

Terms sheet
Crédit Mutuel-CIC Home Loan SFH
10-years EUR Floating Rates Covered Bonds

Issuer	Crédit Mutuel-CIC Home Loan SFH
Dealer	BFCM
Expected Ratings of the Bonds	AAA / Aaa / AAA
Type of Security	Obligation de Financement de l'Habitat (OH)
Status of Bonds	Senior, secured obligations of the Issuer (as per Issuer SFH Programme documentation)
Nominal Amount	EUR 1,000, 000,000
Trade Date	24 October 2018
Issue Date	26 October 2018
Final Maturity Date	26 October 2028
Extended Final Maturity Date	26 October 2029
Issue Price	100%.of the Aggregate Nominal Amount
Coupon	3 months Euribor + 0.16 per cent. Floating Rate
Yield	Not Applicable
Redemption Price	100.000%
Underwriting Fees & Commissions	None
All-in Price	100%
Net Proceeds	EUR 1, 000, 000, 000
Call Option	Issuer call (in whole or in part) Minimum Redemption amount 50,000,000 Maximum Redemption Amount 1,000,000,000 Any date until 15 Business Days before the Final Maturity Date
Interest Payment Date	26 October, 26 January, 26 April, 26 July in each year from and including 26 January 2019 up to and including the Final Maturity Date or the Optional Redemption Date
Day Count Convention	Actual / 360 (adjusted)
Business Days Convention	TARGET Modified Following Business Day Convention
Denominations / Increments	EUR 100,000 / EUR 100,000
Calculation Agent	BFCM
Clearing System	Euroclear France / Euroclear / Clearstream
Governing Law	French law
Documentation	Issuer HL SFH Covered Bond Programme
Series Number	38 Tranche 1
Isin Code	FR0013378213
Code Commun	[xxx]
Listing	Euronext Paris
MIFID II Target Market	Manufacturer target market (MIFID II product governance) is eligible counterparties and professional clients only type of clients (all distribution channels)
Due Diligence	Non

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Auditor's Comfort Letter

Non

Legal Opinion

Non

Selling Restrictions

Regulation S Compliance Category 2, TEFRA not applicable