# Crédit Agricole Home Loan SFH

### Mortgage Covered Bond Program

0.00%

>= 180 days

NR

# Creditreform ⊆ Rating

Rating Object		Program ID	SEhyP
Country Issuer	France	Main collateral asset class	Mortgage
Main country of assets	France	Legal Framework	SFH legislation
Covered bonds type	Mortgage	Repayment method	Soft Bullet
Cut-off date Cover pool infomation:	31.12.2023	Publication date:	23.02.2024
Rating Overview			
Rating Summary		Key Credit Risk Metrics	
lssuer	Crédit Agricole Home Loan SFH	Metrics date	08.12.2023
LT Issuer Rating	A+	Rating Case Default Rate	24.23%
ST Issuer Rating	L2	Rating Case Recovery Rate	54.65%
+Legal and regulatory framework analysis	+4 Notches	Expected Loss	10.99%
+Liquidity and refinancing risk	+1 Notch	Rating Case Breakeven OC	17.97%
= Rating after 1st uplift	AAA	Asset-sale discount stressed	72.75%
Cover Pool & cash flow analysis	AAA	Yield Spread stressed	0.00%
+ 2nd rating uplift	+/- 0 Notch		
Rating covered bond program / Outlook	AAA / Stable		
Program Changesteristics			

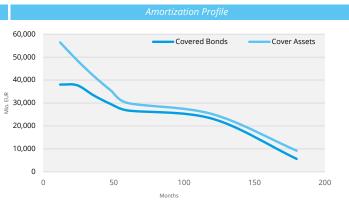
Program Characteristics		All curre	encies displayed in EUR
General Information		Overcollateralization	
Bonds Nominal value	38,043.77 m.	Minimum	5.00%
Cover pool value	56,979.20 m.	Committed	8.11%
WAL maturity covered bonds	5.20 Years	Current	49.77%
WAL maturity cover pool	7.28 Years		
Currency Participations		Interest Rate types	
Euro-denominated Assets	100.00%	Fixed Rate - Covered Bonds	95.62%
Euro-denominated Bonds	100.00%	Floating Rate - Covered Bonds	4.38%
Non Euro-denominated Assets	0.00%	Other Rate -Covered Bonds	0.00%
Non Euro-denominated Bonds	0.00%	Fixed Rate -Cover Assets	95.79%
		Floating Rate - Cover Assets	4.21%
		Other Rate - Cover Assets	0.00%

Cover Assets Composition					
General Information					
Cover Pool value		56,979.20 m.	Residential Mortgage value	56,413.76 m.	
Mortgage assets		56,413.76 m.	Commercial Mortgage value	0.00 m.	
Public sector assets		0.00 m.	Other Mortgage value	0.00 m.	
Other assets		0.00 m.	Total number of exposures	896,483	
Substitute assets		565.44 m.	Number of Commercial Loans	0.00	
of which Cash	of which Cash		Number of Residential Loans	896,483	
of which Exposures to/ gu Sovereign, Agency (SSA)	of which Exposures to/ guaranteed by Supranational, Sovereign, Agency (SSA)		Average Size Commercial Loans (000s)	0.00	
of which Exposures to cer	ntral banks	0.00 m.	Average Size Residential Loans (000s)	62.93	
of which Exposures to cre	edit institutions	565.44 m.	Weighted Average Seasoning (months)	98.96	
of which Other		0.00 m.			
Arrears	rrears % Residential Loans				
1-<30 days	30 days 0.00%				
30-<60 days	30-<60 days 0.00%				
60-<90 days	60-<90 days 0.00%				
90-<180 days	90-<180 days 0.00%				

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### Mortgage Covered Bond Program

### Distribution by remaining time to maturity 20,000 Cover Assets Covered Bonds 17,518 18,000 15,957 16,000 14,000 12,000 10,000 9,226 8,000 7,738 6.991 6,208 5,650 6,000 5,476 <mark>4,5</mark>00 4,818 **3**,587 3,711 4,000 780 2,000 298 0 12 24 36 48 60 120 180



Belgium0.0%0.0%AUD0.00m.0.00m.Bugaria0.0%0.0%BR.0.00m.0.00m.Corata0.0%0.0%0.00m.0.00m.0.00m.Cyprux0.0%0.0%CZK0.00m.0.00m.Cach Republic0.0%0.0%CZK0.00m.0.00m.Estonia0.0%0.0%CZK0.00m.0.00m.Estonia0.0%0.0%GBP0.00m.0.00m.France0.0%0.0%GBP0.00m.0.00m.France0.0%0.0%ISK0.00m.0.00m.Greec0.0%0.0%ISK0.00m.0.00m.Greec0.0%0.0%SEN0.00m.0.00m.Hangary0.0%0.0%SEN0.00m.0.00m.Italia0.0%0.0%SEN0.00m.0.00m.Italia0.0%0.0%SEN0.00m.0.00m.Italia0.0%0.0%SEN0.00m.0.00m.Italia0.0%0.0%SEN0.00m.0.00m.Italia0.0%0.0%SEN0.00m.0.00m.Sevala0.0%0.0%SEN0.00m.NRItalia0.0%0.0%SEN0.00m.NRSevala0.0%0.0%SEN0.00m.NRSevala0.0%0.0%SEN0.00m.NRSevala0.0%0.0%SENNRNRSevala0.	Loan Distribution by	country (as % of total Morts	gages)		Currency Distribution	
Belgum0.0%0.0%ALD0.00m,0.00m,Bugana0.0%0.0%BRL0.0.0m,0.00m,Corala0.0%0.0%CAD0.0.0m,0.00m,Cyprix0.0%0.0%CYF0.0.0m,0.00m,Cych Republic0.0%0.0%CYF0.0.0m,0.00m,Ekeria0.0%0.0%CK0.00m,0.00m,Ekeria0.0%0.0%CK0.00m,0.00m,Financ0.0%0.0%CK0.00m,0.00m,Financ0.0%0.0%JFV0.00m,0.00m,Greez0.0%0.0%JFV0.00m,0.00m,Create0.0%0.0%NOK0.00m,0.00m,Nutherlands0.0%0.0%NOK0.00m,0.00m,Italy0.0%0.0%SGD0.00m,0.00m,Italy0.0%0.0%SGD0.00m,0.00m,Italy0.0%0.0%SGD0.00m,0.00m,Italy0.0%0.0%SGD0.00m,0.00m,Italy0.0%0.0%Centres (st Voital More)NRNata0.0%0.0%SGD0.00m,0.00m,Italy0.0%0.0%Centres (st Voital More)NRSolowing0.0%0.0%Centres (st Voital More)NRItaly0.0%0.0%Centres (st Voital More)NRSolowing0.0%0.0%CentreS (st Voital More)NR </th <th>Country</th> <th>% Residential Loans</th> <th>% Commercial Loans</th> <th>Currency</th> <th>Covered Bonds</th> <th>Cover Assets</th>	Country	% Residential Loans	% Commercial Loans	Currency	Covered Bonds	Cover Assets
Number Displaying Creating0.0%0.0%0.0%0.00 m.0.00 m.Creating0.0%0.0%CAD0.00 m.0.00 m.Cyrons0.0%0.0%CAR0.00 m.0.00 m.Cach Republic0.0%0.0%CAR0.00 m.0.00 m.Cach Republic0.0%0.0%CAR0.00 m.0.00 m.Demmark0.0%0.0%CAR0.00 m.0.00 m.Finland0.0%0.0%CAR0.00 m.0.00 m.Finland0.0%0.0%J.FY0.00 m.0.00 m.Greece0.0%0.0%J.FY0.00 m.0.00 m.Greece0.0%0.0%J.FY0.00 m.0.00 m.Greece0.0%0.0%J.FY0.00 m.0.00 m.Italy0.0%0.0%J.FY0.00 m.0.00 m.Lavia0.0%0.0%SEQ0.00 m.0.00 m.Lavia0.0%0.0%J.ST0.00 m.0.00 m.Lavia0.0%0.0%J.STSectorial More-EvertureLavia0.0%0.0%J.STSectorial More-EvertureLavia0.0%0.0%Breagre15.17%NRPoland0.0%0.0%Graed Everture3.74%NRStoreal0.0%0.0%Graed Everture3.2%NRStoreal0.0%0.0%Graed Everture3.2%NRStoreal0.0%0.0%Graed Everture3.2%NR	Austria	0.0%	0.0%	EUR	38,043.77 m.	56,979.20 m.
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Case Republic         0.9%         0.0%         CZK         0.00m,         0.00m,           Demnark         0.0%         0.0%         DKK         0.00m,         0.00m,           Exola         0.0%         0.0%         GBP         0.00m,         0.00m,           Finland         0.0%         0.0%         HKD         0.00m,         0.00m,           France         100.0%         0.0%         HKD         0.00m,         0.00m,           Gereare         0.0%         0.0%         NKW         0.00m,         0.00m,           Greee         0.0%         0.0%         NKW         0.00m,         0.00m,           Inogary         0.0%         0.0%         NKW         0.00m,         0.00m,           Italy         0.0%         0.0%         SEK         0.00m,         0.00m,           Italy         0.0%         0.0%         Userbourg         0.00m,         0.00m,           Latvia         0.0%         0.0%         Userbourg         0.00m,         0.00m,           Latvia         0.0%         0.0%         Carno Conte         3.74%         NR           Soverha         0.0%         0.0%         Carase         3.74%         NR	Croatia	0.0%	0.0%	CAD	0.00 m.	0.00 m.
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inland0.0%0.0%HKD0.00 m.0.00 m.France100.0%0.0%ISK0.00 m.0.00 m.Germany0.0%0.0%ISK0.00 m.0.00 m.Gersee0.0%0.0%RWW0.00 m.0.00 m.Neherlands0.0%0.0%RWW0.00 m.0.00 m.Neherlands0.0%0.0%NOK0.00 m.0.00 m.Neherlands0.0%0.0%SEK0.00 m.0.00 m.Italy0.0%0.0%SGD0.00 m.0.00 m.Italy0.0%0.0%USD0.00 m.0.00 m.Luxembourg0.0%0.0%Keylon% fotal MortgetsNata0.0%0.0%AuvergneRhöneAlpes15.17%NRPoland0.0%0.0%Beurgogne-Franche-Cornte3.74%NRSlovakia0.0%0.0%DOM-TOM1.43%NRSlovakia0.0%0.0%DOM-TOM1.43%NRSlovakia0.0%0.0%DOM-TOM1.43%NRSlovakia0.0%0.0%DOM-TOM1.43%NRSlovakia0.0%0.0%DOM-TOM1.43%NRSlovakia0.0%0.0%DOM-TOM1.43%NRSlovakia0.0%0.0%DOM-TOM1.43%NRSlovakia0.0%0.0%DOM-TOM1.43%NRSlovakia0.0%0.0%DOM-TOM1.43%NRSlovakia0.0%0	Denmark	0.0%	0.0%	DKK	0.00 m.	0.00 m.
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Greece         0.0%         KRW         0.00 m.         0.00 m.           Netherlands         0.0%         0.0%         NOK         0.00 m.         0.00 m.           Hungary         0.0%         0.0%         PLN         0.000 m.         0.00 m.           Italya         0.0%         0.0%         SEK         0.00 m.         0.00 m.           Italya         0.0%         0.0%         SGD         0.00 m.         0.00 m.           Latvia         0.0%         0.0%         USD         0.00 m.         0.00 m.           Latvia         0.0%         0.0%         USD         0.00 m.         0.00 m.           Latvia         0.0%         0.0%         USD         0.00 m.         0.00 m.           Latvembourg         0.0%         0.0%         Region         % forsidential Loans         % Commercial Loans           Mata         0.0%         0.0%         Region         % forsidential Loans         % Commercial Loans           Romaila         0.0%         0.0%         Region $3.74\%$ NR           Slovetia         0.0%         0.0%         Corre         0.61%         NR           Slovetia         0.0%         0.0%         Grand Est	France	100.0%	0.0%	ISK	0.00 m.	0.00 m.
Netherlands0.0%0.0%0.0%0.00 m.0.00 m.Hungary0.0%0.0%PLN0.00 m.0.00 m.Ireland0.0%0.0%SEK0.00 m.0.00 m.Italy0.0%0.0%SEK0.00 m.0.00 m.Lavia0.0%0.0%USD0.00 m.0.00 m.Lithuania0.0%0.0%Loan Distribution brestors (s % of total Morectal Loans)% Commercial LoansMata0.0%0.0%Auvergne-Rhôn-Alpes15.17%NRPoland0.0%0.0%Bretagne4.98%NRPoland0.0%0.0%Centre-Val de Loire3.74%NRStovakia0.0%0.0%Centre-Val de Loire3.66%NRStovakia0.0%0.0%Corse0.61%NRStovakia0.0%0.0%Grand Est5.30%NRStovakia0.0%0.0%Norale3.98%NRStovakia0.0%0.0%Novelle-Aquitaine3.98%NRStovakia0.0%0.0%Novelle-Aquitaine3.98%NRStovakia0.0%0.0%Novelle-Aquitaine3.98%NRStovakia0.0%0.0%Novelle-Aquitaine3.98%NRStovakia0.0%0.0%Novelle-Aquitaine3.98%NRStovakia0.0%0.0%Novelle-Aquitaine3.98%NRStovakia0.0%0.0%Novelle-Aquitaine3.98%NRStovakia	Germany	0.0%	0.0%	JPY	0.00 m.	0.00 m.
Hungary0.0%PLN0.00 m.0.00 m.ireland0.0%0.0%SEK0.00 m.0.00 m.taky0.0%0.00 m.0.00 m.0.00 m.0.00 m.Lavia0.0%0.050.00 m.0.00 m.0.00 m.Lavia0.0%0.0%USD0.00 m.0.00 m.Lavia0.0%0.0%Loan Distribution by storal More sto	Greece	0.0%	0.0%	KRW	0.00 m.	0.00 m.
Tread         0.0%         SEK         0.00 m.         0.00 m.           Italy         0.0%         0.0%         SGD         0.00 m.         0.00 m.           Latvia         0.0%         0.0%         USD         0.00 m.         0.00 m.           Latvia         0.0%         0.0%         VSD         0.00 m.         0.00 m.           Mata         0.0%         0.0%         Lear Distributions         Kstdential Leans         % Commercial Leans           Poland         0.0%         0.0%         Respective Risher-Alpes         3.74%         NR           Solvakia         0.0%         0.0%         Corte         3.61%         NR           Solvakia         0.0%         0.0%         Corte         3.61%         NR           Slovakia         0.0%         0.0%         Corte         3.61%         NR           Slovakia         0.0%         0.0%         Norde Estape         4.0149%	Netherlands	0.0%	0.0%	NOK	0.00 m.	0.00 m.
taty0.0%0.0%SGD0.00 m.0.00 m.Latvia0.0%USD0.00 m.0.00 m.0.00 m.Lithuania0.0%0.0% <b>Loan Distribution by Festors (as % of total Mortex structures for total Mortex structure</b>	Hungary	0.0%	0.0%	PLN	0.00 m.	0.00 m.
Lavia0.0%0.0%USD0.00 m.0.00 m.Lithuania0.0%0.0%Loan Distribution by Regions (as % of total Mortgets)Luxembourg0.0%0.0%Region% Residential LoansMata0.0%0.0%Auvergne-Rhône-Alpes15.17%NRPoland0.0%0.0%Bourgogne-Franche-Comté3.74%NRPortugal0.0%0.0%Bretagne4.98%NRRomania0.0%0.0%Centre-Val de Loire3.66%NRSlovakia0.0%0.0%Corse0.61%NRSlovakia0.0%0.0%Grand Est5.30%NRSlovakia0.0%0.0%Grand Est5.30%NRSpain0.0%0.0%Narust-de-France2.0.04%NRUnited Kingdom0.0%0.0%Nouvelle-Aquitaine8.4%NRUnited Kingdom0.0%0.0%Nouvelle-Aquitaine8.4%NRNorway0.0%0.0%Nouvelle-Aquitaine8.4%NRNorway0.0%0.0%Provence-Alpes-Côte (Azur8.61%NRBrazil0.0%0.0%Provence-Alpes-Côte (Azur8.61%NRBrazil0.0%0.0%France8.61%NRLiechena0.0%0.0%France8.61%NRIstratiania0.0%0.0%France8.61%NRBrazil0.0%0.0%France8.61%NRBrazil0.0% <td>Ireland</td> <td>0.0%</td> <td>0.0%</td> <td>SEK</td> <td>0.00 m.</td> <td>0.00 m.</td>	Ireland	0.0%	0.0%	SEK	0.00 m.	0.00 m.
Lithuania0.0%0.0%Loan Distribution by Regions (as % of total Mortgages)Lixembourg0.0%0.0%Region% Residential LoansMaita0.0%0.0%Auvergne-Rhône-Alpes15.17%NRPoland0.0%0.0%Bourgogne-Franche-Comté3.74%NRPortugal0.0%0.0%Bretagne4.98%NRRomania0.0%0.0%Centre-Val de Loire3.66%NRSlovakia0.0%0.0%Corse0.61%NRSlovakia0.0%0.0%DOM-TOM1.49%NRSlovakia0.0%0.0%Grand Est5.30%NRSlovakia0.0%0.0%Normanie3.98%NRSlovakia0.0%0.0%Normanie3.98%NRSlovakia0.0%0.0%NrNRNRSlovakia0.0%0.0%NRNRNRSlovakia0.0%0.0%NRNRNRSlovakia0.0%0.0%NRNRNRSlovakia0.0%0.0%NRNRNRSlovakia0.0%0.0%Normanie3.98%NRSlovakia0.0%0.0%Normanie3.98%NRSlovakia0.0%0.0%Normanie3.98%NRSlovakia0.0%0.0%Normanie3.98%NRLietcherstein0.0%0.0%NRNRNRSwitzerland0.0%0.0%Aust	Italy	0.0%	0.0%	SGD	0.00 m.	0.00 m.
Luxembourg0.0%0.0%Region% Residential Loans% Commercial LoansMaita0.0%0.0%Auvergne-Rhône-Alpes15.17%NRPoland0.0%0.0%Bourgogne-Franche-Cornté3.74%NRPortugal0.0%0.0%Centre-Val de Loire3.66%NRSlovakia0.0%0.0%Centre-Val de Loire3.66%NRSlovakia0.0%0.0%Corse0.61%NRSlovakia0.0%0.0%DOM-TOM1.49%NRSlovakia0.0%0.0%Grand Est5.30%NRSlovakia0.0%0.0%Nence20.04%NRSlovakia0.0%0.0%Nance1.49%NRSlovakia0.0%0.0%Grand Est5.30%NRSueden0.0%0.0%Nouvelle-Aquitaine3.98%NRLicehard (Singdorn0.0%0.0%Nouvelle-Aquitaine3.98%NRLiceharstein0.0%0.0%Octianie3.98%NRNorway0.0%0.0%Octianie9.36%NRSwitzerland0.0%0.0%Provence-Alpes-Côte d'Azur8.61%NRBrazil0.0%0.0%Inter-Chips-Côte d'Azur8.61%NRIapan0.0%0.0%Inter-Chips-Côte d'Azur8.61%NRNew Zealand0.0%0.0%Inter-Chips-Côte d'Azur8.61%Inter-Chips-Côte d'AzurNew Zealand0.0%0.0% <td>Latvia</td> <td>0.0%</td> <td>0.0%</td> <td>USD</td> <td>0.00 m.</td> <td>0.00 m.</td>	Latvia	0.0%	0.0%	USD	0.00 m.	0.00 m.
Mata0.0%Auvergne-Rhône-Alpes15.17%NRPoland0.0% $0.0\%$ Bourgogne-Franche- Comté $3.74\%$ NRPortugal0.0%0.0%Bretagne $4.98\%$ NRRomania0.0%0.0%Centre-Val de Loire $3.66\%$ NRSlovakia0.0%0.0%Corse0.61%NRSlovakia0.0%0.0%Corse0.61%NRSlovakia0.0%0.0%Grand Est $5.30\%$ NRSpain0.0%0.0%Grand Est $5.30\%$ NRVulted Kingdom0.0%0.0%Ile-de-France $2.004\%$ NRLiechtenstein0.0%0.0%Normandie $3.98\%$ NRNorway0.0%0.0%Nouvelle-Aquitaine $8.94\%$ NRSvitzerland0.0%0.0%Provence-Alpes-Côte d'Azur $8.61\%$ NRBrazil0.0%0.0%Il-de-Marce $5.92\%$ NRLiechtenstein0.0%0.0%Provence-Alpes-Côte d'Azur $8.61\%$ NRAustralia0.0%0.0%Il-de-Marce $5.92\%$ NRBrazil0.0%0.0%Il-de-Marce $5.92\%$ NRCanada0.0%0.0%Il-de-Marce $5.92\%$ NRLiechtenstein0.0%0.0%Il-de-Marce $5.92\%$ NRSvitzerland0.0%0.0%Il-de-MarceIl-de-MarceIl-de-MarceSvitzerland0.0%0.0%Il-de-MarceIl-de-Marce <td>Lithuania</td> <td>0.0%</td> <td>0.0%</td> <td>Loan Distribution by R</td> <td>egions (as % of total Mortg</td> <td>ages)</td>	Lithuania	0.0%	0.0%	Loan Distribution by R	egions (as % of total Mortg	ages)
Poland0.0%0.0%Bourgogne-Franche- Comté3.74%NRPortugal0.0%0.0%Bretagne4.98%NRRomania0.0%0.0%Centre-Val de Loire3.66%NRSlovakia0.0%0.0%Corse0.61%NRSlovakia0.0%0.0%Corse0.61%NRSlovenia0.0%0.0%DM-TOM1.49%NRSpain0.0%0.0%Grand Est5.30%NRSweden0.0%0.0%Hauts-de-France8.21%NRUnited Kingdom0.0%0.0%Ile-de-France2.04%NRIceland0.0%0.0%Normandie3.98%NRLiechtenstein0.0%0.0%Nouvelle-Aquitaine8.94%NRNorway0.0%0.0%Pays de la Loire5.92%NRAustralia0.0%0.0%Australia8.61%NRGranda0.0%0.0%Australia8.61%NRAustralia0.0%0.0%Australia6.0%AustraliaJapan0.0%0.0%AustraliaAustraliaAustraliaAustraliaAustraliaNew Zealand0.0%0.0%AustraliaAustraliaAustraliaAustraliaAustraliaAustraliaMarcel0.0%0.0%AustraliaAustraliaAustraliaAustraliaAustraliaAustraliaAustraliaAustraliaAustraliaAustraliaAustraliaAustralia<	Luxembourg	0.0%	0.0%	Region	% Residential Loans	% Commercial Loans
Poland0.0%Comté3.4%NRPortugal0.0%0.0%Bretagne4.98%NRRomania0.0%0.0%Centre-Val de Loire3.66%NRSlovakia0.0%0.0%Corse0.61%NRSlovakia0.0%0.0%Corse0.61%NRSlovakia0.0%O.0%Grand Est5.30%NRSpain0.0%0.0%Grand Est5.30%NRSweden0.0%0.0%Hauts-de-France8.21%NRUnited Kingdom0.0%0.0%Normandie3.98%NRIceland0.0%0.0%Normandie3.98%NRIcelanterstein0.0%0.0%Nouvelle-Aquitaine8.94%NRNorway0.0%0.0%Octicative5.92%NRAustralia0.0%0.0%Pays de la Loire5.92%NRBrazil0.0%0.0%Provence-Alpes-Côte d'Azur8.61%NRIpapan0.0%0.0%Image AlpesImage AlpesImage AlpesIpapan0.0%0.0%Image AlpesImage AlpesImage AlpesNew Zealand0.0%0.0%Image AlpesImage AlpesImage AlpesNew Zealand0.0%0.0%Image AlpesImage AlpesImage AlpesIpapan0.0%0.0%Image AlpesImage AlpesImage AlpesImage AlpesIpapan0.0%0.0%Image AlpesImage AlpesImage Alpes<	Malta	0.0%	0.0%	Auvergne-Rhône-Alpes	15.17%	NR
Norman         O.0%         Chru-Val de Loire         3.66%         NR           Slovakia         0.0%         0.0%         Corse         0.61%         NR           Slovakia         0.0%         0.0%         DM-TOM         1.49%         NR           Slovenia         0.0%         0.0%         Grand Est         5.30%         NR           Spain         0.0%         0.0%         Grand Est         5.30%         NR           Sweden         0.0%         0.0%         Hauts-de-France         8.21%         NR           United Kingdom         0.0%         0.0%         Normandie         3.98%         NR           Liechtenstein         0.0%         0.0%         Normandie         3.98%         NR           Norway         0.0%         0.0%         Normandie         9.36%         NR           Switzerland         0.0%         0.0%         Povence-Alpes-Côte         8.61%         NR           Brazil         0.0%         0.0%         -         -         -         -           Granda         0.0%         0.0%         -         -         -         -           Japan         0.0%         0.0%         -         -         - </td <td>Poland</td> <td>0.0%</td> <td>0.0%</td> <td></td> <td>3.74%</td> <td>NR</td>	Poland	0.0%	0.0%		3.74%	NR
Slovakia         0.0%         Corse         0.61%         NR           Slovakia         0.0%         0.0%         DOM-TOM         1.49%         NR           Slovakia         0.0%         0.0%         Grand Est         5.30%         NR           Spain         0.0%         0.0%         Grand Est         5.30%         NR           Sweden         0.0%         0.0%         Hauts-de-France         8.21%         NR           United Kingdom         0.0%         0.0%         Normandie         3.98%         NR           Liechand         0.0%         0.0%         Normandie         3.98%         NR           Norway         0.0%         0.0%         Nouvelle-Aquitaine         8.94%         NR           Australia         0.0%         0.0%         Occitanie         9.36%         NR           Switzerland         0.0%         0.0%         Provence-Alpes-Côte         8.61%         NR           Brazil         0.0%         0.0%         -         -         -         -           Japan         0.0%         0.0%         -         -         -         -         -         -         -         -         -         -         -	Portugal	0.0%	0.0%	Bretagne	4.98%	NR
Slovenia0.0%0.0%DOM-TOM1.49%NRSpain0.0%0.0%Grand Est5.30%NRSweden0.0%0.0%Hauts-de-France8.21%NRUnited Kingdom0.0%Île-de-France20.04%NRIceland0.0%0.0%Île-de-France20.04%NRIceland0.0%0.0%Normandie3.98%NRIceland0.0%0.0%Nouvelle-Aquitaine8.94%NRNorway0.0%0.0%Occitanie9.36%NRSwitzerland0.0%0.0%Pays de la Loire5.92%NRAustralia0.0%0.0%Pays de la Loire8.61%NRCanada0.0%0.0%Frovence-Alpes-Côte d'Azur8.61%NRJapan0.0%0.0%Frovence Alpes - Côte d'Azur1.41Canada0.0%Korea0.0%0.0%Frovence - Alpes - Côte d'Azur1.41CanadaCanadaNew Zealand0.0%0.0%Frovence - Alpes - Côte d'Azur1.41CanadaCanadaNew Zealand0.0%0.0%Frovence - Alpes - Côte d'AzurCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanadaCanada	Romania	0.0%	0.0%	Centre-Val de Loire	3.66%	NR
Spain0.0%Grand Est5.30%NRSyeden0.0%0.0%Hauts-de-France8.21%NRUnited Kingdom0.0%0.0%İle-de-France20.04%NRIceland0.0%0.0%Normandie3.98%NRIceland0.0%0.0%Normandie3.98%NRLiechtenstein0.0%0.0%Nouvelle-Aquitaine8.94%NRNorway0.0%0.0%Occitanie9.36%NRSwitzerland0.0%0.0%Pays de la Loire5.92%NRAustralia0.0%0.0%Provence-Alpes-Côte d'Azur8.61%NRGranda0.0%0.0%EEEJapan0.0%0.0%EEEENew Zealand0.0%0.0%EEEENew Zealand0.0%0.0%EEEEENew Zealand0.0%0.0%EEEEENew Zealand0.0%0.0%EEEEENew Zealand0.0%0.0%EEEEENew Zealand0.0%0.0%EEEEENew Zealand0.0%0.0%EEEEEENew Zealand0.0%0.0%EEEEEEEEEEEEEEEEEEE <td>Slovakia</td> <td>0.0%</td> <td>0.0%</td> <td>Corse</td> <td>0.61%</td> <td>NR</td>	Slovakia	0.0%	0.0%	Corse	0.61%	NR
Sweden         0.0%         0.0%         Hauts-de-France         8.21%         NR           United Kingdom         0.0%         0.0%         Île-de-France         20.04%         NR           Iceland         0.0%         0.0%         Normandie         3.98%         NR           Iceland         0.0%         0.0%         Normandie         3.98%         NR           Liechtenstein         0.0%         0.0%         Nouvelle-Aquitaine         8.94%         NR           Norway         0.0%         0.0%         Occitanie         9.36%         NR           Switzerland         0.0%         0.0%         Pays de la Loire         5.92%         NR           Australia         0.0%         0.0%         Provence-Alpes-Côte d'Azur         8.61%         NR           Japan         0.0%         0.0%         -         -         -         -           New Zealand         0.0%         0.0%         -         -         -         -	Slovenia	0.0%	0.0%	DOM-TOM	1.49%	NR
United Kingdom         0.0%         0.0%         lie-de-France         20.04%         NR           Liceland         0.0%         0.0%         Normandie         3.98%         NR           Liechtenstein         0.0%         0.0%         Nouvelle-Aquitaine         8.94%         NR           Norway         0.0%         0.0%         Occitanie         9.36%         NR           Switzerland         0.0%         0.0%         Pays de la Loire         5.92%         NR           Australia         0.0%         0.0%         Provence-Alpes-Côte d'Azur         8.61%         NR           Ganada         0.0%         0.0%         -         -         -         -           Japan         0.0%         0.0%         -         -         -         -           New Zealand         0.0%         0.0%         -         -         -         -	Spain	0.0%	0.0%	Grand Est	5.30%	NR
Iceland0.0%0.0%Normandie3.98%NRLiechtenstein0.0%0.0%Nouvelle-Aquitaine8.94%NRNorway0.0%0.0%Occitanie9.36%NRSwitzerland0.0%0.0%Pays de la Loire5.92%NRAustralia0.0%0.0%Provence-Alpes-Côte d'Azur8.61%NRBrazil0.0%0.0%-E-Canada0.0%0.0%Japan0.0%0.0%Korea0.0%0.0%NerZealand0.0%0.0%NerZealand0.0%0.0%NerZealand0.0%0.0%NerZealand0.0%0.0%NerZealand0.0%0.0%NerZealand0.0%0.0%NerZealand0.0%0.0%NerZealand0.0%0.0%NerZealand0.0%NerZealand0.0%NerZealand0.0%NerZealand0.0%<	Sweden	0.0%	0.0%	Hauts-de-France	8.21%	NR
Liechtenstein0.0%0.0%Nouvelle-Aquitaine8.94%NRNorway0.0%0.0%Occitanie9.36%NRSwitzerland0.0%0.0%Pays de la Loire5.92%NRAustralia0.0%0.0%Provence-Alpes-Côte d'Azur8.61%NRBrazil0.0%0.0%Canada0.0%0.0%Japan0.0%0.0%Korea0.0%0.0%Nev Zealand0.0%0.0%	United Kingdom	0.0%	0.0%	Île-de-France	20.04%	NR
Norway0.0%0.0%Occitanie9.36%NRSwitzerland0.0%0.0%Pays de la Loire5.92%NRAustralia0.0%0.0%Provence-Alpes-Côte d'Azur8.61%NRBrazil0.0%0.0%-6.00%10.0%Canada0.0%0.0%Japan0.0%0.0%Korea0.0%0.0%Ner Zealand0.0%0.0%	Iceland	0.0%	0.0%	Normandie	3.98%	NR
Switzerland0.0%0.0%Pays de la Loire5.92%NRAustralia0.0%0.0%Provence-Alpes-Côte d'Azur8.61%NRBrazil0.0%0.0%Canada0.0%0.0%Japan0.0%0.0%Korea0.0%0.0%Nev Zealand0.0%0.0%	Liechtenstein	0.0%	0.0%	Nouvelle-Aquitaine	8.94%	NR
Australia0.0%0.0%Provence-Alpes-Côte d'Azur8.61%NRBrazil0.0%0.0% </td <td>Norway</td> <td>0.0%</td> <td>0.0%</td> <td>Occitanie</td> <td>9.36%</td> <td>NR</td>	Norway	0.0%	0.0%	Occitanie	9.36%	NR
Australia0.0%0.0%d'Azur8.61%NRBrazil0.0%0.0%<	Switzerland	0.0%	0.0%	Pays de la Loire	5.92%	NR
Canada         0.0%         0.0%           Japan         0.0%         0.0%           Korea         0.0%         0.0%           New Zealand         0.0%         0.0%	Australia	0.0%	0.0%		8.61%	NR
Japan         0.0%         0.0%           Korea         0.0%         0.0%           New Zealand         0.0%         0.0%	Brazil	0.0%	0.0%			
Korea         0.0%         0.0%           New Zealand         0.0%         0.0%	Canada	0.0%	0.0%			
New Zealand 0.0% 0.0%	Japan	0.0%	0.0%			
	Korea	0.0%	0.0%			
Singapore 0.0% 0.0%	New Zealand	0.0%	0.0%			
	Singapore	0.0%	0.0%			

0.0%

0.0%

0.0%

0.0%

US

Other

# Creditreform ⊆ Rating

# Crédit Agricole Home Loan SFH

### Mortgage Covered Bond Program

# Creditreform C Rating

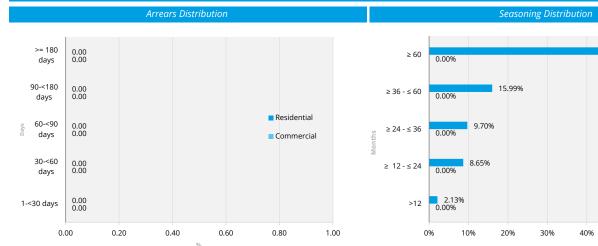
63.53%

Residential
 Commercial

60%

70%

50%



**LTV Distribution** 

			ribution			
Unindexed LTV Distribution Commercial Loans			Unir	dexed LTV Distribution Resident	ial Loans	
LTV	Nominal	% Loans	LTV	Nominal	% Loans	
>0 - <=40 %	NR	NR	>0 - <=40 %	10,806.19	19.16%	
>40 - <=50 %	NR	NR	>40 - <=50 %	6,910.74	12.25%	
>50 - <=60 %	NR	NR	>50 - <=60 %	9,703.35	17.20%	
>60 - <=70 %	NR	NR	>60 - <=70 %	9,647.65	17.10%	
>70 - <=80 %	NR	NR	>70 - <=80 %	9,657.04	17.12%	
>80 - <=90 %	NR	NR	>80 - <=90 %	7,257.62	12.86%	
>90 - <=100 %	NR	NR	>90 - <=100 %	2,431.16	4.31%	
>100%	NR	NR	>100%	0.00	0.00%	
Transaction Parties			Swap Counterparties			
Key Transaction parties	Name	LEI	Counterparty Name	LEI	Type of swap	
lssuer	Crédit Agricole Home Loan SFH	969500C9913Z7PKUGB44	Crédit Agricole SA	969500TJ5KRTCJQWXH05	Cross Currency	
Servicer	Credit Agricole Regional Banks and LCL	NR				
'Cover Pool Monitor	Cailliau Dedouit et Associés	NR	Type of swap arrangeme	nts		
Sponsor	Crédit Agricole SA	969500TJ5KRTCJQWXH05 Intra-group interest rate swaps		swaps	Yes	
			Intra-group currency rate swaps		Yes	

Crédit Agricole Home Loan SFH Mortgage Covered Bond Program

### Creditreform Creditreform C

ISIN List of rated securities						
Issuer	ISIN	Coupon Type	Coupon Rate (%)	lssue date	Maturity date	Program ID
Crédit Agricole Home Loan SFH	FR0013219573	Fix	0.25	23.11.2016	23.02.2024	SEhyP
Crédit Agricole Home Loan SFH	FR0013310059	Fix	0.50	19.01.2018	19.02.2026	SEhyP
Crédit Agricole Home Loan SFH	FR0013234986	Fix	1.38	03.02.2017	03.02.2032	SEhyP
Crédit Agricole Home Loan SFH	FR0014007VS7	Fix	0.38	27.01.2022	01.02.2033	SEhyP
Crédit Agricole Home Loan SFH	FR0013235132	Fix	1.50	03.02.2017	03.02.2037	SEhyP
Crédit Agricole Home Loan SFH	FR0013487071	Fix	0.01	03.03.2020	03.11.2031	SEhyP
Crédit Agricole Home Loan SFH	FR0013417334	Fix	0.88	06.05.2019	06.05.2034	SEhyP
Crédit Agricole Home Loan SFH	FR0014004EJ9	Fix	0.01	12.07.2021	12.04.2028	SEhyP
Crédit Agricole Home Loan SFH	FR001400IAO3	Fix	3.25	08.06.2023	08.06.2033	SEhyP
Crédit Agricole Home Loan SFH	FR0013235025	Fix	0.50	03.02.2017	03.04.2025	SEhyP
Crédit Agricole Home Loan SFH	FR001400CGA2	Fix	2.13	30.08.2022	07.01.2030	SEhyP
Crédit Agricole Home Loan SFH	FR0013254273	Fix	0.75	05.05.2017	05.05.2027	SEhyP
Crédit Agricole Home Loan SFH	FR0013141074	Fix	1.25	24.03.2016	24.03.2031	SEhyP
Crédit Agricole Home Loan SFH	FR001400E1P5	Fix	2.88	23.11.2022	23.06.2028	SEhyP
Crédit Agricole Home Loan SFH	FR001400AO71	Fix	1.63	31.05.2022	31.05.2030	SEhyP
Crédit Agricole Home Loan SFH	FR0013393899	Fix	1.00	16.01.2019	16.01.2029	SEhyP
Crédit Agricole Home Loan SFH	FR0010920900	Fix	4.00	16.07.2010	16.07.2025	SEhyP
Crédit Agricole Home Loan SFH	FR0013348802	Fix	0.88	12.07.2018	11.08.2028	SEhyP
Crédit Agricole Home Loan SFH	FR001400F091	Fix	3.13	16.01.2023	16.08.2029	SEhyP
Crédit Agricole Home Loan SFH	FR0014009ED1	Fix	0.88	31.03.2022	31.08.2027	SEhyP
Crédit Agricole Home Loan SFH	FR001400KFO8	Fix	3.38	04.09.2023	04.09.2028	SEhyP
Crédit Agricole Home Loan SFH	FR0013368388	Fix	1.50	28.09.2018	28.09.2038	SEhyP
Crédit Agricole Home Loan SFH	FR001400G5S8	Fix	3.25	28.02.2023	28.09.2026	SEhyP
Crédit Agricole Home Loan SFH	FR001400G5Z3	Fix	3.25	28.02.2023	28.09.2032	SEhyP
Crédit Agricole Home Loan SFH	FR0013263951	Fix	0.38	30.06.2017	30.09.2024	SEhyP
Crédit Agricole Home Loan SFH	FR001400H9H2	Fix	3.13	18.04.2023	18.10.2030	SEhyP
Crédit Agricole Home Loan SFH	FR0013465010	Fix	0.05	06.12.2019	06.12.2029	SEhyP
Crédit Agricole Home Loan SFH	FR0013505575	Fix	0.13	14.04.2020	16.12.2024	SEhyP

### Crédit Agricole Home Loan SFH

### Mortgage Covered Bond Program

# Creditreform ⊆ Rating

### **Data Definitions**

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Issuer: Issuer source of information includes all available public information, i.e. Investor Reports, Harmonised Transparency Templates "HTT", National Transparency Templates "NTT", Prospectus etc.

Information not applicable for the jurisdiction and not relevant for the issuer and/or CB program at the present time will be labeled as "NR" (Not Relevant) Information not disclosed by the issuer will be labeled as "ND" (Not Disclosed)

Field Name	Source	Definition
Program ID	CRA	Unique CRA internal identification for a rating
Covered bonds type	lssuer	The covered bonds type (public sector covered bonds or mortgage covered bonds)
Country Issuer	lssuer	The issuer country
Main country of assets	lssuer	The country with the maximum participation of cover assets
Main country of assets	133061	
Main collateral asset class	lssuer	The main collateral asset class of the covered bonds
Legal framework	CRA	The set of legislative and regulatory rules of the respective jurisdiction that regulates the covered bonds (CB) program
Bonds Nominal value	lssuer	The total amount of outstanding covered bonds as of cut-off date expressed in millions
Cover pool value	lssuer	Aggregate value of all cover assets in the cover pool (incl. Substitute assets) as of cut-off date expressed in millions
WAL maturity covered bonds	Issuer	The weighted average remaining maturity of all outstanding covered bonds in years
WaL maturity cover pool	lssuer	The weighted average remaining maturity of all outstanding covered assets in years
Repayment method	lssuer	<ul> <li>Hard Bullet: Covered bonds are repaid on the maturiry date which cannot be extended</li> <li>Soft Bullet: The maturity date of the covered bonds can be extended by a fixed period</li> <li>Conditional pass-through (CPT): Covered bonds with a scheduled maturity date, and an extension mechanism defined by certain conditions</li> <li>Hard &amp; Soft Bullet: The covered bond program with a combination of hard bullet and soft bullet maturity structures</li> </ul>
Overcollateralization (OC) - Current	CRA	The proportion of cover assets that exceeds the current outstanding covered bonds, calculated as ([Cover pool value]/[outstanding covered bonds]-1)*100
Overcollateralization (OC) - Minimum	CRA	The minimum OC level that the issuer must maintain according to the respective CB legislation
Overcollateralization (OC) - Commited	CRA	The minimum OC level that the issuer has committed to maintain, as published in its public available reports. If no level of commited OC is reported, the field shows "NR" (Not Relevant)
Fixed Rate - Covered Bonds	lssuer	Share of covered bonds paying a fixed rate of interest
Floating Rate - Covered Bonds	lssuer	Share of covered bonds paying a floating rate of interest
Other Rate -Covered Bonds	lssuer	Share of covered bonds paying an other rate of interest
Fixed Rate -Cover Assets	lssuer	Share of cover assets yielding a fixed rate of interest
Floating Rate - Cover Assets	lssuer	Share of cover assets yielding a floating rate of interest
Other Rate - Cover Assets	lssuer	Share of cover assets yielding an other rate of interest
Euro-denominated Assets	lssuer	Share of cover assets denominated in Euros, in percentage of total cover pool value
Euro-denominated Bonds	lssuer	Share of covered bonds denominated in Euros, in percentage of bonds nominal value
Non Euro-denominated Assets	lssuer	Share of cover assets denominated in currencies other than Euros, in percentage of total cover pool value
Non Euro-denominated Bonds	lssuer	Share of covered bonds denominated in currencies other than Euros, in percentage of bonds nominal value
LT Issuer Rating	CRA	Long-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of more than one year
ST Issuer Rating	CRA	Short-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of less than one year
Legal and regulatory framework analysis	CRA	A qualitative assessment of legislative and regulatory rules of the respective covered bonds program
Liquidity and refinancing risk	CRA	A qualitative assessment of regulatory requirements for the liquidity and refinancing risk of the respective covered bonds program
First rating uplift	CRA	The rating after adding up the notches from Legal and regulatory framework analysis and Liquidity and refinancing risk with LT Issuer rating
Cover pool and cash flow analysis	CRA	The quantitative assessment of the cover assets and covered bonds at different rating-level stressed scenarios
Second rating upflift	CRA	The rating after adding up the notches from cash-flow analysis with 1st rating uplift (only effective if the rating from cash-flow analysis is higher than the 1st rating uplift)
Rating covered bond program / Outlook © Creatreform Rating AG 23.02.2024	CRA	Final rating and outlook of the covered bond program

### Crédit Agricole Home Loan SFH

### Mortgage Covered Bond Program

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Field Name	Source	Definition
Metrics date	CRA	The date on which CRA assigned the initial / follow-up rating of the covered bond program, as well as the propreitary metrics to determine the rating of the covered bonds program
Rating Case Default Rate (RDR)	CRA	Stressed default rate of the cover assets represented by the base case stressed scenario
Rating Case Recovery Rate (RRR)	CRA	Stressed recovery rate of the defaulted assets represented by the base case stressed scenario
Expected Loss	CRA	Stressed loss rate of the cover assets represented by the base case stressed scenario. The expected loss rate has been calculated as [RDR*(1-RRR)] [%]
Rating Case Breakeven OC	CRA	The required stressed OC level compatible with the base case rating
Asset-sale discount stressed	CRA	Stressed Asset value haircuts of the main collateral asset class represented by the base case stressed scenario
Yield Spread stressed	CRA	Stressed positive yield spreads between covered bonds and cover assets represented by the base case stressed scenario
Average Seasoning	lssuer	Average length of the loans from the origination date to the cut-off date in months
Loan Size	lssuer	Average size of the loans (i.e. Total value of cover assets / Number of loans)
Mortgage assets	lssuer	Outstanding mortgage assets in the cover pool expressed in millions
Public sector assets	lssuer	Outstanding public sector assets in the cover pool expressed in millions
Other assets	lssuer	Outstanding other assets in the cover pool expressed in millions
Substitute assets	lssuer	Outstanding substitute assets in the cover pool expressed in millions
Residential mortgage value	lssuer	Outstanding residential mortgage loans in the cover pool expressed in millions
Commercial mortgage value	lssuer	Outstanding commercial mortgage loans in the cover pool expressed in millions
Other mortgage value	lssuer	Outstanding other mortgage loans in the cover pool expressed in millions
Loans (Public Sector)	lssuer	Outstanding loans among public sector assets expressed in millions
Bonds (Public Sector)	lssuer	Outstanding bonds among public sector assets expressed in millions
Other (Public sector)	lssuer	Outstanding other loans among public sector assets expressed in millions
Sovereigns (m.)	lssuer	Outstanding Sovereigns loans among public sector assets expressed in millions
Regional/ federal authorities (m.)	lssuer	Outstanding regional governments loans among public sector assets expressed in millions
Local/ municipal authorities (m.)	lssuer	Outstanding local governments loans among public sector assets expressed in millions
Others (m.)	lssuer	Outstanding loans of other debtors among public sector assets expressed in millions
of which Cash	lssuer	Nominal value of total cash in the substitute asssets expressed in millions
of which Exposures to/ guaranteed by Supranational, Sovereign, Agency (SSA)	lssuer	Nominal value of the exposures to/ guaranteed by Supranational, Sovereign, Agency (SSA) in the substitute asssets expressed in millions
of which Exposures to central banks	lssuer	Nominal value of the exposures to central banks in the substitute asssets expressed in millions
of which Exposures to credit institutions	lssuer	Nominal value of the exposures to credit institutions in the substitute asssets expressed in millions
of which Other	lssuer	Nominal value of the other type of exposures in the substitute asssets expressed in millions
Total number of exposures	lssuer	Total number of public sector exposures or total number of mortgage loans in the cover assets
Arrears % of public sector assets	lssuer	Percentage of public sector loans with arrears
Arrears % of residential loans	lssuer	Percentage of residential mortgage loans with arrears
Arrears % of commercial loans	lssuer	Percentage of commercial mortgage loans with arrears
1-<30 days	lssuer	Percentage of loans with arrears of less than 30 days
30-<60 days	lssuer	Percentage of loans with arrears between 30 and 60 days
60-<90 days	lssuer	Percentage of loans with arrears between 60 and 90 days
90-<180 days	lssuer	Percentage of loans with arrears between 90 and 180 days
>= 180 days	lssuer	Percentage of loans with arrears equal or above 180 days
Distribution by remaining time to maturity	CRA	The remaining residual life of cover pool assets and the remaining maturity of covered bonds in months

### Crédit Agricole Home Loan SFH

### Mortgage Covered Bond Program

# Creditreform C Rating

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Field Name	Source	Definition
LTV	lssuer	The loan-to-value (LTV) is the ratio of a loan to the value of the property securing the loan
Unindexed LTV Distribution Commercial Loans	lssuer	Unindexed LTV distribution of commercial loans represented by finite continuous distributions of intervals expressed in volume and percentage of total commercial loans
Indexed LTV Distribution Commercial Loans	lssuer	Indexed LTV distribution of commercial loans represented by finite continuous distributions of intervals expressed in volume and percentage of total commercial loans
Unindexed LTV Distribution Residential Loans	lssuer	Unindexed LTV distribution of residential loans represented by finite continuous distributions of intervals expressed in volume and percentage of total residential loans
Indexed LTV Distribution Residential Loans	lssuer	Indexed LTV distribution of residential loans represented by finite continuous distributions of intervals expressed in volume and percentage of total residential loans
Loan distribution by country	lssuer	The share of cover assets across countries represented by the respective asset classes
Loan distribution by region	lssuer	The regional distribution of cover assets of the main country of collateral asset class in percentage
Currency distribution	lssuer	Distribution of currencies of the covered bonds and cover assets expressed in millions
Arrears Distribution	lssuer	The distribution of arrears of the cover assets with respect to each asset class
Seasoning Distribution	lssuer	The distribution of seasoning of the cover assets with respect to each asset class
Amortization Profile	CRA	The maturity structure of the cover assets and liabilities
% Residential Loans	lssuer	Outstanding value of loans that are secured by the residential property expressed as % of total outstanding loans in the cover pool
% Commercial Loans	lssuer	Outstanding value of loans that are secured by the commercial property expressed as % of total outstanding loans in the cover pool
LEI	CRA	Legal Entity Identifier (LEI) enables unique identification of legal entities in financial transactions
Transaction parties	lssuer	Key transaction parties of the covered bond program
Fixed Coupon	lssuer	All assets and liabilities in the covered bond program that yield a fixed interest rate
Floating Coupon	lssuer	All assets and liabilities in the covered bond program that have variable interest rates
EIEURxM	Reuters	Euro x Month EURIBOR
EURSWEXY	Reuters	Euro x Year Interest Rate Swap Fixing

### Crédit Agricole Home Loan SFH

Mortgage Covered Bond Program

# Creditreform ⊆ Rating

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