



Paris, February 13, 2026

REPORT ON ASSET QUALITY AS OF DECEMBER 31, 2025

In accordance with the regulatory requirements in force, Caisse Française de Financement Local announces that the French version of the report on asset quality as of December 31, 2025 was filed with the Autorité de contrôle prudentiel et de résolution (ACPR) and that it can be obtained from its webpage: <https://sfil.fr/documents/rapport-qualite-des-actifs-12-2025/>. The English version of the report on asset quality as of December 31, 2025 can be obtained from its webpage: <https://sfil.fr/en/documents/report-on-asset-quality-12-25/>.