

B

A. Harmonised Transparency Template - General Information

HTT 2019

	Reporting in Domestic Currency	EUR			
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	1. Basic Facts				
	2. Regulatory Summary				
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	4. References to Capital Requirements Regulation (CRR) 129 5. References to Capital Requirements Regulation (CRR) 129				
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L	6. Other relevant information				
Field					
Number	1. Basic Facts				
G.1.1.1	Country	France			
G.1.1.2	Issuer Name	SOCIETE GENERALE SCF			
G.1.1.3	Link to Issuer's Website		otre-performance/investisseurs/investisseurs-dette		
G.1.1.4	Cut-off date	28/02/2019			
	2. Regulatory Summary				
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	http://www.ecbc.eu/legislation/list			
	3. General Cover Pool / Covered Bond Informati				
	1.General Information	Nominal (mn)			
G.3.1.1	Total Cover Assets	10,786.2			
G.3.1.2	Outstanding Covered Bonds	8,047.3			
	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
					"Legal" OC: As mentioned in SCF law.
G.3.2.1	OC (%)	5.0%	34.0%	7.5%	"Committed" OC is equal to Contractual OC is
					order to reassure Rating Agencies.
6334	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	10,786.2		0.0%	
G.3.3.2 G.3.3.3	Public Sector	10,786.2		96.0% 0.0%	
G.3.3.3 G.3.3.4	Shipping Substitute Assets	449.1		4.0%	
G.3.3.5	Other	449.1		0.0%	
G.3.3.6	oulei	Total 11,235.3		100.0%	
	4. Cover Pool Amortisation Profile	Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	6.0	5.9		
	Residual Life (mn)				
~ · · · ·	By buckets:	4.276.4	4 422 2	12.0%	42.22/
G.3.4.2	0-1Y	1,376.1	1,423.2	12.8%	13.2%
G.3.4.3	1-2Y	1,365.2	1,398.4	12.7%	13.0%
G.3.4.4 G.3.4.5	2 - 3 Y 3 - 4 Y	1,130.6 987.5	1,153.5 1,002.0	10.5% 9.2%	10.7% 9.3%
G.3.4.5 G.3.4.6	3 - 4 Y 4 - 5 Y	987.5 876.4	883.8	9.2% 8.1%	8.2%
G.3.4.0 G.3.4.7	5 - 10 Y	2,918.5	2,897.7	27.1%	26.9%
G.3.4.8	10+ Y	2,131.8	2,027.6	19.8%	18.8%
G.3.4.9		Total 10,786.2	10,786.2	100.0%	100.0%
	5. Maturity of Covered Bonds	Initial Maturity (mn)	Extended Maturity (mn)	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4.7	5.0		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0-1Y	2,327.3	2,327.3	28.9%	28.9%
G.3.5.4	1 - 2 Y	250.0	250.0	3.1%	3.1%
G.3.5.5	2 - 3 Y	1,250.0	1,250.0	15.5%	15.5%
G.3.5.6	3 - 4 Y	1,000.0	1,000.0	12.4%	12.4%
G.3.5.7	4-5Y	70.0	70.0	0.9%	0.9%
G.3.5.8	5 - 10 Y	2,350.0	2,350.0	29.2%	29.2%
G.3.5.9	10+ Y	800.0	800.0 8,047.3	9.9% 100.0%	9.9% 100.0%
G.3.5.10		Total 8,047.3			

	6. Covered Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	9,864.0	9,864.0	91.4%	91.4%
G.3.6.2	AUD	0.5	0.5	0.0%	0.0%
G.3.6.3	BRL			0.0%	0.0%
G.3.6.4	CAD			0.0%	0.0%
G.3.6.5	CHF			0.0%	0.0%
G.3.6.6	CZK			0.0%	0.0%
G.3.6.7	DKK			0.0%	0.0%
G.3.6.8	GBP			0.0%	0.0%
G.3.6.9	HKD			0.0%	0.0%
G.3.6.10	JPY			0.0%	0.0%
G.3.6.11	KRW			0.0%	0.0%
G.3.6.12	NOK			0.0%	0.0%
G.3.6.14	PLN			0.0%	0.0%
G.3.6.15	SEK			0.0%	0.0%
G.3.6.16	SGD			0.0%	0.0%
G.3.6.17	USD	921.8	921.8	8.5%	8.5%
G.3.6.13	Other	5210	321.0	0.0%	0.0%
	Total	10 700 2	10 786 2	100.0%	100.0%
G.3.6.18		10,786.2	10,786.2		
	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	8,010.0	8,010.0	99.5%	99.5%
G.3.7.2	AUD	0.0	0.0	0.0%	0.0%
G.3.7.3	BRL			0.0%	0.0%
G.3.7.4	CAD			0.0%	0.0%
G.3.7.5	CHF			0.0%	0.0%
G.3.7.6	CZK			0.0%	0.0%
G.3.7.7	DKK			0.0%	0.0%
G.3.7.8	GBP			0.0%	0.0%
G.3.7.9	HKD			0.0%	0.0%
G.3.7.10	JPY			0.0%	0.0%
G.3.7.11	KRW			0.0%	0.0%
G.3.7.12	NOK			0.0%	0.0%
G.3.7.13	PLN			0.0%	0.0%
G.3.7.14	SEK			0.0%	0.0%
G.3.7.15	SGD			0.0%	0.0%
G.3.7.16	USD	43.8	37.3	0.5%	0.5%
G.3.7.17	Other			0.0%	0.0%
G.3.7.18	Total	8,053.8	8,047.3	100.0%	100.0%
	8. Covered Bonds - Breakdown by interest rate	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	5,543.8	5,537.3	68.8%	68.8%
G.3.8.2	Floating coupon	2,360.0	2,360.0	29.3%	29.3%
G.3.8.3	Other	150.0	150.0	1.9%	1.9%
G.3.8.4	Total	8,053.8	8,047.3	100.0%	100.0%
0.0.0.4			0,047.5	% Substitute Assets	100.0%
6361	9. Substitute Assets - Type	Nominal (mn)			
G.3.9.1	Cash	9.1		2.0%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)			0.0%	
G.3.9.3	Exposures to central banks			0.0%	
G.3.9.4	Exposures to credit institutions	440.0		98.0%	
G.3.9.5	Other			0.0%	
G.3.9.6	Total	449.1		100.0%	
0G.3.9.1	o/w EU gvts or quasi govts			0.0%	
00.3.3.1	o, w Lo gvis or quusi govis			0.078	
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts			0.0%	
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts			0.0%	
OG.3.9.4	o/w EU central banks			0.0%	
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks			0.0%	
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQ52) central banks			0.0%	
OG.3.9.7	o/w CQS1 credit institutions			0.0%	
		440 *			
OG.3.9.8	o/w CQS2 credit institutions	449.1		100.0%	
OG.3.9.9					
OG.3.9.10					

OG.3.9.10 OG.3.9.11 OG.3.9.12

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Sh. No. 1Singlow	10.12 Singore 0.05 0.05 10.14 0.05 10.15 0.05 10.16 0.05 <td>G.3.10.10</td> <td>Korea</td> <td></td> <td></td> <td>0.0%</td> <td></td> <td></td>	G.3.10.10	Korea			0.0%		
6.1.0.30.0%	11.31	G.3.10.11	New Zealand			0.0%		
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3.1.1.6Note: Total 49.3Note: Note: No	10.10Total4901100%11 gend Ascen100%None and and a set of a	G.3.10.13	US			0.0%		
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6.3.12 Central bank (lip) earses 0,76 0,76 6.3.13 Other 0,76 0,76 6.3.14 Castade 2,88 34,06 6.3.15 Koll (Lip) earses 2,88 34,06 6.3.12 Koll (Lip) earses 2,88 34,06 6.3.12 Koll (Lip) earses 2,178 34,06 6.3.13 Koll (Lip) earses 2,178 34,06 6.3.13 Koll (Lip) earses 2,114 110 110 6.3.15 Koll (Lip) earses 38 111 6.3.12 Name (Lip) earses 111 110 110 6.4.12 Name (Lip) earses 111 120 120 120 6.4.14 Name (Lip) earses 111 120 120 120 6.4.15 Name (Lip) earses 132 120 120 120 6.4.15 Name (Lip) earses 132 120 120 120 6.4.15 Name (Lip) earses 134 120 120 120 6.4.14 Name (Lip) earses 132 120 120 120 6.4.15 Name (Lip) earses 132 120 120 120 6.4.14 Name (Lip) earses <t< td=""><td>1.1.2 Oter 0,0% 0,0% 1.1.4 Oter 0,0% 0,0% 1.1.4 Toto 7,8% 0,0% 0,0% 1.1.5 Stand Isin Interview Ising One Stand Ising One Stan</td><td>63111</td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	1.1.2 Oter 0,0% 0,0% 1.1.4 Oter 0,0% 0,0% 1.1.4 Toto 7,8% 0,0% 0,0% 1.1.5 Stand Isin Interview Ising One Stand Ising One Stan	63111						
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			Otilei	T-t-1 2 705 6				
		G.3.11.4	40.0	10tal 2,785.6		25.8%	34.6%	
6.3.13 Oriente in the register (over pool (notional (m)) 5.3.13 6.3.13 Type of interest vanag (intergroup, external or both) Intragroup 6.3.13 Type of interest vanag (intergroup, external or both) Intragroup 6.3.13 Type of interest vanag (intergroup, external or both) Intragroup 6.3.13 Type of interest vanag (intergroup, external or both) Intragroup 6.3.13 Type of interest vanag (intergroup, external or both) Intragroup 6.3.13 Type of interest vanag (intergroup, external or both) Intragroup 6.4.14 (I) Water of the score books: 38 6.4.12 (I) For earbits destroup Score Assets 6.4.13 (I) Water of the score books: 20 6.4.14 (I) Water of the score pool 11 6.4.15 (I) Interest rate: ra	13.11 Derivatives in the register / cover pool (notional) (nn) 13.23 13.24 Type of cover pool intervatives washes (intra-group, external or both) 13.24 Type of cover pool intervatives washes (intra-group, external or both) 13.24 Type of cover pool intervatives washes (intra-group, external or both) 13.24 Type of cover pool intervatives washes (intra-group, external or both) Normality (intra-group)	G.3.12.1		https://coveredbondlabel.com/issuer/15/				
G.3132 Type of latter stark wange (intregroup, external or both) Intragroup 6.3133 Type of latter strike wange (intregroup, external or both) Intragroup 6.3134 Type of latter strike wange (intregroup, external or both) Intragroup 6.3135 Type of latter strike wange (intregroup, external or both) Intragroup 6.3136 Type of latter strike wange (intregroup, external or both) Row 129(7) Sove (Sove (13.12 Type of interest rates vange (intragroup, external or both) Intragroup 13.2 Type of currency rates vange (intragroup, external or both) Intragroup 12.9(7) Row Row 12.9(7) Value of covered bonds on training to provide bonds with the side think of the field bill with the side the side to extered the side to extered to side the side to extered							
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5. References to Capital Requirements Regulation (CRR) 129(1) 6.5.1.1 6.5.1.2 06.5.1.3 06.5.1.4 06.5.1.5 06.5.1.6 06.5.1.7 06.5.1.8 06.5.1.4 06.5.1.5 06.5.1.6	S. References to Capital Requirements Regulation (CRR) 129(1) 5.1.1 5.1.2 5.1.2 5.1.3 5.1.4 5.1.5 5.1.6	G.4.1.13		—	<u>166 for Public Sec</u> tor Assets			
6.5.1.1 Exposure to credit institute credit quality step 1 & 2 440.0 06.5.1.1 06.5.1.2 06.5.1.3 06.5.1.3 06.5.1.4 06.5.1.5 06.5.1.5 06.5.1.6 06.5.1.6	5.1.1 Exposure to credit institute credit quality step 1 & 2 440.0 5.1.1 5.1.2 5.1.3 5.1.3 5.1.4 5.1.4 5.1.5 5.1.5 5.1.6 5.1.6		5. References to Capital Requirements Regulation (C	RR)				
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06.5.1.5 06.5.1.6	.5.1.5 .5.1.6							
06.5.1.6	.5.1.6							
	6. Other relevant information	OG.5.1.6						



B2. Harmonised Transparency Template - Public Sector Assets

HTT 2019

	Reporting in Domestic Currency		EUR			
	CONTENT OF TAB B2					
	8. Public Sector Assets					
Field	8. Public Sector Assets					
lumber	8. Public Sector Assets					
	1. General Information					
S.8.1.1	Number of public sector exposures		782			
	2. Size Information		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)		13,793.2	782.0		
	By buckets (mn):			22.2	0.4%	2.0%
S.8.2.2	0-500k€ 500-1M€		8.8 72.6	30.0 94.0	0.1% 0.7%	3.8% 12.0%
S.8.2.3	500-1M€ 1M-5M€		72.6 911.5	94.0 366.0	8.5%	46.8%
S.8.2.4 S.8.2.5	1M-5M€ 5M-10M€		815.7	117.0	8.5% 7.6%	46.8%
S.8.2.5 S.8.2.6	10M-50M€		2,776.2	117.0	25.7%	15.0%
S.8.2.7	50M-100M€		1,601.0	24.0	25.7%	3.1%
5.8.2.7 S.8.2.8	>100M€		4,600.5	17.0	42.7%	2.2%
5.8.2.9	>100/0/€		4,000.5	17.0	0.0%	0.0%
.8.2.10					0.0%	0.0%
.8.2.11					0.0%	0.0%
5.8.2.12					0.0%	0.0%
5.8.2.13					0.0%	0.0%
5.8.2.14					0.0%	0.0%
5.8.2.15					0.0%	0.0%
S.8.2.16					0.0%	0.0%
5.8.2.17		Total	10,786.2	782.0	100.0%	100.0%
	3. Breakdown by Asset Type		Nominal (mn)		% Public Sector Assets	
S.8.3.1	Loans		10,676.8		99.0%	
S.8.3.2	Bonds		109.5		1.0%	
PS.8.3.3	Other		0.0		0.0%	
PS.8.3.4		Total	10,786.2		100.0%	

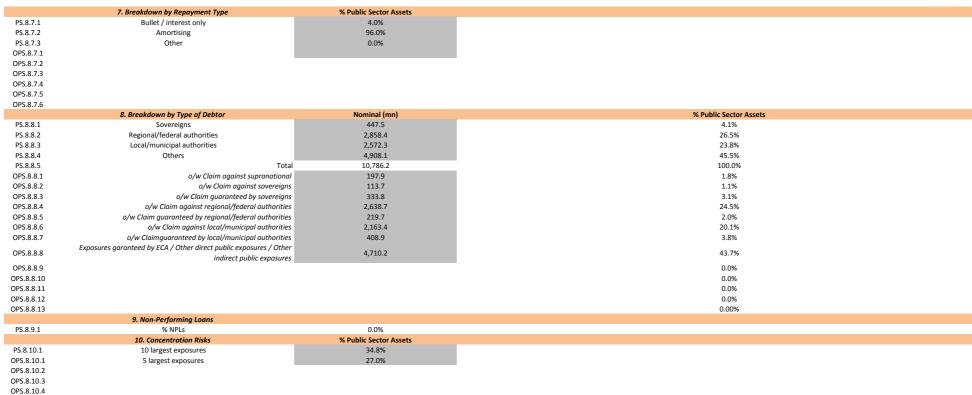
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	4. Breakdown by Geography	% Public Sector Assets
PS.8.4.1	European Union	91.9%
PS.8.4.2	Austria	1.0%
PS.8.4.3	Belgium	3.0%
PS.8.4.4	Bulgaria	0.0%
PS.8.4.5	Croatia	0.0%
PS.8.4.6	Cyprus	0.0%
PS.8.4.7	Czech Republic	0.0%
PS.8.4.8	Denmark	0.0%
PS.8.4.9	Estonia	0.0%
PS.8.4.10	Finland	0.0%
PS.8.4.11	France	83.4%
PS.8.4.12	Germany	4.5%
PS.8.4.13	Greece	0.0%
PS.8.4.14	Netherlands	0.0%
PS.8.4.15	Hungary	0.0%
PS.8.4.16	Ireland	0.0%
PS.8.4.17	Italy	0.0%
PS.8.4.18	Latvia	0.0%
PS.8.4.19	Lithuania	0.0%
PS.8.4.20	Luxembourg	0.0%
PS.8.4.21	Malta	0.0%
PS.8.4.22	Poland	0.0%
PS.8.4.23	Portugal	0.0%
PS.8.4.24	Romania	0.0%
PS.8.4.25	Slovakia	0.0%
PS.8.4.26	Slovenia	0.0%
PS.8.4.27	Spain	0.0%
PS.8.4.28	Sweden	0.0%
PS.8.4.29	United Kingdom	0.0%
PS.8.4.30	European Economic Area (not member of EU)	0.6%
PS.8.4.31	Iceland	0.0%
PS.8.4.32	Liechtenstein	0.0%
PS.8.4.33	Norway	0.6%
PS.8.4.34	Other	7.5%
PS.8.4.35	Switzerland	0.0%
PS.8.4.36	Australia	0.0%
PS.8.4.37	Brazil	0.0%
PS.8.4.38	Canada	0.0%
PS.8.4.39	Japan	0.0%
PS.8.4.40	Korea	0.0%
PS.8.4.41	New Zealand	0.0%
PS.8.4.42	Singapore	0.0%
PS.8.4.43	US	1.3%
PS.8.4.44	Other	6.2%

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	5. Breakdown by regions of main country of origin	% Public Sector Assets
PS.8.5.1	Alsace	1.7%
PS.8.5.2	Aquitaine	3.5%
PS.8.5.3	Auvergne	1.3%
PS.8.5.4	Basse-Normandie	1.3%
PS.8.5.5	Bourgogne	1.4%
PS.8.5.6	Bretagne	1.8%
PS.8.5.7	Centre	2.8%
PS.8.5.8	Champagne-Ardenne	0.7%
PS.8.5.9	Corse	0.2%
PS.8.5.10	Dom-Tom	0.0%
PS.8.5.11	Franche-Comte	1.4%
PS.8.5.12	Haute-Normandie	2.5%
PS.8.5.13	Ile-de-France	18.0%
PS.8.5.14	Languedoc-Roussillon	3.1%
PS.8.5.15	Limousin	0.2%
PS.8.5.16	Lorraine	3.1%
PS.8.5.17	Midi-Pyrenees	2.6%
PS.8.5.18	Nord-Pas-de-Calais	7.1%
PS.8.5.19	Pays de la Loire	4.0%
PS.8.5.20	Picardie	1.7%
PS.8.5.21	Poitou-Charentes	1.5%
PS.8.5.22	Provence-Alpes-Cote d Azur	8.0%
PS.8.5.23	Rhone-Alpes	9.6%
PS.8.5.24	Exposure on sovereign	22.5%
PS.8.5.25	other	0.0%
	6. Breakdown by Interest Rate	% Public Sector Assets
PS.8.6.1	Fixed rate	64.4%
PS.8.6.2	Floating rate	35.6%
PS.8.6.3	Other	
OPS.8.6.1		
OPS.8.6.2		
OPS.8.6.3		

OPS.8.6.3 OPS.8.6.4



OPS.8.10.5

OPS.8.10.6

C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities



Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	Contractual & Other "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 interest rate and currency swaps and accrued interests excluded).
HG.1.2	OC Calculation: Legal minimum	Regarding the minimum OC rate required by the rating agencies, is disclosed the highest one. Legal "Coverage ratio": This ratio is calculated by dividing the total assets amount (including accrued interests, substitute assets, and other assets as prepayments and net accrued incomes on derivatives) by the amount of privileged debts, accrued interests included (covered bonds, sums due on derivatives and collateral management fees). When the eligible assets are 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 201), a cap on intragroup exposure has been set at 25% of non-privileged resources and the legal minimum collateralisation raised to 105%, from 102%, on a nominal basis. The legislation requires that the coverage ratio is calculated a posteriori on the basis of the audited accounting figures twice a year : as of December 31st and June 30th and on unaudited accounting figures as of March 31st and September 30th. These ratios are audited an available within a period of three months following the calculation date. As a consequence, the current ratio is provisional /unaudited when the report is published.
HG.1.3	OC Calculation: Committed	"Committed" OC is equal to Contractual OC in order to reassure Rating Agencies.
HG.1.4	Interest Rate Types	Interest Rate Types in the cover-pool of SG SCF are mainly Fixed interest rates, and also Floating interest rates. Interest Rate Types of the Covered Bonds of SG SCF are mainly Fixed coupon, and also Floating coupon mainly based on EIBEUR3M. Interest Rate Types of the Assets of SG SCF are mainly 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.
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.]	Expected MAL and maturities : Expected WAL and maturities of the cover pool assets are calculated assuming an average percentage of prepayment rate observed over the last year. The substitute assets being actually composed of cash and term deposits to financial institutions, their expected maturity is assumed to be equal to their contractual one.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	"Contractual maturities" and "Expected maturities" : see above. Maturity structure is Hard Bullet for initial Covered Bonds. Maturity structure has been Soft Bullet for Covered Bonds emission since 2015.
HG.1.7 HG.1.8 HG.1.9	LTVs: Definition LTVs: Calculation of property/shipping value LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	N/A for Public Sector Assets N/A for Public Sector Assets N/A for Public Sector Assets
HG.1.10 HG.1.11	LTVs: Frequency and time of last valuation Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant	N/A for Public Sector Assets N/A for Public Sector Assets

Interest rate risk :

		Ine s
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	deta

Société Générale SCF has a strict policy of neutralising interest rate risks. With this aim in mind, entering into ad hoc hedging swaps establishes a fixed margin on issuance, and any change in interest rates subsequently has a parallel effect on Société Générale SCF's assets and liabilities. The structural interest rate risk is measured with the help of "gaps" calculated based on the "Liability-Asset" situations of Societe Generale SCF with production halted,

detailed over the next 15 years with monthly gaps over the first six months and then annual gaps over the following years.

Currency risk :

		For USD issues, Societe Generale SCF has eliminated the exchange rate risk by implementing EUR/USD financial hedging swaps.	
		As a result, Société Générale SCF is not exposed to foreign exchange risk through its issues.	
HG.1.13	Non-performing loans	There are no non-performing loans in the cover-pool of SG SCF.	
	2. Reason for No Data	Value	
HC 3.1	Net any list black a few the invitation	ND4	

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
	3. Glossary - Extra national and/or Issuer Items	Definition
HG.3.1	Other definitions deemed relevant	<u>Covered bond issuer ratings :</u> The rating agencies' methodologies usually take the senior unsecured rating of a covered bond issuer's parent company as a starting point for their assessment of the credit risk of covered bonds. However, instead of 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.

OHG.3.1	If no "CB issuer rating" has been granted to the CB issuer, "NA" is indicated. <u>Core Tier 1 ratio (%) :</u> Core Tier 1 is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2,5 <u>Covered bonds and cover pool :</u>
OHG.3.2	Guaranteed loans : The eligible assets, fully composed by public sector exposures, 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.
OHG.3.3	Substitute assets : Are reported the amount of substitute assets (accrued interests excluded) as defined by the French Law (Articles L515-17 and R515-7 of Code Monétaire et Financier). For SG SCF the subtitute assets are composed of cash and deposits to its parent company. The outstanding amount is booked in Assets - Balance Sheet as amounts due from credit institution. These substitute assets are included in the calculation of the legal coverage ratio but not taken into account in the nominal rating agencies overcollateralisation ratio.
OHG.3.4	Accounting assets not included in the cover pool : Are not included in the cover pool the guaranteed loans (replaced by the eligible assets pledged as collateral) and the prepayments and accrued income on derivatives.
OHG.3.5	Covered bonds : Nominal amount of covered bonds (accrued interests excluded) in euro equivalent after taking into account the cross currency swaps. "Of which eligible to central bank repo-operations" : The outstanding amount of eligible assets including replacement assets shall be filled in.
OHG.3.6	If the eligible assets are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework) or mortgage promissory notes, the outstanding amount of the eligible assets pledged as collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans. The eligibility criteria to central bank repo-operations include the exceptional measures accepted by the ECB in February 2012 and presently in use with the Banque de France

his addendum is optional E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure HTT 2019 Reporting in Domestic Currency EUR Reason for No Data in Worksheet E. Not applicable for the jurisdiction CONTENT OF TAB E Not relevant for the issuer and/or CB programme at the present time 1. Additional information on the programme Not available at the present time 2. Additional information on the swaps Confidential Additional information on the asset distribution * Legal Entity Identifier (LEI) finder: http://www.lei-lookup.com/#!search ** Weighted Average Maturity = Remaining Term to Maturity Numbe Transaction Counterparties Name SOCIETE GENERALE Legal Entity Identifier (LEI)* E.1.1.1 Sponsor (if applicable) O2RNE8IBXP4R0TD8PU41 E.1.1.2 SOCIETE GENERALE O2RNE8IBXP4R0TD8PU41 Servicer E.1.1.3 Back-up servicer N/A N/A E.1.1.4 BUS facilitator N/A N/A SOCIETE GENERALE O2RNE8IBXP4R0TD8PU41 E.1.1.5 Cash manager E.1.1.6 Back-up cash manager N/A N/A SOCIETE GENERALE O2RNE8IBXP4R0TD8PU41 E.1.1.7 Account bank E.1.1.8 Standby account bank N/A N/A E.1.1.9 N/A N/A Account bank guarantor E.1.1.10 Trustee N/A N/A CAILLIAU DEDOUIT ET ASSOCIES E.1.1.11 Cover Pool Monitor N/A OE.1.1.1 OF 1.1.2 OE.1.1.3 OE.1.1.4 OE.1.1.5 OE.1.1.6 OE.1.1.7 OF 1 1 8 2. Additional information on the swaps Swap Counterparties Guarantor (if applicable) Legal Entity Identifier (LEI)* Type of Swap E.2.1.1 SOCIETE GENERALE N/A O2RNE8IBXP4R0TD8PU41 FX / IRS E.2.1.2 E.2.1.3 E.2.1.4 E.2.1.5 E.2.1.6 E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 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 OE.2.1.10 OE.2.1.11 OE.2.1.12 OE.2.1.13 1. General Information Total Assets E.3.1.1 Weighted Average Seasoning (months) 74.1 E.3.1.2 Weighted Average Maturity (months)** 130.0 OE.3.1.1 OE.3.1.2 OE.3.1.3 OE.3.1.4 % Residential Loans % Total Loans 2. Arrears % Commercial Loans % Public Sector Assets % Shipping Loans E.3.2.1 <30 days 0.13% 0.13% E.3.2.2 30-<60 days 0.03% 0.03% E.3.2.3 60-<90 days 0.00% 0.00% E.3.2.4 90-<180 days 0.00% 0.00% E.3.2.5 >= 180 days 0.00% 0.00% OE.3.2.1 OF 3.2.2 OE.3.2.3 OE.3.2.4

B

ND1

ND2

ND3

ND4

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER SOCIETE GENERALE SCF eporting date 28/02/2019

1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

Reporting date (dd/mm/yyyy)

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

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

1	2

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

1.4	Core tier 1 ratio (%) (group parent company)		13.70%
		as of	28/02/2019

2 COVERED BOND ISSUER OVERVIEW

2.1 Covered bonds and cover pool

		Total		of which eligible
		outstanding		to central bank repo-operations
Cover pool	Public sector exposures		10,786	2,337
	Commercial assets		-	-
	Residential assets		-	-
	Substitute assets		449	-
	Total		11,235	2,337
-				
Covered bonds			8,047	

2.2 Covered bonds ratings

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

2.3 Liabilities of the covered bond issuer

LIABILITIES	Outstanding
Equity	246
Subordinated debt	
Other non privileged liabilities	216
Total equity and non privileged liabilities	462
Covered bonds	8,182
Other privileged liabilities	- 0
Total privileged liabilities	8,181
TOTAL	8,643

3 ALM OF THE COVERED BOND ISSUER

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

	Expected	Contractual	explanations (CPR rate used etc)
Public sector	5.9 years	6.0 years	Expected: CPR=0.5%; Contractual: CPR=0%
Residential			
Commercial			
Substitute assets	0.1 years	0.1 years	see "Explanations" 3. ALM
WAL of cover pool	5.9 years	6.0 years	
		-	
WAL of covered bonds	4.7 years	4.7 years	see "Explanations" 3. ALM

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 -
Public sector	1,423	1,398	1,154	1,002	884	
Residential						
Commercial						
Substitute assets	449	-	-	-	-	
Expected maturity of cover pool	1,872	1,398	1,154	1,002	884	
Expected maturity of covered bonds	2,327	250	1,250	1,000	70	

3.3 Contractual maturity structure of cover pool and covered bonds

	0 - 1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector	1,376	1,365	1,131	988	876	2,918	2,132
Residential							
Commercial							
Substitute assets	449	-	-	-	-	-	-
Contractual maturity of cover pool	1,825	1,365	1,131	988	876	2,918	2,132
Contractual maturity of cov. bonds	2,327	250	1,250	1,000	70	2,350	800
of which hard bullet	2,327	250	1,250	1,000	70	300	300
of which soft bullet	-	-	-	-	-	2,050	500

3.4 Interest rate and currency risks

		Nominal	WAL
Interest rate risk	Internal	5,194	2.33
interest rate risk	External		
Currency risk	Internal	37	0.22
Currency risk	External		

3.5 Substitution assets

	Outstanding	WAL		
AAA to AA-				
A+ to A-	449	0.1 years		
Below A-				
Total	449	0.1 years		

5 - 10 Y	10+ Y
2,898	2,028
-	-
2,898	2,028
2,350	800

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER SOCIETE GENERALE SCF Reporting date 28/02/2019

5 PUBLIC SECTOR COVER POOL DATA

5.1 Arrears and defaulted loans outstanding

	% of outstanding public sector 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%		

5.2 Geographical distribution and type of Claim

		Exposures to or garanteed by Supranational Institution	Exposures to Sovereigns	Exposures garanteed by Sovereigns	Exposures garanteed by ECA	Exposures to regions / departments / federal states	Exposures garanteed by regions / departments / federal states	Exposures to municipalities	Exposures garanteed by municipalities	Other direct public exposures	Other indirect public exposures	Total	%
EUROPE	France		114	99	1,812	2,344	220	2,163	409	1,676	164	9,001	86%
	Belgium		-	-	31	295	-	-	-	-	-	326	3%
	Germany		-	16	467	-	-	-	-	-	-	482	5%
	Norway		-	-	60	-	-	-	-	-	-	60	1%
	Austria		-	-	104	-	-	-	-	-	-	104	1%
	Supra National	198										198	2%
AMERICAS	United-States		-	-	140	-	-	-	-	-	-	140	1%
MIDDLE-EAST	Gulf Cooperation Council		-	100	-	-	-	-	-	-	-	100	1%
Total		198	114	215	2,615	2,639	220	2,163	409	1,676	164	10,412	100%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER SOCIETE GENERALE SCF Reporting date 28/02/2019

6 COVERED BONDS

6.1 Outstanding covered bonds

	2019	2018	2017	2016	
Public placement	4,500	4,500	5,750	5,750	
Private placement	3,547	3,547	3,677	2,352	
Sum	8,047	8,047	9,427	8,102	
Denominated in €	8,010	8,010	9,390	7,720	
Denominated in USD	37	37	37	382	
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	8,047	8,047	9,427	8,102	
Fixed coupon	5,537	5,537	6,917	6,947	
Floating coupon	2,360	2,360	2,360	1,004	
Other	150	150	150	150	
Sum	8,047	8,047	9,427	8,102	

6.2 Issuance

	2019	2018	2017	2016
Public placement	-	-	-	-
Private placement	-	-	2,000	50
Sum	-	-	2,000	50
Denominated in €	-	-	2,000	50
Denominated in USD	- 1	-	-	-
Denominated in CHF	- 1	-	-	-
Denominated in JPY	- 1	-	-	-
Denominated in GBP	- 1	-	-	-
Other	-	-	-	-
Sum	-	-	2,000	50
Fixed coupon	-	-	-	-
Floating coupon	- 1	-	2,000	50
Other				
Sum	-	-	2,000	50