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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)

ASSETS	Outstanding balance (€ billion)	LIABILITIES	Outstanding balance (€ billion)
Mortgage assets	27,82	Privileged resources	51,64
mortgage loans owned directly	23,26	o/w covered bonds ("Obligations Foncières")	51,23
secured loans (article L.211-38)	4,57	o/w exchange rate impact on covered bonds (O.F)	-0,09
Public sector exposures	27,03	Unsecured debt	6,67
public sector assets owned directly	18,16	o/w repurchase agreements	0,66
secured loans (article L.211-38)	8,35	o/w current account - parent company	0,60
deposits with Banque de France	0,53		
Other assets (adjustment accounts, interest on derivatives and assets, premiums on loans, ...)	0,98	Subordinated debt	0,06
Replacement securities	4,63	Shareholder's equity	2,09
TOTAL ASSETS	60,46	TOTAL LIABILITIES	60,46

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

13,7%

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	26 904,5	20 792,0 ⁽²⁾	4 626,4	52 322,9	87,7%
▪ Belgium	527,0			527,0	0,9%
▪ Canada		257,8		257,8	0,4%
▪ Spain		155,2		155,2	0,3%
▪ United States of A.		1 391,5		1 391,5	2,3%
▪ Italy		2 989,3		2 989,3	5,0%
▪ Japan		436,5		436,5	0,7%
▪ Netherlands	19,5			19,5	0,0%
▪ Poland		327,4		327,4	0,5%
▪ Portugal		65,0		65,0	0,1%
▪ Switzerland		1 139,1		1 139,1	1,9%
Total	27 451,1 ⁽¹⁾	27 553,6	4 626,4	59 631,1	100%

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

⁽²⁾ of which deposits with Banque de France : € 527 million

III. Mortgage loans

(€ million)		Individuals				Corporates				Total		
		Loans		Secured loans (L.211-38) ⁽¹⁾		Loans		Secured loans (L.211-38) ⁽¹⁾		Nb	Amount	%
		Nb	Amount	Nb	Amount	Nb	Amount	Nb	Amount			
Outstanding		320 547	22 617,1	103 784	4 128,1	208	138,6	71	567,3	424 610	27 451,1	100,0%
<i>of which:</i>	1. Customer Loans											
	▪ residential	320 547	22 617,1	100 300	3 501,4	206	138,6	14	30	421 067	26 286,7	95,8%
	▪ equipment	0	0,0	80	13,9	2	0,0	57	538	139	551,6	2,0%
	▪ other	0	0,0	3 404	612,7	0	0,0	0	0	3 404	612,7	2,2%
	2. Guarantee											
	▪ mortgage - residential	75 890	4 783,8	50 608	2 208,5	185	133,1	14	30	126 697	7 155,0	26,1%
	▪ mortgage with public guarantee ⁽²⁾	199 434	13 337,1	25 595	1 028,0	21	5,5	0	0	225 050	14 370,6	52,3%
	▪ Crédit-Logement guarantee	45 223	4 496,2	27 501	877,6	0	0,0	0	0	72 724	5 373,8	19,6%
	▪ mortgage - commercial	0	0,0	80	13,9	2	0,0	57	538	139	551,6	2,0%
	3. Seasoning											
	▪ < 1 year	143	19,4	705	82,6	0	0,0	2	16	850	117,6	0,4%
	▪ ≥ 1 and < 5 years	47 556	5 029,1	20 953	1 170,2	2	1,6	45	358	68 556	6 558,8	23,9%
	▪ ≥ 5 years	272 848	17 568,6	82 126	2 875,2	206	137,0	24	194	355 204	20 774,7	75,7%
	4. Residual maturities											
	▪ < 1 year	10 992	69,1	1 820	13,2	38	6,3	7	61	12 857	149,5	0,5%
	▪ ≥ 1 and < 5 years	43 270	927,3	12 491	160,3	68	21,2	28	284	55 857	1 393,2	5,1%
	▪ ≥ 5 years	266 285	21 620,7	89 473	3 954,6	102	111,1	36	222	355 896	25 908,4	94,4%

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

⁽²⁾ 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%
Outstanding	26 745,2	100,0%	4 787,1 (17,9%)	2 329,2 (8,7%)	3 099,5 (11,6%)	4 559,2 (17,0%)	5 278,3 (19,7%)	2 365,2 (8,8%)	1 815,2 (6,8%)	1 146,5 (4,3%)	596,1 (2,2%)	294,7 (1,1%)	474,1 (1,8%)
of which:													
1. Guarantees													
▪ mortgage and subsidised sector ⁽¹⁾	1,0	0,0%	0,6	0,0	0,0	0,0	0,3	0,0	0,0	0,0	0,0	0,0	0,0
▪ mortgage with public guarantee ⁽²⁾	14 364,2	53,7%	2 044,6	1 061,6	1 571,7	2 596,1	3 239,1	1 443,1	1 063,8	610,1	326,3	172,4	235,3
▪ mortgage	7 006,2	26,2%	1 957,3	859,3	1 017,7	1 113,8	869,8	329,2	260,0	207,1	122,3	67,6	202,1
▪ Crédit-Logement guarantee	5 373,8	20,1%	784,6	408,2	510,1	849,3	1 169,1	592,9	491,4	329,3	147,5	54,7	36,7
2. Occupancy type													
▪ owner occupied	19 339,4	72,3%	3 866,0	1 811,2	2 343,2	3 314,4	3 743,3	1 592,5	1 160,6	667,7	360,2	190,3	290,1
▪ buy to let	6 793,0	25,4%	731,7	422,8	670,2	1 185,6	1 485,4	744,1	636,1	464,6	223,8	95,3	133,4
▪ other	612,7	2,3%	189,4	95,3	86,2	59,2	49,6	28,6	18,5	14,2	12,0	9,1	50,7
3. Interest rate type (before swap)													
▪ floating rate with reset ≤ 1 year	1 061,9	4,0%	590,3	144,5	80,6	58,8	48,3	18,9	19,5	25,4	16,2	14,6	44,6
▪ floating rate with reset > 1 and < 5 years	135,7	0,5%	93,0	20,8	11,5	5,7	2,7	0,5	0,4	0,1	0,2	0,0	0,7
▪ fixed or floating rate with reset ≥ 5 years	25 547,6	95,5%	4 103,7	2 163,9	3 007,4	4 494,7	5 227,3	2 345,8	1 795,3	1 121,0	579,7	280,0	428,8
4. Defaults													
▪ arrears > 3 months	39,4	0,1%	7,3	3,8	4,5	5,7	6,9	3,5	3,5	1,1	1,1	0,3	1,8
▪ overindebtedness ("Neiertz")	237,3	0,9%	34,5	18,7	28,7	39,8	44,8	17,1	14,0	8,3	5,5	4,0	21,9
▪ judicial recovery	201,7	0,8%	29,8	15,6	20,8	26,6	36,5	12,0	9,9	7,5	4,6	4,1	34,1

Weighted average indexed Loan To Value:

on all the portfolio **63,8%** on loans with public agency guarantee (FGAS) **66,2%** on other loans **61,1%**

Weighted average unindexed Loan To Value:

on all the portfolio **73,9%** on loans with public agency guarantee (FGAS) **74,9%** on other loans **72,8%**

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

⁽²⁾ 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 also benefit from a public guarantee for an amount of € 264,4 million.

As of september 30, 2022 the total outstanding amount not financed by covered bonds was at € 714.1 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%
5. Geographic location													
France	26 198,6	98,0%	4 524,0	2 242,1	3 022,9	4 476,3	5 246,7	2 362,9	1 814,8	1 146,2	595,9	294,4	472,4
▪ Auvergne Rhône-Alpes	2 428,2	9,1%	482,7	236,7	314,2	461,6	489,7	172,2	110,6	75,6	28,6	18,0	38,3
▪ Bourgogne Franche-Comté	504,2	1,9%	92,1	40,7	47,0	77,7	116,8	51,0	30,6	15,9	9,1	8,1	15,3
▪ Bretagne	641,5	2,4%	163,0	63,6	59,4	103,9	129,1	44,6	34,3	21,4	8,2	5,7	8,2
▪ Centre	743,9	2,8%	85,4	40,6	57,2	79,8	159,3	106,8	82,6	54,4	34,3	20,2	23,3
▪ Corse	40,2	0,2%	11,3	4,3	4,8	7,1	7,6	2,0	0,9	0,7	0,3	1,1	0,1
▪ Grand Est	1 073,0	4,0%	131,4	69,5	90,6	152,2	241,4	131,3	101,7	59,3	39,1	20,1	36,3
▪ Hauts de France	2 531,8	9,5%	213,5	115,8	159,6	276,2	531,0	395,8	347,9	222,0	135,5	62,5	72,0
▪ Ile-de-France	7 658,7	28,6%	1 593,5	775,4	1 113,0	1 559,0	1 362,7	467,9	379,4	228,0	85,2	28,7	65,8
▪ Normandie	1 293,8	4,8%	162,8	73,2	84,4	130,3	334,6	173,1	114,0	89,5	63,8	35,2	32,9
▪ Nouvelle Aquitaine	2 166,2	8,1%	395,4	211,4	266,2	355,0	402,4	179,0	140,2	85,1	49,1	27,1	55,3
▪ Occitanie	3 240,9	12,1%	440,1	247,2	374,8	642,8	694,2	312,6	226,8	132,5	69,1	39,0	61,9
▪ Dom-Tom	104,5	0,4%	18,6	10,4	12,4	14,8	10,6	6,6	7,9	15,2	5,3	0,7	2,1
▪ Pays de la Loire	1 207,6	4,5%	237,9	112,1	128,9	204,1	262,2	98,7	67,8	43,7	18,9	9,3	24,1
▪ Provence-Alpes-Côte d'Azur	2 564,1	9,6%	496,4	241,2	310,5	411,8	504,9	221,3	170,2	102,9	49,4	18,6	36,9
Belgium	527,0	2,0%	256,7	84,3	73,3	79,4	29,2	1,5	0,4	0,3	0,2	0,1	1,6
▪ région de Bruxelles-capitale	45,3	0,2%	22,1	7,9	6,5	7,3	1,3	0,0	0,0	0,0	0,0	0,0	0,3
▪ région wallonne	193,4	0,7%	81,4	37,2	28,1	31,4	13,3	1,0	0,4	0,2	0,1	0,1	0,3
▪ région flamande	288,3	1,1%	153,2	39,3	38,8	40,8	14,6	0,5	0,0	0,1	0,1	0,0	1,1
Netherlands	19,5	0,1%	6,4	2,8	3,3	3,5	2,4	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%
Outstanding	705,9	100,0%	256,0	106,3	340,7	1,6	0,9	0,2	0,0	0,0	0,3	0,0	0,0
			(36,3%)	(15,1%)	(48,3%)	(0,2%)	(0,1%)	(0,0%)	(0,0%)	(0,0%)	(0,0%)	(0,0%)	(0,0%)
of which:													
1. Breakdown of corporate													
▪ social housing	131,6	18,6%	119,1	8,4	4,1	0,0	0,0	0,0			0,0		
▪ other	574,3	81,4%	136,8	98,0	336,6	1,6	0,9	0,2			0,3		
2. Interest rate type (before swap)													
▪ adjustable-rate with reset ≤ 1 year	276,7	39,2%	106,5	49,0	120,6	0,0	0,3	0,0			0,3		
▪ adjustable-rate with reset > 1 and < 5 years	0,0	0,0%											
▪ fixed or adjustable-rate with reset ≥ 5 years	429,2	60,8%	149,5	57,3	220,2	1,6	0,5	0,2			0,0		

Weighted average indexed Loan To Value: **40,2%**

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 ⁽²⁾	%
	France	2 357,24 ⁽¹⁾	326,87	10 879,41	1 882,04	5 346,39	20 792,0 ⁽³⁾	75,5%
	Canada			32,79610	224,97200		257,8	0,9%
	Spain		14,16890	141,00000			155,2	0,6%
	United States of A.		21,68180	1 362,20230		7,60870	1 391,5	5,1%
	Italy	2 192,23800	172,33	624,70			2 989,3	10,8%
	Japan			287,36570		149,14660	436,5	1,6%
	Poland	327,41240					327,4	1,2%
	Portugal		65,00000				65,0	0,2%
	Switzerland			425,46	607,80420	105,79	1 139,1	4,1%
	Total	4 876,9	600,0	13 752,9	2 714,8	5 608,9	27 553,6	100,0%

(1) of which deposits with Banque de France : € 527 million

(2) of which € 605.0 million of bonds delivered as repurchase agreement collateral

(3) of which loans "public-private partnership" of € 1 091,7 million.

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

€ 10.6 billion

IV. Exposures on public entities

b) French public sector: breakdown by region

Regions	Outstanding balance (€ Million)	%
▪ Auvergne Rhône-Alpes	2 237,05	10,8%
▪ Bourgogne Franche-Comté	895,74	4,3%
▪ Bretagne	511,37	2,5%
▪ Centre	718,18	3,5%
▪ Corse	41,25	0,2%
▪ Grand Est	1 508,72	7,3%
▪ Hauts de France	1 543,41	7,4%
▪ Ile-de-France	4 116,86	19,8%
▪ Normandie	715,00	3,4%
▪ Nouvelle Aquitaine	1 275,92	6,1%
▪ Occitanie	2 038,53	9,8%
▪ Pays de la Loire	914,56	4,4%
▪ Provence-Alpes-Côte d'Azur	1 845,26	8,9%
▪ Dom-Tom	72,85	0,4%
▪ Deposits with Banque de France	527,0	2,5%
▪ French Sovereign	1 830,2	8,8%
Total	20 792,0	100,0%

V. Exposures to crédit institutions

	Net amount (€ Million)
▪ Loans to BPCE with a maturity of less than 2 months guaranteed by a loan portfolio	4 568,1
- amount guaranteed by a portfolio of loans	5 293,6
▪ Bank déposit on credit institutions benefiting from 1nd short-term credit quality step	
▪ Bank déposit on credit institutions benefiting from 2nd short-term credit quality step	58,3
▪ Bank déposit on credit institutions benefiting from 3rd short-term credit quality step	
TOTAL REPLACEMENT SECURITIES	4 626,4

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) ⁽¹⁾	Loans	Secured loans (L.211-38) ⁽¹⁾
	Rate	Rate CF ⁽³⁾	Rate	Rate CF ⁽³⁾
5. Early repayments				
▪ annual rate (one year moving avg)	7,3%	8,2%	0,3%	2,3%

⁽¹⁾ 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	4 586	0	0	0	0	4 586,0
▪ > 1 and ≤ 5 years	22 845	0	177	338	57	23 417,9
▪ > 5 and ≤ 10 years	14 003	94	745	169	0	15 010,1
▪ > 10 years	7 918	92	0	113	95	8 217,6
TOTAL	49 352,0	185,6	921,8	619,9	152,2	51 231,5

Currency parity vs 1 € at the closing date	1,06720	0,98716	0,88719	10,51448
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Weighted average maturity:

7 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)
Bonds in euros				32 148
▪ 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 3.125% mai 2027	*	FR001400DXH0	18/05/2027	1 350
▪ 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 December 31, 2022*

	Maturity date	Outstanding balance (€ million)
Unsecured debt (total outstanding € 6,67 billion)		
▪ of which short-term debt	less than 6 months	3 060
▪ of which repurchase agreements	less than 6 months	643
▪ of which long-term debt	no final redemption	460
▪ of which current account - parent company	no final redemption	660
Subordinated debt (total outstanding € 0,055 billion)		

IX. Average lives

a) Assets

Maturities	Mortgage assets	Public Sector Exposures	Replacement securities	Total assets (*)
▪ ≤ 1 year	3 115,8	3 626,5	4 626,4	11 368,7
▪ > 1 and ≤ 5 years	9 734,8	9 283,9		19 018,7
▪ > 5 and ≤ 10 years	7 838,2	6 344,3		14 182,5
▪ > 10 years	6 762,4	8 298,9		15 061,3
Outstanding amount (€ million)	27 451,1	27 553,6	4 626,4	59 631,1
Weighted average life (in years)	6,8	7,6	0,5	6,6

b) Liabilities

	Privileged liabilities	Total liabilities (*)
Outstanding amount (€ million)	51 231,5	58 259,2
Weighted average life (in years)	7,0	7,3

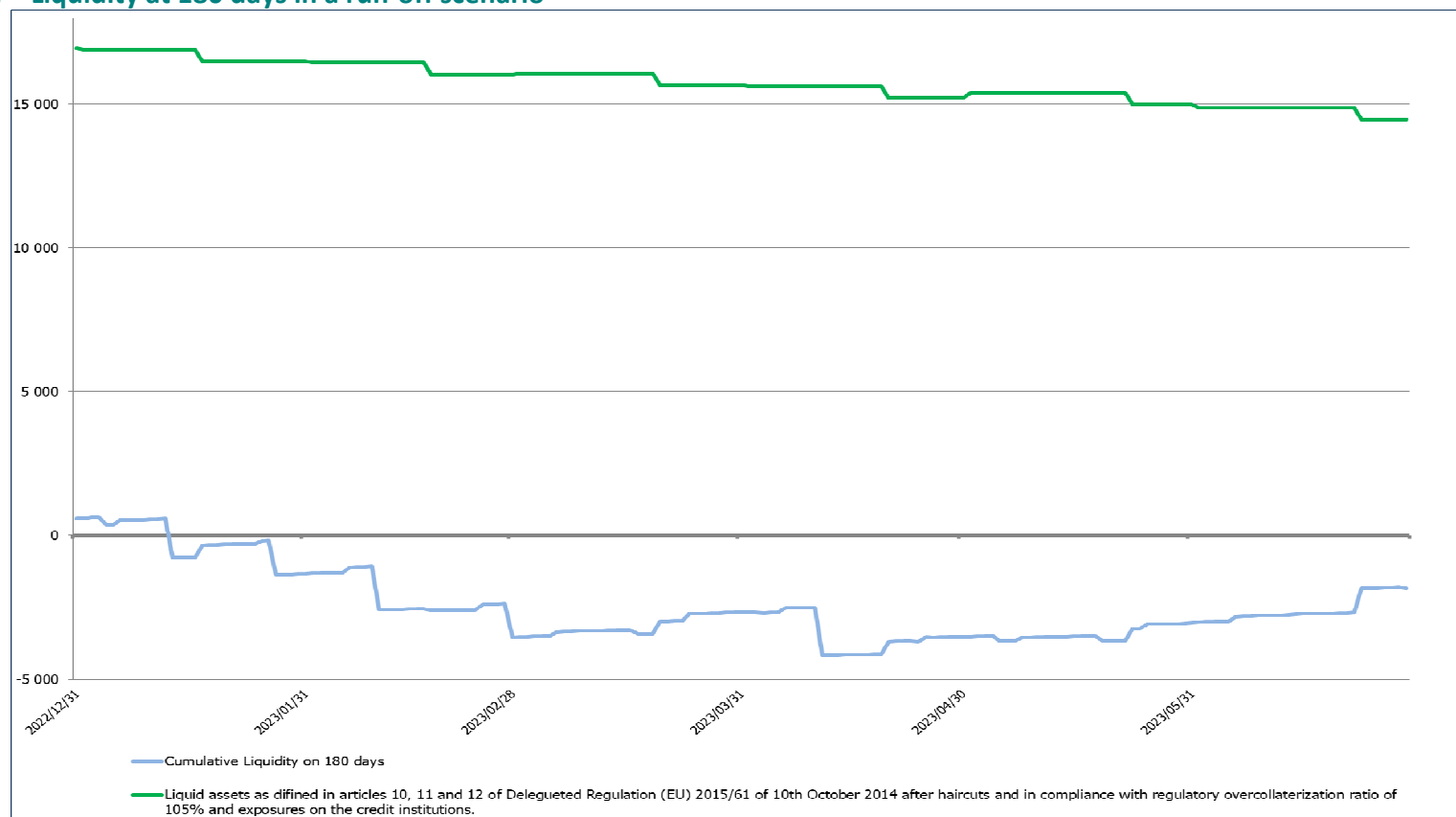
(*) Net of accrued interest, currency translation and adjustment accounts

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 December 31, 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:

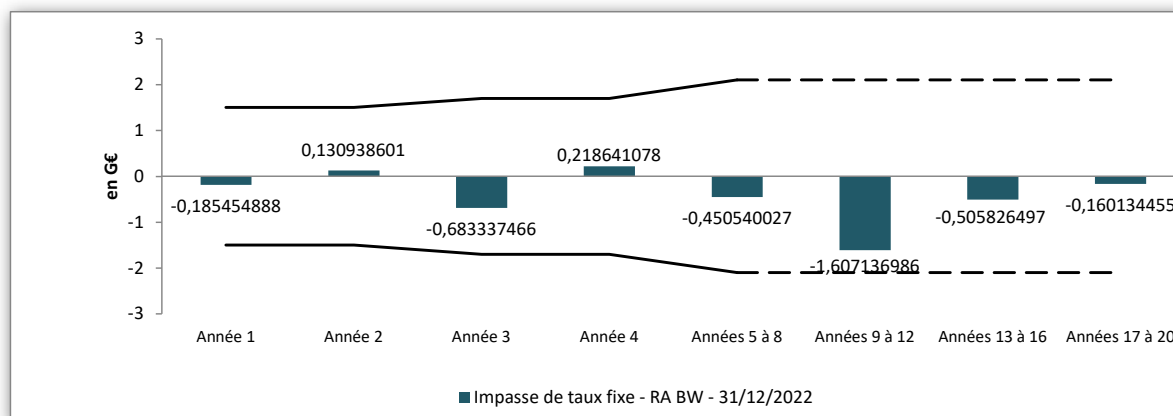
€ 10.6 billion

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	Intérêt
Total cash inflow	6 917,1	3 971,2
Total cash outflow -	8 947,8	- 3 793,9
Net -	2 030,7	177,2

XI. Interest Rate Position

a) gap as of December 31, 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 December 31, 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 December 31 2022, calculated in accordance with CRR/CRD 4

(en millions d'euros)

Exposures	montant
Sum of exposures (EAD)	60 918
Total des expositions en risque (RWA)	7 284
credit risk : average weighting in %	12,0%

(€ million)

Capital	amount
Common Equity Tier One	1 974
Additionnal Tier One	
Tier Two	
Total capital	1 974

Capital adequacy ratio	(in %)
Common Equity Tier One ratio	25,5%
Tier One Ratio	25,5%
Capital adequacy ratio	25,5%

Compagnie de Financement Foncier's overcollateralization ratio is at 110,31% on september 30 2022.

c) *Doubtful loans and impairments*

(€ million)

	outstanding doubtful loans	in % of total outstanding	impairment on doubtful loans ⁽²⁾
individuals mortgage loans			
with public guarantee ⁽¹⁾	408,3	2,8%	0,0
other mortgages	232,8	1,9%	24,1
corporate mortgage loans			
with public guarantee ⁽¹⁾	4,5	81,8%	4,5
other mortgages	0,5	0,1%	0,1
public sector	0,0	0,0%	0,0
exposures to credit institutions	0,0	0,0%	0,0

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

⁽²⁾ impairments deducted from assets net of provisions calculated on performing assets

X. Liquidity risk : gap on long terme at December 31,2022

