

OPHELIA MASTER SME FCT

Legal Entity Identifier (LEI): 969500CY9FSO94C7F485

FONDS COMMUN DE TITRISATION

(Articles L. 214-166-1 to L. 214-175, L. 214-175-1 to L. 214-175-8, L. 214-180 to L. 214-186, L. 231-7 and R. 214-217 to R. 214-235 of the French Monetary and Financial Code)

**CLASS A NOTES ISSUANCE PROGRAMME
FINAL TERMS**

EUR 800,000,000 Class A2024-01 Notes due June 2029

ISSUE PRICE: 100 %

These final terms (the “**Final Terms**”) under which the Class A2024-01 Notes described herein (the “**Class A Notes**”) are issued should be read in conjunction with the base prospectus dated 16 July 2024 which received approval number FCT N°24-11 from the AMF (*Autorité des Marchés Financiers*) issued in relation to the Class A Notes issuance programme of OPHELIA MASTER SME FCT (the “**Base Prospectus**”). Terms defined in the Base Prospectus shall have the same meaning in these Final Terms. The Class A Notes will be issued on the terms of these Final Terms and according to the terms and conditions of the Base Prospectus. The Management Company, as founder and legal representative of the Issuer, accepts responsibility for the information contained in these Final Terms which, when read in conjunction with the Base Prospectus, contains all information with respect to the Issuer and the Class A Notes that is material in the context of the issue of the Class A Notes. BPCE, in its capacity as central body (*organe central*) of the *Banques Populaires* and *Caisse d'Epargne* within the meaning of articles L. 512-106 to L. 512-108 of the French Monetary and Financial Code, accepts responsibility for the information contained in Sections "PORTFOLIO INFORMATION" and the conclusion contained in Sections “Portfolio Information” and “EU SECURITISATION REGULATION COMPLIANCE – External verification of a sample of Eligible Receivables” below.

This document constitutes the Final Terms of the Class A Notes described herein for the purposes of Article 8.2(a) of the Prospectus Regulation and must be read in conjunction with such Base Prospectus. Full information on the Issuer and the offer of the Class A Notes is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus is available for viewing at the office of the Management Company.

The date of these Final Terms is 17 July 2024.

IMPORTANT NOTICE

These Final Terms do not constitute, and shall not be used for the purposes of, an offer of, or an invitation by or on behalf of anyone to subscribe or purchase any of the Class A Notes. No action has been taken under any regulatory or other requirements of any jurisdiction or will be so taken to permit a public offering of the Notes or the distribution of these Final Terms in any jurisdiction where action for that purpose is required. The distribution of these Final Terms and the offering of the Class A Notes in certain jurisdictions, including, without limitation, France, the United States of America and the United Kingdom, may be restricted by law. Persons coming into possession of these Final Terms (or any part hereof) are required to inform themselves about, and observe, any such restrictions (for more details, see the Section entitled "SUBSCRIPTION AND SALE" of the Base Prospectus). Neither these Final Terms nor any part of them constitute an offer to sell or the solicitation of an offer to buy any of the Class A Notes and neither these Final Terms nor any part of them may be used for or in connection with an offer to, or a solicitation by, any person in any jurisdiction or in any circumstances in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation.

EU PRIIPs Regulation / Prohibition of sales to EEA retail investors – *The Class A Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("EEA") or in France. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of article 4(1) of Directive 2014/65/EU ("MiFID II"); (ii) a customer within the meaning of Directive 2016/97/EU, as amended ("IMD"), where that customer would not qualify as a professional client as defined in point (10) of article 4(1) of MiFID II; or (iii) not a qualified investor as defined in the Prospectus Regulation. Consequently no key information document required by Regulation (EU) No 1286/2014, as amended (the "EU PRIIPs Regulation") for offering or selling the Class A Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Class A Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.*

UK PRIIPs Regulation / Prohibition of sales to UK retail investors – *The Class A Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as enacted in the United Kingdom by virtue of the European Union (Withdrawal) Act 2018 ("EUWA"); or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000, as amended, (the "FSMA"), and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as enacted in the United Kingdom by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of the UK Prospectus Regulation. Consequently, no key information document required by Regulation (EU) No 1286/2014 as enacted in the United Kingdom by virtue of the EUWA (the "UK PRIIPs Regulation") for offering or selling the Class A Notes or otherwise making them available to retail investors in the United Kingdom has been prepared and therefore offering or selling the Class A Notes or otherwise making them available to any retail investor in the United Kingdom may be unlawful under the UK PRIIPs Regulation.*

MiFID II product governance / Professional investors and ECPs only type of clients – *Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Class A Notes has led to the conclusion that: (i) the target market for the Class A Notes is eligible counterparties and professional clients only, each as defined in MiFID II; and (ii) all channels for distribution of the Class A Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Class A Notes (a distributor) should take into consideration such manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Class A Notes (by either adopting or refining such manufacturer's target market assessment) and determining appropriate distribution channels.*

UK MIFIR product governance / Professional investors and ECPs only target market – *Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Class A Notes has led to the conclusion that: (i) the target market for the Class A Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook ("COBS"), and professional clients, as defined in Regulation (EU) No 600/2014 as enacted in the United Kingdom by virtue of the EUWA ("UK MiFIR"); and (ii) all channels for distribution of the Class A Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Class A Notes (a distributor) should take into consideration the manufacturers' target market*

assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the "**UK MiFIR Product Governance Rules**") is responsible for undertaking its own target market assessment in respect of the Class A Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

These Final Terms have not been (or will not be) registered with the French Autorité des Marchés Financiers and the Class A Notes may not be offered or sold to the public in France nor may the Issuer Regulations, the Final Terms, any offering material or other document relating to the Notes be distributed or caused to be distributed, directly or indirectly, to the public in France. Such offers, sales and distributions may only be made (a) in France to (i) qualified investors (investisseurs qualifiés), as defined in article 2(e) of Regulation (EU) 2017/1129 (the "**Prospectus Regulation**") and/or (ii) a restricted circle of investors (cercle restreint d'investisseurs) provided that such investors are acting for their own account, in accordance with articles L.411-1 and L.411-2 of the French Monetary and Financial Code, as they may be amended from time to time; and/or (b) to non-resident investors (investisseurs non-résidents) (see Section entitled "SUBSCRIPTION AND SALE – Plan of Distribution and Transfer Restrictions - France" on page 248). Persons into whose possession these Final Terms (or any part hereof) come are required to inform themselves about and to observe any such restrictions.

Each investor contemplating the purchase of any Class A Notes should conduct an independent investigation of the financial condition, and appraisal of the capacity of payments of, the Issuer, the risks associated with the Class A Notes and of the legal, tax, accounting and capital adequacy consequences of an investment in the Class A Notes.

By subscribing for or purchasing a Class A Note issued by the Issuer, each Class A Noteholder agrees to be bound by the Issuer Regulations.

For detailed information concerning the description of: (i) the general mechanisms of securitisation; (ii) the parties involved in the operation of the Issuer; (iii) the assets of the Issuer; (iv) the general terms and conditions of the Notes issued by the Issuer; (v) the operation of the Issuer; (vi) the credit and hedging structure; (vii) the rules governing the retransfer of the Issuer's assets and the liquidation of the Issuer; (viii) the fees and commissions payable by the Issuer; (ix) the governing law of the Issuer and the competent jurisdiction, prospective investors should refer to the relevant Sections and Sub-sections of the Base Prospectus. For detailed information concerning the financial situation of the Issuer, prospective investors should refer to the latest annual report of activity and half-yearly report of activity as established by the Management Company and certified by the statutory auditor of the Issuer. Copies of the Base Prospectus, the Issuer Regulations, the Issue Document(s) for the Class A Notes, as well as the Issue Document(s) (if any) relating to the Class B Notes will be made available to the Class A Noteholders at the registered office (as defined in the Base Prospectus) of the Management Company and the Custodian during normal business hours.

GENERAL PROVISIONS

1. Issuer	OPHELIA MASTER SME FCT, a French <i>fonds commun de titrisation</i> (securitisation mutual fund) regulated by articles L. 214-166-1 to L. 214-175, L. 214-175-1 to L. 214-175-8, L. 214-180 to L. 214-186, L. 231-7 and R. 214-217 to R. 214-235 of the French Monetary and Financial Code and the Issuer Regulations (as amended from time to time by, in particular, but not limited to, any Issue Document in connection with the issue of Series of Notes).
2. Series Number	A2024-01
3. Specified Currency	Euro
4. Aggregate nominal amount of Class A Notes issued in this Series	800,000,000
5. Issue Price and Net Proceeds	
5.1 Issue price	100% of the aggregate nominal amount
5.2 Net proceeds	800,000,000
5.3 Issuance premium	Not applicable
5.4 Use of issuance premium	Not applicable
6. Specified Denomination	EUR 100,000
7. Number of Class A Notes issued in this Series	8,000
8. Issue Date	22 July 2024
9. Programme Legal Final Maturity Date	Payment Date falling in December 2099
10. Interest basis	Floating rate (further particulars specified below)
11. Redemption/Payment Basis	Unless previously redeemed or cancelled, the Class A2024-01 Notes will be redeemed on the Programme Legal Final Maturity Date Redemption at par
12. Status	Senior, direct, unsubordinated and limited recourse obligations of the Issuer. All payments under the Class A Notes shall always be subject to the applicable Priority of Payments specified in the Issuer Regulations
13. Listing and admission to trading	Application has been made for the Class A2024-01 Notes to be admitted to trading on Euronext Paris with effect from 22 July 2024.

- 14. Estimated total expenses relating to the admission to trading of the Class A Notes** EUR 5,980 (VAT excluded)

PROVISIONS RELATING TO INTEREST PAYABLE

- 15. Fixed Rate Note Provisions** Not applicable
- 16. Floating Rate Note Provisions** Applicable
- 16.1 Manner in which the Class A2024-01 Note Interest Amount is to be determined See Condition 4
- 16.2 First Payment Date Payment Date falling in September 2024
- 16.3 Applicable EURIBOR for first Interest Period Linear interpolation of the EURIBOR for one (1) month and the EURIBOR for three (3) months applicable
- 16.4 Capped Euribor Not Applicable
- 16.5 Maximum Interest Rate Not applicable
- 16.6 Minimum Interest Rate zero (0) per cent. per annum
- 16.7 Relevant Margin 0.70% per annum
- 16.8 Step-up Margin Not applicable
- 16.9 Class A2024-01 Note with Additional Coupon Remuneration Not applicable
- 16.10 Day Count Fraction Actual/360
- 16.11 Party responsible for calculating the Class A2024-01 Note Interest Amount Management Company

PROVISIONS RELATING TO REDEMPTION

- 17. Class A2024-01 Notes Expected Maturity Date** Payment Date falling in June 2029
- 18. Final Redemption Amount** Nominal amount
- 19. Early Redemption** Upon the occurrence of a Mandatory Partial Amortisation Event, an Amortisation Event, an Accelerated Amortisation Event or the Management Company's decision to liquidate the Issuer after the occurrence of an Issuer Liquidation Event (each term as defined in the Base Prospectus).
- 20. Optional Redemption** Not applicable.
- 21. Series 2024-01 Optional Amortisation Date** Not applicable.

22. **Notice period** Not applicable.

GENERAL PROVISIONS APPLICABLE TO THE CLASS A NOTES

23. **Form of the Class A Notes** Bearer dematerialised form (*forme dématérialisée*)

24. **Clearing Systems** Euroclear France S.A. as central depository and Euroclear Bank S.A./N.V. as operator of the Euroclear system (“**Euroclear**”) and Clearstream Banking Luxembourg (“**Clearstream Banking**”)

25. **Common Code** 285421624

26. **ISIN** FR001400R682

27. **CFI** DAVNFB

28. **Clearing system trading method** Notional

29. **Depository**

29.1 Euroclear France to act as Central Depository Yes

29.2 Common Depository for Euroclear and Clearstream, Luxembourg Not applicable

30. **Delivery** Delivery against payment

31. **Paying Agent, Listing Agent and Issuing Agent** BNP Paribas (acting through its Securities Services business)

32. **Additional Selling Restrictions** Not applicable

33. **Use of proceeds of the issue of Class A Notes** see section "USE OF PROCEEDS" of the Base Prospectus

34. **Relevant Rating Agencies** DBRS, Fitch and Moody's

35. **Rating of the Class A Notes** It is a condition precedent to the issuance of the Class A2024-01 Notes on the Initial Issue Date that such Class A2024-01 Notes be assigned, upon issue, a rating of "AAA(sf)" by DBRS, "AAAsf" by Fitch and "Aaa(sf)" by Moody's.

As of 22 June 2024, "S&P Global Ratings Europe Limited", "Fitch Ratings Ireland Limited", "Moody's France SAS" and "DBRS Ratings GmbH" are registered under the Regulation 1060/2009/EC of the European Parliament and the Council of 16 September 2009 on credit rating agencies, as amended pursuant to Regulation 513/2011/EU of the European Parliament and the Council of 11 May 2011 and to Regulation 462/2013/EU of the European Parliament and of the Council of 21 May 2013 (the “**EU CRA Regulation**”) according to the list

published by the European Securities and Markets Authority on its website (<https://www.esma.europa.eu/credit-rating-agencies/cra-authorisation>)

A security rating is not a recommendation to buy, sell or hold security and may be subject to withdrawal at any time by the assigning Relevant Rating Agency.

The Relevant Rating Agencies rating the Class A2024-01 Notes may be withdrawn at any time without consultation of the Class A2024-01 Noteholders (whether at the request of the Programme Agent or otherwise), and there is therefore no guarantee that the Rating Agencies which initially rated any Series of Class A Notes will be maintained provided always that the Series of Class A Notes shall upon issue be rated at least by two of the Rating Agencies pursuant to Article L. 214-170 of the French Monetary and Financial Code and that if after its Issue Date a given Series ceases to be rated by at least two of the Rating Agencies due to a withdrawal of the relevant rating by a then Relevant Rating Agency, the Programme Agent has agreed to make commercially reasonable efforts to obtain another rating in respect of such Series so that the relevant Series be again rated at least by two of the Rating Agencies, it being understood that there is no certainty or guarantee that such efforts will be successful.

36. Arrangement and Distribution

36.1	Arranger	BPCE
36.2	Method of distribution	Non-syndicated

If syndicated

(a)	Name and address of Joint Lead Managers	Not applicable
(b)	Stabilising Managers (if any)	Not applicable Not applicable
(c)	Billing and Delivery Agent	
(d)	Bookrunner	Not applicable
(e)	Underwriter	Not applicable

If non-syndicated

(a)	Name and address of Manager	Natixis 7 promenade Germaine Sablon, 75013, Paris, France
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- (b) Billing and Delivery Agent Natixis
7 promenade Germaine Sablon, 75013, Paris, France
37. **Outstanding Principal Balance of all Purchased SME Loans transferred to the Issuer** EUR 1,126,767,050.00
38. **Issuance Premium** Not applicable
39. **STS Notification to be submitted to ESMA for the Class A2024-01 Notes** Yes
40. **STS Verification Agent** Prime Collateralised Securities (PCS) EU SAS
41. **Liability cash flow model** On the Issue Date, BPCE, as sponsor, will make available a liability cash flow model through Intex
42. **Hedging transaction related to the Class A2024-01 Notes**

The following description consists of a summary of the principal terms of the Hedging Agreement and the Hedging Transaction in connection with the Class A2024-1 Notes.

42.1 Main information

Name and address of the Hedging Counterparty	Natixis 7 promenade Germaine Sablon, 75013, Paris, France
Type of hedging transaction	Interest rate swap
Documentation	2013 <i>Fédération Bancaire Française</i> master agreement relating to transactions on forward financial instruments (<i>convention-cadre FBF relative aux opérations sur instruments financiers à terme</i>) (as amended and supplemented by its schedule thereto the " FBF Schedule ") dated 17 July 2024, the collateral annex dated 17 July 2024 and the interest rate swap confirmation dated 17 July 2024 (the " Hedging Confirmation "), each entered between Natixis and the Issuer (represented by the Management Company).

42.2 Notional Amount

On any Payment Date (as defined in the Hedging Confirmation), the notional amount under the Hedging Transaction will be the lesser between (i) the aggregate of the Principal Amount Outstanding of the Class A 2024-01 Notes on the immediately preceding Payment Date (or the Issue Date in respect of the first Payment Date) after giving effect to the applicable Priority of Payments and (ii) the product of (1) the ratio of the Class A 2024-01 Notes Outstanding Amount to the Class A Notes Outstanding Amount, in each case as at that Payment Date after giving effect to any payment in accordance with the applicable Priority of Payments and taking into account any Class A Notes to be

issued on that Payment Date and (2) the aggregate Outstanding Principal Balances of all the Performing SME Loans on that Payment Date taking into account any purchase of SME Loans by the Issuer, and excluding any SME Loans which have been, or may be, retransferred by the Issuer, or the subject of a transfer rescission or, in the event that the rescission is not possible, the subject of an indemnification, pursuant to the Master SME Loans Purchase and Servicing Agreement, in each case up to that Payment Date (or in case of the first Payment Date, the Selection Date), in each case, as determined by the Management Company.

42.3 Payments under the Hedging Transaction

(a) Floating Amount and Fixed Amount

Pursuant to the Hedging Transaction, on each Payment Date, the Hedging Counterparty shall pay to the Issuer the swap floating amount (the "**Floating Amount**") and the Issuer shall pay to the Hedging Counterparty the swap fixed amount (the "**Fixed Amount**"). On each Payment Date, a payment netting shall be made between the Floating Amount and the Fixed Amount so that the relevant party will only pay to the other party the net swap amount (if positive) resulting from such payment netting (the "**Hedging Net Amount**").

The Floating Amount shall, on any Payment Date, in respect of the Calculation Period (as defined in the Hedging Confirmation) equivalent to the Interest Period ending on such Payment Date, be an amount equal to the product of (A) the actual number of days in such Calculation Period divided by 360, (B) the greater between: (x) zero and (y) the aggregate of (i) EURIBOR (as defined in the Hedging Confirmation) (as determined for such Calculation Period) and (ii) the Relevant Margin of the Class A2024-01 Notes and (C) the Notional Amount of the Hedging Transaction for such Payment Date.

If any event defined in a Hedging Agreement affecting EURIBOR, such as a change in the definition, methodology, or formula for EURIBOR, or other means of calculating EURIBOR, the Floating Amount shall be calculated based on the definition, methodology, or formula, or other means of calculating EURIBOR, in accordance with the terms of the relevant Hedging Agreement.

The Fixed Amount shall on any Payment Date, in respect of the Calculation Period equivalent to the Interest Period ending on such Payment Date, be an amount equal to the product of (i) the Interest Rate Swap Fixed Rate (as set-out in the Hedging Confirmation), (ii) the Notional Amount for such Payment Date and (iii) the actual number of days in such Calculation Period divided by 360, where the "**Interest Rate Swap Fixed Rate**" means the fixed rate determined on or before the Issue Date, which shall not be greater than 0.20% *per annum*.

(b) Additional Payments

If the Issuer must at any time deduct or withhold any amount for or on account of any tax from any sum payable by the Issuer in respect of the Hedging Transaction, the Issuer shall not be liable to pay to the Hedging Counterparty any such additional amount. If the Hedging Counterparty must at any time deduct or withhold any amount for or on account of any tax from any sum payable to the Issuer in respect of the Hedging Transaction, the Hedging Counterparty shall at the same time pay such additional amount as is necessary to ensure that the Issuer to which that sum is due receives a sum equal to the amount it would have received in the absence of any deduction or withholding. If such event results from a change in law, the Hedging Counterparty shall be entitled to terminate the Hedging Transaction after the parties have used their reasonable endeavours for a period of thirty (30) days to find a mutually satisfactory solution for avoiding such deduction or withholding, as described in the FBF Schedule.

42.4 Governing Law and Jurisdiction

The Hedging Agreement is governed by and shall be construed in accordance with French law. The parties have agreed to submit any dispute relating to, without limitation, its validity, interpretation or performance shall be subject to the jurisdiction of the courts within the district of the *Cour d'appel* of Paris.

43. Estimated Weighted average life of the Class A2024-01 Notes and assumptions

43.1 General

Estimates of the weighted average life of the Class A2024-01 Notes contained in this Section are supplied for information only and are forward-looking statements. Such estimates are subject to risks, uncertainties and other factors and it can be expected that some or all of the assumptions underlying them may differ or may prove substantially different from the actual realised figures. Consequently, the actual results might differ from the projections and such differences might be material. Moreover, past financial performance should not be considered as a reliable indicator of future performance and prospective purchasers of the Class A2024-01 Notes should be cautioned that any forward-looking statements are not guarantees of performance and that investing in the Class A Notes involves risks and uncertainties, many of which are beyond the control of the Issuer. None of the Programme Parties, the Statutory Auditor, the Arranger and the Manager has attempted to verify any such statements, nor does it make any representation, express or implied, with respect thereto.

The "**Estimated Weighted Average Life**" (WAL) of the Class A2024-01 Notes refers to the average amount of time that will elapse from the Issue Date of the Class A2024-01 Notes to the date of full principal redemption thereon. The weighted average life of the Class A2024-01 Notes will be influenced by, among other things, the quantum of losses relating thereto and the amount of Available Principal Amount (which also depends on the rate at which the Purchased SME Loans are repaid or reduced, which may be in the form of scheduled amortisation, prepayments or defaults) available to be applied in accordance with the applicable Priority of Payments.

The actual weighted average life of the Class A2024-01 Notes cannot be stated as the ultimate rate of repayment and prepayment of the SME Loans and a number of other relevant factors are unknown. However, estimates of the possible average life of the Class A2024-01 Notes can be made based upon certain assumptions.

43.2 Modelling Assumptions

The figures contained in the table below were prepared based on, inter alia, the characteristics of the SME Loans complying with (i) the SME Loans Warranties and (ii) the Global Portfolio Limits included in the provisional portfolio (the "**Provisional Portfolio**") as at the 30 April 2024 (the "**Provisional Portfolio Reference Date**"), the provisions of the Terms and Conditions of the Class A Notes and the Programme Documents, and certain additional assumptions (the "**Modelling Assumptions**"), which are not exhaustive:

- (a) the Class A2024-01 Notes are issued on or about 22 July 2024 (the "**Issue Date**");
- (b) the Class A2024-01 Notes Expected Maturity Date is the Payment Date falling June 2029;
- (c) on the Issue Date, the aggregate Outstanding Principal Balance of Purchased SME Loans is equal to the aggregate Principal Amount Outstanding of (i) the Class A Notes, (ii) the Class B Notes at the Issue Date, and on each subsequent Payment Date new SME Loans are purchased by the Issuer (if required) in order to maintain such amount, until the Class A2024-01 Notes Expected Maturity Date;
- (d) the composition and the amortisation profile of the securitised portfolio at any Determination Date remain identical to the composition and amortisation profile of the Provisional Portfolio described in Section Portfolio Information below as of the Provisional Portfolio Reference Date;
- (e) the contractual amortisation profile of the Purchased SME Loans mirrors that calculated for each SME Loans in the Provisional Portfolio as at the Provisional Portfolio Reference Date takes into consideration inter alia the following assumptions:
 - (i) each Purchased SME Loan has monthly annuity repayment, thus each monthly instalment is calculated solely based on: (i) the outstanding principal balance of such SME loan; (ii) its maturity date; and (iii) its interest rate;

- (ii) any unpaid amount on delinquent accounts and any payment advance considered to be equal to zero (0);
- (iii) for each Collection Period, principal part of the instalment is calculated as the difference between the instalment and the sum of interest due;
- (iv) the interest rate of each Purchased SME Loan is considered fixed; and
- (v) each Purchased SME Loans is on an annuity loan,

and assumed as follow:

Month	Portfolio Outstanding Principal Balance	Month	Portfolio Outstanding Principal Balance	Month	Portfolio Outstanding Principal Balance	Month	Portfolio Outstanding Principal Balance
0	100,00	86	10,88	172	0,68	258	0,01
1	98,19	87	10,57	173	0,65	259	0,00
2	96,37	88	10,28	174	0,63		
3	94,55	89	9,99	175	0,60		
4	92,73	90	9,70	176	0,58		
5	90,90	91	9,42	177	0,56		
6	89,08	92	9,14	178	0,54		
7	87,25	93	8,87	179	0,52		
8	85,44	94	8,61	180	0,50		
9	83,67	95	8,36	181	0,49		
10	81,93	96	8,11	182	0,47		
11	80,22	97	7,87	183	0,45		
12	78,53	98	7,63	184	0,43		
13	76,86	99	7,40	185	0,42		
14	75,22	100	7,18	186	0,40		
15	73,60	101	6,97	187	0,38		
16	72,01	102	6,77	188	0,37		
17	70,45	103	6,58	189	0,35		
18	68,90	104	6,39	190	0,34		

19	67,39	105	6,21	191	0,32
20	65,89	106	6,04	192	0,31
21	64,42	107	5,88	193	0,30
22	62,97	108	5,72	194	0,28
23	61,55	109	5,56	195	0,27
24	60,14	110	5,42	196	0,26
25	58,76	111	5,28	197	0,25
26	57,40	112	5,14	198	0,23
27	56,06	113	5,01	199	0,22
28	54,74	114	4,88	200	0,21
29	53,44	115	4,75	201	0,20
30	52,17	116	4,62	202	0,18
31	50,91	117	4,50	203	0,17
32	49,68	118	4,38	204	0,16
33	48,47	119	4,27	205	0,15
34	47,28	120	4,15	206	0,15
35	46,12	121	4,04	207	0,14
36	44,97	122	3,93	208	0,13
37	43,83	123	3,82	209	0,12
38	42,72	124	3,71	210	0,11
39	41,63	125	3,60	211	0,11
40	40,56	126	3,50	212	0,10
41	39,51	127	3,39	213	0,09
42	38,49	128	3,29	214	0,09
43	37,48	129	3,19	215	0,08
44	36,49	130	3,09	216	0,08
45	35,53	131	3,00	217	0,07
46	34,60	132	2,90	218	0,06

47	33,67	133	2,81	219	0,06
48	32,76	134	2,72	220	0,05
49	31,86	135	2,63	221	0,05
50	30,98	136	2,55	222	0,04
51	30,11	137	2,47	223	0,04
52	29,27	138	2,39	224	0,04
53	28,46	139	2,32	225	0,03
54	27,67	140	2,25	226	0,03
55	26,91	141	2,18	227	0,03
56	26,18	142	2,11	228	0,02
57	25,48	143	2,05	229	0,02
58	24,81	144	1,98	230	0,02
59	24,15	145	1,92	231	0,02
60	23,50	146	1,86	232	0,02
61	22,86	147	1,80	233	0,01
62	22,22	148	1,74	234	0,01
63	21,60	149	1,69	235	0,01
64	20,99	150	1,63	236	0,01
65	20,39	151	1,58	237	0,01
66	19,80	152	1,53	238	0,01
67	19,23	153	1,47	239	0,01
68	18,67	154	1,42	240	0,01
69	18,12	155	1,37	241	0,01
70	17,58	156	1,32	242	0,01
71	17,05	157	1,27	243	0,01
72	16,53	158	1,22	244	0,01
73	16,02	159	1,18	245	0,01
74	15,52	160	1,13	246	0,01

75	15,04	161	1,08	247	0,01
76	14,56	162	1,04	248	0,01
77	14,12	163	1,00	249	0,01
78	13,69	164	0,96	250	0,01
79	13,28	165	0,92	251	0,01
80	12,89	166	0,88	252	0,01
81	12,53	167	0,85	253	0,01
82	12,19	168	0,81	254	0,01
83	11,85	169	0,78	255	0,01
84	11,52	170	0,74	256	0,01
85	11,20	171	0,71	257	0,01

- (f) during the Revolving Period, only principal collections are applied to purchase new SME Loans;
- (g) during the Revolving Period, all principal collections received under the Purchased SME Loans are applied to the purchase of Additional SME Loans and (i) the pool as at the Class A2024-01 Notes Expected Maturity Date has the same characteristics as the Provisional Portfolio as of Provisional Portfolio Reference Date, (ii) and the contractual amortisation schedule as of the preceding Cut-off Date of each pool of additional SME Loans transferred to the Issuer on each Purchase Date until the Class A2024-01 Notes Expected Maturity Date, is identical to that of the contractual amortisation schedule described in (e) above;
- (h) no new issuance of further Note Series occurs after the issuance of the Class A2024-01 Notes;
- (i) the Sellers do not repurchase any Purchased SME Loans from the Issuer and that no Purchased SME Loan Receivable is sold by the Issuer and no Deemed Collections, Adjusted Available Collections, Re-transfer Prices, Rescission Amounts and Indemnity Amounts are paid to the Issuer either as a result of a re-transfer or rescission by any of the Sellers pursuant to the terms of the Master SME Loan Receivables Purchase and Servicing Agreement or otherwise;
- (j) the Purchased SME Loans are fully performing and not subject to any delinquencies, arrears, default or losses until their redemption in full (and principal payments on the SME Loans are timely received together with prepayments, if any, at the respective constant prepayment rates set forth in the table below) and no Purchased SME Loan is subject to a Commercial or Amicable Renegotiation;
- (k) each payment made by the Issuer to the noteholders is paid on the last calendar day of the relevant month (starting in September 2024) in which such payment is payable, regardless of whether such date is a business day and the calculation of the Weighted Average Life (in years) is based on one twelfth (1/12) of the calculation in months;
- (l) zero per cent investment return is earned on the Issuer's Bank Accounts;
- (m) no Amortisation Event (except in the scenario of non-redemption of the Class A2024-01 Notes on the applicable Expected Maturity Date as specified in the table below), no Accelerated Amortisation Event, no Seller Termination Event, no Servicer Termination Event and no Issuer Liquidation Event have occurred;

- (n) no debit on the Principal Deficiency Ledger has been recorded and no occurrence of Senior Interest Deficit;
- (o) no event occurs that would cause payments on the Class A2024-01 Notes to be deferred;
- (p) the Available Interest Amount is, at each Payment Date, sufficient to fully fund the amounts referred in the Interest Priority of Payments;
- (q) only the Principal Priority of Payments with the application of the Available Principal Amount is modelled for the determination of the Weighted Average Life of the Class A2024-01 Notes;
- (r) that Interest Component Purchase Price is zero;
- (s) during the Amortisation Period, only principal collections are applied to redeem the Class A2024-01 Notes;
- (t) the ratio of the Principal Amount Outstanding of the Class A Notes to the aggregate Principal Amount Outstanding of (i) the Class A Notes, (ii) the Class B Notes, and (iii) the Residual Units as at the Issue Date is 71 % per cent;
- (u) the ratio of the Principal Amount Outstanding of the Class B Notes to the aggregate Principal Amount Outstanding of (i) the Class A Notes, (ii) the Class B Notes, and (iii) the Residual Units as at the Issue Date is 29 % per cent; and
- (v) the ratio of the Principal Amount Outstanding of the Residual Units to the aggregate Principal Amount Outstanding of (i) the Class A Notes, (ii) the Class B Notes, and (iii) the Residual Units as at the Issue Date is 0 % per cent.

The actual characteristics and performance of the Purchased SME Loans will differ from the assumptions outlined herein (including the Modelling Assumptions) and the Modelling Assumptions outlined in this section do not profess to be an exhaustive list of assumptions employed.

Subject to the foregoing discussion and assumptions, the following tables indicate the Estimated Weighted Average Life (WAL) of the Class A2024-01 Notes under the constant CPR shown.

43.3 Table

The following table is hypothetical in nature and is provided only to give a general sense of how the principal cash flows available to the Issuer might behave under various prepayment scenarios. It should be noted that the Issuer does not expect that the Purchased SME Loans will prepay at a constant rate until maturity, or that all of the Purchased SME Loans will prepay at the same rate, or that there will be no losses or delinquencies on the Purchased SME Loans or that no repurchase by the relevant Seller or any Commercial or Amicable Renegotiation will occur until maturity. Any difference between the Modelling Assumptions and, inter alia, the actual prepayment or loss experience on the Purchased SME Loans will affect the redemption profile of the Class A2024-01 Notes and may cause the weighted average lives of the Class A2024-01 Notes to differ (which difference could be material) from the figures in the tables for each indicated CPR.

"CPR" refers to an assumed annualised constant prepayment rate ("R") in respect of the loans and is periodicised in relation to a given Collection Period as follows:

$$1 - ((1 - R)^{(1/12)})$$

Assuming no full redemption by the Issuer on the Expected Maturity Date	Assuming a full redemption by the Issuer on the Expected Maturity Date
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CPR	WAL of the Class A2024-01 Notes (in years)	Expected redemption date of the Class A2024-01 Notes	WAL of the Class A2024-01 Notes (in years)	Expected redemption date of the Class A2024-01 Notes
0%	6.6	May 2033	4.9	June 2029
2.5%	6.5	February 2033		
5%	6.4	November 2032		
10%	6.2	June 2032		
15%	6.1	February 2032		
20%	5.9	November 2031		
30%	5.8	June 2031		

The Estimated Weighted Average Lives of the Class A2024-01 Notes are subject to factors largely outside the control of the Issuer and consequently no assurance can be given that the assumptions and estimates above will prove in any way to be realistic and they must therefore be viewed with considerable caution.

Estimates of the Weighted Average Lives of the Class A2024-01 Notes are forward looking statements. Such projections are speculative in nature and it can be expected that some or all of the assumptions underlying the projections will not prove to be wholly correct or will vary from actual results. Consequently, the actual results might differ from the projections and such differences might be significant.

Further, if the Class A2024-01 Notes are not redeemed on the Class A2024-01 Notes Expected Maturity Date, this will result in an extended Weighted Average Life of the Class A2024-01 Notes.

44. Portfolio information

As of 30 April 2024, the portfolio of Purchased SME Loans comprised 18,247 receivables with a total Outstanding Principal Balance of EUR 1,306,365,472, an average Outstanding Principal Balance of EUR 71,593, a weighted average annual nominal interest rate of 2.20 per cent. and a weighted average seasoning of 47 months (based on account age), all weighted average being weighted by the Outstanding Principal Balance of the selected receivables.

The portfolio of Purchased SME Loans to be purchased by the Issuer on or about 19 July 2024 has been selected by the Sellers on a random basis among the available pool of SME Loans originated by the Sellers and satisfying the SME Loans Eligibility Criteria.

The composition of the portfolio of Purchased SME Loans has and will be modified after 19 July 2024 as a result *inter alia* of the purchase of additional SME Loans by the Issuer, the repayment of the Purchased SME Loans, any prepayments, deferral or postponement (report), delinquencies, defaults or losses related to the Purchased SME Loans, any retransfer or rescission of Purchased SME Loans or renegotiations entered into by the Sellers or the Servicers in accordance with the provisions of the Master SME Loans Purchase and Servicing Agreement.

The portfolio of Purchased SME Loans transferred to the Issuer on each Purchase Date satisfies the homogeneity conditions of Article 1(a), (b) and (c) of the Commission Delegated Regulation (EU) 2019/1851 of 28 May 2019 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards on the homogeneity of the underlying exposures in securitisation (the “**Homogeneity Commission Delegated Regulation**”), as the SME Loans (i) have been underwritten according to similar underwriting standards which apply similar approaches to the assessment of credit risk associated with the SME Loans (as described in the SME Loans Purchase and Servicing Agreement) and without prejudice to article 9(1) of the EU Securitisation Regulation, (ii) are serviced according to similar servicing procedures with respect to monitoring, collection and administration of SME Loans (as described in the SME Loans Purchase and Servicing Agreement) and (iii) fall within the same asset type, being that of “credit facilities, including loans and leases, provided to any type of enterprise or corporation” and comply with homogeneity factor of Article 2(3)(b)(ii) of the Homogeneity Commission Delegated Regulation, being “jurisdiction, whereby the pool consists of only exposures to obligors with residence in the same jurisdiction”, such jurisdiction being France.

The Investor Reports (with a description of the Purchased SME Loans) will be published by the Management Company on its website (<https://sharing.oodrive.com/auth/ws/eurotitrisation/>).

Summary table:

	Provisional Portfolio
Total Outstanding Principal Balance (EUR)	1,306,365,472
Number of SME Loans	18,247
Average Outstanding Principal Balance (EUR)	71,593
Weighted Average Outstanding Principal Balance (EUR)	312,428
Weighted Average Original Term (months)	126
Weighted Average Seasoning (months)	47
Weighted Average Remaining Term (months)	79
% Fixed Interest Rate	98.34 %
Weighted Average Interest Rate (bps)	220
% Mortgage SME Loans	36.68%
% SME Guaranteed Loans	19.64%

Breakdown by Sellers / Originators					
Seller / Originator	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
BANQUE POPULAIRE	12,198	66.85%	801,053,621	61.32%	61.32%
BANQUE POPULAIRE ALSACE LORRAINE CHAMPAGNE	1,398	7.66%	88,889,725	6.80%	6.80%
BANQUE POPULAIRE AQUITAINE CENTRE ATLANTIQUE	1,187	6.51%	67,766,639	5.19%	11.99%
BANQUE POPULAIRE AUVERGNE RHONE ALPES	2,094	11.48%	152,660,919	11.69%	23.68%
BANQUE POPULAIRE BOURGOGNE FRANCHE COMTE	1,255	6.88%	63,051,620	4.83%	28.50%
BANQUE POPULAIRE DU NORD	257	1.41%	31,335,241	2.40%	30.90%
BANQUE POPULAIRE DU SUD	266	1.46%	30,304,335	2.32%	33.22%
BANQUE POPULAIRE GRAND OUEST	1,768	9.69%	124,256,131	9.51%	42.73%
BANQUE POPULAIRE MEDITERRANEE	921	5.05%	56,972,544	4.36%	47.10%
BANQUE POPULAIRE OCCITANE	1,144	6.27%	66,421,237	5.08%	52.18%
BANQUE POPULAIRE RIVES DE PARIS	1,009	5.53%	65,658,509	5.03%	57.21%
BANQUE POPULAIRE VAL DE FRANCE	764	4.19%	41,522,671	3.18%	60.38%
CREDIT COOPERATIF	135	0.74%	12,214,049	0.93%	61.32%
CAISSE D'EPARGNE	6,049	33.15%	505,311,852	38.68%	100.00%
CAISSE D'EPARGNE AQUITAINE POITOU-CHARENTES	476	2.61%	32,849,156	2.51%	63.83%
CAISSE D'EPARGNE BRETAGNE-PAYS DE LOIRE	389	2.13%	29,346,423	2.25%	66.08%
CAISSE D'EPARGNE COTE D'AZUR	268	1.47%	26,568,968	2.03%	68.11%
CAISSE D'EPARGNE D'ALVERGNE ET DU LIMOUSIN	314	1.72%	22,387,224	1.71%	69.83%
CAISSE D'EPARGNE DE BOURGOGNE FRANCHE-COMTE	229	1.26%	21,228,323	1.62%	71.45%
CAISSE D'EPARGNE DE GRAND EST EUROPE	390	2.14%	39,595,475	3.03%	74.48%
CAISSE D'EPARGNE DE MIDI-PYRENES	301	1.65%	23,563,829	1.80%	76.29%
CAISSE D'EPARGNE DE RHONE-ALPES	682	3.74%	52,169,218	3.99%	80.28%
CAISSE D'EPARGNE DU LANGUEDOC ROUSSILLON	347	1.90%	24,218,455	1.85%	82.13%
CAISSE D'EPARGNE HAUTS DE FRANCE	291	1.59%	30,275,632	2.32%	84.45%
CAISSE D'EPARGNE ILE-DE-FRANCE	807	4.42%	85,898,046	6.58%	91.03%
CAISSE D'EPARGNE LOIRE DROME ARDECHE	356	1.95%	20,474,636	1.57%	92.59%
CAISSE D'EPARGNE LOIRE-CENTRE	383	2.10%	24,623,943	1.88%	94.48%
CAISSE D'EPARGNE NORMANDIE	309	1.69%	28,640,501	2.19%	96.67%
CAISSE D'EPARGNE PROVENCE ALPES CORSE	507	2.78%	43,472,024	3.33%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Borrower Type					
Borrower type	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Individual entrepreneur	1,236	6.77%	41,462,313	3.17%	3.17%
Legal person	17,011	93.23%	1,264,903,159	96.83%	100.00%
Other / No Data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by ESMA Corporate Classification					
ESMA Corporate classification	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Micro Entreprise	13,761	75.4%	1,029,836,888	78.83%	78.83%
Small Entreprise	3,785	20.7%	222,062,486	17.00%	95.83%
Medium Entreprise	701	3.8%	54,466,099	4.17%	100.00%
Large Entreprise	0	0.0%	0	0.00%	100.00%
Natural Person	0	0.0%	0	0.00%	100.00%
Other / No Data	0	0.0%	0	0.00%	100.00%
Total	18,247	100.0%	1,306,365,472	100.00%	100.00%

Breakdown by Borrower Legal Category					
Borrower legal category	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Individual entrepreneur	1,236	6.77%	41,462,313	3.17%	3.17%
Private grouping without legal personality	0	0.00%	0	0.00%	3.17%
Foreign law legal person	0	0.00%	0	0.00%	3.17%
Public law legal person subject to commercial law	0	0.00%	0	0.00%	3.17%
Commercial firm	12,773	70.00%	793,079,266	60.71%	63.88%
Other RCS-registered legal person	4,181	22.91%	466,584,993	35.72%	99.60%
Legal person subject to administrative law	0	0.00%	0	0.00%	99.60%
Specialized private body	0	0.00%	0	0.00%	99.60%
Private law grouping	57	0.31%	5,238,899	0.40%	100.00%
Others	0	0.00%	0	0.00%	100.00%
No Data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Market Client Segmentation					
Market Client Segmentation	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Farmers and assimilated	2,114	11.59%	97,626,828	7.47%	7.47%
Associations and social companies	121	0.66%	13,590,194	1.04%	8.51%
Corporate - Large Corporates	23	0.13%	2,591,284	0.20%	8.71%
Corporate - Medium enterprises	1,652	9.05%	92,908,193	7.11%	15.82%
Corporate - Small enterprises	2,708	14.84%	149,821,674	11.47%	27.29%
Holdings	629	3.45%	76,441,046	5.85%	33.14%
Real Estate Professionals	96	0.53%	25,277,698	1.93%	35.08%
Institutional entities	0	0.00%	0	0.00%	35.08%
Local public institutions	0	0.00%	0	0.00%	35.08%
Individual professionals (shoopkers, craftsmens, ...)	7,579	41.54%	424,030,535	32.46%	67.54%
Public sector	0	0.00%	0	0.00%	67.54%
Real Estate - SCI - Société civile immobilière	2,761	15.13%	382,269,575	29.26%	96.80%
Social Housings and assimilated	0	0.00%	0	0.00%	96.80%
Other	564	3.09%	41,808,445	3.20%	100.00%
No data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Risk Client Segmentation					
Risk Client Segmentation (%)	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Financial sectors	0	0.00%	0	0.00%	0.00%
Banks	0	0.00%	0	0.00%	0.00%
Other banks	0	0.00%	0	0.00%	0.00%
Financial companies	0	0.00%	0	0.00%	0.00%
Corporates	7,759	42.52%	676,139,205	51.76%	51.76%
Associations & assimilated	57	0.31%	5,238,899	0.40%	0.40%
Financial client companies	0	0.00%	0	0.00%	0.40%
Non-financial corporate clients	7,469	40.93%	626,147,510	47.93%	48.33%
Insurance and capitalization companies	0	0.00%	0	0.00%	48.33%
Real Estate - Non-financial businesses	232	1.27%	44,706,994	3.42%	51.75%
Public enterprises operating in competitive markets - EPIC	0	0.0%	0	0.0%	51.75%
Specialized financing - Project Finance	0	0.00%	0	0.00%	51.75%
Specialized financing - Asset financings	0	0.0%	0	0.0%	51.75%
Specialized financing - Commodity financings	0	0.0%	0	0.0%	51.75%
Real Estate Specialized financing	1	0.01%	45,802	0.00%	51.76%
International non-banking organizations	0	0.0%	0	0.0%	51.76%
Public sector	0	0.00%	0	0.00%	51.76%
Retail Professionals	10,488	57.48%	630,226,267	48.24%	100.00%
Individual entrepreneurs	1,120	6.14%	32,642,713	2.50%	54.26%
Legal entities and retail companies	9,368	51.34%	597,583,553	45.74%	100.00%
Associations & assimilated	0	0.00%	0	0.00%	100.00%
Sovereign / Supra entities	0	0.00%	0	0.00%	100.00%
States or central banks or monetary issuing institutes	0	0.0%	0	0.0%	100.00%
French or foreign organizations assimilated to central administrations or central administrations (weighted at 0%)	0	0.0%	0	0.0%	100.00%
Multilateral development banks weighted at 0% using the standardized McDonough approach	0	0.0%	0	0.0%	100.00%
International funding agencies	0	0.0%	0	0.0%	100.00%
No Data / Other	0	0.0%	0	0.0%	100.00%
Total	18,247	100.0%	1,306,365,472	100.0%	100.0%

Breakdown by Borrower credit scoring and PD model					
Borrower Credit Scoring & PD Model	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Performing Borrowers					
NIO	10,581	57.99%	640,786,480	49.05%	49.05%
1	3,491	19.13%	189,757,058	14.53%	14.53%
2	943	5.17%	69,983,201	5.36%	19.89%
3	2,102	11.52%	138,823,344	10.63%	30.51%
4	820	4.49%	68,746,355	5.26%	35.77%
5	1,212	6.64%	80,596,629	6.17%	41.94%
6	1,231	6.75%	57,482,097	4.40%	46.34%
7	782	4.29%	35,397,796	2.71%	49.05%
8	0	0.00%	0	0.00%	49.05%
9	0	0.00%	0	0.00%	49.05%
10	0	0.00%	0	0.00%	49.05%
Other	0	0.00%	0	0.00%	49.05%
NIE	7,666	42.01%	665,578,992	50.95%	100.00%
1	0	0.00%	0	0.00%	49.05%
2	0	0.00%	0	0.00%	49.05%
3	0	0.00%	0	0.00%	49.05%
4	0	0.00%	0	0.00%	49.05%
5	121	0.66%	6,448,077	0.49%	49.54%
6	28	0.15%	1,818,749	0.14%	49.68%
7	80	0.44%	7,130,972	0.55%	50.23%
8	1,681	9.21%	88,991,140	6.81%	57.04%
9	1,260	6.91%	84,883,630	6.50%	63.54%
10	1,133	6.21%	120,712,103	9.24%	72.78%
11	1,187	6.51%	128,113,852	9.81%	82.59%
12	1,593	8.73%	177,645,288	13.60%	96.19%
13	393	2.15%	34,594,655	2.65%	98.83%
14	190	1.04%	15,240,527	1.17%	100.00%
15	0	0.00%	0	0.00%	100.00%
16	0	0.00%	0	0.00%	100.00%
Other	0	0.00%	0	0.00%	100.00%
Other credit models	0	0.00%	0	0.00%	100.00%
1	0	0.00%	0	0.00%	100.00%
2	0	0.00%	0	0.00%	100.00%
3	0	0.00%	0	0.00%	100.00%
4	0	0.00%	0	0.00%	100.00%
5	0	0.00%	0	0.00%	100.00%
6	0	0.00%	0	0.00%	100.00%
7	0	0.00%	0	0.00%	100.00%
8	0	0.00%	0	0.00%	100.00%
9	0	0.00%	0	0.00%	100.00%
10	0	0.00%	0	0.00%	100.00%
Other	0	0.00%	0	0.00%	100.00%
Non-Performing Borrowers					
DX	0	0.00%	0	0.00%	100.00%
RX	0	0.00%	0	0.00%	100.00%
CX	0	0.00%	0	0.00%	100.00%
Other / no rated	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Arrears buckets					
Months in Arrears	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
0	18,247	100.00%	1,306,365,472	100.00%	100.00%
1	0	0.00%	0	0.00%	100.00%
2	0	0.00%	0	0.00%	100.00%
3	0	0.00%	0	0.00%	100.00%
4	0	0.00%	0	0.00%	100.00%
5	0	0.00%	0	0.00%	100.00%
6	0	0.00%	0	0.00%	100.00%
Strictly Greater than 6	0	0.00%	0	0.00%	100.00%
Defaulted Loans	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by country of the Borrower					
Borrower's country	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
France	18,247	100.00%	1,306,365,472	100.00%	100.00%
Other	0	0.00%	0	0.00%	100.00%
No Data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Borrower's geographical region of the Borrower					
Borrower region	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Auvergne-Rhône-Alpes	3,318	18.18%	237,107,155	18.15%	18.15%
Hauts-de-France	632	3.46%	67,270,200	5.15%	23.30%
Provence-Alpes-Côte d'Azur	1,447	7.93%	103,911,487	7.95%	31.25%
Grand-Est	1,688	9.25%	112,291,636	8.60%	39.85%
Occitanie	1,943	10.65%	125,436,270	9.60%	49.45%
Normandie	521	2.86%	39,925,566	3.06%	52.51%
Nouvelle-Aquitaine	2,093	11.47%	127,107,578	9.73%	62.24%
Centre-Val de Loire	850	4.66%	46,170,850	3.53%	65.77%
Corse	147	0.81%	11,574,841	0.89%	66.66%
Bourgogne-Franche-Comté	1,291	7.08%	73,748,125	5.65%	72.30%
Bretagne	933	5.11%	66,864,367	5.12%	77.42%
Pays de la Loire	1,047	5.74%	75,050,896	5.75%	83.17%
Île-de-France	2,118	11.61%	196,181,302	15.02%	98.18%
French Overseas Departments	219	1.20%	23,725,198	1.82%	100.00%
No Data / Other	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Borrower's economic sector (INSEE)					
French classification of Borrower activities (NAF)	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Agriculture, forestry and fishing	1,869	10.24%	88,107,914	6.74%	6.74%
Mining and quarrying	23	0.13%	1,458,837	0.11%	6.86%
Manufacturing	1,635	8.96%	83,431,214	6.39%	13.24%
Electricity, gas, steam and air conditioning supply	78	0.43%	6,557,717	0.50%	13.74%
Water Supply ; Sewerage, Waste management and remediation activities	106	0.58%	3,916,940	0.30%	14.04%
Construction	1,261	7.02%	48,104,440	3.68%	17.73%
Wholesale and retail trade and repair of motor vehicles and motorcycles	3,100	16.59%	154,598,091	11.83%	29.56%
Transportation and storage	1,035	5.67%	39,650,863	3.04%	32.60%
Accommodation and food service activities	1,030	5.64%	95,980,728	7.35%	39.94%
Information and communication	217	1.19%	14,840,499	1.14%	41.08%
Financial and insurance activities	871	4.77%	102,620,660	7.86%	48.93%
Real estate activities	3,504	19.20%	490,873,262	37.58%	86.51%
Professional, scientific and technical activities	1,299	7.12%	90,310,859	6.91%	93.42%
Administrative and support service activities	929	5.09%	33,659,530	2.58%	96.00%
Public administration and defense; compulsory social security	0	0.00%	0	0.00%	96.00%
Education	156	0.85%	7,757,176	0.59%	96.59%
Human health and social work activities	599	3.28%	26,179,989	2.00%	98.60%
Arts, entertainment and recreation	116	0.64%	6,272,453	0.48%	99.08%
Other service activities	398	2.18%	12,025,190	0.92%	100.00%
Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	1	0.01%	19,110	0.00%	100.00%
Activities of extraterritorial organisations and bodies	0	0.00%	0	0.00%	100.00%
Other / No data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Borrower's economic sector (INSEE) after taking into account BPC economic sub-sectors for SCI					
French classification of Borrower activities (NAF) - BPC economic sub-sectors taken into account for SCI	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Agriculture, forestry and fishing	1,877	10.29%	90,036,968	6.89%	6.89%
Mining and quarrying	25	0.14%	1,583,936	0.12%	7.01%
Manufacturing	1,734	9.50%	100,289,775	7.68%	14.69%
Electricity, gas, steam and air conditioning supply	78	0.43%	6,557,717	0.50%	15.19%
Water Supply ; Sewerage, Waste management and remediation activities	115	0.63%	5,385,900	0.41%	15.60%
Construction	1,357	7.44%	60,634,485	4.64%	20.25%
Wholesale and retail trade and repair of motor vehicles and motorcycles	3,268	17.91%	189,405,885	14.50%	34.74%
Transportation and storage	1,064	5.83%	44,328,797	3.39%	38.14%
Accommodation and food service activities	1,059	5.80%	103,302,127	7.91%	46.05%
Information and communication	235	1.29%	16,581,577	1.27%	47.32%
Financial and insurance activities	877	4.81%	103,532,619	7.92%	55.24%
Real estate activities	2,964	16.24%	386,766,947	29.61%	84.85%
Professional, scientific and technical activities	1,308	7.17%	94,471,413	7.23%	92.08%
Administrative and support service activities	988	5.41%	45,561,978	3.49%	95.57%
Public administration and defense; compulsory social security	4	0.02%	812,284	0.06%	95.63%
Education	156	0.85%	7,757,176	0.59%	96.22%
Human health and social work activities	612	3.35%	28,264,605	2.16%	98.39%
Arts, entertainment and recreation	118	0.65%	7,444,959	0.57%	98.96%
Other service activities	407	2.23%	13,627,215	1.04%	100.00%
Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	1	0.01%	19,110	0.00%	100.00%
Activities of extraterritorial organisations and bodies	0	0.00%	0	0.00%	100.00%
Other / No data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Borrower concentration					
Top Borrowers	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
TOP 1	1	0.01%	1,557,856	0.12%	0.12%
TOP 5	6	0.03%	7,727,578	0.59%	0.59%
TOP 10	12	0.07%	14,969,093	1.15%	1.15%
TOP 25	28	0.15%	34,796,975	2.66%	2.66%
TOP 50	58	0.32%	63,299,300	4.85%	4.85%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Currency					
Currency	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
EUR	18,247	100.00%	1,306,365,472	100.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Outstanding Principal Balance					
Outstanding Principal Balance	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
debit balance	0	0.00%	0	0.00%	0.00%
Nil balance	0	0.00%	0	0.00%	0.00%
]0 ; 10 000 [	3,331	18.26%	20,456,048	1.57%	1.57%
]10 000 ; 25 000 [	5,382	29.50%	91,939,231	7.04%	8.60%
]25 000 ; 50 000 [	3,704	20.30%	132,464,226	10.14%	18.74%
]50 000 ; 75 000 [	1,666	9.13%	101,510,513	7.77%	26.51%
]75 000 ; 100 000 [	846	4.64%	73,353,775	5.62%	32.13%
]100 000 ; 150 000 [	1,097	6.01%	135,346,852	10.36%	42.49%
]150 000 ; 200 000 [	690	3.78%	119,296,515	9.13%	51.62%
]200 000 ; 250 000 [	398	2.18%	89,002,089	6.81%	58.43%
]250 000 ; 300 000 [	261	1.43%	71,145,068	5.45%	63.88%
]300 000 ; 400 000 [	329	1.80%	113,000,355	8.65%	72.53%
]400 000 ; 500 000 [	193	1.06%	86,144,410	6.59%	79.12%
]500 000 ; 750 000 [	199	1.09%	120,321,700	9.21%	88.34%
]750 000 ; 1 000 000 [	85	0.47%	73,112,507	5.60%	93.93%
]1 000 000 ; 1 500 000 [	62	0.34%	73,074,574	5.59%	99.53%
]1 500 000 ; 2 000 000 [	4	0.02%	6,197,610	0.47%	100.00%
]2 000 000 ; 3 000 000 [	0	0.00%	0	0.00%	100.00%
]3 000 000 ; 4 000 000 [	0	0.00%	0	0.00%	100.00%
]4 000 000 ; 5 000 000 [	0	0.00%	0	0.00%	100.00%
]5 000 000 ; 6 000 000 [	0	0.00%	0	0.00%	100.00%
]6 000 000 ; 7 000 000 [	0	0.00%	0	0.00%	100.00%
]7 000 000 ; 8 000 000 [	0	0.00%	0	0.00%	100.00%
]8 000 000 ; 9 000 000 [	0	0.00%	0	0.00%	100.00%
]9 000 000 ; 10 000 000 [	0	0.00%	0	0.00%	100.00%
Over 10 000 000 EUR	0	0.00%	0	0.00%	100.00%
No Data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%
Average	71,593				
Weighted Average	312,428				

Breakdown by Original Principal Balance					
Original Principal Balance	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Nil balance	0	0.00%	0	0.00%	0.00%
]0 ; 10 000 [	804	4.41%	3,802,835	0.29%	0.29%
]10 000 ; 25 000 [	3,281	17.98%	37,091,388	2.84%	3.13%
]25 000 ; 50 000 [	3,972	21.77%	81,496,373	6.24%	9.37%
]50 000 ; 75 000 [	2,490	13.65%	80,430,061	6.16%	15.53%
]75 000 ; 100 000 [	1,357	7.44%	58,882,555	4.51%	20.03%
]100 000 ; 150 000 [	1,895	10.39%	110,060,091	8.42%	28.46%
]150 000 ; 200 000 [	1,125	6.17%	95,700,769	7.33%	35.78%
]200 000 ; 250 000 [	757	4.12%	87,428,868	6.69%	42.48%
]250 000 ; 300 000 [	498	2.73%	70,357,486	5.39%	47.86%
]300 000 ; 400 000 [	723	3.96%	132,675,662	10.16%	58.02%
]400 000 ; 500 000 [	387	2.12%	95,052,835	7.28%	65.29%
]500 000 ; 750 000 [	534	2.93%	180,302,131	13.80%	79.10%
]750 000 ; 1 000 000 [	191	1.05%	94,335,148	7.22%	86.32%
]1 000 000 ; 1 500 000 [	157	0.86%	109,728,507	8.40%	94.72%
]1 500 000 ; 2 000 000 [	42	0.23%	36,138,625	2.77%	97.48%
]2 000 000 ; 3 000 000 [	28	0.15%	27,961,638	2.14%	99.62%
]3 000 000 ; 4 000 000 [	2	0.01%	1,204,134	0.09%	99.72%
]4 000 000 ; 5 000 000 [	3	0.02%	2,535,905	0.19%	99.91%
]5 000 000 ; 6 000 000 [	1	0.01%	1,180,461	0.09%	100.00%
]6 000 000 ; 7 000 000 [	0	0.00%	0	0.00%	100.00%
]7 000 000 ; 8 000 000 [	0	0.00%	0	0.00%	100.00%
]8 000 000 ; 10 000 000 [	0	0.00%	0	0.00%	100.00%
Over 10 000 000 EUR	0	0.00%	0	0.00%	100.00%
No Data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%
Average	131,261				
Weighted Average	484,721				

Breakdown by Origination Year					
Origination Year	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
2004-2010	0	0.00%	0	0.00%	0.00%
2011	241	1.32%	17,194,797	1.32%	1.32%
2012	271	1.49%	19,737,959	1.51%	2.83%
2013	309	1.69%	26,865,228	2.06%	4.88%
2014	392	2.15%	31,438,186	2.41%	7.29%
2015	494	2.71%	48,099,663	3.68%	10.97%
2016	507	2.78%	59,093,853	4.52%	15.50%
2017	996	5.46%	96,238,805	7.37%	22.86%
2018	1,024	5.61%	86,333,545	6.61%	29.47%
2019	1,781	9.76%	108,676,143	8.32%	37.79%
2020	2,002	10.97%	131,320,687	10.05%	47.84%
2021	2,169	11.89%	157,824,198	12.08%	59.92%
2022	2,384	13.07%	180,582,691	13.82%	73.75%
2023	5,032	27.58%	309,310,434	23.68%	97.42%
2024	645	3.53%	33,669,283	2.58%	100.00%
2025	0	0.00%	0	0.00%	100.00%
2026	0	0.00%	0	0.00%	100.00%
2027	0	0.00%	0	0.00%	100.00%
No Data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Maturity Year					
Maturity Year	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Before 2023	0	0.00%	0	0.00%	0.00%
2023	0	0.00%	0	0.00%	0.00%
2024	610	3.34%	6,526,004	0.50%	0.50%
2025	3,506	19.21%	61,585,362	4.71%	5.21%
2026	3,126	17.13%	99,790,641	7.64%	12.85%
2027	2,807	15.38%	133,756,883	10.24%	23.09%
2028	3,086	16.91%	176,784,570	13.53%	36.62%
2029	1,228	6.73%	123,891,594	9.48%	46.11%
2030	1,313	7.20%	180,193,025	13.79%	59.90%
2031	626	3.43%	102,731,146	7.86%	67.77%
2032	639	3.50%	115,492,449	8.84%	76.61%
2033	409	2.24%	76,208,390	5.83%	82.44%
2034	154	0.84%	34,455,798	2.64%	85.08%
2035	232	1.27%	53,916,456	4.13%	89.20%
2036	124	0.68%	30,289,293	2.32%	91.52%
2037	92	0.50%	26,313,142	2.01%	93.54%
2038	134	0.73%	36,841,640	2.82%	96.36%
2039	39	0.21%	10,791,921	0.83%	97.18%
2040	31	0.17%	6,640,774	0.51%	97.69%
2041	41	0.22%	13,717,358	1.05%	98.74%
2042	22	0.12%	6,934,544	0.53%	99.27%
2043	24	0.13%	8,371,645	0.64%	99.91%
2044	1	0.01%	166,719	0.01%	99.93%
2045	0	0.00%	0	0.00%	99.93%
2046	0	0.00%	0	0.00%	99.93%
2047	2	0.01%	959,762	0.07%	100.00%
2048	1	0.01%	6,357	0.00%	100.00%
2049	0	0.00%	0	0.00%	100.00%
2050	0	0.00%	0	0.00%	100.00%
2051	0	0.00%	0	0.00%	100.00%
2052	0	0.00%	0	0.00%	100.00%
2053	0	0.00%	0	0.00%	100.00%
2054	0	0.00%	0	0.00%	100.00%
2055	0	0.00%	0	0.00%	100.00%
2056	0	0.00%	0	0.00%	100.00%
2057	0	0.00%	0	0.00%	100.00%
No Data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Original Term						
Original Term (in months)	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage	
<=0	0	0.0%	0	0.0%	0.0%	
] 0 ; 1 [	0	0.00%	0	0.00%	0.00%	
[1 ; 12 [	1	0.01%	4,322	0.00%	0.00%	
] 12 ; 24 [	49	0.27%	698,788	0.05%	0.05%	
[24 ; 36 [	365	2.00%	5,116,401	0.39%	0.45%	
] 36 ; 48 [	1,355	7.43%	23,897,533	1.83%	2.27%	
[48 ; 60 [	4,032	22.10%	107,064,282	8.20%	10.47%	
] 60 ; 72 [	3,356	18.39%	108,675,782	8.32%	18.79%	
[72 ; 84 [	770	4.22%	46,308,033	3.54%	22.33%	
] 84 ; 96 [	2,868	15.72%	242,992,672	18.60%	40.93%	
[96 ; 108 [	357	1.96%	30,794,697	2.36%	43.29%	
] 108 ; 120 [	492	2.70%	56,758,376	4.34%	47.64%	
[120 ; 180 [	2,623	14.37%	331,083,332	25.34%	72.98%	
] 180 ; 240 [	1,766	9.68%	295,244,052	22.60%	95.58%	
[240 ; 300 [	213	1.17%	57,727,202	4.42%	100.00%	
] 300 ; 360 [	0	0.00%	0	0.00%	100.00%	
Equal or over 360	0	0.0%	0	0.0%	100.00%	
No Data	0	0.0%	0	0.0%	100.00%	
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%	
Min	12					
Max	300					
Average	90					
Weighted Average	126					

Breakdown by Remaining Term						
Remaining term (in months)	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage	
<=0	0	0.0%	0	0.0%	0.0%	
] 0 ; 6 [	0	0.00%	0	0.00%	0.00%	
[6 ; 12 [	1,776	9.73%	22,439,067	1.72%	1.72%	
] 12 ; 24 [	3,297	18.07%	73,495,935	5.63%	7.34%	
[24 ; 36 [	3,068	16.81%	109,920,984	8.41%	15.76%	
] 36 ; 48 [	2,611	14.31%	135,886,357	10.40%	26.16%	
[48 ; 60 [	2,957	16.21%	180,795,966	13.84%	40.00%	
] 60 ; 72 [	940	5.15%	118,944,502	9.10%	49.10%	
[72 ; 84 [	1,284	7.04%	181,839,587	13.92%	63.02%	
] 84 ; 96 [	576	3.16%	93,224,863	7.14%	70.16%	
[96 ; 108 [	590	3.23%	118,272,526	9.05%	79.21%	
] 108 ; 120 [	316	1.73%	54,311,066	4.16%	83.37%	
[120 ; 180 [	686	3.76%	172,580,215	13.21%	96.58%	
] 180 ; 240 [	143	0.78%	43,688,286	3.34%	99.93%	
[240 ; 300 [	3	0.02%	965,118	0.07%	100.00%	
] 300 ; 360 [	0	0.00%	0	0.00%	100.00%	
Equal or over 360	0	0.0%	0	0.0%	100.00%	
No Data	0	0.0%	0	0.0%	100.00%	
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%	
Min	6					
Max	284					
Average	48					
Weighted Average	79					

Breakdown by Seasoning						
Seasoning (in months)	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage	
<=0	0	0.00%	0	0.00%	0.00%	
] 0 ; 1 [	0	0.00%	0	0.00%	0.00%	
[1 ; 12 [	4,888	26.79%	280,268,523	21.45%	21.45%	
] 12 ; 24 [	2,360	12.93%	188,953,734	14.46%	35.92%	
[24 ; 36 [	2,298	12.59%	161,080,819	12.33%	48.25%	
] 36 ; 48 [	1,898	10.40%	134,249,517	10.28%	58.53%	
[48 ; 60 [	2,197	12.04%	127,562,379	9.76%	68.29%	
] 60 ; 72 [	1,048	5.74%	88,465,470	6.77%	75.06%	
[72 ; 84 [	1,056	5.79%	89,801,574	6.87%	81.94%	
] 84 ; 96 [	648	3.55%	76,368,214	5.85%	87.78%	
[96 ; 108 [	499	2.73%	52,054,374	3.98%	91.77%	
] 108 ; 120 [	435	2.38%	36,005,659	2.76%	94.52%	
[120 ; 180 [	920	5.04%	71,555,209	5.48%	100.00%	
Equal or over 180	0	0.00%	0	0.00%	100.00%	
No Data	0	0.00%	0	0.00%	100.00%	
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%	
Min	3					
Max	160					
Average	43					
Weighted Average	47					

Breakdown by Interest Rate Type						
Interest rate type	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage	
Fixed	18,140	99.41%	1,284,695,507	98.34%	98.34%	
Floating	107	0.59%	21,669,965	1.66%	100.00%	
Other / No Data	0	0.00%	0	0.00%	100.00%	
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%	

Breakdown by Interest Rate (Total Portfolio)					
Interest Rate (in bps) (Total Portfolio)	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
0	38	0.21%	1,245,916	0.10%	0.10%
] 0 ; 100 [	4,079	22.35%	244,712,682	18.73%	18.83%
] 100 ; 125 [	2,356	12.91%	185,835,071	14.23%	33.05%
] 125 ; 150 [	1,651	9.05%	150,717,816	11.54%	44.59%
] 150 ; 175 [	1,340	7.34%	113,958,080	8.72%	53.31%
] 175 ; 200 [	948	5.20%	92,312,006	7.07%	60.38%
] 200 ; 225 [	547	3.00%	54,032,772	4.14%	64.32%
] 225 ; 250 [	371	2.02%	31,802,396	2.43%	66.95%
] 250 ; 275 [	438	2.40%	37,203,636	2.85%	69.80%
] 275 ; 300 [	429	2.35%	32,804,231	2.51%	72.31%
] 300 ; 400 [	1,921	10.53%	129,034,527	9.88%	82.19%
] 400 ; 500 [	3,620	19.84%	197,885,075	15.15%	97.33%
] 500 ; 600 [	463	2.54%	30,084,307	2.30%	99.64%
] 600 ; 700 [	43	0.24%	3,778,681	0.29%	99.93%
] 700 ; 800 [	0	0.00%	0	0.00%	99.93%
Equal or over 800 bps	3	0.02%	958,276	0.07%	100.00%
No Data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%
Min	0				
Max	900				
Average	230				
Weighted Average	220				

Breakdown by Interest Payment Frequency					
Interest rate payment frequency in months	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Monthly	17,797	97.53%	1,224,397,045	93.73%	93.73%
Quarterly	343	1.88%	71,876,298	5.50%	99.23%
Semi-annually	107	0.59%	10,092,129	0.77%	100.00%
Annually	0	0.00%	0	0.00%	100.00%
Other / No Data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Principal Payment Frequency					
Amortisation frequency in months	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Monthly	17,797	97.53%	1,224,397,045	93.73%	93.73%
Quarterly	343	1.88%	71,876,298	5.50%	99.23%
Semi-annually	107	0.59%	10,092,129	0.77%	100.00%
Annually	0	0.00%	0	0.00%	100.00%
Other / No Data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Amortisation Type					
Amortisation type	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Annuity Repayment	18,125	99.33%	1,295,051,370	99.13%	99.13%
Bullet Repayment	0	0.00%	0	0.00%	99.13%
Linear Repayment	0	0.00%	0	0.00%	99.13%
Tailor made Repayment	122	0.67%	11,314,103	0.87%	100.00%
Other / No Data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by BPCE Product Names					
BPCE Product Names	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
AGRILISMAT	494	2.71%	15,334,541	1.17%	1.17%
AUTRES CREDITS A LA CLIENTELE, HORS PARTICULIERS	0	0.00%	0	0.00%	1.17%
AUTRES CREDITS A LA CLIENTELE, PARTICULIERS	0	0.00%	0	0.00%	1.17%
AUTRES CREDITS DE TRESORERIE	0	0.00%	0	0.00%	1.17%
AUTRES CREDITS EQUI. INTERET ECHEANCIER	136	0.75%	14,696,806	1.13%	2.30%
AUTRES CREDITS EQUI. METH. ECHELLE INT.	0	0.00%	0	0.00%	2.30%
CREDIT EQUIPT TRANSITION ENVIR.	54	0.30%	3,302,697	0.25%	2.55%
CREDIT INNOV PLUS BP	101	0.55%	11,670,185	0.89%	3.44%
PGE RESILIENCE	0	0.00%	0	0.00%	3.44%
PRET AGRIS	481	2.64%	24,185,720	1.85%	5.30%
PRET ARTISAN	967	5.30%	47,030,169	3.60%	8.90%
PRET CONV AGRIS	611	3.35%	27,041,072	2.07%	10.97%
PRET CONV ART	1	0.01%	23,452	0.00%	10.97%
PRET CONVENTIONNE AUTRE	0	0.00%	0	0.00%	10.97%
PRET ENTREPRISE	14,370	78.75%	1,098,048,149	84.05%	95.02%
PRET EXPR SOCAMA	58	0.32%	967,866	0.07%	95.10%
PRET LEM LEE	18	0.10%	908,186	0.07%	95.17%
PRET PARTICIPAT	0	0.00%	0	0.00%	95.17%
PRET PROF LIB	42	0.23%	685,738	0.05%	95.22%
PRET PROVAIIR PLUS SUR RESSOURCES LIBRES	12	0.07%	1,092,201	0.08%	95.30%
PRET PROVAIIR SUR RESSOURCES LDD	13	0.07%	1,004,429	0.08%	95.38%
PRET RELANCE	0	0.00%	0	0.00%	95.38%
PRET REPRISE D'ENTREPRISE (LBO)	10	0.05%	2,490,214	0.19%	95.57%
PRET SOCAMA CREATION	0	0.00%	0	0.00%	95.57%
PRETS CODEVI	879	4.82%	57,884,047	4.43%	100.00%
Other / No Data	0	0.00%	0	0.00%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Breakdown by Loan Purpose					
Loan purpose	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
00 FONCIER	117	0.64%	5,276,720	0.40%	0.40%
ACHAT NEUF	8	0.04%	1,144,535	0.09%	0.49%
CONSTRUCTION - PROFESSIONNEL	513	2.81%	85,835,698	6.57%	7.06%
AGENCEMENTS, TRAVAUX	125	0.69%	6,759,631	0.52%	7.58%
PAS DE PORTE / DROIT AU BAIL	36	0.20%	2,605,224	0.20%	7.78%
PRESENTATION CLIENTELE	57	0.31%	2,038,676	0.16%	7.94%
CONSTRUCTION - AMENAGEMENTS	36	0.20%	2,026,135	0.16%	8.09%
CONSTRUCTION - MATERIELS	31	0.17%	3,109,264	0.24%	8.33%
ACHATS CARTE TRANSPORTS (LICENCE)	34	0.19%	3,128,973	0.24%	8.57%
ACHAT ENSEIGNE COMMERCIALE MARQUE	0	0.00%	0	0.00%	8.57%
RACHAT DE PRET - RENEGOCIATION	169	0.93%	22,929,235	1.76%	10.32%
D'UN APPARTEMENT NEUF	38	0.21%	2,324,691	0.18%	10.50%
IMMEUBLE	1,203	6.59%	162,672,005	12.45%	22.95%
CONSTRUCTION MAISON + TERRAIN	0	0.00%	0	0.00%	22.95%
TRAVAUX ECONOMIE ENERGIE	43	0.24%	1,929,820	0.15%	23.10%
IMMEUBLE - AMENAGEMENTS	221	1.21%	28,910,230	2.21%	25.31%
IMMEUBLE - MATERIELS	5	0.03%	605,933	0.05%	25.36%
ACQUISITION - AMELIORATION INDIV.	0	0.00%	0	0.00%	25.36%
ACQUISITION - AMELIORATION COLLEC	0	0.00%	0	0.00%	25.36%
FEI SOCAMA TRANSMISSION	2	0.01%	96,203	0.01%	25.37%
REPARATION ENTRETIEN AMENAGEMENT	0	0.00%	0	0.00%	25.37%
FONDS DE COMMERCE	129	1.26%	26,910,970	2.06%	27.43%
FONDS - AMENAGEMENTS	23	0.07%	1,105,544	0.08%	27.51%
FONDS - MATERIELS	7	0.04%	384,230	0.03%	27.54%
DE TRESORERIE	605	3.32%	31,268,252	2.39%	29.94%
ACHAT PARTS, ACTIONS	159	0.87%	28,107,711	2.15%	32.09%
DE TRAVAUX DE MISE AUX NORMES	1,159	6.35%	70,704,493	5.41%	37.50%
CREDIT DE RESTRUCTURATION	0	0.00%	0	0.00%	37.50%
ACHAT PORTEFEUILLE ASSURANCE	13	0.07%	721,503	0.06%	37.55%
DIVERS PARTICULIER	0	0.00%	0	0.00%	37.55%
D'UN PAS DE PORTE	2,048	11.22%	60,731,945	4.65%	42.20%
BATEAU	25	0.14%	3,979,110	0.30%	42.51%
VEHICULE DE TOURISME NEUF	0	0.00%	0	0.00%	42.51%
VEHICULE UTILITAIRE	2,700	14.80%	66,587,173	5.10%	47.60%
PAIEMENT DE SOULTE	1	0.01%	12,268	0.00%	47.61%
VEHICULES - MATERIELS	46	0.25%	981,999	0.08%	47.68%
SOULTE/TRAVAUX IMMEUBLE INDIVIDUE	0	0.00%	0	0.00%	47.68%
STOCKAGE DES BOIS	0	0.00%	0	0.00%	47.68%
ECONOMIE ENERGIE RESIDENCE PRINC.	0	0.00%	0	0.00%	47.68%
DIVERS PROFESSIONNEL	631	3.46%	26,019,933	1.99%	49.67%
01 INSTALLATION	2	0.01%	27,975	0.00%	49.67%
03 AGRANDISSEMENT	145	0.79%	21,976,617	1.68%	51.36%
11 REPRISE	6	0.03%	126,419	0.01%	51.37%
12 RENOVATION, REPARATION	281	1.54%	19,106,700	1.46%	52.83%
ACHAT AUTRES FONCIERS	55	0.30%	3,245,869	0.25%	53.08%
INFORMATIQUE-MATERIEL/LOGICIEL	111	0.61%	2,746,191	0.21%	53.29%
APPORT EN C/COURANTS	25	0.14%	2,514,903	0.19%	53.48%
REMBOURSEMENT DE DETTES	141	0.77%	16,311,494	1.25%	54.73%
14 ACQ, CHEPTEL BAT. REPR. INSTAL.	0	0.00%	0	0.00%	54.73%
15 ACQ, MATERIEL REMPLACEMENT	0	0.00%	0	0.00%	54.73%
21 CONSTRUCTION	18	0.10%	600,265	0.05%	54.78%
22 EXTENSION, AMENAGEMENT	10	0.05%	113,197	0.01%	54.78%
23 ACCROISS. CHEPTEL PAR ACQUIS.	30	0.16%	843,200	0.06%	54.85%
24 ACCROISS. CHEPTEL/CROIT INTERNE	0	0.00%	0	0.00%	54.85%
ACHAT TERRAIN A BATIR	189	1.04%	11,457,169	0.88%	55.73%
25 CREA. AGRAN. ADAPT. PLANT&REPLANT	24	0.13%	649,036	0.05%	55.78%
26 ACQ, MATERIEL PR DEVELOPPEMENT	2	0.01%	25,111	0.00%	55.78%
27 PARTS SOCIALES	148	0.81%	15,776,812	1.21%	56.99%
91 BESOIN FONDS DE ROULEMENT	4	0.02%	349,684	0.03%	57.01%
93 INVESTIS. ENVIRON. SS PLAFOND	0	0.00%	0	0.00%	57.01%
94 INVESTIS. ENVIRON. HS PLAFOND	0	0.00%	0	0.00%	57.01%
95 MISE CONFORMITE BAT. D'ELEVAGE	0	0.00%	0	0.00%	57.01%
99 AUTRES DESTINATIONS	6	0.03%	112,886	0.01%	57.02%
DIVERS MIGRATION	0	0.00%	0	0.00%	57.02%
OBO-LBO BPCE	22	0.12%	5,002,853	0.38%	57.40%
CONSTRUCTION DE BATEAU -12M	0	0.00%	0	0.00%	57.40%
CONSTRUCTION DE BATEAU +12M	0	0.00%	0	0.00%	57.40%
ACHAT DE BATEAU -12M	0	0.00%	0	0.00%	57.40%
ACHAT DE BATEAU +12M	0	0.00%	0	0.00%	57.40%
VEHICULE PROF PECHE	0	0.00%	0	0.00%	57.40%
LOCAUX A USAGE MIXTE	0	0.00%	0	0.00%	57.40%
ACHAT PANNEAUX PHOTOVOLTAIQUES	2	0.01%	87,676	0.01%	57.41%
28 PARTS SOC. APPORT NUMERAIRE	0	0.00%	0	0.00%	57.41%
30 SOULTE DE PARTAGE	0	0.00%	0	0.00%	57.41%
CREDIT DE TRESORERIE	564	3.09%	38,458,419	2.94%	60.35%
CREDIT DE RELAIS	1	0.01%	343,423	0.03%	60.38%
VENDANGES	3	0.02%	55,566	0.00%	60.38%
Terrain à bâtir	0	0.00%	0	0.00%	60.38%
Travaux de réparation, amélioration, entretien	0	0.00%	0	0.00%	60.38%
Acquisition d'actions	75	0.41%	16,947,778	1.30%	61.68%
Aéronef	1	0.01%	44,828	0.00%	61.69%
Parts ou titres divers	0	0.00%	0	0.00%	61.69%
Investissement foncier	0	0.00%	0	0.00%	61.69%
Investissement patrimonial (non habitat)	0	0.00%	0	0.00%	61.69%
Construction de locaux activités	185	1.01%	40,276,250	3.08%	64.77%
Locaux activités	842	4.61%	157,720,556	12.07%	76.84%
Travaux dans locaux activités	1,163	6.37%	86,257,408	6.60%	83.44%
Rachat entreprise par les salariés (R.E.S)	0	0.00%	0	0.00%	83.44%
Terrain activités	9	0.05%	9,562,646	0.73%	84.18%
Matériel à usage professionnel	1,226	6.72%	41,349,862	3.17%	87.34%
Véhicule à usage professionnel	1,513	8.29%	37,695,601	2.89%	90.23%
Outils à usage professionnel	29	0.16%	1,010,251	0.08%	90.30%
Fonds de commerce	175	0.96%	22,829,971	1.75%	92.05%
Besoin en fonds de roulement lié à investissement	120	0.66%	11,180,711	0.86%	92.91%
Acquisition de parts	138	0.76%	22,441,625	1.72%	94.63%
Rachat de clientèle	14	0.08%	2,112,219	0.16%	94.79%
Rachat de stock	5	0.03%	962,076	0.07%	94.86%
Paiement de soulte (secteur professionnel)	0	0.00%	0	0.00%	94.86%
Trésorerie liée à l'exploitation (P.B.E)	0	0.00%	0	0.00%	94.86%
Besoin en fonds de roulement	183	1.00%	12,990,851	0.99%	95.86%
Autres valeurs incorporelles	138	0.76%	20,504,085	1.57%	97.42%
Fds de commerce droit au bail et investissements liés	169	0.93%	17,269,816	1.32%	98.75%
Apport en capital	11	0.06%	1,443,277	0.11%	98.86%
Usine relais	0	0.00%	0	0.00%	98.86%
Programme d'investissements (globalisation)	24	0.13%	2,491,637	0.19%	99.05%
Infrastructures collectivités territoriales	0	0.00%	0	0.00%	99.05%
Equipeement collectivités locales	0	0.00%	0	0.00%	99.05%
Création entreprise	9	0.05%	870,283	0.07%	99.11%
Reprise entreprise	3	0.02%	739,902	0.06%	99.17%
Reprise divers équipement	26	0.14%	3,068,076	0.23%	99.41%
Financements divers	0	0.00%	0	0.00%	99.41%
Locaux Professionnels (foncier,murs,travx,amenagement)	0	0.00%	0	0.00%	99.41%
Apport en compte courant d'associé	0	0.00%	0	0.00%	99.41%
LBO (Leveraged Buy Out)	19	0.10%	5,106,881	0.39%	99.80%
Financement de parts de SCPI	0	0.00%	0	0.00%	99.80%
Place de port	0	0.00%	0	0.00%	99.80%
Bateau - Refit et/ou Accastillage	1	0.01%	8,919	0.00%	99.80%
Others	16	0.09%	2,640,391	0.20%	100.00%
Total	18,247	100.00%	1,306,365,472	100.00%	100.00%

Mortgage SME Loans				
Amount of Mortgage SME Loans	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance
Rank = 1	3,351	18.36%	479,189,045	36.68%
Rank =2	0	0.00%	0	0.00%
Rank >2	0	0.00%	0	0.00%
Total	3,351	18.36%	479,189,045	36.68%

SME Guaranteed Loans				
Amount of SME Guaranteed Loans	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance
	2,622	14.37%	256,560,219	19.64%

Breakdown by Collateral Type (Collateral view*)					
Type of Guarantee	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Mortgage	4,276	18.24%	624,550,116	29.25%	29.25%
GARANTIES CORPORELLES RECUES PAR PRIVILEGE DE PRETEUR DE DENIERS RESIDENTIELLE	714	3.05%	77,547,974	3.63%	3.63%
GARANTIES CORPORELLES RECUES PAR PRIVILEGE DE PRETEUR DE DENIERS COMMERCIALE	872	3.72%	109,282,862	5.12%	8.75%
GARANTIES CORPORELLES RECUES PAR PRIVILEGE DE PRETEUR DE DENIERS INDUSTRIELLE	36	0.15%	2,404,155	0.11%	8.86%
GARANTIES CORPORELLES RECUES PAR PRIVILEGE DE PRETEUR DE DENIERS ENTREPOT/STOCKAGE USAGE COMMERCIAL	475	2.03%	81,012,043	3.79%	12.66%
GARANTIES CORPORELLES RECUES PAR CAUTION HYPOTHECAIRE RESIDENTIELLE	162	0.69%	23,292,365	1.09%	13.75%
GARANTIES CORPORELLES RECUES PAR CAUTION HYPOTHECAIRE COMMERCIALE	36	0.15%	5,123,395	0.24%	13.99%
GARANTIES CORPORELLES RECUES PAR CAUTION HYPOTHECAIRE INDUSTRIELLE	3	0.01%	214,468	0.01%	14.00%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE ENTREPOT/STOCKAGE A USAGE COMMERCIAL	14	0.06%	2,060,764	0.10%	14.09%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE JUDICIAIRE RESIDENTIELLE	0	0.00%	0	0.00%	14.09%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE COMMERCIALE	0	0.00%	0	0.00%	14.09%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE JUDICIAIRE INDUSTRIELLE	0	0.00%	0	0.00%	14.09%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE JUDICIAIRE ENTREPOT/STOCKAGE A USAGE COMMERCIAL	0	0.00%	0	0.00%	14.09%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE TERRESTRE RESIDENTIELLE	681	2.90%	103,091,756	4.83%	18.92%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE TERRESTRE COMMERCIALE	652	2.78%	102,235,786	4.79%	23.71%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE TERRESTRE INDUSTRIELLE	43	0.18%	4,970,411	0.23%	23.94%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE TERRESTRE ENTREPOT/STOCKAGE A USAGE COMMERCIAL	313	1.34%	61,013,001	2.86%	26.80%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE AERONAUTIQUE	0	0.00%	0	0.00%	26.80%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE MARITIME BATEAUX DE PLAISANCE	0	0.00%	0	0.00%	26.80%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE FLUVIALE	0	0.00%	0	0.00%	26.80%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE TERRESTRE TERRAIN	65	0.28%	5,908,397	0.28%	27.08%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE MARITIME BATEAUX DE PECHE	0	0.00%	0	0.00%	27.08%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE MARITIME TRANSPORTEURS (SHIPPING)	0	0.00%	0	0.00%	27.08%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE LEGALE SPECIALE DE PRETEUR DE DENIERS RESIDENTIELLE	17	0.07%	4,705,642	0.22%	27.30%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE LEGALE SPECIALE DE PRETEUR DE DENIERS COMMERCIALE	134	0.57%	27,372,870	1.28%	28.58%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE LEGALE SPECIALE DE PRETEUR DE DENIERS INDUSTRIELLE	0	0.00%	0	0.00%	28.58%
GARANTIES CORPORELLES RECUES PAR HYPOTHEQUE LEGALE SPEC. PRETEUR DE DENIERS ENTRPT/STOCK. USAGE COMM	59	0.25%	14,314,227	0.67%	29.25%
Guarantor - Legal entity	4,146	17.69%	382,343,727	17.91%	47.16%
CAUTIONS RECUES SOLIDAIRES PERSONNES MORALES	210	0.90%	56,309,440	2.64%	31.89%
GARANTIES RECUES PAR SIGNATURE ETAT ET AUTRES SOUVERAINS ZONE EUROPEENNE	0	0.00%	0	0.00%	31.89%
GARANTIES RECUES PAR SIGNATURE BPI FRANCE	1,851	7.90%	138,741,849	6.50%	38.39%
GARANTIES RECUES PAR SIGNATURE DELEGATION ASSURANCE DECES/INVALIDITE/CHOMAGE	69	0.29%	12,909,625	0.60%	38.99%
GARANTIES RECUES PAR SIGNATURE DES SOCIETES DE CAUTIONNEMENT MUTUEL DU GROUPE	944	4.03%	27,216,695	1.27%	40.26%
GARANTIES RECUES PAR SIGNATURE LETTRE D'INTENT, TT TYPE PROMESSE, ENGAG DE BLOCAGE CPT COURANT OU AUT	16	0.07%	3,269,455	0.15%	40.42%
GARANTIES RECUES PAR SIGNATURE CONTREGARANTIE D'UN ETABLISSEMENT BANCAIRE DU GROUPE BPCE	0	0.00%	0	0.00%	40.42%
GARANTIES RECUES PAR SIGNATURE CONTREGARANTIE D'UN ETABLISSEMENT BANCAIRE HORS GROUPE BPCE	0	0.00%	0	0.00%	40.42%
GARANTIES RECUES PAR SIGNATURE CONTREGARANTIE FDS DE GARANTIES, SCM HORS GRP, OU CONTREGARANTIES AUT	267	1.14%	22,978,808	1.08%	41.49%
GARANTIES RECUES PAR SIGNATURE COLLECTIVITES LOCALES	0	0.00%	0	0.00%	41.49%
GARANTIES RECUES PAR SIGNATURE SACCEF	789	3.37%	120,917,856	5.66%	47.16%
GARANTIES RECUES PAR SIGNATURE PRETS AIDES D'ACCESSION A LA PROPRIETE (PAP)	0	0.00%	0	0.00%	47.16%
GARANTIES RECUES PAR SIGNATURE CONTREGARANTIE CASDEN-PARNASSE	0	0.00%	0	0.00%	47.16%
Guarantor - Natural person	2,981	12.72%	385,268,936	18.04%	65.20%
CAUTIONS RECUES SOLIDAIRES PERSONNES PHYSIQUES	2,981	12.72%	385,268,936	18.04%	65.20%
Pledge	3,394	14.48%	419,838,475	19.66%	84.86%
GARANTIES FINANCIERES RECUES PAR DEPOT GAGE ESPECE	37	0.16%	11,894,112	0.56%	65.76%
GARANTIES FINANCIERES RECUES PAR DELEGATION D'ASSURANCE VIE ET AUTRES PRODUITS DE CAPITALISATION	35	0.15%	7,342,302	0.34%	66.10%
GARANTIES FINANCIERES RECUES PAR NANTISSEMENT COMPTE AUTRE	87	0.37%	14,682,207	0.69%	66.79%
GARANTIES FINANCIERES RECUES PAR NANTISSEMENT COMPTE INSTRUMENTS FINANCIERS TITRES COTES	47	0.20%	9,418,569	0.44%	67.23%
GARANTIES FINANCIERES RECUES PAR NANTISSEMENT COMPTE INSTRUMENTS FINANCIERS TITRES NON COTES	514	2.19%	116,272,108	5.45%	72.68%
GARANTIES FINANCIERES RECUES PAR NANTISSEMENT COMPTE INSTRUMENTS FINANCIERS TCN	0	0.00%	0	0.00%	72.68%
GARANTIES FINANCIERES RECUES PAR NANTISSEMENT DE PARTS SOCIALES DES ETAB. BANCAIRES MUTUALISTES	15	0.06%	1,296,084	0.06%	72.74%
GARANTIES INCORPORELLES RECUES PAR NANTISSEMENT FONDS DE COMMERCE	1,659	7.08%	199,180,544	9.33%	82.07%
GARANTIES INCORPORELLES RECUES PAR NANTISSEMENT MARQUE OU BREVET OU LICENCES OU LOGICIEL	0	0.00%	0	0.00%	82.07%
GARANTIES INCORPORELLES RECUES PAR PRIVILEGE DE VENDEUR DE FONDS DE COMMERCE	31	0.13%	5,333,374	0.25%	82.31%
GARANTIES CORPORELLES RECUES GAGE VEHICULE	709	3.02%	32,608,971	1.53%	83.84%
GARANTIES CORPORELLES RECUES PAR GAGE MATERIEL ET OUTILLAGE	131	0.56%	9,754,006	0.46%	84.30%
GARANTIES CORPORELLES RECUES PAR GAGE STOCK DE MARCHANDISES AUTRES	1	0.00%	173,834	0.01%	84.31%
GARANTIES CORPORELLES RECUES PAR WARRANT AGRICOLE	38	0.16%	1,847,179	0.09%	84.39%
GARANTIES CORPORELLES RECUES PAR WARRANT AUTRES	1	0.00%	238,214	0.01%	84.40%
GARANTIES CORPORELLES RECUES PAR GAGE DE BIENS MEUBLES CORPORELS	89	0.38%	9,796,973	0.46%	84.86%
GARANTIES CREANCES RECUES PAR NANTISSEMENT	0	0.00%	0	0.00%	84.86%
Other	113	0.48%	35,461,803	1.66%	86.52%
Unsecured	8,533	36.40%	287,728,422	13.48%	100.00%
Total	23,443	100.00%	2,135,191,479	100.00%	100.00%

* Displayed outstanding principal balance figures are added up for each guarantee, e.g. a loan secured by multiple collaterals is taken into account as many times as the number of collaterals it has

Breakdown by Mortgage Ranking					
Mortgage Ranking	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Residential mortgage					
1	1,574	36.81%	208,637,737	33.41%	33.41%
2	0	0.00%	0	0.00%	33.41%
>2	0	0.00%	0	0.00%	33.41%
No data	0	0.00%	0	0.00%	33.41%
Other mortgage					
1	2,702	63.19%	415,912,379	66.59%	100.00%
2	0	0.00%	0	0.00%	100.00%
>2	0	0.00%	0	0.00%	100.00%
No data	0	0.00%	0	0.00%	100.00%
Total	4,276	100.00%	624,550,116	100.00%	100.00%

* Displayed outstanding principal balance figures are added up for each mortgage e.g. a loan secured by multiple mortgages is taken into account as many times as the number of mortgages it has

Breakdown by Geographical Region of the Mortgage asset					
Mortgage - Region	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
Auvergne-Rhône-Alpes	908	21.23%	135,957,550	21.77%	21.77%
Bourgogne-Franche-Comté	303	7.09%	33,777,159	5.41%	27.18%
Bretagne	339	7.93%	38,464,897	6.16%	33.34%
Centre-Val de Loire	103	2.41%	14,952,505	2.39%	35.73%
Corse	48	1.12%	10,055,578	1.61%	37.34%
Grand-Est	281	6.57%	46,416,687	7.43%	44.77%
Hauts-de-France	194	4.54%	26,605,462	4.26%	49.03%
Île-de-France	351	8.21%	76,042,399	12.18%	61.21%
Normandie	102	2.39%	18,375,306	2.94%	64.15%
Nouvelle-Aquitaine	392	9.17%	58,150,308	9.31%	73.46%
Occitanie	605	14.15%	69,154,435	11.07%	84.53%
Pays de la Loire	336	7.86%	39,787,447	6.37%	90.90%
Provence-Alpes-Côte d'Azur	275	6.43%	45,570,399	7.30%	98.20%
French Overseas Departments	39	0.91%	11,239,984	1.80%	100.00%
No Data / Other	0	0.00%	0	0.00%	100.00%
Total	4,276	100.00%	624,550,116	100.00%	100.00%

* Displayed outstanding principal balance figures are added up for each mortgage e.g. a loan secured by multiple mortgages is taken into account as many times as the number of mortgages it has

Breakdown by Current LTV					
Current Loan-to-Value (Mortgage only)	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
0	0	0.00%	0	0.00%	0.00%
] 0 ; 10 [	318	9.49%	18,650,378	3.89%	3.89%
] 10 ; 20 [	539	16.08%	49,683,487	10.37%	14.26%
] 20 ; 30 [	522	15.58%	57,077,065	11.91%	26.17%
] 30 ; 40 [	438	13.07%	57,361,091	11.97%	38.14%
] 40 ; 50 [	446	13.31%	68,198,421	14.23%	52.37%
] 50 ; 60 [	299	8.92%	52,287,129	10.91%	63.29%
] 60 ; 70 [	257	7.67%	51,624,254	10.81%	74.10%
] 70 ; 80 [	194	5.79%	47,887,876	9.99%	84.09%
] 80 ; 90 [	164	4.89%	35,782,397	7.47%	91.56%
] 90 ; 100 [	174	5.19%	40,436,947	8.44%	100.00%
] 100 ; 110 [	0	0.00%	0	0.00%	100.00%
] 110 ; 120 [	0	0.00%	0	0.00%	100.00%
] 120 ; 130 [	0	0.00%	0	0.00%	100.00%
] 130 ; 140 [	0	0.00%	0	0.00%	100.00%
] 140 ; 150 [	0	0.00%	0	0.00%	100.00%
> 150%	0	0.00%	0	0.00%	100.00%
No Data / Other	0	0.00%	0	0.00%	100.00%
Total	3,351	100.00%	479,189,045	100.00%	100.00%
Weighted average	50.34				

Breakdown by Original LTV					
Original Loan-to-Value (Mortgage only)	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
0	0	0.00%	0	0.00%	0.00%
] 0 ; 10 [	0	0.00%	0	0.00%	0.00%
] 10 ; 20 [	1	0.03%	21,495	0.00%	0.00%
] 20 ; 30 [	4	0.12%	227,795	0.05%	0.05%
] 30 ; 40 [	6	0.18%	337,545	0.07%	0.12%
] 40 ; 50 [	60	1.79%	10,353,272	2.16%	2.28%
] 50 ; 60 [	10	0.30%	617,283	0.13%	2.41%
] 60 ; 70 [	19	0.57%	3,837,385	0.80%	3.21%
] 70 ; 80 [	12	0.36%	1,059,149	0.22%	3.43%
] 80 ; 90 [	44	1.31%	5,723,645	1.19%	4.63%
] 90 ; 100 [	2,698	80.51%	402,432,288	83.98%	88.61%
] 100 ; 110 [	325	9.70%	40,564,169	8.47%	97.08%
] 110 ; 120 [	136	4.06%	11,387,949	2.38%	99.45%
] 120 ; 130 [	34	1.01%	2,473,975	0.52%	99.97%
] 130 ; 140 [	2	0.06%	153,557	0.03%	100.00%
] 140 ; 150 [	0	0.00%	0	0.00%	100.00%
> 150	0	0.00%	0	0.00%	100.00%
No Data / Other	0	0.00%	0	0.00%	100.00%
Total	3,351	100.00%	479,189,045	100.00%	100.00%
Weighted average	99.13				

Breakdown by coverage ratio - SME Guaranteed Loans ***					
SME Guaranteed Loans coverage in % of Outstanding Principal Balance	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
] 0 ; 10 [	0	0.00%	0	0.00%	0.00%
] 10 ; 20 [	6	0.23%	1,247,405	0.48%	0.48%
] 20 ; 30 [	99	3.75%	20,682,308	7.97%	8.45%
] 30 ; 40 [	226	8.56%	32,377,412	12.47%	20.91%
] 40 ; 50 [	374	14.17%	34,275,903	13.20%	34.12%
] 50 ; 60 [	709	26.86%	50,790,122	19.56%	53.68%
] 60 ; 70 [	357	13.52%	27,684,356	10.66%	64.34%
] 70 ; 80 [	458	17.35%	21,303,367	8.20%	72.54%
] 80 ; 90 [	2	0.08%	93,908	0.04%	72.58%
] 90 ; 100 [	2	0.08%	55,542	0.02%	72.60%
100	401	15.19%	70,733,922	27.24%	99.84%
>100	6	0.23%	415,460	0.16%	100.00%
No Data / Not numeric	0	0.00%	0	0.00%	100.00%
Total	2,640	100.00%	259,659,704	100.00%	100.00%
Weighted average	60.5%				

* Displayed outstanding principal balance figures are added up for each guarantee, e.g. a loan secured by multiple collaterals is taken into account as many times as the number of collaterals it has

** Without taking into account other types of collateral

Breakdown by coverage ratio - BPI ***					
BPI coverage in % of Outstanding Principal Balance	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
] 0 ; 10 [	0	0.00%	0	0.00%	0.00%
] 10 ; 20 [	4	0.22%	1,007,751	0.73%	0.73%
] 20 ; 30 [	39	2.11%	8,596,228	6.20%	6.92%
] 30 ; 40 [	96	5.19%	16,237,640	11.70%	18.62%
] 40 ; 50 [	339	18.31%	29,377,168	21.17%	39.80%
] 50 ; 60 [	577	31.17%	36,122,478	26.04%	65.84%
] 60 ; 70 [	332	17.94%	25,526,412	18.40%	84.23%
] 70 ; 80 [	458	24.74%	21,303,367	15.35%	99.59%
] 80 ; 90 [	1	0.05%	75,850	0.05%	99.64%
] 90 ; 100 [	1	0.05%	27,844	0.02%	99.66%
100	4	0.22%	467,110	0.34%	100.00%
>100	0	0.00%	0	0.00%	100.00%
No Data / Not numeric	0	0.00%	0	0.00%	100.00%
Total	1,851	100.00%	138,741,849	100.00%	100.00%
Weighted average	48.7%				

* Displayed outstanding principal balance figures are added up for each guarantee, e.g. a loan secured by multiple collaterals is taken into account as many times as the number of collaterals it has

** Without taking into account other types of collateral

Breakdown by coverage ratio - CEGC** **					
CEGC coverage in % of Outstanding Principal Balance	No. Of Loans	% of Loans	Outstanding Principal Balance	% of Outstanding Principal Balance	Cumulated percentage
[0 ; 10 [	0	0.00%	0	0.00%	0.00%
[10 ; 20 [	2	0.25%	239,654	0.20%	0.20%
[20 ; 30 [	60	7.60%	12,086,080	10.00%	10.19%
[30 ; 40 [	130	16.48%	16,139,772	13.35%	23.54%
[40 ; 50 [	35	4.44%	4,898,724	4.05%	27.59%
[50 ; 60 [	132	16.73%	14,667,644	12.13%	39.72%
[60 ; 70 [	25	3.17%	2,157,944	1.78%	41.51%
[70 ; 80 [	0	0.00%	0	0.00%	41.51%
[80 ; 90 [	1	0.13%	18,058	0.01%	41.52%
[90 ; 100 [	1	0.13%	27,698	0.02%	41.55%
100	397	50.32%	70,266,811	58.11%	99.66%
>100	6	0.76%	415,460	0.34%	100.00%
No Data / Not numeric	0	0.00%	0	0.00%	100.00%
Total	789	100.00%	120,917,856	100.00%	100.00%
Weighted average	74.1%				

* Displayed outstanding principal balance figures are added up for each guarantee, e.g. a loan secured by multiple collaterals is taken into account as many times as the number of collaterals it has

** Without taking into account other types of collateral

45. Level of credit enhancement of Class A2024-01 Notes

On the Issue Date of the Class A2024-01 Notes, the level of credit enhancement for the holders of Class A 2024-01 Notes will be of at least twenty-nine per cent. (29.0%) of the aggregate of (i) the Class A2024-01 Notes Principal Amount Outstanding and (ii) the Class B Notes Principal Amount Outstanding (without taking into account the Issuer's excess spread, the subordination of the Residual Units and the General Reserve).

46. EU SECURITISATION REGULATION COMPLIANCE – External verification of a sample of Eligible Receivables

Article 22(2) of the EU Securitisation Regulation requires that: "A sample of the underlying exposures shall be subject to external verification prior to issuance of the securities resulting from the securitisation by an appropriate and independent party, including verification that the data disclosed in respect of the underlying exposures is accurate." On 12 December 2018 the European Banking Authority issued guidance on the STS criteria for non-ABCP securitisation stating that, for the purposes of Article 22(2) of Regulation (EU) 2017/2402, confirmation that this verification has occurred and that no significant adverse findings have been found should be disclosed.

Accordingly, an independent third party has performed from September 2023 to November 2023 agreed upon procedures on a statistical sample randomly selected out of the Sellers' eligible SME Loans (in existence on 31 May 2023). The size of the sample has been determined on the basis of a confidence level of 99% and a maximum accepted error rate of 1%. The pool agreed-upon procedures review includes the review of 29 characteristics of the sample of selected SME Loans as of 30 June 2023, which include but are not limited to the outstanding principal amount, the origination date, the interest rate, the loan amortisation type, the originator name, the client risk segmentation, the maturity date, the product code, the collateral type and the credit rating and has assessed in July 2024 the compliance of the Provisional Portfolio as of 30 April 2024 with certain SME Loans Eligibility Criteria.

This independent third party has also performed agreed upon procedures in order to re-calculate: (i) the projections of weighted average life of the Class A2024-01 Notes set out in section "Weighted average life of the Class A2024-01 Notes

and assumptions" and (ii) the stratification tables disclosed (a) in the section "Portfolio Information" above and (b) in the section "STATISTICAL INFORMATION RELATING TO THE PORTFOLIO OF RECEIVABLES" of the Base Prospectus, in respect of the exposures of the provisional portfolio as of 30 April 2024 and to verify the accuracy of these relevant two sections in these Final Terms.

The third party undertaking the review has reported the factual findings to the parties to the engagement letter.

The third party undertaking the review only accepts a duty of care to the parties to the engagement letters governing the performance of the agreed upon procedures and to the fullest extent permitted by law shall have no responsibility to anyone else in respect of the work it has performed or the reports it has produced save where terms are expressly agreed.

The Sellers have confirmed in the Class A Notes Subscription Agreement related to the Class A 2024-01 Notes that no significant adverse findings have been found by such third party during its review.

47. **Indebtedness of the Issuer as of the date of these Final Terms**

	EUR
Class A 2024-01 Notes	800,000,000
.....	
Class B Notes	
.....	326,763,000
Units	4,050
.....	
Total Indebtedness	1,126,767,050
.....	

At the date of these Final Terms, the Issuer has no borrowings or indebtedness (save for the General Reserve Deposit) in the nature of borrowings, terms loans, liabilities under acceptance of credits, charges or guarantees.

On the Issue Date of the Class A2024-01 Notes, the General Reserve Cash Deposit will be equal to EUR 1,639,452.

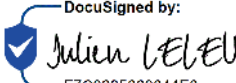
These Final Terms are signed through the DocuSign electronic signature system by the Management Company in accordance with articles 1366 and 1367 of the French Civil Code.

The Management Company acknowledges that it has received all the information required in respect of the electronic signature of these Final Terms and that it has signed these Final Terms electronically in full knowledge of the technology used and its terms and conditions, and consequently waives any claim and/or legal action challenging the reliability of this electronic signature system and/or its intention to be bound by these Final Terms.

Once executed by the Management Company, an electronic copy of these Final Terms will be directly generated and delivered by DocuSign to the Management Company.

The Management Company acknowledges that these Final Terms, as electronically signed, shall constitute sufficient and valid proof of the rights, obligations and liabilities of the Management Company and the consent of its signatory.

EXECUTED, electronically through DocuSign.

DocuSigned by:

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EUROTITRISATION
Management Company
12, rue James Watt
93200 Saint-Denis
France