

Harmonised Transparency Template

2021 Version

FRANCE

Societe Generale SCF

Reporting Date: 30/06/2021

Cut-off Date: 30/06/2021



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A. Harmonised Transparency Template - General Information

HTT 2021

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	SOCIETE GENERALE SCF			
G.1.1.3	Link to Issuer's Website	http://www.societegenerale.com/fr/mesurer-note-performance/investisseurs/investisseurs-dette			
G.1.1.4	Cut-off date	30/06/2021			
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 Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	14,853.0			
G.3.1.2	Outstanding Covered Bonds	11,470.0			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	27.2%	7.5%	"Legal" OC: As mentioned in SCF 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				0.0%
G.3.3.2	Public Sector	14,590.2			98.2%
G.3.3.3	Shipping				0.0%
G.3.3.4	Substitute Assets	262.8			1.8%
G.3.3.5	Other				0.0%
G.3.3.6	Total	14,853.0			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)	6.3	6.1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	1,752.9	1,821.0	12.0%	12.5%
G.3.4.3	1 - 2 Y	1,448.2	1,500.6	9.9%	10.3%
G.3.4.4	2 - 3 Y	1,377.8	1,415.8	9.4%	9.7%
G.3.4.5	3 - 4 Y	1,328.0	1,352.3	9.1%	9.3%
G.3.4.6	4 - 5 Y	1,198.9	1,212.5	8.2%	8.3%
G.3.4.7	5 - 10 Y	4,365.3	4,330.5	29.9%	29.7%
G.3.4.8	10+ Y	3,118.9	2,957.5	21.4%	20.3%
G.3.4.9	Total	14,590.2	14,590.2	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)	4.5	5.2		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	3,750.0	1,250.0	32.7%	10.9%
G.3.5.3	1 - 2 Y	1,000.0	3,500.0	8.7%	30.5%
G.3.5.4	2 - 3 Y	70.0	70.0	0.6%	0.6%
G.3.5.5	3 - 4 Y	500.0	0.0	4.4%	0.0%
G.3.5.6	4 - 5 Y	500.0	500.0	4.4%	4.4%
G.3.5.7	5 - 10 Y	4,500.0	4,500.0	39.2%	39.2%
G.3.5.8	10+ Y	1,150.0	1,650.0	10.0%	14.4%
G.3.5.9	Total	11,470.0	11,470.0	100.0%	100.0%



6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	13,421.1	13,421.1	92.0%	92.0%
G.3.6.2	AUD	0.0	0.0	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	1,169.1	1,169.1	8.0%	8.0%
G.3.6.13	Other			0.0%	0.0%
G.3.6.18	Total	14,590.2	14,590.2	100.0%	100.0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	11,470.0	11,470.0	100.0%	100.0%
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	0.0	0.0	0.0%	0.0%
G.3.7.17	Other			0.0%	0.0%
G.3.7.18	Total	11,470.0	11,470.0	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	5,470.0	5,470.0	47.7%	47.7%
G.3.8.2	Floating coupon	5,850.0	5,850.0	51.0%	51.0%
G.3.8.3	Other	150.0	150.0	1.3%	1.3%
G.3.8.4	Total	11,470.0	11,470.0	100.0%	100.0%
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	4.8		1.8%	
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	258.0		98.2%	
G.3.9.5	Other			0.0%	
G.3.9.6	Total	262.8		100.0%	



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	262.8	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	262.8		
G.3.10.16	Total	262.8	100.0%	
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	262.8	1.8%	2.3%
G.3.11.2	Central bank eligible assets	2,809.5	18.9%	24.5%
G.3.11.3	Other		0.0%	0.0%
G.3.11.4	Total	3,072.3	20.7%	26.8%
12. Bond List				
G.3.12.1	Bond list	https://coveredbondlabel.com/issuer/15/		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	2,620.0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Intra-group		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Intra-group		
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:	38		
G.4.1.2	(i) Value of covered bonds:	39		
G.4.1.3	(ii) Geographical distribution:		48 for Public Sector Assets	
G.4.1.4	(ii) Type of cover assets:	52		
G.4.1.5	(ii) Loan size:		18 for Public Sector Assets	
G.4.1.6	(ii) Interest rate risk - cover pool:		163	129 for Public Sector Assets
G.4.1.7	(ii) Currency risk - cover pool:	111		
G.4.1.8	(ii) Interest rate risk - covered bond:	163		
G.4.1.9	(ii) Currency risk - covered bond:	137		
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:	65		
G.4.1.12	(iii) Maturity structure of covered bonds:	88		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:		166 for Public Sector Assets	
5. References to Capital Requirements Regulation (CRR)				
129(1)				
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	258.0		
6. Other relevant information				



B2. Harmonised Transparency Template - Public Sector Assets

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CONTENT OF TAB B2

8. Public Sector Assets

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures		1438		
2. Size Information					
		Nominal		Number of Exposures	
PS.8.2.1	Average exposure size (000s)	10,146.1		1,438.0	
	By buckets (mn):				
PS.8.2.2	0-500k€	66.2		372.0	0.5%
PS.8.2.3	500-1M€	129.4		177.0	0.9%
PS.8.2.4	1M-5M€	1,237.5		511.0	8.5%
PS.8.2.5	5M-10M€	963.3		138.0	6.6%
PS.8.2.6	10M-50M€	3,965.1		191.0	27.2%
PS.8.2.7	50M-100M€	2,061.7		29.0	14.1%
PS.8.2.8	>100M€	6,167.0		20.0	42.3%
PS.8.2.9					0.0%
PS.8.2.10					0.0%
PS.8.2.11					0.0%
PS.8.2.12					0.0%
PS.8.2.13					0.0%
PS.8.2.14					0.0%
PS.8.2.15					0.0%
PS.8.2.16					0.0%
PS.8.2.17	Total	14,590.2		1,438.0	100.0%
3. Breakdown by Asset Type					
		Nominal (mn)			% Public Sector Assets
PS.8.3.1	Loans	14,501.1			99.4%
PS.8.3.2	Bonds	89.0			0.6%
PS.8.3.3	Other	0.0			0.0%
PS.8.3.4	Total	14,590.2			100.0%



4. Breakdown by Geography		% Public Sector Assets
PS.8.4.1	<u>European Union</u>	91.3%
PS.8.4.2	Austria	0.4%
PS.8.4.3	Belgium	1.5%
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	0.2%
PS.8.4.11	France	85.9%
PS.8.4.12	Germany	3.3%
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.8.4.30	<u>European Economic Area (not member of EU)</u>	0.2%
PS.8.4.31	Iceland	0.0%
PS.8.4.32	Liechtenstein	0.0%
PS.8.4.33	Norway	0.2%
PS.8.4.34	<u>Other</u>	8.5%
PS.8.4.35	Switzerland	0.0%
PS.8.4.29	United Kingdom	2.8%
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	0.4%
PS.8.4.44	Other	5.3%



5. Breakdown by regions of main country of origin		% Public Sector Assets
PS.8.5.1	Auvergne-Rhône-Alpes	11.0%
PS.8.5.2	Bourgogne-Franche-Comté	1.9%
PS.8.5.3	Bretagne	1.8%
PS.8.5.4	Centre	2.3%
PS.8.5.5	Grand Est	4.7%
PS.8.5.6	Corse	0.3%
PS.8.5.7	DOM – TOM	0.1%
PS.8.5.8	Occitanie	9.2%
PS.8.5.9	Normandie	3.7%
PS.8.5.10	Ile-de-France (Paris included)	15.8%
PS.8.5.11	Nouvelle Aquitaine	9.0%
PS.8.5.12	Hauts de France	9.3%
PS.8.5.13	Pays de la Loire	3.2%
PS.8.5.14	Provence-Alpes-Côte d'Azur	10.1%
PS.8.5.15	Exposure on sovereign	17.5%
PS.8.5.16	other	0.0%
PS.8.5.17		
PS.8.5.18		
PS.8.5.19		
PS.8.5.20		
PS.8.5.21		
PS.8.5.22		
PS.8.5.23		
PS.8.5.24		
PS.8.5.25		
6. Breakdown by Interest Rate		% Public Sector Assets
PS.8.6.1	Fixed rate	66.3%
PS.8.6.2	Floating rate	33.7%
PS.8.6.3	Other	



7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	2.5%	
PS.8.7.2	Amortising	97.5%	
PS.8.7.3	Other	0.0%	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	377.7	2.6%
PS.8.8.2	Regional/federal authorities	3,517.0	24.1%
PS.8.8.3	Local/municipal authorities	4,939.4	33.9%
PS.8.8.4	Others	5,756.1	39.5%
PS.8.8.5	Total	14,590.2	100.0%
9. Non-Performing Loans			
PS.8.9.1	% NPLs	0.0%	
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	33.7%	
OPS.8.10.1	5 largest exposures	26.7%	
OPS.8.10.2			
OPS.8.10.3			
OPS.8.10.4			
OPS.8.10.5			
OPS.8.10.6			



C. Harmonised Transparency Template - Glossary

HTT 2021

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	<p>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).</p> <p>Regarding the minimum OC rate required by the rating agencies, is disclosed the highest one.</p> <p>Legal "Coverage ratio" : This ratio is calculated by dividing the total assets amount (including accrued interests, substitute assets, and other assets as prepayments and net accrued incomes on derivatives) by the amount of privileged debts, accrued interests included (covered bonds, sums due on derivatives and collateral management fees). When the eligible assets are transferred into the cover pool using guaranteed loans, the amount of the guaranteed loans, in the assets amount is replaced by the amount of the eligible assets pledged as collateral. Following amendments to the French covered bond legal framework for sociétés de 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 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 and available within a period of three months following the calculation date. As a consequence, the current ratio is provisionnal /unaudited when the report is published.</p>
HG.1.2	OC Calculation: Legal minimum	<p>"Committed" OC is equal to Contractual OC in order to reassure Rating Agencies. 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.</p> <p>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.</p>
HG.1.3	OC Calculation: Committed	<p>Expected maturities : Expected WAL and maturities of the cover pool assets are calculated assuming an average percentage of prepayment rate observed over the last year. The substitute assets being actually composed of cash and term deposits to financial institutions, their expected maturity is assumed to be equal to their contractual one.</p>
HG.1.4	Interest Rate Types	<p>"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.</p>
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.]	N/A for Public Sector Assets
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.]	N/A for Public Sector Assets
HG.1.7	LTVs: Definition	N/A for Public Sector Assets
HG.1.8	LTVs: Calculation of property/shipping value	N/A for Public Sector Assets
HG.1.9	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
HG.1.10	LTVs: Frequency and time of last valuation	N/A for Public Sector Assets
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	N/A for Public Sector Assets



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

Interest rate risk :

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.

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

HG.1.13 Non-performing loans
OHG.1.1 NPV assumptions (when stated)
OHG.1.2
OHG.1.3
OHG.1.4
OHG.1.5

2. Glossary - ESG items (optional)

		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		

3. Reason for No Data

		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
HG.3.4		
OHG.3.1		
OHG.3.2		

4. Glossary - Extra national and/or Issuer Items

		Definition
HG.4.1	Other definitions deemed relevant	<p>Covered bond issuer ratings : 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> <p>Core Tier 1 ratio (%) : Core Tier 1 is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2,5</p> <p>Covered bonds and cover pool :</p>
OHG.4.1		
OHG.4.2		<p>Guaranteed loans : The eligible assets, fully composed by public sector exposures, 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> <p>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 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> <p>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.</p> <p>Covered bonds : Nominal amount of covered bonds (accrued interests excluded) in euro equivalent after taking into account the cross currency swaps.</p>
OHG.4.3		
OHG.4.4		
OHG.4.5		



OHG.4.6

"Of which eligible to central bank repo-operations" :

The outstanding amount of eligible assets including replacement assets shall be filled in.

If the eligible assets are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework) or mortgage promissory notes, the outstanding amount of the eligible assets pledged as collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans.

The eligibility criteria to central bank repo-operations include the exceptional measures accepted by the ECB in February 2012 and presently in use with the Banque de France



This addendum is optional

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

HTT 2021

Reporting in Domestic Currency EUR

CONTENT OF TAB E

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

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

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

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
E.1.1.2	Servicer	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
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	O2RNE8IBXP4R0TD8PU41			
E.1.1.6	Back-up cash manager	N/A	N/A			
E.1.1.7	Account bank	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
E.1.1.8	Standby account bank	N/A	N/A			
E.1.1.9	Account bank guarantor	N/A	N/A			
E.1.1.10	Trustee	N/A	N/A			
E.1.1.11	Cover Pool Monitor	CAILLIAU DEDOUT 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	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						
	3. Additional information on the asset distribution					
	1. General Information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)		67.9			
E.3.1.2	Weighted Average Maturity (months)**		137.8			
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			0.07%		0.07%
E.3.2.2	30-<60 days			0.00%		0.00%
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						
OE.3.2.2						
OE.3.2.3						
OE.3.2.4						

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER **SOCIETE GENERALE SCF**
 Reporting date **30/06/2021** (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		

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

		Rating	Rating watch	Outlook	
1.3	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)	13.50%
	as of	30/06/2021

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	14,590	2,547
	Commercial assets	-	-
	Residential assets	-	-
	Substitute assets	263	-
Total		14,853	2,547

Covered bonds	11,470
---------------	--------

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	267
Subordinated debt	
Other non privileged liabilities	91
Total equity and non privileged liabilities	358
Covered bonds	11,522
Other privileged liabilities	2
Total privileged liabilities	11,524
TOTAL	11,882

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	6.1 years	6.3 years	Expected: CPR=0.53%; Contractual: CPR=0%
Residential			
Commercial			
Substitute assets	0.3 years	0.3 years	see "Explanations" 3. ALM
WAL of cover pool	6.1 years	6.3 years	
WAL of covered bonds	4.5 years	4.5 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 - 10 Y	10+ Y
Public sector	1,821	1,501	1,416	1,352	1,213	4,330	2,958
Residential							
Commercial							
Substitute assets	263	-	-	-	-	-	-
Expected maturity of cover pool	2,084	1,501	1,416	1,352	1,213	4,330	2,958
Expected maturity of covered bonds	3,750	1,000	70	500	500	4,500	1,150

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	1,753	1,448	1,378	1,328	1,199	4,365	3,119
Residential							
Commercial							
Substitute assets	263	-	-	-	-	-	-
Contractual maturity of cover pool	2,016	1,448	1,378	1,328	1,199	4,365	3,119
Contractual maturity of cov. bonds	3,750	1,000	70	500	500	4,500	1,150
of which hard bullet	1,250	1,000	70	-	-	450	150
of which soft bullet	2,500	-	-	500	500	4,050	1,000

3.4 Interest rate and currency risks

		Nominal	WAL
Interest rate risk	Internal	2,620	2.05
	External		
Currency risk	Internal	-	-
	External		

3.5 Substitution assets

	Outstanding	WAL
AAA to AA-		
A+ to A-	263	0.3 years
Below A-		
Total	263	0.3 years

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER **SOCIETE GENERALE SCF**
 Reporting date **30/06/2021**

5 PUBLIC SECTOR COVER POOL DATA

5.1 **Arrears and defaulted loans outstanding**

	% of outstanding public sector assets
Current	99.93%
Arrears	
0-1 months	0.07%
1-2 months	0.00%
2-3 months	0.00%
3-6 months	0.00%
6+ (Defaulted)	0.00%
>3 months	0.00%

5.2 **Geographical distribution and type of Claim**

		Exposures to or guaranteed by Supranational Institution	Exposures to Sovereigns	Exposures guaranteed by Sovereigns	Exposures guaranteed by ECA	Exposures to regions / departments / federal states	Exposures guaranteed by regions / departments / federal states	Exposures to municipalities	Exposures guaranteed by municipalities	Other direct public exposures	Other indirect public exposures	Total	%	
EUROPE	France	557	107	55	2,033	3,089	221	4,420	519	1,940	152	12,537	86%	
	Belgium		-	-	13	165	42	-	-	-	-	-	220	2%
	Germany		-	-	3	483	-	-	-	-	-	-	485	3%
	Norway		-	-	-	29	-	-	-	-	-	-	29	0%
	Austria		-	-	-	53	-	-	-	-	-	-	53	0%
	Finland		-	-	-	23	-	-	-	-	-	-	23	0%
	Denmark		-	-	-	-	-	-	-	-	-	-	-	0%
	United Kingdom		-	-	-	416	-	-	-	-	-	-	416	3%
	Supra National		-	-	-	-	-	-	-	-	-	-	557	4%
AMERICAS	United-States	-	-	58	-	-	-	-	-	-	-	58	0%	
MIDDLE-EAST	Gulf Cooperation Council	-	-	-	-	-	-	-	-	-	-	-	0%	
	Qatar	-	-	213	-	-	-	-	-	-	-	213	1%	
Total		557	107	271	3,107	3,254	263	4,420	519	1,940	152	14,590	100%	

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

 CB ISSUER **SOCIETE GENERALE SCF**

 Reporting date **30/06/2021**
6 COVERED BONDS
6.1 Outstanding covered bonds

	2021	2020	2019	2018
Public placement	2,250	2,250	2,250	4,500
Private placement	9,220	9,300	6,010	3,547
Sum	11,470	11,550	8,260	8,047

Denominated in €	11,470	11,550	8,260	8,010
Denominated in USD	0	0	0	37
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	11,470	11,550	8,260	8,047

Fixed coupon	5,470	5,550	5,750	5,537
Floating coupon	5,850	5,850	2,360	2,360
Other	150	150	150	150
Sum	11,470	11,550	8,260	8,047

6.2 Issuance

	2021	2020	2019	2018
Public placement	-	-	-	-
Private placement	-	3,500	2,500	-
Sum	-	3,500	2,500	-

Denominated in €	-	3,500	2,500	-
Denominated in USD	-	-	-	-
Denominated in CHF	-	-	-	-
Denominated in JPY	-	-	-	-
Denominated in GBP	-	-	-	-
Other	-	-	-	-
Sum	-	3,500	2,500	-

Fixed coupon	-	-	2,500	-
Floating coupon	-	3,500	-	-
Other	-	-	-	-
Sum	-	3,500	2,500	-