BNP Paribas Home Loan SFH

Investor Report August 2026

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OVERVIEW DATA

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Value of Loans granted as guarantee as of	31/07/2026

Total Outstanding Current Balance	**39,805,431,386 €**
Number of loans	324,495
Number of borrowers	278,999
Average Loan Balance	122,669
Seasoning in months	72
Remaining terms in months	178
% of fixed rated mortgages	99.22%
Weighted Average DTI ratio	28.97%
Weighted Average Current indexed LTV	60.82%
% of Crédit Logement(*) guaranteed loans	100.00%

(*) Crédit Logement is the leader for residential loan guarantees

1. Loan Origin 0

	Total Loan Balance in M€	First-lien mortgage	Crédit Logement guaranteed
BNP Paribas french retail network	39,805	0	39,805
Personal Finance (french subsidiary)	0	0	0
Other subsidiaries	0	0	0
Total	**39,805**	**0**	**39,805**

2. Number of months in arrears

	Total Loan Balance in M€	Number Of Loans
0	39,805	324,495
>0	0	0

#VALUE!

3. Seasoning (in months)

	Total Loan Balance in M€	Unindexed LTV ranges								
		: 0-≤40%	:>40%-≤50%	:>50%-≤60%	:>60%-≤70%	:>70%-≤80%	:>80%-≤85%	:>85%-≤90%	:>90%-≤95%	:>95%-≤100%
< 12	1,924	170	125	168	192	233	160	194	238	444
≥12-<24	3,116	274	191	245	309	401	261		417	683
≥24-<36	2,717	255	182	218	290	357	257	310	485	362
≥36-<60	7,346	866	527	634	835	1,234	913	1,044	872	422
≥60	24,702	5,977	2,883	3,343	4,043	4,696	2,023	1,050	508	179
Total	**39,805**	**7,542**	**3,908**	**4,609**	**5,669**	**6,921**	**3,614**	**2,598**	**2,519**	**2,091**

4. Loan purpose

	Total Loan Balance in M€	Unindexed LTV ranges								
		: 0-≤40%	:>40%-≤50%	:>50%-≤60%	:>60%-≤70%	:>70%-≤80%	:>80%-≤85%	:>85%-≤90%	:>90%-≤95%	:>95%-≤100%
purchase	37,352	7,134	3,691	4,339	5,283	6,456	3,365	2,728	2,358	1,999
renovation	943	204	90	106	124	148	78	70	66	57
construction	1,511	204	127	164	262	317	171	136	95	35
Other / No data	0	0	0	0	0	0	0	0	0	0
Total	**39,805**	**7,542**	**3,908**	**4,609**	**5,669**	**6,921**	**3,614**	**2,934**	**2,519**	**2,091**

5. Occupancy Type

Source : BNP Paribas (as of 31-12-2021	Total Loan Balance in M€	Unindexed LTV ranges								
		: 0-≤40%	:>40%-≤50%	:>50%-≤60%	:>60%-≤70%	:>70%-≤80%	:>80%-≤85%	:>85%-≤90%	:>90%-≤95%	:>95%-≤100%
Owner occupied	30,488	6,019	3,102	3,595	4,354	5,303	2,837	2,050	1,707	1,520
Buy to let	7,072	1,007	543	718	987	1,286	630	741	694	467
Vacation / second home	2,245	516	262	295	328	332	147	143	118	104
Other / No data	0	0	0	0	0	0	0	0	0	0
Total	**39,805**	**7,542**	**3,908**	**4,609**	**5,669**	**6,921**	**3,614**	**2,934**	**2,519**	**2,091**

6. Borrower Type

	Total Loan Balance in M€	Unindexed LTV ranges								
		: 0-≤40%	:>40%-≤50%	:>50%-≤60%	:>60%-≤70%	:>70%-≤80%	:>80%-≤85%	:>85%-≤90%	:>90%-≤95%	:>95%-≤100%
Employed	25,481	4,602	2,465	2,947	3,673	4,565	2,401	1,907	1,586	1,334
Protected life-time employment	4,896	960	516	592	708	813	411	344	309	242
Self employed	6,846	1,422	685	792	936	1,106	586	488	458	373
Unemployed	1,748	397	158	184	230	290	151	129	116	92
Other	835	160	83	94	123	146	65	66	50	49
Total	**39,805**	**7,542**	**3,908**	**4,609**	**5,669**	**6,921**	**3,614**	**2,934**	**2,519**	**2,091**

7. Geographic distribution

	Total Loan Balance in M€	Unindexed LTV ranges								
		: 0-≤40%	:>40%-≤50%	:>50%-≤60%	:>60%-≤70%	:>70%-≤80%	:>80%-≤85%	:>85%-≤90%	:>90%-≤95%	:>95%-≤100%
Auvergne-Rhône-Alpes	4,221	750	406	488	610	742	397	306	271	250
Bourgogne-Franche-Comté	642	105	59	75	93	118	59	45	48	38
Bretagne	1,259	254	130	158	185	199	104	101	68	60
Centre-Val-de-Loire	685	124	68	87	101	114	57	48	49	36
Corse	193	41	22	21	27	29	14	16	13	10
Grand-Est	1,415	240	135	160	208	257	129	109	93	83
Hauts-de-France	2,806	428	250	310	371	523	268	243	216	197
Ile-de-France	15,284	3,085	1,496	1,733	2,152	2,739	1,457	1,067	854	702
Normandie	1,451	243	146	171	221	240	122	118	102	87
Nouvelle-Aquitaine	2,855	597	291	333	399	445	238	215	196	141
Occitanie	3,331	596	328	394	466	572	289	256	243	186
Outremer	174	27	17	21	28	29	19	13	11	9
Pays de la Loire	1,740	327	183	217	244	283	144	136	118	87
Provence-Alpes-Côte-d'Azur	3,750	724	377	439	565	631	316	260	235	204
Total	**39,805**	**7,542**	**3,908**	**4,609**	**5,669**	**6,921**	**3,614**	**2,934**	**2,519**	**2,091**

Date of Asset Cover Test	10/08/2026

$$R = \frac{\text{Adjusted Agregate Asset Amount (AAAA)}}{\text{Aggregate Covered Bonds Outstanding Principal Amount}}$$

$$AAAA = A + B + C + D$$

R = Asset Cover Test Ratio	**1.07868**
Adjusted Aggregate Asset Amount (AAAA)	**35,943,779,620**
Aggregate Covered Bond Outstanding Principal Amount	**33,322,000,000**
ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A = min(A1;A2)	**35,028,779,620**
A1 = Adjusted Home Loan Outstanding Principal Amount	38,942,962,311
A2 = a*b	35,028,779,620
Unadjusted Home Loan Outstanding Principal Amount (a)	39,805,431,386
Asset Percentage (b)	88.00%

B = Cash Collateral Account	**590,000,000**

C = Aggregate Substitution Asset Amount (or ASAA)	**0**
ASAA level is acceptable	**TRUE**

D = Permitted Investments	**325,000,000**

Key Parties		S&P Current Applicable Rating (ST)	S&P Current Applicable Rating (LT)	Fitch Current Applicable Rating (ST)	Fitch Current Applicable Rating (LT)
Servicer	BNP Paribas SA and BNP Paribas Personal Finance	A-1	A+	F1 (IDR)	A+ (IDR)
Administrator	BNP Paribas SA	A-1	A+	F1 (IDR)	A+ (IDR)
Cash Collateral Provider	BNP Paribas SA	A-1	A+	F1 (IDR)	A+ (IDR)
Issuer Account Bank	BNP Paribas SA	A-1	A+	F1+ (Deposit Rating)	AA- (Deposit Rating)
Issuer Calculation Agent	BNP Paribas SA	A-1	A+	F1 (IDR)	A+ (IDR)

Key Events (see Base Prospectus for full details)	#VALUE!	Rating trigger Rating trigger	Breached Breached	Consequences if triggered Consequences if triggered
Administrator Rating Trigger Event	Administrator's LT ratings fall below required levels	**below BBB / BBB**	**NO**	Substitution of the Administrator
Issuer Accounts Bank Rating Trigger Event	Issuer Account Bank's ST/LT ratings fall below required levels		**NO**	Substitution of the IssuerAccount Bank / Eligible Guarantor
Servicing Rating Trigger Event	Servicer's LT ratings fall below required levels	**below BBB / BBB-**	**NO**	Substitution of the Servicer
Affiliate Servicing Rating Trigger Event	Servicer's LT ratings fall below required levels	**below BBB / BBB-**	**NO**	Substitution of the Servicer
Pre-Maturity Test	Borrower's ratings fall below required levels	**below A-1 and A / F1 or A**	**NO**	Cash Collateral Provider has to fund the Cash Collateral Account up to the Cash Collateral Required Funding Amount
Issuer Calculation Agent Rating Trigger Event	Issuer Calculation Agent's LT ratings fall below required levels	**below BBB / BBB**	**NO**	Substitution of the issuer calculation Agent
Interest Reserve Rating Trigger Event	BNP Paribas' ST / LT ratings fall below required levels	**below A-1 or A**	**NO**	Cash Collateral Provider has to fund the Cash Collateral Account up to the Interest Reserve Required Amount

Aggregate Covered Bond Outstanding Principal Amount	33,322,000,000

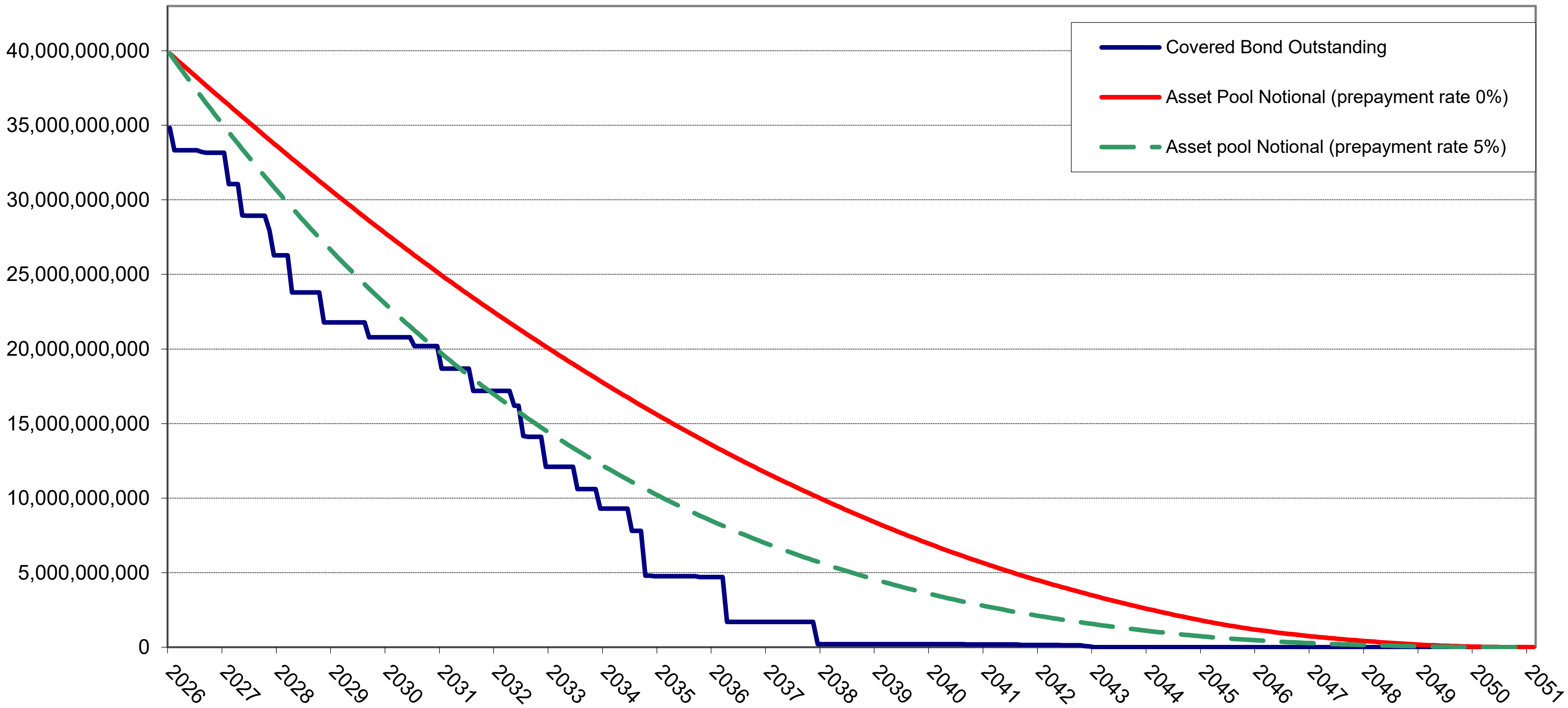
Benchmark Issuances

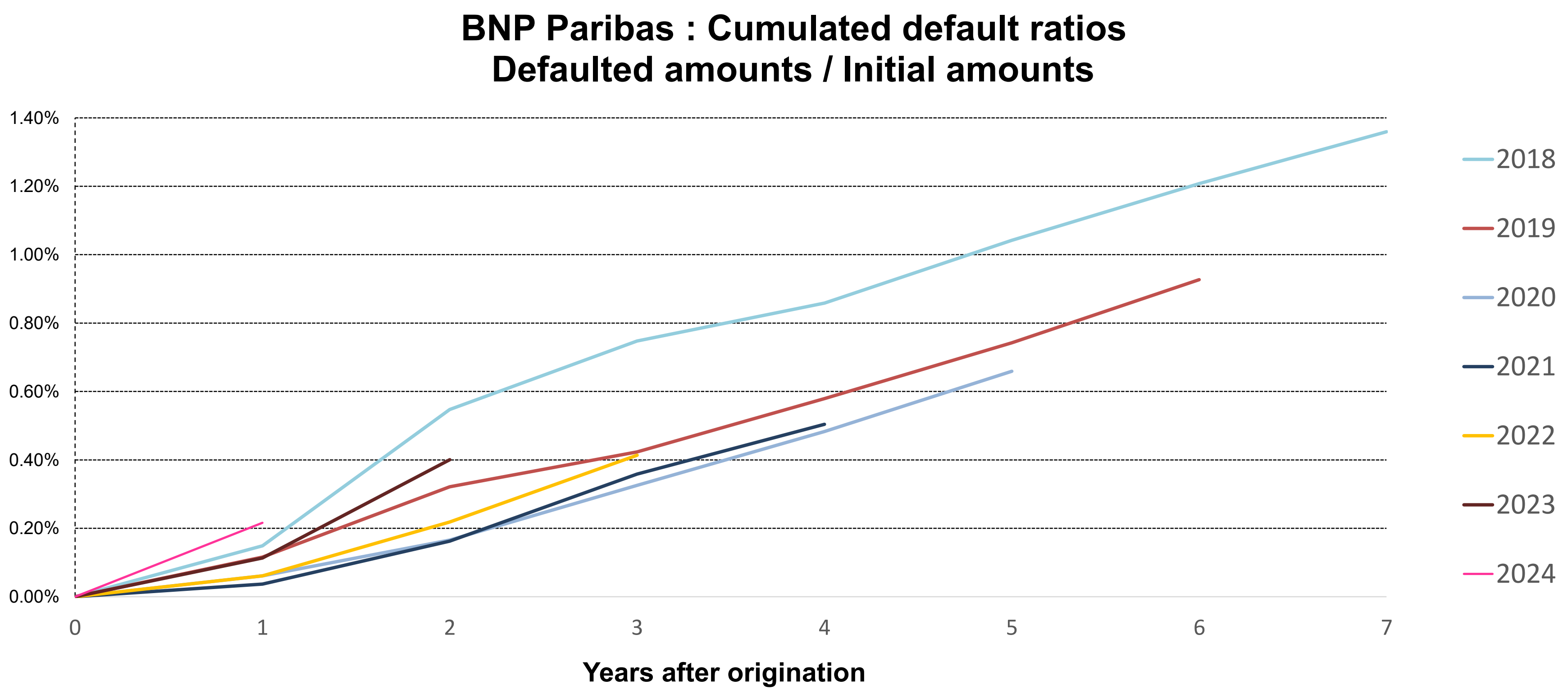
ISIN	Currency	Outstanding Principal Amount in Euro	Outstanding Principal Amount in Original Currency	Scheduled Maturity Date	Remaining Maturity	Exchange rate	Interest type	Coupon
FR001400FIG8	#VALUE!	1,000,000,000	1,000,000,000	31/01/2030	4.48 years		Fixed	3.000%
FR001400I2W5	EUR	1,650,000,000	1,650,000,000	25/05/2028	2.79 years		Fixed	3.000%
FR001400TNF1	EUR	500,000,000	500,000,000	29/10/2027	2.22 years		Fixed	2.520%
	Total in €	**3,150,000,000**						

Private Placements

Currency	Outstanding Principal Amount in Euro	Outstanding Principal Amount in Original Currency	Exchange rate
EUR	30,172,000,000	30,172,000,000	
TOTAL in €	**30,172,000,000**		

AMORTISATION PROFILE





Source : BNP Paribas (as of 31-12-2025)
NB: BNP Paribas Home Loan CB's eligibility criteria allows only for loan with no arrears in its cover pool (dynamic pool).
Collateral is tranferred to the issuer (BNP Paribas Home Loan SFH) upon occurrence of a Borrower Event of Default (BNP Paribas SA).