Harmonised Transparency Template

2021 Version

FRANCE

Societe Generale SFH

Reporting Date: Cut-off Date: 30/09/2021 30/09/2021



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Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Covered Bond Label Disclaime

Worksheet E: Optional ECB-ECAIs dat



A. Harmonised Transparency Template - General Information

HTT 2021

Reporting in Domestic Currency	EUF
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CONTENT OF TAB A	
1. Basic Facts]
2. Regulatory Summary	
3. General Cover Pool / Covered Bond Information	
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6. Other relevant information	

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Field	1. Basic Facts				
Number					
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-notre	performance/investisseurs/investisseurs-dette		
G.1.1.4	Cut-off date	30/09/2021			
	2. Regulatory Summary				
G.2.1.1	UCITS Compliance (Y/N)	Υ			
G.2.1.2	CRR Compliance (Y/N)	Υ			
G.2.1.3	LCR status	http://www.ecbc.eu/legislation/list			
	3. General Cover Pool / Covered Bond Information	· · · · · · · · · · · · · · · · · · ·			
	1.General Information	Nominal (mn)			
G.3.1.1	Total Cover Assets	48,484.2			
G.3.1.2	Outstanding Covered Bonds	41,390.0			
0.012.2	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
	, , , , , , , , , , , , , , , , , , , ,	,			"Legal" OC: As mentioned in SFH law.
G.3.2.1	OC (%)	5.0%	14%	8.5%	"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	47,185.1		97.3%	
G.3.3.2	Public Sector	·		0.0%	
G.3.3.3	Shipping			0.0%	
G.3.3.4	Substitute Assets	1,299.1		2.7%	
G.3.3.5	Other	,		0.0%	
G.3.3.6		tal 48,484.2		100.0%	
	4. Cover Pool Amortisation Profile	Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
	4. Cover Pool Amortisation Profile	Contractual (IIII)	Expected Opon Frepayments (iiii)	% Total Contractual	% Total Expected Opon Prepayments
G.3.4.1	Weighted Average life (in years)	7.79	5.64	% Total Contractual	% Total expected opon Prepayments
G.3.4.1				% Total Contractual	% rotal expected opon Prepayments
G.3.4.1				% Total Collifactual	% Total expected upon Frepayments
G.3.4.1	Weighted Average life (in years)			% Iotal Contractual	% Total Expected Opon Prepayments
G.3.4.1 G.3.4.2	Weighted Average life (in years) Residual Life (mn)			7.9%	13.4%
	Weighted Average life (in years) Residual Life (mn) By buckets:	7.79	5.64		
G.3.4.2	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y	7.79 3,719.8	6,339.1	7.9%	13.4%
G.3.4.2 G.3.4.3	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y	7.79 3,719.8 3,708.5	5.64 6,339.1 5,736.1	7.9% 7.9%	13.4% 12.2%
G.3.4.2 G.3.4.3 G.3.4.4	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y	7.79 3,719.8 3,708.5 3,636.6	5.64 6,339.1 5,736.1 5,133.1	7.9% 7.9% 7.7%	13.4% 12.2% 10.9%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y	7.79 3,719.8 3,708.5 3,636.6 3,538.0	5.64 6,339.1 5,736.1 5,133.1 4,564.8	7.9% 7.9% 7.7% 7.5%	13.4% 12.2% 10.9% 9.7%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5 13,353.2	7.9% 7.9% 7.7% 7.5% 7.2%	13.4% 12.2% 10.9% 9.7% 8.5% 28.3%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3 14,949.4	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5	7.9% 7.9% 7.7% 7.5% 7.2% 30.2%	13.4% 12.2% 10.9% 9.7% 8.5%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3 14,949.4	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5 13,353.2 8,026.3	7.9% 7.9% 7.7% 7.5% 7.2% 30.2% 31.7%	13.4% 12.2% 10.9% 9.7% 8.5% 28.3% 17.0%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y To	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3 14,949.4 47,158.1	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5 13,353.2 8,026.3 47,158.1	7.9% 7.9% 7.7% 7.5% 7.2% 30.2% 31.7% 100.0%	13.4% 12.2% 10.9% 9.7% 8.5% 28.3% 17.0% 100.0%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y To 5. Maturity of Covered Bonds Weighted Average life (in years)	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3 14,949.4 47,158.1 Initial Maturity (mn)	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5 13,353.2 8,026.3 47,158.1 Extended Maturity (mn)	7.9% 7.9% 7.7% 7.5% 7.2% 30.2% 31.7% 100.0%	13.4% 12.2% 10.9% 9.7% 8.5% 28.3% 17.0% 100.0%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y To 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn)	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3 14,949.4 47,158.1 Initial Maturity (mn)	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5 13,353.2 8,026.3 47,158.1 Extended Maturity (mn)	7.9% 7.9% 7.7% 7.5% 7.2% 30.2% 31.7% 100.0%	13.4% 12.2% 10.9% 9.7% 8.5% 28.3% 17.0% 100.0%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y To 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets:	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3 14,949.4 47,158.1 Initial Maturity (mn) 6.2	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5 13,353.2 8,026.3 47,158.1 Extended Maturity (mn) 7.1	7.9% 7.9% 7.7% 7.5% 7.2% 30.2% 31.7% 100.0% % Total Initial Maturity	13.4% 12.2% 10.9% 9.7% 8.5% 28.3% 17.0% 100.0% **Total Extended Maturity
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y To S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3 14,949.4 47,158.1 Initial Maturity (mn) 6.2	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5 13,353.2 8,026.3 47,158.1 Extended Maturity (mn) 7.1	7.9% 7.9% 7.7% 7.5% 7.2% 30.2% 31.7% 100.0% % Total Initial Maturity	13.4% 12.2% 10.9% 9.7% 8.5% 28.3% 17.0% 100.0% **Total Extended Maturity
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.7 G.3.4.7 G.3.4.9 G.3.5.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y To 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3 14,949.4 ttal 47,158.1 Initial Maturity (mn) 6.2 3,250.0 3,000.0	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5 13,353.2 8,026.3 47,158.1 Extended Maturity (mn) 7.1 1,250.0 2,000.0	7.9% 7.9% 7.7% 7.5% 7.2% 30.2% 31.7% 100.0% % Total Initial Maturity 7.9% 7.2%	13.4% 12.2% 10.9% 9.7% 8.5% 28.3% 17.0% 100.0% **Total Extended Maturity 3.0% 4.8%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y To 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3 14,949.4 47,158.1 Initial Maturity (mn) 6.2 3,250.0 3,000.0 3,600.0	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5 13,353.2 8,026.3 47,158.1 Extended Maturity (mn) 7.1 1,250.0 2,000.0 3,750.0	7.9% 7.9% 7.7% 7.5% 7.2% 30.2% 31.7% 100.0% % Total Initial Maturity 7.9% 7.2% 8.7%	13.4% 12.2% 10.9% 9.7% 8.5% 28.3% 17.0% 100.0% **Total Extended Maturity 3.0% 4.8% 9.1%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.7 G.3.4.7 G.3.4.9 G.3.5.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y To 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3 14,949.4 ttal 47,158.1 Initial Maturity (mn) 6.2 3,250.0 3,000.0	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5 13,353.2 8,026.3 47,158.1 Extended Maturity (mn) 7.1 1,250.0 2,000.0	7.9% 7.9% 7.7% 7.5% 7.2% 30.2% 31.7% 100.0% % Total Initial Maturity 7.9% 7.2%	13.4% 12.2% 10.9% 9.7% 8.5% 28.3% 17.0% 100.0% **Total Extended Maturity 3.0% 4.8%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y To 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3 14,949.4 47,158.1 Initial Maturity (mn) 6.2 3,250.0 3,000.0 3,600.0	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5 13,353.2 8,026.3 47,158.1 Extended Maturity (mn) 7.1 1,250.0 2,000.0 3,750.0	7.9% 7.9% 7.7% 7.5% 7.2% 30.2% 31.7% 100.0% % Total Initial Maturity 7.9% 7.2% 8.7%	13.4% 12.2% 10.9% 9.7% 8.5% 28.3% 17.0% 100.0% **Total Extended Maturity 3.0% 4.8% 9.1%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.5.1 G.3.5.1	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y To S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3 14,949.4 47,158.1 Initial Maturity (mn) 6.2 3,250.0 3,000.0 3,600.0 3,540.0	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5 13,353.2 8,026.3 47,158.1 Extended Maturity (mn) 7.1 1,250.0 2,000.0 3,750.0 2,850.0	7.9% 7.9% 7.7% 7.5% 7.2% 30.2% 31.7% 100.0% % Total Initial Maturity 7.9% 7.2% 8.7% 8.6%	13.4% 12.2% 10.9% 9.7% 8.5% 28.3% 17.0% 100.0% **Total Extended Maturity 3.0% 4.8% 9.1% 6.9%
G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.5 G.3.5.6 G.3.5.7	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y To 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3 14,949.4 47,158.1 Initial Maturity (mn) 6.2 3,250.0 3,000.0 3,600.0 3,540.0 3,750.0	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5 13,353.2 8,026.3 47,158.1 Extended Maturity (mn) 7.1 1,250.0 2,000.0 3,750.0 2,850.0 3,540.0	7.9% 7.9% 7.7% 7.5% 7.2% 30.2% 31.7% 100.0% % Total Initial Maturity 7.9% 7.2% 8.7% 8.6% 9.1%	13.4% 12.2% 10.9% 9.7% 8.5% 28.3% 17.0% 100.0% **Total Extended Maturity 3.0% 4.8% 9.1% 6.9% 8.6%
G.3.4.2 G.3.4.3 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.5 G.3.5.6 G.3.5.7 G.3.5.8	Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y To 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y	7.79 3,719.8 3,708.5 3,636.6 3,538.0 3,377.5 14,228.3 14,949.4 ttal 47,158.1 Initial Maturity (mn) 6.2 3,250.0 3,000.0 3,600.0 3,540.0 3,750.0 18,250.0	5.64 6,339.1 5,736.1 5,133.1 4,564.8 4,005.5 13,353.2 8,026.3 47,158.1 Extended Maturity (mn) 7.1 1,250.0 2,000.0 3,750.0 2,850.0 3,540.0 18,250.0	7.9% 7.9% 7.7% 7.5% 7.2% 30.2% 31.7% 100.0% % Total Initial Maturity 7.9% 7.2% 8.7% 8.6% 9.1% 44.1%	13.4% 12.2% 10.9% 9.7% 8.5% 28.3% 17.0% 100.0% **Total Extended Maturity 3.0% 4.8% 9.1% 6.9% 8.6% 44.1%



	6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR		47,185.1	47,185.1	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%
6.3.6.10	JPY				0.0%	0.0%
5.3.6.11	KRW				0.0%	0.0%
5.3.6.12	NOK				0.0%	0.0%
.3.6.13	PLN				0.0%	0.0%
.3.6.14	SEK				0.0%	0.0%
.3.6.15	SGD				0.0%	0.0%
.3.6.16	USD				0.0%	0.0%
.3.6.17	Other				0.0%	0.0%
.3.6.18		Total	47,185.1	47,185.1	100.0%	100.0%
	7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
.3.7.1	EUR		41,390.0	41,390.0	100.0%	100.0%
i.3.7.2	AUD				0.0%	0.0%
i.3.7.3	BRL				0.0%	0.0%
i.3.7.4	CAD				0.0%	0.0%
3.3.7.5	CHF				0.0%	0.0%
6.3.7.6	CZK				0.0%	0.0%
5.3.7.7	DKK				0.0%	0.0%
5.3.7.8	GBP				0.0%	0.0%
3.3.7.9	HKD				0.0%	0.0%
.3.7.10	JPY				0.0%	0.0%
.3.7.11	KRW				0.0%	0.0%
.3.7.12	NOK				0.0%	0.0%
.3.7.13	PLN				0.0%	0.0%
3.7.14	SEK				0.0%	0.0%
.3.7.15	SGD				0.0%	0.0%
3.7.16	USD				0.0%	0.0%
.3.7.16	Other				0.0%	0.0%
	Other	Total	41,390.0	41,390.0	100.0%	100.0%
3.7.18	8. Covered Bonds - Breakdown by interest rate	TOTAL	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
.3.8.1	Fixed coupon		40,800.0	40,800.0	98.6%	98.6%
.3.8.2	Floating coupon		590.0	590.0	1.4%	1.4%
					0.0%	
5.3.8.3	Other	T. 1.1	0.0	0.0		0.0%
5.3.8.4	O Corbetitute Assets Torr	Total	41,390.0	41,390.0	100.0%	100.0%
	9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
i.3.9.1	Cash		674.1		51.9%	
i.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency	(SSA)			0.0%	
	Exposures to central banks				0.0%	
.3.9.3			625.0		48.1%	
	Exposures to credit institutions		625.0			
5.3.9.3 5.3.9.4 5.3.9.5	Exposures to credit institutions Other		625.0		0.0%	



	10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)		1,299.1	100.0%
G.3.10.1	Eurozone		1,255.1	0.0%
G.3.10.2 G.3.10.3	Rest of European Union (EU)			0.0%
G.3.10.3 G.3.10.4				0.0%
	European Economic Area (not member of EU)			
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			
G.3.10.15	To	otal EU	1,299.1	
G.3.10.16		Total	1,299.1	100.0%
	11. Liquid Assets		Nominal (mn)	% Cover Pool % Covered Bonds
G.3.11.1	Substitute and other marketable assets		1,299.1	2.7% 3.1%
G.3.11.2	Central bank eligible assets		1,421.4	2.9% 3.4%
G.3.11.3	Other			0.0%
G.3.11.4		Total	2,720.6	5.6%
	12. Bond List			
G.3.12.1	Bond list	https://co	veredbondlabel.com/issuer/83/	
	13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)		.0	
G.3.13.2	Type of interest rate swaps (intra-group, external or both)		No	
G.3.13.3	Type of currency rate swaps (intra-group, external or both)		No	
	4. References to Capital Requirements Regulation (C 129(7)	CRR)	Row	Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<u>38</u>		
G.4.1.2	(i) Value of covered bonds:	<u>39</u>		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets		
G.4.1.4	(ii) Type of cover assets:	<u>52</u>		
G.4.1.5	(ii) Loan size:	167 for Residential Mortgage Assets	268 for Commercial Mortgage Assets	
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	<u>163</u>	
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>		
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<u>88</u>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	186 for Residential Mortgage Assets		
	5. References to Capital Requirements Regulation (CRR)			
	129(1)			
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	625.0		
	6. Other relevant information			



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2021

Reporting in Domestic Currency	EU
CONTENT OF TAB B1	
7. Mortgage Assets	
7.A Residential Cover Pool	1
7.B Commercial Cover Pool	1

		-		
Field	7 Mortgage Assets			
Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	47,185.1		100.0%
M.7.1.2	Commercial	,		0.0%
M.7.1.3	Other			0.0%
M.7.1.4	Total	47,185.1		100.0%
IVI.7.1.4	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	397,191.0	Commercial Loans	397,191.0
IVI.7.2.1	3. Concentration Risks	% Residential Loans	% Commercial Loans	
M.7.3.1		% Residential Loans 0.0%	% Commercial Loans	% Total Mortgages 0.0%
IVI.7.3.1	10 largest exposures		% Commercial Loans	
M.7.4.1	4. Breakdown by Geography European Union	% Residential Loans 100.0%	0.0%	% Total Mortgages 100.0%
M.7.4.2	Austria	100.0%	0.0%	100.0%
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.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	0.0%
M.7.4.31	Iceland		-	 -
M.7.4.32	Liechtenstein			
M.7.4.33	Norway			
M.7.4.34	<u>Other</u>	0.0%	0.0%	0.0%
M.7.4.35	Switzerland	0.070	0.070	0.076
M.7.4.29	United Kingdom			
M.7.4.36	Australia			
M.7.4.36 M.7.4.37	Australia Brazil			
M.7.4.37 M.7.4.38	Brazii Canada			
M.7.4.39	Japan			
	Japan Korea			
M.7.4.40				
M.7.4.41 M.7.4.42	New Zealand			
IVI. 1.4.47	Singapore			
M.7.4.43 M.7.4.44	US Other			



	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Auvergne-Rhône-Alpes	11.0%		11.0%	
M.7.5.2	Bourgogne-Franche-Comté	1.4%		1.4%	
M.7.5.3	Bretagne	2.4%		2.4%	
M.7.5.4	Centre	2.2%		2.2%	
M.7.5.5	Grand Est	3.6%		3.6%	
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	4.6%		4.6%	
M.7.5.10	Ile-de-France (Paris included)	36.8%		36.8%	
M.7.5.11	Nouvelle Aguitaine	7.1%		7.1%	
M.7.5.12	Hauts de France	9.2%		9.2%	
M.7.5.13	Pays de la Loire	3.6%		3.6%	
M.7.5.14	Provence-Alpes-Côte d'Azur	9.7%		9.7%	
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.7.5.24 M 7 5 25					
M.7.5.25					
M.7.5.25 M.7.5.26					
M.7.5.25 M.7.5.26 M.7.5.27					
M.7.5.25 M.7.5.26 M.7.5.27 M.7.5.28					
M.7.5.25 M.7.5.26 M.7.5.27 M.7.5.28 M.7.5.29					
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.7.5.25 M.7.5.26 M.7.5.27 M.7.5.28 M.7.5.29	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
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	6. Breakdown by Interest Rate Fixed rate	% Residential Loans 99.0%	% Commercial Loans	% Total Mortgages 99.0%	
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	Fixed rate	99.0%	% Commercial Loans	99.0%	
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	Fixed rate Floating rate		% Commercial Loans		
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	Fixed rate	99.0%	% Commercial Loans % Commercial Loans	99.0%	
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	Fixed rate Floating rate Other	99.0% 1.0%		99.0% 1.0%	
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	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only	99.0% 1.0% % Residential Loans		99.0% 1.0% % Total Mort gages	
M.7.5.25 M.7.5.26 M.7.5.27 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	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	99.0% 1.0% % Residential Loans 0.1%		99.0% 1.0% **Total Mortgages 0.1%	
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	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other	99.0% 1.0% % Residential Loans 0.1% 99.9%	% Commercial Loans	99.0% 1.0% % Total Mortgages 0.1% 99.9%	
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	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	99.0% 1.0% % Residential Loans 0.1%		99.0% 1.0% **Total Mortgages 0.1%	
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 M.7.7.1 M.7.7.2 M.7.7.3	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Lan Seasoning Up to 12months	99.0% 1.0% % Residential Loans 0.1% 99.9% % Residential Loans 8.1%	% Commercial Loans	99.0% 1.0% **Total Mortgages 0.1% 99.9% **Total Mortgages 8.1%	
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.7.6.3 M.7.6.3 M.7.7.1 M.7.7.2 M.7.7.3	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months	99.0% 1.0% % Residential Loans 0.1% 99.9% % Residential Loans 8.1% 16.9%	% Commercial Loans	99.0% 1.0% **Total Mortgages 0.1% 99.9% **Total Mortgages 8.1% 16.9%	
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 M.7.7.1 M.7.7.2 M.7.7.3	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months	99.0% 1.0% % Residential Loans 0.1% 99.9% % Residential Loans 8.1% 16.9% 19.0%	% Commercial Loans	99.0% 1.0% **Total Mortgages 0.1% 99.9% **Total Mortgages 8.1% 16.9% 19.0%	
M.7.5.25 M.7.5.26 M.7.5.27 M.7.5.29 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	99.0% 1.0% ** Residential Loans 0.1% 99.9% ** Residential Loans 8.1% 16.9% 19.0% 26.1%	% Commercial Loans	99.0% 1.0% **Total Mortgages 0.1% 99.9% **Total Mortgages 8.1% 16.9% 19.0% 26.1%	
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 M.7.7.1 M.7.7.2 M.7.7.3	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months	99.0% 1.0% % Residential Loans 0.1% 99.9% % Residential Loans 8.1% 16.9% 19.0%	% Commercial Loans	99.0% 1.0% **Total Mortgages 0.1% 99.9% **Total Mortgages 8.1% 16.9% 19.0%	



	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)		118.8	397,191	100.0%	100.0%
	2.1.1.1.1					
	By buckets (mn):			******		
M.7A.10.2	0-200k€		27,012.4	327,741	57.2%	82.5%
M.7A.10.3	200-400k€		16,529.6	61,445	35.0%	15.5%
M.7A.10.4	400-600k€		3,632.6	7,988	7.7%	2.0%
M.7A.10.5	600-800k€		10.4	17	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%
И.7A.10.8					0.0%	0.0%
M.7A.10.9					0.0%	0.0%
1.7A.10.10					0.0%	0.0%
Л.7A.10.11					0.0%	0.0%
1.7A.10.12					0.0%	0.0%
Л.7A.10.13					0.0%	0.0%
И.7A.10.14					0.0%	0.0%
И.7A.10.15					0.0%	0.0%
Л.7A.10.16					0.0%	0.0%
Л.7A.10.17					0.0%	0.0%
И.7A.10.18					0.0%	0.0%
И.7А.10.19					0.0%	0.0%
Л.7A.10.20					0.0%	0.0%
И.7A.10.21					0.0%	0.0%
И.7А.10.22					0.0%	0.0%
Л.7A.10.23					0.0%	0.0%
И.7A.10.24					0.0%	0.0%
И.7A.10.25					0.0%	0.0%
И.7A.10.26		Total	47,185.1	397,191	100.0%	100.0%
	11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)		67.9%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		6,893.9	127,248	14.6%	32.0%
M.7A.11.3	>40 - <=50 %		4,291.3	42,399	9.1%	10.7%
M.7A.11.4	>50 - <=60 %		5,426.1	46,483	11.5%	11.7%
M.7A.11.5	>60 - <=70 %		6,481.9	48,624	13.7%	12.2%
M.7A.11.6	>70 -<=80 %		6,642.6	42,580	14.1%	10.7%
M.7A.11.7	>80 - <=90 %		7,298.2	39,986	15.5%	10.1%
M.7A.11.8	>90 - <=100 %		8,311.6	39,944	17.6%	10.1%
	>100%		1,839.5	9,927	3.9%	2.5%
M.7A.11.9						



	12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)		61.4%			
M.7A.12.2	By LTV buckets (mn): >0 - <=40 %		9,162.2	150,394	19.4%	37.9%
				•		
M.7A.12.3	>40 - <=50 %		5,416.8	49,214	11.5%	12.4%
M.7A.12.4	>50 - <=60 %		6,751.1	52,587	14.3%	13.2%
M.7A.12.5	>60 - <=70 %		7,013.4	46,986	14.9%	11.8%
M.7A.12.6	>70 - <=80 %		6,774.0	38,869	14.4%	9.8%
M.7A.12.7	>80 - <=90 %		7,151.9	36,059	15.2%	9.1%
M.7A.12.8	>90 - <=100 %		4,915.7	23,082	10.4%	5.8%
M.7A.12.9	>100%		0.0	0	0.0%	0.0%
И.7A.12.10		Total	47,185.1	397,191	100.0%	100.0%
	13. Breakdown by type	_	% Residential Loans			
M.7A.13.1	Owner occupied		78.5%			
M.7A.13.2	Second home/Holiday houses		4.3%			
M.7A.13.3	Buy-to-let/Non-owner occupied		17.2%			
M.7A.13.4	Subsidised housing					
M.7A.13.5	Agricultural		0.0%			
M.7A.13.6	Other		0.0%			
	14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks					
M.7A.14.2	Guaranteed		100.0%			
M.7A.14.3	Other					
	7B Commercial Cover Pool					
	20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.20.1	Average loan size (000s)					
	By buckets (mn):					
M.7B.20.2	TBC at a country level					
M.7B.20.3						
	TBC at a country level					
	TBC at a country level					
M.7B.20.5	TBC at a country level TBC at a country level					
M.7B.20.5 M.7B.20.6	TBC at a country level TBC at a country level TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7	TBC at a country level TBC at a country level TBC at a country level TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7 M.7B.20.8	TBC at a country level TBC at a country level TBC at a country level TBC at a country level TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7 M.7B.20.8 M.7B.20.9	TBC at a country level TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7 M.7B.20.8 M.7B.20.9 M.7B.20.10	TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7 M.7B.20.8 M.7B.20.9 M.7B.20.10 M.7B.20.11	TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7 M.7B.20.8 M.7B.20.9 M.7B.20.10 M.7B.20.11 M.7B.20.11	TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7 M.7B.20.8 M.7B.20.9 M.7B.20.10 M.7B.20.11 M.7B.20.12 M.7B.20.12	TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7 M.7B.20.8 M.7B.20.9 M.7B.20.10 A.7B.20.11 A.7B.20.12 A.7B.20.12	TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7 M.7B.20.8 M.7B.20.9 4.7B.20.10 4.7B.20.11 4.7B.20.12 4.7B.20.13 4.7B.20.14 4.7B.20.15	TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7 M.7B.20.8 M.7B.20.9 4.7B.20.10 4.7B.20.11 4.7B.20.12 4.7B.20.13 4.7B.20.14 4.7B.20.14	TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7 M.7B.20.8 M.7B.20.9 M.7B.20.10 M.7B.20.11 M.7B.20.11 M.7B.20.13 M.7B.20.14 M.7B.20.15 M.7B.20.15	TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7 M.7B.20.8 M.7B.20.9 M.7B.20.10 M.7B.20.11 M.7B.20.13 M.7B.20.13 M.7B.20.15 M.7B.20.15 M.7B.20.15	TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7 M.7B.20.8 M.7B.20.9 M.7B.20.10 A.7B.20.11 A.7B.20.13 A.7B.20.14 A.7B.20.15 A.7B.20.16 A.7B.20.16 A.7B.20.17	TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7 M.7B.20.8 M.7B.20.10 A.7B.20.11 A.7B.20.11 A.7B.20.14 A.7B.20.14 A.7B.20.15 A.7B.20.16 A.7B.20.17 A.7B.20.17 A.7B.20.17	TBC at a country level					
M.7B.20.5 M.7B.20.6 M.7B.20.7 M.7B.20.8 M.7B.20.9 A.7B.20.10 A.7B.20.11 A.7B.20.13 A.7B.20.13 A.7B.20.15 A.7B.20.16 A.7B.20.16 A.7B.20.17 A.7B.20.19	TBC at a country level					
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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 (%)		Homilia	Humber of Louis	70 COMMERCIAL LOUIS	70 HO. OI EOUII3
	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					
M.7B.23.13	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	Nominal Overcollateralisation "OC" ratio: The OC ratio as established to comply with contractual and rating agencies minimum requirements is a nominal rate calculated by dividing the nominal outstanding amount of eligible assets (substitute assets and accrued interests excluded) by the nominal amount of covered bonds (after taking into account if any interest rate or currency swaps and accrued interests excluded).
HG.1.2	OC Calculation: Legal minimum	The most restricting OC rate required by the rating agencies is disclosed in this report Legal "Coverage ratio": This ratio is calculated by dividing the total assets amount (including accrued interests, substitute assets and other assets as prepayments and net accrued incomes on derivatives) by the amount of priviledged debts accrued interests included (covered bonds, sums due on derivatives and collateral management fees). When the eligible assets are 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 nº0123 of 28 May 2014), a cap on intragroup exposure has been set at 25% of non-privileged resources and the legal minimum collateralisation raised to 105%, from 102%, on a nominal basis.
		The legislation requires that a legal coverage ratio is calculated a posteriori on the basis of the audited accounting figures twice a year: as of December 31st and June 30th and on unaudited accounting figures as of March 31st and September 30th. These legal ratios are audited and available within a period of three months following the calculation reference date. The last audited ratio is provided as an additional information. As a consequence, the current ratio, calculated on a quarterly basis, is provisionnal / unaudited when the report is published and is based on forecast amounts as of the end of each quarter, calculated in the frame of the approval of the funding programme of the issuer.
HG.1.3	OC Calculation: Committed	"Committed" OC is equal to Contractual OC in order to reassure Rating Agencies. Interest Rate Types in the cover-pool of SG SFH are mainly fixed interest rates, and also floating interest rates. "Floating" includes loans with with interest rate reset periods exceeding one year (e.g. loan indexed on CMS 5Y with an interest rate reset every five years)
HG.1.4	Interest Rate Types	"Mixed" is used for loans with a combination of fixed, capped or floating periods (e.g. 10 years initial fixed rate switching to floating).
HG.1.5	Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]	Interest Rate Types of the Covered Bonds of SG SFH are mainly Fixed coupon, and also Floating coupon mainly based on EIBEUR3M. Interest Rate Types of the Assets of SG SFH are mainly Fixed interest rates, and also Floating interest rates. Contractual maturities: Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets. Regarding covered bonds and substitute assets, contractual maturity is calculated according to the legal final maturity. Regarding soft bullet covered bonds, contractual maturity is calculated according to the initital legal final maturity without any extension. Expected maturities: Expected 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.

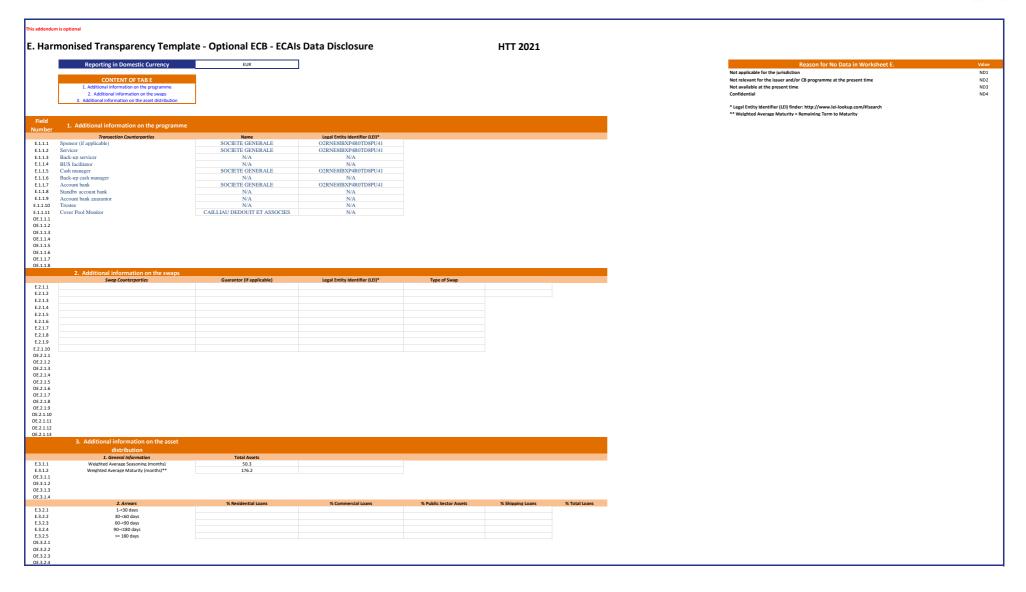


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Mature structure has been set fluid for Covered Brode emission in 2015. Mature of Set of the Courted Brode Brode emission in 2015. Mature of Set of the Courted Brode Brode emission in 2015. Mature of Set of the Courted Brode Brode Brode emission in 2015. Mature of Set of the Courted Brode Brode Brode emission in 2015. Mature of Set of the Courted Brode Brode Brode emission in 2015. Mature of Set of the Courted Brode Brode Brode Brode emission in 2015. Mature of Set of the Courted Brode Brode Brode Brode emission in 2015. Mature of Set of the Courted Brode	HG.1.6		
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H6.17 LTV: Applied properly/hipping value H6.19 LTV: Applied properly/hipping value H6.10 LTV: Applied properly/hipping value H6.11 LTV: Applied properly/hipping value Value for fire and the properly value for the properly value is reflected value for the properly value for the properly value is reflected value for the properly value for the properly value is reflected value. H6.11 No value for the properly value is reflected value for the properly value to properly value to properly value for the properly value is reflected value. H6.12 Section value is reflected value for the properly			<u>Unindexed current LTV :</u>
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Indexed Current IVI: Indexed Current IVII Indexed C			valuation / price of the residential assets.
Mode	HG.1.7	LTVs: Definition	
H6.18 LTVs: Calculation on the basis of the current cu			Indexed current LTV
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http://www.bdm.ninsec.fr Military Milit			
HG.19 LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated M. Jauston Model (JAWN) or or-site agents and state agents and the Control of the Control of Sport Evene on the Sport Valuation of Model (JAWN) or or-site agents and the Control of Sport Evene on the Sport Valuation of Model (JAWN) or or-site agents and the Control of Sport Evene on the Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the quarterly (CGC Report. The Sport Valuation and the date of the Quarterly (CGC Report. The Sport Valuation and the Sport Valuation and the date of the Quarterly (CGC Report. The Sport Valuation and the date of the Quarterly (CGC Report. The Sport Valuat	HG.1.8	LTVs: Calculation of property/shipping value	
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Hef. 11	UC 1 10	LTVs: Fraguency and time of last valuation	The LTV is calculated on a quarterly frequency.
Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial free is no residential mortgage in the SS SFI cover pool There is no residential with guarantee insurance in the SS SFI cover pool There is no residential with guarantee insurance in the SS SFI cover pool There is no residential with guarantee insurance in the SS SFI cover pool There is no residential with guarantee insurance in the SS SFI cover pool The segrephical distribution / regional breakdown of assets take into account the location of the property which is refinanced by the guaranteed loans. The georgaphical breakdown of assets take into account the location of the property which is refinanced by the ban in the case of guaranteed loans. The georgaphical breakdown of assets take into account the location of the property which is refinanced by the ban in the case of guaranteed loans. The georgaphical breakdown of assets take into account the location of the property which is refinanced by the ban in the case of guaranteed loans. The georgaphical breakdown of assets take into account the location of the property which is refinanced by the ban in the case of guaranteed loans. The georgaphical breakdown of assets take into account the location of the property which is refinanced by the ban in the case of guaranteed loans. The georgaphical distribution of respectively asset to the property of grant of guaranteed loans. The georgaphical distribution of assets take into account the location of the property which is refinanced by the ban in the case of guaranteed loans. The georgaphical distribution of assets take into account the location of the property which is refinanced by the ban in the case of guaranteed loans. The georgaphical distribution of assets take into account the location of the property which is refinanced by the ban in the case of guaranteed loans. The georgaphical distribution of assets take into account the location of the property which is refinanced by the	HG.1.10	LIVS. Frequency and time of last valuation	There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report.
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	4. Glossary - Extra national and/or Issuer Items	Definition
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 bonds. However, instead of refering to the parent company rating, some rating agencies may issue a "covered bond issuer rating" which is an assessment of the credit quality of a CB issuer's credit quality on an unsecured basis. Generally, a "covered bond issuer rating" is the same as the senior unsecured rating of the CB issuer's parent company although it may be different in some specific cases.
OHG.4.1		If no "CB issuer rating" has been granted to the CB issuer, "NA" is be indicated. Core Tier 1 ratio (%): 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.
OHG.4.3		Substitute assets: Are reported the amount of substitute assets as defined by the French Law (Articles L515-17 and R515-7 of Code Monétaire et Financier). For SG SFH the subtitute assets are composed of cash and deposits to its 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		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.
ОНС.4.5		"Of which assets eligible to CB repo-operations": The outstanding amount of eligible assets including replacement assets shall be filled in. If the eligible assets are transferred into the cover pool using guaranteed loans (i.e. collateral directive 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.





FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH
Reporting date 30/09/2021 (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

3			Rating	Rating watch	Outlook
Covered bond issuer rating (senior unsec	cured)	Fitch	NA	NA	NA
		Moody's	NA	NA	NA
		S&P	NA	NA	NA

41,390

1.4	Core Tier 1 ratio (%) (group parent company)	13.40%
	as of	30/09/2021

2 COVERED BOND ISSUER OVERVIEW

2.1 Covered bonds and cover pool

		Total	of which eligible to
		outstanding	central bank repo-operations
Cover pool	Public sector exposures		
	Commercial assets		
	Residential assets	47,185	801
	Substitute assets	1,299	
	Total	48,484	801
		•	

2.2 Covered bonds ratings

Covered bonds

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

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

LIABILITIES	Outstanding
Equity	663
Subordinated debt	
Other non privileged liabilities	752
Total equity and non privileged liabilities	1,416
Covered bonds	41,513
Other privileged liabilities	6
Total privileged liabilities	41,519
TOTAL	42,935

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	5.6 years	7.8 years	Expected: CPR=6.03%; Contractual: CPR=0%
Commercial			
Substitute assets	0.3 years	0.3 years	
WAL of cover pool	5.6 years	7.8 years	

WAL of covered bonds	6.2 years	6.2 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	6,339	5,736	5,133	4,565	4,006	13,353	8,026
Commercial							
Substitute assets	1,299	ı	-	-	•	-	-
Expected maturity of cover pool	7,638	5,736	5,133	4,565	4,006	13,353	8,026
Expected maturity of covered bonds	3,250	3,000	3,600	3,540	3,750	18,250	6,000

3.3 Contractual maturity structure of cover pool and covered bonds

	0 - 1 Y	1 - 2 Y	2-3Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	3,720	3,709	3,637	3,538	3,378	14,228	14,949
Commercial							
Substitute assets	1,299	-	-	-	-	-	-
Contractual maturity of cover pool	5,019	3,709	3,637	3,538	3,378	14,228	14,949
Contractual maturity of cov. bonds	3,250	3,000	3,600	3,540	3,750	18,250	6,000
of which hard bullet	1,250	-	750	-	-	-	-
of which soft bullet	2,000	3,000	2,850	3,540	3,750	18,250	6,000

3.4 Interest rate and currency risks

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

Currency 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-	1,299	0.3
Below A-		
Total	1,299	0.3

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

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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)

- 2	Zone	Country	%
EU		France	0%

4.3 Mortgages and guarantees (excluding external MBS)

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

4.4 Borrowers (excluding external MBS)

	%
Employees	59.61%
Civil servants	27.76%
Self employed	9.34%
Retired / Pensioner	0.94%
Other non-working	1.26%
No data	1.09%

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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	28,890	24,790	22,750	19,150
Sum	41,390	37,540	36,000	31,900
Denominated in €	41,390	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	41,390	37,540	36,000	31,900
Fixed coupon	40,800	36,950	35,410	31,310
Floating coupon	590	590	590	590
Other	<u>-</u> _			
Sum	41,390	37,540	36,000	31,900

6.2

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