Harmonised Transparency Template

2024 Version

France Société Générale SFH Reporting Date: 31/03/24 Cut-off Date: 31/03/24



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

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

Field					
Number	1. Basic Facts				
G.1.1.1	Country	France			
G.1.1.2	Issuer Name	Société Générale SFH			
G.1.1.3	Labelled Cover Pool Name	Societe Generale SFH			
G.1.1.4	Link to Issuer's Website		ations-financieres-et-extra-financiere/investisseurs-	-dette	
G.1.1.5	Cut-off date	31/03/24			
	2. Regulatory Summary	0 _ , 0 0 /			
G.2.1.1	Basel Compliance, subject to national jursdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Ŷ			
G.2.1.3	<u>CRR Compliance (Y/N)</u>	Ŷ			
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	55,043.4			
G.3.1.2	Outstanding Covered Bonds	44,990.0			
	2. Over-collateralisation (OC)	Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	5.0%	13.8%	8.5%	"Statutory" OC: As mentioned in SFH law. "Contractual" OC is the OC in order to
					reassure Rating Agencies.
G.3.2.3	Total OC (absolute value in mn)	10,053.4			
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	53,988.0		98.1%	
G.3.3.2	Public Sector	0.0		0.0%	
G.3.3.3	Shipping				
G.3.3.4	Substitute Assets	1,055.3		1.9%	
G.3.3.5	Other				
G.3.3.6		Total 55,043.4		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)	7.8	6.8		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	4,131.6	5,382.1	7.7%	10.0%
G.3.4.3	1 - 2 Y	4,158.5	5,171.5	7.7%	9.6%
G.3.4.4	2 - 3 Y	4,097.8	4,886.3	7.6%	9.1%
G.3.4.5	3 - 4 Y	3,965.8	4,549.1	7.4%	8.4%
G.3.4.6	4 - 5 Y	3,812.2	4,209.7	7.1%	7.8%
G.3.4.7	5 - 10 Y	16,186.0	16,104.4	30.0%	29.8%
G.3.4.8	10+ Y	17,602.8	13,651.6	32.6%	25.3%
G.3.4.9		Total 53,954.6	53,954.6	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)	5.4	6.4		
	Maturity (ma)				
G.3.5.2	Maturity (mn) By buckets:				
0.5.5.2	Δ <i>y</i> μ υικειδ.				

HTT 2024

`

G.3.5.3	0 - 1 Y		3,600.0	750.0	
G.3.5.4	1 - 2 Y		4,290.0	2,850.0	
G.3.5.5	2 - 3 Y		5,500.0	4,290.0	
G.3.5.6	3 - 4 Y		2,750.0	5,500.0	
G.3.5.7	4 - 5 Y		5,500.0	2,750.0	
G.3.5.8	5 - 10 Y		19,500.0	22,250.0	
G.3.5.9	10+ Y		3,850.0	6,600.0	
G.3.5.10	1011	Total	44,990.0	44,990.0	
0.5.5.10	6. Cover Assets - Currency	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	
G.3.6.1	EUR		53,988.0	53,988.0	
G.3.6.2	AUD		53,500.0	55,560.0	
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	53,988.0	53,988.0	
	7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	
G.3.7.1	EUR		44,990.0	44,990.0	
G.3.7.2	AUD		·		
G.3.7.3	BRL				
G.3.7.3 G.3.7.4	BRL CAD				
G.3.7.4	CAD				
G.3.7.4 G.3.7.5	CAD CHF				
G.3.7.4 G.3.7.5 G.3.7.6	CAD CHF CZK				
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7	CAD CHF CZK DKK				
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8	CAD CHF CZK DKK GBP				
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9	CAD CHF CZK DKK GBP HKD				
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10	CAD CHF CZK DKK GBP HKD ISK				
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11	CAD CHF CZK DKK GBP HKD ISK JPY				
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12	CAD CHF CZK DKK GBP HKD ISK JPY KRW				
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK				
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN				
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK				
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD				
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD				
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.10 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD				
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.17	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other	Total	44,990.0	44,990.0	
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate	Total	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.10 G.3.7.12 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate Fixed coupon	Total	Nominal [before hedging] (mn) 44,900.0	Nominal [after hedging] (mn) 44,900.0	
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1 G.3.8.1 G.3.8.2	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon	Total	Nominal [before hedging] (mn) 44,900.0 90.0	Nominal [after hedging] (mn) 44,900.0 90.0	
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.10 G.3.7.12 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1 G.3.8.2 G.3.8.3	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate Fixed coupon		Nominal [before hedging] (mn) 44,900.0 90.0 0.0	Nominal [after hedging] (mn) 44,900.0 90.0 0.0	
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1 G.3.8.1 G.3.8.2	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other	Total	Nominal [before hedging] (mn) 44,900.0 90.0 0.0 44,990.0	Nominal [after hedging] (mn) 44,900.0 90.0	
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other S. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other		Nominal [before hedging] (mn) 44,900.0 90.0 0.0 44,990.0 Nominal (mn)	Nominal [after hedging] (mn) 44,900.0 90.0 0.0	
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.10 G.3.7.12 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1 G.3.8.2 G.3.8.3	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other		Nominal [before hedging] (mn) 44,900.0 90.0 0.0 44,990.0	Nominal [after hedging] (mn) 44,900.0 90.0 0.0	
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate Fixed coupon Cother 8. Covered Bonds - Breakdown by interest rate 6. Substitute Assets - Type Cash	Total	Nominal [before hedging] (mn) 44,900.0 90.0 0.0 44,990.0 Nominal (mn)	Nominal [after hedging] (mn) 44,900.0 90.0 0.0	
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency	Total	Nominal [before hedging] (mn) 44,900.0 90.0 0.0 44,990.0 Nominal (mn)	Nominal [after hedging] (mn) 44,900.0 90.0 0.0	
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.12 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.1 G.3.9.2 G.3.9.3	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency Exposures to central banks	Total	Nominal [before hedging] (mn) 44,900.0 90.0 0.0 44,990.0 Nominal (mn) 285.3	Nominal [after hedging] (mn) 44,900.0 90.0 0.0	
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.7.19 G.3.8.1 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to /guaranteed by Supranational, Sovereign, Agency Exposures to central banks Exposures to credit institutions	Total	Nominal [before hedging] (mn) 44,900.0 90.0 0.0 44,990.0 Nominal (mn)	Nominal [after hedging] (mn) 44,900.0 90.0 0.0	
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.8.1 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.8.4 G.3.9.1 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency Exposures to central banks	Total	Nominal [before hedging] (mn) 44,900.0 90.0 0.0 44,990.0 Nominal (mn) 285.3 770.0	Nominal [after hedging] (mn) 44,900.0 90.0 0.0	
G.3.7.4 G.3.7.5 G.3.7.6 G.3.7.7 G.3.7.8 G.3.7.9 G.3.7.10 G.3.7.11 G.3.7.12 G.3.7.13 G.3.7.13 G.3.7.14 G.3.7.15 G.3.7.16 G.3.7.16 G.3.7.17 G.3.7.18 G.3.7.19 G.3.7.19 G.3.8.1 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4	CAD CHF CZK DKK GBP HKD ISK JPY KRW NOK PLN SEK SGD USD Other 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other 9. Substitute Assets - Type Cash Exposures to /guaranteed by Supranational, Sovereign, Agency Exposures to central banks Exposures to credit institutions	Total	Nominal [before hedging] (mn) 44,900.0 90.0 0.0 44,990.0 Nominal (mn) 285.3	Nominal [after hedging] (mn) 44,900.0 90.0 0.0	

8.0%	1.7%
9.5%	6.3%
12.2%	9.5%
6.1%	12.2%
12.2%	6.1%
43.3%	49.5%
8.6%	14.7%
100.0%	100.0%
% Total [before]	% Total [after]
100.0%	100.0%

100.0%	100.0%
% Total [before]	% Total [after]
100.0%	100.0%

100.0%	100.0%
% Total [before]	% Total [after]
99.8%	99.8%
0.2%	0.2%
0.0%	0.0%
100.0%	100.0%
% Substitute Assets	
27.0%	

73.0%

100.0%

	10. Substitute Assets - Country	Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)	1,055.3	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)		
5.3.10.5	Switzerland		
G.3.10.6	Australia		
5.3.10.7	Brazil		
G.3.10.8	Canada		
G.3.10.9	Japan		
.3.10.10	Korea		
i.3.10.11	New Zealand		
.3.10.12	Singapore		
i.3.10.12	US		
5.3.10.14	Other		
5.3.10.15	Total		100.0%
6.3.10.16		tal 1,055.3	100.0%
	11. Liquid Assets	Nominal (mn)	% Cover Pool % Covered Bonds
5.3.11.1	Substitute and other marketable assets	1,055.3	1.9% 2.3%
G.3.11.2	Central bank eligible assets	2,663.5	4.8% 5.9%
G.3.11.3	Other		
G.3.11.4		tal 3,718.8	6.8% 8.3%
5.5.11.1	12. Bond List	5,720.0	
~ 2 1 2 1	Bond list	https://coveredbondlabel.com/issuer/83/	
5.3.12.1		https://covereubonulabel.com/issuer/85/	
	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		
	Is sustainability based on sustainable assets not present in the cove		
G.3.14.1	pool?	No	
G.3.14.2	Who has provided Second Party Opinion		
G.3.14.3	Further details on proceeds strategy		
G.3.14.4	Is sustainability based on sustainable collateral assets present in the	Yes	
	cover pool?		
G.3.14.5	If yes. Further details are available in Tab F	<u>F1. Tab</u>	
G.3.14.6	Is sustainability based on other criteria?	No	
G.3.14.7	If yes, please provide frurther details		
	4. Compliance Art 14 CBD Check table	Row	Row
issuer helieve			iteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that
			elevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.
			revart investor institution and its relevant supervisory dutionity and the issuer does not decept any responsibility in this regula.
G.4.1.1	(a) Value of the cover pool total assets:	<u>39</u>	
G.4.1.2	(a) Value of outstanding covered bonds:	<u>40</u>	
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:	<u>55</u>	
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			
		<u>114</u>	
G.4.1.10	(d) Interest rate risk - covered bond:	<u>166</u>	
	(d) Currency risk - covered bond:	<u>140</u>	
	(d) Liquidity Risk - primary assets cover pool:		
		215 LTV Residential Mortgage	<u>147 for Public Sector Asset - type of debtor</u>
G.4.1.12	(d) Credit Risk:		
G.4.1.12 G.4.1.13	(d) Credit Risk: (d) Market Risk:	230 Derivatives and Swaps	
G.4.1.12 G.4.1.13 G.4.1.14	(d) Market Risk:		
G.4.1.12 G.4.1.13 G.4.1.14 G.4.1.15	(d) Market Risk: (d) Hedging Strategy	18 for Harmonised Glossary	
G.4.1.12 G.4.1.13 G.4.1.14 G.4.1.15 G.4.1.16	(d) Market Risk: (d) Hedging Strategy (e) Maturity Structure - cover assets:	<u>18 for Harmonised Glossary</u> <u>68</u>	
G.4.1.12 G.4.1.13 G.4.1.14 G.4.1.15 G.4.1.16 G.4.1.17	(d) Market Risk: (d) Hedging Strategy (e) Maturity Structure - cover assets: (e) Maturity Structure - covered bond:	<u>18 for Harmonised Glossary</u> <u>68</u> <u>91</u>	
G.4.1.11 G.4.1.12 G.4.1.13 G.4.1.14 G.4.1.15 G.4.1.15 G.4.1.16 G.4.1.17 G.4.1.18	(d) Market Risk: (d) Hedging Strategy (e) Maturity Structure - cover assets: (e) Maturity Structure - covered bond: (e) Overview maturity extension triggers:	18 for Harmonised Glossary 68 91 HG 1.7	
G.4.1.12 G.4.1.13 G.4.1.14 G.4.1.15 G.4.1.16 G.4.1.17	(d) Market Risk: (d) Hedging Strategy (e) Maturity Structure - cover assets: (e) Maturity Structure - covered bond:	<u>18 for Harmonised Glossary</u> <u>68</u> <u>91</u>	

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	1,055.3	
G.5.1.3	Exposure to credit institute credit quality step 3		
OG.5.1.1			
OG.5.1.2			
OG.5.1.3			
OG.5.1.4			
	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		



B1. Harmonised Transparency Template - Mortgage Assets





Field Number	7. Mortgage Assets				
	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	53,988.0		100.0%	
M.7.1.2	Commercial				
M.7.1.3	Other				
M.7.1.4		Total 53,988.0		100.0%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	422,887.00		422,887	
	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	<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.7.4.2MinitM.7.4.2.4PolugalM.7.4.2.5BonaniaM.7.4.2.6SlovekiaM.7.4.2.6SlovekiaM.7.4.2.7SlovekiaM.7.4.2.7SlovekiaM.7.4.2.8SlovekiaM.7.4.2.8SlovekiaM.7.4.2.9SlovekiaM.7.4.2.9SlovekiaM.7.4.2.10Lucopene focinomic Area from member of EUIM.7.4.2.3SlovekiaM.7.4.3.1Lucopene focinomic Area from member of EUIM.7.4.3.2O.0%M.7.4.3.3UetertersteinM.7.4.3.4O.0manyM.7.4.3.4O.0manyM.7.4.3.5O.0manyM.7.4.3.6O.0%M.7.4.3.7BrazilM.7.4.3.8O.0mandaM.7.4.3.9BrazilM.7.4.3.9BrazilM.7.4.3BrazilM.7.4.4Nov ZaslandM.7.4.3OliterM.7.4.4OliterM.7.4.4OliterM.7.4.4OliterM.7.4.4OliterM.7.4.4OliterM.7.4.4OliterM.7.4.5Editor SlovekiaM.7.4.6I.12%M.7.4.7OliterM.7.4.8OliterM.7.4.9OliterM.7.4.1Sterekow by regions of molice county of arialM.7.4.2SignoveM.7.4.3OliterM.7.4.4OliterM.7.4.4OliterM.7.4.5Editor SlovekiaM.7.4.6I.12%M.7.4.7Oliter	M.7.4.21					
M.7.4.23 Portugil M.7.4.24 Romnia M.7.4.25 Slovakia M.7.4.26 Slovakia M.7.4.27 Spain M.7.4.28 Svaden M.7.4.29 Svaden M.7.4.20 Souden M.7.4.21 Svaden M.7.4.22 Svaden M.7.4.31 Lednetsén M.7.4.32 Norway M.7.4.33 Obžá M.7.4.34 Sutterfand M.7.4.35 Outveet finder M.7.4.36 Obžá M.7.4.37 Braal M.7.4.38 Canada M.7.4.39 Japan M.7.4.39 Japan M.7.4.40 Korea M.7.4.41 Other M.7.42 Singapore M.7.42 Singapore M.7.43 Outper M.7.443 Other M.7.42 Singapore M.7.43 Outper M.7.443 Other M.7.453 Bourgene Finder Commit M.7.454 Other		Malta				
M.7.425 Slovskia M.7.425 Slovskia M.7.426 Slovskia M.7.427 Spain M.7.428 Sweden M.7.429 Sweden M.7.429 Sweden M.7.430 Lochenden felu) 0.0% M.7.431 Lochenden 0.0% M.7.432 Norway 0.0% M.7.433 Otherstein 0.0% M.7.434 Switzerland 0.0% M.7.435 Outreet (Ringforn 1.0% M.7.436 Canada 1.0% M.7.437 Bagan 1.0% M.7.438 Canada 1.0% M.7.439 Jagan 1.0% M.7.430 Langore 1.0% M.7.431 Canada 1.0% M.7.432 Langore 1.0% M.7.433 Londan 1.0% M.7.443 Londan 1.0% M.7.443 Londan 1.0% M.7.443 Londan 1.0% M.7.443 Londan 1.0% M.7.444	M.7.4.22	Poland				
M.7.4.25 Skovski M.7.4.25 Skovski M.7.426 Skovski M.7.427 Spain M.7.428 Sweden M.7.429 Sweden M.7.420 Sweden M.7.421 Sweden M.7.423 Sweden M.7.431 Lichtenstein M.7.432 Norway M.7.433 Otherstein M.7.434 Switzerland M.7.435 Martenstein M.7.436 Ganzal M.7.437 Granda M.7.438 Canada M.7.439 Granda M.7.439 Granda M.7.439 Granda M.7.439 Granda M.7.439 Granda M.7.430 Granda M.7.431 Stargapore M.7.423 Granda M.7.439 Granda M.7.441 Norwey Zealand M.7.422 Singapore M.7.431 Granda M.7.442 Singapore M.7.443 Granda	M.7.4.23	Portugal				
M.74.27 Spain M.74.28 Sweden M.74.29 Sweden M.74.29 Sweden M.74.30 Lealand M.74.31 Lectenstein M.74.32 Norway M.74.33 Other M.74.34 Other M.74.35 Other M.74.36 Other M.74.37 Surtialia M.74.38 Outied Kingdom M.74.39 Ganada M.74.39 Ganada M.74.39 Ganada M.74.39 Ganada M.74.39 Japan M.74.41 New Zealand M.74.42 Singapore M.74.43 Other M.74.44 Other M.74.52 Bourganet-Rinche-Conté M.74.63 Outine M.74.74 Singapore M.74.83 Gourganet-Rinche-Conté M.74.54 Bourganet-Rinche-Conté M.74.53 Berelagne 2.0% M.75.5 Corse 0.6% M.75.6 Othor 3.3% <td>M.7.4.24</td> <td></td> <td></td> <td></td> <td></td> <td></td>	M.7.4.24					
M.7.4.28 Swerien M.7.4.29 European Economic Area find member of EU 0.0% M.7.4.30 Lecland M.7.4.31 Liechtenstein M.7.4.32 Norway 0.0% M.7.4.33 Ollber 0.0% M.7.4.34 Switzerland 0.0% M.7.4.35 Ollber 0.0% M.7.4.36 Switzerland 0.0% M.7.4.37 Brazial 0.0% M.7.4.38 Carada 0.0% M.7.4.39 Brazial 0.0% M.7.4.39 Brazial 0.0% M.7.4.41 Newe Zealand 0.0% M.7.4.42 Singapore 1.0.2% M.7.4.43 Other 1.1.2% M.7.4.44 Other 1.1.2% M.7.5.5 Bourgogne-Franche-Cornté 1.1.3% M.7.5.6 DOMTOM 0.3% 0.0% M.7.5.7 Grand Est 2.0% 0.0% M.7.5.8 DOMTOM 0.3% 0.03% M.7.5.9 Grand Est 3.4% 3.4% M.7.5.1 Rowagne-Fra	M.7.4.25	Slovakia				
Image: Marka in Sweden Sweden M7.4.29 European Economic Keal (Intermer of EU) 0.0% 0.0% M7.4.30 Ideland - M7.4.31 Licchtenstein - M7.4.32 Outway 0.0% 0.0% M7.4.33 Outway - M7.4.34 Switzerland - - M7.4.35 United Kingdom - - M7.4.36 Australia - - M7.4.37 Brazil - - - M7.4.38 Canada - <td>M.7.4.26</td> <td>Slovenia</td> <td></td> <td></td> <td></td> <td></td>	M.7.4.26	Slovenia				
M7.428 Sweden M7.429 Europen Economic Are (not member of EU) 0.0% M7.430 (celand M7.431 licehtentein M7.432 Norway M7.433 Quber M7.4.34 Quber M7.4.35 Quber M7.4.36 Quber M7.4.37 Brazil M7.4.38 Quanda M7.4.39 Ganada M7.4.39 Ganada M7.4.39 Ganada M7.4.39 Ganada M7.4.39 Ganada M7.4.41 New Zealand M7.4.42 Singapare M7.4.43 US M7.4.44 New Zealand M7.4.43 US M7.443 US M7.51 Auvergne-Rhône-Alpas 11.2% M7.52 Bourggane-Fanche-Comid 1.3% M7.53 Gorda Cartalia 2.0% M7.54 Gourgene-Fanche-Comid 1.3% M7.55 Corre 0.6% 0.6% M7.56 DOM-MM 0.3% 0.3%	M.7.4.27	Spain				
M7.4.31 Lecland M7.4.32 Norway M7.4.33 Other M7.4.34 Other M7.4.35 Other M7.4.36 Multed Kingdom M7.4.37 Brazil M7.4.38 Australia M7.4.39 Brazil M7.4.37 Brazil M7.4.38 Garada M7.4.39 Brazil M7.4.40 Korea M7.4.41 New Zealand M7.4.42 Singapore M7.4.43 US M7.4.43 US M7.5.4 Other T Steakdown by regions of main country or	M.7.4.28					
M7.432 Norway 0.0% 0.0% M7.433 Other 0.0% 0.0% M7.434 Switzerland 0.0% 0.0% M7.435 United Kingdom 1 M7.436 Australia 1 M7.437 Brazil 1 M7.438 Ganada 1 M7.439 Japan 1 M7.440 Korea 1 M7.441 New Zealand 1 M7.442 Singapore 1 M7.443 Us 112% M7.444 Other 112% M7.445 Steekdown by regions of main country of origin % Residential Loans % Total Moreages M7.54 Auvergner-Rhöne-Alpes 1.12% 1.12% M7.55 Contre Vail de Loire 2.0% 2.0% M7.55 DOM-TOM 0.3% 0.3% M7.55 DOM-TOM 0.3% 0.3% M7.55 DOM-TOM 0.3% 0.3% M7.55 DOM-TOM 0.3% 0.3% M7.55 DOM-TOM 0.3% 3.5	M.7.4.29	European Economic Area (not member of EU)	0.0%		<u>0.0%</u>	
M.7.4.32 Norway 0.0% 0.0% M.7.4.33 Other 0.0% 0.0% M.7.4.34 Switzerland 0.0% 0.0% M.7.4.35 United Kingdom - - M.7.4.37 Brazil - - M.7.4.37 Brazil - - M.7.4.38 Canada - - M.7.4.39 Japan - - M.7.4.41 New Zealand - - M.7.4.42 Singapore - - M.7.4.43 US - - M.7.4.4 Other - - - M.7.5.1 Auvergne-Rhône-Alpes 1.12% 1.3% - M.7.5.2 Bourgogne-Franche-Comté 1.3% 1.3% - M.7.5.3 Gentre-Val de loire 2.1% 2.1% - - M.7.5.4 Conres 0.6% 0.3% 0.3% - - M.7.5.5 Corse 0.5% 0.3% 0.3% - - M.7.5.6 DOM-TOM	M.7.4.30					
M.7.4.3DumD.0%D.0%M.7.4.3SwitzerlandM.7.4.35United KingdomM.7.4.36AustraliaM.7.4.37BrazilM.7.4.38CanadaM.7.4.39JapanM.7.4.41KoreaM.7.424SingaporeM.7.435OtherM.7.442SingaporeM.7.443OtherM.7.443OtherM.7.443OtherM.7.443SingaporeM.7.443OtherM.7.443OtherM.7.443OtherM.7.451Auvergne-Kinde-AlpesM.7.52Buroggne-Franche-ContéM.7.53BretagneM.7.54Centre Val de LoireM.7.55CorseM.7.56DOM-TOMM.7.57Grand EstM.7.51NormandieM.7.51NormandieM.7.52OtherM.7.53Hutsde-FranceM.7.54Payse de la LoireM.7.51NormandieM.7.51NormandieM.7.51Pays de la LoireM.7.51Pays de la LoireM.7.51Fixed rateM.7.51Fixed rateM.7.51Fixed rateM.7.51Fixed rateM.7.51Fixed rateM.7.52Fixed rateM.7.53Pays de la LoireM.7.51Fixed rateM.7.52Fixed rateM.7.53Pays de la LoireM.7.54Fixed rateM.7.55Fixed rateM.7.55	M.7.4.31	Liechtenstein				
M.7.4.3DumD.0%D.0%M.7.4.3SwitzerlandM.7.4.35United KingdomM.7.4.36AustraliaM.7.4.37BrazilM.7.4.38CanadaM.7.4.39JapanM.7.4.41KoreaM.7.424SingaporeM.7.435OtherM.7.442SingaporeM.7.443OtherM.7.443OtherM.7.443OtherM.7.443SingaporeM.7.443OtherM.7.443OtherM.7.443OtherM.7.451Auvergne-Kinde-AlpesM.7.52Buroggne-Franche-ContéM.7.53BretagneM.7.54Centre Val de LoireM.7.55CorseM.7.56DOM-TOMM.7.57Grand EstM.7.51NormandieM.7.51NormandieM.7.52OtherM.7.53Hutsde-FranceM.7.54Payse de la LoireM.7.51NormandieM.7.51NormandieM.7.51Pays de la LoireM.7.51Pays de la LoireM.7.51Fixed rateM.7.51Fixed rateM.7.51Fixed rateM.7.51Fixed rateM.7.51Fixed rateM.7.52Fixed rateM.7.53Pays de la LoireM.7.51Fixed rateM.7.52Fixed rateM.7.53Pays de la LoireM.7.54Fixed rateM.7.55Fixed rateM.7.55	M.7.4.32	Norway				
M.7.4.3 Switzerland M.7.4.35 United Kingdom M.7.4.35 Australia M.7.4.37 Brazil M.7.4.38 Canada M.7.4.39 Japan M.7.4.40 Kores M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.43 US M.7.444 Other M.7.445 Singapore M.7.446 Other M.7.447 Other M.7.448 US M.7.449 Other M.7.440 Other M.7.51 Auvergen-Rhone-Alpeds 11.2% M.7.52 Bourgogne-Franch-Comté 1.3% M.7.53 Bretagne 2.6% M.7.54 Centre-Val de Loire 2.1% M.7.55 Corse 0.6% M.7.51 Grand Est 3.54% M.7.52 Grand Est 3.54% M.7.53 Hauts-de-france 10.3% M.7.54 Hauts-de-france 10.3% M.7.51 Normandie 4.5% <td< td=""><td></td><td>-</td><td>0.0%</td><td></td><td><u>0.0%</u></td><td></td></td<>		-	0.0%		<u>0.0%</u>	
M7.4.36 Australia M7.4.37 Brazil M7.4.37 Brazil M7.4.38 Ganada M7.4.39 Japan M7.4.40 Korea M7.4.41 New Zealand M7.4.42 Singapore M7.4.43 US M7.4.44 Other M7.4.43 US M7.444 Burgogne-Franche-Alpes 1.1.2% M7.5.5 Bourgogne-Franche-Comto' of origin % Residential Loans % Total Mortgage M7.5.5 Bourgogne-Franche-Comto' 1.1.2% 1.3% M7.5.5 Bourgogne-Franche-Comto' 2.6% 2.6% M7.5.5 Corse 0.6% 0.6% M7.5.5 Corse 0.6% 0.6% M7.5.5 Grand Est 3.4% 3.4% M7.5.5 Grand Est 3.4% 3.4% M7.5.6 DOM-TOM 0.3% 3.4% M7.5.71 Normandie 4.5% 4.5% M7.5.12 Normandie 7.1% 7.3% M7.5.13 Novelle-Aquitaine 7.4%	M.7.4.34					
M.74.36 Australia M.74.37 Brazil M.74.38 Canada M.74.39 Japan M.74.40 Korea M.74.41 New Zealand M.74.42 Singapore M.74.43 US M.74.44 Other M.74.43 US M.74.44 Burgegne-Franche-Alpes 11.2% M.75.5 Bourgegne-Franche-Comté 1.1.2% M.75.5 Bourgegne-Franche-Comté 1.1.2% M.75.5 Bourgegne-Franche-Comté 2.1% M.75.5 Corse 0.6% M.75.5 Corse 0.6% M.75.5 Grand Est 3.4% M.75.5 Grand Est 3.4% M.75.5 Grand Est 3.4% M.75.5 Grand Est 3.5% M.75.1 Normandie 4.5% M.75.1 Normandie 3.5% M.75.13 Provence-Alper-Sche d'Azur 3.5% M.75.14 Normandie 3.5% M.75.15 Ocitanie 7.4% M.75.16		United Kingdom				
M.7.4.38 Ganada 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.7.4.43 Other M.7.4.43 Other S. Breakdown by regions of min country of origin % Residential Loans % Total Mortages M.7.5.1 Auvergne-Rhône-Alpes 11.2% 11.2% M.7.5.2 Bourgogne-Franche-Comté 1.3% 1.3% M.7.5.3 Bretagen 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.7.5.7 Grand Est 3.4% 3.4% M.7.5.8 Hauts-de-France 10.3% 3.4% M.7.5.9 Ile-de-France 3.4% 3.4% M.7.5.10 Normandie 4.5% 3.4% M.7.5.12 Occitanie 7.4% 7.1% M.7.5.13 Novelle-Aquitaine 3.5% 3.5% M.7.5.14 Occitanie 7.4% 3.5% M.7.5.	M.7.4.36	-				
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 T.7.4.7 Other M.7.5.1 Auvergne-Rhône-Alpes 1.1.2% M.7.5.3 Bretagne 2.6% M.7.5.4 Centre-Val de Loire 1.3% M.7.5.5 Corse 0.6% M.7.5.6 DOM-TOM 0.3% 0.6% M.7.5.7 Grand Est 3.4% 0.3% M.7.5.8 DOM-TOM 0.3% 0.3% M.7.5.9 Grand Est 3.4% 3.4% M.7.5.9 Grand Est 3.4% 3.4% M.7.5.10 Normandie 3.4% 3.4% M.7.5.11 Nouvelle-Aquitaine 7.1% 3.5% M.7.5.12 Occitania 3.5% 3.5% M.7.5.13 Provence-Alpes-Côte d'Azur 0.3% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.3% 3.5% M.7.5.13 Provence-Alpes-Côte d'Azur 10.3%	M.7.4.37	Brazil				
M.7.4.40 Korea M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.43 US M.7.4.43 Other T.7.43 Other M.7.5.1 Steakdown by regions of main country of origin % Residential Loans % Commercial Loans M.7.5.1 Auvergne-Rhône-Alpes 11.2% 1.3% 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-Vail de Loire 2.1% 2.1% M.7.5.5 DOM-TOM 0.3% 0.3% 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 10.3% 3.4% M.7.5.9 Ile-de-France 3.5.4% 3.5% M.7.5.11 Nouvelle-Aquitaine 7.1% 7.1% M.7.5.12 Occitanie 7.4% 3.5% M.7.5.13 Provence-Alpes-Côte d'Azur 0.3% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 0.3% 3.5%<	M.7.4.38	Canada				
M.7.4.40 Korea M.7.4.41 New Zealand M.7.4.42 Singapore M.7.4.43 US M.7.4.43 Other M.7.4.44 Other M.7.5.1 Steakdown by regions of main country of origin % Residential Loans % Commercial Loans % Total Mortgages M.7.5.1 Steakdown by regions of main country of origin % Residential Loans % Commercial Loans % Total Mortgages M.7.5.2 Bourgogne-Franche-Comté 1.3% 1.3% 1.3% M.7.5.3 Bretagne 2.6% 2.6% 2.6% M.7.5.4 Centre-Val de Loire 2.1% 2.1% 2.6% M.7.5.5 DOM-TOM 0.3% 0.3% 3.4% M.7.5.6 DOM-TOM 0.3% 0.3% 3.4% M.7.5.7 Grand Est 3.4% 3.4% 3.4% M.7.5.8 Hauts-de-France 10.3% 4.5% 4.5% M.7.5.1 Normandie 4.5% 4.5% 5.5% M.7.5.1 Nouvelle-Aquitaine 7.1% 7.1% 7.1% M.7.5.12 Occitanie<	M.7.4.39	Japan				
M.7.4.42 Singapore M.7.4.43 US M.7.4.44 Other T.7.45 Strackdown by regions of main country of origin % Residential Loans % Commercial Loans % Total Mortgages M.7.4.4 Other 11.2% 11.2% M.7.5.1 Auvergne-Rhône-Alpes 1.3% 1.3% 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 DOM-TOM 0.3% 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 10.3% 3.4% M.7.5.9 Ile-de-France 35.4% 3.5% M.7.5.10 Normandie 4.5% 3.5% M.7.5.11 Nouvelle-Aquitaine 7.4% 7.4% M.7.5.12 Occitanie 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.3% 3.5% M.7.5.15 Provence-Alpes-Côte d'A	M.7.4.40					
M.7.4.43 US M.7.4.44 Other S. Breakdown by regions of main country of origin % Residential Loans % Commercial Loans % Total Mortgages M.7.5.1 Auvergne-Rhône-Alpes 11.2% 11.2% 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% 0.6% 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 Huts-de-France 0.3% 0.3% M.7.5.9 Ille-de-France 35.4% 3.4% M.7.5.10 Normandie 4.5% 4.5% M.7.5.12 Occitanie 7.4% 3.5% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.3% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 0.3% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 0.3% 4.50	M.7.4.41	New Zealand				
M.7.4.44 Other J. Breakdown by regions of main country of origin % Residential Loans % Commercial Loans % Total Mortages M.7.5.1 Auvergne-Rhône-Alpes 11.2% 11.2% M.7.5.2 Bourgogne-Franche-Comté 1.3% 11.2% 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 10.3% 10.3% M.7.5.9 Hie-de-France 35.4% 3.5% M.7.5.11 Nouvelle-Aquitaine 7.1% 7.1% M.7.5.12 Occitanie 7.4% 3.5% 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 Provence-Alpes-Côte d'Azur 10.3% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.3% 3.5% M.7.5.15 Floating rate <td>M.7.4.42</td> <td>Singapore</td> <td></td> <td></td> <td></td> <td></td>	M.7.4.42	Singapore				
5. Breakdown by regions of main country of origin % Residential Loans % Commercial Loans % Total Mortgages M.7.5.1 Auvergne-Rhône-Alpes 11.2% 11.2% M.7.5.2 Bourgogne-Franche-Comté 1.3% 1.3% M.7.5.3 Bretagne 2.6% 2.1% 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.7.5.8 Hauts-de-France 10.3% 3.4% M.7.5.9 Ile-de-France 35.4% 35.4% M.7.5.10 Normandie 4.5% 4.5% 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% 3.5% 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.7.5.1 Floating rate 9.6% 9.6% 9.6%						
M.7.5.1 Auvergne-Rhône-Alpes 11.2% M.7.5.2 Bourgogne-Franche-Comté 1.3% M.7.5.3 Bretagne 2.6% M.7.5.4 Centre-Val de Loire 2.1% M.7.5.5 Corse 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 10.3% 0.3% M.7.5.9 Ile-de-France 3.5% 3.5% M.7.5.10 Normandie 4.5% 3.5% M.7.5.12 Occitanie 7.1% 3.5% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.3% 3.5% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.3% 3.5% M.7.5.15 Fixed rate 99.6% 99.6% M.7.6.1 Fixed rate 99.6% 99.6%	M.7.4.43	US				
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 10.3% 10.3% M.7.5.9 Ile-de-France 35.4% 35.4% M.7.5.10 Normandie 4.5% 35.4% M.7.5.11 Nouvelle-Aquitaine 7.1% 35.4% M.7.5.12 Occitanie 7.4% 3.5% 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.7.5.13 Provence-Alpes-Côte d'Azur 10.3% 10.3% M.7.5.14 Provence-Alpes-Côte d'Azur 10.3% 10.3% M.7.5.15 Fixed rate 99.6% 99.6% M.7.6.1 Fixed rate 90.6% 0.4%						
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 10.3% 3.4% M.7.5.9 Ile-de-France 35.4% 35.4% M.7.5.10 Normandie 4.5% 4.5% 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-Alges-Côte d'Azur 10.3% 3.5% M.7.5.15 Fixed rate 99.6% 99.6% M.7.6.1 Fixed rate 99.6% 99.6%		Other	% Residential Loans	% Commercial Loans	% Total Mortgages	
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 10.3% 3.4% M.7.5.9 Ile-de-France 35.4% 35.4% M.7.5.1 Normandie 4.5% 4.5% M.7.5.1 Nouvelle-Aquitaine 7.1% 7.1% M.7.5.1 Occitanie 7.4% 3.5% M.7.5.1 Provence-Alpes-Côte d'Azur 10.3% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.3% 4.5% M.7.5.15 Brackdown by Interest Rate % Commercial Loans % Tod Mortgages M.7.6.1 Fixed rate 9.6% 99.6% 99.6%	M.7.4.44	Other 5. Breakdown by regions of main country of origin		% Commercial Loans		
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 10.3% 10.3% M.7.5.9 İle-de-France 3.5.4% 3.5.4% M.7.5.10 Normandie 4.5% 4.5% M.7.5.12 Nouvelle-Aquitaine 7.1% 7.1% M.7.5.13 Pays de la Loire 3.5% 3.5% M.7.5.14 Provence-Alges-Côte d'Azur 10.3% 10.3% M.7.6.1 Fixed rate 99.6% 99.6% M.7.6.2 Fibating rate 0.4% 0.4%	M.7.4.44 M.7.5.1	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes	11.2%	% Commercial Loans	11.2%	
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 10.3% 10.3% M.7.5.9 Ile-de-France 35.4% 35.4% 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.7.5.14 Provence-Alpes-Côte d'Azur 10.3% 5.5% M.7.6.1 Fixed rate 99.6% 99.6% M.7.6.2 Floating rate 0.4% 0.4%	M.7.4.44 M.7.5.1 M.7.5.2	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté	11.2% 1.3%	% Commercial Loans	11.2% 1.3%	
M.7.5.7 Grand Est 3.4% 3.4% M.7.5.8 Hauts-de-France 10.3% 10.3% M.7.5.9 Ile-de-France 35.4% 35.4% 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% 3.5% M.7.5.15 Floating rate 99.6% 99.6% 99.6% M.7.6.1 Floating rate 0.4% 0.4%	M.7.4.44 M.7.5.1 M.7.5.2 M.7.5.3	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne	11.2% 1.3% 2.6%	% Commercial Loans	11.2% 1.3% 2.6%	
M.7.5.8 Hauts-de-France 10.3% 10.3% M.7.5.9 Ile-de-France 35.4% 35.4% 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% 3.5% M.7.5.15 Provence-Alpes-Côte d'Azur 10.3% 3.5% M.7.5.14 Provence-Alpes-Côte d'Azur 10.3% Mortgages M.7.5.15 Floating rate 99.6% 99.6% 99.6% M.7.6.1 Floating rate 0.4% 0.4% 0.4%	M.7.4.44 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire	11.2% 1.3% 2.6% 2.1%	% Commercial Loans	11.2% 1.3% 2.6% 2.1%	
M.7.5.9İle-de-France35.4%35.4%M.7.5.10Normandie4.5%4.5%M.7.5.11Nouvelle-Aquitaine7.1%7.1%M.7.5.12Occitanie7.4%7.4%M.7.5.13Pays de la Loire3.5%3.5%M.7.5.14Provence-Alpes-Côte d'Azur10.3%3.5%M.7.5.15Frovence-Alpes-Côte d'Azur10.3%Yotal MortgagesM.7.5.16Fixed rate99.6%99.6%M.7.6.1Floating rate0.4%0.4%	M.7.4.44 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire Corse	11.2% 1.3% 2.6% 2.1% 0.6%	% Commercial Loans	11.2% 1.3% 2.6% 2.1% 0.6%	
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.7.6.1 Fixed rate % Commercial Loans % Total Mortgages M.7.6.2 Floating rate 0.4% 0.4%	M.7.4.44 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire Corse DOM-TOM	11.2% 1.3% 2.6% 2.1% 0.6% 0.3%	% Commercial Loans	11.2% 1.3% 2.6% 2.1% 0.6% 0.3%	
N.7.5.11Nouvelle-Aquitaine7.1%7.1%M.7.5.12Occitanie7.4%7.4%M.7.5.13Pays de la Loire3.5%3.5%M.7.5.14Provence-Alpes-Côte d'Azur10.3%10.3% 6. Breakdown by Interest Rate % Residential Loans% Commercial Loans% Total MortgagesM.7.6.1Fixed rate99.6%99.6%99.6%M.7.6.2Floating rate0.4%0.4%0.4%	M.7.4.44 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire Corse DOM-TOM Grand Est	11.2% 1.3% 2.6% 2.1% 0.6% 0.3% 3.4%	% Commercial Loans	11.2% 1.3% 2.6% 2.1% 0.6% 0.3% 3.4%	
M.7.5.12Occitanie7.4%7.4%M.7.5.13Pays de la Loire3.5%3.5%M.7.5.14Provence-Alpes-Côte d'Azur10.3%10.3% 6. Breakdown by Interest Rate % Residential Loans% Commercial Loans% Total MortgagesM.7.6.1Fixed rate99.6%99.6%99.6%M.7.6.2Floating rate0.4%0.4%	M.7.4.44 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire Corse DOM-TOM Grand Est Hauts-de-France	11.2% 1.3% 2.6% 2.1% 0.6% 0.3% 3.4% 10.3%	% Commercial Loans	11.2% 1.3% 2.6% 2.1% 0.6% 0.3% 3.4% 10.3%	
M.7.5.13Pays de la Loire3.5%3.5%M.7.5.14Provence-Alpes-Côte d'Azur10.3%10.3% 6. Breakdown by Interest Rate % Residential Loans% Commercial Loans% Total MortgagesM.7.6.1Fixed rate99.6%99.6%99.6%M.7.6.2Floating rate0.4%0.4%	M.7.4.44 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.9	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire Corse DOM-TOM Grand Est Hauts-de-France Ile-de-France	11.2% 1.3% 2.6% 2.1% 0.6% 0.3% 3.4% 10.3% 35.4%	% Commercial Loans	11.2% 1.3% 2.6% 2.1% 0.6% 0.3% 3.4% 10.3% 35.4%	
M.7.5.14Provence-Alpes-Côte d'Azur10.3%10.3%6. Breakdown by Interest Rate% Residential Loans% Commercial Loans% Total MortgagesM.7.6.1Fixed rate99.6%99.6%99.6%M.7.6.2Floating rate0.4%0.4%	M.7.4.44 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.9 M.7.5.10	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire Corse DOM-TOM Grand Est Hauts-de-France Ile-de-France Normandie	11.2% 1.3% 2.6% 2.1% 0.6% 0.3% 3.4% 10.3% 35.4% 4.5%	% Commercial Loans	$ \begin{array}{c} 11.2\% \\ 1.3\% \\ 2.6\% \\ 2.1\% \\ 0.6\% \\ 0.3\% \\ 3.4\% \\ 10.3\% \\ 35.4\% \\ 4.5\% \\ \end{array} $	
6. Breakdown by Interest Rate% Residential Loans% Commercial Loans% Total MortgagesM.7.6.1Fixed rate99.6%99.6%M.7.6.2Floating rate0.4%0.4%	M.7.4.44 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.9 M.7.5.10 M.7.5.11	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire Corse DOM-TOM Grand Est Hauts-de-France Ile-de-France Normandie Nouvelle-Aquitaine	11.2% 1.3% 2.6% 2.1% 0.6% 0.3% 3.4% 10.3% 35.4% 4.5% 7.1%	% Commercial Loans	$ \begin{array}{c} 11.2\% \\ 1.3\% \\ 2.6\% \\ 2.1\% \\ 0.6\% \\ 0.3\% \\ 3.4\% \\ 10.3\% \\ 35.4\% \\ 4.5\% \\ 7.1\% \\ \end{array} $	
M.7.6.1 Fixed rate 99.6% 99.6% M.7.6.2 Floating rate 0.4% 0.4%	M.7.4.44 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.9 M.7.5.10 M.7.5.11 M.7.5.12	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire Corse DOM-TOM Grand Est Hauts-de-France Ile-de-France Normandie Nouvelle-Aquitaine Occitanie	11.2% 1.3% 2.6% 2.1% 0.6% 0.3% 3.4% 10.3% 35.4% 4.5% 7.1% 7.4%	% Commercial Loans	11.2% $1.3%$ $2.6%$ $2.1%$ $0.6%$ $0.3%$ $3.4%$ $10.3%$ $35.4%$ $4.5%$ $7.1%$ $7.4%$	
M.7.6.2 Floating rate 0.4% 0.4%	M.7.4.44 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.9 M.7.5.10 M.7.5.11 M.7.5.11 M.7.5.12 M.7.5.13	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire Corse DOM-TOM Grand Est Hauts-de-France Ile-de-France Normandie Nouvelle-Aquitaine Occitanie Pays de la Loire	$ \begin{array}{c} 11.2\% \\ 1.3\% \\ 2.6\% \\ 2.1\% \\ 0.6\% \\ 0.3\% \\ 3.4\% \\ 10.3\% \\ 35.4\% \\ 4.5\% \\ 7.1\% \\ 7.4\% \\ 3.5\% \\ \end{array} $	% Commercial Loans	11.2% $1.3%$ $2.6%$ $2.1%$ $0.6%$ $0.3%$ $3.4%$ $10.3%$ $35.4%$ $4.5%$ $7.1%$ $7.4%$ $3.5%$	
-	M.7.4.44 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.9 M.7.5.10 M.7.5.11 M.7.5.11 M.7.5.12 M.7.5.13	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire Corse DOM-TOM Grand Est Hauts-de-France Ile-de-France Normandie Nouvelle-Aquitaine Occitanie Pays de la Loire Provence-Alpes-Côte d'Azur	$ \begin{array}{c} 11.2\% \\ 1.3\% \\ 2.6\% \\ 2.1\% \\ 0.6\% \\ 0.3\% \\ 3.4\% \\ 10.3\% \\ 35.4\% \\ 4.5\% \\ 7.1\% \\ 7.4\% \\ 3.5\% \\ 10.3\% \\ \end{array} $		11.2% $1.3%$ $2.6%$ $2.1%$ $0.6%$ $0.3%$ $3.4%$ $10.3%$ $35.4%$ $4.5%$ $7.1%$ $7.4%$ $3.5%$ $10.3%$	
	M.7.4.44 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.7 M.7.5.8 M.7.5.9 M.7.5.10 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.13 M.7.5.14	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire Corse DOM-TOM Grand Est Hauts-de-France Ile-de-France Normandie Nouvelle-Aquitaine Occitanie Pays de la Loire Provence-Alpes-Côte d'Azur	11.2% 1.3% 2.6% 2.1% 0.6% 0.3% 3.4% 10.3% 35.4% 4.5% 7.1% 7.4% 3.5% 10.3% % Residential Loans		11.2% 1.3% 2.6% 2.1% 0.6% 0.3% 3.4% 10.3% 35.4% 4.5% 7.1% 7.4% 3.5% 10.3% % Total Mortgages	
M.7.6.3 Other 0.0% 0.0%	M.7.4.44 M.7.5.1 M.7.5.2 M.7.5.3 M.7.5.4 M.7.5.5 M.7.5.6 M.7.5.7 M.7.5.8 M.7.5.9 M.7.5.10 M.7.5.10 M.7.5.11 M.7.5.12 M.7.5.13 M.7.5.14 M.7.5.14	Other 5. Breakdown by regions of main country of origin Auvergne-Rhône-Alpes Bourgogne-Franche-Comté Bretagne Centre-Val de Loire Corse DOM-TOM Grand Est Hauts-de-France Ile-de-France Ile-de-France Normandie Nouvelle-Aquitaine Occitanie Pays de la Loire Provence-Alpes-Côte d'Azur 6. Breakdown by Interest Rate	11.2% 1.3% 2.6% 2.1% 0.6% 0.3% 3.4% 10.3% 35.4% 4.5% 7.1% 7.4% 3.5% 10.3% % Residential Loans 99.6%		11.2% 1.3% 2.6% 2.1% 0.6% 0.3% 3.4% 10.3% 35.4% 4.5% 7.1% 7.1% 7.4% 3.5% 10.3% Kotal Mortgages 99.6%	

	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	2.3%		2.3%	
M.7.8.2	> 12 - ≤ 24 months	8.9%		8.9%	
M.7.8.3	> 24 - ≤ 36 months	18.3%		18.3%	
M.7.8.4	> 36 - ≤ 60 months	31.7%		31.7%	
M.7.8.5	> 60 months	38.8%		38.8%	
	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)	127.7			
	By buckets (mn):				
M.7A.10.2	> 0 - <= 0.2	29,247.1	337,782	54.2%	79.9%
M.7A.10.3	> 0.2 - <= 0.4	20,558.1	75,745	38.1%	17.9%
M.7A.10.4	> 0.4 - <= 0.6	4,180.4	9,356	7.7%	2.2%
M.7A.10.5	> 0.6 - <= 0.8	2.5	4	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					
V.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.16 M.7A.10.17 M 7A 10 18					
M.7A.10.17 M.7A.10.18					
M.7A.10.17 M.7A.10.18 M.7A.10.19					
M.7A.10.17 M.7A.10.18					

M.7A.10.23

M.7A.10.24

M.7A.10.25

WI.7A.10.25		- · ·	52,000,0	422.027	400 00V	400.001
M.7A.10.26		Total	53,988.0	422,887	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 (%)		66.2%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		8,306.4	135,668	15.4%	32.1%
M.7A.11.3	>40 - <=50 %		5,310.9	48,618	9.8%	11.5%
M.7A.11.4	>50 - <=60 %		6,340.7	49,313	11.7%	11.7%
M.7A.11.5	>60 - <=70 %		7,161.6	47,967	13.3%	11.3%
M.7A.11.6	>70 - <=80 %		8,398.9	49,176	15.6%	11.6%
M.7A.11.7	>80 - <=90 %		10,235.0	52,294	19.0%	12.4%
M.7A.11.8	>90 - <=100 %		7,376.5	35,117	13.7%	8.3%
M.7A.11.9	>100%		858.1	4,734	1.6%	1.1%
M.7A.11.10		Total	53,988.0	422,887	100.0%	100.0%
	12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)		58.0%			
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %		12,600.5	179,901	23.3%	42.5%
M.7A.12.3	>40 - <=50 %		7,180.1	57,034	13.3%	13.5%
M.7A.12.4	>50 - <=60 %		7,835.9	52,047	14.5%	12.3%
M.7A.12.5	>60 - <=70 %		8,359.4	47,894	15.5%	11.3%
M.7A.12.6	>70 - <=80 %		7,814.7	40,004	14.5%	9.5%
M.7A.12.7	>80 - <=90 %		6,038.5	27,842	11.2%	6.6%
M.7A.12.8	>90 - <=100 %		4,159.0	18,165	7.7%	4.3%
M.7A.12.9	>100%		0.0	0	0.0%	0.0%
M.7A.12.10		Total	53,988.0	422,887	100.0%	100.0%
	13. Breakdown by type	%	6 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	%	6 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 Dwellin
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				
	no data				
M.7A.16.19	Total	0	0	0.0%	0.0%
M.7A.16.19		0 Nominal (mn)	0 Number of dwellings	0.0% % Residential Loans	
M.7A.17.1	Total				
	Total 17. Property Age Structure - optional				
M.7A.17.1	Total 17. Property Age Structure - optional older than 1919				0.0% % No. of Dwellings

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				
	7.B Commercial Cover Pool				
	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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.21.24 M.7B.21.25	TBC at a country level TBC at a country level					
	-		0.0	0	0.0%	0.0%
M.7B.21.25	TBC at a country level		0.0 Nominal	0 Number of Loans	0.0% % Commercial Loans	0.0% % No. of Loans
M.7B.21.25	TBC at a country level Total					
M.7B.21.25 M.7B.21.26	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED					
M.7B.21.25 M.7B.21.26	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED					
M.7B.21.25 M.7B.21.26	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%)					
M.7B.21.25 M.7B.21.26 M.7B.22.1	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn):					
M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %					
M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 %					
M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.4	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %					
M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %					
M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.6	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %					
M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.5 M.7B.22.6 M.7B.22.7	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %					
M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.8	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	Total				
M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.7 M.7B.22.8 M.7B.22.9	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	Total	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.7 M.7B.22.8 M.7B.22.9	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 %	Total	Nominal 0.0	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.7 M.7B.22.8 M.7B.22.9 M.7B.22.10	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% 23. Loan to Value (LTV) Information - INDEXED	Total	Nominal 0.0	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.7 M.7B.22.8 M.7B.22.9 M.7B.22.10	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% 23. Loan to Value (LTV) Information - INDEXED	Total	Nominal 0.0	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.7 M.7B.22.8 M.7B.22.9 M.7B.22.10	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >50 - <=60 % >60 - <=70 % >80 - <=90 % >90 - <=100 % >100% 23. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%)	Total	Nominal 0.0	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.25 M.7B.21.26 M.7B.22.1 M.7B.22.2 M.7B.22.3 M.7B.22.3 M.7B.22.4 M.7B.22.5 M.7B.22.5 M.7B.22.6 M.7B.22.7 M.7B.22.7 M.7B.22.8 M.7B.22.9 M.7B.22.10 M.7B.23.1	TBC at a country level Total 22. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% 23. Loan to Value (LTV) Information - INDEXED Weighted Average LTV (%) By LTV buckets (mn):	Total	Nominal 0.0	Number of Loans	% Commercial Loans	% No. of Loans

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.25.2 M.7B.25.3	TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4	TBC at a country level TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5	TBC at a country level TBC at a country level TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6	TBC at a country level TBC at a country level TBC at a country level TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7	TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7 M.7B.25.8	TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7 M.7B.25.8 M.7B.25.9	TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7 M.7B.25.8 M.7B.25.9 M.7B.25.10	TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7 M.7B.25.8 M.7B.25.9 M.7B.25.10 M.7B.25.11	TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7 M.7B.25.8 M.7B.25.9 M.7B.25.10 M.7B.25.11 M.7B.25.12	TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7 M.7B.25.8 M.7B.25.9 M.7B.25.10 M.7B.25.11 M.7B.25.11 M.7B.25.12 M.7B.25.13	TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7 M.7B.25.7 M.7B.25.9 M.7B.25.10 M.7B.25.11 M.7B.25.11 M.7B.25.12 M.7B.25.13 M.7B.25.14	TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7 M.7B.25.8 M.7B.25.9 M.7B.25.10 M.7B.25.10 M.7B.25.11 M.7B.25.12 M.7B.25.13 M.7B.25.14 M.7B.25.15	TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7 M.7B.25.8 M.7B.25.9 M.7B.25.10 M.7B.25.10 M.7B.25.11 M.7B.25.12 M.7B.25.13 M.7B.25.13 M.7B.25.14 M.7B.25.15 M.7B.25.16	TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7 M.7B.25.7 M.7B.25.9 M.7B.25.10 M.7B.25.10 M.7B.25.11 M.7B.25.12 M.7B.25.13 M.7B.25.13 M.7B.25.14 M.7B.25.15 M.7B.25.16 M.7B.25.17	TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7 M.7B.25.7 M.7B.25.9 M.7B.25.10 M.7B.25.11 M.7B.25.12 M.7B.25.13 M.7B.25.13 M.7B.25.14 M.7B.25.15 M.7B.25.16 M.7B.25.17 M.7B.25.18	TBC at a country level TBC at a country level				
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7 M.7B.25.7 M.7B.25.9 M.7B.25.10 M.7B.25.10 M.7B.25.11 M.7B.25.12 M.7B.25.13 M.7B.25.13 M.7B.25.14 M.7B.25.15 M.7B.25.16 M.7B.25.17	TBC at a country level TBC at a country level	0.0	0	0.0%	0.0%
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7 M.7B.25.7 M.7B.25.8 M.7B.25.9 M.7B.25.10 M.7B.25.10 M.7B.25.11 M.7B.25.12 M.7B.25.13 M.7B.25.13 M.7B.25.14 M.7B.25.15 M.7B.25.16 M.7B.25.17 M.7B.25.18 M.7B.25.19	TBC at a country level TBC at		0 Number of CRE	0.0% % Commercial Loans	0.0% % No. of CRE
M.7B.25.2 M.7B.25.3 M.7B.25.4 M.7B.25.5 M.7B.25.6 M.7B.25.7 M.7B.25.8 M.7B.25.9 M.7B.25.10 M.7B.25.10 M.7B.25.11 M.7B.25.12 M.7B.25.13 M.7B.25.13 M.7B.25.14 M.7B.25.15 M.7B.25.16 M.7B.25.17 M.7B.25.18	TBC at a country level 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%
	28. New Commercial Property - optional	Nominal (mn)	Number of CRE	% 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%
NA 70 20 4	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 / Building 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				

HTT 2024

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 priviledged debts

accrued interests included (covered bonds, sums due on derivatives and collateral management fees).

When the eligible assets are transfered 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 credit foncier (SCF) and sociétés de financement de l'habitat (SFH) that came into force on 28 May 2014 (published in JO nº0123 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 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. <u>https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette</u>

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 publicated on the following webside 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
ND3
Definition

Covered bond issuer ratings :

The rating agencies' methodologies ususally 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 refering 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 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 transfered 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 subtitute 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.

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

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

1. Additional information on the programme

2. Additional information on the swaps

3. Additional information on the asset distribution

Field	1. Additional information on the programme			
Number	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*	
E.1.1.1	Sponsor (if applicable)	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41	
E.1.1.2	Servicer	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41	
E.1.1.3	Back-up servicer	N/A	N/A	
E.1.1.4	BUS facilitator	N/A	N/A	
E.1.1.5	Cash manager	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41	
E.1.1.6	Back-up cash manager	N/A	N/A	
E.1.1.7	Account bank	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41	
E.1.1.8	Standby account bank	N/A	N/A	
E.1.1.9	Account bank guarantor	N/A	N/A	
E.1.1.10	Trustee	N/A	N/A	
E.1.1.11	Cover Pool Monitor	CAILLIAU DEDOUIT ET ASSOCIES	N/A	
	2. Additional information on the swaps			
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Тур
	Swup counterputties		Legal Littly Identifier (LLI)	
E.2.1.1	Swap counterparties	Guarantor (ir applicable)		• •
	Swap counterparties			. ,,
E.2.1.2	Swap counterparties			• 71
E.2.1.2 E.2.1.3	Swap counterparties			. 16
E.2.1.2 E.2.1.3 E.2.1.4	Swap counterparties			. 14
E.2.1.2 E.2.1.3	Swap counterparties			. 11
E.2.1.2 E.2.1.3 E.2.1.4 E.2.1.5 E.2.1.6	Swap counterparties			
E.2.1.2 E.2.1.3 E.2.1.4 E.2.1.5	Swap counterparties			
E.2.1.2 E.2.1.3 E.2.1.4 E.2.1.5 E.2.1.6 E.2.1.7	Swap counterparties			. ,,
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	Swap counterparties			. ,,
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.2.1.2 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.2.1.2 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.2.1.2 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.2.1.12 E.2.1.13				. ,,,
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.2.1.10 E.2.1.11 E.2.1.12 E.2.1.13 E.2.1.14				
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.2.1.10 E.2.1.11 E.2.1.12 E.2.1.13 E.2.1.14 E.2.1.15				. 16
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.2.1.10 E.2.1.11 E.2.1.12 E.2.1.12 E.2.1.13 E.2.1.14 E.2.1.15 E.2.1.16				. ,,,
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.2.1.10 E.2.1.11 E.2.1.12 E.2.1.12 E.2.1.13 E.2.1.14 E.2.1.15 E.2.1.16 E.2.1.16 E.2.1.17				. ,,,
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.2.1.10 E.2.1.11 E.2.1.12 E.2.1.13 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.2.1.2 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.2.1.2 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.2.1.10 E.2.1.11 E.2.1.12 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.2.1.2 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.2.1.10 E.2.1.11 E.2.1.12 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.2.1.19 E.2.1.20 E.2.1.21				
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.2.1.10 E.2.1.11 E.2.1.12 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.2.1.16 E.2.1.17 E.2.1.18 E.2.1.19 E.2.1.20 E.2.1.21 E.2.1.21 E.2.1.21				. 14
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.2.1.10 E.2.1.11 E.2.1.12 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.2.1.19 E.2.1.20 E.2.1.21				

	1. General Information	Total Assets		
E.3.1.1	Weighted Average Seasoning (months)	59.9		
E.3.1.2	Weighted Average Maturity (months)**	179.5		
	2. Arrears	% Residential Loans	% Commercial Loans	% Public Sec
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			

HTT 2024

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

of Swap



F1. Harmonised Transparency Template - Sustainable Mortgage Data

Reporting in Domestic Currency	EUR
CONTENT OF TAB F1	
1. Share of sustainable loans in the total mortgage program	<u>n</u>
2. Additional information on the sustainable section of the mortga	<u>ge stock</u>
2A. Sustainable Residential Cover Pool	
2B. Sustainable Commercial Cover Pool	

	1. Share of sustainable loans in the total mo	ortgage program			
	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	8,268.8	52,231	15.3%	12.4%
SM.1.1.2	Social impact mortgage loans			0.0%	0.0%
SM.1.1.3	other			0.0%	0.0%
SM.1.1.4	Total sustainable mortgage loans	8,268.8	52,231	15.3%	12.4%
	2. Additional information on the sustainable section		, i		
	1. Sustainable Property Type Information	Nominal (mn)		% Total sustainable Mortgages	
SM.2.1.1	Residential	8,268.8		100.0%	
SM.2.1.2	Commercial	-,		0.0%	
SM.2.1.3	Other			0.0%	
SM.2.1.4	o their	Total 8,268.8		100.0%	
511121211	2. General Information	Residential Loans	Commercial Loans	Total sustainable Mortgages	
SM.2.2.1	Number of sustainable mortgage loans	52231.00		52,231	
011121212	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.3.1	10 largest exposures	0.0%		0.0%	
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Sustainable Mortgages	
SM.2.4.1	European Union	<u>100.0%</u>		<u>100.0%</u>	
SM.2.4.2	Austria				
SM.2.4.3	Belgium				
SM.2.4.4	Bulgaria				
SM.2.4.5	Croatia				
SM.2.4.6	Cyprus				
SM.2.4.7	Czechia				
SM.2.4.8	Denmark				
SM.2.4.9	Estonia				
SM.2.4.10	Finland				
SM.2.4.11	France	100.0%			
SM.2.4.12	Germany				
SM.2.4.13	Greece				
SM.2.4.14	Netherlands				
SM.2.4.15	Hungary				
SM.2.4.16	Ireland				
SM.2.4.17	Italy				
SM.2.4.18	Latvia				
SM.2.4.19	Lithuania				
SM.2.4.20	Luxembourg				
SM.2.4.21	Malta				
SM.2.4.22	Poland				
SM.2.4.23	Portugal				
SM.2.4.24	Romania				
SM.2.4.25	Slovakia				
SM.2.4.26	Slovenia				
SM.2.4.27	Spain				
SM.2.4.28	Sweden				
SM.2.4.29	European Economic Area (not member of EU)	0.0%	<u>0.0%</u>	<u>0.0%</u>	
SM.2.4.30	Iceland				
SM.2.4.31	Liechtenstein				
SM.2.4.32	Norway				
SM.2.4.33	Other	0.0%	<u>0.0%</u>	<u>0.0%</u>	
SM.2.4.34	Switzerland				
	United Kingdom				
SM.2.4.35	onited kingdom				

HTT 2024

SM.2.4.37	Brazil				
SM.2.4.38	Canada				
SM.2.4.39	Japan				
SM.2.4.40	Korea				
SM.2.4.41	New Zealand				
M.2.4.42	Singapore				
M.2.4.43	US				
SM.2.4.44	Other				
	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.2.5.1	Auvergne-Rhône-Alpes	12.7%		12.7%	
SM.2.5.2	Bourgogne-Franche-Comté	0.9%		0.9%	
SM.2.5.3	Bretagne	2.8%		2.8%	
SM.2.5.4	Centre-Val de Loire	2.0%		2.0%	
SM.2.5.5	Corse	1.1%		1.1%	
SM.2.5.6	Grand Est	3.7%		3.7%	
SM.2.5.7	Hauts-de-France	7.5%		7.5%	
SM.2.5.8	Ile-de-France	31.5%		31.5%	
SM.2.5.9	Normandie	4.9%		4.9%	
M.2.5.10	Nouvelle-Aquitaine	8.3%		8.3%	
M.2.5.11	Occitanie	10.8%		10.8%	
M.2.5.12	Pays de la Loire	4.1%		4.1%	
SM.2.5.13	Provence-Alpes-Côte d'Azur	9.5%		9.5%	
SM.2.5.14					
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	100.0%		100.0%	
SM.2.6.2	Floating rate	0.0%		0.0%	
SM.2.6.3	Other	0.0%		0.0%	
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.7.1	Bullet / interest only	0.0%		0.0%	
SM.2.7.2	Amortising	100.0%		100.0%	
SM.2.7.3	Other	0.0%		0.0%	
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.8.1	Up to 12months	2.4%		2.4%	
SM.2.8.2	\geq 12 - \leq 24 months	11.6%		11.6%	
SM.2.8.3	$\geq 24 - \leq 36$ months	16.5%		16.5%	
SM.2.8.4	$\geq 36 - \leq 60$ months	34.2%		34.2%	
SIVI.Z.O.4					
	≥ 60 months	35.3%		35.3%	
SM.2.8.5	≥ 60 months 9. Non-Performing Loans (NPLs)	35.3% % Residential Loans	% Commercial Loans	35.3% % Total Mortgages	
SM.2.8.5 SM.2.9.1	≥ 60 months	35.3%	% Commercial Loans	35.3%	
SM.2.8.5 SM.2.9.1 DSM.2.9.1	≥ 60 months 9. Non-Performing Loans (NPLs)	35.3% % Residential Loans	% Commercial Loans	35.3% % Total Mortgages	
SM.2.8.5 SM.2.9.1 DSM.2.9.1	≥ 60 months 9. Non-Performing Loans (NPLs)	35.3% % Residential Loans	% Commercial Loans	35.3% % Total Mortgages	
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2	≥ 60 months 9. Non-Performing Loans (NPLs)	35.3% % Residential Loans	% Commercial Loans	35.3% % Total Mortgages	
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3	≥ 60 months 9. Non-Performing Loans (NPLs)	35.3% % Residential Loans	% Commercial Loans	35.3% % Total Mortgages	
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4	≥ 60 months 9. Non-Performing Loans (NPLs)	35.3% % Residential Loans	% Commercial Loans	35.3% % Total Mortgages	
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5	≥ 60 months 9. Non-Performing Loans (NPLs)	35.3% % Residential Loans	% Commercial Loans	35.3% % Total Mortgages	
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6	≥ 60 months 9. Non-Performing Loans (NPLs)	35.3% % Residential Loans	% Commercial Loans	35.3% % Total Mortgages	
5M.2.8.5 5M.2.9.1 05M.2.9.1 05M.2.9.2 05M.2.9.3 05M.2.9.4 05M.2.9.5 05M.2.9.6	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs	35.3% % Residential Loans	% Commercial Loans	35.3% % Total Mortgages	
5M.2.8.5 5M.2.9.1 9SM.2.9.1 9SM.2.9.2 9SM.2.9.3 9SM.2.9.4 9SM.2.9.5 9SM.2.9.6	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 2.A Residential Cover Pool	35.3% % Residential Loans 0.0%		35.3% % Total Mortgages 0.0%	
5M.2.8.5 5M.2.9.1 SM.2.9.2 SM.2.9.3 SM.2.9.4 SM.2.9.5 SM.2.9.6 SM.2.9.7	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs	35.3% % Residential Loans 0.0% Nominal	% Commercial Loans	35.3% % Total Mortgages	% No. of Loans
5M.2.8.5 5M.2.9.1 SM.2.9.2 SM.2.9.3 SM.2.9.4 SM.2.9.5 SM.2.9.6 SM.2.9.7	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 2.A Residential Cover Pool	35.3% % Residential Loans 0.0%		35.3% % Total Mortgages 0.0%	% No. of Loans
5M.2.8.5 5M.2.9.1 SM.2.9.2 SM.2.9.3 SM.2.9.4 SM.2.9.5 SM.2.9.6 SM.2.9.7	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 2.A Residential Cover Pool 10. Loan Size Information	35.3% % Residential Loans 0.0% Nominal		35.3% % Total Mortgages 0.0%	% No. of Loans
5M.2.8.5 5M.2.9.1 9SM.2.9.2 9SM.2.9.3 9SM.2.9.4 9SM.2.9.5 9SM.2.9.6 9SM.2.9.7	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 2.A Residential Cover Pool 10. Loan Size Information	35.3% % Residential Loans 0.0% Nominal		35.3% % Total Mortgages 0.0%	% No. of Loans
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6 DSM.2.9.7	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 2.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn):	35.3% % Residential Loans 0.0% Nominal 158.3	Number of Loans	35.3% % Total Mortgages 0.0% % Residential Loans	
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6 DSM.2.9.7 M.2A.10.1	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs <i>%</i> NPLS <i>2.A Residential Cover Pool</i> 10. Loan Size Information Average Ioan size (000s) By buckets (mn): > 0 - <= 0.2	35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3	Number of Loans 37,405	35.3% % Total Mortgages 0.0%	71.6%
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6 DSM.2.9.7 M.2A.10.1 M.2A.10.1	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs <i>%</i> NPLs 2.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): > 0 - <= 0.2 > 0.2 - <= 0.4	35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5	Number of Loans 37,405 13,808	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3%	71.6% 26.4%
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6 DSM.2.9.7 M.2A.10.1 M.2A.10.1 M.2A.10.2 M.2A.10.3 M.2A.10.4	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs <i>%</i> NPLs 2.A Residential Cover Pool 10. Loan Size Information Average loan size (000s) By buckets (mn): > 0 - <= 0.2 > 0.2 - <= 0.4 > 0.4 - <= 0.6	35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5 454.0	Number of Loans 37,405 13,808 1,018	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3% 5.5%	71.6% 26.4% 1.9%
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6 DSM.2.9.7 M.2A.10.1 M.2A.10.1 M.2A.10.2 M.2A.10.3 M.2A.10.4 M.2A.10.5	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs <i>%</i> NPLs <i>2.A Residential Cover Pool</i> 10. Loan Size Information Average Ioan size (000s) By buckets (mn): > 0 - <= 0.2 > 0.2 - <= 0.4 > 0.4 - <= 0.6 > 0.6 - <= 0.8	35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5 454.0 0.0	Number of Loans 37,405 13,808 1,018 0	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3% 5.5% 0.0%	71.6% 26.4% 1.9% 0.0%
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6 DSM.2.9.7 M.2A.10.1 M.2A.10.1 M.2A.10.2 M.2A.10.3 M.2A.10.4 M.2A.10.5 M.2A.10.6	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs % NPLs 2.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): > 0 - <= 0.2 > 0.2 - <= 0.4 > 0.4 - <= 0.6 > 0.6 - <= 0.8 > 0.8 - <= 1	35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5 454.0 0.0 0.0 0.0	Number of Loans 37,405 13,808 1,018 0 0	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3% 5.5% 0.0% 0.0%	71.6% 26.4% 1.9% 0.0% 0.0%
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6 DSM.2.9.6 DSM.2.9.7 M.2A.10.1 M.2A.10.1 M.2A.10.2 M.2A.10.3 M.2A.10.4 M.2A.10.5 M.2A.10.6 M.2A.10.7	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs <i>%</i> NPLs <i>2.A Residential Cover Pool</i> 10. Loan Size Information Average Ioan size (000s) By buckets (mn): > 0 - <= 0.2 > 0.2 - <= 0.4 > 0.4 - <= 0.6 > 0.6 - <= 0.8	35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5 454.0 0.0	Number of Loans 37,405 13,808 1,018 0	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3% 5.5% 0.0%	71.6% 26.4% 1.9% 0.0%
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6 DSM.2.9.7 M.2A.10.1 M.2A.10.1 M.2A.10.2 M.2A.10.3 M.2A.10.4 M.2A.10.5 M.2A.10.6 M.2A.10.7 M.2A.10.8	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs % NPLs 2.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): > 0 - <= 0.2 > 0.2 - <= 0.4 > 0.4 - <= 0.6 > 0.6 - <= 0.8 > 0.8 - <= 1	35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5 454.0 0.0 0.0 0.0	Number of Loans 37,405 13,808 1,018 0 0	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3% 5.5% 0.0% 0.0%	71.6% 26.4% 1.9% 0.0% 0.0%
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6 DSM.2.9.7 M.2A.10.1 M.2A.10.1 M.2A.10.2 M.2A.10.3 M.2A.10.4 M.2A.10.5 M.2A.10.6 M.2A.10.7 M.2A.10.8	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs % NPLs 2.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): > 0 - <= 0.2 > 0.2 - <= 0.4 > 0.4 - <= 0.6 > 0.6 - <= 0.8 > 0.8 - <= 1	35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5 454.0 0.0 0.0 0.0	Number of Loans 37,405 13,808 1,018 0 0	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3% 5.5% 0.0% 0.0%	71.6% 26.4% 1.9% 0.0% 0.0%
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6 DSM.2.9.7 M.2A.10.1 M.2A.10.1 M.2A.10.2 M.2A.10.3 M.2A.10.4 M.2A.10.5 M.2A.10.6 M.2A.10.7 M.2A.10.8	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs % NPLs 2.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): > 0 - <= 0.2 > 0.2 - <= 0.4 > 0.4 - <= 0.6 > 0.6 - <= 0.8 > 0.8 - <= 1	35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5 454.0 0.0 0.0 0.0	Number of Loans 37,405 13,808 1,018 0 0	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3% 5.5% 0.0% 0.0%	71.6% 26.4% 1.9% 0.0% 0.0%
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6 DSM.2.9.7 M.2A.10.1 M.2A.10.1 M.2A.10.2 M.2A.10.3 M.2A.10.3 M.2A.10.4 M.2A.10.5 M.2A.10.6 M.2A.10.7 M.2A.10.8 M.2A.10.9	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 9. NPLS 9. Non-Performing Loans (NPLs) % NPLS 9. Non-Size Information Average Ioan size (000s) By buckets (mn): > 0 - <= 0.2 > 0.2 - <= 0.4 > 0.4 - <= 0.6 > 0.6 - <= 0.8 > 0.8 - <= 1 > 1	35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5 454.0 0.0 0.0 0.0 0.0 0.0	Number of Loans 37,405 13,808 1,018 0 0 0	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3% 5.5% 0.0% 0.0% 0.0%	71.6% 26.4% 1.9% 0.0% 0.0% 0.0%
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6 DSM.2.9.7 M.2A.10.1 M.2A.10.1 M.2A.10.2 M.2A.10.3 M.2A.10.3 M.2A.10.5 M.2A.10.6 M.2A.10.7 M.2A.10.8 M.2A.10.9	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs <i>Solution</i> <i>Cover Pool</i> <i>10. Loan Size Information</i> Average Ioan size (000s) By buckets (mn): > 0 - <= 0.2 > 0.2 - <= 0.4 > 0.4 - <= 0.6 > 0.6 - <= 0.8 > 0.8 - <= 1 > 1	35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5 454.0 0.0 0.0 0.0 0.0 0.0	Number of Loans 37,405 13,808 1,018 0 0 0	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3% 5.5% 0.0% 0.0% 0.0%	71.6% 26.4% 1.9% 0.0% 0.0% 0.0%
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6 DSM.2.9.7 M.2A.10.1 M.2A.10.1 M.2A.10.2 M.2A.10.3 M.2A.10.3 M.2A.10.4 M.2A.10.5 M.2A.10.6 M.2A.10.7 M.2A.10.8 M.2A.10.9	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 2.A Residential Cover Pool 10. Loan Size Information Average loan size (000s) By buckets (mn): > 0 - <= 0.2 > 0.2 - <= 0.4 > 0.4 - <= 0.6 > 0.6 - <= 0.8 > 0.8 - <= 1 > 1 > 1	35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5 454.0 0.0 0.0 0.0 0.0 0.0	Number of Loans 37,405 13,808 1,018 0 0 0	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3% 5.5% 0.0% 0.0% 0.0%	71.6% 26.4% 1.9% 0.0% 0.0% 0.0%
SM.2.8.5 SM.2.9.1 SM.2.9.1 SM.2.9.2 SM.2.9.3 SM.2.9.4 SM.2.9.5 SM.2.9.6 SM.2.9.7 M.2A.10.1 M.2A.10.1 M.2A.10.2 M.2A.10.3 M.2A.10.4 M.2A.10.5 M.2A.10.6 M.2A.10.7 M.2A.10.8 M.2A.10.9 M.2A.11.1	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs 2.A Residential Cover Pool 10. Loan Size Information Average Ioan size (000s) By buckets (mn): > 0 - <= 0.2 > 0.2 - <= 0.4 > 0.4 - <= 0.6 > 0.6 - <= 0.8 > 0.8 - <= 1 > 1 11. Loan to Value (LTV) Information - UNINDEXED Weighted Average LTV (%) By LTV buckets (mn):	35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5 454.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	Number of Loans 37,405 13,808 1,018 0 0 0 0 0 0 0 0 0 0 0 0	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3% 5.5% 0.0% 0.0% 0.0% 0.0%	71.6% 26.4% 1.9% 0.0% 0.0% 0.0% % No. of Loans
SM.2.8.5 SM.2.9.1 DSM.2.9.1 DSM.2.9.2 DSM.2.9.3 DSM.2.9.4 DSM.2.9.5 DSM.2.9.6 DSM.2.9.7 M.2A.10.1 M.2A.10.2 M.2A.10.2 M.2A.10.3 M.2A.10.4 M.2A.10.5 M.2A.10.5 M.2A.10.7 M.2A.10.7 M.2A.10.8 M.2A.10.9 M.2A.11.1 M.2A.11.1		35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5 454.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	Number of Loans 37,405 13,808 1,018 0 0 0 0 0 0 7,314	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3% 5.5% 0.0% 0.0% 0.0% 0.0% 0.0%	71.6% 26.4% 1.9% 0.0% 0.0% 0.0% % No. of Loans
SM.2.8.5 SM.2.9.1 OSM.2.9.1 OSM.2.9.2 OSM.2.9.3 OSM.2.9.4 OSM.2.9.5 OSM.2.9.6 OSM.2.9.7 M.2A.10.1 M.2A.10.1 M.2A.10.2 M.2A.10.3 M.2A.10.5 M.2A.10.5 M.2A.10.5 M.2A.10.7 M.2A.10.7 M.2A.10.8 M.2A.10.9 M.2A.11.1	≥ 60 months 9. Non-Performing Loans (NPLs) % NPLs \$ NPLs \$ NPLs \$ Or eas the set of th	35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5 454.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	Number of Loans 37,405 13,808 1,018 0 0 0 0 0 0 0 37,405	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3% 5.5% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	71.6% 26.4% 1.9% 0.0% 0.0% 0.0% % No. of Loans 14.0% 6.8%
SM.2.8.5 SM.2.9.1 OSM.2.9.1 OSM.2.9.2 OSM.2.9.3 OSM.2.9.4 OSM.2.9.5 OSM.2.9.6 OSM.2.9.7 SM.2A.10.1 SM.2A.10.1 SM.2A.10.2 SM.2A.10.3 SM.2A.10.3 SM.2A.10.4 SM.2A.10.5 SM.2A.10.5 SM.2A.10.5 SM.2A.10.7 SM.2A.10.7 SM.2A.10.8 SM.2A.10.9 SM.2A.11.1 SM.2A.11.1 SM.2A.11.2 SM.2A.11.3 SM.2A.11.4 SM.2A.11.5		35.3% % Residential Loans 0.0% Nominal 158.3 4,232.3 3,582.5 454.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	Number of Loans 37,405 13,808 1,018 0 0 0 0 0 0 7,314	35.3% % Total Mortgages 0.0% % Residential Loans 51.2% 43.3% 5.5% 0.0% 0.0% 0.0% 0.0% 0.0%	71.6% 26.4% 1.9% 0.0% 0.0% 0.0% % No. of Loans 14.0%

SM.2A.11.6	>70 - <=80 %	1,372.8	8,512	16.6%	16.3%
SM.2A.11.7	>80 - <=90 %	2,024.7	10,916	24.5%	20.9%
M.2A.11.8	>90 - <=100 %	2,015.1	9,577	24.4%	18.3%
M.2A.11.9	>100%	281.2	1,284	3.4%	2.5%
M.2A.11.10	2100/0	Total 8,268.8	52,231	100.0%	100.0%
WI.2A.11.10	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
			Number of Loans	% Residential Loans	% NO. OI LOANS
SM.2A.12.1	Weighted Average LTV (%)	66.7%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	844.5	10,114	10.2%	19.4%
SM.2A.12.3	>40 - <=50 %	734.3	5,564	8.9%	10.7%
SM.2A.12.4	>50 - <=60 %	1,205.4	8,125	14.6%	15.6%
SM.2A.12.5	>60 - <=70 %	1,577.4	9,366	19.1%	17.9%
M.2A.12.6	>70 - <=80 %	1,648.3	8,729	19.9%	16.7%
SM.2A.12.7	>80 - <=90 %	1,319.9	6,306	16.0%	12.1%
SM.2A.12.8	>90 - <=100 %	939.0	4,027	11.4%	7.7%
M.2A.12.9	>100%	0.0	0	0.0%	0.0%
V.2A.12.10		Total 8,268.8	52,231	100.0%	100.0%
1.27.12.10	13. Breakdown by type	% Residential Loans	52,231	100.070	100.075
M.2A.13.1	Owner occupied	48.9%			
M.2A.13.2	Second home/Holiday houses	0.0%			
M.2A.13.3	Buy-to-let/Non-owner occupied	51.1%			
M.2A.13.4	Subsidised housing	0.0%			
M.2A.13.5	Agricultural	0.0%			
M.2A.13.6	Other				
	14. Loan by Ranking	% Residential Loans			
M.2A.14.1	1st lien / No prior ranks	0.0%			
M.2A.14.2	Guaranteed	100.0%			
M.2A.14.3	Other	0.0%			
	15. Energy Performance information of the financed RRE	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.15.1	ND3				
	1125				
SM.2A.15.2	1105				
SM.2A.15.3					
5M.2A.15.3 M.2A.15.17					
5M.2A.15.3 M.2A.15.17 M.2A.15.18	no data	0.0	0	0.0%	0.0%
5M.2A.15.3 M.2A.15.17 M.2A.15.18	no data Total	0.0 Nominal (mn)	0 Number of dwellings	0.0% % Residential Loans	0.0% % No. of Dwellings
5M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19	no data Total 16. Primary Energy intensity (kWh/m2 per year)	0.0 Nominal (mn)	0 Number of dwellings	0.0% % Residential Loans	0.0% <mark>% No. of Dwellings</mark>
SM.2A.15.2 SM.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 SM.2A.16.1 SM.2A.16.2	no data Total				
SM.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 SM.2A.16.1 SM.2A.16.2	no data Total 16. Primary Energy intensity (kWh/m2 per year)				
5M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 5M.2A.16.1 5M.2A.16.2 5M.2A.16.3	no data Total 16. Primary Energy intensity (kWh/m2 per year)				
5M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 5M.2A.16.1 5M.2A.16.2 5M.2A.16.3 M.2A.16.17	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3				
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 no data	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 no data Total	Nominal (mn) 0.0	Number of dwellings 0	% Residential Loans 0.0%	% No. of Dwellings 0.0%
 M.2A.15.3 <i>I</i>.2A.15.17 <i>I</i>.2A.15.18 <i>I</i>.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 <i>I</i>.2A.16.17 <i>I</i>.2A.16.18 <i>I</i>.2A.16.19 	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 no data Total 17. Property Age Structure	Nominal (mn) 0.0 Nominal (mn)	Number of dwellings 0 Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 no data Total 17. Property Age Structure Older than 1919	Nominal (mn) 0.0 Nominal (mn) ND3	Number of dwellings 0 Number of dwellings ND3	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.1	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 no data Total 17. Property Age Structure Older than 1919 1919 - 1945	Nominal (mn) 0.0 Nominal (mn) ND3 ND3 ND3	Number of dwellings 0 Number of dwellings ND3 ND3	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.1 M.2A.17.2 M.2A.17.3	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 no data Total 17. Property Age Structure Older than 1919 1919 - 1945 1946 - 1960	0.0 Nominal (mn) Nominal (mn) ND3 ND3 ND3 ND3	Number of dwellings 0 Number of dwellings ND3 ND3 ND3 ND3	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 no data Total 17. Property Age Structure Older than 1919 1919 - 1945 1946 - 1960 1961 - 1970	0.0 0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.1 M.2A.17.3 M.2A.17.3 M.2A.17.5	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 no data Total 17. Property Age Structure older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980	0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.6	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 no data Total 17. Property Age Structure older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990	0.0 0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.6	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 no data Total 17. Property Age Structure older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980	0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.6 M.2A.17.7	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 no data Total 17. Property Age Structure older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990	0.0 0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.5 M.2A.17.5 M.2A.17.7 M.2A.17.7 M.2A.17.8	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 ND3 no data Total 17. Property Age Structure Older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000	0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.6 M.2A.17.7 M.2A.17.7 M.2A.17.8 M.2A.17.9	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 ND3 ND3 100 data Total 17. Property Age Structure older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005	0.0 0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.5 M.2A.17.6 M.2A.17.7 M.2A.17.8 M.2A.17.9 M.2A.17.10	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 ND3 17. Property Age Structure older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015	0.0 0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.6 M.2A.17.7 M.2A.17.7 M.2A.17.7 M.2A.17.7 M.2A.17.7 M.2A.17.10 M.2A.17.11	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 ND3 ND3 10. Property Age Structure older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020	0.0 0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.5 M.2A.17.7 M.2A.17.7 M.2A.17.7 M.2A.17.10 M.2A.17.11 M.2A.17.12	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 ND3 ND3 100 data Total 17. Property Age Structure older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1961 - 1970 1971 - 1980 1981 - 1990 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards	0.0 0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	% Residential Loans 0.0%	% No. of Dwellings 0.0%
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.6 M.2A.17.7 M.2A.17.7 M.2A.17.7 M.2A.17.10 M.2A.17.11 M.2A.17.12 M.2A.17.13	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 ND3 no data Total 17. Property Age Structure Older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data	0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0.0% % Residential Loans	% No. of Dwellings 0.0% % No. of dwellings
M.2A.15.3 A.2A.15.17 A.2A.15.18 A.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 A.2A.16.17 A.2A.16.18 A.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.6 M.2A.17.7 M.2A.17.7 M.2A.17.7 M.2A.17.7 M.2A.17.10 A.2A.17.11 A.2A.17.12 A.2A.17.13	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 ND3 ND3 100 data Total 17. Property Age Structure older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data Total	0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0.0% % Residential Loans % Residential Loans	0.0% % No. of dwellings
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.5 M.2A.17.6 M.2A.17.7 M.2A.17.7 M.2A.17.10 M.2A.17.10 M.2A.17.11 M.2A.17.13 M.2A.17.13 M.2A.17.14	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 ND3 no data Total 17. Property Age Structure older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data Total	0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0.0% % Residential Loans % Residential Loans 0.0% % Residential Loans	0.0% % No. of dwellings 0.0% % No. of dwellings
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.6 M.2A.17.7 M.2A.17.7 M.2A.17.7 M.2A.17.10 M.2A.17.10 M.2A.17.11 M.2A.17.12 M.2A.17.14 M.2A.17.14 M.2A.17.14	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0.0% % Residential Loans % Residential Loans	0.0% % No. of dwellings
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.5 M.2A.17.6 M.2A.17.7 M.2A.17.7 M.2A.17.10 M.2A.17.10 M.2A.17.11 M.2A.17.12 M.2A.17.13 M.2A.17.14 M.2A.17.14 M.2A.18.1 M.2A.18.1	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 no data Total 17. Property Age Structure older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1961 - 1970 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data Total 18. Dwelling type House, detached or semi-detached Flat or Apartment	0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0.0% % Residential Loans % Residential Loans 0.0% % Residential Loans	0.0% % No. of dwellings 0.0% % No. of dwellings
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.6 M.2A.17.7 M.2A.17.7 M.2A.17.7 M.2A.17.8 M.2A.17.10 M.2A.17.10 M.2A.17.11 M.2A.17.12 M.2A.17.13 M.2A.17.14 M.2A.17.14 M.2A.17.14	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 no data Total 17. Property Age Structure Older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1961 - 1970 1971 - 1980 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data Total 18. Dwelling type House, detached or semi-detached Flat or Apartment Bungalow	0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0.0% % Residential Loans % Residential Loans 0.0% % Residential Loans	0.0% % No. of dwellings 0.0% % No. of dwellings
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.6 M.2A.17.7 M.2A.17.7 M.2A.17.8 M.2A.17.9 M.2A.17.10 M.2A.17.10 M.2A.17.10 M.2A.17.11 M.2A.17.12 M.2A.17.13 M.2A.17.14 M.2A.17.14 M.2A.18.1 M.2A.18.1 M.2A.18.1 M.2A.18.4	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 ND3 ND3 17. Property Age Structure older than 1919 1919 - 1945 1946 - 1960 1961 - 1970 1971 - 1980 1981 - 1990 1981 - 1990 1981 - 1990 1991 - 2000 2001 - 2005 2006 - 2010 2011 - 2015 2016 - 2020 2021 and onwards no data Total 18. Dwelling type House, detached or semi-detached Flat or Apartment Bungalow Terraced House	0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0.0% % Residential Loans 0.0% % Residential Loans 0.0% % Residential Loans 33.8%	% No. of Dwellings 0.0% % No. of dwellings 0.0% % No. of dwellings 33.7%
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.5 M.2A.17.6 M.2A.17.7 M.2A.17.7 M.2A.17.8 M.2A.17.9 M.2A.17.10 M.2A.17.10 M.2A.17.11 M.2A.17.12 M.2A.17.13 M.2A.17.13 M.2A.17.14 M.2A.18.1 M.2A.18.1 M.2A.18.3 M.2A.18.4 M.2A.18.5	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0.0% % Residential Loans % Residential Loans 0.0% % Residential Loans	0.0% % No. of dwellings 0.0% % No. of dwellings
M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 M.2A.16.1 M.2A.16.2 M.2A.16.3 M.2A.16.17 M.2A.16.18 M.2A.16.19 M.2A.17.1 M.2A.17.2 M.2A.17.3 M.2A.17.4 M.2A.17.5 M.2A.17.6 M.2A.17.7 M.2A.17.7 M.2A.17.7 M.2A.17.8 M.2A.17.10 M.2A.17.10 M.2A.17.10 M.2A.17.11 M.2A.17.12 M.2A.17.13 M.2A.17.14 M.2A.17.14 M.2A.18.1 M.2A.18.1 M.2A.18.1 M.2A.18.1 M.2A.18.5 M.2A.18.6	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0.0% % Residential Loans 0.0% % Residential Loans 0.0% % Residential Loans 33.8%	% No. of Dwellings 0.0% % No. of dwellings 0.0% % No. of dwellings 33.7%
5M.2A.15.3 M.2A.15.17 M.2A.15.18 M.2A.15.19 5M.2A.16.1 5M.2A.16.2 5M.2A.16.3	no data Total 16. Primary Energy intensity (kWh/m2 per year) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0.0 Nominal (mn) ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0 Number of dwellings ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	0.0% % Residential Loans 0.0% % Residential Loans 0.0% % Residential Loans 33.8%	% No. of Dwellings 0.0% % No. of dwellings 0.0% % No. of dwellings 33.7%

	19. New Residential Property	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
1.2A.19.1	New Proprety				
1.2A.19.2	Existing Property				
И.2A.19.3	other				
1.2A.19.4	no data				
И.2A.19.5	Total	0.0		0.0%	0.0%
24.20.4	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)	
1.2A.20.1	House, detached or semi-detached	ND3	ND3	ND3	
1.2A.20.2	Flat or Apartment				
Л.2А.20.3	Bungalow				
1.2A.20.4 1.2A.20.5	Terraced House Multifamily House	ND3	ND3	ND3	
1.2A.20.5 1.2A.20.6	Land Only	ND3	ND3	ND3	
1.2A.20.0 1.2A.20.7	other				
1.2A.20.7	no data				
1.2A.20.9	Total	0.0	0.0		
.2A.20.10	Weighted Average	0.0	0.0	ND3	
	2.B Sustainable Commercial Cover Pool				
	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
1.2B.21.1	Average loan size (000s)	Nomina	Number of Loans	% Commercial Loans	% NO. OI LOAIIS
1.20.21.1	Average Ioan size (000s)				
	By buckets (mn):				
1.2B.21.2	TBC at a country level				
1.2B.21.2 1.2B.21.3	TBC at a country level				
1.2B.21.4	TBC at a country level				
л.2В.21. 4 Л.2В.21.5	TBC at a country level				
Л.2B.21.6	TBC at a country level				
1.2B.21.7	TBC at a country level				
Л.2В.21.8	TBC at a country level				
И.2B.21.9	TBC at a country level				
.2B.21.10	TBC at a country level				
.2B.21.11	TBC at a country level				
1.2B.21.12	TBC at a country level				
I.2B.21.13	TBC at a country level				
.2B.21.14	TBC at a country level				
1.2B.21.15	TBC at a country level				
1.2B.21.16	TBC at a country level				
1.2B.21.17	TBC at a country level				
1.2B.21.18	TBC at a country level				
1.2B.21.19	TBC at a country level				
1.2B.21.20	TBC at a country level				
1.2B.21.21	TBC at a country level				
1.2B.21.22	TBC at a country level				
1.2B.21.23	TBC at a country level				
I.2B.21.24	TBC at a country level				
.2B.21.25	TBC at a country level	~ ~	0	0.0%	0.00/
.2B.21.26	Total	0.0	0 Number of Leans	0.0%	0.0%
1 2B 22 1	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
1.2B.22.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
Л.2В.22.2	>0 - <=40 %				
Л.2В.22.2 Л.2В.22.3	>40 - <=50 %				
л.2В.22.3 Л.2В.22.4	>50 - <=60 %				
1.2B.22.4 1.2B.22.5	>60 - <=70 %				
1.2B.22.6	>70 - <=80 %				
1.2B.22.7	>80 - <=90 %				
I.2B.22.8	>90 - <=100 %				
1.2B.22.9	>100%				
I.2B.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
A.2B.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
И.2В.23.2	>0 - <=40 %				
VI.2B.23.3	>40 - <=50 %				

SM.2B.23.5					
	>60 - <=70 %				
SM.2B.23.6	>70 - <=80 %				
SM.2B.23.7	>80 - <=90 %				
SM.2B.23.8	>90 - <=100 %				
SM.2B.23.9	>100%				
	/100%	Total 0.0	0	0.0%	0.0%
SM.2B.23.10		Total 0.0	0	0.0%	0.0%
	24. Breakdown by Type	% Commercial loans			
SM.2B.24.1	Retail				
SM.2B.24.2	Office				
SM.2B.24.3	Hotel/Tourism				
SM.2B.24.4	Shopping malls				
SM.2B.24.5	Industry				
SM.2B.24.6	Agriculture				
SM.2B.24.7	Other commercially used				
SM.2B.24.8	Hospital				
SM.2B.24.9	School				
SM.2B.24.10	other RE with a social relevant purpose				
SM.2B.24.11	Land				
SM.2B.24.12	Property developers / Building under construction				
SM.2B.24.13	Other				
	25. EPC Information of the financed CRE	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.1	TBC at a country level				
SM.2B.25.2	TBC at a country level				
SM.2B.25.3	TBC at a country level				
SM.2B.25.4	TBC at a country level				
SM.2B.25.5	TBC at a country level				
SM.2B.25.6	TBC at a country level				
SM.2B.25.7	TBC at a country level				
SM.2B.25.8	TBC at a country level				
SM.2B.25.9	TBC at a country level				
SM.2B.25.10	TBC at a country level				
SM.2B.25.11	TBC at a country level				
SM.2B.25.12	TBC at a country level				
SM.2B.25.13	TBC at a country level				
SM.2B.25.14	TBC at a country level				
SM.2B.25.15	TBC at a country level				
	TBC at a country level				
SM.2B.25.16					
	TBC at a country level				
SM.2B.25.18	TBC at a country level no data				
M.2B.25.18	TBC at a country level no data Total	0.0	0	0.0%	0.0%
M.2B.25.18 M.2B.25.19	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year)	0.0 Nominal (mn)	0 Number of CRE	0.0% % Commercial Loans	0.0% % No. of CRE
M.2B.25.18 M.2B.25.19 SM.2B.26.1	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level				
M.2B.25.18 M.2B.25.19 SM.2B.26.1	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year)				
M.2B.25.18 M.2B.25.19 GM.2B.26.1 GM.2B.26.2	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level				
M.2B.25.18 M.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level TBC at a country level				
M.2B.25.18 M.2B.25.19 5M.2B.26.1 5M.2B.26.2 5M.2B.26.3 5M.2B.26.4	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level TBC at a country level TBC at a country level				
M.2B.25.18 M.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.5	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level				
M.2B.25.18 M.2B.25.19 5M.2B.26.1 5M.2B.26.2 5M.2B.26.3 5M.2B.26.4 5M.2B.26.5 5M.2B.26.5 5M.2B.26.6	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level				
M.2B.25.18 M.2B.25.19 5M.2B.26.1 5M.2B.26.2 5M.2B.26.3 5M.2B.26.3 5M.2B.26.4 5M.2B.26.5 5M.2B.26.5 5M.2B.26.6 5M.2B.26.7	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level				
M.2B.25.18 M.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.6 SM.2B.26.7 SM.2B.26.8	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level				
M.2B.25.18 M.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.6 SM.2B.26.7 SM.2B.26.8 SM.2B.26.9	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level				
SM.2B.25.18 SM.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.6 SM.2B.26.7 SM.2B.26.8 SM.2B.26.9 SM.2B.26.10	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level				
SM.2B.25.18 SM.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.6 SM.2B.26.7 SM.2B.26.8 SM.2B.26.9 SM.2B.26.10 SM.2B.26.11	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level				
M.2B.25.18 M.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.6 SM.2B.26.7 SM.2B.26.7 SM.2B.26.9 M.2B.26.10 M.2B.26.11 M.2B.26.11	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level				
M.2B.25.18 M.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.6 SM.2B.26.7 SM.2B.26.7 SM.2B.26.9 M.2B.26.10 M.2B.26.11 M.2B.26.11	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level				
M.2B.25.18 M.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.6 SM.2B.26.7 SM.2B.26.7 SM.2B.26.9 M.2B.26.10 M.2B.26.11 M.2B.26.11 M.2B.26.13	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level				
M.2B.25.18 M.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.5 SM.2B.26.5 SM.2B.26.6 SM.2B.26.7 SM.2B.26.7 SM.2B.26.7 SM.2B.26.10 M.2B.26.10 M.2B.26.11 M.2B.26.11 M.2B.26.12 M.2B.26.13 M.2B.26.14	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level				
M.2B.25.18 M.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.6 SM.2B.26.7 SM.2B.26.8 SM.2B.26.9 M.2B.26.10 M.2B.26.10 M.2B.26.11 M.2B.26.11 M.2B.26.11 M.2B.26.13 M.2B.26.13 M.2B.26.14 M.2B.26.15	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level				
SM.2B.25.18 SM.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.6 SM.2B.26.7 SM.2B.26.7 SM.2B.26.9 SM.2B.26.9 SM.2B.26.10 SM.2B.26.11 SM.2B.26.11 SM.2B.26.11 SM.2B.26.11 SM.2B.26.13 SM.2B.26.14 SM.2B.26.15 SM.2B.26.16	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level				
SM.2B.25.18 SM.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.6 SM.2B.26.7 SM.2B.26.8 SM.2B.26.9 SM.2B.26.10 SM.2B.26.10 SM.2B.26.11 SM.2B.26.11 SM.2B.26.11 SM.2B.26.13 SM.2B.26.13 SM.2B.26.14 SM.2B.26.15 SM.2B.26.15 SM.2B.26.16 SM.2B.26.17	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level				
5M.2B.25.18 5M.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.7 SM.2B.26.7 SM.2B.26.7 SM.2B.26.9 SM.2B.26.10 SM.2B.26.11 SM.2B.26.11 SM.2B.26.11 SM.2B.26.13 SM.2B.26.13 SM.2B.26.14 SM.2B.26.15 SM.2B.26.16 SM.2B.26.17 SM.2B.26.18	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.18 SM.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.7 SM.2B.26.7 SM.2B.26.7 SM.2B.26.9 SM.2B.26.10 SM.2B.26.10 SM.2B.26.11 SM.2B.26.11 SM.2B.26.12 SM.2B.26.13 SM.2B.26.13 SM.2B.26.14 SM.2B.26.15 SM.2B.26.16 SM.2B.26.17 SM.2B.26.18	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.18 SM.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.7 SM.2B.26.7 SM.2B.26.7 SM.2B.26.9 SM.2B.26.9 SM.2B.26.10 SM.2B.26.10 SM.2B.26.11 SM.2B.26.11 SM.2B.26.11 SM.2B.26.12 SM.2B.26.13 SM.2B.26.13 SM.2B.26.14 SM.2B.26.15 SM.2B.26.15 SM.2B.26.16 SM.2B.26.17 SM.2B.26.18 SM.2B.26.19	TBC at a country level no data Total 36. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.18 SM.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.7 SM.2B.26.7 SM.2B.26.7 SM.2B.26.9 SM.2B.26.10 SM.2B.26.10 SM.2B.26.10 SM.2B.26.11 SM.2B.26.11 SM.2B.26.12 SM.2B.26.13 SM.2B.26.13 SM.2B.26.14 SM.2B.26.14 SM.2B.26.15 SM.2B.26.16 SM.2B.26.17 SM.2B.26.18 SM.2B.26.19 SM.2B.26.19	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.17 SM.2B.25.19 SM.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.3 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.6 SM.2B.26.7 SM.2B.26.8 SM.2B.26.9 SM.2B.26.10 SM.2B.26.10 SM.2B.26.10 SM.2B.26.11 SM.2B.26.12 SM.2B.26.13 SM.2B.26.13 SM.2B.26.14 SM.2B.26.14 SM.2B.26.15 SM.2B.26.15 SM.2B.26.16 SM.2B.26.17 SM.2B.26.18 SM.2B.26.19 SM.2B.26.19	TBC at a country level no data Total 36. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.18 SM.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.6 SM.2B.26.7 SM.2B.26.9 SM.2B.26.9 SM.2B.26.10 SM.2B.26.10 SM.2B.26.11 SM.2B.26.11 SM.2B.26.11 SM.2B.26.11 SM.2B.26.11 SM.2B.26.11 SM.2B.26.11 SM.2B.26.11 SM.2B.26.13 SM.2B.26.13 SM.2B.26.14 SM.2B.26.15 SM.2B.26.16 SM.2B.26.17 SM.2B.26.19 SM.2B.26.19 SM.2B.27.1 SM.2B.27.1	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.18 SM.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.7 SM.2B.26.7 SM.2B.26.7 SM.2B.26.9 SM.2B.26.10 SM.2B.26.10 SM.2B.26.11 SM.2B.26.11 SM.2B.26.12 SM.2B.26.13 SM.2B.26.13 SM.2B.26.14 SM.2B.26.14 SM.2B.26.15 SM.2B.26.16 SM.2B.26.16 SM.2B.26.17 SM.2B.26.18 SM.2B.26.19 SM.2B.26.19 SM.2B.27.1 SM.2B.27.2 SM.2B.27.3	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.25.18 SM.2B.25.19 SM.2B.26.1 SM.2B.26.2 SM.2B.26.3 SM.2B.26.4 SM.2B.26.4 SM.2B.26.5 SM.2B.26.6 SM.2B.26.7 SM.2B.26.7 SM.2B.26.7 SM.2B.26.9 SM.2B.26.10 SM.2B.26.10 SM.2B.26.11 SM.2B.26.11 SM.2B.26.11 SM.2B.26.12 SM.2B.26.13 SM.2B.26.13 SM.2B.26.14 SM.2B.26.14 SM.2B.26.15 SM.2B.26.16 SM.2B.26.17 SM.2B.26.18 SM.2B.26.19 SM.2B.26.19	TBC at a country level no data Total 26. Average energy use intensity (kWh/m2 per year) TBC at a country level TBC at a country level T	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE

SM.2B.27.7	1991 - 2000				
SM.2B.27.8	2001 - 2005				
SM.2B.27.9	2006 - 2010				
SM.2B.27.10	2011 - 2015				
SM.2B.27.11	2016 - 2020				
SM.2B.27.12	2021 and onwards				
SM.2B.27.13	no data				
SM.2B.27.14	Total	0.0	0	0.0%	0.0%
	28. New Commercial Property	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
SM.2B.28.1	New property				
SM.2B.28.2	Existing property				
SM.2B.28.3	other				
SM.2B.28.4	no data				
SM.2B.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)	
SM.2B.29.1	Retail				
SM.2B.29.2	Office				
SM.2B.29.3	Hotel/Tourism				
SM.2B.29.4	Shopping malls				
SM.2B.29.5	Industry				
SM.2B.29.6	Agriculture				
SM.2B.29.7	Other commercially used				
SM.2B.29.8	Hospital				
SM.2B.29.9	School				
SM.2B.29.10	other RE with a social relevant purpose				
SM.2B.29.11					
	Land				
SM.2B.29.12	Land Property developers / Building under construction				
SM.2B.29.12	Property developers / Building under construction				
SM.2B.29.12 SM.2B.29.13	Property developers / Building under construction Other	0.0	0.0		
SM.2B.29.12 SM.2B.29.13 SM.2B.29.14	Property developers / Building under construction Other no data	0.0	0.0		
SM.2B.29.12 SM.2B.29.13 SM.2B.29.14 SM.2B.29.15	Property developers / Building under construction Other no data Total	0.0	0.0		
SM.2B.29.12 SM.2B.29.13 SM.2B.29.14 SM.2B.29.15 SM.2B.29.16	Property developers / Building under construction Other no data Total	0.0	0.0		

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH Reporting date 31/03/2024

(dd/mm/yyyy)

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

1

		Rating	Rating Watch	Outlook
Senior unsecured rating (group parent company)	Fitch	A-/F1	No	Stable
	Moody's	A1/P-1	No	Stable
	S&P	A/A-1	No	Stable

1.3

.3			Rating	Rating watch	Outlook
	Covered bond issuer rating (senior unsecured)	Fitch	NA	NA	NA
		Moody's	NA	NA	NA
		S&P	NA	NA	NA

1.4	Core tier 1 ratio (%) (group parent company)		13.10%
		as of	08/02/2024

2 COVERED BOND ISSUER OVERVIEW

2.1 Covered bonds and cover pool

		Total	of which eligible
		outstanding	to central bank repo-opera
Cover pool	Public sector exposures		
	Residential assets	53,988	
	Commercial assets		
	Substitute assets	1,055	
	Total	55,043	
Covered bonds		44,990	

2.2 Covered bonds ratings

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

2.3 Liabilities of the covered bond issuer

erations
2,160
2,160

LIABILITIES	Outstanding
Equity	824
Subordinated debt	
Other non privileged liabilities	343
Total equity and non privileged liabilities	1,168
Covered bonds	45,334
Other privileged liabilities	2
Total privileged liabilities	45,336
TOTAL	46,504

ALM OF THE COVERED BOND ISSUER 3

WAL (weighted average life) of cover pool and covered bonds 3.1

	Expected	Contractual	explanations (CPR rate used etc)
Public sector			
Residential	6.8 years	7.8 years	Expected CPR=2.51%; Contractual CPR=0%
Commercial			
Substitute assets	0.2 years	0.2 years	CPR=0%
WAL of cover pool	6.7 years	7.7 years	
WAL of covered bonds	5.4 years	5.4 years	CPR=0%

Expected maturity structure of cover pool and covered bonds 3.2

	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	5,382	5,171	4,886	4,549	4,210	16,104	13,652
Commercial							
Substitute assets	1,055						
Expected maturity of cover pool	6,437	5,171	4,886	4,549	4,210	16,104	13,652
Expected maturity of covered bonds	3,600	4,290	5,500	2,750	5,500	19,500	3,850

Contractual maturity structure of cover pool and covered bonds 3.3

	0 - 1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	4,132	4,158	4,098	3,966	3,812	16,186	17,603
Commercial							
Substitute assets	1,055						
Contractual maturity of cover pool	5,187	4,158	4,098	3,966	3,812	16,186	17,603
Contractual maturity of covered bonds	3,600	4,290	5,500	2,750	5,500	19,500	3,850
of which hard bullet	750	0	0	0	0	0	0
of which soft bullet	2,850	4,290	5,500	2,750	5,500	19,500	3,850

Contractual maturity of covered bonds	3,600	4,290	
of which hard bullet	750	0	
of which soft bullet	2,850	4,290	

3.4 Interest rate and currency risks

-	
Nominal	WAL

Interest rate risk	Internal	0	
interest rate risk	External	0	
Currency rick	Internal	0	
Currency risk	External	0	

3.5 Substitution assets

	Outstanding	WAL
AAA to AA-		
A+ to A-	1,055	0.2 years
Below A-		
Total	1,055	0.2 years

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH Reporting date 31/03/2024 (dd/mm/yyyy)

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

4.4 Borrowers (excluding external MBS)

	%
Employees	60.03%
Civil servants	29.40%
Self employed	8.38%
Retired / Pensioner	1.18%
Other non-working	0.95%
No data	0.06%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH Reporting date 31/03/2024 (dd/mm/yyyy)

6 COVERED BONDS

6.1 Outstanding covered bonds

	2024	2023	2022	2021
Public placement	23,500	22,000	18,750	14,750
Private placement	21,490	23,740	26,740	26,640
Sum	44,990	45,740	45,490	41,390
Denominated in €	44,990	45,740	45,490	41,390
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	44,990	45,740	45,490	41,390
Fixed coupon	44,900	45,650	44,900	40,800
Floating coupon	90	90	590	590
Other	0	0	0	0
Sum	44,990	45,740	45,490	41,390

6.2 Issuance

loodanee				
	2024	2023	2022	2021
Public placement	2,250	4,750	5,750	3,000
Private placement	0	3,750	6,600	6,000
Sum	2,250	8,500	12,350	9,000
Denominated in €	2,250	8,500	12,350	9,000
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	2,250	8,500	12,350	9,000
Fixed coupon	2,250	8,500	12,350	9,000
Floating coupon	0	0	0	0
Other	0	0	0	0
Sum	2,250	8,500	12,350	9,000