Harmonised Transparency Template

2024 Version

France Société Générale SFH Reporting Date: 31/07/24 Cut-off Date: 31/07/24



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A. Harmonised Transparency Template - General Information

 Reporting in Domestic Currency
 EUR

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HTT 2024

6. Other relevant information Field 1. Basic Facts Number G.1.1.1 Country France G.1.1.2 Issuer Name Société Générale SFH Labelled Cover Pool Name G.1.1.3 Societe Generale SFH https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette G.1.1.4 Link to Issuer's Website G.1.1.5 Cut-off date 31/07/24 2. Regulatory Summary Basel Compliance, subject to national jursdiction (Y/N) G.2.1.1 Υ G.2.1.2 **CBD** Compliance Y G.2.1.3 CRR Compliance (Y/N) http://www.ecbc.eu/legislation/list OG.2.1.1 LCR status 3. General Cover Pool / Covered Bond Information 1.General Information Nominal (mn) G.3.1.1 **Total Cover Assets** 52,677.4 G.3.1.2 Outstanding Covered Bonds 43,140.0 2. Over-collateralisation (OC) Voluntary Contractual Statutory Purpose "Statutory" OC: As mentioned in SFH law. G.3.2.1 OC (%) 5.0% 13.6% 8.5% "Contractual" OC is the OC in order to reassure Rating Agencies. G.3.2.3 Total OC (absolute value in mn) 9.537.4 3. Cover Pool Composition % Cover Pool Nominal (mn) 98.3% G.3.3.1 Mortgages 51,768.3 G.3.3.2 **Public Sector** 0.0 0.0% G.3.3.3 Shipping G.3.3.4 Substitute Assets 909.1 1.7% G.3.3.5 Other G.3.3.6 Total 52,677.4 100.0% 4. Cover Pool Amortisation Profile Contractual **Expected Upon Prepayments** % Total Contractual % Total Expected Upon Prepayments G.3.4.1 Weighted Average Life (in years) 7.7 6.8 Residual Life (mn) By buckets: G.3.4.2 0-1Y 4.085.2 5.166.9 7.9% 10.0% G.3.4.3 1 - 2 Y 4,061.1 4,935.9 7.8% 9.5% G.3.4.4 2 - 3 Y 3,969.6 4,650.4 7.7% 9.0% G.3.4.5 3 - 4 Y 3,832.2 4,335.3 7.4% 8.4% G.3.4.6 4 - 5 Y 3,680.6 4,022.4 7.1% 7.8% 5 - 10 Y 15,560.5 15,472.6 30.1% 29.9% G.3.4.7 G.3.4.8 10+ Y 16,545.2 13,150.7 32.0% 25.4% G.3.4.9 Total 51,734.3 51,734.3 100.0% 100.0% % Total Initial Maturity 5. Maturity of Covered Bonds Initial Maturity **Extended Maturity** % Total Extended Maturity

G.3.5.1	Weighted Average life (in years)		5.3	6.3		
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		3,040.0	0.0	7.0%	0.0%
G.3.5.4	1 - 2 Y		4,250.0	3,040.0	9.9%	7.0%
G.3.5.5	2 - 3 Y		4,250.0	4,250.0	9.9%	9.9%
G.3.5.6 G.3.5.7	3 - 4 Y 4 - 5 Y		4,590.0	4,250.0 4,590.0	10.6% 11.4%	9.9% 10.6%
G.3.5.7 G.3.5.8	4 - 5 Y 5 - 10 Y		4,910.0			49.6%
G.3.5.8 G.3.5.9	5 - 10 Y 10+ Y		19,500.0 2,600.0	21,410.0 5,600.0	45.2% 6.0%	49.6%
G.3.5.10	10+ 1	Total	43,140.0	43,140.0	100.0%	100.0%
0.5.5.10	6. Cover Assets - Currency	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR		51,768.3	51,768.3	100.0%	100.0%
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					
G.3.6.17 G.3.6.18		Total	51 769 2	51 769 2	100.0%	100.0%
G.3.6.17	USD Other	Total	51,768.3	51,768.3	100.0% % Total (hefera)	100.0%
G.3.6.17 G.3.6.18 G.3.6.19	USD Other 7. Covered Bonds - Currency	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1	USD Other 7. Covered Bonds - Currency EUR	Total				
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2	USD Other 7. Covered Bonds - Currency EUR AUD	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3	USD Other 7. Covered Bonds - Currency EUR AUD BRL	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3	USD Other 7. Covered Bonds - Currency EUR AUD BRL	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.6 G.3.7.7	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CAD CHF CZK DKK	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK CK GBP	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.11 G.3.7.12	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY KRW	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.14	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY KRW KRW NOK PLN	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK NOK PLN SEK SGD USD	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD		Nominal [before hedging] (mn) 43,140.0	Nominal [after hedging] (mn) 43,140.0	% Total [before] 100.0%	% Total [after] 100.0%
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other	Total	Nominal [before hedging] (mn) 43,140.0 43,140.0	Nominal [after hedging] (mn) 43,140.0 43,140.0	% Total [before] 100.0%	% Total [after] 100.0%
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.10 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn) 43,140.0 43,140.0 Nominal [before hedging] (mn)	Nominal [after hedging] (mn) 43,140.0 43,140.0 Nominal [after hedging] (mn)	% Total [before] 100.0% 100.0% % Total [before]	% Total [after] 100.0% 100.0% % Total [after]
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate Fixed coupon		Nominal [before hedging] (mn) 43,140.0 43,140.0 Nominal [before hedging] (mn) 43,050.0 43,050.0	Nominal [after hedging] (mn) 43,140.0 43,140.0 Nominal [after hedging] (mn) 43,050.0	% Total [before] 100.0% 100.0% % Total [before] 99.8%	% Total [after] 100.0% 100.0% % Total [after] 99.8%
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1 G.3.8.1 G.3.8.2	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon		Nominal [before hedging] (mn) 43,140.0 43,140.0 43,140.0 Nominal [before hedging] (mn) 43,050.0 90.0 90.0	Nominal [after hedging] (mn) 43,140.0 Nominal [after hedging] (mn) 43,050.0 90.0	% Total [before] 100.0% 100.0% % Total [before] 99.8% 0.2%	% Total [after] 100.0% % Total [after] 99.8% 0.2%
G.3.6.17 G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1	USD Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate Fixed coupon		Nominal [before hedging] (mn) 43,140.0 43,140.0 Nominal [before hedging] (mn) 43,050.0 43,050.0	Nominal [after hedging] (mn) 43,140.0 43,140.0 Nominal [after hedging] (mn) 43,050.0	% Total [before] 100.0% 100.0% % Total [before] 99.8%	% Total [after] 100.0% 100.0% % Total [after] 99.8%

	9. Substitute Assets - Type	Nominal (mn)	% Substitute Assets	
G.3.9.1	Cash	114.1	12.5%	
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	795.0	87.5%	
G.3.9.5	Other			
G.3.9.6	Total	909.1	100.0%	
	10. Substitute Assets - Country	Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	909.1	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		100.0%	
G.3.10.16	Total		100.0%	
	11. Liquid Assets	Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	909.1	1.7%	2.1%
G.3.11.2	Central bank eligible assets	2,504.9	4.8%	5.8%
G.3.11.3	Other		6 FM	7.00/
G.3.11.4	Total	3,414.0	6.5%	7.9%
	12. Bond List			
G.3.12.1	Bond list	https://coveredbondlabel.com/issuer/83/		
	13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.0		
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			
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	Yes		
G.3.14.5	If yes. Further details are available in Tab F	<u>F1. Tab</u>		
G.3.14.6	Is sustainability based on other criteria ?	No		
G.3.14.7	If yes, please provide frurther details			
		David	Dave	
	A Compliance Art 14 CBD Check table			
issuer baliauss	4. Compliance Art 14 CBD Check table	Row	Row	
	that, at the time of its issuance and based on transparency data made publicly available by the	e issuer, these covered bonds would satisfy the eligibility criteria fo	ROW r Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this.	renard

G.4.1.2 (a) Value of outstanding covered bonds: <u>40</u>	
Contraction (1) and a first of the state of the Contraction of Con	
G.4.1.3 (b) List of ISIN of issued covered bonds: <u>Societe Generale SFH :: Covered Bond Label</u>	
G.4.1.4 (c) Geographical distribution: <u>43 for Mortgage Assets</u>	
G.4.1.5 (c) Type of cover assets: 55	
G.4.1.6 (c) Loan size: <u>186 for Residential Mortgage Assets</u> <u>286 for Commercial Mortgage</u>	<u>Assets</u>
G.4.1.7 (c) Valuation Method: <u>HG.1.5</u>	

G.4.1.8	(d) Interest rate risk - cover pool:	149 for Mortgage Assets
G.4.1.9	(d) Currency risk - cover pool:	<u>114</u>
G.4.1.10	(d) Interest rate risk - covered bond:	<u>166</u>
G.4.1.11	(d) Currency risk - covered bond:	<u>140</u>
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:	
G.4.1.13	(d) Credit Risk:	215 LTV Residential Mortgage
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G.4.1.18	(e) Overview maturity extension triggers:	<u>HG 1.7</u>
G.4.1.19	(f) Levels of OC:	44
G.4.1.20	(g) Percentage of loans in default:	179 for Mortgage Assets
OG.4.1.1		
OG.4.1.2		

Covered Bond Swap Provider

Paying Agent

OG.6.1.8

OG.6.1.9

147 for Public Sector Asset - type of debtor

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	909.1
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 Covereage Test (passe/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	

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024



Field	7. Mortgage Assets				
Number	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	51,768.3		100.0%	
M.7.1.2	Commercial	0_,, 00.0		200.070	
M.7.1.3	Other				
M.7.1.4		Total 51,768.3		100.0%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	415,530.00		415,530	
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	0.01%		0.01%	
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	European Union	<u>100.0%</u>		<u>100.0%</u>	
M.7.4.2	Austria				
M.7.4.3	Belgium				
M.7.4.4	Bulgaria				
M.7.4.5	Croatia				
M.7.4.6	Cyprus				
M.7.4.7	Czechia				
M.7.4.8	Denmark				
M.7.4.9	Estonia				
M.7.4.10	Finland				
M.7.4.11	France	100.0%		100.0%	
M.7.4.12	Germany				
M.7.4.13	Greece				
M.7.4.14	Netherlands				
M.7.4.15	Hungary				
M.7.4.16	Ireland				
M.7.4.17	Italy				

	M.7.4.18	Latvia				
	M.7.4.19	Lithuania				
	M.7.4.20	Luxembourg				
	M.7.4.21	Malta				
	M.7.4.22	Poland				
	M.7.4.23	Portugal				
	M.7.4.24	Romania				
	M.7.4.25	Slovakia				
	M.7.4.26	Slovenia				
	M.7.4.27	Spain				
	M.7.4.28	Sweden				
	M.7.4.29	European Economic Area (not member of EU)	<u>0.0%</u>		<u>0.0%</u>	
	M.7.4.30	Iceland				
	M.7.4.31	Liechtenstein				
	M.7.4.32	Norway				
	M.7.4.33	<u>Other</u>	0.0%		<u>0.0%</u>	
	M.7.4.34	Switzerland				
	M.7.4.35	United Kingdom				
	M.7.4.36	Australia				
	M.7.4.37	Brazil				
	M.7.4.38	Canada				
	M.7.4.39	Japan				
	M.7.4.40	Korea				
	M.7.4.41	New Zealand				
	M.7.4.42	Singapore				
	M.7.4.43	US				
	M.7.4.44	Other				
		5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
1	M.7.5.1	Auvergne-Rhône-Alpes	11.2%		11.2%	
	M.7.5.2	Bourgogne-Franche-Comté	1.4%		1.4%	
	M.7.5.3	Bretagne	2.6%		2.6%	
	M.7.5.4	Centre-Val de Loire	2.1%		2.1%	
	M.7.5.5	Corse	0.6%		0.6%	
	M.7.5.6	DOM-TOM	0.3%		0.3%	
	M.7.5.7	Grand Est	3.5%		3.5%	
	M.7.5.8	Hauts-de-France	10.2%		10.2%	
	M.7.5.9	Ile-de-France	35.3%		35.3%	
	M.7.5.10	Normandie	4.5%		4.5%	
	M.7.5.11	Nouvelle-Aquitaine	7.1%		7.1%	
	M.7.5.12	Occitanie	7.4%		7.4%	

3.5%

3.5%

M.7.5.13

Pays de la Loire

M.7.5.14	Provence-Alpes-Côte d'Azur	10.4%		10.4%	
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	99.6%		99.6%	
M.7.6.2	Floating rate	0.4%		0.4%	
M.7.6.3	Other	0.0%		0.0%	
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	0.0%		0.0%	
M.7.7.2	Amortising	100.0%		100.0%	
M.7.7.3	Other	0.0%		0.0%	
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	1.8%		1.8%	
M.7.8.2	> 12 - ≤ 24 months	4.8%		4.8%	
M.7.8.3	> 24 - ≤ 36 months	17.5%		17.5%	
M.7.8.4	> 36 - ≤ 60 months	31.6%		31.6%	
M.7.8.5	> 60 months	44.3%		44.3%	
	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.0%		0.0%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.0%		0.0%	
OM.7.9.1	·				
OM.7.9.2					
OM.7.9.3					
	7.A Residential Cover Pool				
	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average Ioan size (000s)	124.6			
	By buckets (mn):				
M.7A.10.2	> 0 - <= 0.2	28,286.9	334,515	54.6%	80.5%
M.7A.10.3	> 0.2 - <= 0.4	19,647.9	72,404	38.0%	17.4%
M.7A.10.4	> 0.4 - <= 0.6	3,831.6	8,608	7.4%	2.1%
M.7A.10.5	> 0.6 - <= 0.8	1.8	3	0.0%	0.0%
M.7A.10.6	> 0.8 - <= 1	0.0	0	0.0%	0.0%
M.7A.10.7	>1	0.0	0	0.0%	0.0%
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					

M.7A.10.13						
M.7A.10.14						
M.7A.10.15						
M.7A.10.16						
M.7A.10.17						
M.7A.10.18						
M.7A.10.19						
M.7A.10.20						
M.7A.10.21						
M.7A.10.22						
M.7A.10.23						
M.7A.10.24						
M.7A.10.25						
M.7A.10.26		Total	51,768.3	415,530	100.0%	100.0%
	11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)		65.1%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		8,316.0	141,522	16.1%	34.1%
M.7A.11.3	>40 - <=50 %		5,200.7	47,502	10.0%	11.4%
M.7A.11.4	>50 - <=60 %		6,226.8	48,097	12.0%	11.6%
M.7A.11.5	>60 - <=70 %		7,015.5	46,696	13.6%	11.2%
M.7A.11.6	>70 - <=80 %		8,437.5	48,823	16.3%	11.7%
M.7A.11.7	>80 - <=90 %		10,053.1	50,934	19.4%	12.3%
M.7A.11.8	>90 - <=100 %		5,945.0	28,688	11.5%	6.9%
M.7A.11.9	>100%		573.6	3,268	1.1%	0.8%
M.7A.11.10		Total	51,768.3	415,530	100.0%	100.0%
WI.770.11.10	12. Loan to Value (LTV) Information - INDEXED	Total	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)		58.4%			
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %		11,942.2	179,611	23.1%	43.2%
M.7A.12.3	>40 - <=50 %		6,733.5	54,135	13.0%	13.0%
M.7A.12.4	>50 - <=60 %		7,439.8	50,094	14.4%	12.1%
M.7A.12.5	>60 - <=70 %		7,973.0	46,162	15.4%	11.1%
M.7A.12.6	>70 - <=80 %		7,523.2	38,972	14.5%	9.4%
M.7A.12.7	>80 - <=90 %		5,903.7	27,631	11.4%	6.6%
M.7A.12.8	>90 - <=100 %		4,252.9	18,925	8.2%	4.6%
M.7A.12.9	>100%		0.0	0	0.0%	0.0%
M.7A.12.9 M.7A.12.10		Total	51,768.3	415,530	100.0%	100.0%

M.7A.13.1	Owner occupied	77.6%			
M.7A.13.1 M.7A.13.2	Second home/Holiday houses	4.3%			
M.7A.13.2 M.7A.13.3	Buy-to-let/Non-owner occupied	4.5%			
M.7A.13.3 M.7A.13.4	Subsidised housing	0.0%			
M.7A.13.4 M.7A.13.5	Agricultural	0.0%			
M.7A.13.5 M.7A.13.6	Other	0.0%			
WI.7A.15.0	Other				
	14. Loan by Ranking	% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	0.0%			
M.7A.14.2	Guaranteed	100.0%			
M.7A.14.3	Other	0.0%			
	15. EPC Information of the financed RRE - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0	0	0.0%	0.0%
	16. Average energy use intensity (kWh/m2 per year) - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				

M7A 16:10 TEC at acounty level M7A 16:13 TEC at acounty level M7A 16:15 TEC at acounty level M7A 16:15 TEC at acounty level M7A 16:15 TEC at acounty level M7A 16:13 no data M7A 16:13 no data M7A 17 TEC at acounty level M7A 17 Interviewel M7A 17 104 at acounty level M7A 17	M.7A.16.9	TBC at a country level				
M.74, 16, 10 TDC at a country level M.74, 16, 13 TDC at a country level M.74, 16, 13 TDC at a country level M.74, 16, 16 no data M.74, 16, 17 Older than 1919 M.74, 17, 1 Older than 1919 M.74, 17, 1 1964 - 1960 M.74, 17, 1 1961 - 1970 M.74, 17, 1 1901 - 2005 M.74, 17, 1 2016 - 2010 M.74, 17, 1 2016 - 2010 M.74, 17, 1 2011 - 2013 M.74, 17, 1 2012 - and onwards M.74, 17, 1 2021 and onwards M.74, 17, 1 <td>M.7A.16.10</td> <td></td> <td></td> <td></td> <td></td> <td></td>	M.7A.16.10					
M7A.16.13 TFC At a county level M7A.16.15 TFC at a county level M7A.16.15 TFC at a county level M7A.16.15 TFC at a county level M7A.16.13 no data M7A.16.14 0 0.0% M7A.16.15 TGC at a county level M7A.16.15 no data 0.0% M7A.16.16 no data 0.0% 0.0% M7A.16.17 TBC at a county level Naminal (nn) Number of dwellings % Residential Loans % No. of Dwellings M7A.17.1 oler than 1919 Naminal (nn) Number of dwellings % Residential Loans % No. of Dwellings M7A.17.2 1919 - 1945 NATA173 1946 - 1950 NATA174 1951 - 1970 M7A.17.7 1991 - 2000 NATA177 1991 - 2005 NATA177 Nominal (nn) Number of dwellings % Residential Loans % No. of Dwelling MATA171 M7A.17.1 2016 - 2020 NATA173 Notal State Nominal (nn) Number of dwellings % Residential Loans % No. of Dwelling MATA171 M7A.17.1 2012 - 2015 Nominal (nn) Number of dwellings % Residential Loans	M.7A.16.11					
M7A.16.13 TPC at a county level M7A.16.15 TPC at a county level M7A.16.15 TPC at a county level M7A.16.15 TPC at a county level M7A.16.13 no data M7A.16.14 0 0.0% M7A.16.15 TOtal 0 0.0% M7A.16.13 no data 0 0.0% 0.0% M7A.16.14 0 0 0.0% 0.0% M7A.15.13 older than 1919 Number of duellings % Residential Loans % No. of Duellings M7A.17.1 older than 1919	M.7A.16.12	TBC at a country level				
M7A.16.13 TPEC at a country level M7A.16.15 TPEC at a country level M7A.16.13 TPEC at a country level M7A.16.14 TPEC at a country level M7A.16.15 Total 0 0 0.0% M7A.16.15 Total 0 0 0.0% 0.0% M7A.17.1 older than 1919 Nominal (mn) Number of dwellings % Residential Loans % No. of Dwellings M7A.17.2 1919 - 1945 Nominal (mn) Number of dwellings % Residential Loans % No. of Dwellings M7A.17.3 1946 - 1950 Nominal (mn) Number of dwellings % Residential Loans % No. of Dwellings M7A.17.5 1971 - 1980 Nominal (mn) Number of dwellings % Residential Loans % No. of Dwelling No M7A.17.6 1931 - 2000 Nominal (mn) Number of dwellings % No. of Dwelling No M7A.17.1 2012 - 2020 Nominal (mn) Number of dwellings % Residential Loans % No. of Dwelling No M7A.18.1 House, detached or semi-detached Nominal (mn) Number of dwellings % Residential Loans % No. of Dwelling No M7A.18.1	M.7A.16.13					
M.7A.16.15 TBC at a country level M.7A.16.17 TBC at a country level M.7A.16.18 no data M.7A.16.19 Total 0 0 0.0% 0.0% M.7A.15.17 TBC at a country level M.7A.15.18 Number of dwellings % Residential Loons % No. of Dwellings M.7A.15.17 older than 1919 Number of dwellings % Residential Loons % No. of Dwellings M.7A.17.1 older than 1919 Number of dwellings % Residential Loons % No. of Dwellings M.7A.17.3 1946 - 1960	M.7A.16.14					
M.7.8.16.17 TBC at a country level M.7.8.16.18 n data 0 0 0.0% 0.0% M.7.8.16.19 Total 0 0 0.0% 0.0% M.7.8.16.19 Total 0 0 0.0% 0.0% M.7.8.17.1 older than 1919 Mask Naminal (mn) Number of dwellings % Residential Loans % No. of Dwellings M.7.8.17.1 older than 1919 0 0 0.0% 0.0% 0.0% M.7.8.17.3 1946-1950	M.7A.16.15					
M.7A.16.18 no data 0 0.0% 0.0% M.7A.16.19 Total 0 0.0% 0.0% 0.0% M.7A.17.1 older than 1919 M.7A.17.2 1919 - 1945 K.K.K.K.K.K.K.K.K.K.K.K.K.K.K.K.K.K.K.	M.7A.16.16	TBC at a country level				
M.7A.16.19 Total 0 0.0% 0.0% I7. Property Age Structure - optional Nominal (mn) Number of dwellings % Residential Loans % No. of Dwellings M.7A.17.1 older than 1919 1945	M.7A.16.17					
17. Property Age Structure - optional Nominal (mn) Number of dwellings % Residential Loans % No. of Dwellings M.7A.17.1 older than 1919 M.7A.17.2 1919 - 1945 Second	M.7A.16.18	no data				
M.7A.17.1 older than 1919 M.7A.17.2 1919-1945 M.7A.17.3 1946-1960 M.7A.17.3 1946-1970 M.7A.17.4 1951-1970 M.7A.17.5 1971-1980 M.7A.17.6 1981-1990 M.7A.17.7 1991-2000 M.7A.17.8 2001-2005 M.7A.17.9 2006-2010 M.7A.17.10 2011-2015 M.7A.17.12 2021 and onwards M.7A.17.13 no data M.7A.17.14 Total 0 0 M.7A.17.3 no data % Residential Loans % No. of Dwellings M.7A.18.1 House, detached or semi-detached % No. af Dwelling type - optional Nominal (mn) Number of dwellings % No. of Dwellings M.7A.18.1 House, detached or semi-detached % No. of Dwellings % No. of Dwellings M.7A.18.2 Flat or Apartment M.7A.18.3 Bungalow % No. of Dwellings M.7A.18.4 Terraced House M.7A.18.4 Terraced House % No. of Dwellings M.7A.18.5 Land Only	M.7A.16.19	Total	0	0	0.0%	0.0%
M.7A.17.2 1919-1945 M.7A.17.3 1946-1960 M.7A.17.3 1961-1970 M.7A.17.5 1971-1480 M.7A.17.6 1991-2000 M.7A.17.7 1991-2000 M.7A.17.8 2001-2005 M.7A.17.1 2011-2015 M.7A.17.1 2011-2015 M.7A.17.1 2011-2015 M.7A.17.12 2021 and onwards M.7A.17.13 no data M.7A.17.14 0 M.7A.17.15 18. Dwelling type - optional M.7A.18.1 House, detached or semi-detached M.7A.18.2 Flat or Apartment M.7A.18.3 Bungalow M.7A.18.4 Terraced House M.7A.18.5 Multifamily House M.7A.18.6 Land Only M.7A.18.7 other M.7A.18.8 Total M.7A.18.8 Total M.7A.18.7 other M.7A.18.8 Total M.7A.18.7 other M.7A.18.8 Total M.7A.18.7 O 0.0.0% M.7A.18.8 Total <td></td> <td>17. Property Age Structure - optional</td> <td>Nominal (mn)</td> <td>Number of dwellings</td> <td>% Residential Loans</td> <td>% No. of Dwellings</td>		17. Property Age Structure - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.3 1946 - 1960 M.7A.17.4 1961 - 1970 M.7A.17.4 1961 - 1970 M.7A.17.5 1971 - 1980 M.7A.17.6 1981 - 1990 M.7A.17.7 1991 - 2000 M.7A.17.8 2001 - 2005 M.7A.17.9 2006 - 2010 M.7A.17.10 2011 - 2015 M.7A.17.11 2016 - 2020 M.7A.17.12 2021 and onwards M.7A.17.13 no data M.7A.17.14 Total 0 0.0% 0.0% M.7A.17.15 Stabulan dettached \$\$No. of Dwellings \$\$No. of Dwellings M.7A.17.13 no data \$\$No. of Dwellings \$\$No. of Dwellings M.7A.17.13 Bungalow \$\$No. of Dwellings \$\$No. of Dwellings M.7A.18.1 House, detached or semi-detached \$\$No. of Dwellings \$\$No. of Owellings M.7A.18.2 Filat or Apartment \$\$No. of Dwellings \$\$No. of Owellings M.7A.18.3 Bungalow \$\$No.191 \$\$No. of Owellings M.7A.18.4 Terraced House \$\$No. of Owellings \$\$\$No. of Owellings M.7A.18.5 Iand Only	M.7A.17.1	older than 1919				
M.7A.17.4 1961 - 1970 M.7A.17.5 1971 - 1980 M.7A.17.5 19191 - 2000 M.7A.17.7 1991 - 2000 M.7A.17.8 2001 - 2005 M.7A.17.9 2006 - 2010 M.7A.17.1 2011 - 2015 M.7A.17.1 2012 - 2020 M.7A.17.1 2012 - 2020 M.7A.17.1 2012 - 2020 M.7A.17.13 no data M.7A.17.14 7010 M.7A.17.15 0 M.7A.17.16 0 M.7A.17.17 2021 and onwards M.7A.17.13 no data M.7A.17.14 Total 0 0.0% 0.% M.7A.18.1 House, detached or semi-detached ************************************	M.7A.17.2	1919 - 1945				
M.7A.17.5 1971 - 1980 M.7A.17.6 1981 - 1990 M.7A.17.7 1991 - 2000 M.7A.17.8 2001 - 2005 M.7A.17.9 2006 - 2010 M.7A.17.10 2011 - 2015 M.7A.17.11 2016 - 2020 M.7A.17.12 2021 and onwards M.7A.17.13 no data M.7A.17.14 Total M.7A.17.15 0.0% M.7A.17.16 0.0% M.7A.17.17 0.0% M.7A.17.18 Nominal (mn) M.7A.17.14 Total M.7A.17.15 0.0% M.7A.18.3 Bungalow M.7A.18.4 Terraced House M.7A.18.5 Multifamily House M.7A.18.6 Land Only M.7A.18.7 o M.7A.18.8 Total M.7A.18.7 other M.7A.18.8 Total M.7A.18.4 Terraced House M.7A.18.5 Land Only M.7A.18.6 Land Only M.7A.18.7 O 0 M.7A.18.8 Total 0	M.7A.17.3	1946 - 1960				
M.7A.17.5 1981 - 1990 M.7A.17.7 1991 - 2000 M.7A.17.8 2001 - 2005 M.7A.17.9 2006 - 2010 M.7A.17.10 2011 - 2015 M.7A.17.11 2016 - 2020 M.7A.17.12 2021 and onwards M.7A.17.13 no data M.7A.17.14 Total 0 M.7A.17.15 0 0.0% M.7A.17.14 Total 0 0.0% M.7A.17.15 Seddential Loans % No. of Dwellings M.7A.17.14 Total 0 0.0% 0.0% M.7A.18.1 House, detached or semi-detached % No. of Dwellings % No. of Dwellings M.7A.18.2 Flat or Apartment % No. of Dwellings % No. of Dwellings M.7A.18.3 Bungalow M.7A.18.4 Terracel House M.7A.18.5 Multifamily House M.7A.18.6 Land Only 0 0 0.0% 0.0% M.7A.18.4 Total 0 0 0.0% 0.0%	M.7A.17.4	1961 - 1970				
M.7A.17.7 1991 - 2000 M.7A.17.8 2001 - 2005 M.7A.17.9 2006 - 2010 M.7A.17.10 2011 - 2015 M.7A.17.11 2016 - 2020 M.7A.17.12 2021 and onwards M.7A.17.13 no data M.7A.17.14 Total 0 0.0% 0.0% M.7A.17.8 Elist or Apartment Nominal (mn) Number of dwellings % Residential Loans % No. of Dwellings M.7A.18.1 House, detached or semi-detached K.7A.17.3 No data % No. of Dwellings M.7A.18.1 House, detached or semi-detached K.7A.17.4 % No. of Dwellings % No. of Dwellings M.7A.18.2 Filat or Apartment NATA.18.3 % No. of Dwellings % No. of Dwellings M.7A.18.4 Terraced House M.7A.18.5 Multifamily House M.7A.18.4 Total 0 0 0.0% 0.0% M.7A.18.5 Land Only M.7A.18.4 Total 0 0.0% 0.0% M.7A.18.4 Total 0 0	M.7A.17.5	1971 - 1980				
M.7A.17.8 2001 - 2005 M.7A.17.9 2006 - 2010 M.7A.17.10 2011 - 2015 M.7A.17.11 2016 - 2020 M.7A.17.12 2021 and onwards M.7A.17.13 no data M.7A.17.14 70tal O 0.0% M.7A.17.15 0.0% M.7A.17.16 0.0% M.7A.17.17 0.0% M.7A.17.18 Nominal (mn) M.7A.18.1 House, detached or semi-detached M.7A.18.2 Flat or Apartment M.7A.18.3 Bungalow M.7A.18.4 Terraced House M.7A.18.5 Multifamily House M.7A.18.6 Land Only M.7A.18.7 other M.7A.18.8 Total M.7A.18.4 Terraced House M.7A.18.5 Multifamily House M.7A.18.6 Land Only M.7A.18.7 other M.7A.18.8 Total M.7A.18.9 O 0.0% M.7A.18.1 How Property optional Nominal (mn) Number of dwellings % Residential Loans % No. of Dwellin	M.7A.17.6	1981 - 1990				
M.7A.17.9 2006 - 2010 M.7A.17.10 2011 - 2015 M.7A.17.11 2016 - 2020 M.7A.17.12 2021 and onwards M.7A.17.13 no data M.7A.17.14 Total 0 0.0% 0.0% Is. Dwelling type - optional Nominal (mn) Number of dwellings % Residential Loans % No. of Dwellings M.7A.18.1 House, detached or semi-detached N.7A.18.3 % No. of Dwellings % No. of Dwellings M.7A.18.1 House, detached or semi-detached N.7A.18.3 % No. of Dwellings % No. of Dwellings M.7A.18.2 Filst or Apartment N.7A.18.4 Terraced House M.7A.18.3 Bungalow M.7A.18.4 Terraced House M.7A.18.4 Terraced House M.7A.18.5 Multifamily House M.7A.18.8 Total 0 0 0.0% 0.0% M.7A.18.8 Total 0 0 0.0% 0.0% M.7A.18.8 Total	M.7A.17.7	1991 - 2000				
M.7A.17.10 2011 - 2015 M.7A.17.11 2016 - 2020 M.7A.17.12 2021 and onwards M.7A.17.13 no data M.7A.17.14 Total 0 0.0% 0.0% Image: Constraint of the constraint o	M.7A.17.8	2001 - 2005				
M.7A.17.112016 - 2020M.7A.17.122021 and onwardsM.7A.17.13no dataM.7A.17.14Total0Image: Constraint of the constrai	M.7A.17.9	2006 - 2010				
M.7A.17.122021 and onwardsM.7A.17.13no dataM.7A.17.14Total00.0%0.0%IB. Dwelling type - optionalNominal (mn)Number of dwellings% Residential Loans% No. of DwellingsM.7A.18.1House, detached or semi-detachedKrA.18.2Flat or ApartmentKrA.18.3KranselKranselKranselM.7A.18.3BungalowKranselKranselKranselKranselKranselKranselM.7A.18.4Terraced HouseKranselKranselKranselKranselKranselM.7A.18.5Multifamily HouseKranselKranselKranselKranselM.7A.18.6Land OnlyØØ0.0%0.0%M.7A.18.7otherØØ0.0%0.0%M.7A.18.8TotalØØ0.0%0.0%M.7A.18.9New Property - optionalNominal (mn)Number of dwellings% Residential Loans% No. of DwellingsM.7A.19.1New PropertyExisting propertyKranselKranselKranselKranselKranselM.7A.19.2Existing propertyKranselKranselKranselKranselKranselKranselKranselM.7A.19.2KranselKranselKranselKranselKranselKranselKranselKranselM.7A.19.2KranselKranselKranselKranselKranselKranselKranselKranselM.7A.19.2KranselKranselKranselKransel	M.7A.17.10	2011 - 2015				
M.7A.17.13no data00.0%0.0%M.7A.17.14Total000.0%0.0%Image: Constraint of the second sec	M.7A.17.11	2016 - 2020				
M.7A.17.14Total00.0%0.0%18. Dwelling typ - optionalNominal (mn)Number of dwellings% Residential Loans% No. of DwellingsM.7A.18.1House, detached or semi-detachedKaran and the semi-detachedKaran and the semi-detachedKaran and the semi-detachedM.7A.18.2Flat or ApartmentKaran and the semi-detachedKaran and the semi-detachedKaran and the semi-detachedM.7A.18.3BungalowKaran and the semi-detachedKaran and the semi-detachedKaran and the semi-detachedM.7A.18.4Terraced HouseKaran and the semi-detachedKaran and the semi-detachedKaran and the semi-detachedM.7A.18.5Multifamily HouseKaran and the semi-detachedKaran and the semi-detachedKaran and the semi-detachedM.7A.18.6Land OnlyOOO.0%O.0%M.7A.18.7otherOOO.0%O.0%M.7A.18.8TotalOOO.0%O.0%M.7A.19.1New Property - optionalNominal (mn)Number of dwellings% Residential Loans% No. of DwellingsM.7A.19.2Existing propertyExisting propertyKaran and the semi-detached (mark and the semi-de	M.7A.17.12	2021 and onwards				
18. Dwelling type - optionalNominal (mn)Number of dwellings% Residential Loans% No. of DwellingsM.7A.18.1House, detached or semi-detached<	M.7A.17.13					
M.7A.18.1 House, detached or semi-detached M.7A.18.2 Flat or Apartment M.7A.18.3 Bungalow M.7A.18.3 Bungalow M.7A.18.4 Terraced House M.7A.18.5 Multifamily House M.7A.18.5 Land Only M.7A.18.7 other M.7A.18.8 Total 0 0 0 0.0% 0.0% M.7A.18.8 Total 0 0 0 0.0% 0.0%	M.7A.17.14	Total	0	0	0.0%	0.0%
M.7A.18.2Flat or ApartmentM.7A.18.3BungalowM.7A.18.4Terraced HouseM.7A.18.5Multifamily HouseM.7A.18.6Land OnlyM.7A.18.7otherM.7A.18.8TotalOOO.0%I.9. New Residential Property - optionalM.7A.19.1New PropertyM.7A.19.2Existing property		18. Dwelling type - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.3BungalowM.7A.18.4Terraced HouseM.7A.18.5Multifamily HouseM.7A.18.6Land OnlyM.7A.18.7otherM.7A.18.8TotalOOO.0%I. New Residential Property - optionalN.7A.19.1New PropertyM.7A.19.2Existing property	M.7A.18.1	House, detached or semi-detached				
M.7A.18.4Terraced HouseM.7A.18.5Multifamily HouseM.7A.18.6Land OnlyM.7A.18.7otherM.7A.18.8TotalOOO.0%IP. New Residential Property - optionalM.7A.19.1New PropertyM.7A.19.2Existing property	M.7A.18.2	Flat or Apartment				
M.7A.18.5Multifamily HouseM.7A.18.6Land OnlyM.7A.18.7otherM.7A.18.8TotalM.7A.18.8OO.0%Image: State of the	M.7A.18.3	Bungalow				
M.7A.18.6Land OnlyM.7A.18.7otherM.7A.18.8TotalM.7A.18.8OO.0%IP. New Residential Property - optionalNominal (mn)Number of dwellings% Residential Loans% No. of DwellingsM.7A.19.1New PropertyM.7A.19.2Existing property	M.7A.18.4	Terraced House				
M.7A.18.7otherM.7A.18.8Total00.0%19. New Residential Property - optionalNominal (mn)Number of dwellings% Residential Loans% No. of DwellingsM.7A.19.1New Property Existing propertyExisting propertyExisting propertyExisting property	M.7A.18.5	Multifamily House				
M.7A.18.8Total00.0%0.0%19. New Residential Property - optionalNominal (mn)Number of dwellings% Residential Loans% No. of DwellingsM.7A.19.1New Property Existing propertyExisting propertyExisting propertyExisting propertyExisting property	M.7A.18.6	Land Only				
19. New Residential Property - optionalNominal (mn)Number of dwellings% Residential Loans% No. of DwellingsM.7A.19.1New Property Existing propertyKeisting propertyKeisting property		other				
M.7A.19.1 New Property M.7A.19.2 Existing property	M.7A.18.8	Total	0	0	0.0%	0.0%
M.7A.19.2 Existing property		19. New Residential Property - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.2 Existing property	M.7A.19.1	New Property				
	M.7A.19.2					
	M.7A.19.3	other				

M.7A.19.5	Total				
	1000	0	0	0.0%	0.0%
	20. CO2 emission - by dwelling type - as per national availability	Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	% No. of Dwellings
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.0	0.0	0.0%	
M.7A.20.10	Weighted Average				
	7.B Commercial Cover Pool				
	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)				
	Du huslate (and)				
M.7B.21.2	By buckets (mn):				
M.7B.21.2 M.7B.21.3	TBC at a country level				
	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				
M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				

M.7B.21.24	TBC at a country level					
M.7B.21.25	TBC at a country level					
M.7B.21.26	Total		0.0	0	0.0%	0.0%
	22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)					
M.7B.22.2	By LTV buckets (mn): >0 - <=40 %					
M.7B.22.3	>40 - <=50 %					
M.7B.22.4	>50 - <=60 %					
M.7B.22.5	>60 - <=70 %					
M.7B.22.6	>70 - <=80 %					
M.7B.22.7	>80 - <=90 %					
M.7B.22.8	>90 - <=100 %					
M.7B.22.9	>100%					
M.7B.22.10	~100%	Total	0.0	0	0.0%	0.0%
WI.7B.22.10	23. Loan to Value (LTV) Information - INDEXED	Total	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)		Nominal		76 Commercial Loans	
101.7 0.23.1						
	By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %					
M.7B.23.3	>40 - <=50 %					
M.7B.23.4	>50 - <=60 %					
M.7B.23.5	>60 - <=70 %					
M.7B.23.6	>70 - <=80 %					
M.7B.23.7	>80 - <=90 %					
M.7B.23.8	>90 - <=100 %					
M.7B.23.9	>100%					
M.7B.23.10		Total	0.0	0	0.0%	0.0%
	24. Breakdown by Type	%	Commercial loans			
M.7B.24.1 M.7B.24.2	Retail Office					
M.7B.24.2 M.7B.24.3	Hotel/Tourism					
M.7B.24.4	Shopping malls					
M.7B.24.5	Industry					
M.7B.24.6	Agriculture					
M.7B.24.7	Other commercially used					
M.7B.24.8	Hospital					
M.7B.24.9	School					
M.7B.24.10	other RE with a social relevant purpose					
M.7B.24.11	Land					

M.7B.24.12	Property developers / Building under construction				
M.7B.24.13	Other				
	25. EPC Information of the financed CRE - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level				
M.7B.25.2	TBC at a country level				
M.7B.25.3	TBC at a country level				
M.7B.25.4	TBC at a country level				
M.7B.25.5	TBC at a country level				
M.7B.25.6	TBC at a country level				
M.7B.25.7	TBC at a country level				
M.7B.25.8	TBC at a country level				
M.7B.25.9	TBC at a country level				
M.7B.25.10	TBC at a country level				
M.7B.25.11	TBC at a country level				
M.7B.25.12	TBC at a country level				
M.7B.25.13	TBC at a country level				
M.7B.25.14	TBC at a country level				
M.7B.25.15	TBC at a country level				
M.7B.25.16	TBC at a country level				
M.7B.25.17	TBC at a country level				
M.7B.25.18	no data				
M.7B.25.19	Total	0.0	0	0.0%	0.0%
	26. Average energy use intensity (kWh/m2 per year) - optional	0.0 Nominal (mn)	0 Number of CRE	0.0% % Commercial Loans	0.0% % No. of CRE
M.7B.26.1	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level				
M.7B.26.1 M.7B.26.2	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level TBC at a country level				
M.7B.26.1 M.7B.26.2 M.7B.26.3	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level TBC at a country level TBC at a country level				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level TBC at a country level TBC at a country level TBC at a country level				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4 M.7B.26.5	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level TBC at a country level TBC at a country level TBC at a country level TBC at a country level				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4 M.7B.26.5 M.7B.26.6	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level TBC at a country level				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4 M.7B.26.5 M.7B.26.6 M.7B.26.6 M.7B.26.7	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level TBC at a country level				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4 M.7B.26.5 M.7B.26.6 M.7B.26.7 M.7B.26.7	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level TBC at a country level				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4 M.7B.26.5 M.7B.26.6 M.7B.26.7 M.7B.26.8 M.7B.26.8 M.7B.26.9	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level TBC at a country level				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4 M.7B.26.5 M.7B.26.6 M.7B.26.7 M.7B.26.8 M.7B.26.9 M.7B.26.10	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level TBC at a country level				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4 M.7B.26.5 M.7B.26.6 M.7B.26.7 M.7B.26.8 M.7B.26.8 M.7B.26.9	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level TBC at a country level				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4 M.7B.26.5 M.7B.26.6 M.7B.26.7 M.7B.26.7 M.7B.26.8 M.7B.26.9 M.7B.26.10 M.7B.26.11 M.7B.26.12	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level TBC at a country level				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4 M.7B.26.5 M.7B.26.6 M.7B.26.7 M.7B.26.7 M.7B.26.8 M.7B.26.9 M.7B.26.10 M.7B.26.11 M.7B.26.12 M.7B.26.13	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level TBC at a country level				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4 M.7B.26.5 M.7B.26.6 M.7B.26.7 M.7B.26.7 M.7B.26.8 M.7B.26.9 M.7B.26.10 M.7B.26.11 M.7B.26.12 M.7B.26.13 M.7B.26.14	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level TBC at a country level				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4 M.7B.26.5 M.7B.26.6 M.7B.26.7 M.7B.26.7 M.7B.26.8 M.7B.26.9 M.7B.26.10 M.7B.26.11 M.7B.26.12 M.7B.26.13 M.7B.26.14 M.7B.26.15	26. Average energy use intensity (kWh/m2 per year) - optional TBC at a country level TBC at a country level				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4 M.7B.26.5 M.7B.26.6 M.7B.26.7 M.7B.26.7 M.7B.26.8 M.7B.26.9 M.7B.26.10 M.7B.26.10 M.7B.26.11 M.7B.26.12 M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16	26. Average energy use intensity (kWh/m2 per year) - optionalTBC at a country levelTBC at a country le				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4 M.7B.26.5 M.7B.26.6 M.7B.26.7 M.7B.26.7 M.7B.26.8 M.7B.26.9 M.7B.26.10 M.7B.26.10 M.7B.26.11 M.7B.26.12 M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16 M.7B.26.17	26. Average energy use intensity (kWh/m2 per year) - optionalTBC at a country levelTBC at a country le				
M.7B.26.1 M.7B.26.2 M.7B.26.3 M.7B.26.4 M.7B.26.5 M.7B.26.6 M.7B.26.7 M.7B.26.7 M.7B.26.8 M.7B.26.9 M.7B.26.10 M.7B.26.10 M.7B.26.11 M.7B.26.12 M.7B.26.13 M.7B.26.14 M.7B.26.15 M.7B.26.16	26. Average energy use intensity (kWh/m2 per year) - optionalTBC at a country levelTBC at a country le				

	27. CRE Age Structure - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919				
M.7B.27.2	1919 - 1945				
M.7B.27.3	1946 - 1960				
M.7B.27.4	1961 - 1970				
M.7B.27.5	1971 - 1980				
M.7B.27.6	1981 - 1990				
M.7B.27.7	1991 - 2000				
M.7B.27.8	2001 - 2005				
M.7B.27.9	2006 - 2010				
M.7B.27.10	2011 - 2015				
M.7B.27.11	2016 - 2020				
M.7B.27.12	2021 and onwards				
M.7B.27.13	no data				
M.7B.27.14	Total	0.0	0	0.0%	0.0%
	28. New Commercial Property - optional	Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.28.1	New Property				
M.7B.28.2	Existing Property				
M.7B.28.3	other				
M.7B.28.4	no data				
M.7B.28.5	Total	0.0	0	0.0%	0.0%
	29. CO2 emission related to CRE - as per national availability	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M 7B 29 1		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.1	Retail	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.2	Retail Office	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.2 M.7B.29.3	Retail Office Hotel/Tourism	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.2 M.7B.29.3 M.7B.29.4	Retail Office Hotel/Tourism Shopping malls	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.2 M.7B.29.3 M.7B.29.4 M.7B.29.5	Retail Office Hotel/Tourism Shopping malls Industry	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.2 M.7B.29.3 M.7B.29.4 M.7B.29.5 M.7B.29.6	Retail Office Hotel/Tourism Shopping malls Industry Agriculture	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.2 M.7B.29.3 M.7B.29.4 M.7B.29.5 M.7B.29.6 M.7B.29.7	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.2 M.7B.29.3 M.7B.29.4 M.7B.29.5 M.7B.29.6 M.7B.29.7 M.7B.29.8	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.2 M.7B.29.3 M.7B.29.4 M.7B.29.5 M.7B.29.6 M.7B.29.7 M.7B.29.8 M.7B.29.9	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.2 M.7B.29.3 M.7B.29.4 M.7B.29.5 M.7B.29.6 M.7B.29.7 M.7B.29.8 M.7B.29.9 M.7B.29.10	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.2 M.7B.29.3 M.7B.29.4 M.7B.29.5 M.7B.29.6 M.7B.29.7 M.7B.29.8 M.7B.29.9 M.7B.29.10 M.7B.29.11	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.2 M.7B.29.3 M.7B.29.4 M.7B.29.5 M.7B.29.6 M.7B.29.7 M.7B.29.8 M.7B.29.9 M.7B.29.10 M.7B.29.11 M.7B.29.12	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land Property developers / Building under construction	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.2 M.7B.29.3 M.7B.29.4 M.7B.29.5 M.7B.29.6 M.7B.29.7 M.7B.29.7 M.7B.29.8 M.7B.29.10 M.7B.29.11 M.7B.29.12 M.7B.29.13	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land Property developers / Building under construction Other	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.2 M.7B.29.3 M.7B.29.4 M.7B.29.5 M.7B.29.6 M.7B.29.7 M.7B.29.7 M.7B.29.8 M.7B.29.9 M.7B.29.10 M.7B.29.11 M.7B.29.12 M.7B.29.13 M.7B.29.14	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land Property developers / Building under construction Other no data				% No. of CRE
M.7B.29.2 M.7B.29.3 M.7B.29.4 M.7B.29.5 M.7B.29.6 M.7B.29.7 M.7B.29.7 M.7B.29.9 M.7B.29.10 M.7B.29.11 M.7B.29.12 M.7B.29.13 M.7B.29.14 M.7B.29.15	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land Property developers / Building under construction Other no data Total	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.2 M.7B.29.3 M.7B.29.4 M.7B.29.5 M.7B.29.6 M.7B.29.7 M.7B.29.7 M.7B.29.9 M.7B.29.10 M.7B.29.11 M.7B.29.12 M.7B.29.13 M.7B.29.14 M.7B.29.15 M.7B.29.16	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land Property developers / Building under construction Other no data				% No. of CRE
M.7B.29.2 M.7B.29.3 M.7B.29.4 M.7B.29.5 M.7B.29.6 M.7B.29.7 M.7B.29.7 M.7B.29.9 M.7B.29.10 M.7B.29.11 M.7B.29.12 M.7B.29.13 M.7B.29.14 M.7B.29.15	Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land Property developers / Building under construction Other no data Total				% No. of CRE

M.7B.29.19

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Definition

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 priviledged debts

accrued interests included (covered bonds, sums due on derivatives and collateral management fees).

When the eligible assets are transfered 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.

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 nº0123 of 28 May 2014),

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 a legal 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 legal ratios are audited and available within a period of three months following the calculation reference date.

The last audited ratio is provided as an additional information.

As a consequence, the current ratio, calculated on a quarterly basis, is provisionnal / unaudited when the report is published and is based on forecast amounts as of the end of each quarter, calculated in the frame of the approval of the funding programme of the issuer.

"Contractual" OC is the OC in order to reassure Rating Agencies.

Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.

Interest Rate Types in the cover-pool of SG SFH are mainly fixed interest rates, and also floating interest rates. "Floating" includes loans with with interest rate reset periods exceeding one year (e.g. loan indexed on CMS 5Y with an interest rate reset every five years).

"Mixed" is used for loans with a combination of fixed, capped or floating periods (e.g. 10 years initial fixed rate switching to floating).

Interest Rate Types of the Covered Bonds of SG SFH are mainly Fixed coupon, and also Floating coupon mainly based on EIBEUR3M. Interest Rate Types of the Assets of SG SFH are mainly Fixed interest rates, and also Floating interest rates.

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. Regarding soft bullet covered bonds, contractual maturity is calculated according to the initial legal final maturity without any extension.

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.

Regarding soft bullet covered bonds, expected maturity is calculated according to the legal final maturity including the extended maturity of 1 year.

"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. <u>https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette</u>

Unindexed current LTV :

Unindexed LTV is calculated on the basis of the current outstanding amount of the loans and the initial valuation / price of the residential assets.

Indexed current LTV :

Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised values or prices of the residential assets using an indexation methodology.

The current residential values / prices are calculated based on INSEE Index publicated on the following webside address: http://www.bdm.insee.fr

Current value of residential home loans is calculated automatically but also controlled twice a year both internally and by the Contrôleur Spécifique.

The LTV is calculated on a quarterly frequency.

There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report.

The SG SFH cover pool is 100% made of french residential home loans totally guaranteed by Credit Logement.

Each table reported in section 4 display information on this french residential fome loan cover pool.

There is no residential mortgage in the SG SFH cover pool.

There is only residential with guarantee insurance in the SG SFH cover pool.

Geographical distribution / regional breakdown :

The geographical breakdown of assets takes into account the location of the property which is refinanced by the guaranteed loans.

The geographical breakdown of assets shall take into account the location of the pledged property for residential mortgages and the location of the property which is refinanced by the loan in the case of guaranteed loans.

Société Générale SFH has set up an Asset Liabilities Management restructuring to optimize the hedging strategy of the Issuer and based on natural hedging between Cover-pool and Covered Bonds.

There are no non-performing loans in the cover-pool of SG SFH.

https://www.societegenerale.com/sites/default/files/documents/2022-08/SG-SFH-Attestation-CS-eval-reeval-gages-31-12-2021-combinee-signee.pdf

Definition

Value
ND1
ND2 ND3
ND3
Definition

Covered bond issuer ratings :

The rating agencies' methodologies ususally 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 refering 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 be indicated.

Core Tier 1 ratio (%) :

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

Guaranteed loans or mortgage promissory notes :

The eligible assets, fully composed of French Home Loans 100% guaranteed by Credit Logement, are transfered 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 as defined by the French Law (Articles L515-17 and R515-7 of Code Monétaire et Financier).

For SG SFH the subtitute 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.

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 assets eligible to CB 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 French NCB.

This addendum is optional

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

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	O2RNE8IBXP4R0TD8PU41			
E.1.1.2	Servicer	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
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	O2RNE8IBXP4R0TD8PU41	_		
E.1.1.6	Back-up cash manager	N/A	N/A	-		
E.1.1.7	Account bank	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41	-		
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						
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.2.1.21 E.2.1.22						
E.2.1.22 E.2.1.23						
E.2.1.23 E.2.1.24						
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)	63.1				
E.3.1.2	Weighted Average Maturity (months)**	177.2				
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total
E.3.2.1	2. Arrears 1-<30 days	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total I

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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/#lsearch ** Weighted Average Maturity = Remaining Term to Maturity

E.3.2.3	60-<90 days	
E.3.2.4	90-<180 days	
E.3.2.5	>= 180 days	

F1. Harmonised Transparency Template - Sustainable Mortgage Data

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Reporting in Domestic Currency	EUR		
CONTENT OF TAB F1			
CONTENT OF TAB F1			
 Share of sustainable loans in the total mortgage program 			
2. Additional information on the sustainable section of the mortgage	e stock		
2A. Sustainable Residential Cover Pool			
2B. Sustainable Commercial Cover Pool			

	1. Share of sustainable loans in the total mo	rtgage program		
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program % No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	7,976.2	51,150	15.4% 12.3%
SM.1.1.2	Social impact mortgage loans			0.0% 0.0%
SM.1.1.3	other			0.0% 0.0%
SM.1.1.4	Total sustainable mortgage loans	7,976.2	51,150	15.4% 12.3%
	2. Additional information on the sustainable section	of the mortgage stock		
	1. Sustainable Property Type Information	Nominal (mn)		% Total sustainable Mortgages
SM.2.1.1	Residential	7,976.2		100.0%
SM.2.1.2	Commercial			0.0%
SM.2.1.3	Other			0.0%
SM.2.1.4		Total 7,976.2		100.0%
	2. General Information	Residential Loans	Commercial Loans	Total sustainable Mortgages
SM.2.2.1	Number of sustainable mortgage loans	51,150.0		51,150
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.3.1	10 largest exposures	0.0%		0.0%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages
SM.2.4.1	European Union	100.0%		<u>100.0%</u>
SM.2.4.2	Austria			
SM.2.4.3	Belgium			
SM.2.4.4	Bulgaria			
SM.2.4.5	Croatia			
SM.2.4.6	Cyprus			
SM.2.4.7	Czechia			
SM.2.4.8	Denmark			
SM.2.4.9	Estonia			
SM.2.4.10	Finland			
SM.2.4.11	France	100.0%		
SM.2.4.12	Germany			
SM.2.4.13	Greece			
SM.2.4.14	Netherlands			
SM.2.4.15	Hungary			
SM.2.4.16	Ireland			
SM.2.4.17	Italy			
SM.2.4.18	Latvia			
SM.2.4.19	Lithuania			
SM.2.4.20	Luxembourg			
SM.2.4.21	Malta			
SM.2.4.22	Poland			
SM.2.4.23	Portugal			
SM.2.4.24	Romania			
SM.2.4.25	Slovakia			
SM.2.4.26	Slovenia			
SM.2.4.27	Spain			

SM.2.4.28	Sweden			
SM.2.4.29	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
SM.2.4.30	Iceland			
SM.2.4.31	Liechtenstein			
SM.2.4.32	Norway			
SM.2.4.33	Other	0.0%	0.0%	<u>0.0%</u>
SM.2.4.34	Switzerland			
SM.2.4.35	United Kingdom			
SM.2.4.36	Australia			
SM.2.4.37	Brazil			
SM.2.4.38	Canada			
SM.2.4.39	Japan			
SM.2.4.40	Korea			
SM.2.4.41	New Zealand			
SM.2.4.42	Singapore			
SM.2.4.42 SM.2.4.43	Singapore US			
SM.2.4.43	US	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.4.43	US Other	% Residential Loans 12.7%	% Commercial Loans	% Total Mortgages 12.7%
SM.2.4.43 SM.2.4.44	US Other 5. Breakdown by regions of main country of origin		% Commercial Loans	
SM.2.4.43 SM.2.4.44 SM.2.5.1	US Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes	12.7%	% Commercial Loans	12.7%
SM.2.4.43 SM.2.4.44 SM.2.5.1 SM.2.5.2	US Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté	12.7% 0.9%	% Commercial Loans	12.7% 0.9%
SM.2.4.43 SM.2.4.44 SM.2.5.1 SM.2.5.2 SM.2.5.3	US Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne	12.7% 0.9% 2.9%	% Commercial Loans	12.7% 0.9% 2.9%
SM.2.4.43 SM.2.4.44 SM.2.5.1 SM.2.5.2 SM.2.5.3 SM.2.5.4	US Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire	12.7% 0.9% 2.9% 2.0%	% Commercial Loans	12.7% 0.9% 2.9% 2.0%
SM.2.4.43 SM.2.4.44 SM.2.5.1 SM.2.5.2 SM.2.5.3 SM.2.5.4 SM.2.5.5	US Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire Corse	12.7% 0.9% 2.9% 2.0% 1.1%	% Commercial Loans	12.7% 0.9% 2.9% 2.0% 1.1%
SM.2.4.43 SM.2.4.44 SM.2.5.1 SM.2.5.2 SM.2.5.3 SM.2.5.4 SM.2.5.5 SM.2.5.6	US Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire Corse Grand Est	12.7% 0.9% 2.9% 2.0% 1.1% 3.8%	% Commercial Loans	12.7% 0.9% 2.9% 2.0% 1.1% 3.8%

SM.2.5.9	Normandie	4.9%	4.9%
SM.2.5.10	Nouvelle-Aquitaine	8.4%	8.4%
SM.2.5.11	Occitanie	10.8%	10.8%
SM.2.5.12	Pays de la Loire	4.1%	4.1%
SM.2.5.13	Provence-Alpes-Côte d'Azur	9.7%	9.7%
SM.2.5.14			

	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.6.1	Fixed rate	100.0%		100.0%
SM.2.6.2	Floating rate	0.0%		0.0%
SM.2.6.3	Other	0.0%		0.0%
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.7.1	Bullet / interest only	0.0%		0.0%
SM.2.7.2	Amortising	100.0%		100.0%
SM.2.7.3	Other	0.0%		0.0%
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.8.1	Up to 12months	1.9%		1.9%
SM.2.8.2	≥ 12 - ≤ 24 months	7.5%		7.5%
SM.2.8.3	≥ 24 - ≤ 36 months	16.2%		16.2%
SM.2.8.4	≥ 36 - ≤ 60 months	33.5%		33.5%
SM.2.8.5	≥ 60 months	40.9%		40.9%
	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.9.1	% NPLs	0.0%		0.0%
OSM.2.9.1				

OSM.2.9.2 OSM.2.9.3 OSM.2.9.4 OSM.2.9.5 OSM.2.9.6 OSM.2.9.7

2.A Residential Cover Pool

	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
1.2A.10.1	Average loan size (000s)	155.9			
	By buckets (mn):				
1.2A.10.2	> 0 - <= 0.2	4,171.0	37,143	52.3%	72.6%
I.2A.10.3	> 0.2 - <= 0.4	3,384.1	13,059	42.4%	25.5%
.2A.10.4	> 0.4 - <= 0.6	421.2	948	5.3%	1.9%
.2A.10.5	> 0.6 - <= 0.8	0.0	0	0.0%	0.0%
.2A.10.6	> 0.8 - <= 1	0.0	0	0.0%	0.0%
.2A.10.7	>1	0.0	0	0.0%	0.0%
.2A.10.8		0.0	J.	0.075	01070
.2A.10.9					
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
.2A.11.1	Weighted Average LTV (%)	75.0%			
	By LTV buckets (mn):				
2A.11.2	>0 - <=40 %	536.9	7,340	6.7%	14.3%
.2A.11.3	>40 - <=50 %	429.3	3,565	5.4%	7.0%
.2A.11.4	>50 - <=60 %	663.0	4,885	8.3%	9.6%
.2A.11.5	>60 - <=70 %	954.8	6,431	12.0%	12.6%
.2A.11.6	>70 - <=80 %	1,428.6	8,784	17.9%	17.2%
.2A.11.7	>80 - <=90 %	2,049.6	11,048	25.7%	21.6%
1.2A.11.8	>90 - <=100 %	1,752.4	8,342	22.0%	16.3%
1.2A.11.9	>100%	161.6	755	2.0%	1.5%
.2A.11.10	2100/0	Total 7,976.2	51,150	100.0%	100.0%
.2A.11.10	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
I.2A.12.1	Weighted Average LTV (%)	67.3%	Number of Loans	78 Residential Loans	76 NO. 01 LOANS
	weighted Average Erv (70)	07.576			
	By LTV buckets (mn):				
1.2A.12.2	>0 - <=40 %	799.6	9,813	10.0%	19.2%
1.2A.12.3	>40 - <=50 %	693.5	5,378	8.7%	10.5%
.2A.12.4	>50 - <=60 %	1,135.6	7,794	14.2%	15.2%
1.2A.12.5	>60 - <=70 %	1,466.8	8,888	18.4%	17.4%
	>70 - <= 70 %	1,400.8	8,455	18.4%	17.4%
1.2A.12.6					
1.2A.12.7	>80 - <=90 %	1,293.6	6,330	16.2%	12.4%
1.2A.12.8	>90 - <=100 %	1,019.8	4,492	12.8%	8.8%
1.2A.12.9	>100%	0.0	0	0.0%	0.0%
.2A.12.10		Total 7,976.2	51,150	100.0%	100.0%
	13. Breakdown by type	% Residential Loans			
.2A.13.1	Owner occupied	49.4%			
1.2A.13.2	Second home/Holiday houses	0.0%			
I.2A.13.3	Buy-to-let/Non-owner occupied	50.6%			
1.2A.13.4	Subsidised housing	0.0%			
1.2A.13.5	Agricultural	0.0%			
1.2A.13.6	Other				
	14. Loan by Ranking	% Residential Loans			
1.2A.14.1	1st lien / No prior ranks	0.0%			
Л.2А.14.2	Guaranteed	100.0%			
1.2A.14.3	Other	0.0%	Number of duallings	0/ Desidenti-It-	% No. of Duur Illing
.2A.15.1	15. Energy Performance information of the financed RRE ND3	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
	CUN				
1.2A.15.2					
1.2A.15.3					
.2A.15.17					
2A.15.18	no data				
2A.15.19	Total	0.0	0	0.0%	0.0%
	16. Primary Energy intensity (kWh/m2 per year)	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
.2A.16.1	ND3				
.2A.16.2					

SM.2A.16.3					
SM.2A.16.17 SM.2A.16.18	no data				
SM.2A.16.19	Total	0.0	0	0.0%	0.0%
MI.2A.10.15	17. Property Age Structure	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	ND3	ND3		
SM.2A.17.2	1919 - 1945	ND3	ND3		
SM.2A.17.3	1946 - 1960	ND3	ND3		
SM.2A.17.4	1961 - 1970	ND3	ND3		
SM.2A.17.5	1971 - 1980	ND3	ND3		
SM.2A.17.6	1981 - 1990	ND3	ND3		
SM.2A.17.7	1991 - 2000	ND3	ND3		
SM.2A.17.8	2001 - 2005	ND3	ND3		
SM.2A.17.9	2006 - 2010	ND3	ND3		
SM.2A.17.10	2011 - 2015	ND3	ND3		
SM.2A.17.11	2016 - 2020	ND3	ND3		
SM.2A.17.12	2021 and onwards	ND3	ND3		
SM.2A.17.13	no data				
SM.2A.17.14	Total	0.0	0	0.0%	0.0%
	18. Dwelling type	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.18.1	House, detached or semi-detached	2,726.0	17,424	34.2%	34.1%
SM.2A.18.2	Flat or Apartment				
SM.2A.18.3	Bungalow				
SM.2A.18.4	Terraced House				
SM.2A.18.5	Multifamily House	5,248.8	33,720	65.8%	65.9%
SM.2A.18.6	Land Only				
SM.2A.18.7	other				
SM.2A.18.8	Total	7,974.8	51,144	100.0%	100.0%
	19. New Residential Property	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Proprety				
SM.2A.19.2	Existing Property				
SM.2A.19.3	other				
SM.2A.19.3 SM.2A.19.4	other no data				
SM.2A.19.4		0.0	0	0.0%	0.0%
SM.2A.19.4	no data		0 Ton CO2 (per year) (LTV adjusted)	0.0% kg CO2/m2 (per year)	0.0%
	no data Total	Ton CO2 (per year)			0.0%
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1	no data Total 20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	0.0%
SM.2A.19.4 SM.2A.19.5	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached	Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	0.0%
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.2 SM.2A.20.3	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment	Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	0.0%
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.3 SM.2A.20.3 SM.2A.20.4	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow	Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	0.0%
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.3 SM.2A.20.3 SM.2A.20.4 SM.2A.20.5	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House	Ton CO2 (per year) ND3	Ton CO2 (per year) (LTV adjusted) ND3	kg CO2/m2 (per year) ND3	0.0%
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.3 SM.2A.20.4 SM.2A.20.5 SM.2A.20.6	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House	Ton CO2 (per year) ND3	Ton CO2 (per year) (LTV adjusted) ND3	kg CO2/m2 (per year) ND3	0.0%
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.3 SM.2A.20.5 SM.2A.20.6 SM.2A.20.6 SM.2A.20.7	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only	Ton CO2 (per year) ND3	Ton CO2 (per year) (LTV adjusted) ND3	kg CO2/m2 (per year) ND3	0.0%
SM.2A.19.4 SM.2A.20.1 SM.2A.20.2 SM.2A.20.2 SM.2A.20.3 SM.2A.20.4 SM.2A.20.6 SM.2A.20.6 SM.2A.20.7 SM.2A.20.8	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other	Ton CO2 (per year) ND3	Ton CO2 (per year) (LTV adjusted) ND3	kg CO2/m2 (per year) ND3	0.0%
5M.2A.19.4 5M.2A.19.5 5M.2A.20.1 5M.2A.20.2 5M.2A.20.3 5M.2A.20.4 5M.2A.20.5 5M.2A.20.6 5M.2A.20.7 5M.2A.20.8 5M.2A.20.8 5M.2A.20.9	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data	Ton CO2 (per year) ND3 ND3	Ton CO2 (per year) (LTV adjusted) ND3 ND3	kg CO2/m2 (per year) ND3	0.0%
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.3 SM.2A.20.4 SM.2A.20.5 SM.2A.20.5 SM.2A.20.7 SM.2A.20.8 SM.2A.20.8 SM.2A.20.9	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data Total Weighted Average	Ton CO2 (per year) ND3 ND3	Ton CO2 (per year) (LTV adjusted) ND3 ND3	kg CO2/m2 (per year) ND3 ND3	0.0%
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.3 SM.2A.20.4 SM.2A.20.5 SM.2A.20.6 SM.2A.20.7 SM.2A.20.8 SM.2A.20.8 SM.2A.20.9	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data Total Weighted Average 2.B Sustainable Commercial Cover Pool	Ton CO2 (per year) ND3 ND3 0.0	Ton CO2 (per year) (LTV adjusted) ND3 ND3 0.0	kg CO2/m2 (per year) ND3 ND3 ND3	
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.3 SM.2A.20.3 SM.2A.20.6 SM.2A.20.6 SM.2A.20.6 SM.2A.20.6 SM.2A.20.7 SM.2A.20.8 SM.2A.20.9 M.2A.20.10	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data Total Weighted Average	Ton CO2 (per year) ND3 ND3	Ton CO2 (per year) (LTV adjusted) ND3 ND3	kg CO2/m2 (per year) ND3 ND3	0.0%
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.3 SM.2A.20.3 SM.2A.20.5 SM.2A.20.6 SM.2A.20.6 SM.2A.20.6 SM.2A.20.7 SM.2A.20.9 SM.2A.20.9 SM.2A.20.9	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data Total Weighted Average 2.B Sustainable Commercial Cover Pool 21. Loan Size Information	Ton CO2 (per year) ND3 ND3 0.0	Ton CO2 (per year) (LTV adjusted) ND3 ND3 0.0	kg CO2/m2 (per year) ND3 ND3 ND3	
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.3 SM.2A.20.3 SM.2A.20.5 SM.2A.20.6 SM.2A.20.6 SM.2A.20.6 SM.2A.20.7 SM.2A.20.9 SM.2A.20.9 SM.2A.20.10	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data Total Weighted Average 2.B Sustainable Commercial Cover Pool 21. Loan Size Information	Ton CO2 (per year) ND3 ND3 0.0	Ton CO2 (per year) (LTV adjusted) ND3 ND3 0.0	kg CO2/m2 (per year) ND3 ND3 ND3	
5M.2A.19.4 5M.2A.19.5 5M.2A.20.1 5M.2A.20.2 5M.2A.20.3 5M.2A.20.4 5M.2A.20.5 5M.2A.20.5 5M.2A.20.6 5M.2A.20.6 5M.2A.20.9 M.2A.20.9 M.2A.20.9 M.2A.20.10	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data Total Weighted Average 2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s)	Ton CO2 (per year) ND3 ND3 0.0	Ton CO2 (per year) (LTV adjusted) ND3 ND3 0.0	kg CO2/m2 (per year) ND3 ND3 ND3	
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.3 SM.2A.20.4 SM.2A.20.4 SM.2A.20.5 SM.2A.20.6 SM.2A.20.6 SM.2A.20.6 SM.2A.20.7 SM.2A.20.9 M.2A.20.10 SM.2B.21.1	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data Total Weighted Average 2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average loan size (000s) By buckets (mn):	Ton CO2 (per year) ND3 ND3 0.0	Ton CO2 (per year) (LTV adjusted) ND3 ND3 0.0	kg CO2/m2 (per year) ND3 ND3 ND3	
5M.2A.19.4 5M.2A.19.5 5M.2A.20.1 5M.2A.20.2 5M.2A.20.3 5M.2A.20.3 5M.2A.20.6 5M.2A.20.6 5M.2A.20.6 5M.2A.20.6 5M.2A.20.7 5M.2A.20.8 5M.2A.20.8 5M.2A.20.9 M.2A.20.10 5M.2B.21.1 5M.2B.21.2 5M.2B.21.2	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data Total Weighted Average 2B Sustainable Commercial Cover Pool 21. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level	Ton CO2 (per year) ND3 ND3 0.0	Ton CO2 (per year) (LTV adjusted) ND3 ND3 0.0	kg CO2/m2 (per year) ND3 ND3 ND3	
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.3 SM.2A.20.5 SM.2A.20.6 SM.2A.20.6 SM.2A.20.6 SM.2A.20.6 SM.2A.20.7 SM.2A.20.9 SM.2A.20.9 SM.2A.20.10 SM.2B.21.1 SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data Total Weighted Average 2B Sustainable Commercial Cover Pool 21. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Ton CO2 (per year) ND3 ND3 0.0	Ton CO2 (per year) (LTV adjusted) ND3 ND3 0.0	kg CO2/m2 (per year) ND3 ND3 ND3	
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.3 SM.2A.20.4 SM.2A.20.4 SM.2A.20.5 SM.2A.20.6 SM.2A.20.6 SM.2A.20.6 SM.2A.20.9 SM.2A.20.9 SM.2A.20.9 SM.2A.20.10 SM.2B.21.1 SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data Total Weighted Average 2.1. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level TBC at a country level TBC at a country level	Ton CO2 (per year) ND3 ND3 0.0	Ton CO2 (per year) (LTV adjusted) ND3 ND3 0.0	kg CO2/m2 (per year) ND3 ND3 ND3	
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.2 SM.2A.20.4 SM.2A.20.5 SM.2A.20.6 SM.2A.20.6 SM.2A.20.7 SM.2A.20.7 SM.2A.20.9 M.2A.20.10 SM.2B.21.1 SM.2B.21.1 SM.2B.21.2 SM.2B.21.5 SM.2B.21.5 SM.2B.21.6	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data Total Weighted Average 2.1. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level TBC at a country level TBC at a country level TBC at a country level TBC at a country level	Ton CO2 (per year) ND3 ND3 0.0	Ton CO2 (per year) (LTV adjusted) ND3 ND3 0.0	kg CO2/m2 (per year) ND3 ND3 ND3	
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.1 SM.2A.20.2	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data Total Weighted Average 2.1. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Ton CO2 (per year) ND3 ND3 0.0	Ton CO2 (per year) (LTV adjusted) ND3 ND3 0.0	kg CO2/m2 (per year) ND3 ND3 ND3	
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.3 SM.2A.20.5 SM.2A.20.6 SM.2A.20.6 SM.2A.20.6 SM.2A.20.6 SM.2A.20.7 SM.2A.20.8 SM.2A.20.9 SM.2A.20.9 SM.2A.20.10 SM.2B.21.1 SM.2B.21.1 SM.2B.21.2 SM.2B.21.4 SM.2B.21.4 SM.2B.21.6 SM.2B.21.7 SM.2B.21.7 SM.2B.21.8	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data Total Weighted Average 2.1. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Ton CO2 (per year) ND3 ND3 0.0	Ton CO2 (per year) (LTV adjusted) ND3 ND3 0.0	kg CO2/m2 (per year) ND3 ND3 ND3	
SM.2A.19.4 SM.2A.19.5 SM.2A.20.1 SM.2A.20.2 SM.2A.20.2 SM.2A.20.3 SM.2A.20.4 SM.2A.20.5 SM.2A.20.6 SM.2A.20.6 SM.2A.20.7 SM.2A.20.7 SM.2A.20.9 SM.2A.20.10 SM.2B.21.1 SM.2B.21.1 SM.2B.21.2 SM.2B.21.5 SM.2B.21.6 SM.2B.21.6 SM.2B.21.7	no data Total 20. CO2 emission - by dwelling type - as per national availability House, detached or semi-detached Flat or Apartment Bungalow Terraced House Multifamily House Land Only other no data Total Weighted Average 2.1. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Ton CO2 (per year) ND3 ND3 0.0	Ton CO2 (per year) (LTV adjusted) ND3 ND3 0.0	kg CO2/m2 (per year) ND3 ND3 ND3	

SM.2B.21.12	TBC at a country level				
M.2B.21.13	TBC at a country level				
M.2B.21.14	TBC at a country level				
M.2B.21.15	TBC at a country level				
M.2B.21.16	TBC at a country level				
M.2B.21.17	TBC at a country level				
M.2B.21.18	TBC at a country level				
M.2B.21.19	TBC at a country level				
M.2B.21.20	TBC at a country level				
5M.2B.21.21	TBC at a country level				
M.2B.21.22	TBC at a country level				
M.2B.21.23	TBC at a country level				
M.2B.21.24	TBC at a country level				
M.2B.21.25	TBC at a country level				
M.2B.21.26	Total	0.0	0	0.0%	0.0%
11.20.21.20	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.22.1	Weighted Average LTV (%)	Normal			
111.20.22.1	Weighted Average Erv (76)				
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %				
SM.2B.22.3	>40 - <=50 %				
SM.2B.22.4	>50 - <=60 %				
SM.2B.22.5	>60 - <=70 %				
SM.2B.22.6	>70 - <=80 %				
SM.2B.22.0	>80 - <=90 %				
SM.2B.22.8	>90 - <=100 %				
SM.2B.22.8 SM.2B.22.9	>90 - <=100 % >100%				
SM.2B.22.9	>100%	Total 0.0	0	0.0%	0.0%
IVI.2B.22.10	23. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.23.1	Weighted Average LTV (%)	Nominai	Number of Loans	% Commercial Loans	% NO. OI LOARS
SIVI.2D.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %				
SM.2B.23.3	>40 - <=50 %				
SIVI.2D.23.3					
SM.2B.23.4	>50 - <=60 %				
SM.2B.23.4 SM.2B.23.5	>50 - <=60 % >60 - <=70 %				
SM.2B.23.4 SM.2B.23.5 SM.2B.23.6	>50 - <=60 % >60 - <=70 % >70 - <=80 %				
SM.2B.23.4 SM.2B.23.5 SM.2B.23.6 SM.2B.23.7	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %				
5M.2B.23.4 5M.2B.23.5 5M.2B.23.6 5M.2B.23.7 5M.2B.23.8	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %				
SM.2B.23.4 SM.2B.23.5 SM.2B.23.6 SM.2B.23.7 SM.2B.23.8 SM.2B.23.8 SM.2B.23.9	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %				
SM.2B.23.4 SM.2B.23.5 SM.2B.23.6 SM.2B.23.7 SM.2B.23.8 SM.2B.23.8 SM.2B.23.9	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	Total 0.0	0	0.0%	0.0%
M.2B.23.4 M.2B.23.5 M.2B.23.6 M.2B.23.7 M.2B.23.8 M.2B.23.9	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	Total 0.0 % Commercial loans	0	0.0%	0.0%
5M.2B.23.4 5M.2B.23.5 5M.2B.23.6 5M.2B.23.7 5M.2B.23.8 5M.2B.23.9 M.2B.23.10	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% 24. Breakdown by Type		0	0.0%	0.0%
5M.2B.23.4 5M.2B.23.5 5M.2B.23.6 5M.2B.23.7 5M.2B.23.7 5M.2B.23.8 5M.2B.23.10 5M.2B.24.1	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% 24. Breakdown by Type Retail		0	0.0%	0.0%
5M.2B.23.4 5M.2B.23.5 5M.2B.23.6 5M.2B.23.7 5M.2B.23.7 5M.2B.23.9 M.2B.23.10 5M.2B.24.1 5M.2B.24.1	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% 24. Breakdown by Type Retail Office		0	0.0%	0.0%
SM.2B.23.4 SM.2B.23.5 SM.2B.23.6 SM.2B.23.7 SM.2B.23.8 SM.2B.23.9 M.2B.23.10 SSM.2B.23.10 SSM.2B.24.1 SM.2B.24.2 SM.2B.24.3	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Z4. Breakdown by Type Retail Office Hotel/Tourism		0	0.0%	0.0%
SM.2B.23.4 SM.2B.23.5 SM.2B.23.6 SM.2B.23.7 SM.2B.23.8 SM.2B.23.9 M.2B.23.10 SM.2B.23.10 SM.2B.24.1 SM.2B.24.1 SM.2B.24.3 SM.2B.24.3 SM.2B.24.3	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% 24. Breakdown by Type Retail Office Hotel/Tourism Shopping malls		0	0.0%	0.0%
SM.2B.23.4 SM.2B.23.5 SM.2B.23.7 SM.2B.23.7 SM.2B.23.8 SM.2B.23.9 M.2B.23.10 SM.2B.24.1 SM.2B.24.1 SM.2B.24.2 SM.2B.24.3 SM.2B.24.4 SM.2B.24.4	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% 24. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry		0	0.0%	0.0%
SM.28.23.4 SM.28.23.5 SM.28.23.6 SM.28.23.7 SM.28.23.9 M.28.23.10 SM.28.23.10 SM.28.24.1 SM.28.24.1 SM.28.24.2 SM.28.24.3 SM.28.24.4 SM.28.24.5 SM.28.24.5	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%		0	0.0%	0.0%
5M.2B.23.4 5M.2B.23.5 5M.2B.23.7 5M.2B.23.7 5M.2B.23.9 M.2B.23.9 M.2B.23.10 5M.2B.24.1 5M.2B.24.2 5M.2B.24.3 5M.2B.24.4 5M.2B.24.4 5M.2B.24.5 5M.2B.24.6 5M.2B.24.7	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%		0	0.0%	0.0%
5M.2B.23.4 5M.2B.23.5 5M.2B.23.7 5M.2B.23.7 5M.2B.23.7 5M.2B.23.9 M.2B.23.10 5M.2B.24.1 5M.2B.24.2 5M.2B.24.3 5M.2B.24.4 5M.2B.24.4 5M.2B.24.4 5M.2B.24.5 5M.2B.24.7 5M.2B.24.7 5M.2B.24.8	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%		0	0.0%	0.0%
SM.28.23.4 SM.28.23.5 SM.28.23.7 SM.28.23.7 SM.28.23.7 SM.28.23.9 M.28.23.10 SM.28.24.1 SM.28.24.1 SM.28.24.3 SM.28.24.3 SM.28.24.3 SM.28.24.4 SM.28.24.4 SM.28.24.4 SM.28.24.5 SM.28.24.5 SM.28.24.5 SM.28.24.8 SM.28.24.8 SM.28.24.8 SM.28.24.9	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 -<=100 % >100% 24. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School		0	0.0%	0.0%
SM.28.23.4 SM.28.23.5 SM.28.23.7 SM.28.23.7 SM.28.23.9 M.28.23.10 SM.28.23.10 SM.28.24.1 SM.28.24.2 SM.28.24.2 SM.28.24.3 SM.28.24.4 SM.28.24.4 SM.28.24.5 SM.28.24.4 SM.28.24.5 SM.28.24.7 SM.28.24.9 M.28.24.9 M.28.24.10	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% 24. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose		0	0.0%	0.0%
SM.2B.23.4 SM.2B.23.5 SM.2B.23.7 SM.2B.23.8 SM.2B.23.9 M.2B.23.10 SM.2B.23.10 SM.2B.24.1 SM.2B.24.2 SM.2B.24.2 SM.2B.24.4 SM.2B.24.5 SM.2B.24.5 SM.2B.24.5 SM.2B.24.6 SM.2B.24.7 SM.2B.24.8 SM.2B.24.9 M.2B.24.10 M.2B.24.11	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%		0	0.0%	0.0%
SM.2B.23.4 SM.2B.23.5 SM.2B.23.6 SM.2B.23.7 SM.2B.23.7 SM.2B.23.9 SM.2B.23.10 SM.2B.23.10 SM.2B.24.1 SM.2B.24.2 SM.2B.24.2 SM.2B.24.4 SM.2B.24.5 SM.2B.24.5 SM.2B.24.5 SM.2B.24.6 SM.2B.24.7 SM.2B.24.7 SM.2B.24.10 SM.2B.24.11 SM.2B.24.11 SM.2B.24.12	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%		0	0.0%	0.0%
5M.2B.23.4 5M.2B.23.5 5M.2B.23.7 5M.2B.23.7 5M.2B.23.8 5M.2B.23.9 M.2B.23.10 5M.2B.24.1 5M.2B.24.2 5M.2B.24.3 5M.2B.24.4 5M.2B.24.4 5M.2B.24.5 5M.2B.24.6 5M.2B.24.6 5M.2B.24.7 5M.2B.24.6 5M.2B.24.7 5M.2B.24.10 M.2B.24.11 M.2B.24.11	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	% Commercial loans			
SM.2B.23.4 SM.2B.23.5 SM.2B.23.7 SM.2B.23.7 SM.2B.23.9 M.2B.23.10 SM.2B.24.1 SM.2B.24.1 SM.2B.24.2 SM.2B.24.4 SM.2B.24.4 SM.2B.24.5 SM.2B.24.5 SM.2B.24.5 SM.2B.24.5 SM.2B.24.7 SM.2B.24.9 SM.2B.24.10 M.2B.24.11 SM.2B.24.12 SM.2B.24.13	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% 24. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land Property developers / Building under construction Other		0 Number of CRE	0.0%	0.0%
SM.2B.23.4 SM.2B.23.5 SM.2B.23.7 SM.2B.23.7 SM.2B.23.9 SM.2B.23.10 SM.2B.23.10 SM.2B.24.1 SM.2B.24.2 SM.2B.24.3 SM.2B.24.4 SM.2B.24.5 SM.2B.24.5 SM.2B.24.5 SM.2B.24.6 SM.2B.24.7 SM.2B.24.9 SM.2B.24.10 SM.2B.24.10 SM.2B.24.11 SM.2B.24.11 SM.2B.24.12 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.25.1	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	% Commercial loans			
SM.2B.23.4 SM.2B.23.5 SM.2B.23.7 SM.2B.23.7 SM.2B.23.9 SM.2B.23.10 SM.2B.23.10 SM.2B.24.1 SM.2B.24.2 SM.2B.24.2 SM.2B.24.5 SM.2B.24.5 SM.2B.24.5 SM.2B.24.5 SM.2B.24.6 SM.2B.24.7 SM.2B.24.9 SM.2B.24.10 SM.2B.24.10 SM.2B.24.10 SM.2B.24.11 SM.2B.24.12 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.24.13 SM.2B.25.1 SM.2B.25.2	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% 24. Breakdown by Type Retail Office Hotel/Tourism Shopping malls Industry Agriculture Other commercially used Hospital School other RE with a social relevant purpose Land Property developers / Building under construction Other	% Commercial loans			
SM.2B.23.4 SM.2B.23.5 SM.2B.23.7 SM.2B.23.8 SM.2B.23.9 SM.2B.23.10 SM.2B.23.10 SM.2B.23.10 SM.2B.24.1 SM.2B.24.2 SM.2B.24.4 SM.2B.24.5 SM.2B.24.5 SM.2B.24.5 SM.2B.24.5 SM.2B.24.7 SM.2B.24.6 SM.2B.24.7 SM.2B.24.8 SM.2B.24.10 SM.2B.24.10 SM.2B.24.10 SM.2B.24.11 SM.2B.24.13 SM.2B.25.1 SM.2B.25.1 SM.2B.25.4	>50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	% Commercial loans			

3IVI.28.28.5	IOTAI	0.0	U	U.U%	0.0%
SM.2B.28.4 SM.2B.28.5	no data Total	0.0	0	0.0%	0.0%
SM.2B.28.3	other				
SM.2B.28.2	Existing property				
SM.2B.28.1	New property				
614 00 55 ·	28. New Commercial Property	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.14	Total	0.0	0	0.0%	0.0%
SM.2B.27.13	no data				
SM.2B.27.12	2021 and onwards				
SM.2B.27.11	2016 - 2020				
SM.2B.27.10	2011 - 2015				
SM.2B.27.9	2006 - 2010				
SM.2B.27.8	2001 - 2005				
SM.2B.27.7	1991 - 2000				
SM.2B.27.6	1981 - 1990				
SM.2B.27.5	1971 - 1980				
SM.2B.27.4	1961 - 1970				
SM.2B.27.3	1946 - 1960				
SM.2B.27.2	1919 - 1945				
SM.2B.27.1	older than 1919				
	27. CRE Age Structure	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.26.19	Total	0.0	0	0.0%	0.0%
SM.2B.26.18	no data				
SM.2B.26.17	TBC at a country level				
SM.2B.26.16	TBC at a country level				
SM.2B.26.14 SM.2B.26.15	TBC at a country level				
SM.2B.26.13 SM.2B.26.14	TBC at a country level TBC at a country level				
SM.2B.26.12	TBC at a country level				
SM.2B.26.11	TBC at a country level				
SM.2B.26.10	TBC at a country level				
SM.2B.26.9	TBC at a country level				
SM.2B.26.8	TBC at a country level				
SM.2B.26.7	TBC at a country level				
SM.2B.26.6	TBC at a country level				
SM.2B.26.5	TBC at a country level				
SM.2B.26.4	TBC at a country level				
SM.2B.26.3	TBC at a country level				
SM.2B.26.2	TBC at a country level				
SM.2B.26.1	TBC at a country level				
	26. Average energy use intensity (kWh/m2 per year)	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.19	Total	0.0	0	0.0%	0.0%
SM.2B.25.18	no data				
SM.2B.25.17	TBC at a country level				
SM.2B.25.16	TBC at a country level				
SM.2B.25.15	TBC at a country level				
SM.2B.25.14	TBC at a country level				
SM.2B.25.13	TBC at a country level				
SM.2B.25.12	TBC at a country level				
SM.2B.25.10	TBC at a country level				
SM.2B.25.10	TBC at a country level				
SM.2B.25.8 SM.2B.25.9	TBC at a country level				
SM.2B.25.7 SM.2B.25.8	TBC at a country level				
SM.2B.25.6 SM.2B.25.7	TBC at a country level TBC at a country level				
CM 30 35 C	TRC at a secondary level				

SM.2B.29.1

SM.2B.29.2

Retail

Office

SM.2B.29.3	Hotel/Tourism		
SM.2B.29.4	Shopping malls		
SM.2B.29.5	Industry		
SM.2B.29.6	Agriculture		
SM.2B.29.7	Other commercially used		
SM.2B.29.8	Hospital		
SM.2B.29.9	School		
SM.2B.29.10	other RE with a social relevant purpose		
SM.2B.29.11	Land		
SM.2B.29.12	Property developers / Building under construction		
SM.2B.29.13	Other		
SM.2B.29.14	no data		
SM.2B.29.15	Total	0.0	0.0
SM.2B.29.16	Weighted Average		
SM.2B.29.17			
SM.2B.29.18			

SM.2B.29.19

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH Reporting date

31/07/2024

(dd/mm/yyyy)

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

2

1

		Rating	Rating Watch	Outlook
Senior unsecured rating (group parent company)	Fitch	A-/F1	No	Stable
	Moody's	A1/P-1	No	Stable
	S&P	A/A-1	No	Stable

1.3		Rating	Rating watch	Outlook
Covered bond issuer rating (senior unsecured)	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

COVERED BOND ISSUER OVERVIEW

2.1 Covered bonds and cover pool

		Total outstanding	of which eligible to central bank repo-operations
	Public sector exposures		
	Residential assets	51,768	2,071
	Commercial assets		
	Substitute assets	909	
	Total	52,677	2,071

Covered bonds	43,140

2.2 Covered bonds ratings

		Rating	Rating Watch	Outlook
Covered bonds rating	Fitch	AAA	NA	Stable
	Moody's	AAA	NA	Stable
	S&P	NA	NA	NA

2.3 Liabilities of the covered bond issuer

LIABILITIES	Outstanding
Equity	851
Subordinated debt	
Other non privileged liabilities	150
Total equity and non privileged liabilities	1,001
Covered bonds	43,350
Other privileged liabilities	5
Total privileged liabilities	43,355
TOTAL	44,356

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			
Residential	6.8 years	7.7 years	Expected CPR=2.27%; Contractual CPR=0%
Commercial			
Substitute assets	0.1 years	0.1 years	CPR=0%
WAL of cover pool	6.7 years	7.6 years	
WAL of covered bonds	5.3 years	5.3 years	CPR=0%

3.2 Expected maturity structure of cover pool and covered bonds

Γ	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	5,167	4,936	4,650	4,335	4,022	15,473	13,151
Commercial							
Substitute assets	909						
Expected maturity of cover pool	6,076	4,936	4,650	4,335	4,022	15,473	13,151
Expected maturity of covered bonds	3,040	4,250	4,250	4,590	4,910	19,500	2,600

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							
Residential	4,085	4,061	3,970	3,832	3,681	15,560	16,545
Commercial							
Substitute assets	909						
Contractual maturity of cover pool	4,994	4,061	3,970	3,832	3,681	15,560	16,545
Contractual maturity of covered bonds	3,040	4,250	4,250	4,590	4,910	19,500	2,600
of which hard bullet	0	0	0	0	0	0	0
of which soft bullet	3,040	4,250	4,250	4,590	4,910	19,500	2,600

3.4 Interest rate and currency risks

		Nominal	WAL
Interest rate risk	Internal	0	
merestraterisk	External	0	

Currency risk	Internal	0	
Currency risk	External	0	

3.5 Substitution assets

	Outstanding	WAL
AAA to AA-		
A+ to A-	909	0.1 years
Below A-		
Total	909	0.1 years

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

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

4 RESIDENTIAL COVER POOL DATA

4.1 Arrears and defaulted loans outstanding (excluding external MBS)

	% of outstanding residential assets
Current	100%
Arrears	
0-1 months	0%
1-2 months	0%
2-3 months	0%
3-6 months	0%
6+ (Defaulted)	0%
>3 months	0%

4.2 Arrears and defaulted loans outstanding (including external MBS)

Zone	Country	%
EU	France	0%

4.3 Mortgages and guarantees (excluding external MBS)

		%
1st lien mortgage wit	h state guaranty	
1st lien mortgage wit	hout state guaranty	
	Total 1st lien mortgages	
Guaranteed	Crédit Logement	100%
	other	
	other	
	other	
	Total guarantees	

4.4 Borrowers (excluding external MBS)

	%
Employees	59.75%
Civil servants	29.61%
Self employed	8.34%
Retired / Pensioner	1.23%
Other non-working	0.92%
No data	0.15%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH

Reporting date 31/07/2024 (dd/mm/yyyy)

6 COVERED BONDS

6.1 Outstanding covered bonds

	2024	2023	2022	2021
Public placement	22,750	22,000	18,750	14,750
Private placement	20,390	23,740	26,740	26,640
Sum	43,140	45,740	45,490	41,390
Denominated in €	43,140	45,740	45,490	41,390
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	43,140	45,740	45,490	41,390
Fixed coupon	43,050	45,650	44,900	40,800
Floating coupon	90	90	590	590
Other	0	0	0	0
Sum	43,140	45,740	45,490	41,390

6.2 Issuance

	2024	2023	2022	2021
Public placement	2,250	4,750	5,750	3,000
Private placement	0	3,750	6,600	6,000
Sum	2,250	8,500	12,350	9,000
Denominated in €	2,250	8,500	12,350	9,000
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	2,250	8,500	12,350	9,000
Fixed coupon	2,250	8,500	12,350	9,000
Floating coupon	0	0	0	0
Other	0	0	0	0
Sum	2,250	8,500	12,350	9,000