

Harmonised Transparency Template

France
Société Générale SFH
31/10/2018
31/10/2018



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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

EUR

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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	http://www.societegenerale.com/fr/mesurer-notre-performance/investisseurs/investisseurs-dette			
G.1.1.4	Cut-off date	31/10/2018			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	http://www.ecbc.eu/legislation/list			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	36,367			
G.3.1.2	Outstanding Covered Bonds	31,900			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	5.00%	14.00%	8.50%	"Legal" OC: As mentioned in SFH law. "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	36,367		94.62%	
G.3.3.2	Public Sector			0.00%	
G.3.3.3	Shipping			0.00%	
G.3.3.4	Substitute Assets	2,068		5.38%	
G.3.3.5	Other			0.00%	
G.3.3.6	Total	38,434		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)	7.06	5.47		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	3,111	4,826	8.56%	13.28%
G.3.4.3	1 - 2 Y	3,128	4,440	8.60%	12.21%
G.3.4.4	2 - 3 Y	3,063	4,011	8.43%	11.03%
G.3.4.5	3 - 4 Y	2,936	3,566	8.08%	9.81%
G.3.4.6	4 - 5 Y	2,827	3,176	7.78%	8.74%
G.3.4.7	5 - 10 Y	11,695	10,685	32.17%	29.40%
G.3.4.8	10+ Y	9,590	5,646	26.38%	15.53%
G.3.4.9	Total	36,349	36,349	100%	100%
5. Maturity of Covered Bonds		Initial Maturity (mn)	Extended Maturity (mn)	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	5.77	6.60		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	3,000	1,500	9.40%	4.70%
G.3.5.3	1 - 2 Y	2,500	2,500	7.84%	7.84%
G.3.5.4	2 - 3 Y	3,400	2,500	10.66%	7.84%
G.3.5.5	3 - 4 Y	2,750	3,650	8.62%	11.44%
G.3.5.6	4 - 5 Y	2,250	1,500	7.05%	4.70%
G.3.5.7	5 - 10 Y	14,250	14,340	44.67%	44.95%
G.3.5.8	10+ Y	3,750	5,910	11.76%	18.53%
G.3.5.9	Total	31,900	31,900	100%	100%



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	36,367	36,367	100.00%	100.00%
G.3.6.2	USD			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	36,367	36,367	100%	100%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	31,900	31,900	100.00%	100.00%
G.3.7.2	USD			0.00%	0.00%
G.3.7.3	GBP			0.00%	0.00%
G.3.7.4	NOK			0.00%	0.00%
G.3.7.5	CHF			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.3.7.16	Total	31900	31900	100%	100%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	31310	31310	98.15%	98.15%
G.3.8.2	Floating coupon	590	590	1.85%	1.85%
G.3.8.3	Other	0	0	0.00%	0.00%
G.3.8.4	Total	31900	31900	100%	100%
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	1613			78.00%
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)				0.00%
G.3.9.3	Exposures to central banks				0.00%
G.3.9.4	Exposures to credit institutions	455			22.00%
G.3.9.5	Other				0.00%
G.3.9.6	Total	2068			100%
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>				0.00%
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>				0.00%
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>				0.00%
OG.3.9.4	<i>o/w EU central banks</i>				0.00%
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>				0.00%
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>				0.00%
OG.3.9.7	<i>o/w CQS1 credit institutions</i>				0.00%
OG.3.9.8	<i>o/w CQS2 credit institutions</i>	2068			100.00%
OG.3.9.9					
OG.3.9.10					
OG.3.9.11					
OG.3.9.12					0.00%



10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	2068	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		0.00%	
G.3.10.15	Total EU	2068		
G.3.10.16	Total	2068	100%	

11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	2068	5.69%	6.48%
G.3.11.2	Central bank eligible assets	618	1.70%	1.94%
G.3.11.3	Other		0.00%	0.00%
G.3.11.4	Total	2685	7%	8%

12. Bond List	
G.3.12.1	Bond list https://coveredbondlabel.com/issuer/83/

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
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	No

4. References to Capital Requirements Regulation (CRR) 129(7)

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.

	Row	Row
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38
G.4.1.2	(i) Value of covered bonds:	39
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets
G.4.1.4	(ii) Type of cover assets:	52
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 163
G.4.1.7	(ii) Currency risk - cover pool:	111
G.4.1.8	(ii) Interest rate risk - covered bond:	163
G.4.1.9	(ii) Currency risk - covered bond:	137
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:	65
G.4.1.12	(iii) Maturity structure of covered bonds:	88
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	455
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information



B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

EUR

CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
	1. Property Type Information	Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	36,367	100.00%
M.7.1.2	Commercial		0.00%
M.7.1.3	Other		0.00%
M.7.1.4	Total	36367	100%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	374,248	374,248
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.02%	0.02%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100%	0%
M.7.4.2	Austria		
M.7.4.3	Belgium		
M.7.4.4	Bulgaria		
M.7.4.5	Croatia		
M.7.4.6	Cyprus		
M.7.4.7	Czech Republic		
M.7.4.8	Denmark		
M.7.4.9	Estonia		
M.7.4.10	Finland		
M.7.4.11	France	100%	100%
M.7.4.12	Germany		
M.7.4.13	Greece		
M.7.4.14	Netherlands		
M.7.4.15	Hungary		
M.7.4.16	Ireland		
M.7.4.17	Italy		
M.7.4.18	Latvia		
M.7.4.19	Lithuania		
M.7.4.20	Luxembourg		
M.7.4.21	Malta		
M.7.4.22	Poland		
M.7.4.23	Portugal		
M.7.4.24	Romania		
M.7.4.25	Slovakia		
M.7.4.26	Slovenia		
M.7.4.27	Spain		
M.7.4.28	Sweden		
M.7.4.29	United Kingdom		
M.7.4.30	European Economic Area (not member of EU)	0%	0%
M.7.4.31	Iceland		
M.7.4.32	Liechtenstein		
M.7.4.33	Norway		
M.7.4.34	Other	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	1.28%		1.28%
M.7.5.2	Aquitaine	4.84%		4.84%
M.7.5.3	Auvergne	0.74%		0.74%
M.7.5.4	Basse-Normandie	1.63%		1.63%
M.7.5.5	Bourgogne	1.16%		1.16%
M.7.5.6	Bretagne	2.22%		2.22%
M.7.5.7	Centre	2.18%		2.18%
M.7.5.8	Champagne-Ardenne	0.84%		0.84%
M.7.5.9	Corse	0.65%		0.65%
M.7.5.10	DOM – TOM	0.58%		0.58%
M.7.5.11	Franche-Comte	0.36%		0.36%
M.7.5.12	Haute-Normandie	3.10%		3.10%
M.7.5.13	Ile-de-France (Paris included)	36.99%		36.99%
M.7.5.14	Languedoc-Roussillon	3.48%		3.48%
M.7.5.15	Limousin	0.42%		0.42%
M.7.5.16	Lorraine	1.40%		1.40%
M.7.5.17	Midi-Pyrénées	3.66%		3.66%
M.7.5.18	Nord-Pas-de-Calais	7.48%		7.48%
M.7.5.19	Pays de Loire	3.34%		3.34%
M.7.5.20	Picardie	2.73%		2.73%
M.7.5.21	Poitou - Charentes	1.30%		1.30%
M.7.5.22	Provence-Alpes-Côte d'Azur	10.22%		10.22%
M.7.5.23	Rhones Alpes	9.41%		9.41%
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.7.5.29				
M.7.5.30				
M.7.5.31				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	97%		97%
M.7.6.2	Floating rate	3%		3%
M.7.6.3	Other			
OM.7.6.1	Capped for life			
OM.7.6.2	Mixed (1 Y+)			
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	1%		1%
M.7.7.2	Amortising	99%		99%
M.7.7.3	Other			
OM.7.7.1	Partial bullet			
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	6.86%		6.86%
M.7.8.2	≥ 12 - ≤ 24 months	20.46%		20.46%
M.7.8.3	≥ 24 - ≤ 36 months	15.14%		15.14%
M.7.8.4	≥ 36 - ≤ 60 months	26.47%		26.47%
M.7.8.5	≥ 60 months	31.07%		31.07%
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0%		0%



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)	97	374,248	100%	100%
	By buckets (mn):				
M.7A.10.2	0-200k€	25,427	334,071	69.92%	89.26%
M.7A.10.3	200-400k€	9,766	37,552	26.85%	10.03%
M.7A.10.4	400-600k€	1,172	2,622	3.22%	0.70%
M.7A.10.5	600-800k€	2	3	0.00%	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%
M.7A.10.10				0.00%	0.00%
M.7A.10.11				0.00%	0.00%
M.7A.10.12				0.00%	0.00%
M.7A.10.13				0.00%	0.00%
M.7A.10.14				0.00%	0.00%
M.7A.10.15				0.00%	0.00%
M.7A.10.16				0.00%	0.00%
M.7A.10.17				0.00%	0.00%
M.7A.10.18				0.00%	0.00%
M.7A.10.19				0.00%	0.00%
M.7A.10.20				0.00%	0.00%
M.7A.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	36,367	374,248	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 (%)	65.60%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	5,721	122,451	15.73%	32.72%
M.7A.11.3	>40 - <=50 %	3,347	37,440	9.20%	10.00%
M.7A.11.4	>50 - <=60 %	4,156	40,981	11.43%	10.95%
M.7A.11.5	>60 - <=70 %	5,165	46,660	14.20%	12.47%
M.7A.11.6	>70 - <=80 %	6,480	52,402	17.82%	14.00%
M.7A.11.7	>80 - <=90 %	6,602	45,554	18.15%	12.17%
M.7A.11.8	>90 - <=100 %	4,532	26,570	12.46%	7.10%
M.7A.11.9	>100%	364	2,190	1.00%	0.59%
M.7A.11.10	Total	36,367	374,248	100%	100%
OM.7A.11.1	o/w >100 - <=110 %	361	2,170	0.99%	0.58%
OM.7A.11.2	o/w >110 - <=120 %	3	20	0.01%	0.01%
OM.7A.11.3	o/w >120 - <=130 %	0	0	0.00%	0.00%
OM.7A.11.4	o/w >130 - <=140 %	0	0	0.00%	0.00%
OM.7A.11.5	o/w >140 - <=150 %	0	0	0.00%	0.00%
OM.7A.11.6	o/w >150 %	0	0	0.00%	0.00%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					



12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	63.64%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	6,445	130,371	17.72%	34.84%
M.7A.12.3	>40 - <=50 %	3,413	37,043	9.38%	9.90%
M.7A.12.4	>50 - <=60 %	4,227	40,511	11.62%	10.82%
M.7A.12.5	>60 - <=70 %	5,303	46,758	14.58%	12.49%
M.7A.12.6	>70 - <=80 %	6,825	53,286	18.77%	14.24%
M.7A.12.7	>80 - <=90 %	6,350	43,590	17.46%	11.65%
M.7A.12.8	>90 - <=100 %	3,803	22,689	10.46%	6.06%
M.7A.12.9	>100%	0	0	0.00%	0.00%
M.7A.12.10	Total	36,367	374,248	100%	100%
OM.7A.12.1	o/w >100 - <=110 %	0	0	0.00%	0.00%
OM.7A.12.2	o/w >110 - <=120 %	0	0	0.00%	0.00%
OM.7A.12.3	o/w >120 - <=130 %	0	0	0.00%	0.00%
OM.7A.12.4	o/w >130 - <=140 %	0	0	0.00%	0.00%
OM.7A.12.5	o/w >140 - <=150 %	0	0	0.00%	0.00%
OM.7A.12.6	o/w >150 %	0	0	0.00%	0.00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans
M.7A.13.1	Owner occupied	79%
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	
M.7A.14.2	Guaranteed	100%
M.7A.14.3	Other	
OM.7A.14.1	of which 1st lien mortgages with state guarantee (FGAS)	0%
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

7B Commercial Cover Pool

15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)				
By buckets (mn):					
M.7B.15.2	TBC at a country level				
M.7B.15.3	TBC at a country level				
M.7B.15.4	TBC at a country level				
M.7B.15.5	TBC at a country level				
M.7B.15.6	TBC at a country level				
M.7B.15.7	TBC at a country level				
M.7B.15.8	TBC at a country level				
M.7B.15.9	TBC at a country level				
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level				
M.7B.15.12	TBC at a country level				
M.7B.15.13	TBC at a country level				
M.7B.15.14	TBC at a country level				
M.7B.15.15	TBC at a country level				
M.7B.15.16	TBC at a country level				
M.7B.15.17	TBC at a country level				
M.7B.15.18	TBC at a country level				
M.7B.15.19	TBC at a country level				
M.7B.15.20	TBC at a country level				
M.7B.15.21	TBC at a country level				
M.7B.15.22	TBC at a country level				
M.7B.15.23	TBC at a country level				
M.7B.15.24	TBC at a country level				
M.7B.15.25	TBC at a country level				
M.7B.15.26	Total	0	0	0%	0%



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	>0 - <=40 %				
M.7B.16.3	>40 - <=50 %				
M.7B.16.4	>50 - <=60 %				
M.7B.16.5	>60 - <=70 %				
M.7B.16.6	>70 - <=80 %				
M.7B.16.7	>80 - <=90 %				
M.7B.16.8	>90 - <=100 %				
M.7B.16.9	>100%				
M.7B.16.10	Total	0	0	0%	0%
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)				
	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 / Building 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	<p>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).</p>
HG.1.2	OC Calculation: Legal minimum	<p>The most restricting OC rate required by the rating agencies is disclosed in this report</p> <p>Legal "Coverage ratio" : This ratio is calculated by dividing the total assets amount (including accrued interests, substitute assets and other assets as prepayments and net accrued incomes on derivatives) by the amount of privileged debts accrued interests included (covered bonds, sums due on derivatives and collateral management fees). When the eligible assets are transferred into the cover pool using guaranteed loans, the amount of the guaranteed loans in the assets amount is replaced by the amount of the eligible assets pledged as collateral.</p> <p>Following amendments to the French covered bond legal framework for sociétés de credit foncier (SCF) and sociétés de financement de l'habitat (SFH) that came into force on 28 May 2014 (published in JO n°0123 of 28 May 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.</p>
HG.1.3	OC Calculation: Committed	<p>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 provisional / 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.</p>
HG.1.4	Interest Rate Types	<p>"Committed" OC is equal to Contractual OC in order to reassure Rating Agencies.</p> <p>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)</p> <p>"Mixed" is used for loans with a combination of fixed, capped or floating periods (e.g. 10 years initial fixed rate switching to floating).</p> <p>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.</p> <p>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 initial legal final maturity without any extension.</p>
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.]	<p>Expected maturities : Expected WAL and maturities of the cover pool assets are calculated assuming an average percentage of prepayment rate observed over the last year.</p> <p>The substitute assets being actually composed of cash and term deposits to financial institutions, their expected maturity is assumed to be equal to their contractual one.</p> <p>Regarding soft bullet covered bonds, expected maturity is calculated according to the legal final maturity including the extended maturity of 1 year.</p>



HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	<p>"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.</p> <p>Unindexed current LTV : Unindexed LTV is calculated on the basis of the current outstanding amount of the loans and the initial valuation / price of the residential assets.</p>	
HG.1.7	LTVs: Definition	<p>Indexed current LTV : Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised values or prices of the residential assets using an indexation methodology. The current residential values / prices are calculated based on INSEE Index published on the following website address: http://www.bdm.insee.fr</p>	
HG.1.8	LTVs: Calculation of property/shipping value	<p>Current value of residential home loans is calculated automatically but also controlled twice a year both internally and by the Contrôleur Spécifique</p>	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	<p>The LTV is calculated on a quarterly frequency. There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report. The SG SFH cover pool is 100% made of french residential home loans totally guaranteed by Credit Logement Each table reported in section 4 display information on this french residential home loan cover pool There is no residential mortgage in the SG SFH cover pool There is only residential with guarantee insurance in the SG SFH cover pool</p>	
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 relevant	<p>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.</p>	
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	<p>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.</p>	
HG.1.13	Non-performing loans	<p>There are no non-performing loans in the cover-pool of SG SFH.</p>	
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



3. Glossary - Extra national and/or Issuer Items

[Insert Definition Below]

HG.3.1	Other definitions deemed relevant	<p><u>Covered bond issuer ratings :</u> The rating agencies' methodologies usually take the senior unsecured rating of a covered bond issuer's parent company as a starting point for their assessment of the credit risk of covered bonds. However, instead of referring to the parent company rating, some rating agencies may issue a "covered bond issuer rating" which is an assessment of the credit quality of a CB issuer's credit quality on an unsecured basis. Generally, a "covered bond issuer rating" is the same as the senior unsecured rating of the CB issuer's parent company although it may be different in some specific cases. If no "CB issuer rating" has been granted to the CB issuer, "NA" is indicated.</p>
OHG.3.1		<p><u>Core Tier 1 ratio (%) :</u> Core Tier 1 is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2,5</p> <p><u>Covered bond issuer :</u></p>
OHG.3.2		<p><u>Covered bonds and cover pool :</u></p> <p><u>Guaranteed loans or mortgage promissory notes :</u> The eligible assets, fully composed of French Home Loans 100% guaranteed by Credit Logement, are transferred 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.</p>
OHG.3.3		<p><u>Substitute assets :</u> Are reported the amount of substitute assets as defined by the French Law (Articles L515-17 and R515-7 of Code Monétaire et Financier). For SG SFH the substitute assets are composed of cash and deposits to its parent company. The outstanding amount is booked in Assets - Balance Sheet as amounts due from credit institution. These substitute assets are included in the calculation of the legal coverage ratio but not taken into account in the nominal rating agencies overcollateralisation ratio.</p>
OHG.3.4		<p><u>Accounting assets not included in the cover pool :</u> Are not included in the cover pool the guaranteed loans (replaced by the eligible assets pledged as collateral) and the prepayments and accrued income on derivatives.</p>
OHG.3.5		<p><u>"Of which assets eligible to CB repo-operations" :</u> The outstanding amount of eligible assets including replacement assets shall be filled in. If the eligible assets are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework) or mortgage promissory notes, the outstanding amount of the eligible assets pledged as collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans. The eligibility criteria to central bank repo-operations include the exceptional measures accepted by the ECB in February 2012 and presently in use with the French NCB.</p>



This addendum is optional

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

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

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

Reason for No Data in Worksheet E.

Reason for No Data in Worksheet E.	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4

* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#/search>

** Weighted Average Maturity = Remaining Term to Maturity

Field Number	1. Additional information on the programme		
	Transaction Counterparties	Name	Legal Entity Identifier (LEI)*
E.1.1.1	Sponsor (if applicable)	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41
E.1.1.2	Servicer	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41
E.1.1.3	Back-up servicer	N/A	N/A
E.1.1.4	BUS facilitator	N/A	N/A
E.1.1.5	Cash manager	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41
E.1.1.6	Back-up cash manager	N/A	N/A
E.1.1.7	Account bank	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41
E.1.1.8	Standby account bank	N/A	N/A
E.1.1.9	Account bank guarantor	N/A	N/A
E.1.1.10	Trustee	N/A	N/A
E.1.1.11	Cover Pool Monitor	CAILLIAU DEDOUT ET ASSOCIES	N/A
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			

2. Additional information on the swaps				
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap
E.2.1.1				
E.2.1.2				
E.2.1.3				
E.2.1.4				
E.2.1.5				
E.2.1.6				
E.2.1.7				
E.2.1.8				
E.2.1.9				
E.2.1.10				
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				
OE.2.1.10				
OE.2.1.11				
OE.2.1.12				
OE.2.1.13				

3. Additional information on the asset distribution					
1. General Information		Total Assets			
E.3.1.1	Weighted Average Seasoning (months)	53			
E.3.1.2	Weighted Average Maturity (months)**	157			
OE.3.1.1					
OE.3.1.2					
OE.3.1.3					
OE.3.1.4					
2. Arrears		% Residential Loans	% Commercial Loans	% Public Sector Assets	% Shipping Loans
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	>= 180 days				
OE.3.2.1					
OE.3.2.2					
OE.3.2.3					
OE.3.2.4					

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH
 Reporting date 31/10/2018 (dd/mm/yyyy)

1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

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

		Rating	Rating Watch	Outlook	
1.2	Senior unsecured rating (group parent company)	Fitch	<u>A/F1</u>	<u>No</u>	<u>Stable</u>
		Moody's	<u>A2/P-1</u>	<u>No</u>	<u>Stable</u>
		S&P	<u>A/A-1</u>	<u>No</u>	<u>Stable</u>

		Rating	Rating watch	Outlook	
1.3	Covered bond issuer rating (senior unsecured)	Fitch	<u>NA</u>	<u>NA</u>	<u>NA</u>
		Moody's	<u>NA</u>	<u>NA</u>	<u>NA</u>
		S&P	<u>NA</u>	<u>NA</u>	<u>NA</u>

1.4	Core Tier 1 ratio (%) (group parent company)	<u>13.70%</u>
	as of	<u>31/10/2018</u>

2 COVERED BOND ISSUER OVERVIEW
2.1 Covered bonds and cover pool

		Total outstanding	of which eligible to central bank repo-operations
Cover pool	Public sector exposures		
	Commercial assets		
	Residential assets	<u>36,367</u>	<u>618</u>
	Substitute assets	<u>2,068</u>	
Total		<u>38,434</u>	<u>618</u>

Covered bonds	<u>31,900</u>
---------------	---------------

2.2 Covered bonds ratings

		Rating	Rating Watch	Outlook
Covered bonds rating	Fitch	<u>AAA</u>	<u>NA</u>	<u>Stable</u>
	Moody's	<u>Aaa</u>	<u>NA</u>	<u>Stable</u>
	S&P	<u>NA</u>	<u>NA</u>	<u>NA</u>

2.3 Liabilities of the covered bond issuer

LIABILITIES	Outstanding
Equity	<u>550</u>
Subordinated debt	
Other non privileged liabilities	<u>1,787</u>
Total equity and non privileged liabilities	<u>2,337</u>
Covered bonds	<u>32,043</u>
Other privileged liabilities	<u>5</u>
Total privileged liabilities	<u>32,048</u>
TOTAL	<u>34,386</u>

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	5.5 years	7.1 years	Expected: CPR=5.16%; Contractual: CPR=0%
Commercial			
Substitute assets	0.2 years	0.2 years	
WAL of cover pool	5.5 years	7.1 years	
WAL of covered bonds	5.8 years	5.8 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	4,826	4,440	4,011	3,566	3,176	10,685	5,646
Commercial							
Substitute assets	2,068	-	-	-	-	-	-
Expected maturity of cover pool	6,894	4,440	4,011	3,566	3,176	10,685	5,646
Expected maturity of covered bonds	3,000	2,500	3,400	2,750	2,250	14,250	3,750

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	3,111	3,128	3,063	2,936	2,827	11,695	9,590
Commercial							
Substitute assets	2,068	-	-	-	-	-	-
Contractual maturity of cover pool	5,179	3,128	3,063	2,936	2,827	11,695	9,590
Contractual maturity of cov. bonds	3,000	2,500	3,400	2,750	2,250	14,250	3,750
of which hard bullet	1,500	1,000	1,000	1,250	-	840	-
of which soft bullet	1,500	1,500	2,400	1,500	2,250	13,410	3,750

3.4 Interest rate and currency risks

		Nominal	WAL
Interest rate risk	Internal	-	-
	External		
Currency risk	Internal	N/A	N/A
	External	N/A	N/A

3.5 Substitution assets

	Outstanding	WAL
AAA to AA-		
A+ to A-	2,068	0.2
Below A-		
Total	2,068	0.2

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH
 Reporting date 31/10/2018

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

4.4 Borrowers (excluding external MBS)

	%
Employees	58.94%
Civil servants	27.57%
Self employed	9.63%
Retired / Pensioner	1.27%
Other non-working	1.48%
No data	1.10%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH
 Reporting date 31/10/2018

6 COVERED BONDS
6.1 Outstanding covered bonds

	2018	2017	2016	2015
Public placement	12,000	9,750	8,750	9,500
Private placement	19,900	20,150	16,150	12,500
Sum	31,900	29,900	24,900	22,000

Denominated in €	31,900	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	31,900	29,900	24,900	22,000

Fixed coupon	31,310	29,310	24,310	21,310
Floating coupon	590	590	590	690
Other	-	-	-	-
Sum	31,900	29,900	24,900	22,000

6.2 Issuance

	2018	2017	2016	2015
Public placement	2,250	2,500	750	1,000
Private placement	3,500	6,500	5,000	12,810
Sum	5,750	9,000	5,750	13,810

Denominated in €	5,750	9,000	5,750	13,810
Denominated in USD	-	-	-	-
Denominated in CHF	-	-	-	-
Denominated in JPY	-	-	-	-
Denominated in GBP	-	-	-	-
Other	-	-	-	-
Sum	5,750	9,000	5,750	13,810

Fixed coupon	5,750	9,000	5,750	12,810
Floating coupon	-	-	-	1,000
Other	-	-	-	-
Sum	5,750	9,000	5,750	13,810