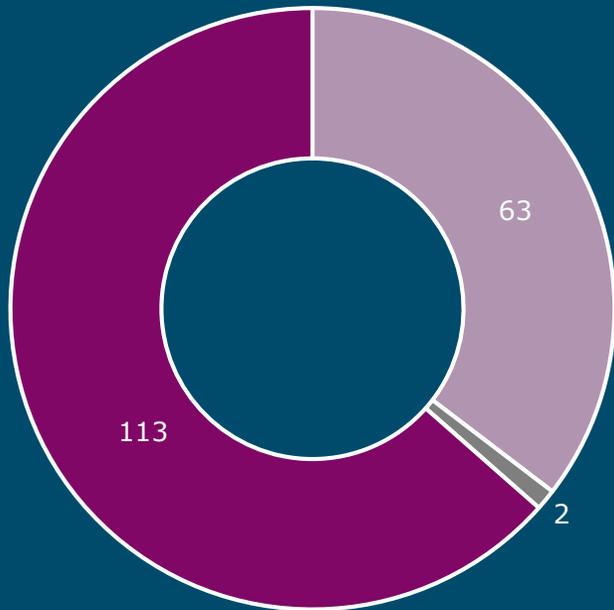


* Data refers to the initial amounts of the loans, not to the outstanding amount at the moment of allocation.

ALLOCATION REPORTING

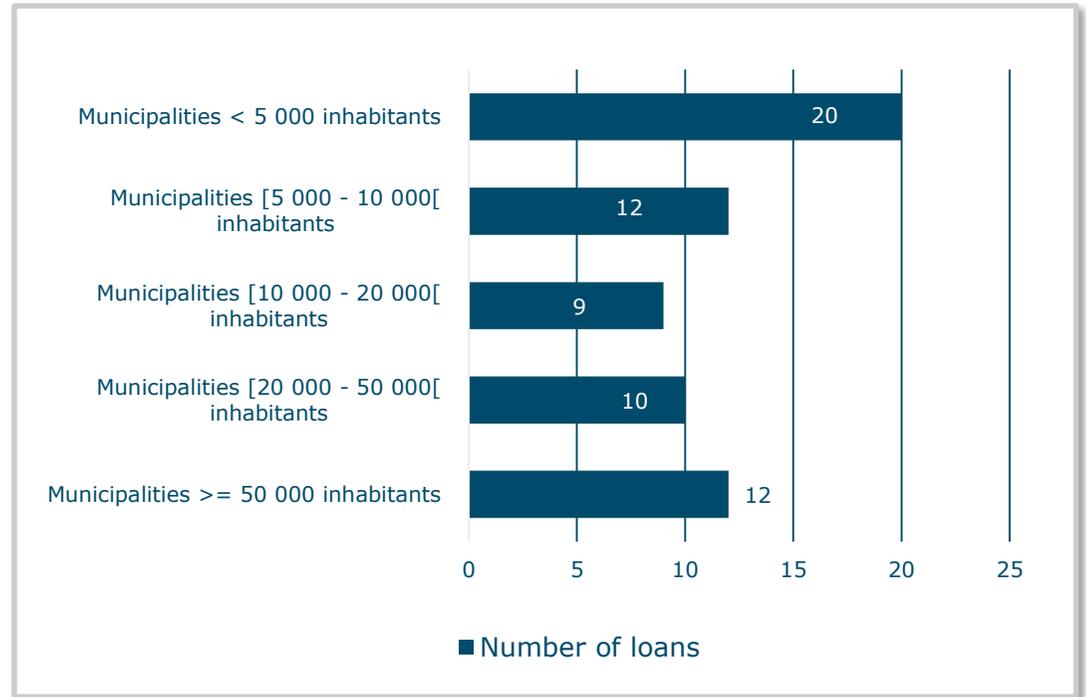
GREEN FINANCE FOR SMALL PROJECTS

Distribution of loans by borrower type (by number of loans)



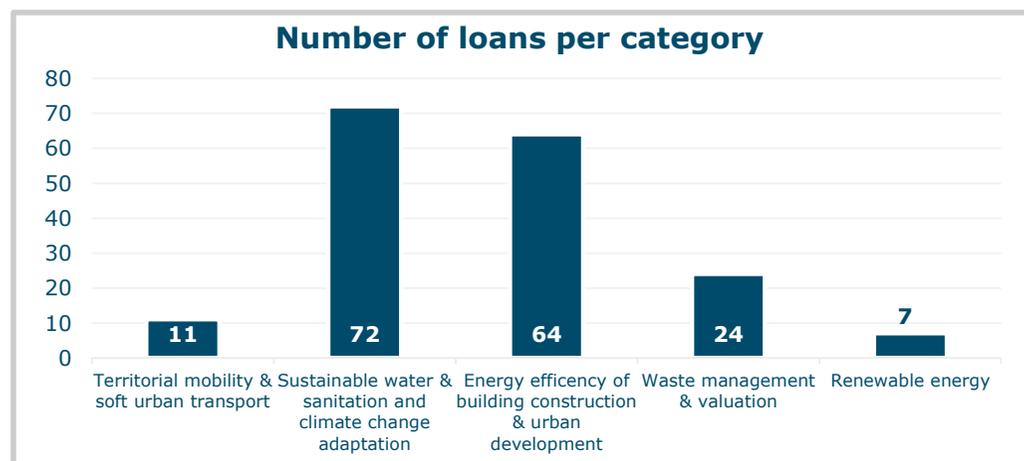
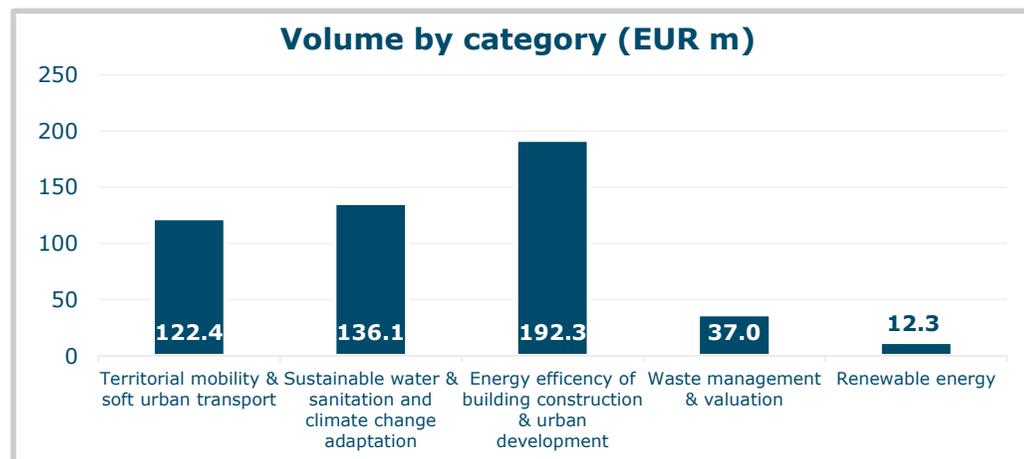
- Municipalities
- Counties ('Départements')
- Associations of municipalities

Distribution of the number of contracts by municipality type



ALLOCATION REPORTING

DISTRIBUTION BY CATEGORY



Energy efficiency building construction & urban development and sustainable water & sanitation are the key investment areas for this Green Bond transaction. These investments cover all French regions because they address universal needs rather than geographic or demographic characteristics.

Another investment field, mainly present in metropolitan areas, is territorial mobility and soft urban transport. These investments, which often relate to relatively large projects, account for 11 loans in this operation, representing a total of 25% of the total allocation by volume.

Waste management & valuation and renewable energies are the two other key areas of local government green investments.

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IMPACT REPORTING

CALCULATION METHODOLOGY

The environmental impact has been calculated on the basis of the **share of the investment financed by SFIL** (the share of the amount disbursed at the end of the period under review in relation to the total investment cost of the project).

The methodology includes:

- indicators to be **collected from borrowers**
- A **calculation model** for emissions based on collected indicators
- A calculation model for emissions under a **base scenario**

The **difference** between the two calculations provides the **avoided CO₂ emissions** (quantitative indicator). This approach is applied to:

- Renewable energy
- Soft mobility and urban transport
- Energy efficiency and construction

Qualitative indicators have been defined for **each category**.

"SFIL has worked together with Carbon 4, one of the leading impact consulting companies, to establish a methodology to measure the environmental impact of the investments that have been financed."



IMPACT REPORTING

CO₂ EMISSIONS AVOIDED AND OTHER KEY IMPACT FIGURES

Total of CO₂
emissions avoided
p.a.
50 382 tons



Territorial mobility & soft
urban transport
**3 973 tons of CO₂
emissions avoided p.a.**



Energy efficiency of construction
& urban development
**1 718 tons of CO₂ emissions
avoided p.a.**



Renewable energy
**44 691 tons of CO₂
emissions avoided p.a.**



**1 815 653 tons of
household waste**
managed per year by
the entities financed
via this transaction



Entities **servicing
more than 7 m
people** benefit from
loans under this
transaction



Entities with a total
**water and
sewerage
network of 53 789
km** of have been
financed

IMPACT REPORTING

TERRITORIAL MOBILITY & SOFT URBAN TRANSPORT

French local authorities and their associations are responsible for organizing mobility within their territories and developing public or individual transportation solutions. By deploying less polluting solutions, they help **preserve air quality** and **reduce the atmospheric footprint** of mobility.

The framework has been set up to finance investments in both **clean individual and clean mass transportation**.

Eligible **individual transportation** investments include electric and conventional bicycles and **related infrastructure** such as charging stations. In addition, the framework allows the financing of schemes for **public access to bicycles and electric cars, and bicycle lanes**.

Eligible investments in **mass transportation** include **clean public transportation infrastructure**, for example **subway stations and rails, tramway lines, and electric vehicles** (trains, wagons, buses). The framework also allows to **finance the maintenance and refurbishment of infrastructure** and investments to support public transit infrastructures.



IMPACT REPORTING

TERRITORIAL MOBILITY & SOFT URBAN TRANSPORT

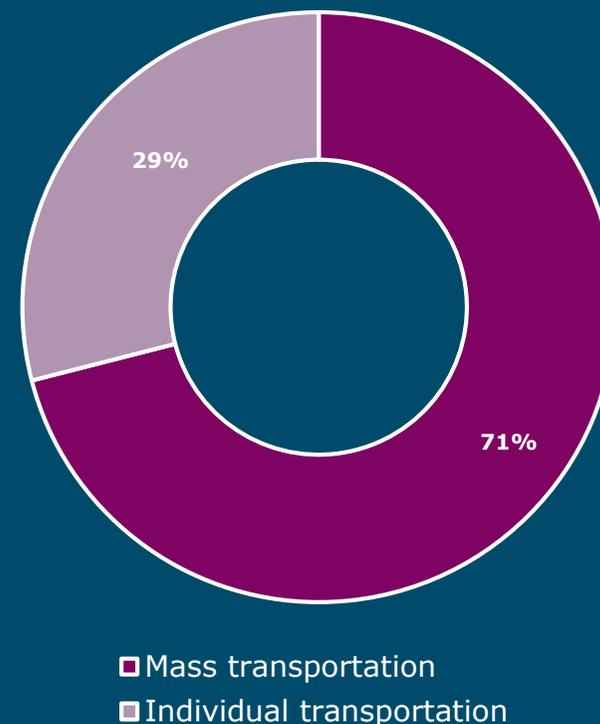
	Number of loans	Financing provided by SFIL	Volume allocated
Line creation or extension	1	50 000 000	49 500 000
Improvement or renewal of rolling stock	2	25 600 000	25 325 000
Installation and maintenance center	2	12 100 000	12 100 000
Bicycle lanes	6	35 600 000	35 492 000

The financing provided by SFIL contributed to the **creation, extension or modernization of 86 km of light rail transport networks** transporting an estimated **161 m passengers per year**, and to the creation of **309 km of bicycle lanes**.

Financings provided by SFIL for **mass transportation** will allow to avoid CO₂ emissions estimated at **3 970 t per year**, equivalent to **53 t of CO₂ per EUR m of financing**.

Financing provided for **individual transportation** will allow to avoid CO₂ emissions estimated at **4 t per year**, equivalent to **0.1 t of CO₂ per EUR m of financing**.

Distribution of the loans / Project category (in EUR volume)





IMPACT REPORTING

TERRITORIAL MOBILITY & SOFT URBAN TRANSPORT

Case Study: Cycling facilities of the metropolitan bicycle plan

The European Metropolis of Lille located in the Hauts de France region has launched a multi-year EUR 100 m action plan (2020-2026) to develop active mobility in its territory. It includes a network of bicycle lanes throughout the metropolitan area and the removal of difficult crossing points.

The future network will be structured into 2 main types of routes, with different functions:

- **A network connecting the municipalities of the metropolitan area** to each other and allowing easy access to train stations, city centers, universities and major metropolitan facilities;
- A network dedicated to the rural municipalities of the metropolis, organized into "node points" (a system of signposted cycle routes).

In the future, the objective of this vast plan is **to multiply by 4 the bicycle's share** of travel modes, compared to the current 1.5%.

Characteristics of the service financed:

- **Total length of bicycles lanes installed:** 20 km
- **CO₂ emissions avoided per year:** 0.24 t of CO₂
- **Share of SFIL/LBP financing in the project:** 100%

IMPACT REPORTING

TERRITORIAL MOBILITY & SOFT URBAN TRANSPORT

Case Study: Creation of a 3rd subway line

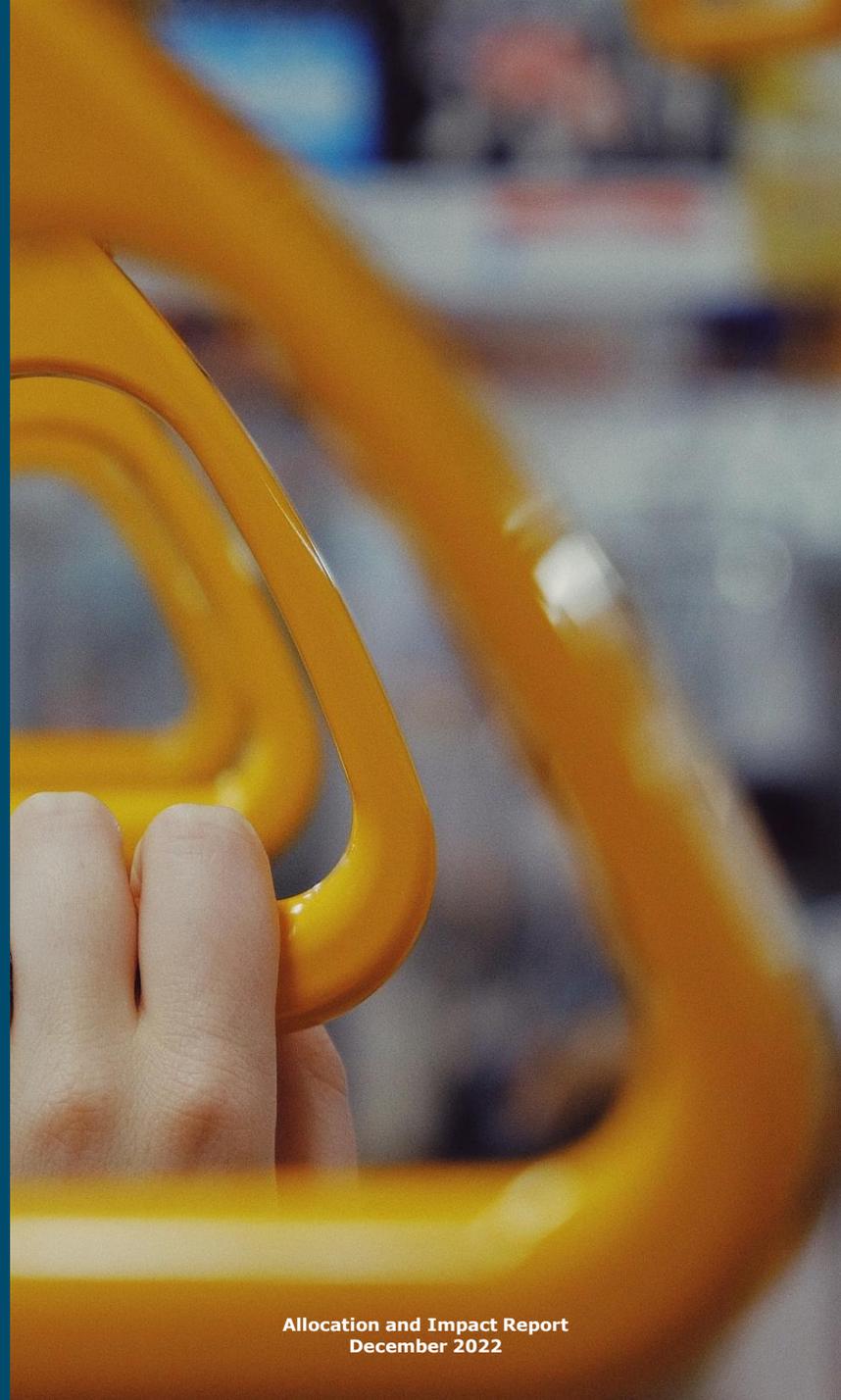
The 'Syndicat Mixte des Transports en Commun de l'Agglomération Toulousaine' is situated in the Occitanie Region and is composed of 108 municipalities, including the Toulouse metropolitan area. This transport union has initiated a project to extend the territorial coverage of its subway network by building a third line that will :

- Link the region's major employment and innovation hubs in the aeronautics and aerospace fields (230 000 jobs served per day);
- Offer a leading multimodal transportation solution thanks to connections with 5 railway stations and connections with the other public transport lines in the network;
- Meet the demographic growth challenges of certain neighborhoods with high development potential;
- Improving air quality thanks to the expected modal shift.

EUR 2.7 billion are invested in this project whose route will directly serve more than 100 000 inhabitants.

Characteristics of the service financed:

- **Total length of the subway line:** 27 km
- **Average number of passengers on the line per year:** 38.7 m
- **CO₂ emissions avoided per year:** 297 t of CO₂
- **Share of SFIL/LBP financing in the project:** 2%



IMPACT REPORTING

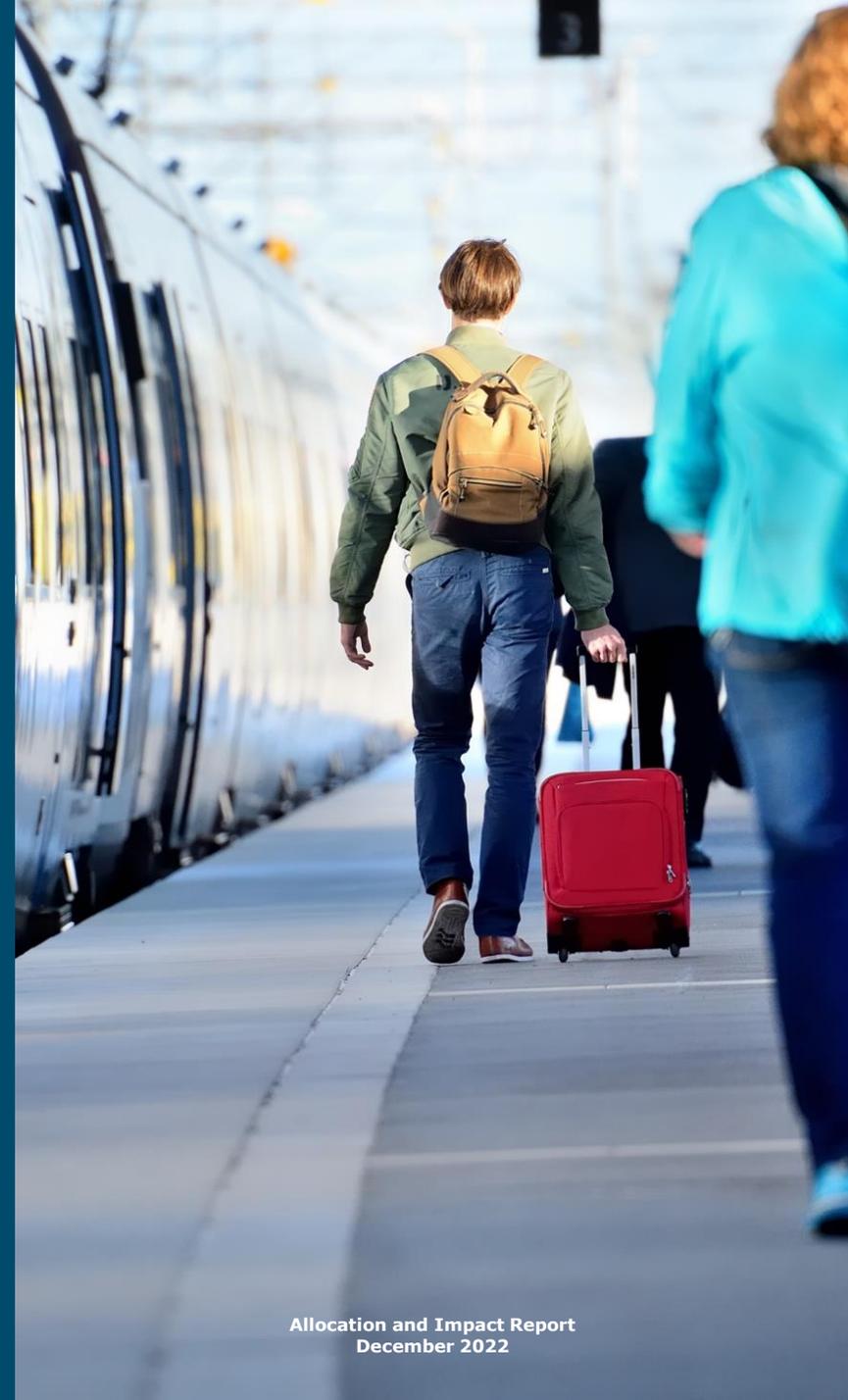
TERRITORIAL MOBILITY & SOFT URBAN TRANSPORT

Case Study: Development of a multimodal exchange center

The 'Communauté d'Agglomération Terres de Montaigu' located in the Pays de la Loire Region includes 10 municipalities on a territory of 50 000 inhabitants. It has invested nearly EUR 12 m in the development of a multimodal interchange hub at the Montaigu-Vendée train station (the third largest station in the Département de la Vendée). The objectives of this operation are to:

- Make the station accessible to people with reduced mobility;
- Facilitate and secure access by all transportation modes: on foot, by bicycle, by car or by public transportation;
- Provide greater comfort for passengers, thanks in particular to the creation of an underground passage under the tracks, the installation of new passenger shelters and the extension of the platforms.

This investment will help improve access to rail transport for the 300 000 passengers who pass through the station each year. SFIL/LBP contributed 36% of the financing for this project.





IMPACT REPORTING

SUSTAINABLE WATER & SANITATION AND CLIMATE CHANGE ADAPTATION

French local authorities and their associations play a strategic role in the **management of water resources**. They contribute to the management of the "small water cycle" in **urban areas** and the "large water cycle" in **natural areas**.

The framework has been set up to finance specific **projects supporting water quality, efficiency and conservation** including water supply networks and infrastructure, water treatment infrastructure and plants, transport and cleaning of wastewater, sanitation and dredging of waterbeds, reduction in water losses in water transfer. Projects may also aim to improve coastal resilience against climate change effects (flood protection and flood defenses).

The framework also allows for the **financing of investments by French Water Authorities**. These agencies are 100% dedicated to water resources and infrastructures management with key sustainability objectives. Responsibilities include the fight against diffuse pollution, restoration of aquatic environments, **management of water resources in the face of climate change** and the **preservation of coastal areas**.

IMPACT REPORTING

SUSTAINABLE WATER & SANITATION AND CLIMATE CHANGE ADAPTATION

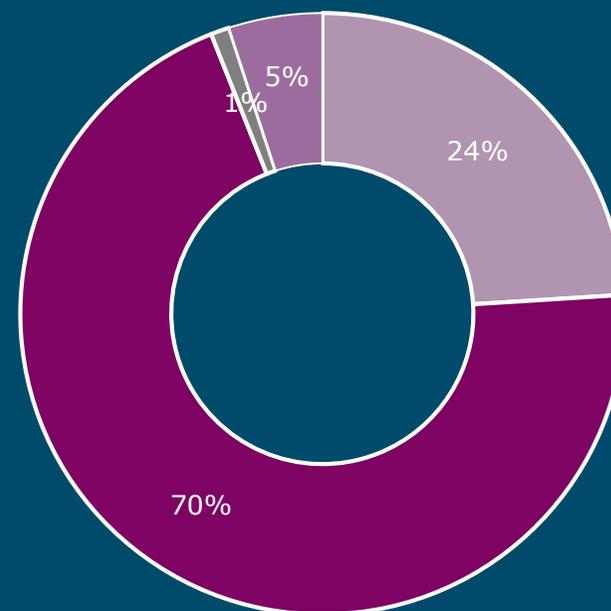
	Number of loans	Financing provided by SFIL	Volume allocated
Public drinking water supply	29	33 144 951	33 084 121
Water treatment service	38	95 185 839	94 792 954
Rainwater management	1	1 000 000	984 048
GEMAPI*	4	7 399 000	7 269 356

Investments linked to **public drinking water supply** focus to a large extent on the **renewal of the water supply network**. The financing provided by SFIL contributed to the renovation or addition of 164 km of water supply networks. This Green Bond provided financing to entities serving a **population of 1.6 m inhabitants**, producing 119 million m³ of drinking water per year, and managing a water network of **38 389 km**.

Financing provided to water treatment services primarily concern **network infrastructure and investments in water treatment plants**. In total a population of **2.7 m inhabitants** is benefitting from the financings provided by SFIL. A total of **197 km of water network capacity** has been added or modernized and the treatment capacity of the wastewater treatment plants corresponds to **41 019 tons of dry matter extracted per year**. Additional projects financed in this category concern areas including rainwater management, the protection of aquatic ecosystems, etc.

* Sustainable management of water resources and prevention of flood damage 25

Distribution of loans by Project category (EUR volume)



- Public drinking water supply
- Water treatment service
- Rainwater management
- GEMAPI*

IMPACT REPORTING

SUSTAINABLE WATER & SANITATION AND CLIMATE CHANGE ADAPTATION

Case Study: Construction of a drinking water treatment plant

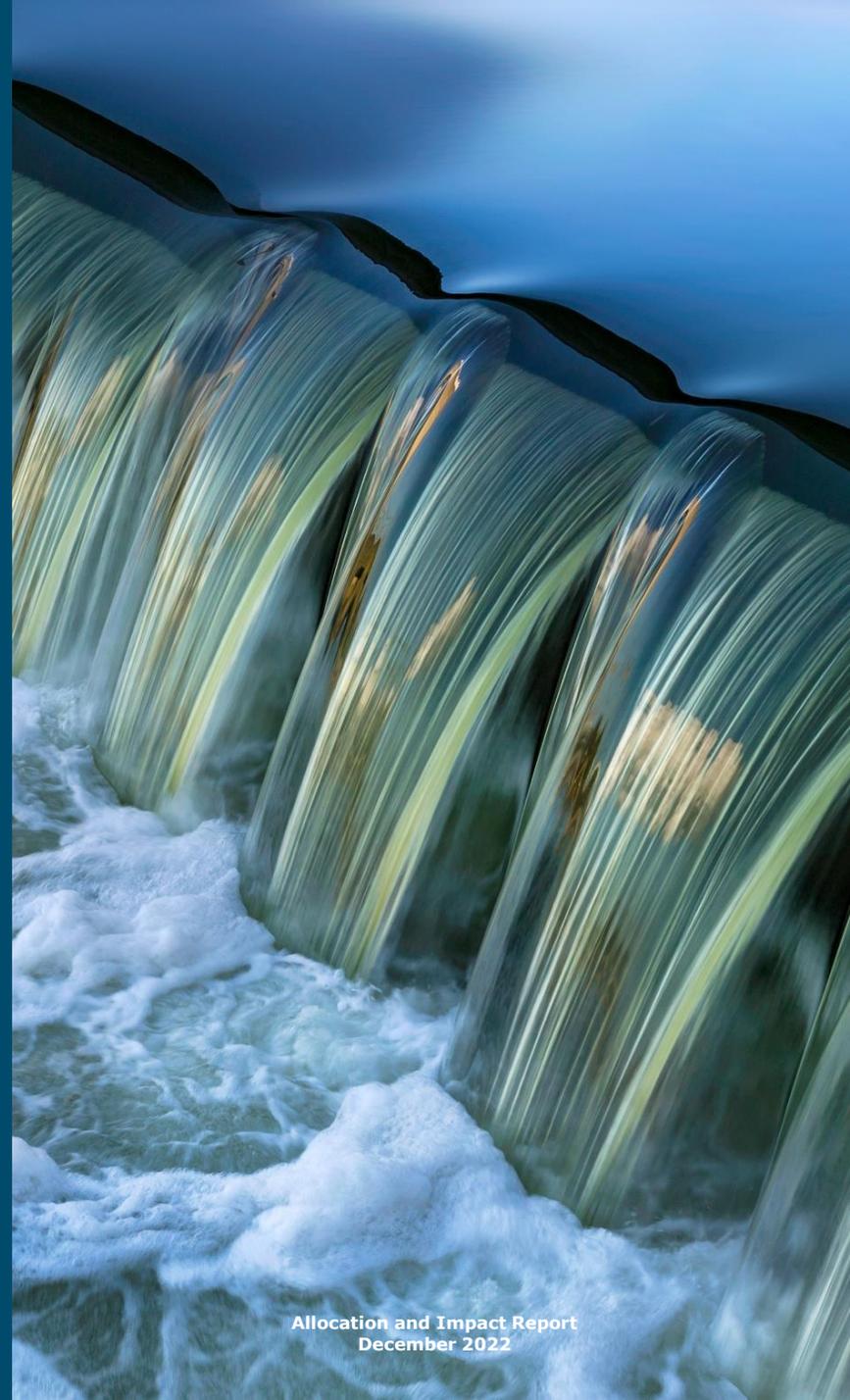
Located in the Centre-Val de Loire region, the '**Communauté d'Agglomération Montargeoise et Rives du Loing**' is responsible for the production, transport, storage and distribution of drinking water for its 15 member municipalities.

It has invested EUR 10 m in the construction of a drinking water treatment plant that will increase the daily deliverable volume to the network by 8 000 m³ per day. The objectives of this project are to:

- significantly increase the production capacity of drinking water on the territory;
- manage the exploitation of its resources in a rational manner by avoiding the current over-use of a facility.

Characteristics of the service financed:

- **Total length of network:** 424 km
- **Volume of drinking water produced:** 1.5 million m³
- **Population served:** 53 000 inhabitants
- **Share of SFIL/LBP financing in the project:** 30%





IMPACT REPORTING

SUSTAINABLE WATER & SANITATION AND CLIMATE CHANGE ADAPTATION

Case Study: Implementation of a sewerage equipment renewal plan

Located in the Bretagne Region, the association of municipalities **Auray Quiberon Terre Atlantique** has launched a project to modernize its sewerage network throughout its territory (Marshall Plan of EUR 50 m spread over 4 years). This renewal of the sewerage equipment will intervene in particular on the municipalities of Etel and Erdeven and must allow to :

- Rehabilitate existing pipes and equipment to ensure that wastewater from sinks, showers and toilets is safely transported to the treatment plants where it is treated and monitored before being released into the environment;
- Replace asbestos pipes dating from the late 1970s.

Characteristics of the service financed:

- **Total length of network:** 880 km
- **Quantity of sludge produced:** 1 699 tMS
- **Population served:** 58 622 inhabitants
- **Share of SFIL/LBP financing in the project:** 9%

IMPACT REPORTING

SUSTAINABLE WATER & SANITATION AND CLIMATE CHANGE ADAPTATION

Case Study: Actions of renaturation, hydraulic security and flood prevention

Located in the Auvergne Rhône Alpes region, the '**Syndicat Mixte d'Aménagement de l'Arve et de ses Affluents (SM3A)**' is in charge of facilitating the action of the local authorities of the Arve watershed in the fields of flood prevention, protection and restoration of aquatic environments and balanced and sustainable management of water resources. In terms of GEMAPI (Sustainable management of water resources and prevention of flood damage), it is involved in the entire Arve watershed, i.e., a territory of 2 074 km² that extends over 93 municipalities, from Mont Blanc to Lake Geneva. This syndicate has invested EUR 4.8 m in 4 operations to prevent flooding in this watershed:

- Renaturation work of the Foron du Chablais Genevois;
- Hydraulic securing work of the Griaz torrent;
- Reinforcement work on the Châtelaine dike, which protects 102 homes and 21 businesses;
- Reinforcement work of the dike systems of Samoëns against the floods of the Clévieux and the Giffre.

The SFIL/LBP facility has contributed a total of 62% of the financing for these operations.





IMPACT REPORTING

ENERGY EFFICIENCY OF BUILDING CONSTRUCTION & URBAN DEVELOPMENT

French Local authorities and their associations are responsible for managing a large number of **public facilities** for their populations.

The framework has been set up to finance **investments** in the **modernization of street lighting**, the construction of more **energy-efficient** local public facilities and the **renovation of buildings** to reduce the energy footprint.

Electricity consumption for street lighting represents about 40% of the total electricity consumption of local authorities. Thus, the **modernization of equipment** addresses the problem of the obsolescence of the existing lighting stock by installing **LED lights solutions** that substantially improve the energy performance, while extending the life of the lighting points.

Local public facilities serving the needs of the population in the areas of education, sports, culture and administrative services account for nearly 75% of the total energy consumption of local authorities. **Renovation** of these **public buildings** is therefore essential to improve their energy performance.

Eligible investments also include the **construction of public buildings** that comply with the **RT 2012 standard** and do not use fossil fuels for their heating needs.

IMPACT REPORTING

ENERGY EFFICIENCY OF BUILDING CONSTRUCTION & URBAN DEVELOPMENT

	Number of loans	Financing provided by SFIL	Volume allocated
Urban planning	9	19 380 000	19 318 375
Construction/acquisition and renovation	55	175 936 268	173 031 313

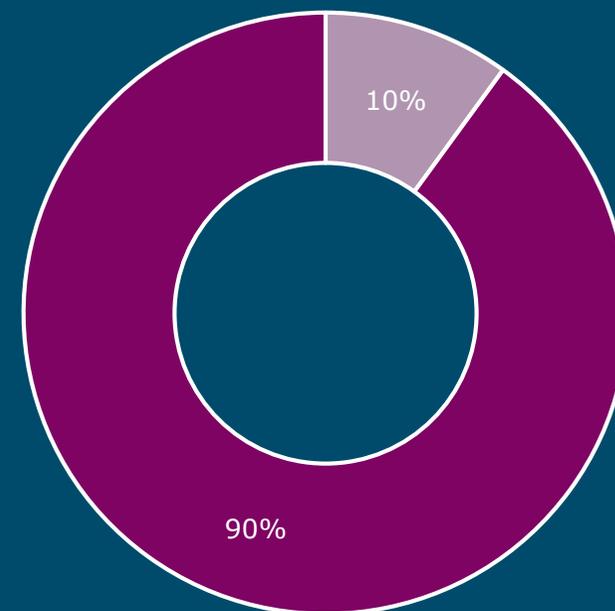
Green investments in the area of city planning focus on the **modernization of street lighting equipment**, which represents on average **40% of the electricity consumption** of local authorities.

Investments in urban planning created **gains in energy performance of 53% or 9 946 MWh**. The financings provided by SFIL will **reduce yearly CO₂ emissions by 475 t**, equivalent to 24 t per EUR m invested.

Construction and renovation projects by local authorities typically focus on **education** (e.g. elementary schools), **culture and recreation** (e.g. municipal libraries) and **administrative buildings** (e.g. town halls). The building stock represents **close to 75% of total energy consumption** of French local authorities.

The financings provided in the sector of construction and renovation concern a **total surface of 194 948 m²** and will reduce estimated annual **CO₂ emissions by 1 243 t** equivalent to **7 t per EUR m invested**.

Distribution of loans by Project category (EUR volume)



- Urban planning
- Construction/acquisition and renovation



IMPACT REPORTING

ENERGY EFFICIENCY OF BUILDING CONSTRUCTION & URBAN DEVELOPMENT

Case Study: Renewal of the street lighting park with LEDs

The **municipality of Harnes** which has fewer than 12 500 inhabitants and is located in the Hauts-de-France Region, has invested EUR 3.5 m in the modernization of its energy-intensive street lighting equipment. 2 200 light points will be replaced by LED lights throughout the territory.

In addition, these lights will be equipped with **movement detection sensors** to adjust the brightness according to traffic conditions.

This project should enable the municipality to reduce the energy consumption of street lighting equipment by 70%.

Characteristics of the project financed:

- **Energy performance:**
 - 1 299 500 kWh / year before investment
 - 443 200 kWh / year after the investment
- **Performance gain:** 65%.
- **CO₂ emissions avoided:** 7 t of CO₂
- **Share of SFIL/LBP financing:** 14%

IMPACT REPORTING

ENERGY EFFICIENCY OF BUILDING CONSTRUCTION & URBAN DEVELOPMENT

Case Study: Construction of 3 secondary schools

The Département de l'Hérault located in the Occitanie Region manages more than 80 middle schools that accommodate 56 000 students each year. Faced with a strong increase in school enrolment, it has invested EUR 78.8 m in the construction of three new eco-friendly secondary schools in the sectors of:

- Port-Marianne in Montpellier
- Juvignac (northwest of Montpellier)
- Maraussan (near Béziers)

In keeping with its ecological commitments, the borrower has chosen to favor bio-sourced materials (wood) and heating equipment based on renewable sources such as biomass or geothermal power.

Characteristics of the project financed:

- **Targeted labels:** Sustainable Buildings Occitanie Silver level
- **Total surface:** 18 239 m²
- **Average energy performance:** 51.02 kWhep / m² / year
- **CO₂ emissions avoided:** 108 t of CO₂
- **Share of SFIL/LBP financing:** 49%





IMPACT REPORTING

ENERGY EFFICIENCY OF BUILDING CONSTRUCTION & URBAN DEVELOPMENT

Case Study: Thermal renovation of schools

The **municipality of Besançon** which has 120 000 inhabitants and is located in the Bourgogne Franche Comté Region, invested EUR 3.2 m in the energy renovation and rehabilitation of its Viotte elementary school: interior and exterior insulation work, installation of photovoltaic panels as well as the installation of low lighting. This global renovation of the building will allow it to reduce its energy consumption by more than 80%. This renovation is part of a global plan to renovate municipal and school buildings for a total of EUR 60 m over 6 years.

Characteristics of the project financed:

- **Targeted labels:** Effilogis BBC, Effinergie performance
- **Total surface:** 7 240 m²
- **Energy performance:**
 - 178 kWh / m² / year before investment
 - 34 kWh / m² / year after the investment
- **CO₂ emissions avoided:** 25 t of CO₂
- **Share of SFIL/LBP financing:** 56%



IMPACT REPORTING WASTE MANAGEMENT & VALUATION

As the organizer of household waste collection, local authorities and their associations have a major role to play in the management and treatment of waste.

The framework has been set up to finance projects for the **acquisition, development, operation and maintenance of waste management activities.**

This includes investments in the collection and treatment or disposal of **municipal waste; waste prevention, waste minimization, waste reuse, waste recycling and energy recovery.**

In addition, the framework allows for the financing of investments by public companies and EPCI **100% dedicated to waste management and valuation** in line with the exclusion list.

Investments in **landfills or waste incineration without energy recovery mechanism** are excluded from financing under this framework.

IMPACT REPORTING

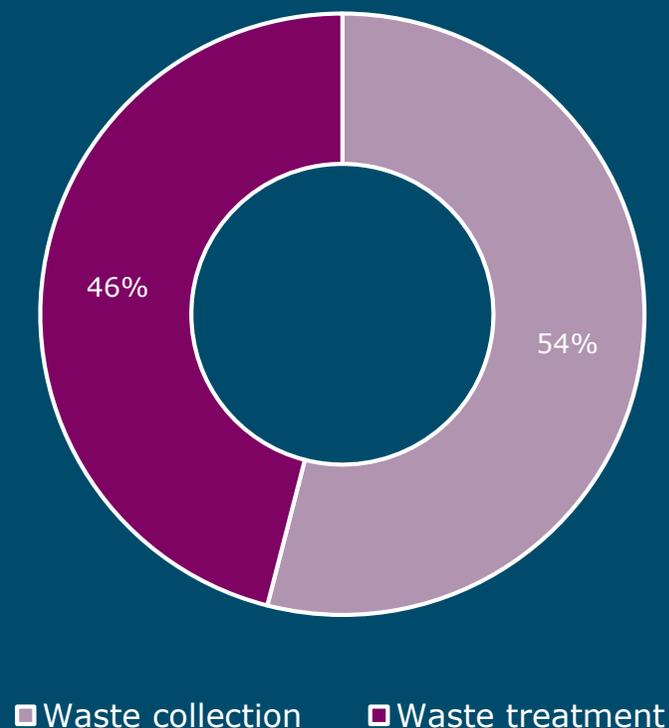
WASTE MANAGEMENT & VALUATION

	Number of loans	Financing provided by SFIL	Volume allocated
Waste collection	16	20 362 000	20 136 381
Waste treatment	8	16 980 000	16 860 487

The financings provided in the field of waste collection benefit a population of **more than to 2 700 000 people**. The public entities financed under this green bond transaction **collect 1 750 653 t of household waste**. **Recycling or organic recovery** accounts for **47%** of collected household waste, **incineration with energy recovery** for **25%** and other treatment for 28%.

The public entities financed in the field of waste treatment have an annual **waste recycling and valuation capacity of 65 000 t**. This transaction financed **energy recovery capacities totaling 73.6 MW** split between **6.6 MW in electricity generation** and **67 MW in heat generation capacity**.

Distribution of loans by Project category (EUR volume)





IMPACT REPORTING

WASTE MANAGEMENT & VALUATION

Case Study: Construction of an intermunicipal waste recovery center

Located in the Provence-Alpes-Côte d'Azur Region, the '**Communauté de Communes Rhône Lez Provence**' exercises 12 competences in the 5 municipalities that make up its territory (mobility and transport, GEMAPI, collection and treatment of household waste, etc.).

It has invested EUR 3 m in the construction of a new, innovative waste recovery center in the town of Mondragon. This new recovery center is intended to complement the existing waste disposal center in the town of Bollène and is aims to:

- Increase the capacity and diversity of waste sorting.
- Reduce the amount of waste sent to landfills by offering new treatment and recycling channels in order to optimize the waste recovery process, thus contributing to the development of the circular economy in the area.

Characteristics of the service financed:

- **Population served:** 24 325 inhabitants
- **Volume of household and similar waste collected:** 15 626 tons / year, of which:
 - 27.93% directed towards recycling and organic recovery
 - 0.07% directed towards incineration with energy recovery
 - 71.01% directed to another treatment
- **Share of SFIL/LBP financing to the project:** 58%

IMPACT REPORTING

WASTE MANAGEMENT & VALUATION

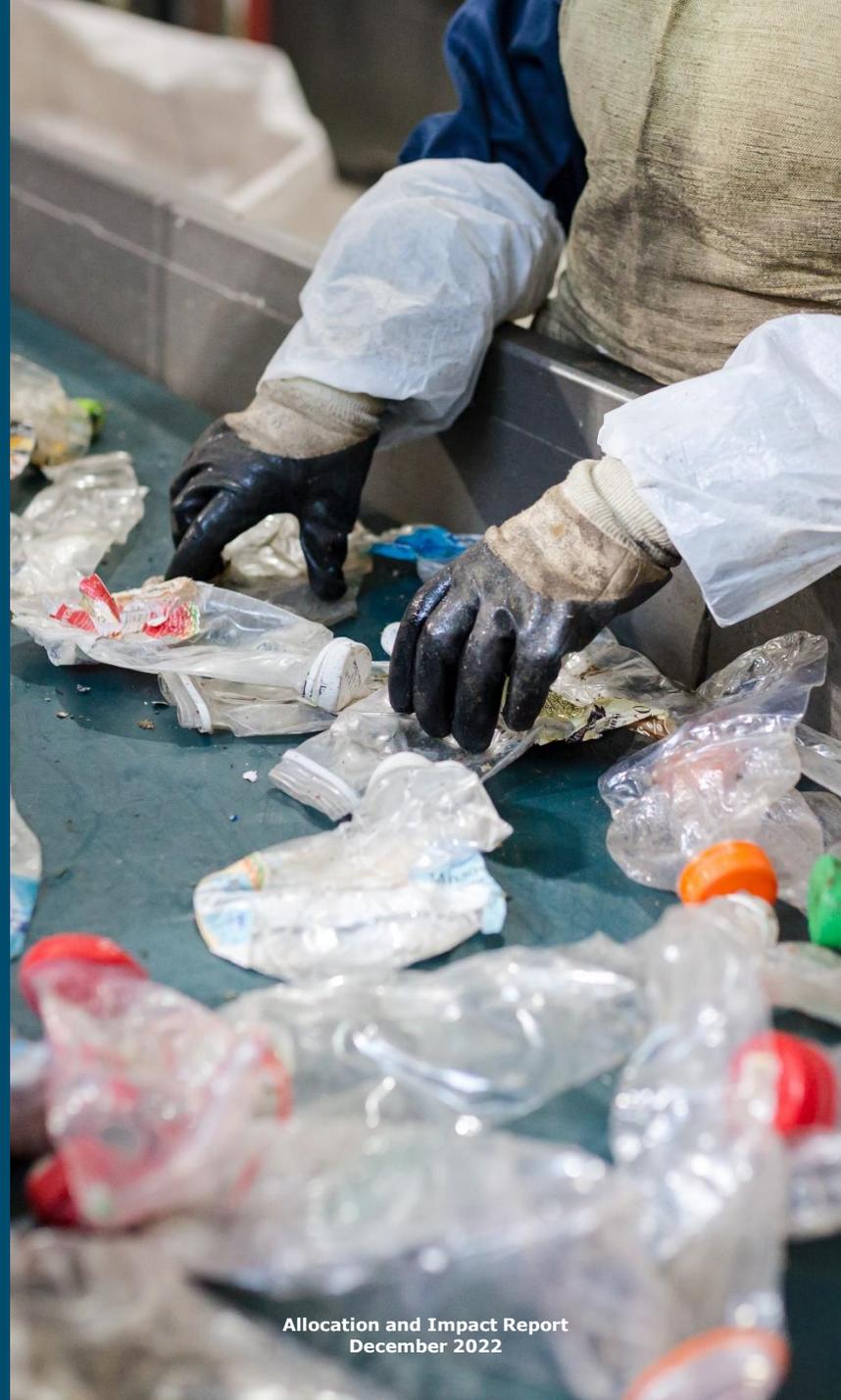
Case Study: Renovation of a waste recycling center

Located in the Nouvelle-Aquitaine Region, the '**Communauté Urbaine Limoges Métropole**' composed of 20 municipalities has invested EUR 15.75 m in the expansion and modernization of its recycling center, in particular to enable the sorting of the new stream of plastic deposits. Thus, this expansion and renovation of the recycling center aims to:

- Reduce the volume of final waste by increasing the sorting capacity of recyclable waste;
- Modernize the center and enable the sorting of the new stream in extension of the plastic deposits to come.

Characteristics of the financed service:

- **Volume of household and similar waste treated by recycling or organic recovery organic:** 24 000 t / year
- **Share of SFIL/LBP financing in the project:** 6%



IMPACT REPORTING

RENEWABLE ENERGY

Organizing authority for the distribution of electricity and gas, French local authorities and their associations contribute to the **production of energy** for the needs of their territories.

The framework allows for the financing of the acquisition, development, operation and maintenance of renewable energy activities including **onshore and offshore Wind projects, solar (Thermal/PV) projects, biomass plants. Geothermal power plants** with direct emissions below 100 g CO₂e/kWh are eligible under the framework. Investments in **hydropower plants** with an electricity generation capacity below 20 MW are also eligible.

SFIL has established a list of criteria to **exclude any fossil-based projects including natural gas projects or investments in energy efficiency of fossil fuel projects**, and also nuclear power projects from financing via Green Bond transactions.



IMPACT REPORTING

RENEWABLE ENERGY

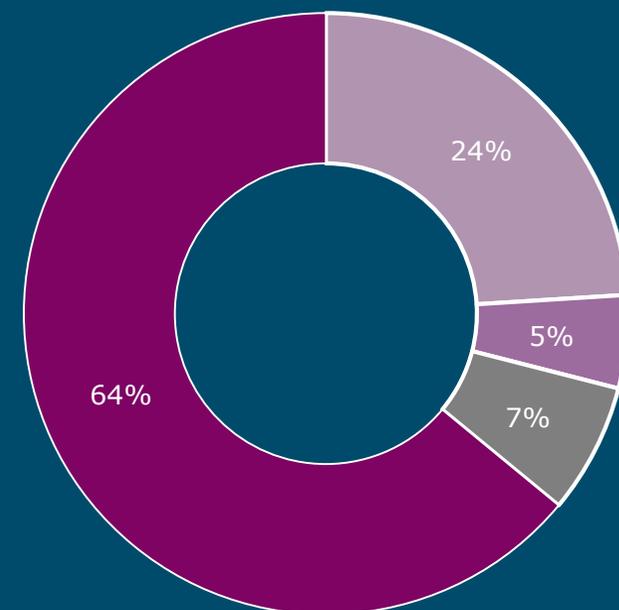
	Number of loans	Financing provided by SFIL	Volume allocated
Solar power	4	2 976 827	2 950 965
Biomass	1	620 000	612 846
Hydropower	1	837 000	826 538
Geothermal power	1	7 900 000	7 900 000

Investments by French local authorities in the field of renewable energy **mainly focus on heating energy** supplying **local heating networks**. Other local public sector investments in the renewable energy sector will **typically be realized by project companies** that are **outside of the business scope of SFIL Group**.

The financings provided by SFIL in the field of renewable energy created **additional production capacities totaling 296 765 MWh**. The estimated impact of these financings will be a an **annual reduction in CO₂ emissions of 44 691 t** equivalent to **3 623 t per EUR m invested**.

A very large share of the reduction of CO₂ emissions has been due to a **single geothermal power project** financing.

Distribution of loans by Project category (EUR volume)



- Solar power
- Biomass
- Hydropower
- Geothermal power



IMPACT REPORTING RENEWABLE ENERGY

Case Study: Construction of a photovoltaic solar power plant

Located in the Département de la Loire, the '**Syndicat Intercommunal d'Énergie de la Loire (SIEL)**' includes all the municipalities of the Loire, 27 Association of Municipalities and the county. As the distributing authority for gas and electricity, this union is very much involved in the development of renewable energy with numerous solar installations on roofs. It has invested EUR 2 m in the construction of a photovoltaic solar power plant in the town of Saint-Genest-Malifaux. The construction of this solar power plant will make it possible to:

- Produce carbon-free electricity locally;
- Develop renewable energies in the region

Characteristics of the project financed:

- **Energy generated:** Electricity (100%)
- **Installed energy capacity:** 2.1 MW
- **Estimated annual production:** 2 479 MWh
- **Share of SFIL/LBP financing to the project:** 100%
- **CO₂ emissions avoided:** 10 t of CO₂

IMPACT REPORTING

RENEWABLE ENERGY

Case Study: Development and securing of geothermal production facilities

Located in the Ile de France Region, the '**Syndicat Intercommunal pour la Géothermie (SYGEO)**' is responsible for managing the largest geothermal heating network in Europe in the municipalities of Chevilly-Larue, l'Haÿ-les-Roses and Villejuif. It is supplied by 3 geothermal power plants in charge of extracting heat from the aquifer of the "Dogger" (geological formation) of Ile de France. Located at a depth of between 1,500 and 2,000 meters, the water temperature varies from 57 to 85°C. In order to meet the new power requirements identified for 2030, this syndicate has invested EUR 8 m in equipment (heat pumps and back-up sources), intended to:

- Secure its existing geothermal heat production means by efficiently maintaining the water temperature in the network;
- Sustain a renewable heat source that benefits more than 35 000 housing equivalents.

Characteristics of the project financed:

- **Energy generated:** Heat (100%)
- **Installed energy capacity:** 47 MW
- **Estimated annual production:** 326 895 MWh
- **CO₂ emissions avoided per year:** 43 984 t
- **Share of SFIL/LBP financing to the project:** 88%



AGENDA

1. Green Bond Program

Eligible project categories, partnership with La Banque Postale, framework, outstanding Green Bonds, transaction summary

2. Allocation Reporting

EUR 500 m SFIL Green Bond 2031, regional distribution, green finance for small projects, distribution by category

3. Impact Reporting

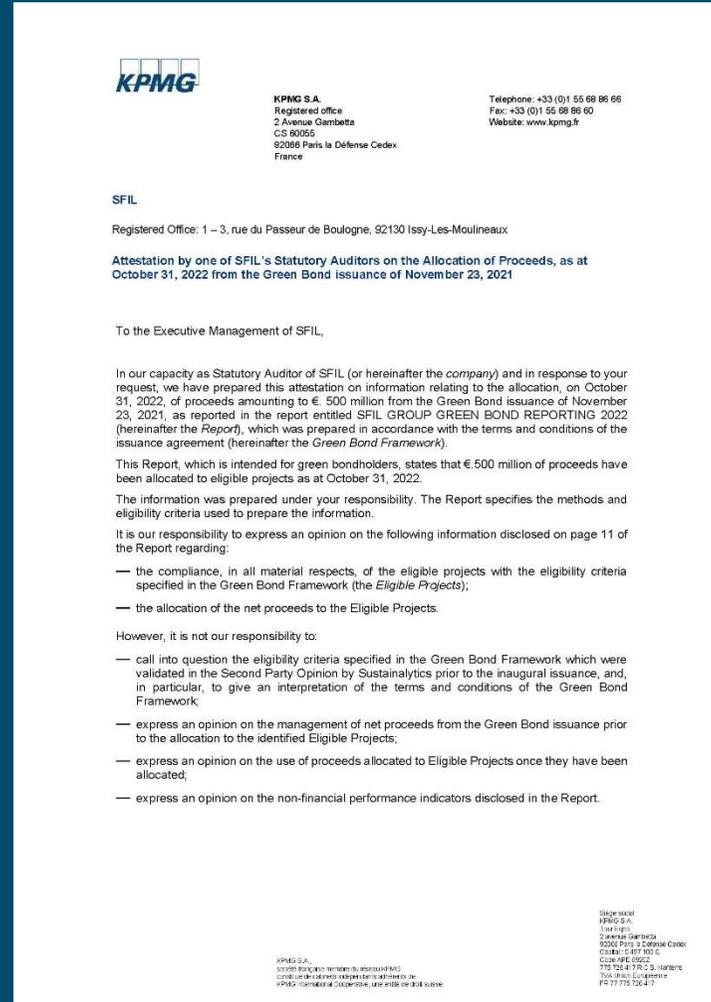
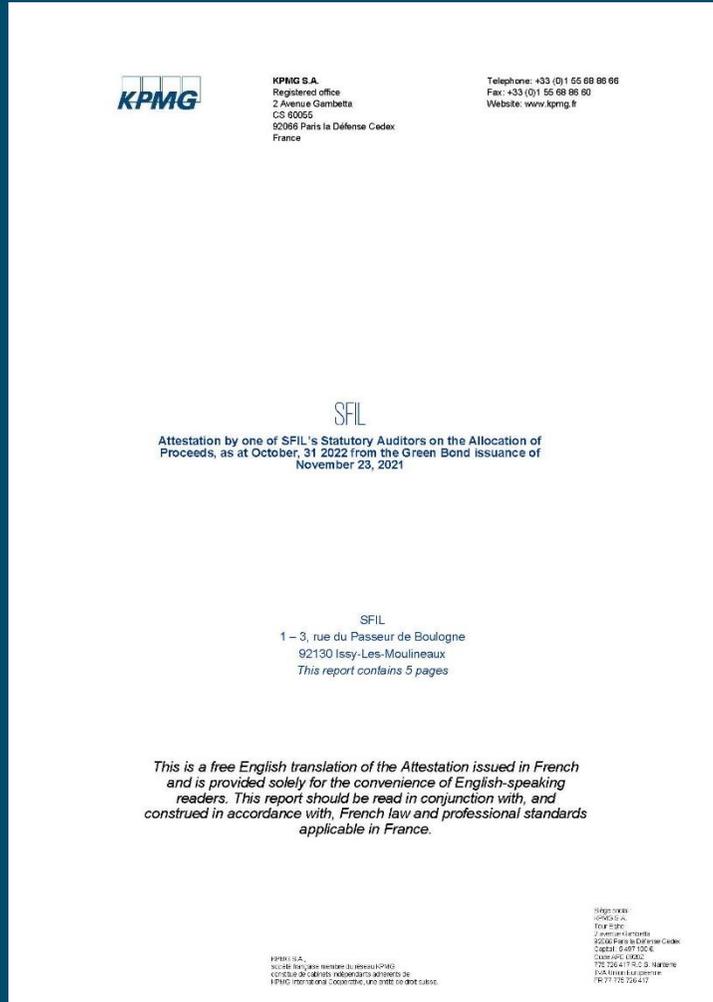
Calculation methodology, key impact figures, territorial mobility & soft urban transport, sustainable water & sanitation and climate change adaptation, energy efficiency of building construction & urban development, waste management & valuation, renewable energy

4. Appendix



APPENDIX

EXTERNAL VERIFICATION (1/2)



APPENDIX

EXTERNAL VERIFICATION (/2)



SFIL
Attestation by one of SFIL's Statutory Auditors on the Allocation of Proceeds, as at
October 31, 2022 from the Green Bond issuance of November 23, 2021
December 1st, 2022

Our assignment, which did not constitute an audit or a review, was performed in accordance with the professional standards applicable in France. Our work included:

- identifying the people responsible for data collection within the company and, where appropriate, for the internal control and risk management procedures implemented;
- assessing the appropriateness of the data collection procedures in terms of their relevance, completeness, reliability, neutrality and understandability;
- verifying the existence of internal control and risk management procedures implemented by the company;
- examining, using sampling techniques, the processes used for data collection, compilation, processing and control, particularly the procedures relating to the allocation of proceeds set out in the Green Bond Framework;
- based on a representative sample of Eligible Projects that are loans granted:
 - verifying the compliance, in all material respects, of the Eligible Projects with the eligibility criteria, as specified in the Green Bond Framework;
 - verifying the proceeds allocated to each Eligible Project;
 - reconciling the information with the supporting documents, in particular the records with the nature of borrowers as well as the underlying accounting data and the accounting and loan management system.
- implementing analytical procedures on the allocation of proceeds and verifying their consistency with information provided in the Report.

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SFIL
Attestation by one of SFIL's Statutory Auditors on the Allocation of Proceeds, as at
October 31, 2022 from the Green Bond issuance of November 23, 2021
December 1st, 2022

Based on our work, we have no comments regarding:

- the compliance, in all material respects, of the Eligible Projects disclosed in the attached report with the eligibility criteria specified in the Green Bond Framework;
- the statement of allocation of proceeds disclosed on page 11 of the Report in Appendix to this attestation.

This attestation has been prepared for you in connection with the context mentioned in the first paragraph and it may not be used, disclosed or referred to for any other purpose.

In our capacity as Statutory Auditor of SFIL, our responsibility to SFIL is defined by French law and we do not accept any extension of our responsibility beyond that specified by French law. We shall not be liable to any third parties, including green bondholders, and we are not party to the Green Bond Framework agreement. We shall not be held liable for the execution of the Green Bond Framework or for any resulting damages, loss, cost or expense.

This attestation is governed by French law. All disputes, claims, or disagreements arising from our engagement letter or this attestation fall under the exclusive jurisdiction of the French courts. Both parties irrevocably forego their right to oppose any case brought before the French courts, or to argue that the case has been brought before a court that lacks jurisdiction, or that the French courts do not have jurisdiction.

Paris-La Défense, December 1st, 2022
KPMG S.A.

Fanny Houlliot
ESG Expert
ESG Center of Excellence

Jean-François Dandé
Partner

4

APPENDIX

TERRITORIAL MOBILITY & SOFT URBAN TRANSPORT

	Number of loans	Signed amount EUR	Allocated amount (eligible %*)	Portfolio component % of allocated amount	Average life	Annual GHG emissions avoided	Others indicators
Mass transportation	5	87 700 000	86 925 000 (99.1%)	71%	11.94	3 970 t CO ₂	- 86 km of new, extended or improved rail infrastructure - 161 m passengers per year
Individual transportation	6	35 600 000	35 492 000 (99.7%)	29%	7.86	4 t CO ₂	- 309 km bicycle lanes

Local authorities benefiting from a green loan: territorial mobility and soft urban transport

Auvergne-Rhône-Alpes

- SAINT-ETIENNE METROPOLE
- COMMUNAUTE DE COMMUNES DOMBES SAONE VALLEE

Hauts-de-France

- METROPOLE EUROPEENNE DE LILLE

Nouvelle-Aquitaine

- COMMUNAUTE D'AGGLOMERATION BERGERACOISE

Occitanie

- PERPIGNAN MEDITERRANEE COMMUNAUTE URBAINE (P M C U)
- SYNDICAT MIXTE DES TRANSPORTS EN COMMUN DE L'AGGLOMERATION TOULOUSAINNE

Pays de la Loire

- COMMUNAUTE D'AGGLOMERATION TERRES DE MONTAIGU

Provence-Alpes-Côte d'Azur

- METROPOLE NICE COTE D'AZUR

*All loans are fully eligible, however there may be adjustments for amortizations of the loans prior to the allocation

APPENDIX

SUSTAINABLE WATER & SANITATION AND CLIMATE CHANGE ADAPTATION 1/2

	Number of loans	Signed amount EUR	Allocated amount (eligible %*)	Portfolio component % of allocated amount	Average life	Annual treatment – sewage sludge	Others indicators
Public drinking water supply	29	33 144 951	33 084 121 (99.8%)	24%	9.85	-	<ul style="list-style-type: none"> - 119 m³ annual water production capacity - Serving 1.6 m people - 164 km in new or renewed water networks - Financing to entites managing 38 389 km water network
Water treatment service	38	95 185 839	94 792 954 (99.6%)	70%	8.80	41 019 t	<ul style="list-style-type: none"> - Serving 2.7 m people - 197 km in new or renewed water networks - Financing to entites managing 14 929 km water network
Rainwater management	1	1 000 000	984 048 (98.4%)	1%	7.61		<ul style="list-style-type: none"> - Rainwater and runoff management or soil erosion control – 1 project
GEMAPI : Sustainable management of water resources and prevention of flood damage	4	7 399 000	7 269 356 (98.2%)	5%	7.46	-	<ul style="list-style-type: none"> - Management of a river basin or a fraction of a river basin – 1 project - Maintenance and management of a watercourse, canal or – 3 projects - Defense against floods and sea – 4 projects - Protection and restoration of aquatic ecosystems and wetlands – 3 projects

Local authorities benefiting from a green loan: sustainable water & sanitation and climate change adaptation

Auvergne-Rhône-Alpes

- SYNDICAT MIXTE DES EAUX DE LA BOMBARDE
- COMMUNE DE BELLEVAUX
- COMMUNAUTE DE COMMUNES DU PAYS BELLEGARDIEN
- SYNDICAT MIXTE D'AMENAGEMENT DE L'ARVE ET DE SES AFFLUENTS (SM3A)
- COMMUNAUTE DE COMMUNES DES MONTS DU LYONNAIS
- COMMUNAUTE D'AGGLOMERATION PRIVAS CENTRE ARDECHE
- HAUT BUGEY AGGLOMERATION
- COMMUNE DE MARINGUES

Bourgogne-Franche-Comté

- VILLE DE BESANCON
- VILLE DE PONTARLIER

Bretagne

- SYNDICAT DE L'EAU DU MORBIHAN
- CONCARNEAU CORNOUAILLE AGGLOMERATION
- COMMUNE DE MUZILLAC
- AURAY QUIBERON TERRE ATLANTIQUE

*All loans are fully eligible, however there may be adjustments for amortizations of the loans prior to the allocation

APPENDIX

SUSTAINABLE WATER & SANITATION AND CLIMATE CHANGE ADAPTATION 2/2

Local authorities benefiting from a green loan: sustainable water & sanitation and climate change adaptation

Centre-Val de Loire

- VILLE DE VIERZON
- COMMUNE DE SAINT LUPERCE
- COMMUNAUTE DE COMMUNES DES TERRES DE PERCHE
- AGGLOMERATION MONTARGOISE ET RIVES DU LOING

Grand-Est

- SYNDICAT MIXTE EAU ET ASSAINISSEMENT DE FONTOY VALLEE DE LA FENSCH
- ARDENNE METROPOLE
- COMMUNAUTE DE COMMUNES DES TERRES TOULOISES
- COMMUNAUTE DE COMMUNES DE FAULQUEMONT
- COMMUNE DE BUSSANG
- COMMUNAUTE D'AGGLOMERATION PORTES DE FRANCE THIONVILLE

Hauts-de-France

- COMMUNAUTE D'AGGLOMERATION DE CHAUNY TERGNIER LA FERRE
- SYNDICAT MIXTE D'ASSAINISSEMENT DE VALENCIENNES
- COMMUNE D'HARDINGHEN
- METROPOLE EUROPEENNE DE LILLE
- COMMUNAUTE D'AGGLOMERATION DES DEUX BAIES EN MONTREUILLOIS
- COMMUNAUTE D'AGGLOMERATION GRAND CALAIS TERRES ET MERS

Ile-de-France

- COMMUNAUTE D'AGGLOMERATION ROISSY PAYS DE France
- COMMUNAUTE PARIS SACLAY
- SYNDICAT INTERCOMMUNAL D'AMENAGEMENT, DE RIVIERES ET DU CYCLE DE L'EAU
- COMMUNAUTE D'AGGLOMERATION DE CERGY-PONTOISE
- PARIS EST MARNE ET BOIS

Normandie

- SYNDICAT INTERCOMMUNAL D'ALIMENTATION EN EAU POTABLE DE NOCE

Nouvelle-Aquitaine

- SYNDICAT INTERCOMMUNAL D'ADDUCTION EN EAU POTABLE ET D'ASSAINISSEMENT DE SAINT SELVE
- SYNDICAT DEPARTEMENTAL EAU 47
- GRAND POITIERS COMMUNAUTE URBAINE
- COMMUNAUTE D'AGGLOMERATION DU GRAND GUERET
- SYNDICAT MIXTE EAUX DE VIENNE-SIVEER

Occitanie

- COMMUNAUTE DE COMMUNES DES ALBERES, DE LA COTE VERMEILLE ET DE L'ILLIBERIS
- COMMUNE DE SEVERAC D'AVEYRON
- PERPIGNAN MEDITERRANEE COMMUNAUTE URBAINE (P M C U)
- COMMUNE DE CAUTERETS
- SYNDICAT MIXTE DE L'EAU ET DE L'ASSAINISSEMENT DE HAUTE GARONNE

Pays de la Loire

- COMMUNAUTE DE COMMUNES DU SUD-ESTUAIRE
- SYNDICAT INTERCOMMUNAL D'ALIMENTATION EN EAU POTABLE DES FONTENELLES A LA GUIERCHE
- SYNDICAT INTERCOMMUNAL D'EAU POTABLE ET D'ASSAINISSEMENT NON COLLECTIF DE COLMONT MAYENNE ET VARENNE
- SYNDICAT MIXTE D'ALIMENTATION EN EAU POTABLE SARTHE ET LOIR

Provence-Alpes-Côte d'Azur

- COMMUNE DE MONDRAGON
- ESTEREL COTE D'AZUR AGGLOMERATION
- METROPOLE D'AIX MARSEILLE PROVENCE
- COMMUNAUTE D'AGGLOMERATION DE CANNES DES PAYS DE LERINS

APPENDIX

WASTE MANAGEMENT & VALUATION 1/2

	Number of loans	Signed amount EUR	Allocated amount (eligible %*)	Portfolio component % of allocated amount	Average life	Waste energy recovery capacity	Others indicators
Waste collection	16	20 362 000	20 136 381 (98.9%)	54%	8.03	-	<ul style="list-style-type: none"> - Serving 2 736 103 people - Financing to entites collecting 1 750 653 t of household waste per year : recycling or organic recovery accounts for 47%, incineration with energy recovery for 25% and other treatment for 28%
Waste treatment	8	16 980 000	16 860 487 (99.3%)	46%	9.77	73.6 MW split between: Electricity: 6.6 MW Heat: 67 MW	<ul style="list-style-type: none"> - Financing to entities with 65 000 t annual valuation and recycling capacity

*All loans are fully eligible, however there may be adjustments for amortizations of the loans prior to the allocation

APPENDIX

WASTE MANAGEMENT & VALUATION 2/2

Local authorities benefiting from a green loan: waste management & valuation

Bourgogne-Franche-Comté

- SIVOM DU LOUHANNAIS
- SYNDICAT MIXTE POUR LA PREVENTION ET LA VALORISATION DES DECHETS DU HAUT DOUBS

Centre-Val de Loire

- SYNDICAT INTERCOMMUNAL DE TRAITEMENT ET DE VALORISATION DES DECHETS

Grand-Est

- SYNDICAT MIXTE DE TRAITEMENT DES DECHETS ARDENNAIS
- SYNDICAT MIXTE DE TRAITEMENT DES ORDURES MENAGERES DE LA REGION DE VILLERUPT

Hauts-de-France

- COMMUNAUTE DE COMMUNES DES PORTES DE LA THIERACHE
- SYNDICAT DEPARTEMENTAL DE TRAITEMENT DES DECHETS MENAGERS DE L'AINES
- SYNDICAT INTER-ARRONDISSEMENT DE VALORISATION ET D'ELIMINATION DES DECHETS

Ile-de-France

- SYNDICAT INTERCOMMUNAL POUR LE TRAITEMENT DES RESIDUS URBAINS DE LA BOUCLE DE LA SEINE
- SYNDICAT MIXTE DE COLLECTE ET DE TRAITEMENT DES DECHETS MONTMORENCY

Nouvelle-Aquitaine

- SYNDICAT INTERCOMMUNAL POUR LE TRAITEMENT ET LA COLLECTE DES ORDURES MENAGERES DE LA COTE SUD DES LANDES
- SYNDICAT INTERCOMMUNAL D'ENLEVEMENT ET DE TRAITEMENT DES ORDURES MENAGERES DE CHALOSSE
- SYNDICAT MIXTE INTERCOMMUNAL DE COLLECTE ET DE LA VALORISATION DU LIBOURNAIS HAUTE GIRONDE
- SYNDICAT DE VALORISATION DES DECHETS MENAGERS DE LA CHARENTE CALITOM
- LIMOGES METROPOLE COMMUNAUTE URBAINE
- SYNDICAT MIXTE DE COLLECTE ET DE TRAITEMENT DES ORDURES MENAGERES DU SECTEUR DE THIVIERS

Pays de la Loire

- TRIVALIS - SYNDICAT MIXTE DEPARTEMENTAL D'ETUDES ET DE TRAITEMENT DES DECHETS MENAGERS ET ASSIMILES DE LA VENDEE

Provence-Alpes-Côte d'Azur

- SYNDICAT DE VALORISATION ET ELIMINATION DES DECHETS NOUVELLE GENERATION (SIVED NG)
- COMMUNAUTE DE COMMUNES RHONE LEZ PROVENCE

APPENDIX

RENEWABLE ENERGY

	Number of loans	Signed amount EUR	Allocated amount EUR (eligible %*)	Portfolio component % of allocated amount	Average life	Annual reduction in GHG emissions	Others indicators
Solar power	4	2 976 827	2 950 965 (99.1%)	24%	9.88	44 691 t	- Annual production capacity of 3 895 MWh
Biomass	1	620 000	612 846 (98.8%)	5%	10.26		- Annual production capacity of 4 770 MWh
Hydropower	1	837 000	826 538 (98.8%)	7%	10.00		
Geothermal power	1	7 900 000	7 900 000 (100%)	64%	12.14		- Annual production capacity of 287 940 MWh

Local authorities benefiting from a green loan: renewable energy

Auvergne-Rhône-Alpes

- SYNDICAT INTERCOMMUNAL D'ENERGIE DE LA LOIRE

Ile-de-France

- SYNDICAT INTERCOMMUNAL POUR LA GEOTHERMIE A CHEVILLY-LA-RUE ET L'HAY-LES-ROSES

Normandie

- SYNDICAT DEP D'ENERGIES DE LA MANCHE

Nouvelle-Aquitaine

- SMICTOM LOT GARONNE BAISE
- COMMUNE DE SAINT SEVER

Occitanie

- SYNDICAT MIXTE DE L'EAU ET DE L'ASSAINISSEMENT DE HAUTE GARONNE

*All loans are fully eligible, however there may be adjustments for amortizations of the loans prior to the allocation

APPENDIX

ENERGY EFFICIENCY OF BUILDING CONSTRUCTION & URBAN DEVELOPMENT 1/2

	Number of loans	Signed amount EUR	Allocated amount EUR (eligible %*)	Portfolio component % of allocated amount	Average life	Annual reduction in GHG emissions	Others indicators
Urban planning	9	19 380 000	19 318 375 (99.7%)	10%	8.60	475 t CO ₂	- Improvement in energy efficiency of 9 946 MWh equivalent to an improvement of 53%
Construction / acquisition and renovation	55	175 936 268	173 031 313 (98.4%)	90%	10.51	1 243 t CO ₂	- Reduction in energy consumption (renovation) of 105 kWh/m ² k - 194 948 m ² constructed or renovated

Local authorities benefiting from a green loan: energy efficiency of building construction & urban development

Auvergne-Rhône-Alpes

- COMMUNE DE SAINT JULIEN EN GENEVOIS
- VILLE D'OULLINS
- COMMUNE DE SAINT-ETIENNE
- HAUT BUGEY AGGLOMERATION
- COMMUNAUTE DE COMMUNES DE L'OISANS
- DEPARTEMENT DU CANTAL
- COMMUNAUTE DE COMMUNES DU PAYS DE CRUSEILLES
- COMMUNE DE VINAY
- COMMUNE DE LAGNIEU

Bourgogne-Franche-Comté

- COMMUNAUTE DE COMMUNES DE LA PLAINE DIJONNAISE
- COMMUNE DE BOUCLANS
- COMMUNAUTE D'AGGLOMERATION LE GRAND CHALON
- VILLE DE BESANCON
- COMMUNAUTE DE COMMUNES GEVREY CHAMBERTIN NUIITS SAINT GEORGES
- COMMUNE DE VIRY
- COMMUNAUTE DE COMMUNES DE PUISAYE-FORTERRE

Bretagne

- COMMUNE DE FEINS

Centre-Val de Loire

- VILLE DE BLOIS

Grand-Est

- COMMUNE DE RAMONCHAMP

Hauts-de-France

- COMMUNE DE CALONNE RICOUART
- VILLE DE NOGENT SUR OISE
- COMMUNE D'HARNES
- COMMUNE DE LOON PLAGE
- COMMUNE DE MOUVAUX

*All loans are fully eligible, however there may be adjustments for amortizations of the loans prior to the allocation

APPENDIX

ENERGY EFFICIENCY OF BUILDING CONSTRUCTION & URBAN DEVELOPMENT 2/2

Local authorities benefiting from a green loan: energy efficiency of building construction & urban development

Ile-de-France

- VILLE DU BOURGET
- COMMUNE DE MELUN
- VILLE DE ROSNY SOUS BOIS
- COMMUNE DE BOBIGNY

Normandie

- SYNDICAT DEP D'ENERGIES DE LA MANCHE
- COMMUNE DE LE HOM
- COMMUNE DE CHANU

Nouvelle-Aquitaine

- COMMUNE DE SOUSTONS
- VILLE DE POITIERS
- VILLE DE BRUGES
- GRAND POITIERS COMMUNAUTE URBAINE
- VILLE DE BERGERAC
- COMMUNE DE BRANTOME EN PERIGORD
- COMMUNE DE BOUCAU
- COMMUNE DE BOULAZAC ISLE MANOIRE

Occitanie

- COMMUNE DE FOURQUES
- VILLE DE CAHORS
- COMMUNE DE CANET-EN-ROUSSILLON
- COMMUNE DE MARSEILLAN
- PERPIGNAN MEDITERRANEE COMMUNAUTE URBAINE (P M C U)
- COMMUNAUTE DE COMMUNES CONFLENT-CANIGO
- COMMUNE DE CLERMONT L'HERAULT
- VILLE DE BEZIERS
- COMMUNE DE BURLATS
- COMMUNE DE SERIGNAN
- COMMUNE DE POULX
- VILLE DE PERPIGNAN
- DEPARTEMENT DE L'HERAULT

Pays de la Loire

- COMMUNE DU MANS
- COMMUNE DE CHALLANS
- VILLE DE NANTES
- COMMUNE DE CORDEMAIS

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