## A. Harmonised Transparency Template - General Information

**Reporting in Domestic Currency**

**EUR**

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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)**
6. **Other relevant information**

### Field Number

<table>
<thead>
<tr>
<th></th>
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<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
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<td>Country</td>
<td>France</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
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<td>G.1.1.2</td>
<td>Issuer Name</td>
<td>SOCIETE GENERALE SCF</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>G.1.1.3</td>
<td>Link to Issuer’s Website</td>
<td><a href="http://www.societegenerale.com/fr/measurer-notre-performance/investisseurs/investisseurs-dette">http://www.societegenerale.com/fr/measurer-notre-performance/investisseurs/investisseurs-dette</a></td>
<td></td>
<td></td>
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<td>G.1.1.4</td>
<td>Cut-off date</td>
<td>28/02/2022</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

### 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 | | | | | |

### 3. General Cover Pool / Covered Bond Information

#### 1. General Information

<table>
<thead>
<tr>
<th>Nominal (mn)</th>
<th>Total Cover Assets</th>
<th>16,968.1</th>
</tr>
</thead>
</table>

#### 2. Over-collateralisation (OC)

<table>
<thead>
<tr>
<th>OC (%)</th>
<th>5.0%</th>
<th>31.2%</th>
<th>7.5%</th>
</tr>
</thead>
</table>

#### 3. Cover Pool Composition

<table>
<thead>
<tr>
<th>Nominal (mn)</th>
<th>% Cover Pool</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgages</td>
<td>0.0%</td>
</tr>
<tr>
<td>Public Sector</td>
<td>16,684.6</td>
</tr>
<tr>
<td>Shipping</td>
<td>0.0%</td>
</tr>
<tr>
<td>Substitute Assets</td>
<td>283.5</td>
</tr>
<tr>
<td>Other</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100.0%</td>
</tr>
</tbody>
</table>

### 4. Cover Pool Amortisation Profile

#### 1. Weighted Average life (in years)

<table>
<thead>
<tr>
<th>Residual Life (mn)</th>
<th>Contractual (mn)</th>
<th>Expected Upon Prepayments (mn)</th>
<th>% Total Contractual</th>
<th>% Total Expected Upon Prepayments</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.4</td>
<td>6.4</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 2. By buckets:

| 0 - 1 Y | 1,855.7 | 1,873.5 | 11.1% | 11.2% |
| 1 - 2 Y | 1,898.6 | 1,910.3 | 10.4% | 10.3% |
| 2 - 3 Y | 1,623.2 | 1,633.0 | 9.7% | 9.8% |
| 3 - 4 Y | 1,495.5 | 1,502.1 | 9.0% | 9.0% |
| 4 - 5 Y | 1,402.9 | 1,405.3 | 8.4% | 8.4% |
| 5 - 10 Y | 4,937.1 | 4,929.4 | 29.6% | 29.5% |
| 10+ Y | 3,673.6 | 3,629.7 | 21.0% | 21.8% |
| **Total** | 16,684.6 | 16,684.6 | 100.0% | 100.0% |

### 5. Maturity of Covered Bonds

#### 1. Initial Maturity (mn)

<table>
<thead>
<tr>
<th>Maturity (mn)</th>
<th>Initial Maturity (mn)</th>
<th>Extended Maturity (mn)</th>
<th>% Total Initial Maturity</th>
<th>% Total Extended Maturity</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.8</td>
<td>6.7</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 2. By buckets:

| 0 - 1 Y | 1,000.0 | 1,000.0 | 7.9% | 7.9% |
| 1 - 2 Y | 370.0 | 70.0 | 4.5% | 0.6% |
| 2 - 3 Y | 2,500.0 | 500.0 | 19.7% | 3.9% |
| 3 - 4 Y | 1,000.0 | 2,500.0 | 7.9% | 19.7% |
| 4 - 5 Y | 1,000.0 | 1,000.0 | 7.9% | 7.9% |
| 5 - 10 Y | 4,250.0 | 5,250.0 | 33.4% | 41.3% |
| 10+ Y | 2,400.0 | 2,400.0 | 18.9% | 18.9% |
| **Total** | 12,700.0 | 12,700.0 | 100.0% | 100.0% |
### 6. Cover Assets - Currency

<table>
<thead>
<tr>
<th>Nominal [before hedging] (mn)</th>
<th>Nominal [after hedging] (mn)</th>
<th>% Total [before]</th>
<th>% Total [after]</th>
</tr>
</thead>
<tbody>
<tr>
<td>EUR</td>
<td>14,917.0</td>
<td>89.4%</td>
<td>89.4%</td>
</tr>
<tr>
<td>AUD</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>BRL</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>CAD</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>CHF</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>CZK</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>DKK</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>GBP</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>HKD</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>JPY</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>KRW</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>NOK</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>PLN</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>SEK</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>SGD</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>USD</td>
<td>1,767.7</td>
<td>10.6%</td>
<td>10.6%</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>16,684.6</strong></td>
<td><strong>100.0%</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

#### O.G.3.6.1
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.6.2
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.6.3
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.6.4
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.6.5
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.6.6
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.6.7
- o/w [If relevant, please specify]
  - 0.00%

### 7. Covered Bonds - Currency

<table>
<thead>
<tr>
<th>Nominal [before hedging] (mn)</th>
<th>Nominal [after hedging] (mn)</th>
<th>% Total [before]</th>
<th>% Total [after]</th>
</tr>
</thead>
<tbody>
<tr>
<td>EUR</td>
<td>12,720.0</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
<tr>
<td>AUD</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>BRL</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>CAD</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>CHF</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>CZK</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>DKK</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>GBP</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>HKD</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>JPY</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>KRW</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>NOK</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>PLN</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>SEK</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>SGD</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>USD</td>
<td>0.0</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>12,720.0</strong></td>
<td><strong>100.0%</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

#### O.G.3.7.1
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.7.2
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.7.3
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.7.4
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.7.5
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.7.6
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.7.7
- o/w [If relevant, please specify]
  - 0.00%

### 8. Covered Bonds - Breakdown by interest rate

<table>
<thead>
<tr>
<th>Nominal [before hedging] (mn)</th>
<th>Nominal [after hedging] (mn)</th>
<th>% Total [before]</th>
<th>% Total [after]</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed coupon</td>
<td>1,720.0</td>
<td>13.5%</td>
<td>13.5%</td>
</tr>
<tr>
<td>Floating coupon</td>
<td>10,850.0</td>
<td>85.3%</td>
<td>85.3%</td>
</tr>
<tr>
<td>Other</td>
<td>150.0</td>
<td>1.2%</td>
<td>1.2%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>12,720.0</strong></td>
<td><strong>100.0%</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

#### O.G.3.8.1
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.8.2
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.8.3
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.8.4
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.8.5
- o/w [If relevant, please specify]
  - 0.00%

#### O.G.3.8.6
- o/w [If relevant, please specify]
  - 0.00%

### 9. Substitute Assets - Type

<table>
<thead>
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<th>Nominal (mn)</th>
<th>% Substitute Assets</th>
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<tbody>
<tr>
<td>Cash</td>
<td>18.5</td>
</tr>
<tr>
<td>Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)</td>
<td>0.0%</td>
</tr>
<tr>
<td>Exposures to central banks</td>
<td>0.0%</td>
</tr>
<tr>
<td>Exposures to credit institutions</td>
<td>93.5%</td>
</tr>
<tr>
<td>Other</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>283.5</strong></td>
</tr>
</tbody>
</table>

#### O.G.3.9.1
- o/w EU govs or quasi govs
  - 0.0%
<p>| OG.3.9.2 | o/w third-party countries Credit Quality Step 1 (CQS1) govts or quasi govts | 0.0% |
| OG.3.9.3 | o/w third-party countries Credit Quality Step 2 (CQS2) govts or quasi govts | 0.0% |
| OG.3.9.4 | o/w EU central banks | 0.0% |
| OG.3.9.5 | o/w third-party countries Credit Quality Step 1 (CQS1) central banks | 0.0% |
| OG.3.9.6 | o/w third-party countries Credit Quality Step 2 (CQS2) central banks | 0.0% |
| OG.3.9.7 | o/w CQS1 credit institutions | 0.0% |
| OG.3.9.8 | o/w CQS2 credit institutions | 283.5 |
| OG.3.9.9 | 100.0% |
| OG.3.9.10 | 0.0% |
| OG.3.9.11 | 0.0% |
| OG.3.9.12 | 0.0% |</p>
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<thead>
<tr>
<th>10. Substitute Assets - Country</th>
<th>Nominal (mn)</th>
<th>% Substitute Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>G.3.10.1 Domestic (Country of Issuer)</td>
<td>283.5</td>
<td>100.0%</td>
</tr>
<tr>
<td>G.3.10.2 Eurozone</td>
<td></td>
<td>0.0%</td>
</tr>
<tr>
<td>G.3.10.3 Rest of European Union (EU)</td>
<td></td>
<td>0.0%</td>
</tr>
<tr>
<td>G.3.10.4 European Economic Area (not member of EU)</td>
<td></td>
<td>0.0%</td>
</tr>
<tr>
<td>G.3.10.5 Switzerland</td>
<td></td>
<td>0.0%</td>
</tr>
<tr>
<td>G.3.10.6 Australia</td>
<td></td>
<td>0.0%</td>
</tr>
<tr>
<td>G.3.10.7 Brazil</td>
<td></td>
<td>0.0%</td>
</tr>
<tr>
<td>G.3.10.8 Canada</td>
<td></td>
<td>0.0%</td>
</tr>
<tr>
<td>G.3.10.9 Japan</td>
<td></td>
<td>0.0%</td>
</tr>
<tr>
<td>G.3.10.10 Korea</td>
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<td>0.0%</td>
</tr>
<tr>
<td>G.3.10.11 New Zealand</td>
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<td>0.0%</td>
</tr>
<tr>
<td>G.3.10.12 Singapore</td>
<td></td>
<td>0.0%</td>
</tr>
<tr>
<td>G.3.10.13 US</td>
<td></td>
<td>0.0%</td>
</tr>
<tr>
<td>G.3.10.14 Other</td>
<td></td>
<td>0.0%</td>
</tr>
<tr>
<td>G.3.10.15 Total EU</td>
<td>283.5</td>
<td></td>
</tr>
<tr>
<td>G.3.10.16 Total</td>
<td>283.5</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>11. Liquid Assets</th>
<th>Nominal (mn)</th>
<th>% Cover Pool</th>
<th>% Covered Bonds</th>
</tr>
</thead>
<tbody>
<tr>
<td>G.3.11.1 Substitute and other marketable assets</td>
<td>283.5</td>
<td>1.7%</td>
<td>2.2%</td>
</tr>
<tr>
<td>G.3.11.2 Central bank eligible assets</td>
<td>841.1</td>
<td>5.0%</td>
<td>6.6%</td>
</tr>
<tr>
<td>G.3.11.3 Other</td>
<td></td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>G.3.11.4 Total</td>
<td>1,124.6</td>
<td>6.6%</td>
<td>8.8%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>12. Bond List</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>G.3.12.1 Bond list</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>13. Derivatives &amp; Swaps</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>G.3.13.1 Derivatives in the register / cover pool (notional) (mn)</td>
<td>1,370.0</td>
<td></td>
</tr>
<tr>
<td>G.3.13.2 Type of interest rate swaps (intra-group, external or both)</td>
<td>intra-group</td>
<td></td>
</tr>
<tr>
<td>G.3.13.3 Type of currency rate swaps (intra-group, external or both)</td>
<td>intra-group</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>14. Sustainable or other special purpose strategy - optional</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>G.3.14.1 Cover pool involved in a sustainable/special purpose strategy? (Y/N)</td>
<td></td>
<td>For completion</td>
</tr>
<tr>
<td>G.3.14.2 If yes to G.3.14.1 is there a commitment (2) or are already sustainable components present (2)? specific criteria</td>
<td></td>
<td>[ESG, SDG, blue loan etc.]</td>
</tr>
<tr>
<td>G.3.14.4 link to the committed objective criteria</td>
<td></td>
<td>(link on the issuer’s website to the objective criteria the labelled pool is committed to)</td>
</tr>
</tbody>
</table>
4. References to Capital Requirements Regulation (CRR)

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, their 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 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: 118
G.4.1.2 (i) Value of covered bonds: 48 for Public Sector Assets
G.4.1.3 (ii) Geographical distribution: 48 for Public Sector Assets
G.4.1.4 (iv) Type of cover assets: 52
G.4.1.5 (ii) Loan size: 163 for Public Sector Assets
G.4.1.6 (ii) Interest rate risk - cover pool: 163
G.4.1.7 (ii) Currency risk - cover pool: 111
G.4.1.8 (ii) Interest rate risk - covered bond: 153
G.4.1.9 (ii) Currency risk - covered bond: 137
G.4.1.10 (Please refer to “Tab D. HTT Harmonised Glossary” for hedging strategy) 17 for Harmonised Glossary
G.4.1.11 (ii) Maturity structure of cover assets: 65
G.4.1.12 (ii) Maturity structure of covered bonds: 88
G.4.1.13 (n%) Percentage of loans more than ninety days past due: 146 for Public Sector Assets

5. References to Capital Requirements Regulation (CRR)

G.5.1.1 Exposure to credit institute credit quality step 1 & 2 265.0

6. Other relevant information

6.1. Optional Information e.g. Rating Triggers

6.1.1.1 NPV Test (passed/failed)
6.1.1.2 Interest Coverage Test (passed/failed)
6.1.1.3 Cash Manager
6.1.1.4 Account Bank
6.1.1.5 Stand-by Account Bank
6.1.1.6 Servicer
6.1.1.7 Interest Rate Swap Provider
6.1.1.8 Covered Bond Swap Provider
6.1.1.9 Paying Agent
6.1.1.10 Other optional/relevant information
6.1.1.11 Other optional/relevant information
6.1.1.12 Other optional/relevant information
6.1.1.13 Other optional/relevant information
6.1.1.14 Other optional/relevant information
6.1.1.15 Other optional/relevant information
6.1.1.16 Other optional/relevant information
6.1.1.17 Other optional/relevant information
6.1.1.18 Other optional/relevant information
6.1.1.19 Other optional/relevant information
6.1.1.20 Other optional/relevant information
6.1.1.21 Other optional/relevant information
6.1.1.22 Other optional/relevant information
6.1.1.23 Other optional/relevant information
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<th>Code</th>
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<tr>
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<tr>
<td>OG6.1.33</td>
<td>Other optional/relevant information</td>
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<td>Other optional/relevant information</td>
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<tr>
<td>OG6.1.35</td>
<td>Other optional/relevant information</td>
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<tr>
<td>OG6.1.36</td>
<td>Other optional/relevant information</td>
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<td>OG6.1.44</td>
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<td>OG6.1.45</td>
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</table>
### B2. Harmonised Transparency Template - Public Sector Assets

#### Reporting in Domestic Currency

**EUR**

#### CONTENT OF TAB B2

**Public Sector Assets**

---

### 8. Public Sector Assets

#### 1. General Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Number of public sector exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td>PS.8.1.1</td>
<td>1417</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Field</th>
<th>Average exposure size (000s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PS.8.2.1</td>
<td>11,774.6</td>
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</tbody>
</table>

#### 2. Size Information

<table>
<thead>
<tr>
<th>Bucket</th>
<th>Nominal</th>
<th>Number of Exposures</th>
<th>% Public Sector Assets</th>
<th>% No. of Exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-500K€</td>
<td>64.0</td>
<td>318.0</td>
<td>0.4%</td>
<td>22.4%</td>
</tr>
<tr>
<td>500-1M€</td>
<td>135.3</td>
<td>183.0</td>
<td>0.8%</td>
<td>12.9%</td>
</tr>
<tr>
<td>1M-5M€</td>
<td>1,068.9</td>
<td>152.0</td>
<td>6.4%</td>
<td>10.7%</td>
</tr>
<tr>
<td>5M-10M€</td>
<td>4,382.8</td>
<td>200.0</td>
<td>26.3%</td>
<td>14.1%</td>
</tr>
<tr>
<td>10M-50M€</td>
<td>2,424.5</td>
<td>33.0</td>
<td>14.5%</td>
<td>2.3%</td>
</tr>
<tr>
<td>&gt;50M€</td>
<td>7,370.9</td>
<td>23.0</td>
<td>44.2%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Total</td>
<td>16,684.6</td>
<td>1,417.0</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

#### 3. Breakdown by Asset Type

<table>
<thead>
<tr>
<th>Field</th>
<th>Nominal (mn)</th>
<th>% Public Sector Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>PS.8.3.1</td>
<td>Loans</td>
<td>16,606.6</td>
</tr>
<tr>
<td>PS.8.3.2</td>
<td>Bonds</td>
<td>78.0</td>
</tr>
<tr>
<td>PS.8.3.3</td>
<td>Other</td>
<td>0.0</td>
</tr>
<tr>
<td>PS.8.3.4</td>
<td>Total</td>
<td>16,684.6</td>
</tr>
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</table>
### 4. Breakdown by Geography

<table>
<thead>
<tr>
<th>Region</th>
<th>% Public Sector Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>European Union</td>
<td>89.0%</td>
</tr>
<tr>
<td>Austria</td>
<td>0.2%</td>
</tr>
<tr>
<td>Belgium</td>
<td>1.0%</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>0.0%</td>
</tr>
<tr>
<td>Croatia</td>
<td>0.0%</td>
</tr>
<tr>
<td>Cyprus</td>
<td>0.0%</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>0.0%</td>
</tr>
<tr>
<td>Denmark</td>
<td>0.2%</td>
</tr>
<tr>
<td>Estonia</td>
<td>0.0%</td>
</tr>
<tr>
<td>Finland</td>
<td>0.1%</td>
</tr>
<tr>
<td>France</td>
<td>83.7%</td>
</tr>
<tr>
<td>Germany</td>
<td>2.9%</td>
</tr>
<tr>
<td>Greece</td>
<td>0.0%</td>
</tr>
<tr>
<td>Netherlands</td>
<td>0.0%</td>
</tr>
<tr>
<td>Hungary</td>
<td>0.0%</td>
</tr>
<tr>
<td>Ireland</td>
<td>0.0%</td>
</tr>
<tr>
<td>Italy</td>
<td>0.0%</td>
</tr>
<tr>
<td>Latvia</td>
<td>0.0%</td>
</tr>
<tr>
<td>Lithuania</td>
<td>0.0%</td>
</tr>
<tr>
<td>Luxembourg</td>
<td>0.0%</td>
</tr>
<tr>
<td>Malta</td>
<td>0.0%</td>
</tr>
<tr>
<td>Portugal</td>
<td>0.0%</td>
</tr>
<tr>
<td>Romania</td>
<td>0.0%</td>
</tr>
<tr>
<td>Slovakia</td>
<td>0.0%</td>
</tr>
<tr>
<td>Slovenia</td>
<td>0.0%</td>
</tr>
<tr>
<td>Spain</td>
<td>0.8%</td>
</tr>
<tr>
<td>Sweden</td>
<td>0.0%</td>
</tr>
<tr>
<td>Iceland</td>
<td>0.0%</td>
</tr>
<tr>
<td>Liechtenstein</td>
<td>0.0%</td>
</tr>
<tr>
<td>Norway</td>
<td>0.1%</td>
</tr>
<tr>
<td>Switzerland</td>
<td>0.0%</td>
</tr>
<tr>
<td>Other</td>
<td>10.9%</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>3.1%</td>
</tr>
<tr>
<td>Australia</td>
<td>0.0%</td>
</tr>
<tr>
<td>Brazil</td>
<td>0.0%</td>
</tr>
<tr>
<td>Canada</td>
<td>0.0%</td>
</tr>
<tr>
<td>Japan</td>
<td>0.0%</td>
</tr>
<tr>
<td>Korea</td>
<td>2.5%</td>
</tr>
<tr>
<td>New Zealand</td>
<td>0.0%</td>
</tr>
<tr>
<td>Singapore</td>
<td>0.0%</td>
</tr>
<tr>
<td>US</td>
<td>0.3%</td>
</tr>
<tr>
<td>Other</td>
<td>5.0%</td>
</tr>
</tbody>
</table>

*European Economic Area (not member of EU)*

<table>
<thead>
<tr>
<th>Region</th>
<th>% Public Sector Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iceland</td>
<td>0.0%</td>
</tr>
<tr>
<td>Liechtenstein</td>
<td>0.0%</td>
</tr>
<tr>
<td>Norway</td>
<td>0.1%</td>
</tr>
<tr>
<td>Switzerland</td>
<td>0.0%</td>
</tr>
<tr>
<td>Other</td>
<td>10.9%</td>
</tr>
<tr>
<td>Australia</td>
<td>0.0%</td>
</tr>
<tr>
<td>Brazil</td>
<td>0.0%</td>
</tr>
<tr>
<td>Canada</td>
<td>0.0%</td>
</tr>
<tr>
<td>Japan</td>
<td>0.0%</td>
</tr>
<tr>
<td>Korea</td>
<td>2.5%</td>
</tr>
<tr>
<td>New Zealand</td>
<td>0.0%</td>
</tr>
<tr>
<td>Singapore</td>
<td>0.0%</td>
</tr>
<tr>
<td>US</td>
<td>0.3%</td>
</tr>
<tr>
<td>Other</td>
<td>5.0%</td>
</tr>
</tbody>
</table>
### 5. Breakdown by regions of main country of origin

<table>
<thead>
<tr>
<th>Region</th>
<th>% Public Sector Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auvergne-Rhône-Alpes</td>
<td>10.0%</td>
</tr>
<tr>
<td>Bourgogne-Franche-Comté</td>
<td>2.2%</td>
</tr>
<tr>
<td>Bretagne</td>
<td>1.8%</td>
</tr>
<tr>
<td>Centre</td>
<td>2.9%</td>
</tr>
<tr>
<td>Grand Est</td>
<td>5.2%</td>
</tr>
<tr>
<td>Corse</td>
<td>0.3%</td>
</tr>
<tr>
<td>DOM – TOM</td>
<td>0.1%</td>
</tr>
<tr>
<td>Occitanie</td>
<td>9.9%</td>
</tr>
<tr>
<td>Normandie</td>
<td>3.5%</td>
</tr>
<tr>
<td>Ile-de-France (Paris included)</td>
<td>16.1%</td>
</tr>
<tr>
<td>Nouvelle Aquitaine</td>
<td>9.0%</td>
</tr>
<tr>
<td>Haute Loire</td>
<td>8.7%</td>
</tr>
<tr>
<td>Pays de la Loire</td>
<td>2.9%</td>
</tr>
<tr>
<td>Provence-Alpes-Côte d’Azur</td>
<td>10.7%</td>
</tr>
<tr>
<td>Exposure on sovereign</td>
<td>16.7%</td>
</tr>
<tr>
<td>other</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

### 6. Breakdown by Interest Rate

<table>
<thead>
<tr>
<th>Interest Rate</th>
<th>% Public Sector Assets</th>
</tr>
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<tbody>
<tr>
<td>Fixed rate</td>
<td>62.9%</td>
</tr>
<tr>
<td>Floating rate</td>
<td>37.1%</td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

OPS.8.6.1
OPS.8.6.2
OPS.8.6.3
OPS.8.6.4
### 7. Breakdown by Repayment Type

| PS.8.7.1 | Bullet / interest only | 1.5% |
| PS.8.7.2 | Amortising | 98.5% |
| PS.8.7.3 | Other | 0.0% |

<table>
<thead>
<tr>
<th>OPS.8.7.1</th>
<th>OPS.8.7.2</th>
<th>OPS.8.7.3</th>
<th>OPS.8.7.4</th>
<th>OPS.8.7.5</th>
<th>OPS.8.7.6</th>
</tr>
</thead>
</table>

### 8. Breakdown by Type of Debtor

| PS.8.8.1 | Sovereigns | 393.4 | 2.4% |
| PS.8.8.2 | Regional/federal authorities | 3,867.0 | 23.2% |
| PS.8.8.3 | Local/municipal authorities | 5,641.6 | 33.8% |
| PS.8.8.4 | Others | 6,781.1 | 40.6% |
| PS.8.8.5 | Total | 16,683.1 | 100.0% |

| OPS.8.8.1 | o/w Claim against supranational | 602.4 | 3.6% |
| OPS.8.8.2 | o/w Claim against sovereigns | 105.1 | 0.6% |
| OPS.8.8.3 | o/w Claim guaranteed by sovereigns | 288.3 | 1.7% |
| OPS.8.8.4 | o/w Claim against regional/federal authorities | 3,599.8 | 21.6% |
| OPS.8.8.5 | o/w Claim guaranteed by regional/federal authorities | 267.2 | 1.6% |
| OPS.8.8.6 | o/w Claim against local/municipal authorities | 5,117.1 | 30.7% |
| OPS.8.8.7 | o/w Claim guaranteed by local/municipal authorities | 524.5 | 3.1% |
| OPS.8.8.8 | Exposures guaranteed by ECA / Other direct public exposures / Other indirect public exposures | 6,178.8 | 37.0% |

<table>
<thead>
<tr>
<th>OPS.8.8.9</th>
<th>OPS.8.8.10</th>
<th>OPS.8.8.11</th>
<th>OPS.8.8.12</th>
<th>OPS.8.8.13</th>
</tr>
</thead>
</table>

### 9. Non-Performing Loans

| PS.8.9.1 | % NPLs | 0.0% |

### 10. Concentration Risks

| PS.8.10.1 | 10 largest exposures | 33.6% |
| OPS.8.10.1 | 5 largest exposures | 25.2% |
### Field Number 1. Glossary - Standard Harmonised Items

<table>
<thead>
<tr>
<th>HG.1.1</th>
<th>OC Calculation: Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HG.1.1</strong></td>
<td><strong>OC Calculation: Actual</strong></td>
</tr>
<tr>
<td><strong>HG.1.2</strong></td>
<td><strong>OC Calculation: Legal minimum</strong></td>
</tr>
<tr>
<td>HG.1.3</td>
<td>OC Calculation: Committed</td>
</tr>
<tr>
<td>HG.1.4</td>
<td>Interest Rate Types</td>
</tr>
<tr>
<td>HG.1.5</td>
<td>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</td>
</tr>
<tr>
<td>HG.1.6</td>
<td>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</td>
</tr>
<tr>
<td>HG.1.7</td>
<td>LTVs: Definition</td>
</tr>
<tr>
<td>HG.1.8</td>
<td>LTVs: Calculation of property/shipping value</td>
</tr>
<tr>
<td>HG.1.9</td>
<td>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</td>
</tr>
<tr>
<td>HG.1.10</td>
<td>LTVs: Frequency and time of last valuation</td>
</tr>
<tr>
<td>HG.1.11</td>
<td>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HG.1.1</strong></td>
</tr>
<tr>
<td><strong>HG.1.2</strong></td>
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<tr>
<td><strong>HG.1.3</strong></td>
</tr>
<tr>
<td><strong>HG.1.4</strong></td>
</tr>
<tr>
<td><strong>HG.1.5</strong></td>
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<td><strong>HG.1.6</strong></td>
</tr>
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<td><strong>HG.1.7</strong></td>
</tr>
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<td><strong>HG.1.8</strong></td>
</tr>
<tr>
<td><strong>HG.1.9</strong></td>
</tr>
<tr>
<td><strong>HG.1.10</strong></td>
</tr>
<tr>
<td><strong>HG.1.11</strong></td>
</tr>
</tbody>
</table>
### Hedging Strategy (please explain how you address interest rate and currency risk)

**Interest rate risk:**
Société Générale SCF has a strict policy of neutralising interest rate risks. With this aim in mind, entering into ad hoc hedging swaps establishes a fixed margin on issuance, and any change in interest rates subsequently has a parallel effect on Société Générale SCF’s assets and liabilities.

The structural interest rate risk is measured with the help of “gaps” calculated based on the “Liability-Asset” situations of Société Générale SCF with production halted, detailed over the next 15 years with monthly gaps over the first six months and then annual gaps over the following years.

**Currency risk:**
For USD issues, Société Générale SCF has eliminated the exchange rate risk by implementing EUR/USD financial hedging swaps. As a result, Société Générale SCF is not exposed to foreign exchange risk through its issues.

### Non-performing loans

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

### NPV assumptions (when stated)

There are no NPV assumptions for the cover-pool of SG SCF.

---

### Glossary - ESG items (optional)

<table>
<thead>
<tr>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sustainability - strategy pursued in the cover pool</td>
</tr>
<tr>
<td>Subsidised Housing (definitions of affordable, social housing)</td>
</tr>
<tr>
<td>New Property and Existing Property</td>
</tr>
</tbody>
</table>

### Reason for No Data

**Value**

<table>
<thead>
<tr>
<th>Reason for No Data</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not applicable for the jurisdiction</td>
<td>ND1</td>
</tr>
<tr>
<td>Not relevant for the issuer and/or CB programme at the present time</td>
<td>ND2</td>
</tr>
<tr>
<td>Not available at the present time</td>
<td>ND3</td>
</tr>
</tbody>
</table>

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

**Definition**

- **Covered bond issuer ratings:** The rating agencies' methodologies usually take the senior unsecured rating of a covered bond issuer's parent company as a starting point for their assessment of the credit risk of covered bonds. However, instead of referring to the parent company rating, some rating agencies may issue a “covered bond issuer rating” which is an assessment of the credit quality of a CB issuer's credit quality on an unsecured basis. Generally, a “covered bond issuer rating” is the same as the senior unsecured rating of the CB issuer's parent company although it may be different in some specific cases. If no “CB issuer rating” has been granted to the CB issuer, “NA” is indicated.

- **Core Tier 1 ratio (%):** Core Tier 1 is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2.5

- **Covered bonds and cover pool:**

- **Guaranteed loans:** The eligible assets, fully composed by public sector exposures, are transferred into the cover-pool using guaranteed loans (i.e. collateral directive framework). The outstanding amount of the eligible assets pledged as collateral of the loans are indicated instead of the amount of the guaranteed loans.

- **Substitute assets:** The nominal outstanding amount of the eligible assets booked in Off-Balance Sheet as guarantee received.

- **Accounting assets not included in the cover pool:**

- **Covered bonds:** Nominal amount of covered bonds (accrued interests excluded) in euro equivalent after taking into account the cross currency swaps.
“Of which eligible to central bank repo-operations”:

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

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

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

| 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**

<table>
<thead>
<tr>
<th>Field Number</th>
<th>Transaction Counterparties</th>
<th>Guarantor (if applicable)</th>
<th>Legal Entity Identifier [LEI]*</th>
</tr>
</thead>
<tbody>
<tr>
<td>E.1.1.1</td>
<td>Sponsor (if applicable)</td>
<td>SOCIETE GENERALE</td>
<td>O2RNE8IBXP4R0TD8PU41</td>
</tr>
<tr>
<td>E.1.1.2</td>
<td>Servicer</td>
<td>SOCIETE GENERALE</td>
<td>O2RNE8IBXP4R0TD8PU41</td>
</tr>
<tr>
<td>E.1.1.3</td>
<td>Back-up servicer</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>E.1.1.4</td>
<td>BUS facilitator</td>
<td>SOCIETE GENERALE</td>
<td>O2RNE8IBXP4R0TD8PU41</td>
</tr>
<tr>
<td>E.1.1.5</td>
<td>Cash manager</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>E.1.1.6</td>
<td>Backup cash manager</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>E.1.1.7</td>
<td>Account bank</td>
<td>SOCIETE GENERALE</td>
<td>O2RNE8IBXP4R0TD8PU41</td>
</tr>
<tr>
<td>E.1.1.8</td>
<td>Back-up account bank</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>E.1.1.9</td>
<td>Account bank guarantor</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>E.1.1.10</td>
<td>Trustee</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>E.1.1.11</td>
<td>Cross Pool Monitor</td>
<td>CARLIAU DEDOUIT ET ASSOCIÉS</td>
<td>N/A</td>
</tr>
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</table>

**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**

<table>
<thead>
<tr>
<th>Swap Counterparties</th>
<th>Guarantor (if applicable)</th>
<th>Legal Entity Identifier [LEI]*</th>
<th>Type of swap</th>
</tr>
</thead>
<tbody>
<tr>
<td>E.2.1.1</td>
<td>SOCIETE GENERALE</td>
<td>N/A</td>
<td>5% / IRS</td>
</tr>
<tr>
<td>E.2.1.2</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>E.2.1.3</td>
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<tr>
<td>E.2.1.4</td>
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<td></td>
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<tr>
<td>E.2.1.5</td>
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<td></td>
<td></td>
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<tr>
<td>E.2.1.6</td>
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<td></td>
<td></td>
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<tr>
<td>E.2.1.7</td>
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<td></td>
<td></td>
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<tr>
<td>E.2.1.8</td>
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<td></td>
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<tr>
<td>E.2.1.9</td>
<td></td>
<td></td>
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<td>E.2.1.10</td>
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<tr>
<td>E.2.1.13</td>
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<td></td>
<td></td>
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<tr>
<td>E.2.1.14</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E.2.1.15</td>
<td></td>
<td></td>
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<td>E.2.1.16</td>
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<td></td>
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<td>E.2.1.18</td>
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<td></td>
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<td>OE.2.1.1</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>OE.2.1.2</td>
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<td></td>
<td></td>
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<tr>
<td>OE.2.1.3</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>OE.2.1.4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OE.2.1.5</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>OE.2.1.6</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>OE.2.1.7</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OE.2.1.8</td>
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<td></td>
<td></td>
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<tr>
<td>OE.2.1.9</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>OE.2.1.10</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OE.2.1.11</td>
<td></td>
<td></td>
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<tr>
<td>OE.2.1.12</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>OE.2.1.13</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OE.2.1.14</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**3. Additional information on the asset distribution**

<table>
<thead>
<tr>
<th>Distribution</th>
<th>Total Assets</th>
<th>Weighted Average Seasoning [months]**</th>
<th>Weighted Average Maturity [months]**</th>
</tr>
</thead>
<tbody>
<tr>
<td>E.3.1.1</td>
<td>62.0</td>
<td>141.5</td>
<td></td>
</tr>
<tr>
<td>E.3.1.2</td>
<td>141.5</td>
<td>141.5</td>
<td></td>
</tr>
</tbody>
</table>

**2. Arrears**

<table>
<thead>
<tr>
<th>Arrears</th>
<th>% Residential Loans</th>
<th>% Commercial Loans</th>
<th>% Public Sector Assets</th>
<th>% Shopping Loans</th>
<th>% Total Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-30 days</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>30-60 days</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>60-90 days</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>90-180 days</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>&gt;= 180 days</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
## 1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

### 1.1 Group

<table>
<thead>
<tr>
<th>Group</th>
<th>Société Générale</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Group parent company</th>
<th>Société Générale</th>
</tr>
</thead>
</table>


### 1.2 Senior unsecured rating (group parent company)

<table>
<thead>
<tr>
<th>Rating</th>
<th>Rating Watch</th>
<th>Outlook</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fitch</td>
<td>A-/F1</td>
<td>No</td>
</tr>
<tr>
<td>Moody's</td>
<td>A1/P-1</td>
<td>No</td>
</tr>
<tr>
<td>S&amp;P</td>
<td>A/A-1</td>
<td>No</td>
</tr>
</tbody>
</table>

### 1.3 Covered bond issuer rating (senior unsecured)

<table>
<thead>
<tr>
<th>Rating</th>
<th>Rating Watch</th>
<th>Outlook</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fitch</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Moody's</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>S&amp;P</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

### 1.4 Core tier 1 ratio (% (group parent company)

<table>
<thead>
<tr>
<th>Core tier 1 ratio (%)</th>
<th>13.70%</th>
</tr>
</thead>
<tbody>
<tr>
<td>as of</td>
<td>28/02/2022</td>
</tr>
</tbody>
</table>

## 2 COVERED BOND ISSUER OVERVIEW

### 2.1 Covered bonds and cover pool

<table>
<thead>
<tr>
<th>Cover pool</th>
<th>Total outstanding</th>
<th>of which eligible to central bank repo-operations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public sector exposures</td>
<td>14,095</td>
<td>841</td>
</tr>
<tr>
<td>Commercial assets</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Household assets</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Substitute assets</td>
<td>283</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>14,688</td>
<td>841</td>
</tr>
</tbody>
</table>

| Covered bonds             | 12,720            |

### 2.2 Covered bonds ratings

<table>
<thead>
<tr>
<th>Rating</th>
<th>Rating Watch</th>
<th>Outlook</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fitch</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Moody's</td>
<td>AAA</td>
<td>No</td>
</tr>
<tr>
<td>S&amp;P</td>
<td>AAA</td>
<td>No</td>
</tr>
</tbody>
</table>

### 2.3 Liabilities of the covered bond issuer

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity</td>
<td>3511</td>
</tr>
<tr>
<td>Subordinated debt</td>
<td>-</td>
</tr>
<tr>
<td>Other non privileged liabilities</td>
<td>266</td>
</tr>
<tr>
<td>Total equity and non privileged liabilities</td>
<td>619</td>
</tr>
<tr>
<td>Covered bonds</td>
<td>12,720</td>
</tr>
<tr>
<td>Other privileged liabilities</td>
<td>12,720</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>12,720</td>
</tr>
</tbody>
</table>
### 3. ALM OF THE COVERED BOND ISSUER

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

<table>
<thead>
<tr>
<th></th>
<th>Expected</th>
<th>Contractual</th>
<th>Explanations (CPR rate used etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public sector</td>
<td>6.3 years</td>
<td>6.4 years</td>
<td>Expected CPR=1.3%, Contractual CPR=0%</td>
</tr>
<tr>
<td>Residential</td>
<td>6.3 years</td>
<td>6.4 years</td>
<td></td>
</tr>
<tr>
<td>Commercial</td>
<td>6.3 years</td>
<td>6.4 years</td>
<td></td>
</tr>
<tr>
<td>Substitute assets</td>
<td>0.1 years</td>
<td>0.1 years</td>
<td>see “Explanations” 3. ALM</td>
</tr>
<tr>
<td>WAL of cover pool</td>
<td>6.3 years</td>
<td>6.4 years</td>
<td></td>
</tr>
<tr>
<td>WAL of covered bonds</td>
<td>5.9 years</td>
<td>5.9 years</td>
<td>see “Explanations” 3. ALM</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>0 - 1 Y (years)</th>
<th>1 - 2 Y</th>
<th>2 - 3 Y</th>
<th>3 - 4 Y</th>
<th>4 - 5 Y</th>
<th>5 - 10 Y</th>
<th>10+ Y</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public sector</td>
<td>1.775</td>
<td>1.716</td>
<td>1.623</td>
<td>1.475</td>
<td>1.406</td>
<td>4.809</td>
<td>3.830</td>
</tr>
<tr>
<td>Residential</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Substitute assets</td>
<td>0.073</td>
<td>1.716</td>
<td>1.623</td>
<td>1.475</td>
<td>1.406</td>
<td>4.809</td>
<td>3.830</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Expected maturity of cover pool</th>
<th>Expected maturity of covered bonds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1,000</td>
<td>570</td>
</tr>
<tr>
<td></td>
<td>2,157</td>
<td>1,000</td>
</tr>
<tr>
<td></td>
<td>2,157</td>
<td>1,000</td>
</tr>
<tr>
<td></td>
<td>2,157</td>
<td>1,000</td>
</tr>
<tr>
<td></td>
<td>2,157</td>
<td>1,000</td>
</tr>
<tr>
<td></td>
<td>2,157</td>
<td>1,000</td>
</tr>
<tr>
<td></td>
<td>2,157</td>
<td>1,000</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>0 - 1 Y</th>
<th>1 - 2 Y</th>
<th>2 - 3 Y</th>
<th>3 - 4 Y</th>
<th>4 - 5 Y</th>
<th>5 - 10 Y</th>
<th>10+ Y</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public sector</td>
<td>1.856</td>
<td>1.697</td>
<td>1.623</td>
<td>1.498</td>
<td>1.403</td>
<td>4.937</td>
<td>3.874</td>
</tr>
<tr>
<td>Residential</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Substitute assets</td>
<td>1.775</td>
<td>1.716</td>
<td>1.623</td>
<td>1.475</td>
<td>1.406</td>
<td>4.809</td>
<td>3.830</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Contractual maturity of cover pool</th>
<th>Contractual maturity of covered bonds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1,000</td>
<td>570</td>
</tr>
<tr>
<td></td>
<td>2,157</td>
<td>1,000</td>
</tr>
<tr>
<td></td>
<td>2,157</td>
<td>1,000</td>
</tr>
<tr>
<td></td>
<td>2,157</td>
<td>1,000</td>
</tr>
<tr>
<td></td>
<td>2,157</td>
<td>1,000</td>
</tr>
<tr>
<td></td>
<td>2,157</td>
<td>1,000</td>
</tr>
<tr>
<td></td>
<td>2,157</td>
<td>1,000</td>
</tr>
</tbody>
</table>

|                      | 450                              | 150                              |
|                      | 450                              | 150                              |
|                      | 450                              | 150                              |
|                      | 450                              | 150                              |
|                      | 450                              | 150                              |
|                      | 450                              | 150                              |
|                      | 450                              | 150                              |

#### 3.4 Interest rate and currency risks

<table>
<thead>
<tr>
<th></th>
<th>Nominal</th>
<th>WAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest rate risk</td>
<td>Internal</td>
<td>2.69</td>
</tr>
<tr>
<td></td>
<td>External</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Nominal</th>
<th>WAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency risk</td>
<td>Internal</td>
<td></td>
</tr>
<tr>
<td></td>
<td>External</td>
<td></td>
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</tbody>
</table>

#### 3.5 Substitution assets

<table>
<thead>
<tr>
<th></th>
<th>Outstanding</th>
<th>WAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAA to AA-</td>
<td>283</td>
<td>0.1 years</td>
</tr>
<tr>
<td>Below A-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>283</td>
<td>0.1 years</td>
</tr>
</tbody>
</table>
### 5.1 Arrears and defaulted loans outstanding

<table>
<thead>
<tr>
<th></th>
<th>Current</th>
<th>Arrears</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-1 months</td>
<td>99.90%</td>
<td>0.10%</td>
</tr>
<tr>
<td>1-2 months</td>
<td>0.00%</td>
<td></td>
</tr>
<tr>
<td>2-3 months</td>
<td>0.00%</td>
<td></td>
</tr>
<tr>
<td>3-6 months</td>
<td>0.00%</td>
<td></td>
</tr>
<tr>
<td>6+ (Defaulted)</td>
<td>0.00%</td>
<td></td>
</tr>
<tr>
<td>&gt;3 months</td>
<td>0.00%</td>
<td></td>
</tr>
</tbody>
</table>

### 5.2 Geographical distribution and type of Claim

<table>
<thead>
<tr>
<th>Region</th>
<th>Exposures to / guaranteed by Supranational Institution</th>
<th>Exposures to Sovereigns</th>
<th>Exposures guaranteed by Sovereigns</th>
<th>Exposures guaranteed by ECA</th>
<th>Exposures to regions / departments / federal states</th>
<th>Exposures guaranteed by regions / departments / federal states</th>
<th>Exposures to municipalities</th>
<th>Exposures guaranteed by municipalities</th>
<th>Other direct public exposures</th>
<th>Other indirect public exposures</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EUROPE</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>France</td>
<td>-</td>
<td>105</td>
<td>53</td>
<td>2,179</td>
<td>3,485</td>
<td>226</td>
<td>5,171</td>
<td>524</td>
<td>2,077</td>
<td>196</td>
<td>13,356</td>
<td>84%</td>
</tr>
<tr>
<td>Belgium</td>
<td>-</td>
<td>-</td>
<td>12</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>169</td>
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**Total** 602 106 288 3,911 3,800 267 5,171 524 2,077 196 16,683 100%
FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER: SOCIETE GENERALE SCF
Reporting date: 28/02/2022

6 COVERED BONDS

6.1 Outstanding covered bonds

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<td>11,970</td>
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<td>11,970</td>
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Fixed coupon: 1,720 2,970 5,550 5,750
Floating coupon: 10,850 8,850 5,850 2,360
Other: 150 150 150 150
Sum: 12,720 11,970 11,550 8,260

6.2 Issuance

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Fixed coupon: - - - 2,500
Floating coupon: 2,000 3,000 3,500 -
Other: - - - -
Sum: 2,000 3,000 3,500 2,500