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***Information about the quality of the financed assets  
(CRBF n°99-10 as amended Article 13 bis)***

**SUMMARY**

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**I. Simplified balance sheet (management data compared to accounting data)**

<b>ASSETS</b>	<b>Outstanding balance (€ billion)</b>	<b>LIABILITIES</b>	<b>Outstanding balance (€ billion)</b>
<b>Mortgage assets</b>	<b>28,21</b>	<b>Privileged resources</b>	<b>52,07</b>
mortgage loans owned directly	23,68	o/w covered bonds ("Obligations Foncières")	51,65
secured loans (article L.211-38)	4,53	o/w exchange rate impact on covered bonds (O.F)	-0,13
<b>Public sector exposures</b>	<b>26,34</b>	<b>Unsecured debt</b>	<b>5,96</b>
public sector assets owned directly	18,55	o/w repurchase agreements	0,64
secured loans (article L.211-38)	6,63	o/w current account - parent company	0,66
deposits with Banque de France	1,16	<b>Subordinated debt</b>	<b>0,06</b>
<b>Other assets</b> (adjustment accounts, interest on derivatives and assets, premiums on loans, ...)	<b>0,99</b>	<b>Shareholder's equity</b>	<b>2,07</b>
<b>Replacement securities</b>	<b>4,62</b>		
<b>TOTAL ASSETS</b>	<b>60,16</b>	<b>TOTAL LIABILITIES</b>	<b>60,16</b>

**Economic overcollateralisation** (non privileged liabilities as % of privileged liabilities, after swap and net of repurchase agreements)

**12,0%**

## II. Breakdown of assets by country

Amount before currency swap and impairment

Outstanding debt owned either directly or secured in the form of loans guaranteed under article L.211-38

(€ million)

Countries	Mortgage assets	Public assets	Replacement securities	Total	%
▪ France	27 241,6	19 751,1 <sup>(2)</sup>	4 617,7	<b>51 610,3</b>	<b>87,3%</b>
▪ Belgium	559,3			<b>559,3</b>	<b>0,9%</b>
▪ Canada		281,0		<b>281,0</b>	<b>0,5%</b>
▪ Spain		155,3		<b>155,3</b>	<b>0,3%</b>
▪ United States of A.		1 518,3		<b>1 518,3</b>	<b>2,6%</b>
▪ Italy		3 008,0		<b>3 008,0</b>	<b>5,1%</b>
▪ Japan		436,5		<b>436,5</b>	<b>0,7%</b>
▪ Netherlands	21,0			<b>21,0</b>	<b>0,0%</b>
▪ Poland		325,2		<b>325,2</b>	<b>0,5%</b>
▪ Portugal		65,0		<b>65,0</b>	<b>0,1%</b>
▪ Switzerland		1 166,4		<b>1 166,4</b>	<b>2,0%</b>
<b>Total</b>	<b>27 821,9 <sup>(1)</sup></b>	<b>26 706,6</b>	<b>4 617,7</b>	<b>59 146,2</b>	<b>100%</b>

<sup>(1)</sup> The amount accounts for € 0.2 billion corresponding to the additional outstanding amount of loans backing the secured loans (L.211-38).

<sup>(2)</sup> of which deposits with Banque de France : € 1162 million

**III. Mortgage loans**

	Individuals				Corporates				Total			
	Loans		Secured loans (L.211-38) <sup>(1)</sup>		Loans		Secured loans (L.211-38) <sup>(1)</sup>		Nb	Amount	%	
	Nb	Amount	Nb	Amount	Nb	Amount	Nb	Amount				
<b>(€ million)</b>												
<b>Outstanding</b>	<b>326 763</b>	<b>23 049,3</b>	<b>100 910</b>	<b>3 990,3</b>	<b>215</b>	<b>144,4</b>	<b>71</b>	<b>637,8</b>	<b>427 959</b>	<b>27 821,9</b>	100,0%	
<i>of which:</i> <b>1. Customer Loans</b>												
▪ residential	326 763	23 049,3	97 316	3 351,1	214	144,4	7	39	<b>424 300</b>	<b>26 583,4</b>	95,5%	
▪ equipment	0	0,0	88	16,4	1	0,0	64	599	<b>153</b>	<b>615,6</b>	2,2%	
▪ other	0	0,0	3 506	622,8	0	0,0	0	0	<b>3 506</b>	<b>622,8</b>	2,2%	
<b>2. Guarantee</b>												
▪ mortgage - residential	78 432	4 859,6	52 834	2 434,3	192	138,5	7	39	<b>131 465</b>	<b>7 471,1</b>	26,9%	
▪ mortgage with public guarantee <sup>(2)</sup>	202 617	13 622,2	20 158	614,6	22	5,9	0	0	<b>222 797</b>	<b>14 242,7</b>	51,2%	
▪ Crédit-Logement guarantee	45 714	4 567,4	27 830	925,0	0	0,0	0	0	<b>73 544</b>	<b>5 492,4</b>	19,7%	
▪ mortgage - commercial	0	0,0	88	16,4	1	0,0	64	599	<b>153</b>	<b>615,6</b>	2,2%	
<b>3. Seasoning</b>												
▪ < 1 year	140	18,5	134	13,6	0	0,0	0	0	<b>274</b>	<b>32,1</b>	0,1%	
▪ ≥ 1 and < 5 years	59 040	6 210,0	23 500	1 233,6	1	0,3	59	509	<b>82 600</b>	<b>7 953,0</b>	28,6%	
▪ ≥ 5 years	267 583	16 820,8	77 276	2 743,2	214	144,1	12	129	<b>345 085</b>	<b>19 836,8</b>	71,3%	
<b>4. Residual maturities</b>												
▪ < 1 year	11 119	71,5	1 655	9,7	39	6,7	15	132	<b>12 828</b>	<b>220,0</b>	0,8%	
▪ ≥ 1 and < 5 years	43 763	942,6	12 173	164,8	75	16,9	24	264	<b>56 035</b>	<b>1 388,5</b>	5,0%	
▪ ≥ 5 years	271 881	22 035,2	87 082	3 815,8	101	120,7	32	242	<b>359 096</b>	<b>26 213,4</b>	94,2%	

<sup>(1)</sup> secured loans (article L.211-38) extended to Credit Foncier : outstanding pledged mortgage loans

<sup>(2)</sup> mortgage loans with public agency guarantee : FGAS (France) , NHG (Netherlands) and French State (subsidised sector)

### III. Mortgage loans

#### a) Individuals

	Amount		Indexed LTV range										
	(€ million)	%	≤ 40%	>40% ≤50%	>50% ≤60%	>60% ≤70%	>70% ≤80%	>80% ≤85%	>85% ≤90%	>90% ≤95%	>95% ≤100%	>100% ≤105%	>105%
<b>Outstanding</b>	<b>27 039,6</b>	<b>100,0%</b>	4 494,0 (16,6%)	2 158,4 (8,0%)	2 821,5 (10,4%)	4 096,2 (15,1%)	5 316,1 (19,7%)	2 575,0 (9,5%)	2 127,0 (7,9%)	1 511,0 (5,6%)	877,9 (3,2%)	437,7 (1,6%)	624,9 (2,3%)
<i>of which:</i>													
<b>1. Guarantees</b>													
▪ mortgage and subsidised sector <sup>(1)</sup>	1,1	0,0%	0,8	0,0	0,0	0,0	0,3	0,0	0,0	0,0	0,0	0,0	0,0
▪ mortgage with public guarantee <sup>(2)</sup>	14 235,7	52,6%	1 824,8	918,9	1 357,2	2 197,3	3 201,5	1 574,3	1 269,5	857,3	464,2	245,5	325,1
▪ mortgage	7 310,4	27,0%	1 909,6	845,5	983,7	1 116,2	988,5	394,7	307,5	240,1	171,1	101,8	251,6
▪ Crédit-Logement guarantee	5 492,4	20,3%	758,7	394,0	480,5	782,6	1 125,8	606,0	549,9	413,5	242,6	90,4	48,2
<b>2. Occupancy type</b>													
▪ owner occupied	19 419,6	71,8%	3 591,5	1 661,2	2 116,4	2 944,5	3 805,1	1 781,6	1 401,6	939,6	509,2	277,8	391,1
▪ buy to let	6 997,3	25,9%	715,2	403,1	616,4	1 094,2	1 458,7	770,9	700,0	556,8	355,8	148,2	178,0
▪ other	622,8	2,3%	187,3	94,2	88,7	57,5	52,2	22,5	25,3	14,6	12,9	11,7	55,8
<b>3. Interest rate type (before swap)</b>													
▪ floating rate with reset ≤ 1 year	1 153,5	4,3%	594,1	171,1	100,6	68,8	52,7	23,2	16,6	22,1	23,8	18,8	61,5
▪ floating rate with reset > 1 and < 5 years	148,3	0,5%	98,6	20,0	15,8	7,0	3,8	1,0	0,4	0,4	0,1	0,3	0,9
▪ fixed or floating rate with reset ≥ 5 years	25 737,8	95,2%	3 801,2	1 967,3	2 705,1	4 020,3	5 259,5	2 550,7	2 110,0	1 488,5	854,0	418,6	562,5
<b>4. Defaults</b>													
▪ arrears > 3 months	42,3	0,2%	8,3	3,2	4,7	5,2	6,9	5,4	3,6	2,4	0,7	0,4	1,6
▪ overindebtedness ("Neiertz")	243,6	0,9%	32,2	16,2	26,5	36,0	45,0	21,2	18,1	11,0	8,4	4,1	24,9
▪ judicial recovery	221,9	0,8%	30,6	15,4	24,5	25,5	36,6	17,7	10,6	10,9	5,7	5,9	38,4

#### Weighted average indexed Loan To Value:

on all the portfolio **66,2%** on loans with public agency guarantee (FGAS) **69,0%** on other loans **63,1%**

#### Weighted average unindexed Loan To Value:

on all the portfolio **74,3%** on loans with public agency guarantee (FGAS) **75,3%** on other loans **73,3%**

<sup>(1)</sup> mortgage loans guaranteed by the French State: subsidised sector (run-off)

<sup>(2)</sup> mortgage loans with public agency guarantee: FGAS (France) and NHG (Netherlands)

**NOTA: Mortgage loans not guaranteed by FGAS are financed by covered bonds with a maximum of 80% of the pledge re-valued. Mortgage loans guaranteed by FGAS are financed by covered bonds with a maximum of 100% of the pledge re-valued.**

**As of March 31, 2022 the total outstanding amount not financed by covered bonds was at € 749.3 million.**

### III. Mortgage loans

#### a) Individuals (2)

	Amount		Indexed LTV range										
	(€ million)	%	≤ 40%	>40% ≤50%	>50% ≤60%	>60% ≤70%	>70% ≤80%	>80% ≤85%	>85% ≤90%	>90% ≤95%	>95% ≤100%	>100% ≤105%	>105%
<b>5. Geographic location</b>													
<b>France</b>	<b>26 459,3</b>	<b>97,9%</b>	4 249,7	2 066,8	2 751,0	4 014,6	5 244,4	2 560,5	2 124,6	1 510,1	877,2	437,4	623,0
▪ Auvergne Rhône-Alpes	2 474,4	9,2%	459,9	227,6	280,0	419,3	522,2	213,5	139,5	88,8	48,2	28,0	47,4
▪ Bourgogne Franche-Comté	520,9	1,9%	89,2	38,8	46,5	61,0	114,4	60,1	44,8	24,0	12,3	7,8	21,8
▪ Bretagne	622,8	2,3%	137,4	59,7	52,5	78,3	136,4	54,3	40,8	25,9	18,0	8,1	11,4
▪ Centre	765,1	2,8%	82,3	39,6	49,1	74,9	139,3	104,7	101,8	66,7	48,7	23,7	34,3
▪ Corse	41,6	0,2%	11,4	4,5	4,0	5,9	8,1	3,1	1,7	0,8	0,9	0,3	1,0
▪ Grand Est	1 108,9	4,1%	127,3	59,7	84,5	122,9	222,8	143,5	125,4	87,5	55,2	32,2	47,9
▪ Hauts de France	2 590,5	9,6%	204,0	115,9	140,1	239,3	428,7	368,0	408,2	301,8	186,3	97,4	100,9
▪ Ile-de-France	7 847,4	29,0%	1 547,7	717,3	1 020,5	1 462,1	1 538,5	564,6	420,6	304,8	152,3	43,8	75,2
▪ Normandie	1 293,7	4,8%	149,2	68,5	75,1	98,8	258,0	208,0	152,0	103,8	76,0	55,1	49,2
▪ Nouvelle Aquitaine	2 116,3	7,8%	342,7	184,0	246,8	320,7	386,7	186,6	155,0	112,1	67,0	40,2	74,4
▪ Occitanie	3 265,8	12,1%	404,8	219,4	336,1	592,7	713,2	310,2	276,7	193,4	90,6	52,2	76,6
▪ Dom-Tom	106,1	0,4%	18,6	9,1	13,8	14,9	10,9	5,1	4,4	10,3	13,7	2,8	2,5
▪ Pays de la Loire	1 182,9	4,4%	199,5	101,1	118,8	159,4	274,0	116,4	82,2	56,0	30,2	14,6	30,7
▪ Provence-Alpes-Côte d'Azur	2 522,8	9,3%	475,8	221,5	283,3	364,3	491,1	222,4	171,6	134,2	77,7	31,2	49,7
<b>Belgium</b>	<b>559,3</b>	<b>2,1%</b>	237,4	88,8	67,0	77,2	69,4	13,6	2,4	0,9	0,7	0,2	1,8
▪ région de Bruxelles-capitale	48,3	0,2%	21,3	8,2	6,0	7,7	4,7	0,2	0,0	0,0	0,0	0,0	0,3
▪ région wallonne	203,1	0,8%	71,1	35,7	29,7	31,4	24,8	6,8	1,4	0,9	0,7	0,1	0,4
▪ région flamande	308,0	1,1%	144,9	45,0	31,3	38,0	39,9	6,6	1,0	0,0	0,0	0,1	1,1
<b>Netherlands</b>	<b>21,0</b>	<b>0,1%</b>	6,9	2,8	3,5	4,4	2,2	0,8	0,0	0,0	0,0	0,1	0,1

### III. Mortgage loans

#### b) Corporates

	Amount		Indexed LTV range										
	(€ million)	%	≤ 40%	>40% ≤50%	>50% ≤60%	>60% ≤70%	>70% ≤80%	>80% ≤85%	>85% ≤90%	>90% ≤95%	>95% ≤100%	>100% ≤105%	>105%
<b>Outstanding</b>	<b>782,3</b>	<b>100,0%</b>	285,3 (36,5%)	111,5 (14,3%)	384,8 (49,2%)	0,0 (0,0%)	0,6 (0,1%)	0,0 (0,0%)	0,0 (0,0%)	0,0 (0,0%)	0,0 (0,0%)	0,0 (0,0%)	0,0 (0,0%)
<i>of which:</i> <b>1. Breakdown of corporate</b>													
▪ social housing	<b>139,0</b>	<b>17,8%</b>	134,7	0,0	4,2		0,0						
▪ other	<b>643,3</b>	<b>82,2%</b>	150,5	111,5	380,6		0,6						
<b>2. Interest rate type (before swap)</b>													
▪ adjustable-rate with reset ≤ 1 year	<b>310,1</b>	<b>39,6%</b>	123,7	52,8	133,3		0,3						
▪ adjustable-rate with reset > 1 and < 5 years	<b>0,0</b>	<b>0,0%</b>											
▪ fixed or adjustable-rate with reset ≥ 5 years	<b>472,2</b>	<b>60,4%</b>	161,6	58,8	251,5		0,3						

**Weighted average indexed Loan To Value: 40,7%**

**NOTA : Loans to corporates are financed by covered bonds with a maximum of 60% of the value of the re-valued pledge .**



#### IV. Exposures on public entities

##### a) Breakdown by country and type of public entity (before currency swap)

(€ million)	Countries	Sovereign	State guarantee	Local authority	Guaranteed by local authority	Public agency	Total <sup>(2)</sup>	%
	▪ France	2 994,8 <sup>(1)</sup>	329,9	9 608,6	1 921,7	4 896,0	<b>19 751,1</b> <sup>(3)</sup>	74,0%
	▪ Canada			35,7	245,2		<b>281,0</b>	1,1%
	▪ Spain		14,3	141,0			<b>155,3</b>	0,6%
	▪ United States of A.		25,9	1 484,1		8,3	<b>1 518,3</b>	5,7%
	▪ Italy	2 206,0	176,5	625,5			<b>3 008,0</b>	11,3%
	▪ Japan			288,3		148,1	<b>436,5</b>	1,6%
	▪ Poland	325,2					<b>325,2</b>	1,2%
	▪ Portugal		65,0				<b>65,0</b>	0,2%
	▪ Switzerland			435,7	622,5	108,2	<b>1 166,4</b>	4,4%
	<b>Total</b>	<b>5 526,0</b>	<b>611,5</b>	<b>12 619,0</b>	<b>2 789,4</b>	<b>5 160,6</b>	<b>26 706,6</b>	<b>100,0%</b>

(1) of which deposits with Banque de France : € 1162 million

(2) of which € 565.5 million of bonds delivered as repurchase agreement collateral

(3) of which loans "public-private partnership" of € 1 098,1 million.

**Eligible assets for European Central Bank refinancing operations, in nominal value:**

**€ 10.7 billion**



**IV. Exposures on public entities**
**b) French public sector: breakdown by region**

Regions	Outstanding balance (€ Million)	%
▪ Auvergne Rhône-Alpes	1 886,68	9,6%
▪ Bourgogne Franche-Comté	675,49	3,4%
▪ Bretagne	505,42	2,6%
▪ Centre	517,27	2,6%
▪ Corse	42,37	0,2%
▪ Grand Est	1 461,32	7,4%
▪ Hauts de France	1 510,79	7,6%
▪ Ile-de-France	3 854,13	19,5%
▪ Normandie	714,28	3,6%
▪ Nouvelle Aquitaine	1 228,03	6,2%
▪ Occitanie	1 799,06	9,1%
▪ Pays de la Loire	829,08	4,2%
▪ Provence-Alpes-Côte d'Azur	1 720,57	8,7%
▪ Dom-Tom	11,74	0,1%
▪ Deposits with Banque de France	1 162,0	5,9%
▪ French Sovereign	1 832,8	9,3%
<b>Total</b>	<b>19 751,1</b>	<b>100,0%</b>

## V. Exposures to crédit institutions

	Net amount (€ Million)
<ul style="list-style-type: none"> <li>▪ Loans to BPCE with a maturity of less than 2 months guaranteed by a loan portfolio - amount guaranteed by a portfolio of loans</li> </ul>	4 561,4
<ul style="list-style-type: none"> <li>▪ Bank déposit on credit institutions benefiting from 1nd short-term credit quality step</li> </ul>	0,0
<ul style="list-style-type: none"> <li>▪ Bank déposit on credit institutions benefiting from 2nd short-term credit quality step</li> </ul>	56,3
<ul style="list-style-type: none"> <li>▪ Bank déposit on credit institutions benefiting from 3rd short-term credit quality step</li> </ul>	0,0
<b>TOTAL REPLACEMENT SECURITIES</b>	<b>4 617,7</b>

Total amount of collateral (securities and cash) received as part of hedging transactions:

€ 0.04 billion

All derivative contracts of the Compagnie Financement Foncier benefite at least the second long-term credit quality step.

## VI. Early repayments

	Individuals		Corporates	
	Loans	Secured loans (L.211-38) <sup>(1)</sup>	Loans	Secured loans (L.211-38) <sup>(1)</sup>
	Rate	Rate CF <sup>(3)</sup>	Rate	Rate CF <sup>(3)</sup>
<b>5. Early repayments</b>				
▪ annual rate (one year moving avg)	8,1%	8,7%	0,4%	3,5%

<sup>(1)</sup> prepayments on Crédit Foncier loans

## VII. Privileged liabilities

### a) Breakdown of covered bonds ("Obligations Foncières") by currency and maturity before currency swap

(€ Million)	EURO	US Dollar	Swiss Franc	GB Pound	Norwegian Crown	TOTAL
Maturities	EUR	USD	CHF	GBP	NOK	
▪ ≤ 1 year	6 348	0	0	0	0	<b>6 348,0</b>
▪ > 1 and ≤ 5 years	19 610	0	182	342	56	<b>20 190,2</b>
▪ > 5 and ≤ 10 years	14 787	102	763	57	0	<b>15 708,4</b>
▪ > 10 years	8 984	100	0	228	94	<b>9 406,1</b>
<b>TOTAL</b>	<b>49 729,3</b>	<b>202,3</b>	<b>944,1</b>	<b>627,2</b>	<b>149,9</b>	<b>51 652,7</b>

<b>Currency parity vs 1 € at the closing date</b>	<b>0,97945</b>	<b>0,96393</b>	<b>0,87694</b>	<b>10,67336</b>
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Weighted average maturity:

**7,1 years**

## VII. Privileged liabilities

### b) List of main public issues

The exhaustive list of Covered bonds issued by Compagnie de Financement Foncier is available on the European Covered Bond Label website at the following address:

<https://www.coveredbondlabel.com/issuer/10-compagnie-de-financement-foncier>

This list also gives details of the bonds that have the label European Covered Bond Premium.

Bonds	LABEL	ISIN Code	Maturity date	Outstanding in origin currency (Million)
<b>Bonds in euros</b>				<b>32 548</b>
▪ CFF 2.375% novembre 2022	**	FR0011356997	21/11/2022	1 750
▪ CFF 0,625 % février 2023	**	FR0012938959	10/02/2023	1 500
▪ CFF 0,250 % avril 2023	**	FR0013328218	11/04/2023	1 500
▪ CFF 0,325 % septembre 2023	**	FR0013231081	12/09/2023	1 500
▪ CFF 0,05 % avril 2024	**	FR0013507365	16/04/2024	1 000
▪ CFF 2% mai 2024	**	FR0011885722	07/05/2024	1 000
▪ CFF 0.5% septembre 2024	**	FR0013162302	04/09/2024	1 000
▪ CFF 0.375% decembre 2024	**	FR0013281748	11/12/2024	1 250
▪ CFF 0.75% janvier 2025	**	FR0012447696	21/01/2025	1 000
▪ CFF 4% octobre 2025	**	FR0010913749	24/10/2025	2 680
▪ CFF 1% février 2026	**	FR0013106630	02/02/2026	1 000
▪ CFF 0,750% mai 2026	**	FR0013336286	29/05/2026	1 250
▪ CFF 0,01% juillet 2026	**	FR0014004165	15/07/2026	1 500
▪ CFF 0.225% septembre 2026	**	FR0013201449	14/09/2026	1 000
▪ CFF 0.375% avril 2027	**	FR0013413382	09/04/2027	1 250
▪ CFF 0.01% octobre 2027	**	FR0014006276	25/10/2027	750
▪ CFF 0.01% novembre 2027	**	FR0013445129	10/11/2027	1 000
▪ CFF 0.75% janvier 2028	**	FR0013309549	11/01/2028	1 150
▪ CFF 0.50% mars 2028	**	FR00140095D5	16/03/2028	1 250
▪ CFF 0.875% septembre 2028	**	FR0013358843	11/09/2028	1 100
▪ CFF 0.01% avril 2029	**	FR0014002X50	16/04/2029	1 500
▪ CFF 2.375% mars 2030	*	FR001400CM22	15/03/2030	1 250
▪ CFF 0.01% septembre 2030	**	FR0013536950	25/09/2030	1 250
▪ CFF 1.25% novembre 2032	**	FR0013296159	15/11/2032	830
▪ CFF 0.01% octobre 2035	**	FR00140009U0	29/10/2035	500
▪ CFF 0.60% octobre 2041	**	FR0014006268	25/10/2041	750
▪ CFF 3.875% avril 2055	**	FR0010292169	25/04/2055	1 038

Compagnie de financement Foncier's obligations foncières are french covered bonds that comply with european directives UCITS 52-4 and CRD, as well as European Capital Requirements Regulation (CRR).

(\*) bond with the label European Covered Bond Premium.

(\*\*) bond issued before July,8 2022, EAA grandfathered- CRR compliant.

**VIII. Non-privileged liabilities**
**a) main debts with group entities as of September 30, 2022**

	Maturity date	Outstanding balance (€ million)
<b>Unsecured debt (total outstanding € 5,963 billion)</b>		
▪ of which short-term debt	less than 6 months	2 179
▪ of which repurchase agreements	less than 6 months	637
▪ of which long-term debt	no final redemption	481
▪ of which current account - parent company	no final redemption	660
<b>Subordinated debt (total outstanding € 0,058 billion)</b>		



**IX. Average lives**
**a) Assets**

Maturities	Mortgage assets	Public Sector Exposures	Replacement securities	Total assets (*)
▪ ≤ 1 year	3 286,6	3 675,1	4 617,7	11 579,4
▪ > 1 and ≤ 5 years	9 854,7	8 572,3		18 427,0
▪ > 5 and ≤ 10 years	7 876,0	6 676,1		14 552,1
▪ > 10 years	6 804,6	7 783,2		14 587,8
<b>Outstanding amount (€ million)</b>	27 821,9	26 706,6	4 617,7	59 146,2
<b>Weighted average life (in years)</b>	6,7	7,4	0,1	6,5

**b) Liabilities**

	Privileged liabilities	Total liabilities (*)
<b>Outstanding amount (€ million)</b>	51 652,7	57 796,4
<b>Weighted average life (in years)</b>	7,1	7,5

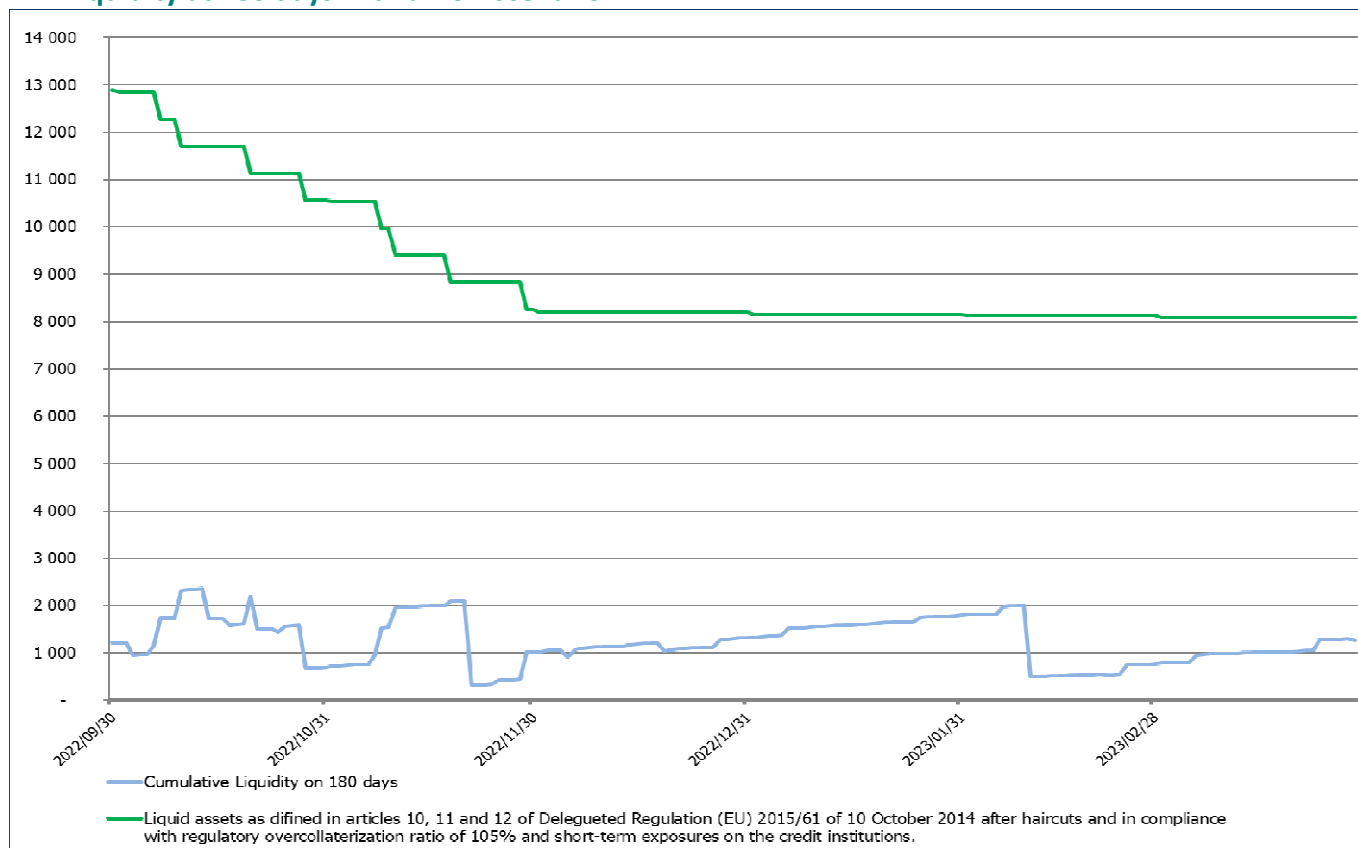
(\*) Net of accrued interest, currency translation and adjustment accounts

**c) Limit of average life gap, established by the decree of May 26, 2014 amending Article 12 of Regulation n° 99-10 of July 9, 1999 by the Autorité de Contrôle Prudentiel et de Résolution (French Prudential Supervision and Resolution Authority)**

The amended Article 12 states that the average life of the assets which are required to meet the minimum coverage ratio of 105%, should not exceed the average life of the privileged debt by more than 18 months.

As of September 30, 2022 Compagnie de Financement Foncier respects that limit.

## X. Liquidity at 180 days in a run-off scenario



**Assets eligible for European Central Bank refinancing operations, in nominal value:**

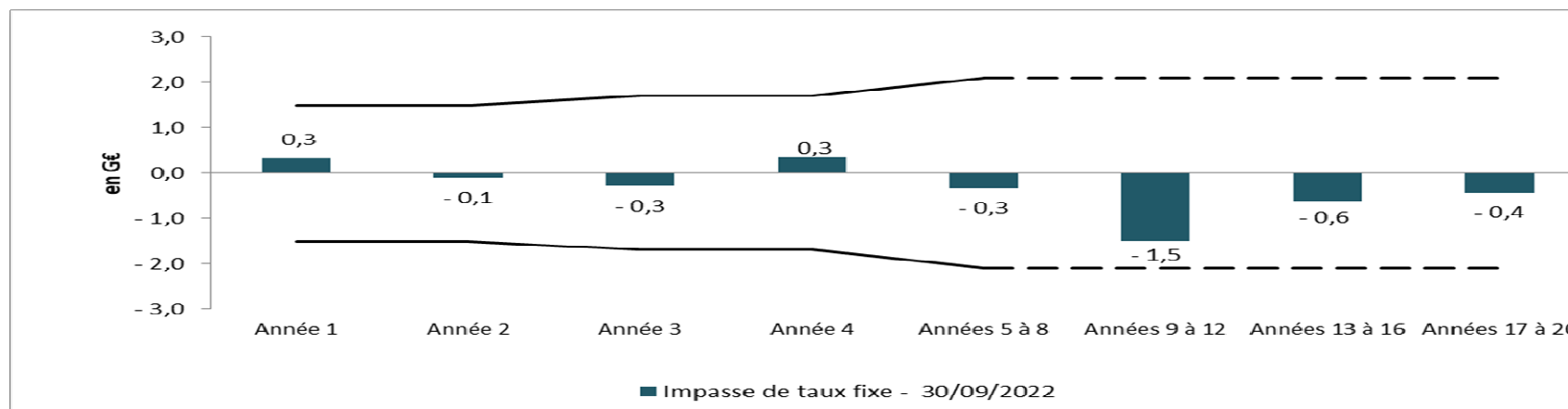
**€ 10.7 billion**

an additional amount of over € 8.3 billion of liquidity is immediately available at the ECB while still respecting the minimum regulatory overcollateralisation ratio of 105%

on 180 days	Capital	Intérest
Total cash inflow	8 699,0	930,8
Total cash outflow	- 7 612,7	- 755,9
<b>Net</b>	<b>1 086,3</b>	<b>174,8</b>

## XI. Interest Rate Position

### a) gap as of September 30, 2022



Horizon	Internal limit of Compagnie de Financement Foncier ( Md€)
§ less than 2 years	1,5
§ 2- 4 years	1,7
§ 4-8 years	2,1
§ threshold of 8 et 16 years	2,1

### b) currency risk

Foreign currency transactions are systematically hedged by a currency swap with the same maturity, as soon as the transactions are set up, both on the assets and liabilities side.

At June 30, 2022, the internal foreign exchange position limits for La Compagnie de Financement Foncier were respected :

- 3 million by currency
- 5 million in total

## X. Credit risk

### a) Solvency ratio as of June 30 2022, calculated in accordance with CRR/CRD 4

( en millions d'euros)

Exposures	montant
Sum of exposures (EAD)	61 479
<b>Total des expositions en risque (RWA)</b>	<b>8 077</b>
credit risk : average weighting in %	13,1%

(€ million)

Capital	amount
Common Equity Tier One	1 974
Additional Tier One	
Tier Two	
<b>Total capital</b>	<b>1 974</b>

Capital adequacy ratio	(in %)
Common Equity Tier One ratio	24,4%
Tier One Ratio	24,4%
Capital adequacy ratio	24,4%

**b) Regulatory overcollateralization ratio**

Compagnie de Financement Foncier's overcollateralization ratio is at 111,85% on june 30 2022.

**c) Doubtful loans and impairments**

(€ million)

	outstanding doubtful loans	in % of total outstanding	impairment on doubtful loans <sup>(2)</sup>
<b>individuals mortgage loans</b>			
with public guarantee <sup>(1)</sup>	433,0	3,0%	0,1
other mortgages	244,3	1,9%	23,0
<b>corporate mortgage loans</b>			
with public guarantee <sup>(1)</sup>	4,5	75,6%	4,5
other mortgages	0,7	0,1%	0,2
<b>public sector</b>	0,0	0,0%	0,0
<b>exposures to credit institutions</b>	0,0	0,0%	0,0

<sup>(1)</sup> mortgage loans with public agency guarantee : FGAS (France) , NHG (Netherlands) and French State (subsidised sector)

<sup>(2)</sup> impairments deducted from assets net of provisions calculated on performing assets

**X. Liquidity risk : gap on long terme at September 30,2022**

