

Harmonised Transparency Template

2024 Version

France

Société Générale SCF

Reporting Date: 31/07/24

Cut-off Date: 31/07/24



Index

Worksheet A: HTT General

Worksheet B2: HTT Public Sector Assets

Worksheet C: HTT Harmonised Glossary

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. References to Capital Requirements Regulation \(CRR\) 129\(7\)](#)
- [5. References to Capital Requirements Regulation \(CRR\) 129\(1\)](#)
- [6. Other relevant information](#)

Field Number	1. Basic Facts				
G.1.1.1	Country	France			
G.1.1.2	Issuer Name	Société Générale SCF			
G.1.1.3	Labelled Cover Pool Name	Societe Generale SCF			
G.1.1.4	Link to Issuer's Website	https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette			
G.1.1.5	Cut-off date	31/07/24			
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	http://www.ecbc.eu/legislation/list			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	16,634.3			
G.3.1.2	Outstanding Covered Bonds	10,150.0			
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.0%	56.4%	7.5%	"Statutory" OC: As mentioned in SCF law. "Contractual" OC is the OC in order to reassure Rating Agencies.
G.3.2.3	Total OC (absolute value in mn)	6,484.3			
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages				
G.3.3.2	Public Sector	16,306.3		98.0%	
G.3.3.3	Shipping				
G.3.3.4	Substitute Assets	328.1		2.0%	
G.3.3.5	Other				
G.3.3.6	Total	16,634.3		100.0%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	5.9	5.8		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	1,921.7	1,982.2	11.8%	12.2%
G.3.4.3	1 - 2 Y	1,829.3	1,874.1	11.2%	11.5%
G.3.4.4	2 - 3 Y	1,667.9	1,699.2	10.2%	10.4%
G.3.4.5	3 - 4 Y	1,615.2	1,633.4	9.9%	10.0%
G.3.4.6	4 - 5 Y	1,382.1	1,391.6	8.5%	8.5%
G.3.4.7	5 - 10 Y	4,989.9	4,945.1	30.6%	30.3%
G.3.4.8	10+ Y	2,900.2	2,780.6	17.8%	17.1%
G.3.4.9	Total	16,306.3	16,306.3	100.0%	100.0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	5.3	6.3		

		Maturity (mn)			
		By buckets:			
G.3.5.2	0 - 1 Y	1,000.0	0.0	9.9%	0.0%
G.3.5.3	1 - 2 Y	1,000.0	1,000.0	9.9%	9.9%
G.3.5.4	2 - 3 Y	1,000.0	1,000.0	9.9%	9.9%
G.3.5.5	3 - 4 Y	1,100.0	1,300.0	10.8%	12.8%
G.3.5.6	4 - 5 Y	1,900.0	950.0	18.7%	9.4%
G.3.5.7	5 - 10 Y	2,900.0	3,650.0	28.6%	36.0%
G.3.5.8	10+ Y	1,250.0	2,250.0	12.3%	22.2%
G.3.5.9					
G.3.5.10	Total	10,150.0	10,150.0	100.0%	100.0%
6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	14,714.1	14,714.1	90.2%	90.2%
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD	1,592.2	1,592.2	9.8%	9.8%
G.3.6.18	Other				
G.3.6.19	Total	16,306.3	16,306.3	100.0%	100.0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	10,150.0	10,150.0	100.0%	100.0%
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD	0.0	0.0	0.0%	0.0%
G.3.7.18	Other				
G.3.7.19	Total	10,150.0	10,150.0	100.0%	100.0%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	650.0	500.0	6.4%	4.9%
G.3.8.2	Floating coupon	9,350.0	9,500.0	92.1%	93.6%
G.3.8.3	Other	150.0	150.0	1.5%	1.5%
G.3.8.4	Total	10,150.0	10,150.0	100.0%	100.0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	13.1		4.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)				

G.3.9.3	Exposures to central banks				
G.3.9.4	Exposures to credit institutions		315.0		96.0%
G.3.9.5	Other				
G.3.9.6		Total	328.1		100.0%
10. Substitute Assets - Country					
			Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)		328.1		100.0%
G.3.10.2	Eurozone				
G.3.10.3	Rest of European Union (EU)				
G.3.10.4	European Economic Area (not member of EU)				
G.3.10.5	Switzerland				
G.3.10.6	Australia				
G.3.10.7	Brazil				
G.3.10.8	Canada				
G.3.10.9	Japan				
G.3.10.10	Korea				
G.3.10.11	New Zealand				
G.3.10.12	Singapore				
G.3.10.13	US				
G.3.10.14	Other				
G.3.10.15		Total EU	328.1		100.0%
G.3.10.16		Total	328.1		100.0%
11. Liquid Assets					
			Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets		328.1	2.0%	3.2%
G.3.11.2	Central bank eligible assets		745.6	4.5%	7.3%
G.3.11.3	Other				
G.3.11.4		Total	1,073.7	6.5%	10.6%
12. Bond List					
G.3.12.1	Bond list		https://coveredbondlabel.com/issuer/15/		
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)		300.0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)		Intra-group		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)		Intra-group		
14. Sustainable or other special purpose strategy					
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?		No		
G.3.14.2	Who has provided Second Party Opinion				
G.3.14.3	Further details on proceeds strategy		[link/glossary entry]		
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?		No		
G.3.14.5	If yes. Further details are available in Tab F				
G.3.14.6	Is sustainability based on other criteria?		[Yes/No]		
G.3.14.7	If yes, please provide further details		[link/glossary entry]		
4. Compliance Art 14 CBD Check table					
			Row	Row	

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(a) Value of the cover pool total assets:		39		
G.4.1.2	(a) Value of outstanding covered bonds:		40		
G.4.1.3	(b) List of ISIN of issued covered bonds:		https://coveredbondlabel.com/issuer/14-sg-scf		
G.4.1.4	(c) Geographical distribution:			48 for Public Sector Assets	
G.4.1.5	(c) Type of cover assets:		55		
G.4.1.6	(c) Loan size:			18 for Public Sector Assets	
G.4.1.7	(c) Valuation Method:		HG.1.15		
G.4.1.8	(d) Interest rate risk - cover pool:			129 for Public Sector Assets	
G.4.1.9	(d) Currency risk - cover pool:		114		
G.4.1.10	(d) Interest rate risk - covered bond:		166		
G.4.1.11	(d) Currency risk - covered bond:		140		
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:				
G.4.1.13	(d) Credit Risk:			147 for Public Sector Asset - type of debtor	
G.4.1.14	(d) Market Risk:				

G.4.1.15	(d) Hedging Strategy	18 for Harmonised Glossary	
G.4.1.16	(e) Maturity Structure - cover assets:	68	
G.4.1.17	(e) Maturity Structure - covered bond:	91	
G.4.1.18	(e) Overview maturity extension triggers:	HG 1.7	
G.4.1.19	(f) Levels of OC:	44	
G.4.1.20	(g) Percentage of loans in default:		166 for Public Sector Assets
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			

5. References to Capital Requirements Regulation (CRR)

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	
G.5.1.2	Exposure to credit institute credit quality step 2	328.1
G.5.1.3	Exposure to credit institute credit quality step 3	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent

B2. Harmonised Transparency Template - Public Sector Assets

HTT 2024

Reporting in Domestic Currency

EUR

CONTENT OF TAB B2

[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures	1,330			
2. Size Information					
		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	12,260.3			
	By buckets (mn):				
PS.8.2.2	> 0 - <= 0.5	63.1	310	0.4%	23.3%
PS.8.2.3	> 0.5 - <= 1	131.9	177	0.8%	13.3%
PS.8.2.4	> 1 - <= 5	1,142.2	476	7.0%	35.8%
PS.8.2.5	> 5 - <= 10	984.1	137	6.0%	10.3%
PS.8.2.6	> 10 - <= 50	3,714.9	174	22.8%	13.1%
PS.8.2.7	> 50 - <= 100	1,998.4	28	12.3%	2.1%
PS.8.2.8	> 100	8,271.6	28	50.7%	2.1%
PS.8.2.9					
PS.8.2.10					
PS.8.2.11					
PS.8.2.12					
PS.8.2.13					
PS.8.2.14					
PS.8.2.15					
PS.8.2.16					
PS.8.2.17	Total	16,306.3	1,330	100.0%	100.0%
3. Breakdown by Asset Type					
		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	16,251.8		99.7%	
PS.8.3.2	Bonds	54.4		0.3%	
PS.8.3.3	Other	0.0		0.0%	
PS.8.3.4	Total	16,306.3		100.0%	
4. Breakdown by Geography					
		% Public Sector Assets			
PS.8.4.1	<u>European Union</u>	86.1%			
PS.8.4.2	Austria	0.1%			
PS.8.4.3	Belgium	1.0%			
PS.8.4.4	Bulgaria	0.0%			
PS.8.4.5	Croatia	0.0%			
PS.8.4.6	Cyprus	0.0%			
PS.8.4.7	Czechia	0.0%			

PS.8.4.8	Denmark	0.5%
PS.8.4.9	Estonia	0.0%
PS.8.4.10	Finland	0.0%
PS.8.4.11	France	81.4%
PS.8.4.12	Germany	1.6%
PS.8.4.13	Greece	0.0%
PS.8.4.14	Netherlands	0.1%
PS.8.4.15	Hungary	0.0%
PS.8.4.16	Ireland	0.0%
PS.8.4.17	Italy	0.0%
PS.8.4.18	Latvia	0.0%
PS.8.4.19	Lithuania	0.0%
PS.8.4.20	Luxembourg	0.0%
PS.8.4.21	Malta	0.0%
PS.8.4.22	Poland	0.0%
PS.8.4.23	Portugal	0.0%
PS.8.4.24	Romania	0.0%
PS.8.4.25	Slovakia	0.0%
PS.8.4.26	Slovenia	0.0%
PS.8.4.27	Spain	1.3%
PS.8.4.28	Sweden	0.0%
PS.8.4.29	<u>European Economic Area (not member of EU)</u>	0.0%
PS.8.4.30	Iceland	0.0%
PS.8.4.31	Liechtenstein	0.0%
PS.8.4.32	Norway	0.0%
PS.8.4.33	<u>Other</u>	13.9%
PS.8.4.34	Switzerland	0.0%
PS.8.4.35	United Kingdom	5.2%
PS.8.4.36	Australia	0.0%
PS.8.4.37	Brazil	0.0%
PS.8.4.38	Canada	0.0%
PS.8.4.39	Japan	0.0%
PS.8.4.40	Korea	4.0%
PS.8.4.41	New Zealand	0.0%
PS.8.4.42	Singapore	0.0%
PS.8.4.43	US	0.2%
PS.8.4.44	Other	4.6%

5. Breakdown by regions of main country of origin	% Public Sector Assets
--	-------------------------------

PS.8.5.1	Auvergne-Rhône-Alpes	8.8%
PS.8.5.2	Bourgogne-Franche-Comté	2.1%
PS.8.5.3	Bretagne	1.5%
PS.8.5.4	Centre-Val de Loire	3.0%
PS.8.5.5	Corse	0.3%
PS.8.5.6	DOM-TOM	0.1%
PS.8.5.7	Grand Est	5.2%
PS.8.5.8	Hauts-de-France	8.5%

PS.8.5.9	Ile-de-France	35.9%
PS.8.5.10	Normandie	3.0%
PS.8.5.11	Nouvelle-Aquitaine	8.0%
PS.8.5.12	Occitanie	10.2%
PS.8.5.13	Pays de la Loire	2.5%
PS.8.5.14	Provence-Alpes-Côte d'Azur	9.8%
PS.8.5.15	Exposure on sovereign	1.0%

6. Breakdown by Interest Rate		% Public Sector Assets
--------------------------------------	--	-------------------------------

PS.8.6.1	Fixed rate	61.1%
PS.8.6.2	Floating rate	38.9%
PS.8.6.3	Other	0.0%

7. Breakdown by Repayment Type		% Public Sector Assets
---------------------------------------	--	-------------------------------

PS.8.7.1	Bullet / interest only	0.7%
PS.8.7.2	Amortising	99.3%
PS.8.7.3	Other	0.0%

8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
---------------------------------------	--	---------------------	-------------------------------

PS.8.8.1	Sovereigns	480.6	2.9%
PS.8.8.2	Regional/federal authorities	3,625.3	22.2%
PS.8.8.3	Local/municipal authorities	5,128.8	31.5%
PS.8.8.4	Others	7,071.6	43.4%
PS.8.8.5	Total	16,306.3	100.0%

9. Non-Performing Loans		% Public Sector Assets
--------------------------------	--	-------------------------------

PS.8.9.1	% NPLs	0.0%
OPS.8.9.1	Defaulted Loans pursuant Art 178 CRR	0.0%
OPS.8.9.2		
OPS.8.9.3		
OPS.8.9.4		

10. Concentration Risks		% Public Sector Assets
--------------------------------	--	-------------------------------

PS.8.10.1	10 largest exposures	36.3%
-----------	----------------------	-------

C. Harmonised Transparency Template - Glossary

HTT 2024

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	<p>Legal "Coverage ratio" : This ratio is calculated by dividing the total assets amount (including accrued interests, substitute assets, and other assets as prepayments and net accrued incomes on derivatives) by the amount of privileged debts, accrued interests included (covered bonds, sums due on derivatives and collateral management fees). When the eligible assets are transferred into the cover pool using guaranteed loans, the amount of the guaranteed loans, in the assets amount is replaced by the amount of the eligible assets pledged as collateral.</p> <p>Following amendments to the French covered bond legal framework for sociétés de credit foncier (SCF), and sociétés de financement de l'habitat (SFH) that came into force on 28 May 2014 (published in JO n°0123 of 28 May 201), a cap on intragroup exposure has been set at 25% of non-privileged resources and the legal minimum collateralisation raised to 105%, from 102%, on a nominal basis. The legislation requires that the coverage ratio is calculated a posteriori on the basis of the audited accounting figures twice a year : as of December 31st and June 30th and on unaudited accounting figures as of March 31st and September 30th. These ratios are audited and available within a period of three months following the calculation date. As a consequence, the current ratio is provisionnal /unaudited when the report is published.</p>
HG.1.2	OC Calculation: Contractual	"Contractual" OC is the OC in order to reassure Rating Agencies.
HG.1.3	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	Interest Rate Types	Interest Rate Types in the cover-pool of SG SCF are mainly Fixed interest rates, and also Floating interest rates. Interest Rate Types of the Covered Bonds of SG SCF are mainly Fixed coupon, and also Floating coupon mainly based on EIBEUR3M.
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	<p>Contractual maturities : Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets. Regarding covered bonds and substitute assets, contractual maturity is calculated according to the legal final maturity.</p> <p>Expected maturities : Expected WAL and maturities of the cover pool assets are calculated assuming an average percentage of prepayment rate observed over the last year. The substitute assets being actually composed of cash and term deposits to financial institutions, their expected maturity is assumed to be equal to their contractual one.</p>
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Contractual maturities and "Expected maturities" : see above. Maturity structure is Hard Bullet for initial Covered Bonds. Maturity structure has been Soft Bullet for Covered Bonds emission since 2015.
HG.1.7	Maturity Extention Triggers	https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette
HG.1.8	LTVs: Definition	N/A for Public Sector Assets
HG.1.9	LTVs: Calculation of property/shipping value	N/A for Public Sector Assets
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	N/A for Public Sector Assets
HG.1.11	LTVs: Frequency and time of last valuation	N/A for Public Sector Assets
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	N/A for Public Sector Assets
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	<p>Interest rate risk : Société Générale SCF has a strict policy of neutralising interest rate risks. With this aim in mind, entering into ad hoc hedging swaps establishes a fixed margin on issuance, and any change in interest rates subsequently has a parallel effect on Société Générale SCF's assets and liabilities. The structural interest rate risk is measured with the help of "gaps" calculated based on the "Liability-Asset" situations of Societe Generale SCF with production halted, detailed over the next 15 years with monthly gaps over the first six months and then annual gaps over the following years.</p> <p>Currency risk : For USD issues, Societe Generale SCF has eliminated the exchange rate risk by implementing EUR/USD financial hedging swaps. As a result, Société Générale SCF is not exposed to foreign exchange risk through its issues. There are no non-performing loans in the cover-pool of SG SCF.</p>
HG.1.14	Non-performing loans	NA
HG.1.15	Valuation Method	NA
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2

HG.3.3

Not available at the present time

ND3

4. Glossary - Extra national and/or Issuer Items

Definition

HG.4.1

Other definitions deemed relevant

Covered bond issuer ratings :

The rating agencies' methodologies usually take the senior unsecured rating of a covered bond issuer's parent company as a starting point for their assessment of the credit risk of covered bonds.

However, instead of referring to the parent company rating, some rating agencies may issue a "covered bond issuer rating" which is an assessment of the credit quality of a CB issuer's credit quality on an unsecured basis.

Generally, a "covered bond issuer rating" is the same as the senior unsecured rating of the CB issuer's parent company although it may be different in some specific cases.

If no "CB issuer rating" has been granted to the CB issuer, "NA" is indicated.

Core Tier 1 ratio (%) :

Core Tier 1 is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2.5.

Covered bonds :

Nominal amount of covered bonds (accrued interests excluded) in euro equivalent after taking into account the cross currency swaps.

Guaranteed loans :

The eligible assets, fully composed by public sector exposures, are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework).

The outstanding amount of the eligible assets pledged as collateral of the loans are indicated instead of the amount of the guaranteed loans.

The nominal outstanding amount of the eligible assets is booked in Off-Balance Sheet as guarantee received.

Substitute assets :

Are reported the amount of substitute assets (accrued interests excluded) as defined by the French Law (Articles L515-17 and R515-7 of Code Monétaire et Financier).

For SG SCF the substitute assets are composed of cash and deposits to its parent company.

The outstanding amount is booked in Assets - Balance Sheet as amounts due from credit institution.

These substitute assets are included in the calculation of the legal coverage ratio but not taken into account in the nominal rating agencies overcollateralisation ratio.

OHG.4.1

OHG.4.2

OHG.4.3

OHG.4.4

OHG.4.5

Accounting assets not included in the cover pool :

Are not included in the cover pool the guaranteed loans (replaced by the eligible assets pledged as collateral) and the prepayments and accrued income on derivatives.

"Of which eligible to central bank repo-operations" :

The outstanding amount of eligible assets including replacement assets shall be filled in.

If the eligible assets are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework) or mortgage promissory notes, the outstanding amount of the eligible assets pledged as collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans.

The eligibility criteria to central bank repo-operations include the exceptional measures accepted by the ECB in February 2012 and presently in use with the Banque de France.

This addendum is optional

E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

HTT 2024

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

- [1. Additional information on the programme](#)
- [2. Additional information on the swaps](#)
- [3. Additional information on the asset distribution](#)

Field Number	1. Additional information on the programme						
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*				
E.1.1.1	Sponsor (if applicable)	SOCIETE GENERALE	O2RNE8IBXP4ROTD8PU41				
E.1.1.2	Servicer	SOCIETE GENERALE	O2RNE8IBXP4ROTD8PU41				
E.1.1.3	Back-up servicer	N/A	N/A				
E.1.1.4	BUS facilitator	N/A	N/A				
E.1.1.5	Cash manager	SOCIETE GENERALE	O2RNE8IBXP4ROTD8PU41				
E.1.1.6	Back-up cash manager	N/A	N/A				
E.1.1.7	Account bank	SOCIETE GENERALE	O2RNE8IBXP4ROTD8PU41				
E.1.1.8	Standby account bank	N/A	N/A				
E.1.1.9	Account bank guarantor	N/A	N/A				
E.1.1.10	Trustee	N/A	N/A				
E.1.1.11	Cover Pool Monitor	CAILLIAU DEDOUIT ET ASSOCIES	N/A				
	2. Additional information on the swaps						
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap			
E.2.1.1	SOCIETE GENERALE	N/A	O2RNE8IBXP4ROTD8PU41	FX / IRS			
E.2.1.2							
E.2.1.3							
E.2.1.4							
E.2.1.5							
E.2.1.6							
E.2.1.7							
E.2.1.8							
E.2.1.9							
E.2.1.10							
E.2.1.11							
E.2.1.12							
E.2.1.13							
E.2.1.14							
E.2.1.15							
E.2.1.16							
E.2.1.17							
E.2.1.18							
E.2.1.19							
E.2.1.20							
E.2.1.21							
E.2.1.22							
E.2.1.23							
E.2.1.24							
E.2.1.25							
	3. Additional information on the asset distribution						
	1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)		64.7				
E.3.1.2	Weighted Average Maturity (months)**		131.9				
	2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days				0.03%		0.03%
E.3.2.2	30-<60 days				0.03%		0.03%
E.3.2.3	60-<90 days				0.00%		0.00%
E.3.2.4	90-<180 days				0.00%		0.00%
E.3.2.5	>= 180 days				0.00%		0.00%

Reason for No Data in Worksheet E.	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4

* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#!search>

** Weighted Average Maturity = Remaining Term to Maturity

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER [Société Générale SCF](#)
 Reporting date [31/07/2024](#) (dd/mm/yyyy)

1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

1.1	Group	Société Générale			
	Group parent company	Société Générale			
	Group consolidated financial information (link)	http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette			
1.2	Senior unsecured rating (group parent company)		Rating	Rating Watch	Outlook
		Fitch	A-/F1	No	Stable
		Moody's	A1/P-1	No	Stable
		S&P	A/A-1	No	Stable
1.3	Covered bond issuer rating (senior unsecured)		Rating	Rating watch	Outlook
		Fitch	NA	NA	NA
		Moody's	NA	NA	NA
		S&P	NA	NA	NA
1.4	Core tier 1 ratio (%) (group parent company)	13.20%			
	as of	03/05/2024			

2 COVERED BOND ISSUER OVERVIEW

2.1 Covered bonds and cover pool

Cover pool		Total outstanding	of which eligible to central bank repo-operations
Public sector exposures		16,306	746
Residential assets			
Commercial assets			
Substitute assets		328	
Total		16,634	746
Covered bonds		10,150	

2.2 **Covered bonds ratings**

Covered bonds rating	Rating		Rating Watch	Outlook
	Fitch	NA		NA
Moody's	AAA		No	Stable
S&P	AAA		No	Stable

2.3 **Liabilities of the covered bond issuer**

LIABILITIES	Outstanding
Equity	325
Subordinated debt	
Other non privileged liabilities	105
Total equity and non privileged liabilities	430
Covered bonds	10,199
Other privileged liabilities	4
Total privileged liabilities	10,203
TOTAL	10,633

3 ALM OF THE COVERED BOND ISSUER

3.1 **WAL (weighted average life) of cover pool and covered bonds**

	Expected	Contractual	explanations (CPR rate used etc)
Public sector	5.8 years	5.9 years	ected CPR=0.42%; Contractual CPR=0%
Residential			
Commercial			
Substitute assets	0.2 years	0.2 years	CPR=0%
WAL of cover pool	5.7 years	5.8 years	
WAL of covered bonds	5.3 years	5.3 years	CPR=0%

3.2 **Expected maturity structure of cover pool and covered bonds**

	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector	1,982	1,874	1,699	1,633	1,392	4,945	2,781
Residential							
Commercial							
Substitute assets	328						
Expected maturity of cover pool	2,310	1,874	1,699	1,633	1,392	4,945	2,781
Expected maturity of covered bonds	1,000	1,000	1,000	1,100	1,900	2,900	1,250

3.3 **Contractual maturity structure of cover pool and covered bonds**

	0 - 1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector	1,922	1,829	1,668	1,615	1,382	4,990	2,900
Residential							
Commercial							
Substitute assets	328						
Contractual maturity of cover pool	2,250	1,829	1,668	1,615	1,382	4,990	2,900
Contractual maturity of covered bonds	1,000	1,000	1,000	1,100	1,900	2,900	1,250
of which hard bullet	0	0	0	300	150	150	0
of which soft bullet	1,000	1,000	1,000	800	1,750	2,750	1,250

3.4 **Interest rate and currency risks**

		Nominal	WAL
Interest rate risk	Internal	300	6.36
	External		
Currency risk	Internal	0	0.00
	External		

3.5 **Substitution assets**

	Outstanding	WAL
AAA to AA-		
A+ to A-	328	0.2 years
Below A-		
Total	328	0.2 years

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SCF
 Reporting date 31/07/2024 (dd/mm/yyyy)

5 PUBLIC SECTOR COVER POOL DATA

5.1 Arrears and defaulted loans outstanding

	% of outstanding public sector assets
Current	99.94%
Arrears	
0-1 months	0.06%
1-2 months	0.00%
2-3 months	0.00%
3-6 months	0.00%
6+ (Defaulted)	0.00%
>3 months	0.00%

5.2 Geographical distribution and type of Claim

	Exposures to or guaranteed by Supranational Institution	Exposures to Sovereigns	Exposures guaranteed by Sovereigns	Exposures guaranteed by ECA	Exposures to regions / departments / federal states	Exposures guaranteed by regions / departments / federal states	Exposures to municipalities	Exposures guaranteed by municipalities	Other direct public exposures	Other indirect public exposures	Total	%
Austria	0	0	0	12	0	0	0	0	0	0	12	0%
Belgium	0	0	0	139	0	32	0	0	0	0	170	1%
Denmark	0	0	0	79	0	0	0	0	0	0	79	0%
Finland	0	0	0	2	0	0	0	0	0	0	2	0%
France	0	97	39	2,403	3,351	243	4,687	441	1,843	169	13,274	81%
Germany	0	0	0	264	0	0	0	0	0	0	264	2%
Netherlands	0	0	0	23	0	0	0	0	0	0	23	0%
Qatar	0	344	0	0	0	0	0	0	0	0	344	2%
South Korea	0	0	0	645	0	0	0	0	0	0	645	4%
Spain	0	0	0	219	0	0	0	0	0	0	219	1%
Supranational Institution	399	0	0	0	0	0	0	0	0	0	399	2%
UK	0	0	0	843	0	0	0	0	0	0	843	5%
USA	0	0	0	31	0	0	0	0	0	0	31	0%
Total	399	441	39	4,659	3,351	275	4,687	441	1,843	169	16,306	100%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SCF
 Reporting date 31/07/2024 (dd/mm/yyyy)

6 COVERED BONDS
6.1 Outstanding covered bonds

	2024	2023	2022	2021
Public placement	0	0	1,000	2,250
Private placement	10,150	12,650	12,220	9,720
Sum	10,150	12,650	13,220	11,970

Denominated in €	10,150	12,650	13,220	11,970
Denominated in USD	0	0	0	0
Denominated in CHF	0	0	0	0
Denominated in JPY	0	0	0	0
Denominated in GBP	0	0	0	0
Other	0	0	0	0
Sum	10,150	12,650	13,220	11,970

Fixed coupon	650	650	1,720	2,970
Floating coupon	9,350	11,850	11,350	8,850
Other	150	150	150	150
Sum	10,150	12,650	13,220	11,970

6.2 Issuance

	2024	2023	2022	2021
Public placement	0	0	0	0
Private placement	0	1,000	2,500	3,000
Sum	0	1,000	2,500	3,000

Denominated in €	0	1,000	2,500	3,000
Denominated in USD	0	0	0	0
Denominated in CHF	0	0	0	0
Denominated in JPY	0	0	0	0
Denominated in GBP	0	0	0	0
Other	0	0	0	0
Sum	0	1,000	2,500	3,000

Fixed coupon	0	0	0	0
Floating coupon	0	1,000	2,500	3,000
Other	0	0	0	0
Sum	0	1,000	2,500	3,000