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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>25,28</b>	<b>Privileged resources</b>	<b>52,08</b>
mortgage loans owned directly	20,92	o/w covered bonds ("Obligations Foncières")	51,54
secured loans (article L.211-38)	4,37	o/w exchange rate impact on covered bonds (O.F)	-0,07
<b>Public sector exposures</b>	<b>28,89</b>	<b>Unsecured debt</b>	<b>6,06</b>
public sector assets owned directly	17,90	o/w repurchase agreements	0,60
secured loans (article L.211-38)	9,93	o/w current account - parent company	0,66
deposits with Banque de France	1,06	<b>Subordinated debt</b>	<b>0,05</b>
<b>Other assets</b> (adjustment accounts, interest on derivatives and assets, premiums on loans, ...)	<b>1,43</b>	<b>Shareholder's equity</b>	<b>2,12</b>
<b>Replacement securities</b>	<b>4,70</b>		
<b>TOTAL ASSETS</b>	<b>60,31</b>	<b>TOTAL LIABILITIES</b>	<b>60,31</b>

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

**12,2%**

## 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	24 820,7	23 110,0 <sup>(1)</sup>	4 702,8	<b>52 633,5</b>	<b>88,4%</b>
▪ Belgium	472,0			<b>472,0</b>	<b>0,8%</b>
▪ Canada		222,0		<b>222,0</b>	<b>0,4%</b>
▪ Spain		154,8		<b>154,8</b>	<b>0,3%</b>
▪ United States of A.		1 310,1		<b>1 310,1</b>	<b>2,2%</b>
▪ Italy		2 902,6		<b>2 902,6</b>	<b>4,9%</b>
▪ Japan		371,7		<b>371,7</b>	<b>0,6%</b>
▪ Netherlands	16,5			<b>16,5</b>	<b>0,0%</b>
▪ Poland		282,5		<b>282,5</b>	<b>0,5%</b>
▪ Portugal		65,0		<b>65,0</b>	<b>0,1%</b>
▪ Switzerland		1 137,0		<b>1 137,0</b>	<b>1,9%</b>
<b>Total</b>	<b>25 309,2</b>	<b>29 555,7</b>	<b>4 702,8</b>	<b>59 567,7</b>	<b>100%</b>

(1) of which deposits with Banque de France : € 1064 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>301 687</b>	<b>20 614,2</b>	<b>97 789</b>	<b>3 926,6</b>	<b>168</b>	<b>115,2</b>	<b>68</b>	<b>653,3</b>	<b>399 712</b>	<b>25 309,2</b>	100,0%	
<b>of which:</b>												
<b>1. Customer Loans</b>												
▪ residential	301 687	20 614	94 735	3 341	165	114	4	14	<b>396 591</b>	<b>24 082,9</b>	95,2%	
▪ equipment	0	0	73	12	3	1	64	640	<b>140</b>	<b>652,2</b>	2,6%	
▪ other	0	0	2 981	574	0	0	0	0	<b>2 981</b>	<b>574,1</b>	2,3%	
<b>2. Guarantee</b>												
▪ mortgage - residential	70 059	4 253	41 533	1 804	165	114	4	14	<b>111 761</b>	<b>6 184,9</b>	24,4%	
▪ mortgage with public guarantee <sup>(2)</sup>	188 529	12 236	30 653	1 386	0	0	0	0	<b>219 182</b>	<b>13 622,1</b>	53,8%	
▪ Crédit-Logement guarantee	43 099	4 125	25 530	725	0	0	0	0	<b>68 629</b>	<b>4 850,0</b>	19,2%	
▪ mortgage - commercial	0	0	73	12	3	1	64	640	<b>140</b>	<b>652,2</b>	2,6%	
<b>3. Seasoning</b>												
▪ < 1 year	4	0	424	53	0	0	5	42	<b>433</b>	<b>95,8</b>	0,4%	
▪ ≥ 1 and < 5 years	7 098	725	6 119	539	0	0	32	278	<b>13 249</b>	<b>1 541,4</b>	6,1%	
▪ ≥ 5 years	294 585	19 889	91 246	3 334	168	115	31	333	<b>386 030</b>	<b>23 672,1</b>	93,5%	
<b>4. Residual maturities</b>												
▪ < 1 year	10 769	78	1 874	9	17	1	5	48	<b>12 665</b>	<b>135,8</b>	0,5%	
▪ ≥ 1 and < 5 years	44 517	921	10 511	129	52	25	42	502	<b>55 122</b>	<b>1 576,5</b>	6,2%	
▪ ≥ 5 years	246 401	19 615	85 404	3 789	99	90	21	104	<b>331 925</b>	<b>23 596,9</b>	93,2%	

<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>24 540,7</b>	<b>100,0%</b>	4 658,0 (19,0%)	2 350,2 (9,6%)	3 385,2 (13,8%)	4 772,5 (19,4%)	4 690,2 (19,1%)	1 842,9 (7,5%)	1 268,0 (5,2%)	694,2 (2,8%)	333,9 (1,4%)	182,5 (0,7%)	363,2 (1,5%)
<i>of which:</i>													
<b>1. Guarantees</b>													
▪ mortgage and subsidised sector <sup>(1)</sup>	1,4	0,0%	0,9	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,4
▪ mortgage with public guarantee <sup>(2)</sup>	13 620,7	55,5%	2 136,9	1 157,1	1 791,3	2 842,2	2 933,3	1 161,7	756,9	390,0	189,0	102,3	160,1
▪ mortgage	6 068,7	24,7%	1 737,3	798,1	1 013,7	930,3	661,0	241,3	202,2	160,1	85,0	53,9	185,6
▪ Crédit-Logement guarantee	4 850,0	19,8%	782,9	394,8	580,3	999,9	1 095,8	439,9	308,9	144,2	59,9	26,3	17,1
<b>2. Occupancy type</b>													
▪ owner occupied	18 015,4	73,4%	3 863,8	1 831,8	2 496,4	3 458,6	3 303,7	1 261,6	823,9	428,7	211,5	119,2	216,3
▪ buy to let	5 951,3	24,3%	641,1	433,7	809,7	1 255,7	1 341,2	556,4	429,3	241,2	107,6	52,7	82,6
▪ other	574,1	2,3%	153,1	84,7	79,1	58,3	45,2	25,0	14,8	24,3	14,8	10,6	64,4
<b>3. Interest rate type (before swap)</b>													
▪ floating rate with reset ≤ 1 year	699,6	2,9%	431,1	84,4	47,9	36,2	27,5	9,8	11,0	10,8	9,1	6,6	25,4
▪ floating rate with reset > 1 and < 5 years	86,2	0,4%	61,5	12,4	6,3	3,5	1,5	0,5	0,1	0,1	0,0	0,1	0,3
▪ fixed or floating rate with reset ≥ 5 years	23 754,9	96,8%	4 165,4	2 253,4	3 331,1	4 732,8	4 661,2	1 832,6	1 256,9	683,3	324,8	175,8	337,6
<b>4. Defaults</b>													
▪ arrears > 3 months	49,9	0,2%	7,3	3,9	7,1	8,9	11,3	4,3	1,9	2,1	0,8	0,8	1,5
▪ overindebtedness ("Neiertz")	280,5	1,1%	37,7	22,8	35,1	50,0	59,9	20,8	13,2	9,5	5,6	4,2	21,7
▪ judicial recovery	340,6	1,4%	55,4	27,9	45,7	60,6	57,9	13,8	8,9	7,3	6,0	5,4	51,8

**Weighted average indexed Loan To Value:**

 on all the portfolio **61,5%**      on loans with public agency guarantee (FGAS) **63,4%**      on other loans **59,2%**
**Weighted average unindexed Loan To Value:**

 on all the portfolio **70,8%**      on loans with public agency guarantee (FGAS) **70,6%**      on other loans **71,0%**
<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 also benefit from a public guarantee for an amount of € 150,8 million.**
**As of december 31, 2023 the total outstanding amount not financed by covered bonds was at € 374.0 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>24 052,2</b>	<b>98,0%</b>	4 405,2	2 277,3	3 307,9	4 704,0	4 676,8	1 842,2	1 267,5	693,4	333,7	182,5	361,8
▪ Auvergne Rhône-Alpes	2 235,2	9,1%	501,8	246,7	351,6	489,7	385,2	109,8	65,2	32,1	16,5	9,7	27,0
▪ Bourgogne Franche-Comté	458,2	1,9%	88,3	40,1	50,4	88,7	111,7	29,5	18,1	8,4	6,3	4,1	12,7
▪ Bretagne	588,2	2,4%	150,3	51,2	66,3	107,2	125,3	35,6	20,0	15,5	6,2	4,0	6,5
▪ Centre	699,2	2,8%	89,8	40,3	59,3	86,1	152,7	98,8	66,4	47,1	23,9	12,1	22,7
▪ Corse	35,3	0,1%	10,9	3,9	5,2	7,2	5,4	0,7	0,2	0,5	0,3	0,4	0,6
▪ Grand Est	1 010,4	4,1%	137,0	75,7	109,3	196,9	239,8	95,5	63,0	39,0	18,9	10,1	25,2
▪ Hauts de France	2 325,2	9,5%	206,5	110,2	170,9	291,3	553,5	361,5	284,1	167,3	85,9	40,2	54,0
▪ Ile-de-France	7 072,8	28,8%	1 496,3	795,4	1 173,7	1 574,4	1 151,6	368,2	262,3	126,6	38,6	21,6	64,0
▪ Normandie	1 194,0	4,9%	149,9	68,7	79,3	152,5	341,7	155,4	98,3	62,5	38,4	23,2	24,1
▪ Nouvelle Aquitaine	1 992,0	8,1%	386,9	212,1	295,2	364,9	369,7	141,0	91,3	49,3	27,1	17,1	37,4
▪ Occitanie	2 953,1	12,0%	445,5	268,7	476,0	663,0	579,4	215,3	136,0	70,9	34,6	21,5	42,2
▪ Dom-Tom	82,1	0,3%	14,3	8,6	12,7	10,2	9,9	5,4	6,5	9,7	2,9	0,7	1,1
▪ Pays de la Loire	1 112,0	4,5%	229,8	104,4	123,4	221,4	243,0	77,7	49,5	25,8	12,6	5,6	18,8
▪ Provence-Alpes-Côte d'Azur	2 294,6	9,4%	497,7	251,4	334,5	450,5	407,9	147,8	106,6	38,8	21,7	12,1	25,6
<b>Belgium</b>	<b>472,0</b>	<b>1,9%</b>	246,8	70,0	73,9	65,8	12,1	0,7	0,5	0,7	0,2	0,0	1,4
▪ région de Bruxelles-capitale	39,7	0,2%	19,6	6,9	6,7	6,0	0,2	0,0	0,0	0,0	0,0	0,0	0,3
▪ région wallonne	178,7	0,7%	84,2	30,9	30,8	24,3	6,8	0,6	0,3	0,5	0,0	0,0	0,3
▪ région flamande	253,7	1,0%	143,0	32,2	36,4	35,5	5,1	0,2	0,2	0,2	0,2	0,0	0,9
<b>Netherlands</b>	<b>16,5</b>	<b>0,1%</b>	6,0	2,8	3,5	2,7	1,3	0,0	0,0	0,1	0,0	0,0	0,0

### 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>768,5</b>	<b>100,0%</b>	234,6 (30,5%)	96,3 (12,5%)	437,5 (56,9%)	0,0 (0,0%)	0,0 (0,0%)	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>112,0</b>	<b>14,6%</b>	108,2	3,8	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
▪ other	<b>656,4</b>	<b>85,4%</b>	126,4	92,5	437,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>2. Interest rate type (before swap)</b>													
▪ adjustable-rate with reset ≤ 1 year	<b>287,1</b>	<b>37,4%</b>	96,2	44,5	146,5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
▪ adjustable-rate with reset > 1 and < 5 years	<b>0,0</b>	<b>0,0%</b>	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
▪ fixed or adjustable-rate with reset ≥ 5 years	<b>481,3</b>	<b>62,6%</b>	138,4	51,8	291,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0

Weighted average indexed Loan To Value:

**44,5%**

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	1 508,6 <sup>(1)</sup>	327,3	13 274,5	1 988,4	6 011,2	<b>23 110,0</b> <sup>(3)</sup>	78,2%
	Spain	0,0	13,8	141,0	0,0	0,0	<b>154,8</b>	0,5%
	Italy	2 168,6	150,0	583,9	0,0	0,0	<b>2 902,6</b>	9,8%
	Poland	282,5	0,0	0,0	0,0	0,0	<b>282,5</b>	1,0%
	Portugal	0,0	65,0	0,0	0,0	0,0	<b>65,0</b>	0,2%
	Switzerland	0,0	0,0	431,5	616,4	89,2	<b>1 137,0</b>	3,8%
	Japan	0,0	0,0	243,1	0,0	128,7	<b>371,7</b>	1,3%
	United States of A.	0,0	17,0	1 293,1	0,0	0,0	<b>1 310,1</b>	4,4%
	Canada	0,0	0,0	0,0	222,0	0,0	<b>222,0</b>	0,8%
	<b>Total</b>	<b>3 959,7</b>	<b>573,1</b>	<b>15 967,0</b>	<b>2 826,8</b>	<b>6 229,1</b>	<b>29 555,7</b>	<b>100,0%</b>

(1) of which deposits with Banque de France : € 1064 million

(2) of which € 641.0 million of bonds delivered as repurchase agreement collateral

(3) of which loans "public-private partnership" of € 1 156,3 million.

- foreign exchange difference on public entity : € - 792,3 million.

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

**€ 14.8 billion**

#### IV. Exposures on public entities

##### b) French public sector: breakdown by region

Regions	Outstanding balance (€ Million)	%
▪ Auvergne Rhône-Alpes	2 563,7	11,1%
▪ Bourgogne Franche-Comté	1 081,0	4,7%
▪ Bretagne	778,2	3,4%
▪ Centre	856,2	3,7%
▪ Corse	136,2	0,6%
▪ Grand Est	1 736,5	7,5%
▪ Hauts de France	1 787,6	7,7%
▪ Ile-de-France	4 757,8	20,6%
▪ Normandie	920,5	4,0%
▪ Nouvelle Aquitaine	1 407,9	6,1%
▪ Occitanie	2 389,5	10,3%
▪ Pays de la Loire	1 113,2	4,8%
▪ Provence-Alpes-Côte d'Azur	1 916,9	8,3%
▪ Dom-Tom	156,2	0,7%
▪ Deposits with Banque de France	1 064,0	4,6%
▪ French Sovereign	444,6	1,9%
<b>Total</b>	<b>23 110,0</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  <ul style="list-style-type: none"> <li>- <i>amount guaranteed by a portfolio of loans</i></li> </ul> </li> </ul>	<b>4 565,0</b> 3 695,0
<ul style="list-style-type: none"> <li>▪ Interest due on loans to BPCE</li> </ul>	<b>86,5</b>
<ul style="list-style-type: none"> <li>▪ Bank déposit on credit institutions benefiting from 1nd short-term credit quality step</li> </ul>	<b>0,0</b>
<ul style="list-style-type: none"> <li>▪ Bank déposit on credit institutions benefiting from 2nd short-term credit quality step</li> </ul>	<b>51,3</b>
<ul style="list-style-type: none"> <li>▪ Bank déposit on credit institutions benefiting from 3nd short-term credit quality step</li> </ul>	<b>0,0</b>
<b>TOTAL REPLACEMENT SECURITIES</b>	<b>4 702,8</b>

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

**€ 59,5 million**

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)	3,9%	5,2%	0,3%	0,9%

<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	7 214,3	0,0	0,0	0,0	0,0	<b>7 214,3</b>
▪ > 1 and ≤ 5 years	21 164,7	324,3	375,0	351,3	51,3	<b>22 266,6</b>
▪ > 5 and ≤ 10 years	12 775,2	92,7	1 073,5	175,6	85,5	<b>14 202,5</b>
▪ > 10 years	7 639,8	98,3	0,0	117,1	0,0	<b>7 855,2</b>
<b>TOTAL</b>	<b>48 794,0</b>	<b>515,3</b>	<b>1 448,5</b>	<b>644,0</b>	<b>136,7</b>	<b>51 538,5</b>

<b>Currency parity vs 1 € at the closing date</b>	<b>1,0792</b>	<b>0,9734</b>	<b>0,8540</b>	<b>11,7011</b>
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Weighted average maturity:

**6,4 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>

Since July 8, 2022, they have been awarded the label European Covered Bond Premium.

Bonds	ISIN Code	Maturity date	Outstanding in origin currency (Million)
<b>Bonds in euros</b>			<b>32 513</b>
▪ CFF 0,05 % avril 2024	FR0013507365	16/04/2024	1 250
▪ 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	1 230
▪ CFF 0,750% mai 2026	FR0013336286	29/05/2026	1 250
▪ CFF 0,01% juillet 2026	FR0014004165	15/07/2026	1 575
▪ CFF 0.225% septembre 2026	FR0013201449	14/09/2026	1 075
▪ CFF 0.375% avril 2027	FR0013413382	09/04/2027	1 250
▪ CFF 3.125% mai 2027	FR001400DXH0	18/05/2027	1 450
▪ CFF 0.01% octobre 2027	FR0014006276	25/10/2027	750
▪ CFF 0.01% novembre 2027	FR0013445129	10/11/2027	1 050
▪ 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	1 175
▪ CFF 3.625% janvier 2029	FR001400L933	16/01/2029	500
▪ CFF 0.01% avril 2029	FR0014002X50	16/04/2029	1 500
▪ CFF 3.13% mai 2029	FR001400HZD5	17/05/2029	1 000
▪ CFF 2.375% mars 2030	FR001400CM22	15/03/2030	1 250
▪ CFF 0.01% septembre 2030	FR0013536950	25/09/2030	1 250
▪ CFF 3.38% septembre 2031	FR001400GI73	16/09/2031	1 750
▪ CFF 1.25% novembre 2032	FR0013296159	15/11/2032	1 040
▪ CFF 0.01% octobre 2035	FR00140009U0	29/10/2035	600
▪ CFF 0.60% octobre 2041	FR0014006268	25/10/2041	1 200
▪ 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).

**VIII. Non-privileged liabilities**
**a) main debts with group entities as of March 31, 2024**

	<b>Maturity date</b>	<b>Outstanding balance (€ million)</b>
<b>Unsecured debt (total outstanding € 6,06 billion)</b>		
▪ of which short-term debt	less than 6 months	2 557
▪ of which repurchase agreements	less than 6 months	598
▪ of which long-term debt	no final redemption	340
▪ of which current account - parent company	no final redemption	660
<b>Subordinated debt (total outstanding € 0,05 billion)</b>		

## IX. Average lives

### a) Assets

(€ million, before currency swap)

Maturities	Mortgage assets	Public Sector Exposures	Replacement securities	Total assets (*)
▪ ≤ 1 year	2 768,0	3 717,8	4 702,8	11 188,6
▪ > 1 and ≤ 5 years	9 373,7	9 641,6		19 015,3
▪ > 5 and ≤ 10 years	7 138,5	7 352,8		14 491,3
▪ > 10 years	6 029,0	8 843,5		14 872,5
<b>Outstanding amount</b>	<b>25 309,2</b>	<b>29 555,7</b>	<b>4 702,8</b>	<b>59 567,7</b>
<b>Weighted average life (in years)</b>	<b>6,7</b>	<b>7,4</b>	<b>0,4</b>	<b>6,5</b>

### b) Liabilities

(€ million, before currency swap)

	Privileged liabilities	Total liabilities (*)
<b>Outstanding amount</b>	<b>51 538,5</b>	<b>57 973,8</b>
<b>Weighted average life (in years)</b>	<b>6,4</b>	<b>6,9</b>

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

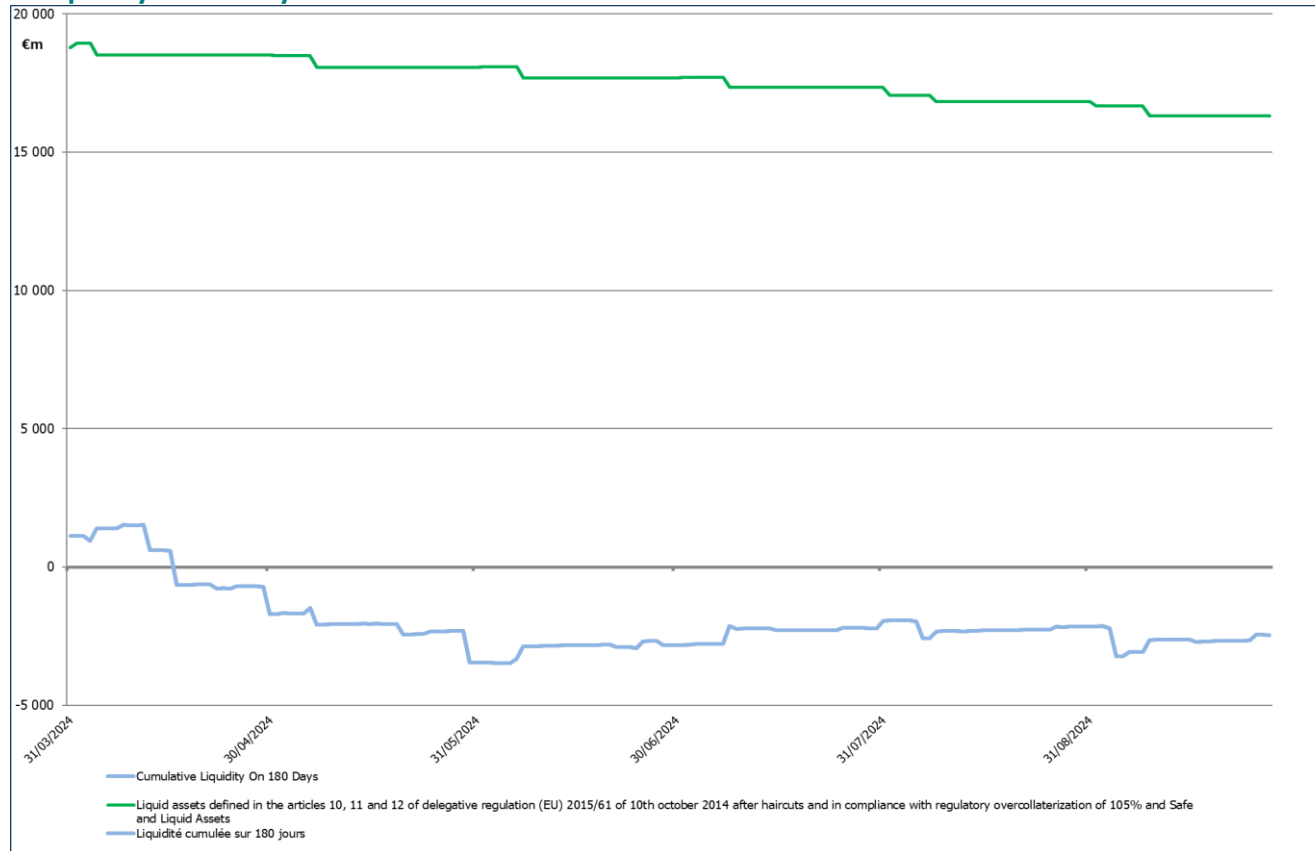
### c) *Limit of average life gap, established by the Article 12 of Regulation n° 99-10 CRBF of July 9, 1999 by the Autorité de Contrôle Prudentiel et de Résolution (French Prudential Supervision and Resolution Authority)*

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 March 31, 2024 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:**

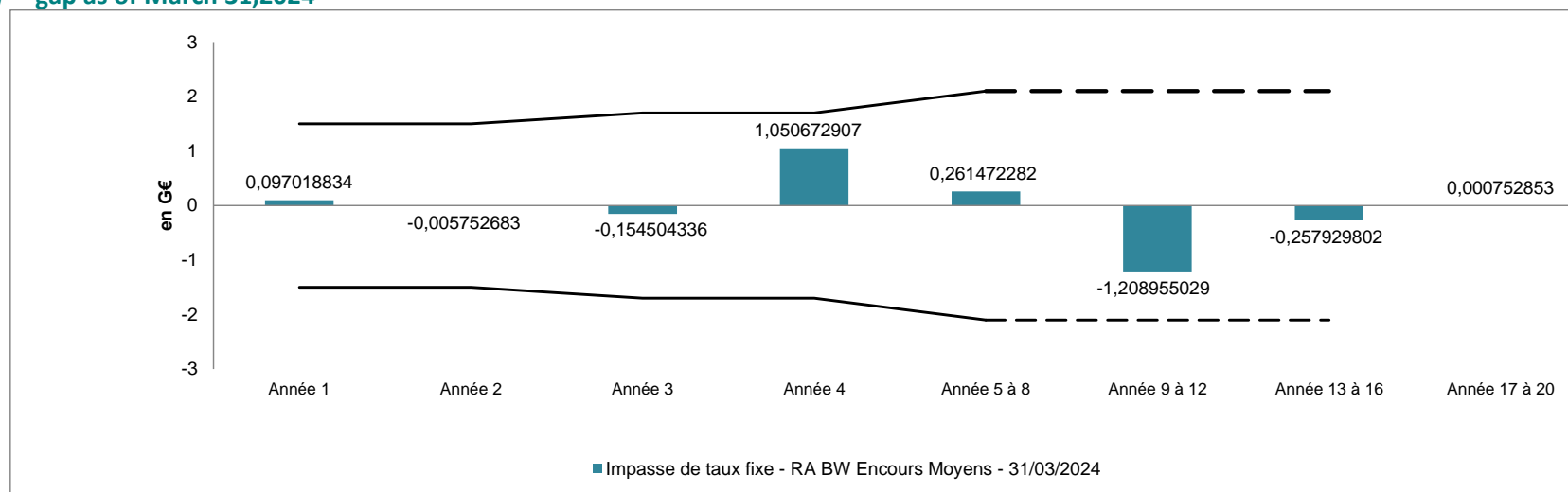
**€ 14.8 billion**

an additional amount of over € 8.4 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	6 373,8	1 560,6
Total cash outflow	- 9 021,4	- 1 371,7
<b>Net</b>	<b>- 2 647,6</b>	<b>188,8</b>

## XI. Interest Rate Position

### a) gap as of March 31, 2024



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 March 31, 2024, the internal foreign exchange position limits for La Compagnie de Financement Foncier were respected :

- EUR 3 million by currency
- EUR 5 million in total

## X. Credit risk

### a) Solvency ratio as of December 31 2023, calculated in accordance with CRR/CRD 4

( en millions d'euros)

Exposures	montant
Sum of exposures (EAD)	60 913
<b>Total des expositions en risque (RWA)</b>	<b>7 304</b>
credit risk : average weighting in %	12,0%

(€ 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	27,0%
Tier One Ratio	27,0%
Capital adequacy ratio	27,0%

### b) *Regulatory overcollateralization ratio*

Compagnie de Financement Foncier's overcollateralization ratio is at 111,39% on december 31 2023.

### 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>	412,6	3,0%	0,0
other mortgages	216,5	2,0%	20,6
<b>corporate mortgage loans</b>			
with public guarantee <sup>(1)</sup>	0,0	0,0%	0,0
other mortgages	0,1	0,0%	0,0
<b>public sector</b>	0,3	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 March 31,2024**

