Compagnie de Financement Foncier (CieFF – Ticker Bloomberg: CFF)

CFF Won the mtn-i Deal of the Year Award – Ultra Long Maturity

• Compagnie de Financement Foncier received recognition from its peers and the international financial industry with its 70-year issue. It was able to innovate by realizing the longest covered bond ever issued, both on the public and private markets. This ultra-long maturity at 70 years is generally reserved for sovereigns and supranationals, and even then, very few signatures in the world can issue on such long maturities.

CFF activity in 2021

CFF has a €4bn+ funding program for this year to refinance Group BPCE assets:

• CFF is an active and strategic contributor in the refinancing of Groupe BPCE’s assets along with the other vehicles of the Group

• €300m of private placements with maturities from 3 to 30 years

• A very successful public benchmark issue on April, 6th:
  - A benchmark size of €1.5bn to assure a great liquidity of the paper on the market
  - A 8-year maturity, to serve well our ALM constraints
  - Final books reached 2bn on the back of 53 orders. It shows the investor appetite for our signature

• The book was well diversified in terms of Geography and demand was mostly driven by Banks and Private Banks followed by Central banks & Official Institutions

• The Covered Bond market, despite volatile market conditions, has been active since the beginning of the year with
  - €46.9bn of benchmarks issued in Euro with an average maturity of 10.5 years
  - The French CB market accounted for more than a quarter of this supply

2021 Transaction YTD

€1.8bn of new issues YTD

<table>
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<tr>
<th>Trade Date</th>
<th>Amount in EUR</th>
<th>Maturity (years)</th>
<th>ISIN</th>
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<tr>
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<td>25 000 000</td>
<td>30+</td>
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<td>06/04/21</td>
<td>1 500 000 000</td>
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2021 distribution YTD

By investor type

- Asset Manager 14%
- Banks 41%
- CBs & OIs 42%
- Insurance & PF 3%

By country*

- Germany/Austria 33%
- UK 18%
- Scandinavia 5%
- Southern Europe 5%
- Asia (Exc. Japan) 5%
- France 7%
- Benelux 9%
- Switzerland 17%
- Benelux 9%
- Germany/Austria 33%
- UK 18%

Structures Trend

- Steepener
- Long/very long dated fixed-rate Private Placements
- Multi-tranche
- Structured

CFF 10y Secondary Level Evolution

Source: Bloomberg

*excluding Eurosystem
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