

"Press Release"

Ramsay Santé has concluded an additional €150M loan agreement within its Fiducie Sûreté (created in 2018) becoming one of the largest Fiducies-Sûreté (€318M in cumulative outstandings loan) in the French market and the first one indexed to ESG criteria.

After renegotiating its syndicated debt in April 2021 with a TLB linked to its ESG performance (see press release: <https://ramsaysante.fr/sites/default/files/pdf/cp-2021-04-22-ramsay-sante-refinancement-dette-syndiquee.pdf>) and issuing a Euro PP in December 2021 (see press release: <https://www.ramsaysante.fr/actualites-financieres/ramsay-sante-renforce-sa-demarche-rse-grace-une-emission-inaugurale-euro-private-placement-sustainability-linked>), Ramsay Santé is pursuing its refinancing and sustainable commitment dynamic.

Immobilière de Santé, the main holding company for the equity and/or real estate assets of **Ramsay Santé**, leader in private hospitalization and primary care in Europe, has entered into an additional loan agreement (Tranche 3) for a principal amount of **€150 million**. Arranged by **Natixis** (advised by **CMS Francis Lefebvre Avocats**), the transaction was supported by a pool of lenders composed of various entities of **Groupe BPCE**, **La Banque Postale** and **BPIFRANCE**.

This long-term financing, which is intended to finance the general needs of **Immobilière de Santé** and the **Ramsay Santé** group, is backed by a *fiducie sureté covering the shares of real estate subsidiaries holding the buildings of 6 private hospitals or clinics, for which **Natixis** is the trustee.

This reloading of our real estate financing vehicle is fully in line with the sustainable development strategy of the **Ramsay Santé** group on three levels:

- To diversify and extend the average maturity of its debt at an attractive financing rate in a financial market environment that is currently particularly constrained,
- To continue with the group's strategy of developing our real estate assets, while having a better balance sheet correlation between the asset and liability items of the **Ramsay Santé** group,
- Continue the efforts of the Group's CSR strategy, which includes an ambitious environmental responsibility component (see <https://ramsaysante.fr/sites/all/fullpage/yeswecare-458942523/index.html>).

**The trust contract allows a person called the "settlor" to transfer all types of present or future assets into a "trust estate", which will be managed by a third party, "the trustee", independently of his own estate, for the benefit of a third person, called "the beneficiary", for a fixed period of time.
In a security trust, the assets placed in trust are used to secure financing.*

About Ramsay Santé

Ramsay Santé is the leader in private hospitalisation and primary care in Europe. The Group has 36,000 employees and works with nearly 8,600 practitioners to treat more than 9 million patients per year in its 350 facilities and 5 countries: France, Sweden, Norway, Denmark and Italy.

Ramsay Santé offers almost all medical and surgical specialities in three domains: Medicine, Surgery, Obstetrics (MSO), Follow-up Care and Rehabilitation (FCR) and Mental Health. In all its territories, the Group contributes to public service health undertakings and providing proximity care, as in Sweden where the group has more than a hundred local health centres. Safe, quality care is the Group's priority in all the countries where it operates. This is what has made it a reference in state-of-the-art medicine, particularly in outpatient surgery and enhanced recovery after surgery (ERAS). The Group also invests more than €200 million every year in its facilities, whether in new surgical and imaging technologies or in the construction and modernisation of facilities. To best serve patient interests, it innovates constantly with new digital tools and by developing its organisations to improve efficiency of care.

Facebook: <https://www.facebook.com/RamsaySante>

Instagram: <https://www.instagram.com/ramsaysante>

Twitter: <https://twitter.com/RamsaySante>

LinkedIn: <https://www.linkedin.com/company/ramsaysante>

YouTube: <https://www.youtube.com/c/RamsaySante>

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About Natixis

Natixis is a French financial institution with an international dimension specialising in asset and wealth management, corporate and investment banking, insurance and payments. A subsidiary of Groupe BPCE, the 2nd largest banking group in France through its Banque Populaire and Caisse d'Epargne networks, Natixis has more than 16,000 employees in 36 countries. It supports and advises its own corporate clients, financial institutions and institutional investors, as well as clients of the BPCE Group networks. Listed on the Paris stock exchange, Natixis has a solid financial structure with total Basel 3 CET1 capital⁽¹⁾ of 12.3 billion euros, a Basel 3 CET1 ratio⁽¹⁾ of 11.6% and high quality long-term ratings (Standard & Poor's: A+ / Moody's: A1 / Fitch Ratings: A+).

⁽¹⁾ Based on CRR-CRD4 rules published on 26 June 2013, including Danish compromise without transitional measures

Figures as at 31 March 2021

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