

CCF SFH COVERED BOND PROGRAMME QUARTERLY INVESTOR REPORT

Calculation date : September 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

September 30, 2024

Number of Loans	38 095
Original Principal Balance	7 495 851 920
Current Principal Balance	4 490 880 416
Eligible Principal Balance	4 479 258 553
Average Original Principal Balance	196 767
Average Current Principal Balance	117 886
Average Eligible Principal Balance (LTV80)	117 581
Maximum Loan Balance	961 046
Maximum Remaining Term (Month)	293
Weighted Average Current Unindexed LTV	52,78%
Weighted Average Current Indexed LTV	40,33%
Weighted Average Remaining Term (Months)	137,3
Weighted Average Seasoning (Months)	76,5
Weighted Average Interest Rate	1,34%
Current Principal Balance (Fixed rate)	4 490 828 378
% Fixed rate Loans	100,00%
Current Principal Balance (Variable rate)	52 038
% Variable rate Loans	0,00%
% 10 largest exposures	0,19%

Asset Coverage Test

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 14/11/2024

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

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

CCR	CONTRACTUAL COVER RATIO	1,0646
	Adjusted Aggregate Asset Amount (AAAA)	3 726 163 841,59
	Aggregate Notes Outstanding Principal Amount	3 500 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	A = min(A1;A2)	3 612 065 001,30
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	4 479 258 552,72
A2	i * ii	3 612 065 001,30
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	4 490 880 416,12
	ii = Asset Percentage	80%
B	Cash Collateral Account	0,00
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	114 098 840

Cover Pool stratification

1 - Cover Pool Outstanding Balance Distribution

Outstanding Balance (€)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 25 000[	53 779 203	1,20%	3 883	10,19%
[25 000 ; 50 000[	197 435 573	4,40%	5 220	13,70%
[50 000 ; 75 000[	342 537 030	7,63%	5 466	14,35%
[75 000 ; 100 000[	438 656 776	9,77%	5 023	13,19%
[100 000 ; 150 000[	965 541 348	21,50%	7 821	20,53%
[150 000 ; 200 000[	834 133 623	18,57%	4 829	12,68%
[200 000 ; 250 000[	581 158 513	12,94%	2 605	6,84%
[250 000 ; 300 000[	410 811 627	9,15%	1 510	3,96%
[300 000 ; 350 000[	248 291 160	5,53%	767	2,01%
[350 000 ; 400 000[	166 872 685	3,72%	447	1,17%
[400 000 ; 450 000[	115 996 522	2,58%	274	0,72%
[450 000 ; 500 000[	55 992 871	1,25%	119	0,31%
>= 500 000	79 673 484	1,77%	131	0,34%
TOTAL	4 490 880 416	100,00%	38 095	100,00%

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	4 490 828 378	100,00%	38 091	99,99%
Variable	52 038	0,00%	4	0,01%
Other	0	0,00%	0	0,00%
TOTAL	4 490 880 416	100,00%	38 095	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Auvergne-Rhone-Alpes	447 600 155	9,97%	3 936	10,33%
Bourgogne-Franche-Comté	40 244 907	0,90%	501	1,32%
Bretagne	62 890 849	1,40%	630	1,65%
Centre-Val de Loire	74 434 928	1,66%	890	2,34%
Grand Est	124 222 891	2,77%	1 177	3,09%
Hauts-de-France	385 940 774	8,59%	3 501	9,19%
Île-de-France	2 160 571 342	48,11%	16 391	43,03%
Normandie	136 767 327	3,05%	1 345	3,53%
Nouvelle-Aquitaine	297 844 241	6,63%	2 856	7,50%
Occitanie	258 936 945	5,77%	2 466	6,47%
Pays de la Loire	110 450 942	2,46%	1 071	2,81%
Provence-Alpes-Cote d'Azur	390 658 088	8,70%	3 326	8,73%
No Data	317 027	0,01%	5	0,01%
TOTAL	4 490 880 416	100,00%	38 095	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	11 202 353	0,25%	1 235	3,24%
1	44 990 073	1,00%	1 882	4,94%
2	83 446 567	1,86%	2 097	5,50%
3	105 878 910	2,36%	1 989	5,22%
4	143 615 059	3,20%	2 056	5,40%
5	141 346 815	3,15%	1 730	4,54%
6	254 244 313	5,66%	2 683	7,04%
7	303 635 937	6,76%	2 836	7,44%
8	290 676 117	6,47%	2 495	6,55%
9	342 708 169	7,63%	2 568	6,74%
10	339 243 238	7,55%	2 346	6,16%
11	372 855 945	8,30%	2 381	6,25%
12	392 298 160	8,74%	2 484	6,52%
13	360 128 321	8,02%	2 187	5,74%
14	373 211 894	8,31%	2 185	5,74%
15	186 492 105	4,15%	1 059	2,78%
16	150 795 975	3,36%	848	2,23%
17	189 341 108	4,22%	1 006	2,64%
18	177 846 413	3,96%	963	2,53%
19	100 364 036	2,23%	522	1,37%
20	31 308 041	0,70%	160	0,42%
21	24 212 991	0,54%	120	0,32%
22	18 288 454	0,41%	77	0,20%
23	47 883 524	1,07%	167	0,44%
24	4 865 899	0,11%	19	0,05%
25	0	0,00%	0	0,00%
TOTAL	4 490 880 416	100,00%	38 095	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	797 089 804	17,75%	7 071	18,56%
[1 ; 2[	3 364 994 515	74,93%	26 900	70,61%
[2 ; 3[	218 463 480	4,86%	2 525	6,63%
[3 ; 4[	93 113 073	2,07%	1 195	3,14%
[4 ; 5[	16 008 351	0,36%	370	0,97%
[5 ; 6[	1 211 194	0,03%	34	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	4 490 880 416	100,00%	38 095	100,00%

6 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	3 210 678 277	71,49%	25 126	65,96%
Second home	291 451 652	6,49%	2 592	6,80%
Buy-to-let	565 122 757	12,58%	6 293	16,52%
Other / No Data	423 627 730	9,43%	4 082	10,72%
TOTAL	4 490 880 416	100,00%	38 093	100,00%

7 - Cover Pool Current Unindexed LTV Distribution

Current Unindexed LTV	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	53 658 760	1,19%	2 345	6,16%
[10 ; 20[	163 208 399	3,63%	2 963	7,78%
[20 ; 30[	336 653 817	7,50%	3 910	10,26%
[30 ; 40[	526 485 626	11,72%	4 743	12,45%
[40 ; 50[	750 620 655	16,71%	6 212	16,31%
[50 ; 60[	914 180 565	20,36%	6 769	17,77%
[60 ; 70[	988 173 560	22,00%	6 697	17,58%
[70 ; 80[	547 886 089	12,20%	3 323	8,72%
[80 ; 90[	186 719 920	4,16%	1 011	2,65%
>= 90	23 293 024	0,52%	122	0,32%
TOTAL	4 490 880 416	100,00%	38 095	100,00%

8 - Cover Pool Current Indexed LTV Distribution

Current Indexed LTV	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	102 847 161	2,29%	3 338	8,76%
[10 ; 20[	525 077 787	11,69%	6 556	17,21%
[20 ; 30[	1 041 869 233	23,20%	9 652	25,34%
[30 ; 40[	723 993 206	16,12%	5 821	15,28%
[40 ; 50[	690 173 309	15,37%	4 685	12,30%
[50 ; 60[	654 363 795	14,57%	3 954	10,38%
[60 ; 70[	405 383 132	9,03%	2 316	6,08%
[70 ; 80[	201 443 963	4,49%	1 063	2,79%
[80 ; 90[	108 278 532	2,41%	544	1,43%
>= 90	37 450 296	0,83%	166	0,44%
TOTAL	4 490 880 416	100,00%	38 095	100,00%