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Information about the quality of the financed assets
(CRBF n°99-10 as amended Article 13 bis)

SUMMARY

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I. Simplified balance sheet (management data compared to accounting data)

ASSETS	Outstanding balance (€ billion)	LIABILITIES	Outstanding balance (€ billion)
Mortgage assets	25,89	Privileged resources	51,65
mortgage loans owned directly	21,41	o/w covered bonds ("Obligations Foncières")	51,21
secured loans (article L.211-38)	4,48	o/w exchange rate impact on covered bonds (O.F)	-0,17
Public sector exposures	28,44	Unsecured debt	6,46
public sector assets owned directly	18,03	o/w repurchase agreements	0,61
secured loans (article L.211-38)	9,93	o/w current account - parent company	0,66
deposits with Banque de France	0,47		
Other assets (adjustment accounts, interest on derivatives and assets, premiums on loans, ...)	1,22	Subordinated debt	0,06
Replacement securities	4,70	Shareholder's equity	2,09
TOTAL ASSETS	60,25	TOTAL LIABILITIES	60,25

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

13,1%

II. Breakdown of assets by country

Amount before currency swap and impairment

Outstanding debt owned either directly or secured in the form of loans guaranteed under article L.211-38

(€ million)

Countries	Mortgage assets	Public assets	Replacement securities	Total	%
▪ France	25 436,6	22 572,3 ⁽¹⁾	4 704,8	52 713,7	88,3%
▪ Belgium	487,0			487,0	0,8%
▪ Canada		217,0		217,0	0,4%
▪ Spain		154,8		154,8	0,3%
▪ United States of A.		1 282,0		1 282,0	2,1%
▪ Italy		2 905,1		2 905,1	4,9%
▪ Japan		389,6		389,6	0,7%
▪ Netherlands	16,9			16,9	0,0%
▪ Poland		296,0		296,0	0,5%
▪ Portugal		65,0		65,0	0,1%
▪ Switzerland		1 195,8		1 195,8	2,0%
Total	25 940,6	29 077,6	4 704,8	59 723,0	100%

(1) of which deposits with Banque de France : € 472,11 million

III. Mortgage loans

	Individuals				Corporates				Total		
	Loans		Secured loans (L.211-38) ⁽¹⁾		Loans		Secured loans (L.211-38) ⁽¹⁾		Nb	Amount	%
	Nb	Amount	Nb	Amount	Nb	Amount	Nb	Amount			
(€ million)											
Outstanding	306 955	21 115,8	99 573	4 042,4	171	118,6	69	663,8	406 768	25 940,6	100,0%
<i>of which:</i> 1. Customer Loans											
▪ residential	306 955	21 116	96 412	3 441	168	118	4	14	403 539	24 688,3	95,2%
▪ equipment	0	0	78	13	3	1	65	650	146	663,4	2,6%
▪ other	0	0	3 083	589	0	0	0	0	3 083	588,9	2,3%
2. Guarantee											
▪ mortgage - residential	72 145	4 409	42 577	1 857	168	118	4	14	114 894	6 397,3	24,7%
▪ mortgage with public guarantee ⁽²⁾	191 134	12 493	31 198	1 435	0	0	0	0	222 332	13 928,1	53,7%
▪ Crédit-Logement guarantee	43 676	4 214	25 720	738	0	0	0	0	69 396	4 951,8	19,1%
▪ mortgage - commercial	0	0	78	13	3	1	65	650	146	663,4	2,6%
3. Seasoning											
▪ < 1 year	18	2	581	75	0	0	6	65	605	142,0	0,5%
▪ ≥ 1 and < 5 years	13 346	1 383	8 314	642	1	1	33	286	21 694	2 312,1	8,9%
▪ ≥ 5 years	293 591	19 731	90 678	3 325	170	117	30	313	384 469	23 486,4	90,5%
4. Residual maturities											
▪ < 1 year	10 787	78	1 830	9	16	1	7	62	12 640	151,0	0,6%
▪ ≥ 1 and < 5 years	44 821	926	10 567	130	56	19	38	457	55 482	1 531,9	5,9%
▪ ≥ 5 years	251 347	20 112	87 176	3 903	99	99	24	144	338 646	24 257,7	93,5%

⁽¹⁾ secured loans (article L.211-38) extended to Credit Foncier : outstanding pledged mortgage loans

⁽²⁾ mortgage loans with public agency guarantee : FGAS (France) , NHG (Netherlands) and French State (subsidised sector)

III. Mortgage loans

a) Individuals

	Amount		Indexed LTV range										
	(€ million)	%	≤ 40%	>40% ≤50%	>50% ≤60%	>60% ≤70%	>70% ≤80%	>80% ≤85%	>85% ≤90%	>90% ≤95%	>95% ≤100%	>100% ≤105%	>105%
Outstanding	25 158,2	100,0%	4 718,2 (18,8%)	2 357,1 (9,4%)	3 357,7 (13,3%)	4 809,5 (19,1%)	4 856,1 (19,3%)	1 953,1 (7,8%)	1 384,0 (5,5%)	761,1 (3,0%)	375,1 (1,5%)	198,5 (0,8%)	387,7 (1,5%)
of which:													
1. Guarantees													
▪ mortgage and subsidised sector ⁽¹⁾	1,8	0,0%	1,0	0,1	0,2	0,1	0,0	0,0	0,0	0,3	0,0	0,0	0,1
▪ mortgage with public guarantee ⁽²⁾	13 926,3	55,4%	2 145,5	1 148,6	1 763,8	2 848,5	3 028,9	1 227,1	832,8	430,4	218,1	107,8	174,9
▪ mortgage	6 278,3	25,0%	1 785,7	809,6	1 025,1	969,3	706,2	257,1	213,9	166,1	90,1	61,5	193,8
▪ Crédit-Logement guarantee	4 951,8	19,7%	786,1	398,9	568,7	991,5	1 121,0	468,9	337,4	164,3	66,9	29,2	19,0
2. Occupancy type													
▪ owner occupied	18 454,9	73,4%	3 899,7	1 843,7	2 482,3	3 489,9	3 424,5	1 335,7	903,0	474,0	242,8	125,5	233,9
▪ buy to let	6 114,4	24,3%	654,9	429,5	791,2	1 262,6	1 384,8	594,7	463,2	264,1	119,3	60,6	89,5
▪ other	588,9	2,3%	163,6	83,9	84,2	57,0	46,8	22,8	17,8	23,1	13,0	12,4	64,3
3. Interest rate type (before swap)													
▪ floating rate with reset ≤ 1 year	764,2	3,0%	458,5	91,9	53,0	44,1	30,4	11,1	12,6	12,3	11,1	9,9	29,2
▪ floating rate with reset > 1 and < 5 years	94,3	0,4%	66,8	13,4	7,3	3,9	1,4	0,7	0,1	0,0	0,1	0,1	0,4
▪ fixed or floating rate with reset ≥ 5 years	24 299,7	96,6%	4 192,9	2 251,9	3 297,4	4 761,4	4 824,3	1 941,3	1 371,3	748,8	363,9	188,4	358,2
4. Defaults													
▪ arrears > 3 months	48,0	0,2%	6,7	3,1	6,7	9,2	11,0	4,6	2,7	1,2	0,7	0,6	1,6
▪ overindebtedness ("Neiertz")	289,7	1,2%	38,3	21,8	35,7	52,0	63,5	21,4	13,8	10,0	6,7	4,2	22,3
▪ judicial recovery	350,3	1,4%	55,8	30,4	43,3	60,2	65,0	15,7	8,6	7,8	5,7	5,3	52,5

Weighted average indexed Loan To Value:

on all the portfolio **62,0%** on loans with public agency guarantee (FGAS) **63,9%** on other loans **59,5%**

Weighted average unindexed Loan To Value:

on all the portfolio **71,3%** on loans with public agency guarantee (FGAS) **71,3%** on other loans **71,2%**

⁽¹⁾ mortgage loans guaranteed by the French State: subsidised sector (run-off)

⁽²⁾ mortgage loans with public agency guarantee: FGAS (France) and NHG (Netherlands)

NOTA: Mortgage loans not guaranteed by FGAS are financed by covered bonds with a maximum of 80% of the pledge re-valued.

Mortgage loans guaranteed by FGAS also benefit from a public guarantee for an amount of € 141,3 million.

As of september 30, 2023 the total outstanding amount not financed by covered bonds was at € 374.4 million.

III. Mortgage loans

a) Individuals (2)

	Amount		Indexed LTV range										
	(€ million)	%	≤ 40%	>40% ≤50%	>50% ≤60%	>60% ≤70%	>70% ≤80%	>80% ≤85%	>85% ≤90%	>90% ≤95%	>95% ≤100%	>100% ≤105%	>105%
5. Geographic location													
France	24 654,2	98,0%	4 459,9	2 280,4	3 280,5	4 738,1	4 840,2	1 951,7	1 383,1	760,7	374,9	198,3	386,3
▪ Auvergne Rhône-Alpes	2 297,2	9,1%	502,5	253,3	349,7	497,8	407,5	120,8	73,7	34,1	18,1	10,6	29,4
▪ Bourgogne Franche-Comté	470,3	1,9%	90,2	40,2	50,4	87,5	114,0	35,0	19,4	8,6	7,1	4,9	13,1
▪ Bretagne	607,0	2,4%	153,8	53,7	64,3	107,1	131,3	39,7	22,6	16,0	7,8	4,1	6,7
▪ Centre	716,6	2,8%	90,2	41,3	58,6	84,7	151,0	101,5	74,4	50,0	28,3	12,4	24,1
▪ Corse	36,6	0,1%	11,4	4,0	4,8	7,7	5,3	1,2	0,3	0,5	0,3	0,4	0,6
▪ Grand Est	1 035,9	4,1%	138,6	74,0	108,6	195,0	247,5	103,6	66,8	42,0	21,5	10,7	27,5
▪ Hauts de France	2 376,9	9,4%	206,9	110,6	167,9	282,9	546,7	369,9	305,9	187,8	96,5	43,4	58,4
▪ Ile-de-France	7 234,7	28,8%	1 514,8	785,8	1 167,5	1 598,9	1 224,1	382,1	286,9	144,1	43,0	23,0	64,5
▪ Normandie	1 225,0	4,9%	153,5	69,1	81,1	148,3	337,8	164,6	109,3	67,4	43,5	24,8	25,6
▪ Nouvelle Aquitaine	2 042,9	8,1%	393,1	213,2	294,9	367,6	387,6	146,4	99,2	52,7	29,8	18,3	40,1
▪ Occitanie	3 025,7	12,0%	452,2	268,8	465,8	670,8	600,0	233,4	147,2	77,5	39,8	23,8	46,5
▪ Dom-Tom	87,8	0,3%	14,9	9,6	13,0	10,6	10,4	6,3	7,2	10,3	3,3	0,7	1,5
▪ Pays de la Loire	1 142,4	4,5%	233,4	105,2	121,7	222,0	253,5	82,1	55,0	28,8	13,5	5,5	21,7
▪ Provence-Alpes-Côte d'Azur	2 355,3	9,4%	504,4	251,7	332,4	457,2	423,6	165,2	115,1	40,9	22,6	15,7	26,7
Belgium	487,0	1,9%	251,7	73,5	73,5	69,0	15,0	1,3	0,8	0,5	0,1	0,2	1,5
▪ région de Bruxelles-capitale	41,1	0,2%	20,3	7,4	6,4	6,5	0,2	0,0	0,0	0,0	0,0	0,0	0,3
▪ région wallonne	184,1	0,7%	85,3	32,4	30,3	26,6	7,4	1,0	0,5	0,4	0,0	0,0	0,3
▪ région flamande	261,8	1,0%	146,0	33,8	36,8	35,9	7,5	0,3	0,2	0,1	0,1	0,2	0,9
Netherlands	16,9	0,1%	6,7	3,1	3,6	2,3	0,8	0,1	0,1	0,0	0,0	0,0	0,0

III. Mortgage loans

b) Corporates

	Amount		Indexed LTV range										
	(€ million)	%	≤ 40%	>40% ≤50%	>50% ≤60%	>60% ≤70%	>70% ≤80%	>80% ≤85%	>85% ≤90%	>90% ≤95%	>95% ≤100%	>100% ≤105%	>105%
Outstanding	782,4	100,0%	234,9	100,2	446,0	1,2	0,0	0,0	0,0	0,0	0,0	0,0	0,0
			(30,0%)	(12,8%)	(57,0%)	(0,2%)	(0,0%)	(0,0%)	(0,0%)	(0,0%)	(0,0%)	(0,0%)	(0,0%)
<i>of which:</i> 1. Breakdown of corporate													
▪ social housing	115,5	14,8%	111,5	4,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
▪ other	666,9	85,2%	123,4	96,2	446,0	1,2	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Interest rate type (before swap)													
▪ adjustable-rate with reset ≤ 1 year	300,3	38,4%	95,0	49,6	155,7	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
▪ adjustable-rate with reset > 1 and < 5 years	0,0	0,0%	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
▪ fixed or adjustable-rate with reset ≥ 5 years	482,0	61,6%	139,9	50,6	290,3	1,2	0,0	0,0	0,0	0,0	0,0	0,0	0,0

Weighted average indexed Loan To Value:

44,7%

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

IV. Exposures on public entities

a) Breakdown by country and type of public entity (before currency swap)

(€ million)	Countries	Sovereign	State guarantee	Local authority	Guaranteed by local authority	Public agency	Total ⁽²⁾	%
	France	980,9 ⁽¹⁾	337,0	13 336,7	1 859,7	6 058,0	22 572,3 ⁽³⁾	77,6%
	Spain	0,0	13,8	141,0	0,0	0,0	154,8	0,5%
	Italy	2 170,7	150,5	583,9	0,0	0,0	2 905,1	10,0%
	Poland	296,0	0,0	0,0	0,0	0,0	296,0	1,0%
	Portugal	0,0	65,0	0,0	0,0	0,0	65,0	0,2%
	Switzerland	0,0	0,0	451,8	645,4	98,6	1 195,8	4,1%
	Japan	0,0	0,0	254,8	0,0	134,8	389,6	1,3%
	United States of A.	0,0	16,6	1 263,7	0,0	1,7	1 282,0	4,4%
	Canada	0,0	0,0	0,0	217,0	0,0	217,0	0,7%
	Total	3 447,5	582,9	16 031,8	2 722,2	6 293,1	29 077,6	100,0%

(1) of which deposits with Banque de France : € 472,11 million

(2) of which € 659.9 million of bonds delivered as repurchase agreement collateral

(3) of which loans "public-private partnership" of € 1 172,6 million.

- foreign exchange difference on public entity : € - 840,0 million.

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

€ 14.5 billion

IV. Exposures on public entities

b) French public sector: breakdown by region

Regions	Outstanding balance (€ Million)	%
▪ Auvergne Rhône-Alpes	2 598,4	11,5%
▪ Bourgogne Franche-Comté	1 095,0	4,9%
▪ Bretagne	672,5	3,0%
▪ Centre	816,6	3,6%
▪ Corse	137,3	0,6%
▪ Grand Est	1 694,1	7,5%
▪ Hauts de France	1 821,4	8,1%
▪ Ile-de-France	4 825,4	21,4%
▪ Normandie	914,9	4,1%
▪ Nouvelle Aquitaine	1 434,8	6,4%
▪ Occitanie	2 398,7	10,6%
▪ Pays de la Loire	1 035,9	4,6%
▪ Provence-Alpes-Côte d'Azur	1 988,3	8,8%
▪ Dom-Tom	158,3	0,7%
▪ Deposits with Banque de France	472,1	2,1%
▪ French Sovereign	508,8	2,3%
Total	22 572,3	100,0%

V. Exposures to crédit institutions

	Net amount (€ Million)
▪ Loans to BPCE with a maturity of less than 2 months guaranteed by a loan portfolio	4 565,0
- amount guaranteed by a portfolio of loans	3 802,7
▪ Interest due on loans to BPCE	88,1
▪ Bank deposit on credit institutions benefiting from 1st short-term credit quality step	0,0
▪ Bank deposit on credit institutions benefiting from 2nd short-term credit quality step	51,7
▪ Bank deposit on credit institutions benefiting from 3rd short-term credit quality step	0,0
TOTAL REPLACEMENT SECURITIES	4 704,8

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

€ 71,8 million

All derivative contracts of the Compagnie Financement Foncier benefite at least the second long-term credit quality step.

VI. Early repayments

	Individuals		Corporates	
	Loans	Secured loans (L.211-38) ⁽¹⁾	Loans	Secured loans (L.211-38) ⁽¹⁾
	Rate	Rate CF ⁽³⁾	Rate	Rate CF ⁽³⁾
5. Early repayments				
▪ annual rate (one year moving avg)	4,4%	5,6%	0,3%	0,8%

⁽¹⁾ prepayments on Crédit Foncier loans

VII. Privileged liabilities

a) Breakdown of covered bonds ("*Obligations Foncières*") by currency and maturity before currency swap

(€ Million)	EURO	US Dollar	Swiss Franc	GB Pound	Norwegian Crown	TOTAL
Maturities	EUR	USD	CHF	GBP	NOK	
▪ ≤ 1 year	5 959,3	0,0	188,3	0,0	0,0	6 147,5
▪ > 1 and ≤ 5 years	21 350,7	181,0	392,6	346,2	53,5	22 324,1
▪ > 5 and ≤ 10 years	13 867,0	90,5	962,8	173,1	89,1	15 182,5
▪ > 10 years	7 352,3	92,3	0,0	115,4	0,0	7 560,0
TOTAL	48 529,3	363,9	1 543,7	634,6	142,6	51 214,1

Currency parity vs 1 € at the closing date	1,1047	0,9296	0,8666	11,2191
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Weighted average maturity:

6,6 years

VII. Privileged liabilities

b) List of main public issues

The exhaustive list of Covered bonds issued by Compagnie de Financement Foncier is available on the European Covered Bond Label website at the following address:

<https://www.coveredbondlabel.com/issuer/10-compagnie-de-financement-foncier>

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

Bonds	ISIN Code	Maturity date	Outstanding in origin currency (Million)
Bonds in euros			32 513
▪ CFF 0,05 % avril 2024	FR0013507365	16/04/2024	1 250
▪ CFF 2% mai 2024	FR0011885722	07/05/2024	1 000
▪ CFF 0.5% septembre 2024	FR0013162302	04/09/2024	1 000
▪ CFF 0.375% decembre 2024	FR0013281748	11/12/2024	1 250
▪ CFF 0.75% janvier 2025	FR0012447696	21/01/2025	1 000
▪ CFF 4% octobre 2025	FR0010913749	24/10/2025	2 680
▪ CFF 1% février 2026	FR0013106630	02/02/2026	1 230
▪ CFF 0,750% mai 2026	FR0013336286	29/05/2026	1 250
▪ CFF 0,01% juillet 2026	FR0014004165	15/07/2026	1 575
▪ CFF 0.225% septembre 2026	FR0013201449	14/09/2026	1 075
▪ CFF 0.375% avril 2027	FR0013413382	09/04/2027	1 250
▪ CFF 3.125% mai 2027	FR001400DXH0	18/05/2027	1 450
▪ CFF 0.01% octobre 2027	FR0014006276	25/10/2027	750
▪ CFF 0.01% novembre 2027	FR0013445129	10/11/2027	1 050
▪ CFF 0.75% janvier 2028	FR0013309549	11/01/2028	1 150
▪ CFF 0.50% mars 2028	FR00140095D5	16/03/2028	1 250
▪ CFF 0.875% septembre 2028	FR0013358843	11/09/2028	1 175
▪ CFF 3.625% janvier 2029	FR001400L933	16/01/2029	500
▪ CFF 0.01% avril 2029	FR0014002X50	16/04/2029	1 500
▪ CFF 3.13% mai 2029	FR001400HZD5	17/05/2029	1 000
▪ CFF 2.375% mars 2030	FR001400CM22	15/03/2030	1 250
▪ CFF 0.01% septembre 2030	FR0013536950	25/09/2030	1 250
▪ CFF 3.38% septembre 2031	FR001400GI73	16/09/2031	1 750
▪ CFF 1.25% novembre 2032	FR0013296159	15/11/2032	1 040
▪ CFF 0.01% octobre 2035	FR00140009U0	29/10/2035	600
▪ CFF 0.60% octobre 2041	FR0014006268	25/10/2041	1 200
▪ CFF 3.875% avril 2055	FR0010292169	25/04/2055	1 038

Compagnie de financement Foncier's obligations foncières are french covered bonds that comply with european directives UCITS 52-4 and CRD, as well as European Capital Requirements Regulation (CRR).

VIII. Non-privileged liabilities

a) *main debts with group entities as of December 31, 2023*

	Maturity date	Outstanding balance (€ million)
Unsecured debt (total outstanding € 6,46 billion)		
▪ of which short-term debt	less than 6 months	2 740
▪ of which repurchase agreements	less than 6 months	615
▪ of which long-term debt	no final redemption	537
▪ of which current account - parent company	no final redemption	660
Subordinated debt (total outstanding € 0,06 billion)		

IX. Average lives

a) Assets

(€ million, before currency swap)

Maturities	Mortgage assets	Public Sector Exposures	Replacement securities	Total assets (*)
▪ ≤ 1 year	2 794,9	3 176,6	4 704,8	10 676,3
▪ > 1 and ≤ 5 years	9 388,9	9 543,3		18 932,2
▪ > 5 and ≤ 10 years	7 327,6	7 356,0		14 683,6
▪ > 10 years	6 429,1	9 001,8		15 430,9
Outstanding amount	25 940,5	29 077,7	4 704,8	59 723,0
Weighted average life (in years)	6,8	7,7	0,4	6,7

b) Liabilities

(€ million, before currency swap)

	Privileged liabilities	Total liabilities (*)
Outstanding amount	51 214,1	57 922,4
Weighted average life (in years)	6,6	6,9

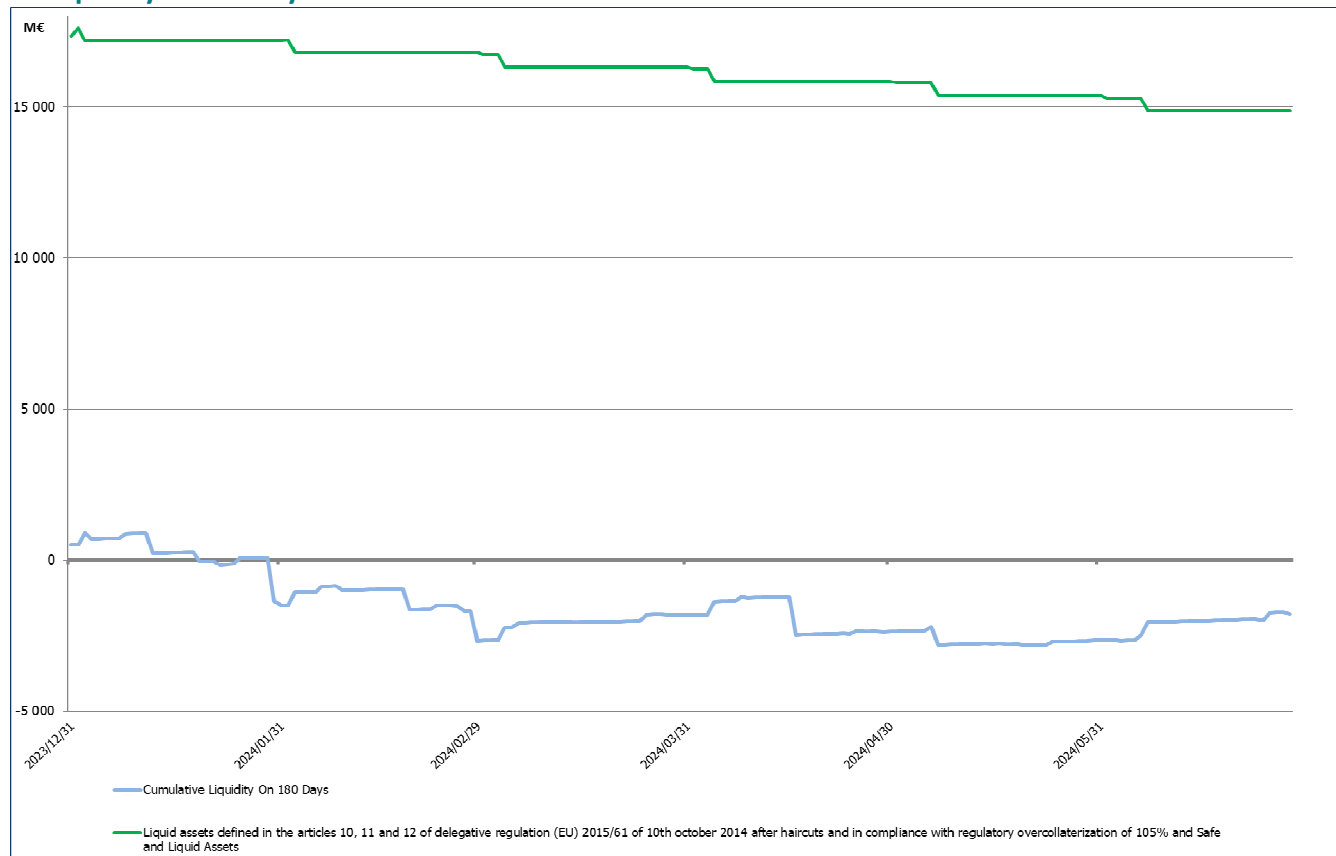
(*) Net of accrued interest, currency translation and adjustment accounts

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

The amended Article 12 states that the average life of the assets which are required to meet the minimum coverage ratio of 105%, should not exceed the average life of the privileged debt by more than 18 months.

As of December 31, 2023 Compagnie de Financement Foncier respects that limit.

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



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

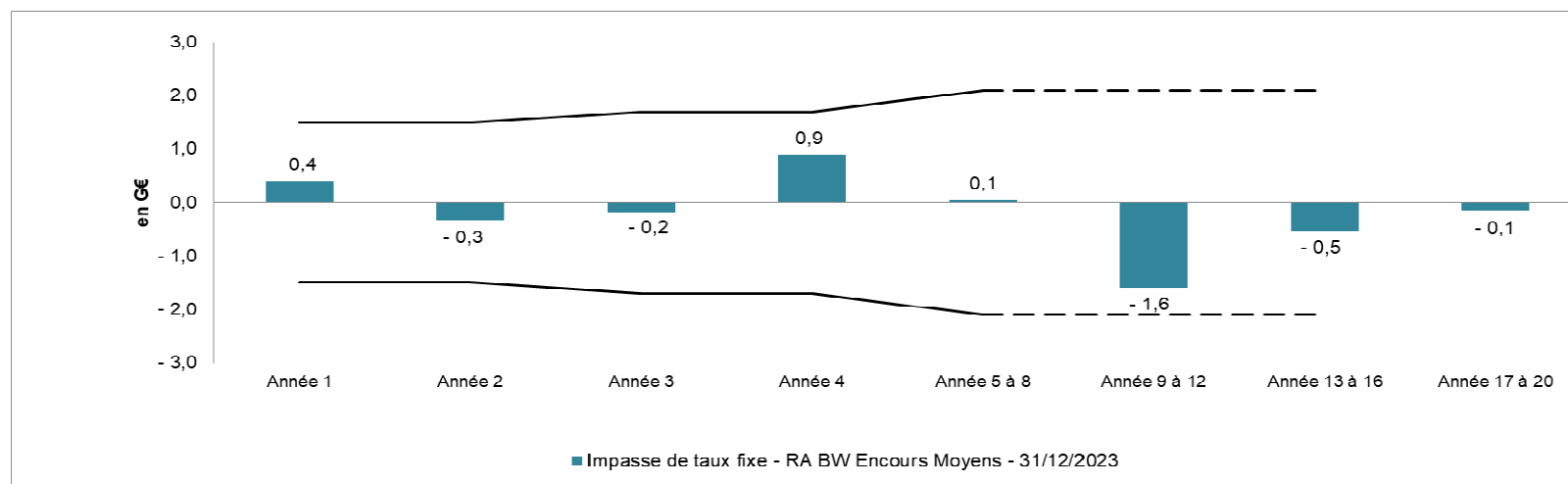
€ 14.5 billion

an additional amount of over € 8.9 billion of liquidity is immediately available at the ECB while still respecting the minimum regulatory overcollateralisation ratio of 105%

on 180 days	Capital	Intérest
Total cash inflow	5 692,2	1 531,0
Total cash outflow	- 7 649,6	- 1 355,6
Net	- 1 957,4	175,3

XI. Interest Rate Position

a) gap as of December 31, 2023



Horizon	Internal limit of Compagnie de Financement Foncier (Md€)
§ less than 2 years	1,5
§ 2- 4 years	1,7
§ 4-8 years	2,1
§ threshold of 8 et 16 years	2,1

b) currency risk

Foreign currency transactions are systematically hedged by a currency swap with the same maturity, as soon as the transactions are set up, both on the assets and liabilities side.
At December 31, 2023, the internal foreign exchange position limits for La Compagnie de Financement Foncier were respected :

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

XII. Credit risk

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

(en millions d'euros)

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

(€ million)

Capital	amount
Common Equity Tier One	1 974
Additionnal Tier One	
Tier Two	
Total capital	1 974

Capital adequacy ratio	(in %)
Common Equity Tier One ratio	27,0%
Tier One Ratio	27,0%
Capital adequacy ratio	27,0%

b) *Regulatory overcollateralization ratio*

Compagnie de Financement Foncier's overcollateralization ratio is at 110,18% on september 30 2023.

c) *Doubtful loans and impairments*

(€ million)

	outstanding doubtful loans	in % of total outstanding	impairment on doubtful loans ⁽²⁾
individuals mortgage loans			
with public guarantee ⁽¹⁾	419,8	3,0%	0,0
other mortgages	203,1	1,8%	20,7
corporate mortgage loans			
with public guarantee ⁽¹⁾	0,0	0,0%	0,0
other mortgages	0,3	0,0%	0,1
public sector	0,3	0,0%	0,0
exposures to credit institutions	0,0	0,0%	0,0

⁽¹⁾ mortgage loans with public agency guarantee : FGAS (France) , NHG (Netherlands) and French State (subsidised sector)

⁽²⁾ impairments deducted from assets net of provisions calculated on performing assets

XIII. Liquidity risk : gap on long terme at December 31,2023

