# A. Harmonised Transparency Template - General Information

**HTT 2023**

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

**CONTENT OF TAB A**



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| Field Number | 1. Basic Facts | | | | |
|---|---|---|---|---|---|
| G.1.1.1 | **Country** | France | | | |
| G.1.1.2 | **Issuer Name** | Société Générale SCF | | | |
| G.1.1.3 | **Link to Issuer's Website** | http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette | | | |
| G.1.1.4 | **Cut-off date** | 31/08/23 | | | |
| | **2. Regulatory Summary** | | | | |
| G.2.1.1 | **Basel Compliance, subject to national jursdiction (Y/N)** | Y | | | |
| G.2.1.2 | **CBD Compliance** | Y | | | |
| G.2.1.3 | **CRR Compliance (Y/N)** | Y | | | |
| OG.2.1.1 | **LCR status** | http://www.ecbc.eu/legislation/list | | | |
| | **3. General Cover Pool / Covered Bond Information** | | | | |
| | ***1.General Information*** | **Nominal (mn)** | | | |
| G.3.1.1 | Total Cover Assets | 16,650.8 | | | |
| G.3.1.2 | Outstanding Covered Bonds | 12,220.0 | | | |
| | ***2. Over-collateralisation (OC)*** | **Statutory** | **Voluntary** | **Contractual** | **Purpose** |
| G.3.2.1 | OC (%) | 5.0% | 28.8% | 7.5% | "Statutory" OC: As mentioned in SFH law. "Contractual" OC is the OC in order to reassure Rating Agencies. |
| | ***3. Cover Pool Composition*** | **Nominal (mn)** | | **% Cover Pool** | |
| G.3.3.1 | Mortgages | | | | |
| G.3.3.2 | Public Sector | 16,344.2 | | 98.2% | |
| G.3.3.3 | Shipping | | | | |
| G.3.3.4 | Substitute Assets | 306.5 | | 1.8% | |
| G.3.3.5 | Other | | | | |
| G.3.3.6 | Total | 16,650.8 | | 100.0% | |
| | ***4. Cover Pool Amortisation Profile*** | **Contractual** | **Expected Upon Prepayments** | **% Total Contractual** | **% Total Expected Upon Prepayments** |
| G.3.4.1 | Weighted Average Life (in years) | 6.0 | 6.0 | | |
| | Residual Life (mn)<br>By buckets: | | | | |
| G.3.4.2 | 0 - 1 Y | 1,784.7 | 1,815.3 | 10.9% | 11.1% |
| G.3.4.3 | 1 - 2 Y | 1,771.9 | 1,795.0 | 10.8% | 11.0% |
| G.3.4.4 | 2 - 3 Y | 1,684.6 | 1,700.8 | 10.3% | 10.4% |
| G.3.4.5 | 3 - 4 Y | 1,515.8 | 1,526.2 | 9.3% | 9.3% |
| G.3.4.6 | 4 - 5 Y | 1,495.0 | 1,499.4 | 9.1% | 9.2% |
| G.3.4.7 | 5 - 10 Y | 5,006.4 | 4,985.9 | 30.6% | 30.5% |
| G.3.4.8 | 10+ Y | 3,085.9 | 3,021.7 | 18.9% | 18.5% |
| G.3.4.9 | Total | 16,344.2 | 16,344.2 | 100.0% | 100.0% |
| | ***5. Maturity of Covered Bonds*** | **Initial Maturity** | **Extended Maturity** | **% Total Initial Maturity** | **% Total Extended Maturity** |

| | | | | | | |
|---|---|---|---|---|---|---|
| G.3.5.1 | Weighted Average life (in years) | | 4.9 | 5.9 | | |
| | Maturity (mn) | | | | | |
| G.3.5.2 | By buckets: | | | | | |
| G.3.5.3 | 0 - 1 Y | | 3,070.0 | 70.0 | 25.1% | 0.6% |
| G.3.5.4 | 1 - 2 Y | | 1,000.0 | 3,000.0 | 8.2% | 24.5% |
| G.3.5.5 | 2 - 3 Y | | 1,000.0 | 1,000.0 | 8.2% | 8.2% |
| G.3.5.6 | 3 - 4 Y | | 1,000.0 | 1,000.0 | 8.2% | 8.2% |
| G.3.5.7 | 4 - 5 Y | | 1,100.0 | 1,300.0 | 9.0% | 10.6% |
| G.3.5.8 | 5 - 10 Y | | 3,300.0 | 3,600.0 | 27.0% | 29.5% |
| G.3.5.9 | 10+ Y | | 1,750.0 | 2,250.0 | 14.3% | 18.4% |
| G.3.5.10 | | Total | 12,220.0 | 12,220.0 | 100.0% | 100.0% |
| | ***6. Cover Assets - Currency*** | | **Nominal [before hedging] (mn)** | **Nominal [after hedging] (mn)** | **% Total [before]** | **% Total [after]** |
| G.3.6.1 | EUR | | 14,500.3 | 14,500.3 | 88.7% | 88.7% |
| 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 | ISK | | | | | |
| G.3.6.11 | JPY | | | | | |
| G.3.6.12 | KRW | | | | | |
| G.3.6.13 | NOK | | | | | |
| G.3.6.14 | PLN | | | | | |
| G.3.6.15 | SEK | | | | | |
| G.3.6.16 | SGD | | | | | |
| G.3.6.17 | USD | | 1,843.9 | 1,843.9 | 11.3% | 11.3% |
| G.3.6.18 | Other | | | | | |
| G.3.6.19 | | Total | 16,344.2 | 16,344.2 | 100.0% | 100.0% |
| | ***7. Covered Bonds - Currency*** | | **Nominal [before hedging] (mn)** | **Nominal [after hedging] (mn)** | **% Total [before]** | **% Total [after]** |
| G.3.7.1 | EUR | | 12,220.0 | 12,220.0 | 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 | ISK | | | | | |
| G.3.7.11 | JPY | | | | | |
| G.3.7.12 | KRW | | | | | |
| G.3.7.13 | NOK | | | | | |
| G.3.7.14 | PLN | | | | | |
| G.3.7.15 | SEK | | | | | |
| G.3.7.16 | SGD | | | | | |
| G.3.7.17 | USD | | 0.0 | 0.0 | 0.0% | 0.0% |
| G.3.7.18 | Other | | | | | |
| G.3.7.19 | | Total | 12,220.0 | 12,220.0 | 100.0% | 100.0% |
| | ***8. Covered Bonds - Breakdown by interest rate*** | | **Nominal [before hedging] (mn)** | **Nominal [after hedging] (mn)** | **% Total [before]** | **% Total [after]** |
| G.3.8.1 | Fixed coupon | | 720.0 | 500.0 | 5.9% | 4.1% |
| G.3.8.2 | Floating coupon | | 11,350.0 | 11,570.0 | 92.9% | 94.7% |

| | | | | | |
|---|---|---|---|---|---|
| G.3.8.3 | Other | 150.0 | 150.0 | 1.2% | 1.2% |
| G.3.8.4 | Total | 12,220.0 | 12,220.0 | 100.0% | 100.0% |
| | ***9. Substitute Assets - Type*** | **Nominal (mn)** | | **% Substitute Assets** | |
| G.3.9.1 | Cash | 13.5 | | 4.4% | |
| 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 | 293.0 | | 95.6% | |
| G.3.9.5 | Other | | | | |
| G.3.9.6 | Total | 306.5 | | 100.0% | |
| OG.3.9.1 | *o/w EU gvts or quasi govts* | | | | |
| OG.3.9.2 | *o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts* | | | | |
| OG.3.9.3 | *o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts* | | | | |
| OG.3.9.4 | *o/w EU central banks* | | | | |
| OG.3.9.5 | *o/w third-party countries Credit Quality Step 1 (CQS1) central banks* | | | | |
| OG.3.9.6 | *o/w third-party countries Credit Quality Step 2 (CQS2) central banks* | | | | |
| OG.3.9.7 | *o/w CQS1 credit institutions* | | | | |
| OG.3.9.8 | *o/w CQS2 credit institutions* | 306.5 | | 100.0% | |
| OG.3.9.9 | | | | | |
| OG.3.9.10 | | | | | |
| OG.3.9.11 | | | | | |
| OG.3.9.12 | | | | | |
| | ***10. Substitute Assets - Country*** | **Nominal (mn)** | | **% Substitute Assets** | |
| G.3.10.1 | Domestic (Country of Issuer) | 306.5 | | 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 | 306.5 | | 100.0% | |
| G.3.10.16 | Total | 306.5 | | 100.0% | |
| | ***11. Liquid Assets*** | **Nominal (mn)** | | **% Cover Pool** | **% Covered Bonds** |
| G.3.11.1 | Substitute and other marketable assets | 306.5 | | 1.8% | 2.5% |
| G.3.11.2 | Central bank eligible assets | 772.3 | | 4.6% | 6.3% |
| G.3.11.3 | Other | | | | |
| G.3.11.4 | Total | 1,078.8 | | 6.5% | 8.8% |
| | ***12. Bond List*** | | | | |
| G.3.12.1 | Bond list | https://coveredbondlabel.com/issuer/15/ | | | |
| | ***13. Derivatives & Swaps*** | | | | |
| G.3.13.1 | Derivatives in the register / cover pool [notional] (mn) | 370.0 | | | |
| G.3.13.2 | Type of interest rate swaps (intra-group, external or both) | Intra-group | | | |
| G.3.13.3 | Type of currency rate swaps (intra-group, external or both) | Intra-group | | | |
| | ***14. Sustainable or other special purpose strategy - optional*** | | | | |

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

## 4. Compliance Art 14 CBD Check table

*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.*

| | | Row | Row | |
|---|---|---|---|---|
| G.4.1.1 | *(a) Value of the cover pool total assets:* | 38 | | |
| G.4.1.2 | *(a) Value of outstanding covered bonds:* | 39 | | |
| G.4.1.3 | *(b) List of ISIN of issued covered bonds:* | https://coveredbondlabel.com/issuer/14-sg-scf | | |
| G.4.1.4 | *(c) Geographical distribution:* | | 48 for Public Sector Assets | |
| G.4.1.5 | *(c) Type of cover assets:* | 52 | | |
| G.4.1.6 | *(c) Loan size:* | | | 18 for Public Sector Assets |
| G.4.1.7 | *(c) Valuation Method:* | HG.1.15 | | |
| G.4.1.8 | *(d) Interest rate risk - cover pool:* | | 129 for Public Sector Assets | |
| G.4.1.9 | *(d) Currency risk - cover pool:* | 111 | | |
| G.4.1.10 | *(d) Interest rate risk - covered bond:* | 163 | | |
| G.4.1.11 | *(d) Currency risk - covered bond:* | 137 | | |
| G.4.1.12 | (d) Liquidity Risk - primary assets cover pool: | | | |
| G.4.1.13 | *(d) Credit Risk:* | | | |
| G.4.1.14 | *(d) Market Risk:* | | | |
| G.4.1.15 | *(d) Hedging Strategy* | 18 for Harmonised Glossary | | |
| G.4.1.16 | *(e) Maturity Structure - cover assets:* | 65 | | |
| G.4.1.17 | *(e) Maturity Structure - covered bond:* | 88 | | |
| G.4.1.18 | *(e) Overview maturity extension triggers:* | HG 1.7 | | |
| G.4.1.19 | *(f) Levels of OC:* | 44 | | |
| G.4.1.20 | *(g) Percentage of loans in default:* | | 166 for Public Sector Assets | |

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

| | | |
|---|---|---|
| G.5.1.1 | *Exposure to credit institute credit quality step 1* | |
| G.5.1.2 | *Exposure to credit institute credit quality step 2* | 306.5 |
| G.5.1.3 | *Exposure to credit institute credit quality step 3* | |

## 6. Other relevant information

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