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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	20,86	Privileged resources	49,25
mortgage loans owned directly	17,12	o/w covered bonds ("Obligations Foncières")	48,68
secured loans (article L.211-38)	3,74	o/w exchange rate impact on covered bonds (O.F)	-0,12
Public sector exposures	31,75	Unsecured debt	7,07
public sector assets owned directly	19,51	o/w repurchase agreements	0,30
secured loans (article L.211-38)	11,78	o/w current account - parent company	0,00
deposits with Banque de France	0,47	Subordinated debt	0,04
Other assets (adjustment accounts, interest on derivatives and assets, premiums on loans, ...)	1,17	Shareholder's equity	2,05
Replacement securities	4,62		
TOTAL ASSETS	58,41	TOTAL LIABILITIES	58,41

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

16,5%

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	20 529,8	28 951,3 ⁽¹⁾	4 618,3	54 099,4	91,2%
▪ Belgium	353,5			353,5	0,6%
▪ Canada		77,9		77,9	0,1%
▪ Spain		49,0		49,0	0,1%
▪ United States of A.		939,0		939,0	1,6%
▪ Italy		2 560,9		2 560,9	4,3%
▪ Japan		320,5		320,5	0,5%
▪ Netherlands	13,5			13,5	0,0%
▪ Poland		251,5		251,5	0,4%
▪ Portugal		0,0		0,0	0,0%
▪ Switzerland		639,5		639,5	1,1%
Total	20 896,9	33 789,8	4 618,3	59 304,9	100%

(1) of which deposits with Banque de France : € 467 million

III. Mortgage loans

	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				
(€ million)												
Outstanding	261 948	16 884,1	84 457	3 215,5	123	74,9	63	722,4	346 591	20 896,9	100,0%	
<i>of which:</i>												
1. Customer Loans												
▪ residential	261 948	16 884,1	81 836	2 663,4	122	74,9	6	205,97	343 912	19 828,4	94,9%	
▪ equipment			59	8,14	1	0,0	57	516,45	117	524,6	2,5%	
▪ other			2 562	543,9					2 562	543,9	2,6%	
2. Guarantee												
▪ mortgage - residential	54 541	3 192,3	33 655	1 437,5	122	74,9	6	206,0	88 324	4 910,6	23,5%	
▪ mortgage with public guarantee ⁽²⁾	168 848	10 242,7	27 465	1 161,9	0	0,0	0	0,0	196 313	11 404,6	54,6%	
▪ Crédit-Logement guarantee	38 559	3 449,1	23 278	607,9	0	0,0	0	0,0	61 837	4 057,0	19,4%	
▪ mortgage - commercial			59	8,1	1	0,0	57	516,4	117	524,6	2,5%	
3. Seasoning												
▪ < 1 year			347	43,5	0	0,0	4	197,2	351	240,7	1,2%	
▪ ≥ 1 and < 5 years	379	40,6	3 047	361,4	0	0,0	26	288,0	3 452	690,0	3,3%	
▪ ≥ 5 years	261 569	16 843,5	81 063	2 810,6	123	74,9	33	237,2	342 788	19 966,1	95,5%	
4. Residual maturities												
▪ < 1 year	10 425	70,8	1 998	7,6	15	1,0	4	47,1	12 442	126,5	0,6%	
▪ ≥ 1 and < 5 years	42 773	898,0	10 651	130,5	24	11,5	41	597,6	53 489	1 637,6	7,8%	
▪ ≥ 5 years	208 750	15 915,4	71 808	3 077,3	84	62,4	18	77,7	280 660	19 132,7	91,6%	

⁽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	20 099,6	100,0%	3 864,7 (19,2%)	2 093,5 (10,4%)	3 046,4 (15,2%)	3 957,6 (19,7%)	3 516,9 (17,5%)	1 331,1 (6,6%)	907,8 (4,5%)	547,7 (2,7%)	318,9 (1,6%)	167,5 (0,8%)	347,5 (1,7%)
<i>of which:</i> 1. Guarantees													
▪ mortgage and subsidised sector ⁽¹⁾	0,7	0,0%	0,7	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
▪ mortgage with public guarantee ⁽²⁾	11 403,9	56,7%	1 861,6	1 071,1	1 684,3	2 420,5	2 240,9	860,5	588,5	312,1	157,5	82,1	124,9
▪ mortgage	4 637,9	23,1%	1 323,4	679,8	785,5	651,0	422,6	161,7	128,3	128,8	102,6	56,0	198,2
▪ Crédit-Logement guarantee	4 057,0	20,2%	679,0	342,6	576,7	886,1	853,4	308,9	191,0	106,8	58,8	29,4	24,4
2. Occupancy type													
▪ owner occupied	14 780,2	73,5%	3 269,0	1 596,1	2 221,6	2 869,8	2 497,8	925,4	626,9	338,0	175,9	93,6	166,1
▪ buy to let	4 775,4	23,8%	494,5	398,9	755,7	1 029,9	978,3	386,1	263,1	195,3	129,0	58,6	86,1
▪ other	543,9	2,7%	101,2	98,5	69,1	57,9	40,7	19,6	17,8	14,4	14,1	15,3	95,3
3. Interest rate type (before swap)													
▪ floating rate with reset ≤ 1 year	375,7	1,9%	251,3	40,4	21,2	18,9	9,5	5,3	6,4	6,5	2,8	2,6	10,7
▪ floating rate with reset > 1 and < 5 years	47,2	0,2%	34,1	5,5	3,3	1,6	1,3	0,2	0,2	0,0	0,0	0,4	0,8
▪ fixed or floating rate with reset ≥ 5 years	19 676,7	97,9%	3 579,3	2 047,6	3 021,9	3 937,2	3 506,1	1 325,6	901,2	541,2	316,1	164,5	336,0
4. Defaults													
▪ arrears > 3 months	49,2	0,2%	6,1	3,9	6,9	10,0	10,4	3,7	3,1	1,4	1,0	0,5	2,2
▪ overindebtedness ("Neiertz")	240,3	1,2%	31,4	20,2	27,9	42,2	47,7	19,2	14,1	8,6	7,1	4,0	17,7
▪ judicial recovery	241,9	1,2%	36,1	22,9	28,7	39,9	38,4	14,9	9,8	7,5	4,6	3,3	35,7

Weighted average indexed Loan To Value:

on all the portfolio

61,0%

on loans with public agency guarantee (FGAS)

62,3%

on other loans

59,2%
Weighted average unindexed Loan To Value:

on all the portfolio

66,1%

on loans with public agency guarantee (FGAS)

65,9%

on other loans

66,5%
⁽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 € 123,1 million.
As of December 31, 2025 the total outstanding amount not financed by covered bonds was at € 358.8 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	19 732,5	98,2%	3 654,6	2 043,0	2 993,4	3 915,0	3 509,2	1 330,2	907,1	547,5	318,8	167,5	346,2
▪ Auvergne Rhône-Alpes	1 816,4	9,0%	415,1	224,8	315,2	393,4	265,9	81,6	45,3	31,6	16,4	6,5	20,7
▪ Bourgogne Franche-Comté	366,0	1,8%	71,4	32,4	53,3	80,8	76,4	19,4	9,4	6,5	2,9	3,0	10,3
▪ Bretagne	487,5	2,4%	120,8	47,0	62,9	96,1	87,9	26,5	16,8	11,8	7,8	3,2	6,6
▪ Centre	565,3	2,8%	70,1	39,6	45,8	77,0	117,3	66,4	52,9	35,5	22,3	15,4	22,9
▪ Corse	27,0	0,1%	9,1	3,4	5,1	5,7	2,1	0,2	0,0	0,3	0,3	0,1	0,7
▪ Grand Est	838,2	4,2%	116,2	70,3	112,8	173,3	176,8	68,4	46,0	28,6	16,9	9,4	19,4
▪ Hauts de France	1 915,5	9,5%	166,5	107,3	168,4	286,2	476,8	251,5	199,4	113,8	70,0	30,0	45,7
▪ Ile-de-France	982,9	4,9%	115,6	62,1	75,1	148,7	266,9	109,6	77,9	48,4	26,2	24,0	28,4
▪ Normandie	1 633,9	8,1%	318,4	191,0	247,2	308,8	292,0	108,7	64,8	37,8	23,1	9,2	32,9
▪ Nouvelle Aquitaine	2 420,0	12,0%	377,1	252,3	474,3	539,6	421,4	146,8	93,3	47,8	19,9	13,0	34,6
▪ Occitanie	56,9	0,3%	10,8	8,2	7,9	9,7	5,9	2,2	2,6	5,6	3,3	0,0	0,8
▪ Dom-Tom	900,1	4,5%	185,3	80,4	106,5	192,6	170,3	59,9	37,7	26,1	15,2	9,2	16,9
▪ Pays de la Loire	1 854,1	9,2%	436,7	222,9	323,1	377,4	259,4	84,1	63,3	35,4	19,5	10,9	21,2
▪ Provence-Alpes-Côte d'Azur	5 868,7	29,2%	1 241,4	701,4	995,8	1 225,8	890,0	304,8	197,7	118,2	74,9	33,8	85,1
Belgium	353,5	1,8%	205,6	48,3	51,4	41,1	5,0	0,4	0,1	0,2	0,1	0,0	1,3
▪ région de Bruxelles-capitale	29,4	0,1%	16,6	5,1	4,3	2,9	0,2	0,0	0,0	0,0	0,0	0,0	0,2
▪ région wallonne	135,2	0,7%	72,1	20,9	22,7	16,0	2,6	0,4	0,0	0,2	0,1	0,0	0,3
▪ région flamande	188,9	0,9%	116,9	22,3	24,4	22,2	2,3	0,0	0,1	0,1	0,0	0,0	0,8
Netherlands	13,5	0,1%	4,5	2,2	1,6	1,5	2,6	0,5	0,7	0,0	0,0	0,0	0,0

III. Mortgage loans

a) *Individuals (2)*

seasoning	breakdown by guarantee							
	mortgage- housing		mortgage with public guarantee		Crédit Logement guarantee		mortgage-commercial	
	Nb	amount	Nb	amount	Nb	amount	Nb	amount
2005	5 694	93,2	5 408	81,4	341	4,4		
2006	5 491	122,2	3 845	91,3	296	4,8		
2007	7 298	199,5	4 640	130,8	382	9,6		
2008	6 740	314,2	4 634	131,0	257	5,6		
2009	5 702	254,3	7 935	280,9	315	6,6		
2010	8 437	379,3	13 174	504,2	864	29,5	0	0,0
2011	8 137	394,7	12 554	495,3	1 185	44,4	7	0,2
2012	4 465	259,4	9 199	443,1	814	39,3	2	0,1
2013	5 058	288,6	12 335	706,6	1 083	43,4	5	0,3
2014	5 280	320,9	13 506	809,0	2 005	96,5	4	0,8
2015	6 002	366,0	17 927	1 151,6	7 586	361,2	7	0,7
2016	6 229	408,9	22 188	1 461,9	8 776	547,0	3	0,4
2017	6 706	537,8	31 173	2 166,7	16 042	1 121,3	11	1,5
2018	4 838	469,5	24 101	1 756,1	16 185	1 255,3	16	3,3
2019	1 538	140,9	8 588	666,0	5 404	456,9	4	0,7
2020	138	11,4	1 532	132,2	153	14,9	0	0,0
2021	108	8,8	1 199	119,7	48	5,3		
2022	92	11,4	1 000	108,3	98	10,8		
2023	79	19,8	542	62,4	3	0,3		
2024	111	20,5	389	51,1	0	0,0		
2025	53	8,3	441	54,6	0	0,0		
total	88 196	4 629,8	196 310	11 404,2	61 837	4 057,0	59	8,1

III. Mortgage loans

a) *Individuals (2)*

residual maturities	breakdown by guarantee							
	mortgage- housing		mortgage with public guarantee		Crédit Logement guarantee		mortgage-commercial	
	Nb	amount	Nb	amount	Nb	amount	Nb	amount
2026	4 192	25,5	3 266	9,3	1 174	6,3	5	0,1
2027	5 537	60,0	5 086	32,6	2 105	24,9	3	0,1
2028	6 239	112,5	5 364	62,1	1 702	35,4	2	0,2
2029	6 299	135,1	5 426	92,8	1 775	47,1	2	0,0
2030	5 825	157,6	5 848	126,3	2 059	67,8	1	0,0
2031	5 229	168,3	6 159	154,6	1 731	69,3	5	0,4
2032	5 061	209,1	6 631	209,3	2 355	110,0	7	1,0
2033	4 224	204,7	5 852	216,0	2 315	112,5	10	1,3
2034	3 974	205,8	5 878	246,9	1 996	113,7	8	1,7
2035	4 141	229,8	6 729	312,0	2 630	155,3	4	0,5
2036	4 497	266,1	7 446	359,1	2 418	145,6	1	0,1
2037	4 269	281,6	8 538	460,6	3 398	226,0	4	0,7
2038	3 971	281,6	9 235	516,9	3 610	241,3	3	0,9
2039	3 778	266,1	10 314	590,2	2 934	213,6	2	0,4
2040	3 475	243,9	12 173	750,9	3 217	241,3	0	0,0
2041	3 614	266,8	14 506	934,5	3 236	255,3	1	0,2
2042	3 307	274,8	16 932	1 286,4	4 081	321,8	0	0,0
2043	2 612	226,9	15 046	1 192,1	5 021	406,6	1	0,5
2044	1 516	134,8	12 050	964,4	4 250	356,7		
2045	1 052	97,5	10 471	830,9	4 043	355,2		
2046	874	80,6	8 391	688,8	3 695	337,3		
2047	504	47,2	5 121	471,0	1 408	139,9		
2048	307	29,0	3 595	321,9	383	42,3		
2049	198	18,4	2 561	240,1	135	13,4		
2050	222	20,4	1 900	182,6	95	10,7		
2051	193	16,0	1 025	93,6	54	6,2		
2052	69	6,2	320	31,6	8	1,2		
2053	46	4,7	76	8,5	2	0,2		
2054	26	2,2	42	4,0				
2055	18	2,0	20	2,0				
2056	7	0,6	17	1,6				
2057	31	14,9	9	1,2				
2058	438	122,9	7	0,4				
2059	174	38,9	13	1,1				
2060	136	26,6	7	0,7				
2061	167	37,9	7	0,8				
2062	233	48,8	6	0,6				
2063	156	30,7	0	0,0				
2064	138	27,5	2	0,2				
2065	89	14,2	1	0,1				
2066	60	9,4	0	0,0				
2067 ->	959	173,8	4	0,4				
total	87 857	4 621,6	196 074	11 399,2	61 830	4 057,0	59	8,1

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	797,3	100,0%	126,8 (15,9%)	264,2 (33,1%)	393,4 (49,3%)	4,8 (0,6%)	0,2 (0,0%)	0,0 (0,0%)	0,0 (0,0%)	0,4 (0,0%)	0,0 (0,0%)	0,0 (0,0%)	7,6 (1,0%)
<i>of which:</i> 1. Breakdown of corporate													
▪ social housing	65,6	8,2%	48,9	3,5	1,0	4,5							7,6
▪ other	731,7	91,8%	77,9	260,7	392,3	0,2	0,2	0,0	0,0	0,4	0,0	0,0	0,0
2. Interest rate type (before swap)													
▪ adjustable-rate with reset ≤ 1 year	452,1	56,7%	56,6	242,9	148,0	4,5							
▪ adjustable-rate with reset > 1 and < 5 years	0,0	0,0%	0,0	0,0	0,0	0,0							
▪ fixed or adjustable-rate with reset ≥ 5 years	345,2	43,3%	70,2	21,2	245,4	0,2	0,2	0,0	0,0	0,4	0,0	0,0	7,6

Weighted average indexed Loan To Value:

50,3%

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

III. Mortgage loans

b) *Corporates*

seasoning	breakdown by guarantee			
	mortgage- housing		mortgage-commercial	
	Nb	amount	Nb	amount
before 2002	15	2,3		
2002	15	5,5		
2003	14	8,6		
2004	7	3,2		
2005	15	13,8		
2006	18	19,9		
2007	2	3,3		
2008	3	2,1		
2009	4	1,7		
2010	7	2,3		
2011	1	0,0		
2012	0	0,0		
2013	5	0,6		
2014	6	9,2	1	3,9
2015	3	0,2		
2016	0	0,0	1	5,2
2017	4	2,5	7	25,6
2018	3	0,4	5	103,3
2019	3	11,0	13	70,6
2020	0	0,0	4	16,9
2021	0	0,0	6	95,5
2022	0	0,0	4	42,1
2023	0	0,0	7	65,3
2024	0	0,0	9	85,0
2025	3	194,3	1	3,0
total	128	280,8	58	516,5

III. Mortgage loans

b) *Corporates*

maturities	breakdown by guarantee			
	mortgage- housing		mortgage-commercial	
	Nb	amount	Nb	amount
2026	12	0,8	4	47,1
2027	7	3,2	8	58,3
2028	7	1,8	15	212,0
2029	12	16,3	6	63,5
2030	4	194,3	5	33,0
2031	4	1,2	6	37,4
2032	16	6,3	3	33,6
2033	11	3,0	1	4,4
2034	9	2,3	9	20,9
2035	9	3,0	0	0,0
2036	6	10,7	0	0,0
2037	13	16,8	0	0,0
2038	6	5,2	1	6,3
2039	1	1,1	0	0,0
2040	3	3,9	0	0,0
2041	3	1,5	0	0,0
2042	1	7,6	0	0,0
2043	1	1,0	0	0,0
2044	0	0,0	0	0,0
2045	1	0,2	0	0,0
2046	1	0,3	0	0,0
2047	0	0,0	0	0,0
2048	0	0,0	0	0,0
2049	1	0,2	0	0,0
total	128	280,8	58	516,5

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	579,1 ⁽¹⁾	2 290,4	17 583,5	1 804,6	6 693,7	28 951,3 ⁽³⁾	85,7%
	▪ Spain			49,0			49,0	0,1%
	▪ Italy	1 881,3	111,9	567,7			2 560,9	7,6%
	▪ Poland	251,5					251,5	0,7%
	▪ Portugal						0,0	0,0%
	▪ Switzerland			345,6	216,0	77,9	639,5	1,9%
	▪ Japan			205,9		114,6	320,5	0,9%
	▪ United States of A.		27,4	911,6			939,0	2,8%
	▪ Canada			0,0	77,9		77,9	0,2%
	Total	2 712,0	2 429,8	19 663,4	2 098,5	6 886,2	33 789,8	100,0%

(1) of which deposits with Banque de France : € 467 million

(2) of which € 316,1 million of bonds delivered as repurchase agreement collateral

(3) of which loans "public-private partnership" of € 1 100,9 million.

- foreign exchange difference on public entity : € - 384,0 million.

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

€ 22.8 billion

IV. Exposures on public entities

b) French public sector: breakdown by region

Regions	Outstanding balance (€ Million)	%
▪ Auvergne Rhône-Alpes	3 467,3	12,0%
▪ Bourgogne Franche-Comté	1 309,2	4,5%
▪ Bretagne	1 218,2	4,2%
▪ Centre	1 284,4	4,4%
▪ Corse	169,1	0,6%
▪ Grand Est	2 138,8	7,4%
▪ Hauts de France	2 071,3	7,2%
▪ Ile-de-France	6 431,3	22,2%
▪ Normandie	1 264,4	4,4%
▪ Nouvelle Aquitaine	1 961,1	6,8%
▪ Occitanie	2 832,5	9,8%
▪ Pays de la Loire	1 496,2	5,2%
▪ Provence-Alpes-Côte d'Azur	2 294,6	7,9%
▪ Dom-Tom	270,7	0,9%
▪ Deposits with Banque de France	467,0	1,6%
▪ French Sovereign	275,2	1,0%
Total	28 951,3	100,0%

IV. Exposures on public entities

b) French public sector: breakdown by region

maturities		
	Nb	Encours
2026	80 152	2 412,1
2027	13 678	1 767,4
2028	4 914	1 066,5
2029	928	608,8
2030	1 098	798,5
2031	979	695,9
2032	1 055	1 306,8
2033	1 185	1 242,9
2034	1 067	1 461,3
2035	1 128	1 940,7
2036	1 171	1 759,3
2037	1 160	1 787,2
2038	843	1 440,8
2039	880	2 513,2
2040	712	2 024,5
2041	711	1 774,7
2042	554	1 635,5
2043	395	1 226,6
2044	407	1 418,7
2045	338	1 469,1
2046	222	597,0
2047	177	437,1
2048	154	560,9

maturities		
	Nb	Encours
2049	85	338,4
2050	80	405,8
2051	69	287,5
2052	50	217,2
2053	70	228,5
2054	71	270,6
2055	67	258,8
2056	13	64,9
2057	8	166,7
2058	14	4,9
2059	19	7,7
2060	11	2,9
2061	14	12,5
2062	27	10,6
2063	30	17,1
2064	39	55,5
2065	27	60,2
2066	10	104,2
2067	2	5,0
2068	2	11,2
2071	1	20,4
2075	1	4,4
total	114 618	34 500,2

V. Exposures to crédit institutions

	Net amount (€ Million)
<ul style="list-style-type: none"> ▪ Loans to BPCE with a maturity of less than 2 months guaranteed by a loan portfolio <ul style="list-style-type: none"> due date : 20/04/2026 due date : 17/10/2026 due date : 09/03/2027 <li style="margin-left: 20px;"><i>- amount guaranteed by a portfolio of loans</i> 	269 1 606 2 690 2 930,9
▪ Interest due on loans to BPCE	2,3
▪ Bank déposit on credit institutions benefiting from 1nd short-term credit quality step	0,00
▪ Bank déposit on credit institutions benefiting from 2nd short-term credit quality step	51,01
▪ Bank déposit on credit institutions benefiting from 3rd short-term credit quality step	0,0
TOTAL REPLACEMENT SECURITIES	4 618,3

Total amount of collateral (securities and cash) received as part of hedging transactions:
€ 84,4 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) ⁽¹⁾	Loans	Secured loans (L.211-38) ⁽¹⁾
5. Early repayments				
▪ amount (one year moving avg)	694,8	208,9	28,3	71,8
▪ annual rate (one year moving avg)	3,9%	4,5%	0,2%	1,2%

⁽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	5 118,4	130,2	0,0	343,4	8,9	5 600,9
▪ > 1 and ≤ 5 years	22 950,5	0,0	1 630,7	57,2	44,6	24 683,1
▪ > 5 and ≤ 10 years	11 158,5	160,6	270,0	228,9	89,1	11 907,2
▪ > 10 years	6 461,5	26,0	0,0	0,0	0,0	6 487,6
TOTAL	45 689,0	316,9	1 900,7	629,6	142,6	48 678,8
Currency parity vs 1 € at the closing date		1,1521	0,9260	0,8736	11,2201	

Weighted average maturity:

5,9 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)
Bonds in euros			32 603
▪ 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% avril 2027	FR001400PMU0	24/04/2027	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	1 150
▪ 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 2.50% juin 2029	FR001400ZUD8	28/06/2029	500
▪ CFF 2.375% octobre 2029	FR001400TM31	29/10/2029	500
▪ CFF 2.63% mars 2030	FR001400XS05	05/03/2030	750
▪ CFF 2.375% mars 2030	FR001400CM22	15/03/2030	1 250
▪ CFF 3,125% juin 2030	FR001400QHS2	06/06/2030	1 500
▪ CFF 0.01% septembre 2030	FR0013536950	25/09/2030	1 250
▪ CFF 2.75% mars 2031	FR00140121F1	10/03/2031	750
▪ CFF 3.38% septembre 2031	FR001400GI73	16/09/2031	1 750
▪ CFF 3,00% avril 2032	FR001400PMS4	24/04/2032	850
▪ CFF 1.25% novembre 2032	FR0013296159	15/11/2032	1 040
▪ CFF 3% février 2033	FR0014014CT1	24/02/2033	750
▪ CFF 3.0% mars 2033	FR001400SGD2	10/03/2033	1 000
▪ CFF 3.125% mai 2034	FR001400ZUE6	28/05/2034	750
▪ CFF 3.00% mars 2035	FR001400XS13	05/03/2035	500
▪ CFF 0.01% octobre 2035	FR00140009U0	29/10/2035	600
▪ CFF 0.60% octobre 2041	FR0014006268	25/10/2041	1 500
▪ 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

VIII. Non-privileged liabilities
a) main debts with group entities as of March 31, 2026

	Maturity date	Outstanding balance (€ million)
Unsecured debt (total outstanding € 7,07 billion)		
▪ of which short-term debt	less than 6 months	5 220,9
▪ of which repurchase agreements	less than 6 months	303,0
▪ of which long-term debt	no final redemption	299,2
▪ of which current account - parent company	no final redemption	
Subordinated debt (total outstanding € 0,04 billion)		

IX. Average lives

a) Assets

(€ million, before currency swap)

Maturities	Mortgage assets	Public Sector Exposures	Replacement securities	Total assets (*)
▪ ≤ 1 year	2 206,2	5 033,8	4 618,3	11 858,3
▪ > 1 and ≤ 5 years	7 651,0	10 480,5		18 131,5
▪ > 5 and ≤ 10 years	6 053,7	9 522,4		15 576,1
▪ > 10 years	4 985,9	8 753,1		13 739,0
Outstanding amount	20 896,8	33 789,8	4 618,3	59 304,9
Weighted average life (in years)	6,6	7,1	0,7	6,4

b) Liabilities

(€ million, before currency swap)

	Privileged liabilities	Total liabilities (*)
Outstanding amount	48 678,8	56 661,9
Weighted average life (in years)	5,9	6,2

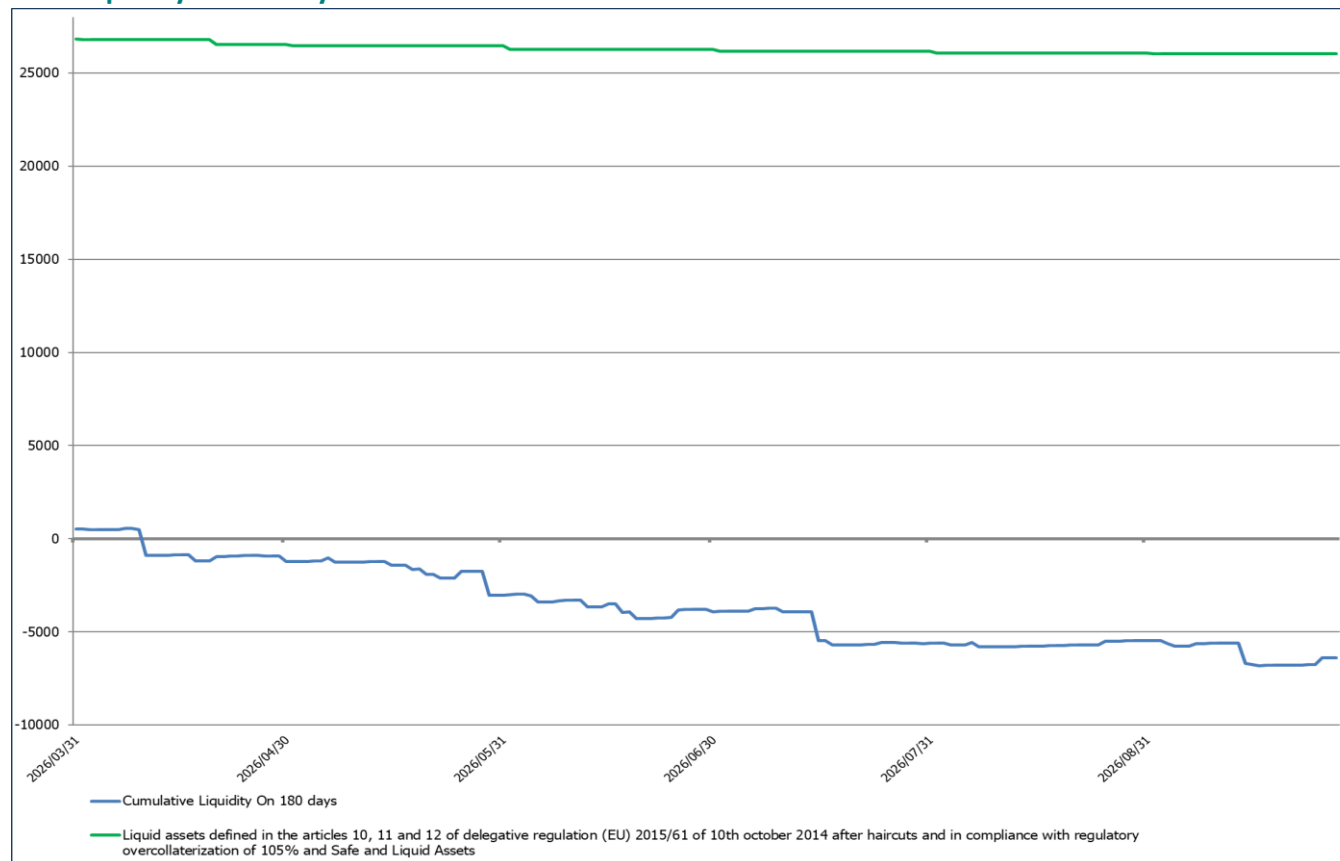
(*) Net of accrued interest, currency translation and adjustment accounts

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, 2026 Compagnie de Financement Foncier respects that limit.

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

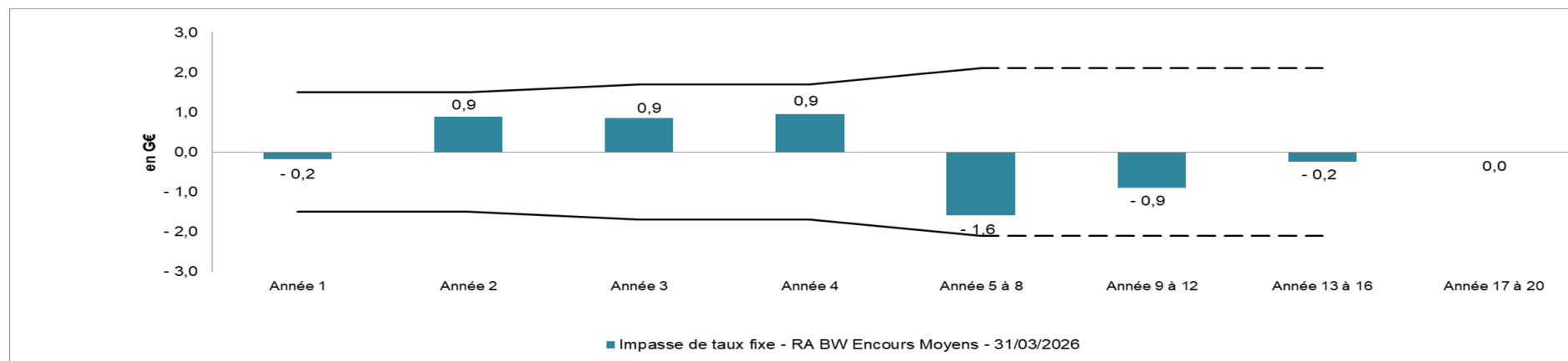


Assets eligible for European Central Bank refinancing operations, in nominal value:

€ 22.8 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	4 863,3	1 409,9
Total cash outflow	- 11 323,5	- 1 350,6
Net	- 6 460,3	59,2

XI. Interest Rate Position
a) gap as of March 31, 2026


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, 2026, 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 2025, calculated in accordance with CRR/CRD 4

(en millions d'euros)

Exposures	montant
Sum of exposures (EAD)	59 780
Total des expositions en risque (RWA)	4 095
credit risk : average weighting in %	6,9%

(€ million)

Capital	amount
Common Equity Tier One	1 951
Additional Tier One	
Tier Two	
Total capital	1 951

Capital adequacy ratio	(in %)
Common Equity Tier One ratio	47,6%
Tier One Ratio	47,6%
Capital adequacy ratio	47,6%

b) *Regulatory overcollateralization ratio*

Compagnie de Financement Foncier's overcollateralization ratio is at **118,03 %** on December 25.

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⁾	437,6	3,8%	0,5
other mortgages	159,2	1,8%	14,9
corporate mortgage loans			
with public guarantee ⁽¹⁾		0,0%	
other mortgages	0,1	0,0%	0,0
public sector	0,2	0,0%	0,0
exposures to credit institutions		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

XIII. Liquidity risk : gap on long terme at March 31,2026

