

SFIL GROUP SOCIAL BONDS SECOND REPORTING MAY 2021

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AGENDA

1. Overview

Leading lender to the French public hospital sector, SFIL commitment to sustainability, French public hospital missions, 'Ségur de la santé' - an ambitious healthcare investment plan

2. SFIL Group Social Notes

Overview, use of proceeds, process for project evaluation and selection, management of proceeds, external review, transaction features

3. Allocation Reporting

Social bond transactions, external verification, volume of loans produced per year, outstanding and estimated amortization of the health loan portfolio, regional distribution

4. Impact Reporting

Key indicators, distribution of beds and places by speciality, regional distribution of hospital stays, beds and places, HAV distribution and comparison

5. Case studies

Centre Hospitalier Universitaire de Montpellier, Centre Hospitalier Isarien EPSM de l'Oise

This report is the second social bond reporting published by SFIL Group and provides investors with an overview about the allocation of SFIL Group Social Bond transactions.

A short summary of the role of SFIL in financing the French public hospital sector is provided as introduction.

The report provides details about the allocation including the regional distribution in volume, and in number of hospitals financed.

In addition, the report provides an overview of the social impact of the investments that have been financed and case studies of specific projects financed over the past year.

OVERVIEW

LEADING LENDER TO THE FRENCH PUBLIC HOSPITAL SECTOR

3042 different hospital structures are providing healthcare services in France. **1362 of these entities are public hospital structures***.

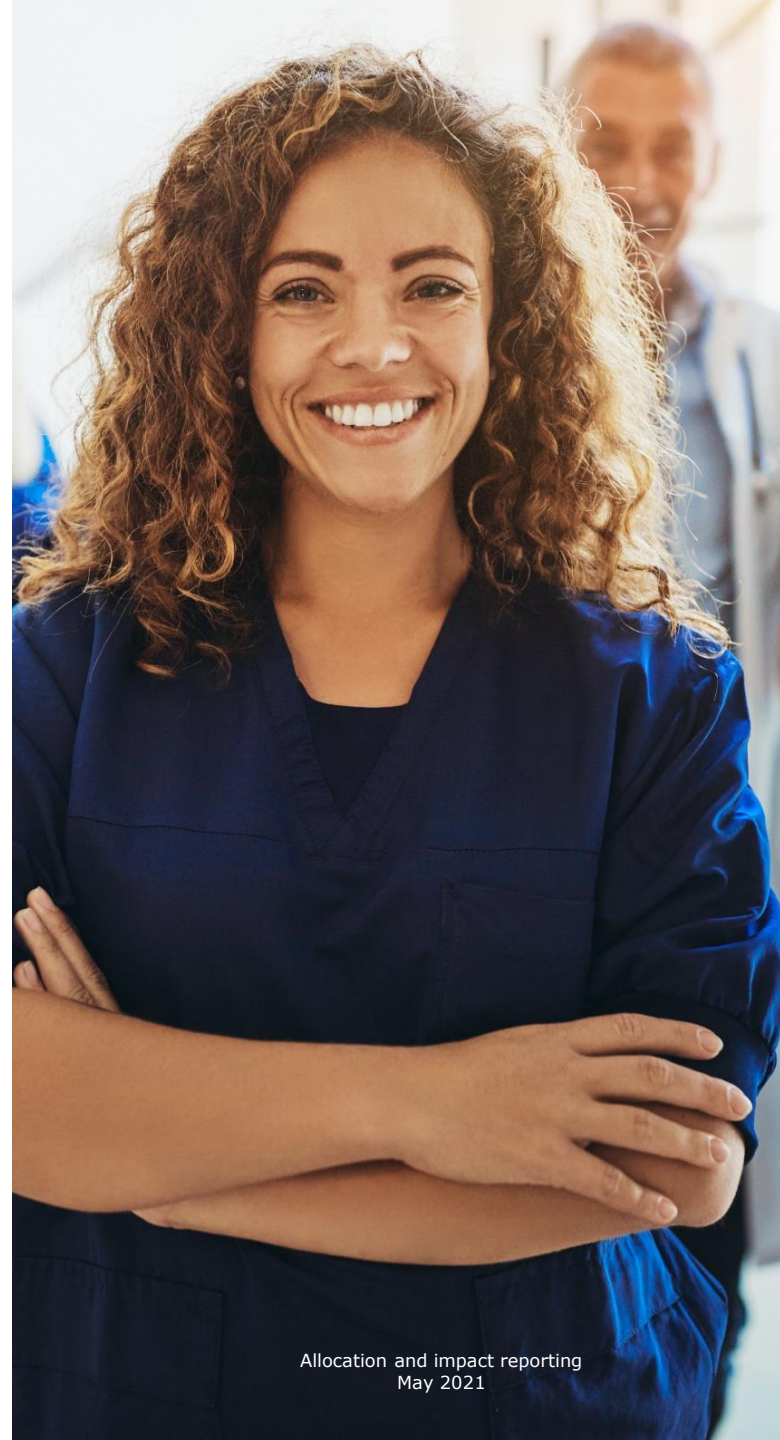
Overall debt by the public hospital sector has remained **stable around EUR 29 billion**.

With **EUR 4.1 billion in loans provided** to public hospitals since 2013, SFIL is the **leading lender to the public healthcare sector in France**, financing healthcare institutions of all sizes, in **all regions of France with loans accessible to the smallest borrowers**, starting at EUR 40,000.

In 2020, SFIL Group has **provided EUR 601 m in new financing** to the public hospital sector corresponding to an **estimated market share of around 30%**.

To assist the public healthcare during the Covid pandemic, SFIL proposed a **180-day payment extension**, without any late-payment interest or penalties, **to all public hospitals** for payments due between March 12th and June 30th, 2020. In 2020, **31 public health institutions** have benefitted from this mechanism.

*Source: Les établissements de santé – édition 2020, DREES - Ministère des Solidarités et de la Santé



OVERVIEW

SFIL COMMITMENT TO SUSTAINABILITY

As a **signatory of the United Nations Global Compact**, SFIL contributes to the achievement of key Sustainable Development Goals. SFIL became part of CDC Group last year, with an ambitious ESG agenda.

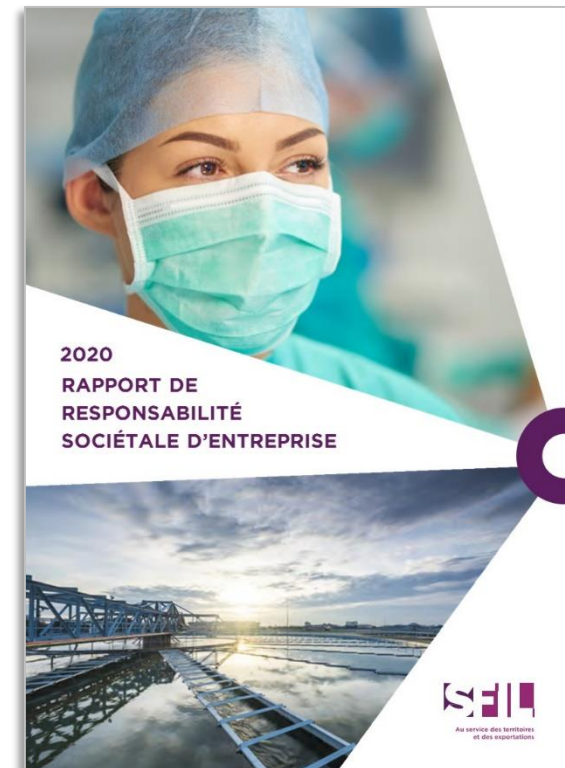


As leading lender since 2015 to the French local public sector, SFIL plays a central role for the financing of **schools and nurseries, local public transport and public healthcare facilities.**

The export financing activity is limited to loans compliant with OECD **environmental and social guidelines**. For sensitive projects a social and environmental **impact analysis is publicly available**, projects **based on coal energy are excluded** from the French public guarantee mechanism.

A first carbon footprint assessment has been put in place in 2019. SFIL has the ambition to **achieve a 15% reduction in its carbon footprint** over the coming years.

Objectives and achievements are detailed in the third annual SFIL CSR Report.



OVERVIEW

FRENCH PUBLIC HOSPITAL MISSIONS

The role and responsibility of French public hospitals are defined under the **French public health act** ('Code de la Santé Publique'):

- Provision of **public health services for the whole population** regardless of income, social or financial status, at any time, and for all medical and surgical specialties, all diagnostic and therapeutic possibilities, including rare diseases or extremely expensive, complex and long-term treatments (art. L1110-1)
- **Research** to continually improve care and develop new treatments (art. L6111-1)
- **Training** of doctors, midwives, pharmacists, dentists, nurses (art. L6111-1)

French law specifically requires public hospitals to **provide support to vulnerable populations**:

- Reducing **social inequalities, gender inequality and regional inequalities** are key objective (art. L1411-1) - healthcare services are available across the country including **isolated areas** (art. L6112-2)
- Medical treatment is available **to each and every person**, including people in a situation of hardship (the elderly, poor, homeless), services are free of charge in the **absence of health insurance** cover, any kind of discrimination is prohibited (art. L1110-3)
- **No advances in cash** are required for treatment by public hospitals, **administrative help** is made available ensure full access to public services (art. L6111-1-1)



OVERVIEW

'SEGUR DE LA SANTE' – AN AMBITIOUS HEALTHCARE INVESTMENT PLAN

The French public healthcare system plays a **key role in the fight against the Covid pandemic** with the vast majority of Covid patients treated by public hospitals.

In the context of the Covid pandemic, a large investment plan – '**Séguir Santé**' – has been announced by the French government to strengthen the health care system.

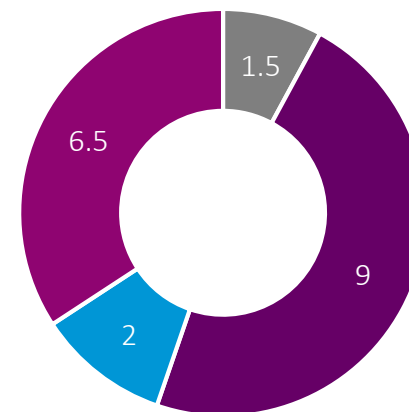
In total **EUR 19 billion** will be made available to **strengthen the French healthcare sector**.

Most of these funds will be made available **to the hospital sector**. Public hospitals will benefit from a reduction in debt with **EUR 6.5 billion of debt transferred from public hospitals to the central government**. In addition, EUR 9 billion will be invested over the next 10 years to **modernize and restructure the hospital system**.

Outside the hospital sector, EUR 1.5 billion will be invested over 5 years in **medico social establishments** to create additional places or renovate existing capacities.

Digitalization is another priority with **EUR 2 billion of planned investments** over the coming 3 years, including EUR 600 million for medico social establishments.

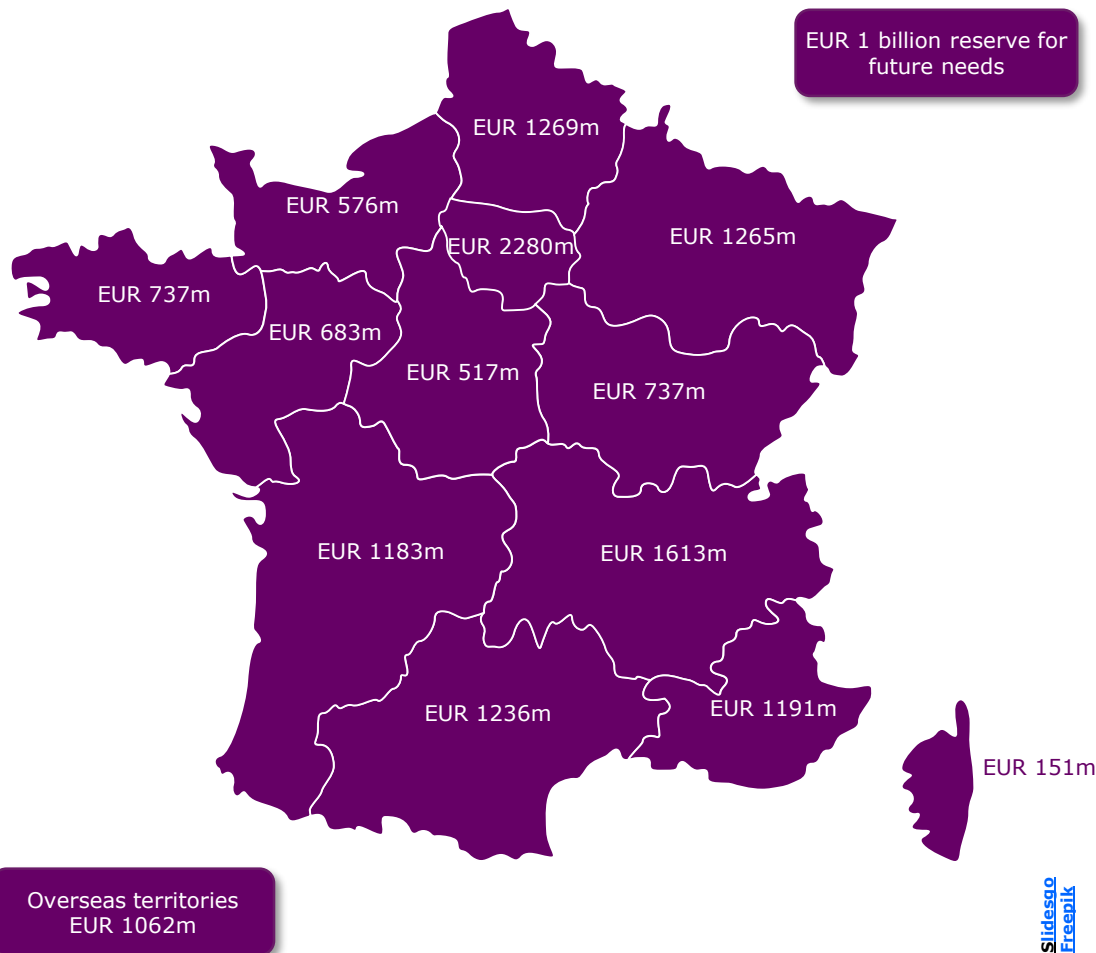
Breakdown of the EUR 19 billion healthcare investment plan



- Investment in medico-social establishments
- Investments in healthcare establishments
- Digitalization
- Debt relief

OVERVIEW

'SEGUR DE LA SANTE' – AN AMBITIOUS HEALTHCARE INVESTMENT PLAN



Overall, EUR 15.5 billion will be dedicated to support investment in the hospital sector over 10 years.

All French Regions will benefit from the investment plan (graph on left hand side).

Out of the EUR 15.5 billion plan, EUR 9 billion will be used for investments including EUR 1 billion to be allocated at a later stage.

In addition, hospitals will gain financial flexibility via EUR 6.5 billion of debt relief.

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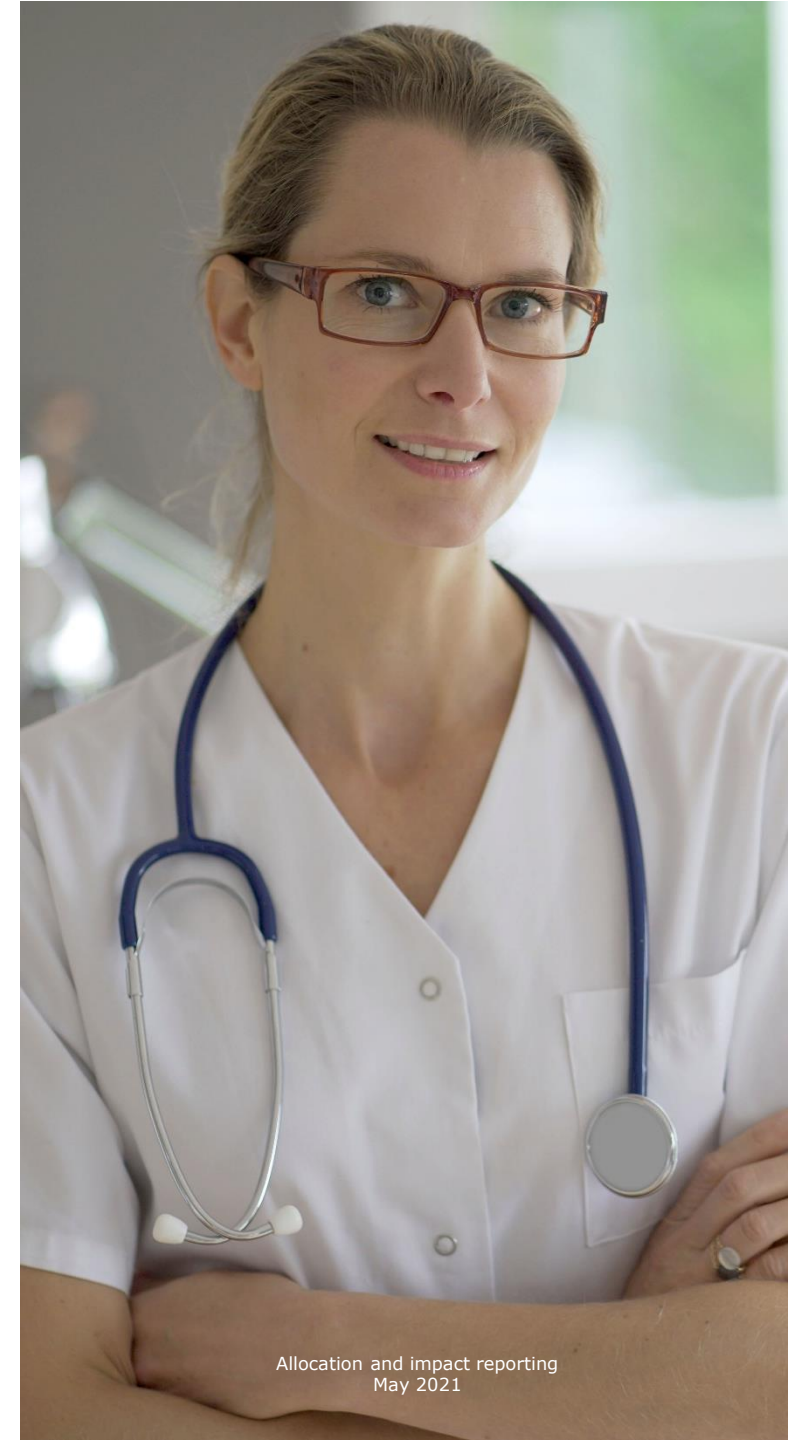
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SFIL GROUP SOCIAL NOTES OVERVIEW

Healthcare bonds as defined in SFIL Group’s Social Note Framework, may be Covered Bonds issued by CAFFIL or Bonds issued by SFIL.

Social Covered Bonds issued by CAFFIL will be used to refinance or finance the Eligible Health Loan Portfolio as defined in the Use of Proceeds. All loans to the public healthcare sector are held on the balance sheet of CAFFIL.

Social Bonds issued by SFIL are direct, unconditional, unsecured and unsubordinated obligations of SFIL. Net proceeds of Social Notes issued by SFIL will be used to refinance or finance the Eligible Health Loan Portfolio as defined in the Use of Proceeds by providing funding to CAFFIL.

The activity of financing French local public sector investments contributes to the achievement of key **United Nations Sustainable Development Goals** (SDG).





SFIL GROUP SOCIAL NOTES

USE OF PROCEEDS

SFIL Group Social Notes will be used to finance and/or refinance, in whole or in part the **Health Loan Portfolio**.

The “Health Loan Portfolio” consists of **all public hospital loans** financed by SFIL Group since 2013, in accordance with the French public hospital policy as defined by the French Law in the “Code de la Santé Publique”.

The “Health Loan Portfolio” contributes to the public hospital sector responsibilities, including:

- **Provision of public health services for the whole population** regardless of income, social or financial status, at any time, and for all medical and surgical specialties, all diagnostic and therapeutic possibilities, including rare diseases or extremely expensive, complex and long-term treatments
- **Research** to continually improve care and develop new treatments
- **Training** of doctors, midwives, pharmacists, dentists, healthcare executives, nurses, etc.

The activity of public hospitals has a specific on providing services to **vulnerable populations**:

- **People in a situation of hardship** (for example the elderly, the poor, the homeless): In the absence of health insurance cover, these **services are provided free of charge**, and public hospitals provide administrative help and assistance to ensure full access to public services
- **People in the most isolated territories**: Public hospitals have the mission to provide services everywhere across the French territory

SFIL GROUP SOCIAL NOTES

PROCESS FOR PROJECT EVALUATION AND SELECTION

All public hospital loans refinanced by SFIL Group go through a two step process to direct financing to where it provides high additional value and to avoid financing overcapacities:



Investment plans of public hospitals are **coordinated by the Regional Health Agencies** ensuring that investments are in line with overall public healthcare objectives:

- Obligatory review and validation of the **hospital's yearly budget** (Etat des Prévisions des Recettes et des Dépenses - EPRD) by the Regional Health Agency
- Obligatory review and validation of the hospital's **long term financing plan** (Plan Global de Financement Pluriannuel - PGFP)



Before a public hospital loan is approved for transfer to CAFFIL, the Credit Risk department performs a **two-step credit analysis**:

1. Financial analysis of the public hospital
2. The extra-financial analysis of the public hospital by the Credit Risk department in order to assess the **Healthcare Added Value** ("HAV") of a public hospital (see following slide)

All significant loan applications are decided on the basis of this analysis by the **credit committee chaired by the CEO or Deputy CEO**

SFIL GROUP SOCIAL NOTES

PROCESS FOR PROJECT EVALUATION AND SELECTION

HAV is a scoring model that aims to **measure the importance of each public hospital within the overall healthcare offer.**

The final score is a weighted average of the scores of each of the four activities of public hospitals (right hand side).

The HAV is an important indicator for credit committee decisions, however entities with low HAV **are not automatically excluded** as:

- The HAV score is based on an **analysis of the hospital and not of the specific investment project** - specific investment can still finance projects with high value added, for example necessary modernization works
- All French public hospitals execute the public policy missions defined in the French law on public healthcare to **provide healthcare services to all the population in France** (metropolitan territory and overseas territories), including (but not limited to) vulnerable populations

The HAV score is an important factor for the credit decision, but **each loan is analyzed on a case by case basis.**

Internal medicine, Surgery, Obstetrics

Indicators based on market share and on the rate of population growth – focus on financing larger, more efficient entities

Psychiatry

Indicator based on market share and locally available capacities
activity has a local focus

Elderly care

Focus on locally available capacities
Local presence is key to serve elderly

Follow-up & Rehabilitation Care

Occupation rates as indicator to avoid financing overcapacities

SFIL GROUP SOCIAL NOTES MANAGEMENT OF PROCEEDS

SFIL Group has set up **internal systems to track the use of proceeds** of its Social Notes.

In addition SFIL has established **a register** to monitor the Health Loan Portfolio.

SFIL Group will manage its Social Notes with a **portfolio approach**, i.e. making sure that the total outstanding amount of Social Notes is always lower than the size of the Health Loan Portfolio.

New loans will **regularly be added** to the health loan portfolio to replace amortizations of outstanding loans.

Pending the full allocation of the net proceeds to the Health Loan Portfolio, SFIL Group will keep record of the **shortfall** and invest such amount in **money market products** as per SFIL's treasury policy.

There is an **annual verification** by auditors until full allocation.



SFIL GROUP SOCIAL NOTES

EXTERNAL REVIEW

Second-Party Opinion:

Sustainalytics was appointed to assess the sustainability, transparency and governance of SFIL Group’s Social Note Framework and its alignment with the ICMA Social Bond Principles 2018. The Second-Party Opinion dated January 24th, 2019, is publicly available on SFIL Group’s website.

"Sustainalytics considers that SFIL’s Eligible Health Loan Portfolio will have a positive social impact and provide meaningful support to France’s healthcare system in accordance with France’s National Healthcare Strategy 2018-2022."

"Sustainalytics considers that SFIL is well positioned to issue social bonds and that the SFIL Group Social Bond Framework is credible, robust and aligns with the four pillars of the Social Bonds Principles."

External verification:

The allocation of the Social Note net proceeds to the Health Loan Portfolio will be verified by the **SFIL Group’s auditors** on an annual basis, starting within one year after issuance and until full allocation of the Bond.



INFORMATION ON SFIL GROUP’S SOCIAL BOND



ALLOCATION AND IMPACT REPORTING
FEBRUARY 2020



more on [SFIL.FR](https://www.sfil.fr)  more on [CAFFIL.FR](https://www.caffil.fr) 

SFIL GROUP SOCIAL NOTES

TRANSACTION FEATURES

Issuer	CAFFIL	CAFFIL	CAFFIL*
ISIN	FR0013403433	FR0013511615	FR00140033E4
Volume	EUR 1 billion	EUR 1 billion	EUR 750m
Coupon	0.500%	0.01%	0.01%
Trade date	12/02/2019	28/04/2020	19/04/2021
Maturity date	19/02/2027	07/05/2025	27/04/2029
Reoffer Spread	MS +11 BP OAT +25 BP	MS +22 BP OAT +31 BP	MS -2 BP OAT +7 BP
Reoffer Yield	0.578%	-0.036%	-0.065%

* This transaction has been issued after December 31st 2020 and will not be included in the allocation reporting – a first allocation reporting including this transaction will be published at the latest one year after issuance



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ALLOCATION REPORTING

SOCIAL BOND TRANSACTIONS

Outstanding social bonds as of December 31st 2020

Issuer	ISIN code	Social Bond Principles category	Total amount outstanding (EUR m)	Final Terms
CAFFIL	FR0013403433	Healthcare Bond	1,000	https://caissefrancaisedefinancementlocal.fr/en/investor/issuances/
CAFFIL	FR0013511615	Healthcare Bond	1,000	https://caissefrancaisedefinancementlocal.fr/en/investor/issuances/

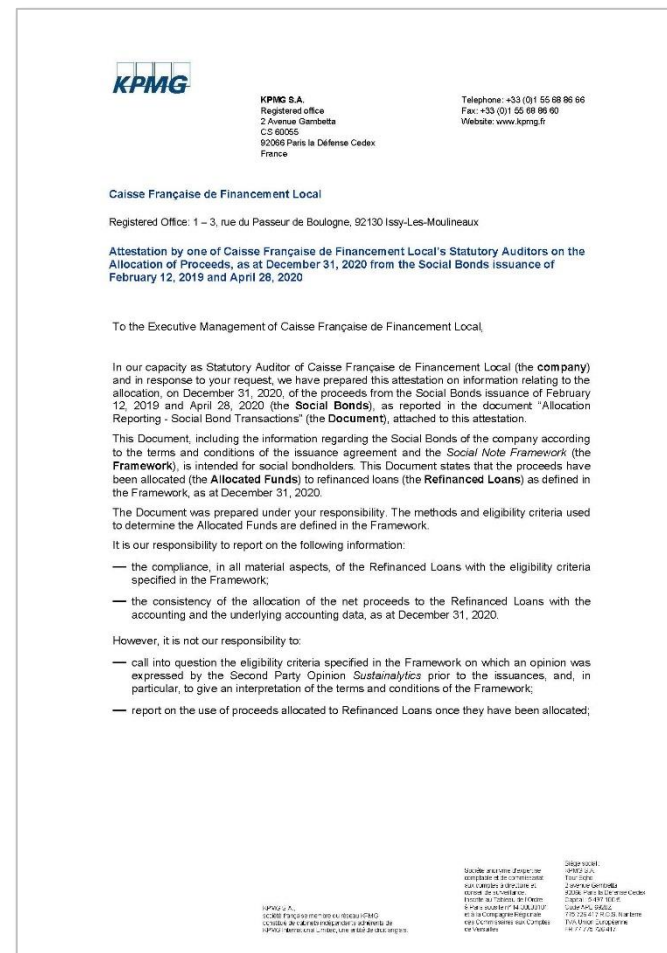
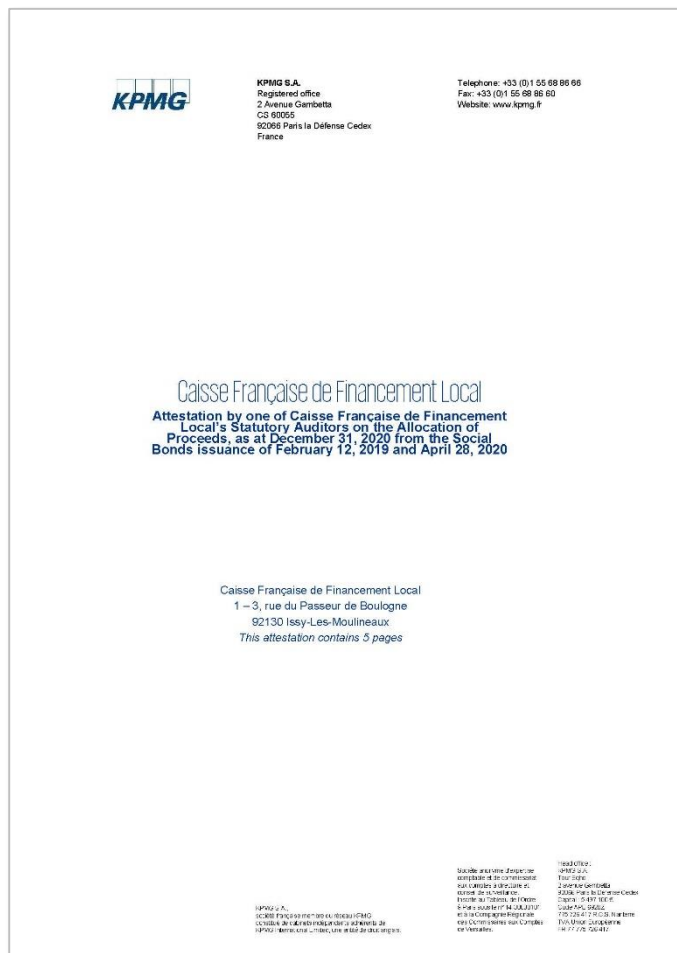
Outstanding loans to French public hospitals as of December 31st 2020

Portfolio name	Total amount outstanding (EUR m)	Eligibility for social bond ¹	Allocated amount ²	Number of loans in the eligible portfolio
Health Loan Portfolio	2.988	100%	100%	761

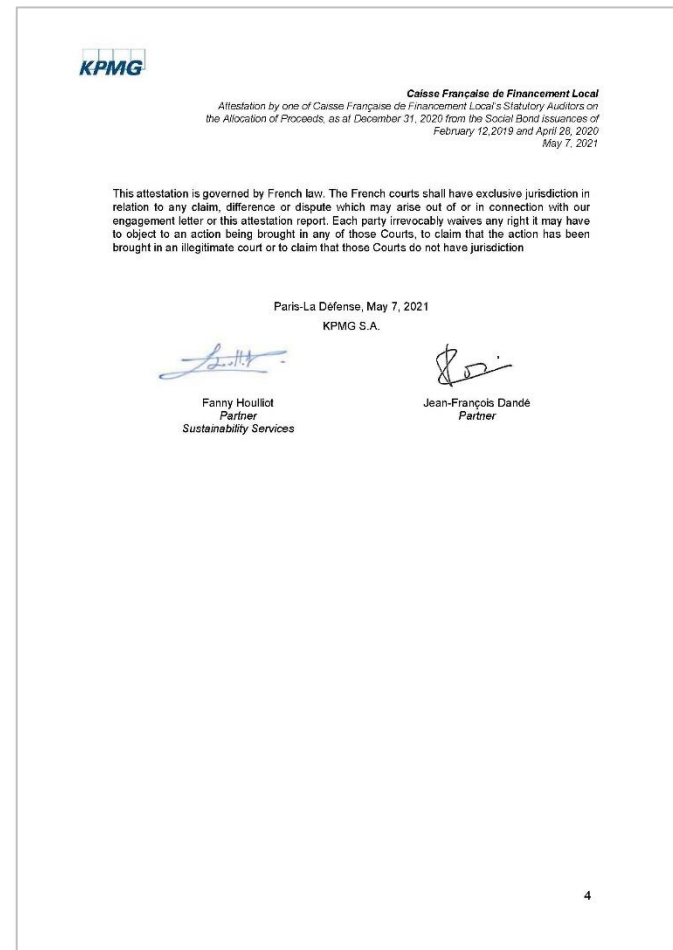
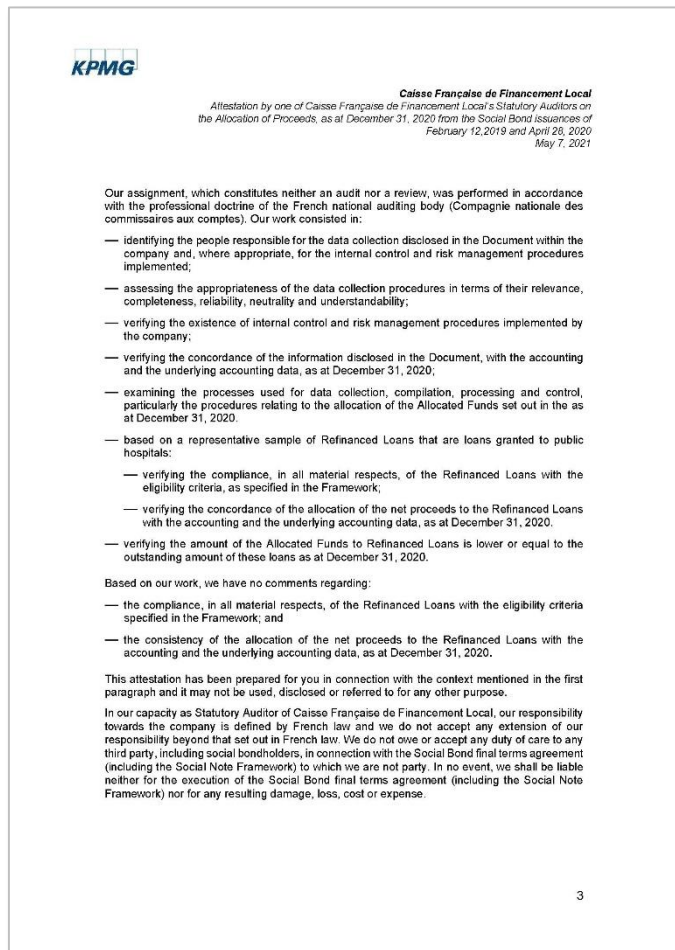
(1) This is the share of the total portfolio that is financed by SFIL Group

(2) This represents the amount of social bond proceeds that has been allocated to the portfolio

ALLOCATION REPORTING EXTERNAL VERIFICATION



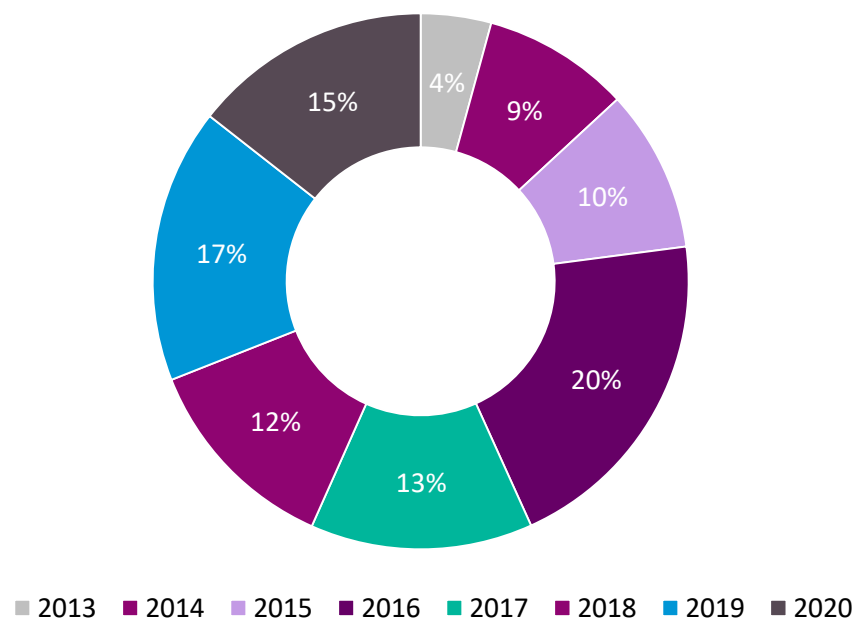
ALLOCATION REPORTING EXTERNAL VERIFICATION



ALLOCATION REPORTING

OVERVIEW OF THE SOCIAL BOND PORTFOLIO AS OF DECEMBER 31st 2020

Outstanding volume of loans to French public hospitals produced since 2013 as of December 31st 2020



* In some specific cases loans may also have been originated directly by SFIL Group

Loans to public hospitals originated since 2013 are included in the health care portfolio.

Loans to public hospitals are originated by La Banque Postale and transferred to SFIL Group* once the loans are fully drawn, creating a time lag between the granting of the loans and transfer to the healthcare portfolio.

ALLOCATION REPORTING

ESTIMATED AMORTIZATION OF THE PORTFOLIO

The graph on the right hand side presents the expected amortizations of the healthcare portfolio.

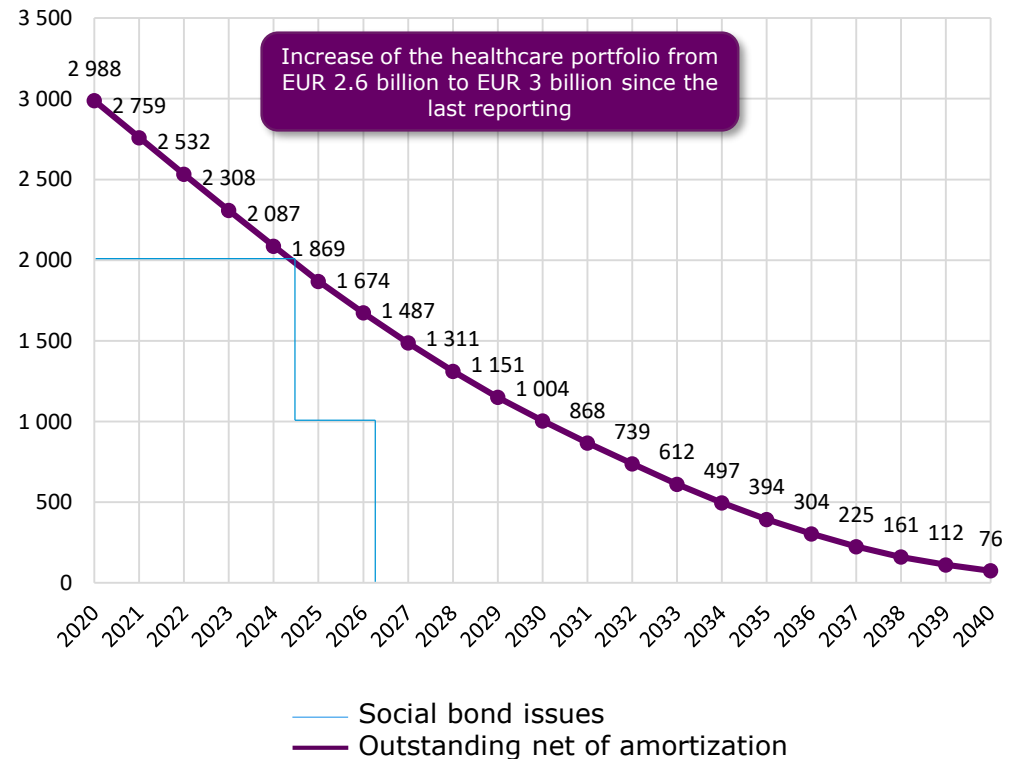
New loans to public hospitals will regularly added to the portfolio to replace amortizations.

Over recent years, new lending volumes to public hospitals have by far exceeded amortizations.

As a consequence the eligible healthcare portfolio has grown from EUR 2.6 billion as of June 30th 2019 to EUR 3 billion as of December 31st 2020.

In 2020, SFIL Group has granted EUR 601 m in new financings to 84 different health care institutions.

Estimated amortization of the Health Loan Portfolio as of December 31st 2020 (EUR m)



ALLOCATION REPORTING

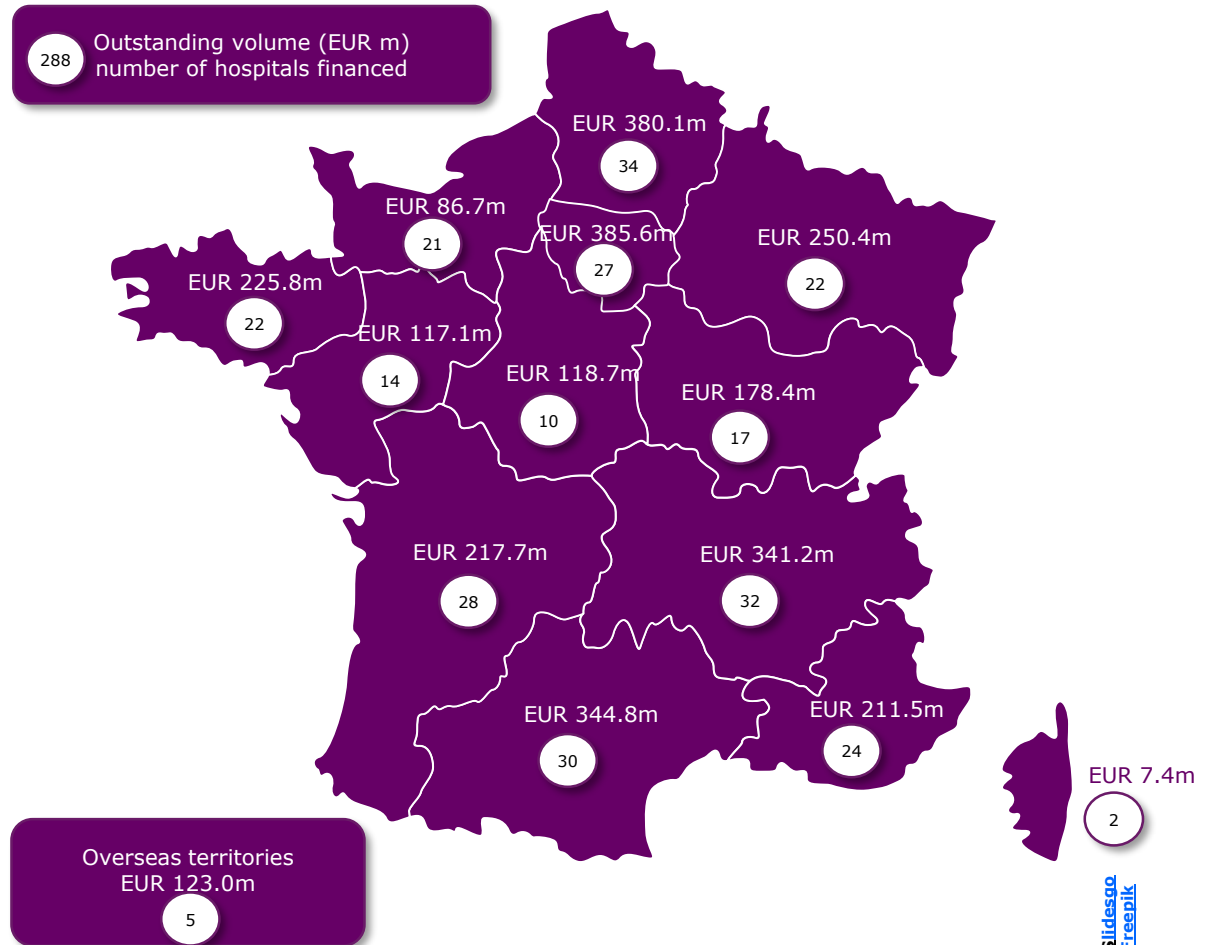
REGIONAL DISTRIBUTION OF OUTSTANDING AMOUNTS AND HOSPITALS FINANCED

The total outstanding amount as of December 31st 2020 is EUR 2 988m.

Loans to 288 public hospitals are included in the healthcare portfolio.

The number of public hospitals in the healthcare portfolio has increased since the last reporting with 254 included in the healthcare portfolio as of June 30th 2020.

SFIL Group public hospitals financing covers the entire French territory, all metropolitan regions are covered.



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IMPACT REPORTING

KEY INDICATORS

Number of public hospitals

- One legal entity may operate several different hospital sites
- The figures provided in this document will refer to the number of legal entities, for instance Assistance Publique – Hôpitaux de Paris (AP-HP), which operates several units, accounts for one hospital

Capacity of hospitals

- For full hospitalization (more than 1 day), the measure is the number of beds
- For partial hospitalization (day hospitalization, overnight hospitalization, outpatient care) the measure is expressed in number of places (total number of patients that can be handled)

Healthcare Added Value

- HAV is a scoring model that aims to **measure the importance of each public hospital within the overall healthcare offer** (a more detailed description is provided on page 11)
- The **final scores** are sorted as follow: High+, High, High-, Medium+, Medium, Medium-, Low+, Low, or Low-

Activity of hospitals:

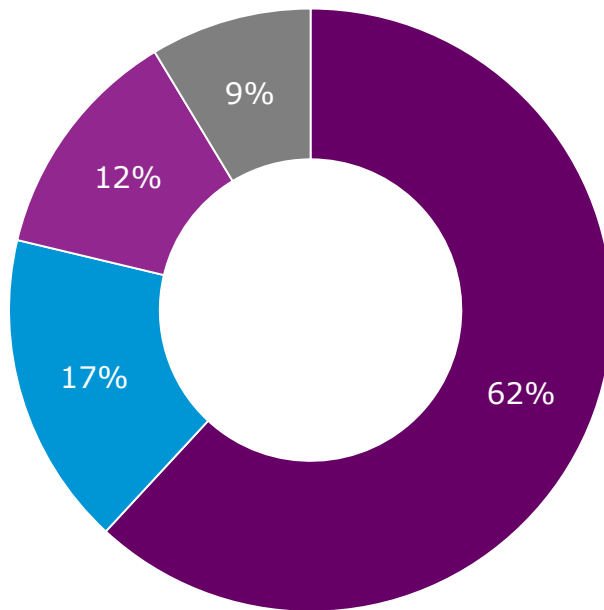
- It is measured via the number of stays, i.e. the number of hospital admissions
- A stay can be related to full hospitalization (if the length is more than 1 day, or partial hospitalization)



IMPACT REPORTING

DISTRIBUTION OF BEDS AND PLACES BY SPECIALITY

Breakdown of beds and places by speciality*



- Medicine, Surgery, Obstetrics
- Psychiatry
- Follow-up and Rehabilitation Care
- Other activities / elderly care

*2019 figures

Overall, establishments in the health loan portfolio provided 189 649 * beds and places in 2019, broken down as shown in the graph.

In the health loan portfolio, beds and places are available for each of the four specialties.

More than 60% of beds and places in the health loan portfolio are dedicated to the main specialty: Medicine, Surgery, Obstetrics.

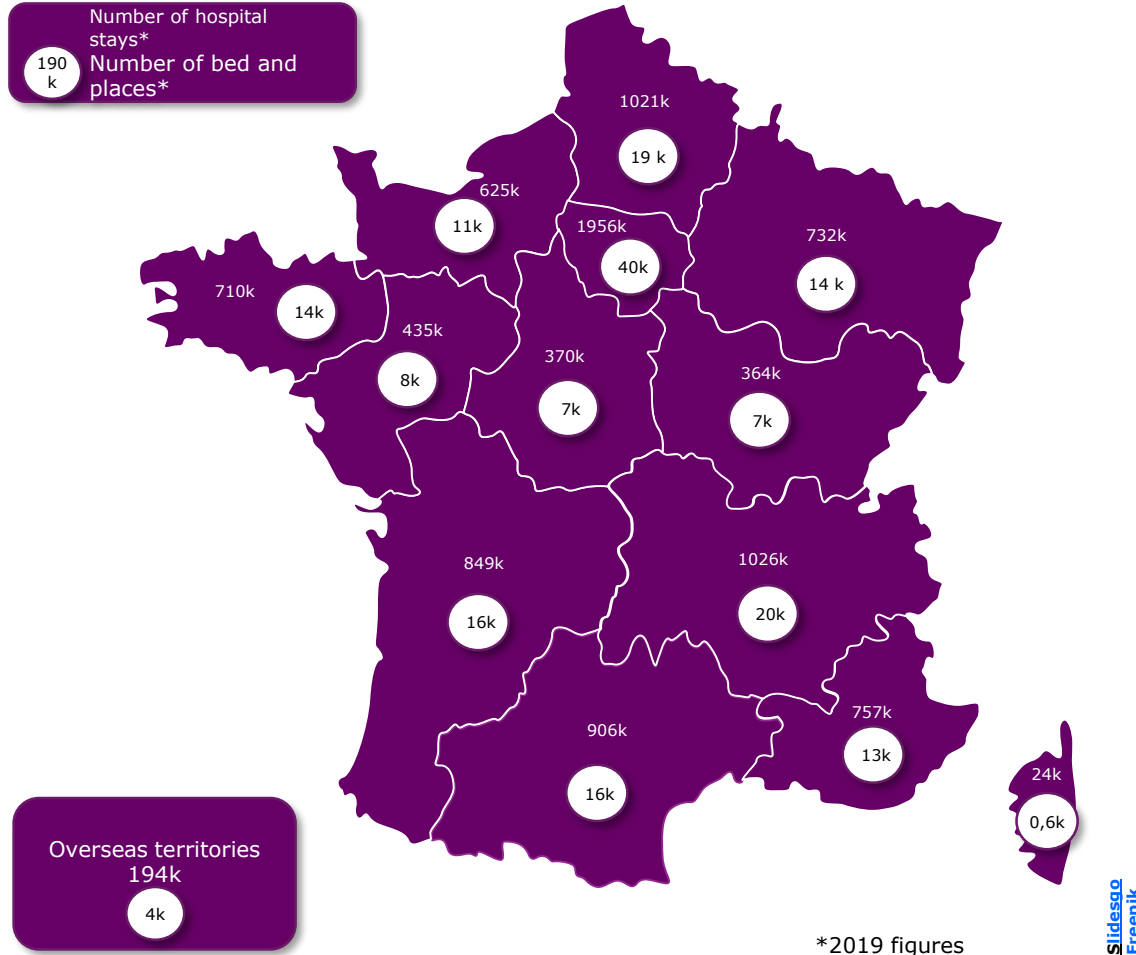
IMPACT REPORTING

REGIONAL DISTRIBUTION OF HOSPITALS STAYS, BEDS AND PLACES

Overall, establishments in the health loan portfolio recorded 9 968 008* stays in 2019.

This figures compares to a total number of stays of 9 045 883 stays for the last social bond reporting.

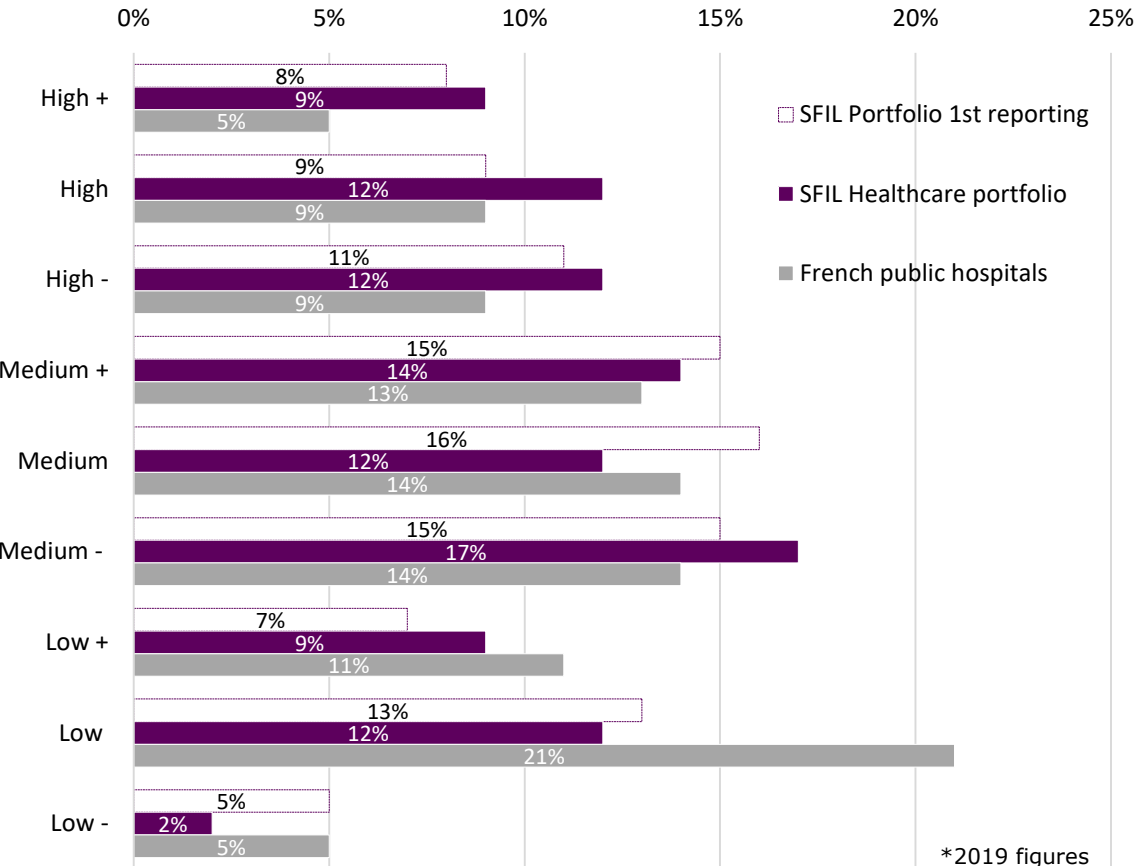
SFIL finances establishments across all the French territory - it allows for a balanced distribution of beds, places and stays, as all metropolitan regions are covered.



IMPACT REPORTING

HAV DISTRIBUTION AND COMPARISON

Comparison of the French public hospitals in the health loan portfolio vs. Estimated French public hospitals*



SFIL analyses the HAV for the whole French public hospitals sector.

HAV is an important factor in the credit decision by SFIL.

As a consequence, the HAV scores of the healthcare portfolio are above the HAV scores for the public hospital sector in France as a whole.

Loans may still be granted to hospitals with low HAV scores for a variety of reasons - for example specific investment projects may be of high importance, even though the overall HAV score of the hospital may be low.

Compared to the first reporting, the percentage of public hospitals in the portfolio of SFIL with high HAV scores has increased slightly .

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CASE STUDIES

CENTRE HOSPITALIER UNIVERSITAIRE DE MONTPELLIER

Located in the heart of the **Montpellier metropolitan area**, the Montpellier University Hospital is a major health institution in the region. It carries out fundamental missions such as care, teaching and research. With a capacity of **1.974 beds**, it mobilizes approximately 11.000 professionals.

In 2019, the University Hospital recorded **nearly 237.000 hospitalizations**. Located in a territory with a constantly growing demography and in need to **modernize its facilities**, the hospital has embarked on an ambitious investment policy planned through its 2018-2022 establishment project.

EUR 24.9 million have been allocated in 2020 for the purchase of new equipment (carts, defibrillators, treatment tables, IT equipment, etc.) designed to improve the quality of patient care and the working conditions of healthcare professionals. The SFIL/LBP partnership has thus provided **the hospital with EUR 20 million** to finance the modernization of the "everyday" equipment.

This equipment allows for a high level healthcare offer and care quality. This new, high-performance equipment is essential for the hospital to carry out its care mission in the best possible conditions.

Location	Montpellier - Département de l'Hérault (34) - Région Occitanie
Investment amount	EUR 24.9 m
SFIL's share of financing	EUR 20 m



CASE STUDIES

CENTRE HOSPITALIER ISARIEN EPSM DE L'OISE

Located in the Oise district, the Centre Hospitalier Isarien, a public mental health institution, obtained a favorable opinion on its investment project from the Committee for the Performance and Modernization of the Hospital Care System (COPERMO).

The hospital complex engaged in a major **architectural restructuring project**, combining new construction and renovation. This project will take place over a period of about ten years, for an **estimated amount of EUR 82.5 million**.

The optimal size of the hospitalization units has been defined with a triple objective:

- Responding to the short-stay psychiatric hospitalization needs of all areas of the Oise department
- Ensuring the organization of care teams in order to guarantee care quality and continuity
- Integrating in the capacity plans of new units, the recommendations of the mental health roadmap to avoid oversized hospital capacities

The architectural project will take place on two different sites. On the FITZ JAMES site, **3 buildings with 96 beds** will be constructed and two buildings with 40 and 35 beds respectively will be renovated. On the CLERMONT site, **4 buildings will be renovated to accommodate 100 patients**.

Location	Clermont - Département de l'Oise (60) - Région Hauts de France
Investment amount	EUR 82.5 m
SFIL's share of financing	EUR 25 m



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