

B

A. Harmonised Transparency Template - General Information

HTT 2021

	Reporting in Domestic Currency	EUR			
	CONTENT OF TAB A				
	1. Basic Facts				
	2. Regulatory Summary				
	3. General Cover Pool / Covered Bond Information				
	4. References to Capital Requirements Regulation (CRR) 129(7)				
	5. References to Capital Requirements Regulation (CRR) 129(1)				
L	6. Other relevant information				
Field	4. Decis Feature				
lumber	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	http://www.societegenerale.com/fr/mesurer-notr	e-performance/investisseurs/investisseurs-dette		
G.1.1.4	Cut-off date	31/08/2021			
	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				
G.3.1.1	1.General Information	Nominal (mn) 42,781.7			
	Total Cover Assets				
G.3.1.2	Outstanding Covered Bonds	36,890.0			•
	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	00(0)	5.0%	12%	8.5%	"Legal" OC: As mentioned in SFH law.
G.3.2.1	OC (%)	5.0%	12%	8.5%	"Committed" OC is equal to Contractual OC order to reassure Rating Agencies.
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	of der to reassure nating Agencies.
G.3.3.1	Mortgages	41,488.2		97.0%	
G.3.3.2	Public Sector			0.0%	
G.3.3.3	Shipping			0.0%	
G.3.3.4	Substitute Assets	1,293.5		3.0%	
G.3.3.5	Other	,		0.0%	
G.3.3.6	То	tal 42,781.7		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)	7.89	5.75		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	3,132.1	5,382.1	7.6%	13.0%
G.3.4.3	1 - 2 Y	3,150.9	4,909.8	7.6%	11.8%
G.3.4.4	2 - 3 Y	3,115.9	4,428.5	7.5%	10.7%
G.3.4.5	3-4Y	3,064.1	3,975.4	7.4%	9.6%
G.3.4.6	4-5Y	2,957.1	3,521.7	7.1%	8.5%
	4-51 5-10 Y	12,628.3	5,521.7 11,919.7	30.5%	28.7%
G.3.4.7					
G.3.4.8	10+ Y	13,414.7	7,325.9	32.4%	17.7%
G.3.4.9	To		41,463.1	100.0%	100.0%
G.3.5.1	5. Maturity of Covered Bonds Weighted Average life (in years)	Initial Maturity (mn) 5.6	Extended Maturity (mn) 6.6	% Total Initial Maturity	% Total Extended Maturity
0.3.3.1	weighted Average life (in years)	5.0	0.0		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0-1Y	2,750.0	1,250.0	7.5%	3.4%
G.3.5.4	1 - 2 Y	2,750.0	1,500.0	7.5%	4.1%
G.3.5.5	2 - 3 Y	4,350.0	3,500.0	11.8%	9.5%
G.3.5.6	3-4Y	3,540.0	3,600.0	9.6%	9.8%
G.3.5.7	4 - 5 Y	3,750.0 18,250.0	3,540.0 18,250.0	10.2%	9.6%
			18.250.0	49.5%	49.5%
G.3.5.8	5 - 10 Y				
	5 - 10 Y 10+ Y To	1,500.0	5,250.0 36,890.0	4.1%	14.2%

	6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR		41,488.2	41,488.2	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.3.6.14 G.3.6.15	SGD				0.0%	0.0%
G.3.6.15 G.3.6.16	USD					0.0%
					0.0%	
G.3.6.17	Other				0.0%	0.0%
G.3.6.18		Total	41,488.2	41,488.2	100.0%	100.0%
0.0.7.4	7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		36,890.0	36,890.0	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	36,890.0	36,890.0	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		36,300.0	36,300.0	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	36,890.0	36,890.0	100.0%	100.0%
0.0.0.1	9. Substitute Assets - Type	rotar	Nominal (mn)	50,050.0	% Substitute Assets	1001070
G.3.9.1	Cash		683.5		52.8%	
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		610.0		47.2%	
	Other					
G.3.9.5 G.3.9.6	Other	Total	1,293.5		0.0% 100.0%	

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	10. Substitute Assets - Country	Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	1,293.5		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	1,293.5		0.076	
G.3.10.15 G.3.10.16	Total	1,293.5		100.0%	
5.5.10.10	11. Liquid Assets	Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	1,293.5		3.0%	3.5%
G.3.11.1 G.3.11.2	Central bank eligible assets	1,295.5		2.5%	2.9%
G.3.11.2 G.3.11.3	Other	1,001.0		0.0%	0.0%
G.3.11.3 G.3.11.4	Total	2,354.6		5.5%	6.4%
6.3.11.4		2,354.6		5.5%	0.4%
G.3.12.1	12. Bond List Bond list				
G.3.12.1		https://coveredbondlabel.com/issuer/83/			
G.3.13.1	13. Derivatives & Swaps	0			
	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)	Row	Row		
	129(7)				
e issuer believes	s that, at the time of its issuance and based on transparency data made publicly available by t	he issuer, these covered bonds would satisfy the eligibility cri	teria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2	2012. It should be noted, however, that	
ther or not ext	posures 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 re	levant investor institution and its relevant supervisory authority and the i	issuer does not accept any responsibility in this reaard.	
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<u>38</u>	······		
G.4.1.1 G.4.1.2	(i) Value of covered bonds:	<u>39</u>			
G.4.1.2 G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets			
G.4.1.3 G.4.1.4	(ii) Type of cover assets:	52			
G.4.1.4 G.4.1.5	(ii) Loan size:	<u>52</u> 167 for Residential Mortgage Assets	268 for Commercial Mortgage Assets		
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	<u>163</u>		
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u> 162			
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>			
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>			
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary			
		<u>65</u>			
G.4.1.11	(iii) Maturity structure of cover assets:				
G.4.1.11 G.4.1.12	(iii) Maturity structure of covered bonds:	<u>88</u>			
G.4.1.12		<u>88</u> <u>186 for Residential Mortgage Assets</u>			
G.4.1.12	 (iii) Maturity structure of covered bonds: (iv) Percentage of loans more than ninety days past due: 				
	(iii) Maturity structure of covered bonds: (iv) Percentage of loans more than ninety days past due: 5. References to Capital Requirements Regulation (CRR)				
G.4.1.12 G.4.1.13	(iii) Maturity structure of covered bonds: (iv) Percentage of loans more than ninety days past due: 5. References to Capital Requirements Regulation (CRR) 129(1)	<u>186 for Residential Mortgage Assets</u>			
G.4.1.12	(iii) Maturity structure of covered bonds: (iv) Percentage of loans more than ninety days past due: 5. References to Capital Requirements Regulation (CRR)				

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B

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

17.1.1Residential14,48217.3Other44,68217.4Commercial Losan7417.4Commercial Losan7417.4Nuber of mortgale Losan84 commercial Losan7417.4Dispers reports0.0%5007417.4Dispers reports0.0%0.0%7417.4European Infono0.0%0.0%7417.4European Infono0.0%0.0%7417.4European Infono0.0%0.0%7417.4European Infono0.0%0.0%7417.4Costa Hogola54545417.4Costa Hogola54545417.4Costa Hogola54545417.5Costa Hogola54545417.4European Infono54545417.5Costa Hogola54545417.4European Infono54545417.4Grasta54545417.4European Infono54545417.4Grasta54545417.4Hotherlands54545417.4Hotherlands54545417.5Grasta54545417.4Hotherlands54545417.4Hotherlands54545417.5Hotherlands54545417.6 <td< th=""><th></th><th></th><th></th><th></th><th></th></td<>					
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A. Mortgage Association Nomia (m) Scale Mortgage 17.11 Reidential 14.882 100.0% 17.12 Genmeral 0.0% 0.0% 17.13 Other 0.0% 0.0% 17.14 Genmeral 1,882 0.0% 17.15 Other 0.0% 0.0% 17.14 Other 1,882 0.0% 17.15 Generation (miss) Kenderation (miss) 100.0% 17.14 Bortgage Association (miss) Kenderation (miss) 17.1% 17.14 Bortgage Association (miss) Kenderation (miss) 100.0% 17.14 Ecosent (miss) Kenderation (miss) 100.0% 17.14 Ecosent (miss) 100.0% 0.0% 0.0% 17.14 Ecosent (miss) 100.0% 100.0%	et al al				
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17.11Reidential Connecial Other14,882	Number		Nominal (mn)		% Total Mortgage
13.12 Connectal One 0.0% 13.14 Other 100% 13.15 Connectal Loss 0.0% 13.16 Connectal Loss 0.0% 13.17 Connectal Loss None 0.0% 13.16 Connectal Loss None 0.0% 13.16 Connectal Loss None 0.0% 14 Connectal Loss None 0.0% 14 Abreidonn by Georgenha None 0.0% 0.0% 14.12 Autria None 0.0% 0.0% 14.2 Autria None 0.0% 0.0% 14.3 Georgenha None 0.0% 0.0% 14.4 Georgenha None 0.0% 0.0% 14.3 Georgenha 1.00% 1.00% 1.00% 14.4 Georgenha 1.00% 1.00% 1.00% 14.3 Georgenha 1.00% 1.00% 1.00% 14.4 Moles 1.00% 1.00% 1.	M.7.1.1				
13.14Total10,0%100,0%7.20Number of mortgage bans328,1990300,0%30	M.7.1.2		,		
2. General informationResidential LossCommercial Loss323 (100 - 323 (100 - 	M.7.1.3				
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7.432 Liechtenstein 7.433 Norway 7.434 Other 0.0% 0.0% 7.435 Switzerland 0.0% 0.0% 7.436 Switzerland 1 1 7.437 Othied Kingdom 1 1 7.438 Canada 1 1 7.439 Japan 1 1 7.440 Korea 1 1 7.441 New Zealand 1 1 7.442 Singapore 1 1 7.443 US 1 1			0.0%	0.0%	0.0%
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7.4.36 Australia 7.4.37 Brazil 7.4.38 Canada 7.4.39 Japan 7.4.40 Korea 7.4.41 New Zealand 7.4.42 Singapore 7.4.43 US	M.7.4.35				
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.7.4.43 US	M.7.4.41				
	M.7.4.42				
	M.7.4.43				
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	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
	Auvergne-Rhône-Alpes	11.2%		11.2%	
	Bourgogne-Franche-Comté	1.4%		1.4%	
	Bretagne	2.3%		2.3%	
	Centre	2.0%		2.0%	
	Grand Est	3.5%		3.5%	
	Corse	0.6%		0.6%	
	DOM – TOM	0.4%		0.4%	
	Occitanie	7.4%		7.4%	
	Normandie	4.5%		4.5%	
	Ile-de-France (Paris included)	36.7%		36.7%	
	Nouvelle Aquitaine	7.1%		7.1%	
	Hauts de France	9.3%		9.3%	
1	Pays de la Loire	3.5%		3.5%	
	Provence-Alpes-Côte d'Azur	10.0%		10.0%	
	other	0.0%		0.0%	
,	No data	0.0%		0.0%	
) - - - - - - - - - - - - - - - - - - -					
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
	Fixed rate	99.1%		99.1%	
	Floating rate	0.9%		0.9%	
	Other				
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	

E Brookdown by region

M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.9 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.15 M.7.5.16 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 M.7.6.1 M.7.6.2 M.7.6.3

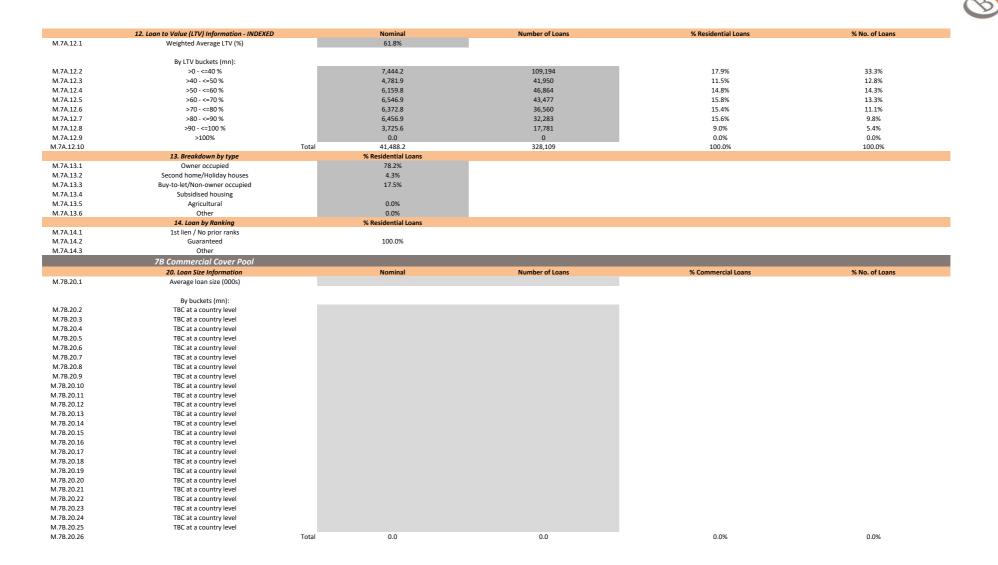
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M.7.7.1	Bullet / interest only	0.1%		0.1%	
M.7.7.2	Amortising	99.9%		99.9%	
M.7.7.3	Other				
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	8.6%		8.6%	
M.7.8.2	≥ 12 - ≤ 24 months	16.5%		16.5%	
M.7.8.3	≥ 24 - ≤ 36 months	18.8%		18.8%	
M.7.8.4	≥ 36 - ≤ 60 months	28.8%		28.8%	
M.7.8.5	≥ 60 months	27.4%		27.4%	
	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.0%		0.0%	

	7.A Residential Cover Pool 10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)		126.4	328,109	100.0%	100.0%
VI./A.10.1	Average loan size (000s)		120.4	528,109	100.0%	100.0%
	By buckets (mn):					
M.7A.10.2	0-200k€		23,634.8	265,943	57.0%	81.1%
M.7A.10.3	200-400k€		14,942.3	55,746	36.0%	17.0%
M.7A.10.4	400-600k€		2,902.6	6,406	7.0%	2.0%
M.7A.10.5	600-800k€		8.6	14	0.0%	0.0%
M.7A.10.6	800-1M€		0.0	0	0.0%	0.0%
V.7A.10.7	>1M€		0.0	0	0.0%	0.0%
V.7A.10.8	. 1110		0.0	Ŭ	0.0%	0.0%
И.7А.10.9					0.0%	0.0%
1.7A.10.10					0.0%	0.0%
1.7A.10.11					0.0%	0.0%
Л.7А.10.12					0.0%	0.0%
Л.7А.10.12 Л.7А.10.13					0.0%	0.0%
И.7А.10.13 И.7А.10.14					0.0%	0.0%
И.7А.10.14 И.7А.10.15					0.0%	0.0%
Л.7А.10.15 Л.7А.10.16					0.0%	0.0%
1.7A.10.17					0.0%	0.0%
Л.7А.10.17 Л.7А.10.18					0.0%	0.0%
1.7A.10.19					0.0%	0.0%
И.7А.10.19 И.7А.10.20					0.0%	0.0%
M.7A.10.20					0.0%	0.0%
Л.7А.10.21 Л.7А.10.22					0.0%	0.0%
И.7А.10.22 И.7А.10.23					0.0%	0.0%
Л.7А.10.24					0.0%	0.0%
И.7А.10.25 И.7А.10.26		Total	41,488.2	328,109	0.0% 100.0%	0.0% 100.0%
1.7A.10.26	11. Loan to Value (LTV) Information - UNINDEXED	Iotai	41,488.2 Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)		68.5%	Number of Loans	% Residential Loans	% NO. OI LOAIIS
	Weighted Average LTV (76)		08.376			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		5,509.3	90,460	13.3%	27.6%
M.7A.11.3	>40 - <=50 %		3,687.9	34,973	8.9%	10.7%
M.7A.11.4	>50 - <=60 %		4,771.7	39,571	11.5%	12.1%
M.7A.11.5	>60 - <=70 %		5,908.2	43,333	14.2%	13.2%
M.7A.11.6	>70 - <=80 %		6,188.4	39,562	14.9%	12.1%
M.7A.11.7	>80 - <=90 %		6,814.7	37,639	16.4%	11.5%
M.7A.11.8	>90 - <=100 %		7,200.8	35,060	17.4%	10.7%
M.7A.11.9	>100%		1,407.2	7,511	3.4%	2.3%
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	21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Weighted Average LTV (%)					
	By LTV buckets (mn):					
M.7B.21.2	>0 - <=40 %					
M.7B.21.3	>40 - <=50 %					
M.7B.21.4	>50 - <=60 %					
M.7B.21.5	>60 - <=70 %					
M.7B.21.6	>70 - <=80 %					
M.7B.21.7	>80 - <=90 %					
M.7B.21.8	>90 - <=100 %					
M.7B.21.9	>100%					
M.7B.21.10		Total	0.0	0	0.0%	0.0%
	22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)					
	By LTV buckets (mn):					
M.7B.22.2	>0 - <=40 %					
M.7B.22.3	>40 - <=50 %					
M.7B.22.4	>50 - <=60 %					
M.7B.22.5	>60 - <=70 %					
M.7B.22.6	>70 - <=80 %					
M.7B.22.7	>80 - <=90 %					
M.7B.22.8	>90 - <=100 %					
M.7B.22.9	>100%					
M.7B.22.10		Total	0.0	0	0.0%	0.0%
	23. Breakdown by Type		% Commercial loans			
M.7B.23.1	Retail					
M.7B.23.2	Office					
M.7B.23.3	Hotel/Tourism					
M.7B.23.4	Shopping malls					
M.7B.23.5	Industry					
M.7B.23.6	Agriculture					
M.7B.23.7	Other commercially used					
M.7B.23.8	Hospital					
M.7B.23.9	School					
M.7B.23.10	other RE with a social relevant purpose					
M.7B.23.11	Land					
M.7B.23.12	Property developers / Bulding under construction					
	Other					

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	<u>Nominal Overcollateralisation "OC" ratio :</u> The OC ratio as established to comply with contractual and rating agencies minimum requirements is a nominal rate calculated by dividing the nominal outstanding amount of eligible assets (substitute assets and accrued interests excluded) by the nominal amount of covered bonds (after taking into account if any interest rate or currency swaps and accrued interests excluded).
HG.1.2	OC Calculation: Legal minimum	The most restricting OC rate required by the rating agencies is disclosed in this report Legal "Coverage ratio": This ratio is calculated by dividing the total assets amount (including accrued interests, substitute assets and other assets as prepayments and net accrued incomes on derivatives) by the amount of priviledged debts accrued interests included (covered bonds, sums due on derivatives and collateral management fees). When the eligible assets are transfered into the cover pool using guaranteed loans, the amount of the guaranteed loans in the assets amount is replaced by the amount of the eligible assets pledged as collateral. Following amendments to the French covered bond legal framework for sociétés de credit foncier (SCF) and sociétés de financement de l'habitat (SFH) that came into force on 28 May 2014 (published in JO nº0123 of 28 May 2014), a cap on intragroup exposure has been set at 25% of non-privileged resources and the legal minimum collateralisation raised to 105%, from 102%, on a nominal basis.
		The legislation requires that a legal coverage ratio is calculated a posteriori on the basis of the audited accounting figures twice a year : as of December 31st and June 30th and on unaudited accounting figures as of March 31st and September 30th. These legal ratios are audited and available within a period of three months following the calculation reference date. The last audited ratio is provided as an additional information. As a consequence, the current ratio, calculated on a quarterly basis, is provisionnal / unaudited and is based on forecast amounts as of the end of each quarter, calculated in the report is published and is based on forecast amounts as of the end of each quarter,
HG.1.3	OC Calculation: Committed	" <u>Committed</u> " OC is equal to Contractual OC in order to reassure Rating Agencies. Interest Rate Types in the cover-pool of SG SFH are mainly fixed interest rates, and also floating interest rates. "Floating" includes loans with with interest rate reset periods exceeding one year (e.g. loan indexed on CMS SY with an interest rate reset every five years)
HG.1.4	Interest Rate Types	"Mixed" is used for loans with a combination of fixed, capped or floating periods (e.g. 10 years initial fixed rate switching to floating).
HG.1.5	Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]	Interest Rate Types of the Covered Bonds of SG SFH are mainly Fixed coupon, and also Floating coupon mainly based on EIBEUR3M. Interest Rate Types of the Assets of SG SFH are mainly Fixed interest rates, and also Floating interest rates. Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets. Regarding covered bonds and substitute assets, contractual maturity is calculated according to the legal final maturity. Regarding soft bullet covered bonds, contractual maturity is calculated according to the initial legal final maturity without any extension. Expected maturities are 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.



	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What	"Contractual maturities" and "Expected maturities" : see above.
HG.1.6	maturity structure (hard bullet, soft bullet, conditional pass through)? Under what	Maturity structure is Hard Bullet for initial Covered Bonds.
	conditions/circumstances? Etc.]	Maturity structure has been Soft Bullet for Covered Bonds emission since 2015.
		<u>Unindexed current LTV :</u>
		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.1.7	LTVs: Definition	
		Indexed current LTV :
		Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised
		values or prices of the residential assets using an indexation methodology.
HG.1.8	LTVs: Calculation of property/shipping value	The current residential values / prices are calculated based on INSEE Index publicated on the following webside address:
		http://www.bdm.insee.fr
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated	Current value of residential home loans is calculated automatically but also controlled twice a year both internally
	Valuation Model (AVM) or on-site audits	and by the Contrôleur Spécifique
HG.1.10	LTVs: Frequency and time of last valuation	The LTV is calculated on a quarterly frequency.
		There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report.
		The SG SFH cover pool is 100% made of french residential home loans totally guaranteed by Credit Logement
		Each table reported in section 4 display information on this french residential fome loan cover pool
		There is no residential mortgage in the SG SFH cover pool
		There is only residential with guarantee insurance in the SG SFH cover pool
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial	
	real estate, etc. Same for shipping where relecvant	Geographical distribution / regional breakdown :
		The geographical breakdown of assets takes into account the location of the property which is refinanced
		by the guaranteed loans
		The geographical breakdown of assets shall take into account the location of the pledged property for
		residential mortgages and the location of the property which is refinanced by the loan in the case of guaranteed loans.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	Société Générale SFH has set up an Asset Liabilities Management restructuring to optimize the hedging
	reaging strategy (please explain now you address increase rate and carreney risk)	strategy of the Issuer and based on natural hedging between Cover-pool and Covered Bonds.
HG.1.13	Non-performing loans	There are no non-performing loans in the cover-pool of SG SFH.
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
HG.2.1	2. Glossary - ESG items (optional)	Definition
	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing)	[For completion] [For completion]
HG.2.3	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.3 OHG.2.1	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing)	[For completion] [For completion]
HG.2.3 OHG.2.1 OHG.2.2	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing)	[For completion] [For completion]
HG.2.3 OHG.2.1	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing)	[For completion] [For completion]
HG.2.3 OHG.2.1 OHG.2.2 OHG.2.3 OHG.2.4	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing)	[For completion] [For completion]
HG.2.3 OHG.2.1 OHG.2.2 OHG.2.3 OHG.2.4 OHG.2.5	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing)	[For completion] [For completion]
HG.2.3 OHG.2.1 OHG.2.2 OHG.2.3 OHG.2.4 OHG.2.5 OHG.2.6	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing)	[For completion] [For completion]
HG.2.3 OHG.2.1 OHG.2.2 OHG.2.3 OHG.2.4 OHG.2.5 OHG.2.6 OHG.2.7	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing)	[For completion] [For completion]
HG.2.3 OHG.2.1 OHG.2.2 OHG.2.3 OHG.2.4 OHG.2.5 OHG.2.6 OHG.2.7 OHG.2.8	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing)	[For completion] [For completion]
HG.2.3 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	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing)	[For completion] [For completion]
HG.2.3 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	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing) New Property and Existing Property	[For completion] [For completion]
HG.2.3 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	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing) New Property and Existing Property	[For completion] [For completion]
HG.2.3 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	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing) New Property and Existing Property	[For completion] [For completion]
HG.2.3 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	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing) New Property and Existing Property	[For completion] [For completion]
HG.2.3 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	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing) New Property and Existing Property	[For completion] [For completion]
HG.2.3 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	Sustainability - strategy pursued in the cover pool Subsidised Housing (definitions of affordable, social housing) New Property and Existing Property s 3. Reason for No Data	[For completion] [For completion] [For completion]

A. Glossary - Extra national and/or Issuer Items Definition HG.4.1 Other definitions deemed relevant The rating agencies 'methodologies usually take the senior unsecured bond issuer's parent company as a starting point for their assessment of the credit rating of 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.4.1 OHG.4.1 Covered bond issuer rating 'has been granted to the CB issuer, "NA" is be indicated. Covered bond issuer rating 'has been granted to the CB issuer, "NA" is be indicated. Covered bond issuer rating (%): Covered bond issuer : Covered bond issuer: Covered bond issuer: Covered bond issuer:	B
HG.4.1 Other definitions deemed relevant Covered bond issuer ratings : The rating agencies' methodologies ususally take the senior unsecured rating of a covered bond issuer's parent company as a starting point for their assessment of the credit risk of covered bond. 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 a unsecured basis. Generally, a "covered bond issuer rating" is an assessment of the credit rule same as the senior unsecured rating of the CB issuer's parent company although it may be different in some specific cases. If no "CB issuer rating" has been granted to the CB issuer, "NA" is be indicated. OHG.4.1 Covered bond issuer rating (S): Covered bond issuer rating) Covered bond issuer rating (S): Covered bond issuer rating)	
OHG.4.1 issuer arting" 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.4.1 Core Tier 1 ratio (%) : Core Tier 1 is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2,5 Covered bond issuer :	
OHG.4.1 Core Tier 1 is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2,5 Covered bond issuer :	
Covered bonds and cover pool :	
OHG.4.2 Guaranteed loans or mortgage promissory notes : The eligible assets, fully composed of French Home Loans 100% guaranteed by Credit Logement, are transfered into the cover pool using guaranteed loans (i.e. collateral directive framework). The outstanding amount of the eligible assets pledged as collateral of the loans are indicated instead of the amount of the guaranteed loans.	
The nominal outstanding amount of the eligible assets is booked in Off-Balance Sheet as guarantee received. <u>Substitute assets :</u> Are reported the amount of substitute assets as defined by the French Law (Articles L515-17 and R515-7	
OHG.4.3 of Code Monétaire et Financier). For SG SFH 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.4.4 Are not included in the cover pool i. OHG.4.4 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. <u>"Of which assets eligible to CB repo-operations" :</u> The outstanding amount of eligible assets including replacement assets shall be filled in.	
OHG.4.5 If the eligible assets are transferred into the cover pool using guaranteed loans (i.e. collateral directive collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans. The eligible light is contral bank repo-operations include the exceptional measures accepted by the ECB in February 2012 and presently in use with the French NCB.	

	m is optional					
E. Har	monised Transparency Templat	te - 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					
Field						
Number	1. Additional information on the programme					
E.1.1.1	Transaction Counterparties Sponsor (if applicable)	Name SOCIETE GENERALE	Legal Entity Identifier (LEI)* O2RNE8IBXP4R0TD8PU41			
E.1.1.2	Servicer	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
E.1.1.3	Back-up servicer	N/A	N/A			
E.1.1.4 E.1.1.5	BUS facilitator Cash manager	N/A SOCIETE GENERALE	N/A O2RNE8IBXP4R0TD8PU41			
E.1.1.5 E.1.1.6	Cash manager Back-up cash manager	N/A	N/A			
E.1.1.7	Account bank	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
E.1.1.8 E.1.1.9	Standby account bank	N/A	N/A			
E.1.1.9 E.1.1.10	Account bank guarantor Trustee	N/A N/A	N/A N/A			
E.1.1.11	Cover Pool Monitor	CAILLIAU DEDOUIT ET ASSOCIES	N/A 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					
	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.2.1.4 E.2.1.5 E.2.1.6						
E.2.1.4 E.2.1.5						
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.2.1.4 E.2.1.5 E.2.1.6 E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10						
E.2.1.4 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						
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.2.1.2 OE.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						
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						
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						
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.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.7 OE.2.1.8						
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						
E.2.1.4 E.2.1.5 E.2.1.6 E.2.1.7 E.2.1.8 E.2.1.10 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.2.1.9 OE.2.1.11						
E.2.1.4 E.2.1.5 E.2.1.6 E.2.1.7 E.2.1.8 E.2.1.0 OE.2.1.1 OE.2.1.2 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.10 OE.2.1.11 OE.2.1.11 OE.2.1.12						
E.2.1.4 E.2.1.5 E.2.1.6 E.2.1.7 E.2.1.8 E.2.1.10 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.2.1.9 OE.2.1.11						
E.2.1.4 E.2.1.5 E.2.1.6 E.2.1.7 E.2.1.8 E.2.1.0 OE.2.1.1 OE.2.1.2 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.10 OE.2.1.11 OE.2.1.11 OE.2.1.12	3. Additional information on the asset distribution					
E2.14 E2.15 E2.16 E2.17 E2.18 E2.19 E.2.10 OF.2.11 OF.2.12 OF.2.13 OF.2.14 OF.2.15 OF.2.16 OF.2.11 OF.2.112 OF.2.113 OF.2.112	3. Additional information on the asset distribution 1. Geneal Information	Total Assets				
E.2.14 E.2.15 E.2.16 E.2.17 E.2.18 E.2.19 E.2.110 OF.2.11 OF.2.12 OF.2.13 OF.2.14 OF.2.15 OF.2.16 OF.2.17 OF.2.18 OF.2.110 OF.2.111 OF.2.122 OF.2.113 OF.2.121 OF.2.112 OF.2.113 OF.2.112 OF.2.113 OF.2.112 OF.2.113 OF.2.113 OF.2.112 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.1	3. Additional information on the asset distribution 1. General Information Weighted Average Seasoning (months)	46.1				
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 O.E.2.1.2 O.E.2.1.3 O.E.2.1.4 O.E.2.1.5 O.E.2.1.6 O.E.2.1.6 O.E.2.1.10 O.E.2.10 O.E.	3. Additional information on the asset distribution 1. Geneal Information					
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 O.E.2.1.2 O.E.2.1.3 O.E.2.1.4 O.E.2.1.5 O.E.2.1.6 O.E.2.1.6 O.E.2.1.6 O.E.2.1.10 O.E.2.1.10 O.E.2.1.10 O.E.2.1.11 O.E.2.1.20 O.E.2.1.13 O.E.2.1.11 D.E.2.1.21 O.E.2.1.13 O.E.2.13 O.E.	3. Additional information on the asset distribution 1. General Information Weighted Average Seasoning (months)	46.1	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E2.14 E2.15 E2.16 E2.17 E2.17 E2.19 E2.10 02.112 02.112 02.12 02.13 02.14 02.15 02.16 02.16 02.17 02.18 02.16 02.12 02.110 02.112 02.113 02.112 02.112 02.113 02.112 02.113 02.112 02.113 02.112 02.113 02.112 02.113 02.112 02.113 02.112 02.113 02.112 02.113 02.112 02.113 02.112 02.113 02.112 02.112 02.113 02.112 02.112 02.113 02.112 02.12	3. Additional information on the asset distribution 1. General information Weighted Average Maturity (months)** Weighted Average Maturity (months) Weighted Average Maturity (months) 2. Arreors 1-50 days	46.1 178.4	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E2.14 E2.15 E2.16 E2.17 E2.18 E2.10 OF.2.11 OF.2.12 OF.2.13 OF.2.14 OF.2.12 OF.2.13 OF.2.14 OF.2.15 OF.2.16 OF.2.16 OF.2.17 OF.2.18 OF.2.11 OF.2.12 OF.2.113 OF.2.114 OF.2.12 OF.2.113 OF.2.114 OF.2.12 OF.2.113 OF.2.114 OF.2.12 OF.2.113 OF.2.114 OF.2.12 OF.2.113 OF.2.114 OF.2.12 OF.2.113 OF.2.114 OF.2.12 OF.2.113 OF.2.114 OF.2.12 OF.2.113 OF.2.114 OF.2.12 OF.2.113 OF.2.114 OF.2.12 OF.2.113 OF.2.114 OF.2.12 OF.2.113 OF.2.114 OF.2.12 OF.2.113 OF.2.114 OF.2.12 OF.2.113 OF.2.114 OF.2.12 OF.2.113 OF.2.114 OF.2.124 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.125 OF.2.114 OF.2.113 OF.2.114 OF.2.125 OF.2.114 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.112 OF.2.113 OF.2.114 OF.2.112 OF.2.114 OF.2.112 OF.2.114 OF.	3. Additional information on the asset distribution <i>I. General Information</i> Weighted Average Association (months) Weighted Average Maturity (months)** 2. Arcens 1.4-30 days	46.1 178.4	% Commercial Loans	% Public Sector Assets	% Shipping Leans	% Total Loans
E2.14 E2.15 E2.16 E2.17 E2.18 E2.19 E2.19 E2.10 02.212 02.212 02.213 02.214 02.215 02.216 02.216 02.217 02.218 02.210 02.2110	3. Additional information on the asset distribution 1. General information Weighted Average Maturity (months)** Weighted Average Maturity (months) Weighted Average Maturity (months) 2. Arreors 1-50 days	46.1 178.4	% Commercial Loans	% Public Sector Assets	X Shipping Loans	% Total Loans
E2.14 E2.15 E2.16 E2.17 E2.18 E2.19 E2.10 0F2.11 0F2.12 0F2.13 0F2.14 0F2.15 0F2.16 0F2.11 0F3.11 0F	3. Additional information on the asset distribution 1. General Momention Weighted Average Maturity (months)** Weighted Average Maturity (months)** 2. Arrease 1030 days 30-690 days	46.1 178.4	% Commercial Loans	% Public Sector Assets	% Shipping Leans	% Total Loans
E.2.1.4 E.2.1.5 E.2.1.6 E.2.1.7 E.2.1.7 D.2.1.2 D.2.3 D.3.3	3. Additional information on the asset distribution <i>1. General Information</i> Weighted Average Maturity (months) Weighted Average Maturity (months)** 2. Arcens 150 days 30-560 days 60-590 days 90-580 days	46.1 178.4	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans

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FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH Reporting date

31/08/2021 (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

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	Stable

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

36,890

1.4	Core Tier 1 ratio (%) (group parent company)	13.40%
	as of	31/08/2021

2 COVERED BOND ISSUER OVERVIEW

2.1 Covered bonds and cover pool

	Total	of which eligible to
	outstanding	central bank repo-operations
Public sector exposures		
Commercial assets		
Residential assets	41,488	443
Substitute assets	1,294	
Total	42,782	443
	Commercial assets Residential assets Substitute assets	Outstanding Public sector exposures Commercial assets Residential assets Substitute assets 1,294

Covered bonds

2.2 Covered bonds ratings

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

2.3 Liabilities of the covered bond issuer

LIABILITIES	Outstanding
Equity	660
Subordinated debt	
Other non privileged liabilities	754
Total equity and non privileged liabilities	1,414
Covered bonds	37,008
Other privileged liabilities	5
Total privileged liabilities	37,013
TOTAL	38,427

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=5.87%; Contractual: CPR=0%
Commercial			
Substitute assets	0.1 years	0.1 years	
WAL of cover pool	5.8 years	7.9 years	
WAL of covered bonds	5.6 years	5.6 years	

3.2 Expected maturity structure of cover pool and covered bonds

	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	5,382	4,910	4,429	3,975	3,522	11,920	7,326
Commercial							
Substitute assets	1,294	-	-	-	-	-	-
Expected maturity of cover pool	6,676	4,910	4,429	3,975	3,522	11,920	7,326
Expected maturity of covered bonds	2,750	2,750	4,350	3,540	3,750	18,250	1,500

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	3,132	3,151	3,116	3,064	2,957	12,628	13,415
Commercial							
Substitute assets	1,294	-	-	-	-	-	-
Contractual maturity of cover pool	4,426	3,151	3,116	3,064	2,957	12,628	13,415
Contractual maturity of cov. bonds	2,750	2,750	4,350	3,540	3,750	18,250	1,500
of which hard bullet	1,250	-	750	-	-	-	-
of which soft bullet	1,500	2,750	3,600	3,540	3,750	18,250	1,500

3.4 Interest rate and currency risks

		Nominal	WAL
Interest rate risk	Internal	-	-
interest rate risk	External		
Curronov rick	Internal	N/A	N/A
Currency risk	External	N/A	N/A

3.5 Substitution assets

	Outstanding	WAL
AAA to AA-		
A+ to A-	1,294	0.1
Below A-		
Total	1,294	0.1

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH Reporting date 31/08/2021

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	e with state guaranty		
1st lien mortgage	e without state guaranty		
	T	otal 1st lien mortgages	
Guaranteed	Crédit Logement		100%
	other		
	other		
	other		
		Total guarantees	

4.4 Borrowers (excluding external MBS)

	%
Employees	59.98%
Civil servants	27.19%
Self employed	9.42%
Retired / Pensioner	0.93%
Other non-working	1.27%
No data	1.21%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH Reporting date 31/08/2021

6 COVERED BONDS

6.1 Outstanding covered bonds

	2021	2020	2019	2018
Public placement	12,500	12,750	13,250	12,750
Private placement	24,390	24,790	22,750	19,150
Sum	36,890	37,540	36,000	31,900
Denominated in €	36,890	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	36,890	37,540	36,000	31,900
Fixed coupon	36,300	36,950	35,410	31,310
Floating coupon	590	590	590	590

Fixed coupon	36,300	36,950	35,410	31,310
Floating coupon	590	590	590	590
Other	-	-	-	-
Sum	36,890	37,540	36,000	31,900

6.2 Issuance

	2021	2020	2019	2018
Public placement	750	1,000	2,000	3,000
Private placement	1,500	4,040	6,600	4,500
Sum	2,250	5,040	8,600	7,500
Denominated in €	2,250	5,040	8,600	7,500
Denominated in USD	-	-	-	-
Denominated in CHF	-	-	-	-
Denominated in JPY	-	-	-	-
Denominated in GBP	-	-	-	-
Other	-	-	-	-
Sum	2,250	5,040	8,600	7,500
Fixed coupon	2,250	5,040	8,600	7,500
Floating coupon Other	-	-	-	-
Sum	2,250	5,040	8,600	7,500