

Capital instruments' main features (annex II of Commission implementing regulation (EU) No 1423/2013 of 20 December 2013)  
31/12/2020

Ref	Heading	CET1 Instruments	Additional Tier 1 instruments (Eligible)					Tier 2 instruments (Eligible)	
1	Issuer	CACEIS S.A.	CACEIS S.A.	CACEIS S.A.	CACEIS S.A.	CACEIS S.A.	CACEIS S.A.	CACEIS S.A.	
2	ISIN	-	-	-	-	-	-	-	
3	Governing law(s) of the instrument	French	French	French	French	French	French	French	
Traitement réglementaire									
4	Transitional CRR rules	CET1	AT1	AT1	AT1	AT1	Tier 2	Tier 2	
5	Post-transitional CRR rules	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	
6	Eligible at solo/(sub-) consolidated/solo & (sub-) consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated	
7	Instrument type (types to be specified for each jurisdiction)	Common share	Deeply subordinated debt -art.52 and following of CRR n°575/2013 as modified by CRR n°2019/876	Deeply subordinated debt -art.52 and following of CRR n°575/2013 as modified by CRR n°2019/876	Deeply subordinated debt -art.52 and following of CRR n°575/2013 as modified by CRR n°2019/876	Deeply subordinated debt -art.52 and following of CRR n°575/2013 as modified by CRR n°2019/876	Subordinated debt -art.62 and following of CRR n°575/2013, as modified by CRR n°2019/876	Subordinated debt -art.62 and following of CRR n°575/2013, as modified by CRR n°2019/876	
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	2,101	100	350	100	65	200	73	
9	Nominal value of instrument (in issuance currency)	-	-	-	-	-	-	-	
	Nominal value of instrument (in euros)	-	100 M EUR	350 M EUR	100 M EUR	65 M EUR	200 M EUR	73 M EUR	
9a	Issue price	-	-	-	-	-	-	-	
9b	Redemption price	-	-	-	-	-	-	-	
10	Accounting classification	Equity	Equity	Equity	Equity	Equity	Liability - amortised cost	Liability - amortised cost	
11	Original date of issuance	-	30/06/2020	16/12/2019	15/12/2017	15/12/2017	31/12/2018	15/12/2017	
12	Undated or dated	Perpetual	Undated	Undated	Undated	Undated	Dated	Dated	
13	Original maturity date	-	Perpetual	Perpetual	Perpetual	Perpetual	31/12/2028	15/12/2027	
14	Issuer call subject to prior supervisory approval	-	Yes	Yes	Yes	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	-	First optional call date 30/06/2025, then every 3 months after this date. Regulatory capital and Tax Event Calls: anytime, at par	First optional call date 16/12/2024, then every 3 months after this date. Regulatory capital and Tax Event Calls: anytime, at par	First optional call date 15/12/2022, then every 3 months after this date. Regulatory capital and Tax Event Calls: anytime, at par	First optional call date 15/12/2022, then every 3 months after this date. Regulatory capital and Tax Event Calls: anytime, at par	First optional call date 31/12/2023, then every 3 months after this date. Regulatory capital and Tax Event Calls: anytime, at par	First optional call date 15/12/2022, then every 3 months after this date. Regulatory capital and Tax Event Calls: anytime, at par	
16	Subsequent call dates, if applicable	-	-	-	-	-	-	-	
Coupons/dividendes									
17	Fixed or floating dividend/coupon	-	Floating	Floating	Floating	Floating	Floating	Floating	
18	Coupon rate and any related index	-	Euribor 3M + 547 bp	Euribor 3M + 425 bp	Euribor 3M + 378 bp	Euribor 3M + 378 bp	Euribor 3M + 231 bp	Euribor 3M + 109 bp	
19	Existence of a dividend stopper	-	Yes	Yes	Yes	Yes	Yes	Yes	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	-	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	Full discretion	
21	Existence of step-up or other incentive to redeem	-	No	No	No	No	No	No	
22	Cumulative or non-cumulative	Non cumulative	Non cumulative	Non cumulative	Non cumulative	Non cumulative	Non cumulative	Non cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger(s)	-	-	-	-	-	-	-	
25	If convertible, fully or partially	-	-	-	-	-	-	-	
26	If convertible, conversion rate	-	-	-	-	-	-	-	
27	If convertible, mandatory or optional conversion	-	-	-	-	-	-	-	
28	If convertible, instrument type convertible into	-	-	-	-	-	-	-	
29	If convertible, issuer of instrument it converts to	-	-	-	-	-	-	-	
30	Write-down features	-	Yes	Yes	Yes	Yes	Yes	Yes	
31	If write-down, write-down trigger(s)	-	A ; B	A ; B	A ; B	A ; B	A ; B	A ; B	
32	If write-down, full or partial	-	Fully or partially	Fully or partially	Fully or partially	Fully or partially	Always fully	Always fully	
33	If write-down, permanent or temporary	-	Temporary (A) ; Permanent (B)	Temporary (A) ; Permanent (B)	Temporary (A) ; Permanent (B)	Temporary (A) ; Permanent (B)	Temporary (A) ; Permanent (B)	Temporary (A) ; Permanent (B)	
34	If temporary write-down, description of write-up mechanism	-	C	C	C	C	C	C	
35	Position in subordination hierarchy in liquidation (instrument type immediately senior to instrument)	Deeply subordinated debt	Participating notes	Participating notes	Participating notes	Participating notes	Non-preferred senior debt	Non-preferred senior debt	
36	Non-compliant transitioned features	No	No	No	No	No	No	No	
37	If yes, non-compliant features	-	-	-	-	-	-	-	

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**Explanation to Keys**

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A	Contractual Write-Down due to Capital Event: triggered if the total risk-based consolidated capital ratio of the Issuer falls below its minimum regulatory requirement and/or upon intervention of supervisory authority/ triggered if CACEIS Group's CET1 ratio falls below 5.125%
B	Contractual Write-Down due to Tax Event: triggered by the Borrower upon the occurrence of a Tax event by which 1) any interest payment under the Loan, which was tax deductible, becomes taxable for French corporate income tax and/or 2) this event generates additional tax to be paid
C	Contractual Write-Up: if CACEIS records positive Consolidated Net Income at any time when the Current Principal Amount of the Loan is less than the Original Principal Amount ("Return to Financial Health"), at the Borrower's discretion and subject to the respect of Relevant Maximum Distributable

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