A. Harmonised Transparency Template - General Information

HTT 2023

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**	http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette			
G.1.1.4	**Cut-off date**	30/09/23			
	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	55,721.6			
G.3.1.2	Outstanding Covered Bonds	45,740.0			
	2. Over-collateralisation (OC)	**Statutory**	**Voluntary**	**Contractual**	**Purpose**
G.3.2.1	OC (%)	5.0%	13.3%	8.5%	"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	54,888.3		98.5%	
G.3.3.2	Public Sector	0.0		0.0%	
G.3.3.3	Shipping				
G.3.3.4	Substitute Assets	833.3		1.5%	
G.3.3.5	Other				
G.3.3.6	Total	55,721.6		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	6.6		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	4,072.1	5,742.9	7.4%	10.5%
G.3.4.3	1 - 2 Y	4,179.5	5,524.8	7.6%	10.1%
G.3.4.4	2 - 3 Y	4,139.6	5,178.4	7.5%	9.4%
G.3.4.5	3 - 4 Y	3,988.5	4,752.6	7.3%	8.7%
G.3.4.6	4 - 5 Y	3,830.5	4,347.8	7.0%	7.9%
G.3.4.7	5 - 10 Y	16,303.5	16,182.3	29.7%	29.5%
G.3.4.8	10+ Y	18,341.6	13,126.6	33.4%	23.9%

G.3.4.9		Total	54,855.5	54,855.5	100.0%	100.0%
	5. Maturity of Covered Bonds		**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)		5.5	6.5		
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		3,600.0	750.0	7.9%	1.6%
G.3.5.4	1 - 2 Y		3,040.0	2,850.0	6.6%	6.2%
G.3.5.5	2 - 3 Y		4,750.0	3,040.0	10.4%	6.6%
G.3.5.6	3 - 4 Y		4,750.0	4,750.0	10.4%	10.4%
G.3.5.7	4 - 5 Y		3,590.0	4,750.0	7.8%	10.4%
G.3.5.8	5 - 10 Y		23,160.0	25,000.0	50.6%	54.7%
G.3.5.9	10+ Y		2,850.0	4,600.0	6.2%	10.1%
G.3.5.10		Total	45,740.0	45,740.0	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		54,888.3	54,888.3	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	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					
G.3.6.18	Other					
G.3.6.19		Total	54,888.3	54,888.3	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		45,740.0	45,740.0	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					

G.3.7.18	Other				
G.3.7.19	Total	45,740.0	45,740.0	100.0%	100.0%
	8. Covered Bonds - Breakdown by interest rate	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.8.1	Fixed coupon	45,650.0	45,650.0	99.8%	99.8%
G.3.8.2	Floating coupon	90.0	90.0	0.2%	0.2%
G.3.8.3	Other	0.0	0.0	0.0%	0.0%
G.3.8.4	Total	45,740.0	45,740.0	100.0%	100.0%
	9. Substitute Assets - Type	**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash	83.3		10.0%	
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	750.0		90.0%	
G.3.9.5	Other				
G.3.9.6	Total	833.3		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*	833.3		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)	833.3		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	833.3		100.0%	
G.3.10.16	Total	833.3		100.0%	
	11. Liquid Assets	**Nominal (mn)**		**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	833.3		1.5%	1.8%
G.3.11.2	Central bank eligible assets	2,593.6		4.7%	5.7%
G.3.11.3	Other				

G.3.11.4	Total	3,426.9		6.2%	7.5%
	12. Bond List				
G.3.12.1	Bond list	https://coveredbondlabel.com/issuer/83/			
	13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0.0			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Intra-group			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Intra-group			
	14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)				
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?				
G.3.14.3	specific criteria				
G.3.14.4	link to the committed objective criteria				
	4. Compliance Art 14 CBD Check table	**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	*(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:*	Societe Generale SFH :: Covered Bond Label	
G.4.1.4	*(c) Geographical distribution:*	43 for Mortgage Assets	
G.4.1.5	*(c) Type of cover assets:*	52	
G.4.1.6	*(c) Loan size:*	186 for Residential Mortgage Assets	286 for Commercial Mortgage Assets
G.4.1.7	*(c) Valuation Method:*	HG.1.15	
G.4.1.8	*(d) Interest rate risk - cover pool:*	149 for Mortgage 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:*	215 LTV Residential Mortgage	
G.4.1.14	*(d) Market Risk:*	230 Derivatives and Swaps	
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:*	179 for Mortgage Assets	
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			
	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*	833.3	
G.5.1.3	*Exposure to credit institute credit quality step 3*		
	6. Other relevant information		
	1. Optional information e.g. Rating triggers		
OG.6.1.1	*NPV Test (passed/failed)*		
OG.6.1.2	*Interest Covereage Test (passe/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*