

SFIL GROUP GREEN BOND REPORTING

EUR 500 m SFIL Green Bond 2020/2028

November 2021



SFIL

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

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EUR 500 m SFIL Green Bond 2028, regional distribution, green finance for small projects, distribution by category

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

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INTRODUCTION

COMMITMENT TO SUSTAINABILITY

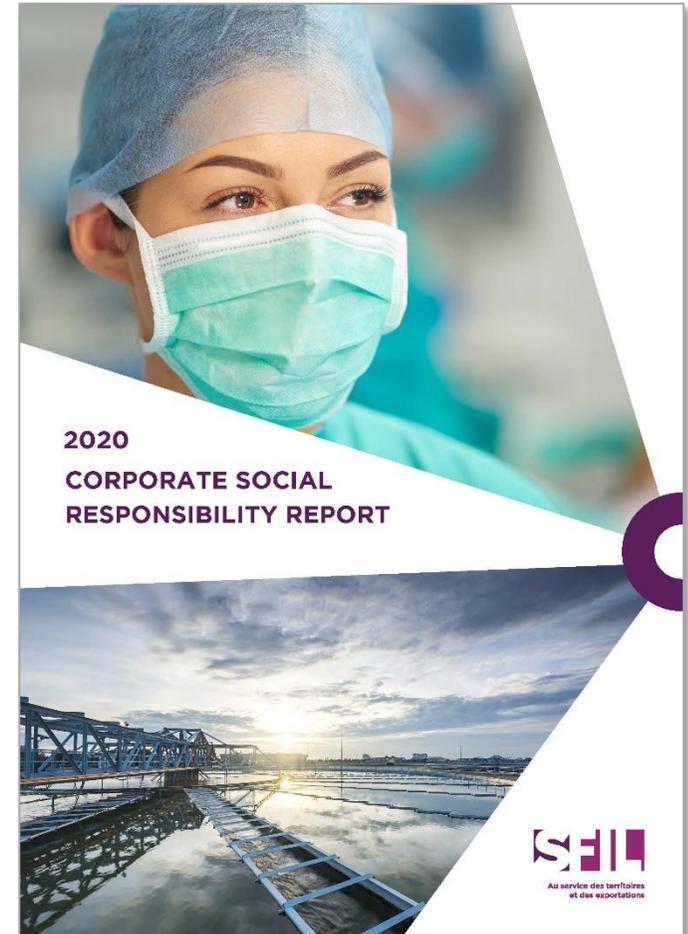
As the **French public development bank financing local authorities**, SFIL plays a central role for the **financing of green and social public investments**. SFIL provides financing for a significant share of **public investments in areas including clean local public transport, water management and waste recycling**.

Since 2018, SFIL is a **signatory of the United Nations Global Compact**, contributing to the achievement of key Sustainable Development Goals. In 2020 SFIL became part of CDC Group, with an ambitious ESG agenda.

SFIL Group **started issuing Green and Social Bonds in 2019** to provide financing for the public healthcare sector, and to provide financing for green investments by French local authorities.

A **first Green Bond transaction** was issued in November 2019 with a volume of EUR 750 m under covered bond format via CAFFIL.

The second Green Bond transaction of the group was issued **in November 2020 by SFIL with a volume of EUR 500 m**. This report provides investors with an **overview of the allocation of this transaction**, including the distribution by geography and by category. In addition, the report provides an overview of the **environmental impact of the investments that have been financed**.



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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 2019 figures)

Territorial mobility & Soft urban transport



Sustainable water & sanitation and Climate change adaptation



Waste management & valuation



Renewable energy



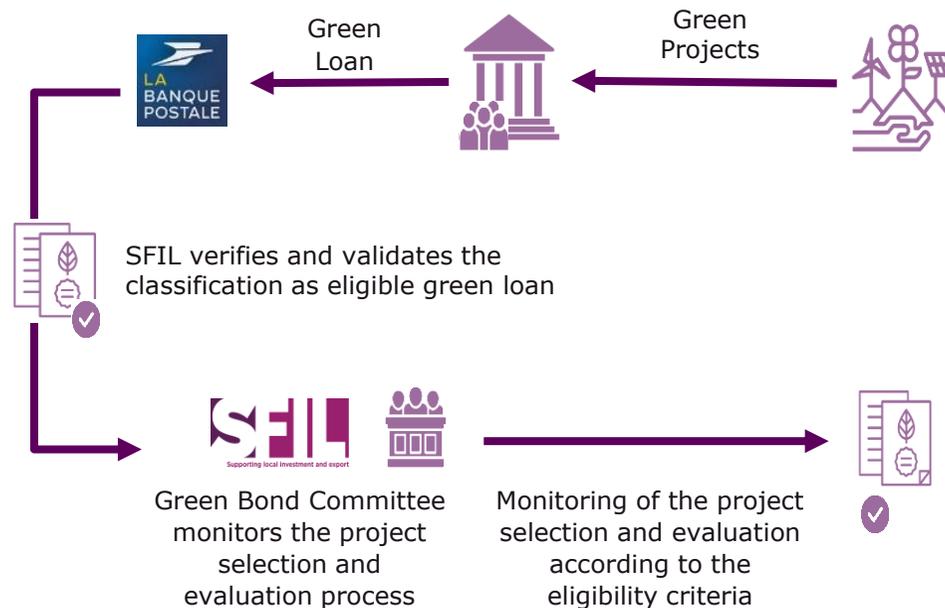
Energy efficiency of building construction & Urban development



GREEN BOND PROGRAM

PARTNERSHIP WITH LA BANQUE POSTALE

At operational level La Banque Postale offers green loans for the financing of eligible projects to French local public authorities



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



EUR 750 m 0.1% CAFFIL Green Bond 2019/2019

ISIN: FR0013459757

Maturity date: 13.11.2029

Settlement date: 13.11.2019

Allocated Green Loans: EUR 750 m

Allocation & Impact Report:

<https://sfil.fr/en/sfil-group-investors/>



EUR 500 m 0% SFIL Green Bond 2020/2028

Maturity date: 23.11.2028

ISIN: FR0014000MX1

Settlement date: 23.11.2020

Allocated Green Loans: EUR 500 m

Details on allocation and impact are provided in this document

Green loans are allocated on a transaction by transaction basis

The inaugural Green Bond transaction by SFIL Group has been issued under covered bond format via CAFFIL in November 2019

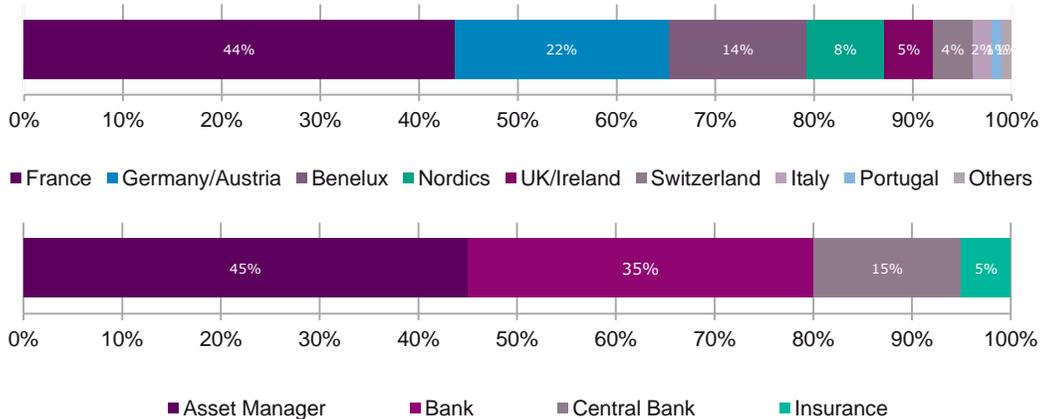
The Green Bond reporting with reference to this transaction was published in November 2020

This document provides details concerning the allocation and impact of the EUR 500 m Green Bond issued by SFIL in November 2020.

EUR 500 M SFIL 2020/2028

TRANSACTION SUMMARY

Issuer	SFIL
Volume	EUR 500 m
Coupon	0%
Trade date	13/11/2020
Maturity date	23/11/2028
Reoffer Spread	MS + 9 BP
	OAT + 23 BP
Reoffer Yield	-0.236%



Inaugural Green Bond benchmark by SFIL and second Green Bond issued by SFIL Group following inaugural Green Bond issued by CAFFIL in November. 4th thematic benchmark issued by SFIL Group

Very favorable reception both in terms of order volume and pricing level

Extremely strong orderbook reaching EUR 2.5 billion and an oversubscription rate of x5 - highest level of oversubscription on any transaction issued by SFIL Group

Participation of close to 100 investors, including over 80% ESG-Portfolios and ESG investors, most granular order book ever for a transaction issued by SFIL.

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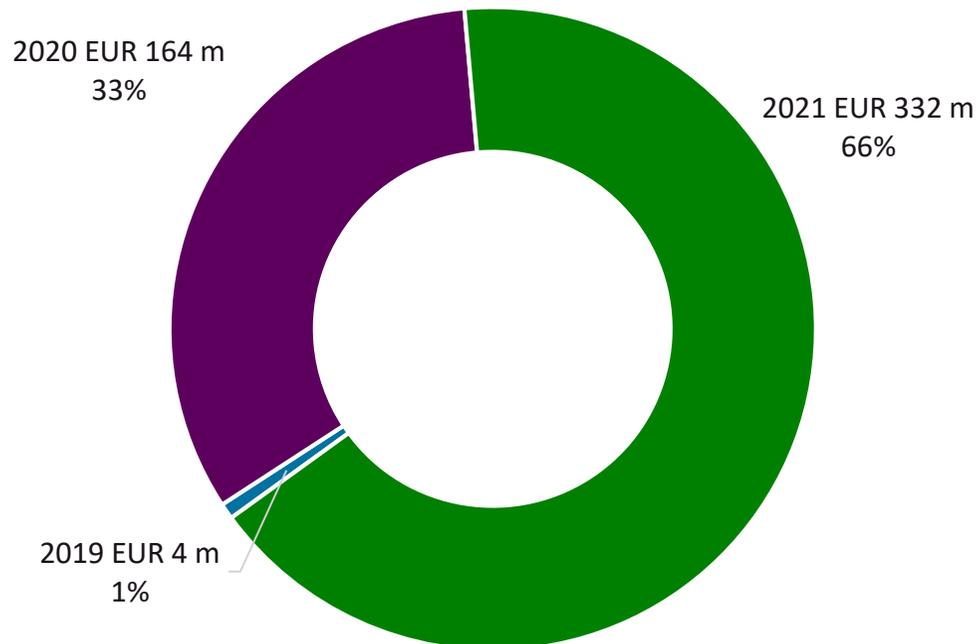
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ALLOCATION REPORTING

EUR 500 M SFIL GREEN BOND 2028

Green bond allocation by year of transfer
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.

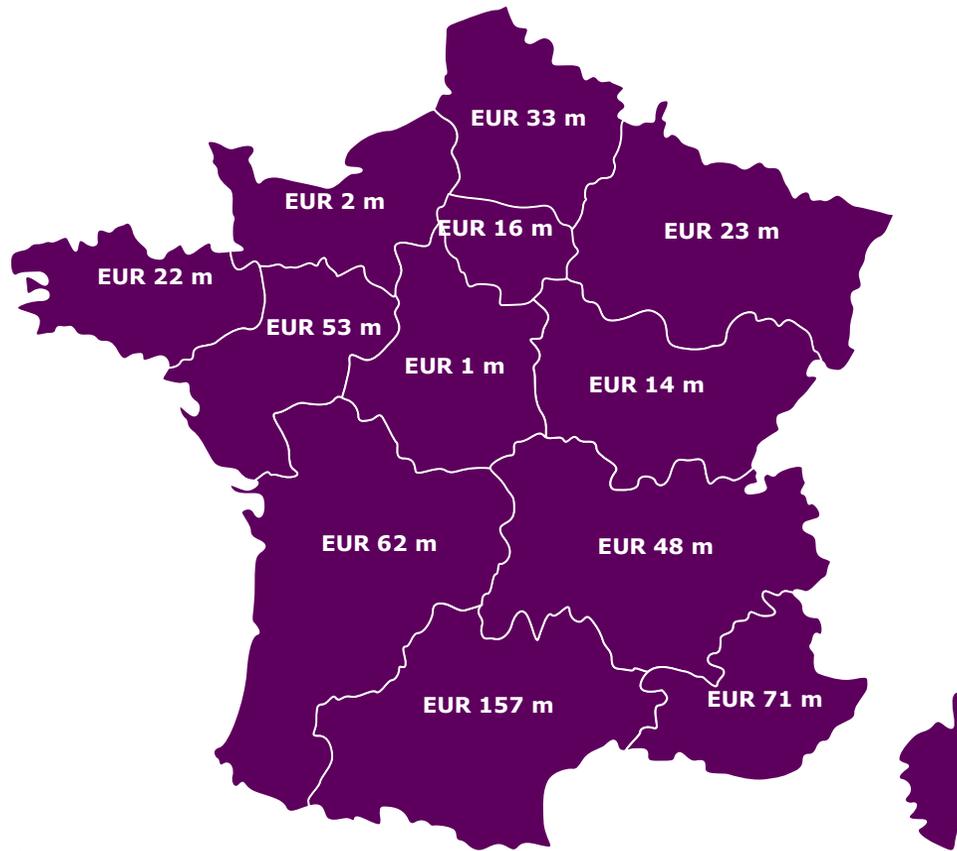
In total, EUR 500 m in green loans have been allocated to the EUR 500 m SFIL Green Bond 2028.

The great majority of loans, 106 loans with a total volume of EUR 332 m, have been acquired by SFIL Group from La Banque Postale 2021. 29 loans with a volume of EUR 164 m were acquired in 2020, with only 2 loans with a volume of EUR 4 m dating back to 2019.

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

ALLOCATION REPORTING

REGIONAL DISTRIBUTION



Green projects have been financed across the whole French territory.

The vast majority of loans – 113 out of 137 loans - has been granted to associations of municipalities ('Etablissements Publics de Cooperation Intercommunale – EPCI'). Given the responsibilities in the fields of waste management, water management and public transport, these entities play a key role in the ecological transition.

In addition, 20 loans have financed green investments by municipalities and 4 loans have financed green investments by districts ('Départements').

ALLOCATION REPORTING

GREEN FINANCE FOR SMALL PROJECTS

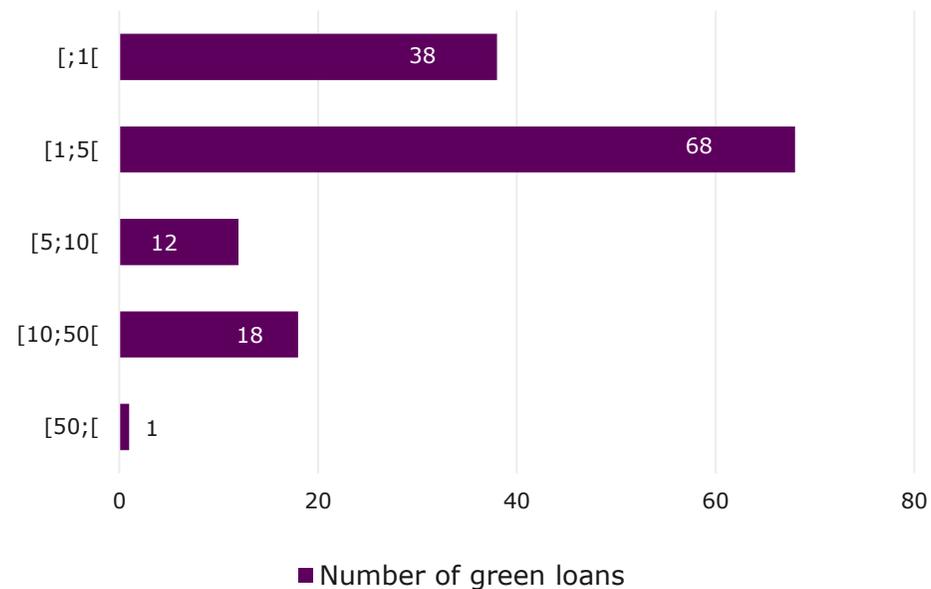
One of the objectives of the green loan program by La Banque Postale and SFIL is to provide smaller local authorities with an access to green financing.

SFIL and La Banque Postale have lowered the minimum amount for new green loans to EUR 300 k to further democratize the access to green financing for French local authorities.

A total of 14 loans financed investments by smaller municipalities with less than 5 000 inhabitants.

In total, 77% of the allocated loans had a volume below EUR 5 m, and 28% of the loans had a volume below EUR 1 m.

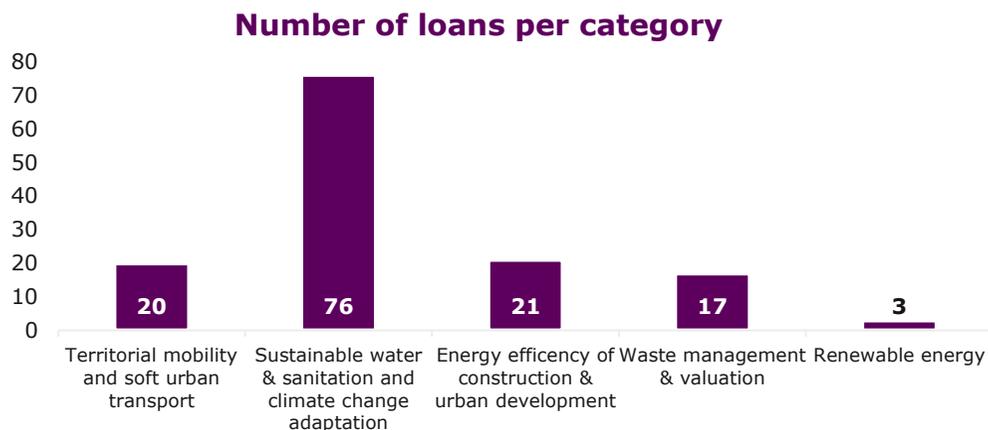
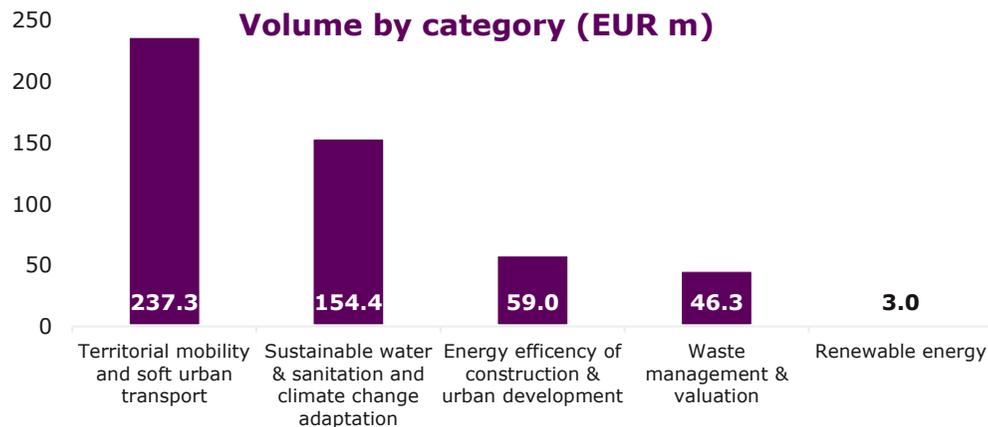
Number of Loans by volume EUR m*



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

ALLOCATION REPORTING

DISTRIBUTION BY CATEGORY



Infrastructure for local public transport is one of the key investment areas for metropolitan areas in France. These investments often relate to relatively large projects, for example the creation of new tramway lines.

A total of 20 loans in the area of territorial mobility and soft urban transport represent 47% of the total allocation by volume for this Green Bond transaction.

Sustainable water & sanitation and climate change adaptation, energy efficiency of construction and urban development, and waste management and valuation are the three other key areas of local government green investments.

Local government investments in the renewable energy category are mainly limited to geothermal and biomass heating plants to supply local heating networks.

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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

REDUCTION IN CO₂ EMISSIONS AND OTHER KEY IMPACT FIGURES



Territorial mobility & soft urban transport
2885 t/year



Energy efficiency of construction & urban development
735 t/year



Renewable energy
952 t/year



Total reduction in CO₂ emissions
4 572 t/year



482 386 t of household waste managed per year by the entities financed via this transaction



Creation of **217 km of bicycle lanes**



323 km of water network added or renewed



Entities **servicing more than 6 m people** benefit from loans under this Green Bond transaction

IMPACT REPORTING

TERRITORIAL MOBILITY & SOFT URBAN TRANSPORT

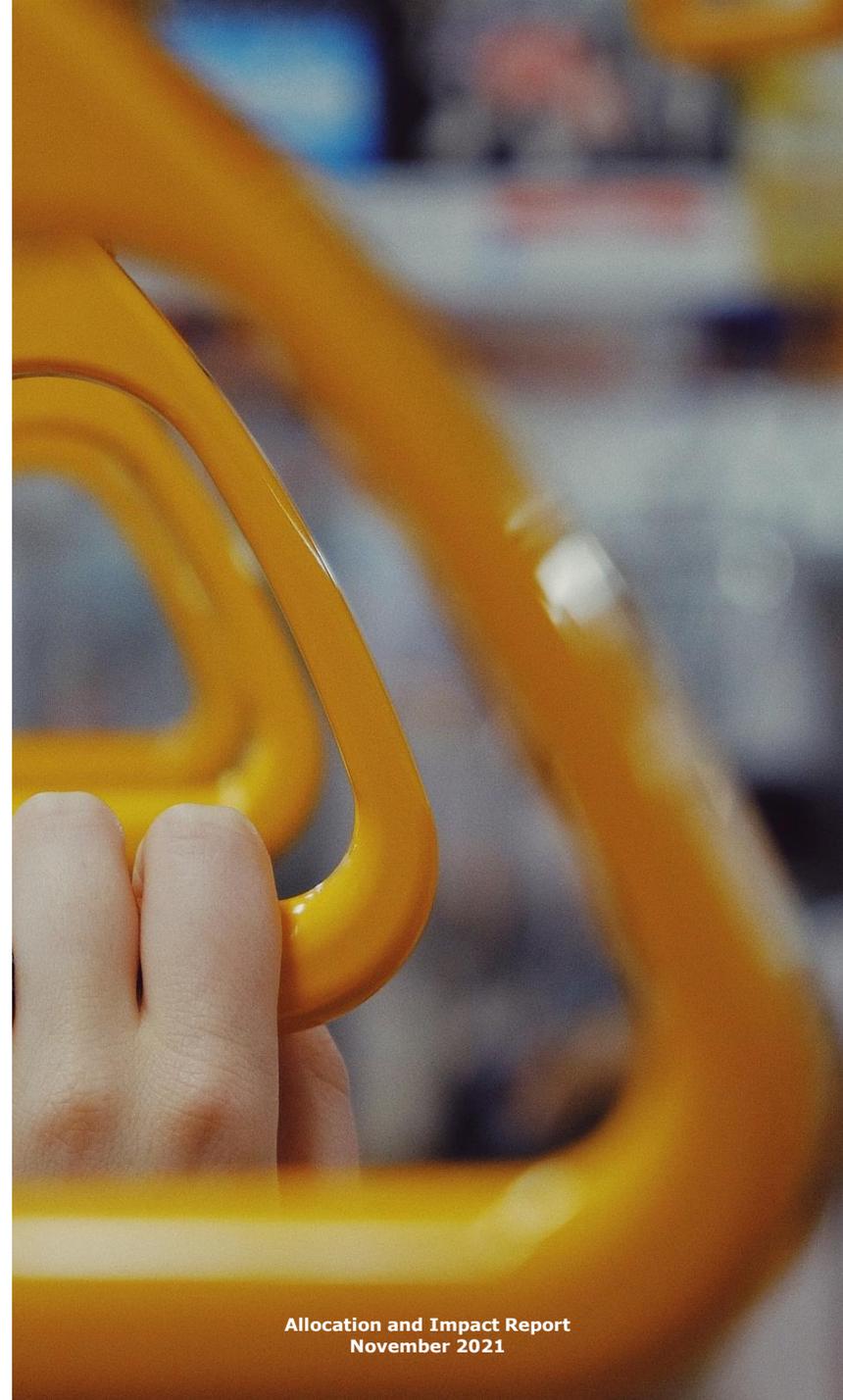
The framework has been set up to finance investments in both **clean individual and clean mass transportation**.

Eligible individual transportation investments include **100% electric vehicles**, 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 paths**.

Eligible investments in mass transportation include **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

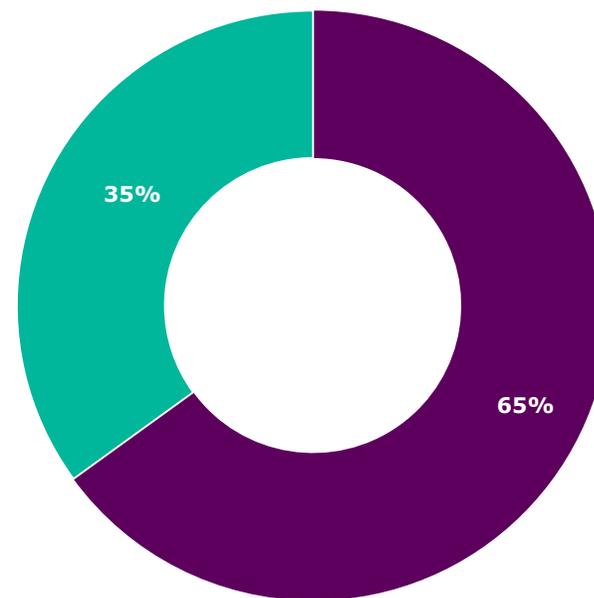
	Number of loans	Financing provided by SFIL	Volume allocated
Line creation or extension	10	120 000 000	119 926 466
Improvement or renewal of rolling stock	3	25 000 000	25 000 000
Improvement or renewal of rail infrastructure	1	10 000 000	10 000 000
Charging stations for clean vehicles	1	500 000	408 912
Bicycle lanes	5	82 000 000	82 000 000

The financing provided by SFIL contributed to the **creation, extension or modernization of 144 km of light rail transport networks** transporting an estimated **324 m passengers per year**, and to the creation of **217 km of bicycle lanes**.

Financings provided by SFIL for **mass transportation** will reduce CO₂ emissions by an estimated **2 882 t per year**, equivalent to **19 t of CO₂ per EUR m of financing**.

Financing provided for **individual transportation** will reduce CO₂ emissions by an estimated **3 t per year** equivalent to **0.03 t of CO₂ per EUR m of financing**.

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



■ Mass transportation ■ Individual transportation



IMPACT REPORTING

TERRITORIAL MOBILITY & SOFT URBAN TRANSPORT

Case Study : Construction of bicycle lanes

Département de l'Hérault located in the Occitanie Region has launched its third 'bicycle initiative' supporting active mobility on its territory.

The Département is already equipped with more than **600 km of cycling routes**. Until the year 2030, **additional investments of EUR 60 m** will be made to strengthen the network of greenways and paths and to eliminate existing gaps.

In the future, the Département de l'Hérault will have **continuous network of bicycle paths** across the entire territory.

Total investment: EUR 60 m, **100% of financing** provided by SFIL

Total length of bicycles paths: 120 km

CO₂ emissions avoided per year: 1.45 t of CO₂

IMPACT REPORTING

TERRITORIAL MOBILITY & SOFT URBAN TRANSPORT

Case Study: Charging stations

The '**Syndicat Départemental d'Electrification et d'Equipement Rural de la Charente Maritime**' situated in the Nouvelle Aquitaine Region and composed of 462 municipalities has invested EUR 2 m into charging stations for electric vehicles.

57 fast charging stations will be deployed in over 50 municipalities. They will be part of the 'MOViVE' network, that has already 750 charging stations installed in the Nouvelle-Aquitaine Region.

Total investment: EUR 2 m with a **share of financing of 25%** provided by SFIL

Total charging capacity: 2 850 kW

Reduction in CO₂ emissions: 0.01 t





IMPACT REPORTING

SUSTAINABLE WATER & SANITATION, CLIMATE CHANGE ADAPTATION

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, CLIMATE CHANGE ADAPTATION

	Number of loans	Financing provided by SFIL	Volume allocated
Drinking water	39	78 500 000	78 185 188
Water treatment	33	67 273 940	67 064 695
GEMAPI*	4	9 100 000	9 100 000

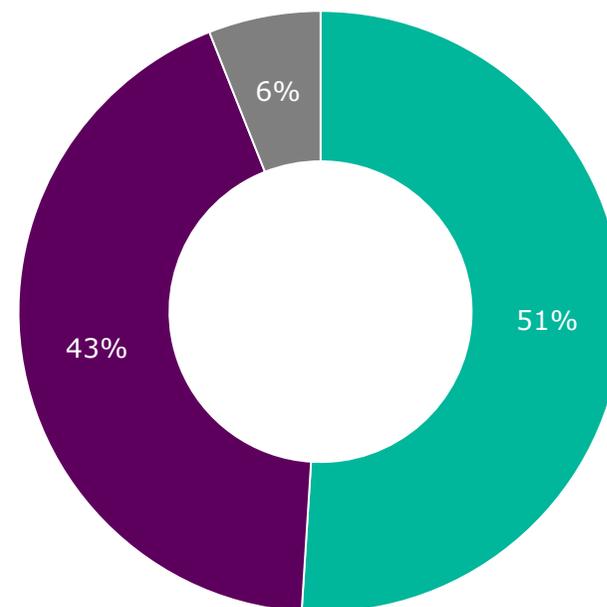
Investments linked to **public water supply** focus to a large extent on the **renewal of the water supply network**. The financing provided by SFIL contributed to the renovation or addition of 247 km of water supply networks. In total, this Green Bond provided financing to entities serving a **population of 3.1 m inhabitants**, producing 184 million m³ of drinking water per year, and managing a water network of **37 044 km**.

Financing provided to water treatment services primarily concern **network infrastructure and investments in water treatment plants**. In total a population of **2 m inhabitants** is benefitting from the financings provided by SFIL. A total of **76 km of water network capacity** has been added or modernized and water treatment capacities **treating 39 087 tons of dry matter** per year have been added.

Additional projects financed in this category concern areas including **flood protection** or the protection of aquatic ecosystems and wetlands.

* Sustainable management of water resources and prevention of flood damage

Distribution of loans by Project category (EUR volume)



- Public water supply
- Water treatment
- GEMAPI*

IMPACT REPORTING

SUSTAINABLE WATER & SANITATION, CLIMATE CHANGE ADAPTATION

Case Study: Dune restoration

The urban community ('communauté d'agglomération') of **2 Baies en Montreuillois** composed of 46 municipalities in the Hauts-de-France Region has invested **EUR 4.9 m in the restauration of the Baie d'Authie**.

This bay is experiencing a **constant retreat of its coastline** (245 meters lost since 1965 at a speed of 4.6 m/year). This trend has accelerated over recent years (9.3 m/year between 2011 and 2019), creating an **increased risk of flooding**, requiring measures to protect the populations (an estimated 12 000 people are potentially exposed).

The project consists of **restoring the dune cordon using 350,000 m³ of sand** and the installation of wooden piles deflecting the tidal currents. The project aims to reduce erosion while limiting the impact on the natural environment, and to limit the need to recharge during a period of 5 to 10 years, depending on climate conditions.

Total investment: EUR 4.9 m with a **share of financing of 31%** provided by SFIL

Total population served: 12 000 persons potentially exposed to flooding risk



IMPACT REPORTING

SUSTAINABLE WATER & SANITATION, CLIMATE CHANGE ADAPTATION

Case Study: Sewage plant

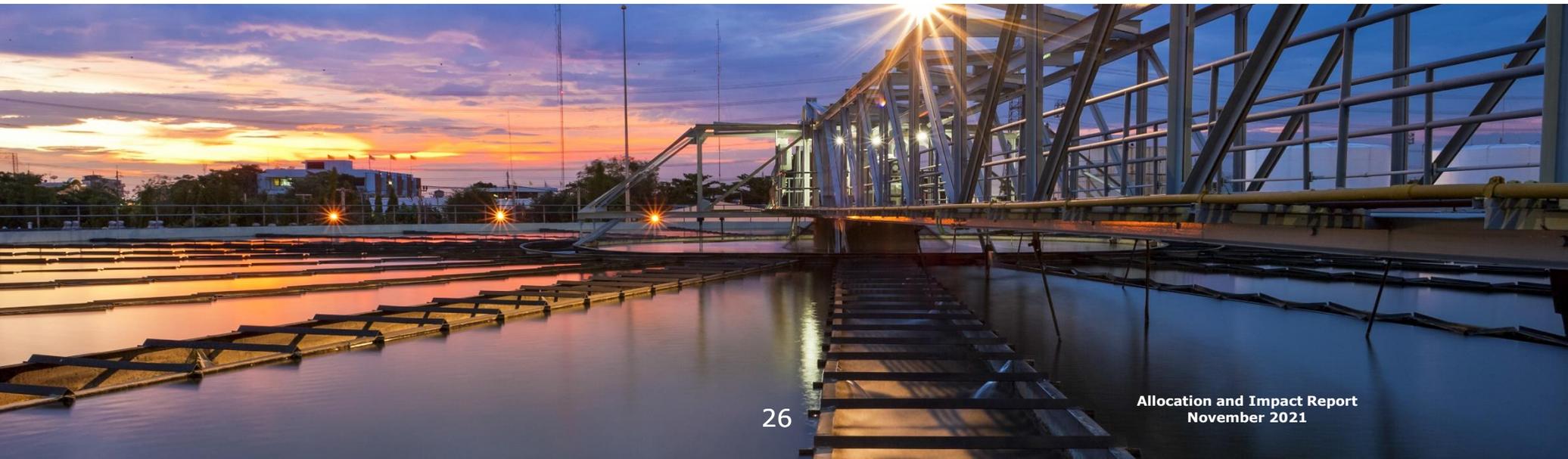
The **Aix Marseille Provence Metropolitan Area** located in the Provence Alpes Côte d'Azur Region has launched a project to construct **a new wastewater treatment plant in the town of Fos-sur-Mer**. This **EUR 13.9 m** project will replace the existing wastewater treatment plant that **dates back to the 1970s**.

With a capacity to serve a population equivalent of 28 000 and **self-sufficient in energy** thanks to photovoltaic panels installed on the roof, this new plant will use a **modern biological process** based on **membrane filtration**, and will use the extracted sludge for compost production.

Total investment: EUR 13.9 m with a **share of financing of 22%** provided by SFIL

Total population served: 14 860 inhabitants with a total network of 79.4 km

Volume of sludge produced: 223.84 tons of dry substance



IMPACT REPORTING

ENERGY EFFICIENCY OF CONSTRUCTION & URBAN DEVELOPMENT

The framework has been set up to allow the **financing of new buildings compliant** with the **Nearly Zero-Energy Buildings (NZEB) standard** or that belong to **the top 15%** of the most energy-efficient buildings of the French market.

In addition, buildings with an **environmental certification or label** including LEED (Gold or above), HQE (Excellent or above), BREEAM (Very Good or above), BePOS, E+/C-, BBC Effinergie +, BBCA, HPE or THPE are eligible.

Major **renovation/restructuring investments** are eligible if energy consumption is **reduced by at least 30%** or if the building is **upgraded to the French NZEB standard or to any of the eligible labels or certifications.**

Investments in **energy efficiency** including HVAC systems, solar panels, insulation retrofitting, LED relamping and motion detectors are eligible if energy consumption is reduced **by at least 20%.**

Investments in **fossil fuel based heating systems** are not eligible for refinancing under the framework.



IMPACT REPORTING

ENERGY EFFICIENCY OF CONSTRUCTION & URBAN DEVELOPMENT

	Number of loans	Financing provided by SFIL	Volume allocated
Urban planning	6	16 940 565	16 893 468
Construction and renovation	15	42 600 000	42 113 964

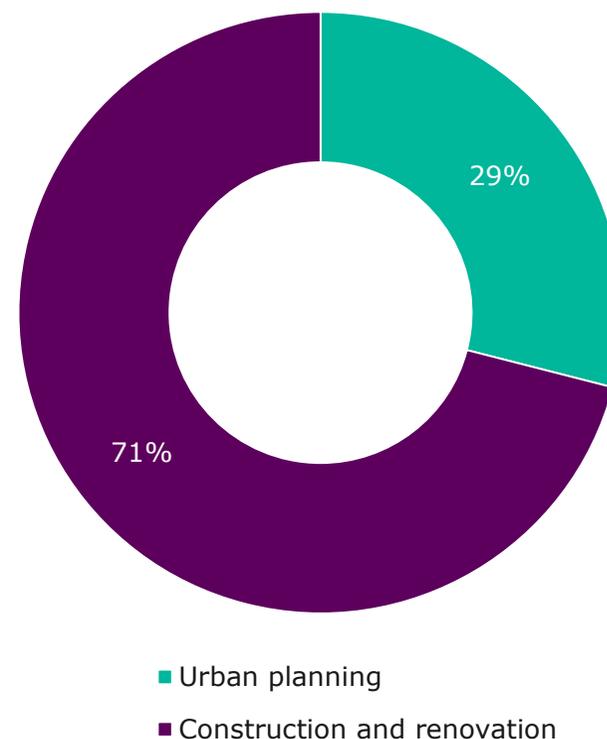
Green investments in the area of city planning focus on the **modernization of public lighting**, which represents on average **40% of the electricity consumption** of local authorities.

Investments in urban planning created **gains in energy performance of 61% or 8 942 MWh**. The financings provided by SFIL will **reduce yearly CO₂ emissions by 250 t**, equivalent to 15 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 32 997 m²** and will reduce estimated annual **CO₂ emissions by 485 t** equivalent to **11 t per 1 m EUR of investment**.

Distribution of loans by Project category (EUR volume)





IMPACT REPORTING

ENERGY EFFICIENCY OF CONSTRUCTION & URBAN DEVELOPMENT

Case Study : Modernization of street lighting equipment

Municipality of Mâcon, a municipality of less than 35 000 inhabitants located in the Bourgogne-Franche-Comté Region, has **invested EUR 9.3 m** in the modernization of its energy-intensive public lighting equipment.

10 000 existing lights will be replaced with LED lights across the municipality. In addition, 210 lights will be equipped with **movement detection sensors** in order to adjust the brightness according to traffic conditions.

The municipality expects to reduce its **energy consumption by 75%** within 3 years and to **divide by a factor of 4** the energy consumption.

Total investment: EUR 9.3 m, **65% of financing** provided by SFIL

Improvement in energy efficiency: Gain in efficiency of 75%

Energy consumption: 1 256 358 kWh/year after the investment compared to **5 100 000 kWh/year** before investment

IMPACT REPORTING

ENERGY EFFICIENCY OF CONSTRUCTION & URBAN DEVELOPMENT

Case Study: Construction of a new school complex

Syndicat Intercommunal de Regroupement Pédagogique du Coutach composed of 5 municipalities located in the Occitanie Region, has invested **EUR 8.6 m** to build an innovative school facility serving rural communities.

The complex is planned as **positive energy building (E+ category)** with **low greenhouse gas emissions (C-)** using renewable energy (wood boilers, solar panels). In addition, a maximum use of wood and bio-sourced insulation will reduce the carbon impact during construction. An adapted ventilation system will improve comfort during the summer and mitigate the impact of heat waves.

Total investment: EUR 8.6 m with **22% of financing provided by SFIL**

Total surface: 2 563 m²

Label: Label E+C- (level E4 C1) with an energy performance of 23 kWh of primary energy per square meter per year

CO₂ emissions avoided per year: 4 t





IMPACT REPORTING WASTE MANAGEMENT & VALUATION

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

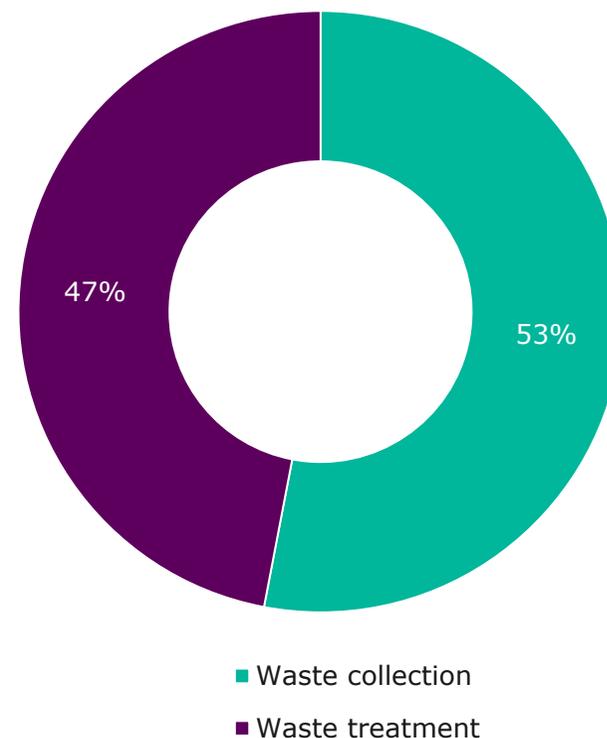
WASTE MANAGEMENT & VALUATION

	Number of loans	Financing provided by SFIL	Volume allocated
Waste collection	11	24 562 927	24 409 282
Waste treatment	6	22 100 000	21 870 833

The financings provided in the field of waste collection benefit a population of **close to 800 000 people**. The public entities financed under this green bond transaction **collect 432 386 t of household waste**. **Recycling or organic recovery** accounts for **40%**, with **incineration with energy recovery** accounting for **19%** of collected household waste.

The public entities financed in the field of waste treatment have an annual **waste recycling and valuation capacity of 50 000 t**. This transaction financed **energy recovery capacities totaling 53.7 MW** split between **16.2 MW in electricity generation**, **30.5 MW in heat generation capacity** and **7 MW in mechanization capacity**.

Distribution of loans by Project category (EUR volume)



IMPACT REPORTING

WASTE MANAGEMENT & VALUATION

Case Study: Waste sorting plant

Located in the Nouvelle-Aquitaine region, the '**Syndicat Mixte d'Élimination des Déchets**' (waste management board) has invested **EUR 10 m into the modernization of its mechanical-biological waste sorting center**. This facility **treating raw household waste** is complementary to the individual sorting process, mechanically **separating biodegradable elements** from dry ones through a rotary screen.

Using a fermentation technique, this equipment aims to **valorize biodegradable and organic materials** present in raw household waste. These materials will be used for the **production of agricultural compost**, thus reducing the volume of final landfilled waste.

Total investment: EUR 10 m with a **share of financing of 15%** provided by SFIL

Volume of waste treated: 50,000 tons of household and similar waste per year (by recycling or organic recovery organic recovery)



IMPACT REPORTING

WASTE MANAGEMENT & VALUATION

Case Study: Waste collection center

Syndicat Intercommunal de Collecte et de Valorisation des déchets ménagers de la région d'Epinal situated in the Grand Est Region has **invested EUR 1.02 m in the construction of a new waste collection center** in the commune of Capavenir-Vosges.

This new facility is intended to replace the existing municipal waste collection center which has become outdated and no longer meets the new requirements in terms of **sorting and valorization**.

It is intended to **increase the capacity and diversity of the sorting process** and contribute to the development of the circular economy in the region. As examples, residues from the incineration of household waste will be re-used for road construction and equipment for the recovery and storage of rainwater has been included in the project.

Total investment: EUR 1.02 m, **98% of financing** provided by SFIL

Volume of waste treated by the entity: 90 359 tons per year of which 38.4% is recycled and 33.3% used for incineration with energy recovery

Population served: 156 485 inhabitants



IMPACT REPORTING

RENEWABLE ENERGY

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, and 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

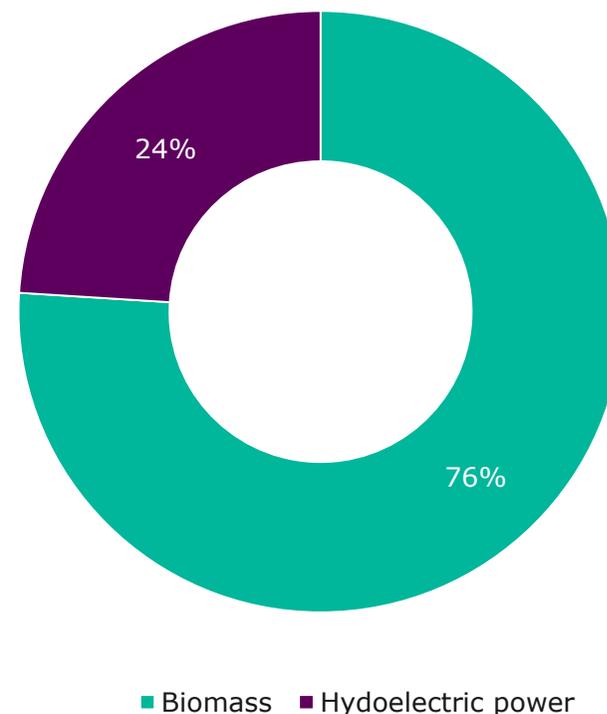
RENEWABLE ENERGY

	Number of loans	Financing provided by SFIL	Volume allocated
Biomass	2	2 300 000	2 300 000
Hydroelectric power	1	744 000	744 000

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 7 053 MWh**. The estimated impact of these financings will be a **annual reduction in CO₂ emissions of 952 t** equivalent to **313 t per 1 m EUR of investment**.

Distribution of loans by Project category (EUR volume)





IMPACT REPORTING RENEWABLE ENERGY

Case Study: Biomass

The municipality of **Vôge-les-Bains** with less than 2 000 inhabitants situated in the Grand Est Region has invested EUR 1.04 m in a **wood heating boiler** to simultaneously heat the **town hall, the local school and the local recreational center**

This investment allows to **replace the existing outdated fossil fuel based heating systems.**

Energy generated: Heat (100%)

Total investment: EUR 1.04 m with **96% of financing** provided by SFIL

Energy generation capacity: 0.48 MW with an **estimated annual production of 3 229 MWh**

CO₂ emissions avoided per year: 463 t

IMPACT REPORTING

RENEWABLE ENERGY

Case Study: Hydroelectric power plant

Syndicat Mixte d'Electricité des Hautes-Alpes ('syndicat mixte d'énergie') composed of 159 municipalities situated in the Provence-Alpes-Côte d'Azur Region has invested EUR 744 000 for the construction of a **small run-off river hydroelectric power station** situated in the municipality of de Champoléon. This project aims to take advantage of the sources of the Valestrèche stream situated in the High Alps and no longer used as a source of drinking water.

This new utilisation of the source will allow the **local generation of renewable energy and contribute to the objectives of the regional renewable energy grid** ('Schéma Régional de raccordement au réseau des Energies Renouvelables – S3ENR')

Total investment: EUR 744 000 with **100% of financing provided by SFIL**

Energy generation capacity: 0.13 MW with an **estimated annual production of 597 MWh**

CO₂ emissions avoided per year: 27 t



AGENDA

1. Introduction

Commitment to sustainability

2. Green Bond Program

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

3. Allocation Reporting

EUR 500 m SFIL Green Bond 2028, regional distribution, green finance for small projects, distribution by category

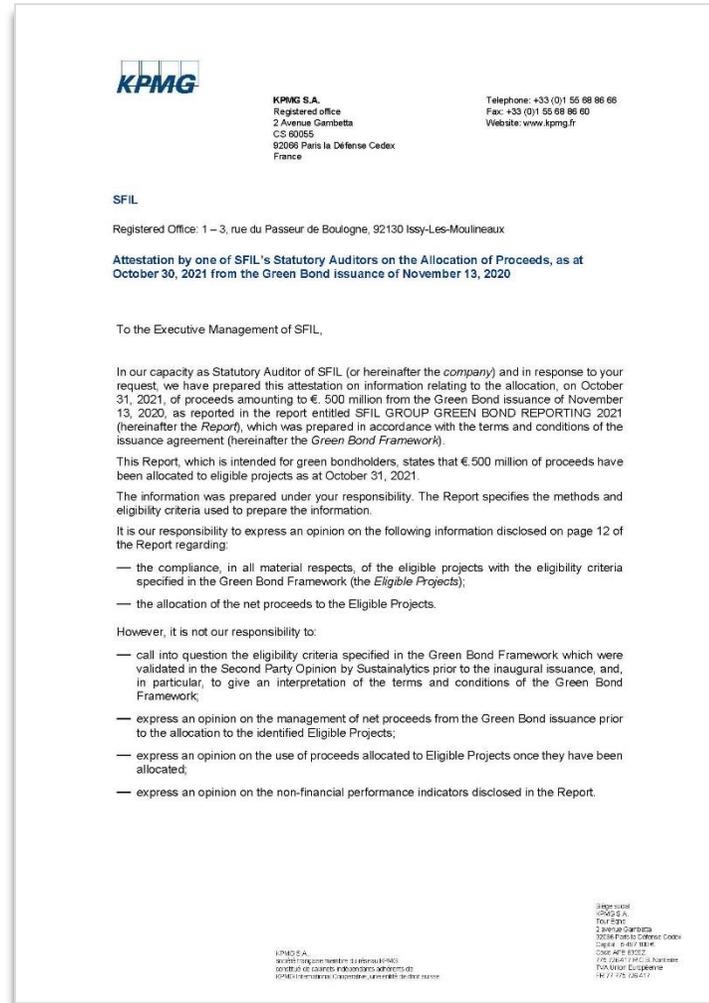
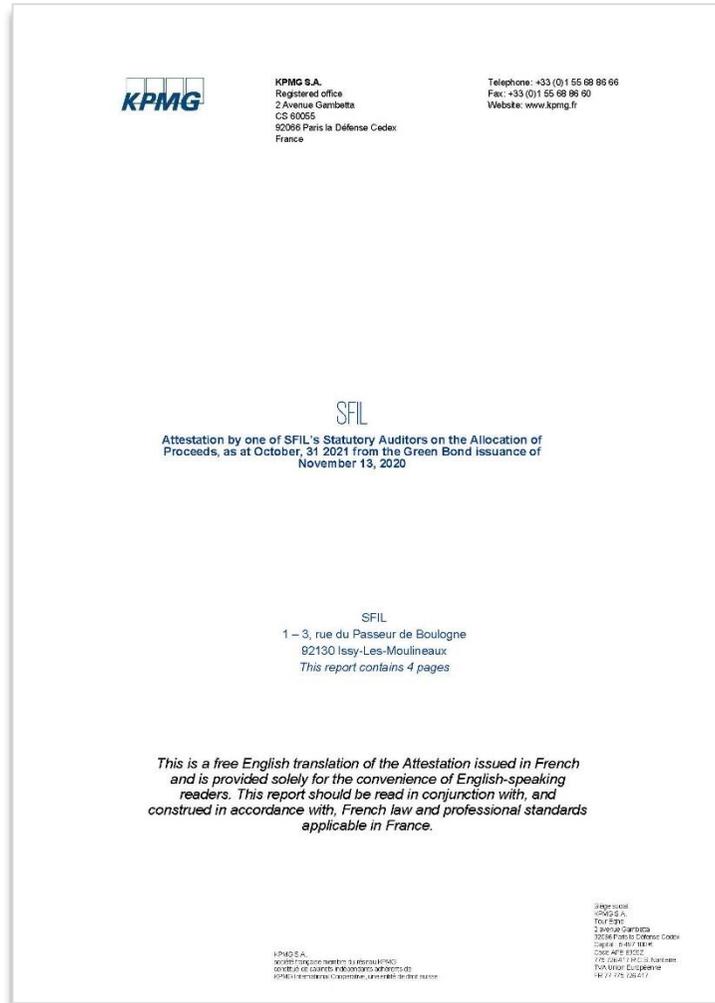
4. Impact Reporting

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

5. Appendix

APPENDIX

EXTERNAL VERIFICATION (1/2)



APPENDIX

EXTERNAL VERIFICATION (2/2)



SFIL
Attestation by one of SFIL's Statutory Auditors on the Allocation of Proceeds, as at October 31, 2021 from the Green Bond issuance of November 13, 2020

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, 2021 from the Green Bond issuance of November 13, 2020

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 12 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, November 23, 2021
KPMG S.A.

Fanny Houllot
Partner
Sustainability Services

Jean-François Dandé
Partner

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APPENDIX

TERRITORIAL MOBILITY & SOFT URBAN TRANSPORT

	<i>Number of loans</i>	<i>Signed amount EUR</i>	<i>Allocated amount (eligible %*)</i>	<i>Portfolio component % of allocated amount</i>	<i>Average life</i>	<i>Annual reduction in GHG emissions</i>	<i>Others indicators</i>
Mass transportation	14	155 000 000	154 926 466 (99.9%)	65%	13.82	2 882 t CO ₂	- 144 km of new, extended or improved rail infrastructure - 324 m passengers per year
Individual transportation	6	82 500 000	82 408 912 (99.9%)	35%	9.19	3 t CO ₂	- 217 km bicycle lanes

Local authorities benefiting from a green loan: Mass transportation

Auvergne-Rhône-Alpes

- SAINT-ETIENNE METROPOLE
- SYNDICAT MIXTE DES TRANSPORTS POUR LE RHONE ET L'AGGLOMERATION LYONNAISE

Occitanie

- SYNDICAT MIXTE DES TRANSPORTS EN COMMUN DE L'AGGLOMERATION TOULOUSAINE

Pays de la Loire

- COMMUNAUTE URBAINE ANGERS LOIRE METROPOLE
- NANTES METROPOLE

Provence-Alpes-Côte d'Azur

- METROPOLE D'AIX MARSEILLE PROVENCE
- METROPOLE NICE COTE D'AZUR

Local authorities benefiting from a green loan: Individual transportation

Auvergne-Rhône-Alpes

- METROPOLE DE LYON

Hauts-de-France

- METROPOLE EUROPEENNE DE LILLE

Occitanie

- DEPARTEMENT DE L'HERAULT

Nouvelle-Aquitaine

- SYNDICAT DEPARTEMENTAL D'ELECTRIFICATION ET D'EQUIPEMENT RURAL DE LA CHARENTE MARITIME

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

APPENDIX

SUSTAINABLE WATER & SANITATION, CLIMATE CHANGE ADAPTATION 1/3

	<i>Number of loans</i>	<i>Signed amount EUR</i>	<i>Allocated amount (eligible %*)</i>	<i>Portfolio component % of allocated amount</i>	<i>Average life</i>	<i>Annual treatment – sewage sludge</i>	<i>Others indicators</i>
Public water supply	39	78 500 000	78 185 188 (99.6%)	51%	11.05	-	<ul style="list-style-type: none"> - 184 m³ annual water production capacity - Serving 3.1 m people - 247 km in new or renewed water networks - Financing to entites managing 37 044 km water network infrastrcture
Water treatment	33	67 273 940	67 064 695 (99.7%)	43%	12.00	39 087 t	<ul style="list-style-type: none"> - Serving 2 m people - 76 km in new or renewed water networks - Financing to entites managing 13 315 km water network infrastrcture
Sustainable management of water resources and prevention of flood damage	4	9 100 000	9 100 000 (100%)	6%	9.07	-	<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 – 1 project

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

APPENDIX

SUSTAINABLE WATER & SANITATION, CLIMATE CHANGE ADAPTATION 2/3

Local authorities benefiting from a green loan: Public water supply

Auvergne-Rhône-Alpes

- COMMUNAUTE D'AGGLOMERATION PRIVAS CENTRE ARDECHE
- SYNDICAT INTERCOMMUNAL DES EAUX ANNONAY SERRIERES
- SYNDICAT DES EAUX DES ROCAILLES ET DE BELLECOMBE
- SYNDICAT INTERCOMMUNAL DES EAUX CANCE DOUX

Bourgogne-Franche-Comté

- COMMUNAUTE D'AGGLOMERATION LE GRAND CHALON
- COMMUNE DE CORBENAY
- COMMUNAUTE D'AGGLOMERATION DU MACONNAIS BEAUJOLAIS AGGLOMERATION

Bretagne

- SYNDICAT DE L'EAU DU MORBIHAN
- SYNDICAT MIXTE EAU DU PAYS DE SAINT-MALO

Centre-Val de Loire

- COMMUNAUTE DE COMMUNES TOURAINE OUEST VAL DE LOIRE

Grand-Est

- COMMUNAUTE D'AGGLOMERATION D'EPINAL
- COMMUNAUTE D'AGGLOMERATION PORTES DE FRANCE THIONVILLE
- COMMUNAUTE DE COMMUNES DE L'ARGONNE CHAMPENOISE
- SYNDICAT MIXTE DES EAUX ET ASSAINISSEMENTS ALSACE MOSELLE

Hauts-de-France

- COMMUNAUTE D'AGGLOMERATION DE LENS-LIEVIN
- SYNDICAT INTERCOMMUNAL D'ADDUCTION D'EAU D'ORIGNY EN-THIERACHE
- COMMUNAUTE D'AGGLOMERATION DU SAINT QUENTINOIS

Nouvelle-Aquitaine

- SYNDICAT MIXTE DES EAUX DE LA GATINE
- SYNDICAT INTERCOMMUNAL D'EAU DE L'EST DU LIBOURNAIS A PUISSEGUIN
- COMMUNE D'EGLETONS
- SIAEP DES ESCHOURDES
- MONT DE MARSAN AGGLOMERATION
- SYNDICAT D'EAU POTABLE DU SUD CHARENTE
- SYNDICAT MIXTE DE L'EAU POTABLE DE LA REGION DE JURANCON
- SYNDICAT INTERCOMMUNAL D'EAU POTABLE DU CUBZADAIS FRONSADAIS
- GRAND POITIERS COMMUNAUTE URBAINE
- COMMUNAUTE D'AGGLOMERATION DU BASSIN DE BRIVE
- S.I.A.E.P DES COTEAUX SUD BERGERACOIS

Occitanie

- COMMUNE DE CAUTERETS
- SYNDICAT INTERCOMMUNAL D'ADDUCTION D'EAU POTABLE DU VALLESPER
- (COMMUNAUTE DE COMMUNES DU CLERMONTAIS
- SYNDICAT MIXTE DEPARTEMENTAL DE L'EAU ET DE L'ASSAINISSEMENT DE L'ARIEGE
- PERPIGNAN MEDITERRANEE COMMUNAUTE URBAINE (P M C U)
- COMMUNE DE SALSÉS
- SYNDICAT INTERCOMMUNAL D'ADDUCTION D'EAU DU BAS-LANGUEDOC
- COMMUNAUTE D'AGGLOMERATION DE L'ALBIGEOIS

Provence-Alpes-Côte d'Azur

- DURANCE LUBERON VERDON AGGLOMERATION

APPENDIX

SUSTAINABLE WATER & SANITATION, CLIMATE CHANGE ADAPTATION 3/3

Local authorities benefiting from a green loan: Water treatment

Auvergne-Rhône-Alpes

- COMMUNAUTE D'AGGLOMERATION D'ANNONAY RHONE AGGLO
- COMMUNAUTE D'AGGLOMERATION PRIVAS CENTRE ARDECHE
- SYNDICAT D'EAU ET D'ASSAINISSEMENT DU VELAY RURAL
- COMMUNE DE FEILLENS

Bourgogne-Franche-Comté

- GRAND BELFORT COMMUNAUTE D'AGGLOMERATION
- COMMUNAUTE D'AGGLOMERATION DU MACONNAIS BEAUJOLAIS AGGLOMERATION

Bretagne

- COMMUNAUTE D'AGGLOMERATION LAMBALLE TERRE ET MER
- LORIENT AGGLOMERATION
- COMMUNAUTE D'AGGLOMERATION DE LANNION TREGOR COMMUNAUTE

Grand-Est

- COMMUNAUTE D'AGGLOMERATION D'EPINAL
- SYNDICAT INTERCOMMUNAL A VOCATION MULTIPLE DE L'AGGLOMERATION MULHOUSIENNE
- COMMUNAUTE DE COMMUNES DE L'ARGONNE CHAMPENOISE

Hauts-de-France

- VILLE DU PLESSIS BELLEVILLE

Ile-de-France

- SYNDICAT MIXTE POUR L'ASSAINISSEMENT ET LA GESTION DES EAUX DU BASSIN VERSANT DE L'YERRES

Normandie

- SYNDICAT MIXTE EAU ASSAINISSEMENT CAUX CENTRAL

Nouvelle-Aquitaine

- COMMUNAUTE D'AGGLOMERATION DU BASSIN DE BRIVE
- GRAND POITIERS COMMUNAUTE URBAINE
- COMMUNAUTE D'AGGLOMERATION DE GRAND COGNAC
- COMMUNAUTE D'AGGLOMERATION BERGERACOISE
- SYNDICAT INTERCOMMUNAL D'EAU DE L'EST DU LIBOURNAIS A PUISSEGUIN
- MONT DE MARSAN AGGLOMERATION
- COMMUNAUTE DE COMMUNES DE MONTAIGNE MONTRAVEL ET GURSON

Occitanie

- COMMUNAUTE D'AGGLOMERATION DE L'ALBIGEOIS
- SYNDICAT INTERCOMMUNAL MARE ET LIBRON
- SYNDICAT MIXTE DEPARTEMENTAL DE L'EAU ET DE L'ASSAINISSEMENT DE L'ARIEGE
- COMMUNAUTE DE COMMUNES DU CLERMONTAIS
- PERPIGNAN MEDITERRANEE COMMUNAUTE URBAINE (P M C U)

Pays de la Loire

- COMMUNAUTE DE COMMUNES SEVRE ET LOIRE

Provence-Alpes-Côte d'Azur

- COMMUNAUTE DE COMMUNES PAYS DES SORGUES MONTS DE VAUCLUSE
- METROPOLE D'AIX MARSEILLE PROVENCE
- DURANCE LUBERON VERDON AGGLOMERATION

Local authorities benefiting from a green loan: Sustainable management of water resources and prevention of flood damage

Hauts-de-France

- METROPOLE EUROPEENNE DE LILLE
- COMMUNAUTE D'AGGLOMERATION DES DEUX BAIES EN MONTREUILLOIS

Occitanie

- COMMUNAUTE D'AGGLOMERATION DE BEZIERS MEDITERRANEE

Provence-Alpes-Côte d'Azur

- ESTEREL COTE D'AZUR AGGLOMERATION

APPENDIX

WASTE MANAGEMENT AND VALUATION 1/2

	<i>Number of loans</i>	<i>Signed amount EUR</i>	<i>Allocated amount (eligible %*)</i>	<i>Portfolio component % of allocated amount</i>	<i>Average life</i>	<i>Waste energy recovery capacity</i>	<i>Others indicators</i>
Waste collection	11	24 562 927	24 409 282 (99.4%)	53%	7.94	-	<ul style="list-style-type: none"> - Serving 795 660 people - Financing to entites collecting 432 386 t of household waste per year
Waste treatment	6	22 100 000	21 870 833 (99%)	47%	8.56	53.7 MW split between: Electricity: 16.2 MW Heat: 30.5 MW Biomethane: 7 MW	<ul style="list-style-type: none"> - Financing to entities with 50 000 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 AND VALUATION 2/2

Local authorities benefiting from a green loan: Waste collection

Grand-Est

- SYND MIXTE D'ELIMINATION DES DECHETS MENAGERS DU TERRITOIRE D'ORIENT
- SIRTOM DU SECTEUR DE BRIEY VALLEE DE L'ORNE ET JARNISY
- SYNDICAT INTERCOMMUNAL DE COLLECTE ET DE VALORISATION DES DECHETS MENAGERS DE LA REGION D'EPINAL

Nouvelle-Aquitaine

- SYNDICAT MIXTE DE COLLECTE ET DE TRAITEMENT DES ORDURES MENAGERES DU SECTEUR DE THIVIERS
- COMMUNAUTE DE COMMUNES ISLE VERN SALEMBRE EN PERIGORD
- COMMUNAUTE DE COMMUNES DE MAREMNE ADOUR COTE SUD
- SYNDICAT MIXTE DEPARTEMENTAL DES DECHETS MENAGERS DE LA DORDOGNE (SMD3)

Occitanie

- SYNDICAT MIXTE DE COLLECTE ET DE TRAITEMENT DES ORDURES MENAGERES DU PLANTAUREL

Local authorities benefiting from a green loan: Waste treatment

Auvergne-Rhône-Alpes

- SYNDICAT MIXTE DE LA REGION BEAUJOLAIS DOMBES POUR LE TRAITEMENT DES DECHETS MENAGERS

Bourgogne-Franche-Comté

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

Ile-de-France

- SYNDICAT MIXTE DE TRAITEMENT DES ORDURES MENAGERES DU CENTRE OUEST SEINE ET MARNAIS

Nouvelle-Aquitaine

- SYNDICAT MIXTE DE TRAITEMENT ET D'ELIMINATION DES DECHETS DES DEUX SEVRES

Occitanie

- SYNDICAT MIXTE POUR LA VALORISATION DES DECHETS MENAGERS ET ASSIMILES DU TARN

APPENDIX

RENEWABLE ENERGY

	<i>Number of loans</i>	<i>Signed amount EUR</i>	<i>Allocated amount EUR (eligible %*)</i>	<i>Portfolio component % of allocated amount</i>	<i>Average life</i>	<i>Annual reduction in GHG emissions</i>	<i>Others indicators</i>
Biomass	2	2 300 000	2 300 000 (100%)	76%	10.15	925 t CO ₂	- Annual production capacity of 6456 MWh
Hydroelectric power	1	744 000	744 000 (100%)	24%	10.47	27 t CO ₂	- Annual production capacity of 597 MWh

Local authorities benefiting from a green loan: renewable energy

Bretagne

- COMMUNAUTE D'AGGLOMERATION DE LANNION TREGOR COMMUNAUTE

Provence-Alpes-Côte d'Azur

- SYNDICAT MIXTE D'ELECTRICITÉ DES HAUTES ALPES

Grand-Est

- COMMUNE DE LA VOGUE-LES-BAINS

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

APPENDIX

ENERGY EFFICIENCY OF CONSTRUCTION & URBAN DEVELOPMENT

	<i>Number of loans</i>	<i>Signed amount EUR</i>	<i>Allocated amount EUR (eligible %*)</i>	<i>Portfolio component % of allocated amount</i>	<i>Average life</i>	<i>Annual reduction in GHG emissions</i>	<i>Others indicators</i>
Urban planning	6	16 940 565	16 893 468 (99.7%)	29%	7.68	250 t CO ₂	- Improvement in energy efficiency 8 942 MWh equivalent to an improvement of 61%
Construction and renovation	15	42 600 000	42 113 964 (98.9%)	71%	10.96	485 t CO ₂	- Reduction in energy consumption (renovation) of 161 kWh/m ² k - 32 997 m ² constructed or renovated

Local authorities benefiting from a green loan: Urban planning

Auvergne-Rhône-Alpes

- COMMUNE DE SAINT-ETIENNE

Bourgogne-Franche-Comté

- VILLE DE MACON

Hauts-de-France

- COMMUNE D'HENIN BEAUMONT

- SYNDICAT INTERCOMMUNAL D'ENERGIE DES COMMUNES DE FLANDRE

Occitanie

- HERAULT ENERGIES - SYNDICAT MIXTE D'ENERGIES DU DEPARTEMENT DE L'HERAULT

Provence-Alpes-Côte d'Azur

- COMMUNE DE GRASSE

Local authorities benefiting from a green loan: Construction and renovation

Auvergne-Rhône-Alpes

- COMMUNE DE CHOMERAC
- COMMUNE D'AOSTE
- COMMUNE DE MARINGUES

Bourgogne-Franche-Comté

- COMMUNAUTE D'AGGLOMERATION DE L'AUXERROIS
- COMMUNAUTE DE COMMUNES DE L'AILLANTAIS

Hauts-de-France

- COMMUNE DE GONNEHEM
- VILLE DE LOOS

Ile-de-France

- EST ENSEMBLE

Normandie

- COMMUNE DE DIGOSVILLE
- COMMUNE DE SAINT MARCEL

Pays de la Loire

- COMMUNAUTE D'AGGLOMERATION CLISSON SEVRE ET MAINE AGGLO

Occitanie

- SYNDICAT INTERCOMMUNAL DE REGROUPEMENT PEDAGOGIQUE DU COUTACH
- DEPARTEMENT DE L'HERAULT
- COMMUNE DE MARTIEL

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

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