



Paris, 20th of January 2023

Press release

Great success of SFIL Group's second public issue of the year 2023

This first transaction of the year 2023 issued under covered bond format by CAFFIL has a maturity of 7 years for an amount of EUR 1 billion. With this transaction, SFIL Group has now issued a total of 52 public bonds, including 37 transactions issued by CAFFIL.

The transaction generated significant demand from investors, with an order book of EUR 1.5 billion, and a total of 65 well diversified orders.

Terms and conditions

| CAFFIL – covered bonds |
|--|
| EUR 1 billion / maturity: 30^{th} of January 2030 |
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Coupon: 2.875%

Spread: mid-swaps +24 bps / OAT +54.5 bps

Bookrunners: Barclays/Crédit Agricole CIB/NordLB/Société Générale CIB/Unicredit AG

| Geographic distribution: | | Distribution by investor type: | |
|--------------------------|-----|---------------------------------------|-----|
| Germany / Austria | 45% | Banks | 59% |
| France | 22% | Central Banks / Official Institutions | 22% |
| Benelux | 13% | Asset Managers | 16% |
| United-Kingdom / Ireland | 11% | Insurance | 3% |
| Switzerland | 5% | | |
| Nordics | 2% | | |
| Italy | 2% | | |

[&]quot;In 2013, SFIL Group launched its first covered bond transaction via its subsidiary CAFFIL. Since then, the group has launched more than 50 transactions for a volume of over EUR 65 billion. In total, more than 680 different investors have participated in our transactions over the past 10 years, and we are grateful for their trust and support."

Philippe Mills, Chief Executive Officer of SFIL and Chairman of the Supervisory Board of CAFFIL

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Best Covered Bond Private Placement

> mtn-iAwards 2018



Best Covered Bond Issuer

CMD Portal Awards 2018



Most Impressive Social or Sustainability Issuer

> SRI Awards 2019



Best Covered Bond Issuer

CMD Portal Awards 2019



Best Social Bond

IFR Awards 2019



Best ESG Issuer
CBR Awards
2019



Best Covered Bond Issuer

CMD Portal Awards 2020



Best Social Bond – Asset Based & Covered Bonds

Environmental Finance 2020



Best green, social o sustainability deal

CBR Awards



Best Euro Issuer

GC Covered Bond Award 2020



Most impressive FI Funding Strategy during Covid Pandemic

Global Capital Awards 2020



Best Covered Bond Issuer

CMD Portal Awards 2021



Best Covered Bon

IFR Awards 2021



Best Social Bond – Asset Based & Covered Bonds

Environmental Finance 2021



Best Euro Issuei

CBR Awards 2021



Best Covered Bond Issue

CMD Portal Awards 2022



Best Social Bond – Asset Based & Covered Bonds

> Environmental Finance 2022



Best Green Covered Bor

CMD Portal Awards 2023