Harmonised Transparency Template

2024 Version

France Société Générale SFH Reporting Date: 31/08/24 Cut-off Date: 31/08/24



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	
CONTENT OF TAB A	
1. Basic Facts	
2. Regulatory Summary	
3. General Cover Pool / Covered Bond Information	
 References to Capital Requirements Regulation (CRR) 129(7) 	
5. References to Capital Requirements Regulation (CRR) 129(1)	
6. Other relevant information	

Field Number	1. Basic Facts				
G.1.1.1	Country	France			
G.1.1.2	Issuer Name	Société Générale SFH			
G.1.1.3	Labelled Cover Pool Name	Societe Generale SFH			
G.1.1.4	Link to Issuer's Website		ormations-financieres-et-extra-financiere/investisseurs-dette		
G.1.1.4 G.1.1.5	Cut-off date	31/08/24		-	
0.1.1.5	2. Regulatory Summary	51/06/24			
G.2.1.1	Basel Compliance, subject to national jursdiction (Y/N)	Y			
G.2.1.1 G.2.1.2	CBD Compliance	T Y			
		ł			
G.2.1.3	CRR Compliance (Y/N)	Y the state of the			
OG.2.1.1	LCR status	http://www.ecbc.eu/legislation/list			
	3. General Cover Pool / Covered Bond Information				
	1.General Information	Nominal (mn)			
G.3.1.1	Total Cover Assets	52,713.5			
G.3.1.2	Outstanding Covered Bonds	43,140.0		-	-
	2. Over-collateralisation (OC)	Statutory	Voluntary	Contractual	Purpose
					"Statutory" OC: As mentioned in SFH law.
G.3.2.1	OC (%)	5.0%	13.7%	8.5%	"Contractual" OC is the OC in order to reassure
					Rating Agencies.
G.3.2.3	Total OC (absolute value in mn)	9,573.5			
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	51,768.0		98.2%	
G.3.3.2	Public Sector	0.0		0.0%	
G.3.3.3	Shipping				
G.3.3.4	Substitute Assets	945.5		1.8%	
G.3.3.5	Other				
G.3.3.6		Total 52,713.5		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 - 1 Y	4,149.9	5,230.0	8.0%	10.1%
G.3.4.3	1 - 2 Y	4,109.4	4,980.6	7.9%	9.6%
G.3.4.4	2 - 3 Y	4,006.6	4,682.5	7.7%	9.1%
G.3.4.5	3 - 4 Y	3,859.2	4,356.9	7.5%	8.4%
G.3.4.6	4 - 5 Y	3,699.6	4,035.7	7.2%	7.8%
G.3.4.7	5 - 10 Y	15,541.7	15,438.7	30.0%	29.8%
G.3.4.8	10+ Y	16,367.2	13,009.3	31.6%	25.1%
G.3.4.9		Total 51,733.6	51,733.6	100.0%	100.0%
	5. Maturity of Covered Bonds	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity

G.3.5.1	Weighted Average life (in years)		5.2	6.2		
0.5.5.1	weighted Average life (in years)		5.2	0.2		
	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		4,750.0	3,040.0	11.0%	7.0%
G.3.5.5	2 - 3 Y		3,750.0	4,750.0	8.7%	11.0%
G.3.5.6	3 - 4 Y		4,590.0	3,750.0	10.6%	8.7%
G.3.5.7	4 - 5 Y		4,910.0	4,590.0	11.4%	10.6%
G.3.5.8	5 - 10 Y		19,500.0	21,410.0	45.2%	49.6%
G.3.5.9 G.3.5.10	10+ Y	Tatal	2,600.0 43,140.0	5,600.0 43,140.0	6.0%	13.0% 100.0%
G.3.5.10	6. Cover Assets - Currency	Total	43,140.0 Nominal [before hedging] (mn)		100.0% % Total [before]	% Total [after]
G.3.6.1	EUR		51,768.0	Nominal [after hedging] (mn) 51,768.0	100.0%	100.0%
G.3.6.2	AUD		51,708.0	51,708.0	100.075	100.070
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.3.6.18	USD Other					
	Other	Total	51,768.0	51,768.0	100.0%	100.0%
G.3.6.18 G.3.6.19	Other 7. Covered Bonds - Currency	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.18 G.3.6.19 G.3.7.1	Other 7. Covered Bonds - Currency EUR	Total				
G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2	Other 7. Covered Bonds - Currency EUR AUD	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3	Other 7. Covered Bonds - Currency EUR AUD BRL	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4	Other 7. Covered Bonds - Currency EUR AUD BRL CAD	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4 G.3.7.5	Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.18 G.3.6.19 G.3.7.1 G.3.7.2 G.3.7.3 G.3.7.4	Other 7. Covered Bonds - Currency EUR AUD BRL CAD	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.18 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	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.3.6.18 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	Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
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	Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
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.3.7.8 G.3.7.9	Other 7. Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
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.3.7.11	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.3.6.18 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	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.3.6.18 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	Other FUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
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.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.14 G.3.7.15	Other FUR 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.3.6.18 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 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16	Other FUR 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.3.6.18 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.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17	Other Covered Bonds - Currency EUR AUD BRL CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
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	Other FUR 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.3.6.18 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.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17	Other FUR 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	<u>% Total [before]</u> 100.0%	<u>% Total [after]</u> 100.0%
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.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.15 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.18 G.3.7.19	Other F. 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.3.6.18 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.3.7.10 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 G.3.7.19	Other FUR 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		Nominal [before hedging] (mn) 43,140.0 43,140.0 1000 Nominal [before hedging] (mn) 43,050.0	Nominal [after hedging] (mn) 43,140.0 43,140.0 Nominal [after hedging] (mn) 43,050.0	% Total [before] 100.0% % Total [before] 99.8%	% Total [after] 100.0% 100.0% % Total [after] 99.8%
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.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.15 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.18 G.3.7.19 G.3.7.19 G.3.7.19 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.12 G.3.7.13 G.3.7.12 G.3	Other . 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		43,140.0 43,140.0 Nominal [before hedging] (mn) 43,050.0 90.0	Nominal [after hedging] (mn) 43,140.0 Nominal [after hedging] (mn) 43,050.0 90.0	% Total [before] 100.0% % Total [before] 99.8% 0.2%	% Total [after] 100.0% % Total [after] 99.8% 0.2%
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.3.7.10 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 G.3.7.19	Other FUR 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		Nominal [before hedging] (mn) 43,140.0 43,140.0 1000 Nominal [before hedging] (mn) 43,050.0	Nominal [after hedging] (mn) 43,140.0 43,140.0 Nominal [after hedging] (mn) 43,050.0	% Total [before] 100.0% % Total [before] 99.8%	% Total [after] 100.0% 100.0% % Total [after] 99.8%

	9. Substitute Assets - Type	Nominal (mn)		% Substitute Assets	
6.3.9.1	Cash	150.5		15.9%	
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		84.1%	
G.3.9.5	Other				
G.3.9.6	Total	945.5		100.0%	
	10. Substitute Assets - Country	Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	945.5		100.0%	
G.3.10.2	Eurozone	51010		100.070	
G.3.10.2	Rest of European Union (EU)				
G.3.10.4	European Economic Area (not member of EU)				
G.3.10.5	Switzerland				
G.3.10.5 G.3.10.6	Australia				
G.3.10.0 G.3.10.7	Brazil				
	Canada				
G.3.10.8					
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	945.5		100.0%	
G.3.10.16	Total	945.5		100.0%	
	11. Liquid Assets	Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	945.5		1.8%	2.2%
G.3.11.2	Central bank eligible assets	2,522.2		4.8%	5.8%
G.3.11.3	Other				
G.3.11.4	Total	3,467.7		6.6%	8.0%
	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	0 1			
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	No			
C 2 1 4 2	When have any ideal General Denty Optimizer				
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				
	4. Compliance Art 14 CBD Check table	Row	Row		
	in compliance interior cable check table		non		

G.4.1.1	(a) Value of the cover pool total assets:	<u>39</u>	
G.4.1.2	(a) Value of outstanding covered bonds:	<u>40</u>	
G.4.1.3	(b) List of ISIN of issued covered bonds:	Societe Generale SFH :: Covered Bond Label	
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets	
G.4.1.5	(c) Type of cover assets:	<u>55</u>	
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets	286 for Commercial Mortgage Assets
G.4.1.7	(c) Valuation Method:	<u>HG.1.15</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	147 for Public Sector Asset - type of debtor
G.4.1.14	(d) Market Risk:	230 Derivatives and Swaps	
G.4.1.15	(d) Hedging Strategy	18 for Harmonised Glossary	
G.4.1.16	(e) Maturity Structure - cover assets:	<u>68</u>	
G.4.1.17	(e) Maturity Structure - covered bond:	<u>91</u>	
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			
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	945.5	
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	1. Optional information e.g. Rating triggers NPV Test (passed/failed)		
OG.6.1.2	 Optional information e.g. Rating triggers NPV Test (passed/failed) Interest Covereage Test (passe/failed) 		
OG.6.1.2 OG.6.1.3	1. Optional information e.g. Rating triggers NPV Test (passed/failed) Interest Covereage Test (passe/failed) Cash Manager		
OG.6.1.2 OG.6.1.3 OG.6.1.4	1. Optional information e.g. Rating triggers NPV Test (passed/failed) Interest Covereage Test (passe/failed) Cash Manager Account Bank		
OG.6.1.2 OG.6.1.3	1. Optional information e.g. Rating triggers NPV Test (passed/failed) Interest Covereage Test (passe/failed) Cash Manager		
OG.6.1.2 OG.6.1.3 OG.6.1.4	1. Optional information e.g. Rating triggers NPV Test (passed/failed) Interest Covereage Test (passe/failed) Cash Manager Account Bank		
OG.6.1.2 OG.6.1.3 OG.6.1.4 OG.6.1.5	1. Optional information e.g. Rating triggers NPV Test (passed/failed) Interest Covereage Test (passe/failed) Cash Manager Account Bank Stand-by Account Bank		
OG.6.1.2 OG.6.1.3 OG.6.1.4 OG.6.1.5 OG.6.1.6	1. Optional information e.g. Rating triggers NPV Test (passed/failed) Interest Covereage Test (passe/failed) Cash Manager Account Bank Stand-by Account Bank Servicer		

B1. Harmonised Transparency Template - Mortgage Assets





Field Number	7. Mortgage Assets				
	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	51,768.0		100.0%	
M.7.1.2	Commercial				
M.7.1.3	Other				
M.7.1.4		Total 51,768.0		100.0%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	422,020.00		422,020	
	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.7.4.21 Main M.7.4.22 Polnd M.7.4.23 Portugal M.7.4.24 Romania M.7.4.25 Slovekia M.7.4.26 Slovekia M.7.4.27 Spain M.7.4.28 Severina M.7.4.29 Severina M.7.4.29 Severina M.7.4.29 Severina M.7.4.29 Severina M.7.4.29 Severina M.7.4.31 Liechternstein M.7.4.32 O.0% M.7.4.33 O.0% M.7.4.34 Switzerfaind M.7.4.35 United Kingtom M.7.4.36 Australia M.7.4.37 Brazil M.7.4.38 Consta M.7.4.39 Japan M.7.4.30 Linead Kingtom M.7.4.31 Korea M.7.4.32 Brazil M.7.4.33 Consta M.7.4.43 Consta M.7.4.44 Worea M.7.4.43 Other M.7.4.44 Other M.7.4.5 Bourgane Findine Australia M.7.5.1 Auvergane Rinke Alpes M.7.5.2 Bourgane Findine Comtel M.7.5.3 Bourgane Findine Comtel	M.7.4.20	Luxombourg				
M7.4.23 Polugi M7.4.24 Romania M7.4.25 Stowiki M7.4.26 Stowiki M7.4.27 Stowiki M7.4.28 Stowiki M7.4.29 Stowiki M7.4.20 Stowiki M7.4.21 Stowiki M7.4.22 European Economic Area (not member of EU) 0.0% M7.4.31 Liechtenstein M7.4.32 Norway 0.0% M7.4.33 Other 0.0% M7.4.34 Other 0.0% M7.4.35 United Kingdom 0.0% M7.4.36 Canada United Kingdom M7.4.37 Brazii United Kingdom M7.4.38 Canada United Kingdom M7.4.39 Lapan United Kingdom M7.4.41 New Zealand United Kingdom M7.4.42 Singapore United Kingdom M7.4.43 Us United Kingdom M7.4.43 Carraid 1.2% M7.4.43 Carraid 1.2% M7.5.5 Brazia 1.2%		Luxembourg				
M7.4.24 Romania M7.4.25 Slovakia M7.4.26 Slovakia M7.4.27 Spain M7.4.28 Swoden M7.4.29 Swoden M7.4.20 Swoden M7.4.21 Swoden M7.4.22 Swoden M7.4.30 European Econonic Acta (not member of EU) 0.0% M7.4.31 Lecthenstein M7.4.32 Norway 0.0% M7.4.33 Other 0.0% M7.4.34 Switzerland 0.0% M7.4.35 Other 0.0% M7.4.36 Australia 0.0% M7.4.37 Barzil 0.0% M7.4.38 Canada U M7.4.39 Gargan U M7.4.31 Marzin Surgano M7.4.32 Gargano U M7.4.33 Gargano U M7.4.34 Canada Surgano M7.4.35 Garda Surgano M7.4.41 New Zealand Surgano M7.5.2 Bourgano 1.3%						
M7.4.25 Slovakia M7.4.26 Slovakia M7.4.27 Spinin M7.4.28 Sovedna M7.4.29 Savedna M7.4.20 Savedna M7.4.21 Sovedna M7.4.23 European Econoxie Avera (not member of EU) 0.0% M7.4.30 Identerstein M7.4.31 Identerstein 0.0% M7.4.32 Norway 0.0% M7.4.33 Olutied Kingdom 0.0% M7.4.34 Olutied Kingdom 0.0% M7.4.35 Ganada United Kingdom M7.4.36 Australia Sovera M7.4.37 Grazal Sovera M7.4.38 Canada Sovera M7.4.39 Japan Sovera M7.4.41 Newe Zealand Sovera M7.4.42 Singspore Sovera M7.4.43 US Sovera M7.4.43 US Sovera M7.4.43 Gordent G						
M.74.26 Slovenia M.74.27 Spain M.74.28 Suveonia M.74.29 Suveonia M.74.20 Suveonia M.74.28 European Economic Area inot member of EU 0.0% M.74.30 Lecland 0.0% M.74.31 Leclentemetein 0.0% M.74.32 Norway 0.0% M.74.33 Other 0.0% M.74.34 Switzerland 0.0% M.74.35 Other 0.0% M.74.36 Australia 0.0% M.74.37 Barazi 0.0% M.74.38 Canada U M.74.39 Japan U M.74.42 Singapore U M.74.43 Other 1.12% M.74.43 Other 1.12% M.74.43 Surgegne-Franche-Conté 1.12% M.75.5 Gorse 6.6% 0.3% M.75.6 Corse 6.6% 0.3% M.75.7 Grande farme 3.5% 3.5% M.75.8 DOM-TOM codorig 3.5		=				
M.74.26 Slovenia M.74.27 Spain M.74.28 Sueden M.74.29 European Economic Area (not member of EU) 0.0% 0.0% M.74.30 Licehtenstein						
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M.74.28 Sweden M.74.29 Europen Economic Area (not member of EU) 0.0% 0.0% M.74.30 Liechtenstein						
M7.4.29 European Economic Area (not member of EU) 0.0% 0.0% M7.4.30 licehtenstein						
M7.4.30 teeland M7.4.31 Liechtenstein M7.4.32 Norway M7.4.33 Qther 0.0% M7.4.34 Qther 0.0% M7.4.35 United Kingdom 1 M7.4.36 Australia 1 M7.4.37 Brazil 1 M7.4.38 Canada 1 M7.4.49 Bapan 1 M7.4.40 Korea 1 M7.4.41 New Zealand 1 M7.4.42 Singapore 1 M7.4.43 US 1.1.2% M7.4.44 Other 1.1.2% M7.5.1 Auvergner-Rhöne-Apers 1.1.2% M7.5.2 Bourgogne-Franche-Comté 1.3% 1.3% M7.5.3 Bretagne 2.6% 2.6% M7.5.4 Conter 2.0% 2.0% M7.5.5 Corse 0.6% 0.6% 0.6% M7.5.6 DOM-TOM 0.3% 0.3% 0.3% M7.5.7 Grand Etst 3.5% 3.5% M7.5.8 Hauts-de-Franc						
M.7.4.31 Liechtenstein M.7.4.32 Norway 0.0% M.7.4.33 Other 0.0% 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 Brazil - M.7.4.39 Ganada - M.7.4.39 Japan - M.7.4.41 New Zealand - M.7.4.42 Singapore - M.7.4.43 Other - M.7.4.41 New Zealand - M.7.42 Singapore - M.7.43 Other - M.7.44 Other - M.7.5.1 Auvergne-Nhone-Alpes 11.2% M.7.5.2 Bereskdown by regions of main country of origin % Commercial Loans % Cold Mortgages M.7.5.3 Bereskdown by regions of main country of origin % Commercial Loans % Cold Mortgages M.7.5.5 Cortre 0.0% 0.0%			<u>0.0%</u>		<u>0.0%</u>	
M7.432 Norway 00% 00% M7.433 Other 0.0% 0.0% M7.434 Switzerland 1 M7.435 United Kingdom 1 M7.436 Australia 1 M7.437 Brazil 1 M7.438 Canada 1 M7.443 Ganada 1 M7.443 Ganada 1 M7.444 Korea 1 M7.443 Singapore 1 M7.443 US 11.2% M7.443 Other 11.2% M7.443 Other 1.3% M7.444 Other 1.3% M7.55 Bourgogne-France-Cornté 1.3% M7.52 Bourgogne-France-Cornté 1.3% M7.55 Corse 0.6% 0.6% M7.55 Corse 0.6% 3.5% M7.51 Haut-de-France 3.5% 3.5% M7.52 Grand Est 3.5% 3.5% M7.53 Haut-de-France 3.5% 3.5% M7.51 N						
M.7.4.33Other0.0%0.0%M.7.4.34SwitzerlandM.7.4.35United KingdomM.7.4.36AustraliaM.7.4.37BrazilM.7.4.38CanadaM.7.4.39JapanM.7.4.39JapanM.7.4.41New ZealandM.7.4.42SingaporeM.7.4.43UsM.7.4.43UsM.7.4.41New ZealandM.7.4.42SingaporeM.7.4.43UsM.7.4.43UsM.7.4.44OtherM.7.4.45OtherM.7.4.46UsM.7.5.1Auvergne-Rhône-AlpesM.7.5.2Bourgogne-Franche-ComtéM.7.5.3BretagneM.7.5.4Centre-Val de LoireM.7.5.5CorseM.7.5.6DOM-TOMM.7.5.7Grand EstM.7.5.8Hauts-de-FranceM.7.5.9Ile-de-FranceM.7.5.10Nourelle-AquitaineM.7.5.12OctanieM.7.5.13Pays de la LoireM.7.5.14Provence-Alpes-Côte d'AzurM.7.5.12OctanieM.7.5.13Provence-Alpes-Côte d'AzurM.7.5.14Provence-Alpes-Côte d'AzurM.7.5.15OctanieM.7.5.16Fixed rateM.7.5.17Grand EstM.7.5.18Provence-Alpes-Côte d'AzurM.7.5.19Nourelle-AquitaineM.7.5.10Nourelle-AquitaineM.7.5.11Provence-Alpes-Côte d'AzurM.7.5.12Provence-Alpes-Côte d'AzurM.	M.7.4.31	Liechtenstein				
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.7.4.43 US M.7.4.43 Other M.7.4.43 Other M.7.4.43 Other M.7.4.43 Other M.7.4.43 Other M.7.4.43 Other M.7.5.1 Auvergne-Rhône-Alpes 1.12% M.7.5.2 Burgogne-Franche-Comté 1.3% M.7.5.3 Bertegne 2.6% M.7.5.4 Contre-Val de Loire 2.0% M.7.5.5 DDM-TOM 0.3% 0.3% M.7.5.5 DDM-TOM 0.3% 0.3% M.7.5.6 DDM-TOM 0.3% 0.3% M.7.5.7 Grand Est 3.5% 3.5% M.7.5.8 Hauts-de-France 3.5% 3.5%		Norway				
M.74.35 United Kingdom M.74.36 Australia M.74.37 Brazil M.74.38 Canada M.74.39 Japan M.74.43 Korea M.74.43 New Zealand M.74.44 New Zealand M.74.43 US M.74.44 Other M.74.43 US M.74.44 Other M.74.45 Gamercial Loans M.74.46 US M.74.47 Other M.74.48 Other M.75.51 Auvergne-Rhône-Alpes 1.2% M.75.52 Bourgogne-Franche-Comté 1.3% M.75.5 Corse 0.6% M.75.5 Corse 0.6% M.75.5 Corse 0.6% M.75.6 DOM-TOM 0.3% 0.3% M.75.7 Grand Est 3.5% 3.5% M.75.8 Hauts-de-France 3.5% 3.5% M.75.9 Ile-de-France 3.5% 3.5% M.75.1 Nouvelle-Aquitaline 7.1% 7.1% <	M.7.4.33	<u>Other</u>	0.0%		<u>0.0%</u>	
M.7.4.36 Australia M.7.4.37 Brazil M.7.4.38 Canada M.7.4.39 Japan 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 M.7.4.43 Other M.7.4.44 Other M.7.4.45 Singapore M.7.4.46 Other M.7.4.47 Other M.7.4.48 Other M.7.5.1 Auvergne-Rhône-Alpes 11.2% M.7.5.2 Bourgogne-Franche-Comté 1.3% 1.3% M.7.5.3 Bertagne 2.6% 2.6% M.7.5.4 Centre-Vial de Loire 2.0% 0.3% M.7.5.5 DOM-TOM 0.3% 0.3% M.7.5.6 DOM-TOM 0.3% 0.3% M.7.5.7 Grand Est 3.5% 3.51% M.7.5.8 Hauts-de-France 3.5% 3.51% M.7.5.10 Normandie 4.5% 4.5%	M.7.4.34					
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 Other M.7.5.1 Bourgene-Rhône-Alpes M.7.5.2 Bourgene-Franche-Comté 1.3% M.7.5.3 Bretagne 2.6% M.7.5.4 Centre-Val de Loire 2.0% 2.0% M.7.5.5 Corse 0.6% 0.6% M.7.5.6 DOM-TOM 0.3% 3.5% M.7.5.7 Grand Est 3.5% 3.5% M.7.5.8 Hauts-de-France 35.1% 3.5% M.7.5.10 Normandie 4.5% 4.5% M.7.5.11 Nouvelle-Aquitaine 7.1% 7.1% M.7.5.12	M.7.4.35	United Kingdom				
M.7.4.38 Canada M.7.4.49 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 M.7.4.45 Juvergne-Rhône-Alpes M.7.4.44 Other M.7.4.45 Steekdown by regions of moin country of origin % Residential Loans % Total Mortgages M.7.5.1 Auvergne-Rhône-Alpes 11.2% 11.2% M.7.5.2 Bourgogne-Franche-Comté 1.3% 1.3% M.7.5.3 Bretagne 2.0% 2.0% M.7.5.4 Corrse 0.6% 0.6% M.7.5.5 Corse 0.6% 0.3% 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 10.4% 10.4% M.7.5.9 Ile-de-France 35.1% 3.5% M.7.5.12 Norwandie 4.5% 3.5% M.7.5.13 Provence-Alpes-Côte d'Aur 10.5% 3.5% M.7.5.14	M.7.4.36	Australia				
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 M.7.4.45 S. Breakdown by regions of main country of origin % Residential Loans % Commercial Loans % Total Mortgages M.7.4.41 Other 11.2% 11.2% 11.2% M.7.5.1 Auvergne-Rhône-Alpes 1.3% 2.6% 2.6% M.7.5.2 Bourgogne-Franche-Comté 1.3% 2.0% 2.0% M.7.5.3 Bretagne 2.6% 2.6% 2.6% M.7.5.4 Centre-Val de Loire 2.0% 2.0% 2.0% M.7.5.5 CODM-TOM 0.3% 0.3% 0.3% M.7.5.6 DOM-TOM 0.3% 3.5% 3.5% M.7.5.7 Grand Est 3.5% 3.5% 3.5% M.7.5.8 Hauts-de-France 10.4% 4.5% 4.5% M.7.5.11 Nouvelle-Aquitaine 7.1% 7.1% 7.1% M.7.5.12 Occitanie 7.4% 3.5% 3.5% <td>M.7.4.37</td> <td>Brazil</td> <td></td> <td></td> <td></td> <td></td>	M.7.4.37	Brazil				
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 M.7.4.43 Other Total Mortgages frame country of origin % Residential Loans % Total Mortgages M.7.4.44 Other 11.2% M.7.5.3 Bourgogne-Franche-Comté 1.1.2% M.7.5.4 Bourgogne-Franche-Comté 1.3% M.7.5.3 Bretagne 2.6% 2.6% M.7.5.4 Centre-Val de Loire 2.0% 0.6% M.7.5.5 Corse 0.6% 0.3% 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 3.5% 3.5% M.7.5.9 Ile-de-France 3.5% 4.5% M.7.5.10 Nouvelle-Aquitaine 7.1% 4.5% M.7.5.11 Nouvelle-Aquitaine 7.1% 7.1% M.7.5.13 Provence-Alpes-Côte d'Aur 0.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Aur 0.5% <td>M.7.4.38</td> <td>Canada</td> <td></td> <td></td> <td></td> <td></td>	M.7.4.38	Canada				
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M.7.4.42 Singapore M.7.4.43 US M.7.4.44 Other J. Steakdown by regions of main country of origin % Residential Loans % Commercial Loans % Total Mortgages M.7.5.1 Auvergne-Rhône-Alpes 11.2% 11.2% M.7.5.2 Bourgogne-Franche-Comté 1.3% 1.3% M.7.5.3 Bretagne 2.6% 2.0% M.7.5.4 Centre-Val de Loire 2.0% 2.0% M.7.5.5 Corse 0.6% 0.03% M.7.5.6 DOM-TOM 0.3% 0.3% M.7.5.7 Grand Est 3.5% 0.14% M.7.5.8 Hauts-de-France 35.1% 3.5% M.7.5.9 Ile-de-France 35.1% 3.5% M.7.5.10 Normandie 4.5% 4.5% M.7.5.11 Nouvelle-Aquitaine 7.4% 3.5% M.7.5.12 Occtanie 3.5% 3.5% M.7.5.13 Provence-Alpes-Cote d'Azur 10.5% 3.5% M.7.5.14 Provence-Alpes-Cote d'Azur 3.5% 3.5% M.7.5.13 Provence-Alpes-Cote d'	M.7.4.40	Korea				
M.7.4.43 US M.7.4.44 Other S. Breakdown by regions of main country of origin % Residential Loans % Commercial Loans % Total Mortgages M.7.5.1 Auvergne-Rhône-Alpes 11.2% 11.2% M.7.5.2 Bourgogne-Franche-Comté 1.3% 1.3% M.7.5.3 Bretagne 2.6% 2.6% M.7.5.4 Centre-Val de Loire 2.0% 2.0% M.7.5.5 DOM-TOM 0.3% 0.3% 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 10.4% 3.5% M.7.5.9 Il e-de-France 35.1% 3.5% M.7.5.10 Normandie 4.5% 3.5% M.7.5.11 Nouvelle-Aquitaine 7.1% 3.5% M.7.5.12 Occitanie 7.4% 3.5% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Orcitanie 7.4% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.14	M.7.4.41	New Zealand				
M.7.4.43 US M.7.4.44 Other S. Breakdown by regions of main country of origin % Residential Loans % Commercial Loans % Total Mortgages M.7.5.1 Auvergne-Rhône-Alpes 11.2% 11.2% M.7.5.2 Bourgogne-Franche-Comté 1.3% 1.3% M.7.5.3 Bretagne 2.6% 2.6% M.7.5.4 Centre-Val de Loire 2.0% 2.0% M.7.5.5 DOM-TOM 0.3% 0.3% 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 10.4% 3.5% M.7.5.9 Il e-de-France 35.1% 3.5% M.7.5.10 Normandie 4.5% 3.5% M.7.5.11 Nouvelle-Aquitaine 7.1% 3.5% M.7.5.12 Occitanie 7.4% 3.5% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Orcitanie 7.4% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.14	M.7.4.42	Singapore				
5. Breakdown by regions of main country of origin % Residential Loans % Commercial Loans % Total Mortgages M.7.5.1 Auvergne-Rhône-Alpes 11.2% 11.2% M.7.5.2 Bourgogne-Franche-Comté 1.3% 1.3% M.7.5.3 Bretagne 2.6% 2.6% M.7.5.4 Centre-Val de Loire 2.0% 2.0% 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 10.4% 10.4% M.7.5.9 Ile-de-France 35.1% 35.1% M.7.5.10 Normandie 4.5% 4.5% M.7.5.11 Nouvelle-Aquitaine 7.1% 7.4% M.7.5.12 Occitanie 7.4% 3.5% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% M.7.5.15 Breakdown by Interest Rate % Residential Loans % Commercial Loans	M.7.4.43					
M.7.5.1 Auvergne-Rhône-Alpes 11.2% M.7.5.2 Bourgogne-Franche-Comté 1.3% 1.3% M.7.5.3 Bretagne 2.6% 2.6% M.7.5.4 Centre-Val de Loire 2.0% 2.0% 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 10.4% 10.4% M.7.5.10 Normandie 4.5% 35.1% M.7.5.11 Nouvelle-Aquitaine 7.1% 3.5% M.7.5.12 Occitanie 7.4% 3.5% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.15 Fixed rate 9.6% 9.6%	M.7.4.44	Other				
M.7.5.2 Bourgogne-Franche-Comté 1.3% 1.3% M.7.5.3 Bretagne 2.6% 2.6% M.7.5.4 Centre-Val de Loire 2.0% 2.0% 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 10.4% 35.1% M.7.5.9 Ile-de-France 35.1% 35.1% M.7.5.10 Normandie 4.5% 4.5% M.7.5.12 Occitanie 7.1% 7.1% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.15 Fixed rate 90.6% Youmercial Loans		5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.3 Bretagne 2.6% 2.6% M.7.5.4 Centre-Val de Loire 2.0% 2.0% 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 10.4% 10.4% M.7.5.9 Ile-de-France 35.1% 35.1% M.7.5.10 Normandie 4.5% 4.5% M.7.5.12 Occitanie 7.4% 7.4% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 10.5% M.7.6.1 Fixed rate 99.6% 99.6%	M.7.5.1	Auvergne-Rhône-Alpes	11.2%		11.2%	
M.7.5.4 Centre-Val de Loire 2.0% 2.0% 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 10.4% 10.4% M.7.5.9 Ille-de-France 35.1% 35.1% 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% 3.5% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 10.5% M.7.6.1 Fixed rate 99.6% 99.6% 99.6%	M.7.5.2	Bourgogne-Franche-Comté	1.3%		1.3%	
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 10.4% 10.4% M.7.5.9 Ille-de-France 35.1% 35.1% 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% 3.5% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 10.5% M.7.6.1 Fixed rate 99.6% 99.6% 99.6%	M.7.5.3	Bretagne	2.6%		2.6%	
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 10.4% 10.4% M.7.5.9 Ille-de-France 35.1% 35.1% 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% 3.5% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 4.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 5.5% M.7.5.1 Breakdown by Interest Rate 99.6% % Commercial Loans % Total Mortgages M.7.6.1 Fixed rate 99.6% 99.6% 99.6% 99.6%	M.7.5.4	Centre-Val de Loire	2.0%		2.0%	
M.7.5.7Grand Est3.5%3.5%M.7.5.8Hauts-de-France10.4%10.4%M.7.5.9Ile-de-France35.1%35.1%M.7.5.10Normandie4.5%4.5%M.7.5.11Nouvelle-Aquitaine7.1%7.1%M.7.5.12Occitanie7.4%7.4%M.7.5.13Pays de la Loire3.5%3.5%M.7.5.14Provence-Alpes-Côte d'Azur10.5%10.5%M.7.5.15Fixed rate99.6%99.6%	M.7.5.5	Corse	0.6%		0.6%	
M.7.5.8 Hauts-de-France 10.4% 10.4% M.7.5.9 Ile-de-France 35.1% 35.1% 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% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.15 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 4.5% M.7.5.15 Provence-Alpes-Côte d'Azur 99.6% % Commercial Loans % Total Mortgages M.7.6.1 Fixed rate 99.6% 99.6% 99.6% 99.6% 99.6%	M.7.5.6	DOM-TOM	0.3%		0.3%	
M.7.5.9 Ille-de-France 35.1% 35.1% 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% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.15 Provence-Alpes-Côte d'Azur 10.5% 10.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.15 Fixed rate 99.6% 99.6% 99.6%	M.7.5.7	Grand Est	3.5%		3.5%	
M.7.5.9 Ile-de-France 35.1% 35.1% 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% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.15 Provence-Alpes-Côte d'Azur 10.5% 10.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 3.5% M.7.5.15 Fixed rate 99.6% 99.6% 99.6%	M.7.5.8	Hauts-de-France	10.4%		10.4%	
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% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 10.5% M.7.5.15 Fixed rate % Residential Loans % Commercial Loans % Total Mortgages M.7.6.1 Fixed rate 99.6% 99.6% 99.6% 99.6%					35.1%	
N.7.5.11 Nouvelle-Aquitaine 7.1% 7.1% M.7.5.12 Occitanie 7.4% 7.4% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.5% 10.5% 6. Breakdown by Interest Rate % Residential Loans % Commercial Loans % Total Mortgages M.7.6.1 Fixed rate 99.6% 99.6% 99.6%		Normandie				
M.7.5.12Occitanie7.4%7.4%M.7.5.13Pays de la Loire3.5%3.5%M.7.5.14Provence-Alpes-Côte d'Azur10.5%10.5% 6. Breakdown by Interest Rate % Residential Loans% Commercial Loans% Total MortgagesM.7.6.1Fixed rate99.6%99.6%						
M.7.5.13Pays de la Loire3.5%3.5%M.7.5.14Provence-Alpes-Côte d'Azur10.5%10.5%6. Breakdown by Interest Rate% Residential Loans% Commercial Loans% Total MortgagesM.7.6.1Fixed rate99.6%99.6%		•			7.4%	
N.7.5.14Provence-Alpes-Côte d'Azur10.5%10.5%6. Breakdown by Interest Rate% Residential Loans% Commercial Loans% Total MortgagesM.7.6.1Fixed rate99.6%99.6%						
6. Breakdown by Interest Rate% Residential Loans% Commercial Loans% Total MortgagesM.7.6.1Fixed rate99.6%99.6%						
M.7.6.1 Fixed rate 99.6% 99.6%				% Commercial Loans		
	M.7.6.1	-				
	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	2.0%		2.0%	
M.7.8.2	> 12 - ≤ 24 months	4.3%		4.3%	
M.7.8.3	> 24 - ≤ 36 months	16.6%		16.6%	
M.7.8.4	> 36 - ≤ 60 months	31.3%		31.3%	
M.7.8.5	> 60 months	45.8%		45.8%	
	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 loan size (000s)	122.7			
	By buckets (mn):				
M.7A.10.2	> 0 - <= 0.2	28,526.7	341,694	55.1%	81.0%
M.7A.10.3	> 0.2 - <= 0.4	19,520.1	71,951	37.7%	17.0%
M.7A.10.4	> 0.4 - <= 0.6	3,720.0	8,373	7.2%	2.0%
M.7A.10.5	> 0.6 - <= 0.8	1.2	2	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.10.23

M.7A.10.24

WI.7A.10.24						
M.7A.10.25						
M.7A.10.26		Total	51,768.0	422,020	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 (%)		64.7%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		8,534.3	147,852	16.5%	35.0%
M.7A.11.3	>40 - <=50 %		5,278.1	48,406	10.2%	11.5%
M.7A.11.4	>50 - <=60 %		6,280.0	48,672	12.1%	11.5%
M.7A.11.5	>60 - <=70 %		7,051.3	46,981	13.6%	11.1%
M.7A.11.6	>70 - <=80 %		8,463.6	48,911	16.3%	11.6%
M.7A.11.7	>80 - <=90 %		10,058.8	50,901	19.4%	12.1%
M.7A.11.8	>90 - <=100 %		5,585.9	27,300	10.8%	6.5%
M.7A.11.9	>100%		516.1	2,997	1.0%	0.7%
M.7A.11.10		Total	51,768.0	422,020	100.0%	100.0%
	12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)		58.3%			
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %		12,126.5	186,034	23.4%	44.1%
M.7A.12.3	>40 - <=50 %		6,729.2	54,507	13.0%	12.9%
M.7A.12.4	>50 - <=60 %		7,358.0	49,880	14.2%	11.8%
M.7A.12.5	>60 - <=70 %		7,881.4	45,979	15.2%	10.9%
M.7A.12.6	>70 - <=80 %		7,440.5	38,741	14.4%	9.2%
M.7A.12.7	>80 - <=90 %		5,847.4	27,571	11.3%	6.5%
M.7A.12.8	>90 - <=100 %		4,385.0	19,308	8.5%	4.6%
M.7A.12.9	>100%		0.0	0	0.0%	0.0%
M.7A.12.10		Total	51,768.0	422,020	100.0%	100.0%
	13. Breakdown by type	%	Residential Loans			
M.7A.13.1	Owner occupied		77.4%			
M.7A.13.2	Second home/Holiday houses		4.2%			
M.7A.13.3	Buy-to-let/Non-owner occupied		18.4%			
M.7A.13.4	Subsidised housing		0.0%			
M.7A.13.5	Agricultural		0.0%			
M.7A.13.6	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 Dwellin

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				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14					
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level TBC at a country level TBC at a country level				
M.7A.16.16 M.7A.16.17	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.7A.16.17	TBC at a country level TBC at a country level TBC at a country level TBC at a country level no data Total	0	0	0.0%	0.0%
M.7A.16.17 M.7A.16.18	TBC at a country level TBC at a country level TBC at a country level TBC at a country level no data	0 Nominal (mn)	0 Number of dwellings	0.0% % Residential Loans	0.0% % No. of Dwellings
M.7A.16.17 M.7A.16.18	TBC at a country level TBC at a country level TBC at a country level TBC at a country level no data Total				
M.7A.16.17 M.7A.16.18 M.7A.16.19	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 no data Total 17. Property Age Structure - optional				

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%	0.0%
	18. Dwelling type - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
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	0	0	0.0%	0.0%
	19. New Residential Property - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	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)				

By buckets (mn):

M.7B.21.2 M.7B.21.3	TPC at a country lovel						
M.7B.21.3	i be at a country level	TBC at a country level					
NA 70 34 4	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	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						
	TBC at a country level						
M.7B.21.23	TBC at a country level						
	TBC at a country level						
M.7B.21.23	•						
M.7B.21.23 M.7B.21.24	TBC at a country level TBC at a country level Total		0.0	0	0.0%	0.0%	
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED		0.0 Nominal	0 Number of Loans	0.0% % Commercial Loans	0.0% % No. of Loans	
M.7B.21.23 M.7B.21.24 M.7B.21.25	TBC at a country level TBC at a country level Total						
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%)						
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26 M.7B.22.1	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn):						
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	_					
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %						
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.4	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %						
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %						
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.6	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %						
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.6 M.7B.22.7	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %						
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.8	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %						
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.7 M.7B.22.8 M.7B.22.9	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %		Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.8	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	Total	Nominal	Number of Loans	% Commercial Loans	% No. of Loans 0.0%	
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.8 M.7B.22.9 M.7B.22.9 M.7B.22.10	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	Total	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.7 M.7B.22.8 M.7B.22.9	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	Total	Nominal	Number of Loans	% Commercial Loans	% No. of Loans 0.0%	
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.8 M.7B.22.9 M.7B.22.9 M.7B.22.10	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% 23. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Total	Nominal	Number of Loans	% Commercial Loans	% No. of Loans 0.0%	
M.7B.21.23 M.7B.21.24 M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.8 M.7B.22.9 M.7B.22.9 M.7B.22.10	TBC at a country level TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	Total	Nominal	Number of Loans	% Commercial Loans	% No. of Loans 0.0%	

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	Datail				
	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 M.7B.24.7	Agriculture Other commercially used				
M.7B.24.7 M.7B.24.8					
M.7B.24.8 M.7B.24.9	Hospital School				
M.7B.24.9 M.7B.24.10					
	other RE with a social relevant purpose Land				
M.7B.24.11	Property developers / Building under construction				
M.7B.24.12 M.7B.24.13	Other				
IVI./ D.24.15	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		Number of CRE	% commercial coaris	70 NO. 01 CRE
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	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	C at a country level			
M.7B.26.2	TBC at a country level				
M.7B.26.3	TBC at a country level				
M.7B.26.4	TBC at a country level	y level			
M.7B.26.5	TBC at a country level				
M.7B.26.6	TBC at a country level				
M.7B.26.7	TBC at a country level				
M.7B.26.8	TBC at a country level				
M.7B.26.9	TBC at a country level				
M.7B.26.10	TBC at a country level				
M.7B.26.11	TBC at a country level				
M.7B.26.12	TBC at a country level				
M.7B.26.13	TBC at a country level				
M.7B.26.14	TBC at a country level				
M.7B.26.15	TBC at a country level				
M.7B.26.16	TBC at a country level				
M.7B.26.17	TBC at a country level				
M.7B.26.18	no data				
M.7B.26.19	Total	0.0	0	0.0%	0.0%
	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	Retail			
M.7B.29.2	Office			
M.7B.29.3	Hotel/Tourism			
M.7B.29.4	Shopping malls			
M.7B.29.5	Industry			
M.7B.29.6	Agriculture			
M.7B.29.7	Other commercially used			
M.7B.29.8	Hospital			
M.7B.29.9	School			
M.7B.29.10	other RE with a social relevant purpose			
M.7B.29.11	Land			
M.7B.29.12	Property developers / Building under construction			
M.7B.29.13	Other			
M.7B.29.14	no data			
M.7B.29.15	Total	0.0	0	0.0%
M.7B.29.16	Weighted Average			
M.7B.29.17				
M.7B.29.18				
M.7B.29.19				

HTT 2024

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.

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

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.

Definition

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

Value
ND1
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

HTT 2024

Reporting in Domestic Currency	EUR
CONTENT OF TAB E	
1. Additional information on the programme	
2. Additional information on the swaps	
3. Additional information on the asset distribution	

Field	1. Additional information on the programme			
Number	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.1.1.5 E.1.1.4	BUS facilitator	N/A N/A	N/A N/A	
E.1.1.4 E.1.1.5	Cash manager	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41	
E.1.1.6 E.1.1.7	Back-up cash manager Account bank	N/A SOCIETE GENERALE	N/A 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.2.1.22				
E.2.1.22				
E.2.1.23 E.2.1.24				
E.2.1.24 E.2.1.25				
E.2.1.25	O Additional information on the pass distribution			
	3. Additional information on the asset distribution	Total Access		
	1. General Information	Total Assets		
E.3.1.1	Weighted Average Seasoning (months)	63.9		

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

* Legal Entity Identifier (LEI) finder: http://www.lei-lookup.com/#!search ** Weighted Average Maturity = Remaining Term to Maturity

	3. Additional information on the asset distribution					
	1. General Information	Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	63.9				
E.3.1.2	Weighted Average Maturity (months)**	176.0				
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days					
E.3.2.2	30-<60 days					
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

HTT 2024

Reporting in Domestic Currency	EUR			
CONTENT OF TAB F1				
<u>1. Share of sustainable loans in the total mortgage program</u> <u>2. Additional information on the sustainable section of the mortga</u> <u>2A. Sustainable Residential Cover Pool</u> <u>2B. Sustainable Commercial Cover Pool</u>	-			

	1. Share of sustainable loans in the total mor	tgage 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	7,903.9	50,922	15.3% 12.1%
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	7,903.9	50,922	15.3% 12.1%
	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	7,903.9		100.0%
SM.2.1.2	Commercial			0.0%
SM.2.1.3	Other			0.0%
SM.2.1.4		Total 7,903.9		100.0%
	2. General Information	Residential Loans	Commercial Loans	Total sustainable Mortgages
SM.2.2.1	Number of sustainable mortgage loans	50,922.0		50,922
	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.2.4.43	US			
SM.2.4.44	Other			
	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.5.1	Auvergne-Rhône-Alpes	12.7%		12.7%
SM.2.5.2	Bourgogne-Franche-Comté	0.9%		0.9%
SM.2.5.3	Bretagne	2.9%		2.9%
SM.2.5.4	Centre-Val de Loire	2.0%		2.0%
SM.2.5.5	Corse	1.1%		1.1%
SM.2.5.6	Grand Est	3.8%		3.8%
SM.2.5.7	Hauts-de-France	7.6%		7.6%
SM.2.5.8	Ile-de-France	30.8%		30.8%
SM.2.5.9	Normandie	5.0%		5.0%
SM.2.5.10	Nouvelle-Aquitaine	8.4%		8.4%
SM.2.5.11	Occitanie	10.9%		10.9%
SM.2.5.12	Pays de la Loire	4.2%		4.2%
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/ Commental Lance	0.0%
SM.2.8.1	8. Loan Seasoning	% Residential Loans 1.9%	% Commercial Loans	% Total Mortgages
SM.2.8.2	Up to 12months \geq 12 - \leq 24 months	7.0%		1.9% 7.0%
SM.2.8.3	$\geq 24 - \leq 36$ months	16.1%		16.1%
SM.2.8.4	$\geq 36 - \leq 60$ months	32.9%		32.9%
SM.2.8.5	\geq 60 months	42.1%		42.1%
3111.2.0.5	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.9.1	% NPLs	0.0%	, commercial cours	0.0%
OSM.2.9.1	70 INF LS	0.070		0.070
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
SM.2A.10.1	Average loan size (000s)	155.2		76 NESIGENTIAL LOANS 70 NO. OF LOANS
	By buckets (mn):			
M.2A.10.2	> 0 - <= 0.2	4,160.9	37,114	52.6% 72.9%
M.2A.10.3	> 0.2 - <= 0.4	3,341.5	12,903	42.3% 25.3%
5M.2A.10.4	> 0.4 - <= 0.6	401.6	905	5.1% 1.8%
SM.2A.10.5	> 0.6 - <= 0.8	0.0	0	0.0%
SM.2A.10.6	> 0.8 - <= 1	0.0	0	0.0%
CN4 2A 10 7	×1	0.0	0	

0.0

0

0.0%

0.0%

SM.2A.10.7

SM.2A.10.8

>1

	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
2A.11.1	Weighted Average LTV (%)	74.7%			
	By LTV buckets (mn):				
M.2A.11.2	>0 - <=40 %	535.3	7,340	6.8%	14.4%
M.2A.11.3	>40 - <=50 %	433.0	3,625	5.5%	7.1%
M.2A.11.4	>50 - <=60 %	663.3	4,902	8.4%	9.6%
M.2A.11.5	>60 - <=70 %	965.4	6,501	12.2%	12.8%
M.2A.11.6	>70 - <=80 %	1,429.3	8,780	18.1%	17.2%
M.2A.11.7	>80 - <=90 %	2,064.3	11,094	26.1%	21.8%
M.2A.11.8	>90 - <=100 %	1,676.5	8,031	21.2%	15.8%
M.2A.11.9	>100%	136.9	649	1.7%	1.3%
V.2A.11.10	- 20070	Total 7,903.9	50,922	100.0%	100.0%
	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.2A.12.1	Weighted Average LTV (%)	67.3%			
	By LTV buckets (mn):				
M.2A.12.2	>0 - <=40 %	797.7	9,821	10.1%	19.3%
M.2A.12.3	>40 - <=50 %	691.8	5,393	8.8%	10.6%
M.2A.12.3 M.2A.12.4	>50 - <=60 %	1,120.4	7,716	14.2%	15.2%
M.2A.12.4 M.2A.12.5	>60 - <=70 %	1,120.4	8,833	14.2%	15.2%
M.2A.12.5 M.2A.12.6	>60 - <=70 % >70 - <=80 %	1,452.0 1,541.7	8,358	18.4%	17.3%
M.2A.12.7	>80 - <=90 %	1,283.1	6,319	16.2%	12.4%
M.2A.12.8	>90 - <=100 %	1,017.1	4,482	12.9%	8.8%
M.2A.12.9	>100%	0.0	0	0.0%	0.0%
V.2A.12.10		Total 7,903.9	50,922	100.0%	100.0%
	13. Breakdown by type	% Residential Loans			
M.2A.13.1	Owner occupied	49.4%			
M.2A.13.2	Second home/Holiday houses	0.0%			
M.2A.13.3	Buy-to-let/Non-owner occupied	50.6%			
M.2A.13.4	Subsidised housing	0.0%			
M.2A.13.5	Agricultural	0.0%			
M.2A.13.6	Other				
	14. Loan by Ranking	% Residential Loans			
M.2A.14.1	1st lien / No prior ranks	0.0%			
M.2A.14.2	Guaranteed	100.0%			
M.2A.14.3	Other	0.0%			
	15. Energy Performance information of the financed RRE	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.15.1	ND3				
M.2A.15.2					
M.2A.15.3					
V.2A.15.17					
VI.2A.15.18	no data				
VI.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
M.2A.16.1	ND3			/ nesidential cours	, a not of Dwellings
M.2A.16.2					
M.2A.16.3					
VI.2A.16.17	na data				
VI.2A.16.18	no data		0	0.0%	0.00/
VI.2A.16.19	Total	0.0	0 Number of duallings	0.0%	0.0%
	17. Property Age Structure	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
M.2A.17.1	older than 1919	ND3	ND3		
M.2A.17.2	1919 - 1945	ND3	ND3		
M.2A.17.3	1946 - 1960	ND3	ND3		
M.2A.17.4	1961 - 1970	ND3	ND3		
	1971 - 1980	ND3	ND3		
M.2A.17.5		ND3	ND3		
M.2A.17.5 M.2A.17.6	1981 - 1990	NDS			
	1981 - 1990 1991 - 2000	ND3	ND3		
M.2A.17.6			ND3 ND3		
M.2A.17.6 M.2A.17.7	1991 - 2000	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	2,708.9	17,368	34.3%	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	5,193.7	33,548	65.7%	65.9%
SM.2A.18.6	Land Only	3,230.7	55,510	05.7,70	001070
SM.2A.18.7	other				
SM.2A.18.7	Total	7,902.6	50,916	100.0%	100.0%
3IVI.2A.10.0	19. New Residential Property	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.19.1	New Proprety	Nominai (min)	Number of uwenings	% Residential Loans	78 NO. OF GWEITINGS
SM.2A.19.1 SM.2A.19.2	Existing Property				
SM.2A.19.3	other				
SM.2A.19.4	no data		_		
SM.2A.19.5	Total	0.0	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)	
SM.2A.20.1	House, detached or semi-detached	ND3	ND3	ND3	
SM.2A.20.2	Flat or Apartment				
SM.2A.20.3	Bungalow				
SM.2A.20.4	Terraced House				
SM.2A.20.5	Multifamily House	ND3	ND3	ND3	
SM.2A.20.6	Land Only				
SM.2A.20.7	other				
SM.2A.20.8	no data				
SM.2A.20.9	Total	0.0	0.0		
	Weighted Average	0.0	0.0	ND3	
SM 2A 20 10					
SM.2A.20.10				ND3	
SM.2A.20.10	2.B Sustainable Commercial Cover Pool				
	2.B Sustainable Commercial Cover Pool 21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2A.20.10	2.B Sustainable Commercial Cover Pool	Nominal	Number of Loans		% No. of Loans
	2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s)	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1	2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn):	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2	2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3	2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4	2.B Sustainable Commercial Cover Pool 21. 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	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.4 SM.2B.21.5	2.B Sustainable Commercial Cover Pool 21. 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	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6	2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.5 SM.2B.21.7	2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.7 SM.2B.21.8	2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.6 SM.2B.21.8 SM.2B.21.8 SM.2B.21.9	2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.6 SM.2B.21.7 SM.2B.21.9 SM.2B.21.9	2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.6 SM.2B.21.7 SM.2B.21.8 SM.2B.21.9 SM.2B.21.10 SM.2B.21.11	2.B 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	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.5 SM.2B.21.5 SM.2B.21.7 SM.2B.21.7 SM.2B.21.8 SM.2B.21.9 SM.2B.21.10 SM.2B.21.11 SM.2B.21.12	2.B 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	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.6 SM.2B.21.7 SM.2B.21.8 SM.2B.21.9 SM.2B.21.10 SM.2B.21.10 SM.2B.21.12 SM.2B.21.13	2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.5 SM.2B.21.5 SM.2B.21.7 SM.2B.21.7 SM.2B.21.8 SM.2B.21.9 SM.2B.21.10 SM.2B.21.11 SM.2B.21.12	2.B 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	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.6 SM.2B.21.7 SM.2B.21.8 SM.2B.21.9 SM.2B.21.10 SM.2B.21.10 SM.2B.21.12 SM.2B.21.13	2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.6 SM.2B.21.6 SM.2B.21.9 SM.2B.21.9 SM.2B.21.10 SM.2B.21.10 SM.2B.21.11 SM.2B.21.13 SM.2B.21.14	2.8 Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.6 SM.2B.21.6 SM.2B.21.8 SM.2B.21.9 SM.2B.21.10 SM.2B.21.11 SM.2B.21.11 SM.2B.21.12 SM.2B.21.14 SM.2B.21.15	2.8 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	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.7 SM.2B.21.7 SM.2B.21.8 SM.2B.21.9 SM.2B.21.10 SM.2B.21.10 SM.2B.21.11 SM.2B.21.12 SM.2B.21.13 SM.2B.21.15 SM.2B.21.16	2.8 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	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.7 SM.2B.21.8 SM.2B.21.9 SM.2B.21.10 SM.2B.21.10 SM.2B.21.11 SM.2B.21.13 SM.2B.21.13 SM.2B.21.14 SM.2B.21.16 SM.2B.21.16	2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.6 SM.2B.21.6 SM.2B.21.7 SM.2B.21.9 SM.2B.21.10 SM.2B.21.10 SM.2B.21.10 SM.2B.21.11 SM.2B.21.13 SM.2B.21.14 SM.2B.21.15 SM.2B.21.16 SM.2B.21.17 SM.2B.21.18	2.8 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	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.6 SM.2B.21.6 SM.2B.21.9 SM.2B.21.10 SM.2B.21.10 SM.2B.21.11 SM.2B.21.11 SM.2B.21.12 SM.2B.21.13 SM.2B.21.14 SM.2B.21.15 SM.2B.21.16 SM.2B.21.17 SM.2B.21.18 SM.2B.21.19	2.B Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Nominal	Number of Loans		% No. of Loans
SM.28.21.2 SM.28.21.2 SM.28.21.3 SM.28.21.4 SM.28.21.4 SM.28.21.5 SM.28.21.6 SM.28.21.7 SM.28.21.8 SM.28.21.9 SM.28.21.10 SM.28.21.10 SM.28.21.10 SM.28.21.12 SM.28.21.13 SM.28.21.13 SM.28.21.14 SM.28.21.15 SM.28.21.16 SM.28.21.17 SM.28.21.18 SM.28.21.18 SM.28.21.19 SM.28.21.20 SM.28.21.20	2.8 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	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.6 SM.2B.21.7 SM.2B.21.9 SM.2B.21.9 SM.2B.21.10 SM.2B.21.10 SM.2B.21.10 SM.2B.21.12 SM.2B.21.13 SM.2B.21.13 SM.2B.21.14 SM.2B.21.15 SM.2B.21.16 SM.2B.21.16 SM.2B.21.17 SM.2B.21.19 SM.2B.21.20 SM.2B.21.21 SM.2B.21.21	2.8 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	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.7 SM.2B.21.6 SM.2B.21.7 SM.2B.21.10 SM.2B.21.10 SM.2B.21.10 SM.2B.21.11 SM.2B.21.12 SM.2B.21.13 SM.2B.21.14 SM.2B.21.15 SM.2B.21.16 SM.2B.21.15 SM.2B.21.18 SM.2B.21.18 SM.2B.21.19 SM.2B.21.20 SM.2B.21.21 SM.2B.21.21 SM.2B.21.21	2.8 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	Nominal	Number of Loans		% No. of Loans
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.5 SM.2B.21.5 SM.2B.21.7 SM.2B.21.9 SM.2B.21.9 SM.2B.21.10 SM.2B.21.10 SM.2B.21.12 SM.2B.21.13 SM.2B.21.13 SM.2B.21.14 SM.2B.21.16 SM.2B.21.16 SM.2B.21.16 SM.2B.21.19 SM.2B.21.19 SM.2B.21.19 SM.2B.21.20 SM.2B.21.21 SM.2B.21.22 SM.2B.21.23 SM.2B.21.24	2.8 Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Nominal	Number of Loans		% No. of Loans
SM.2B.21.2 SM.2B.21.3 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.6 SM.2B.21.7 SM.2B.21.6 SM.2B.21.7 SM.2B.21.9 SM.2B.21.9 SM.2B.21.10 SM.2B.21.10 SM.2B.21.10 SM.2B.21.10 SM.2B.21.13 SM.2B.21.13 SM.2B.21.14 SM.2B.21.15 SM.2B.21.16 SM.2B.21.16 SM.2B.21.16 SM.2B.21.17 SM.2B.21.18 SM.2B.21.19 SM.2B.21.20 SM.2B.21.21 SM.2B.21.22 SM.2B.21.22 SM.2B.21.24 SM.2B.21.24	2.8 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			% Commercial Loans	
SM.2B.21.1 SM.2B.21.2 SM.2B.21.3 SM.2B.21.4 SM.2B.21.5 SM.2B.21.5 SM.2B.21.5 SM.2B.21.7 SM.2B.21.7 SM.2B.21.9 SM.2B.21.10 SM.2B.21.10 SM.2B.21.11 SM.2B.21.12 SM.2B.21.13 SM.2B.21.14 SM.2B.21.16 SM.2B.21.16 SM.2B.21.16 SM.2B.21.16 SM.2B.21.17 SM.2B.21.18 SM.2B.21.10 SM.2B.21.20 SM.2B.21.21 SM.2B.21.22 SM.2B.21.22 SM.2B.21.24	2.8 Sustainable Commercial Cover Pool 21. Loan Size Information Average Ioan size (000s) By buckets (mn): TBC at a country level TBC at a country level	Nominal 0.0	Number of Loans		% No. of Loans

	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %				
M.2B.22.3	>40 - <=50 %				
M.2B.22.4	>50 - <=60 %				
M.2B.22.5	>60 - <=70 %				
M.2B.22.6	>70 - <=80 %				
M.2B.22.7	>80 - <=90 %				
M.2B.22.8	>90 - <=100 %				
5M.2B.22.9	>100%				
M.2B.22.10	. 100/10	Total 0.0	0	0.0%	0.0%
11.20.22.10	23. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.2B.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.2B.23.2	>0 - <=40 %				
M.2B.23.3	>40 - <=50 %				
M.2B.23.4	>50 - <=60 %				
M.2B.23.5	>60 - <=70 %				
M.2B.23.6	>70 - <=80 %				
M.2B.23.7	>80 - <=90 %				
5M.2B.23.8	>90 - <=100 %				
SM.2B.23.9	>100%				
M.2B.23.10	. 100/0	Total 0.0	0	0.0%	0.0%
	24. Breekdeurs hu Tune				0.070
	24. Breakdown by Type	% Commercial loans			
SM.2B.24.1	Retail				
SM.2B.24.2	Office				
SM.2B.24.3	Hotel/Tourism				
SM.2B.24.4	Shopping malls				
SM.2B.24.5	Industry				
SM.2B.24.6	Agriculture				
SM.2B.24.7	Other commercially used				
SM.2B.24.8	Hospital				
SM.2B.24.9	School				
SM.2B.24.10	other RE with a social relevant purpose				
SM.2B.24.11	Land				
M.2B.24.12	Property developers / Building under construction				
M.2B.24.13	Other				
	25. EPC Information of the financed CRE	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.25.1	TBC at a country level				
M.2B.25.2	TBC at a country level				
M.2B.25.3	TBC at a country level				
M.2B.25.4	TBC at a country level				
M.2B.25.5	TBC at a country level				
SM.2B.25.6	TBC at a country level				
M.2B.25.7	TBC at a country level				
M.2B.25.8	TBC at a country level				
M.2B.25.9	TBC at a country level				
M.2B.25.10	TBC at a country level				
M.2B.25.11	TBC at a country level				
VI.2B.25.12	TBC at a country level				
VI.2B.25.13	TBC at a country level				
VI.2B.25.14	TBC at a country level				
VI.2B.25.15	TBC at a country level				
M.2B.25.16	TBC at a country level				
M.2B.25.17	TBC at a country level				
M.2B.25.18	no data				
M.2B.25.19	Total	0.0	0	0.0%	0.0%
	26. Average energy use intensity (kWh/m2 per year)	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.2B.26.1	TBC at a country level				
M.2B.26.2 M.2B.26.3	TBC at a country level TBC at a country level				

SM.2B.26.4	TBC at a country level				
SM.2B.26.5	TBC at a country level				
SM.2B.26.6	TBC at a country level				
SM.2B.26.7	TBC at a country level				
SM.2B.26.8	TBC at a country level				
SM.2B.26.9	TBC at a country level				
SM.2B.26.10	TBC at a country level				
SM.2B.26.11	TBC at a country level				
SM.2B.26.12	TBC at a country level				
SM.2B.26.13	TBC at a country level				
SM.2B.26.14	TBC at a country level				
SM.2B.26.15	TBC at a country level				
SM.2B.26.16	TBC at a country level				
SM.2B.26.17	TBC at a country level				
SM.2B.26.18	no data				
SM.2B.26.19	Total	0.0	0	0.0%	0.0%
	27. CRE Age Structure	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.27.1	older than 1919				
SM.2B.27.2	1919 - 1945				
SM.2B.27.3	1946 - 1960				
SM.2B.27.4	1961 - 1970				
SM.2B.27.5	1971 - 1980				
SM.2B.27.6	1981 - 1990				
SM.2B.27.7	1991 - 2000				
SM.2B.27.8	2001 - 2005				
SM.2B.27.9	2006 - 2010				
SM.2B.27.10	2011 - 2015				
SM.2B.27.11	2016 - 2020				
SM.2B.27.12	2021 and onwards				
	no data				
SM.2B.27.13	no uata				
SM.2B.27.13 SM.2B.27.14	Total	0.0	0	0.0%	0.0%
		0.0 Nominal (mn)	0 Number of CRE	0.0% % Commercial Loans	
	Total				0.0% % No. of CRE
SM.2B.27.14	Total 28. New Commercial Property				
SM.2B.27.14 SM.2B.28.1	Total 28. New Commercial Property New property				
SM.2B.27.14 SM.2B.28.1 SM.2B.28.2	Total 28. New Commercial Property New property Existing property				

	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)
SM.2B.29.1	Retail			
SM.2B.29.2	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 31/08/2024

te 31/08/2024 (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

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)		13.10%
		as of	01/08/2024

2 COVERED BOND ISSUER OVERVIEW

2.1 Covered bonds and cover pool

		Total outstanding	of which eligible to central bank repo-operations
Cover pool	Public sector exposures		
	Residential assets	51,76	68 2,071
	Commercial assets		
	Substitute assets	94	45
	Total	52,	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	857
Subordinated debt	
Other non privileged liabilities	187
Total equity and non privileged liabilities	1,044
Covered bonds	43,399
Other privileged liabilities	6
Total privileged liabilities	43,405
TOTAL	44,449

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	5.2 years	5.2 years	CPR=0%

3.2 Expected maturity structure of cover pool and covered bonds

r an							
	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	5,230	4,981	4,682	4,357	4,036	15,439	13,009
Commercial							
Substitute assets	945						
Expected maturity of cover pool	6,176	4,981	4,682	4,357	4,036	15,439	13,009
Expected maturity of covered bonds	3,040	4,750	3,750	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	4,150	4,109	4,007	3,859	3,700	15,542	16,367
Commercial							
Substitute assets	945						
Contractual maturity of cover pool	5,095	4,109	4,007	3,859	3,700	15,542	16,367
Contractual maturity of covered bonds	3,040	4,750	3,750	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	4,750	3,750	4,590	4,910	19,500	2,600

3.4 Interest rate and currency risks

_		Nominal	WAL
Interest rate risk	Internal	0	
interest rate risk	External	0	
Currency risk	Internal	0	
Currency risk	External	0	

3.5 Substitution assets

	Outstanding	WAL
AAA to AA-		
A+ to A-	945	0.1 years
Below A-		
Total	945	0.1 years

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER	Société Générale SFH	
Reporting date	31/08/2024	(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 w	ith state guaranty	
1st lien mortgage w	ithout state guaranty	
	Total 1st lien mortgages	
Guaranteed	Crédit Logement	100%
	other	
	other	
	other	
	Total guarantees	

4.4 Borrowers (excluding external MBS)

	%
Employees	59.69%
Civil servants	29.75%
Self employed	8.36%
Retired / Pensioner	1.25%
Other non-working	0.92%
No data	0.04%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH

Reporting date 31/08/2024 (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