

# Harmonised Transparency Template 2020 Version

France  
Société Générale SFH  
28/02/2021  
28/02/2021



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## A. Harmonised Transparency Template - General Information

HTT 2020

Reporting in Domestic Currency	EUR
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Field Number	1. Basic Facts				
G.1.1.1	Country	France			
G.1.1.2	Issuer Name	Société Générale SFH			
G.1.1.3	Link to Issuer's Website	<a href="http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette">http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette</a>			
G.1.1.4	Cut-off date	28/02/2021			
2. Regulatory Summary					
G.2.1.1	<a href="#">UCITS Compliance (Y/N)</a>	Y			
G.2.1.2	<a href="#">CRR Compliance (Y/N)</a>	Y			
G.2.1.3	<a href="#">LCR status</a>	<a href="http://www.ecbc.eu/legislation/list">http://www.ecbc.eu/legislation/list</a>			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	43,159.1			
G.3.1.2	Outstanding Covered Bonds	37,290.0			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	14%	8.5%	"Legal" OC: As mentioned in SFH law. "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	42,511.2		98.5%	
G.3.3.2	Public Sector			0.0%	
G.3.3.3	Shipping			0.0%	
G.3.3.4	Substitute Assets	647.8		1.5%	
G.3.3.5	Other			0.0%	
G.3.3.6	Total	43,159.1		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)	7.91	5.83		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	3,185.6	5,392.0	7.5%	12.7%
G.3.4.3	1 - 2 Y	3,209.1	4,940.9	7.6%	11.6%
G.3.4.4	2 - 3 Y	2,916.9	4,256.9	6.9%	10.0%
G.3.4.5	3 - 4 Y	3,392.3	4,257.1	8.0%	10.0%
G.3.4.6	4 - 5 Y	3,037.2	3,600.7	7.2%	8.5%
G.3.4.7	5 - 10 Y	12,966.5	12,293.7	30.5%	29.0%
G.3.4.8	10+ Y	13,737.7	7,703.9	32.4%	18.2%
G.3.4.9	Total	42,445.3	42,445.3	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)	5.5	6.4		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	3,150.0	1,250.0	8.4%	3.4%
G.3.5.3	1 - 2 Y	3,250.0	1,900.0	8.7%	5.1%
G.3.5.4	2 - 3 Y	3,500.0	3,250.0	9.4%	8.7%
G.3.5.5	3 - 4 Y	3,600.0	4,250.0	9.7%	11.4%
G.3.5.6	4 - 5 Y	3,540.0	2,850.0	9.5%	7.6%
G.3.5.7	5 - 10 Y	17,750.0	18,040.0	47.6%	48.4%
G.3.5.8	10+ Y	2,500.0	5,750.0	6.7%	15.4%
G.3.5.9	Total	37,290.0	37,290.0	100.0%	100.0%



<b>6. Cover Assets - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	42,511.2	42,511.2	100.0%	100.0%
G.3.6.2	AUD			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.3.6.13	PLN			0.0%	0.0%
G.3.6.14	SEK			0.0%	0.0%
G.3.6.15	SGD			0.0%	0.0%
G.3.6.16	USD			0.0%	0.0%
G.3.6.17	Other			0.0%	0.0%
G.3.6.18	Total	42,511.2	42,511.2	100.0%	100.0%
<b>7. Covered Bonds - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	37,290.0	37,290.0	100.0%	100.0%
G.3.7.2	AUD			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			0.0%	0.0%
G.3.7.17	Other			0.0%	0.0%
G.3.7.18	Total	37,290.0	37,290.0	100.0%	100.0%
<b>8. Covered Bonds - Breakdown by interest rate</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon	36,700.0	36,700.0	98.4%	98.4%
G.3.8.2	Floating coupon	590.0	590.0	1.6%	1.6%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	37,290.0	37,290.0	100.0%	100.0%
<b>9. Substitute Assets - Type</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash	77.8		12.0%	
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	570.0		88.0%	
G.3.9.5	Other			0.0%	
G.3.9.6	Total	647.8		100.0%	



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	647.8	100.0%	
G.3.10.2	Eurozone		0.0%	
G.3.10.3	Rest of European Union (EU)		0.0%	
G.3.10.4	European Economic Area (not member of EU)		0.0%	
G.3.10.5	Switzerland		0.0%	
G.3.10.6	Australia		0.0%	
G.3.10.7	Brazil		0.0%	
G.3.10.8	Canada		0.0%	
G.3.10.9	Japan		0.0%	
G.3.10.10	Korea		0.0%	
G.3.10.11	New Zealand		0.0%	
G.3.10.12	Singapore		0.0%	
G.3.10.13	US		0.0%	
G.3.10.14	Other		0.0%	
G.3.10.15	Total EU	647.8		
G.3.10.16	Total	647.8	100.0%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	647.8	1.5%	1.7%
G.3.11.2	Central bank eligible assets	1,031.2	2.4%	2.8%
G.3.11.3	Other		0.0%	0.0%
G.3.11.4	Total	1,679.0	3.9%	4.5%
12. Bond List				
G.3.12.1	Bond list	<a href="https://coveredbondlabel.com/issuer/83/">https://coveredbondlabel.com/issuer/83/</a>		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	.0		
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 (CRR)				
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:	<a href="#">38</a>		
G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>		
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>		
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>		
G.4.1.5	(ii) Loan size:	<a href="#">167 for Residential Mortgage Assets</a>	<a href="#">268 for Commercial Mortgage Assets</a>	
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">130 for Mortgage Assets</a>	<a href="#">163</a>	
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">111</a>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">163</a>		
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">137</a>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>		
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<a href="#">88</a>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">186 for Residential Mortgage Assets</a>		
5. References to Capital Requirements Regulation (CRR)				
129(1)				
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	570.0		
6. Other relevant information				



# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

Reporting in Domestic Currency      EUR

**CONTENT OF TAB B1**

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
<b>1. Property Type Information</b>			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	42,511.2	100.0%
M.7.1.2	Commercial		0.0%
M.7.1.3	Other		0.0%
M.7.1.4	Total	42,511.2	100.0%
<b>2. General Information</b>			
		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	341,897.0	341,897.0
<b>3. Concentration Risks</b>			
		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.0%	0.0%
<b>4. Breakdown by Geography</b>			
		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100.0%	0.0%
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	Estonia		
M.7.4.10	Finland		
M.7.4.11	France	100.0%	100.0%
M.7.4.12	Germany		
M.7.4.13	Greece		
M.7.4.14	Netherlands		
M.7.4.15	Hungary		
M.7.4.16	Ireland		
M.7.4.17	Italy		
M.7.4.18	Latvia		
M.7.4.19	Lithuania		
M.7.4.20	Luxembourg		
M.7.4.21	Malta		
M.7.4.22	Poland		
M.7.4.23	Portugal		
M.7.4.24	Romania		
M.7.4.25	Slovakia		
M.7.4.26	Slovenia		
M.7.4.27	Spain		
M.7.4.28	Sweden		
M.7.4.29	United Kingdom		
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%
M.7.4.31	Iceland		
M.7.4.32	Liechtenstein		
M.7.4.33	Norway		
M.7.4.34	Other	0.0%	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		



<b>5. Breakdown by regions of main country of origin</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Auvergne-Rhône-Alpes	11.1%		11.1%
M.7.5.2	Bourgogne-Franche-Comté	1.4%		1.4%
M.7.5.3	Bretagne	2.3%		2.3%
M.7.5.4	Centre	2.1%		2.1%
M.7.5.5	Grand Est	3.5%		3.5%
M.7.5.6	Corse	0.6%		0.6%
M.7.5.7	DOM – TOM	0.4%		0.4%
M.7.5.8	Occitanie	7.3%		7.3%
M.7.5.9	Normandie	4.4%		4.4%
M.7.5.10	Ile-de-France (Paris included)	36.8%		36.8%
M.7.5.11	Nouvelle Aquitaine	7.1%		7.1%
M.7.5.12	Hauts de France	9.4%		9.4%
M.7.5.13	Pays de la Loire	3.5%		3.5%
M.7.5.14	Provence-Alpes-Côte d'Azur	10.0%		10.0%
M.7.5.15	other	0.0%		0.0%
M.7.5.16	No data	0.0%		0.0%
M.7.5.17				
M.7.5.18				
M.7.5.19				
M.7.5.20				
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.6.1	Fixed rate	98.9%		98.9%
M.7.6.2	Floating rate	1.1%		1.1%
M.7.6.3	Other			
<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.7.1	Bullet / interest only	0.2%		0.2%
M.7.7.2	Amortising	99.8%		99.8%
M.7.7.3	Other			
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.8.1	Up to 12months	11.2%		11.2%
M.7.8.2	≥ 12 - ≤ 24 months	19.6%		19.6%
M.7.8.3	≥ 24 - ≤ 36 months	15.9%		15.9%
M.7.8.4	≥ 36 - ≤ 60 months	26.9%		26.9%
M.7.8.5	≥ 60 months	26.3%		26.3%
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.9.1	% NPLs	0.0%		0.0%



<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.10.1	Average loan size (000s)	124.3	341,897	100.0%	100.0%
	By buckets (mn):				
M.7A.10.2	0-200k€	24,639.0	279,291	58.0%	81.7%
M.7A.10.3	200-400k€	15,080.5	56,450	35.5%	16.5%
M.7A.10.4	400-600k€	2,784.4	6,144	6.5%	1.8%
M.7A.10.5	600-800k€	7.4	12	0.0%	0.0%
M.7A.10.6	800-1M€	0.0	0	0.0%	0.0%
M.7A.10.7	>1M€	0.0	0	0.0%	0.0%
M.7A.10.8				0.0%	0.0%
M.7A.10.9				0.0%	0.0%
M.7A.10.10				0.0%	0.0%
M.7A.10.11				0.0%	0.0%
M.7A.10.12				0.0%	0.0%
M.7A.10.13				0.0%	0.0%
M.7A.10.14				0.0%	0.0%
M.7A.10.15				0.0%	0.0%
M.7A.10.16				0.0%	0.0%
M.7A.10.17				0.0%	0.0%
M.7A.10.18				0.0%	0.0%
M.7A.10.19				0.0%	0.0%
M.7A.10.20				0.0%	0.0%
M.7A.10.21				0.0%	0.0%
M.7A.10.22				0.0%	0.0%
M.7A.10.23				0.0%	0.0%
M.7A.10.24				0.0%	0.0%
M.7A.10.25				0.0%	0.0%
M.7A.10.26				0.0%	0.0%
	Total	42,511.2	341,897	100.0%	100.0%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.11.1	Weighted Average LTV (%)	68.5%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	5,618.3	93,507	13.2%	27.3%
M.7A.11.3	>40 - <=50 %	3,717.1	35,626	8.7%	10.4%
M.7A.11.4	>50 - <=60 %	4,885.4	41,342	11.5%	12.1%
M.7A.11.5	>60 - <=70 %	6,122.0	46,103	14.4%	13.5%
M.7A.11.6	>70 - <=80 %	6,521.2	42,648	15.3%	12.5%
M.7A.11.7	>80 - <=90 %	6,775.1	38,319	15.9%	11.2%
M.7A.11.8	>90 - <=100 %	7,600.7	37,582	17.9%	11.0%
M.7A.11.9	>100%	1,271.4	6,770	3.0%	2.0%
M.7A.11.10	Total	42,511.2	341,897	100.0%	100.0%



<b>12. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.12.1	Weighted Average LTV (%)	63.4%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	7,107.6	107,712	16.7%	31.5%
M.7A.12.3	>40 - <=50 %	4,513.9	40,926	10.6%	12.0%
M.7A.12.4	>50 - <=60 %	5,932.8	47,178	14.0%	13.8%
M.7A.12.5	>60 - <=70 %	6,786.9	47,559	16.0%	13.9%
M.7A.12.6	>70 - <=80 %	6,541.2	39,413	15.4%	11.5%
M.7A.12.7	>80 - <=90 %	6,564.9	34,624	15.4%	10.1%
M.7A.12.8	>90 - <=100 %	5,063.9	24,485	11.9%	7.2%
M.7A.12.9	>100%	0.0	0	0.0%	0.0%
M.7A.12.10	Total	42,511.2	341,897	100.0%	100.0%
<b>13. Breakdown by type</b>		<b>% Residential Loans</b>			
M.7A.13.1	Owner occupied	78.7%			
M.7A.13.2	Second home/Holiday houses	4.3%			
M.7A.13.3	Buy-to-let/Non-owner occupied	17.0%			
M.7A.13.4	Agricultural	0.0%			
M.7A.13.5	Other	0.0%			
<b>14. Loan by Ranking</b>		<b>% Residential Loans</b>			
M.7A.14.1	1st lien / No prior ranks				
M.7A.14.2	Guaranteed	100.0%			
M.7A.14.3	Other				
OM.7A.14.1	of which 1st lien mortgages with state guarantee (FGAS)	0.0%			
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
<b>7B Commercial Cover Pool</b>					
<b>15. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.15.1	Average loan size (000s)				
By buckets (mn):					
M.7B.15.2	TBC at a country level				
M.7B.15.3	TBC at a country level				
M.7B.15.4	TBC at a country level				
M.7B.15.5	TBC at a country level				
M.7B.15.6	TBC at a country level				
M.7B.15.7	TBC at a country level				
M.7B.15.8	TBC at a country level				
M.7B.15.9	TBC at a country level				
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level				
M.7B.15.12	TBC at a country level				
M.7B.15.13	TBC at a country level				
M.7B.15.14	TBC at a country level				
M.7B.15.15	TBC at a country level				
M.7B.15.16	TBC at a country level				
M.7B.15.17	TBC at a country level				
M.7B.15.18	TBC at a country level				
M.7B.15.19	TBC at a country level				
M.7B.15.20	TBC at a country level				
M.7B.15.21	TBC at a country level				
M.7B.15.22	TBC at a country level				
M.7B.15.23	TBC at a country level				
M.7B.15.24	TBC at a country level				
M.7B.15.25	TBC at a country level				
M.7B.15.26	Total	0.0	0.0	0.0%	0.0%





<b>16. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.16.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %				
M.7B.16.3	>40 - <=50 %				
M.7B.16.4	>50 - <=60 %				
M.7B.16.5	>60 - <=70 %				
M.7B.16.6	>70 - <=80 %				
M.7B.16.7	>80 - <=90 %				
M.7B.16.8	>90 - <=100 %				
M.7B.16.9	>100%				
M.7B.16.10	Total	0.0	0	0.0%	0.0%
<b>17. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.17.1	Weighted Average LTV (%)				
	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	0.0%	0.0%
<b>18. Breakdown by Type</b>		<b>% Commercial loans</b>			
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 / Building under construction				
M.7B.18.10	Other				



## C. Harmonised Transparency Template - Glossary

HTT 2020

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Actual</b>	<p><b>Nominal Overcollateralisation "OC" ratio :</b> 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).</p> <p>The most restricting OC rate required by the rating agencies is disclosed in this report</p>
HG.1.2	<b>OC Calculation: Legal minimum</b>	<p><b>Legal "Coverage ratio" :</b> This ratio is calculated by dividing the total assets amount (including accrued interests, substitute assets and other assets as prepayments and net accrued incomes on derivatives) by the amount of privileged debts accrued interests included (covered bonds, sums due on derivatives and collateral management fees). When the eligible assets are transferred into the cover pool using guaranteed loans, the amount of the guaranteed loans in the assets amount is replaced by the amount of the eligible assets pledged as collateral. Following amendments to the French covered bond legal framework for sociétés de credit foncier (SCF) and sociétés de financement de l'habitat (SFH) that came into force on 28 May 2014 (published in JO n°0123 of 28 May 2014), a cap on intragroup exposure has been set at 25% of non-privileged resources and the legal minimum collateralisation raised to 105%, from 102%, on a nominal basis.</p> <p>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 provisional / 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.</p>
HG.1.3	<b>OC Calculation: Committed</b>	<p><b>"Committed" OC</b> 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)</p>
HG.1.4	<b>Interest Rate Types</b>	<p>"Mixed" is used for loans with a combination of fixed, capped or floating periods (e.g. 10 years initial fixed rate switching to floating).</p> <p>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.</p>
HG.1.5	<b>Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]</b>	<p><b>Contractual maturities :</b> Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets. Regarding covered bonds and substitute assets, contractual maturity is calculated according to the legal final maturity. Regarding soft bullet covered bonds, contractual maturity is calculated according to the initial legal final maturity without any extension.</p> <p><b>Expected maturities :</b> Expected WAL and maturities of the cover pool assets are calculated assuming an average percentage of prepayment rate observed over the last year. The substitute assets being actually composed of cash and term deposits to financial institutions, their expected maturity is assumed to be equal to their contractual one. Regarding soft bullet covered bonds, expected maturity is calculated according to the legal final maturity including the extended maturity of 1 year.</p>



HG.1.6	<b>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.]</b>	"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	<b>LTVs: Definition</b>	<b>Unindexed current LTV :</b> Unindexed LTV is calculated on the basis of the current outstanding amount of the loans and the initial valuation / price of the residential assets.
HG.1.8	<b>LTVs: Calculation of property/shipping value</b>	<b>Indexed current LTV :</b> Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised values or prices of the residential assets using an indexation methodology. The current residential values / prices are calculated based on INSEE Index published on the following website address: <a href="http://www.bdm.insee.fr">http://www.bdm.insee.fr</a>
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	Current value of residential home loans is calculated automatically but also controlled twice a year both internally and by the Contrôleur Spécifique
HG.1.10	<b>LTVs: Frequency and time of last valuation</b>	The LTV is calculated on a quarterly frequency. There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. The SG SFH cover pool is 100% made of french residential home loans totally guaranteed by Credit Logement Each table reported in section 4 display information on this french residential home 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
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	<b>Geographical distribution / regional breakdown :</b> 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.
HG.1.12	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	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.1.13	<b>Non-performing loans</b>	There are no non-performing loans in the cover-pool of SG SFH.
<b>2. Reason for No Data</b>		
HG.2.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.2.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.2.3	<b>Not available at the present time</b>	ND3



### 3. Glossary - Extra national and/or Issuer Items

### Definition

HG.3.1	<b>Other definitions deemed relevant</b>	<p><b><u>Covered bond issuer ratings :</u></b> 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 referring 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 indicated.</p>
OHG.3.1		<p><b><u>Core Tier 1 ratio (%) :</u></b> Core Tier 1 is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2,5</p> <p><b><u>Covered bond issuer :</u></b></p>
OHG.3.2		<p><b><u>Covered bonds and cover pool :</u></b></p> <p><b><u>Guaranteed loans or mortgage promissory notes :</u></b> The eligible assets, fully composed of French Home Loans 100% guaranteed by Credit Logement, are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework). The outstanding amount of the eligible assets pledged as collateral of the loans are indicated instead of the amount of the guaranteed loans. The nominal outstanding amount of the eligible assets is booked in Off-Balance Sheet as guarantee received.</p>
OHG.3.3		<p><b><u>Substitute assets :</u></b> Are reported the amount of substitute assets as defined by the French Law (Articles L515-17 and R515-7 of Code Monétaire et Financier). For SG SFH the substitute assets are composed of cash and deposits to its parent company. The outstanding amount is booked in Assets - Balance Sheet as amounts due from credit institution. These substitute assets are included in the calculation of the legal coverage ratio but not taken into account in the nominal rating agencies overcollateralisation ratio.</p>
OHG.3.4		<p><b><u>Accounting assets not included in the cover pool :</u></b> 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.</p> <p><b><u>"Of which assets eligible to CB repo-operations" :</u></b></p>
OHG.3.5		<p>The outstanding amount of eligible assets including replacement assets shall be filled in. If the eligible assets are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework) or mortgage promissory notes, the outstanding amount of the eligible assets pledged as collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans. The eligibility criteria to central bank repo-operations include the exceptional measures accepted by the ECB in February 2012 and presently in use with the French NCB.</p>



This addendum is optional

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

HTT 2020

Reporting in Domestic Currency: EUR

### CONTENT OF TABLE

1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

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

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

Field Number	1. Additional information on the programme						
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*				
E.1.1.1	Sponsor (if applicable)	SOCIETE GENERALE	O2RNE8BXP4R0TDSPU41				
E.1.1.2	Servicer	SOCIETE GENERALE	O2RNE8BXP4R0TDSPU41				
E.1.1.3	Back-up servicer	N/A	N/A				
E.1.1.4	BUS facilitator	N/A	N/A				
E.1.1.5	Cash manager	SOCIETE GENERALE	O2RNE8BXP4R0TDSPU41				
E.1.1.6	Back-up cash manager	N/A	N/A				
E.1.1.7	Account bank	SOCIETE GENERALE	O2RNE8BXP4R0TDSPU41				
E.1.1.8	Standby account bank	N/A	N/A				
E.1.1.9	Account bank guarantor	N/A	N/A				
E.1.1.10	Trustee	N/A	N/A				
E.1.1.11	Cover Pool Monitor	CAILLIAU DEDOUIT ET ASSOCIES	N/A				
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							
	2. Additional information on the swaps						
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap			
E.2.1.1							
E.2.1.2							
E.2.1.3							
E.2.1.4							
E.2.1.5							
E.2.1.6							
E.2.1.7							
E.2.1.8							
E.2.1.9							
E.2.1.10							
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							
	3. Additional information on the asset distribution						
	1. General information		Total Assets				
E.3.1.1	Weighted Average Seasoning (months)		44.0				
E.3.1.2	Weighted Average Maturity (months)**		178.4				
OE.3.1.1							
OE.3.1.2							
OE.3.1.3							
OE.3.1.4							
	2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-30 days						
E.3.2.2	30-60 days						
E.3.2.3	60-90 days						
E.3.2.4	90-180 days						
E.3.2.5	>= 180 days						
OE.3.2.1							
OE.3.2.2							
OE.3.2.3							
OE.3.2.4							

**FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE**

CB ISSUER Société Générale SFH  
 Reporting date 28/02/2021 (dd/mm/yyyy)

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

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

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

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

1.4	Core Tier 1 ratio (%) (group parent company)	<u>13.20%</u>
	as of	<u>28/02/2021</u>

**2 COVERED BOND ISSUER OVERVIEW**
**2.1 Covered bonds and cover pool**

		Total outstanding	of which eligible to central bank repo-operations
Cover pool	Public sector exposures		
	Commercial assets		
	Residential assets	<u>42,511</u>	<u>722</u>
	Substitute assets	<u>648</u>	
<b>Total</b>		<b><u>43,159</u></b>	<b><u>722</u></b>

Covered bonds	<u>37,290</u>
---------------	---------------

**2.2 Covered bonds ratings**

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

**2.3 Liabilities of the covered bond issuer**

LIABILITIES	Outstanding
Equity	<u>637</u>
Subordinated debt	
Other non privileged liabilities	<u>160</u>
Total equity and non privileged liabilities	<b><u>797</u></b>
Covered bonds	<u>37,375</u>
Other privileged liabilities	<u>1</u>
Total privileged liabilities	<b><u>37,376</u></b>
<b>TOTAL</b>	<b><u>38,173</u></b>

### 3 ALM OF THE COVERED BOND ISSUER

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

	Expected	Contractual	Explanations (CPR rate used etc)
Public sector			
Residential	5.8 years	7.9 years	Expected: CPR=5.62%; Contractual: CPR=0%
Commercial			
Substitute assets	0.1 years	0.1 years	
<b>WAL of cover pool</b>	<b>5.8 years</b>	<b>7.9 years</b>	
<b>WAL of covered bonds</b>	<b>5.5 years</b>	<b>5.5 years</b>	

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

	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	5,392	4,941	4,257	4,257	3,601	12,294	7,704
Commercial							
Substitute assets	648	-	-	-	-	-	-
<b>Expected maturity of cover pool</b>	<b>6,040</b>	<b>4,941</b>	<b>4,257</b>	<b>4,257</b>	<b>3,601</b>	<b>12,294</b>	<b>7,704</b>
<b>Expected maturity of covered bonds</b>	<b>3,150</b>	<b>3,250</b>	<b>3,500</b>	<b>3,600</b>	<b>3,540</b>	<b>17,750</b>	<b>2,500</b>

#### 3.3 Contractual maturity structure of cover pool and covered bonds

	0 - 1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	3,186	3,209	2,917	3,392	3,037	12,966	13,738
Commercial							
Substitute assets	648	-	-	-	-	-	-
<b>Contractual maturity of cover pool</b>	<b>3,833</b>	<b>3,209</b>	<b>2,917</b>	<b>3,392</b>	<b>3,037</b>	<b>12,966</b>	<b>13,738</b>
<b>Contractual maturity of cov. bonds</b>	<b>3,150</b>	<b>3,250</b>	<b>3,500</b>	<b>3,600</b>	<b>3,540</b>	<b>17,750</b>	<b>2,500</b>
of which hard bullet	1,250	-	-	750	-	90	-
of which soft bullet	1,900	3,250	3,500	2,850	3,540	17,660	2,500

#### 3.4 Interest rate and currency risks

		Nominal	WAL
<b>Interest rate risk</b>	Internal	-	-
	External		
<b>Currency risk</b>	Internal	N/A	N/A
	External	N/A	N/A

#### 3.5 Substitution assets

	Outstanding	WAL
AAA to AA-		
A+ to A-	648	0.1
Below A-		
<b>Total</b>	<b>648</b>	<b>0.1</b>

**FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE**

CB ISSUER Société Générale SFH  
 Reporting date 28/02/2021

**4 RESIDENTIAL COVER POOL DATA**

**4.1 Arrears and defaulted loans outstanding (excluding external MBS)**

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

**4.2 Arrears and defaulted loans outstanding (including external MBS)**

Zone	Country	%
EU	France	0%

**4.3 Mortgages and guarantees (excluding external MBS)**

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

**4.4 Borrowers (excluding external MBS)**

	%
Employees	59.77%
Civil servants	27.52%
Self employed	9.25%
Retired / Pensioner	0.98%
Other non-working	1.29%
No data	1.20%



**FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE**

CB ISSUER Société Générale SFH  
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**6 COVERED BONDS**
**6.1 Outstanding covered bonds**

	2021	2020	2019	2018
Public placement	12,500	12,750	13,250	12,750
Private placement	24,790	24,790	22,750	19,150
Sum	37,290	37,540	36,000	31,900

Denominated in €	37,290	37,540	36,000	31,900
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	37,290	37,540	36,000	31,900

Fixed coupon	36,700	36,950	35,410	31,310
Floating coupon	590	590	590	590
Other	-	-	-	-
Sum	37,290	37,540	36,000	31,900

**6.2 Issuance**

	2021	2020	2019	2018
Public placement	750	1,000	2,000	3,000
Private placement	-	4,040	6,600	4,500
Sum	750	5,040	8,600	7,500

Denominated in €	750	5,040	8,600	7,500
Denominated in USD	-	-	-	-
Denominated in CHF	-	-	-	-
Denominated in JPY	-	-	-	-
Denominated in GBP	-	-	-	-
Other	-	-	-	-
Sum	750	5,040	8,600	7,500

Fixed coupon	750	5,040	8,600	7,500
Floating coupon	-	-	-	-
Other	-	-	-	-
Sum	750	5,040	8,600	7,500