

# Harmonised Transparency Template

## 2024 Version

France

**Société Générale SFH**

Reporting Date: 31/08/24

Cut-off Date: 31/08/24



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## A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency

EUR

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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	<a href="https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette">https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette</a>			
G.1.1.5	Cut-off date	31/08/24			
2. Regulatory Summary					
G.2.1.1	<a href="#">Basel Compliance, subject to national jurisdiction (Y/N)</a>	Y			
G.2.1.2	<a href="#">CBD Compliance</a>	Y			
G.2.1.3	<a href="#">CRR Compliance (Y/N)</a>	Y			
OG.2.1.1	<a href="#">LCR status</a>	<a href="http://www.ecbc.eu/legislation/list">http://www.ecbc.eu/legislation/list</a>			
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
G.3.2.1	OC (%)	5.0%	13.7%	8.5%	"Statutory" OC: As mentioned in SFH law. "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		
G.3.5.2	Maturity (mn)				
G.3.5.3	By buckets:				
G.3.5.4	0 - 1 Y	3,040.0	0.0	7.0%	0.0%
G.3.5.5	1 - 2 Y	4,750.0	3,040.0	11.0%	7.0%
G.3.5.6	2 - 3 Y	3,750.0	4,750.0	8.7%	11.0%
G.3.5.7	3 - 4 Y	4,590.0	3,750.0	10.6%	8.7%
G.3.5.8	4 - 5 Y	4,910.0	4,590.0	11.4%	10.6%
G.3.5.9	5 - 10 Y	19,500.0	21,410.0	45.2%	49.6%
G.3.5.10	10+ Y	2,600.0	5,600.0	6.0%	13.0%
	Total	43,140.0	43,140.0	100.0%	100.0%
<b>6. Cover Assets - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	51,768.0	51,768.0	100.0%	100.0%
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	PLN				
G.3.6.15	SEK				
G.3.6.16	SGD				
G.3.6.17	USD				
G.3.6.18	Other				
G.3.6.19	Total	51,768.0	51,768.0	100.0%	100.0%
<b>7. Covered Bonds - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	43,140.0	43,140.0	100.0%	100.0%
G.3.7.2	AUD				
G.3.7.3	BRL				
G.3.7.4	CAD				
G.3.7.5	CHF				
G.3.7.6	CZK				
G.3.7.7	DKK				
G.3.7.8	GBP				
G.3.7.9	HKD				
G.3.7.10	ISK				
G.3.7.11	JPY				
G.3.7.12	KRW				
G.3.7.13	NOK				
G.3.7.14	PLN				
G.3.7.15	SEK				
G.3.7.16	SGD				
G.3.7.17	USD				
G.3.7.18	Other				
G.3.7.19	Total	43,140.0	43,140.0	100.0%	100.0%
<b>8. Covered Bonds - Breakdown by interest rate</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon	43,050.0	43,050.0	99.8%	99.8%
G.3.8.2	Floating coupon	90.0	90.0	0.2%	0.2%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	43,140.0	43,140.0	100.0%	100.0%

9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets	
G.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			
G.3.10.3	Rest of European Union (EU)			
G.3.10.4	European Economic Area (not member of EU)			
G.3.10.5	Switzerland			
G.3.10.6	Australia			
G.3.10.7	Brazil			
G.3.10.8	Canada			
G.3.10.9	Japan			
G.3.10.10	Korea			
G.3.10.11	New Zealand			
G.3.10.12	Singapore			
G.3.10.13	US			
G.3.10.14	Other			
G.3.10.15	Total EU	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	<a href="https://coveredbondlabel.com/issuer/83/">https://coveredbondlabel.com/issuer/83/</a>		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Intra-group		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Intra-group		
14. Sustainable or other special purpose strategy				
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	No		
G.3.14.2	Who has provided Second Party Opinion			
G.3.14.3	Further details on proceeds strategy			
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	Yes		
G.3.14.5	If yes. Further details are available in Tab F	<a href="#">F1. Tab</a>		
G.3.14.6	Is sustainability based on other criteria?	No		
G.3.14.7	If yes, please provide further details			

#### 4. Compliance Art 14 CBD Check table

Row

Row

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

G.4.1.1	(a) Value of the cover pool total assets:	<a href="#">39</a>	
G.4.1.2	(a) Value of outstanding covered bonds:	<a href="#">40</a>	
G.4.1.3	(b) List of ISIN of issued covered bonds:	<a href="#">Societe Generale SFH :: Covered Bond Label</a>	
G.4.1.4	(c) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	
G.4.1.5	(c) Type of cover assets:	<a href="#">55</a>	
G.4.1.6	(c) Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">286 for Commercial Mortgage Assets</a>
G.4.1.7	(c) Valuation Method:	<a href="#">HG.1.15</a>	
G.4.1.8	(d) Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	
G.4.1.9	(d) Currency risk - cover pool:	<a href="#">114</a>	

G.4.1.10	(d) Interest rate risk - covered bond:	<a href="#">166</a>	
G.4.1.11	(d) Currency risk - covered bond:	<a href="#">140</a>	
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d) Credit Risk:	<a href="#">215 LTV Residential Mortgage</a>	<a href="#">147 for Public Sector Asset - type of debtor</a>
G.4.1.14	(d) Market Risk:	<a href="#">230 Derivatives and Swaps</a>	
G.4.1.15	(d) Hedging Strategy	<a href="#">18 for Harmonised Glossary</a>	
G.4.1.16	(e) Maturity Structure - cover assets:	<a href="#">68</a>	
G.4.1.17	(e) Maturity Structure - covered bond:	<a href="#">91</a>	
G.4.1.18	(e) Overview maturity extension triggers:	<a href="#">HG 1.7</a>	
G.4.1.19	(f) Levels of OC:	<a href="#">44</a>	
G.4.1.20	(g) Percentage of loans in default:	<a href="#">179 for Mortgage Assets</a>	
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	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

Reporting in Domestic Currency EUR

**CONTENT OF TAB B1**  
[7. Mortgage Assets](#)  
[7.A Residential Cover Pool](#)  
[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
<b>1. Property Type Information</b>		<b>Nominal (mn)</b>		<b>% Total Mortgages</b>
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%
<b>2. General Information</b>		<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	422,020.00		422,020
<b>3. Concentration Risks</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	0.01%		0.01%
<b>4. Breakdown by Geography</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.4.1	<u>European Union</u>	<u>100.0%</u>		<u>100.0%</u>
M.7.4.2	Austria			
M.7.4.3	Belgium			
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France	100.0%		100.0%
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			

M.7.4.20	Luxembourg		
M.7.4.21	Malta		
M.7.4.22	Poland		
M.7.4.23	Portugal		
M.7.4.24	Romania		
M.7.4.25	Slovakia		
M.7.4.26	Slovenia		
M.7.4.27	Spain		
M.7.4.28	Sweden		
M.7.4.29	<u>European Economic Area (not member of EU)</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	<u>Other</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		
M.7.4.43	US		
M.7.4.44	Other		

**5. Breakdown by regions of main country of origin**

**% Residential Loans**

**% Commercial Loans**

**% Total Mortgages**

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%	7.1%
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%
M.7.6.2	Floating rate	0.4%	0.4%

M.7.6.3	Other	0.0%		0.0%
<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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%
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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%
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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

<b>10. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
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.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26		Total	51,768.0	422,020	100.0%
	<b>11. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>
M.7A.11.1	Weighted Average LTV (%)		64.7%		100.0%
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %		8,534.3	147,852	16.5%
M.7A.11.3	>40 - <=50 %		5,278.1	48,406	10.2%
M.7A.11.4	>50 - <=60 %		6,280.0	48,672	12.1%
M.7A.11.5	>60 - <=70 %		7,051.3	46,981	13.6%
M.7A.11.6	>70 - <=80 %		8,463.6	48,911	16.3%
M.7A.11.7	>80 - <=90 %		10,058.8	50,901	19.4%
M.7A.11.8	>90 - <=100 %		5,585.9	27,300	10.8%
M.7A.11.9	>100%		516.1	2,997	1.0%
M.7A.11.10		Total	51,768.0	422,020	100.0%
	<b>12. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>
M.7A.12.1	Weighted Average LTV (%)		58.3%		100.0%
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %		12,126.5	186,034	23.4%
M.7A.12.3	>40 - <=50 %		6,729.2	54,507	13.0%
M.7A.12.4	>50 - <=60 %		7,358.0	49,880	14.2%
M.7A.12.5	>60 - <=70 %		7,881.4	45,979	15.2%
M.7A.12.6	>70 - <=80 %		7,440.5	38,741	14.4%
M.7A.12.7	>80 - <=90 %		5,847.4	27,571	11.3%
M.7A.12.8	>90 - <=100 %		4,385.0	19,308	8.5%
M.7A.12.9	>100%		0.0	0	0.0%
M.7A.12.10		Total	51,768.0	422,020	100.0%
	<b>13. Breakdown by type</b>		<b>% Residential Loans</b>		
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				
	<b>14. Loan by Ranking</b>		<b>% Residential Loans</b>		
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%		
	<b>15. EPC Information of the financed RRE - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>
					<b>% No. of Dwellings</b>

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%
<b>16. Average energy use intensity (kWh/m2 per year) - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
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	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0	0	0.0%	0.0%
<b>17. Property Age Structure - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				

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%
<b>18. Dwelling type - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
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%
<b>19. New Residential Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
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%
<b>20. CO2 emission - by dwelling type - as per national availability</b>		<b>Ton CO2 (per year)</b>	<b>Ton CO2 (per year) (LTV adjusted)</b>	<b>kg CO2/m2 (per year)</b>	<b>% No. of Dwellings</b>
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				
<b>7.B Commercial Cover Pool</b>					
<b>21. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.21.1	Average loan size (000s)				

By buckets (mn):

M.7B.21.2	TBC at a country level					
M.7B.21.3	TBC at a country level					
M.7B.21.4	TBC at a country level					
M.7B.21.5	TBC at a country level					
M.7B.21.6	TBC at a country level					
M.7B.21.7	TBC at a country level					
M.7B.21.8	TBC at a country level					
M.7B.21.9	TBC at a country level					
M.7B.21.10	TBC at a country level					
M.7B.21.11	TBC at a country level					
M.7B.21.12	TBC at a country level					
M.7B.21.13	TBC at a country level					
M.7B.21.14	TBC at a country level					
M.7B.21.15	TBC at a country level					
M.7B.21.16	TBC at a country level					
M.7B.21.17	TBC at a country level					
M.7B.21.18	TBC at a country level					
M.7B.21.19	TBC at a country level					
M.7B.21.20	TBC at a country level					
M.7B.21.21	TBC at a country level					
M.7B.21.22	TBC at a country level					
M.7B.21.23	TBC at a country level					
M.7B.21.24	TBC at a country level					
M.7B.21.25	TBC at a country level					
M.7B.21.26	Total	0.0	0	0.0%	0.0%	
<b>22. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>	
M.7B.22.1	Weighted Average LTV (%)					
	By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %					
M.7B.22.3	>40 - <=50 %					
M.7B.22.4	>50 - <=60 %					
M.7B.22.5	>60 - <=70 %					
M.7B.22.6	>70 - <=80 %					
M.7B.22.7	>80 - <=90 %					
M.7B.22.8	>90 - <=100 %					
M.7B.22.9	>100%					
M.7B.22.10	Total	0.0	0	0.0%	0.0%	
<b>23. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>	
M.7B.23.1	Weighted Average LTV (%)					
	By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %					

M.7B.23.3	>40 - <=50 %					
M.7B.23.4	>50 - <=60 %					
M.7B.23.5	>60 - <=70 %					
M.7B.23.6	>70 - <=80 %					
M.7B.23.7	>80 - <=90 %					
M.7B.23.8	>90 - <=100 %					
M.7B.23.9	>100%					
M.7B.23.10		Total	0.0	0	0.0%	0.0%

**24. Breakdown by Type % Commercial loans**

M.7B.24.1	Retail
M.7B.24.2	Office
M.7B.24.3	Hotel/Tourism
M.7B.24.4	Shopping malls
M.7B.24.5	Industry
M.7B.24.6	Agriculture
M.7B.24.7	Other commercially used
M.7B.24.8	Hospital
M.7B.24.9	School
M.7B.24.10	other RE with a social relevant purpose
M.7B.24.11	Land
M.7B.24.12	Property developers / Building under construction
M.7B.24.13	Other

**25. EPC Information of the financed CRE - optional**

		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level				
M.7B.25.2	TBC at a country level				
M.7B.25.3	TBC at a country level				
M.7B.25.4	TBC at a country level				
M.7B.25.5	TBC at a country level				
M.7B.25.6	TBC at a country level				
M.7B.25.7	TBC at a country level				
M.7B.25.8	TBC at a country level				
M.7B.25.9	TBC at a country level				
M.7B.25.10	TBC at a country level				
M.7B.25.11	TBC at a country level				
M.7B.25.12	TBC at a country level				
M.7B.25.13	TBC at a country level				
M.7B.25.14	TBC at a country level				
M.7B.25.15	TBC at a country level				
M.7B.25.16	TBC at a country level				
M.7B.25.17	TBC at a country level				
M.7B.25.18	no data				
M.7B.25.19	Total	0.0	0	0.0%	0.0%

<b>26. Average energy use intensity (kWh/m2 per year) - optional</b>		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
M.7B.26.1	TBC 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				
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%
<b>27. CRE Age Structure - optional</b>		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
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%
<b>28. New Commercial Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Residential Loans</b>	<b>% No. of CRE</b>
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%
<b>29. CO2 emission related to CRE - as per national availability</b>		<b>Ton CO2 (per year)</b>	<b>Ton CO2 (LTV adjusted) (per year)</b>	<b>kg CO2/m2 (per year)</b>	<b>% No. of CRE</b>

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				

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## Definition

### Legal "Coverage ratio" :

This ratio is calculated by dividing the total assets amount (including accrued interests, substitute assets and other assets as prepayments and net accrued incomes on derivatives) by the amount of privileged debts accrued interests included (covered bonds, sums due on derivatives and collateral management fees).

When the eligible assets are transferred into the cover pool using guaranteed loans, the amount of the guaranteed loans in the assets amount is replaced by the amount of the eligible assets pledged as collateral.

Following amendments to the French covered bond legal framework for sociétés de crédit foncier (SCF) and sociétés de financement de l'habitat (SFH) that came into force on 28 May 2014 (published in JO n°0123 of 28 May 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 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 published on the following website address:

<http://www.bdm.insee.fr>

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

The LTV is calculated on a quarterly frequency.

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

The SG SFH cover pool is 100% made of french residential home loans totally guaranteed by Credit Logement.  
Each table reported in section 4 display information on this french residential fome loan cover pool.  
There is no residential mortgage in the SG SFH cover pool.  
There is only residential with guarantee insurance in the SG SFH cover pool.

**Geographical distribution / regional breakdown :**

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

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

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

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

**Definition**

**Value**

ND1  
ND2  
ND3

**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 transferred into the cover pool using guaranteed loans (i.e. collateral directive framework).

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

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

**Substitute assets :**

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

For SG SFH the substitute assets are composed of cash and deposits to its parent company. The outstanding amount is booked in Assets - Balance Sheet as amounts due from credit institution.

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

**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 - ECAs Data Disclosure

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Reporting in Domestic Currency	EUR
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CONTENT OF TAB E
<a href="#">1. Additional information on the programme</a>
<a href="#">2. Additional information on the swaps</a>
<a href="#">3. Additional information on the asset distribution</a>

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

Field Number	1. Additional information on the programme		
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*
E.1.1.1	Sponsor (if applicable)	SOCIETE GENERALE	O2RNE8IBXP4ROT8PU41
E.1.1.2	Servicer	SOCIETE GENERALE	O2RNE8IBXP4ROT8PU41
E.1.1.3	Back-up servicer	N/A	N/A
E.1.1.4	BUS facilitator	N/A	N/A
E.1.1.5	Cash manager	SOCIETE GENERALE	O2RNE8IBXP4ROT8PU41
E.1.1.6	Back-up cash manager	N/A	N/A
E.1.1.7	Account bank	SOCIETE GENERALE	O2RNE8IBXP4ROT8PU41
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.2.1.23				
E.2.1.24				
E.2.1.25				

3. Additional information on the asset distribution						
1. General Information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)	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

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Reporting in Domestic Currency	EUR
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CONTENT OF TAB F1	
<a href="#">1. Share of sustainable loans in the total mortgage program</a>	
<a href="#">2. Additional information on the sustainable section of the mortgage stock</a>	
<a href="#">2A. Sustainable Residential Cover Pool</a>	
<a href="#">2B. Sustainable Commercial Cover Pool</a>	

1. Share of sustainable loans in the total mortgage 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	<u>European Union</u>	<u>100.0%</u>		<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	<u>European Economic Area (not member of EU)</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	
SM.2.4.30	Iceland				
SM.2.4.31	Liechtenstein				

SM.2.4.32	Norway			
SM.2.4.33	Other	0.0%	0.0%	0.0%
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%		0.0%

8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.8.1	Up to 12months	1.9%		1.9%
SM.2.8.2	≥ 12 - ≤ 24 months	7.0%		7.0%
SM.2.8.3	≥ 24 - ≤ 36 months	16.1%		16.1%
SM.2.8.4	≥ 36 - ≤ 60 months	32.9%		32.9%
SM.2.8.5	≥ 60 months	42.1%		42.1%

9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
SM.2.9.1	% NPLs	0.0%		0.0%

OSM.2.9.1  
OSM.2.9.2  
OSM.2.9.3  
OSM.2.9.4  
OSM.2.9.5  
OSM.2.9.6  
OSM.2.9.7

## 2.A Residential Cover Pool

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	155.2			
	By buckets (mn):				
SM.2A.10.2	> 0 - <= 0.2	4,160.9	37,114	52.6%	72.9%
SM.2A.10.3	> 0.2 - <= 0.4	3,341.5	12,903	42.3%	25.3%
SM.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%	0.0%
SM.2A.10.6	> 0.8 - <= 1	0.0	0	0.0%	0.0%
SM.2A.10.7	> 1	0.0	0	0.0%	0.0%
SM.2A.10.8					

SM.2A.10.9					
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.11.1	Weighted Average LTV (%)	74.7%			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %	535.3	7,340	6.8%	14.4%
SM.2A.11.3	>40 - <=50 %	433.0	3,625	5.5%	7.1%
SM.2A.11.4	>50 - <=60 %	663.3	4,902	8.4%	9.6%
SM.2A.11.5	>60 - <=70 %	965.4	6,501	12.2%	12.8%
SM.2A.11.6	>70 - <=80 %	1,429.3	8,780	18.1%	17.2%
SM.2A.11.7	>80 - <=90 %	2,064.3	11,094	26.1%	21.8%
SM.2A.11.8	>90 - <=100 %	1,676.5	8,031	21.2%	15.8%
SM.2A.11.9	>100%	136.9	649	1.7%	1.3%
SM.2A.11.10	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
SM.2A.12.1	Weighted Average LTV (%)	67.3%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	797.7	9,821	10.1%	19.3%
SM.2A.12.3	>40 - <=50 %	691.8	5,393	8.8%	10.6%
SM.2A.12.4	>50 - <=60 %	1,120.4	7,716	14.2%	15.2%
SM.2A.12.5	>60 - <=70 %	1,452.0	8,833	18.4%	17.3%
SM.2A.12.6	>70 - <=80 %	1,541.7	8,358	19.5%	16.4%
SM.2A.12.7	>80 - <=90 %	1,283.1	6,319	16.2%	12.4%
SM.2A.12.8	>90 - <=100 %	1,017.1	4,482	12.9%	8.8%
SM.2A.12.9	>100%	0.0	0	0.0%	0.0%
SM.2A.12.10	Total	7,903.9	50,922	100.0%	100.0%
13. Breakdown by type		% Residential Loans			
SM.2A.13.1	Owner occupied	49.4%			
SM.2A.13.2	Second home/Holiday houses	0.0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	50.6%			
SM.2A.13.4	Subsidised housing	0.0%			
SM.2A.13.5	Agricultural	0.0%			
SM.2A.13.6	Other				
14. Loan by Ranking		% Residential Loans			
SM.2A.14.1	1st lien / No prior ranks	0.0%			
SM.2A.14.2	Guaranteed	100.0%			
SM.2A.14.3	Other	0.0%			
15. Energy Performance information of the financed RRE		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
SM.2A.15.1	ND3				
SM.2A.15.2					
SM.2A.15.3					
SM.2A.15.17					
SM.2A.15.18	no data				
SM.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
SM.2A.16.1	ND3				
SM.2A.16.2					
SM.2A.16.3					
SM.2A.16.17					
SM.2A.16.18	no data				
SM.2A.16.19	Total	0.0	0	0.0%	0.0%
17. Property Age Structure		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	ND3	ND3		
SM.2A.17.2	1919 - 1945	ND3	ND3		
SM.2A.17.3	1946 - 1960	ND3	ND3		
SM.2A.17.4	1961 - 1970	ND3	ND3		
SM.2A.17.5	1971 - 1980	ND3	ND3		
SM.2A.17.6	1981 - 1990	ND3	ND3		
SM.2A.17.7	1991 - 2000	ND3	ND3		
SM.2A.17.8	2001 - 2005	ND3	ND3		
SM.2A.17.9	2006 - 2010	ND3	ND3		
SM.2A.17.10	2011 - 2015	ND3	ND3		

SM.2A.17.11	2016 - 2020	ND3	ND3		
SM.2A.17.12	2021 and onwards	ND3	ND3		
SM.2A.17.13	no data				
SM.2A.17.14	Total	0.0	0	0.0%	0.0%
<b>18. Dwelling type</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of dwellings</b>
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				
SM.2A.18.7	other				
SM.2A.18.8	Total	7,902.6	50,916	100.0%	100.0%
<b>19. New Residential Property</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of dwellings</b>
SM.2A.19.1	New Property				
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%
<b>20. CO2 emission - by dwelling type - as per national availability</b>		<b>Ton CO2 (per year)</b>	<b>Ton CO2 (per year) (LTV adjusted)</b>	<b>kg CO2/m2 (per year)</b>	
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		
SM.2A.20.10	Weighted Average			ND3	
<b>2.B Sustainable Commercial Cover Pool</b>					
<b>21. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
SM.2B.21.1	Average loan size (000s)				
By buckets (mn):					
SM.2B.21.2	TBC at a country level				
SM.2B.21.3	TBC at a country level				
SM.2B.21.4	TBC at a country level				
SM.2B.21.5	TBC at a country level				
SM.2B.21.6	TBC at a country level				
SM.2B.21.7	TBC at a country level				
SM.2B.21.8	TBC at a country level				
SM.2B.21.9	TBC at a country level				
SM.2B.21.10	TBC at a country level				
SM.2B.21.11	TBC at a country level				
SM.2B.21.12	TBC at a country level				
SM.2B.21.13	TBC at a country level				
SM.2B.21.14	TBC at a country level				
SM.2B.21.15	TBC at a country level				
SM.2B.21.16	TBC at a country level				
SM.2B.21.17	TBC at a country level				
SM.2B.21.18	TBC at a country level				
SM.2B.21.19	TBC at a country level				
SM.2B.21.20	TBC at a country level				
SM.2B.21.21	TBC at a country level				
SM.2B.21.22	TBC at a country level				
SM.2B.21.23	TBC at a country level				
SM.2B.21.24	TBC at a country level				
SM.2B.21.25	TBC at a country level				
SM.2B.21.26	Total	0.0	0	0.0%	0.0%
<b>22. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
SM.2B.22.1	Weighted Average LTV (%)				



	By LTV buckets (mn):					
SM.2B.22.2	>0 - <=40 %					
SM.2B.22.3	>40 - <=50 %					
SM.2B.22.4	>50 - <=60 %					
SM.2B.22.5	>60 - <=70 %					
SM.2B.22.6	>70 - <=80 %					
SM.2B.22.7	>80 - <=90 %					
SM.2B.22.8	>90 - <=100 %					
SM.2B.22.9	>100%					
SM.2B.22.10	Total	0.0	0	0.0%	0.0%	
	<b>23. Loan to Value (LTV) Information - INDEXED</b>	<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>	
SM.2B.23.1	Weighted Average LTV (%)					
	By LTV buckets (mn):					
SM.2B.23.2	>0 - <=40 %					
SM.2B.23.3	>40 - <=50 %					
SM.2B.23.4	>50 - <=60 %					
SM.2B.23.5	>60 - <=70 %					
SM.2B.23.6	>70 - <=80 %					
SM.2B.23.7	>80 - <=90 %					
SM.2B.23.8	>90 - <=100 %					
SM.2B.23.9	>100%					
SM.2B.23.10	Total	0.0	0	0.0%	0.0%	
	<b>24. Breakdown by Type</b>	<b>% Commercial loans</b>				
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					
SM.2B.24.12	Property developers / Building under construction					
SM.2B.24.13	Other					
	<b>25. EPC Information of the financed CRE</b>	<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>	
SM.2B.25.1	TBC at a country level					
SM.2B.25.2	TBC at a country level					
SM.2B.25.3	TBC at a country level					
SM.2B.25.4	TBC at a country level					
SM.2B.25.5	TBC at a country level					
SM.2B.25.6	TBC at a country level					
SM.2B.25.7	TBC at a country level					
SM.2B.25.8	TBC at a country level					
SM.2B.25.9	TBC at a country level					
SM.2B.25.10	TBC at a country level					
SM.2B.25.11	TBC at a country level					
SM.2B.25.12	TBC at a country level					
SM.2B.25.13	TBC at a country level					
SM.2B.25.14	TBC at a country level					
SM.2B.25.15	TBC at a country level					
SM.2B.25.16	TBC at a country level					
SM.2B.25.17	TBC at a country level					
SM.2B.25.18	no data					
SM.2B.25.19	Total	0.0	0	0.0%	0.0%	
	<b>26. Average energy use intensity (kWh/m2 per year)</b>	<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>	
SM.2B.26.1	TBC at a country level					
SM.2B.26.2	TBC at a country level					
SM.2B.26.3	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%
<b>27. CRE Age Structure</b>		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
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				
SM.2B.27.13	no data				
SM.2B.27.14	Total	0.0	0	0.0%	0.0%
<b>28. New Commercial Property</b>		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
SM.2B.28.1	New property				
SM.2B.28.2	Existing property				
SM.2B.28.3	other				
SM.2B.28.4	no data				
SM.2B.28.5	Total	0.0	0	0.0%	0.0%
<b>29. CO2 emission related to CRE - as per national availability</b>		<b>Ton CO2 (per year)</b>	<b>Ton CO2 (LTV adjusted) (per year)</b>	<b>kg CO2/m2 (per year)</b>	
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 (dd/mm/yyyy)

**1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS**

1.1	Group	<u>Société Générale</u>		
	Group parent company	<u>Société Générale</u>		
	Group consolidated financial information (link)	<a href="http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette">http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette</a>		

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

		Rating	Rating watch	Outlook	
1.3	Covered bond issuer rating (senior unsecured)	Fitch	<u>NA</u>	<u>NA</u>	<u>NA</u>
		Moody's	<u>NA</u>	<u>NA</u>	<u>NA</u>
		S&P	<u>NA</u>	<u>NA</u>	<u>NA</u>

1.4	Core tier 1 ratio (%) (group parent company)	<u>13.10%</u>
	as of	<u>01/08/2024</u>

**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	<u>51,768</u>	<u>2,071</u>
	Commercial assets		
	Substitute assets	<u>945</u>	
<b>Total</b>		<u>52,714</u>	<u>2,071</u>

Covered bonds	<u>43,140</u>
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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	<b>1,044</b>
Covered bonds	43,399
Other privileged liabilities	6
Total privileged liabilities	<b>43,405</b>
<b>TOTAL</b>	<b>44,449</b>

**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%
<b>WAL of cover pool</b>	<b>6.7 years</b>	<b>7.6 years</b>	
<b>WAL of covered bonds</b>	<b>5.2 years</b>	<b>5.2 years</b>	<b>CPR=0%</b>

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

	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	5,230	4,981	4,682	4,357	4,036	15,439	13,009
Commercial							
Substitute assets	945						
<b>Expected maturity of cover pool</b>	<b>6,176</b>	<b>4,981</b>	<b>4,682</b>	<b>4,357</b>	<b>4,036</b>	<b>15,439</b>	<b>13,009</b>
<b>Expected maturity of covered bonds</b>	<b>3,040</b>	<b>4,750</b>	<b>3,750</b>	<b>4,590</b>	<b>4,910</b>	<b>19,500</b>	<b>2,600</b>

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						
<b>Contractual maturity of cover pool</b>	<b>5,095</b>	<b>4,109</b>	<b>4,007</b>	<b>3,859</b>	<b>3,700</b>	<b>15,542</b>	<b>16,367</b>
<b>Contractual maturity of covered bonds</b>	<b>3,040</b>	<b>4,750</b>	<b>3,750</b>	<b>4,590</b>	<b>4,910</b>	<b>19,500</b>	<b>2,600</b>
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
<b>Interest rate risk</b>	Internal	0	
	External	0	
<b>Currency risk</b>	Internal	0	
	External	0	

3.5 **Substitution assets**

	Outstanding	WAL
AAA to AA-		
A+ to A-	945	0.1 years
Below A-		
<b>Total</b>	<b>945</b>	<b>0.1 years</b>

**FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE**

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**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 with state guaranty		
1st lien mortgage without state guaranty		
<b>Total 1st lien mortgages</b>		
Guaranteed	Crédit Logement	100%
	other	
	other	
	other	
<b>Total guarantees</b>		

**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%

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**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