Harmonised Transparency Template

2026 Version

France

Societe Generale SFH

Reporting Date: 31/07/26

Cut-off Date: 31/07/26

Index

A. Harmonised Transparency Template - General Information

HTT 2026

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**	Societe Generale SFH			
G.1.1.3	**Labelled Cover Pool Name**	Societe Generale SFH			
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**	31/07/26			
	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/63-sg-sfh			
	3. General Cover Pool / Covered Bond Information				
	1.General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	56 752,0			
G.3.1.2	Outstanding Covered Bonds	49 850,0			
	2. Over-collateralisation (OC)	**Statutory**	**Voluntary**	**Contractual**	**Purpose**
G.3.2.1	OC (%)	5,0%	5,3%	8,5%	"Statutory" OC: As mentioned in SFH law. "Contractual" OC is the OC in order to reassure Rating Agencies.
G.3.2.3	Total OC (absolute value in mn)	6 902,0			
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	56 084,8		98,8%	
G.3.3.2	Public Sector	0,0		0,0%	
G.3.3.3	Shipping				
G.3.3.4	Substitute Assets	667,1		1,2%	
G.3.3.5	Other				
G.3.3.6	Total	56 752,0		100,0%	
	4. Cover Pool Amortisation Profile	**Contractual**	**Expected Upon Prepayments**	**% Total Contractual**	**% Total Expected Upon Prepayments**
G.3.4.1	Weighted Average Life (in years)	8,2	7,0		
	Residual Life (mn) By buckets:				
G.3.4.2	0 - 1 Y	4 201,3	5 668,6	7,5%	10,1%
G.3.4.3	1 - 2 Y	4 136,0	5 331,0	7,4%	9,5%
G.3.4.4	2 - 3 Y	4 037,7	4 979,4	7,2%	8,9%
G.3.4.5	3 - 4 Y	3 921,8	4 630,4	7,0%	8,3%
G.3.4.6	4 - 5 Y	3 774,4	4 272,7	6,7%	7,6%
G.3.4.7	5 - 10 Y	16 306,0	16 404,4	29,1%	29,3%
G.3.4.8	10+ Y	19 672,6	14 763,3	35,1%	26,3%
G.3.4.9	Total	56 049,8	56 049,8	100,0%	100,0%
	5. Maturity of Covered Bonds	**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)	5,4	6,4		
G.3.5.2	Maturity (mn) By buckets:				

G.3.5.3	0 - 1 Y	4 250,0	0,0	8,5%	0,0%
G.3.5.4	1 - 2 Y	4 590,0	4 250,0	9,2%	8,5%
G.3.5.5	2 - 3 Y	5 410,0	4 590,0	10,9%	9,2%
G.3.5.6	3 - 4 Y	5 250,0	5 410,0	10,5%	10,9%
G.3.5.7	4 - 5 Y	5 250,0	5 250,0	10,5%	10,5%
G.3.5.8	5 - 10 Y	20 500,0	21 250,0	41,1%	42,6%
G.3.5.9	10+ Y	4 600,0	9 100,0	9,2%	18,3%
G.3.5.10	Total	49 850,0	49 850,0	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	56 084,8	56 084,8	100,0%	100,0%
G.3.6.2	AUD				
G.3.6.3	BRL				
G.3.6.4	CAD				
G.3.6.5	CHF				
G.3.6.6	CZK				
G.3.6.7	DKK				
G.3.6.8	GBP				
G.3.6.9	HKD				
G.3.6.10	ISK				
G.3.6.11	JPY				
G.3.6.12	KRW				
G.3.6.13	NOK				
G.3.6.14	NZD				
G.3.6.15	PLN				
G.3.6.16	SEK				
G.3.6.17	SGD				
G.3.6.18	USD				
G.3.6.19	Other				
OG.3.6.1	Total	56 084,8	56 084,8	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	49 850,0	49 850,0	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				
G.3.7.19	Other				
OG.3.7.1	Total	49 850,0	49 850,0	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	49 760,0	49 760,0	99,8%	99,8%
G.3.8.2	Floating coupon	90,0	90,0	0,2%	0,2%
G.3.8.3	Other	0,0	0,0	0,0%	0,0%
G.3.8.4	Total	49 850,0	49 850,0	100,0%	100,0%
	9. Substitute Assets - Type	**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash	222,1		33,3%	
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	445,0		66,7%	
G.3.9.5	Other				

G.3.9.6	Total	667,1		100,0%	
	10. Substitute Assets - Country	**Nominal (mn)**		**% Substitute Assets**	
G.3.10.1	Domestic (Country of Issuer)	667,1		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	667,1		100%	
OG.3.10.1	Total	667,1		100,0%	
	11. Liquid Assets	**Nominal (mn)**		**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	667,1		1,2%	1,3%
G.3.11.2	Central bank eligible assets	927,8		1,6%	1,9%
G.3.11.3	Other				
G.3.11.4	Total	1 594,9		2,8%	3,2%
	12. Bond List				
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/63-sg-sfh			
	13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0,0			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Intra-group			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Intra-group			
	14. Sustainable or other special purpose strategy				
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				
G.3.14.4	Is sustainability based on **sustainable collateral assets present in the cover pool**?	Yes			
G.3.14.5	If yes. Further details are available in Tab F	F1. Tab			
G.3.14.6	Is sustainability based on **other criteria**?	No			
G.3.14.7	If yes, please provide frurther details				

4. Compliance Art 14 CBD Check table

		Row	Row		
	(a) Value of the cover pool total assets:	38			
G.4.1.1	*(a) Value of the cover pool total assets:*	38			
G.4.1.2	*(a) Value of outstanding covered bonds:*	39			
G.4.1.3	*(b) List of ISIN of issued covered bonds:*	Societe Generale SFH :: Covered Bond Label			
G.4.1.4	*(c) Geographical distribution:*	43 for Mortgage Assets			
G.4.1.5	*(c) Type of cover assets:*	52			
G.4.1.6	*(c) Loan size:*	186 for Residential Mortgage Assets	286 for Commercial Mortgage Assets		
G.4.1.7	*(c) Valuation Method:*	HG.1.15			
G.4.1.8	*(d) Interest rate risk - cover pool:*	149 for Mortgage Assets			
G.4.1.9	*(d) Currency risk - cover pool:*	111			
G.4.1.10	*(d) Interest rate risk - covered bond:*	163			
G.4.1.11	*(d) Currency risk - covered bond:*	137			
G.4.1.12	*(d) Liquidity Risk - primary assets cover pool:*				
G.4.1.13	*(d) Credit Risk:*	215 LTV Residential Mortgage		147 for Public Sector Asset - type of debtor	
G.4.1.14	*(d) Market Risk:*	230 Derivatives and Swaps			
G.4.1.15	*(d) Hedging Strategy*	18 for Harmonised Glossary			
G.4.1.16	*(e) Maturity Structure - cover assets:*	65			

G.4.1.17	(e) *Maturity Structure - covered bond:*	88
G.4.1.18	(e) *Overview maturity extension triggers:*	HG 1.7
G.4.1.19	(f) *Levels of OC:*	44
G.4.1.20	(g) *Percentage of loans in default:*	179 for Mortgage Assets
OG.4.1.1		
OG.4.1.2		
OG.4.1.3		
	5. References to Capital Requirements Regulation (CRR) 129(1)	
G.5.1.1	*Exposure to credit institute credit quality step 1*	
G.5.1.2	*Exposure to credit institute credit quality step 2*	667,1277334
G.5.1.3	*Exposure to credit institute credit quality step 3*	
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
	6. Other relevant information	
	1. Optional information e.g. Rating triggers	
OG.6.1.1	*NPV Test (passed/failed)*	
OG.6.1.2	*Interest Covereage Test (passe/failed)*	
OG.6.1.3	*Cash Manager*	
OG.6.1.4	*Account Bank*	
OG.6.1.5	*Stand-by Account Bank*	
OG.6.1.6	*Servicer*	
OG.6.1.7	*Interest Rate Swap Provider*	
OG.6.1.8	*Covered Bond Swap Provider*	
OG.6.1.9	*Paying Agent*	

B1. Harmonised Transparency Template - Mortgage Assets

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CONTENT OF TAB B1

Field Number	7. Mortgage Assets			
	1. Property Type Information	**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential	56 084,8		100,0%
M.7.1.2	Commercial			
M.7.1.3	Other			
M.7.1.4	Total	56 084,8		100,0%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans	435 633		435 633
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.3.1	10 largest exposures	0,01%		0,01%
	4. Breakdown by Geography	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.4.1	European Union	100,0%		100,0%
M.7.4.2	Austria			
M.7.4.3	Belgium			
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czechia			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.11	France	100,0%		100,0%
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			

M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	European Economic Area (not member of EU)	0,0%		0,0%
M.7.4.30	Iceland			
M.7.4.31	Liechtenstein			
M.7.4.32	Norway			
M.7.4.33	Other	0,0%		0,0%
M.7.4.34	Switzerland			
M.7.4.35	United Kingdom			
M.7.4.36	Australia			
M.7.4.37	Brazil			
M.7.4.38	Canada			
M.7.4.39	Japan			
M.7.4.40	Korea			
M.7.4.41	New Zealand			
M.7.4.42	Singapore			
M.7.4.43	US			
M.7.4.44	Other			
	5. Breakdown by regions of main country of origin	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.5.1	France	100,0%	0,0%	100,0%
M.7.5.2	Auvergne-Rhône-Alpes	11,4%		11,4%
M.7.5.3	Bourgogne-Franche-Comté	1,4%		1,4%
M.7.5.4	Bretagne	2,6%		2,6%
M.7.5.5	Centre-Val de Loire	1,9%		1,9%
M.7.5.6	Corse	0,6%		0,6%
M.7.5.7	DOM-TOM	0,3%		0,3%
M.7.5.8	Grand Est	3,3%		3,3%
M.7.5.9	Hauts-de-France	10,4%		10,4%
M.7.5.10	Ile-de-France	34,7%		34,7%
M.7.5.11	Normandie	4,4%		4,4%
M.7.5.12	Nouvelle-Aquitaine	7,2%		7,2%
M.7.5.13	Occitanie	7,6%		7,6%
M.7.5.14	Pays de la Loire	3,3%		3,3%
M.7.5.15	Provence-Alpes-Côte d'Azur	10,9%		10,9%
	6. Breakdown by Interest Rate	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.6.1	Fixed rate	99,8%		99,8%
M.7.6.2	Floating rate	0,2%		0,2%
M.7.6.3	Other	0,0%		0,0%
	7. Breakdown by Repayment Type	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**

M.7.7.1	Bullet / interest only	0,0%		0,0%	
M.7.7.2	Amortising	100,0%		100,0%	
M.7.7.3	Other	0,0%		0,0%	
	8. Loan Seasoning	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.8.1	Up to 12months	7,6%		7,6%	
M.7.8.2	> 12 - ≤ 24 months	13,2%		13,2%	
M.7.8.3	> 24 - ≤ 36 months	5,3%		5,3%	
M.7.8.4	> 36 - ≤ 60 months	19,0%		19,0%	
M.7.8.5	> 60 months	54,8%		54,8%	
	9. Non-Performing Loans (NPLs)	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
M.7.9.1	% NPLs	0,0%		0,0%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0,0%		0,0%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					

7.A Residential Cover Pool

	10. Loan Size Information	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.10.1	Average loan size (000s)	128,7			
	By buckets (mn):				
M.7A.10.2	> 0 - <= 0.2	29 947,9	344 782	53,4%	79,1%
M.7A.10.3	> 0.2 - <= 0.4	22 392,1	82 416	39,9%	18,9%
M.7A.10.4	> 0.4 - <= 0.6	3 744,3	8 434	6,7%	1,9%
M.7A.10.5	> 0.6 - <= 0.8	0,6	1	0,0%	0,0%
M.7A.10.6	> 0.8 - <= 1	0,0	0	0,0%	0,0%
M.7A.10.7	> 1	0,0	0	0,0%	0,0%
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					

M.7A.10.26	Total	56 084,8	435 633	100,0%	100,0%
11. Loan to Value (LTV) Information - UNINDEXED		**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.11.1	Weighted Average LTV (%)	64,4%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	9 197,9	150 481	16,4%	34,5%
M.7A.11.3	>40 - <=50 %	5 663,6	48 966	10,1%	11,2%
M.7A.11.4	>50 - <=60 %	6 899,4	50 098	12,3%	11,5%
M.7A.11.5	>60 - <=70 %	8 290,4	52 289	14,8%	12,0%
M.7A.11.6	>70 - <=80 %	10 010,0	55 368	17,8%	12,7%
M.7A.11.7	>80 - <=90 %	9 116,7	45 072	16,3%	10,3%
M.7A.11.8	>90 - <=100 %	6 682,2	32 104	11,9%	7,4%
M.7A.11.9	>100%	224,5	1 255	0,4%	0,3%
M.7A.11.10	Total	56 084,8	435 633	100,0%	100,0%
12. Loan to Value (LTV) Information - INDEXED		**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.12.1	Weighted Average LTV (%)	60,8%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	12 026	180 963	21,4%	41,5%
M.7A.12.3	>40 - <=50 %	6 701	52 868	11,9%	12,1%
M.7A.12.4	>50 - <=60 %	7 592	50 224	13,5%	11,5%
M.7A.12.5	>60 - <=70 %	8 180	47 279	14,6%	10,9%
M.7A.12.6	>70 - <=80 %	7 428	38 294	13,2%	8,8%
M.7A.12.7	>80 - <=90 %	6 987	33 103	12,5%	7,6%
M.7A.12.8	>90 - <=100 %	7 172	32 902	12,8%	7,6%
M.7A.12.9	>100%	0	0	0,0%	0,0%
M.7A.12.10	Total	56 084,8	435 633	100,0%	100,0%
13. Breakdown by type		**% Residential Loans**			
M.7A.13.1	Owner occupied	79,2%			
M.7A.13.2	Second home/Holiday houses	4,1%			
M.7A.13.3	Buy-to-let/Non-owner occupied	16,8%			
M.7A.13.4	Subsidised housing	0,0%			
M.7A.13.5	Agricultural	0,0%			
M.7A.13.6	Other				
14. Loan by Ranking		**% Residential Loans**			
M.7A.14.1	1st lien / No prior ranks	0,0%			
M.7A.14.2	Guaranteed	100,0%			
M.7A.14.3	Other	0,0%			
15. EPC Information of the financed RRE - optional		**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of Dwellings**
M.7A.15.1	TBC at a country level				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				

M.7A.15.6	TBC at a country level					
M.7A.15.7	TBC at a country level					
M.7A.15.8	TBC at a country level					
M.7A.15.9	TBC at a country level					
M.7A.15.10	TBC at a country level					
M.7A.15.11	TBC at a country level					
M.7A.15.12	TBC at a country level					
M.7A.15.13	TBC at a country level					
M.7A.15.14	TBC at a country level					
M.7A.15.15	TBC at a country level					
M.7A.15.16	TBC at a country level					
M.7A.15.17	TBC at a country level					
M.7A.15.18	no data					
M.7A.15.19	Total	0,0	0		0,0%	0,0%
	16. Average energy use intensity (kWh/m2 per year) - optional	**Nominal (mn)**	**Number of dwellings**		**% Residential Loans**	**% No. of Dwellings**
M.7A.16.1	TBC at a country level					
M.7A.16.2	TBC at a country level					
M.7A.16.3	TBC at a country level					
M.7A.16.4	TBC at a country level					
M.7A.16.5	TBC at a country level					
M.7A.16.6	TBC at a country level					
M.7A.16.7	TBC at a country level					
M.7A.16.8	TBC at a country level					
M.7A.16.9	TBC at a country level					
M.7A.16.10	TBC at a country level					
M.7A.16.11	TBC at a country level					
M.7A.16.12	TBC at a country level					
M.7A.16.13	TBC at a country level					
M.7A.16.14	TBC at a country level					
M.7A.16.15	TBC at a country level					
M.7A.16.16	TBC at a country level					
M.7A.16.17	TBC at a country level					
M.7A.16.18	no data					
M.7A.16.19	Total	0,0	0		0,0%	0,0%
	17. Property Age Structure - optional	**Nominal (mn)**	**Number of dwellings**		**% Residential Loans**	**% No. of Dwellings**
M.7A.17.1	older than 1919					
M.7A.17.2	1919 - 1945					
M.7A.17.3	1946 - 1960					
M.7A.17.4	1961 - 1970					
M.7A.17.5	1971 - 1980					
M.7A.17.6	1981 - 1990					
M.7A.17.7	1991 - 2000					
M.7A.17.8	2001 - 2005					
M.7A.17.9	2006 - 2010					

M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	0,0	0	0,0%	0,0%
	18. Dwelling type - optional	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of Dwellings**
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0,0	0	0,0%	0,0%
	19. New Residential Property - optional	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of Dwellings**
M.7A.19.1	Under Construction				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0,0	0	0,0%	0,0%
	20. CO2 emission - by dwelling type - as per national availability	**Ton CO2 (per year)**	**Ton CO2 (per year) (LTV adjusted)**	**kg CO2/m2 (per year)**	**% No. of Dwellings with no CO2 data**
M.7A.20.1	House, detached or semi-detached				ND3
M.7A.20.2	Flat or Apartment				ND3
M.7A.20.3	Bungalow				ND3
M.7A.20.4	Terraced House				ND3
M.7A.20.5	Multifamily House				ND3
M.7A.20.6	Land Only				ND3
M.7A.20.7	other				ND3
M.7A.20.8	Total	0,0	0,0	0,0%	
M.7A.20.9	Weighted Average				
	7.B Commercial Cover Pool				
	21. Loan Size Information	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.21.1	Average loan size (000s)				
	By buckets (mn):				
M.7B.21.2	TBC at a country level				
M.7B.21.3	TBC at a country level				
M.7B.21.4	TBC at a country level				
M.7B.21.5	TBC at a country level				
M.7B.21.6	TBC at a country level				
M.7B.21.7	TBC at a country level				
M.7B.21.8	TBC at a country level				
M.7B.21.9	TBC at a country level				

M.7B.21.10	TBC at a country level				
M.7B.21.11	TBC at a country level				
M.7B.21.12	TBC at a country level				
M.7B.21.13	TBC at a country level				
M.7B.21.14	TBC at a country level				
M.7B.21.15	TBC at a country level				
M.7B.21.16	TBC at a country level				
M.7B.21.17	TBC at a country level				
M.7B.21.18	TBC at a country level				
M.7B.21.19	TBC at a country level				
M.7B.21.20	TBC at a country level				
M.7B.21.21	TBC at a country level				
M.7B.21.22	TBC at a country level				
M.7B.21.23	TBC at a country level				
M.7B.21.24	TBC at a country level				
M.7B.21.25	TBC at a country level				
M.7B.21.26	Total	0,0	0	0,0%	0,0%
	22. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.22.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %				
M.7B.22.3	>40 - <=50 %				
M.7B.22.4	>50 - <=60 %				
M.7B.22.5	>60 - <=70 %				
M.7B.22.6	>70 - <=80 %				
M.7B.22.7	>80 - <=90 %				
M.7B.22.8	>90 - <=100 %				
M.7B.22.9	>100%				
M.7B.22.10	Total	0,0	0	0,0%	0,0%
	23. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %				
M.7B.23.3	>40 - <=50 %				
M.7B.23.4	>50 - <=60 %				
M.7B.23.5	>60 - <=70 %				
M.7B.23.6	>70 - <=80 %				
M.7B.23.7	>80 - <=90 %				
M.7B.23.8	>90 - <=100 %				
M.7B.23.9	>100%				
M.7B.23.10	Total	0,0	0	0,0%	0,0%
	24. Breakdown by Type	**% Commercial loans**			

M.7B.24.1	Retail				
M.7B.24.2	Office				
M.7B.24.3	Hotel/Tourism				
M.7B.24.4	Shopping malls				
M.7B.24.5	Industry				
M.7B.24.6	Agriculture				
M.7B.24.7	Other commercially used				
M.7B.24.8	Hospital				
M.7B.24.9	School				
M.7B.24.10	other RE with a social relevant purpose				
M.7B.24.11	Land				
M.7B.24.12	Property developers / Building under construction				
M.7B.24.13	Other				
	25. EPC Information of the financed CRE - optional	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
M.7B.25.1	TBC at a country level				
M.7B.25.2	TBC at a country level				
M.7B.25.3	TBC at a country level				
M.7B.25.4	TBC at a country level				
M.7B.25.5	TBC at a country level				
M.7B.25.6	TBC at a country level				
M.7B.25.7	TBC at a country level				
M.7B.25.8	TBC at a country level				
M.7B.25.9	TBC at a country level				
M.7B.25.10	TBC at a country level				
M.7B.25.11	TBC at a country level				
M.7B.25.12	TBC at a country level				
M.7B.25.13	TBC at a country level				
M.7B.25.14	TBC at a country level				
M.7B.25.15	TBC at a country level				
M.7B.25.16	TBC at a country level				
M.7B.25.17	TBC at a country level				
M.7B.25.18	no data				
M.7B.25.19	Total	0,0	0	0,0%	0,0%
	26. Average energy use intensity (kWh/m2 per year) - optional	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
M.7B.26.1	TBC at a country level				
M.7B.26.2	TBC at a country level				
M.7B.26.3	TBC at a country level				
M.7B.26.4	TBC at a country level				
M.7B.26.5	TBC at a country level				
M.7B.26.6	TBC at a country level				
M.7B.26.7	TBC at a country level				
M.7B.26.8	TBC at a country level				
M.7B.26.9	TBC at a country level				
M.7B.26.10	TBC at a country level				

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

M.7B.29.12	Property developers / Building under construction				
M.7B.29.13	Other				
M.7B.29.14	Total	0,0	0,0	0,0	
M.7B.29.15	Weighted Average				
M.7B.29.16					
M.7B.29.17					
M.7B.29.18					

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Definition
Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework. Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents. Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
Interest Rate Types in the cover-pool of SG SFH are mainly fixed interest rates, and also floating interest rates. "Floating" includes loans with with interest rate reset periods exceeding one year (e.g. loan indexed on CMS 5Y with an interest rate reset every five years). "Mixed" is used for loans with a combination of fixed, capped or floating periods (e.g. 10 years initial fixed rate switching to floating).
Interest Rate Types of the Covered Bonds of SG SFH are mainly Fixed coupon, and also Floating coupon mainly based on EIBEUR3M. Interest Rate Types of the Assets of SG SFH are mainly Fixed interest rates, and also Floating interest rates.
<u>Contractual WAL of cover pool assets are calculated :</u> - Taking into account scheduled redemptions, by reference to the redemption dates - No assumption is made regarding future applicable rate - Assuming a zero prepayment scenario on the cover pool assets Contractual WAL of substitute assets are calculated taking into account the legal final maturity **<u>Expected WAL of cover pool assets are calculated :</u>** - Taking into account scheduled redemptions, by reference to the redemption dates - No assumption is made regarding future applicable rate - 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

"Contractual maturities" and "Expected maturities" : see above.
Maturity structure is Hard Bullet for initial Covered Bonds.
Maturity structure has been Soft Bullet for Covered Bonds emission since 2015.
https://investors.societegenerale.com/fr/informations-financieres-et-extra-financiere/investisseurs-dette

Unindexed current LTV :
Unindexed LTV is calculated on the basis of the current outstanding amount of the loans and the initial valuation / price of the residential assets.

Indexed current LTV :
Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised values or prices of the residential assets using an indexation methodology.

The current residential values / prices are calculated based on INSEE Index publicated on the following webside address:
http://www.bdm.insee.fr

Current value of residential home loans is calculated automatically but also controlled twice a year both internally and by the Contrôleur Spécifique.

The LTV is calculated on a quarterly frequency.
There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report.
The SG SFH cover pool is 100% made of french residential home loans totally guaranteed by Credit Logement.
Each table reported in section 4 display information on this french residential fome loan cover pool.
There is no residential mortgage in the SG SFH cover pool.
There is only residential with guarantee insurance in the SG SFH cover pool.

Geographical distribution / regional breakdown :
The geographical breakdown of assets takes into account the location of the property which is refinanced by the guaranteed loans.
The geographical breakdown of assets shall take into account the location of the pledged property for residential mortgages and the location of the property which is refinanced by the loan in the case of guaranteed loans.
Societe Generale SFH has set up an Asset Liabilities Management restructuring to optimize the hedging strategy of the Issuer and based on natural hedging between Cover-pool and Covered Bonds.
There are no non-performing loans in the cover-pool of SG SFH.
https://www.societegenerale.com/sites/default/files/documents/2022-08/SG-SFH-Attestation-CS-eval-reeval-gages-31-12-2021-combinee-signee.pdf

Definition

Value
ND1
ND2
ND3

Definition

<u>Covered bond issuer ratings :</u>

The rating agencies' methodologies ususally take the senior unsecured rating of a covered bond issuer's parent company as a starting point for their assessment of the credit risk of covered bonds.

However, instead of refering to the parent company rating, some rating agencies may issue a "covered bond issuer rating" which is an assessment of the credit quality of a CB issuer's credit quality on an unsecured basis.

Generally, a "covered bond issuer rating" is the same as the senior unsecured rating of the CB issuer's parent company although it may be different in some specific cases.

If no "CB issuer rating" has been granted to the CB issuer, "NA" is be indicated.

<u>Core Tier 1 ratio (%) :</u>

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

<u>Guaranteed loans or mortgage promissory notes :</u>

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

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

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

<u>Substitute assets :</u>

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

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

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

<u>Accounting assets not included in the cover pool :</u>

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.

<u>"Of which assets eligible to CB repo-operations" :</u>

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

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

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

This addendum is optional

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

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Reporting in Domestic Currency	EUR

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				
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	Residential Assets	Commercial Assets	Public Sector Assets	Shipping Assets	Total Assets

E.3.1.1	Weighted Average Seasoning (years)	5,5				5,5
E.3.1.2	Weighted Average Maturity (years)	15,4				15,4
	2. Arrears	**% Residential Loans**	**% Commercial Loans**	**% Public Sector Assets**	**% Shipping Loans**	**% Total Loans**
E.3.2.1	1-<30 days					
E.3.2.2	30-<60 days					
E.3.2.3	60-<90 days					
E.3.2.4	90-<180 days					
E.3.2.5	>= 180 days					

F1. Harmonised Transparency Template - Sustainable Mortgage Data

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Reporting in Domestic Currency	EUR

CONTENT OF TAB F1

1. Share of sustainable loans in the total mortgage program

	1. Amount of sustainable loans	Nominal (mn)	Number of loans	% Nominal (mn) to total mortgage program	% No. of Loans to total mortgage program
SM.1.1.1	EE mortgage loans	7 964,5	53 711	14,2%	12,3%
SM.1.1.2	Social impact mortgage loans			0,0%	0,0%
SM.1.1.3	other			0,0%	0,0%
SM.1.1.4	Total sustainable mortgage loans	7 964,5	53 711	14,2%	12,3%

2. Additional information on the sustainable section of the mortgage

	1. Sustainable Property Type Information	Nominal (mn)		% Total sustainable Mortgages
SM.2.1.1	Residential	7 964,5		100,0%
SM.2.1.2	Commercial			0,0%
SM.2.1.3	Other			0,0%
SM.2.1.4	Total	7 964,5		100,0%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total sustainable Mortgages**
SM.2.2.1	Number of sustainable mortgage loans	53 711		53 711
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Sustainable Mortgages**
SM.2.3.1	10 largest exposures	0,0%		0
	4. Breakdown by Geography	**% Residential Loans**	**% Commercial Loans**	**% Total Sustainable Mortgages**
SM.2.4.1	European Union	100,0%		100,0%
SM.2.4.2	Austria			
SM.2.4.3	Belgium			
SM.2.4.4	Bulgaria			
SM.2.4.5	Croatia			
SM.2.4.6	Cyprus			
SM.2.4.7	Czechia			
SM.2.4.8	Denmark			
SM.2.4.9	Estonia			
SM.2.4.10	Finland			
SM.2.4.11	France	100,0%		
SM.2.4.12	Germany			
SM.2.4.13	Greece			

SM.2.4.14	Netherlands				
SM.2.4.15	Hungary				
SM.2.4.16	Ireland				
SM.2.4.17	Italy				
SM.2.4.18	Latvia				
SM.2.4.19	Lithuania				
SM.2.4.20	Luxembourg				
SM.2.4.21	Malta				
SM.2.4.22	Poland				
SM.2.4.23	Portugal				
SM.2.4.24	Romania				
SM.2.4.25	Slovakia				
SM.2.4.26	Slovenia				
SM.2.4.27	Spain				
SM.2.4.28	Sweden				
SM.2.4.29	European Economic Area (not member of EU)	0,0%	0,0%		0,0%
SM.2.4.30	Iceland				
SM.2.4.31	Liechtenstein				
SM.2.4.32	Norway				
SM.2.4.33	Other	0,0%	0,0%		0,0%
SM.2.4.34	Switzerland				
SM.2.4.35	United Kingdom				
SM.2.4.36	Australia				
SM.2.4.37	Brazil				
SM.2.4.38	Canada				
SM.2.4.39	Japan				
SM.2.4.40	Korea				
SM.2.4.41	New Zealand				
SM.2.4.42	Singapore				
SM.2.4.43	US				
SM.2.4.44	Other				
	5. Breakdown by regions of main country of origin	**% Residential Loans**	**% Commercial Loans**		**% Total Mortgages**
SM.2.5.1	Auvergne-Rhône-Alpes	12,8%			12,8%
SM.2.5.2	Bourgogne-Franche-Comté	1,0%			1,0%
SM.2.5.3	Bretagne	2,9%			2,9%
SM.2.5.4	Centre-Val de Loire	2,0%			2,0%
SM.2.5.5	Corse	1,1%			1,1%
SM.2.5.6	Grand Est	3,7%			3,7%
SM.2.5.7	Hauts-de-France	7,8%			7,8%
SM.2.5.8	Ile-de-France	30,6%			30,6%
SM.2.5.9	Normandie	5,0%			5,0%
SM.2.5.10	Nouvelle-Aquitaine	8,3%			8,3%
SM.2.5.11	Occitanie	11,2%			11,2%
SM.2.5.12	Pays de la Loire	4,1%			4,1%
SM.2.5.13	Provence-Alpes-Côte d'Azur	9,7%			9,7%
SM.2.5.14					

	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
SM.2.6.1	Fixed rate	100,0%		100,0%	
SM.2.6.2	Floating rate	0,0%		0,0%	
SM.2.6.3	Other	0,0%		0,0%	
	7. Breakdown by Repayment Type	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
SM.2.7.1	Bullet / interest only	0,0%		0,0%	
SM.2.7.2	Amortising	100,0%		100,0%	
SM.2.7.3	Other	0,0%		0,0%	
	8. Loan Seasoning	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
SM.2.8.1	Up to 12months	3,6%		3,6%	
SM.2.8.2	> 12 - ≤ 24 months	6,4%		6,4%	
SM.2.8.3	> 24 - ≤ 36 months	3,5%		3,5%	
SM.2.8.4	> 36 - ≤ 60 months	22,5%		22,5%	
SM.2.8.5	> 60 months	64,0%		64,0%	
	9. Non-Performing Loans (NPLs)	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**	
SM.2.9.1	% NPLs	0,0%		0,0%	
OSM.2.9.1	*% Defaulted Loans pursuant Art 178 CRR*	0,0%		0,0%	
OSM.2.9.2					
OSM.2.9.3					
OSM.2.9.4					
OSM.2.9.5					
OSM.2.9.6					
OSM.2.9.7					

2.A Residential Cover Pool

	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
SM.2A.10.1	Average loan size (000s)	148,3			
	By buckets (mn):				
SM.2A.10.2	> 0 - <= 0.2	4 438,8	40 677	55,7%	75,7%
SM.2A.10.3	> 0.2 - <= 0.4	3 181,3	12 254	39,9%	22,8%
SM.2A.10.4	> 0.4 - <= 0.6	344,5	780	4,3%	1,5%
SM.2A.10.5	> 0.6 - <= 0.8	0,0	0	0,0%	0,0%
SM.2A.10.6	> 0.8 - <= 1	0,0	0	0,0%	0,0%
SM.2A.10.7	> 1	0,0	0	0,0%	0,0%
SM.2A.10.8					
SM.2A.10.9					
	11. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
SM.2A.11.1	Weighted Average LTV (%)	70,1%			
	By LTV buckets (mn):				
SM.2A.11.2	>0 - <=40 %	692,6	9 821	8,7%	18,3%
SM.2A.11.3	>40 - <=50 %	541,5	4 668	6,8%	8,7%

SM.2A.11.4	>50 - <=60 %	847,6	6 248	10,6%	11,6%
SM.2A.11.5	>60 - <=70 %	1 233,5	8 322	15,5%	15,5%
SM.2A.11.6	>70 - <=80 %	1 780,0	10 491	22,3%	19,5%
SM.2A.11.7	>80 - <=90 %	1 956,9	10 034	24,6%	18,7%
SM.2A.11.8	>90 - <=100 %	879,0	3 979	11,0%	7,4%
SM.2A.11.9	>100%	33,3	148	0,4%	0,3%
SM.2A.11.10	Total	7 964,5	53 711	100,0%	100,0%
	12. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
SM.2A.12.1	Weighted Average LTV (%)	64,8%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	973	12 719	12,2%	23,7%
SM.2A.12.3	>40 - <=50 %	864	6 903	10,8%	12,9%
SM.2A.12.4	>50 - <=60 %	1 215	8 371	15,3%	15,6%
SM.2A.12.5	>60 - <=70 %	1 510	9 127	19,0%	17,0%
SM.2A.12.6	>70 - <=80 %	1 343	7 190	16,9%	13,4%
SM.2A.12.7	>80 - <=90 %	1 199	5 714	15,1%	10,6%
SM.2A.12.8	>90 - <=100 %	861	3 687	10,8%	6,9%
SM.2A.12.9	>100%	0	0	0,0%	0,0%
SM.2A.12.10	Total	7 964,5	53 711	100,0%	100,0%
	13. Breakdown by type	**% Residential Loans**			
SM.2A.13.1	Owner occupied	51,4%			
SM.2A.13.2	Second home/Holiday houses	0,0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	48,6%			
SM.2A.13.4	Subsidised housing	0,0%			
SM.2A.13.5	Agricultural	0,0%			
SM.2A.13.6	Other				
	14. Loan by Ranking	**% Residential Loans**			
SM.2A.14.1	1st lien / No prior ranks	0,0%			
SM.2A.14.2	Guaranteed	100,0%			
SM.2A.14.3	Other	0,0%			
	15. Energy Performance information of the financed RRE	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of Dwellings**
SM.2A.15.1	ND3				
SM.2A.15.2					
SM.2A.15.3					
SM.2A.15.17					
SM.2A.15.18	no data				
SM.2A.15.19	Total	0,0	0	0,0%	0,0%
	16. Primary Energy intensity (kWh/m2 per year)	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of Dwellings**
SM.2A.16.1	ND3				
SM.2A.16.2					
SM.2A.16.3					
SM.2A.16.17					
SM.2A.16.18	no data				
SM.2A.16.19	Total	0,0	0	0,0%	0,0%

	17. Property Age Structure	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of dwellings
SM.2A.17.1	older than 1919	ND3	ND3		
SM.2A.17.2	1919 - 1945	ND3	ND3		
SM.2A.17.3	1946 - 1960	ND3	ND3		
SM.2A.17.4	1961 - 1970	ND3	ND3		
SM.2A.17.5	1971 - 1980	ND3	ND3		
SM.2A.17.6	1981 - 1990	ND3	ND3		
SM.2A.17.7	1991 - 2000	ND3	ND3		
SM.2A.17.8	2001 - 2005	ND3	ND3		
SM.2A.17.9	2006 - 2010	ND3	ND3		
SM.2A.17.10	2011 - 2015	ND3	ND3		
SM.2A.17.11	2016 - 2020	ND3	ND3		
SM.2A.17.12	2021 and onwards	ND3	ND3		
SM.2A.17.13	no data				
SM.2A.17.14	Total	0,0	0	0,0%	0,0%
	18. Dwelling type	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of dwellings**
SM.2A.18.1	House, detached or semi-detached	2 789,3	18 353	35,0%	34,2%
SM.2A.18.2	Flat or Apartment				
SM.2A.18.3	Bungalow				
SM.2A.18.4	Terraced House				
SM.2A.18.5	Multifamily House	5 174,0	35 352	65,0%	65,8%
SM.2A.18.6	Land Only				
SM.2A.18.7	other				
SM.2A.18.8	Total	7 963,4	53 705	100,0%	100,0%
	19. New Residential Property	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of dwellings**
SM.2A.19.1	Under Construction				
SM.2A.19.2	Existing Property				
SM.2A.19.3	other				
SM.2A.19.4	no data				
SM.2A.19.5	Total	0,0	0	0,0%	0,0%
	20. CO2 emission - by dwelling type - as per national availability	**Ton CO2 (per year)**	**Ton CO2 (per year) (LTV adjusted)**	**kg CO2/m2 (per year)**	**% No. of Dwellings with no CO2 data**
SM.2A.20.1	House, detached or semi-detached	ND3	ND3	ND3	ND3
SM.2A.20.2	Flat or Apartment				ND3
SM.2A.20.3	Bungalow				ND3
SM.2A.20.4	Terraced House				ND3
SM.2A.20.5	Multifamily House	ND3	ND3	ND3	ND3
SM.2A.20.6	Land Only				ND3
SM.2A.20.7	other				ND3
SM.2A.20.8	Total	0,0	0,0		
SM.2A.20.9	Weighted Average			ND3	

2.B Sustainable Commercial Cover Pool

	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
SM.2B.21.1	Average loan size (000s)				
	By buckets (mn):				

SM.2B.21.2	TBC at a country level				
SM.2B.21.3	TBC at a country level				
SM.2B.21.4	TBC at a country level				
SM.2B.21.5	TBC at a country level				
SM.2B.21.6	TBC at a country level				
SM.2B.21.7	TBC at a country level				
SM.2B.21.8	TBC at a country level				
SM.2B.21.9	TBC at a country level				
SM.2B.21.10	TBC at a country level				
SM.2B.21.11	TBC at a country level				
SM.2B.21.12	TBC at a country level				
SM.2B.21.13	TBC at a country level				
SM.2B.21.14	TBC at a country level				
SM.2B.21.15	TBC at a country level				
SM.2B.21.16	TBC at a country level				
SM.2B.21.17	TBC at a country level				
SM.2B.21.18	TBC at a country level				
SM.2B.21.19	TBC at a country level				
SM.2B.21.20	TBC at a country level				
SM.2B.21.21	TBC at a country level				
SM.2B.21.22	TBC at a country level				
SM.2B.21.23	TBC at a country level				
SM.2B.21.24	TBC at a country level				
SM.2B.21.25	TBC at a country level				
SM.2B.21.26	Total	0,0	0	0,0%	0,0%
	22. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
SM.2B.22.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
SM.2B.22.2	>0 - <=40 %				
SM.2B.22.3	>40 - <=50 %				
SM.2B.22.4	>50 - <=60 %				
SM.2B.22.5	>60 - <=70 %				
SM.2B.22.6	>70 - <=80 %				
SM.2B.22.7	>80 - <=90 %				
SM.2B.22.8	>90 - <=100 %				
SM.2B.22.9	>100%				
SM.2B.22.10	Total	0,0	0	0,0%	0,0%
	23. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
SM.2B.23.1	Weighted Average LTV (%)				
	By LTV buckets (mn):				
SM.2B.23.2	>0 - <=40 %				
SM.2B.23.3	>40 - <=50 %				
SM.2B.23.4	>50 - <=60 %				
SM.2B.23.5	>60 - <=70 %				
SM.2B.23.6	>70 - <=80 %				

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

SM.2B.26.8	TBC at a country level				
SM.2B.26.9	TBC at a country level				
SM.2B.26.10	TBC at a country level				
SM.2B.26.11	TBC at a country level				
SM.2B.26.12	TBC at a country level				
SM.2B.26.13	TBC at a country level				
SM.2B.26.14	TBC at a country level				
SM.2B.26.15	TBC at a country level				
SM.2B.26.16	TBC at a country level				
SM.2B.26.17	TBC at a country level				
SM.2B.26.18	no data				
SM.2B.26.19	Total	0,0	0	0,0%	0,0%
	27. CRE Age Structure	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
SM.2B.27.1	older than 1919				
SM.2B.27.2	1919 - 1945				
SM.2B.27.3	1946 - 1960				
SM.2B.27.4	1961 - 1970				
SM.2B.27.5	1971 - 1980				
SM.2B.27.6	1981 - 1990				
SM.2B.27.7	1991 - 2000				
SM.2B.27.8	2001 - 2005				
SM.2B.27.9	2006 - 2010				
SM.2B.27.10	2011 - 2015				
SM.2B.27.11	2016 - 2020				
SM.2B.27.12	2021 and onwards				
SM.2B.27.13	no data				
SM.2B.27.14	Total	0,0	0	0,0%	0,0%
	28. New Commercial Property	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
SM.2B.28.1	Under Construction				
SM.2B.28.2	Existing property				
SM.2B.28.3	other				
SM.2B.28.4	no data				
SM.2B.28.5	Total	0,0	0	0,0%	0,0%

	29. CO2 emission related to CRE - ***as per national availability***	**Ton CO2 (per year)**	**Ton CO2 (LTV adjusted) (per year)**	**kg CO2/m2 (per year)**	**% No. of Dwellings with no CO2 data**
SM.2B.29.1	Retail				
SM.2B.29.2	Office				
SM.2B.29.3	Hotel/Tourism				
SM.2B.29.4	Shopping malls				
SM.2B.29.5	Industry				
SM.2B.29.6	Agriculture				
SM.2B.29.7	Other commercially used				
SM.2B.29.8	Hospital				
SM.2B.29.9	School				
SM.2B.29.10	other RE with a social relevant purpose				
SM.2B.29.11	Land				

SM.2B.29.12	Property developers / Building under construction		
SM.2B.29.13	Other		
SM.2B.29.14	Total	0,0	0,0
SM.2B.29.15	Weighted Average		
SM.2B.29.16			
SM.2B.29.17			
SM.2B.29.18			
SM.2B.29.19			

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER	Societe Generale SFH	
Reporting date	31/07/2026	(dd/mm/yyyy)

1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

1.1

Group	Societe Generale
Group parent company	Societe Generale
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)	13,20%
as of	30/07/2026

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		
	Residential assets	56 085	609
	Commercial assets		
	Substitute assets	667	
	Total	56 752	609

Covered bonds	49 850

2.2 **Covered bonds ratings**

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

2.3 **Liabilities of the covered bond issuer**

LIABILITIES	Outstanding
Equity	466
Subordinated debt	
Other non privileged liabilities	248
Total equity and non privileged liabilities	**715**
Covered bonds	50 242
Other privileged liabilities	5
Total privileged liabilities	**50 247**
TOTAL	**50 962**

3 ALM OF THE COVERED BOND ISSUER

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

	Expected	Contractual	explanations (CPR rate used etc)
Public sector			
Residential	7,0 years	8,2 years	Expected CPR=2.83%; Contractual CPR=0%
Commercial			
Substitute assets	0,1 years	0,1 years	CPR=0%
WAL of cover pool	6,9 years	8,1 years	
WAL of covered bonds	5,4 years	5,4 years	CPR=0%

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

	0 - 1 Y (years)	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	5 669	5 331	4 979	4 630	4 273	16 404	14 763
Commercial							
Substitute assets	667						
Expected maturity of cover pool	6 336	5 331	4 979	4 630	4 273	16 404	14 763

Expected maturity of covered bonds	4 250	4 590	5 410	5 250	5 250	20 500	4 600

3.3 **Contractual maturity structure of cover pool and covered bonds**

	0 - 1 Y	1 - 2 Y	2 - 3 Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	4 201	4 136	4 038	3 922	3 774	16 306	19 673
Commercial							
Substitute assets	667						
Contractual maturity of cover pool	4 868	4 136	4 038	3 922	3 774	16 306	19 673
Contractual maturity of covered bonds	4 250	4 590	5 410	5 250	5 250	20 500	4 600
of which hard bullet	0	0	0	0	0	0	0
of which soft bullet	4 250	4 590	5 410	5 250	5 250	20 500	4 600

3.4 **Interest rate and currency risks**

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

3.5 **Substitution assets**

	Outstanding	WAL
AAA to AA-		
A+ to A-	667	0,1 years
Below A-		
Total	667	0,1 years

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Societe Generale SFH
Reporting date 31/07/2026 (dd/mm/yyyy)

4 RESIDENTIAL COVER POOL DATA

4.1 Arrears and defaulted loans outstanding (excluding external MBS)

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

4.2 Arrears and defaulted loans outstanding (including external MBS)

Zone	Country	%
EU	France	0%

4.3 Mortgages and guarantees (excluding external MBS)

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

4.4 Borrowers (excluding external MBS)

	%
Employees	58,77%
Civil servants	30,40%
Self employed	8,75%
Retired / Pensioner	1,16%
Other non-working	0,79%
No data	0,14%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Societe Generale SFH
Reporting date 31/07/2026 (dd/mm/yyyy)

6 COVERED BONDS

6.1 Outstanding covered bonds

	2026	2025	2024	2023
Public placement	17 000	19 750	22 750	22 000
Private placement	32 850	29 850	21 390	23 740
Sum	49 850	49 600	44 140	45 740

Denominated in €	49 850	49 600	44 140	45 740
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	49 850	49 600	44 140	45 740

Fixed coupon	49 760	49 510	44 050	45 650
Floating coupon	90	90	90	90
Other	0	0	0	0
Sum	49 850	49 600	44 140	45 740

6.2 Issuance

	2026	2025	2024	2023
Public placement	0	0	2 250	4 750
Private placement	3 000	9 000	2 000	3 750
Sum	3 000	9 000	4 250	8 500

Denominated in €	3 000	9 000	4 250	8 500
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	3 000	9 000	4 250	8 500

Fixed coupon	3 000	9 000	4 250	8 500
Floating coupon	0	0	0	0
Other	0	0	0	0
Sum	3 000	9 000	4 250	8 500