

Bank Name	C.R.H Caisse de refinancement de l'habitat
LEI Code	969500TVVZM86W7W5I94
Country Code	FR

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published. This bank did not report data related to COVID-19 in compliance to the Moratoria Reporting and Disclosure.



#### **Key Metrics**

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	555	555	555	553	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	555	555	555	553	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	555	555	555	553	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	555	555	555	553	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	555	555	555	553	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	555	555	555	553	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	2,964	2,997	2,742	2,749	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,964	2,997	2,742	2,749	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.72%	18.52%	20.24%	20.13%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.72%	18.52%	20.24%	20.13%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.72%	18.52%	20.24%	20.13%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.72%	18.52%	20.24%	20.13%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.72%	18.52%	20.24%	20.13%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.72%	18.52%	20.24%	20.13%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	25,219	25,345	22,775	556	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	2.20%	2.19%	2.44%	99.56%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	555	555	555	553	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	555	555	555	553	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	25,219	25,345	22,775	556	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	25,219	25,345	22,775	556	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	2.2%	2.2%	2.4%	99.6%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	2.2%	2.2%	2.4%	99.6%	[A.2]/[B.2]	



# 2021 EU-wide Transparency Exercise Capital C.R.H. - Calsse de refinancement de l'habitat

		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	555	555	555	553	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	555	555	555	553	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	558	558	558	558	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	0	0	0	0	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	4	4	4	4	C 01.00 (r200,c010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r290,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	0	0	0	0	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14 (-) Deductions related to assets which can alternatively be subject to a 1.250%, risk we		0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (0) (i) and 89 to 51 of CRS; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 25% of CRS; Articles 36(1) point k) (ii) and 279(3) of CRS; Articles 36(1) point k) (iv) and 153(3) of CRS; Articles 36(1) point k) (iv) and 155(4) of CRS.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
manadonal period	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-8	-8	-8	-9	C 01.00 (r524,c010)	Article 3 CRR
			0	0	0	0	C 01.00 (r529,c010)	NUMBER OF THE PROPERTY OF THE
	A.1.20 CET1 captal elements or deductions - other  A.1.21 Transitional adjustments  A.1.2.1.1 Transitional adjustments due to crandistinend CET1 Capital instruments (+/-)							•
			0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
		Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	0	C 01.00 (r600,c010) + C 01.00 (r200,c010) + C 01.00 (r710,c010) + C 01.00 (r240,c010) + C 01.00 (r744,c010) + C 01.00 (r746,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	555	555	555	553	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r930,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (1880,c010) + C 01.00 (1900,c010) + C 01.00 (1960,c010)	_
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	2,964	2,997	2,742	2,749	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CSR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.72%	18.52%	20.24%	20.13%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.72%	18.52%	20.24%	20.13%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.72%	18.52%	20.24%	20.13%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	555	555	555	553	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.72%	18.52%	20.24%	20.13%	A.4.3.0).0)] [D.1]/[8-8.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	20.24%	20.1376	C 05.01 (r440,c010)	
	-		0	0	0	0	C 05.01 (+440,c010) C 05.01 (+440,c020)	
Memo items	-	Adjustments to AT1 due to IFRS 9 transitional arrangements						
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
The fully leaded CET1 ratio is an ex-	timate calcula	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n	culators point of sieus at the on	porting date are not taken into a	and the state and a desire			

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	2,962	2,993	2,738	2,745	C 02.00 (r/440, c310) -[C 07.00 (r/690, c220, s001) + C 07.00 (r/110, c220, s001) + C 07.00 (r/130, c220, s001) + C 08.01 (r/640, c260, s001) + C 08.01 (r/640, c260, s001) + C 08.01 (r/640, c260, s002) + C 08.01 (r/640, c260, s002) + C 08.01 (r/640, c260, s002) - C 08.01 (r/640, s002) - C 08.01 (r/640, s0
Of which the standardised approach	2,962	2,993	2,738	2,745	C 02.00 (r060, c010)-{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	0	0	0	0	C 07.00 (1990, c220, s001) + C 07.00 (1110, c220, s001) + C 07.00 (130, c220, s001) + C 08.01 (1040, c250, s001) + C 08.01 (1040, c250, s001) + C 08.01 (1050, c260, s001) + C 08.01 (1050, c260, s002) + C 08.01 (1050, c2
Credit valuation adjustment - CVA	0	0	0	0	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (R520, c010)
Of which the standardised approach	0	0	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	2	4	4	4	C 02.00 (R590, c010)
Of which basic indicator approach	2	4	4	4	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	2,964	2,997	2,742	2,749	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



### 2021 EU-wide Transparency Exercise Market Risk

	SA						M									IM						
			VaR (Memoran	ndum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	09/2020									As of 31/1	12/2020					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							l ő	0	0	0						
Of which: Specific risk	0	ō	ō	ō	ō	ō							0	ō	ō	ō						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	. 0	0	0	. 0		_					0	0	0	0						
Total	0	0	0	0	. 0		0	0	0	0	0	. 0	0	0		. 0	. 0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	06/2021					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	0	0	0	0	0	0	0			0	0	0	0	0	•	•		0	0	0	0	0
IOLAI	V			U	U	<u> </u>	U	U		U	U	U		U		U	U	U	U	U	U	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach C.R.H. - Caisse de refinancement de l'habitat

				Standardised Approach											
			As of 30,	09/2020			As of 31,	/12/2020							
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>						
FRANCE	Control commences or control bases  (Action of commences or control bases)  (Action of commences or control action  (Action of commences or control action  (Action of commences or control	0 0 0 547 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	547 547 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 244 0 0 0 0 0 2,712 0 0	0	0 0 0 0 521 0 0 0 0 0 0 24,788 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 262 262 0 0 0 0 0 0 0 0 0 0 0 0 0							

<sup>10</sup> Orional encourse unitile Encourse value, is recorded before takinn into account any effect due to credit conversion factors or codet risk relication techniscos (a.e. subditation effects).
<sup>10</sup> Total value advantments and convicience or counter of constrained vestudes those for accuritisation encourses, additional valuation advantments (ARNA) and other own funds reductions relication to the conviction advantments.

Control operations of									
Counterpart 2  Counterpart 3  Counterpart 4  Counterpart 4  Counterpart 5  Counterpart 5  Counterpart 5  Counterpart 5  Counterpart 6  Counterpart 7  Counterpart 7  Counterpart 8  Counterpart 8  Counterpart 8  Counterpart 8  Counterpart 8  Counterpart 9  Counte					Standardise	d Approach			
(min RIA, %)  Cod of generalization of colors in back.  Country of Country of Cod of C			As of 30	/09/2020			As of 31	12/2020	
Country of Counterpart 2 Country of the Country of the Country of	(m) 00 K)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other exocures U U U U U U U U U U U U U U U U U U U	Control overmentate or control basis of Sectional overmentate or include althorities submissional overmentate or include althorities statisticated Development Basis fourthwisson Developmentate or of sectional control of of which 1956 Section of the control of the control of the control of of which 1956 Section of the control of the control of the control of or which 1956 Section of the control of the control of or which 1956 Section of the control of the control of or which 1956 Section of the control of the control of Control of Contr	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 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	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 0 0 0 0 0 0	0

		exposures, but includes gene	ral credit risk adjustments.								
					Standardise	d Approach					
			As of 30,	/09/2020			As of 31,	As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities Public sector entities	0	0	0		0	0	. 3	i .		
	Multilateral Development Banks	0	0	0		0	0	0	ľ		
	International Organisations Institutions	0	0	0		0	0				
	Corporates	0	0	0		0	0	0			
	of which: SME Retail	0	0	0		0	0	. 0			
Country of	of which: SME	ō	ō	ō		ō	0	0			
Counterpart 3	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0		0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0				
	Collective investments undertakings (CIU)	0	0	0		ō	0	0			
	Equity Other exposures	0	0	0		0	0	0			
1	Other exposures						0				

		(P) Total value adjustments and envisions our country of counterparty excludes those for securistisation excouses, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.											
					Standardise	d Approach							
			As of 30,	/09/2020			As of 31	/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
Country of Counterpart 4	with DR, %)  which DR, %)  which DR, %  which are or entire in the desired in the	000000000000000000000000000000000000000		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0				
	Standardised Total <sup>2</sup>	m			0				0				



## 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	C.R.H Caisse de refinancement de l'habitat								
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 5	Control overcomments or control selection  processing documents or control authorities  produced overcomments  pro	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 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 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Central oversements or central basis Associated oversements or root and authorities and an advantage of the authorities and an advantage of the authorities and an advantage of the authorities and an advantage of authorities and of authorities and of authorities and an advantage of a advantage of advantage of a advantage of a advantage of a advantage of a advant	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0

O Costant accounts within Economy value is recorded before lattice the account an effect due to constitue difference or control size in admittation effects or constitution of the control of the admittance of constitution of the control of the admittance of constitution of the control of the admittance or constitution of constitution or conserves, additional valuation admittance (SARA) and other own funds reductions related to the exposures, the facilities of control control of the admittance or conserves. Admittance or conserved control admittance or conserved control

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min BJR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7	Central exercements or central tables  According comments or or food authorities  Authorities of treatments facilities  Authorities of treatments facilities  Central control exercement facilities  Central control exercements facilities  Central control exercements  Central con	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 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	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 0 0 0 0 0	000000000000000000000000000000000000000	0

O Civiliand essours, unlike Essours value, is recorted before takins into account any effect due to credit convenion factors or credit risk missiation techniscus (a.e., substitution effects).

(3) Total value adjustments and crevisions our country of countercarty excludes those for eccurristation excourses, additional valuation adjustments (AVAs) and other own funds reductions valued to the

		exposures, but includes gener		ESTUBLISH EXCUSURE DIGINE TO THE	SURSINATION ESDONAINS, ACCIDIO	ar vacabon acroscinence (ARAC)	and other own idinaries at	CHATCHER CO. CO.	
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0				0	U	0	
	Public sector entities  Multilateral Development Banks	0				0		0	
	International Organisations	ů	0	0		0	i i	ı o	
	Institutions	ō	ō	ō		ō	ō	ō	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
C	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	9				0	9	0	
	Exposures in default Items associated with particularly high risk	o o			0	0		0	0
	Covered bonds	o o						,	
	Claims on institutions and corporates with a ST credit assessment	ů	0	0		0	i i	ı o	
	Collective investments undertakings (CIU)	ō	0	0		ō	ō	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0		0	
	Standardised Total <sup>2</sup>				0				0

Choiceal exposure, unlike Exposure value, is recorded before basins into account any effort due to condit conversion factors or condit risk mitization techniques (e.g., substitution efforts).

Total value actualments and provisions per country of countermark excludes those for securistication exposures, additional valuation adjustments (AVIAI) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min RIR_%) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entitles Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates of which: SME	0	0	0		0	0	0	
Country of Counterpart 9	Retail of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME Exosures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Access associated with particularly might have Covered bonds Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

		exposures, but includes gener		THE DELIVENCE OF SECTION OF SEC	CONTRACTOR ENCORDER, MODELO	a vacason assessments over	I BIG GUEL GWIT IGINGE TEGGE	CONTRACTOR CONTRACTOR	
					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks					0			
	Regional governments or central banks Regional governments or local authorities	0	0	0		0			
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0			
	Institutions Corporates	0	0	0		0			
	of which: SME	ō		0		ō			
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0		0		0			
	Items associated with particularly high risk	0	o o	o o	Ů	0	i i	0	, and the same of
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0		
	Other exposures Standardised Total <sup>2</sup>			0		U	·	,	
	Standardised Total								



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach C.R.H. - Caisse de refinancement de l'habitat

Control conversions or central blanks						Standardise	d Approach			
Control conversions or central blanks				As of 31	/03/2021			As of 30	06/2021	
Control Governments or central blooks   0   0   0   0   0   0   0   0   0			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Consolidated data	Contral overmination or contral basis.  Radio active mention  Radio active  Radio active	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 0 0 2,462	٠	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 2,469 0 0	

Control conversions or central blabbs   Control conversions or central blabbs						Standardise	ed Approach			
Control conversions or central blabbs   Control conversions or central blabbs				As of 31	/03/2021			As of 30	/06/2021	
Control conversaments or control blooks   0   0   0   0   0   0   0   0   0			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	FRANCE	Central ownerments or central sales  Residual ownerments or local authorities  Publication of the Committee  Publication of the Committee  Publication of the Committee  Institutions  Committee  Institutions  Committee  Institutions  Committee  Institutions  Committee  Institutions  Committee  Institutions  Institutions  Institutions  Institutions  Institutions  Institutions  Institutions  Institutions  Institutions  Institution  I	0 0 0 0		0 0 0 0	0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

		exposures, but includes gene	iral credit risk adjustments.						
					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 2	Contral overments or central basis  Actional overments or local authorities  Rediffication of local authorities  Rediffication Development Earlie  Bankholses  Contral overlopment Earlie  Bankholses  Contral overlopment Earlie  Bankholses  Contral overlopment  Bankholses  Contral overlopment  Bankholses  Contral overlopment  Contral overlopment	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
1	Standardised Total <sup>2</sup>								0

		exposures, but includes gene	er cream man additionments.		Standardise				
					Standardise	a Approacn			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR. %)								
	Central governments or central banks Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
Country of Counterpart 3	Retail of which: SME Secured by mortages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures					Ü			

(1) Original exposure, untille Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk miligation bedviriques (e.g., substitution effects).

		(2) Total value adjustments ar exposures, but includes gene		sunterparty excludes those for s	securistisation exposures, additio	nal valuation adjustments (AV	As) and other own funds reduc	tions related to the	
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 4	Control overcomments or control banks  Another control or control or control or control  Another control or control  Another control or control  Banks  Bentrations  Control or control  Banks  Bentrations  Control or control  Banks  Control or control  Banks  Control or control  Banks  Control  Control  Banks  Control  Control  Banks  Control  Control  Banks  Control  Control  Control  Banks  Control  Control  Control  Banks  Control  Contro	0 0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
	Standardised Total <sup>2</sup>								0

(1) Organi represe, while Experien value, in reported before taking into account any effect due to cred consender or credit risk enforcement (e.g., substitution effects).
(2) That was appliered and provisions are or country of contrapting excitate three for excentitation experience, additional valuation adjustments (Prinks) and other core funds value, before comparing our contribution of the contributio



Country of Counterpart 8

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach C.R.H. - Caisse de refinancement de l'habitat

	C.K.n Calsse de remaintement de manutat											
					Standardise	d Approach						
			As of 31	/03/2021			As of 30	06/2021				
	(min FIB %).	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Country of Counterpart 5	Control oversements or control which is a control of an articles of a control of a	000000000000000000000000000000000000000			0	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0			
		(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g. substitution effects).										

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Central overmentals or central tasks:  accional overmental or food all subsidies  subsidial tasks of food all subsidies  subsidialities of tructionses Basis  footstudios  contralities  of subsidialities  of subsidialities			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 0 0 0 0		000000000000000000000000000000000000000	0
	Standardised Total <sup>2</sup>				0				0

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenience fectors or credit risk mitigation bachrisques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (WAI) and other own funds inductions related to the

			ral credit risk adjustments.		Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
	(min FIR %).	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7	Control overcomments or control subsets described overcomment or robot an absorbition standard comments or robot an absorbition standard control overcomment stands for the control overcomment stands for control overcomment stands for control overcomment stands for standard control overcomments for standard cont	000000000000000000000000000000000000000			0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

(1) Original exposure, untillar Exposure value, is reported before taking into account any effect due to credit convenion further or credit risk mitigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securidation exposures, additional valuation adjustments (AMA) and other own funds inductions related to the

	exposures, but includes gene	ral credit risk adjustments.						
				Standardise	ed Approach			
		As of 31/	03/2021			As of 30/	06/2021	
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(min EUR, %)								
rs prities	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		o o	0	o o	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		ő	o o	ő	
e property	0	0	0		0	0	0	
	0	0	0	0	0	0	0	0
igh risk	0	0	0	Ü	ő	o o	ő	Ů
	0	0	0		0	0	0	
s with a ST credit assessment (CIU)	0	0	0		0	0	0	
TELOT	0	0	0		0	0		
	0	0	0					
				0				0

O)

(i) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion furthers or credit nike mitigation techniques (e.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty exclusion for excursionation exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		exposures, but includes gene		unterparty excludes tricke for s	ecunibiation exposures, additio	nai valuation adjustments (AVA	s) and other own runds reduc	oons related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0				0	0	0	
	Public sector entities	0	ò	0		0	o o	0	
	Multilateral Development Banks	0				0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0		0		0	0	0	
	Corporates of which: SME	0				0		0	
	Retail	o o	ì	0		o o	ŏ	ő	
Country of	of which: SME	0		0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0		0		0	0	0	
	of which: SME	0		0		0	0	0	
	Exposures in default Items associated with particularly high risk	0			U	0		0	U
	Covered bonds	0				0		0	
	Claims on institutions and corporates with a ST credit assessment	0	· ·	0		0	0	0	
ĺ	Collective investments undertakings (CIU)	0		0		0	0	0	
ĺ	Equity	0		0		0	0	0	
ĺ	Other exposures	0					0	0	
	Standardised Total <sup>2</sup>								. 0

O

(3) Original exposure, unlike Exposure value, is reported before taking into account any effect due to oredit convenion factors or oredit risk mitigation suchniques (u.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AWA) and other own funds reductions related to the

		<ul><li>(2) Total value adjustments ar exposures, but includes gene</li></ul>		anne party excludes cross roll a	ecaracianos exposures, acusos	iai rasaasan augusuninin (Arek	y and done deminated to	oons related to the	
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min FUR. %). Central governments or central banks Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations Institutions Corporates	0 0 0	0	0 0		0	0 0 0	0	
Country of Counterpart 10	of which: SME Retail of which: SME Secured by mortoaces on immovable property	0 0 0	0	0		0	0 0 0	0	
	of which: SME Exoosures in default Items associated with particularly high risk Covered bonds	0 0 0	0	0 0	0	0	0 0 0	0 0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU) Eoulty Other exposures	0 0 0	0	0 0 0		0 0 0	0 0 0	0 0 0	
	Standardised Total <sup>2</sup>				0				0

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30/	09/2020					As of 31/	/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonuateu uata	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						С.К.Н	Caisse de refinancement	de l'habitat						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[ 0 - 3M [	Bulgaria													
10 - 3M	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia													



General governments exposures by country of the counterparty

						C.R.H	Caisse de refinancement	de l'habitat						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(											Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland													
[ 0 - 3M [	France													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Germany													
Total   Tota	Croatia													
[ 0 - 3M [	Greece													
13Y - MOTE   130Y - MOTE   130Y - MOTE   100 - 3M	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Ireland													
10Y - more	Italy													
Total	Latvia													



General governments exposures by country of the counterparty

						C.R.H	Caisse de refinancement	de l'habitat						
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance st	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Maita													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Slovenia													



General governments exposures by country of the counterparty

						C.R.H	Caisse de refinancement	de l'habitat						
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 11 - 2Y ] [ 72 - 3Y   [ 33 - 5Y ] [ 55 - 10Y   [ 10Y - more Total	Spain													
[ 0 - 3M [	Sweden													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	United Kingdom													
10 - 3M     13M - 1Y     13M - 1Y       11Y - 2Y	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

						C.K.H.	Caisse de refinancement							
						Divo	As of 31/12/2020 ct exposures	<u>'                                    </u>						
				0 bb	h 4	Direc	ct exposures		B			Off hala		
	(mln EUR)		1	On balance s	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit of 1033	comprehensive meonic								
[ 0 - 3M [														
[ 2Y - 3Y [ [ 3Y - 5Y [	Japan													
[5Y - 10Y   [10Y - more Total														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y														
[ 1Y - 2Y [	U.S.													
[57 - 57 [   157 - 107     1107 - more   Total														
Total [ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	China													
[ 2Y - 3Y [   3Y - 5Y [   5Y - 10Y [	China													
[10Y - more Total	1													
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Switzerland													
Total [0 - 3Mf] [3M - 1Yf] [13Y - 2Yf] [2Y - 3Yf] [3Y - 5Yf] [3Y - 10Yf] [10Y - more Total [0 - 3Mf] [13W - 1Yf] [12Y - 2Yf] [2Y - 2Yf] [3Y - 5Yf]														
[ 0 - 3M [														
[ 2Y - 3Y [ [ 3Y - 5Y [	Other advanced economies non EEA													
[10Y - more														
Total [ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Other Central and eastern													
[3Y - 5Y   [5Y - 10Y	Europe countries non EEA													
[10Y - more Total [0 - 3M [ [3M - 1Y [	1													
[ 3M - 1Y [														
[3Y - 5Y [ [5Y - 10Y [	Middle East													
f 10Y - more Total	<b></b>													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y [	Latin America and the Caribbean													
[5Y - 10Y [   [10Y - more   Total	4													



#### General governments exposures by country of the counterparty

C.R.H. - Caisse de refinancement de l'habitat

						*******	calsse ac remianeement							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region Total gross carrying amount of non-derivative financial assets  Total gross carrying amount of non-derivative financial assets		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others													

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brizal, Chile, Colombia, Costa Riza, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Behados, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Parama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rizo, Cayman Islands, Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rizo, Cayman, Halti, Honduras, Jamaica, Mexico, Nicaragua, Parama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rizo, Cayman, Halti, Honduras, Jamaica, Mexico, Nicaragua, Parama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guiana

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

						C.R.H	Caisse de refinancement	de l'habitat						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with pos	ditivo fair value	Doviumbiyoo wibb	negative fair value	on balance si	neet exposures	
								Derivatives with pos	siuve iaii value	Derivatives with	negative fall value			
														Diek weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positionsy		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Austria													
[5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Belgium													
[3Y - 5Y [   5Y - 10Y     10Y - more	Desgram													
[10Y - more Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [														
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Bulgaria													
[ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	видапа													
Total														
[ 3M - 1Y [														
[3Y - 5Y   [5Y - 10Y	Cyprus													
[10Y - more Total [0 - 3M [ [3M - 1Y [	1													
[ 3M - 1Y [														
[5Y - 10Y [	Czech Republic													
[10Y - more Total														
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Denmark													
[10Y - more														
[ 0 - 3M [														
[3Y - 3Y ] [3Y - 5Y ]	Estonia													
157 - 1071 [10Y - more Total	1													



General governments exposures by country of the counterparty

		C.R.H Caisse de refinancement de l'habitat												
		As of 30/06/2021												
		Direct exposures												
	(mln EUR)					Deriva	Off balar							
	( <u>-</u>			On balance sheet								Off-balance sheet exposures		
		Region Total gross carrying amount of non- derivative financial assets					Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount	
Residual Maturity	Country / Region		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland													
[ 0 - 3M [	France													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Germany													
Total   Tota	Croatia													
[ 0 - 3M [	Greece													
13Y - MOTE   130Y - MOTE   130Y - MOTE   100 - 3M	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Ireland													
10Y - more	Italy													
Total	Latvia													



General governments exposures by country of the counterparty

		C.R.H Caisse de refinancement de l'habitat												
		As of 30/06/2021												
		Direct exposures												
	(mln EUR)				Off balar									
Residual Maturity	, , ,							Derivati				Off-balance sheet exposures		
							Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount	
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta													
Total   Tota	Netherlands													
[ 0 - 3M [	Poland													
13Y - MOTE   130Y - MOTE   130Y - MOTE   100 - 3M	Portugal													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Romania													
10Y - more	Slovakia													
Total   Tota	Slovenia													



General governments exposures by country of the counterparty

		C.R.H Caisse de refinancement de l'habitat												
		As of 30/06/2021												
		Direct exposures												
	(mln EUR)					Deriva	Off balar							
	(			On balance sheet								Off-balance sheet exposures		
		y / Region Total gross carrying amount of non- derivative financial assets							Derivatives with positive fair value		Derivatives with negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain													
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
Total   Tota	Iceland													
[ 0 - 3M [	Liechtenstein													
13Y - MOTE   130Y - MOTE   130Y - MOTE   100 - 3M	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Australia													
10Y - more	Canada													
10 - 3M	Hong Kong													



General governments exposures by country of the counterparty

	C.K.H Caisse de rennancement de l'habitat													
		As of 30/06/2021												
		Direct exposures On balance sheet Derivatives												
	(mln EUR)						Off balar							
												Off-balance sheet exposures		Risk weighted exposure amount
			Total carrying amount of				Derivatives with pos	itive fair value	Derivatives with negative fair value					
Residual Maturity	Country / Region		non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
10 tal   0 - 3M	Middle East													
Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

C.R.H. - Caisse de refinancement de l'habitat

						*******	calsse ac remianeement								
		As of 30/06/2021													
						Direc									
	(min EUR)			On balance sl	heet				Deriva	tives		Off balance sheet			
											Off-balance sheet exposures				
									Derivatives with positive fair value		Derivatives with negative fair value				
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total gross carrying amount of non- non	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa														
[ 0 - 3M [	Others														

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.