Harmonised Transparency Template

2025 Version

France

Société Générale SCF

Reporting Date: 31/12/25

Cut-off Date: 31/12/25

Index

A. Harmonised Transparency Template - General Information

HTT 2025

Reporting in Domestic Currency	EUR

CONTENT OF TAB A

`

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**	31/12/25			
	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	20 292,8			
G.3.1.2	Outstanding Covered Bonds	15 650,0			
	2. Over-collateralisation (OC)	**Statutory**	**Voluntary**	**Contractual**	**Purpose**
G.3.2.1	OC (%)	5,0%	22,2%	7,5%	"Statutory" OC: As mentioned in SCF law. "Contractual" OC is the OC in order to reassure Rating Agencies.
G.3.2.3	Total OC (absolute value in mn)	4 642,8			
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages				
G.3.3.2	Public Sector	19 931,3		98,2%	
G.3.3.3	Shipping				
G.3.3.4	Substitute Assets	361,5		1,8%	
G.3.3.5	Other				
G.3.3.6	Total	20 292,8		100,0%	
	4. Cover Pool Amortisation Profile	**Contractual**	**Expected Upon Prepayments**	**% Total Contractual**	**% Total Expected Upon Prepayments**
G.3.4.1	Weighted Average Life (in years)	6,3	6,3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	2 201,9	2 216,0	11,0%	11,1%
G.3.4.3	1 - 2 Y	2 000,3	2 011,3	10,0%	10,1%
G.3.4.4	2 - 3 Y	2 015,1	2 022,8	10,1%	10,1%
G.3.4.5	3 - 4 Y	1 933,4	1 938,2	9,7%	9,7%
G.3.4.6	4 - 5 Y	1 636,2	1 639,1	8,2%	8,2%
G.3.4.7	5 - 10 Y	5 960,9	5 953,8	29,9%	29,9%
G.3.4.8	10+ Y	4 183,4	4 150,0	21,0%	20,8%
G.3.4.9	Total	19 931,3	19 931,3	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)	5,8	6,7		
	Maturity (mn)				

G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		1 000,0	0,0	6,4%	0,0%
G.3.5.4	1 - 2 Y		2 000,0	1 000,0	12,8%	6,4%
G.3.5.5	2 - 3 Y		2 100,0	2 300,0	13,4%	14,7%
G.3.5.6	3 - 4 Y		900,0	1 950,0	5,8%	12,5%
G.3.5.7	4 - 5 Y		1 750,0	750,0	11,2%	4,8%
G.3.5.8	5 - 10 Y		5 400,0	5 900,0	34,5%	37,7%
G.3.5.9	10+ Y		2 500,0	3 750,0	16,0%	24,0%
G.3.5.10		Total	15 650,0	15 650,0	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		18 345,3	18 345,3	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		1 586,0	1 586,0	8,0%	8,0%
G.3.6.19	Other					
OG.3.6.1		Total	19 931,3	19 931,3	100,0%	100,0%
	7. Covered Bonds - Currency		**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.7.1	EUR		15 650,0	15 650,0	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	15 650,0	15 650,0	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		1 650,0	1 500,0	10,5%	9,6%
G.3.8.2	Floating coupon		13 850,0	14 000,0	88,5%	89,5%
G.3.8.3	Other		150,0	150,0	1,0%	1,0%
G.3.8.4		Total	15 650,0	15 650,0	100,0%	100,0%
	9. Substitute Assets - Type		**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash		11,5		3,2%	
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		350,0		96,8%	
G.3.9.5	Other					
G.3.9.6		Total	361,5		100,0%	
	10. Substitute Assets - Country		**Nominal (mn)**		**% Substitute Assets**	
G.3.10.1	Domestic (Country of Issuer)		361,5		100,0%	
G.3.10.2	Eurozone					
G.3.10.3	Rest of European Union (EU)					
G.3.10.4	European Economic Area (not member of EU)					
G.3.10.5	Switzerland					
G.3.10.6	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	361,5		100,0%	
OG.3.10.1		Total	361,5		100,0%	
	11. Liquid Assets		**Nominal (mn)**		**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets		361,5		1,8%	2,3%
G.3.11.2	Central bank eligible assets		1 028,0		5,1%	6,6%
G.3.11.3	Other					
G.3.11.4		Total	1 389,5		6,8%	8,9%
	12. Bond List					
G.3.12.1	Bond list		https://www.coveredbondlabel.com/issuer/14-sg-scf			
	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 s**ustainable 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:*	https://coveredbondlabel.com/issuer/14-sg-scf		
G.4.1.4	*(c) Geographical distribution:*		48 for Public Sector Assets	
G.4.1.5	*(c) Type of cover assets:*	52		
G.4.1.6	*(c) Loan size:*			18 for Public Sector Assets
G.4.1.7	*(c) Valuation Method:*	HG.1.15		
G.4.1.8	*(d) Interest rate risk - cover pool:*		129 for Public Sector Assets	
G.4.1.9	*(d) Currency risk - cover pool:*	111		
G.4.1.10	*(d) Interest rate risk - covered bond:*	163		
G.4.1.11	*(d) Currency risk - covered bond:*	137		
G.4.1.12	(d) Liquidity Risk - primary assets cover pool:			
G.4.1.13	*(d) Credit Risk:*			147 for Public Sector Asset - type of debtor
G.4.1.14	*(d) Market Risk:*			
G.4.1.15	*(d) Hedging Strategy*	18 for Harmonised Glossary		

G.4.1.16	(e) Maturity Structure - cover assets:	65	
G.4.1.17	(e) Maturity Structure - covered bond:	88	
G.4.1.18	(e) Overview maturity extension triggers:	HG 1.7	
G.4.1.19	(f) Levels of OC:	44	
G.4.1.20	(g) Percentage of loans in default:		166 for Public Sector Assets
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*	361,5	
G.5.1.3	*Exposure to credit institute credit quality step 3*		
OG.5.1.1			
OG.5.1.2			
OG.5.1.3			
OG.5.1.4			
	6. Other relevant information		
	1. Optional information e.g. Rating triggers		
OG.6.1.1	*NPV Test (passed/failed)*		
OG.6.1.2	*Interest Covereage Test (passe/failed)*		
OG.6.1.3	*Cash Manager*		
OG.6.1.4	*Account Bank*		
OG.6.1.5	*Stand-by Account Bank*		
OG.6.1.6	*Servicer*		
OG.6.1.7	*Interest Rate Swap Provider*		
OG.6.1.8	*Covered Bond Swap Provider*		
OG.6.1.9	*Paying Agent*		

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	1 295			
	2. Size Information	**Nominal**	**Number of Exposures**	**% Public Sector Assets**	**% No. of Exposures**
PS.8.2.1	Average exposure size (000s)	15 390,9			
	By buckets (mn):				
PS.8.2.2	> 0 - <= 0.5	60,5	274	0,3%	21,2%
PS.8.2.3	> 0.5 - <= 1	120,0	156	0,6%	12,0%
PS.8.2.4	> 1 - <= 5	1 157,7	470	5,8%	36,3%
PS.8.2.5	> 5 - <= 10	972,8	133	4,9%	10,3%
PS.8.2.6	> 10 - <= 50	4 344,5	192	21,8%	14,8%
PS.8.2.7	> 50 - <= 100	2 528,7	35	12,7%	2,7%
PS.8.2.8	> 100	10 747,1	35	53,9%	2,7%
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	19 931,3	1 295	100,0%	100,0%
	3. Breakdown by Asset Type	**Nominal (mn)**		**% Public Sector Assets**	
PS.8.3.1	Loans	19 889,5		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	19 931,3		100,0%	
	4. Breakdown by Geography	**% Public Sector Assets**			
PS.8.4.1	European Union	82,2%			
PS.8.4.2	Austria	0,0%			
PS.8.4.3	Belgium	1,0%			

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	1,5%
PS.8.4.9	Estonia	0,0%
PS.8.4.10	Finland	0,2%
PS.8.4.11	France	76,4%
PS.8.4.12	Germany	0,9%
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	0,6%
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	1,4%
PS.8.4.28	Sweden	0,0%
PS.8.4.29	European Economic Area (not member of EU)	0,0%
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	Other	17,8%
PS.8.4.34	Switzerland	0,0%
PS.8.4.35	United Kingdom	6,3%
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	7,4%
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	**4,0%**
	5. Breakdown by regions of main country of origin	**% Public Sector Assets**

PS.8.5.1	Auvergne-Rhône-Alpes	8,4%	
PS.8.5.2	Bourgogne-Franche-Comté	1,8%	
PS.8.5.3	Bretagne	1,4%	
PS.8.5.4	Centre-Val de Loire	3,4%	
PS.8.5.5	Corse	0,7%	
PS.8.5.6	DOM-TOM	0,0%	
PS.8.5.7	Grand Est	5,5%	
PS.8.5.8	Hauts-de-France	8,8%	
PS.8.5.9	Ile-de-France	31,1%	
PS.8.5.10	Normandie	2,7%	
PS.8.5.11	Nouvelle-Aquitaine	9,4%	
PS.8.5.12	Occitanie	10,5%	
PS.8.5.13	Pays de la Loire	3,5%	
PS.8.5.14	Provence-Alpes-Côte d'Azur	10,4%	
PS.8.5.15	Exposure on sovereign	2,5%	
	6. Breakdown by Interest Rate	**% Public Sector Assets**	
PS.8.6.1	Fixed rate	48,9%	
PS.8.6.2	Floating rate	51,1%	
PS.8.6.3	Other	0,0%	
	7. Breakdown by Repayment Type	**% Public Sector Assets**	
PS.8.7.1	Bullet / interest only	0,1%	
PS.8.7.2	Amortising	99,9%	
PS.8.7.3	Other	0,0%	
	8. Breakdown by Type of Debtor	**Nominal (mn)**	**% Public Sector Assets**
PS.8.8.1	Sovereigns	865,1	4,3%
PS.8.8.2	Regional/federal authorities	4 313,2	21,6%
PS.8.8.3	Local/municipal authorities	5 977,7	30,0%
PS.8.8.4	Others	8 775,3	44,0%
PS.8.8.5	Total	19 931,3	100,0%
	9. Non-Performing Loans	**% Public Sector Assets**	
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			
	10. Concentration Risks	**% Public Sector Assets**	
PS.8.10.1	10 largest exposures	34,5%	

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**	**Legal "Coverage ratio" :** This ratio is calculated by dividing the total assets amount (including accrued interests, substitute assets, and other assets as prepayments and net accrued incomes on derivatives) by the amount of privileged debts, accrued interests included (covered bonds, sums due on derivatives and collateral management fees). When the eligible assets are transfered into the cover pool using guaranteed loans, the amount of the guaranteed loans, in the assets amount is replaced by the amount of the eligible assets pledged as collateral. Following amendments to the French covered bond legal framework for sociétés de credit foncier (SCF), and sociétés de financement de l'habitat (SFH) that came into force on 28 May 2014 (published in JO nº0123 of 28 May 201), a cap on intragroup exposure has been set at 25% of non-privileged resources and the legal minimum collateralisation raised to 105%, from 102%, on a nominal basis. The legislation requires that 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. As a consequence, the current ratio is provisionnal /unaudited when the report is published.
HG.1.2	**OC Calculation: Contractual**	**"Contractual" OC** is the OC in order to reassure Rating Agencies.
HG.1.3	**OC Calculation: Voluntary**	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	**Interest Rate Types**	Interest Rate Types in the cover-pool of SG SCF are mainly Fixed interest rates, and also Floating interest rates. Interest Rate Types of the Covered Bonds of SG SCF are mainly Fixed coupon, and also Floating coupon mainly based on EIBEUR3M.
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.]**	**Contractual maturities :** Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets. Regarding covered bonds and substitute assets, contractual maturity is calculated according to the legal final maturity. **Expected maturities :** Expected WAL and maturities of the cover pool assets are calculated assuming an average percentage of prepayment rate observed over the last year. The substitute assets being actually composed of cash and term deposits to financial institutions, their expected maturity is assumed to be equal to their contractual one.
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.]**	Contractual maturities and "Expected maturities" : see above. Maturity structure is Hard Bullet for initial Covered Bonds. Maturity structure has been Soft Bullet for Covered Bonds emission since 2015.
HG.1.7	**Maturity Extention Triggers**	https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette
HG.1.8	**LTVs: Definition**	N/A for Public Sector Assets
HG.1.9	**LTVs: Calculation of property/shipping value**	N/A for Public Sector Assets
HG.1.10	**LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits**	N/A for Public Sector Assets
HG.1.11	**LTVs: Frequency and time of last valuation**	N/A for Public Sector Assets
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**	N/A for Public Sector Assets
HG.1.13	**Hedging Strategy (please explain how you address interest rate and currency risk)**	**Interest rate risk :** 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. 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. **Currency risk :** For USD issues, Societe Generale SCF has eliminated the exchange rate risk by implementing EUR/USD financial hedging swaps. As a result, Société Générale SCF is not exposed to foreign exchange risk through its issues.
HG.1.14	**Non-performing loans**	There are no non-performing loans in the cover-pool of SG SCF.
HG.1.15	**Valuation Method**	NA
	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
HG.4.1	**Other definitions deemed relevant**	**Covered bond issuer ratings :** The rating agencies' methodologies usually take the senior unsecured rating of a covered bond issuer's parent company as a starting point for their assessment of the credit risk of covered bonds. However, instead of refering to the parent company rating, some rating agencies may issue a "covered bond issuer rating" which is an assessment of the credit quality of a CB issuer's credit quality on an unsecured basis. Generally, a "covered bond issuer rating" is the same as the senior unsecured rating of the CB issuer's parent company although it may be different in some specific cases. If no "CB issuer rating" has been granted to the CB issuer, "NA" is indicated.
OHG.4.1		**Core Tier 1 ratio (%) :** Core Tier 1 is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2.5. **Covered bonds :** Nominal amount of covered bonds (accrued interests excluded) in euro equivalent after taking into account the cross currency swaps.
OHG.4.2		**Guaranteed loans :** The eligible assets, fully composed by public sector exposures, are transfered into the cover pool using guaranteed loans (i.e. collateral directive framework). The outstanding amount of the eligible assets pledged as collateral of the loans are indicated instead of the amount of the guaranteed loans. The nominal outstanding amount of the eligible assets is booked in Off-Balance Sheet as guarantee received.
OHG.4.3		**Substitute assets :** 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). For SG SCF the subtitute assets are composed of cash and deposits to its parent company. The outstanding amount is booked in Assets - Balance Sheet as amounts due from credit institution. These substitute assets are included in the calculation of the legal coverage ratio but not taken into account in the nominal rating agencies overcollateralisation ratio.
OHG.4.4		**Accounting assets not included in the cover pool :** Are not included in the cover pool the guaranteed loans (replaced by the eligible assets pledged as collateral) and the prepayments and accrued income on derivatives.
OHG.4.5		**"Of which eligible to central bank repo-operations" :** The outstanding amount of eligible assets including replacement assets shall be filled in. If the eligible assets are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework) or mortgage promissory notes, the outstanding amount of the eligible assets pledged as collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans. The eligibility criteria to central bank repo-operations include the exceptional measures accepted by the ECB in February 2012 and presently in use with the Banque de France.

This addendum is optional

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

HTT 2025

Reporting in Domestic Currency	EUR

CONTENT OF TAB E

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)	59,2
E.3.1.2	Weighted Average Maturity (months)**	141,7

	2. Arrears	**% Residential Loans**	**% Commercial Loans**	**% Public Sector Assets**	**% Shipping Loans**	**% Total Loans**
E.3.2.1	1-<30 days			0,83%		0,83%
E.3.2.2	30-<60 days			0,02%		0,02%
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	31/12/2025 (dd/mm/yyyy)

1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

1.1

Group	Société Générale
Group parent company	Société Générale
Group consolidated financial information (link)	http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette

1.2

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

1.3

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

1.4

Core tier 1 ratio (%) (group parent company)	13,70%
as of	30/10/2025

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	19 931	1 028
	Residential assets		
	Commercial assets		
	Substitute assets	362	

Total	20 293	1 028

Covered bonds	15 650

2.2 Covered bonds ratings

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

2.3 Liabilities of the covered bond issuer

LIABILITIES	Outstanding
Equity	353
Subordinated debt	
Other non privileged liabilities	83
Total equity and non privileged liabilities	436
Covered bonds	15 701
Other privileged liabilities	5
Total privileged liabilities	15 705
TOTAL	16 141

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	6,3 years	6,3 years	Expected CPR=0.08%; Contractual CPR=0%
Residential			
Commercial			
Substitute assets	0,2 years	0,2 years	CPR=0%
WAL of cover pool	6,2 years	6,2 years	

WAL of covered bonds	5,8 years	5,8 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	2 216	2 011	2 023	1 938	1 639	5 954	4 150
Residential							
Commercial							
Substitute assets	362						
Expected maturity of cover pool	2 578	2 011	2 023	1 938	1 639	5 954	4 150
Expected maturity of covered bonds	1 000	2 000	2 100	900	1 750	5 400	2 500

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	2 202	2 000	2 015	1 933	1 636	5 961	4 183
Residential							
Commercial							
Substitute assets	362						
Contractual maturity of cover pool	2 563	2 000	2 015	1 933	1 636	5 961	4 183
Contractual maturity of covered bonds	1 000	2 000	2 100	900	1 750	5 400	2 500
of which hard bullet	0	0	300	150	0	150	0
of which soft bullet	1 000	2 000	1 800	750	1 750	5 250	2 500

3.4 **Interest rate and currency risks**

		Nominal	WAL
Interest rate risk	Internal	300	4,94
	External		
Currency risk	Internal	0	0,00
	External		

3.5 **Substitution assets**

	Outstanding	WAL
AAA to AA-		
A+ to A-	362	0,2 years
Below A-		
Total	362	0,2 years

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SCF
Reporting date 31/12/2025 (dd/mm/yyyy)

5 PUBLIC SECTOR COVER POOL DATA

5.1 Arrears and defaulted loans outstanding

	% of outstanding public sector assets
Current	99,16%
Arrears	
0-1 months	0,83%
1-2 months	0,02%
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	176	0	14	0	0	0	0	190	1%
Denmark	0	0	0	300	0	0	0	0	0	0	300	2%
Finland	0	0	0	48	0	0	0	0	0	0	48	0%
France	0	352	30	2 241	4 118	182	5 438	540	2 214	112	15 227	76%
Germany	0	0	0	183	0	0	0	0	0	0	183	1%
Netherlands	0	0	0	43	0	0	0	0	0	0	43	0%
Other	0	0	0	0	0	0	0	0	0	48	48	0%
Poland	0	0	125	0	0	0	0	0	0	0	125	1%
Qatar	0	359	0	0	0	0	0	0	0	0	359	2%
South Korea	0	0	0	1 475	0	0	0	0	0	0	1 475	7%
Spain	0	0	0	271	0	0	0	0	0	0	271	1%
Supranational Institution	382	0	0	0	0	0	0	0	0	0	382	2%
UK	0	0	0	1 258	0	0	0	0	0	0	1 258	6%
USA	0	0	0	20	0	0	0	0	0	0	20	0%
Total	382	710	155	6 019	4 118	195	5 438	540	2 214	160	19 931	100%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SCF
Reporting date 31/12/2025 (dd/mm/yyyy)

6 COVERED BONDS

6.1 Outstanding covered bonds

	2025	2024	2023	2022
Public placement	0	0	0	1 000
Private placement	15 650	12 150	12 650	12 220
Sum	15 650	12 150	12 650	13 220

Denominated in €	15 650	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	15 650	12 150	12 650	13 220

Fixed coupon	1 650	650	650	1 720
Floating coupon	13 850	11 350	11 850	11 350
Other	150	150	150	150
Sum	15 650	12 150	12 650	13 220

6.2 Issuance

	2025	2024	2023	2022
Public placement	0	0	0	0
Private placement	4 500	2 000	1 000	2 500
Sum	4 500	2 000	1 000	2 500

Denominated in €	4 500	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	4 500	2 000	1 000	2 500

Fixed coupon	1 000	0	0	0
Floating coupon	3 500	2 000	1 000	2 500
Other	0	0	0	0
Sum	4 500	2 000	1 000	2 500