Harmonised Transparency Template

2026 Version

France

Societe Generale SFH

Reporting Date: 31/08/26

Cut-off Date: 31/08/26

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A. Harmonised Transparency Template - General Information

HTT 2026

Reporting in Domestic Currency	EUR

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6. Other relevant information

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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**	31/08/26			
	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	56 161,8			
G.3.1.2	Outstanding Covered Bonds	49 350,0			
	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)	6 811,8			
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	55 518,9		98,9%	
G.3.3.2	Public Sector	0,0		0,0%	
G.3.3.3	Shipping				
G.3.3.4	Substitute Assets	642,9		1,1%	
G.3.3.5	Other				
G.3.3.6	Total	56 161,8		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)	8,2	7,0		
	Residual Life (mn) By buckets:				
G.3.4.2	0 - 1 Y	4 164,9	5 617,3	7,5%	10,1%
G.3.4.3	1 - 2 Y	4 100,2	5 282,7	7,4%	9,5%
G.3.4.4	2 - 3 Y	4 003,5	4 934,9	7,2%	8,9%
G.3.4.5	3 - 4 Y	3 890,5	4 590,6	7,0%	8,3%
G.3.4.6	4 - 5 Y	3 744,1	4 235,7	6,7%	7,6%
G.3.4.7	5 - 10 Y	16 166,4	16 253,8	29,1%	29,3%
G.3.4.8	10+ Y	19 416,1	14 570,8	35,0%	26,3%
G.3.4.9	Total	55 485,8	55 485,8	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		

	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		3 750,0	0,0	7,6%	0,0%
G.3.5.4	1 - 2 Y		4 590,0	3 750,0	9,3%	7,6%
G.3.5.5	2 - 3 Y		5 410,0	4 590,0	11,0%	9,3%
G.3.5.6	3 - 4 Y		5 250,0	5 410,0	10,6%	11,0%
G.3.5.7	4 - 5 Y		5 250,0	5 250,0	10,6%	10,6%
G.3.5.8	5 - 10 Y		21 500,0	22 750,0	43,6%	46,1%
G.3.5.9	10+ Y		3 600,0	7 600,0	7,3%	15,4%
G.3.5.10		Total	49 350,0	49 350,0	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		55 518,9	55 518,9	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	55 518,9	55 518,9	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		49 350,0	49 350,0	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	49 350,0	49 350,0	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		49 260,0	49 260,0	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	49 350,0	49 350,0	100,0%	100,0%
	9. Substitute Assets - Type		**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash		197,9		30,8%	

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		69,2%	
G.3.9.5	Other				
G.3.9.6	Total	642,9		100,0%	
	10. Substitute Assets - Country	**Nominal (mn)**		**% Substitute Assets**	
G.3.10.1	Domestic (Country of Issuer)	642,9		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	642,9		100%	
OG.3.10.1	Total	642,9		100,0%	
	11. Liquid Assets	**Nominal (mn)**		**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	642,9		1,1%	1,3%
G.3.11.2	Central bank eligible assets	908,5		1,6%	1,8%
G.3.11.3	Other				
G.3.11.4	Total	1 551,4		2,8%	3,1%
	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**		
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:*	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*	642,9190853
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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Reporting in Domestic Currency	EUR

CONTENT OF TAB B1

7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets				
	1. Property Type Information		**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential		55 518,9		100,0%
M.7.1.2	Commercial				
M.7.1.3	Other				
M.7.1.4		Total	55 518,9		100,0%
	2. General Information		**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans		430 576		430 576
	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	34,6%		34,6%
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	11,0%		11,0%
	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	7,0%		7,0%
M.7.8.2	> 12 - ≤ 24 months	13,5%		13,5%
M.7.8.3	> 24 - ≤ 36 months	5,7%		5,7%
M.7.8.4	> 36 - ≤ 60 months	18,2%		18,2%
M.7.8.5	> 60 months	55,6%		55,6%
	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)	128,9			
	By buckets (mn):				
M.7A.10.2	> 0 - <= 0.2	29 677,1	340 682	53,5%	79,1%
M.7A.10.3	> 0.2 - <= 0.4	22 188,9	81 665	40,0%	19,0%
M.7A.10.4	> 0.4 - <= 0.6	3 652,3	8 228	6,6%	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	55 518,9	430 576	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 (%)	64,3%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	9 148,6	148 585	16,5%	34,5%
M.7A.11.3	>40 - <=50 %	5 643,0	48 574	10,2%	11,3%
M.7A.11.4	>50 - <=60 %	6 861,5	49 768	12,4%	11,6%
M.7A.11.5	>60 - <=70 %	8 287,7	52 203	14,9%	12,1%
M.7A.11.6	>70 - <=80 %	9 965,1	55 049	17,9%	12,8%
M.7A.11.7	>80 - <=90 %	8 911,6	44 053	16,1%	10,2%
M.7A.11.8	>90 - <=100 %	6 512,4	31 266	11,7%	7,3%
M.7A.11.9	>100%	188,9	1 078	0,3%	0,3%
M.7A.11.10	Total	55 518,9	430 576	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 %	11 923	178 444	21,5%	41,4%
M.7A.12.3	>40 - <=50 %	6 621	52 263	11,9%	12,1%
M.7A.12.4	>50 - <=60 %	7 546	49 956	13,6%	11,6%
M.7A.12.5	>60 - <=70 %	8 071	46 763	14,5%	10,9%
M.7A.12.6	>70 - <=80 %	7 335	37 898	13,2%	8,8%
M.7A.12.7	>80 - <=90 %	6 918	32 858	12,5%	7,6%
M.7A.12.8	>90 - <=100 %	7 105	32 394	12,8%	7,5%
M.7A.12.9	>100%	0	0	0,0%	0,0%
M.7A.12.10	Total	55 518,9	430 576	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.
Contractual WAL of cover pool assets are calculated : - 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 **Expected WAL of cover pool assets are calculated :** - 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

Covered bond issuer ratings :

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

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

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

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

Core Tier 1 ratio (%) :

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

Guaranteed loans or mortgage promissory notes :

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

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

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

Substitute assets :

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

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

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

Accounting assets not included in the cover pool :

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

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

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

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

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

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

1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

Field Number — 1. Additional information on the programme

	Transaction Counterparties	Name	Legal Entity Identifier (LEI)
E.1.1.1	Sponsor (if applicable)	SOCIETE GENERALE	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)	15,3				15,3

	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 HTT 2026

Reporting in Domestic Currency	EUR

CONTENT OF TAB F1

1. Share of sustainable loans in the total mortgage program
2. Additional information on the sustainable section of the mortgage stock
2A. Sustainable Residential Cover Pool
2B. Sustainable Commercial Cover Pool

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	7 907,9	53 486	14,2%	12,4%
SM.1.1.2	Social impact mortgage loans			0,0%	0,0%
SM.1.1.3	other			0,0%	0,0%
SM.1.1.4	Total sustainable mortgage loans	7 907,9	53 486	14,2%	12,4%

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	7 907,9	100,0%
SM.2.1.2	Commercial		0,0%
SM.2.1.3	Other		0,0%
SM.2.1.4	Total	7 907,9	100,0%

	2. General Information	Residential Loans	Commercial Loans	Total sustainable Mortgages
SM.2.2.1	Number of sustainable mortgage loans	53 486		53 486

	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	7,7%		7,7%
SM.2.5.8	Ile-de-France	30,5%		30,5%
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	3,4%		3,4%	
SM.2.8.2	> 12 - ≤ 24 months	6,5%		6,5%	
SM.2.8.3	> 24 - ≤ 36 months	3,5%		3,5%	
SM.2.8.4	> 36 - ≤ 60 months	21,9%		21,9%	
SM.2.8.5	> 60 months	64,6%		64,6%	
	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.2.A.10.1	Average loan size (000s)	147,8			
	By buckets (mn):				
SM.2.A.10.2	> 0 - <= 0.2	4 425,5	40 609	56,0%	75,9%
SM.2.A.10.3	> 0.2 - <= 0.4	3 146,3	12 116	39,8%	22,7%
SM.2.A.10.4	> 0.4 - <= 0.6	336,1	761	4,3%	1,4%
SM.2.A.10.5	> 0.6 - <= 0.8	0,0	0	0,0%	0,0%
SM.2.A.10.6	> 0.8 - <= 1	0,0	0	0,0%	0,0%
SM.2.A.10.7	> 1	0,0	0	0,0%	0,0%
SM.2.A.10.8					
SM.2.A.10.9					
	11. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
SM.2.A.11.1	Weighted Average LTV (%)	69,8%			
	By LTV buckets (mn):				
SM.2.A.11.2	>0 - <=40 %	692,7	9 834	8,8%	18,4%
SM.2.A.11.3	>40 - <=50 %	548,2	4 730	6,9%	8,8%
SM.2.A.11.4	>50 - <=60 %	844,3	6 246	10,7%	11,7%
SM.2.A.11.5	>60 - <=70 %	1 244,9	8 404	15,7%	15,7%
SM.2.A.11.6	>70 - <=80 %	1 791,4	10 544	22,7%	19,7%
SM.2.A.11.7	>80 - <=90 %	1 917,9	9 822	24,3%	18,4%
SM.2.A.11.8	>90 - <=100 %	842,5	3 790	10,7%	7,1%
SM.2.A.11.9	>100%	26,0	116	0,3%	0,2%
SM.2.A.11.10	Total	7 907,9	53 486	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 (%)	64,7%			
	By LTV buckets (mn):				
SM.2A.12.2	>0 - <=40 %	978	12 779	12,4%	23,9%
SM.2A.12.3	>40 - <=50 %	860	6 886	10,9%	12,9%
SM.2A.12.4	>50 - <=60 %	1 214	8 383	15,3%	15,7%
SM.2A.12.5	>60 - <=70 %	1 487	9 018	18,8%	16,9%
SM.2A.12.6	>70 - <=80 %	1 332	7 129	16,8%	13,3%
SM.2A.12.7	>80 - <=90 %	1 191	5 689	15,1%	10,6%
SM.2A.12.8	>90 - <=100 %	847	3 602	10,7%	6,7%
SM.2A.12.9	>100%	0	0	0,0%	0,0%
SM.2A.12.10	Total	7 907,9	53 486	100,0%	100,0%
	13. Breakdown by type	**% Residential Loans**			
SM.2A.13.1	Owner occupied	51,5%			
SM.2A.13.2	Second home/Holiday houses	0,0%			
SM.2A.13.3	Buy-to-let/Non-owner occupied	48,5%			
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	2 772,2	18 272	35,1%	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	5 134,5	35 208	64,9%	65,8%
SM.2A.18.6	Land Only				
SM.2A.18.7	other				
SM.2A.18.8	Total	7 906,7	53 480	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	31/08/2026 (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	55 519	602
	Commercial assets		
	Substitute assets	643	
	Total	56 162	602

Covered bonds	49 350

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	467
Subordinated debt	
Other non privileged liabilities	222
Total equity and non privileged liabilities	**689**
Covered bonds	49 758
Other privileged liabilities	6
Total privileged liabilities	**49 764**
TOTAL	**50 453**

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	5 617	5 283	4 935	4 591	4 236	16 254	14 571
Commercial							
Substitute assets	643						
Expected maturity of cover pool	6 260	5 283	4 935	4 591	4 236	16 254	14 571

Expected maturity of covered bonds	3 750	4 590	5 410	5 250	5 250	21 500	3 600

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	4 165	4 100	4 004	3 891	3 744	16 166	19 416
Commercial							
Substitute assets	643						
Contractual maturity of cover pool	4 808	4 100	4 004	3 891	3 744	16 166	19 416

Contractual maturity of covered bonds	3 750	4 590	5 410	5 250	5 250	21 500	3 600
of which hard bullet	0	0	0	0	0	0	0
of which soft bullet	3 750	4 590	5 410	5 250	5 250	21 500	3 600

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-	643	0,1 years
Below A-		
Total	643	0,1 years

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER	Societe Generale SFH
Reporting date	31/08/2026 (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	58,81%
Civil servants	30,41%
Self employed	8,80%
Retired / Pensioner	1,15%
Other non-working	0,80%
No data	0,04%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Societe Generale SFH
Reporting date 31/08/2026 (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	32 350	29 850	21 390	23 740
Sum	49 350	49 600	44 140	45 740

Denominated in €	49 350	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	49 350	49 600	44 140	45 740

Fixed coupon	49 260	49 510	44 050	45 650
Floating coupon	90	90	90	90
Other	0	0	0	0
Sum	49 350	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