

Paris, August 29th 2025

Press Release

Solid success of the 2nd Social Bond transaction of the year 2025 by Sfil Group

Sfil Group has launched its sixth transaction of 2025, issued by Caffil under covered bond format, with a volume of EUR 750 m and a maturity of 7 years. The funding raised will be used to finance social investments by French local authorities and public hospitals in France, as well as major French export contracts generating significant social benefits.

Despite strong market volatility, the transaction attracted significant investor interest with a final order book of EUR 1.1 billion and the participation of 55 investors.

Launched under Sfil Group's Green, Social and Sustainability Bond Framework dated November 2024, this transaction is the third thematic issuance of 2025. The transaction contributes to the objective **to issue 33% of total financing volumes from 2024 to 2030 under ESG format.**

To date, the Sfil Group has issued 16 thematic issuances since 2019, highlighting the group's commitment to contribute to the development of the Green and Social Bond market.

Transaction details			
Caffil – Covered Bonds			
EUR 750 m / Maturity : September 8 th 2032			
Coupon : 2.875%			
Spread : mid-swaps +52 bp / OAT -11 bp			
Bookrunners: ABN Amro, Barclays, BNP Paribas, JP Morgan, Natwest Markets			
Geographic distribution:		Distribution by investor type:	
Germany / Austria	40%	Investment Managers	41%
Nordics	17%	Banks	41%
Benelux	14%	Central banks and official institutions	15%
UK	9%	Insurance	3%
Italy	9%		
France	6%		
Switzerland	3%		
Others	2%		

"With this 3rd ESG transaction of the group for the year in 2025 issued by Caffil, Sfil reaffirms its commitment to responsible financing in support of local authorities, public hospitals in France, and major export contracts generating significant social benefits. This transaction illustrates our

commitment to support projects essential for the development of the French economy and territories.”

Philippe Mills, CEO of Sfil and Chairman of the Supervisory Board of Caffil

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