Harmonised Transparency Template

2026 Version

France
Compagnie de Financement Foncier

Reporting Date: 30/06/2026

Cut-off Date: 07/08/2026

Index

A. Harmonised Transparency Template - General Information

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Field Number	1. Basic Facts				
G.1.1.1	**Country**	France			
G.1.1.2	**Issuer Name**	Compagnie de Financement Foncier			
G.1.1.3	**Labelled Cover Pool Name**	Compagnie de Financement Foncier			
G.1.1.4	**Link to Issuer's Website**	Accueil - Foncier			
G.1.1.5	**Cut-off date**	30/06/2026			
G.1.1.6	**Cover Pool's FIGI Identifier (non-mandatory)**				
OG.1.1.2	*Optional information e.g. Contact names*				
OG.1.1.3	*Optional information e.g. Parent name*				
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
	2. Regulatory Summary				
G.2.1.1	**Basel Compliance, subject to national jurisdiction (Y/N)**	YES			
G.2.1.2	**CBD Compliance**	Yes			
G.2.1.3	**CRR Compliance (Y/N)**	YES			
OG.2.1.1	**LCR status**	Country Comparison :: Covered Bond Label			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
	3. General Cover Pool / Covered Bond Information				
	1.General Information (before hedging)	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	57 784,0			
G.3.1.2	Outstanding Covered Bonds	47 560,4			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	ND1			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	ND1			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Statutory**	**Voluntary**	**Contractual**	**Purpose**
G.3.2.1	OC (%)	5,0%	12,3%	5,0%	ND1
		ND2			
G.3.2.3	Total OC (absolute value in mn)	ND2			
OG.3.2.1					
OG.3.2.2	*Optional information e.g. Asset Coverage Test (ACT)*				
OG.3.2.3	*Optional information e.g. OC (NPV basis)*				
OG.3.2.4	*OC in accordance with the National Legal framework*				
	3. Cover Pool Composition (before hedging)	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	20 341,1		35,20%	
G.3.3.2	Public Sector	32 153,9		55,65%	
G.3.3.3	Shipping	0,0		0,00%	
G.3.3.4	Substitute Assets	4 762,4		8,24%	
G.3.3.5	Other	526,5		0,91%	
G.3.3.6	Total	57 784,0		100%	
OG.3.3.1					
OG.3.3.2					
OG.3.3.3					
OG.3.3.4					
OG.3.3.5					
OG.3.3.6					

	4. Cover Pool Amortisation Profile [after Hedging]		Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)		7,0	6,4		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		9 844,6	10 630,4	17,3%	18,7%
G.3.4.3	1 - 2 Y		5 126,9	5 739,2	9,0%	10,1%
G.3.4.4	2 - 3 Y		3 782,2	4 255,1	6,6%	7,5%
G.3.4.5	3 - 4 Y		3 555,6	3 906,3	6,2%	6,9%
G.3.4.6	4 - 5 Y		3 524,2	3 766,0	6,2%	6,6%
G.3.4.7	5 - 10 Y		15 284,0	15 253,2	26,8%	26,8%
G.3.4.8	10+ Y		15 852,4	13 419,7	27,8%	23,6%
G.3.4.9		Total	56 969,9	56 969,9	100,0%	100,0%
	5. Maturity of Covered Bonds [after hedging]		**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)		6,1	6,2		
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		6 966,9	6 966,9	14,7%	14,7%
G.3.5.4	1 - 2 Y		5 601,3	5 601,3	11,8%	11,8%
G.3.5.5	2 - 3 Y		6 239,8	6 239,8	13,2%	13,2%
G.3.5.6	3 - 4 Y		5 934,2	5 184,2	12,5%	10,9%
G.3.5.7	4 - 5 Y		4 082,0	4 832,0	8,6%	10,2%
G.3.5.8	5 - 10 Y		11 918,2	11 318,2	25,1%	23,9%
G.3.5.9	10+ Y		6 685,4	7 285,4	14,1%	15,4%
G.3.5.10		Total	47 427,7	47 427,7	100%	100,0%
	6. Covered Assets - Currency		**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.6.1	EUR		55 697,8	57 495,8	96,4%	100,0%
G.3.6.2	AUD		0,0	0,0	0,0%	
G.3.6.3	BRL				0,0%	
G.3.6.4	CAD		0,0	0,0	0,0%	
G.3.6.5	CHF		448,1	0,4	0,8%	
G.3.6.6	CZK				0,0%	
G.3.6.7	DKK		0,0	0,0	0,0%	
G.3.6.8	GBP		54,7	0,0	0,1%	
G.3.6.9	HKD				0,0%	
G.3.6.10	ISK				0,0%	
G.3.6.11	JPY		527,9	0,0	0,9%	
G.3.6.12	KRW				0,0%	
G.3.6.13	NOK		1,8	0,0	0,0%	
G.3.6.14	NZD		0,0	0,0	0,0%	
G.3.6.15	PLN				0,0%	
G.3.6.16	SEK				0,0%	
G.3.6.17	SGD		0,0	0,0	0,0%	
G.3.6.18	USD		1 053,6	0,1	1,8%	
G.3.6.19	Other		0,0	0,0	0,0%	0,0%
OG.3.6.1		Total	57 784,0	57 496,4	100,0%	100,0%
OG.3.6.2		*o/w [If relevant, please specify]*				
OG.3.6.3		*o/w [If relevant, please specify]*				
OG.3.6.4		*o/w [If relevant, please specify]*				
OG.3.6.5		*o/w [If relevant, please specify]*				
OG.3.6.6		*o/w [If relevant, please specify]*				
	7. Covered Bonds - Currency		**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.7.1	EUR		44 390,0	47 427,7	93,3%	100,0%
G.3.7.2	AUD				0,0%	
G.3.7.3	BRL				0,0%	
G.3.7.4	CAD				0,0%	
G.3.7.5	CHF		2 071,1		4,4%	
G.3.7.6	CZK				0,0%	
G.3.7.7	DKK				0,0%	
G.3.7.8	GBP		638,5		1,3%	
G.3.7.9	HKD				0,0%	
G.3.7.10	ISK				0,0%	
G.3.7.11	JPY				0,0%	
G.3.7.12	KRW				0,0%	
G.3.7.13	NOK		141,4		0,3%	
G.3.7.14	NZD				0,0%	
G.3.7.15	PLN				0,0%	
G.3.7.16	SEK				0,0%	
G.3.7.17	SGD				0,0%	
G.3.7.18	USD		319,3		0,7%	
G.3.7.19	Other				0,0%	
OG.3.7.1		*Total*	47 560,4	47 427,7	100%	100%

OG.3.7.2	*o/w [If relevant, please specify]*				
OG.3.7.3	*o/w [If relevant, please specify]*				
OG.3.7.4	*o/w [If relevant, please specify]*				
OG.3.7.5	*o/w [If relevant, please specify]*				
OG.3.7.6	*o/w [If relevant, please specify]*				
	8. Covered Bonds - Breakdown by interest rate	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.8.1	Fixed coupon	45 591,7	23 176,4	95,9%	48,9%
G.3.8.2	Floating coupon	362,0	24 251,3	0,8%	51,1%
G.3.8.3	Other	1 606,7		3,4%	0,0%
G.3.8.4	Total	47 560,4	47 427,7	100,0%	100,0%
	9. Substitute Assets - Type	**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash	50,8		1,1%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)			0,0%	
G.3.9.3	Exposures to central banks	454,0		9,5%	
G.3.9.4	Exposures to credit institutions	4 257,6		89,4%	
G.3.9.5	Other			0,0%	
G.3.9.6	Total	4 762,4		100,0%	
OG.3.9.1	*o/w EU gvts or quasi govts*			0,0%	
OG.3.9.2	*o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts*			0,0%	
OG.3.9.3	*o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts*			0,0%	
OG.3.9.4	*o/w EU central banks*	454,0		9,5%	
OG.3.9.5	*o/w third-party countries Credit Quality Step 1 (CQS1) central banks*			0,0%	
OG.3.9.6	*o/w third-party countries Credit Quality Step 2 (CQS2) central banks*			0,0%	
OG.3.9.7	*o/w CQS1 credit institutions*			0,0%	
OG.3.9.8	*o/w CQS2 credit institutions*	4 308,4		90,5%	
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12				0,0%	
	10. Substitute Assets - Country	**Nominal (mn)**		**% Substitute Assets**	
G.3.10.1	Domestic (Country of Issuer)	4 762,4		100,0%	
G.3.10.2	Eurozone			0,0%	
G.3.10.3	Rest of European Union (EU)			0,0%	
G.3.10.4	European Economic Area (not member of EU)			0,0%	
G.3.10.5	Switzerland			0,0%	
G.3.10.6	United Kingdom			0,0%	
G.3.10.7	Australia			0,0%	
G.3.10.8	Brazil			0,0%	
G.3.10.9	Canada			0,0%	
G.3.10.10	Japan			0,0%	
G.3.10.11	Korea			0,0%	
G.3.10.12	New Zealand			0,0%	
G.3.10.13	Singapore			0,0%	
G.3.10.14	US			0,0%	
G.3.10.15	Other			0,0%	
G.3.10.16	Total EU	4 762,4		0,0%	
OG.3.10.1	Total	4 762,4		100,0%	
OG.3.10.2				0,0%	
OG.3.10.3				0,0%	
OG.3.10.4				0,0%	
OG.3.10.5				0,0%	
OG.3.10.6				0,0%	
OG.3.10.7				0,0%	
	11. Liquid Assets	**Nominal (mn)**		**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	4 762,4		8,2%	10,0%
G.3.11.2	Central bank eligible assets	21 860,0		37,8%	46,0%
G.3.11.3	Other	0,0		0,0%	0,0%
G.3.11.4	Total	26 622,4		46,1%	56,0%
	12. Bond List				
G.3.12.1	Bond list	Compagnie de Financement Foncier :: Covered Bond Label			
	13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	61 420,0			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	both			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	both			
OG.3.13.1	*NPV of Derivatives in the cover pool (mn)*				
OG.3.13.2	*Derivatives outside the cover pool [notional] (mn)*				
OG.3.13.3	*NPV of Derivatives outside the cover pool (mn)*				
OG.3.13.4					
OG.3.13.5					
	14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Is sustainability based on s**ustainable assets not present in the cover pool**?	[Yes/No]			

G.3.14.2	Who has provided Second Party Opinion	[For completion]	
G.3.14.3	Further details on proceeds strategy	[link/glossary entry]	
G.3.14.4	Is sustainability based on **sustainable collateral assets present in the cover pool**?	[Yes/No]	
G.3.14.5	If yes. Further details are available in Tab F	F1. Tab	F2. Tab
G.3.14.6	Is sustainability based on **other criteria**?	[Yes/No]	
G.3.14.7	If yes, please provide frurther details	[link/glossary entry]	
OG.3.14.1			
OG.3.14.2			

4. References to Capital Requirements Regulation (CRR) 129(7)		Row	Row	
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that				
whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.				
G.4.1.1	*(a) Value of the cover pool total assets:*	38		
G.4.1.2	*(a) Value of outstanding covered bonds:*	39		
G.4.1.3	*(b) List of ISIN of issued covered bonds:*	[insert here link to the cover pool on the covered bond label website]		
G.4.1.4	*(c) Geographical distribution:*	43 for Mortgage Assets	48 for Public Sector Assets	
G.4.1.5	*(c) Type of cover assets:*	52		
G.4.1.6	*(c) Loan size:*	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.7	*(c) Valuation Method:*	link to Glossary HG.1.15		
G.4.1.8	*(d) Interest rate risk - cover pool:*	149 for Mortgage Assets	129 for Public Sector Assets	
G.4.1.9	*(d) Currency risk - cover pool:*	111		
G.4.1.10	*(d) Interest rate risk - covered bond:*	163		
G.4.1.11	*(d) Currency risk - covered bond:*	137		
G.4.1.12	*(d) Liquidity Risk - primary assets cover pool:*			
G.4.1.13	*(d) Credit Risk:*	215 LTV Residential Mortgage	441 LTV Commercial Mortgage	147 for Public Sector Asset - type of debtor
G.4.1.14	*(d) Market Risk:*	230 Derivatives and Swaps		
G.4.1.15	*(d) Hedging Strategy*	18 for Harmonised Glossary		
G.4.1.16	*(e) Maturity Structure - cover assets:*	65		
G.4.1.17	*(e) Maturity Structure - covered bond:*	88		
G.4.1.18	*(e) Overview maturity extension triggers:*	link to Glossary HG 1.7		
G.4.1.19	*(f) Levels of OC:*	44		
G.4.1.20	*(g) Percentage of loans in default:*	179 for Mortgage Assets	166 for Public Sector Assets	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				

5. References to Capital Requirements Regulation (CRR) 129(1)		
G.5.1.1	*Exposure to credit institute credit quality step 1*	[For completion]
G.5.1.2	*Exposure to credit institute credit quality step 2*	[For completion]
G.5.1.3	*Exposure to credit institute credit quality step 3*	[For completion]
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information	
	1. Optional information e.g. Rating triggers
OG.6.1.1	*NPV Test (passed/failed)*
OG.6.1.2	*Interest Covereage Test (passe/failed)*
OG.6.1.3	*Cash Manager*
OG.6.1.4	*Account Bank*
OG.6.1.5	*Stand-by Account Bank*
OG.6.1.6	*Servicer*
OG.6.1.7	*Interest Rate Swap Provider*
OG.6.1.8	*Covered Bond Swap Provider*
OG.6.1.9	*Paying Agent*
OG.6.1.10	*Other optional/relevant information*
OG.6.1.11	
OG.6.1.12	
OG.6.1.13	
OG.6.1.14	
OG.6.1.15	
OG.6.1.16	
OG.6.1.17	
OG.6.1.18	
OG.6.1.19	
OG.6.1.20	
OG.6.1.21	
OG.6.1.22	
OG.6.1.23	

B1. Harmonised Transparency Template - Mortgage Assets

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CONTENT OF TAB B1

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	19 837,1		97,5%
M.7.1.2	Commercial	504,0		2,5%
M.7.1.3	Other			0,0%
M.7.1.4	Total	20 341,1		100,0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	280 514	116	280 630
OM.7.2.1	*Optional information eg, Number of borrowers*			
OM.7.2.2	*Optional information eg, Number of guarantors*			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
	3. Concentration Risks	résidential as % of total cover assets	commercial as % of total cover assets	mortgage as % of total cover assets
M.7.3.1	10 largest exposures	0,5%	0,4%	0,7%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100,0%	100,0%	100,0%
M.7.4.2	Austria			
M.7.4.3	Belgium	1,7%	0,0%	1,7%
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czech Republic			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France	98,2%	100,0%	98,3%
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands	0,1%		0,1%
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0	0	0
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0	0	0
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			

	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	***France***	**98,2%**	**100,0%**	**98,3%**	
M.7.5.2	Auvergne Rhône-Alpes	8,9%	0,3%	8,7%	
M.7.5.3	Bourgogne Franche-Comté	1,8%	0,0%	1,7%	
M.7.5.4	Bretagne	2,4%	0,0%	2,3%	
M.7.5.5	Centre	2,8%	0,0%	2,7%	
M.7.5.6	Corse	0,1%	0,0%	0,1%	
M.7.5.7	Grand Est	4,1%	0,0%	4,0%	
M.7.5.8	Hauts de France	9,4%	1,1%	9,2%	
M.7.5.9	Ile-de-France	30,1%	97,5%	31,8%	
M.7.5.10	Normandie	4,8%	0,0%	4,7%	
M.7.5.11	Nouvelle Aquitaine	8,0%	0,0%	7,8%	
M.7.5.12	Occitanie	11,9%	0,1%	11,6%	
M.7.5.13	Outre mer	0,3%	0,0%	0,3%	
M.7.5.14	Pays de la Loire	4,4%	0,5%	4,3%	
M.7.5.15	Provence-Alpes-Côte d'Azur	9,1%	0,4%	8,9%	
M.7.5.16					
M.7.5.17					
M.7.5.18					
M.7.5.19					
M.7.5.20					
M.7.5.21					
M.7.5.22					
M.7.5.23					
M.7.5.24					
M.7.5.25					
M.7.5.26					
M.7.5.27					
M.7.5.28					
M.7.5.29					
M.7.5.30					
M.7.5.31					
M.7.5.32					
M.7.5.33					
M.7.5.34					
M.7.5.35					
M.7.5.36					
M.7.5.37					
M.7.5.38					
M.7.5.39					
M.7.5.40					
M.7.5.41					
M.7.5.42					
M.7.5.43					
M.7.5.44					
M.7.5.45					
M.7.5.46					
M.7.5.47					
M.7.5.48					
M.7.5.49					
M.7.5.50					
	6. Breakdown by Interest Rate	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.6.1	Fixed rate	96,2%	65,0%	95,4%	
M.7.6.2	Floating rate	3,8%	35,0%	4,6%	
M.7.6.3	Other			0,0%	
	7. Breakdown by Repayment Type	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.7.1	Bullet / interest only	2,7%	0,0%	2,6%	
M.7.7.2	Amortising	97,3%	100,0%	97,4%	
M.7.7.3	Other			0,0%	
	8. Loan Seasoning	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.8.1	Up to 12months	1,1%	0,4%	1,1%	
M.7.8.2	≥ 12 - ≤ 24 months	0,4%	0,0%	0,4%	
M.7.8.3	≥ 24 - ≤ 36 months	0,4%	20,1%	0,9%	
M.7.8.4	≥ 36 - ≤ 60 months	1,1%	33,3%	1,9%	
M.7.8.5	≥ 60 months	97,0%	46,2%	95,7%	
OM.7.8.1					
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
	9. Non-Performing Loans (NPLs)	**résidential as % of total cover assets**	**commercial as % of total cover assets**	**mortgage as % of total cover assets**	
M.7.9.1	% NPLs	0,9%	0,1%	0,9%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					

7.A Residential Cover Pool

	10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)		70,7	280 514		
	By buckets (mn):					
M.7A.10.2	0-200		17 216,2	271 949	86,8%	96,9%
M.7A.10.3	200-400		1 932,5	7 878	9,7%	2,8%
M.7A.10.4	400-600		196,4	415	1,0%	0,1%
M.7A.10.5	600-800		86,4	125	0,4%	0,0%
M.7A.10.6	800-1000		49,2	55	0,2%	0,0%
M.7A.10.7	>1000		356,5	92	1,8%	0,0%
M.7A.10.8						
M.7A.10.9						
M.7A.10.24						
M.7A.10.25						
M.7A.10.26		Total	19 837,1	280 514	100,0%	100,0%
	11. Loan to Value (LTV) Information - UNINDEXED		**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.11.1	Weighted Average LTV (%)		65,1%			

	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		2 901,1	91 022	14,6%	32,4%
M.7A.11.3	>40 - <=50 %		1 625,7	22 209	8,2%	7,9%
M.7A.11.4	>50 - <=60 %		1 977,1	27 921	10,0%	10,0%
M.7A.11.5	>60 - <=70 %		3 582,4	44 429	18,1%	15,8%
M.7A.11.6	>70 - <=80 %		5 410,7	58 793	27,3%	21,0%
M.7A.11.7	>80 - <=90 %		3 148,2	29 150	15,9%	10,4%
M.7A.11.8	>90 - <=100 %		676,9	4 291	3,4%	1,5%
M.7A.11.9	>100%		515,1	2 699	2,6%	1,0%
M.7A.11.10		Total	19 837,1	280 514	100,0%	100,0%
	12. Loan to Value (LTV) Information - INDEXED		**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.12.1	Weighted Average LTV (%)		59,2%			
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %		3 848,6	105 333	19,4%	37,5%
M.7A.12.3	>40 - <=50 %		2 309,3	28 752	11,6%	10,2%
M.7A.12.4	>50 - <=60 %		3 071,5	36 756	15,5%	13,1%
M.7A.12.5	>60 - <=70 %		3 905,5	42 937	19,7%	15,3%
M.7A.12.6	>70 - <=80 %		3 345,4	35 287	16,9%	12,6%
M.7A.12.7	>80 - <=90 %		2 060,4	20 411	10,4%	7,3%
M.7A.12.8	>90 - <=100 %		796,9	7 204	4,0%	2,6%
M.7A.12.9	>100%		499,6	3 834	2,5%	1,4%
M.7A.12.10		Total	19 837,1	280 514	100,0%	100,0%

	13. Breakdown by type	% Residential Loans
M.7A.13.1	Owner occupied	71,5%
M.7A.13.2	Second home/Holiday houses	1,0%
M.7A.13.3	Buy-to-let/Non-owner occupied	24,8%
M.7A.13.4	Subsidised housing	
M.7A.13.5	Agricultural	
M.7A.13.6	Other	2,7%
OM.7A.13.1	*o/w Private rental*	
OM.7A.13.2	*o/w Multi-family housing*	
OM.7A.13.3	*o/w Buildings under construction*	
OM.7A.13.4	*o/w Buildings land*	
OM.7A.13.5	*o/w [If relevant, please specify]*	
OM.7A.13.6	*o/w [If relevant, please specify]*	
OM.7A.13.7	*o/w [If relevant, please specify]*	
OM.7A.13.8	*o/w [If relevant, please specify]*	
OM.7A.13.9	*o/w [If relevant, please specify]*	
OM.7A.13.10	*o/w [If relevant, please specify]*	

	14. Loan by Ranking	% Residential Loans
M.7A.14.1	1st lien / No prior ranks	80,0%
M.7A.14.2	Guaranteed	20,0%
M.7A.14.3	Other	

	15. EPC Information of the financed RRE - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1				0,0%	0,0%
M.7A.15.2				0,0%	0,0%
M.7A.15.3				0,0%	0,0%
M.7A.15.4				0,0%	0,0%
M.7A.15.5				0,0%	0,0%
M.7A.15.6				0,0%	0,0%
M.7A.15.7				0,0%	0,0%
M.7A.15.8				0,0%	0,0%
M.7A.15.9				0,0%	0,0%
M.7A.15.10				0,0%	0,0%
M.7A.15.11				0,0%	0,0%
M.7A.15.12				0,0%	0,0%
M.7A.15.13				0,0%	0,0%
M.7A.15.14				0,0%	0,0%
M.7A.15.15				0,0%	0,0%
M.7A.15.16				0,0%	0,0%
M.7A.15.17				0,0%	0,0%
M.7A.15.18	no data	19 837,1	280 514	100,0%	100,0%
M.7A.15.19	Total	19 837,1	280514	100,0%	100,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					

	16. Average energy use intensity (kWh/m2) - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1				0,0%	0,0%
M.7A.16.2					
M.7A.16.3					
M.7A.16.4					
M.7A.16.5					
M.7A.16.6					
M.7A.16.7					
M.7A.16.8					
M.7A.16.9					
M.7A.16.10					
M.7A.16.11					
M.7A.16.12					
M.7A.16.13					
M.7A.16.14					
M.7A.16.15					
M.7A.16.16					
M.7A.16.17					
M.7A.16.18	no data	19 837,1	280 514	100,0%	100,0%
M.7A.16.19	Total	19 837,1	280514	100,0%	100,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

	17. Property Age Structure - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	31,7	612	0,2%	0,2%
M.7A.17.2	1919 - 1945	30,9	735	0,2%	0,3%
M.7A.17.3	1945 - 1960	165,5	3 768	0,8%	1,3%
M.7A.17.4	1961 - 1970	98,7	2 245	0,5%	0,8%
M.7A.17.5	1971 - 1980	217,2	4 493	1,1%	1,6%
M.7A.17.6	1981 - 1990	72,7	1 525	0,4%	0,5%
M.7A.17.7	1991 - 2000	56,4	1 168	0,3%	0,4%
M.7A.17.8	2001 - 2005	176,7	8 397	0,9%	3,0%
M.7A.17.9	2006 - 2010	1 306,3	32 723	6,6%	11,7%
M.7A.17.10	2011 - 2015	3 382,3	54 481	17,1%	19,4%
M.7A.17.11	2016 - 2020	6 715,3	72 195	33,9%	25,7%
M.7A.17.12	2021 and onwards	54,0	510	0,3%	0,2%
M.7A.17.13	no data	7 529,3	97 662	38,0%	34,8%
M.7A.17.14	Total	19 837,1	280514	100,0%	100,0%

	18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached		11 778,2	181 012	59,4%	64,5%
M.2A.18.2	Flat or Apartment		7 930,0	98 231	40,0%	35,0%
M.2A.18.3	Bungalow				0,0%	0,0%
M.2A.18.4	Terraced House				0,0%	0,0%
M.2A.18.5	Multifamily House				0,0%	0,0%
M.2A.18.6	Land Only				0,0%	0,0%
M.2A.18.7	other		128,8	1271	0,6%	0,5%
M.2A.18.8	Total		19 837,1	280514	100,0%	100,0%
OM.7A.18.1						
	19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	Under Construction		11 442,5	164302	57,7%	58,6%
M.2A.19.2	Existing property		6 555,5	98473	33,0%	35,1%
M.2A.19.3	other		617,7	4301	3,1%	1,5%
M.2A.19.4	no data		1 221,4	13438	6,2%	4,8%
M.2A.19.5	Total		19 837,1	280514	100,0%	100,0%
M.7A.19.6						
	20. CO2 emission (kg of CO2 per year) - optional		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	% No. of Dwellings with no CO2 data
M.7A.20.1	House, detached or semi-detached					
M.7A.20.2	Flat or Apartment					
M.7A.20.3	Bungalow					
M.7A.20.4	Terraced House					
M.7A.20.5	Multifamily House					
M.7A.20.6	Land Only					
M.7A.20.7	other					
M.7A.20.8	Total		0,0	0,0		
M.7A.20.9	Weighted Average					
M.7A.20.10						
M.7A.20.11						
M.7A.20.12						
M.7A.20.13						
M.7A.20.14						
M.7A.20.15						
M.7A.20.16						
M.7A.20.17						
M.7A.20.18						
M.7A.20.19						
M.7A.20.20						

7B Commercial Cover Pool

	21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)		4345	116		
	By buckets (mn):					
M.7B.21.2	0-200		3,9	47	0,8%	40,5%
M.7B.21.3	200-400		3,0	11	0,6%	9,5%
M.7B.21.4	400-600		0,9	2	0,2%	1,7%
M.7B.21.5	600-800		1,9	3	0,4%	2,6%
M.7B.21.6	800-1000		1,7	2	0,3%	1,7%
M.7B.21.7	>1000		492,5	51	97,7%	44,0%
M.7B.21.8						
M.7B.21.9						
M.7B.21.21						
M.7B.21.22						
M.7B.21.23						
M.7B.21.24						
M.7B.21.25						
M.7B.21.26		Total	504,0	116	100,0%	100,0%
	22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)		40,5%			
	By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %		233,0	44	46,2%	37,9%
M.7B.22.3	>40 - <=50 %		138,9	33	27,6%	28,4%
M.7B.22.4	>50 - <=60 %		78,4	21	15,6%	18,1%
M.7B.22.5	>60 - <=70 %		31,7	11	6,3%	9,5%
M.7B.22.6	>70 - <=80 %		19,7	2	3,9%	1,7%
M.7B.22.7	>80 - <=90 %		0,5	2	0,1%	1,7%
M.7B.22.8	>90 - <=100 %		0,0	0	0,0%	0,0%
M.7B.22.9	>100%		1,7	3	0,3%	2,6%
M.7B.22.10		Total	504,0	116	100,0%	100,0%
	23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)		52,1%			
	By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %		76,5	66	15,2%	56,9%
M.7B.23.3	>40 - <=50 %		37,2	9	7,4%	7,8%
M.7B.23.4	>50 - <=60 %		390,3	41	77,4%	35,3%
M.7B.23.5	>60 - <=70 %		0,0	0	0,0%	0,0%
M.7B.23.6	>70 - <=80 %		0,0	0	0,0%	0,0%
M.7B.23.7	>80 - <=90 %		0,0	0	0,0%	0,0%
M.7B.23.8	>90 - <=100 %		0,0	0	0,0%	0,0%
M.7B.23.9	>100%		0,0	0	0,0%	0,0%
M.7B.23.10		Total	504,0	116	100,0%	100,0%

	24. Breakdown by Type	% Commercial loans
M.7B.24.1	Retail	23,8%
M.7B.24.2	Office	65,4%
M.7B.24.3	Hotel/Tourism	
M.7B.24.4	Shopping malls	
M.7B.24.5	Industry	
M.7B.24.6	Agriculture	
M.7B.24.7	Other commercially used	
M.7B.24.8	Hospital	
M.7B.24.9	School	
M.7B.24.10	other RE with a social relevant purpose	
M.7B.24.11	Land	
M.7B.24.12	Property developers / Building under construction	
M.7B.24.13	Other	10,8%
OM.7B.24.1	*o/w Social & Cultural purposes*	
OM.7B.24.13	*o/w [If relevant, please specify]*	
OM.7B.24.14	*o/w [If relevant, please specify]*	

	25. EPC Information of the financed CRE - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1					
M.7B.25.2					
M.7B.25.3					
M.7B.25.4					
M.7B.25.5					
M.7B.25.6					
M.7B.25.7					
M.7B.25.8					
M.7B.25.9					
M.7B.25.10					
M.7B.25.11					
M.7B.25.12					
M.7B.25.13					
M.7B.25.14					
M.7B.25.15					
M.7B.25.16					
M.7B.25.17					
M.7B.25.18	no data	504,0	116	100,0%	100,0%
M.7B.25.19	Total	504,0	116	100,0%	100,0%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					

	26. Average energy use intensity (kWh/m2) - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1					
M.7B.26.2					
M.7B.26.3					
M.7B.26.4					
M.7B.26.5					
M.7B.26.6					
M.7B.26.7					
M.7B.26.8					
M.7B.26.9					
M.7B.26.10					
M.7B.26.11					
M.7B.26.12					
M.7B.26.13					
M.7B.26.14					
M.7B.26.15					
M.7B.26.16					
M.7B.26.17					
M.7B.26.18	no data	504,0	116	100,0%	100,0%
M.7B.26.19	Total	504,0	116	100,0%	100,0%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					

	27. CRE Age Structure - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	79,6	9	15,8%	7,8%
M.7B.27.2	1919 - 1945	11,6	2	2,3%	1,7%
M.7B.27.3	1945 - 1960	11,9	2	2,4%	1,7%
M.7B.27.4	1961 - 1970	12,1	3	2,4%	2,6%
M.7B.27.5	1971 - 1980	21,4	2	4,2%	1,7%
M.7B.27.6	1981 - 1990	38,2	5	7,6%	4,3%
M.7B.27.7	1991 - 2000	89,2	9	17,7%	7,8%
M.7B.27.8	2001 - 2005	43,9	2	8,7%	1,7%
M.7B.27.9	2006 - 2010	0,0	0	0,0%	0,0%
M.7B.27.10	2011 - 2015	7,5	3	1,5%	2,6%
M.7B.27.11	2016 - 2020	24,4	2	4,8%	1,7%
M.7B.27.12	2021 and onwards	20,5	1	4,1%	0,9%
M.7B.27.13	no data	143,8	76	28,5%	65,5%
M.7B.27.14	Total	504,0	116	100,0%	100,0%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					

	28. New Commercial Property - optional	Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.28.1	Under Construction	0,0	0	0,0%	0,0%
M.7B.28.2	Existing Property	0,0	0	0,0%	0,0%
M.7B.28.3	other	0,0	0	0,0%	0,0%
M.7B.28.4	no data	504,0	116	100,0%	100,0%
M.7B.28.5	Total	504,0	116	100,0%	100,0%

	29. CO2 emission related to CRE - as per national availability	*Ton CO2 (per year)*	*Ton CO2 (LTV adjusted) (per year)*	*kg CO2/m2 (per year)*	% No. of CRE
M.7B.29.1	Retail				
M.7B.29.2	Office				
M.7B.29.3	Hotel/Tourism				
M.7B.29.4	Shopping malls				
M.7B.29.5	Industry				
M.7B.29.6	Agriculture				
M.7B.29.7	Other commercially used				
M.7B.29.8	Hospital				
M.7B.29.9	School				
M.7B.29.10	other RE with a social relevant purpose				
M.7B.29.11	Land				
M.7B.29.12	Property developers / Building under construction				
M.7B.29.13	Other				
M.7B.29.14	no data	504,0	116		
M.7B.29.15	Total	504,0	116,0		
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					

B2. Harmonised Transparency Template - Public Sector Assets

HTT 2025

Reporting in Domestic Currency	Eur

CONTENT OF TAB B2
8. Public Sector Assets

Field Number	8. Public Sector Assets					
	1. General Information					
PS.8.1.1	Number of public sector exposures		57 253			
OPS.8.1.1	*Optional information eg, Number of borrowers*		45 232			
OPS.8.1.2	*Optional information eg, Number of guarantors*					
OPS.8.1.3						
OPS.8.1.4						
OPS.8.1.5						
OPS.8.1.6						
OPS.8.1.7						
	2. Size Information		**Nominal**	**Number of Exposures**	**% Public Sector Assets**	**% No. of Exposures**
PS.8.2.1	Average exposure size (000s)		562	57 253		
	By buckets (mn):					
PS.8.2.2	0 - 0.5		2 739,1	50 374	8,5%	88,0%
PS.8.2.3	0.5 - 1		1 754,6	2 441	5,5%	4,3%
PS.8.2.4	1 - 5		7 218,9	3 264	22,5%	5,7%
PS.8.2.5	5 - 10		4 718,5	651	14,7%	1,1%
PS.8.2.6	10 - 50		9 581,8	472	29,8%	0,8%
PS.8.2.7	50 - 100		2 249,7	31	7,0%	0,1%
PS.8.2.8	> 100		3 891,3	20	12,1%	0,0%
PS.8.2.9						
PS.8.2.10						
PS.8.2.11						
PS.8.2.12						
PS.8.2.13						
PS.8.2.14						
PS.8.2.15						
PS.8.2.16						
PS.8.2.17		Total	32 153,9	57 253	100,0%	100,0%
	3. Breakdown by Asset Type		**Nominal (mn)**		**% Public Sector Assets**	
PS.8.3.1	Loans		28 125,1		87,5%	
PS.8.3.2	Bonds		4 028,9		12,5%	
PS.8.3.3	Other		0		0,0%	
PS.8.3.4		Total	32 153,9		100,0%	
	4. Breakdown by Geography		**% Public Sector Assets**			
PS.8.4.1	European Union		94,7%			
PS.8.4.2	Austria					
PS.8.4.3	Belgium					
PS.8.4.4	Bulgaria					
PS.8.4.5	Croatia					
PS.8.4.6	Cyprus					
PS.8.4.7	Czech Republic					
PS.8.4.8	Denmark					
PS.8.4.9	Estonia					
PS.8.4.10	Finland					
PS.8.4.11	France		85,8%			
PS.8.4.12	Germany					
PS.8.4.13	Greece					
PS.8.4.14	Netherlands					
PS.8.4.15	Hungary					
PS.8.4.16	Ireland					
PS.8.4.17	Italy		8,0%			
PS.8.4.18	Latvia					
PS.8.4.19	Lithuania					
PS.8.4.20	Luxembourg					
PS.8.4.21	Malta					
PS.8.4.22	Poland		0,8%			
PS.8.4.23	Portugal		0,0%			
PS.8.4.24	Romania					
PS.8.4.25	Slovakia					
PS.8.4.26	Slovenia					
PS.8.4.27	Spain		0,2%			
PS.8.4.28	Sweden					

PS.8.4.29	European Economic Area (not member of EU)		
PS.8.4.30	Iceland		
PS.8.4.31	Liechtenstein		
PS.8.4.32	Norway		
PS.8.4.33	Other		
PS.8.4.34	Switzerland	1,3%	
PS.8.4.35	United Kingdom		
PS.8.4.36	Australia		
PS.8.4.37	Brazil		
PS.8.4.38	Canada	0,2%	
PS.8.4.39	Japan	1,0%	
PS.8.4.40	Korea		
PS.8.4.41	New Zealand		
PS.8.4.42	Singapore		
PS.8.4.43	US	2,8%	
PS.8.4.44	Other		
	5. Breakdown by regions of main country of origin	**% Public Sector Assets**	
PS.8.5.1	Auvergne Rhône-Alpes	10,3%	
PS.8.5.2	Bourgogne Franche-Comté	4,1%	
PS.8.5.3	Bretagne	3,7%	
PS.8.5.4	Centre	3,8%	
PS.8.5.5	Corse	0,5%	
PS.8.5.6	Grand Est	6,3%	
PS.8.5.7	Hauts de France	6,2%	
PS.8.5.8	Ile-de-France	19,3%	
PS.8.5.9	Normandie	3,8%	
PS.8.5.10	Nouvelle Aquitaine	5,9%	
PS.8.5.11	Occitanie	8,5%	
PS.8.5.12	Pays de la Loire	4,8%	
PS.8.5.13	Provence-Alpes-Côte d'Azur	7,0%	
PS.8.5.14	Dom-Tom	0,8%	
PS.8.5.15	Etat Français	0,8%	
PS.8.5.16			
PS.8.5.23			
PS.8.5.24			
PS.8.5.25			
	6. Breakdown by Interest Rate	**% Public Sector Assets**	
PS.8.6.1	Fixed rate	73,9%	
PS.8.6.2	Floating rate	24,4%	
PS.8.6.3	Other	1,8%	
	7. Breakdown by Repayment Type	**% Public Sector Assets**	
PS.8.7.1	Bullet / interest only	11,3%	
PS.8.7.2	Amortising	88,7%	
PS.8.7.3	Other	0,0%	
	8. Breakdown by Type of Debtor	**Nominal (mn)**	**% Public Sector Assets**
PS.8.8.1	Sovereigns	3 961	12,3%
PS.8.8.2	Regional/federal authorities	8 545	26,6%
PS.8.8.3	Local/municipal authorities	12 812	39,8%
PS.8.8.4	Others	6 836	21,3%
PS.8.8.5	Total	32 154	100%
OPS.8.8.1	*o/w Claim against supranational*	0	0,0%
OPS.8.8.2	*o/w Claim against sovereigns*	2 194	6,8%
OPS.8.8.3	*o/w Claim guaranteed by sovereigns*	1 767	5,5%
OPS.8.8.4	*o/w Claim against regional/federal authorities*	7 721	24,0%
OPS.8.8.5	*o/w Claim guaranteed by regional/federal authorities*	824	2,6%
OPS.8.8.6	*o/w Claim against local/municipal authorities*	11 792	36,7%
OPS.8.8.7	*o/w Claim guaranteed by local/municipal authorities*	1 020	3,2%
OPS.8.8.8			
OPS.8.8.12			
OPS.8.8.13			
	9. Non-Performing Loans		
PS.8.9.1	% NPLs	0,0%	
OPS.8.9.1	Defaulted Loans pursuant Art 178 CRR	0,0%	
OPS.8.9.2			
OPS.8.9.3			
OPS.8.9.4			
	10. Concentration Risks	**% Public Sector Assets**	
PS.8.10.1	10 largest borrowers	8,6%	
OPS.8.10.1			
OPS.8.10.2			

B3. Harmonised Transparency Template - Shipping Assets

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Reporting in Domestic Currency	[Please insert currency]

CONTENT OF TAB B3
9. Shipping Assets

Field Number	9. Shipping Assets	
	1. General Information	**Shipping Loans**
S.9.1.1	Number of shipping loans	[For completion]
OS.9.1.1	*Optional information eg, Number of borrowers*	
OS.9.1.2	*Optional information eg, Number of guarantors*	
OS.9.1.3		
OS.9.1.4		
OS.9.1.5		
OS.9.1.6		
	2. Concentration Risks	**% Shipping Loans**
S.9.2.1	10 largest exposures	[For completion]
OS.9.2.1		
OS.9.2.2		
	3. Breakdown by Geography / Country of Registration	**% Shipping Loans**
S.9.3.1	European Union	0,0%
S.9.3.2	Austria	
S.9.3.3	Belgium	
S.9.3.4	Bulgaria	
S.9.3.5	Croatia	
S.9.3.6	Cyprus	
S.9.3.7	Czechia	
S.9.3.8	Denmark	

S.9.3.9	Estonia	
S.9.3.10	Finland	
S.9.3.11	France	
S.9.3.12	Germany	
S.9.3.13	Greece	
S.9.3.14	Netherlands	
S.9.3.15	Hungary	
S.9.3.16	Ireland	
S.9.3.17	Italy	
S.9.3.18	Latvia	
S.9.3.19	Lithuania	
S.9.3.20	Luxembourg	
S.9.3.21	Malta	
S.9.3.22	Poland	
S.9.3.23	Portugal	
S.9.3.24	Romania	
S.9.3.25	Slovakia	
S.9.3.26	Slovenia	
S.9.3.27	Spain	
S.9.3.28	Sweden	
S.9.3.29	European Economic Area (not member of EU)	0,0%
S.9.3.30	Iceland	
S.9.3.31	Liechtenstein	
S.9.3.32	Norway	
S.9.3.33	Other	0,0%
S.9.3.34	Switzerland	
S.9.3.35	United Kingdom	
S.9.3.36	Australia	
S.9.3.37	Brazil	
S.9.3.38	Canada	
S.9.3.39	Japan	
S.9.3.40	Korea	
S.9.3.41	New Zealand	
S.9.3.42	Singapore	
S.9.3.43	US	
S.9.3.44	Other	

	4. Breakdown by Interest Rate	**% Shipping Loans**			
S.9.4.1	Fixed rate				
S.9.4.2	Floating rate				
S.9.4.3	Other				
	5. Breakdown by Repayment Type	**% Shipping Loans**			
S.9.5.1	Bullet / interest only				
S.9.5.2	Amortising				
S.9.5.3	Other				
	6. Loan Seasoning	**% Shipping Loans**			
S.9.6.1	Up to 12months				
S.9.6.2	> 12 - ≤ 24 months				
S.9.6.3	> 24 - ≤ 36 months				
S.9.6.4	> 36 - ≤ 60 months				
S.9.6.5	> 60 months				
	7. Non-Performing Loans (NPLs)	**% Shipping Loans**			
S.9.7.1	% NPLs				
OS.9.7.1	Defaulted Loans pursuant Art 178 CRR				
OS.9.7.2					
OS.9.7.3					
OS.9.7.4					
	8. Loan Size Information	**Nominal**	**Number of Loans**	**% Shipping Loans**	**% No. of Loans**
S.9.8.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
S.9.8.2					
S.9.8.3					
S.9.8.4					
S.9.8.5					
S.9.8.6					
S.9.8.26	Total	0,0	0	0,0%	0,0%
	9. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Shipping Loans**	**% No. of Loans**
S.9.9.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				

S.9.9.2	>0 - <=40 %				
S.9.9.3	>40 - <=50 %				
S.9.9.4	>50 - <=60 %				
S.9.9.5	>60 - <=70 %				
S.9.9.6	>70 - <=80 %				
S.9.9.7	>80 - <=90 %				
S.9.9.8	>90 - <=100 %				
S.9.9.9	>100%				
S.9.9.10	Total	0,0	0	0,0%	0,0%
OS.9.9.1	*o/w >100 - <=110 %*				
OS.9.9.2	*o/w >110 - <=120 %*				
OS.9.9.3	*o/w >120 - <=130 %*				
OS.9.9.4	*o/w >130 - <=140 %*				
OS.9.9.5	*o/w >140 - <=150 %*				
OS.9.9.6	*o/w >150 %*				

	10. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Shipping Loans**	**% No. of Loans**
S.9.10.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
S.9.10.2	>0 - <=40 %				
S.9.10.3	>40 - <=50 %				
S.9.10.4	>50 - <=60 %				
S.9.10.5	>60 - <=70 %				
S.9.10.6	>70 - <=80 %				
S.9.10.7	>80 - <=90 %				
S.9.10.8	>90 - <=100 %				
S.9.10.9	>100%				
S.9.10.10	Total	0,0	0	0,0%	0,0%
OS.9.10.1	*o/w >100 - <=110 %*				
OS.9.10.2	*o/w >110 - <=120 %*				
OS.9.10.3	*o/w >120 - <=130 %*				
OS.9.10.4	*o/w >130 - <=140 %*				
OS.9.10.5	*o/w >140 - <=150 %*				
OS.9.10.6	*o/w >150 %*				
OS.9.10.7					

OS.9.10.8			
OS.9.10.9			
	11. Breakdown by type of ship	**% Shipping Loans**	**C02/ton/mi**
S.9.11.1			
S.9.11.2			
S.9.11.3			
S.9.11.4			
S.9.11.5			
S.9.11.6			
S.9.11.7			
	12. Breakdown by size of ship	**% Shipping Loans**	**C02/ton/mi**
S.9.12.1			
S.9.12.2			
S.9.12.3			
S.9.12.4			
S.9.12.5			
	13. Breakdown by age of ship	**% Shipping Loans**	**C02/ton/mi**
S.9.13.1			
S.9.13.2			
S.9.13.3			
S.9.13.4			
S.9.13.5			

C. Harmonised Transparency Template - Glossary

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The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	**OC Calculation: Statutory**	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	**OC Calculation: Contractual**	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	**OC Calculation: Voluntary**	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	**Interest Rate Types**	[For completion]
HG.1.5	**Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]**	[For completion]
HG.1.6	**Life of cover assets: how is it calculated? Does it only consider the final date of redemption or does it take into account scheduled redemptions for amortising assets? Is is calculated by reference to the next interest reset dates or by reference to the redemption dates ? If assets have a floating or resettable rate, which assumption do you make regarding the future applicable rate?**	[For completion]
HG.1.7	**Maturity Extention Triggers**	[insert link to the national legislation where the maturity extention triggers are listed - insert link of relevant programme prospectus]
HG.1.8	**LTVs: Definition**	[For completion]
HG.1.9	**LTVs: Calculation of property/shipping value**	[For completion]
HG.1.10	**LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits**	[For completion]
HG.1.11	**LTVs: Frequency and time of last valuation**	[For completion]
HG.1.12	**Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant**	[For completion]
HG.1.13	**Hedging Strategy (please explain how you address interest rate and currency risk)**	[For completion]
HG.1.14	**Non-performing loans**	[For completion]
HG.1.15	**Valuation Method**	[For completion]
OHG.1.1	*NPV assumptions (when stated)*	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	2. Glossary - ESG items (optional)	**Definition**
HG.2.1	**Sustainability - strategy pursued in the cover pool**	[For completion]
HG.2.2	**Subsidised Housing (definitions of affordable, social housing)**	[For completion]
HG.2.3	**New Property and Existing Property**	[For completion]
OHG.2.1	**Indication of proxy usage for ESG-related data (indicator, methodology, timing, share of proxy usage for single indicators etc.)**	[For completion]
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		

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We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the Site, or close it indefinitely.

4. OUR LIABILITY

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:

· all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and

· any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurat

6. VIRUSES, HACKING, OTHER OFFENCES

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due t your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

7. JURISDICTION AND APPLICABLE LAW

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.

8. VARIATIONS

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

9. CONTACTS

Details of how to contact us are available by clicking on Contact Us

We shall inform you if any of our contact details change by posting a notice on the Site.

SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the websitewww.coveredbondlabel.com (the "Site"). The Policy sha apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use

1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

· in any way that breaches any applicable local, national or international law or regulation;
· in any way which breaches or contravenes our content standards (see para 2 below);
· in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
· to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
· to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

· not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
· not to access without authority, interfere with, damage or disrupt:
· any part of the Site;
· any equipment or network on which the Site is stored;
· any software used in the provision of the Site; or
· any equipment or network or software owned or used by any third party.

2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

· be accurate; and
· comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

· infringe any copyright, database right, trade mark or other proprietary right of any other person;
· be likely to deceive any person; or
· be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

· immediate, temporary or permanent withdrawal of your right to use the Site;
· immediate, temporary or permanent removal of any Information uploaded by you to the Site;
· legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
· disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
· any other action we deem to be appropriate;

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

5. CHANGES TO THE POLICY

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("**we**" or "**us**") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("**you**") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information (*loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoonlijke levensfeer ten opzichte van de verwerking van persoonsgegevens*) (the "**Belgian DPL**"), we (the Covered Bond Label Foundation) are the data controller.

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

· information that you provide by completing any form on our website (www.coveredbondlabel.com) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting furthe services;

· if you contact us, we may keep a record of that correspondence; and

· details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Belgian DPL

2. INFORMATION USE

We may collect and process your personal information for the following purposes:

· to ensure that content from the Site is presented in the most effective manner for your computer;

· to provide you with information, products or services that you request from us or which we feel may interest you; and

· to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

· if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;

· in the case of any legitimate interest; and

· for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).

· By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("**EEA**"), whether or not an adequate level of protection in ensured for personal information in the country of reception.

· Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentall changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

5. YOUR RIGHTS

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us c by letter addressed to Covered Bond Label Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

6. CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page.

7. CONTACT

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us

COMPAGNIE DE FINANCEMENT FONCIER

EUROPEAN COVERED BOND COUNCIL
FRENCH NATIONAL COVERED BOND LABEL REPORTING

June 2026

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER	Compagnie de Financement Foncier
Reporting date	30/06/2026

COMPAGNIE DE FINANCEMENT FONCIER

1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

1.1

Group	BPCE
Group parent company	Crédit Foncier de France
Group consolidated financial information (link)	http://www.creditfoncier.com/nous-connaitre/espace-documentation/

1.2

		Rating	Rating Watch	Outlook
Senior unsecured rating (group parent company)	Fitch	A		stable
	Moody's	A2		stable
	Scope	A+		stable
	S&P	A		stable

1.3

		Rating	Rating watch	Outlook
Covered bond issuer rating (senior unsecured)	Moody's	N/A		
	Scope	N/A		
	S&P	N/A		

1.4

(in accordance with CRR/CRD4)		as of
Common Equity Tier 1 ratio Group (%)	15,5%	juin-26
Common Equity Tier 1 ratio Group parent company (%)	31,5%	juin-26
Common Equity Tier 1 covered bond issuer (%)	59,1%	juin-26
Tier 1 ratio Covered Bond Issuer (%)	59,1%	juin-26

2 COVERED BOND ISSUER OVERVIEW

2.1 **Covered bond issuer**

Name of the covered bond issuer	Compagnie de Financement Foncier
Country in which the issuer is based	France
Financial information (link)	Accueil - Foncier

Information on the legal framework (link)	Country Comparison :: Covered Bond Label
UCITS compliant (Y / N) ?	Y
CRD compliant (Y / N) ?	Y

2.2 **Covered bonds and cover pool**

		Total outstanding	of which eligible to CB refinancing
Cover pool	Public sector exposures	32 154	
	Commercial assets	504	
	Residential assets	19 837	
	Substitute assets (*)	4 762,4	
	Other	527	
Total		**57 784**	

(*) of which short term deposits with Banque de France : € 454,0 million

Covered bonds	**47 560**

2.3 **Overcollateralisation ratios**

	Minimum (%)	Current (%)	
Legal ("coverage ratio")	105,0%	117,25%	*(March 2026)*
Contractual (ACT)			
Other	5,0%	16,6%	*(non privileged liabilities net of repurchase agreements as % of privileged liabilities, after swap)*

2.4 **Covered bonds ratings**

		Rating	Rating Watch	Outlook
Covered bonds rating	Moody's	Aaa		stable
	Scope	AAA		stable
	S&P	AAA		stable

2.5 **Liabilities of the covered bond issuer**

LIABILITIES	Outstanding
Equity	2 026
Subordinated debt	37
Other non privileged liabilities	6 830
Total equity and non privileged liabilities	8 893
Covered bonds	47 560
exchange rate impact	-133
Other privileged liabilities	496
Total privileged liabilities	47 924
TOTAL	**56 816**

2.6 **Information required under article 129 (7) CRR**

(i) Value of the cover pool and outstanding covered bonds : *please refer to section 2.2*
(ii) Geographical distribution : *please refer to section 4.3 (residential), 5.2 , 5.3 and 5.4 (public sector)*
Type of cover assets : *section 2.2*
Loan size : *section 4.12 (residential) and 5.8 (public sector)*
Interest rate and currency risks
hedging policy : *section 3.4*
assets interest rate and currency : *section 4.10 (residential), 5.5 and 5.6 (public sector)*
CB interest rate and currency : *section 6.1 and 6.2 (Covered bonds tab/worksheet)*
(iii) Maturity structure of cover assets and covered bonds : *please refer to section 3.1, 3.2 and 3.3*
(iv) Percentage of loans more than ninety days past due : *please refer to section 4.1 (residential) and 5.1 (public sector)*

2.7 **Compliance with the article 129 CRR in full** Y

3 ALM OF THE COVERED BOND ISSUER

3.1 **WAL (weighted average life) of cover pool and covered bonds**

	Expected	Contractual
Public sector	7,2	7,4
Residential / Commercial	6,6	8,0
Substitute assets	0,7	0,7
WAL of cover pool	**6,4**	**7,0**
WAL of covered bonds	**6,2**	**6,1**
WAL of total liabilities	**6,3**	**6,3**

3.2 **Expected maturity structure of cover pool and covered bonds (after hedging)**

	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector	3 718	3 498	2 382	2 245	2 046	9 326	8 652
Residential / Commercial	2 150	2 241	1 873	1 662	1 720	5 928	4 768
Substitute assets	4 762						
Expected maturity of cover pool	**10 630**	**5 739**	**4 255**	**3 906**	**3 766**	**15 253**	**13 420**
Expected maturity of covered bonds	**6 967**	**5 601**	**6 240**	**5 184**	**4 832**	**11 318**	**7 285**

3.3 **Contractual maturity structure of cover pool and covered bonds (after hedging)**

	0 - 1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector	3 617	3 414	2 314	2 192	2 007	9 314	9 008
Residential / Commercial	1 465	1 713	1 468	1 364	1 517	5 970	6 845
Substitute assets	4 762						
Contractual maturity of cover pool	**9 845**	**5 127**	**3 782**	**3 556**	**3 524**	**15 284**	**15 852**
Contractual maturity of cov. bonds	**6 967**	**5 601**	**6 240**	**5 934**	**4 082**	**11 918**	**6 685**
of which hard bullet	6 967	5 601	6 240	5 184	4 082	10 068	6 685
of which soft bullet				750		1 850	

3.4 **Interest rate and currency risks**

Interest rate risk

Hedging transactions

Both Assets and Liabilities are hedged for currency and interest rate risks.

Macro-hedging swaps are entered into when acquiring loan portfolios, while micro-hedging swaps are used for single transactions.
Credit Foncier acts as counterparty on the swaps hedging the loan portfolios sold to Compagnie de Financement Foncier and on the majority of the vanilla swaps hedging the bonds issued by Compagnie de Financement Foncier. Major international banks act as counterparties on the swaps hedging the rest of the transactions.

All counterparties have concluded collateral agreements with Compagnie de Financement Foncier that require them to post collateral depending on their debt position and rating. However, the agreements stipulate that Compagnie de Financement Foncier shall not deposit any collateral.

Interest rate positions are reviewed each quarter and macro-hedged if found that the position has deteriorated to an extent that might result in non-compliance with the strict limits that Compagnie de Financement Foncier has committed to. Whenever early repayments exceed budgeted amounts, an interest rate swap is entered into in order to minimize the open position.

Basic risks, resulting from different reference rates on positions already transformed into variable rates by swaps, are managed through macro hedges.

Special interest rate risk reduction mechanisms have been put in place with the French state for the subsidized sector loans.

	Nominal	WAL
Internal interest rate swaps	53 085	4,6
External interest rate swaps	3 429	5,5

Currency risk

No currency risk

Compagnie de Financement Foncier does not allow any open foreign exchange positions. As such, all asset purchases or refinancing transactions that are not denominated in euros are systematically hedged against currency risk.
Limits are set at EUR 3 million by currency and EUR 5 million in total.

	Nominal	WAL
Internal currency swaps	3 145	5,5
External currency swaps	1 761	3,6

3.5 **Liquid assets**

		Outstanding nominal
ECB eligible internal ABS		
ECB eligible external ABS		
ECB eligible public exposures		21 860
Transitional arrangement Banque de France		
Deposits with Banque de France		454
Substitute assets	ECB eligible	
	Other	4 308
Total liquid assets		**26 622**
% liquid assets / covered bonds		56,0%

Liquidity support	0	**Comments**
% liquidity support / covered bonds		

3.6 **Substitution assets**

	Outstanding	WAL
AAA to AA-	454	0,0
A+ to A-	4 308	0,7
Below A-		
Total	**4 762**	**0,7**

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4 RESIDENTIAL AND COMMERCIAL COVER POOL DATA

Amounts in this section do not take account of impairments.

4.1 Arrears and defaulted loans outstanding

	% of oustanding residential cover pool	% of total cover pool
Currently performing	96,8%	34,1%
Arrears		
0-1 months	0,5%	0,2%
1-2 months		
2-3 months	0,2%	0,1%
3-6 months	0,2%	0,1%
6+ (Defaulted)	2,4%	0,8%
> 3 months	***2,6%***	***0,9%***

4.2 Arrears and defaulted loans outstanding

Zone	Country	% of oustanding residential cover pool	% of total cover pool
	France	3,2%	1,1%

4.3 Regional breakdown of assets

Region	% of oustanding residential cover pool
France	**98,3%**
Auvergne Rhône-Alpes	8,7%
Bourgogne Franche-Comté	1,7%
Bretagne	2,3%
Centre	2,7%
Corse	0,1%
Grand Est	4,0%
Hauts de France	9,2%
Ile-de-France	31,8%
Normandie	4,7%
Nouvelle Aquitaine	7,8%
Occitanie	11,6%
Outre mer	0,3%
Pays de la Loire	4,3%
Provence-Alpes-Côte d'Azur	8,9%
Belgium	**1,7%**
région de Bruxelles- capitale	0,1%
région flamande	0,9%
région wallonne	0,6%
Netherlands	**0,1%**

4.4 Unindexed current LTV

WA unindexed current LTVs (%)	**64,5%**

Category		% of oustanding residential cover pool
LTV buckets	0 - 40	15,6%
	40 - 50	8,1%
	50 - 60	10,7%
	60 - 70	17,6%
	70 - 80	26,6%
	80 - 85	10,0%
	85 - 90	5,5%
	90 - 95	1,6%
	95 - 100	1,7%
	100 - 105	1,5%
	105 - 110	0,3%
	110 - 115	0,1%
	115+	0,5%

4.5 **Indexed current LTV**

Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised values or prices of the residential assets using an indexation methodology.
(see explanation §4.5)

WA indexed current LTVs (%)	**59,1%**

Category		% of oustanding residential cover pool
LTV buckets	0 - 40	19,3%
	40 - 50	11,5%
	50 - 60	17,0%
	60 - 70	19,2%
	70 - 80	16,4%
	80 - 85	6,1%
	85 - 90	4,1%
	90 - 95	2,5%
	95 - 100	1,4%
	100 - 105	0,7%
	105 - 110	0,4%
	110 - 115	0,3%
	115+	1,0%

NOTA: The regulatory LTV is defined at 80% for all residential loans and 60% for all other loans.
In the tables above, the outstanding amount of loans includes both:
1- the fraction eligible to Covered Bond refinancing, i.e. the portion of the loan within the regulatory limit and
2- the fraction non-eligible to Covered Bond refinancing, i.e. the portion of the loan exceeding the regulatory limit.
As of March 31, 2026, the amount exceeding the regulatorry limit was € 328,1 million.

4.6 **Mortgages and guarantees**

		% of oustanding residential cover pool
1st lien mortgage with public guaranty	French State (subsidised sector)	0,0%
	FGAS and NHG	54,7%
1st lien mortgage without guaranty		25,8%
	Total 1st lien mortgages	**80,5%**
guaranteed	Crédit Logement	19,5%
	Total guarantees	**19,5%**

4.7 **Seasoning**

Months	% of oustanding residential cover pool
< 12	1,1%
12 - 24	0,4%
24 - 36	0,9%
36 - 60	1,9%
> 60	95,7%

4.8 **Loan purpose**

	% of oustanding residential cover pool
Owner occupied	69,8%
Second home	1,0%
Buy-to-let	26,6%
Other	2,6%
No data	

4.9 **Principal amortisation**

	% of oustanding residential cover pool
Amortising	97,4%
Partial bullet	
Bullet	2,6%
Other	
No data	

4.10 **Interest rate type (without accounting for the hedge in place)**

	% of oustanding residential cover pool
Fixed for life	95,4%
Capped for life	1,0%
Floating (1y or less)	3,1%
Mixed (1y+)	0,5%
Other	
No data	

4.11 **Borrowers**

	% of oustanding residential cover pool
Employees	74,1%
Civil servants	13,3%
Self employed	3,9%
Retired / Pensioner	4,6%
Other non-working	
Real estate company	3,8%
No data	0,2%

4.12 **Granularity, large exposures and loan size**

Number of loans	280 630
Average outstanding balance (€)	72 484

	% of total cover pool
5 largest exposures (%)	0,5%
10 largest exposures (%)	0,7%

Loan size (buckets in thousand EUR)	Number of loans	Outstanding in EUR millions	% of total cover pool (outstanding)
0-200	271 996	17 220	29,8%
200-400	7 889	1 936	3,3%
400-600	417	197	0,3%
600-800	128	88	0,2%
800- 1 000	57	51	0,1%
> 1 000	143	849	1,5%
TOTAL	**280 630**	**20 341**	**35,2%**

4.13 **Residential MBS**

	TOTAL	Internal	External
Outstanding	0	0	0

External RMBS DETAILS								
Name	ISIN	Outstanding balance	Rating			Year of last issuance	Main country (assets)	Originator(s)
			Fitch	Moody's	S&P			

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5 PUBLIC SECTOR COVER POOL DATA

Public sector cover pool data in this section (32 153,9 EUR million) do not include Banque de France exposure (EUR 454,0 million).
Amounts in this section do not take account of currency swaps and impairments.

5.1 Arrears and defaulted loans outstanding

	% of outstanding public sector cover pool	% of total cover pool
Currently performing	100,0%	55,6%
Arrears		
0-1 months	0,0%	0,0%
1-2 months	0,0%	0,0%
2-3 months	0,0%	0,0%
3-6 months	0,0%	0,0%
Defaulted (6+)	0,0%	0,0%
> 3 months	***0,0%***	***0,0%***

5.2 Geographical distribution and type of Claim

		Exposures to or garanteed by Supranational Institution	Exposures to Sovereigns	Exposures garanteed by Sovereigns	Exposures garanteed by ECA	Exposures to regions / departments / federal states	Exposures garanteed by regions / departments / federal states	Exposures to municipalities	Exposures garanteed by municipalities	Other direct public exposures	Other indirect public exposures	Total	% of outstanding public sector cover pool
EUROPE	France		68	1 450	176	6 460	745	11 024	1 020	6 645		**27 589**	**85,8%**
	Spain					49						**49**	**0,2%**
	Italy		1 878	114		387		180				**2 559**	**8,0%**
	Poland		248									**248**	**0,8%**
	Portugal											**0**	**0,0%**
	Switzerland						0	347		77		**424**	**1,3%**
ASIA	Japan					43		159		113		**315**	**1,0%**
NORTH AMERICA	United States				27	783		82				**892**	**2,8%**
	Canada						78					**78**	**0,2%**
TOTAL			**2 194**	**1 564**	**203**	**7 721**	**824**	**11 792**	**1 020**	**6 836**		**32 154**	**100,0%**

5.3 **Geographical distribution and nature of the underlying operation**

		LOANS	SECURITIES	ABS	TOTAL
EUROPE	France	27 560	29		27 589
	Spain		49		49
	Italy	114	2 445		2 559
	Poland		248		248
	Portugal		0		0
	Switzerland	424			424
ASIA	Japan		315		315
NORTH AMERICA	United States	27	865		892
	Canada	0	78		78
TOTAL		**28 125**	**4 029**	**0**	**32 154**

5.4 **Regional exposures : France**

	Outstanding balance	% of outstanding French public sector cover pool
Auvergne Rhône-Alpes	3 297	12,0%
Bourgogne Franche-Comté	1 305	4,7%
Bretagne	1 174	4,3%
Centre	1 237	4,5%
Corse	162	0,6%
Grand Est	2 037	7,4%
Hauts de France	2 004	7,3%
Ile-de-France	6 217	22,5%
Normandie	1 237	4,5%
Nouvelle Aquitaine	1 890	6,9%
Occitanie	2 749	10,0%
Pays de la Loire	1 534	5,6%
Provence-Alpes-Côte d'Azur	2 248	8,1%
Dom-Tom	254	0,9%
Etat Français	244	0,9%
TOTAL	**27 589**	**100,0%**

5.5 **Interest rate (without accounting for the hedge in place)**

	% of outstanding public sector cover pool
Fixed for life	73,9%
Capped for life	
Floating	24,4%
Mixed	
Other	1,8%
No data	

5.6 **Currency**

	% of outstanding public sector cover pool
EUR	93,7%
USD	3,2%
JPY	1,6%
CHF	1,3%
Other	0,1%

5.7 **Principal amortisation**

	% of outstanding public sector cover pool
Amortising	88,7%
Partial bullet	
Bullet	11,3%
Other	
No data	

5.8 **Granularity, large exposures and loan size**

Number of exposures	45 232
Average outstanding balance (€)	710 867

	% of total cover pool
5 largest exposures (%)	6,0%
10 largest exposures (%)	8,6%

Loan size (buckets in EUR million)	Number of loans	Outstanding	% of total cover pool (outstanding)
0 - 0.5	50374	2 739	4,7%
0.5 - 1	2441	1 755	3,0%
1 - 5	3264	7 219	12,5%
5 - 10	651	4 719	8,2%
10 - 50	472	9 582	16,6%
50 - 100	31	2 250	3,9%
> 100	20	3 891	6,7%
TOTAL	**57 253**	**32 154**	**55,6%**

5.9 **Public sector ABS**

	TOTAL	INTERNAL	EXTERNAL
Outstanding	0	0	0

External ABS DETAILS								
Name	ISIN	Outstanding balance	Rating			Year of last issuance	Main country (assets)	Originator(s)
			Fitch	Moody's	S&P			

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Compagnie de Financement Foncier
Reporting date 30/06/2026

COMPAGNIE DE FINANCEMENT FONCIER

6 COVERED BONDS

6.1 Outstanding covered bonds

Amounts in EUR, foreign currency amounts converted to EUR at respective closing rates

	2025	2 024	2 023	2 022
Public placement	31 914	33 237	33 144,9	34 832,2
Private placement	15 647	17 675	18 086,7	18 373,1
Sum	**47 560**	**50 912**	**51 232**	**53 205**

Denominated in €	44 390	48 071	49 352	51 245
Denominated in USD	319	537	186	171
Denominated in CHF	2 071	1 502	922	975
Denominated in JPY				
Denominated in GBP	639	665	620	655
Denominated in AUD				
Denominated in CAD				
Denominated in NOK	141	136	152	160
Other				
Sum	**47 560**	**50 912**	**51 232**	**53 205**

Fixed coupon	45 592	48 561	47 880	49 508
Floating coupon	362	437	1 184	1 214
Other	1 607	1 914	2 168	2 483
Sum	**47 560**	**50 912**	**51 232**	**53 205**

6.2 Issuance

Amounts in EUR, foreign currency amounts converted to EUR at respective issuance date rates

	2025	2 024	2 023	2 022
Public placement	1 850	5 161	4 105	4 500
Private placement	328	664	500	300
Sum	**2 178**	**5 825**	**4 605**	**4 800**

Denominated in €	1 850	5 525	4 350	4 800
Denominated in USD	0	138,7		
Denominated in CHF	328	161	255,3	
Denominated in JPY				
Denominated in GBP				
Denominated in NOK				
Other				
Sum	**2 178**	**5 825**	**4 605**	**4 800**

Fixed coupon	2 178	5 825	4 605	4 800
Floating coupon	0			
Other	0			
Sum	**2 178**	**5 825**	**4 605**	**4 800**

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

Unless detailed otherwise

all amounts in EUR millions (without decimals)
percentages (%) with 1 decimal
time periods in years (with 1 decimal)

COMPAGNIE DE FINANCEMENT FONCIER

Group level information, senior unsecured ratings and covered bond issuer overview

1.2 Ratings of the parent company of the group in which the CB issuer is consolidated.

1.3 Covered bond issuer ratings

The rating agencies' methodologies usually take the senior unsecured rating of a covered bond issuer's parent company as a starting point for their assessment of the credit risk of covered bonds.
However, instead of refering to the parent company rating, some rating agencies may issue a "covered bond issuer rating" which is an assessment of the credit quality of a CB issuer's credit quality on an unsecured basis. Generally, a "covered bond issuer rating" is the same as the senior unsecured rating of the CB issuer's parent company although it may be different in some specific cases.
If no "CB issuer rating" has been granted to the CB issuer, "NA" should be indicated.

2.2 Covered bonds and cover pool

Guaranteed loans or mortgage promissory notes :
If the eligible assets are transfered into the cover pool using guaranteed loans (i.e. collateral directive framework) or mortgage promissory notes, the outstanding amount of the eligible assets pledged as collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans.

"Of which assets eligible to CB refinancing" :
The outstanding amount of eligible assets including replacement assets shall be filled in.
The eligible amounts only take into account assets which fulfill the legal eligibility criteria to the cover pool. E.g., for residential loans to individuals, the eligible amounts are limited to 80% of the value of the pledged property for mortgage loans or of the financed property for guaranteed loans. The legal coverage ratio's weightings of eligible assets are not taken into account in this calculation (e.g. a loan guaranteed by an eligible guarantor with an LTV level below the 80% / 60% cap is entered for 100% of its outstanding amount regardless of the guarantor's rating).
The total amount is the same as the one used in the numerator of the legal coverage ratio. In particular, it excludes the amounts exceeding the LTV limits as well as all repurchase agreements.

3. ALM

Contractual maturities :
Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets.

Expected maturities :
The assumptions underlying the calculation of the expected WAL and expected maturity breakdown shall be disclosed for each element of the cover pool including substitute assets.

3,4 Interest rate and currency risks

Internal swaps : swap counterparties are part of BPCE group (Crédit Foncier & Natixis)
External swaps : swap counterparties are entities outside BPCE group

Residential cover pool data

Amounts in this section do not take account of impairments.

4.2 - 4.3 Geographical distribution / regional breakdown

The geographical breakdown of assets shall take into account the location of the pledged property for residential mortgages and the location of the property which is refinanced by the loan in the case of guaranteed loans.

4.4 Unindexed current LTV

Unindexed LTV is calculated on the basis of the current outstanding amount of the loans and the initial valuation / price of the residential assets.

4.5 Indexed current LTV

Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised values or prices of the residential assets using an indexation methodology.

The loan-to-value ratio on residential mortgage loans is the ratio of the outstanding principal over the value of the underlying real estate. Collateral is revalued annually to monitor compliance with this ratio. The regulatory annual valuation of underlying assets is based on a prudent assessment of the property's long-term characteristics, local market conditions, the current use of the property and other possible uses. All of this information is provided by Foncier Expertise, Crédit Foncier's wholly-owned, Veritascertified subsidiary. The Specific Controller monitors these appraisals each year to verify compliance with the real-estate market parameters used in the valuation process, as described in the risk report section of the Registration Document 2016 (pages 155 - 167).

4.10 Interest rate type

"Floating" includes loans with interest rate reset periods not exceeding one year.

"Mixed" shall be used for loans with a combination of fixed, capped or floating periods (e.g. 10 years initial fixed rate switching to floating) or for loans whith interest rate reset periods exceeding one year.

Public Sector cover pool data

Exposure to the Banque de France is not included in this section.
Amounts in this section do not take account of currency swaps and impairments.

COMPAGNIE DE FINANCEMENT FONCIER

This document contains unaudited interim financial information, which has not been reviewed by the statutory auditors of Compagnie de Financement Foncier (the “Company”). It is a free English translation of the unaudited quarterly financial information required to be published by the Company. It is provided for information purposes only and shall in no event be considered as an invitation to invest, a solicitation of business or a public issue and does not constitute an offer to buy, sell, subscribe, or provide financial services. It should also not be considered as a recommendation or a solicitation to buy or sell obligations foncières.

In particular, this document and the information contained herein do not constitute an offer of securities for sale in the United States. No securities of the Company have been or will be registered under the US Securities Act of 1933, as amended (the "Securities Act"). Pursuant to an Order of the Securities and Exchange Commission, the Company has been exempted from all provisions of the Investment Company Act of 1940, as amended, subject to compliance with certain conditions. The Company does not intend to register an offering in the United States of America or conduct any public offering of securities in the United States of America. This document and its contents may not be viewed by persons within the United States of America (within the meaning of Regulation S under the Securities Act) other than “qualified institutional buyers” (“QIBs”) as defined in Rule 144A under the Securities Act (“Rule 144A”). Obligations foncières may not be offered or sold in the United States of America except to QIBs in reliance on Rule 144A or another exemption from, or transaction not subject to, the registration requirements of the Securities Act.

Any investment decision to purchase any obligations foncières of the Company should be made solely on the basis of the final terms and conditions of such obligations foncières and the information contained in an offering memorandum produced in connection with the proposed offering of such obligations foncières and no reliance is to be placed on any representations other than those contained in such offering memorandum, which will be published by the Company in connection with a proposed offering. Any offering memorandum produced in connection with any offering of obligations foncières may contain information different from the information contained in this document. Prospective investors are required to make their own independent investigations and appraisals of the business and financial condition of the Company and the nature of the obligations foncières and consult with their own financial, legal or other advisors before taking any investment decision with respect to obligations foncières of the Company.

This information is provided "as is", and is for information purposes only. It has nonetheless been supplied by sources that are deemed to be reliable. However, where information was furnished by third party sources, the Company has not verified the accuracy and completeness of such information.

It is the intention of the Company to ensure that the information is accurate and up-to-date, and it reserves the right to make corrections to the content at any time, without prior notice. It is not, however, in a position to guarantee that such information is complete. It moreover does not accept any responsibility in the event of any mistake, inaccuracy or omission relating to such information.

E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2026

Reporting in Domestic Currency	Eur

CONTENT OF TAB E

Field Number	1. Additional information on the programme		
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*
E.1.1.1	Sponsor (if applicable)	Crédit Foncier	969500EYG6U339D3TI84
E.1.1.2	Servicer	Crédit Foncier / groupe BPCE	
E.1.1.3	Back-up servicer		
E.1.1.4	BUS facilitator		
E.1.1.5	Cash manager		
E.1.1.6	Back-up cash manager		
E.1.1.7	Account bank	BPCE	
E.1.1.8	Standby account bank		
E.1.1.9	Account bank guarantor		
E.1.1.10	Trustee		
E.1.1.11	Cover Pool Monitor		
OE.1.1.1			
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1	BARCLAYS BANK		G5GSEF7VJP5I7OUK5573	Interest & FX
E.2.1.2	BNP PARIBAS		R0MUWSFPU8MPRO8K5P83	Interest & FX
E.2.1.3	CITY BANK		E57ODZWZ7FF32TWEFA76	Interest & FX
E.2.1.4	CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK		1VUV7VQFKUOQSJ21A208	Interest & FX
E.2.1.5	CREDIT FONCIER DE FRANCE		969500EYG6U339D3TI84	Interest & FX
E.2.1.6	DEXIA CREDIT LOCAL SA garantie CFF		F4G136OIPBYND1F41110	FX
E.2.1.7	DZ BANK AG		529900HNOAA1KXQJUQ27	Interest
E.2.1.8	GOLDMAN SACHS		W22LROWP2IHZNBB6K528	Interest
E.2.1.9	HSBC FRANCE PARIS		F0HUI1NY1AZMJMD8LP67	Interest
E.2.1.10	JP MORGAN CHASE BANK		7H6GLXDRUGQFU57RNE97	Interest & FX
E.2.1.11	MERRILL LYNCH INTERNATIONAL		GGDZP1UYGU9STUHRDP48	Interest & FX
E.2.1.12	MORGAN STANLEY BANK		Z06S12H6N9QRJ8HHN626	Interest & FX
E.2.1.13	JP MORGAN SE		549300ZK53CNGEEI6A29	Interest & FX
E.2.1.14	NATIXIS CAPITAL MARKET PARIS		KX1WK48MPD4Y2NCUIZ63	Interest & FX
E.2.1.15	NATIXIS CAPITAL MARKET PARIS Garantie CDC		KX1WK48MPD4Y2NCUIZ63	Interest & FX
E.2.1.16	ROYAL BANK OF CANADA		ES7IP3U3RHIGC71XBU11	Interest
E.2.1.17	NATWEST MARKETS PLC		RR3QWICWWIPCS8A4S074	Interest & FX
E.2.1.18	UBS Europe SE		REYPIEJN7XZHSUI0N355	FX
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				
OE.2.1.1				
OE.2.1.2				
OE.2.1.3				
OE.2.1.4				

	3. Additional information on the asset distribution					
	1. General Information	Residential Assets	Commercial Assets	Public Sector Assets	Shipping Assets	Total Assets
E.3.1.1	Weighted Average Seasoning (years)	10,5		8,5		8,7
E.3.1.2	Weighted Average Maturity (years)**	14,6		12,7		12,4
OE.3.1.1						When this equals C66 in A. HTT General, please explain in the Glossary (HG 1.5) the different calculations of the cover assets' weighted average life and maturity.
OE.3.1.2						
OE.3.1.3						
OE.3.1.4						
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1 E.3.2.2	<60 days	0,2%	0,0%	0,0%		0,2%
E.3.2.3	60-<90 days	0,1%	0,0%	0,0%		0,1%
E.3.2.4	90-<180 days	0,1%	0,0%	0,0%		0,1%
E.3.2.5	>= 180 days	0,8%	0,0%	0,0%		0,9%
OE.3.2.1						

F1. Harmonised Transparency Template - Sustainable Mortgage Data

HTT 2026

Reporting in Domestic Currency	[Please insert currency]

CONTENT OF TAB F1

1. Share of sustainable loans in the total mortgage program

	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans				
SM.1.1.2	Social impact mortgage loans	240,8	2 352		
SM.1.1.3	other				
SM.1.1.4	Total sustainable mortgage loans	240,8	2 352	0,0%	0,0%
SM. 1.1.5	Outstanding Sustainable Covered Bonds				
OSM.1.1.1					
OSM.1.1.2					
OSM.1.1.3					
OSM.1.1.4					

2. Additional information on the sustainable section of the mortgage stock

	1. Sustainable Property Type Information	Nominal (mn)	% Total sustainable Mortgages
SM.2.1.1	Residential	240,8	
SM.2.1.2	Commercial		
SM.2.1.3	Other		
SM.2.1.4	Total	240,8	0,0%
OSM.2.1.1	*o/w Forest & Agriculture*		
OSM.2.1.2	*o/w EE residential*		
OSM.2.1.3	*o/w EE commercial*		
OSM.2.1.4	*o/w EE other*		
OSM.2.1.5	*EE total*		
OSM.2.1.6	*o/w Social residential*		
OSM.2.1.7	*o/wSocial Commercial*		
OSM.2.1.8	*o/w social other*		
OSM.2.1.9	*social tot*		
OSM.2.1.10	*o/w Renewable Energy and Renewable Energy Transmission*		
OSM.2.1.11			
OSM.2.1.12			

	2. General Information	Residential Loans	Commercial Loans	Total sustainable Mortgages
SM.2.2.1	Number of sustainable mortgage loans	2352		
OSM.2.2.1	*Optional information eg, Number of borrowers*			
OSM.2.2.2	*Optional information eg, Number of guarantors*			
OSM.2.2.3				
OSM.2.2.4				
OSM.2.2.5				
OSM.2.2.6				

	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.3.1	10 largest exposures	0,0%		
OSM.2.3.1				
OSM.2.3.2				
OSM.2.3.3				
OSM.2.3.4				
OSM.2.3.5				
OSM.2.3.6				

	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.4.1	European Union	100,0%	0,0%	0,0%
SM.2.4.2	Austria			

SM.2.4.3	Belgium			
SM.2.4.4	Bulgaria			
SM.2.4.5	Croatia			
SM.2.4.6	Cyprus			
SM.2.4.7	Czechia			
SM.2.4.8	Denmark			
SM.2.4.9	Estonia			
SM.2.4.10	Finland			
SM.2.4.11	France	100,0%		
SM.2.4.12	Germany			
SM.2.4.13	Greece			
SM.2.4.14	Netherlands			
SM.2.4.15	Hungary			
SM.2.4.16	Ireland			
SM.2.4.17	Italy			
SM.2.4.18	Latvia			
SM.2.4.19	Lithuania			
SM.2.4.20	Luxembourg			
SM.2.4.21	Malta			
SM.2.4.22	Poland			
SM.2.4.23	Portugal			
SM.2.4.24	Romania			
SM.2.4.25	Slovakia			
SM.2.4.26	Slovenia			
SM.2.4.27	Spain			
SM.2.4.28	Sweden			
SM.2.4.29	European Economic Area (not member of EU)	0,0%	0,0%	0,0%
SM.2.4.30	Iceland			
SM.2.4.31	Liechtenstein			
SM.2.4.32	Norway			
SM.2.4.33	Other	0,0%	0,0%	0,0%
SM.2.4.34	Switzerland			
SM.2.4.35	United Kingdom			
SM.2.4.36	Australia			
SM.2.4.37	Brazil			
SM.2.4.38	Canada			
SM.2.4.39	Japan			
SM.2.4.40	Korea			
SM.2.4.41	New Zealand			
SM.2.4.42	Singapore			
SM.2.4.43	US			
SM.2.4.44	Other			
SM.2.4.45				

	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Auvergne Rhône-Alpes	8,9%		
SM.2.5.2	Bourgogne Franche-Comté	0,3%		
SM.2.5.3	Bretagne	6,1%		
SM.2.5.4	Centre	1,2%		
SM.2.5.5	Corse	0,0%		
SM.2.5.6	Grand Est	7,2%		
SM.2.5.7	Hauts de France	1,3%		
SM.2.5.8	Ile-de-France	2,7%		
SM.2.5.9	Normandie	4,8%		
SM.2.5.10	Nouvelle Aquitaine	18,2%		
SM.2.5.11	Occitanie	9,1%		
SM.2.5.12	Outre mer	2,7%		
SM.2.5.13	Pays de la Loire	7,9%		
SM.2.5.14	Provence-Alpes-Côte d'Azur	29,5%		
SM.2.5.15				
SM.2.5.16				
SM.2.5.17				
SM.2.5.18				

	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.6.1	Fixed rate	100,0%		
SM.2.6.2	Floating rate			
SM.2.6.3	Other			
OSM.2.6.1				
OSM.2.6.2				

	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only			
SM.2.7.2	Amortising	100,0%		
SM.2.7.3	Other			
OSM.2.7.1				
OSM.2.7.2				
OSM.2.7.3				
OSM.2.7.4				
OSM.2.7.5				
OSM.2.7.6				

	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.8.1	Up to 12months	0,0%		
SM.2.8.2	> 12 - ≤ 24 months	1,3%		
SM.2.8.3	> 24 - ≤ 36 months	7,2%		
SM.2.8.4	> 36 - ≤ 60 months	44,1%		
SM.2.8.5	> 60 months	47,4%		
OSM.2.8.1				
OSM.2.8.2				
OSM.2.8.3				
OSM.2.8.4				

	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.9.1	% NPLs	0,0%		
OSM.2.9.1	*% Defaulted Loans pursuant Art 178 CRR*			
OSM.2.9.2				
OSM.2.9.3				
OSM.2.9.4				
OSM.2.9.5				
OSM.2.9.6				
OSM.2.9.7				

2.A Residential Cover Pool

	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)				
	By buckets (mn):				
SM.2A.10.2	0-200	215,2	2 241		
SM.2A.10.3	200-400	25,6	111		
SM.2A.10.4	400-600				
SM.2A.10.5	600-800				
SM.2A.10.6	800-1000				
SM.2A.10.7	>1000				
SM.2A.10.8					
SM.2A.10.9					
SM.2A.10.10					
SM.2A.10.11					
SM.2A.10.12					
SM.2A.10.13					
SM.2A.10.25					
SM.2A.10.26	Total	240,8	2 352	0,0%	0,0%

	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	66,4%			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %	25,2	497		
SM.2A.11.3	>40 - <=50 %	20,4	248		
SM.2A.11.4	>50 - <=60 %	29,4	280		
SM.2A.11.5	>60 - <=70 %	40,1	347		

SM.2A.11.6	>70 - <=80 %	58,5	461		
SM.2A.11.7	>80 - <=90 %	64,9	500		
SM.2A.11.8	>90 - <=100 %	2,4	19		
SM.2A.11.9	>100%	0,0	0		
SM.2A.11.10	Total	240,8	2 352	0,0%	0,0%
OSM.2A.11.1	*o/w >100 - <=110 %*				
OSM.2A.11.2	*o/w >110 - <=120 %*				
OSM.2A.11.3	*o/w >120 - <=130 %*				
OSM.2A.11.4	*o/w >130 - <=140 %*				
OSM.2A.11.5	*o/w >140 - <=150 %*				
OSM.2A.11.6	*o/w >150 %*				
OSM.2A.11.7					
OSM.2A.11.8					
OSM.2A.11.9					
	12. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
SM.2A.12.1	Weighted Average LTV (%)	66,4%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	25,2	497		
SM.2A.12.3	>40 - <=50 %	20,4	248		
SM.2A.12.4	>50 - <=60 %	29,4	280		
SM.2A.12.5	>60 - <=70 %	40,1	347		
SM.2A.12.6	>70 - <=80 %	58,5	461		
SM.2A.12.7	>80 - <=90 %	64,9	500		
SM.2A.12.8	>90 - <=100 %	2,4	19		
SM.2A.12.9	>100%	0,0	0		
SM.2A.12.10	Total	240,8	2 352	0,0%	0,0%
OSM.2A.12.1	*o/w >100 - <=110 %*				
OSM.2A.12.2	*o/w >110 - <=120 %*				
OSM.2A.12.3	*o/w >120 - <=130 %*				
OSM.2A.12.4	*o/w >130 - <=140 %*				
OSM.2A.12.5	*o/w >140 - <=150 %*				
OSM.2A.12.6	*o/w >150 %*				
OSM.2A.12.7					
OSM.2A.12.8					
OSM.2A.12.9					
	13. Breakdown by type	**% Residential Loans**			
SM.2A.13.1	Owner occupied	100,0%			
SM.2A.13.2	Second home/Holiday houses				
SM.2A.13.3	Buy-to-let/Non-owner occupied				
SM.2A.13.4	Subsidised housing				
SM.2A.13.5	Agricultural				
SM.2A.13.6	Other				
OSM.2A.13.1	*o/w Private rental*				
OSM.2A.13.2	*o/w Multi-family housing*				
OSM.2A.13.3	*o/w Buildings under construction*				
OSM.2A.13.4	*o/w Buildings land*				
OSM.2A.13.5					
OSM.2A.13.6					
OSM.2A.13.7					
OSM.2A.13.8					
OSM.2A.13.9					
OSM.2A.13.10					
	14. Loan by Ranking	**% Residential Loans**			
SM.2A.14.1	1st lien / No prior ranks	100,0%			
SM.2A.14.2	Guaranteed				
SM.2A.14.3	Other				
OSM.2A.14.1					
OSM.2A.14.2					
OSM.2A.14.3					
	15. Energy Performance information of the financed RRE	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of Dwellings**
SM.2A.15.1					

SM.2A.15.2					
SM.2A.15.3					
SM.2A.15.4					
SM.2A.15.5					
SM.2A.15.6					
SM.2A.15.7					
SM.2A.15.8					
SM.2A.15.9					
SM.2A.15.10					
SM.2A.15.11					
SM.2A.15.12					
SM.2A.15.13					
SM.2A.15.14					
SM.2A.15.15					
SM.2A.15.16					
SM.2A.15.17					
SM.2A.15.18	no data	240,8	2 352		
SM.2A.15.19	Total	240,8	2 352	0,0%	0,0%
OSM.2A.15.1					
OSM.2A.15.2					
OSM.2A.15.3					

	16. Primary Energy intensity (kWh/m2 per year)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.16.1					
SM.2A.16.2					
SM.2A.16.3					
SM.2A.16.4					
SM.2A.16.5					
SM.2A.16.6					
SM.2A.16.7					
SM.2A.16.8					
SM.2A.16.9					
SM.2A.16.10					
SM.2A.16.11					
SM.2A.16.12					
SM.2A.16.13					
SM.2A.16.14					
SM.2A.16.15					
SM.2A.16.16					
SM.2A.16.17					
SM.2A.16.18	no data	240,8	2 352		
SM.2A.16.19	Total	240,8	2 352	0,0%	0,0%
OSM.2A.16.1					
OSM.2A.16.2					

	17. Property Age Structure	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919				
SM.2A.17.2	1919 - 1945				
SM.2A.17.3	1946 - 1960				
SM.2A.17.4	1961 - 1970				
SM.2A.17.5	1971 - 1980				
SM.2A.17.6	1981 - 1990				
SM.2A.17.7	1991 - 2000				
SM.2A.17.8	2001 - 2005				
SM.2A.17.9	2006 - 2010				
SM.2A.17.10	2011 - 2015				
SM.2A.17.11	2016 - 2020				
SM.2A.17.12	2021 and onwards				
SM.2A.17.13	no data	240,8	2 352		
SM.2A.17.14	Total	240,8	2 352	0,0%	0,0%
OSM.2A.17.1					
OSM.2A.17.2					

	18. Dwelling type	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	230,0	2 206		
SM.2A.18.2	Flat or Apartment	0,0	0		

SM.2A.18.3	Bungalow				
SM.2A.18.4	Terraced House				
SM.2A.18.5	Multifamily House				
SM.2A.18.6	Land Only				
SM.2A.18.7	other	10,8	146		
SM.2A.18.8	Total	240,8	2 352	0,0%	0,0%
OSM.2A.18.1					

	19. New Residential Property	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	Under Construction				
SM.2A.19.2	Existing Property				
SM.2A.19.3	other				
SM.2A.19.4	no data	240,8	2 352		
SM.2A.19.5	Total	240,8	2 352	0,0%	0,0%
OSM.2A.19.1					

	20. CO2 emission - by dwelling type - as per national availability	Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	% No. of Dwellings with no CO2 data
SM.2A.20.1	House, detached or semi-detached			[For completion]	[For completion]
SM.2A.20.2	Flat or Apartment			[For completion]	[For completion]
SM.2A.20.3	Bungalow			[For completion]	[For completion]
SM.2A.20.4	Terraced House			[For completion]	[For completion]
SM.2A.20.5	Multifamily House			[For completion]	[For completion]
SM.2A.20.6	Land Only			[For completion]	[For completion]
SM.2A.20.7	other			[For completion]	[For completion]
SM.2A.20.8	Total	0,0	0,0		
SM.2A.20.9	Weighted Average			[For completion]	
SM.2A.20.10					
SM.2A.20.11					
SM.2A.20.12					
SM.2A.20.13					
SM.2A.20.14					
SM.2A.20.15					
SM.2A.20.16					

2.B Sustainable Commercial Cover Pool

	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)				
	By buckets (mn):				
SM.2B.21.2					
SM.2B.21.3					
SM.2B.21.4					
SM.2B.21.5					
SM.2B.21.6					
SM.2B.21.24					
SM.2B.21.25					
SM.2B.21.26	Total	0,0	0	0,0%	0,0%

	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %				
SM.2B.22.3	>40 - <=50 %				
SM.2B.22.4	>50 - <=60 %				
SM.2B.22.5	>60 - <=70 %				
SM.2B.22.6	>70 - <=80 %				
SM.2B.22.7	>80 - <=90 %				
SM.2B.22.8	>90 - <=100 %				
SM.2B.22.9	>100%				
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
OSM.2B.22.1	*o/w >100 - <=110 %*				
OSM.2B.22.2	*o/w >110 - <=120 %*				

OSM.2B.22.3	*o/w >120 - <=130 %*				
OSM.2B.22.4	*o/w >130 - <=140 %*				
OSM.2B.22.5	*o/w >140 - <=150 %*				
OSM.2B.22.6	*o/w >150 %*				
OSM.2B.22.7					
OSM.2B.22.8					
OSM.2B.22.9					
	23. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
SM.2B.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %				
SM.2B.23.3	>40 - <=50 %				
SM.2B.23.4	>50 - <=60 %				
SM.2B.23.5	>60 - <=70 %				
SM.2B.23.6	>70 - <=80 %				
SM.2B.23.7	>80 - <=90 %				
SM.2B.23.8	>90 - <=100 %				
SM.2B.23.9	>100%				
SM.2B.23.10	Total	0,0	0	0,0%	0,0%
OSM.2B.23.1	*o/w >100 - <=110 %*				
OSM.2B.23.2	*o/w >110 - <=120 %*				
OSM.2B.23.3	*o/w >120 - <=130 %*				
OSM.2B.23.4	*o/w >130 - <=140 %*				
OSM.2B.23.5	*o/w >140 - <=150 %*				
OSM.2B.23.6	*o/w >150 %*				
OSM.2B.23.7					
OSM.2B.23.8					
OSM.2B.23.9					
	24. Breakdown by Type	**% Commercial loans**			
SM.2B.24.1	Retail				
SM.2B.24.2	Office				
SM.2B.24.3	Hotel/Tourism				
SM.2B.24.4	Shopping malls				
SM.2B.24.5	Industry				
SM.2B.24.6	Agriculture				
SM.2B.24.7	Other commercially used				
SM.2B.24.8	Hospital				
SM.2B.24.9	School				
SM.2B.24.10	other RE with a social relevant purpose				
SM.2B.24.11	Land				
SM.2B.24.12	Property developers / Building under construction				
SM.2B.24.13	Other				
OSM.2B.24.1	*o/w Cultural purposes*				
	25. EPC Information of the financed CRE	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
SM.2B.25.1					
SM.2B.25.2					
SM.2B.25.17					
SM.2B.25.18	no data				
SM.2B.25.19	Total	0,0	0	0,0%	0,0%
OSM.2B.25.1					
OSM.2B.25.2					
OSM.2B.25.3					
	26. Average energy use intensity (kWh/m2 per year)	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
SM.2B.26.1					
SM.2B.26.2					

SM.2B.26.16					
SM.2B.26.17	TBC at a country level				
SM.2B.26.18	no data	[For completion]	[For completion]		
SM.2B.26.19	Total	0,0	0	0,0%	0,0%
	27. CRE Age Structure	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
SM.2B.27.1	older than 1919				
SM.2B.27.2	1919 - 1945				
SM.2B.27.3	1946 - 1960				
SM.2B.27.4	1961 - 1970				
SM.2B.27.5	1971 - 1980				
SM.2B.27.6	1981 - 1990				
SM.2B.27.7	1991 - 2000				
SM.2B.27.8	2001 - 2005				
SM.2B.27.9	2006 - 2010				
SM.2B.27.10	2011 - 2015				
SM.2B.27.11	2016 - 2020				
SM.2B.27.12	2021 and onwards				
SM.2B.27.13	no data				
SM.2B.27.14	Total	0,0	0	0,0%	0,0%
OSM.2B.27.1					
OSM.2B.27.2					
OSM.2B.27.3					
	28. New Commercial Property	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
SM.2B.28.1	Under Construction				
SM.2B.28.2	Existing property				
SM.2B.28.3	other				
SM.2B.28.4	no data				
SM.2B.28.5	Total	0,0	0	0,0%	0,0%
	29. CO2 emission related to CRE - as per national availability	**Ton CO2 (per year)**	**Ton CO2 (LTV adjusted) (per year)**	**kg CO2/m2 (per year)**	**% No. of Dwellings with no CO2 data**
SM.2B.29.1	Retail			[For completion]	[For completion]
SM.2B.29.2	Office			[For completion]	[For completion]
SM.2B.29.3	Hotel/Tourism			[For completion]	[For completion]
SM.2B.29.4	Shopping malls			[For completion]	[For completion]
SM.2B.29.5	Industry			[For completion]	[For completion]
SM.2B.29.6	Agriculture			[For completion]	[For completion]
SM.2B.29.7	Other commercially used			[For completion]	[For completion]
SM.2B.29.8	Hospital			[For completion]	[For completion]
SM.2B.29.9	School			[For completion]	[For completion]
SM.2B.29.10	other RE with a social relevant purpose			[For completion]	[For completion]
SM.2B.29.11	Land			[For completion]	[For completion]
SM.2B.29.12	Property developers / Building under construction			[For completion]	[For completion]
SM.2B.29.13	Other			[For completion]	[For completion]
SM.2B.29.14	Total	0,0	0,0		
SM.2B.29.15	Weighted Average			[For completion]	
SM.2B.29.16					
SM.2B.29.17					
SM.2B.29.18					
SM.2B.29.19					

F2. Harmonised Transparency Template - Sustainable Public Sector Assets

HTT 2026

Reporting in Domestic Currency	eur

CONTENT OF TAB F2

1. Share of sustainable public sector assets in the total cover pool program

	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program
SPS.1.1.1	Green Public Sector exposures				
SPS.1.1.2	*o/w Local Communities*				
SPS.1.1.3	*o/w Hospitals*				
SPS.1.1.4	*o/w Export Credit*				
	o/w other				
SPS.1.1.5	Social Public Sector exposures	893,9	186,0	2,8%	0,3%
SPS.1.1.6	*o/w Local Communities*				
SPS.1.1.7	*o/w Hospitals*	452,1	59		
SPS.1.1.8	*o/w Export Credit*				
	o/w other	441,8	127		
SPS.1.1.9	other				
SPS.1.1.10	Total sustainable Public Sector exposures	893,9	186	2,8%	0,3%
OSPS.1.1.1	*o/w [If relevant, please specify]*				
OSPS.1.1.2	*o/w [If relevant, please specify]*				
OSPS.1.1.3	*o/w [If relevant, please specify]*				
OSPS.1.1.4	*o/w [If relevant, please specify]*				
OSPS.1.1.5	*o/w [If relevant, please specify]*				

	2. Type of use of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total Public Sector program	% No. of Loans to total Public Sector program
SPS.1.2.1	Renewable energy				
SPS.1.2.2	Energy efficiency				
SPS.1.2.3	Pollution prevention and control				
SPS.1.2.4	Ecologically sustainable management of living natural resources and land use				
SPS.1.2.5	Conservation of terrestrial and marine biodiversity				
SPS.1.2.6	Clean transportation/mobility				
SPS.1.2.7	Sustainable (waste) water management				
SPS.1.2.8	Adaptation to climate change				
SPS.1.2.9	Environmentally efficient products and/or products, product technologies and processes suitable for the circular economy				
SPS.1.2.10	Financially viable basic infrastructure	452,1	59	1,4%	0,1%
SPS.1.2.11	Access to basic social services				
SPS.1.2.12	Affordable housing	441,8	127	1,4%	0,2%
SPS.1.2.13	Job creation, including through SME financing and microcredits				
SPS.1.2.14	Food security				
SPS.1.2.15	Socio-economic development and empowerment.				
SPS.1.2.16	Access to healthcare services				
SPS.1.2.17	Total sustainable Public Sector exposures	893,9	186	2,8%	0,3%

2. Sustainable Public Sector Assets

	1. General Information	
SPS.2.1.1	Number of public sector exposures	186,0
OSPS.2.1.1	*Optional information eg, Number of borrowers*	
OSPS.2.1.2	*Optional information eg, Number of guarantors*	
OSPS.2.1.3		
OSPS.2.1.4		
OSPS.2.1.5		
OSPS.2.1.6		

OSPS.2.1.7

	2. Size Information		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
SPS.2.2.1	Average exposure size (000s)		4,8			
	By buckets (mn):					
SPS.2.2.2	0 - 0.5		12,5	53,0	1,4%	28,5%
SPS.2.2.3	0.5 - 1		12,4	17,0	1,4%	9,1%
SPS.2.2.4	1 - 5		156,4	60,0	17,5%	32,3%
SPS.2.2.5	5 - 10		269,3	35,0	30,1%	18,8%
SPS.2.2.6	10 - 50		388,9	20,0	43,5%	10,8%
SPS.2.2.7	50 - 100		54,4	1,0	6,1%	0,5%
SPS.2.2.8	> 100		0,0	0,0	0,0%	0,0%
SPS.2.2.9					0,0%	0,0%
SPS.2.2.10					0,0%	0,0%
SPS.2.2.11					0,0%	0,0%
SPS.2.2.12					0,0%	0,0%
SPS.2.2.13					0,0%	0,0%
SPS.2.2.14					0,0%	0,0%
SPS.2.2.15					0,0%	0,0%
SPS.2.2.16					0,0%	0,0%
SPS.2.2.17		Total	893,9	186	100,0%	100,0%

	3. Breakdown by Asset Type		Nominal (mn)	% Public Sector Assets
SPS.2.3.1	Loans		893,9	100,0%
SPS.2.3.2	Bonds			0,0%
SPS.2.3.3	Other			0,0%
SPS.2.3.4		Total	893,9	100,0%
OSPS.2.3.1				
OSPS.2.3.2				
OSPS.2.3.3				
OSPS.2.3.4				
OSPS.2.3.5				

	4. Breakdown by Geography	% Public Sector Assets
SPS.2.4.1	European Union	100,0%
SPS.2.4.2	Austria	
SPS.2.4.3	Belgium	
SPS.2.4.4	Bulgaria	
SPS.2.4.5	Croatia	
SPS.2.4.6	Cyprus	
SPS.2.4.7	Czechia	
SPS.2.4.8	Denmark	
SPS.2.4.9	Estonia	
SPS.2.4.10	Finland	
SPS.2.4.11	France	100,0%
SPS.2.4.12	Germany	
SPS.2.4.13	Greece	
SPS.2.4.14	Netherlands	
SPS.2.4.15	Hungary	
SPS.2.4.16	Ireland	
SPS.2.4.17	Italy	
SPS.2.4.18	Latvia	
SPS.2.4.19	Lithuania	
SPS.2.4.20	Luxembourg	
SPS.2.4.21	Malta	
SPS.2.4.22	Poland	
SPS.2.4.23	Portugal	
SPS.2.4.24	Romania	
SPS.2.4.25	Slovakia	
SPS.2.4.26	Slovenia	
SPS.2.4.27	Spain	
SPS.2.4.28	Sweden	

SPS.2.4.29	European Economic Area (not member of EU)	0,0%
SPS.2.4.30	Iceland	
SPS.2.4.31	Liechtenstein	
SPS.2.4.32	Norway	
SPS.2.4.33	Other	0,0%
SPS.2.4.34	Switzerland	
SPS.2.4.35	United Kingdom	
SPS.2.4.36	Australia	
SPS.2.4.37	Brazil	
SPS.2.4.38	Canada	
SPS.2.4.39	Japan	
SPS.2.4.40	Korea	
SPS.2.4.41	New Zealand	
SPS.2.4.42	Singapore	
SPS.2.4.43	US	
SPS.2.4.44	Other	
OSPS.2.4.1	*o/w [If relevant, please specify]*	
OSPS.2.4.2	*o/w [If relevant, please specify]*	
OSPS.2.4.3	*o/w [If relevant, please specify]*	
OSPS.2.4.4	*o/w [If relevant, please specify]*	
OSPS.2.4.5	*o/w [If relevant, please specify]*	
OSPS.2.4.6	*o/w [If relevant, please specify]*	
OSPS.2.4.7	*o/w [If relevant, please specify]*	
OSPS.2.4.8	*o/w [If relevant, please specify]*	
OSPS.2.4.9	*o/w [If relevant, please specify]*	
OSPS.2.4.10	*o/w [If relevant, please specify]*	
	5. Breakdown by regions of main country of origin	**% Public Sector Assets**
SPS.2.5.1	Auvergne Rhône-Alpes	18,8%
SPS.2.5.2	Bourgogne Franche-Comté	0,7%
SPS.2.5.3	Bretagne	9,1%
SPS.2.5.4	Centre	2,5%
SPS.2.5.5	Corse	0,0%
SPS.2.5.6	Grand Est	1,8%
SPS.2.5.7	Hauts de France	12,1%
SPS.2.5.8	Ile-de-France	10,1%
SPS.2.5.9	Normandie	6,0%
SPS.2.5.10	Nouvelle Aquitaine	4,8%
SPS.2.5.11	Occitanie	19,2%
SPS.2.5.12	Pays de la Loire	9,3%
SPS.2.5.13	Provence-Alpes-Côte d'Azur	5,5%
SPS.2.5.14	Dom-Tom	0,0%
SPS.2.5.15	Etat Français	0,0%
SPS.2.5.16		
SPS.2.5.17		
SPS.2.5.18		
SPS.2.5.19		
SPS.2.5.20		
SPS.2.5.21		
SPS.2.5.22		
SPS.2.5.23		
SPS.2.5.24		
SPS.2.5.25		
	6. Breakdown by Interest Rate	**% Public Sector Assets**
SPS.2.6.1	Fixed rate	86,7%
SPS.2.6.2	Floating rate	13,3%
SPS.2.6.3	Other	
OSPS.2.6.1		
OSPS.2.6.2		
OSPS.2.6.3		
OSPS.2.6.4		
	7. Breakdown by Repayment Type	**% Public Sector Assets**
SPS.2.7.1	Bullet / interest only	
SPS.2.7.2	Amortising	100,0%
SPS.2.7.3	Other	
OSPS.2.7.1		
OSPS.2.7.2		

OSPS.2.7.3			
OSPS.2.7.4			
OSPS.2.7.5			
OSPS.2.7.6			
	8. Breakdown by Type of Debtor	**Nominal (mn)**	**% Public Sector Assets**
SPS.2.8.1	Sovereigns	0,0	0,0%
SPS.2.8.2	Regional/federal authorities	46,0	5,1%
SPS.2.8.3	Local/municipal authorities	6,7	0,7%
SPS.2.8.4	Others	841,2	94,1%
SPS.2.8.5	Total	893,9	100,0%
OSPS.2.8.1	*o/w Claim against supranational*		0,0%
OSPS.2.8.2	*o/w Claim against sovereigns*		0,0%
OSPS.2.8.3	*o/w Claim guaranteed by sovereigns*	0,0	0,0%
OSPS.2.8.4	*o/w Claim against regional/federal authorities*		0,0%
OSPS.2.8.5	*o/w Claim guaranteed by regional/federal authorities*	46,0	5,1%
OSPS.2.8.6	*o/w Claim against local/municipal authorities*		0,0%
OSPS.2.8.7	*o/w Claimguaranteed by local/municipal authorities*	6,7	0,7%
OSPS.2.8.8			
OSPS.2.8.9			
OSPS.2.8.10			
OSPS.2.8.11			
OSPS.2.8.12			
OSPS.2.8.13			
	9. Non-Performing Loans	**% Public Sector Assets**	
SPS.2.9.1	% NPLs	0,0%	
OSPS.2.9.1	Defaulted Loans pursuant Art 178 CRR		
OSPS.2.9.2			
OSPS.2.9.3			
OSPS.2.9.4			
	10. Concentration Risks	**% Public Sector Assets**	
SPS.2.10.1	10 largest exposures	0,7%	
OSPS.2.10.1			
OSPS.2.10.2			
OSPS.2.10.3			
OSPS.2.10.4			
OSPS.2.10.5			
OSPS.2.10.6			