

In'li has signed a financing agreement with HSBC that is indexed for the first time to the extra purchasing power that in'li provides to its tenants

In October 2022, In'li, a subsidiary of Action Logement Group, signed a €190 million, six-year mortgage-backed loan with HSBC Continental Europe.

The interest rate will be tied to the achievement of certain environmental and social objectives.

As households in the Paris region struggle to balance purchasing power with climate change mitigation issues, in'li and HSBC Continental Europe have decided to factor indexation criteria into this financing solution that cover the objectives of boosting purchasing power for in'li tenants, energy retrofits on existing properties and improving the overall energy efficiency and carbon footprint of in'li's property portfolio.

As Damien Robert, Chairman of in'li's Management Board explains, "this financing programme is fully in phase with the strong commitments of both in'li and Action Logement Group to the energy and environmental transition of the housing sector, and in'li's affordable housing offering designed to improve its tenants' quality of life and purchasing power through rents that are below market rates.

In'li was assisted by Allen & Overy (Julien Roux) and Etude Lasaygues (François Gauthier), which provided legal advisory and notarial services, respectively. HSBC Continental Europe was partnered by Norton Rose Fulbright (Kamel Ben Salah) and by Etude Wargny Katz (Stéphane Carlier), which provided legal advisory and notarial services, respectively.

HSBC Continental Europe acted as lender, arranger and CSR arranger.

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About in'li

Born from the merger of four entities from Action Logement Group in October 2017, in'li is the leader of intermediate housing in Ile-de-France, with a portfolio of over 45,000 properties throughout the Ile-de-France region. In'li has been created to help employees of the middle classe and young workers to access accommodation near their working place, facilitate professional mobility and participate in cities dynamics.

More informations : corporate.inli.fr - [@inli_officiel](https://twitter.com/inli_officiel)

About Action Logement Group

Action Logement is a leading player in social and intermediate housing in France with more than one million properties. For more than 60 years, the Group works to facilitate access to housing to promote employment. Action Logement equally manages Employer Participation in Construction Effort (PEEC) in favor of employee housing, corporate performance and the attractiveness of the territories. The group has 18,000 employees in France and Overseas Departments and French Territories.

More informations: www.actionlogement.fr - [@ActionLogement](https://twitter.com/ActionLogement)



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