

# Harmonised Transparency Template

## 2022 Version

France

**Société Générale SCF**

Reporting Date: 31/08/22

Cut-off Date: 31/08/22



### Index

Worksheet A: HTT General

Worksheet B2: HTT Public Sector Assets

Worksheet C: HTT Harmonised Glossary

Worksheet E: Optional ECB-ECAIs data

# A. Harmonised Transparency Template - General Information

HTT 2022

Reporting in Domestic Currency	EUR
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CONTENT OF TAB A	
1.	<a href="#">Basic Facts</a>
2.	<a href="#">Regulatory Summary</a>
3.	<a href="#">General Cover Pool / Covered Bond Information</a>
4.	<a href="#">References to Capital Requirements Regulation (CRR) 129(7)</a>
5.	<a href="#">References to Capital Requirements Regulation (CRR) 129(1)</a>
6.	<a href="#">Other relevant information</a>

Field Number	1. Basic Facts				
G.1.1.1	Country	France			
G.1.1.2	Issuer Name	Société Générale SCF			
G.1.1.3	Link to Issuer's Website	<a href="http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette">http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette</a>			
G.1.1.4	Cut-off date	31/08/22			
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	<a href="http://www.ecbc.eu/legislation/list">http://www.ecbc.eu/legislation/list</a>			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	17,198.8			
G.3.1.2	Outstanding Covered Bonds	12,720.0			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.0%	27.0%	7.5%	"Legal" OC: As mentioned in SCF law. "Committed" OC is equal to Contractual OC in order to reassure Rating Agencies.
3. Cover Pool Composition		Nominal (mn)			% Cover Pool
G.3.3.1	Mortgages				
G.3.3.2	Public Sector	16,152.2			93.9%
G.3.3.3	Shipping				
G.3.3.4	Substitute Assets	1,046.6			6.1%
G.3.3.5	Other				
G.3.3.6	Total	17,198.8			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)	6.3	5.8		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	1,773.6	1,986.4	11.0%	12.3%
G.3.4.3	1 - 2 Y	1,655.8	1,816.8	10.3%	11.2%
G.3.4.4	2 - 3 Y	1,602.6	1,715.3	9.9%	10.6%
G.3.4.5	3 - 4 Y	1,485.9	1,557.2	9.2%	9.6%
G.3.4.6	4 - 5 Y	1,327.6	1,366.5	8.2%	8.5%
G.3.4.7	5 - 10 Y	4,897.0	4,772.5	30.3%	29.5%
G.3.4.8	10+ Y	3,409.8	2,937.4	21.1%	18.2%
G.3.4.9	Total	16,152.2	16,152.2	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)	5.3	6.1		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	1,000.0	1,000.0	7.9%	7.9%
G.3.5.3	1 - 2 Y	3,070.0	70.0	24.1%	0.6%
G.3.5.4	2 - 3 Y	1,000.0	3,000.0	7.9%	23.6%
G.3.5.5	3 - 4 Y	1,000.0	1,000.0	7.9%	7.9%

G.3.5.7	4 - 5 Y		1,000.0	1,000.0	7.9%	7.9%
G.3.5.8	5 - 10 Y		3,900.0	4,400.0	30.7%	34.6%
G.3.5.9	10+ Y		1,750.0	2,250.0	13.8%	17.7%
G.3.5.10		Total	12,720.0	12,720.0	100.0%	100.0%

<b>6. Cover Assets - Currency</b>			<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
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G.3.6.1	EUR		14,345.2	14,345.2	88.8%	88.8%
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		1,807.0	1,807.0	11.2%	11.2%
G.3.6.17	Other					
G.3.6.18		Total	16,152.2	16,152.2	100.0%	100.0%

<b>7. Covered Bonds - Currency</b>			<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
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G.3.7.1	EUR		12,720.0	12,720.0	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		0.0	0.0	0.0%	0.0%
G.3.7.17	Other					
G.3.7.18		Total	12,720.0	12,720.0	100.0%	100.0%

<b>8. Covered Bonds - Breakdown by interest rate</b>			<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
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G.3.8.1	Fixed coupon		1,720.0	500.0	13.5%	3.9%
G.3.8.2	Floating coupon		10,850.0	12,070.0	85.3%	94.9%
G.3.8.3	Other		150.0	150.0	1.2%	1.2%
G.3.8.4		Total	12,720.0	12,720.0	100.0%	100.0%

<b>9. Substitute Assets - Type</b>			<b>Nominal (mn)</b>	<b>% Substitute Assets</b>
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G.3.9.1	Cash		773.6	73.9%
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		273.0	26.1%
G.3.9.5	Other			
G.3.9.6		Total	1,046.6	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	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		
OG.3.9.7	o/w CQS1 credit institutions		
OG.3.9.8	o/w CQS2 credit institutions	1,046.6	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)	1,046.6	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	1,046.6	100.0%	
G.3.10.16	Total	1,046.6	100.0%	

11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	1,046.6	6.1%	8.2%
G.3.11.2	Central bank eligible assets	804.3	4.7%	6.3%
G.3.11.3	Other			
G.3.11.4	Total	1,850.9	10.8%	14.6%

12. Bond List	
G.3.12.1	Bond list <a href="https://coveredbondlabel.com/issuer/15/">https://coveredbondlabel.com/issuer/15/</a>

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	1,370.0
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:	<a href="#">38</a>	
G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>	
G.4.1.3	(ii) Geographical distribution:		<a href="#">48 for Public Sector Assets</a>
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>	
G.4.1.5	(ii) Loan size:		<a href="#">18 for Public Sector Assets</a>
G.4.1.6	(ii) Interest rate risk - cover pool:		<a href="#">129 for Public Sector Assets</a>
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>	
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>	

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:		<a href="#">166 for Public Sector Assets</a>

## 5. References to Capital Requirements Regulation (CRR)

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	273.0	
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## 6. Other relevant information

### 1. Optional information e.g. Rating triggers

## B2. Harmonised Transparency Template - Public Sector Assets: HTT 2022

Reporting in Domestic Currency

EUR

### CONTENT OF TAB B2

[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
<b>1. General Information</b>					
PS.8.1.1	Number of public sector exposures		1,414		
<b>2. Size Information</b>					
		<b>Nominal</b>	<b>Number of Exposures</b>	<b>% Public Sector Assets</b>	<b>% No. of Exposures</b>
PS.8.2.1	Average exposure size (000s)	11,423.1			
	By buckets (mn):				
PS.8.2.2	> 0 - <= 0.5	65.0	323	0.4%	22.8%
PS.8.2.3	> 0.5 - <= 1	137.7	188	0.9%	13.3%
PS.8.2.4	> 1 - <= 5	1,232.9	506	7.6%	35.8%
PS.8.2.5	> 5 - <= 10	1,037.7	149	6.4%	10.5%
PS.8.2.6	> 10 - <= 50	4,295.7	196	26.6%	13.9%
PS.8.2.7	> 50 - <= 100	2,158.2	30	13.4%	2.1%
PS.8.2.8	> 100	7,225.0	22	44.7%	1.6%
PS.8.2.9					
PS.8.2.10					
PS.8.2.11					
PS.8.2.12					
PS.8.2.13					
PS.8.2.14					
PS.8.2.15					
PS.8.2.16					
PS.8.2.17	Total	16,152.2	1,414	100.0%	100.0%
<b>3. Breakdown by Asset Type</b>					
		<b>Nominal (mn)</b>		<b>% Public Sector Assets</b>	
PS.8.3.1	Loans	16,074.2		99.5%	
PS.8.3.2	Bonds	78.0		0.5%	
PS.8.3.3	Other	0.0		0.0%	
PS.8.3.4	Total	16,152.2		100.0%	

<b>4. Breakdown by Geography</b>		<b>% Public Sector Assets</b>
PS.8.4.1	<u>European Union</u>	<b>88.2%</b>
PS.8.4.2	Austria	0.2%
PS.8.4.3	Belgium	0.7%
PS.8.4.4	Bulgaria	0.0%
PS.8.4.5	Croatia	0.0%
PS.8.4.6	Cyprus	0.0%
PS.8.4.7	Czechia	0.0%
PS.8.4.8	Denmark	0.3%
PS.8.4.9	Estonia	0.0%
PS.8.4.10	Finland	0.1%
PS.8.4.11	France	83.0%
PS.8.4.12	Germany	3.0%
PS.8.4.13	Greece	0.0%
PS.8.4.14	Netherlands	0.0%
PS.8.4.15	Hungary	0.0%
PS.8.4.16	Ireland	0.0%
PS.8.4.17	Italy	0.0%
PS.8.4.18	Latvia	0.0%
PS.8.4.19	Lithuania	0.0%
PS.8.4.20	Luxembourg	0.0%
PS.8.4.21	Malta	0.0%
PS.8.4.22	Poland	0.0%
PS.8.4.23	Portugal	0.0%
PS.8.4.24	Romania	0.0%
PS.8.4.25	Slovakia	0.0%
PS.8.4.26	Slovenia	0.0%
PS.8.4.27	Spain	0.9%
PS.8.4.28	Sweden	0.0%
PS.8.4.29	<u>European Economic Area (not member of EU)</u>	<b>0.1%</b>
PS.8.4.30	Iceland	0.0%
PS.8.4.31	Liechtenstein	0.0%
PS.8.4.32	Norway	0.1%
PS.8.4.33	<u>Other</u>	<b>11.8%</b>
PS.8.4.34	Switzerland	0.0%
PS.8.4.35	United Kingdom	3.6%
PS.8.4.36	Australia	0.0%
PS.8.4.37	Brazil	0.0%

PS.8.4.38	Canada	0.0%
PS.8.4.39	Japan	0.0%
PS.8.4.40	Korea	3.2%
PS.8.4.41	New Zealand	0.0%
PS.8.4.42	Singapore	0.0%
PS.8.4.43	US	0.3%
PS.8.4.44	Other	<b>4.7%</b>
OPS.8.4.1	<i>Supranational Institution</i>	3.1%
OPS.8.4.2	<i>Qatar</i>	1.5%
OPS.8.4.3		
OPS.8.4.4		
OPS.8.4.5		
OPS.8.4.6		
OPS.8.4.7		
OPS.8.4.8		
OPS.8.4.9		
OPS.8.4.10		

#### **5. Breakdown by regions of main country of origin % Public Sector Assets**

PS.8.5.1	Auvergne-Rhône-Alpes	9.9%
PS.8.5.2	Bourgogne-Franche-Comté	2.0%
PS.8.5.3	Bretagne	1.7%
PS.8.5.4	Centre-Val de Loire	2.9%
PS.8.5.5	Corse	0.3%
PS.8.5.6	DOM-TOM	0.1%
PS.8.5.7	Grand Est	5.2%
PS.8.5.8	Hauts-de-France	8.5%
PS.8.5.9	Ile-de-France	32.3%
PS.8.5.10	Normandie	3.4%
PS.8.5.11	Nouvelle-Aquitaine	9.0%
PS.8.5.12	Occitanie	9.9%
PS.8.5.13	Pays de la Loire	2.9%
PS.8.5.14	Provence-Alpes-Côte d'Azur	10.7%
PS.8.5.15	Exposure on sovereign	1.1%
PS.8.5.16		
PS.8.5.17		
PS.8.5.18		
PS.8.5.19		
PS.8.5.20		



PS.8.5.21  
 PS.8.5.22  
 PS.8.5.23  
 PS.8.5.24  
 PS.8.5.25

<b>6. Breakdown by Interest Rate</b>		<b>% Public Sector Assets</b>	
PS.8.6.1	Fixed rate	64.3%	
PS.8.6.2	Floating rate	35.7%	
PS.8.6.3	Other	0.0%	

<b>7. Breakdown by Repayment Type</b>		<b>% Public Sector Assets</b>	
PS.8.7.1	Bullet / interest only	1.3%	
PS.8.7.2	Amortising	98.7%	
PS.8.7.3	Other	0.0%	

<b>8. Breakdown by Type of Debtor</b>		<b>Nominal (mn)</b>	<b>% Public Sector Assets</b>
PS.8.8.1	Sovereigns	402.3	2.5%
PS.8.8.2	Regional/federal authorities	3,685.9	22.8%
PS.8.8.3	Local/municipal authorities	5,381.5	33.3%
PS.8.8.4	Others	6,682.6	41.4%
PS.8.8.5	Total	16,152.2	100.0%
OPS.8.8.1	<i>o/w Claim against supranational</i>	508.4	3.1%
OPS.8.8.2	<i>o/w Claim against sovereigns</i>	352.1	2.2%
OPS.8.8.3	<i>o/w Claim guaranteed by sovereigns</i>	50.2	0.3%
OPS.8.8.4	<i>o/w Claim against regional/federal authorities</i>	3,425.3	21.2%
OPS.8.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>	260.6	1.6%
OPS.8.8.6	<i>o/w Claim against local/municipal authorities</i>	4,882.5	30.2%
OPS.8.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>	499.0	3.1%
OPS.8.8.8	<i>o/w Claim guaranteed by ECA</i>	3,997.4	24.7%
OPS.8.8.9	<i>o/w Claim against other direct public exposures</i>	1,990.8	12.3%
OPS.8.8.10	<i>o/w Claim against other indirect public exposures</i>	186.0	1.2%
OPS.8.8.11			
OPS.8.8.12			
OPS.8.8.13			

<b>9. Non-Performing Loans</b>			
PS.8.9.1	% NPLs	0.0%	

<b>10. Concentration Risks</b>		<b>% Public Sector Assets</b>	
PS.8.10.1	10 largest exposures	34.7%	
OPS.8.10.1	5 largest exposures	26.1%	
OPS.8.10.2			

OPS.8.10.3

OPS.8.10.4

OPS.8.10.5

OPS.8.10.6

# C. Harmonised Transparency Template - Glossary

HTT 2022

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	<p><b>Contractual &amp; Other "OC" ratio :</b> The OC ratio as established to comply with contractual and rating agencies minimum requirements is a nominal rate calculated by dividing the nominal outstanding amount of eligible assets (substitute assets and accrued interests excluded) by the nominal amount of covered bonds (after taking into account interest rate and currency swaps and accrued interests excluded).</p> <p>Regarding the minimum OC rate required by the rating agencies, is disclosed the highest one.</p> <p><b>Legal "Coverage ratio" :</b> 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.</p>
HG.1.2	OC Calculation: Legal minimum	<p>Following amendments to the French covered bond legal framework for sociétés de credit foncier (SCF), and sociétés de financement de l'habitat (SFH) that came into force on 28 May 2014 (published in JO n°0123 of 28 May 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 the coverage ratio is calculated a posteriori on the basis of the audited accounting figures twice a year : as of December 31st and June 30th and on unaudited accounting figures as of March 31st and September 30th. These ratios are audited and available within a period of three months following the calculation date. As a consequence, the current ratio is provisionnal /unaudited when the report is published.</p>
HG.1.3	OC Calculation: Committed	<p><b>"Committed" OC</b> is equal to Contractual OC in order to reassure Rating Agencies.</p>
HG.1.4	Interest Rate Types	<p>Interest Rate Types in the cover-pool of SG SCF are mainly Fixed interest rates, and also Floating interest rates. Interest Rate Types of the Covered Bonds of SG SCF are mainly Fixed coupon, and also Floating coupon mainly based on EIBEUR3M.</p>
HG.1.5	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.]	<p><b>Contractual maturities :</b> Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets. Regarding covered bonds and substitute assets, contractual maturity is calculated according to the legal final maturity.</p> <p><b>Expected maturities :</b> 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. Contractual maturities and "Expected maturities" : see above. Maturity structure is Hard Bullet for initial Covered Bonds. Maturity structure has been Soft Bullet for Covered Bonds emission since 2015.</p>
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	<p>N/A for Public Sector Assets</p>
HG.1.7	LTVs: Definition	N/A for Public Sector Assets
HG.1.8	LTVs: Calculation of property/shipping value	N/A for Public Sector Assets
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	N/A for Public Sector Assets
HG.1.10	LTVs: Frequency and time of last valuation	N/A for Public Sector Assets
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	N/A for Public Sector Assets
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	<p><b>Interest rate risk :</b> Société Générale SCF has a strict policy of neutralising interest rate risks. With this aim in mind, entering into ad hoc hedging swaps establishes a fixed margin on issuance, and any change in interest rates subsequently has a parallel effect on Société Générale SCF's assets and liabilities. The structural interest rate risk is measured with the help of "gaps" calculated based on the "Liability-Asset" situations of Societe Generale SCF with production halted, detailed over the next 15 years with monthly gaps over the first six months and then annual gaps over the following years.</p> <p><b>Currency risk :</b> For USD issues, Societe Generale SCF has eliminated the exchange rate risk by implementing EUR/USD financial hedging swaps. As a result, Société Générale SCF is not exposed to foreign exchange risk through its issues. There are no non-performing loans in the cover-pool of SG SCF.</p>
HG.1.13	Non-performing loans	
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1

HG.3.2 Not relevant for the issuer and/or CB programme at the present time  
HG.3.3 Not available at the present time

ND2  
ND3

4. Glossary - Extra national and/or Issuer Items

Definition

HG.4.1	Other definitions deemed relevant	<p><b>Covered bond issuer ratings :</b> The rating agencies' methodologies usually take the senior unsecured rating of a covered bond issuer's parent company as a starting point for their assessment of the credit risk of covered bonds. However, instead of referring to the parent company rating, some rating agencies may issue a "covered bond issuer rating" which is an assessment of the credit quality of a CB issuer's credit quality on an unsecured basis. Generally, a "covered bond issuer rating" is the same as the senior unsecured rating of the CB issuer's parent company although it may be different in some specific cases. If no "CB issuer rating" has been granted to the CB issuer, "NA" is indicated.</p> <p><b>Core Tier 1 ratio (%) :</b> Core Tier 1 is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2.5.</p> <p><b>Covered bonds :</b> Nominal amount of covered bonds (accrued interests excluded) in euro equivalent after taking into account the cross currency swaps.</p> <p><b>Guaranteed loans :</b> The eligible assets, fully composed by public sector exposures, are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework). The outstanding amount of the eligible assets pledged as collateral of the loans are indicated instead of the amount of the guaranteed loans. The nominal outstanding amount of the eligible assets is booked in Off-Balance Sheet as guarantee received.</p> <p><b>Substitute assets :</b> Are reported the amount of substitute assets (accrued interests excluded) as defined by the French Law (Articles L515-17 and R515-7 of Code Monétaire et Financier). For SG SCF the substitute assets are composed of cash and deposits to its parent company. The outstanding amount is booked in Assets - Balance Sheet as amounts due from credit institution. These substitute assets are included in the calculation of the legal coverage ratio but not taken into account in the nominal rating agencies overcollateralisation ratio.</p> <p><b>Accounting assets not included in the cover pool :</b> Are not included in the cover pool the guaranteed loans (replaced by the eligible assets pledged as collateral) and the prepayments and accrued income on derivatives.</p> <p><b>"Of which eligible to central bank repo-operations" :</b> 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.</p>
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

This addendum is optional

## E. Harmonised Transparency Template - Optional ECB - ECAs Data Disclosure

HTT 2022

Reporting in Domestic Currency	EUR
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CONTENT OF TAB E
<a href="#">1. Additional information on the programme</a>
<a href="#">2. Additional information on the swaps</a>
<a href="#">3. Additional information on the asset distribution</a>

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

\* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#!search>

\*\* Weighted Average Maturity = Remaining Term to Maturity

Field Number	1. Additional information on the programme					
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*			
E.1.1.1	Sponsor (if applicable)	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
E.1.1.2	Servicer	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
E.1.1.3	Back-up servicer	N/A	N/A			
E.1.1.4	BUS facilitator	N/A	N/A			
E.1.1.5	Cash manager	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
E.1.1.6	Back-up cash manager	N/A	N/A			
E.1.1.7	Account bank	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
E.1.1.8	Standby account bank	N/A	N/A			
E.1.1.9	Account bank guarantor	N/A	N/A			
E.1.1.10	Trustee	N/A	N/A			
E.1.1.11	Cover Pool Monitor	CAILLIAU DEDOUIT ET ASSOCIES	N/A			
	2. Additional information on the swaps					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1	SOCIETE GENERALE	N/A	O2RNE8IBXP4R0TD8PU41	FX / IRS		
E.2.1.2						
E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.9						
E.2.1.10						
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						
	3. Additional information on the asset distribution					
	1. General Information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)		67.0			
E.3.1.2	Weighted Average Maturity (months)**		139.4			
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.3.2.1	1-<30 days			0.19%		0.19%
E.3.2.2	30-<60 days			0.00%		0.00%
E.3.2.3	60-<90 days			0.00%		0.00%
E.3.2.4	90-<180 days			0.00%		0.00%
E.3.2.5	>= 180 days			0.00%		0.00%

**FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE**

CB ISSUER Société Générale SCF  
 Reporting date 31/08/2022 (dd/mm/yyyy)

**1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS**

1.1 Group	<a href="#">Société Générale</a>
Group parent company	<a href="#">Société Générale</a>
Group consolidated financial information (link)	<a href="http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette">http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette</a>

		Rating	Rating Watch	Outlook
1.2 Senior unsecured rating (group parent company)	Fitch	<a href="#">A-/F1</a>	<a href="#">No</a>	<a href="#">Stable</a>
	Moody's	<a href="#">A1/P-1</a>	<a href="#">No</a>	<a href="#">Stable</a>
	S&P	<a href="#">A/A-1</a>	<a href="#">No</a>	<a href="#">Stable</a>

		Rating	Rating watch	Outlook
1.3 Covered bond issuer rating (senior unsecured)	Fitch	<a href="#">NA</a>	<a href="#">NA</a>	<a href="#">NA</a>
	Moody's	<a href="#">NA</a>	<a href="#">NA</a>	<a href="#">NA</a>
	S&P	<a href="#">NA</a>	<a href="#">NA</a>	<a href="#">NA</a>

1.4 Core tier 1 ratio (%) (group parent company)	12.90%
as of	31/08/2022

**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		16,152	804
Residential assets			
Commercial assets			
Substitute assets		1,047	
<b>Total</b>		<b>17,199</b>	<b>804</b>

Covered bonds	12,720
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**2.2 Covered bonds ratings**

		Rating	Rating Watch	Outlook
Covered bonds rating	Fitch	<a href="#">NA</a>	<a href="#">NA</a>	<a href="#">NA</a>
	Moody's	<a href="#">AAA</a>	<a href="#">No</a>	<a href="#">Stable</a>
	S&P	<a href="#">AAA</a>	<a href="#">No</a>	<a href="#">Stable</a>

**2.3 Liabilities of the covered bond issuer**

LIABILITIES	Outstanding
Equity	283
Subordinated debt	
Other non privileged liabilities	930

Total equity and non privileged liabilities	1,213
Covered bonds	12,755
Other privileged liabilities	3
Total privileged liabilities	12,759
<b>TOTAL</b>	<b>13,972</b>

### 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	5.8 years	6.3 years	Expected CPR=1.48%; Contractual CPR=0%
Residential			
Commercial			
Substitute assets	0.0 years	0.0 years	CPR=0%
<b>WAL of cover pool</b>	<b>5.5 years</b>	<b>5.9 years</b>	
<b>WAL of covered bonds</b>	<b>5.3 years</b>	<b>5.3 years</b>	<b>CPR=0%</b>

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

	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector	1,986	1,817	1,715	1,557	1,367	4,773	2,937
Residential							
Commercial							
Substitute assets	1,047						
<b>Expected maturity of cover pool</b>	<b>3,033</b>	<b>1,817</b>	<b>1,715</b>	<b>1,557</b>	<b>1,367</b>	<b>4,773</b>	<b>2,937</b>
<b>Expected maturity of covered bonds</b>	<b>1,000</b>	<b>3,070</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>	<b>3,900</b>	<b>1,750</b>

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

	0 - 1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector	1,774	1,656	1,603	1,486	1,328	4,897	3,410
Residential							
Commercial							
Substitute assets	1,047						
<b>Contractual maturity of cover pool</b>	<b>2,820</b>	<b>1,656</b>	<b>1,603</b>	<b>1,486</b>	<b>1,328</b>	<b>4,897</b>	<b>3,410</b>
<b>Contractual maturity of covered bonds</b>	<b>1,000</b>	<b>3,070</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>	<b>3,900</b>	<b>1,750</b>
of which hard bullet	1,000	70	0	0	0	600	0
of which soft bullet	0	3,000	1,000	1,000	1,000	3,300	1,750

#### 3.4 Interest rate and currency risks

		Nominal	WAL
<b>Interest rate risk</b>	Internal	1,370	2.18
	External		
<b>Currency risk</b>	Internal	0	0.00
	External		

#### 3.5 Substitution assets

	Outstanding	WAL
AAA to AA-		

A+ to A-	1,047	0.0 years
Below A-		
<b>Total</b>	1,047	0.0 years



**FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE**

CB ISSUER Société Générale SCF  
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**5 PUBLIC SECTOR COVER POOL DATA**

**5.1 Arrears and defaulted loans outstanding**

	% of outstanding public sector assets
Current	99.81%
Arrears	
0-1 months	0.19%
1-2 months	0.00%
2-3 months	0.00%
3-6 months	0.00%
6+ (Defaulted)	0.00%
>3 months	0.00%

**5.2 Geographical distribution and type of Claim**

	Exposures to or guaranteed by Supranational Institution	Exposures to Sovereigns	Exposures guaranteed by Sovereigns	Exposures guaranteed by ECA	Exposures to regions / departments / federal states	Exposures guaranteed by regions / departments / federal states	Exposures to municipalities	Exposures guaranteed by municipalities	Other direct public exposures	Other indirect public exposures	Total	%
Austria	0	0	0	35	0	0	0	0	0	0	35	0%
Belgium	0	0	0	0	65	42	0	0	0	0	107	1%
Denmark	0	0	0	41	0	0	0	0	0	0	41	0%
Finland	0	0	0	16	0	0	0	0	0	0	16	0%
France	0	104	50	2,120	3,360	219	4,882	499	1,991	186	13,412	83%
Germany	0	0	0	482	0	0	0	0	0	0	482	3%
Norway	0	0	0	9	0	0	0	0	0	0	9	0%
Qatar	0	249	0	0	0	0	0	0	0	0	249	2%
South Korea	0	0	0	513	0	0	0	0	0	0	513	3%
Spain	0	0	0	148	0	0	0	0	0	0	148	1%
Supranational Institution	508	0	0	0	0	0	0	0	0	0	508	3%
UK	0	0	0	586	0	0	0	0	0	0	586	4%
USA	0	0	0	48	0	0	0	0	0	0	48	0%
<b>Total</b>	<b>508</b>	<b>352</b>	<b>50</b>	<b>3,997</b>	<b>3,425</b>	<b>261</b>	<b>4,882</b>	<b>499</b>	<b>1,991</b>	<b>186</b>	<b>16,152</b>	<b>100%</b>

**FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE**

CB ISSUER Société Générale SCF  
 Reporting date 31/08/2022 (dd/mm/yyyy)

**6 COVERED BONDS**

6.1 **Outstanding covered bonds**

	2022	2021	2020	2019
Public placement	1,000	2,250	2,250	2,250
Private placement	11,720	9,720	9,300	6,010
Sum	12,720	11,970	11,550	8,260

Denominated in €	12,720	11,970	11,550	8,260
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	12,720	11,970	11,550	8,260

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**

	2022	2021	2020	2019
Public placement	0	0	0	0
Private placement	2,000	3,000	3,500	2,500
Sum	2,000	3,000	3,500	2,500

Denominated in €	2,000	3,000	3,500	2,500
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	2,000	3,000	3,500	2,500

Fixed coupon	0	0	0	2,500
Floating coupon	2,000	3,000	3,500	0
Other	0	0	0	0
Sum	2,000	3,000	3,500	2,500