

Harmonised Transparency Template

2022 Version

France

Société Générale SFH

Reporting Date: 31/05/22

Cut-off Date: 31/05/22



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A. Harmonised Transparency Template - General Information

HTT 2022

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)
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Field Number	1. Basic Facts				
G.1.1.1	Country	France			
G.1.1.2	Issuer Name	Société Générale SFH			
G.1.1.3	Link to Issuer's Website	http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette			
G.1.1.4	Cut-off date	31/05/22			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	http://www.ecbc.eu/legislation/list			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	53,713.5			
G.3.1.2	Outstanding Covered Bonds	46,490.0			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	14.0%	8.5%	"Legal" OC: As mentioned in SFH law. "Committed" OC is equal to Contractual OC in order to reassure Rating Agencies.
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	52,999.1		98.7%	
G.3.3.2	Public Sector				
G.3.3.3	Shipping				
G.3.3.4	Substitute Assets	714.4		1.3%	
G.3.3.5	Other				
G.3.3.6	Total	53,713.5		100.0%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7.9	5.6		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	4,109.9	7,139.2	7.8%	13.5%
G.3.4.3	1 - 2 Y	4,087.0	6,437.4	7.7%	12.2%
G.3.4.4	2 - 3 Y	4,016.0	5,756.7	7.6%	10.9%
G.3.4.5	3 - 4 Y	3,876.9	5,086.6	7.3%	9.6%
G.3.4.6	4 - 5 Y	3,708.1	4,462.6	7.0%	8.4%
G.3.4.7	5 - 10 Y	15,699.8	14,874.6	29.6%	28.1%
G.3.4.8	10+ Y	17,471.5	9,212.1	33.0%	17.4%
G.3.4.9	Total	52,969.2	52,969.2	100.0%	100.0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6.4	7.4		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	2,250.0	0.0	4.8%	0.0%
G.3.5.3	1 - 2 Y	4,350.0	3,000.0	9.4%	6.5%
G.3.5.4	2 - 3 Y	2,290.0	3,600.0	4.9%	7.7%
G.3.5.5	3 - 4 Y	4,250.0	2,290.0	9.1%	4.9%
G.3.5.6	4 - 5 Y	3,250.0	4,250.0	7.0%	9.1%
G.3.5.7	5 - 10 Y	24,000.0	21,250.0	51.6%	45.7%
G.3.5.8	10+ Y	6,100.0	12,100.0	13.1%	26.0%

G.3.5.10		Total	46,490.0	46,490.0	100.0%	100.0%
6. Cover Assets - Currency			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR		52,999.1	52,999.1	100.0%	100.0%
G.3.6.2	AUD					
G.3.6.3	BRL					
G.3.6.4	CAD					
G.3.6.5	CHF					
G.3.6.6	CZK					
G.3.6.7	DKK					
G.3.6.8	GBP					
G.3.6.9	HKD					
G.3.6.10	JPY					
G.3.6.11	KRW					
G.3.6.12	NOK					
G.3.6.13	PLN					
G.3.6.14	SEK					
G.3.6.15	SGD					
G.3.6.16	USD					
G.3.6.17	Other					
G.3.6.18		Total	52,999.1	52,999.1	100.0%	100.0%
7. Covered Bonds - Currency			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		46,490.0	46,490.0	100.0%	100.0%
G.3.7.2	AUD					
G.3.7.3	BRL					
G.3.7.4	CAD					
G.3.7.5	CHF					
G.3.7.6	CZK					
G.3.7.7	DKK					
G.3.7.8	GBP					
G.3.7.9	HKD					
G.3.7.10	JPY					
G.3.7.11	KRW					
G.3.7.12	NOK					
G.3.7.13	PLN					
G.3.7.14	SEK					
G.3.7.15	SGD					
G.3.7.16	USD					
G.3.7.17	Other					
G.3.7.18		Total	46,490.0	46,490.0	100.0%	100.0%
8. Covered Bonds - Breakdown by interest rate			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon		45,900.0	45,900.0	98.7%	98.7%
G.3.8.2	Floating coupon		590.0	590.0	1.3%	1.3%
G.3.8.3	Other		0.0	0.0	0.0%	0.0%
G.3.8.4		Total	46,490.0	46,490.0	100.0%	100.0%
9. Substitute Assets - Type			Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash		69.4		9.7%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)					
G.3.9.3	Exposures to central banks					
G.3.9.4	Exposures to credit institutions		645.0		90.3%	
G.3.9.5	Other					
G.3.9.6		Total	714.4		100.0%	
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>					
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>					
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>					
OG.3.9.4	<i>o/w EU central banks</i>					
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>					
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>					
OG.3.9.7	<i>o/w CQS1 credit institutions</i>					
OG.3.9.8	<i>o/w CQS2 credit institutions</i>		714.4		100.0%	
OG.3.9.9						

OG.3.9.10
OG.3.9.11
OG.3.9.12

10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	714.4	100.0%	
G.3.10.2	Eurozone			
G.3.10.3	Rest of European Union (EU)			
G.3.10.4	European Economic Area (not member of EU)			
G.3.10.5	Switzerland			
G.3.10.6	Australia			
G.3.10.7	Brazil			
G.3.10.8	Canada			
G.3.10.9	Japan			
G.3.10.10	Korea			
G.3.10.11	New Zealand			
G.3.10.12	Singapore			
G.3.10.13	US			
G.3.10.14	Other			
G.3.10.15	Total EU	714.4	100.0%	
G.3.10.16	Total	714.4	100.0%	

11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	714.4	1.3%	1.5%
G.3.11.2	Central bank eligible assets	1,240.9	2.3%	2.7%
G.3.11.3	Other			
G.3.11.4	Total	1,955.3	3.6%	4.2%

12. Bond List				
G.3.12.1	Bond list	https://coveredbondlabel.com/issuer/83/		

13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Intra-group		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Intra-group		

14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)			
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?			
G.3.14.3	specific criteria			
G.3.14.4	link to the committed objective criteria			

4. References to Capital Requirements Regulation (CRR) 129(7)

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) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i) Value of covered bonds:	39		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets		
G.4.1.4	(ii) Type of cover assets:	52		
G.4.1.5	(ii) Loan size:	186 for Residential Mortgage Assets	461 for Commercial Mortgage Assets	
G.4.1.6	(ii) Interest rate risk - cover pool:	149 for Mortgage Assets		
G.4.1.7	(ii) Currency risk - cover pool:	111		
G.4.1.8	(ii) Interest rate risk - covered bond:	163		
G.4.1.9	(ii) Currency risk - covered bond:	137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	65		
G.4.1.12	(iii) Maturity structure of covered bonds:	88		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	179 for Mortgage Assets		

5. References to Capital Requirements Regulation (CRR) 129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	645.0
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6. Other relevant information

1. Optional information e.g. Rating triggers	
OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager

OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2022

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

Field Number	7. Mortgage Assets		
	1. Property Type Information	Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	52,999.1	100.0%
M.7.1.2	Commercial		
M.7.1.3	Other		
M.7.1.4	Total	52,999.1	100.0%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	435,943	435,943
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.01%	0.01%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
M.7.4.1	<u>European Union</u>	<u>100.0%</u>	<u>100.0%</u>
M.7.4.2	Austria		
M.7.4.3	Belgium		
M.7.4.4	Bulgaria		
M.7.4.5	Croatia		
M.7.4.6	Cyprus		
M.7.4.7	Czechia		
M.7.4.8	Denmark		
M.7.4.9	Estonia		
M.7.4.10	Finland		
M.7.4.11	France	100.0%	100.0%
M.7.4.12	Germany		
M.7.4.13	Greece		
M.7.4.14	Netherlands		
M.7.4.15	Hungary		
M.7.4.16	Ireland		
M.7.4.17	Italy		
M.7.4.18	Latvia		
M.7.4.19	Lithuania		
M.7.4.20	Luxembourg		
M.7.4.21	Malta		
M.7.4.22	Poland		
M.7.4.23	Portugal		
M.7.4.24	Romania		
M.7.4.25	Slovakia		
M.7.4.26	Slovenia		
M.7.4.27	Spain		
M.7.4.28	Sweden		
M.7.4.29	<u>European Economic Area (not member of EU)</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.30	Iceland		
M.7.4.31	Liechtenstein		
M.7.4.32	Norway		
M.7.4.33	<u>Other</u>	<u>0.0%</u>	<u>0.0%</u>
M.7.4.34	Switzerland		
M.7.4.35	United Kingdom		
M.7.4.36	Australia		
M.7.4.37	Brazil		
M.7.4.38	Canada		
M.7.4.39	Japan		
M.7.4.40	Korea		
M.7.4.41	New Zealand		
M.7.4.42	Singapore		

M.7.4.43	US			
M.7.4.44	Other			
	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	1.5%		1.5%
M.7.5.3	Bretagne	2.5%		2.5%
M.7.5.4	Centre-Val de Loire	2.2%		2.2%
M.7.5.5	Corse	0.7%		0.7%
M.7.5.6	DOM-TOM	0.3%		0.3%
M.7.5.7	Grand Est	3.5%		3.5%
M.7.5.8	Hauts-de-France	8.6%		8.6%
M.7.5.9	Ile-de-France	37.4%		37.4%
M.7.5.10	Normandie	4.7%		4.7%
M.7.5.11	Nouvelle-Aquitaine	7.2%		7.2%
M.7.5.12	Occitanie	7.2%		7.2%
M.7.5.13	Pays de la Loire	3.6%		3.6%
M.7.5.14	Provence-Alpes-Côte d'Azur	9.6%		9.6%
M.7.5.15				
M.7.5.16				
M.7.5.17				
M.7.5.18				
M.7.5.19				
M.7.5.20				
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				
M.7.5.34				
M.7.5.35				
M.7.5.36				
M.7.5.37				
M.7.5.38				
M.7.5.39				
M.7.5.40				
M.7.5.41				
M.7.5.42				
M.7.5.43				
M.7.5.44				
M.7.5.45				
M.7.5.46				
M.7.5.47				
M.7.5.48				
M.7.5.49				
M.7.5.50				
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	99.2%		99.2%
M.7.6.2	Floating rate	0.8%		0.8%
M.7.6.3	Other	0.0%		0.0%
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	0.0%		0.0%
M.7.7.2	Amortising	100.0%		100.0%
M.7.7.3	Other	0.0%		0.0%
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	12.2%		12.2%
M.7.8.2	≥ 12 - ≤ 24 months	13.1%		13.1%
M.7.8.3	≥ 24 - ≤ 36 months	18.2%		18.2%

M.7.8.4	≥ 36 - ≤ 60 months	24.3%		24.3%	
M.7.8.5	≥ 60 months	32.2%		32.2%	
9. Non-Performing Loans (NPLs)					
M.7.9.1	% NPLs	0.0%		0.0%	
7.A Residential Cover Pool					
10. Loan Size Information					
M.7A.10.1	Average loan size (000s)	121.6			
By buckets (mn):					
M.7A.10.2	> 0 - ≤ 0.2	29,020.0	354,451	54.8%	81.3%
M.7A.10.3	> 0.2 - ≤ 0.4	19,330.7	71,258	36.5%	16.3%
M.7A.10.4	> 0.4 - ≤ 0.6	4,639.7	10,220	8.8%	2.3%
M.7A.10.5	> 0.6 - ≤ 0.8	8.7	14	0.0%	0.0%
M.7A.10.6	> 0.8 - ≤ 1	0.0	0	0.0%	0.0%
M.7A.10.7	> 1	0.0	0	0.0%	0.0%
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	52,999.1	435,943	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED					
M.7A.11.1	Weighted Average LTV (%)	67.9%			
By LTV buckets (mn):					
M.7A.11.2	>0 - ≤40 %	7,851.4	144,323	14.8%	33.1%
M.7A.11.3	>40 - ≤50 %	4,835.0	46,848	9.1%	10.7%
M.7A.11.4	>50 - ≤60 %	5,988.6	49,929	11.3%	11.5%
M.7A.11.5	>60 - ≤70 %	6,892.6	49,764	13.0%	11.4%
M.7A.11.6	>70 - ≤80 %	7,362.1	45,444	13.9%	10.4%
M.7A.11.7	>80 - ≤90 %	8,706.4	45,960	16.4%	10.5%
M.7A.11.8	>90 - ≤100 %	9,758.6	45,055	18.4%	10.3%
M.7A.11.9	>100%	1,604.4	8,620	3.0%	2.0%
M.7A.11.10	Total	52,999.1	435,943	100.0%	100.0%
12. Loan to Value (LTV) Information - INDEXED					
M.7A.12.1	Weighted Average LTV (%)	59.4%			
By LTV buckets (mn):					
M.7A.12.2	>0 - ≤40 %	11,554.7	182,765	21.8%	41.9%
M.7A.12.3	>40 - ≤50 %	6,675.5	57,434	12.6%	13.2%
M.7A.12.4	>50 - ≤60 %	7,659.7	55,325	14.5%	12.7%
M.7A.12.5	>60 - ≤70 %	7,794.5	47,480	14.7%	10.9%
M.7A.12.6	>70 - ≤80 %	7,822.4	41,022	14.8%	9.4%
M.7A.12.7	>80 - ≤90 %	7,078.7	33,547	13.4%	7.7%
M.7A.12.8	>90 - ≤100 %	4,413.7	18,370	8.3%	4.2%
M.7A.12.9	>100%	0.0	0	0.0%	0.0%
M.7A.12.10	Total	52,999.1	435,943	100.0%	100.0%
13. Breakdown by type					
M.7A.13.1	Owner occupied	78.7%			
M.7A.13.2	Second home/Holiday houses	4.5%			
M.7A.13.3	Buy-to-let/Non-owner occupied	16.8%			
M.7A.13.4	Subsidised housing	0.0%			

M.7A.13.5	Agricultural	0.0%			
M.7A.13.6	Other				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	0.0%			
M.7A.14.2	Guaranteed	100.0%			
M.7A.14.3	Other	0.0%			
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0	0	0.0%	0.0%
16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0	0	0.0%	0.0%
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 and later				
M.7A.17.10	no data				
M.7A.17.11	Total	0	0	0.0%	0.0%
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				

M.7A.18.7	other				
M.7A.18.8	Total	0	0	0.0%	0.0%
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0	0	0.0%	0.0%
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.20.1	TBC at a country level	[For completion]	[For completion]		
M.7A.20.2	TBC at a country level	[For completion]	[For completion]		
M.7A.20.3	TBC at a country level	[For completion]	[For completion]		
M.7A.20.4	TBC at a country level	[For completion]	[For completion]		
M.7A.20.5	TBC at a country level	[For completion]	[For completion]		
M.7A.20.6	TBC at a country level	[For completion]	[For completion]		
M.7A.20.7	TBC at a country level	[For completion]	[For completion]		
M.7A.20.8	TBC at a country level	[For completion]	[For completion]		
M.7A.20.9	TBC at a country level	[For completion]	[For completion]		
M.7A.20.10	TBC at a country level	[For completion]	[For completion]		
M.7A.20.11	TBC at a country level	[For completion]	[For completion]		
M.7A.20.12	TBC at a country level	[For completion]	[For completion]		
M.7A.20.13	TBC at a country level	[For completion]	[For completion]		
M.7A.20.14	TBC at a country level	[For completion]	[For completion]		
M.7A.20.15	TBC at a country level	[For completion]	[For completion]		
M.7A.20.16	TBC at a country level	[For completion]	[For completion]		
M.7A.20.17	TBC at a country level	[For completion]	[For completion]		
M.7A.20.18	no data	[For completion]	[For completion]		
M.7A.20.19	Total	0.0	0		
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					
7B Commercial Cover Pool					
21. 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				
M.7B.20.4	TBC at a country level				

M.7B.20.5	TBC at a country level					
M.7B.20.6	TBC at a country level					
M.7B.20.7	TBC at a country level					
M.7B.20.8	TBC at a country level					
M.7B.20.9	TBC at a country level					
M.7B.20.10	TBC at a country level					
M.7B.20.11	TBC at a country level					
M.7B.20.12	TBC at a country level					
M.7B.20.13	TBC at a country level					
M.7B.20.14	TBC at a country level					
M.7B.20.15	TBC at a country level					
M.7B.20.16	TBC at a country level					
M.7B.20.17	TBC at a country level					
M.7B.20.18	TBC at a country level					
M.7B.20.19	TBC at a country level					
M.7B.20.20	TBC at a country level					
M.7B.20.21	TBC at a country level					
M.7B.20.22	TBC at a country level					
M.7B.20.23	TBC at a country level					
M.7B.20.24	TBC at a country level					
M.7B.20.25	TBC at a country level					
M.7B.20.26	Total	0.0	0	0.0%	0.0%	
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.7B.21.1	Weighted Average LTV (%)					
	By LTV buckets (mn):					
M.7B.21.2	>0 - <=40 %					
M.7B.21.3	>40 - <=50 %					
M.7B.21.4	>50 - <=60 %					
M.7B.21.5	>60 - <=70 %					
M.7B.21.6	>70 - <=80 %					
M.7B.21.7	>80 - <=90 %					
M.7B.21.8	>90 - <=100 %					
M.7B.21.9	>100%					
M.7B.21.10	Total	0.0	0	0.0%	0.0%	
23. 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%	
24. 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					
25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE	
M.7B.24.1	TBC at a country level					
M.7B.24.2	TBC at a country level					

M.7B.24.3	TBC at a country level				
M.7B.24.4	TBC at a country level				
M.7B.24.5	TBC at a country level				
M.7B.24.6	TBC at a country level				
M.7B.24.7	TBC at a country level				
M.7B.24.8	TBC at a country level				
M.7B.24.9	TBC at a country level				
M.7B.24.10	TBC at a country level				
M.7B.24.11	TBC at a country level				
M.7B.24.12	TBC at a country level				
M.7B.24.13	TBC at a country level				
M.7B.24.14	TBC at a country level				
M.7B.24.15	TBC at a country level				
M.7B.24.16	TBC at a country level				
M.7B.24.17	TBC at a country level				
M.7B.24.18	no data				
M.7B.24.19	Total	0.0	0	0.0%	0.0%
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level				
M.7B.25.2	TBC at a country level				
M.7B.25.3	TBC at a country level				
M.7B.25.4	TBC at a country level				
M.7B.25.5	TBC at a country level				
M.7B.25.6	TBC at a country level				
M.7B.25.7	TBC at a country level				
M.7B.25.8	TBC at a country level				
M.7B.25.9	TBC at a country level				
M.7B.25.10	TBC at a country level				
M.7B.25.11	TBC at a country level				
M.7B.25.12	TBC at a country level				
M.7B.25.13	TBC at a country level				
M.7B.25.14	TBC at a country level				
M.7B.25.15	TBC at a country level				
M.7B.25.16	TBC at a country level				
M.7B.25.17	TBC at a country level				
M.7B.25.18	no data				
M.7B.25.19	Total	0.0	0	0.0%	0.0%
27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	older than 1919				
M.7B.26.2	1919 - 1945				
M.7B.26.3	1946 - 1960				
M.7B.26.4	1961 - 1970				
M.7B.26.5	1971 - 1980				
M.7B.26.6	1981 - 1990				
M.7B.26.7	1991 - 2000				
M.7B.26.8	2001 - 2005				
M.7B.26.9	2006 and later				
M.7B.26.10	no data				
M.7B.26.11	Total	0.0	0	0.0%	0.0%
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.27.1	New Property				
M.7B.27.2	Existing Property				
M.7B.27.3	other				
M.7B.27.4	no data				
M.7B.27.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of CRE	% Residential Loans	% No. of CRE
M.7B.29.1	TBC at a country level	[For completion]	[For completion]		
M.7B.29.2	TBC at a country level	[For completion]	[For completion]		
M.7B.29.3	TBC at a country level	[For completion]	[For completion]		
M.7B.29.4	TBC at a country level	[For completion]	[For completion]		
M.7B.29.5	TBC at a country level	[For completion]	[For completion]		
M.7B.29.6	TBC at a country level	[For completion]	[For completion]		
M.7B.29.7	TBC at a country level	[For completion]	[For completion]		
M.7B.29.8	TBC at a country level	[For completion]	[For completion]		
M.7B.29.9	TBC at a country level	[For completion]	[For completion]		

M.7B.29.10	TBC at a country level	[For completion]	[For completion]
M.7B.29.11	TBC at a country level	[For completion]	[For completion]
M.7B.29.12	TBC at a country level	[For completion]	[For completion]
M.7B.29.13	TBC at a country level	[For completion]	[For completion]
M.7B.29.14	TBC at a country level	[For completion]	[For completion]
M.7B.29.15	TBC at a country level	[For completion]	[For completion]
M.7B.29.16	TBC at a country level	[For completion]	[For completion]
M.7B.29.17	TBC at a country level	[For completion]	[For completion]
M.7B.29.18	no data	[For completion]	[For completion]
M.7B.29.19	Total	0.0	0

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Definition

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).

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 privileged debts accrued interests included (covered bonds, sums due on derivatives and collateral management fees).

When the eligible assets are transferred into the cover pool using guaranteed loans, the amount of the guaranteed loans in the assets amount is replaced by the amount of the eligible assets pledged as collateral.

Following amendments to the French covered bond legal framework for sociétés de crédit foncier (SCF) and sociétés de financement de l'habitat (SFH) that came into force on 28 May 2014 (published in JO n°0123 of 28 May 2014), a cap on intragroup exposure has been set at 25% of non-privileged resources and the legal minimum collateralisation raised to 105%, from 102%, on a nominal basis.

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.

"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 interest rate reset periods exceeding one year (e.g. loan indexed on CMS 5Y with an interest rate reset every five years).

"Mixed" is used for loans with a combination of fixed, capped or floating periods (e.g. 10 years initial fixed rate switching to floating).

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 initial legal final maturity without any extension.

Expected maturities :

Expected WAL and maturities of the cover pool assets are calculated assuming an average percentage of prepayment rate observed over the last year.

The substitute assets being actually composed of cash and term deposits to financial institutions, their expected maturity is assumed to be equal to their contractual one.

Regarding soft bullet covered bonds, expected maturity is calculated according to the legal final maturity including the extended maturity of 1 year.

"Contractual maturities" and "Expected maturities" : see above.

Maturity structure is Hard Bullet for initial Covered Bonds.

Maturity structure has been Soft Bullet for Covered Bonds emission since 2015.

Unindexed current LTV :

Unindexed LTV is calculated on the basis of the current outstanding amount of the loans and the initial valuation / price of the residential assets.

Indexed current LTV :

Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised values or prices of the residential assets using an indexation methodology.

The current residential values / prices are calculated based on INSEE Index published on the following website address:

<http://www.bdm.insee.fr>

Current value of residential home loans is calculated automatically but also controlled twice a year both internally and by the Contrôleur Spécifique.

The LTV is calculated on a quarterly frequency.

There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report.

The SG SFH cover pool is 100% made of french residential home loans totally guaranteed by Credit Logement.

Each table reported in section 4 display information on this french residential fome loan cover pool.

There is no residential mortgage in the SG SFH cover pool.

There is only residential with guarantee insurance in the SG SFH cover pool.

Geographical distribution / regional breakdown :

The geographical breakdown of assets takes into account the location of the property which is refinanced by the guaranteed loans.

The geographical breakdown of assets shall take into account the location of the pledged property for residential mortgages and the location of the property which is refinanced by the loan in the case of guaranteed loans.

Société Générale SFH has set up an Asset Liabilities Management restructuring to optimize the hedging strategy of the Issuer and based on natural hedging between Cover-pool and Covered Bonds.

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

Definition

Value

ND1

ND2

ND3

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.

Guaranteed loans or mortgage promissory notes :

The eligible assets, fully composed of French Home Loans 100% guaranteed by Credit Logement, are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework).

The outstanding amount of the eligible assets pledged as collateral of the loans are indicated instead of the amount of the guaranteed loans.

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

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 substitute assets are composed of cash and deposits to its parent company. The outstanding amount is booked in Assets - Balance Sheet as amounts due from credit institution.

These substitute assets are included in the calculation of the legal coverage ratio but not taken into account in the nominal rating agencies overcollateralisation ratio.

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.

"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.

This addendum is optional

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

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Reporting in Domestic Currency	EUR
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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		
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*
E.1.1.1	Sponsor (if applicable)	SOCIETE GENERALE	O2RNE8IBXP4ROT88PU41
E.1.1.2	Servicer	SOCIETE GENERALE	O2RNE8IBXP4ROT88PU41
E.1.1.3	Back-up servicer	N/A	N/A
E.1.1.4	BUS facilitator	N/A	N/A
E.1.1.5	Cash manager	SOCIETE GENERALE	O2RNE8IBXP4ROT88PU41
E.1.1.6	Back-up cash manager	N/A	N/A
E.1.1.7	Account bank	SOCIETE GENERALE	O2RNE8IBXP4ROT88PU41
E.1.1.8	Standby account bank	N/A	N/A
E.1.1.9	Account bank guarantor	N/A	N/A
E.1.1.10	Trustee	N/A	N/A
E.1.1.11	Cover Pool Monitor	CAILLIAU DEDOUIT ET ASSOCIES	N/A
OE.1.1.1	<i>where applicable - paying agent</i>		
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			

Field Number	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1				
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
E.2.1.11				
E.2.1.12				
E.2.1.13				
E.2.1.14				
E.2.1.15				
E.2.1.16				
E.2.1.17				
E.2.1.18				
E.2.1.19				
E.2.1.20				
E.2.1.21				
E.2.1.22				
E.2.1.23				
E.2.1.24				
E.2.1.25				

Field Number	3. Additional information on the asset distribution						
	1. General Information		2. Arrears				
	Weighted Average Seasoning (months)	Total Assets	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.1.1	51.6	180.9					
E.3.1.2							
E.3.2.1	1-<30 days						
E.3.2.2	30-<60 days						
E.3.2.3	60-<90 days						
E.3.2.4	90-<180 days						
E.3.2.5	>= 180 days						
OE.3.2.1							
OE.3.2.2							
OE.3.2.3							
OE.3.2.4							

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

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

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH
 Reporting date 31/05/2022 (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	Senior unsecured rating (group parent company)		Rating	Rating Watch	Outlook
		Fitch	A-/F1	No	Stable
		Moody's	A1/P-1	No	Stable
		S&P	A/A-1	No	Stable
1.3	Covered bond issuer rating (senior unsecured)		Rating	Rating watch	Outlook
		Fitch	NA	NA	NA
		Moody's	NA	NA	NA
		S&P	NA	NA	NA
1.4	Core tier 1 ratio (%) (group parent company)	12.90%			
	as of	31/05/2022			

2 COVERED BOND ISSUER OVERVIEW

2.1 Covered bonds and cover pool

Cover pool		Total outstanding	of which eligible to central bank repo-operations
Public sector exposures			
Residential assets		52,999	900
Commercial assets			
Substitute assets		714	
Total		53,713	900
Covered bonds		46,490	

2.2 Covered bonds ratings

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

2.3 Liabilities of the covered bond issuer

LIABILITIES	Outstanding
Equity	695
Subordinated debt	
Other non privileged liabilities	139
Total equity and non privileged liabilities	834
Covered bonds	46,588
Other privileged liabilities	4
Total privileged liabilities	46,592
TOTAL	47,426

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	7.9 years	Expected CPR=6.20%; Contractual CPR=0%
Commercial			
Substitute assets	0.1 years	0.1 years	CPR=0%
WAL of cover pool	5.6 years	7.8 years	
WAL of covered bonds	6.4 years	6.4 years	CPR=0%

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	7,139	6,437	5,757	5,087	4,463	14,875	9,212
Commercial							
Substitute assets	714						
Expected maturity of cover pool	7,854	6,437	5,757	5,087	4,463	14,875	9,212
Expected maturity of covered bonds	2,250	4,350	2,290	4,250	3,250	24,000	6,100

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

	0 - 1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	4,110	4,087	4,016	3,877	3,708	15,700	17,471
Commercial							
Substitute assets	714						
Contractual maturity of cover pool	4,824	4,087	4,016	3,877	3,708	15,700	17,471
Contractual maturity of covered bonds	2,250	4,350	2,290	4,250	3,250	24,000	6,100
of which hard bullet	0	750	0	0	0	0	0
of which soft bullet	2,250	3,600	2,290	4,250	3,250	24,000	6,100

3.4 **Interest rate and currency risks**

		Nominal	WAL
Interest rate risk	Internal	0	
	External	0	
Currency risk	Internal	0	
	External	0	

3.5 **Substitution assets**

	Outstanding	WAL
AAA to AA-		
A+ to A-	714	0.1 years
Below A-		
Total	714	0.1 years

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)

Zone	Country	%
EU	France	0%

4.3 Mortgages and guarantees (excluding external MBS)

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

4.4 Borrowers (excluding external MBS)

	%
Employees	59.81%
Civil servants	28.33%
Self employed	9.22%
Retired / Pensioner	1.23%
Other non-working	1.37%
No data	0.04%

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6 COVERED BONDS

6.1 **Outstanding covered bonds**

	2022	2021	2020	2019
Public placement	17,750	14,750	12,750	13,250
Private placement	28,740	26,640	24,790	22,750
Sum	46,490	41,390	37,540	36,000

Denominated in €	46,490	41,390	37,540	36,000
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	46,490	41,390	37,540	36,000

Fixed coupon	45,900	40,800	36,950	35,410
Floating coupon	590	590	590	590
Other	0	0	0	0
Sum	46,490	41,390	37,540	36,000

6.2 **Issuance**

	2022	2021	2020	2019
Public placement	4,250	3,000	1,000	2,000
Private placement	6,600	6,000	4,040	6,600
Sum	10,850	9,000	5,040	8,600

Denominated in €	10,850	9,000	5,040	8,600
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	10,850	9,000	5,040	8,600

Fixed coupon	10,850	9,000	5,040	8,600
Floating coupon	0	0	0	0
Other	0	0	0	0
Sum	10,850	9,000	5,040	8,600