

# Harmonised Transparency Template

## 2022 Version

France

**Société Générale SFH**

Reporting Date: 31/12/22

Cut-off Date: 31/12/22



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# A. Harmonised Transparency Template - General Information

HTT 2022

|                                |     |
|--------------------------------|-----|
| Reporting in Domestic Currency | EUR |
|--------------------------------|-----|

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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               | <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                           | 31/12/22  |                           |                          |   |
| 2. Regulatory Summary                            |  |   |                           |                          |   |
| G.2.1.1  | <a href="#">UCITS Compliance (Y/N)</a> | Y   |                           |                          |   |
| G.2.1.2  | <a href="#">CRR Compliance (Y/N)</a>   | Y   |                           |                          |   |
| G.2.1.3  | <a href="#">LCR status</a>             | <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                     | 52,614.7  |                           |                          |   |
| G.3.1.2  | Outstanding Covered Bonds              | 45,490.0  |                           |                          |   |
| 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.<br>"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                              | 51,859.2  |                           | 98.6%                    |   |
| G.3.3.2  | Public Sector                          |   |                           |                          |   |
| G.3.3.3  | Shipping                               |   |                           |                          |   |
| G.3.3.4  | Substitute Assets                      | 755.5   |                           | 1.4%                     |   |
| G.3.3.5  | Other                                  |   |                           |                          |   |
| G.3.3.6  | Total                                  | 52,614.7  |                           | 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)       | 8.0   | 5.9                       |                          |   |
| Residual Life (mn)                               |  | By buckets:   |                           |                          |   |
| G.3.4.2  | 0 - 1 Y                                | 4,003.2   | 6,513.0                   | 7.7%                     | 12.6%   |
| G.3.4.3  | 1 - 2 Y                                | 3,982.6   | 5,953.5                   | 7.7%                     | 11.5%   |
| G.3.4.4  | 2 - 3 Y                                | 3,907.0   | 5,388.9                   | 7.5%                     | 10.4%   |
| G.3.4.5  | 3 - 4 Y                                | 3,770.4   | 4,821.4                   | 7.3%                     | 9.3%  |
| G.3.4.6  | 4 - 5 Y                                | 3,612.1   | 4,287.9                   | 7.0%                     | 8.3%  |
| G.3.4.7  | 5 - 10 Y                               | 15,324.1  | 14,808.5                  | 29.6%                    | 28.6%   |
| G.3.4.8  | 10+ Y                                  | 17,210.3  | 10,036.4                  | 33.2%                    | 19.4%   |
| G.3.4.9  | Total                                  | 51,809.7  | 51,809.7                  | 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)       | 6.0   | 6.9                       |                          |   |

|  |                 |  |                                      |                                     |                         |                        |
|--|-----------------|--|--------------------------------------|-------------------------------------|-------------------------|------------------------|
| G.3.5.2  | Maturity (mn)   |  |                                      |                                     |                         |                        |
| G.3.5.3  | By buckets:     |  |                                      |                                     |                         |                        |
| G.3.5.4  | 0 - 1 Y         |  | 3,500.0                              | 0.0                                 | 7.7%                    | 0.0%                   |
| G.3.5.5  | 1 - 2 Y         |  | 3,600.0                              | 4,250.0                             | 7.9%                    | 9.3%                   |
| G.3.5.6  | 2 - 3 Y         |  | 3,540.0                              | 2,850.0                             | 7.8%                    | 6.3%                   |
| G.3.5.7  | 3 - 4 Y         |  | 3,750.0                              | 3,540.0                             | 8.2%                    | 7.8%                   |
| G.3.5.8  | 4 - 5 Y         |  | 3,500.0                              | 3,750.0                             | 7.7%                    | 8.2%                   |
| G.3.5.9  | 5 - 10 Y        |  | 24,000.0                             | 21,500.0                            | 52.8%                   | 47.3%                  |
| G.3.5.10   | 10+ Y           |  | 3,600.0                              | 9,600.0                             | 7.9%                    | 21.1%                  |
|  | Total           |  | 45,490.0                             | 45,490.0                            | 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> |
| G.3.6.1  | EUR             |  | 51,859.2                             | 51,859.2                            | 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           |  | 51,859.2                             | 51,859.2                            | 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> |
| G.3.7.1  | EUR             |  | 45,490.0                             | 45,490.0                            | 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           |  | 45,490.0                             | 45,490.0                            | 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> |
| G.3.8.1  | Fixed coupon    |  | 44,900.0                             | 44,900.0                            | 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           |  | 45,490.0                             | 45,490.0                            | 100.0%                  | 100.0%                 |

| <b>9. Substitute Assets - Type</b>                                  |   | <b>Nominal (mn)</b>   | <b>% Substitute Assets</b> |                        |
|---|---|---|----------------------------|------------------------|
| G.3.9.1   | Cash  | 65.5  | 8.7%                       |                        |
| 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  | 690.0   | 91.3%                      |                        |
| G.3.9.5   | Other   |   |                            |                        |
| G.3.9.6   | Total   | 755.5   | 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>   | 755.5   | 100.0%                     |                        |
| OG.3.9.9  |   |   |                            |                        |
| OG.3.9.10   |   |   |                            |                        |
| OG.3.9.11   |   |   |                            |                        |
| OG.3.9.12   |   |   |                            |                        |
| <b>10. Substitute Assets - Country</b>                              |   | <b>Nominal (mn)</b>   | <b>% Substitute Assets</b> |                        |
| G.3.10.1  | Domestic (Country of Issuer)  | 755.5   | 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  | 755.5   | 100.0%                     |                        |
| G.3.10.16   | Total   | 755.5   | 100.0%                     |                        |
| <b>11. Liquid Assets</b>  |   | <b>Nominal (mn)</b>   | <b>% Cover Pool</b>        | <b>% Covered Bonds</b> |
| G.3.11.1  | Substitute and other marketable assets  | 755.5   | 1.4%                       | 1.7%                   |
| G.3.11.2  | Central bank eligible assets  | 1,241.3   | 2.4%                       | 2.7%                   |
| G.3.11.3  | Other   |   |                            |                        |
| G.3.11.4  | Total   | 1,996.8   | 3.8%                       | 4.4%                   |
| <b>12. Bond List</b>  |   |   |                            |                        |
| G.3.12.1  | Bond list   | <a href="https://coveredbondlabel.com/issuer/83/">https://coveredbondlabel.com/issuer/83/</a> |                            |                        |
| <b>13. Derivatives &amp; Swaps</b>                                  |   |   |                            |                        |
| 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   |                            |                        |
| <b>14. Sustainable or other special purpose strategy - optional</b> |   |   |                            |                        |

- 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)

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 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="#">43 for Mortgage Assets</a>              |  |
| G.4.1.4  | (ii) Type of cover assets:  | <a href="#">52</a>                                  |  |
| G.4.1.5  | (ii) Loan size:   | <a href="#">186 for Residential Mortgage Assets</a> | <a href="#">461 for Commercial Mortgage Assets</a> |
| G.4.1.6  | (ii) Interest rate risk - cover pool:                                   | <a href="#">149 for Mortgage 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:                              | <a href="#">88</a>                                  |  |
| G.4.1.13 | (iv) Percentage of loans more than ninety days past due:                | <a href="#">179 for Mortgage Assets</a>             |  |

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

|         |  |       |
|---------|--|-------|
| G.5.1.1 | Exposure to credit institute credit quality step 1 & 2 | 690.0 |
|---------|--|-------|

#### 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 | Account Bank                           |
| OG.6.1.5 | Stand-by Account Bank                  |
| OG.6.1.6 | Servicer                               |
| OG.6.1.7 | Interest Rate Swap Provider            |
| OG.6.1.8 | Covered Bond Swap Provider             |
| OG.6.1.9 | Paying Agent                           |

# 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                  |                            |                           |                          |
|--------------|-------------------------------------|----------------------------|---------------------------|--------------------------|
|              | <b>1. Property Type Information</b> | <b>Nominal (mn)</b>        | <b>% Total Mortgages</b>  |                          |
| M.7.1.1      | Residential                         | 51,859.2                   | 100.0%                    |                          |
| M.7.1.2      | Commercial                          |                            |                           |                          |
| M.7.1.3      | Other                               |                            |                           |                          |
| M.7.1.4      | Total                               | 51,859.2                   | 100.0%                    |                          |
|              | <b>2. General Information</b>       | <b>Residential Loans</b>   | <b>Commercial Loans</b>   | <b>Total Mortgages</b>   |
| M.7.2.1      | Number of mortgage loans            | 418,339                    |                           | 418,339                  |
|              | <b>3. Concentration Risks</b>       | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
| M.7.3.1      | 10 largest exposures                | 0.01%                      |                           | 0.01%                    |
|              | <b>4. Breakdown by Geography</b>    | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
| 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  |             |             |

| <b>5. Breakdown by regions of main country of origin</b> |                            | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
|--|----------------------------|----------------------------|---------------------------|--------------------------|
| M.7.5.1  | Auvergne-Rhône-Alpes       | 11.0%                      |                           | 11.0%                    |
| M.7.5.2  | Bourgogne-Franche-Comté    | 1.4%                       |                           | 1.4%                     |
| M.7.5.3  | Bretagne                   | 2.6%                       |                           | 2.6%                     |
| 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                    | 0.4%                       |                           | 0.4%                     |
| M.7.5.7  | Grand Est                  | 3.5%                       |                           | 3.5%                     |
| M.7.5.8  | Hauts-de-France            | 8.5%                       |                           | 8.5%                     |
| 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                  | 7.3%                       |                           | 7.3%                     |
| M.7.5.13   | Pays de la Loire           | 3.5%                       |                           | 3.5%                     |
| M.7.5.14   | Provence-Alpes-Côte d'Azur | 9.7%                       |                           | 9.7%                     |

|          |         |      |      |
|----------|---------|------|------|
| M.7.5.15 | Unknown | 0.0% | 0.0% |
| 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 |         |      |      |
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| 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 |         |      |      |

| <b>6. Breakdown by Interest Rate</b>  |               | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
|---------------------------------------|---------------|----------------------------|---------------------------|--------------------------|
| M.7.6.1                               | Fixed rate    | 99.4%                      |                           | 99.4%                    |
| M.7.6.2                               | Floating rate | 0.6%                       |                           | 0.6%                     |
| M.7.6.3                               | Other         | 0.0%                       |                           | 0.0%                     |
| <b>7. Breakdown by Repayment Type</b> |               | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |



|                                       |                          |                            |                           |                            |                       |
|---------------------------------------|--------------------------|----------------------------|---------------------------|----------------------------|-----------------------|
| 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%                       |                       |
| <b>8. Loan Seasoning</b>              |                          | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b>   |                       |
| M.7.8.1                               | Up to 12months           | 8.7%                       |                           | 8.7%                       |                       |
| M.7.8.2                               | ≥ 12 - ≤ 24 months       | 13.5%                      |                           | 13.5%                      |                       |
| M.7.8.3                               | ≥ 24 - ≤ 36 months       | 14.1%                      |                           | 14.1%                      |                       |
| M.7.8.4                               | ≥ 36 - ≤ 60 months       | 28.7%                      |                           | 28.7%                      |                       |
| M.7.8.5                               | ≥ 60 months              | 35.0%                      |                           | 35.0%                      |                       |
| <b>9. Non-Performing Loans (NPLs)</b> |                          | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b>   |                       |
| M.7.9.1                               | % NPLs                   | 0.0%                       |                           | 0.0%                       |                       |
| <b>7.A Residential Cover Pool</b>     |                          |                            |                           |                            |                       |
| <b>10. Loan Size Information</b>      |                          | <b>Nominal</b>             | <b>Number of Loans</b>    | <b>% Residential Loans</b> | <b>% No. of Loans</b> |
| M.7A.10.1                             | Average loan size (000s) | 124.0                      |                           |                            |                       |
| By buckets (mn):                      |                          |                            |                           |                            |                       |
| M.7A.10.2                             | > 0 - ≤ 0.2              | 27,971.0                   | 337,303                   | 53.9%                      | 80.6%                 |
| M.7A.10.3                             | > 0.2 - ≤ 0.4            | 19,334.5                   | 70,965                    | 37.3%                      | 17.0%                 |
| M.7A.10.4                             | > 0.4 - ≤ 0.6            | 4,547.6                    | 10,061                    | 8.8%                       | 2.4%                  |
| M.7A.10.5                             | > 0.6 - ≤ 0.8            | 6.1                        | 10                        | 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                    | 51,859.2                   | 418,339                   | 100.0%                     | 100.0%                |

| 11. Loan to Value (LTV) Information - UNINDEXED |                           | Nominal  | Number of Loans | % Residential Loans | % No. of Loans |
|---|---------------------------|----------|-----------------|---------------------|----------------|
| M.7A.11.1                                       | Weighted Average LTV (%)  | 67.4%    |                 |                     |                |
|   | By LTV buckets (mn):      |          |                 |                     |                |
| M.7A.11.2                                       | >0 - <=40 %               | 7,724.1  | 137,681         | 14.9%               | 32.9%          |
| M.7A.11.3                                       | >40 - <=50 %              | 4,869.5  | 46,506          | 9.4%                | 11.1%          |
| M.7A.11.4                                       | >50 - <=60 %              | 5,968.2  | 48,747          | 11.5%               | 11.7%          |
| M.7A.11.5                                       | >60 - <=70 %              | 6,801.4  | 47,582          | 13.1%               | 11.4%          |
| M.7A.11.6                                       | >70 - <=80 %              | 7,369.7  | 44,392          | 14.2%               | 10.6%          |
| M.7A.11.7                                       | >80 - <=90 %              | 8,957.2  | 46,104          | 17.3%               | 11.0%          |
| M.7A.11.8                                       | >90 - <=100 %             | 9,054.7  | 41,350          | 17.5%               | 9.9%           |
| M.7A.11.9                                       | >100%                     | 1,114.4  | 5,977           | 2.1%                | 1.4%           |
| M.7A.11.10                                      | Total                     | 51,859.2 | 418,339         | 100.0%              | 100.0%         |
| OM.7A.11.1                                      | <i>o/w</i> >100 - <=110 % | 1,052.4  | 5,597           | 2.0%                | 1.3%           |
| OM.7A.11.2                                      | <i>o/w</i> >110 - <=120 % | 54.6     | 344             | 0.1%                | 0.1%           |
| OM.7A.11.3                                      | <i>o/w</i> >120 - <=130 % | 6.0      | 27              | 0.0%                | 0.0%           |
| OM.7A.11.4                                      | <i>o/w</i> >130 - <=140 % | 0.2      | 1               | 0.0%                | 0.0%           |
| OM.7A.11.5                                      | <i>o/w</i> >140 - <=150 % | 0.7      | 2               | 0.0%                | 0.0%           |
| OM.7A.11.6                                      | <i>o/w</i> >150 %         | 0.6      | 6               | 0.0%                | 0.0%           |
| OM.7A.11.7                                      |                           |          |                 |                     |                |
| OM.7A.11.8                                      |                           |          |                 |                     |                |
| OM.7A.11.9                                      |                           |          |                 |                     |                |

| 12. Loan to Value (LTV) Information - INDEXED |                           | Nominal  | Number of Loans | % Residential Loans | % No. of Loans |
|---|---------------------------|----------|-----------------|---------------------|----------------|
| M.7A.12.1                                     | Weighted Average LTV (%)  | 58.8%    |                 |                     |                |
|   | By LTV buckets (mn):      |          |                 |                     |                |
| M.7A.12.2                                     | >0 - <=40 %               | 11,584.5 | 177,980         | 22.3%               | 42.5%          |
| M.7A.12.3                                     | >40 - <=50 %              | 6,751.7  | 56,598          | 13.0%               | 13.5%          |
| M.7A.12.4                                     | >50 - <=60 %              | 7,554.0  | 52,682          | 14.6%               | 12.6%          |
| M.7A.12.5                                     | >60 - <=70 %              | 7,652.1  | 45,040          | 14.8%               | 10.8%          |
| M.7A.12.6                                     | >70 - <=80 %              | 7,774.7  | 39,936          | 15.0%               | 9.5%           |
| M.7A.12.7                                     | >80 - <=90 %              | 6,369.3  | 29,377          | 12.3%               | 7.0%           |
| M.7A.12.8                                     | >90 - <=100 %             | 4,172.8  | 16,726          | 8.0%                | 4.0%           |
| M.7A.12.9                                     | >100%                     | 0.0      | 0               | 0.0%                | 0.0%           |
| M.7A.12.10                                    | Total                     | 51,859.2 | 418,339         | 100.0%              | 100.0%         |
| OM.7A.12.1                                    | <i>o/w</i> >100 - <=110 % | 0.0      | 0               | 0.0%                | 0.0%           |
| OM.7A.12.2                                    | <i>o/w</i> >110 - <=120 % | 0.0      | 0               | 0.0%                | 0.0%           |
| OM.7A.12.3                                    | <i>o/w</i> >120 - <=130 % | 0.0      | 0               | 0.0%                | 0.0%           |
| OM.7A.12.4                                    | <i>o/w</i> >130 - <=140 % | 0.0      | 0               | 0.0%                | 0.0%           |
| OM.7A.12.5                                    | <i>o/w</i> >140 - <=150 % | 0.0      | 0               | 0.0%                | 0.0%           |
| OM.7A.12.6                                    | <i>o/w</i> >150 %         | 0.0      | 0               | 0.0%                | 0.0%           |

OM.7A.12.7  
 OM.7A.12.8  
 OM.7A.12.9

| <b>13. Breakdown by type</b>   |                               | <b>% Residential Loans</b> |                            |                            |                           |
|--|-------------------------------|----------------------------|----------------------------|----------------------------|---------------------------|
| M.7A.13.1  | Owner occupied                | 78.5%                      |                            |                            |                           |
| M.7A.13.2  | Second home/Holiday houses    | 4.4%                       |                            |                            |                           |
| M.7A.13.3  | Buy-to-let/Non-owner occupied | 17.0%                      |                            |                            |                           |
| M.7A.13.4  | Subsidised housing            | 0.0%                       |                            |                            |                           |
| M.7A.13.5  | Agricultural                  | 0.0%                       |                            |                            |                           |
| M.7A.13.6  | Other                         |                            |                            |                            |                           |
| <b>14. Loan by Ranking</b>   |                               | <b>% Residential Loans</b> |                            |                            |                           |
| 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%                       |                            |                            |                           |
| <b>15. EPC Information of the financed RRE - optional</b>            |                               | <b>Nominal (mn)</b>        | <b>Number of dwellings</b> | <b>% Residential Loans</b> | <b>% No. of Dwellings</b> |
| 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%                      |
| <b>16. Average energy use intensity (kWh/m2 per year) - optional</b> |                               | <b>Nominal (mn)</b>        | <b>Number of dwellings</b> | <b>% Residential Loans</b> | <b>% No. of Dwellings</b> |
| 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%                      |
| <b>17. Property Age Structure - optional</b>            |                                  | <b>Nominal (mn)</b> | <b>Number of dwellings</b> | <b>% Residential Loans</b> | <b>% No. of Dwellings</b> |
| 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%                      |
| <b>18. Dwelling type - optional</b>                     |                                  | <b>Nominal (mn)</b> | <b>Number of dwellings</b> | <b>% Residential Loans</b> | <b>% No. of Dwellings</b> |
| 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%                      |
| <b>19. New Residential Property - optional</b>          |                                  | <b>Nominal (mn)</b> | <b>Number of dwellings</b> | <b>% Residential Loans</b> | <b>% No. of Dwellings</b> |
| 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%                      |
| <b>20. CO2 emission (kg of CO2 per year) - optional</b> |                                  | <b>Nominal (mn)</b> | <b>Number of dwellings</b> | <b>% Residential Loans</b> | <b>% No. of Dwellings</b> |

|            |                        |                  |                  |
|------------|------------------------|------------------|------------------|
| 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**

| <b>21. Loan Size Information</b> |                          | <b>Nominal</b> | <b>Number of Loans</b> | <b>% Commercial Loans</b> | <b>% No. of Loans</b> |
|----------------------------------|--------------------------|----------------|------------------------|---------------------------|-----------------------|
| 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**

| <b>22. Loan to Value (LTV) Information - UNINDEXED</b> |  | <b>Nominal</b> | <b>Number of Loans</b> | <b>% Commercial Loans</b> | <b>% No. of Loans</b> |
|--|--|----------------|------------------------|---------------------------|-----------------------|
|--|--|----------------|------------------------|---------------------------|-----------------------|

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%                  |
| <b>23. Loan to Value (LTV) Information - INDEXED</b>      |  |       | <b>Nominal</b>            | <b>Number of Loans</b> | <b>% Commercial Loans</b> | <b>% No. of Loans</b> |
| 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%                  |
| <b>24. Breakdown by Type</b>                              |  |       | <b>% Commercial loans</b> |                        |                           |                       |
| 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  |       |                           |                        |                           |                       |
| <b>25. EPC Information of the financed CRE - optional</b> |  |       | <b>Nominal (mn)</b>       | <b>Number of CRE</b>   | <b>% Commercial Loans</b> | <b>% No. of CRE</b>   |
| 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 - ECAs Data Disclosure

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|                                |     |
|--------------------------------|-----|
| Reporting in Domestic Currency | EUR |
|--------------------------------|-----|

| 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                            |
| 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     |  |                              |                                |

| 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                               |                     |                           |                                |              |

| 3. Additional information on the asset distribution |                                      |                     |                    |                        |                  |
|---|--------------------------------------|---------------------|--------------------|------------------------|------------------|
| 1. General Information                              |                                      | Total Assets        |                    |                        |                  |
| E.3.1.1   | Weighted Average Seasoning (months)  | 53.5                |                    |                        |                  |
| E.3.1.2   | Weighted Average Maturity (months)** | 181.7               |                    |                        |                  |
| 2. Arrears  |                                      | % Residential Loans | % Commercial Loans | % Public Sector Assets | % Shipping Loans |
| 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 |              |

**FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE**

CB ISSUER [Société Générale SFH](#)  
 Reporting date [31/12/2022](#) (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  | 31/12/2022 |

**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      |  | 51,859            | 881   |
| Commercial assets       |  |                   |   |
| Substitute assets       |  | 756               |   |
| <b>Total</b>            |  | 52,615            | 881   |

|               |        |
|---------------|--------|
| Covered bonds | 45,490 |
|---------------|--------|

**2.2 Covered bonds ratings**

|                      |         | Rating              | Rating Watch       | Outlook                |
|----------------------|---------|---------------------|--------------------|------------------------|
| Covered bonds rating | Fitch   | <a href="#">AAA</a> | <a href="#">NA</a> | <a href="#">Stable</a> |
|                      | Moody's | <a href="#">AAA</a> | <a href="#">NA</a> | <a href="#">Stable</a> |
|                      | S&P     | <a href="#">NA</a>  | <a href="#">NA</a> | <a href="#">NA</a>     |

**2.3 Liabilities of the covered bond issuer**

| LIABILITIES  | Outstanding |
|--|-------------|
| Equity   | 730         |
| Subordinated debt                                  |             |
| Other non privileged liabilities                   | 135         |
| <b>Total equity and non privileged liabilities</b> | <b>866</b>  |
| Covered bonds                                      | 45,692      |



|                              |               |
|------------------------------|---------------|
| Other privileged liabilities | 9             |
| Total privileged liabilities | 45,700        |
| <b>TOTAL</b>                 | <b>46,566</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               |                  |                  |  |
| Residential                 | 5.9 years        | 8.0 years        | Expected CPR=5.25%; Contractual CPR=0% |
| Commercial                  |                  |                  |  |
| Substitute assets           | 0.2 years        | 0.2 years        | CPR=0%                                 |
| <b>WAL of cover pool</b>    | <b>5.9 years</b> | <b>7.8 years</b> |  |
| <b>WAL of covered bonds</b> | <b>6.0 years</b> | <b>6.0 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                             |                 |              |              |              |              |               |               |
| Residential                               | 6,513           | 5,953        | 5,389        | 4,821        | 4,288        | 14,809        | 10,036        |
| Commercial                                |                 |              |              |              |              |               |               |
| Substitute assets                         | 756             |              |              |              |              |               |               |
| <b>Expected maturity of cover pool</b>    | <b>7,269</b>    | <b>5,953</b> | <b>5,389</b> | <b>4,821</b> | <b>4,288</b> | <b>14,809</b> | <b>10,036</b> |
| <b>Expected maturity of covered bonds</b> | <b>3,500</b>    | <b>3,600</b> | <b>3,540</b> | <b>3,750</b> | <b>3,500</b> | <b>24,000</b> | <b>3,600</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                                |              |              |              |              |              |               |               |
| Residential                                  | 4,003        | 3,983        | 3,907        | 3,770        | 3,612        | 15,324        | 17,210        |
| Commercial                                   |              |              |              |              |              |               |               |
| Substitute assets                            | 756          |              |              |              |              |               |               |
| <b>Contractual maturity of cover pool</b>    | <b>4,759</b> | <b>3,983</b> | <b>3,907</b> | <b>3,770</b> | <b>3,612</b> | <b>15,324</b> | <b>17,210</b> |
| <b>Contractual maturity of covered bonds</b> | <b>3,500</b> | <b>3,600</b> | <b>3,540</b> | <b>3,750</b> | <b>3,500</b> | <b>24,000</b> | <b>3,600</b>  |
| of which hard bullet                         | 0            | 750          | 0            | 0            | 0            | 0             | 0             |
| of which soft bullet                         | 3,500        | 2,850        | 3,540        | 3,750        | 3,500        | 24,000        | 3,600         |

#### 3.4 Interest rate and currency risks

|                           | Nominal  | WAL |
|---------------------------|----------|-----|
| <b>Interest rate risk</b> | Internal | 0   |
|                           | External | 0   |
| <b>Currency risk</b>      | Internal | 0   |
|                           | External | 0   |

#### 3.5 Substitution assets

|              | Outstanding | WAL              |
|--------------|-------------|------------------|
| AAA to AA-   |             |                  |
| A+ to A-     | 756         | 0.2 years        |
| Below A-     |             |                  |
| <b>Total</b> | <b>756</b>  | <b>0.2 years</b> |

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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 |                 |      |
| <b>Total 1st lien mortgages</b>          |                 |      |
| Guaranteed                               | Crédit Logement | 100% |
|  | other           |      |
|  | other           |      |
|  | other           |      |
| <b>Total guarantees</b>                  |                 |      |

**4.4 Borrowers (excluding external MBS)**

|                     | %      |
|---------------------|--------|
| Employees           | 59.85% |
| Civil servants      | 28.36% |
| Self employed       | 9.19%  |
| Retired / Pensioner | 1.25%  |
| Other non-working   | 1.31%  |
| No data             | 0.04%  |

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**6 COVERED BONDS**

6.1 **Outstanding covered bonds**

|                   | 2022   | 2021   | 2020   | 2019   |
|-------------------|--------|--------|--------|--------|
| Public placement  | 18,750 | 14,750 | 12,750 | 13,250 |
| Private placement | 26,740 | 26,640 | 24,790 | 22,750 |
| Sum               | 45,490 | 41,390 | 37,540 | 36,000 |

|                    |        |        |        |        |
|--------------------|--------|--------|--------|--------|
| Denominated in €   | 45,490 | 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                | 45,490 | 41,390 | 37,540 | 36,000 |

|                 |        |        |        |        |
|-----------------|--------|--------|--------|--------|
| Fixed coupon    | 44,900 | 40,800 | 36,950 | 35,410 |
| Floating coupon | 590    | 590    | 590    | 590    |
| Other           | 0      | 0      | 0      | 0      |
| Sum             | 45,490 | 41,390 | 37,540 | 36,000 |

6.2 **Issuance**

|                   | 2022   | 2021  | 2020  | 2019  |
|-------------------|--------|-------|-------|-------|
| Public placement  | 5,750  | 3,000 | 1,000 | 2,000 |
| Private placement | 6,600  | 6,000 | 4,040 | 6,600 |
| Sum               | 12,350 | 9,000 | 5,040 | 8,600 |

|                    |        |       |       |       |
|--------------------|--------|-------|-------|-------|
| Denominated in €   | 12,350 | 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                | 12,350 | 9,000 | 5,040 | 8,600 |

|                 |        |       |       |       |
|-----------------|--------|-------|-------|-------|
| Fixed coupon    | 12,350 | 9,000 | 5,040 | 8,600 |
| Floating coupon | 0      | 0     | 0     | 0     |
| Other           | 0      | 0     | 0     | 0     |
| Sum             | 12,350 | 9,000 | 5,040 | 8,600 |