Capital instruments' main features (annex II of Commission implementing regulation (EU) No 1423/2013 of 20 December 2013) Additional Tier 1 instruments (Eligible) **CET1 Instruments** 31/12/2021 Ref Heading CACEIS S.A. CACEIS S.A. CACEIS S.A. 1 Issuer 2 ISIN --Public or private placement 2a Private Private Private Governing law(s) of the instrument French French French 3 Contractual recognition of write down and conversion powers of resolution 3a Not applicable Not applicable Not applicable authorities **Regulatory treatment** Current treatment taking into account, where applicable, transitional CRR 4 AT1 CET1 AT1 rules Post-transitional CRR rules Eligible Eligible 5 Eligible Eligible at solo/(sub-) consolidated/solo & (sub-) consolidated Solo and (sub)-consolidated Solo and (sub)-consolidated Solo and (sub)-consolidated 6 Deeply subordinated debt Deeply subordinated debt -art.52 and following of CRR -art.52 and following of CRR 7 Instrument type (types to be specified for each jurisdiction) Common share n°575/2013 as modified by n°575/2013 as modified by CRR n°2019/877 CRR n°2019/876 Amount recognised in regulatory capital (currency in million, as of most 2 101 300 100 8 recent reporting date) Nominal value of instrument (in issuance currency) -9 Nominal value of instrument (in euros) 300 M EUR 100 M EUR -9a Issue price 9b **Redemption price** ---10 Accounting classification Equity Equity Equity 27/04/2021 Original date of issuance 30/06/2020 11 Undated 12 Undated or dated Perpetual Undated 13 Original maturity date Perpetual Perpetual -14 Issuer call subject to prior supervisory approval -Yes Yes First optional call date First optional call date 30/04/2026, then every 3 30/06/2025, then every 3 Optional call date, contingent call dates and redemption amount 15 months after this date. months after this date. Regulatory capital and Tax Regulatory capital and Tax Event Calls: anytime, at par Event Calls: anytime, at par Subsequent call dates, if applicable 16 Coupons/dividendes 17 Fixed or floating dividend/coupon Floating Floating -Euribor 3M + 369 bp Euribor 3M + 547 bp 18 Coupon rate and any related index -19 Existence of a dividend stopper Yes Yes -20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Full discretion Full discretion -20b Fully discretionary, partially discretionary or mandatory (in terms of amount) Full discretion Full discretion Full discretion 21 Existence of step-up or other incentive to redeem No No 22 Cumulative or non-cumulative Non cumulative Non cumulative Non cumulative 23 Non-convertible Non-convertible Convertible or 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

31

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34a

EU 34b

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37a

If write-down, write-down trigger(s)

immediately senior to instrument) Non-compliant transitioned features

If yes, non-compliant features

If write-down, permanent or temporary

Type of subordination (only for eligible liabilities)

If temporary write-down, description of write-up mechanism

Ranking of the instrument in normal insolvency proceedings

Position in subordination hierarchy in liquidation (instrument type

Link to the full term and conditions of the instrument (signposting)

If write-down, full or partial

А;В

Fully or partially

(B)

С

Non applicable

2

Non applicable

-

-

-

Non applicable

1

Deeply subordinated debt

No

Non applicable

А;В

Fully or partially

(B)

Non applicable

Participating notes

No

Non applicable

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CACEIS S.A.	CACEIS S.A.	CACEIS S.A.	
-	-	-	
Private	Private	Private	
French	French	French	
Not applicable	Not applicable	Not applicable Not applicable	
AT1	AT1	AT1	
Eligible	Eligible	Eligible	
Solo and (sub)-consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated	
Deeply subordinated debt	Deeply subordinated debt	Deeply subordinated debt	
-art.52 and following of CRR	-art.52 and following of CRR	-art.52 and following of CRR	
n°575/2013 as modified by	n°575/2013 as modified by	n°575/2013 as modified by	
CRR n°2019/876			
350	100	65	
		-	
350 M EUR	100 M EUR	65 M EUR	
-		-	
-	-	-	
Equity	Equity	Equity	
16/12/2019	15/12/2017	15/12/2017	
Undated	Undated	Undated	
Perpetual	Perpetual	Perpetual	
Yes	Yes	Yes	
First optional call date	First optional call date	First optional call date	
16/12/2024, then every 3	15/12/2022, then every 3	15/12/2022, then every 3	
months after this date	months after this date	months after this date	
Regulatory capital and Tax	Regulatory capital and Tax	Regulatory capital and Tax	
Event Calls: anytime, at par	Event Calls: anytime, at par	Event Calls: anytime, at par	
-	-	-	

CACEIS S.A.	CACEIS S.A.
-	-
Private	Private
French	French
Not applicable	Not applicable
Tier 2	Tier 2
Eligible	Eligible
Solo and (sub)-consolidated	Solo and (sub)-consolidated
Subordinated debt	Subordinated debt
-art.62 and following of CRR	-art.62 and following of CRR
n°575/2013, as modified by	n°575/2013, as modified by
CRR n°2019/876	CRR n°2019/876
200	73
-	-
200 M EUR	73 M EUR
-	-
-	-
Liability - amortised cost	Liability - amortised cost
31/12/2018	15/12/2017
Dated	Dated
31/12/2028	15/12/2027
Yes	Yes
First optional call date	First optional call date
31/12/2023, then every 3	15/12/2022, then every 3
months after this date	months after this date
Regulatory capital and Tax	Regulatory capital and Tax
Event Calls: anytime, at par	Event Calls: anytime, at par

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Tier 2 instruments (Eligible)

Floating	Floating	Floating	Floating	Floating
Euribor 3M + 425 bp	Euribor 3M + 378 bp	Euribor 3M + 378 bp	Euribor 3M + 231 bp	Euribor 3M + 109 bp
Yes	Yes	Yes	Yes	Yes
Full discretion	Full discretion	Full discretion	Full discretion	Full discretion
Full discretion	Full discretion	Full discretion	Full discretion	Full discretion
No	No	No	No	No
Non cumulative	Non cumulative	Non cumulative	Non cumulative	Non cumulative
Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
Yes	Yes	Yes	Yes	Yes
А ; В	А ; В	А ; В	А ; В	А ; В
Fully or partially	Fully or partially	Fully or partially	Always fully	Always fully
(B)	(B)	(B)	(B)	(B)
С	С	С	С	С
Non applicable	Non applicable	Non applicable	Non applicable	Non applicable
2	2	2	2	2
Participating notes	Participating notes	Participating notes	Non-preferred senior debt	Non-preferred senior debt
No	No	No	No	No
-	-	-	-	-
Non applicable	Non applicable	Non applicable	Non applicable	Non applicable

Explanation to Keys

	Explanation to Keys
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%
В	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
	Contractual Write-Up: if CACEIS records positive Consolidated Net Income at
С	any time when the Current Principal Amount of the Loan is less thanthe
	Original Principal Amount ("Return to Financial Health"), at the Borrower's
	discretion and subject to the respect of Relevant Maximum Distributable