

Harmonised Transparency Template

2023 Version

France

Société Générale SFH

Reporting Date: 31/12/23

Cut-off Date: 31/12/23



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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	31/12/23				
2. Regulatory Summary						
G.2.1.1	Basel Compliance, subject to national jurisdiction (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	55,783.0				
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%	13.5%	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	54,889.5	98.4%			
G.3.3.2	Public Sector	0.0	0.0%			
G.3.3.3	Shipping					
G.3.3.4	Substitute Assets	893.5	1.6%			
G.3.3.5	Other					
G.3.3.6	Total	55,783.0	100.0%			
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments	
G.3.4.1	Weighted Average Life (in years)	7.9	6.7			
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y	4,103.7	5,550.2	7.5%	10.1%	
G.3.4.3	1 - 2 Y	4,203.3	5,372.3	7.7%	9.8%	
G.3.4.4	2 - 3 Y	4,143.6	5,051.4	7.6%	9.2%	
G.3.4.5	3 - 4 Y	3,994.4	4,666.2	7.3%	8.5%	
G.3.4.6	4 - 5 Y	3,839.7	4,298.0	7.0%	7.8%	
G.3.4.7	5 - 10 Y	16,371.7	16,287.9	29.8%	29.7%	
G.3.4.8	10+ Y	18,198.7	13,629.2	33.2%	24.8%	
G.3.4.9	Total	54,855.1	54,855.1	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)					
	By buckets:					
G.3.5.2	0 - 1 Y	3,600.0	750.0	7.9%	1.6%	
G.3.5.3	1 - 2 Y	3,540.0	2,850.0	7.7%	6.2%	

G.3.5.5	2 - 3 Y	4,750.0	3,540.0	10.4%	7.7%
G.3.5.6	3 - 4 Y	4,250.0	4,750.0	9.3%	10.4%
G.3.5.7	4 - 5 Y	4,000.0	4,250.0	8.7%	9.3%
G.3.5.8	5 - 10 Y	22,750.0	24,000.0	49.7%	52.5%
G.3.5.9	10+ Y	2,850.0	5,600.0	6.2%	12.2%
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	54,889.5	54,889.5	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	54,889.5	54,889.5	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	128.5		14.4%	
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	765.0		85.6%	
G.3.9.5	Other				
G.3.9.6	Total	893.5		100.0%	
OG.3.9.1	<i>o/w EU gvts or quasi gvts</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>	893.5	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)	893.5	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	893.5	100.0%	
G.3.10.16	Total	893.5	100.0%	

11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	893.5	1.6%	2.0%
G.3.11.2	Central bank eligible assets	2,622.9	4.7%	5.7%
G.3.11.3	Other			
G.3.11.4	Total	3,516.4	6.3%	7.7%

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

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:	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
G.4.1.7	(c) Valuation Method:	286 for Commercial Mortgage Assets 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	893.5
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 Coverage 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

B1. Harmonised Transparency Template - Mortgage Assets

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CONTENT OF TAB B1
7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	54,889.5		100.0%
M.7.1.2	Commercial			
M.7.1.3	Other			
M.7.1.4	Total	54,889.5		100.0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	419,466		419,466
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.01%		0.01%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100.0%		100.0%
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	European Economic Area (not member of EU)	0.0%		0.0%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0.0%		0.0%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			

M.7.4.41 New Zealand
M.7.4.42 Singapore
M.7.4.43 US
M.7.4.44 Other

5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Auvergne-Rhône-Alpes	11.1%		11.1%
M.7.5.2	Bourgogne-Franche-Comté	1.3%		1.3%
M.7.5.3	Bretagne	2.6%		2.6%
M.7.5.4	Centre-Val de Loire	2.1%		2.1%
M.7.5.5	Corse	0.6%		0.6%
M.7.5.6	DOM-TOM	0.3%		0.3%
M.7.5.7	Grand Est	3.4%		3.4%
M.7.5.8	Hauts-de-France	10.2%		10.2%
M.7.5.9	Ile-de-France	35.5%		35.5%
M.7.5.10	Normandie	4.5%		4.5%
M.7.5.11	Nouvelle-Aquitaine	7.1%		7.1%
M.7.5.12	Occitanie	7.4%		7.4%
M.7.5.13	Pays de la Loire	3.5%		3.5%
M.7.5.14	Provence-Alpes-Côte d'Azur	10.3%		10.3%
M.7.5.15				
M.7.5.16				
M.7.5.17				
M.7.5.18				
M.7.5.19				
M.7.5.20				
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				
M.7.5.34				
M.7.5.35				
M.7.5.36				
M.7.5.37				
M.7.5.38				
M.7.5.39				
M.7.5.40				
M.7.5.41				
M.7.5.42				
M.7.5.43				
M.7.5.44				
M.7.5.45				
M.7.5.46				
M.7.5.47				
M.7.5.48				
M.7.5.49				
M.7.5.50				

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	99.6%		99.6%
M.7.6.2	Floating rate	0.4%		0.4%
M.7.6.3	Other	0.0%		0.0%

7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	0.0%		0.0%
M.7.7.2	Amortising	100.0%		100.0%
M.7.7.3	Other	0.0%		0.0%

8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	2.6%		2.6%	
M.7.8.2	≥ 12 - ≤ 24 months	12.3%		12.3%	
M.7.8.3	≥ 24 - ≤ 36 months	16.7%		16.7%	
M.7.8.4	≥ 36 - ≤ 60 months	31.6%		31.6%	
M.7.8.5	≥ 60 months	36.8%		36.8%	
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.0%		0.0%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0.0%		0.0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	130.9			
	By buckets (mn):				
M.7A.10.2	> 0 - <= 0.2	29,465.5	332,255	53.7%	79.2%
M.7A.10.3	> 0.2 - <= 0.4	21,020.3	77,386	38.3%	18.4%
M.7A.10.4	> 0.4 - <= 0.6	4,398.7	9,817	8.0%	2.3%
M.7A.10.5	> 0.6 - <= 0.8	4.9	8	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	54,889.5	419,466	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 (%)	66.9%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	8,173.0	127,013	14.9%	30.3%
M.7A.11.3	>40 - <=50 %	5,263.5	48,137	9.6%	11.5%
M.7A.11.4	>50 - <=60 %	6,332.1	49,488	11.5%	11.8%
M.7A.11.5	>60 - <=70 %	7,237.8	48,637	13.2%	11.6%
M.7A.11.6	>70 - <=80 %	8,317.4	48,904	15.2%	11.7%
M.7A.11.7	>80 - <=90 %	10,237.3	52,303	18.7%	12.5%
M.7A.11.8	>90 - <=100 %	8,235.1	39,091	15.0%	9.3%
M.7A.11.9	>100%	1,093.3	5,893	2.0%	1.4%
M.7A.11.10	Total	54,889.5	419,466	100.0%	100.0%
OM.7A.11.1	o/w >100 - <=110 %	980.6	5,196	1.8%	1.2%
OM.7A.11.2	o/w >110 - <=120 %	93.8	582	0.2%	0.1%
OM.7A.11.3	o/w >120 - <=130 %	16.0	95	0.0%	0.0%
OM.7A.11.4	o/w >130 - <=140 %	2.4	15	0.0%	0.0%
OM.7A.11.5	o/w >140 - <=150 %	0.1	1	0.0%	0.0%
OM.7A.11.6	o/w >150 %	0.4	4	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 (%)	58.2%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	12,658.4	172,541	23.1%	41.1%
M.7A.12.3	>40 - <=50 %	7,280.8	57,716	13.3%	13.8%
M.7A.12.4	>50 - <=60 %	7,992.4	52,901	14.6%	12.6%
M.7A.12.5	>60 - <=70 %	8,525.2	48,542	15.5%	11.6%
M.7A.12.6	>70 - <=80 %	8,046.5	41,073	14.7%	9.8%
M.7A.12.7	>80 - <=90 %	6,199.8	28,374	11.3%	6.8%
M.7A.12.8	>90 - <=100 %	4,186.4	18,319	7.6%	4.4%
M.7A.12.9	>100%	0.0	0	0.0%	0.0%
M.7A.12.10	Total	54,889.5	419,466	100.0%	100.0%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>	0.0	0	0.0%	0.0%
OM.7A.12.2	<i>o/w >110 - <=120 %</i>	0.0	0	0.0%	0.0%
OM.7A.12.3	<i>o/w >120 - <=130 %</i>	0.0	0	0.0%	0.0%
OM.7A.12.4	<i>o/w >130 - <=140 %</i>	0.0	0	0.0%	0.0%
OM.7A.12.5	<i>o/w >140 - <=150 %</i>	0.0	0	0.0%	0.0%
OM.7A.12.6	<i>o/w >150 %</i>	0.0	0	0.0%	0.0%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans
M.7A.13.1	Owner occupied	76.9%
M.7A.13.2	Second home/Holiday houses	4.3%
M.7A.13.3	Buy-to-let/Non-owner occupied	18.8%
M.7A.13.4	Subsidised housing	0.0%
M.7A.13.5	Agricultural	0.0%
M.7A.13.6	Other	

14. Loan by Ranking		% Residential Loans
M.7A.14.1	1st lien / No prior ranks	0.0%
M.7A.14.2	Guaranteed	100.0%
M.7A.14.3	Other	0.0%

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	0	0	0.0%	0.0%

16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				

M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0	0	0.0%	0.0%
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0	0	0.0%	0.0%
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0	0	0.0%	0.0%
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0	0	0.0%	0.0%
20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	% No. of Dwellings
M.7A.20.1	House, detached or semi-detached				
M.7A.20.2	Flat or Apartment				
M.7A.20.3	Bungalow				
M.7A.20.4	Terraced House				
M.7A.20.5	Multifamily House				
M.7A.20.6	Land Only				
M.7A.20.7	other				
M.7A.20.8	no data				
M.7A.20.9	Total	0.0	0.0	0.0%	
M.7A.20.10	Weighted Average				
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
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

		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
21. Loan Size Information					
M.7B.21.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.21.2	TBC at a country level				
M.7B.21.3	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				
M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				
M.7B.21.24	TBC at a country level				
M.7B.21.25	TBC at a country level				
M.7B.21.26	Total	0.0	0	0.0%	0.0%
22. Loan to Value (LTV) Information - UNINDEXED					
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%
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %				
M.7B.23.3	>40 - <=50 %				
M.7B.23.4	>50 - <=60 %				
M.7B.23.5	>60 - <=70 %				
M.7B.23.6	>70 - <=80 %				
M.7B.23.7	>80 - <=90 %				
M.7B.23.8	>90 - <=100 %				
M.7B.23.9	>100%				
M.7B.23.10	Total	0.0	0	0.0%	0.0%
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail				
M.7B.24.2	Office				
M.7B.24.3	Hotel/Tourism				
M.7B.24.4	Shopping malls				
M.7B.24.5	Industry				
M.7B.24.6	Agriculture				
M.7B.24.7	Other commercially used				
M.7B.24.8	Hospital				
M.7B.24.9	School				
M.7B.24.10	other RE with a social relevant purpose				
M.7B.24.11	Land				
M.7B.24.12	Property developers / Building under construction				
M.7B.24.13	Other				
25. EPC Information of the financed CRE - 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%
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level				
M.7B.26.2	TBC at a country level				
M.7B.26.3	TBC at a country level				
M.7B.26.4	TBC at a country level				
M.7B.26.5	TBC at a country level				
M.7B.26.6	TBC at a country level				
M.7B.26.7	TBC at a country level				
M.7B.26.8	TBC at a country level				

M.7B.26.9	TBC at a country level				
M.7B.26.10	TBC at a country level				
M.7B.26.11	TBC at a country level				
M.7B.26.12	TBC at a country level				
M.7B.26.13	TBC at a country level				
M.7B.26.14	TBC at a country level				
M.7B.26.15	TBC at a country level				
M.7B.26.16	TBC at a country level				
M.7B.26.17	TBC at a country level				
M.7B.26.18	no data				
M.7B.26.19	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.27.1	older than 1919				
M.7B.27.2	1919 - 1945				
M.7B.27.3	1946 - 1960				
M.7B.27.4	1961 - 1970				
M.7B.27.5	1971 - 1980				
M.7B.27.6	1981 - 1990				
M.7B.27.7	1991 - 2000				
M.7B.27.8	2001 - 2005				
M.7B.27.9	2006 - 2010				
M.7B.27.10	2011 - 2015				
M.7B.27.11	2016 - 2020				
M.7B.27.12	2021 and onwards				
M.7B.27.13	no data				
M.7B.27.14	Total	0.0	0	0.0%	0.0%
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property				
M.7B.28.2	Existing Property				
M.7B.28.3	other				
M.7B.28.4	no data				
M.7B.28.5	Total	0.0	0	0.0%	0.0%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	% No. of CRE
M.7B.29.1	Retail				
M.7B.29.2	Office				
M.7B.29.3	Hotel/Tourism				
M.7B.29.4	Shopping malls				
M.7B.29.5	Industry				
M.7B.29.6	Agriculture				
M.7B.29.7	Other commercially used				
M.7B.29.8	Hospital				
M.7B.29.9	School				
M.7B.29.10	other RE with a social relevant purpose				
M.7B.29.11	Land				
M.7B.29.12	Property developers / Bulding under construction				
M.7B.29.13	Other				
M.7B.29.14	no data				
M.7B.29.15	Total	0.0	0	0.0%	
M.7B.29.16	Weighted Average				
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					

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Definition

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.

"Contractual" OC is the OC in order to reassure Rating Agencies.

Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.

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.

<https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette>

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.

<https://www.societegenerale.com/sites/default/files/documents/2022-08/SG-SFH-Attestation-CS-eval-reeval-gages-31-12-2021-combinee-signee.pdf>

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 to be indicated.

Core Tier 1 ratio (%) :

Core Tier 1 is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2.5.

Guaranteed loans or mortgage promissory notes :

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

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

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

Substitute assets :

Are reported the amount of substitute assets as defined by the French Law (Articles L515-17 and R515-7 of Code Monétaire et Financier).

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

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

Accounting assets not included in the cover pool :

Are not included in the cover pool the guaranteed loans (replaced by the eligible assets pledged as collateral) and the prepayments and accrued income on derivatives.

"Of which assets eligible to CB repo-operations" :

The outstanding amount of eligible assets including replacement assets shall be filled in.

If the eligible assets are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework) or mortgage promissory notes, the outstanding amount of the eligible assets pledged as collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans.

The eligibility criteria to central bank repo-operations include the exceptional measures accepted by the ECB in February 2012 and presently in use with the French NCB.

This addendum is optional

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

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Reporting in Domestic Currency	EUR
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CONTENT OF TAB E
1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

Field Number	1. Additional information on the programme		
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*
E.1.1.1	Sponsor (if applicable)	SOCIETE GENERALE	O2RNE8IBXP4ROT08PU41
E.1.1.2	Servicer	SOCIETE GENERALE	O2RNE8IBXP4ROT08PU41
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	O2RNE8IBXP4ROT08PU41
E.1.1.6	Back-up cash manager	N/A	N/A
E.1.1.7	Account bank	SOCIETE GENERALE	O2RNE8IBXP4ROT08PU41
E.1.1.8	Standby account bank	N/A	N/A
E.1.1.9	Account bank guarantor	N/A	N/A
E.1.1.10	Trustee	N/A	N/A
E.1.1.11	Cover Pool Monitor	CAILLIAU DEDOUIT ET ASSOCIES	N/A
OE.1.1.1	<i>where applicable - paying agent</i>		
OE.1.1.2			
OE.1.1.3			
OE.1.1.4			
OE.1.1.5			
OE.1.1.6			
OE.1.1.7			
OE.1.1.8			

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

Field Number	3. Additional information on the asset distribution					
	1. General Information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)		57.6			
E.3.1.2	Weighted Average Maturity (months)**		181.2			
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total 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						

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

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

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH
 Reporting date 31/12/2023 (dd/mm/yyyy)

1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

1.1	Group	Société Générale			
	Group parent company	Société Générale			
	Group consolidated financial information (link)	http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette			
1.2	Senior unsecured rating (group parent company)		Rating	Rating Watch	Outlook
		Fitch	A-/F1	No	Stable
		Moody's	A1/P-1	No	Stable
		S&P	A/A-1	No	Stable
1.3	Covered bond issuer rating (senior unsecured)		Rating	Rating watch	Outlook
		Fitch	NA	NA	NA
		Moody's	NA	NA	NA
		S&P	NA	NA	NA
1.4	Core tier 1 ratio (%) (group parent company)	13.30%			
	as of	31/12/2023			

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	54,889	2,196
	Commercial assets		
	Substitute assets	894	
	Total	55,783	2,196
Covered bonds		45,740	

2.2 Covered bonds ratings

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

2.3 Liabilities of the covered bond issuer

LIABILITIES	Outstanding
Equity	804
Subordinated debt	
Other non privileged liabilities	191
Total equity and non privileged liabilities	995
Covered bonds	46,058
Other privileged liabilities	9
Total privileged liabilities	46,067
TOTAL	47,062

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	6.7 years	7.9 years	Expected CPR=2.85%; Contractual CPR=0%
Commercial			
Substitute assets	0.2 years	0.2 years	CPR=0%
WAL of cover pool	6.6 years	7.8 years	
WAL of covered bonds	5.5 years	5.5 years	CPR=0%

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

	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	5,550	5,372	5,051	4,666	4,298	16,288	13,629
Commercial							
Substitute assets	894						
Expected maturity of cover pool	6,444	5,372	5,051	4,666	4,298	16,288	13,629
Expected maturity of covered bonds	3,600	3,540	4,750	4,250	4,000	22,750	2,850

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	4,104	4,203	4,144	3,994	3,840	16,372	18,199
Commercial							
Substitute assets	894						
Contractual maturity of cover pool	4,997	4,203	4,144	3,994	3,840	16,372	18,199
Contractual maturity of covered bonds	3,600	3,540	4,750	4,250	4,000	22,750	2,850
of which hard bullet	750	0	0	0	0	0	0
of which soft bullet	2,850	3,540	4,750	4,250	4,000	22,750	2,850

3.4 **Interest rate and currency risks**

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

3.5 **Substitution assets**

	Outstanding	WAL
AAA to AA-		
A+ to A-	894	0.2 years
Below A-		
Total	894	0.2 years

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4 RESIDENTIAL COVER POOL DATA

4.1 Arrears and defaulted loans outstanding (excluding external MBS)

	% of outstanding residential assets
Current	100%
Arrears	
0-1 months	0%
1-2 months	0%
2-3 months	0%
3-6 months	0%
6+ (Defaulted)	0%
>3 months	0%

4.2 Arrears and defaulted loans outstanding (including external MBS)

Zone	Country	%
EU	France	0%

4.3 Mortgages and guarantees (excluding external MBS)

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

4.4 Borrowers (excluding external MBS)

	%
Employees	60.30%
Civil servants	29.16%
Self employed	8.35%
Retired / Pensioner	1.15%
Other non-working	0.99%
No data	0.05%

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6 COVERED BONDS

6.1 **Outstanding covered bonds**

	2023	2022	2021	2020
Public placement	22,000	18,750	14,750	12,750
Private placement	23,740	26,740	26,640	24,790
Sum	45,740	45,490	41,390	37,540

Denominated in €	45,740	45,490	41,390	37,540
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	45,740	45,490	41,390	37,540

Fixed coupon	45,650	44,900	40,800	36,950
Floating coupon	90	590	590	590
Other	0	0	0	0
Sum	45,740	45,490	41,390	37,540

6.2 **Issuance**

	2023	2022	2021	2020
Public placement	4,750	5,750	3,000	1,000
Private placement	3,750	6,600	6,000	4,040
Sum	8,500	12,350	9,000	5,040

Denominated in €	8,500	12,350	9,000	5,040
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	8,500	12,350	9,000	5,040

Fixed coupon	8,500	12,350	9,000	5,040
Floating coupon	0	0	0	0
Other	0	0	0	0
Sum	8,500	12,350	9,000	5,040