

# Harmonised Transparency Template

## 2025 Version

France

**Société Générale SCF**

Reporting Date: 30/09/25

Cut-off Date: 30/09/25



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# A. Harmonised Transparency Template - General Information

HTT 2025

| Reporting in Domestic Currency                                |  | EUR |  |  |  |
|---------------------------------------------------------------|--|-----|--|--|--|
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| 1. Basic Facts                                                |  |     |  |  |  |
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| Field Number                                     | 1. Basic Facts                                          |                                                                                                           |                           |                          |                                                                                                              |
|--------------------------------------------------|---------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|---------------------------|--------------------------|--------------------------------------------------------------------------------------------------------------|
| G.1.1.1                                          | Country                                                 | France                                                                                                    |                           |                          |                                                                                                              |
| G.1.1.2                                          | Issuer Name                                             | Société Générale SCF                                                                                      |                           |                          |                                                                                                              |
| G.1.1.3                                          | Labelled Cover Pool Name                                | Societe Generale SCF                                                                                      |                           |                          |                                                                                                              |
| G.1.1.4                                          | Link to Issuer's Website                                | https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette |                           |                          |                                                                                                              |
| G.1.1.5                                          | Cut-off date                                            | 30/09/25                                                                                                  |                           |                          |                                                                                                              |
| 2. Regulatory Summary                            |                                                         |                                                                                                           |                           |                          |                                                                                                              |
| G.2.1.1                                          | Basel Compliance, subject to national jursdiction (Y/N) | Y                                                                                                         |                           |                          |                                                                                                              |
| G.2.1.2                                          | CBD Compliance                                          | Y                                                                                                         |                           |                          |                                                                                                              |
| G.2.1.3                                          | CRR Compliance (Y/N)                                    | Y                                                                                                         |                           |                          |                                                                                                              |
| OG.2.1.1                                         | LCR status                                              | https://www.coveredbondlabel.com/issuer/14-sg-scf                                                         |                           |                          |                                                                                                              |
| 3. General Cover Pool / Covered Bond Information |                                                         |                                                                                                           |                           |                          |                                                                                                              |
| 1.General Information                            |                                                         | Nominal (mn)                                                                                              |                           |                          |                                                                                                              |
| G.3.1.1                                          | Total Cover Assets                                      | 17 170,5                                                                                                  |                           |                          |                                                                                                              |
| G.3.1.2                                          | Outstanding Covered Bonds                               | 13 150,0                                                                                                  |                           |                          |                                                                                                              |
| 2. Over-collateralisation (OC)                   |                                                         | Statutory                                                                                                 | Voluntary                 | Contractual              | Purpose                                                                                                      |
| G.3.2.1                                          | OC (%)                                                  | 5,0%                                                                                                      | 23,1%                     | 7,5%                     | "Statutory" OC: As mentioned in SCF law.<br>"Contractual" OC is the OC in order to reassure Rating Agencies. |
| G.3.2.3                                          | Total OC (absolute value in mn)                         | 4 020,5                                                                                                   |                           |                          |                                                                                                              |
| 3. Cover Pool Composition                        |                                                         | Nominal (mn)                                                                                              |                           | % Cover Pool             |                                                                                                              |
| G.3.3.1                                          | Mortgages                                               |                                                                                                           |                           |                          |                                                                                                              |
| G.3.3.2                                          | Public Sector                                           | 16 817,1                                                                                                  |                           | 97,9%                    |                                                                                                              |
| G.3.3.3                                          | Shipping                                                |                                                                                                           |                           |                          |                                                                                                              |
| G.3.3.4                                          | Substitute Assets                                       | 353,4                                                                                                     |                           | 2,1%                     |                                                                                                              |
| G.3.3.5                                          | Other                                                   |                                                                                                           |                           |                          |                                                                                                              |
| G.3.3.6                                          | Total                                                   | 17 170,5                                                                                                  |                           | 100,0%                   |                                                                                                              |
| 4. Cover Pool Amortisation Profile               |                                                         | Contractual                                                                                               | Expected Upon Prepayments | % Total Contractual      | % Total Expected Upon Prepayments                                                                            |
| G.3.4.1                                          | Weighted Average Life (in years)                        | 6,0                                                                                                       | 5,8                       |                          |                                                                                                              |
| Residual Life (mn)                               |                                                         |                                                                                                           |                           |                          |                                                                                                              |
| By buckets:                                      |                                                         |                                                                                                           |                           |                          |                                                                                                              |
| G.3.4.2                                          | 0 - 1 Y                                                 | 1 945,2                                                                                                   | 2 025,6                   | 11,6%                    | 12,0%                                                                                                        |
| G.3.4.3                                          | 1 - 2 Y                                                 | 1 812,1                                                                                                   | 1 872,4                   | 10,8%                    | 11,1%                                                                                                        |
| G.3.4.4                                          | 2 - 3 Y                                                 | 1 817,4                                                                                                   | 1 857,9                   | 10,8%                    | 11,0%                                                                                                        |
| G.3.4.5                                          | 3 - 4 Y                                                 | 1 635,1                                                                                                   | 1 659,8                   | 9,7%                     | 9,9%                                                                                                         |
| G.3.4.6                                          | 4 - 5 Y                                                 | 1 406,8                                                                                                   | 1 420,0                   | 8,4%                     | 8,4%                                                                                                         |
| G.3.4.7                                          | 5 - 10 Y                                                | 5 039,5                                                                                                   | 4 987,1                   | 30,0%                    | 29,7%                                                                                                        |
| G.3.4.8                                          | 10+ Y                                                   | 3 161,0                                                                                                   | 2 994,4                   | 18,8%                    | 17,8%                                                                                                        |
| G.3.4.9                                          | Total                                                   | 16 817,1                                                                                                  | 16 817,1                  | 100,0%                   | 100,0%                                                                                                       |
| 5. Maturity of Covered Bonds                     |                                                         | Initial Maturity                                                                                          | Extended Maturity         | % Total Initial Maturity | % Total Extended Maturity                                                                                    |
| G.3.5.1                                          | Weighted Average life (in years)                        | 5,3                                                                                                       | 6,2                       |                          |                                                                                                              |

|                                               |                 |                               |                              |                  |                 |
|-----------------------------------------------|-----------------|-------------------------------|------------------------------|------------------|-----------------|
| G.3.5.2                                       | Maturity (mn)   |                               |                              |                  |                 |
| G.3.5.3                                       | By buckets:     |                               |                              |                  |                 |
| G.3.5.4                                       | 0 - 1 Y         | 1 000,0                       | 0,0                          | 7,6%             | 0,0%            |
| G.3.5.5                                       | 1 - 2 Y         | 1 000,0                       | 1 000,0                      | 7,6%             | 7,6%            |
| G.3.5.5                                       | 2 - 3 Y         | 2 100,0                       | 1 300,0                      | 16,0%            | 9,9%            |
| G.3.5.6                                       | 3 - 4 Y         | 1 900,0                       | 1 950,0                      | 14,4%            | 14,8%           |
| G.3.5.7                                       | 4 - 5 Y         | 750,0                         | 1 750,0                      | 5,7%             | 13,3%           |
| G.3.5.8                                       | 5 - 10 Y        | 5 400,0                       | 4 900,0                      | 41,1%            | 37,3%           |
| G.3.5.9                                       | 10+ Y           | 1 000,0                       | 2 250,0                      | 7,6%             | 17,1%           |
| G.3.5.10                                      | Total           | 13 150,0                      | 13 150,0                     | 100,0%           | 100,0%          |
| 6. Cover Assets - Currency                    |                 | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.6.1                                       | EUR             | 15 473,7                      | 15 473,7                     | 92,0%            | 92,0%           |
| G.3.6.2                                       | AUD             |                               |                              |                  |                 |
| G.3.6.3                                       | BRL             |                               |                              |                  |                 |
| G.3.6.4                                       | CAD             |                               |                              |                  |                 |
| G.3.6.5                                       | CHF             |                               |                              |                  |                 |
| G.3.6.6                                       | CZK             |                               |                              |                  |                 |
| G.3.6.7                                       | DKK             |                               |                              |                  |                 |
| G.3.6.8                                       | GBP             |                               |                              |                  |                 |
| G.3.6.9                                       | HKD             |                               |                              |                  |                 |
| G.3.6.10                                      | ISK             |                               |                              |                  |                 |
| G.3.6.11                                      | JPY             |                               |                              |                  |                 |
| G.3.6.12                                      | KRW             |                               |                              |                  |                 |
| G.3.6.13                                      | NOK             |                               |                              |                  |                 |
| G.3.6.14                                      | NZD             |                               |                              |                  |                 |
| G.3.6.15                                      | PLN             |                               |                              |                  |                 |
| G.3.6.16                                      | SEK             |                               |                              |                  |                 |
| G.3.6.17                                      | SGD             |                               |                              |                  |                 |
| G.3.6.18                                      | USD             | 1 343,4                       | 1 343,4                      | 8,0%             | 8,0%            |
| G.3.6.19                                      | Other           |                               |                              |                  |                 |
| OG.3.6.1                                      | Total           | 16 817,1                      | 16 817,1                     | 100,0%           | 100,0%          |
| 7. Covered Bonds - Currency                   |                 | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.7.1                                       | EUR             | 13 150,0                      | 13 150,0                     | 100,0%           | 100,0%          |
| G.3.7.2                                       | AUD             |                               |                              |                  |                 |
| G.3.7.3                                       | BRL             |                               |                              |                  |                 |
| G.3.7.4                                       | CAD             |                               |                              |                  |                 |
| G.3.7.5                                       | CHF             |                               |                              |                  |                 |
| G.3.7.6                                       | CZK             |                               |                              |                  |                 |
| G.3.7.7                                       | DKK             |                               |                              |                  |                 |
| G.3.7.8                                       | GBP             |                               |                              |                  |                 |
| G.3.7.9                                       | HKD             |                               |                              |                  |                 |
| G.3.7.10                                      | ISK             |                               |                              |                  |                 |
| G.3.7.11                                      | JPY             |                               |                              |                  |                 |
| G.3.7.12                                      | KRW             |                               |                              |                  |                 |
| G.3.7.13                                      | NOK             |                               |                              |                  |                 |
| G.3.7.14                                      | NZD             |                               |                              |                  |                 |
| G.3.7.15                                      | PLN             |                               |                              |                  |                 |
| G.3.7.16                                      | SEK             |                               |                              |                  |                 |
| G.3.7.17                                      | SGD             |                               |                              |                  |                 |
| G.3.7.18                                      | USD             | 0,0                           | 0,0                          | 0,0%             | 0,0%            |
| G.3.7.19                                      | Other           |                               |                              |                  |                 |
| OG.3.7.1                                      | Total           | 13 150,0                      | 13 150,0                     | 100,0%           | 100,0%          |
| 8. Covered Bonds - Breakdown by interest rate |                 | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.8.1                                       | Fixed coupon    | 650,0                         | 500,0                        | 4,9%             | 3,8%            |
| G.3.8.2                                       | Floating coupon | 12 350,0                      | 12 500,0                     | 93,9%            | 95,1%           |
| G.3.8.3                                       | Other           | 150,0                         | 150,0                        | 1,1%             | 1,1%            |
| G.3.8.4                                       | Total           | 13 150,0                      | 13 150,0                     | 100,0%           | 100,0%          |
| 9. Substitute Assets - Type                   |                 | Nominal (mn)                  | % Substitute Assets          |                  |                 |
| G.3.9.1                                       | Cash            | 5,4                           | 1,5%                         |                  |                 |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                     |                                                                                                                   |                                                                                                           |                                              |                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|----------------------------------------------|-----------------|
| G.3.9.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)                   |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.9.3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Exposures to central banks                                                          |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.9.4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Exposures to credit institutions                                                    |                                                                                                                   | 348,0                                                                                                     | 98,5%                                        |                 |
| G.3.9.5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Other                                                                               |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.9.6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                     | Total                                                                                                             | 353,4                                                                                                     | 100,0%                                       |                 |
| 10. Substitute Assets - Country                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                     |                                                                                                                   | Nominal (mn)                                                                                              | % Substitute Assets                          |                 |
| G.3.10.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Domestic (Country of Issuer)                                                        |                                                                                                                   | 353,4                                                                                                     | 100,0%                                       |                 |
| G.3.10.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Eurozone                                                                            |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.10.3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Rest of European Union (EU)                                                         |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.10.4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | European Economic Area (not member of EU)                                           |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.10.5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Switzerland                                                                         |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.10.6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | United Kingdom                                                                      |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.10.7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Australia                                                                           |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.10.8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Brazil                                                                              |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.10.9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Canada                                                                              |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.10.10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Japan                                                                               |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.10.11                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Korea                                                                               |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.10.12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | New Zealand                                                                         |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.10.13                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Singapore                                                                           |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.10.14                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | US                                                                                  |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.10.15                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Other                                                                               |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.10.16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                     | Total EU                                                                                                          | 353,4                                                                                                     | 100,0%                                       |                 |
| OG.3.10.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                     | Total                                                                                                             | 353,4                                                                                                     | 100,0%                                       |                 |
| 11. Liquid Assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                     |                                                                                                                   | Nominal (mn)                                                                                              | % Cover Pool                                 | % Covered Bonds |
| G.3.11.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Substitute and other marketable assets                                              |                                                                                                                   | 353,4                                                                                                     | 2,1%                                         | 2,7%            |
| G.3.11.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Central bank eligible assets                                                        |                                                                                                                   | 728,4                                                                                                     | 4,2%                                         | 5,5%            |
| G.3.11.3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Other                                                                               |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.11.4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                     | Total                                                                                                             | 1 081,8                                                                                                   | 6,3%                                         | 8,2%            |
| 12. Bond List                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                     |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.12.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Bond list                                                                           | <a href="https://www.coveredbondlabel.com/issuer/14-sg-scf">https://www.coveredbondlabel.com/issuer/14-sg-scf</a> |                                                                                                           |                                              |                 |
| 13. Derivatives & Swaps                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                     |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.13.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Derivatives in the register / cover pool [notional] (mn)                            |                                                                                                                   | 300,0                                                                                                     |                                              |                 |
| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                     |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.14.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Is sustainability based on sustainable assets not present in the cover pool?        |                                                                                                                   | No                                                                                                        |                                              |                 |
| G.3.14.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Who has provided Second Party Opinion                                               |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.14.3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Further details on proceeds strategy                                                |                                                                                                                   | [link/glossary entry]                                                                                     |                                              |                 |
| G.3.14.4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Is sustainability based on sustainable collateral assets present in the cover pool? |                                                                                                                   | No                                                                                                        |                                              |                 |
| G.3.14.5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | If yes. Further details are available in Tab F                                      |                                                                                                                   |                                                                                                           |                                              |                 |
| G.3.14.6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Is sustainability based on other criteria?                                          |                                                                                                                   | [Yes/No]                                                                                                  |                                              |                 |
| G.3.14.7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | If yes, please provide frurther details                                             |                                                                                                                   | [link/glossary entry]                                                                                     |                                              |                 |
| 4. Compliance Art 14 CBD Check table                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                     |                                                                                                                   | Row                                                                                                       | Row                                          |                 |
| The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard. |                                                                                     |                                                                                                                   |                                                                                                           |                                              |                 |
| G.4.1.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (a) Value of the cover pool total assets:                                           |                                                                                                                   | 38                                                                                                        |                                              |                 |
| G.4.1.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (a) Value of outstanding covered bonds:                                             |                                                                                                                   | 39                                                                                                        |                                              |                 |
| G.4.1.3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (b) List of ISIN of issued covered bonds:                                           |                                                                                                                   | <a href="https://coveredbondlabel.com/issuer/14-sg-scf">https://coveredbondlabel.com/issuer/14-sg-scf</a> |                                              |                 |
| G.4.1.4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (c) Geographical distribution:                                                      |                                                                                                                   |                                                                                                           | 48 for Public Sector Assets                  |                 |
| G.4.1.5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (c) Type of cover assets:                                                           |                                                                                                                   | 52                                                                                                        |                                              |                 |
| G.4.1.6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (c) Loan size:                                                                      |                                                                                                                   |                                                                                                           | 18 for Public Sector Assets                  |                 |
| G.4.1.7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (c) Valuation Method:                                                               |                                                                                                                   | HG.1.15                                                                                                   |                                              |                 |
| G.4.1.8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (d) Interest rate risk - cover pool:                                                |                                                                                                                   |                                                                                                           | 129 for Public Sector Assets                 |                 |
| G.4.1.9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (d) Currency risk - cover pool:                                                     |                                                                                                                   | 111                                                                                                       |                                              |                 |
| G.4.1.10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | (d) Interest rate risk - covered bond:                                              |                                                                                                                   | 163                                                                                                       |                                              |                 |
| G.4.1.11                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | (d) Currency risk - covered bond:                                                   |                                                                                                                   | 137                                                                                                       |                                              |                 |
| G.4.1.12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | (d) Liquidity Risk - primary assets cover pool:                                     |                                                                                                                   |                                                                                                           |                                              |                 |
| G.4.1.13                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | (d) Credit Risk:                                                                    |                                                                                                                   |                                                                                                           | 147 for Public Sector Asset - type of debtor |                 |
| G.4.1.14                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | (d) Market Risk:                                                                    |                                                                                                                   |                                                                                                           |                                              |                 |



|                                                        |                                                    |                                            |                                              |
|--------------------------------------------------------|----------------------------------------------------|--------------------------------------------|----------------------------------------------|
| G.4.1.15                                               | (d) Hedging Strategy                               | <a href="#">18 for Harmonised Glossary</a> |                                              |
| G.4.1.16                                               | (e) Maturity Structure - cover assets:             | <a href="#">65</a>                         |                                              |
| G.4.1.17                                               | (e) Maturity Structure - covered bond:             | <a href="#">88</a>                         |                                              |
| G.4.1.18                                               | (e) Overview maturity extension triggers:          | <a href="#">HG 1.7</a>                     |                                              |
| G.4.1.19                                               | (f) Levels of OC:                                  | <a href="#">44</a>                         |                                              |
| G.4.1.20                                               | (g) Percentage of loans in default:                |                                            | <a href="#">166 for Public Sector Assets</a> |
| 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 | 353,4                                      |                                              |
| 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 Coverage Test (passe/failed)              |                                            |                                              |
| OG.6.1.3                                               | Cash Manager                                       |                                            |                                              |
| OG.6.1.4                                               | Account Bank                                       |                                            |                                              |
| OG.6.1.5                                               | Stand-by Account Bank                              |                                            |                                              |
| OG.6.1.6                                               | Servicer                                           |                                            |                                              |
| OG.6.1.7                                               | Interest Rate Swap Provider                        |                                            |                                              |
| OG.6.1.8                                               | Covered Bond Swap Provider                         |                                            |                                              |
| OG.6.1.9                                               | Paying Agent                                       |                                            |                                              |

# B2. Harmonised Transparency Template - Public Sector Assets

HTT 2025

Reporting in Domestic Currency

EUR

CONTENT OF TAB B2

[8. Public Sector Assets](#)

| Field Number               | 8. Public Sector Assets           |                        |                     |                        |                    |
|----------------------------|-----------------------------------|------------------------|---------------------|------------------------|--------------------|
| 1. General Information     |                                   |                        |                     |                        |                    |
| PS.8.1.1                   | Number of public sector exposures | 1 273                  |                     |                        |                    |
| 2. Size Information        |                                   | Nominal                | Number of Exposures | % Public Sector Assets | % No. of Exposures |
| PS.8.2.1                   | Average exposure size (000s)      | 13 210,6               |                     |                        |                    |
|                            | By buckets (mn):                  |                        |                     |                        |                    |
| PS.8.2.2                   | > 0 - <= 0.5                      | 61,2                   | 288                 | 0,4%                   | 22,6%              |
| PS.8.2.3                   | > 0.5 - <= 1                      | 124,9                  | 162                 | 0,7%                   | 12,7%              |
| PS.8.2.4                   | > 1 - <= 5                        | 1 127,4                | 464                 | 6,7%                   | 36,4%              |
| PS.8.2.5                   | > 5 - <= 10                       | 959,4                  | 132                 | 5,7%                   | 10,4%              |
| PS.8.2.6                   | > 10 - <= 50                      | 3 631,1                | 167                 | 21,6%                  | 13,1%              |
| PS.8.2.7                   | > 50 - <= 100                     | 2 436,4                | 33                  | 14,5%                  | 2,6%               |
| PS.8.2.8                   | > 100                             | 8 476,6                | 27                  | 50,4%                  | 2,1%               |
| PS.8.2.9                   |                                   |                        |                     |                        |                    |
| PS.8.2.10                  |                                   |                        |                     |                        |                    |
| PS.8.2.11                  |                                   |                        |                     |                        |                    |
| PS.8.2.12                  |                                   |                        |                     |                        |                    |
| PS.8.2.13                  |                                   |                        |                     |                        |                    |
| PS.8.2.14                  |                                   |                        |                     |                        |                    |
| PS.8.2.15                  |                                   |                        |                     |                        |                    |
| PS.8.2.16                  |                                   |                        |                     |                        |                    |
| PS.8.2.17                  | Total                             | 16 817,1               | 1 273               | 100,0%                 | 100,0%             |
| 3. Breakdown by Asset Type |                                   | Nominal (mn)           |                     | % Public Sector Assets |                    |
| PS.8.3.1                   | Loans                             | 16 775,3               |                     | 99,8%                  |                    |
| PS.8.3.2                   | Bonds                             | 41,8                   |                     | 0,2%                   |                    |
| PS.8.3.3                   | Other                             | 0,0                    |                     | 0,0%                   |                    |
| PS.8.3.4                   | Total                             | 16 817,1               |                     | 100,0%                 |                    |
| 4. Breakdown by Geography  |                                   | % Public Sector Assets |                     |                        |                    |
| PS.8.4.1                   | European Union                    | 85,1%                  |                     |                        |                    |
| PS.8.4.2                   | Austria                           | 0,0%                   |                     |                        |                    |
| PS.8.4.3                   | Belgium                           | 1,1%                   |                     |                        |                    |
| PS.8.4.4                   | Bulgaria                          | 0,0%                   |                     |                        |                    |
| PS.8.4.5                   | Croatia                           | 0,0%                   |                     |                        |                    |
| PS.8.4.6                   | Cyprus                            | 0,0%                   |                     |                        |                    |
| PS.8.4.7                   | Czechia                           | 0,0%                   |                     |                        |                    |

|           |                                                  |              |
|-----------|--------------------------------------------------|--------------|
| PS.8.4.8  | Denmark                                          | 0,4%         |
| PS.8.4.9  | Estonia                                          | 0,0%         |
| PS.8.4.10 | Finland                                          | 0,3%         |
| PS.8.4.11 | France                                           | 80,4%        |
| PS.8.4.12 | Germany                                          | 1,2%         |
| PS.8.4.13 | Greece                                           | 0,0%         |
| PS.8.4.14 | Netherlands                                      | 0,2%         |
| PS.8.4.15 | Hungary                                          | 0,0%         |
| PS.8.4.16 | Ireland                                          | 0,0%         |
| PS.8.4.17 | Italy                                            | 0,0%         |
| PS.8.4.18 | Latvia                                           | 0,0%         |
| PS.8.4.19 | Lithuania                                        | 0,0%         |
| PS.8.4.20 | Luxembourg                                       | 0,0%         |
| PS.8.4.21 | Malta                                            | 0,0%         |
| PS.8.4.22 | Poland                                           | 0,0%         |
| PS.8.4.23 | Portugal                                         | 0,0%         |
| PS.8.4.24 | Romania                                          | 0,0%         |
| PS.8.4.25 | Slovakia                                         | 0,0%         |
| PS.8.4.26 | Slovenia                                         | 0,0%         |
| PS.8.4.27 | Spain                                            | 1,6%         |
| PS.8.4.28 | Sweden                                           | 0,0%         |
| PS.8.4.29 | <u>European Economic Area (not member of EU)</u> | <u>0,0%</u>  |
| PS.8.4.30 | Iceland                                          | 0,0%         |
| PS.8.4.31 | Liechtenstein                                    | 0,0%         |
| PS.8.4.32 | Norway                                           | 0,0%         |
| PS.8.4.33 | <u>Other</u>                                     | <u>14,9%</u> |
| PS.8.4.34 | Switzerland                                      | 0,0%         |
| PS.8.4.35 | United Kingdom                                   | 3,7%         |
| PS.8.4.36 | Australia                                        | 0,0%         |
| PS.8.4.37 | Brazil                                           | 0,0%         |
| PS.8.4.38 | Canada                                           | 0,0%         |
| PS.8.4.39 | Japan                                            | 0,0%         |
| PS.8.4.40 | Korea                                            | 6,4%         |
| PS.8.4.41 | New Zealand                                      | 0,0%         |
| PS.8.4.42 | Singapore                                        | 0,0%         |
| PS.8.4.43 | US                                               | 0,1%         |
| PS.8.4.44 | Other                                            | 4,7%         |

|                                                          |                               |
|----------------------------------------------------------|-------------------------------|
| <b>5. Breakdown by regions of main country of origin</b> | <b>% Public Sector Assets</b> |
|----------------------------------------------------------|-------------------------------|

|          |                         |      |
|----------|-------------------------|------|
| PS.8.5.1 | Auvergne-Rhône-Alpes    | 8,3% |
| PS.8.5.2 | Bourgogne-Franche-Comté | 2,0% |
| PS.8.5.3 | Bretagne                | 1,4% |
| PS.8.5.4 | Centre-Val de Loire     | 3,1% |
| PS.8.5.5 | Corse                   | 0,4% |
| PS.8.5.6 | DOM-TOM                 | 0,0% |
| PS.8.5.7 | Grand Est               | 5,0% |
| PS.8.5.8 | Hauts-de-France         | 8,8% |

|                                       |                                      |                               |                               |
|---------------------------------------|--------------------------------------|-------------------------------|-------------------------------|
| PS.8.5.9                              | Ile-de-France                        | 34,3%                         |                               |
| PS.8.5.10                             | Normandie                            | 2,5%                          |                               |
| PS.8.5.11                             | Nouvelle-Aquitaine                   | 8,8%                          |                               |
| PS.8.5.12                             | Occitanie                            | 10,4%                         |                               |
| PS.8.5.13                             | Pays de la Loire                     | 2,3%                          |                               |
| PS.8.5.14                             | Provence-Alpes-Côte d'Azur           | 10,6%                         |                               |
| PS.8.5.15                             | Exposure on sovereign                | 2,2%                          |                               |
| <b>6. Breakdown by Interest Rate</b>  |                                      | <b>% Public Sector Assets</b> |                               |
| PS.8.6.1                              | Fixed rate                           | 55,9%                         |                               |
| PS.8.6.2                              | Floating rate                        | 44,1%                         |                               |
| PS.8.6.3                              | Other                                | 0,0%                          |                               |
| <b>7. Breakdown by Repayment Type</b> |                                      | <b>% Public Sector Assets</b> |                               |
| PS.8.7.1                              | Bullet / interest only               | 0,1%                          |                               |
| PS.8.7.2                              | Amortising                           | 99,9%                         |                               |
| PS.8.7.3                              | Other                                | 0,0%                          |                               |
| <b>8. Breakdown by Type of Debtor</b> |                                      | <b>Nominal (mn)</b>           | <b>% Public Sector Assets</b> |
| PS.8.8.1                              | Sovereigns                           | 678,8                         | 4,0%                          |
| PS.8.8.2                              | Regional/federal authorities         | 3 553,7                       | 21,1%                         |
| PS.8.8.3                              | Local/municipal authorities          | 5 175,7                       | 30,8%                         |
| PS.8.8.4                              | Others                               | 7 408,8                       | 44,1%                         |
| PS.8.8.5                              | Total                                | 16 817,1                      | 100,0%                        |
| <b>9. Non-Performing Loans</b>        |                                      | <b>% Public Sector Assets</b> |                               |
| PS.8.9.1                              | % NPLs                               | 0,0%                          |                               |
| OPS.8.9.1                             | Defaulted Loans pursuant Art 178 CRR | 0,0%                          |                               |
| OPS.8.9.2                             |                                      |                               |                               |
| OPS.8.9.3                             |                                      |                               |                               |
| OPS.8.9.4                             |                                      |                               |                               |
| <b>10. Concentration Risks</b>        |                                      | <b>% Public Sector Assets</b> |                               |
| PS.8.10.1                             | 10 largest exposures                 | 34,9%                         |                               |



C. Harmonised Transparency Template - Glossary

HTT 2025

The definitions below reflect the national specificities

| Field Number | 1. Glossary - Standard Harmonised Items                                                                                                                                                                                   | Definition                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| HG.1.1       | OC Calculation: Statutory                                                                                                                                                                                                 | <p><b>Legal "Coverage ratio" :</b></p> <p>This ratio is calculated by dividing the total assets amount (including accrued interests, substitute assets, and other assets as prepayments and net accrued incomes on derivatives) by the amount of privileged debts, accrued interests included (covered bonds, sums due on derivatives and collateral management fees).</p> <p>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.</p> <p>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 n°0123 of 28 May 201),</p> <p>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.</p> <p>The legislation requires that the 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 ratios are audited and available within a period of three months following the calculation date.</p> <p>As a consequence, the current ratio is provisionnal /unaudited when the report is published.</p> |
| HG.1.2       | OC Calculation: Contractual                                                                                                                                                                                               | <p><b>"Contractual" OC</b> is the OC in order to reassure Rating Agencies.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| HG.1.3       | OC Calculation: Voluntary                                                                                                                                                                                                 | <p>Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| HG.1.4       | Interest Rate Types                                                                                                                                                                                                       | <p>Interest Rate Types in the cover-pool of SG SCF are mainly Fixed interest rates, and also Floating interest rates.</p> <p>Interest Rate Types of the Covered Bonds of SG SCF are mainly Fixed coupon, and also Floating coupon mainly based on EIBEUR3M.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| HG.1.5       | Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]                                                             | <p><b>Contractual maturities :</b></p> <p>Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets.</p> <p>Regarding covered bonds and substitute assets, contractual maturity is calculated according to the legal final maturity.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| HG.1.6       | Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.] | <p><b>Expected maturities :</b></p> <p>Expected WAL and maturities of the cover pool assets are calculated assuming an average percentage of prepayment rate observed over the last year.</p> <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| HG.1.7       | Maturity Extention Triggers                                                                                                                                                                                               | <p>Contractual maturities and "Expected maturities" : see above.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| HG.1.8       | LTVs: Definition                                                                                                                                                                                                          | <p>Maturity structure is Hard Bullet for initial Covered Bonds.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| HG.1.9       | LTVs: Calculation of property/shipping value                                                                                                                                                                              | <p>Maturity structure has been Soft Bullet for Covered Bonds emission since 2015.</p> <p><a href="https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette">https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| HG.1.10      | LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits                                                                                   | <p>N/A for Public Sector Assets</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| HG.1.11      | LTVs: Frequency and time of last valuation                                                                                                                                                                                | <p>N/A for Public Sector Assets</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| HG.1.12      | Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant                                                              | <p>N/A for Public Sector Assets</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| HG.1.13      | Hedging Strategy (please explain how you address interest rate and currency risk)                                                                                                                                         | <p><b>Interest rate risk :</b></p> <p>Société Générale SCF has a strict policy of neutralising interest rate risks. With this aim in mind, entering into ad hoc hedging swaps establishes a fixed margin on issuance, and any change in interest rates subsequently has a parallel effect on Société Générale SCF's assets and liabilities.</p> <p>The structural interest rate risk is measured with the help of “gaps” calculated based on the “Liability-Asset” situations of Societe Generale SCF with production halted, detailed over the next 15 years with monthly gaps over the first six months and then annual gaps over the following years.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| HG.1.14      | Non-performing loans                                                                                                                                                                                                      | <p><b>Currency risk :</b></p> <p>For USD issues, Societe Generale SCF has eliminated the exchange rate risk by implementing EUR/USD financial hedging swaps.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| HG.1.15      | Valuation Method                                                                                                                                                                                                          | <p>As a result, Société Générale SCF is not exposed to foreign exchange risk through its issues.</p> <p>There are no non-performing loans in the cover-pool of SG SCF.</p> <p>NA</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|              | 2. Glossary - ESG items (optional)                                                                                                                                                                                        | Definition                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| HG.2.1       | Sustainability - strategy pursued in the cover pool                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| HG.2.2       | Subsidised Housing (definitions of affordable, social housing)                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| HG.2.3       | New Property and Existing Property                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

| 3. Reason for No Data |                                                                     |  | Value |
|-----------------------|---------------------------------------------------------------------|--|-------|
| HG.3.1                | Not applicable for the jurisdiction                                 |  | ND1   |
| HG.3.2                | Not relevant for the issuer and/or CB programme at the present time |  | ND2   |
| HG.3.3                | Not available at the present time                                   |  | ND3   |

| 4. Glossary - Extra national and/or Issuer Items |                                   |  | Definition                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|--------------------------------------------------|-----------------------------------|--|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                  |                                   |  | <b>Covered bond issuer ratings :</b><br>The rating agencies' methodologies usually take the senior unsecured rating of a covered bond issuer's parent company as a starting point for their assessment of the credit risk of covered bonds.<br>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.<br>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.<br>If no "CB issuer rating" has been granted to the CB issuer, "NA" is indicated. |
| HG.4.1                                           | Other definitions deemed relevant |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  |                                   |  | <b>Core Tier 1 ratio (%) :</b><br>Core Tier 1 is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2.5.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| OHG.4.1                                          |                                   |  | <b>Covered bonds :</b><br>Nominal amount of covered bonds (accrued interests excluded) in euro equivalent after taking into account the cross currency swaps.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                                                  |                                   |  | <b>Guaranteed loans :</b><br>The eligible assets, fully composed by public sector exposures, are transfered into the cover pool using guaranteed loans (i.e. collateral directive framework).<br>The outstanding amount of the eligible assets pledged as collateral of the loans are indicated instead of the amount of the guaranteed loans.<br>The nominal outstanding amount of the eligible assets is booked in Off-Balance Sheet as guarantee received.                                                                                                                                                                                                                                                                                |
| OHG.4.2                                          |                                   |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  |                                   |  | <b>Substitute assets :</b><br>Are reported the amount of substitute assets (accrued interests excluded) as defined by the French Law (Articles L515-17 and R515-7 of Code Monétaire et Financier).<br>For SG SCF the substitute assets are composed of cash and deposits to its parent company.<br>The outstanding amount is booked in Assets - Balance Sheet as amounts due from credit institution.<br>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.                                                                                                                                                          |
| OHG.4.3                                          |                                   |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  |                                   |  | <b>Accounting assets not included in the cover pool :</b><br>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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| OHG.4.4                                          |                                   |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  |                                   |  | <b>"Of which eligible to central bank repo-operations" :</b><br>The outstanding amount of eligible assets including replacement assets shall be filled in.<br>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.<br>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 Banque de France.                                                                           |
| OHG.4.5                                          |                                   |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

This addendum is optional

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

HTT 2025

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

|                                                                     |
|---------------------------------------------------------------------|
| CONTENT OF TAB E                                                    |
| <a href="#">1. Additional information on the programme</a>          |
| <a href="#">2. Additional information on the swaps</a>              |
| <a href="#">3. Additional information on the asset distribution</a> |

| Field Number                           | 1. Additional information on the programme |                              |                                |              |
|----------------------------------------|--------------------------------------------|------------------------------|--------------------------------|--------------|
|                                        | Transaction Counterparties                 | Name                         | Legal Entity Identifier (LEI)* |              |
| E.1.1.1                                | Sponsor (if applicable)                    | SOCIETE GENERALE             | O2RNE8IBXP4R0TD8PU41           |              |
| E.1.1.2                                | Servicer                                   | SOCIETE GENERALE             | O2RNE8IBXP4R0TD8PU41           |              |
| E.1.1.3                                | Back-up servicer                           | N/A                          | N/A                            |              |
| E.1.1.4                                | BUS facilitator                            | N/A                          | N/A                            |              |
| E.1.1.5                                | Cash manager                               | SOCIETE GENERALE             | O2RNE8IBXP4R0TD8PU41           |              |
| E.1.1.6                                | Back-up cash manager                       | N/A                          | N/A                            |              |
| E.1.1.7                                | Account bank                               | SOCIETE GENERALE             | O2RNE8IBXP4R0TD8PU41           |              |
| E.1.1.8                                | Standby account bank                       | N/A                          | N/A                            |              |
| E.1.1.9                                | Account bank guarantor                     | N/A                          | N/A                            |              |
| E.1.1.10                               | Trustee                                    | N/A                          | N/A                            |              |
| E.1.1.11                               | Cover Pool Monitor                         | CAILLIAU DEDOUIT ET ASSOCIES | N/A                            |              |
| 2. Additional information on the swaps |                                            |                              |                                |              |
|                                        | Swap Counterparties                        | Guarantor (if applicable)    | Legal Entity Identifier (LEI)* | Type of Swap |
| E.2.1.1                                | SOCIETE GENERALE                           | N/A                          | O2RNE8IBXP4R0TD8PU41           | FX / IRS     |
| E.2.1.2                                |                                            |                              |                                |              |
| E.2.1.3                                |                                            |                              |                                |              |
| E.2.1.4                                |                                            |                              |                                |              |
| E.2.1.5                                |                                            |                              |                                |              |
| E.2.1.6                                |                                            |                              |                                |              |
| E.2.1.7                                |                                            |                              |                                |              |
| E.2.1.8                                |                                            |                              |                                |              |
| E.2.1.9                                |                                            |                              |                                |              |
| E.2.1.10                               |                                            |                              |                                |              |
| E.2.1.11                               |                                            |                              |                                |              |
| E.2.1.12                               |                                            |                              |                                |              |
| E.2.1.13                               |                                            |                              |                                |              |
| E.2.1.14                               |                                            |                              |                                |              |
| E.2.1.15                               |                                            |                              |                                |              |
| E.2.1.16                               |                                            |                              |                                |              |
| E.2.1.17                               |                                            |                              |                                |              |

E.2.1.18  
E.2.1.19  
E.2.1.20  
E.2.1.21  
E.2.1.22  
E.2.1.23  
E.2.1.24  
E.2.1.25

| 3. Additional information on the asset distribution |                                      |                     |                    |                        |                  |               |
|-----------------------------------------------------|--------------------------------------|---------------------|--------------------|------------------------|------------------|---------------|
| 1. General Information                              |                                      | Total Assets        |                    |                        |                  |               |
| E.3.1.1                                             | Weighted Average Seasoning (months)  | 67,2                |                    |                        |                  |               |
| E.3.1.2                                             | Weighted Average Maturity (months)** | 133,7               |                    |                        |                  |               |
| 2. Arrears                                          |                                      | % Residential Loans | % Commercial Loans | % Public Sector Assets | % Shipping Loans | % Total Loans |
| E.3.2.1                                             | 1-<30 days                           |                     |                    | 0,00%                  |                  | 0,00%         |
| E.3.2.2                                             | 30-<60 days                          |                     |                    | 0,00%                  |                  | 0,00%         |
| E.3.2.3                                             | 60-<90 days                          |                     |                    | 0,00%                  |                  | 0,00%         |
| E.3.2.4                                             | 90-<180 days                         |                     |                    | 0,00%                  |                  | 0,00%         |
| E.3.2.5                                             | >= 180 days                          |                     |                    | 0,00%                  |                  | 0,00%         |



FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER [Société Générale SCF](#)  
Reporting date [30/09/2025](#) (dd/mm/yyyy)

1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

|     |                                                 |                                                                                                                                                                                                           |                        |                    |                        |
|-----|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|--------------------|------------------------|
| 1.1 | Group                                           | <a href="#">Société Générale</a>                                                                                                                                                                          |                        |                    |                        |
|     | Group parent company                            | <a href="#">Société Générale</a>                                                                                                                                                                          |                        |                    |                        |
|     | Group consolidated financial information (link) | <a href="http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette">http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette</a> |                        |                    |                        |
| 1.2 | Senior unsecured rating (group parent company)  |                                                                                                                                                                                                           | Rating                 | Rating Watch       | Outlook                |
|     |                                                 | Fitch                                                                                                                                                                                                     | <a href="#">A-/F1</a>  | <a href="#">No</a> | <a href="#">Stable</a> |
|     |                                                 | Moody's                                                                                                                                                                                                   | <a href="#">A1/P-1</a> | <a href="#">No</a> | <a href="#">Stable</a> |
|     |                                                 | S&P                                                                                                                                                                                                       | <a href="#">A/A-1</a>  | <a href="#">No</a> | <a href="#">Stable</a> |
| 1.3 | Covered bond issuer rating (senior unsecured)   |                                                                                                                                                                                                           | Rating                 | Rating watch       | Outlook                |
|     |                                                 | Fitch                                                                                                                                                                                                     | <a href="#">NA</a>     | <a href="#">NA</a> | <a href="#">NA</a>     |
|     |                                                 | Moody's                                                                                                                                                                                                   | <a href="#">NA</a>     | <a href="#">NA</a> | <a href="#">NA</a>     |
|     |                                                 | S&P                                                                                                                                                                                                       | <a href="#">NA</a>     | <a href="#">NA</a> | <a href="#">NA</a>     |
| 1.4 | Core tier 1 ratio (%) (group parent company)    | 13,50%                                                                                                                                                                                                    |                        |                    |                        |
|     | as of                                           | 31/07/2025                                                                                                                                                                                                |                        |                    |                        |

2 COVERED BOND ISSUER OVERVIEW

2.1 Covered bonds and cover pool

|               |                         | Total outstanding | of which eligible to central bank repo-operations |
|---------------|-------------------------|-------------------|---------------------------------------------------|
| Cover pool    | Public sector exposures | 16 817            | 728                                               |
|               | Residential assets      |                   |                                                   |
|               | Commercial assets       |                   |                                                   |
|               | Substitute assets       | 353               |                                                   |
| Total         |                         | 17 171            | 728                                               |
| Covered bonds |                         | 13 150            |                                                   |

2.2 Covered bonds ratings

|                      |         | Rating | Rating Watch | Outlook |
|----------------------|---------|--------|--------------|---------|
| Covered bonds rating | Fitch   | NA     | NA           | NA      |
|                      | Moody's | AAA    | No           | Stable  |
|                      | S&P     | AAA    | No           | Stable  |

2.3 Liabilities of the covered bond issuer

| LIABILITIES                                 | Outstanding |
|---------------------------------------------|-------------|
| Equity                                      | 348         |
| Subordinated debt                           |             |
| Other non privileged liabilities            | 85          |
| Total equity and non privileged liabilities | 432         |
| Covered bonds                               | 13 192      |
| Other privileged liabilities                | 4           |
| Total privileged liabilities                | 13 196      |
| TOTAL                                       | 13 628      |

**3 ALM OF THE COVERED BOND ISSUER**

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

|                      | Expected  | Contractual | explanations (CPR rate used etc)       |
|----------------------|-----------|-------------|----------------------------------------|
| Public sector        | 5,8 years | 6,0 years   | Expected CPR=0.54%; Contractual CPR=0% |
| Residential          |           |             |                                        |
| Commercial           |           |             |                                        |
| Substitute assets    |           | 0,2 years   | CPR=0%                                 |
| WAL of cover pool    | 5,7 years | 5,8 years   |                                        |
| WAL of covered bonds | 5,3 years | 5,3 years   | CPR=0%                                 |

3.2 Expected maturity structure of cover pool and covered bonds

|                                           | 0 - 1 Y (years) | 1 - 2 Y      | 2 - 3 Y      | 3 - 4 Y      | 4 - 5 Y      | 5 - 10 Y     | 10+ Y        |
|-------------------------------------------|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Public sector                             | 2 026           | 1 872        | 1 858        | 1 660        | 1 420        | 4 987        | 2 994        |
| Residential                               |                 |              |              |              |              |              |              |
| Commercial                                |                 |              |              |              |              |              |              |
| Substitute assets                         | 353             |              |              |              |              |              |              |
| <b>Expected maturity of cover pool</b>    | <b>2 379</b>    | <b>1 872</b> | <b>1 858</b> | <b>1 660</b> | <b>1 420</b> | <b>4 987</b> | <b>2 994</b> |
| <b>Expected maturity of covered bonds</b> | <b>1 000</b>    | <b>1 000</b> | <b>2 100</b> | <b>1 900</b> | <b>750</b>   | <b>5 400</b> | <b>1 000</b> |

3.3 Contractual maturity structure of cover pool and covered bonds

|                                              | 0 - 1 Y      | 1 - 2 Y      | 2 - 3 Y      | 3 - 4 Y      | 4 - 5 Y      | 5 - 10 Y     | 10+ Y        |
|----------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Public sector                                | 1 945        | 1 812        | 1 817        | 1 635        | 1 407        | 5 039        | 3 161        |
| Residential                                  |              |              |              |              |              |              |              |
| Commercial                                   |              |              |              |              |              |              |              |
| Substitute assets                            | 353          |              |              |              |              |              |              |
| <b>Contractual maturity of cover pool</b>    | <b>2 299</b> | <b>1 812</b> | <b>1 817</b> | <b>1 635</b> | <b>1 407</b> | <b>5 039</b> | <b>3 161</b> |
| <b>Contractual maturity of covered bonds</b> | <b>1 000</b> | <b>1 000</b> | <b>2 100</b> | <b>1 900</b> | <b>750</b>   | <b>5 400</b> | <b>1 000</b> |
| of which hard bullet                         | 0            | 0            | 300          | 150          | 0            | 150          | 0            |
| of which soft bullet                         | 1 000        | 1 000        | 1 800        | 1 750        | 750          | 5 250        | 1 000        |

3.4 Interest rate and currency risks

|                           |          | Nominal | WAL  |
|---------------------------|----------|---------|------|
| <b>Interest rate risk</b> | Internal | 300     | 5,19 |
|                           | External |         |      |
| <b>Currency risk</b>      | Internal | 0       | 0,00 |
|                           | External |         |      |

3.5 Substitution assets

|              | Outstanding | WAL              |
|--------------|-------------|------------------|
| AAA to AA-   |             |                  |
| A+ to A-     | 353         | 0,2 years        |
| Below A-     |             |                  |
| <b>Total</b> | <b>353</b>  | <b>0,2 years</b> |

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**5 PUBLIC SECTOR COVER POOL DATA**

**5.1 Arrears and defaulted loans outstanding**

|                | % of outstanding public sector assets |
|----------------|---------------------------------------|
| Current        | 100,00%                               |
| Arrears        |                                       |
| 0-1 months     | 0,00%                                 |
| 1-2 months     | 0,00%                                 |
| 2-3 months     | 0,00%                                 |
| 3-6 months     | 0,00%                                 |
| 6+ (Defaulted) | 0,00%                                 |
| >3 months      | 0,00%                                 |

**5.2 Geographical distribution and type of Claim**

|                           | Exposures to or guaranteed by Supranational Institution | Exposures to Sovereigns | Exposures guaranteed by Sovereigns | Exposures guaranteed by ECA | Exposures to regions / departments / federal states | Exposures guaranteed by regions / departments / federal states | Exposures to municipalities | Exposures guaranteed by municipalities | Other direct public exposures | Other indirect public exposures | Total         | %           |
|---------------------------|---------------------------------------------------------|-------------------------|------------------------------------|-----------------------------|-----------------------------------------------------|----------------------------------------------------------------|-----------------------------|----------------------------------------|-------------------------------|---------------------------------|---------------|-------------|
| Austria                   | 0                                                       | 0                       | 0                                  | 3                           | 0                                                   | 0                                                              | 0                           | 0                                      | 0                             | 0                               | 3             | 0%          |
| Belgium                   | 0                                                       | 0                       | 0                                  | 171                         | 0                                                   | 14                                                             | 0                           | 0                                      | 0                             | 0                               | 184           | 1%          |
| Denmark                   | 0                                                       | 0                       | 0                                  | 65                          | 0                                                   | 0                                                              | 0                           | 0                                      | 0                             | 0                               | 65            | 0%          |
| Finland                   | 0                                                       | 0                       | 0                                  | 51                          | 0                                                   | 0                                                              | 0                           | 0                                      | 0                             | 0                               | 51            | 0%          |
| France                    | 0                                                       | 266                     | 32                                 | 2 351                       | 3 358                                               | 182                                                            | 4 625                       | 550                                    | 2 038                         | 114                             | 13 516        | 80%         |
| Germany                   | 0                                                       | 0                       | 0                                  | 198                         | 0                                                   | 0                                                              | 0                           | 0                                      | 0                             | 0                               | 198           | 1%          |
| Netherlands               | 0                                                       | 0                       | 0                                  | 28                          | 0                                                   | 0                                                              | 0                           | 0                                      | 0                             | 0                               | 28            | 0%          |
| Qatar                     | 0                                                       | 381                     | 0                                  | 0                           | 0                                                   | 0                                                              | 0                           | 0                                      | 0                             | 0                               | 381           | 2%          |
| South Korea               | 0                                                       | 0                       | 0                                  | 1 071                       | 0                                                   | 0                                                              | 0                           | 0                                      | 0                             | 0                               | 1 071         | 6%          |
| Spain                     | 0                                                       | 0                       | 0                                  | 267                         | 0                                                   | 0                                                              | 0                           | 0                                      | 0                             | 0                               | 267           | 2%          |
| Supranational Institution | 405                                                     | 0                       | 0                                  | 0                           | 0                                                   | 0                                                              | 0                           | 0                                      | 0                             | 0                               | 405           | 2%          |
| UK                        | 0                                                       | 0                       | 0                                  | 627                         | 0                                                   | 0                                                              | 0                           | 0                                      | 0                             | 0                               | 627           | 4%          |
| Unknown                   | 0                                                       | 0                       | 0                                  | 0                           | 0                                                   | 0                                                              | 0                           | 0                                      | 0                             | 0                               | 0             | 0%          |
| USA                       | 0                                                       | 0                       | 0                                  | 22                          | 0                                                   | 0                                                              | 0                           | 0                                      | 0                             | 0                               | 22            | 0%          |
| <b>Total</b>              | <b>405</b>                                              | <b>647</b>              | <b>32</b>                          | <b>4 852</b>                | <b>3 358</b>                                        | <b>196</b>                                                     | <b>4 625</b>                | <b>550</b>                             | <b>2 038</b>                  | <b>114</b>                      | <b>16 817</b> | <b>100%</b> |



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## 6 COVERED BONDS

### 6.1 Outstanding covered bonds

|                   | 2025   | 2024   | 2023   | 2022   |
|-------------------|--------|--------|--------|--------|
| Public placement  | 0      | 0      | 0      | 1 000  |
| Private placement | 13 150 | 12 150 | 12 650 | 12 220 |
| Sum               | 13 150 | 12 150 | 12 650 | 13 220 |

|                    |        |        |        |        |
|--------------------|--------|--------|--------|--------|
| Denominated in €   | 13 150 | 12 150 | 12 650 | 13 220 |
| 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                | 13 150 | 12 150 | 12 650 | 13 220 |

|                 |        |        |        |        |
|-----------------|--------|--------|--------|--------|
| Fixed coupon    | 650    | 650    | 650    | 1 720  |
| Floating coupon | 12 350 | 11 350 | 11 850 | 11 350 |
| Other           | 150    | 150    | 150    | 150    |
| Sum             | 13 150 | 12 150 | 12 650 | 13 220 |

### 6.2 Issuance

|                   | 2025  | 2024  | 2023  | 2022  |
|-------------------|-------|-------|-------|-------|
| Public placement  | 0     | 0     | 0     | 0     |
| Private placement | 2 000 | 2 000 | 1 000 | 2 500 |
| Sum               | 2 000 | 2 000 | 1 000 | 2 500 |

|                    |       |       |       |       |
|--------------------|-------|-------|-------|-------|
| Denominated in €   | 2 000 | 2 000 | 1 000 | 2 500 |
| 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                | 2 000 | 2 000 | 1 000 | 2 500 |

|                 |       |       |       |       |
|-----------------|-------|-------|-------|-------|
| Fixed coupon    | 0     | 0     | 0     | 0     |
| Floating coupon | 2 000 | 2 000 | 1 000 | 2 500 |
| Other           | 0     | 0     | 0     | 0     |
| Sum             | 2 000 | 2 000 | 1 000 | 2 500 |