

CCF SFH COVERED BOND PROGRAMME QUARTERLY INVESTOR REPORT

Calculation date : June 30, 2024

Programme Information

1 - Programme Description

Covered Bond Programme size	10 000 000 000,00
Notes Outstanding Principal Amount	3 500 000 000,00

a - Benchmark Issuances

ISIN	Currency	Principal Balance	Interest Type	Coupon	Final Maturity date	Extended Maturity Date	Maturity Type
FR0013329638	EUR	1 000 000 000,00	Fixed	0,50%	17/04/2025	17/04/2026	Soft Bullet
FR00140099G0	EUR	1 250 000 000,00	Fixed	0,75%	22/03/2027	22/03/2028	Soft Bullet
FR001400AEA1	EUR	750 000 000,00	Fixed	2,50%	28/06/2028	28/06/2029	Soft Bullet
FR001400CK81	EUR	500 000 000,00	Fixed	2,63%	07/09/2032	07/09/2033	Soft Bullet

2 - External Rating

Entity	Standard & Poor's rating	Rating Date
CCF SFH 's Covered Bonds	AAA	Last update as of Jul 2024
	Outlook : Stable	
CCF	Long Term : BBB-	Last update as of Jul 2024
	Short Term : A-3	
	Outlook : Stable	

3 - Cover Pool Summary Statistics as of June 30, 2024

Number of Loans	34 713
Original Principal Balance	6 794 819 632
Current Principal Balance	4 204 926 440
Eligible Principal Balance	4 192 691 932
Average Original Principal Balance	195 743
Average Current Principal Balance	121 134
Average Eligible Principal Balance (LTV80)	120 782
Maximum Loan Balance	970 159
Maximum Remaining Term (Month)	296
Weighted Average Current LTV	0,00%
Weighted Average Remaining Term (Months)	140,8
Weighted Average Seasoning (Months)	72,9
Weighted Average Interest Rate	1,34%
Current Principal Balance (Fixed rate)	4 204 926 440
% Fixed rate Loans	100,00%
Current Principal Balance (Variable rate)	0
% Variable rate Loans	0,00%
% 10 largest exposures	0,20%

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 22/07/2024

CCR = Adjusted Aggregate Asset Amount (AAAA)/Aggregate Note Outstanding Principal Amount

(AAAA) = A + B + C + D + E - W

CCR	CONTRACTUAL COVER RATIO	1,0203
	Adjusted Aggregate Asset Amount (AAAA)	3 571 210 823,20
	Aggregate Notes Outstanding Principal Amount	3 500 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	A = min(A1;A2)	3 457 998 717,29
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	4 192 691 932,06
A2	i * ii	3 457 998 717,29
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	4 204 926 440,22
	ii = Asset Percentage	82%
B	Cash Collateral Account	113 212 105,91
C	C = min(ASAA;SAL*AAAA)	0,00
	Aggregate Substitution Asset Amount (ASAA)	0,00
	Substitution Asset Limit (SAL)	15%
	SAL*AAAA	525 000 000,00
D	Permitted Investments	0

Cover Pool stratification

1 - Cover Pool Outstanding Balance Distribution

Outstanding Balance (€)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 25 000[	44 204 610	1,05%	3 159	9,10%
[25 000 ; 50 000[	173 549 687	4,13%	4 588	13,22%
[50 000 ; 75 000[	308 820 211	7,34%	4 928	14,20%
[75 000 ; 100 000[	401 503 322	9,55%	4 603	13,26%
[100 000 ; 150 000[	898 167 443	21,36%	7 284	20,98%
[150 000 ; 200 000[	787 791 675	18,73%	4 566	13,15%
[200 000 ; 250 000[	549 846 592	13,08%	2 467	7,11%
[250 000 ; 300 000[	394 154 009	9,37%	1 446	4,17%
[300 000 ; 350 000[	231 570 384	5,51%	715	2,06%
[350 000 ; 400 000[	160 018 096	3,81%	429	1,24%
[400 000 ; 450 000[	111 553 133	2,65%	264	0,76%
[450 000 ; 500 000[	56 352 310	1,34%	120	0,35%
>= 500 000	87 394 970	2,08%	144	0,41%
TOTAL	4 204 926 440	100,00%	34 713	100,00%

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	4 204 926 440	100,00%	34 713	100,00%
Variable	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%
TOTAL	4 204 926 440	100,00%	34 713	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Auvergne-Rhone-Alpes	413 234 752	9,83%	3 562	10,26%
Bourgogne-Franche-Comté	39 491 992	0,94%	470	1,35%
Bretagne	58 024 164	1,38%	564	1,62%
Centre-Val de Loire	68 300 784	1,62%	802	2,31%
Grand Est	117 054 947	2,78%	1 073	3,09%
Hauts-de-France	369 713 149	8,79%	3 254	9,37%
Île-de-France	2 008 180 660	47,76%	14 773	42,56%
Normandie	131 025 008	3,12%	1 255	3,62%
Nouvelle-Aquitaine	280 496 724	6,67%	2 608	7,51%
Occitanie	250 190 229	5,95%	2 316	6,67%
Pays de la Loire	105 123 302	2,50%	989	2,85%
Provence-Alpes-Cote d'Azur	363 903 965	8,65%	3 043	8,77%
No Data	186 762	0,00%	4	0,01%
TOTAL	4 204 926 440	100,00%	34 713	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	7 848 923	0,19%	934	2,69%
1	35 125 228	0,84%	1 478	4,26%
2	76 631 565	1,82%	1 933	5,57%
3	93 156 127	2,22%	1 762	5,08%
4	120 758 218	2,87%	1 725	4,97%
5	119 935 178	2,85%	1 490	4,29%
6	200 243 867	4,76%	2 086	6,01%
7	281 823 728	6,70%	2 639	7,60%
8	270 521 233	6,43%	2 335	6,73%
9	307 455 498	7,31%	2 357	6,79%
10	307 908 797	7,32%	2 123	6,12%
11	346 873 219	8,25%	2 231	6,43%
12	346 352 287	8,24%	2 173	6,26%
13	356 851 095	8,49%	2 167	6,24%
14	361 644 064	8,60%	2 114	6,09%
15	189 530 843	4,51%	1 108	3,19%
16	159 921 465	3,80%	886	2,55%
17	127 563 171	3,03%	690	1,99%
18	217 266 647	5,17%	1 169	3,37%
19	132 043 585	3,14%	684	1,97%
20	41 138 430	0,98%	202	0,58%
21	29 663 341	0,71%	149	0,43%
22	10 383 135	0,25%	47	0,14%
23	45 829 367	1,09%	171	0,49%
24	18 457 428	0,44%	60	0,17%
25	0	0,00%	0	0,00%
TOTAL	4 204 926 440	100,00%	34 713	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	649 626 001	15,45%	6 033	17,38%
[1 ; 2[	3 272 960 242	77,84%	25 302	72,89%
[2 ; 3[	182 947 375	4,35%	1 914	5,51%
[3 ; 4[	83 356 208	1,98%	1 061	3,06%
[4 ; 5[	14 836 733	0,35%	373	1,07%
[5 ; 6[	1 199 882	0,03%	30	0,09%
[6 ; 7[	0	0,00%	0	0,00%
[7 ; 8[	0	0,00%	0	0,00%
[8 ; 9[	0	0,00%	0	0,00%
>= 9	0	0,00%	0	0,00%
TOTAL	4 204 926 440	100,00%	34 713	100,00%

6 - Cover Pool Current LTI Distribution

Current LTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	713 532 969	16,97%	6 913	19,91%
[5 ; 10 [	550 168 172	13,08%	5 486	15,80%
[10 ; 15 [	699 901 294	16,64%	6 267	18,05%
[15 ; 20 [	883 741 585	21,02%	6 879	19,82%
[20 ; 25 [	798 250 121	18,98%	5 510	15,87%
[25 ; 30 [	440 169 398	10,47%	2 903	8,36%
[30 ; 33]	119 162 901	2,83%	756	2,18%
> 33%	0	0,00%	0	0,00%
TOTAL	4 204 926 440	100,00%	34 714	100,00%

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	3 227 577 723	76,76%	25 107	72,33%
Second home	291 568 786	6,93%	2 562	7,38%
Buy-to-let	562 777 150	13,38%	6 225	17,93%
Other / No Data	122 891 305	2,92%	817	2,35%
TOTAL	4 204 814 964	100,00%	34 711	100,00%

7 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	80 497 584	1,91%	2 647	7,63%
[10 ; 20[	452 633 156	10,76%	5 558	16,01%
[20 ; 30[	975 311 146	23,19%	8 926	25,71%
[30 ; 40[	678 845 173	16,14%	5 391	15,53%
[40 ; 50[	637 122 725	15,15%	4 343	12,51%
[50 ; 60[	641 632 746	15,26%	3 851	11,09%
[60 ; 70[	404 509 521	9,62%	2 278	6,56%
[70 ; 80[	191 146 563	4,55%	1 021	2,94%
[80 ; 90[	100 872 610	2,40%	499	1,44%
>= 90	42 355 218	1,01%	199	0,57%
TOTAL	4 204 926 440	100,00%	34 713	100,00%