Harmonised Transparency Template

France Société Générale SFH 30/04/2018 30/04/2018



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template



A. Harmonised Transparency Template - General Information

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

| Field | | | | | | |
|---|--|--------|--|--|--|--|
| Number | 1. Basic Facts | | | | | |
| | | | | | | |
| G.1.1.1 | Country | | France | | | |
| G.1.1.2 | Issuer Name | | Société Générale SFH | | | |
| G.1.1.3 | Link to Issuer's Website | ntt | - · · · · · · · · · · · · · · · · · · · | e-performance/investisseurs/investisseurs-dette | | |
| G.1.1.4 | Cut-off date | | 30/04/2018 | | | |
| | 2. Regulatory Summary | _ | | | | |
| G.2.1.1 | UCITS Compliance (Y/N) | | Υ | | | |
| G.2.1.2 | CRR Compliance (Y/N) | | Υ | | | |
| G.2.1.3 | <u>LCR status</u> | | http://www.ecbc.eu/legislation/list | | | |
| | 3. General Cover Pool / Covered Bond Inform | nation | | | | |
| | 1.General Information | | Nominal (mn) | | | |
| G.3.1.1 | Total Cover Assets | | 34,087 | | | |
| G.3.1.2 | Outstanding Covered Bonds | | 29,900 | | | |
| | 2. Over-collateralisation (OC) | | Legal / Regulatory | Actual | Minimum Committed | Purpose |
| | | | | | | "Legal" OC: As mentioned in SFH law. |
| G.3.2.1 | OC (%) | | 5.00% | 14.00% | 8.50% | "Committed" OC is equal to Contractual OC in |
| | | | | | | order to reassure Rating Agencies. |
| | 3. Cover Pool Composition | | Nominal (mn) | | % Cover Pool | |
| G.3.3.1 | Mortgages | | 34,087 | | 98.43% | |
| G.3.3.2 | Public Sector | | | | 0.00% | |
| G.3.3.3 | Shipping | _ | | | 0.00% | |
| G.3.3.4 | Substitute Assets | | 543 | | 1.57% | |
| G.3.3.5 | Other | | | | 0.00% | |
| G.3.3.6 | | Total | 34,630 | | 100% | |
| | 4. Cover Pool Amortisation Profile | | Contractual (mn) | Expected Upon Prepayments (mn) | % Total Contractual | % Total Expected Upon Prepayments |
| G.3.4.1 | Weighted Average life (in years) | | 7.05 | 5.18 | | |
| | | | | | | |
| | Residual Life (mn) | | | | | |
| | By buckets: | | | | | |
| | | _ | | | | |
| G.3.4.2 | 0 - 1 Y | | 2,914 | 4,896 | 8.55% | 14.37% |
| G.3.4.3 | 0-1Y 1-2Y | | 2,920 | 4,416 | 8.57% | 12.96% |
| G.3.4.3 G.3.4.4 | 0 - 1 Y 1 - 2 Y 2 - 3 Y | | 2,920 2,889 | 4,416 3,947 | 8.57% 8.48% | 12.96% 11.58% |
| G.3.4.3 G.3.4.4 G.3.4.5 | 0-1Y 1-2Y 2-3Y 3-4Y | | 2,920 2,889 2,756 | 4,416 3,947 3,443 | 8.57% 8.48% 8.09% | 12.96% 11.58% 10.10% |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 | 0-1Y 1-2Y 2-3Y 3-4Y 4-5Y | | 2,920 2,889 2,756 2,640 | 4,416 3,947 3,443 3,006 | 8.57% 8.48% 8.09% 7.75% | 12.96% 11.58% 10.10% 8.82% |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 | 0-1Y 1-2Y 2-3Y 3-4Y 4-5Y 5-10Y | | 2,920 2,889 2,756 2,640 10,970 | 4,416 3,947 3,443 3,006 9,710 | 8.57% 8.48% 8.09% 7.75% 32.19% | 12.96% 11.58% 10.10% 8.82% 28.49% |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 | 0-1Y 1-2Y 2-3Y 3-4Y 4-5Y | | 2,920 2,889 2,756 2,640 10,970 8,988 | 4,416 3,947 3,443 3,006 9,710 4,659 | 8.57% 8.48% 8.09% 7.75% 32.19% 26.37% | 12.96% 11.58% 10.10% 8.82% 28.49% 13.67% |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 | 0-1Y 1-2Y 2-3Y 3-4Y 4-5Y 5-10Y | Total | 2,920 2,889 2,756 2,640 10,970 8,988 34,077 | 4,416 3,947 3,443 3,006 9,710 4,659 34,077 | 8.57% 8.48% 8.09% 7.75% 32.19% 26.37% 100% | 12.96% 11.58% 10.10% 8.82% 28.49% 13.67% 100% |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 | 0-1Y 1-2Y 2-3Y 3-4Y 4-5Y 5-10Y 10+Y | Total | 2,920 2,889 2,756 2,640 10,970 8,988 34,077 Initial Maturity (mn) | 4,416 3,947 3,443 3,006 9,710 4,659 34,077 Extended Maturity (mn) | 8.57% 8.48% 8.09% 7.75% 32.19% 26.37% | 12.96% 11.58% 10.10% 8.82% 28.49% 13.67% |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 | 0-1Y 1-2Y 2-3Y 3-4Y 4-5Y 5-10Y | Total | 2,920 2,889 2,756 2,640 10,970 8,988 34,077 | 4,416 3,947 3,443 3,006 9,710 4,659 34,077 | 8.57% 8.48% 8.09% 7.75% 32.19% 26.37% 100% | 12.96% 11.58% 10.10% 8.82% 28.49% 13.67% 100% |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 | 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y 5. Maturity of Covered Bonds Weighted Average life (in years) | Total | 2,920 2,889 2,756 2,640 10,970 8,988 34,077 Initial Maturity (mn) | 4,416 3,947 3,443 3,006 9,710 4,659 34,077 Extended Maturity (mn) | 8.57% 8.48% 8.09% 7.75% 32.19% 26.37% 100% | 12.96% 11.58% 10.10% 8.82% 28.49% 13.67% 100% |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 | 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) | Total | 2,920 2,889 2,756 2,640 10,970 8,988 34,077 Initial Maturity (mn) | 4,416 3,947 3,443 3,006 9,710 4,659 34,077 Extended Maturity (mn) | 8.57% 8.48% 8.09% 7.75% 32.19% 26.37% 100% | 12.96% 11.58% 10.10% 8.82% 28.49% 13.67% 100% |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 | 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: | Total | 2,920 2,889 2,756 2,640 10,970 8,988 34,077 Initial Maturity (mn) 5.96 | 4,416 3,947 3,443 3,006 9,710 4,659 34,077 Extended Maturity (mn) 6.78 | 8.57% 8.48% 8.09% 7.75% 32.19% 26.37% 100% % Total Initial Maturity | 12.96% 11.58% 10.10% 8.82% 28.49% 13.67% 100% % Total Extended Maturity |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 | 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y | Total | 2,920 2,889 2,756 2,640 10,970 8,988 34,077 Initial Maturity (mn) 5.96 | 4,416 3,947 3,443 3,006 9,710 4,659 34,077 Extended Maturity (mn) 6.78 | 8.57% 8.48% 8.09% 7.75% 32.19% 26.37% 100% % Total Initial Maturity | 12.96% 11.58% 10.10% 8.82% 28.49% 13.67% 100% % Total Extended Maturity |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 | 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y | Total | 2,920 2,889 2,756 2,640 10,970 8,988 34,077 Initial Maturity (mn) 5.96 4,000 2,500 | 4,416 3,947 3,443 3,006 9,710 4,659 34,077 Extended Maturity (mn) 6.78 | 8.57% 8.48% 8.09% 7.75% 32.19% 26.37% 100% % Total Initial Maturity | 12.96% 11.58% 10.10% 8.82% 28.49% 13.67% 100% % Total Extended Maturity |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 | 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y | Total | 2,920 2,889 2,756 2,640 10,970 8,988 34,077 Initial Maturity (mn) 5.96 4,000 2,500 2,500 | 4,416 3,947 3,443 3,006 9,710 4,659 34,077 Extended Maturity (mn) 6.78 1,500 3,500 2,500 | 8.57% 8.48% 8.09% 7.75% 32.19% 26.37% 100% % Total Initial Maturity 13.38% 8.36% 8.36% | 12.96% 11.58% 10.10% 8.82% 28.49% 13.67% 100% % Total Extended Maturity 5.02% 11.71% 8.36% |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.5 G.3.5.6 | 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y | Total | 2,920 2,889 2,756 2,640 10,970 8,988 34,077 Initial Maturity (mn) 5.96 4,000 2,500 2,500 2,150 | 4,416 3,947 3,443 3,006 9,710 4,659 34,077 Extended Maturity (mn) 6.78 1,500 3,500 2,500 2,750 | 8.57% 8.48% 8.09% 7.75% 32.19% 26.37% 100% % Total Initial Maturity 13.38% 8.36% 8.36% 7.19% | 12.96% 11.58% 10.10% 8.82% 28.49% 13.67% 100% % Total Extended Maturity 5.02% 11.71% 8.36% 9.20% |
| G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 | 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y | Total | 2,920 2,889 2,756 2,640 10,970 8,988 34,077 Initial Maturity (mn) 5.96 4,000 2,500 2,500 2,150 2,250 | 4,416 3,947 3,443 3,006 9,710 4,659 34,077 Extended Maturity (mn) 6.78 1,500 3,500 2,500 2,750 900 | 8.57% 8.48% 8.09% 7.75% 32.19% 26.37% 100% % Total Initial Maturity 13.38% 8.36% 8.36% 7.19% 7.53% | 12.96% 11.58% 10.10% 8.82% 28.49% 13.67% 100% % Total Extended Maturity 5.02% 11.71% 8.36% 9.20% 3.01% |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.5 G.3.5.5 G.3.5.7 G.3.5.8 | 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y | Total | 2,920 2,889 2,756 2,640 10,970 8,988 34,077 Initial Maturity (mn) 5.96 4,000 2,500 2,500 2,150 2,250 11,250 | 4,416 3,947 3,443 3,006 9,710 4,659 34,077 Extended Maturity (mn) 6.78 1,500 3,500 2,500 2,750 900 10,500 | 8.57% 8.48% 8.09% 7.75% 32.19% 26.37% 100% % Total Initial Maturity 13.38% 8.36% 8.36% 7.19% 7.53% 37.63% | 12.96% 11.58% 10.10% 8.82% 28.49% 13.67% 100% **Total Extended Maturity 5.02% 11.71% 8.36% 9.20% 3.01% 35.12% |
| G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5 G.3.5.5 G.3.5.6 G.3.5.7 | 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y | Total | 2,920 2,889 2,756 2,640 10,970 8,988 34,077 Initial Maturity (mn) 5.96 4,000 2,500 2,500 2,150 2,250 | 4,416 3,947 3,443 3,006 9,710 4,659 34,077 Extended Maturity (mn) 6.78 1,500 3,500 2,500 2,750 900 | 8.57% 8.48% 8.09% 7.75% 32.19% 26.37% 100% % Total Initial Maturity 13.38% 8.36% 8.36% 7.19% 7.53% | 12.96% 11.58% 10.10% 8.82% 28.49% 13.67% 100% % Total Extended Maturity 5.02% 11.71% 8.36% 9.20% 3.01% |



| | 6. Covered Assets - Currency | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
|--|--|--|--|--|--|
| G.3.6.1 | 6. Covered Assets - Currency EUR | 34,087 | 34,087 | % lotal [before] 100.00% | % lotal [atter] 100.00% |
| G.3.6.1 G.3.6.2 | USD | 54,087 | 54,08/ | 0.00% | 0.00% |
| | | | | | |
| G.3.6.3 | GBP | | | 0.00% | 0.00% |
| G.3.6.4 | NOK | | | 0.00% | 0.00% |
| G.3.6.5 | CHF | | | 0.00% | 0.00% |
| G.3.6.6 | AUD | | | 0.00% | 0.00% |
| G.3.6.7 | CAD | | | 0.00% | 0.00% |
| G.3.6.8 | BRL | | | 0.00% | 0.00% |
| G.3.6.9 | CZK | | | 0.00% | 0.00% |
| G.3.6.10 | DKK | | | 0.00% | 0.00% |
| G.3.6.11 | HKD | | | 0.00% | 0.00% |
| G.3.6.12 | KRW | | | 0.00% | 0.00% |
| G.3.6.13 | SEK | | | 0.00% | 0.00% |
| G.3.6.14 | SGD | | | 0.00% | 0.00% |
| G.3.6.15 | Other | | | 0.00% | 0.00% |
| G.3.6.16 | Total | 34,087 | 34,087 | 100% | 100% |
| 0.0.0.0 | 7. Covered Bonds - Currency | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.7.1 | EUR | 29,900 | 29,900 | 100.00% | 100.00% |
| G.3.7.2 | USD | 25,500 | 23,300 | 0.00% | 0.00% |
| G.3.7.3 | GBP | | | 0.00% | 0.00% |
| G.3.7.3 G.3.7.4 | NOK | | | 0.00% | 0.00% |
| | CHF | | | | |
| G.3.7.5 | | | | 0.00% | 0.00% |
| G.3.7.6 | AUD | | | 0.00% | 0.00% |
| G.3.7.7 | CAD | | | 0.00% | 0.00% |
| G.3.7.8 | BRL | | | 0.00% | 0.00% |
| G.3.7.9 | CZK | | | 0.00% | 0.00% |
| G.3.7.10 | DKK | | | 0.00% | 0.00% |
| G.3.7.11 | HKD | | | 0.00% | 0.00% |
| G.3.7.12 | KRW | | | 0.00% | 0.00% |
| G.3.7.13 | SEK | | | 0.00% | 0.00% |
| G.3.7.14 | SGD | | | 0.00% | 0.00% |
| | | | | | |
| G.3.7.15 | Other | | | 0.00% | 0.00% |
| G.3.7.15 G.3.7.16 | Other Total | 29900 | 29900 | 0.00% 100% | 0.00% 100% |
| | | 29900 Nominal [before hedging] (mn) | 29900 Nominal [after hedging] (mn) | | |
| | Total | | | 100% | 100% |
| G.3.7.16 | Total 8. Covered Bonds - Breakdown by interest rate | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | 100% % Total [before] | 100% % Total [after] |
| G.3.7.16 G.3.8.1 | Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon | Nominal [before hedging] (mn) 29310 | Nominal [after hedging] (mn) 29310 | 100% % Total [before] 98.03% | 100% % Total [after] 98.03% |
| G.3.7.16 G.3.8.1 G.3.8.2 | Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon | Nominal [before hedging] (mn) 29310 590 | Nominal [after hedging] (mn) 29310 590 | 100% % Total [before] 98.03% 1.97% | 100% % Total [after] 98.03% 1.97% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 | Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other | Nominal [before hedging] (mn) 29310 590 0 | Nominal [after hedging] (mn) 29310 590 0 | 100% % Total [before] 98.03% 1.97% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 | Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type | Nominal [before hedging] (mn) 29310 590 0 29900 | Nominal [after hedging] (mn) 29310 590 0 | 100% % Total [before] 98.03% 1.97% 0.00% 100% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 | Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) | Nominal [after hedging] (mn) 29310 590 0 | 100% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) | Nominal [after hedging] (mn) 29310 590 0 | 100% % Total [before] 98.03% 1.97% 0.00% 100% % Substitute Assets 20.76% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 | Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 | Nominal [after hedging] (mn) 29310 590 0 | 100% **Total [before] 98.03% 1.97% 0.00% 100% **Substitute Assets 20.76% 0.00% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to credit institutions | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) | Nominal [after hedging] (mn) 29310 590 0 | 100% % Total [before] 98.03% 1.97% 0.00% 100% % Substitute Assets 20.76% 0.00% 0.00% 79.24% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 | Nominal [after hedging] (mn) 29310 590 0 | 100% % Total [before] 98.03% 1.97% 0.00% 100% % Substitute Assets 20.76% 0.00% 0.00% 79.24% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 | Nominal [after hedging] (mn) 29310 590 0 | 100% **Total [before] 98.03% 1.97% 0.00% 100% **Substitute Assets 20.76% 0.00% 0.00% 79.24% 0.00% 100% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 | Nominal [after hedging] (mn) 29310 590 0 | 100% % Total [before] 98.03% 1.97% 0.00% 100% % Substitute Assets 20.76% 0.00% 0.00% 79.24% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 | Nominal [after hedging] (mn) 29310 590 0 | 100% **Total [before] 98.03% 1.97% 0.00% 100% **Substitute Assets 20.76% 0.00% 0.00% 79.24% 0.00% 100% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 | Nominal [after hedging] (mn) 29310 590 0 | 100% **Total [before] 98.03% 1.97% 0.00% 100% **Substitute Assets 20.76% 0.00% 0.00% 79.24% 0.00% 100% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 OG.3.9.2 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 | Nominal [after hedging] (mn) 29310 590 0 | 100% % Total [before] 98.03% 1.97% 0.00% 100% % Substitute Assets 20.76% 0.00% 0.00% 79.24% 0.00% 100% 0.00% 100% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 OG.3.9.1 OG.3.9.2 OG.3.9.3 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 | Nominal [after hedging] (mn) 29310 590 0 | 100% % Total [before] 98.03% 1.97% 0.00% 100% % Substitute Assets 20.76% 0.00% 0.00% 79.24% 0.00% 100% 0.00% 0.00% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gyts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gyts or quasi govts o/w EU central banks | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 | Nominal [after hedging] (mn) 29310 590 0 | 100% % Total [before] 98.03% 1.97% 0.00% 100% % Substitute Assets 20.76% 0.00% 0.00% 79.24% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w EU central banks | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 | Nominal [after hedging] (mn) 29310 590 0 | 100% **Total [before] 98.03% 1.97% 0.00% 1.00% **Substitute Assets 20.76% 0.00% 0.00% 79.24% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.6 G.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.6 OG.3.9.7 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 430 543 543 | Nominal [after hedging] (mn) 29310 590 0 | 100% % Total [before] 98.03% 1.97% 0.00% 100% % Substitute Assets 20.76% 0.00% 0.00% 79.24% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w EU central banks o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w EU central banks | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 | Nominal [after hedging] (mn) 29310 590 0 | 100% **Total [before] 98.03% 1.97% 0.00% 1.00% **Substitute Assets 20.76% 0.00% 0.00% 79.24% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.9 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 430 543 543 | Nominal [after hedging] (mn) 29310 590 0 | 100% % Total [before] 98.03% 1.97% 0.00% 100% % Substitute Assets 20.76% 0.00% 0.00% 79.24% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.6 G.3.9.1 OG.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.9 OG.3.9.9 OG.3.9.9 OG.3.9.9 OG.3.9.9 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 430 543 543 | Nominal [after hedging] (mn) 29310 590 0 | 100% % Total [before] 98.03% 1.97% 0.00% 100% % Substitute Assets 20.76% 0.00% 0.00% 79.24% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |
| G.3.7.16 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.2 OG.3.9.3 OG.3.9.4 OG.3.9.5 OG.3.9.6 OG.3.9.7 OG.3.9.8 OG.3.9.9 | 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks o/w third-party countries Credit Quality Step 2 (CQS2) central banks | Nominal [before hedging] (mn) 29310 590 0 29900 Nominal (mn) 113 430 543 543 | Nominal [after hedging] (mn) 29310 590 0 | 100% % Total [before] 98.03% 1.97% 0.00% 100% % Substitute Assets 20.76% 0.00% 0.00% 79.24% 0.00% 100% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | 100% ** Total [after] 98.03% 1.97% 0.00% |



| | 10. Substitute Assets - Country | Nominal (mn) | % Substitute Assets |
|-----------|--|---|------------------------------|
| G.3.10.1 | Domestic (Country of Issuer) | 543 | 100.00% |
| G.3.10.2 | Eurozone | | 0.00% |
| G.3.10.3 | Rest of European Union (EU) | | 0.00% |
| G.3.10.4 | European Economic Area (not member of EU) | | 0.00% |
| G.3.10.5 | Switzerland | | 0.00% |
| G.3.10.6 | Australia | | 0.00% |
| G.3.10.7 | Brazil | | 0.00% |
| G.3.10.8 | Canada | | 0.00% |
| G.3.10.9 | Japan | | 0.00% |
| G.3.10.10 | Korea | | 0.00% |
| G.3.10.11 | New Zealand | | 0.00% |
| G.3.10.12 | Singapore | | 0.00% |
| G.3.10.13 | US | | 0.00% |
| G.3.10.14 | Other | | |
| G.3.10.15 | Total | | |
| G.3.10.16 | То | | 100% |
| | 11. Liquid Assets | Nominal (mn) | % Cover Pool % Covered Bonds |
| G.3.11.1 | Substitute and other marketable assets | 543 | 1.59% 1.81% |
| G.3.11.2 | Central bank eligible assets | 579 | 1.70% 1.94% |
| G.3.11.3 | Other | | 0.00% 0.00% |
| G.3.11.4 | То | tal 1122 | 3% 4% |
| | 12. Bond List | | |
| G.3.12.1 | Bond list | https://coveredbondlabel.com/issuer/83/ | |
| 0.2424 | 13. Derivatives & Swaps | | |
| G.3.13.1 | Derivatives in the register / cover pool [notional] (mn) | 0 | |
| G.3.13.2 | Type of interest rate swaps (intra-group, external or both) | No No | |
| G.3.13.3 | Type of currency rate swaps (intra-group, external or both) | No | |
| | 4. References to Capital Requirements Regulation (CRR 129(7) | 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) 648/2012. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 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 | (i) Value of the cover pool outstanding covered bonds: | <u>38</u> | | |
|----------|--|-------------------------------------|------------------------------------|--|
| G.4.1.2 | (i) Value of covered bonds: | <u>39</u> | | |
| G.4.1.3 | (ii) Geographical distribution: | 43 for Mortgage Assets | | |
| G.4.1.4 | (ii) Type of cover assets: | <u>52</u> | | |
| G.4.1.5 | (ii) Loan size: | 167 for Residential Mortgage Assets | 268 for Commercial Mortgage Assets | |
| G.4.1.6 | (ii) Interest rate risk - cover pool: | 130 for Mortgage Assets | <u>163</u> | |
| G.4.1.7 | (ii) Currency risk - cover pool: | <u>111</u> | | |
| G.4.1.8 | (ii) Interest rate risk - covered bond: | <u>163</u> | | |
| G.4.1.9 | (ii) Currency risk - covered bond: | <u>137</u> | | |
| G.4.1.10 | (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy) | 17 for Harmonised Glossary | | |
| G.4.1.11 | (iii) Maturity structure of cover assets: | <u>65</u> | | |
| G.4.1.12 | (iii) Maturity structure of covered bonds: | <u>88</u> | | |
| G.4.1.13 | (iv) Percentage of loans more than ninety days past due: | 160 for Mortgage Assets | | |
| | 5. References to Capital Requirements Regulation (CRR) | | | |
| | 129(1) | | | |
| G.5.1.1 | Exposure to credit institute credit quality step 1 & 2 | 430 | | |
| OG.5.1.1 | | | | |
| OG.5.1.2 | | | | |

6. Other relevant information

OG.5.1.3 OG.5.1.4 OG.5.1.5 OG.5.1.6



B1. Harmonised Transparency Template - Mortgage Assets

| Reporting in Domestic Currency |
|--------------------------------|
| |
| CONTENT OF TAB B1 |
| 7. Mortgage Assets |
| 7.A Residential Cover Poo |
| 7.B Commercial Cover Poo |

| Field | 7. Mortgage Assets | | | | |
|---------------------|---|---------------------|--------------------|-------------------|--|
| Number | 7. Wortgage Assets | | | | |
| | 1. Property Type Information | Nominal (mn) | | % Total Mortgages | |
| M.7.1.1 | Residential | 34,087 | | 100.00% | |
| M.7.1.2 | Commercial | | | 0.00% | |
| M.7.1.3 | Other | | | 0.00% | |
| M.7.1.4 | Tot | | | 100% | |
| | 2. General Information | Residential Loans | Commercial Loans | Total Mortgages | |
| M.7.2.1 | Number of mortgage loans | 364,351 | | 364,351 | |
| | 3. Concentration Risks | % Residential Loans | % Commercial Loans | % Total Mortgages | |
| M.7.3.1 | 10 largest exposures | 0.02% | | 0.02% | |
| | 4. Breakdown by Geography | % Residential Loans | % Commercial Loans | % Total Mortgages | |
| M.7.4.1 | European Union | 100% | 0% | 100% | |
| 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 M.7.4.8 | Czech Republic Denmark | | | | |
| M.7.4.8 M.7.4.9 | Denmark Estonia | | | | |
| M.7.4.9 M.7.4.10 | Estonia Finland | | | | |
| M.7.4.11 | France | 100% | | 100% | |
| M.7.4.12 | Germany | 100% | | 100% | |
| 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 | United Kingdom | | | | |
| M.7.4.30 | European Economic Area (not member of EU) | 0% | 0% | 0% | |
| M.7.4.31 | Iceland | | | | |
| M.7.4.32 | Liechtenstein | | | | |
| M.7.4.33 | Norway | | | | |
| M.7.4.34 | <u>Other</u> | 0% | 0% | 0% | |
| M.7.4.35 | Switzerland | | | | |
| 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 domestic regions | % Residential Loans | % Commercial Loans | % Total Mortgages | |
|--|---|---|--|---|--|
| M.7.5.1 | Alsace | 1.27% | | 1.27% | |
| M.7.5.2 | Aquitaine | 4.69% | | 4.69% | |
| M.7.5.3 | Auvergne | 0.74% | | 0.74% | |
| M.7.5.4 | Basse-Normandie | 1.68% | | 1.68% | |
| M.7.5.5 | Bourgogne | 1.20% | | 1.20% | |
| M.7.5.6 | Bretagne | 2.27% | | 2.27% | |
| M.7.5.7 | Centre | 2.22% | | 2.22% | |
| M.7.5.8 | Champagne-Ardenne | 0.84% | | 0.84% | |
| M.7.5.9 | Champagne-Artuenne Corse | 0.66% | | | |
| | | | | 0.66% | |
| M.7.5.10 | DOM – TOM | 0.61% 0.36% | | 0.61% | |
| M.7.5.11 | Franche-Comte | | | 0.36% | |
| M.7.5.12 | Haute-Normandie | 3.15% | | 3.15% | |
| M.7.5.13 | Ile-de-France (Paris included) | 38.31% | | 38.31% | |
| M.7.5.14 | Languedoc-Roussillon | 3.65% | | 3.65% | |
| M.7.5.15 | Limousin | 0.41% | | 0.41% | |
| M.7.5.16 | Lorraine | 1.44% | | 1.44% | |
| M.7.5.17 | Midi-Pyrenées | 3.52% | | 3.52% | |
| M.7.5.18 | Nord-Pas-de-Calais | 6.97% | | 6.97% | |
| M.7.5.19 | Pays de Loire | 3.30% | | 3.30% | |
| M.7.5.20 | Picardie | 2.70% | | 2.70% | |
| M.7.5.21 | Poitou - Charentes | 1.27% | | 1.27% | |
| M.7.5.22 | Provence-Alpes-Côte d'Azur | 9.70% | | 9.70% | |
| M.7.5.23 | Rhones Alpes | 9.06% | | 9.06% | |
| M.7.5.24 | other | 0.00% | | 0.00% | |
| M.7.5.25 | No data | 0.00% | | 0.00% | |
| M.7.5.26 | | | | | |
| | | | | | |
| M.7.5.27 | | | | | |
| | | | | | |
| M.7.5.28 | | | | | |
| M.7.5.27 M.7.5.28 M.7.5.29 M.7.5.30 | | | | | |
| M.7.5.28 M.7.5.29 M.7.5.30 | | | | | |
| M.7.5.28 M.7.5.29 M.7.5.30 | 6. Breakdown by Interest Rate | % Residential Loans | % Commercial Loans | % Total Mortgages | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 | 6. Breakdown by Interest Rate Fixed rate | % Residential Loans 96% | % Commercial Loans | % Total Mortgages 96% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 | | | % Commercial Loans | | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 | Fixed rate | 96% | % Commercial Loans | 96% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 | Fixed rate Floating rate Other | 96% | % Commercial Loans | 96% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 | Fixed rate Floating rate Other Capped for life | 96% | % Commercial Loans | 96% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.1 | Fixed rate Floating rate Other | 96% | % Commercial Loans | 96% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.3 OM.7.6.2 OM.7.6.2 | Fixed rate Floating rate Other Capped for life | 96% | % Commercial Loans | 96% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.3 | Fixed rate Floating rate Other Capped for life | 96% | % Commercial Loans | 96% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 DM.7.6.1 DM.7.6.2 DM.7.6.3 DM.7.6.4 DM.7.6.3 | Fixed rate Floating rate Other Capped for life | 96% | % Commercial Loans | 96% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 DM.7.6.1 DM.7.6.2 DM.7.6.3 DM.7.6.4 DM.7.6.3 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) | 96% 4% | | 96% 4% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.3 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type | 96% 4% * Residential Loans | % Commercial Loans % Commercial Loans | 96% 4% % Total Mortgages | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.4 OM.7.6.4 OM.7.6.4 OM.7.6.6 M.7.6.5 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only | 96% 4% *** **Residential Loans 1% | | 96% 4% **Total Mortgages 1% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 DM.7.6.1 DM.7.6.2 DM.7.6.3 DM.7.6.5 DM.7.6.6 DM.7.6.6 M.7.7.1 M.7.7.2 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising | 96% 4% * Residential Loans | | 96% 4% % Total Mortgages | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.3 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.5 OM.7.6.5 OM.7.7.1 M.7.7.2 M.7.7.2 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other | 96% 4% *** **Residential Loans 1% | | 96% 4% **Total Mortgages 1% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.2 M.7.7.3 OM.7.7.1 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising | 96% 4% *** **Residential Loans 1% | | 96% 4% **Total Mortgages 1% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 DM.7.6.1 DM.7.6.2 DM.7.6.3 DM.7.6.4 DM.7.6.4 DM.7.6.4 DM.7.6.5 DM.7.7.1 M.7.7.2 M.7.7.2 DM.7.7.1 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other | 96% 4% *** **Residential Loans 1% | | 96% 4% **Total Mortgages 1% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 DM.7.6.3 DM.7.6.3 DM.7.6.4 DM.7.6.5 DM.7.6.5 DM.7.7.1 M.7.7.2 M.7.7.3 DM.7.7.3 DM.7.7.3 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other | 96% 4% *** **Residential Loans 1% | | 96% 4% **Total Mortgages 1% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 M.7.6.1 DM.7.6.1 DM.7.6.2 DM.7.6.3 DM.7.6.4 DM.7.6.5 DM.7.6.5 DM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 DM.7.7.1 DM.7.7.2 DM.7.7.3 DM.7.7.4 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other | 96% 4% *** **Residential Loans 1% | | 96% 4% **Total Mortgages 1% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 DM.7.6.1 DM.7.6.1 DM.7.6.2 DM.7.6.3 DM.7.6.4 DM.7.6.5 DM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.2 DM.7.7.1 DM.7.7.2 DM.7.7.3 DM.7.7.3 DM.7.7.3 DM.7.7.3 DM.7.7.3 DM.7.7.3 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other | 96% 4% *** **Residential Loans 1% | | 96% 4% **Total Mortgages 1% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 DM.7.6.1 DM.7.6.1 DM.7.6.2 DM.7.6.3 DM.7.6.3 DM.7.6.4 DM.7.6.4 DM.7.6.4 DM.7.7.2 M.7.7.2 M.7.7.2 M.7.7.3 DM.7.7.1 DM.7.7.2 DM.7.7.3 DM.7.7.4 DM.7.7.4 DM.7.7.5 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet | 96% 4% % Residential Loans 1% 99% | % Commercial Loans | 96% 4% % Total Mortgages 1% 99% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.1 M.7.6.2 M.7.6.3 DM.7.6.1 DM.7.6.2 DM.7.6.3 DM.7.6.4 DM.7.6.5 DM.7.6.5 DM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.2 DM.7.7.3 DM.7.7.1 DM.7.7.3 DM.7.7.1 DM.7.7.3 DM.7.7.3 DM.7.7.3 DM.7.7.3 DM.7.7.3 DM.7.7.3 DM.7.7.3 DM.7.7.3 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet 8. Loan Seasoning | 96% 4% **Residential Loans 1% 99% **Residential Loans | | 96% 4% **Total Mortgages 1% 99% **Total Mortgages | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.3 OM.7.6.4 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.4 OM.7.7.5 OM.7.7.5 OM.7.7.6 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet 8. Loan Seasoning Up to 12months | 96% 4% **Residential Loans 1% 99% **Residential Loans 8.71% | % Commercial Loans | 96% 4% **Total Mortgages 1% 99% **Total Mortgages 8.71% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.5 OM.7.6.5 OM.7.6.5 OM.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.3 OM.7.7.3 OM.7.7.5 OM.7.7.4 OM.7.7.5 OM.7.7.6 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet 8. Loan Seasoning Up to 12months ≥ 12 - 5 24 months | 96% 4% **Residential Loans 1% 99% **Residential Loans 8.71% 17.77% | % Commercial Loans | 96% 4% **Total Mortgages 1% 99% **Total Mortgages 8.71% 17.77% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.5 OM.7.6.5 OM.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.5 OM.7.7.5 OM.7.7.5 OM.7.7.6 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet 8. Loan Seasoning Up to 12months ≥ 12 - < 24 months ≥ 24 - < 36 months | 96% 4% **Residential Loans 1% 99% **Residential Loans 8.71% 17.77% 20.78% | % Commercial Loans | 96% 4% % Total Mortgages 1% 99% % Total Mortgages 8.71% 17.77% 20.78% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.7.5 OM.7.7.6 M.7.7.5 OM.7.7.6 M.7.7.5 OM.7.7.6 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months | 96% 4% **Residential Loans 1% 99% **Residential Loans 8.71% 17.77% 20.78% 19.12% | % Commercial Loans | 96% 4% **Total Mortgages 1% 99% **Total Mortgages 8.71% 17.77% 20.78% 19.12% | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.7.5 OM.7.7.6 M.7.7.5 OM.7.7.6 M.7.7.5 OM.7.7.6 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months | 96% 4% **Residential Loans 1% 99% **Residential Loans 8.71% 17.77% 20.78% 19.12% 33.62% | % Commercial Loans % Commercial Loans | 96% 4% **Total Mortgages 1% 99% **Total Mortgages 8.71% 17.77% 20.78% 19.12% 33.62% | |
| M.7.5.28 M.7.5.29 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.5 OM.7.7.6 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.3 M.7.8.4 M.7.8.4 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet 8. Loan Seasoning Up to 12months ≥ 12 - 5 24 months ≥ 24 - 5 36 months ≥ 36 - 5 60 months ≥ 60 months > 8. Non-Performing Loans (NPLs) | 96% 4% **Residential Loans 1% 99% **Residential Loans 8.71% 17.77% 20.78% 19.12% 33.62% **Residential Loans | % Commercial Loans | 96% 4% **Total Mortgages 1% 99% **Total Mortgages 8.71% 17.77% 20.78% 19.12% 33.62% **Total Mortgages | |
| M.7.5.28 M.7.5.29 M.7.5.30 M.7.5.31 M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.3 | Fixed rate Floating rate Other Capped for life Mixed (1 Y+) 7. Breakdown by Repayment Type Bullet / interest only Amortising Other Partial bullet 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months | 96% 4% **Residential Loans 1% 99% **Residential Loans 8.71% 17.77% 20.78% 19.12% 33.62% | % Commercial Loans % Commercial Loans | 96% 4% **Total Mortgages 1% 99% **Total Mortgages 8.71% 17.77% 20.78% 19.12% 33.62% | |



| | 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) | 94 | 364,351 | 100% | 100% |
| | | | | | |
| | By buckets (mn): | | | | |
| M.7A.10.2 | 0-200k€ | 24,061 | 327,313 | 70.59% | 89.83% |
| M.7A.10.3 | 200-400k€ | 9,027 | 34,796 | 26.48% | 9.55% |
| M.7A.10.4 | 400-600k€ | 997 | 2,238 | 2.92% | 0.61% |
| M.7A.10.5 | 600-800k€ | 2 | 4 | 0.01% | 0.00% |
| M.7A.10.6 | 800-1M€ | 0 | 0 | 0.00% | 0.00% |
| M.7A.10.7 | >1M€ | 0 | 0 | 0.00% | 0.00% |
| M.7A.10.8 | | | | 0.00% | 0.00% |
| M.7A.10.9 | | | | 0.00% | 0.00% |
| Л.7A.10.10 | | | | 0.00% | 0.00% |
| Л.7A.10.11 | | | | 0.00% | 0.00% |
| Л.7A.10.12 | | | | 0.00% | 0.00% |
| M.7A.10.13 | | | | 0.00% | 0.00% |
| Л.7A.10.14 | | | | 0.00% | 0.00% |
| Л.7А.10.15 | | | | 0.00% | 0.00% |
| И.7A.10.16 | | | | 0.00% | 0.00% |
| И.7A.10.17 | | | | 0.00% | 0.00% |
| Л.7A.10.18 | | | | 0.00% | 0.00% |
| Л.7A.10.19 | | | | 0.00% | 0.00% |
| Л.7A.10.20 | | | | 0.00% | 0.00% |
| И.7А.10.21 | | | | 0.00% | 0.00% |
| M.7A.10.22 | | | | 0.00% | 0.00% |
| M.7A.10.23 | | | | 0.00% | 0.00% |
| M.7A.10.24 | | | | 0.00% | 0.00% |
| M.7A.10.25 | | | | 0.00% | 0.00% |
| M.7A.10.26 | Total | 34,087 | 364,351 | 100% | 100% |
| | 11. Loan to Value (LTV) Information - UNINDEXED | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.11.1 | Weighted Average LTV (%) | 65.63% | | | |
| | | | | | |
| | By LTV huckets (mn): | | | | |
| M.7A.11.2 | By LTV buckets (mn): >0 - <=40 % | 5.458 | 121.405 | 16.01% | 33.32% |
| | >0 - <=40 % | 5,458 3.096 | 121,405 35,745 | 16.01% 9.08% | 33.32% 9.81% |
| M.7A.11.3 | >0 - <=40 % >40 - <=50 % | 3,096 | 35,745 | 9.08% | 9.81% |
| M.7A.11.3 M.7A.11.4 | >0 - <=40 % >40 - <=50 % >50 - <=60 % | 3,096 3,777 | 35,745 38,052 | 9.08% 11.08% | 9.81% 10.44% |
| M.7A.11.3 M.7A.11.4 M.7A.11.5 | >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % | 3,096 3,777 4,687 | 35,745 38,052 43,517 | 9.08% 11.08% 13.75% | 9.81% 10.44% 11.94% |
| M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 | >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % | 3,096 3,777 4,687 5,919 | 35,745 38,052 43,517 49,941 | 9.08% 11.08% 13.75% 17.37% | 9.81% 10.44% 11.94% 13.71% |
| M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 | >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % | 3,096 3,777 4,687 5,919 6,673 | 35,745 38,052 43,517 49,941 48,412 | 9.08% 11.08% 13.75% 17.37% 19.58% | 9.81% 10.44% 11.94% 13.71% 13.29% |
| M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 | >0 - <=40 % | 3,096 3,777 4,687 5,919 6,673 4,230 | 35,745 38,052 43,517 49,941 48,412 25,863 | 9.08% 11.08% 13.75% 17.37% 19.58% 12.41% | 9.81% 10.44% 11.94% 13.71% 13.29% 7.10% |
| M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 | >0 - <=40 % | 3,096 3,777 4,687 5,919 6,673 4,230 246 | 35,745 38,052 43,517 49,941 48,412 25,863 1,416 | 9.08% 11.08% 13.75% 17.37% 19.58% 12.41% 0.72% | 9.81% 10.44% 11.94% 13.71% 13.29% 7.10% 0.39% |
| M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 | >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total | 3,096 3,777 4,687 5,919 6,673 4,230 246 34,087 | 35,745 38,052 43,517 49,941 48,412 25,863 1,416 364,351 | 9.08% 11.08% 13.75% 17.37% 19.58% 12.41% 0.72% 100% | 9.81% 10.44% 11.94% 13.77% 13.29% 7.10% 0.39% 100% |
| M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 J.7A.11.10 | >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total | 3,096 3,777 4,687 5,919 6,673 4,230 246 34,087 238 | 35,745 38,052 43,517 49,941 48,412 25,863 1,416 364,351 1,369 | 9.08% 11.08% 13.75% 17.37% 19.58% 12.41% 0.72% 100% 0.70% | 9.81% 10.44% 11.94% 13.71% 13.29% 7.10% 0.39% 100% 0.38% |
| M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.11.10 JM.7A.11.1 | >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total 0/w >100 - <=110 % 0/w >110 - <=120 % | 3,096 3,777 4,687 5,919 6,673 4,230 246 34,087 238 | 35,745 38,052 43,517 49,941 48,412 25,863 1,416 364,351 1,369 47 | 9.08% 11.08% 13.75% 17.37% 19.58% 12.41% 0.72% 100% 0.70% 0.02% | 9.81% 10.44% 11.94% 13.71% 13.29% 7.10% 0.39% 100% 0.38% 0.01% |
| M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.8 M.7A.11.9 V.7A.11.10 DM.7A.11.1 | >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100 % Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % | 3,096 3,777 4,687 5,919 6,673 4,230 246 34,087 238 8 | 35,745 38,052 43,517 49,941 48,412 25,863 1,416 364,351 1,369 47 0 | 9.08% 11.08% 13.75% 17.37% 19.58% 12.41% 0.72% 100% 0.70% 0.00% | 9.81% 10.44% 11.94% 13.77% 13.29% 7.10% 0.39% 100% 0.38% 0.01% 0.00% |
| M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.9 M.7A.11.10 DM.7A.11.1 DM.7A.11.1 DM.7A.11.2 | >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=130 % | 3,096 3,777 4,687 5,919 6,673 4,230 246 34,087 238 8 0 | 35,745 38,052 43,517 49,941 48,412 25,863 1,416 364,351 1,369 47 0 | 9.08% 11.08% 13.75% 17.37% 19.58% 12.41% 0.72% 100% 0.70% 0.02% 0.00% | 9.81% 10.44% 11.94% 13.77% 13.29% 7.10% 0.39% 100% 0.38% 0.01% 0.00% 0.00% |
| M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.11.10 DM.7A.11.10 DM.7A.11.1 DM.7A.11.3 DM.7A.11.3 DM.7A.11.4 DM.7A.11.5 | >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >140 - <=150 % | 3,096 3,777 4,687 5,919 6,673 4,230 246 34,087 238 8 0 | 35,745 38,052 43,517 49,941 48,412 25,863 1,416 364,351 1,369 47 0 0 | 9.08% 11.08% 13.75% 17.37% 19.58% 12.41% 0.72% 100% 0.70% 0.00% 0.00% 0.00% | 9.81% 10.44% 11.94% 13.71% 13.79% 7.10% 0.39% 100% 0.38% 0.01% 0.00% 0.00% |
| M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.11.10 MM.7A.11.1 DM.7A.11.1 DM.7A.11.3 JM.7A.11.3 JM.7A.11.5 JM.7A.11.5 JM.7A.11.6 | >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >120 - <=130 % o/w >120 - <=130 % | 3,096 3,777 4,687 5,919 6,673 4,230 246 34,087 238 8 0 | 35,745 38,052 43,517 49,941 48,412 25,863 1,416 364,351 1,369 47 0 | 9.08% 11.08% 13.75% 17.37% 19.58% 12.41% 0.72% 100% 0.70% 0.02% 0.00% | 9.81% 10.44% 11.94% 13.77% 13.29% 7.10% 0.39% 100% 0.38% 0.01% 0.00% 0.00% |
| M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.6 M.7A.11.8 M.7A.11.9 M.7A.11.10 M.7A.11.1 M.7A.11.1 M.7A.11.2 M.7A.11.3 M.7A.11.3 | >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 % o/w >110 - <=120 % o/w >120 - <=130 % o/w >130 - <=140 % o/w >130 - <=140 % o/w >140 - <=150 % | 3,096 3,777 4,687 5,919 6,673 4,230 246 34,087 238 8 0 | 35,745 38,052 43,517 49,941 48,412 25,863 1,416 364,351 1,369 47 0 0 | 9.08% 11.08% 13.75% 17.37% 19.58% 12.41% 0.72% 100% 0.70% 0.00% 0.00% 0.00% | 9.81% 10.44% 11.94% 13.71% 13.79% 7.10% 0.39% 100% 0.38% 0.01% 0.00% 0.00% |



| | 12. Loan to Value (LTV) Information - INDEXED | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
|---|---|----------------------------|-----------------|---------------------|----------------|
| M.7A.12.1 | Weighted Average LTV (%) | 63.81% | | | |
| | By LTV buckets (mn): | | | | |
| M.7A.12.2 | >0 - <=40 % | 6,219 | 128,662 | 18.25% | 35.31% |
| M.7A.12.3 | >40 - <=50 % | 3,124 | 34,839 | 9.16% | 9.56% |
| M.7A.12.4 | >50 - <=60 % | 3,791 | 37,174 | 11.12% | 10.20% |
| M.7A.12.5 | >60 - <=70 % | 4,645 | 42,252 | 13.63% | 11.60% |
| M.7A.12.6 | >70 - <=80 % | 6,043 | 49,632 | 17.73% | 13.62% |
| M.7A.12.6 M.7A.12.7 | >70 - <=80 % >80 - <=90 % | | 49,632 | 17.73% | 13.62% |
| | | 6,633 | | | |
| M.7A.12.8 | >90 - <=100 % | 3,631 | 23,468 | 10.65% | 6.44% |
| M.7A.12.9 | >100% | 0 | 0 | 0.00% | 0.00% |
| 1.7A.12.10 | Total | 34,087 | 364,351 | 100% | 100% |
| M.7A.12.1 | o/w >100 - <=110 % | 0 | 0 | 0.00% | 0.00% |
| M.7A.12.2 | o/w >110 - <=120 % | 0 | 0 | 0.00% | 0.00% |
| M.7A.12.3 | o/w >120 - <=130 % | 0 | 0 | 0.00% | 0.00% |
| M.7A.12.4 | o/w >130 - <=140 % | 0 | 0 | 0.00% | 0.00% |
| M.7A.12.5 | o/w >140 - <=150 % | 0 | 0 | 0.00% | 0.00% |
| M.7A.12.6 | o/w >150 % | 0 | 0 | 0.00% | 0.00% |
| M.7A.12.7 | | | | | |
| M.7A.12.8 | | | | | |
| M.7A.12.9 | 40.0 11 11 | 0/2 :1 ::1: | | | |
| 474 42 4 | 13. Breakdown by type | % Residential Loans 80% | | | |
| M.7A.13.1 | Owner occupied | | | | |
| M.7A.13.2 | Second home/Holiday houses | 4% | | | |
| M.7A.13.3 | Buy-to-let/Non-owner occupied | 16% | | | |
| M.7A.13.4 | Agricultural | 0% | | | |
| M.7A.13.5 | Other | 0% | | | |
| | 14. Loan by Ranking | % Residential Loans | | | |
| M.7A.14.1 | 1st lien / No prior ranks | | | | |
| И.7A.14.2 | Guaranteed | 100% | | | |
| M.7A.14.3 | Other | | | | |
| | | | | | |
| DM.7A.14.1 | of which 1st lien mortgages with state guarantee (FGAS) | 0% | | | |
| M.7A.14.2 | of which 1st lien mortgages with state guarantee (FGAS) | 0% | | | |
| 0M.7A.14.2 0M.7A.14.3 | of which 1st lien mortgages with state guarantee (FGAS) | 0% | | | |
| 0M.7A.14.2 0M.7A.14.3 0M.7A.14.4 | of which 1st lien mortgages with state guarantee (FGAS) | 0% | | | |
| 0M.7A.14.2 0M.7A.14.3 0M.7A.14.4 0M.7A.14.5 | of which 1st lien mortgages with state guarantee (FGAS) | 0% | | | |
| M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 | | 0% | | | |
| M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 | 7B Commercial Cover Pool | | | | |
| M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 | 7B Commercial Cover Pool 15. Loan Size Information | 0% Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 | 7B Commercial Cover Pool | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 IM.7A.14.3 IM.7A.14.4 IM.7A.14.5 IM.7A.14.6 | 7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 | 7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7A.14.6 | 7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 A.7B.15.1 | 7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7A.14.6 A.7B.15.1 | 7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level TBC at a country level TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 A.7B.15.3 A.7B.15.4 A.7B.15.5 | 7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.3 M.7B.15.5 M.7B.15.5 | 7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 A.7B.15.2 A.7B.15.3 A.7B.15.4 A.7B.15.5 A.7B.15.5 A.7B.15.6 | 7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 A.7B.15.2 A.7B.15.3 A.7B.15.4 A.7B.15.5 A.7B.15.6 A.7B.15.6 A.7B.15.7 | 7B Commercial Cover Pool 15. Loon Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 A.7B.15.2 A.7B.15.3 A.7B.15.3 A.7B.15.6 A.7B.15.6 A.7B.15.8 | 7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 A.7B.15.1 A.7B.15.2 A.7B.15.3 A.7B.15.5 A.7B.15.5 A.7B.15.5 A.7B.15.6 A.7B.15.7 A.7B.15.8 A.7B.15.8 | 7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 A.7B.15.2 A.7B.15.3 A.7B.15.4 A.7B.15.5 A.7B.15.6 A.7B.15.8 A.7B.15.8 A.7B.15.7 A.7B.15.8 A.7B.15.10 | TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 A.7B.15.2 A.7B.15.3 A.7B.15.4 A.7B.15.5 A.7B.15.6 A.7B.15.7 A.7B.15.8 A.7B.15.8 A.7B.15.8 A.7B.15.1 T.7B.15.10 | TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 A.7B.15.2 A.7B.15.3 A.7B.15.4 A.7B.15.5 A.7B.15.6 A.7B.15.7 A.7B.15.8 A.7B.15.8 A.7B.15.8 A.7B.15.1 T.7B.15.10 | 7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 A.7B.15.2 A.7B.15.3 A.7B.15.4 A.7B.15.5 A.7B.15.6 A.7B.15.8 A.7B.15.8 A.7B.15.1 I.7B.15.10 I.7B.15.11 I.7B.15.11 I.7B.15.13 I.7B.15.13 I.7B.15.13 | TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.4 M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.9 M.7B.15.10 M.7B.15.10 M.7B.15.10 M.7B.15.10 M.7B.15.10 M.7B.15.10 M.7B.15.11 M.7B.15.12 M.7B.15.13 M.7B.15.13 M.7B.15.14 M.7B.15.14 M.7B.15.15 | TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 A.7B.15.2 A.7B.15.3 A.7B.15.3 A.7B.15.6 A.7B.15.6 A.7B.15.8 A.7B.15.8 A.7B.15.8 A.7B.15.1 T.7B.15.10 T.7B.15.11 T.7B.15.12 T.7B.15.13 T.7B.15.14 T.7B.15.15 T.7B.15.15 | TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 A.7B.15.2 A.7B.15.3 A.7B.15.3 A.7B.15.6 A.7B.15.6 A.7B.15.8 A.7B.15.8 A.7B.15.8 A.7B.15.1 T.7B.15.10 T.7B.15.11 T.7B.15.12 T.7B.15.13 T.7B.15.14 T.7B.15.15 T.7B.15.15 | TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 A.7B.15.2 A.7B.15.3 A.7B.15.3 A.7B.15.6 A.7B.15.6 A.7B.15.8 A.7B.15.7 A.7B.15.1 T.7B.15.10 T.7B.15.11 T.7B.15.12 T.7B.15.13 T.7B.15.14 T.7B.15.15 T.7B.15.16 T.7B.15.17 | 7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 A.7B.15.2 A.7B.15.3 A.7B.15.4 A.7B.15.5 A.7B.15.6 A.7B.15.7 A.7B.15.8 A.7B.15.10 I.7B.15.10 I.7B.15.11 I.7B.15.12 I.7B.15.13 I.7B.15.14 I.7B.15.15 I.7B.15.16 I.7B.15.16 I.7B.15.17 I.7B.15.16 I.7B.15.17 | TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.8 M.7B.15.8 M.7B.15.8 M.7B.15.1 1.7B.15.11 1.7B.15.11 1.7B.15.11 1.7B.15.12 1.7B.15.13 1.7B.15.14 1.7B.15.14 1.7B.15.15 1.7B.15.16 1.7B.15.16 1.7B.15.16 1.7B.15.16 1.7B.15.17 1.7B.15.16 | TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| 0M.7A.14.2 0M.7A.14.3 0M.7A.14.4 | TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.10 A.7B.15.10 A.7B.15.13 A.7B.15.13 A.7B.15.13 A.7B.15.14 A.7B.15.15 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.17 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.17 A.7B.15.18 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.10 A | TB Commercial Cover Pool 15. Loon Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.1 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.8 M.7B.15.1 1.7B.15.11 1.7B.15.12 1.7B.15.12 1.7B.15.14 1.7B.15.15 1.7B.15.16 1.7B.15.16 1.7B.15.17 1.7B.15.16 1.7B.15.17 1.7B.15.18 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.20 1.7B.15.21 | TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.3 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.7 M.7B.15.10 1.7B.15.10 1.7B.15.11 1.7B.15.12 1.7B.15.13 1.7B.15.14 1.7B.15.15 1.7B.15.16 1.7B.15.17 1.7B.15.16 1.7B.15.17 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.20 1.7B.15.21 1.7B.15.21 1.7B.15.21 | TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7A.14.2 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.1 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.8 M.7B.15.1 1.7B.15.11 1.7B.15.12 1.7B.15.12 1.7B.15.14 1.7B.15.15 1.7B.15.16 1.7B.15.16 1.7B.15.17 1.7B.15.16 1.7B.15.17 1.7B.15.18 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.19 1.7B.15.20 1.7B.15.21 | TB Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level | | Number of Loans | % Commercial Loans | % No. of Loans |



| | 16. Loan to Value (LTV) Information - UNINDEXED | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
|--------------------------|--|-------|--------------------|-----------------|--------------------|------------------|
| M.7B.16.1 | Weighted Average LTV (%) | | | | | |
| | | | | | | |
| | By LTV buckets (mn): | | | | | |
| M.7B.16.2 M.7B.16.3 | >0 - <=40 % >40 - <=50 % | | | | | |
| | >40 - <=50 % >50 - <=60 % | | | | | |
| M.7B.16.4 M.7B.16.5 | >50 - <=60 % >60 - <=70 % | | | | | |
| M.7B.16.6 | >60 - <=70 % >70 - <=80 % | | | | | |
| M.7B.16.7 | >70 - <=80 % >80 - <=90 % | | | | | |
| M.7B.16.8 | >80 - <=90 % >90 - <=100 % | | | | | |
| M.7B.16.9 | >90 - <=100 % >100% | | | | | |
| M.7B.16.10 M.7B.16.10 | >100% | Total | 0 | 0 | 0% | 0% |
| WI.7B.10.10 | 17. Loan to Value (LTV) Information - INDEXED | Total | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7B.17.1 | Weighted Average LTV (%) | | Nomina | Number of Loans | % Commercial Loans | 76 NO. OI LOGIIS |
| WI.70.17.1 | Weighted Average LTV (70) | | | | | |
| | By LTV buckets (mn): | | | | | |
| M.7B.17.2 | >0 - <=40 % | | | | | |
| M.7B.17.3 | >40 - <=50 % | | | | | |
| M.7B.17.4 | >50 - <=60 % | | | | | |
| M.7B.17.5 | >60 - <=70 % | | | | | |
| M.7B.17.6 | >70 - <=80 % | | | | | |
| M.7B.17.7 | >80 - <=90 % | | | | | |
| M.7B.17.8 | >90 - <=100 % | | | | | |
| M.7B.17.9 | >100% | | | | | |
| M.7B.17.10 | | Total | 0 | 0 | 0% | 0% |
| | 18. Breakdown by Type | | % Commercial loans | | | |
| M.7B.18.1 | Retail | | | | | |
| M.7B.18.2 | Office | | | | | |
| M.7B.18.3 | Hotel/Tourism | | | | | |
| M.7B.18.4 | Shopping malls | | | | | |
| M.7B.18.5 | Industry | | | | | |
| M.7B.18.6 | Agriculture | | | | | |
| M.7B.18.7 | Other commercially used | | | | | |
| M.7B.18.8 | Land | | | | | |
| M.7B.18.9 | Property developers / Bulding under construction | | | | | |
| M.7B.18.10 | Other | | | | | |



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

| Field Number | 1. Glossary - Standard Harmonised Items | [Insert Definition Below] |
|--------------|---|---|
| HG.1.1 | OC Calculation: Actual | Nominal Overcollateralisation "OC" ratio: The OC ratio as established to comply with contractual and rating agencies minimum requirements is a nominal rate calculated by dividing the nominal outstanding amount of eligible assets (substitute assets and accrued interests excluded) by the nominal amount of covered bonds (after taking into account if any interest rate or currency swaps and accrued interests excluded). |
| HG.1.2 | OC Calculation: Legal minimum | The most restricting OC rate required by the rating agencies is disclosed in this report Legal "Coverage ratio": This ratio is calculated by dividing the total assets amount (including accrued interests, substitute assets and other assets as prepayments and net accrued incomes on derivatives) by the amount of priviledged debts accrued interests included (covered bonds, sums due on derivatives and collateral management fees). When the eligible assets are transfered into the cover pool using guaranteed loans, the amount of the guaranteed loans in the assets amount is replaced by the amount of the eligible assets pledged as collateral. Following amendments to the French covered bond legal framework for sociétés de credit foncier (SCF) and sociétés de financement de l'habitat (SFH) that came into force on 28 May 2014 (published in JO nº0123 of 28 May 2014), a cap on intragroup exposure has been set at 25% of non-privileged resources and the legal minimum collateralisation raised to 105%, from 102%, on a nominal basis. |
| | | The legislation requires that a legal coverage ratio is calculated a posteriori on the basis of the audited accounting figures twice a year: as of December 31st and June 30th and on unaudited accounting figures as of March 31st and September 30th. These legal ratios are audited and available within a period of three months following the calculation reference date. The last audited ratio is provided as an additional information. As a consequence, the current ratio, calculated on a quarterly basis, is provisionnal / unaudited when the report is published and is based on forecast amounts as of the end of each quarter, calculated in the frame of the approval of the funding programme of the issuer. |
| HG.1.3 | OC Calculation: Committed | "Committed" OC is equal to Contractual OC in order to reassure Rating Agencies. 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) |
| HG.1.4 | Interest Rate Types | "Mixed" is used for loans with a combination of fixed, capped or floating periods (e.g. 10 years initial fixed rate switching to floating). |
| HG.1.5 | Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.] | Interest Rate Types of the Covered Bonds of SG SFH are mainly Fixed coupon, and also Floating coupon mainly based on EIBEUR3M. Interest Rate Types of the Assets of SG SFH are mainly Fixed interest rates, and also Floating interest rates. Contractual maturities: Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets. Regarding covered bonds and substitute assets, contractual maturity is calculated according to the legal final maturity. Regarding soft bullet covered bonds, contractual maturity is calculated according to the initital legal final maturity without any extension. Expected maturities: Expected MAL and maturities of the cover pool assets are calculated assuming an average percentage of prepayment rate observed over the last year. The substitute assets being actually composed of cash and term deposits to financial institutions, their expected maturity is assumed to be equal to their contractual one. Regarding soft bullet covered bonds, expected maturity is calculated according to the legal final maturity including the extended maturity of 1 year. |



| HG.1.7 LTVs: Definition HG.1.8 LTVs: Calculation of property/shipping value HG.1.9 LTVs: Applied property/shipping value LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits HG.1.0 LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits HG.1.1 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant HG.1.1 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant HG.1.1 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.1 Non-performing loans HG.1.1 Non-performing loans HG.1.2 Non-performing loans HG.1.3 Non-performing loans HG.1.4 Not applicable for the jurisdation HG.1.5 Not applicable for the jurisdation HG.1.6 Not applicable for the jurisdation HG.1.7 Not applicable for the jurisdation HG.1.8 Not applicable for the jurisdation HG.1.9 Indexed LTVS: calculated on the basis of the current outstanding amount of the loans to the appraised values or price of the residential bases of the current outstanding amount of the loans to the appraised values or price of the residential assets. HG.1.8 LTVs: Applied property/shipping value LTVs: Calculated on for the pesison of the property which is refinanced by Careful Logement East LTV valuation and the date of the quarterly ECBC Report. HE LTV is calculated on a quarterly frequency. HE LTV is calculated on a quarterly frequency. HE LTV is calculated on a puraterly frequency. HE LTV is calculated on a quarterly frequency. HE LTV is calculated on a quarterly frequency. HE LTV is calculated on a quarterly frequency. HE LTV is calculated on a puraterly frequency. HE LTV is calculated on a quarterly frequency. HE LTV is calculated on a quarterly frequency. H | HG.1.6 | Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.] | "Contractual maturities" and "Expected maturities" : see above. Maturity structure is Hard Bullet for initial Covered Bonds. Maturity structure has been Soft Bullet for Covered Bonds emission since 2015. | | | |
|--|---------|---|--|--|--|--|
| HG.1.8 LTVs: Calculation of property/shipping value HG.1.9 LTVs: Applied property/shipping valueation techniques, including whether use of index, Automated Values or prices of the residential values / prices are calculated based on INSEE Index publicated on the following webside address: http://www.bdm.insee.fr HG.1.10 LTVs: Applied property/shipping valuation Model (AVM) or on-site audits HG.1.11 LTVs: Frequency and time of last valuation LTVs: Frequency and time of last valuation HG.1.12 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant HG.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.13 Non-performing loans HG.1.14 LTVs: Reason for No Data HG.1.15 LTVs: Reason for No Data HG.1.16 LTVs: Reason for No Data HG.1.17 Indexed LTV is calculated on the basis of the current outstanding amount of the loast on the following explain and evaluation and the date of the quarterly ECBC Report. The Sof SH 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 on vays a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. The Sof SH 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 on varys a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. The Sof SH cover pool is 100% made of french residential home loans totally guaranteed by the loan in the case of guaranteed loans The geographical distribution / regional breakdown of assets shall take into account the location of the property which | 110.4.7 | The Defailer | Unindexed LTV is calculated on the basis of the current outstanding amount of the loans and the initial | | | |
| HG.1.8 LTVs: Calculation of property/shipping value HG.1.9 LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits HG.1.10 LTVs: Frequency and time of last valuation HG.1.11 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant HG.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.13 Non-performing loans HG.1.14 LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits HG.1.15 LTVs: Frequency and time of last valuation The LTV is calculated on the basis of the current outstanding amount of the loans to the following webside address: http://www.bdm.insee.fr Current value of residential housas is calculated automatically but also controlled twice a year both internally and by the Controlled ry Spécifique Current value of residential hous loans is calculated automatically but also controlled twice a year both internally and by the Controlled ry Spécifique LETV's Applied property Frequency. The LTV is calculated on a quartery frequency. The LTV is calculated on the best of residential housing in the best of residential forme loans to tally quaranteed by Credit Logement Each table reported in section 4 display information on this her SG SFH cover pool Ther | HG.1./ | LIVS: DETINITION | Indexed current LTV | | | |
| HG.1.9 LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits HG.1.10 LTVs: Frequency and time of last valuation HG.1.11 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant HG.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.13 Non-performing loans LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits 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 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 on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on residential mortgage in the SG SFH cover pool There is on | | | Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised | | | |
| HG.1.19 Valuation Model (AVM) or on-site audits and by the Contrôleur Spécifique HG.1.10 LTVs: Frequency and time of last valuation He.1.11 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant HG.1.11 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.13 Non-performing loans LTVs: Frequency and time of last valuation The LTV is calculated on a quarter between the last LTV valuation and the date of the quarterly ECBC Report. The Expl Lain how made of french residential home loans totally guaranteed by Credit Logement Each table reported in section 4 display information on this french residential frome loan cover pool There is no residential mortgage in the SG SFH cover pool There is on 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 property which is refinanced by the loan in the case of guaranteed loans. The geographical breakdown of assets shall take into account the location of the pledged property for residential mortgages and the location of the property which is refinanced by the loan in the case of guaranteed loans. Société Générale SFH has set up an Asset Liabilities Management restructuring to optimize the hedging strategy of the Issuer and based on natural hedging between Cover-pool and Covered Bonds. There are no non-performing loans in the cover-pool of SG SFH. Value | HG.1.8 | LTVs: Calculation of property/shipping value | · · · · · · · · · · · · · · · · · · · | | | |
| HG.1.10 LTVs: Frequency and time of last valuation There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. 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 loans totally guaranteed by Credit Logement Test cover pool There is no residential mortgage in the SG SFH cover pool There is only residential with guarantee insurance in the SG SFH cover pool Geographical distribution / regional breakdown: The geographical breakdown of assets takes into account the location of the property which is refinanced by the guaranteed loans The geographical breakdown of assets shall take into account the location of the pledged property for residential mortgages and the location of the property which is refinanced by the loan in the case of guaranteed loans. Société Générale SFH has set up an Asset Liabilities Management restructuring to optimize the hedging strategy of the Issuer and based on natural hedging between Cover-pool and Covered Bonds. There are no non-performing loans in the cover-pool of SG SFH. | HG.1.9 | | | | | |
| Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant HG.1.11 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant Geographical distribution / regional breakdown: The geographical breakdown of assets takes into account the location of the property which is refinanced by the guaranteed loans The geographical breakdown of assets shall take into account the location of the pledged property for residential mortgages and the location of the property which is refinanced by the loan in the case of guaranteed loans. Société Générale SFH has set up an Asset Liabilities Management restructuring to optimize the hedging strategy of the Issuer and based on natural hedging between Cover-pool and Covered Bonds. HG.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) Non-performing loans There are no non-performing loans in the cover-pool of SG SFH. Value | HG.1.10 | LTVs: Frequency and time of last valuation | | | | |
| HG.1.11 Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant HG.1.12 Hedging Strategy (please explain how you address interest rate and currency risk) HG.1.13 Non-performing loans HG.1.14 The geographical distribution / regional breakdown of assets takes into account the location of the property which is refinanced by the guaranteed loans The geographical breakdown of assets shall take into account the location of the pledged property for residential mortgages and the location of the property which is refinanced by the loan in the case of guaranteed loans. Société Générale SFH has set up an Asset Liabilities Management restructuring to optimize the hedging strategy of the Issuer and based on natural hedging between Cover-pool and Covered Bonds. There are no non-performing loans in the cover-pool of SG SFH. Value | | | 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 | | | |
| real estate, etc. Same for shipping where relecvant Geographical distribution / regional breakdown: The geographical breakdown of assets takes into account the location of the property which is refinanced by the guaranteed loans The geographical breakdown of assets shall take into account the location of the pledged property for residential mortgages and the location of the property which is refinanced by the loan in the case of guaranteed loans. Société Générale SFH has set up an Asset Liabilities Management restructuring to optimize the hedging strategy of the Issuer and based on natural hedging between Cover-pool and Covered Bonds. There are no non-performing loans in the cover-pool of SG SFH. Value | | Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial | | | | |
| strategy of the Issuer and based on natural hedging between Cover-pool and Covered Bonds. HG.1.13 Non-performing loans There are no non-performing loans in the cover-pool of SG SFH. 2. Reason for No Data Value | HG.1.11 | real estate, etc. Same for shipping where relecvant | 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 | | | |
| 2. Reason for No Data Value | HG.1.12 | Hedging Strategy (please explain how you address interest rate and currency risk) | | | | |
| | HG.1.13 | Non-performing loans | There are no non-performing loans in the cover-pool of SG SFH. | | | |
| HG.2.1 Not applicable for the jurisdiction ND1 | | 2. Reason for No Data | Value | | | |
| | HG.2.1 | Not applicable for the jurisdiction | ND1 | | | |
| HG.2.2 Not relevant for the issuer and/or CB programme at the present time ND2 | | | | | | |
| HG.2.3 Not available at the present time ND3 | HG.2.3 | Not available at the present time | ND3 | | | |



| | 3. Glossary - Extra national and/or Issuer Items | [Insert Definition Below] |
|---------|--|---|
| HG.3.1 | Other definitions deemed relevant | 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 (%): |
| OHG.3.1 | | Core Tier 1: is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2,5 |
| | | Covered bond issuer: |
| | | Covered bonds and cover pool: |
| OHG.3.2 | | 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 |
| OHG.3.3 | | 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: |
| OHG.3.4 | | 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 |
| OHG.3.5 | | 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 Reporting in Domestic Currency Not applicable for the jurisdiction ND1 CONTENT OF TAB E Not relevant for the issuer and/or CB programme at the present time ND2 1. Additional information on the programme Not available at the present time ND3 2. Additional information on the swaps Confidential * Legal Entity Identifier (LEI) finder: http://www.lei-lookup.com/#!search ** Weighted Average Maturity = Remaining Term to Maturity Legal Entity Identifier (LEI)* Sponsor (if applicable) SOCIETE GENERALE O2RNE8IBXP4R0TD8PU41 E.1.1.2 Servicer SOCIETE GENERALE O2RNE8IBXP4R0TD8PU41 E.1.1.3 Back-up servicer E.1.1.4 BUS facilitator N/A O2RNE8IBXP4R0TD8PU41 E.1.1.5 Cash manager SOCIETE GENERALE E.1.1.6 Back-up cash manager N/A SOCIETE GENERALE O2RNE8IBXP4R0TD8PU41 Account bank E.1.1.8 Standby account bank N/A N/A Account bank guarantor N/A N/A E.1.1.10 Trustee N/A E.1.1.11 Cover Pool Monitor CAILLIAU DEDOUIT ET ASSOCIES OE.1.1.1 OE.1.1.2 OE.1.1.3 OE.1.1.4 OE.1.1.5 OE.1.1.6 OE.1.1.7 OE.1.1.8 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.2.1.7 E.2.1.8 E.2.1.9 F.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.7 OE.2.1.8 OE.2.1.9 OF 2.1.10 OE.2.1.11 OE.2.1.12 OE.2.1.13 3. Additional information on the asset 1. General Information Total Assets E.3.1.1 Weighted Average Seasoning (months) Weighted Average Maturity (months)** 155 OE.3.1.1 OE.3.1.2 OE.3.1.3 OE.3.1.4 E.3.2.1 <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 OE.3.2.1 OE.3.2.2 OE.3.2.3

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH Reporting date 30/04/2018 (dd/mm/yyyy)

1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

| 1.1 | Group | Société Générale |
|-----|---|---|
| | Group parent company | Société Générale |
| | Group consolidated financial information (link) | http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette |

| 1.2 | | Rating | Rating Watch | Outlook |
|--|---------|--------|--------------|---------|
| Senior unsecured rating (group parent company) | Fitch | A/F1 | No | Stable |
| | Moody's | A2/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) | 11.20% |
|-----|--|------------|
| | as of | 30/04/2018 |

2 COVERED BOND ISSUER OVERVIEW

2.1 Covered bonds and cover pool

| | | Total | of which eligible to |
|---------------|-------------------------|-------------|------------------------------|
| | | outstanding | central bank repo-operations |
| Cover pool | Public sector exposures | | |
| | Commercial assets | | |
| | Residential assets | 34,087 | 579 |
| | Substitute assets | 543 | |
| | Total | 34,630 | 579 |
| | | | _ |
| Covered bonds | | 29,900 | |

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 <u>Liabilities of the covered bond issuer</u>

| LIABILITIES | Outstanding |
|---|-------------|
| Equity | 533 |
| Subordinated debt | |
| Other non privileged liabilities | 282 |
| Total equity and non privileged liabilities | 815 |
| Covered bonds | 29,994 |
| Other privileged liabilities | 2 |
| Total privileged liabilities | 29,996 |
| TOTAL | 30,811 |

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 | 5.2 years | 7.1 years | Expected: CPR=6.36%; Contractual: CPR=0% |
| Commercial | | | |
| Substitute assets | 0.2 years | 0.2 years | |
| WAL of cover pool | 5.2 years | 7.1 years | |

| WAL of covered bonds | 6.0 years | 6.0 years | |
|----------------------|-----------|-----------|--|

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 | 4,896 | 4,416 | 3,947 | 3,443 | 3,006 | 9,710 | 4,659 |
| Commercial | | | | | | | |
| Substitute assets | 543 | 1 | - | - | • | - | - |
| Expected maturity of cover pool | 5,438 | 4,416 | 3,947 | 3,443 | 3,006 | 9,710 | 4,659 |
| | • | | | • | | • | |
| Expected maturity of covered bonds | 4,000 | 2,500 | 2,500 | 2,150 | 2,250 | 11,250 | 5,250 |

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 | 2,914 | 2,920 | 2,889 | 2,756 | 2,640 | 10,970 | 8,988 |
| Commercial | | | | | | | |
| Substitute assets | 543 | - | - | - | - | - | - |
| Contractual maturity of cover pool | 3,456 | 2,920 | 2,889 | 2,756 | 2,640 | 10,970 | 8,988 |
| | | | | | | | |
| Contractual maturity of cov. bonds | 4,000 | 2,500 | 2,500 | 2,150 | 2,250 | 11,250 | 5,250 |
| of which hard bullet | 1,500 | 1,000 | 1,000 | 1,250 | - | 750 | 90 |
| of which soft bullet | 2,500 | 1,500 | 1,500 | 900 | 2,250 | 10,500 | 5,160 |

3.4 Interest rate and currency risks

| | | Nominal | WAL |
|---------------------|----------|---------|-----|
| Interest vete viels | Internal | - | - |
| Interest rate risk | External | | |

| Currency rick | Internal | N/A | N/A |
|---------------|----------|-----|-----|
| Currency risk | External | N/A | N/A |

3.5 **Substitution assets**

| | Outstanding | WAL |
|------------|-------------|-----|
| AAA to AA- | | |
| A+ to A- | 543 | 0.2 |
| Below A- | | |
| Total | 543 | 0.2 |

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH
Reporting date 30/04/2018

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 | | |
| 1st lien mortgage with | nout state guaranty | |
| | Total 1st lien mortgages | |
| Guaranteed | Crédit Logement | 100% |
| | other | |
| | other | |
| | other | |
| | Total guarantees | |

4.4 Borrowers (excluding external MBS)

| | % |
|---------------------|--------|
| Employees | 57.81% |
| Civil servants | 28.44% |
| Self employed | 10.02% |
| Retired / Pensioner | 1.30% |
| Other non-working | 1.58% |
| No data | 0.84% |

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH

Reporting date 30/04/2018

6 COVERED BONDS

6.1 Outstanding covered bonds

| Outstanding covered bonds | | | | |
|---------------------------|--------|--------|--------|--------|
| | 2018 | 2017 | 2016 | 2015 |
| Public placement | 10,500 | 9,750 | 8,750 | 9,500 |
| Private placement | 19,400 | 20,150 | 16,150 | 12,500 |
| Sum | 29,900 | 29,900 | 24,900 | 22,000 |
| | | | | |
| Denominated in € | 29,900 | 29,900 | 24,900 | 22,000 |
| Denominated in USD | 0 | 0 | 0 | 0 |
| Denominated in CHF | 0 | 0 | 0 | 0 |
| Denominated in JPY | 0 | 0 | 0 | 0 |
| Denominated in GBP | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 |
| Sum | 29,900 | 29,900 | 24,900 | 22,000 |
| | | | | |
| Fixed coupon | 29,310 | 29,310 | 24,310 | 21,310 |
| Floating coupon | 590 | 590 | 590 | 690 |
| Other | | | | |
| Sum | 29.900 | 29.900 | 24.900 | 22.000 |

6.2

| <u>Issuance</u> | | | | |
|--------------------|------|-------|-------|--------|
| | 2018 | 2017 | 2016 | 2015 |
| Public placement | 750 | 2,500 | 750 | 1,000 |
| Private placement | - | 6,500 | 5,000 | 12,810 |
| Sum | 750 | 9,000 | 5,750 | 13,810 |
| | | | | |
| Denominated in € | 750 | 9,000 | 5,750 | 13,810 |
| Denominated in USD | - | - | - | - |
| Denominated in CHF | - | - | - | - |
| Denominated in JPY | - | - | - | - |
| Denominated in GBP | - | - | - | - |
| Other | - | - | - | - |
| Sum | 750 | 9,000 | 5,750 | 13,810 |
| | | | | |
| Fixed coupon | 750 | 9,000 | 5,750 | 12,810 |
| Floating coupon | - | - | - | 1,000 |
| Other | | | | |
| Sum | 750 | 9,000 | 5,750 | 13,810 |