Harmonised Transparency Template

France Société Générale SFH 30/09/2018 30/09/2018



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template



A. Harmonised Transparency Template - General Information

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

Field						
Number	1. Basic Facts					
	•					
G.1.1.1	Country		France			
G.1.1.2	Issuer Name		Société Générale SFH			
G.1.1.3	Link to Issuer's Website	htt		-performance/investisseurs/investisseurs-dette		
G.1.1.4	Cut-off date		30/09/2018			
	2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)		Υ			
G.2.1.2	CRR Compliance (Y/N)		Υ			
G.2.1.3	LCR status		http://www.ecbc.eu/legislation/list			
	3. General Cover Pool / Covered Bond Inform	nation				
	1.General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets		36,367			
G.3.1.2	Outstanding Covered Bonds		31,900			
	2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
						"Legal" OC: As mentioned in SFH law.
G.3.2.1	OC (%)		5.00%	14.00%	8.50%	"Committed" OC is equal to Contractual OC in
						order to reassure Rating Agencies.
	3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages		36,367		94.79%	
G.3.3.2	Public Sector				0.00%	
G.3.3.3	Shipping				0.00%	
G.3.3.4	Substitute Assets		2,000		5.21%	
G.3.3.5	Other				0.00%	
6336		T	38,367		100%	
G.3.3.6		Total	38,307		100%	
G.3.3.b	4. Cover Pool Amortisation Profile	Iotai	Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	4. Cover Pool Amortisation Profile Weighted Average life (in years)	Total		Expected Upon Prepayments (mn) 5.47		% Total Expected Upon Prepayments
	•	Total	Contractual (mn)			% Total Expected Upon Prepayments
	Weighted Average life (in years) Residual Life (mn)	lotai	Contractual (mn)			% Total Expected Upon Prepayments
	Weighted Average life (in years)	Total	Contractual (mn)			% Total Expected Upon Prepayments
G.3.4.1 G.3.4.2	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y	Total	Contractual (mn) 7.06 3,106	5.47 4,824	% Total Contractual 8.54%	13.27%
G.3.4.1 G.3.4.2 G.3.4.3	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y	Total	Contractual (mn) 7.06 3,106 3,121	5.47 4,824 4,437	% Total Contractual 8.54% 8.59%	13.27% 12.20%
G.3.4.1 G.3.4.2	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y	Total	Contractual (mn) 7.06 3,106 3,121 3,068	5.47 4,824 4,437 4,017	% Total Contractual 8.54% 8.59% 8.44%	13.27% 12.20% 11.05%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y	Total	Contractual (mn) 7.06 3,106 3,121 3,068 2,934	5.47 4,824 4,437	% Total Contractual 8.54% 8.59% 8.44% 8.07%	13.27% 12.20% 11.05% 9.81%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	Total	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827	5.47 4,824 4,437 4,017 3,566 3,177	% Total Contractual 8.54% 8.59% 8.44% 8.07% 7.78%	13.27% 12.20% 11.05% 9.81% 8.74%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	Iotal	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707	5.47 4,824 4,437 4,017 3,566 3,177 10,692	% Total Contractual 8.54% 8.59% 8.44% 8.07% 7.78% 32.20%	13.27% 12.20% 11.05% 9.81% 8.74% 29.41%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	ì	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707 9,590	5.47 4,824 4,437 4,017 3,566 3,177 10,692 5,640	% Total Contractual 8.54% 8.59% 8.44% 8.07% 7.78% 32.20% 26.38%	13.27% 12.20% 11.05% 9.81% 8.74% 29.41% 15.51%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y	Total	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707 9,590 36,352	5.47 4,824 4,437 4,017 3,566 3,177 10,692 5,640 36,352	% Total Contractual 8.54% 8.59% 8.44% 8.07% 7.78% 32.20% 26.38% 100%	13.27% 12.20% 11.05% 9.81% 8.74% 29.41% 15.51% 100%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds	ì	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707 9,590 36,352 Initial Maturity (mn)	5.47 4,824 4,437 4,017 3,566 3,177 10,692 5,640 36,352 Extended Maturity (mn)	% Total Contractual 8.54% 8.59% 8.44% 8.07% 7.78% 32.20% 26.38%	13.27% 12.20% 11.05% 9.81% 8.74% 29.41% 15.51%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y	ì	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707 9,590 36,352	5.47 4,824 4,437 4,017 3,566 3,177 10,692 5,640 36,352	% Total Contractual 8.54% 8.59% 8.44% 8.07% 7.78% 32.20% 26.38% 100%	13.27% 12.20% 11.05% 9.81% 8.74% 29.41% 15.51% 100%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y 5. Maturity of Covered Bonds Weighted Average life (in years)	ì	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707 9,590 36,352 Initial Maturity (mn)	5.47 4,824 4,437 4,017 3,566 3,177 10,692 5,640 36,352 Extended Maturity (mn)	% Total Contractual 8.54% 8.59% 8.44% 8.07% 7.78% 32.20% 26.38% 100%	13.27% 12.20% 11.05% 9.81% 8.74% 29.41% 15.51% 100%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn)	ì	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707 9,590 36,352 Initial Maturity (mn)	5.47 4,824 4,437 4,017 3,566 3,177 10,692 5,640 36,352 Extended Maturity (mn)	% Total Contractual 8.54% 8.59% 8.44% 8.07% 7.78% 32.20% 26.38% 100%	13.27% 12.20% 11.05% 9.81% 8.74% 29.41% 15.51% 100%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets:	ì	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707 9,590 36,352 Initial Maturity (mn) 5.86	5.47 4,824 4,437 4,017 3,566 3,177 10,692 5,640 36,352 Extended Maturity (mn) 6.68	% Total Contractual 8.54% 8.59% 8.44% 8.07% 7.78% 32.20% 26.38% 100% % Total Initial Maturity	13.27% 12.20% 11.05% 9.81% 8.74% 29.41% 15.51% 100% % Total Extended Maturity
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y	ì	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707 9,590 36,352 Initial Maturity (mn) 5.86	5.47 4,824 4,437 4,017 3,566 3,177 10,692 5,640 36,352 Extended Maturity (mn) 6.68	% Total Contractual 8.54% 8.59% 8.44% 8.07% 7.78% 32.20% 26.38% 100% % Total Initial Maturity 7.84%	13.27% 12.20% 11.05% 9.81% 8.74% 29.41% 15.51% 100% % Total Extended Maturity
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y	ì	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707 9,590 36,352 Initial Maturity (mn) 5.86	5.47 4,824 4,437 4,017 3,566 3,177 10,692 5,640 36,352 Extended Maturity (mn) 6.68	% Total Contractual 8.54% 8.59% 8.44% 8.07% 7.78% 32.20% 26.38% 100% % Total Initial Maturity 7.84% 7.84%	13.27% 12.20% 11.05% 9.81% 8.74% 29.41% 15.51% 100% % Total Extended Maturity 4.70% 6.27%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y	ì	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707 9,590 36,352 Initial Maturity (mn) 5.86 2,500 2,500 3,900	5.47 4,824 4,437 4,017 3,566 3,177 10,692 5,640 36,352 Extended Maturity (mn) 6.68 1,500 2,000 2,500	% Total Contractual 8.54% 8.59% 8.44% 8.07% 7.78% 32.20% 26.38% 100% % Total Initial Maturity 7.84% 7.84% 12.23%	13.27% 12.20% 11.05% 9.81% 8.74% 29.41% 15.51% 100% % Total Extended Maturity 4.70% 6.27% 7.84%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y	ì	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707 9,590 36,352 Initial Maturity (mn) 5.86 2,500 2,500 3,900 2,750	5.47 4,824 4,437 4,017 3,566 3,177 10,692 5,640 36,352 Extended Maturity (mn) 6.68 1,500 2,000 2,500 4,150	% Total Contractual 8.54% 8.59% 8.44% 8.07% 7.78% 32.20% 26.38% 100% **Total Initial Maturity 7.84% 7.84% 12.23% 8.62%	13.27% 12.20% 11.05% 9.81% 8.74% 29.41% 15.51% 100% % Total Extended Maturity 4.70% 6.27% 7.84% 13.01%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.6 G.3.5.7	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	ì	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707 9,590 36,352 Initial Maturity (mn) 5.86 2,500 2,500 3,900 2,750 2,000	5.47 4,824 4,437 4,017 3,566 3,177 10,692 5,640 36,352 Extended Maturity (mn) 6.68 1,500 2,000 2,500 4,150 1,500	**Total Contractual **8.54% **8.59% **8.44% **8.07% **7.78% **32.20% **26.38% **100% **Total Initial Maturity **7.84% **7.84% **12.23% **8.62% **6.27%	13.27% 12.20% 11.05% 9.81% 8.74% 29.41% 15.51% 100% % Total Extended Maturity 4.70% 6.27% 7.84% 13.01% 4.70%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.5 G.3.5.6 G.3.5.7 G.3.5.8	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	ì	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707 9,590 36,352 Initial Maturity (mn) 5.86 2,500 2,500 2,500 3,900 2,750 2,000 13,090	5.47 4,824 4,437 4,017 3,566 3,177 10,692 5,640 36,352 Extended Maturity (mn) 6.68 1,500 2,000 2,500 4,150 1,500 13,340	## Total Contractual ## 8.54% ## 8.59% ## 8.44% ## 8.07% ** 7.78% ## 32.20% ** 26.38% ** 100% ## Total Initial Maturity ## 7.84% ## 7.84% ## 12.23% ## 8.62% ## 6.27% ## 41.03%	13.27% 12.20% 11.05% 9.81% 8.74% 29.41% 15.51% 100% % Total Extended Maturity 4.70% 6.27% 7.84% 13.01% 4.70% 41.82%
G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.6 G.3.5.7	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	ì	Contractual (mn) 7.06 3,106 3,121 3,068 2,934 2,827 11,707 9,590 36,352 Initial Maturity (mn) 5.86 2,500 2,500 3,900 2,750 2,000	5.47 4,824 4,437 4,017 3,566 3,177 10,692 5,640 36,352 Extended Maturity (mn) 6.68 1,500 2,000 2,500 4,150 1,500	**Total Contractual **8.54% **8.59% **8.44% **8.07% **7.78% **32.20% **26.38% **100% **Total Initial Maturity **7.84% **7.84% **12.23% **8.62% **6.27%	13.27% 12.20% 11.05% 9.81% 8.74% 29.41% 15.51% 100% % Total Extended Maturity 4.70% 6.27% 7.84% 13.01% 4.70%



	C Covered Accets Currency	Naminal [hafara hadging] /m1	Naminal (after hadging) (mn)	9/ Total [hofore]	9/ Total [after]
6361	6. Covered Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1 G.3.6.2	EUR USD	36,367	36,367	100.00% 0.00%	100.00% 0.00%
G.3.6.3	GBP			0.00%	0.00%
G.3.6.4	NOK			0.00%	0.00%
G.3.6.5	CHF			0.00%	0.00%
G.3.6.6	AUD			0.00%	0.00%
G.3.6.7	CAD			0.00%	0.00%
G.3.6.8	BRL			0.00%	0.00%
G.3.6.9	CZK			0.00%	0.00%
G.3.6.10	DKK			0.00%	0.00%
G.3.6.11	HKD			0.00%	0.00%
G.3.6.12	KRW			0.00%	0.00%
G.3.6.13	SEK			0.00%	0.00%
G.3.6.14	SGD			0.00%	0.00%
G.3.6.15	Other			0.00%	0.00%
G.3.6.16	Total	36,367	36,367	100%	100%
0.0.0.2	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	31,900	31,900	100.00%	100.00%
G.3.7.2	USD	31,500	31,300	0.00%	0.00%
G.3.7.3	GBP			0.00%	0.00%
G.3.7.4	NOK			0.00%	0.00%
	CHF				
G.3.7.5	AUD			0.00%	0.00% 0.00%
G.3.7.6				0.00%	
G.3.7.7	CAD			0.00%	0.00%
G.3.7.8	BRL			0.00%	0.00%
G.3.7.9	CZK			0.00%	0.00%
G.3.7.10	DKK			0.00%	0.00%
G.3.7.11	HKD			0.00%	0.00%
G.3.7.12	KRW			0.00%	0.00%
G.3.7.13	SEK			0.00%	0.00%
G.3.7.14	SGD			0.00%	0.00%
G.3.7.15	Other			0.00%	0.00%
G.3.7.15 G.3.7.16	Other Total	31900	31900	0.00% 100%	0.00% 100%
G.3.7.16		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	100% % Total [before]	100% % Total [after]
	Total	Nominal [before hedging] (mn) 31310	Nominal [after hedging] (mn) 31310	100% % Total [before] 98.15%	100% % Total [after] 98.15%
G.3.7.16	Total 8. Covered Bonds - Breakdown by interest rate	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	100% % Total [before]	100% % Total [after]
G.3.7.16 G.3.8.1	Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon	Nominal [before hedging] (mn) 31310	Nominal [after hedging] (mn) 31310	100% % Total [before] 98.15%	100% % Total [after] 98.15%
G.3.7.16 G.3.8.1 G.3.8.2	Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon	Nominal [before hedging] (mn) 31310 590	Nominal [after hedging] (mn) 31310 590	100% % Total [before] 98.15% 1.85%	100% % Total [after] 98.15% 1.85%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3	Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn)	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100% % Substitute Assets	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3	Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total	Nominal [before hedging] (mn) 31310 590 0 31900	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4	Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn)	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100% % Substitute Assets	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn)	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100% % Substitute Assets 77.25% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3	Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545	Nominal [after hedging] (mn) 31310 590 0	100% **Total [before] 98.15% 1.85% 0.00% 100% **Substitute Assets 77.25% 0.00% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to credit institutions	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn)	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100% % Substitute Assets 77.25% 0.00% 0.00% 22.75%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100% % Substitute Assets 77.25% 0.00% 0.00% 22.75% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.5	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545	Nominal [after hedging] (mn) 31310 590 0	100% **Total [before] 98.15% 1.85% 0.00% 100% **Substitute Assets 77.25% 0.00% 0.00% 22.75% 0.00% 100%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545	Nominal [after hedging] (mn) 31310 590 0	100% **Total [before] 98.15% 1.85% 0.00% 100% **Substitute Assets 77.25% 0.00% 0.00% 22.75% 0.00% 100% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1 OG.3.9.2	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100% % Substitute Assets 77.25% 0.00% 0.00% 22.75% 0.00% 100% 0.00% 0.00% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1 OG.3.9.2 OG.3.9.3	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100% % Substitute Assets 77.25% 0.00% 0.00% 22.75% 0.00% 100% 0.00% 0.00% 0.00% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100% % Substitute Assets 77.25% 0.00% 0.00% 22.75% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1 OG.3.9.2 OG.3.9.3	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100% % Substitute Assets 77.25% 0.00% 0.00% 22.75% 0.00% 100% 0.00% 0.00% 0.00% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100% % Substitute Assets 77.25% 0.00% 0.00% 22.75% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.6 G.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks o/w EU central banks	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545	Nominal [after hedging] (mn) 31310 590 0	100% **Total [before] 98.15% 1.85% 0.00% 100% **Substitute Assets 77.25% 0.00% 0.00% 22.75% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS1) central banks	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545	Nominal [after hedging] (mn) 31310 590 0	100% **Total [before] 98.15% 1.85% 0.00% 100% **Substitute Assets 77.25% 0.00% 0.00% 22.75% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.5 G.3.9.6 OG.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.6 OG.3.9.7	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545 455 2000	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100% % Substitute Assets 77.25% 0.00% 0.00% 22.75% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545 455 2000	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100% % Substitute Assets 77.25% 0.00% 0.00% 22.75% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8 G.3.9.8 OG.3.9.9	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545 455 2000	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100% % Substitute Assets 77.25% 0.00% 0.00% 22.75% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%
G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.5 G.3.9.6 G.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.9 OG.3.9.9 OG.3.9.9 OG.3.9.9 OG.3.9.9 OG.3.9.9	8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks	Nominal [before hedging] (mn) 31310 590 0 31900 Nominal (mn) 1545 455 2000	Nominal [after hedging] (mn) 31310 590 0	100% % Total [before] 98.15% 1.85% 0.00% 100% % Substitute Assets 77.25% 0.00% 0.00% 22.75% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100% **Total [after] 98.15% 1.85% 0.00%



	10. Substitute Assets - Country	Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)	2000	100.00%
G.3.10.2	Eurozone		0.00%
G.3.10.3	Rest of European Union (EU)		0.00%
G.3.10.4	European Economic Area (not member of EU)		0.00%
G.3.10.5	Switzerland		0.00%
G.3.10.6	Australia		0.00%
G.3.10.7	Brazil		0.00%
G.3.10.8	Canada		0.00%
G.3.10.9	Japan		0.00%
G.3.10.10	Korea		0.00%
G.3.10.11	New Zealand		0.00%
G.3.10.12	Singapore		0.00%
G.3.10.13	US		0.00%
G.3.10.14	Other		0.00%
G.3.10.15	Tota	EU 2000	
G.3.10.16		otal 2000	100%
	11. Liquid Assets	Nominal (mn)	% Cover Pool % Covered Bonds
G.3.11.1	Substitute and other marketable assets	2000	5.50% 6.27%
G.3.11.2	Central bank eligible assets	618	1.70% 1.94%
G.3.11.3	Other		0.00% 0.00%
G.3.11.4		otal 2617	7% 8%
	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	
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	No	
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	No	
	4. References to Capital Requirements Regulation (CRF 129(7)	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) 648/2012. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 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	(i) Value of the cover pool outstanding covered bonds:	<u>38</u>		
G.4.1.2	(i) Value of covered bonds:	<u>39</u>		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets		
G.4.1.4	(ii) Type of cover assets:	<u>52</u>		
G.4.1.5	(ii) Loan size:	167 for Residential Mortgage Assets	268 for Commercial Mortgage Assets	
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	<u>163</u>	
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>		
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<u>88</u>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets		
	5. References to Capital Requirements Regulation (CRR)			
	129(1)			
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	455		
OG.5.1.1				
OG.5.1.2				

6. Other relevant information

OG.5.1.3 OG.5.1.4 OG.5.1.5 OG.5.1.6



B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency
CONTENT OF TAB B1
7. Mortgage Assets
7.A Residential Cover Poo
7.B Commercial Cover Poo

Field	7. Mortgage Assets				
Number	7. Wortgage Assets				
	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	36,367		100.00%	
M.7.1.2	Commercial			0.00%	
M.7.1.3	Other			0.00%	
M.7.1.4	Tot			100%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	375,002		375,002	
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.3.1	10 largest exposures	0.02%		0.02%	
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	European Union	100%	0%	100%	
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	Czech Republic				
M.7.4.8	Denmark				
M.7.4.9 M.7.4.10	Estonia Finland				
M.7.4.11	France	100%		100%	
M.7.4.11	Germany	100%		100%	
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	United Kingdom				
M.7.4.30	European Economic Area (not member of EU)	0%	0%	0%	
M.7.4.31	Iceland				
M.7.4.32	Liechtenstein				
M.7.4.33	Norway				
M.7.4.34	<u>Other</u>	0%	0%	0%	
M.7.4.35	Switzerland				
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 domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Alsace	1.27%		1.27%	
M.7.5.2	Aquitaine	4.82%		4.82%	
M.7.5.3	Auvergne	0.74%		0.74%	
M.7.5.4	Basse-Normandie	1.64%		1.64%	
M.7.5.5	Bourgogne	1.16%		1.16%	
M.7.5.6	Bretagne	2.21%		2.21%	
M.7.5.7	Centre	2.17%		2.17%	
M.7.5.8	Champagne-Ardenne	0.84%		0.84%	
M.7.5.9	Corse	0.65%		0.65%	
M.7.5.10	DOM – TOM	0.59%		0.59%	
M.7.5.11	Franche-Comte	0.36%		0.36%	
M.7.5.12	Haute-Normandie	3.10%		3.10%	
M.7.5.13	Ile-de-France (Paris included)	37.08%		37.08%	
M.7.5.14	Languedoc-Roussillon	3.47%		3.47%	
M.7.5.15	Limousin	0.43%		0.43%	
M.7.5.16	Lorraine	1.40%		1.40%	
M.7.5.17	Midi-Pyrenées	3.67%		3.67%	
M.7.5.18	Nord-Pas-de-Calais	7.46%		7.46%	
M.7.5.19	Pays de Loire	3.33%		3.33%	
M.7.5.20	Picardie	2.73%		2.73%	
M.7.5.21	Poitou - Charentes	1.30%		1.30%	
M.7.5.22	Provence-Alpes-Côte d'Azur	10.20%		10.20%	
M.7.5.23	Rhones Alpes	9.39%		9.39%	
M.7.5.24	other	0.00%		0.00%	
M.7.5.25	No data	0.00%		0.00%	
M.7.5.26					
M.7.5.27 M.7.5.28					
M.7.5.28 M.7.5.29					
M.7.5.30 M 7 5 31					
M.7.5.30 M.7.5.31	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.31	6. Breakdown by Interest Rate Fixed rate	% Residential Loans 97%	% Commercial Loans	% Total Mortgages 97%	
	6. Breakdown by Interest Rate Fixed rate Floating rate	% Residential Loans 97% 3%	% Commercial Loans	% Total Mortgages 97% 3%	
M.7.5.31 M.7.6.1	Fixed rate	97%	% Commercial Loans	97%	
M.7.5.31 M.7.6.1 M.7.6.2	Fixed rate Floating rate	97%	% Commercial Loans	97%	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3	Fixed rate Floating rate Other	97%	% Commercial Loans	97%	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1	Fixed rate Floating rate Other Capped for life	97%	% Commercial Loans	97%	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2	Fixed rate Floating rate Other Capped for life	97%	% Commercial Loans	97%	
M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3	Fixed rate Floating rate Other Capped for life	97%	% Commercial Loans	97%	
M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.3	Fixed rate Floating rate Other Capped for life Mixed (1 Y+)	97% 3%		97% 3%	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type	97% 3% **Residential Loans	% Commercial Loans % Commercial Loans	97% 3% **Total Mortgages	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only	97% 3% 3% % Residential Loans 1%		97% 3% **Total Mortgages	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.3 OM.7.6.5 OM.7.6.5 OM.7.6.6	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising	97% 3% **Residential Loans		97% 3% **Total Mortgages	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.1	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other	97% 3% 3% % Residential Loans 1%		97% 3% **Total Mortgages	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising	97% 3% 3% % Residential Loans 1%		97% 3% **Total Mortgages	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.3 OM.7.6.5 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other	97% 3% 3% % Residential Loans 1%		97% 3% **Total Mortgages	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other	97% 3% 3% % Residential Loans 1%		97% 3% **Total Mortgages	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 OM.7.7.3 OM.7.7.3 OM.7.7.3 OM.7.7.3	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other	97% 3% 3% % Residential Loans 1%		97% 3% **Total Mortgages	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other	97% 3% 3% % Residential Loans 1%		97% 3% **Total Mortgages	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 OM.7.7.3 OM.7.7.3 OM.7.7.3 OM.7.7.3	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet	97% 3% ** Residential Loans 1% 99%	% Commercial Loans	97% 3% **Total Mortgages 1% 99%	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.5	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet	97% 3% **Residential Loans 1% 99% **Residential Loans		97% 3% **Total Mortgages 1% 99% **Total Mortgages	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet 8. Loan Seasoning Up to 12months	97% 3% **Residential Loans 1% 99% **Residential Loans 7.05%	% Commercial Loans	97% 3% **Total Mortgages 1% 99% **Total Mortgages 7.05%	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.3 OM.7.6.5 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.5 OM.7.7.1 OM.7.7.5 OM.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.1 OM.7.7.2 OM.7.7.3	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months	97% 3% **Residential Loans 1% 99% **Residential Loans 7.05% 20.49%	% Commercial Loans	97% 3% **Total Mortgages 1% 99% **Total Mortgages 7.05% 20.49%	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.5 M.7.7.8 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other Partial bullet 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months	97% 3% **Residential Loans 1% 99% **Residential Loans 7.05% 20.49% 16.17%	% Commercial Loans	97% 3% **Total Mortgages 1% 99% **Total Mortgages 7.05% 20.49% 16.17%	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.4 OM.7.7.5 OM.7.7.6	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	97% 3% **Residential Loans 1% 99% **Residential Loans 7.05% 20.49% 16.17% 25.13%	% Commercial Loans	97% 3% **Total Mortgages 1% 99% **Total Mortgages 7.05% 20.49% 16.17% 25.13%	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.5 M.7.7.8 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	97% 3% **Residential Loans 1% 99% **Residential Loans 7.05% 20.49% 16.17% 25.13% 31.16%	% Commercial Loans % Commercial Loans	97% 3% **Total Mortgages 1% 99% **Total Mortgages 7.05% 20.49% 16.17% 25.13% 31.16%	
M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.4 OM.7.7.5 OM.7.7.6	Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	97% 3% **Residential Loans 1% 99% **Residential Loans 7.05% 20.49% 16.17% 25.13%	% Commercial Loans	97% 3% **Total Mortgages 1% 99% **Total Mortgages 7.05% 20.49% 16.17% 25.13%	



	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)	97	375,002	100%	100%
	By buckets (mn):				
M.7A.10.2	0-200k€	25,479	334,980	70.06%	89.33%
Л.7А.10.3	200-400k€	9,723	37,415	26.74%	9.98%
Л.7А.10.4	400-600k€	1,163	2,603	3.20%	0.69%
И.7A.10.5	600-800k€	2	4	0.01%	0.00%
I.7A.10.6	800-1M€	0	0	0.00%	0.00%
.7A.10.7	>1M€	0	0	0.00%	0.00%
.7A.10.8				0.00%	0.00%
.7A.10.9				0.00%	0.00%
7A.10.10				0.00%	0.00%
7A.10.11				0.00%	0.00%
7A.10.12				0.00%	0.00%
7A.10.13				0.00%	0.00%
7A.10.14				0.00%	0.00%
7A.10.15				0.00%	0.00%
7A.10.16				0.00%	0.00%
7A.10.17				0.00%	0.00%
7A.10.18				0.00%	0.00%
7A.10.19				0.00%	0.00%
7A.10.20				0.00%	0.00%
7A.10.21				0.00%	0.00%
.7A.10.22				0.00%	0.00%
.7A.10.23				0.00%	0.00%
.7A.10.24				0.00%	0.00%
.7A.10.25				0.00%	0.00%
.7A.10.26	Total	36,367	375,002	100%	100%
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
.7A.11.1	Weighted Average LTV (%)	65.71%			
	By LTV buckets (mn):				
7A.11.2	>0 - <=40 %	5,707	122,338	15.69%	32.62%
7A.11.3	>40 - <=50 %	3,324	37,317	9.14%	9.95%
7A.11.4	>50 - <=60 %	4,134	40,836	11.37%	10.89%
7A.11.5	>60 - <=70 %	5,116	46,305	14.07%	12.35%
.7A.11.6	>70 - <=80 %	6,471	52,601	17.79%	14.03%
				18.35%	12.37%
.7A.11.7	>80 - <=90 %	6,675	46,402		
.7A.11.7 .7A.11.8	>80 - <=90 % >90 - <=100 %	4,561	26,912	12.54%	7.18%
.7A.11.7 .7A.11.8 .7A.11.9	>80 - <=90 % >90 - <=100 % >100%	4,561 380	26,912 2,291	12.54% 1.04%	0.61%
.7A.11.7 .7A.11.8 .7A.11.9 7A.11.10	>80 - <=90 % >90 - <=100 % >100% Total	4,561 380 36,367	26,912 2,291 375,002	12.54% 1.04% 100%	0.61% 100%
.7A.11.7 .7A.11.8 .7A.11.9 7A.11.10 4.7A.11.1	>80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 %	4,561 380 36,367 377	26,912 2,291 375,002 2,271	12.54% 1.04% 100% 1.04%	0.61% 100% 0.61%
I.7A.11.7 I.7A.11.8 I.7A.11.9 .7A.11.10 V.7A.11.1	>80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 %	4,561 380 36,367 377 3	26,912 2,291 375,002 2,271 20	12.54% 1.04% 100% 1.04% 0.01%	0.61% 100% 0.61% 0.01%
1.7A.11.7 1.7A.11.8 1.7A.11.9 .7A.11.10 W.7A.11.1 W.7A.11.2 W.7A.11.3	>80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 %	4,561 380 36,367 377 3 0	26,912 2,291 375,002 2,271 20 0	12.54% 1.04% 100% 1.04% 0.01% 0.00%	0.61% 100% 0.61% 0.01% 0.00%
.7A.11.7 .7A.11.8 .7A.11.9 7A.11.10 /.7A.11.1 /.7A.11.2 /.7A.11.3	>80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=330 % o/w >130 - <=140 %	4,561 380 36,367 377 3 0 0	26,912 2,291 375,002 2,271 20 0	12.54% 1.04% 100% 1.04% 0.01% 0.00%	0.61% 100% 0.61% 0.01% 0.00% 0.00%
1.7A.11.7 1.7A.11.8 1.7A.11.9 .7A.11.10 W.7A.11.1 W.7A.11.2 W.7A.11.3 W.7A.11.4 W.7A.11.4	>80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 %	4,561 380 36,367 377 3 0	26,912 2,291 375,002 2,271 20 0	12.54% 1.04% 100% 1.04% 0.01% 0.00%	0.61% 100% 0.61% 0.01% 0.00% 0.00%
.7A.11.7 .7A.11.8 .7A.11.9 7A.11.10 .7A.11.1 .7A.11.2 .7A.11.3 .7A.11.4 .7A.11.5	>80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=330 % o/w >130 - <=140 %	4,561 380 36,367 377 3 0 0	26,912 2,291 375,002 2,271 20 0	12.54% 1.04% 100% 1.04% 0.01% 0.00%	0.61% 100% 0.61% 0.01% 0.00% 0.00%
1.7A.11.7 1.7A.11.8 1.7A.11.9 .7A.11.10 .0.7A.11.1 .0.7A.11.2 .0.7A.11.3 .0.7A.11.4 .0.7A.11.5 .0.7A.11.6 .0.7A.11.6 .0.7A.11.7	>80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 %	4,561 380 36,367 377 3 0 0	26,912 2,291 375,002 2,271 20 0 0	12.54% 1.04% 100% 1.04% 0.01% 0.00% 0.00%	0.61% 100% 0.61% 0.01% 0.00% 0.00%
.7A.11.7 .7A.11.8 .7A.11.9 7A.11.10 1.7A.11.1 1.7A.11.2 1.7A.11.3 1.7A.11.4 1.7A.11.5 1.7A.11.6	>80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >140 - <=150 %	4,561 380 36,367 377 3 0 0	26,912 2,291 375,002 2,271 20 0 0	12.54% 1.04% 100% 1.04% 0.01% 0.00% 0.00%	0.61% 100% 0.61% 0.01% 0.00% 0.00%



	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	63.66%			
	3 0- 1-1				
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	6,445	130,416	17.72%	34.78%
M.7A.12.3	>40 - <=50 %	3,402	36,955	9.35%	9.85%
M.7A.12.4	>50 - <=60 %	4,212	40,380	11.58%	10.77%
M.7A.12.5	>60 - <=70 %	5,264	46,570	14.47%	12.42%
M.7A.12.6	>70 - <=80 %	6,860	53,699	18.86%	14.32%
M.7A.12.7	>80 - <=90 %	6,451	44,492	17.74%	11.86%
M.7A.12.8	>90 - <=100 %	3,734	22,490	10.27%	6.00%
M.7A.12.9	>100%	0	0	0.00%	0.00%
M.7A.12.10	Total	36,367	375,002	100%	100%
	o/w >100 - <=110 %				
M.7A.12.1		0	0	0.00%	0.00%
M.7A.12.2	o/w >110 - <=120 %	0	0	0.00%	0.00%
M.7A.12.3	o/w >120 - <=130 %	0	0	0.00%	0.00%
M.7A.12.4	o/w >130 - <=140 %	0	0	0.00%	0.00%
M.7A.12.5	o/w >140 - <=150 %	0	0	0.00%	0.00%
M.7A.12.6	o/w >150 %	0	0	0.00%	0.00%
M.7A.12.7	,				
M.7A.12.8					
M.7A.12.9	42 Beenledenn 1	0/ Parido 11 1			
	13. Breakdown by type	% Residential Loans			
M.7A.13.1	Owner occupied	79%			
M.7A.13.2	Second home/Holiday houses	4%			
M.7A.13.3	Buy-to-let/Non-owner occupied	16%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	0%			
WI.7A.13.3	14. Loan by Ranking	% Residential Loans			
		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks				
M.7A.14.2	Guaranteed	100%			
M.7A.14.3	Other				
JM.7A.14.1	of which 1st lien mortgages with state guarantee (FGAS)	0%			
	of which 1st lien mortgages with state guarantee (FGAS)	0%			
M.7A.14.2	of which 1st lien mortgages with state guarantee (FGAS)	0%			
OM.7A.14.2 OM.7A.14.3	of which 1st lien mortgages with state guarantee (FGAS)	0%			
DM.7A.14.1 DM.7A.14.2 DM.7A.14.3 DM.7A.14.4	of which 1st lien mortgages with state guarantee (FGAS)	0%			
DM.7A.14.2 DM.7A.14.3 DM.7A.14.4 DM.7A.14.5	of which 1st lien mortgages with state guarantee (FGAS)	0%			
DM.7A.14.2 DM.7A.14.3 DM.7A.14.4 DM.7A.14.5		0%			
DM.7A.14.2 DM.7A.14.3 DM.7A.14.4 DM.7A.14.5	7B Commercial Cover Pool				
0M.7A.14.2 0M.7A.14.3 0M.7A.14.4 0M.7A.14.5 0M.7A.14.6	7B Commercial Cover Pool 15. Loan Size Information	0% Nominal	Number of Loans	% Commercial Loans	% No. of Loans
0M.7A.14.2 0M.7A.14.3 0M.7A.14.4 0M.7A.14.5 0M.7A.14.6	7B Commercial Cover Pool		Number of Loans	% Commercial Loans	% No. of Loans
DM.7A.14.2 DM.7A.14.3 DM.7A.14.4 DM.7A.14.5 DM.7A.14.6	7B Commercial Cover Pool 15. Loan Size Information		Number of Loans	% Commercial Loans	% No. of Loans
0M.7A.14.2 0M.7A.14.3 0M.7A.14.4 0M.7A.14.5 0M.7A.14.6	7B Commercial Cover Pool 15. Loon Size Information Average loan size (000s)		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6	7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn):		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1	7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.1	7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.3	7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level TBC at a country level TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.4 M.7B.15.5	7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.4 M.7B.15.5	7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level TBC at a country level TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 V.7B.15.2 V.7B.15.3 W.7B.15.3 W.7B.15.4 W.7B.15.5	7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.4 M.7B.15.5 M.7B.15.6 M.7B.15.6	7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.4 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.8	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.4 M.7B.15.6 M.7B.15.6 M.7B.15.6 M.7B.15.7 M.7B.15.8	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.5 M.7B.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.8	7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.4 M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.8 M.7B.15.7 M.7B.15.8	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.5 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.4 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.7	7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.4 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.8 M.7B.15.9 M.7B.15.1 M.7B.15.1	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.8 M.7B.15.8 M.7B.15.8 M.7B.15.10 M.7B.15.10 M.7B.15.10	TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.5 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.7 M.7B.15.8 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.1	TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.4 M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.9 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.1	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.8 M.7B.15.8 M.7B.15.8 M.7B.15.8 M.7B.15.1 A.7B.15.10 A.7B.15.11 A.7B.15.11 A.7B.15.13 A.7B.15.14 A.7B.15.14 A.7B.15.14	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.5 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.1 A.7B.15.10 A.7B.15.11 A.7B.15.12 A.7B.15.13 A.7B.15.13 A.7B.15.14 A.7B.15.14 A.7B.15.15	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.4 M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.10 A.7B.15.10 A.7B.15.11 A.7B.15.12 A.7B.15.13 A.7B.15.14 A.7B.15.15 A.7B.15.14 A.7B.15.15 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.17 A.7B.15.17	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.4 M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.10 A.7B.15.10 A.7B.15.11 A.7B.15.12 A.7B.15.13 A.7B.15.14 A.7B.15.15 A.7B.15.14 A.7B.15.15 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.17 A.7B.15.17	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.4 M.7B.15.5 M.7B.15.6 M.7B.15.8 M.7B.15.8 M.7B.15.8 M.7B.15.1 A.7B.15.11 A.7B.15.11 A.7B.15.13 A.7B.15.14 A.7B.15.14 A.7B.15.16 A.7B.15.16 A.7B.15.17 A.7B.15.17 A.7B.15.18 A.7B.15.17 A.7B.15.18 A.7B.15.18	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.3 M.7B.15.3 M.7B.15.4 M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.1 M.7B.1 M.7B.1 M.7B.1 M.7B.1 M.7B.1 M.7B.1 M.7B.1 M.7B.1 M.7B.1 M.7B.1 M.7B.1	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
DM.7A.14.2 DM.7A.14.3 DM.7A.14.4 DM.7A.14.5 DM.7A.14.6 DM.7A.14.6 DM.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.10 M.7B.15.10 M.7B.15.10 M.7B.15.11 M.7B.15.12 M.7B.15.13 M.7B.15.14 M.7B.15.14 M.7B.15.15 M.7B.15.16 M.7B.15.16 M.7B.15.16 M.7B.15.17 M.7B.15.18 M.7B.15.18 M.7B.15.19 M.7B.15.10 M.7B.15.10 M.7B.15.11	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
DM.7A.14.2 DM.7A.14.3 DM.7A.14.4 DM.7A.14.4 DM.7A.14.5 DM.7A.14.5 DM.7A.14.6 DM.7B.15.1 DM.7B.15.1 DM.7B.15.5 DM.7B.15.5 DM.7B.15.6 DM.7B.15.6 DM.7B.15.7 DM.7B.15.10 DM.7B.15.10 DM.7B.15.10 DM.7B.15.10 DM.7B.15.11 DM.7B.15.12 DM.7B.15.13 DM.7B.15.14 DM.7B.15.15 DM.7B.15.15 DM.7B.15.16 DM.7B.15.16 DM.7B.15.17 DM.7B.15.16 DM.7B.15.17 DM.7B.15.18 DM.7B.15.19 DM.7B.15.19 DM.7B.15.19 DM.7B.15.20 DM.7B.15.20 DM.7B.15.21 DM.7B.15.21	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.5 M.7B.15.1 M.7B.15.3 M.7B.15.3 M.7B.15.3 M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.1 A.7B.15.10 A.7B.15.11 A.7B.15.12 A.7B.15.13 A.7B.15.14 A.7B.15.15 A.7B.15.16 A.7B.15.17 A.7B.15.18 A.7B.15.18 A.7B.15.18 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.20 A.7B.15.21 A.7B.15.21 A.7B.15.22 A.7B.15.21	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.10 M.7B.15.10 M.7B.15.13 M.7B.15.13 M.7B.15.13 M.7B.15.14 M.7B.15.15 M.7B.15.16 M.7B.15.16 M.7B.15.17 M.7B.15.18 M.7B.15.19 M.7B.15.18 M.7B.15.19 M.7B.15.19 M.7B.15.19 M.7B.15.19 M.7B.15.19 M.7B.15.19 M.7B.15.20 M.7B.15.20 M.7B.15.21 M.7B.15.22 M.7B.15.23 M.7B.15.23	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.5 M.7A.14.6 M.7B.15.2 M.7B.15.3 M.7B.15.3 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.6 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.10 M.7B.15.11 M.7B.15.12 M.7B.15.15 M.7B.15.15 M.7B.15.15 M.7B.15.15 M.7B.15.15 M.7B.15.15 M.7B.15.16 M.7B.15.16 M.7B.15.16 M.7B.15.17 M.7B.15.18 M.7B.15.18 M.7B.15.18 M.7B.15.19 M.7B.15.19 M.7B.15.19 M.7B.15.19 M.7B.15.20 M.7B.15.21 M.7B.15.21 M.7B.15.21 M.7B.15.21 M.7B.15.22 M.7B.15.22 M.7B.15.22	TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans



	16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)					
	By LTV buckets (mn):					
M.7B.16.2 M.7B.16.3	>0 - <=40 % >40 - <=50 %					
	>40 - <=50 % >50 - <=60 %					
M.7B.16.4 M.7B.16.5	>50 - <=60 % >60 - <=70 %					
M.7B.16.6	>60 - <=70 % >70 - <=80 %					
M.7B.16.7	>70 - <=80 % >80 - <=90 %					
M.7B.16.8	>80 - <=90 % >90 - <=100 %					
M.7B.16.9	>90 - <=100 % >100%					
M.7B.16.10 M.7B.16.10	>100%	Total	0	0	0%	0%
WI.7B.10.10	17. Loan to Value (LTV) Information - INDEXED	Total	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)		Nomina	Number of Loans	% Commercial Loans	76 NO. OI LOGIIS
WI.70.17.1	Weighted Average LTV (70)					
	By LTV buckets (mn):					
M.7B.17.2	>0 - <=40 %					
M.7B.17.3	>40 - <=50 %					
M.7B.17.4	>50 - <=60 %					
M.7B.17.5	>60 - <=70 %					
M.7B.17.6	>70 - <=80 %					
M.7B.17.7	>80 - <=90 %					
M.7B.17.8	>90 - <=100 %					
M.7B.17.9	>100%					
M.7B.17.10		Total	0	0	0%	0%
	18. Breakdown by Type		% Commercial loans			
M.7B.18.1	Retail					
M.7B.18.2	Office					
M.7B.18.3	Hotel/Tourism					
M.7B.18.4	Shopping malls					
M.7B.18.5	Industry					
M.7B.18.6	Agriculture					
M.7B.18.7	Other commercially used					
M.7B.18.8	Land					
M.7B.18.9	Property developers / Bulding under construction					
M.7B.18.10	Other					



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Nominal Overcollateralisation "OC" ratio: The OC ratio as established to comply with contractual and rating agencies minimum requirements is a nominal rate calculated by dividing the nominal outstanding amount of eligible assets (substitute assets and accrued interests excluded) by the nominal amount of covered bonds (after taking into account if any interest rate or currency swaps and accrued interests excluded).
HG.1.2	OC Calculation: Legal minimum	The most restricting OC rate required by the rating agencies is disclosed in this report 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.
HG.1.3	OC Calculation: Committed	"Committed" OC is equal to Contractual OC in order to reassure Rating Agencies. 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)
HG.1.4	Interest Rate Types	"Mixed" is used for loans with a combination of fixed, capped or floating periods (e.g. 10 years initial fixed rate switching to floating).
HG.1.5	Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]	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 initital legal final maturity without any extension. Expected maturities: Expected MAL 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.



HG.1.7 LTVs: Definition HG.1.8 LTVs: Calculation of property/shipping value HG.1.9 LTVs: Applied property/shipping value LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits HG.1.0 LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits HG.1.1 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant HG.1.1 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant HG.1.1 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.1 Non-performing loans HG.1.1 Non-performing loans HG.1.2 Non-performing loans HG.1.3 Non-performing loans HG.1.4 Not applicable for the jurisdation HG.1.5 Not applicable for the jurisdation HG.1.6 Not applicable for the jurisdation HG.1.7 Not applicable for the jurisdation HG.1.8 Not applicable for the jurisdation HG.1.9 Indexed LTVS: calculated on the basis of the current outstanding amount of the loans to the appraised values or price of the residential bases of the current outstanding amount of the loans to the appraised values or price of the residential assets. HG.1.8 LTVs: Applied property/shipping value LTVs: Calculated on for purpose values of the current outstanding amount of the loans to the appraised values or price of the residential absets on INSE index publicated on the following walue values or price definition methodology. The current residential home loans is calculated automatically but also controlled twice a year both internally and bythe Controlled vice a year both internal	HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	"Contractual maturities" and "Expected maturities" : see above. Maturity structure is Hard Bullet for initial Covered Bonds. Maturity structure has been Soft Bullet for Covered Bonds emission since 2015.			
HG.1.8 LTVs: Calculation of property/shipping value HG.1.9 LTVs: Applied property/shipping valueation techniques, including whether use of index, Automated Values or prices of the residential values / prices are calculated based on INSEE Index publicated on the following webside address: http://www.bdm.insee.fr HG.1.10 LTVs: Applied property/shipping valuation Model (AVM) or on-site audits HG.1.11 LTVs: Frequency and time of last valuation LTVs: Frequency and time of last valuation HG.1.12 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant HG.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.13 Non-performing loans HG.1.14 LTVs: Reason for No Data HG.1.15 LTVs: Reason for No Data HG.1.16 LTVs: Reason for No Data HG.1.17 Indexed LTV is calculated on the basis of the current outstanding amount of the loast on the following explain and evaluation and the date of the quarterly ECBC Report. The Sof SH 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 on vays a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. The Sof SH 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 on varys a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. The Sof SH cover pool is 100% made of french residential home loans totally guaranteed by the loan in the case of guaranteed loans The geographical distribution / regional breakdown of assets shall take into account the location of the property which	110.4.7	The Defailer	Unindexed LTV is calculated on the basis of the current outstanding amount of the loans and the initial			
HG.1.8 LTVs: Calculation of property/shipping value HG.1.9 LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits HG.1.10 LTVs: Frequency and time of last valuation HG.1.11 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant HG.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.13 Non-performing loans HG.1.14 LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits HG.1.15 LTVs: Frequency and time of last valuation The LTV is calculated on the basis of the current outstanding amount of the loans to the following webside address: http://www.bdm.insee.fr Current value of residential housas is calculated automatically but also controlled twice a year both internally and by the Controlled ry Spécifique Current value of residential hous loans is calculated automatically but also controlled twice a year both internally and by the Controlled ry Spécifique LETV's Applied property Frequency. The LTV is calculated on a quartery frequency. The LTV is calculated on the best of residuation and the date of the quartery EC	HG.1./	LIVS: DETINITION	Indexed current LTV			
HG.1.9 LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits HG.1.10 LTVs: Frequency and time of last valuation HG.1.11 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant HG.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.13 Non-performing loans LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits 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 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 on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on			Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised			
HG.1.19 Valuation Model (AVM) or on-site audits and by the Contrôleur Spécifique HG.1.10 LTVs: Frequency and time of last valuation He.1.11 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant HG.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.13 Non-performing loans Non-performing loans A by the Contrôleur Spécifique The LTV is calculated on a 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 property which is refinanced by the loan in the case of 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. Value	HG.1.8	LTVs: Calculation of property/shipping value	· · · · · · · · · · · · · · · · · · ·			
HG.1.10 LTVs: Frequency and time of last valuation There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. 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 loans totally guaranteed by Credit Logement Test 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.	HG.1.9					
Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant HG.1.11 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant 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. HG.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) Non-performing loans There are no non-performing loans in the cover-pool of SG SFH. Value	HG.1.10	LTVs: Frequency and time of last valuation				
HG.1.11 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant HG.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.13 Non-performing loans HG.1.14 The geographical distribution / regional 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. Value			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			
real estate, etc. Same for shipping where relecvant 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. Value		Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial				
strategy of the Issuer and based on natural hedging between Cover-pool and Covered Bonds. HG.1.13 Non-performing loans There are no non-performing loans in the cover-pool of SG SFH. 2. Reason for No Data Value	HG.1.11	real estate, etc. Same for shipping where relecvant	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			
2. Reason for No Data Value	HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)				
	HG.1.13	Non-performing loans	There are no non-performing loans in the cover-pool of SG SFH.			
HG.2.1 Not applicable for the jurisdiction ND1		2. Reason for No Data	Value			
	HG.2.1	Not applicable for the jurisdiction	ND1			
HG.2.2 Not relevant for the issuer and/or CB programme at the present time ND2						
HG.2.3 Not available at the present time ND3	HG.2.3	Not available at the present time	ND3			



	3. Glossary - Extra national and/or Issuer Items	[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	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 (%):
OHG.3.1		Core Tier 1: is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2,5
		Covered bond issuer:
		Covered bonds and cover pool:
OHG.3.2		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
OHG.3.3		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:
OHG.3.4		Are not included in the cover pool to 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
OHG.3.5		framework) or mortgage promissory notes, the outstanding amount of the eligible assets pledged as collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans. The eligibility criteria to central bank repo-operations include the exceptional measures accepted by the ECB in February 2012 and presently in use with the French NCB.



This addendum is optional E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure Reporting in Domestic Currency EUR Not applicable for the jurisdiction ND1 CONTENT OF TAB E Not relevant for the issuer and/or CB programme at the present time ND2 1. Additional information on the programme Not available at the present time ND3 2. Additional information on the swaps Confidential * Legal Entity Identifier (LEI) finder: http://www.lei-lookup.com/#!search ** Weighted Average Maturity = Remaining Term to Maturity Legal Entity Identifier (LEI)* Sponsor (if applicable) SOCIETE GENERALE O2RNE8IBXP4R0TD8PU41 E.1.1.2 Servicer SOCIETE GENERALE O2RNE8IBXP4R0TD8PU41 E.1.1.3 Back-up servicer E.1.1.4 BUS facilitator N/A O2RNE8IBXP4R0TD8PU41 E.1.1.5 Cash manager SOCIETE GENERALE E.1.1.6 Back-up cash manager N/A SOCIETE GENERALE O2RNE8IBXP4R0TD8PU41 Account bank E.1.1.8 Standby account bank N/A N/A Account bank guarantor N/A N/A E.1.1.10 Trustee N/A E.1.1.11 Cover Pool Monitor CAILLIAU DEDOUIT ET ASSOCIES OE.1.1.1 OE.1.1.2 OE.1.1.3 OE.1.1.4 OE.1.1.5 OE.1.1.6 OE.1.1.7 OE.1.1.8 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.2.1.7 E.2.1.8 E.2.1.9 F.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.7 OE.2.1.8 OE.2.1.9 OF 2.1.10 OE.2.1.11 OE.2.1.12 OE.2.1.13 3. Additional information on the asset 1. General Information Total Assets E.3.1.1 Weighted Average Seasoning (months) Weighted Average Maturity (months)** 157 OE.3.1.1 OE.3.1.2 OE.3.1.3 OE.3.1.4 E.3.2.1 <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 OE.3.2.1 OE.3.2.2 OE.3.2.3

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH
Reporting date 30/09/2018 (dd/mm/yyyy)

1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

1.1	Group	Société Générale
	Group parent company	Société Générale
	Group consolidated financial information (link)	http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette

1.2			Rating	Rating Watch	Outlook
Senior unsecur	ed rating (group parent company)	Fitch	A/F1	No	Stable
		Moody's	A2/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

31,900

1.4	Core Tier 1 ratio (%) (group parent company)	13.60%
	as of	30/09/2018

2 COVERED BOND ISSUER OVERVIEW

2.1 Covered bonds and cover pool

		Total	of which eligible to
		outstanding	central bank repo-operations
Cover pool	Public sector exposures		
	Commercial assets		
	Residential assets	36,367	618
	Substitute assets	2,000	
	Total	38,367	618

2.2 Covered bonds ratings

Covered bonds

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

2.3 <u>Liabilities of the covered bond issuer</u>

LIABILITIES	Outstanding
Equity	547
Subordinated debt	
Other non privileged liabilities	1,737
Total equity and non privileged liabilities	2,283
Covered bonds	32,042
Other privileged liabilities	5
Total privileged liabilities	32,047
TOTAL	34,330

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	5.5 years	7.1 years	Expected: CPR=5.17%; Contractual: CPR=0%
Commercial			
Substitute assets	0.2 years	0.2 years	
WAL of cover pool	5.5 years	7.1 years	

WAL of covered bonds	5.9 years	5.9 years	

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	4,824	4,437	4,017	3,566	3,177	10,692	5,640
Commercial							
Substitute assets	2,000	1	-	-	•	-	-
Expected maturity of cover pool	6,824	4,437	4,017	3,566	3,177	10,692	5,640
	•						
Expected maturity of covered bonds	2,500	2,500	3,900	2,750	2,000	13,090	5,160

3.3 Contractual maturity structure of cover pool and covered bonds

	0 - 1 Y	1 - 2 Y	2-3Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	3,106	3,121	3,068	2,934	2,827	11,707	9,590
Commercial							
Substitute assets	2,000	1	-	-	ı	-	-
Contractual maturity of cover pool	5,105	3,121	3,068	2,934	2,827	11,707	9,590
Contractual maturity of cov. bonds	2,500	2,500	3,900	2,750	2,000	13,090	5,160
of which hard bullet	1,500	1,000	1,000	1,250	ı	840	-
of which soft bullet	1,000	1,500	2,900	1,500	2,000	12,250	5,160

3.4 Interest rate and currency risks

		Nominal	WAL
Interest rate riels	Internal	-	-
Interest rate risk	External		

ſ	Commonavariale	Internal	N/A	N/A
1	Currency risk	External	N/A	N/A

3.5 **Substitution assets**

	Outstanding	WAL
AAA to AA-		
A+ to A-	2,000	0.2
Below A-		
Total	2,000	0.2

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH
Reporting date 30/09/2018

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		
1st lien mortgage with		
	Total 1st lien mortgages	
Guaranteed	Crédit Logement	100%
	other	
	other	
	other	
	Total guarantees	

4.4 Borrowers (excluding external MBS)

	%
Employees	59.00%
Civil servants	27.53%
Self employed	9.63%
Retired / Pensioner	1.27%
Other non-working	1.50%
No data	1.08%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

Reporting date 30/09/2018

CB ISSUER Société Générale SFH

6 COVERED BONDS

6.1 Outstanding covered bonds

Outstanding covered bonds	<u>.</u>			
	2018	2017	2016	2015
Public placement	12,000	9,750	8,750	9,500
Private placement	19,900	20,150	16,150	12,500
Sum	31,900	29,900	24,900	22,000
Denominated in €	31,900	29,900	24,900	22,000
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	31,900	29,900	24,900	22,000
Fixed coupon	31,310	29,310	24,310	21,310
Floating coupon	590	590	590	690
Other	-	-	-	-
Sum	31,900	29,900	24,900	22,000

6.2

<u>Issuance</u>				
	2018	2017	2016	2015
Public placement	2,250	2,500	750	1,000
Private placement	3,500	6,500	5,000	12,810
Sum	5,750	9,000	5,750	13,810
Denominated in €	5,750	9,000	5,750	13,810
Denominated in USD	-	-	-	-
Denominated in CHF	-	-	-	-
Denominated in JPY	-	-	-	-
Denominated in GBP	-	-	-	-
Other	-	-	-	-
Sum	5,750	9,000	5,750	13,810
Fixed coupon	5,750	9,000	5,750	12,810
Floating coupon	-	-	-	1,000
Other				
Sum	5,750	9,000	5,750	13,810