Harmonised Transparency Template 2020 Version

France Société Générale SFH 30/06/2020 30/06/2020



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A. Harmonised Transparency Template - General Information

HTT 2020

Reporting in Domestic Currency	EUR
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1. Basic Facts	
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1. References to Capital Requirements Regulation (CRR) 129(7)	
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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		urer-notre-performance/investisseurs/investisseurs-dette		
G.1.1.4	Cut-off date	30/06/2020			
	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	LCR status	http://www.ecbc.eu/legislation/li	st		
	3. General Cover Pool / Covered Bond Informa	tion			
	1.General Information	Nominal (mn)			
G.3.1.1	Total Cover Assets	42,834.4			
G.3.1.2	Outstanding Covered Bonds	37,040.0			
	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
					"Legal" OC: As mentioned in SFH law.
G.3.2.1	OC (%)	5.0%	14%	8.5%	"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	42,226.5		98.6%	
G.3.3.2	Public Sector			0.0%	
G.3.3.3	Shipping	***		0.0%	
G.3.3.4	Substitute Assets	607.9		1.4%	
G.3.3.5	Other	T. 1.1		0.0%	
G.3.3.6	A Course Dool Association Destile	Total 42,834.4	Francisco de Universidad de Companyo de Co	100.0% **Total Contractual**	% Total Expected Upon Prepayments
G.3.4.1	4. Cover Pool Amortisation Profile Weighted Average life (in years)	Contractual (mn) 7.63	Expected Upon Prepayments (mn) 5.59	% Total Contractual	% Total Expected Opon Prepayments
0.5.4.1	weighted Average life (iii years)	7.05	5.39		
	Residual Life (mn)				
	Residual Life (mn) By buckets:				
G.3.4.2	Residual Life (mn) By buckets: 0 - 1 Y	3,361.3	5,651.9	8.0%	13.4%
G.3.4.2 G.3.4.3	By buckets:	3,361.3 3,357.6	5,651.9 5,128.6	8.0% 8.0%	13.4% 12.2%
	By buckets: 0 - 1 Y				
G.3.4.3	By buckets: 0 - 1 Y 1 - 2 Y	3,357.6	5,128.6	8.0%	12.2%
G.3.4.3 G.3.4.4	By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y	3,357.6 3,310.5	5,128.6 4,611.3	8.0% 7.8%	12.2% 10.9%
G.3.4.3 G.3.4.4 G.3.4.5	By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y	3,357.6 3,310.5 3,223.9	5,128.6 4,611.3 4,108.6	8.0% 7.8% 7.6%	12.2% 10.9% 9.7%
G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6	By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	3,357.6 3,310.5 3,223.9 3,121.5	5,128.6 4,611.3 4,108.6 3,641.5	8.0% 7.8% 7.6% 7.4%	12.2% 10.9% 9.7% 8.6%
G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7	By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	3,357.6 3,310.5 3,223.9 3,121.5 13,027.6	5,128.6 4,611.3 4,108.6 3,641.5 12,084.7	8.0% 7.8% 7.6% 7.4% 30.9%	12.2% 10.9% 9.7% 8.6% 28.6%
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	By buckets: 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	3,357.6 3,310.5 3,223.9 3,121.5 13,027.6 12,782.9 Total 42,185.4 Initial Maturity (mn)	5,128.6 4,611.3 4,108.6 3,641.5 12,084.7 6,958.7 42,185.4 Extended Maturity (mn)	8.0% 7.8% 7.6% 7.4% 30.9% 30.3%	12.2% 10.9% 9.7% 8.6% 28.6% 16.5%
G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8	By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y	3,357.6 3,310.5 3,223.9 3,121.5 13,027.6 12,782.9 Total 42,185.4	5,128.6 4,611.3 4,108.6 3,641.5 12,084.7 6,958.7 42,185.4	8.0% 7.8% 7.6% 7.4% 30.9% 30.3% 100.0%	12.2% 10.9% 9.7% 8.6% 28.6% 16.5% 100.0%
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	By buckets: 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)	3,357.6 3,310.5 3,223.9 3,121.5 13,027.6 12,782.9 Total 42,185.4 Initial Maturity (mn)	5,128.6 4,611.3 4,108.6 3,641.5 12,084.7 6,958.7 42,185.4 Extended Maturity (mn)	8.0% 7.8% 7.6% 7.4% 30.9% 30.3% 100.0%	12.2% 10.9% 9.7% 8.6% 28.6% 16.5% 100.0%
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	By buckets: 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)	3,357.6 3,310.5 3,223.9 3,121.5 13,027.6 12,782.9 Total 42,185.4 Initial Maturity (mn)	5,128.6 4,611.3 4,108.6 3,641.5 12,084.7 6,958.7 42,185.4 Extended Maturity (mn)	8.0% 7.8% 7.6% 7.4% 30.9% 30.3% 100.0%	12.2% 10.9% 9.7% 8.6% 28.6% 16.5% 100.0%
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	By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets:	3,357.6 3,310.5 3,223.9 3,121.5 13,027.6 12,782.9 Total 42,185.4 Initial Maturity (mn) 5.6	5,128.6 4,611.3 4,108.6 3,641.5 12,084.7 6,958.7 42,185.4 Extended Maturity (mn) 6.5	8.0% 7.8% 7.6% 7.4% 30.9% 30.3% 100.0% % Total Initial Maturity	12.2% 10.9% 9.7% 8.6% 28.6% 16.5% 100.0% % 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	By buckets: 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	3,357.6 3,310.5 3,223.9 3,121.5 13,027.6 12,782.9 Total 42,185.4 Initial Maturity (mn) 5.6	5,128.6 4,611.3 4,108.6 3,641.5 12,084.7 6,958.7 42,185.4 Extended Maturity (mn) 6.5	8.0% 7.8% 7.6% 7.4% 30.9% 30.3% 100.0% **Total Initial Maturity 8.1%	12.2% 10.9% 9.7% 8.6% 28.6% 16.5% 100.0% **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	By buckets: 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	3,357.6 3,310.5 3,223.9 3,121.5 13,027.6 12,782.9 42,185.4 Initial Maturity (mn) 5.6 3,000.0 3,150.0	5,128.6 4,611.3 4,108.6 3,641.5 12,084.7 6,958.7 42,185.4 Extended Maturity (mn) 6.5	8.0% 7.8% 7.6% 7.4% 30.9% 30.3% 100.0% % Total Initial Maturity 8.1% 8.5%	12.2% 10.9% 9.7% 8.6% 28.6% 16.5% 100.0% % 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	By buckets: 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	3,357.6 3,310.5 3,223.9 3,121.5 13,027.6 12,782.9 Total 42,185.4 Initial Maturity (mn) 5.6 3,000.0 3,150.0 3,250.0	5,128.6 4,611.3 4,108.6 3,641.5 12,084.7 6,958.7 42,185.4 Extended Maturity (mn) 6.5 1,000.0 3,250.0 1,900.0	8.0% 7.8% 7.6% 7.4% 30.9% 30.3% 100.0% % Total Initial Maturity 8.1% 8.5% 8.8%	12.2% 10.9% 9.7% 8.6% 28.6% 16.5% 100.0% % Total Extended Maturity 2.7% 8.8% 5.1%
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	By buckets: 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	3,357.6 3,310.5 3,223.9 3,121.5 13,027.6 12,782.9 Total 42,185.4 Initial Maturity (mn) 5.6 3,000.0 3,150.0 3,150.0 3,250.0 3,850.0	5,128.6 4,611.3 4,108.6 3,641.5 12,084.7 6,958.7 42,185.4 Extended Maturity (mn) 6.5 1,000.0 3,250.0 1,900.0 4,000.0	8.0% 7.8% 7.6% 7.4% 30.9% 30.3% 100.0% % Total Initial Maturity 8.1% 8.5% 8.8% 10.4%	12.2% 10.9% 9.7% 8.6% 28.6% 16.5% 100.0% **Total Extended Maturity 2.7% 8.8% 5.1% 10.8%
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	By buckets: 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	3,357.6 3,310.5 3,223.9 3,121.5 13,027.6 12,782.9 Total 42,185.4 Initial Maturity (mn) 5.6 3,000.0 3,150.0 3,250.0 3,850.0 3,540.0	5,128.6 4,611.3 4,108.6 3,641.5 12,084.7 6,958.7 42,185.4 Extended Maturity (mn) 6.5 1,000.0 3,250.0 1,900.0 4,000.0 3,100.0	8.0% 7.8% 7.6% 7.4% 30.9% 30.3% 100.0% **Total Initial Maturity 8.1% 8.5% 8.8% 10.4% 9.6%	12.2% 10.9% 9.7% 8.6% 28.6% 16.5% 100.0% **Total Extended Maturity 2.7% 8.8% 5.1% 10.8% 8.4%
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.3.5.6 G.3.5.7 G.3.5.7 G.3.5.8	By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y 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	3,357.6 3,310.5 3,223.9 3,121.5 13,027.6 12,782.9 Total 42,185.4 Initial Maturity (mn) 5.6 3,000.0 3,150.0 3,250.0 3,850.0 3,540.0 17,250.0	5,128.6 4,611.3 4,108.6 3,641.5 12,084.7 6,958.7 42,185.4 Extended Maturity (mn) 6.5 1,000.0 3,250.0 1,900.0 4,000.0 3,100.0 17,290.0	8.0% 7.8% 7.6% 7.4% 30.9% 30.3% 100.0% % Total Initial Maturity 8.1% 8.5% 8.8% 10.4% 9.6% 46.6%	12.2% 10.9% 9.7% 8.6% 28.6% 16.5% 100.0% % Total Extended Maturity 2.7% 8.8% 5.1% 10.8% 8.4% 46.7%
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	By buckets: 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	3,357.6 3,310.5 3,223.9 3,121.5 13,027.6 12,782.9 Total 42,185.4 Initial Maturity (mn) 5.6 3,000.0 3,150.0 3,250.0 3,850.0 3,540.0	5,128.6 4,611.3 4,108.6 3,641.5 12,084.7 6,958.7 42,185.4 Extended Maturity (mn) 6.5 1,000.0 3,250.0 1,900.0 4,000.0 3,100.0	8.0% 7.8% 7.6% 7.4% 30.9% 30.3% 100.0% **Total Initial Maturity 8.1% 8.5% 8.8% 10.4% 9.6%	12.2% 10.9% 9.7% 8.6% 28.6% 16.5% 100.0% **Total Extended Maturity 2.7% 8.8% 5.1% 10.8% 8.4%



	E Cours Accets Currency	Naminal [hofore hadging] /mm\	Naminal [after hadging] /mm\	9/ Total [hafara]	9/ Total [after]
C 2 C 1	6. Cover Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	42,226.5	42,226.5	100.0%	100.0%
G.3.6.2	AUD			0.0%	0.0%
G.3.6.3	BRL			0.0%	0.0%
G.3.6.4	CAD			0.0%	0.0%
G.3.6.5	CHF			0.0%	0.0%
G.3.6.6	CZK			0.0%	0.0%
G.3.6.7	DKK			0.0%	0.0%
G.3.6.8	GBP			0.0%	0.0%
G.3.6.9	HKD			0.0%	0.0%
G.3.6.10	JPY			0.0%	0.0%
G.3.6.11	KRW			0.0%	0.0%
G.3.6.12	NOK			0.0%	0.0%
	PLN				0.0%
G.3.6.13				0.0%	
G.3.6.14	SEK			0.0%	0.0%
G.3.6.15	SGD			0.0%	0.0%
G.3.6.16	USD			0.0%	0.0%
G.3.6.17	Other			0.0%	0.0%
G.3.6.18	Total	42,226.5	42,226.5	100.0%	100.0%
OG.3.6.1	o/w [If relevant, please specify]			0.00%	0.00%
OG.3.6.2	o/w [If relevant, please specify]			0.00%	0.00%
OG.3.6.3	o/w [If relevant, please specify]			0.00%	0.00%
OG.3.6.4	o/w [If relevant, please specify]			0.00%	0.00%
OG.3.6.5	o/w [if relevant, piease specify]			0.00%	0.00%
OG.3.6.6	o/w [if relevant, please specify]			0.00%	0.00%
OG.3.6.7	o/w [if relevant, please specify]			0.00%	0.00%
00.5.6.7		Naminal [hefore hadging] (mn)	Naminal (after hadging) (mn)		
6374	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	37,040.0	37,040.0	100.0%	100.0%
G.3.7.2	AUD			0.0%	0.0%
G.3.7.3	BRL			0.0%	0.0%
G.3.7.4	CAD			0.0%	0.0%
G.3.7.5	CHF			0.0%	0.0%
G.3.7.6	CZK			0.0%	0.0%
G.3.7.7	DKK			0.0%	0.0%
G.3.7.8	GBP			0.0%	0.0%
G.3.7.9	HKD			0.0%	0.0%
G.3.7.10	JPY			0.0%	0.0%
G.3.7.11	KRW			0.0%	0.0%
G.3.7.12	NOK			0.0%	
G.3.7.13	PLN				0.0%
					0.0%
				0.0%	0.0%
G.3.7.14	SEK			0.0% 0.0%	0.0% 0.0%
G.3.7.15	SEK SGD			0.0% 0.0% 0.0%	0.0% 0.0% 0.0%
G.3.7.15 G.3.7.16	SEK SGD USD			0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%
G.3.7.15 G.3.7.16 G.3.7.17	SEK SGD USD Other			0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0%
G.3.7.15 G.3.7.16	SEK SGD USD Other Total	37,040.0	37,040.0	0.0% 0.0% 0.0% 0.0% 0.0% 100.0%	0.0% 0.0% 0.0% 0.0%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1	SEK SGD USD Other Total o/w [If relevant, please specify]	37,040.0	37,040.0	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18	SEK SGD USD Other Total	37,040.0	37,040.0	0.0% 0.0% 0.0% 0.0% 0.0% 100.0%	0.0% 0.0% 0.0% 0.0% 100.0%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1	SEK SGD USD Other Total o/w [If relevant, please specify]	37,040.0	37,040.0	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2	SEK SGD USD Other Total o/w [if relevant, please specify] o/w [if relevant, please specify]	37,040.0	37,040.0	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4	SEK SGD USD Other Total o/w [If relevant, please specify]	37,040.0	37,040.0	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00%	0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5	SEK SGD USD Other Total o/w [if relevant, please specify]	37,040.0	37,040.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00%	0.0% 0.0% 0.0% 0.0% 0.0% 0.00% 100.0% 0.00% 0.00% 0.00% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5 OG.3.7.6	SEK SGD USD Other Total o/w [if relevant, please specify]	37,040.0	37,040.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5	SEK SGD USD Other Total o/w [if relevant, please specify]			0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5 OG.3.7.6 OG.3.7.7	SEK SGD USD Other Total o/w [if relevant, please specify] 8. Covered Bonds - Breakdown by interest rate	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% % Total [before]	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5 OG.3.7.6 OG.3.7.7	SEK SGD USD Other Total o/w [if relevant, please specify] 8. Covered Bonds - Breakdown by interest rate Fixed coupon	Nominal [before hedging] (mn) 36,450.0	Nominal [after hedging] (mn) 36,450.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5 OG.3.7.6 OG.3.7.7	SEK SGD USD Other Total o/w [if relevant, please specify] 8. Covered Bonds - Breakdowp by interest rate Fixed coupon Floating coupon	Nominal [before hedging] (mn) 36,450.0 590.0	Nominal [after hedging] (mn) 36,450.0 590.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.6%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 0.00% 0.00% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5 OG.3.7.6 OG.3.7.7	SEK SGD USD Other Total o/w [If relevant, please specify] 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other	Nominal [before hedging] (mn) 36,450.0 590.0 0.0	Nominal [after hedging] (mn) 36,450.0 590.0 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.6% 0.00%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.60% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5 OG.3.7.6 OG.3.7.7	SEK SGD USD Other Total o/w [if relevant, please specify] 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other	Nominal [before hedging] (mn) 36,450.0 590.0 0.0 37,040.0	Nominal [after hedging] (mn) 36,450.0 590.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.00% 0.00% 0.00% 0.00% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5 OG.3.7.6 OG.3.7.7	SEK SGD USD Other Total o/w [If relevant, please specify] 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total	Nominal [before hedging] (mn) 36,450.0 590.0 0.0 37,040.0 Nominal (mn)	Nominal [after hedging] (mn) 36,450.0 590.0 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.6% 0.00% % Total [before] 98.4% 1.6% 0.0% 10.0%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.60% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5 OG.3.7.6 OG.3.7.7	SEK SGD USD Other Total o/w [if relevant, please specify] 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other	Nominal [before hedging] (mn) 36,450.0 590.0 0.0 37,040.0	Nominal [after hedging] (mn) 36,450.0 590.0 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% **Total [before] 98.4% 1.6% 0.0% 1.00% \$*Substitute Assets 10.3%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.60% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5 OG.3.7.6 OG.3.7.7	SEK SGD USD Other Total o/w [If relevant, please specify] 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total	Nominal [before hedging] (mn) 36,450.0 590.0 0.0 37,040.0 Nominal (mn)	Nominal [after hedging] (mn) 36,450.0 590.0 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.6% 0.00% % Total [before] 98.4% 1.6% 0.0% 10.0%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.60% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 GG.3.7.11 GG.3.7.2 GG.3.7.2 GG.3.7.4 GG.3.7.5 GG.3.7.5 GG.3.7.7 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4	SEK SGD USD Other Total o/w [if relevant, please specify] 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total 9. Substitute Assets - Type Cash	Nominal [before hedging] (mn) 36,450.0 590.0 0.0 37,040.0 Nominal (mn)	Nominal [after hedging] (mn) 36,450.0 590.0 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% **Total [before] 98.4% 1.6% 0.0% 1.00% \$*Substitute Assets 10.3%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.60% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5 OG.3.7.6 OG.3.7.7 G.3.8.1 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4	SEK SGD USD Other Total o/w [if relevant, please specify] 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) 36,450.0 590.0 0.0 37,040.0 Nominal (mn)	Nominal [after hedging] (mn) 36,450.0 590.0 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% **Total [before] 98.4% 1.6% 0.0% 100.0% \$*Substitute Assets 10.3% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.60% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5 OG.3.7.6 OG.3.7.7	SEK SGD USD Other Total o/w [If relevant, please specify] 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) 36,450.0 590.0 0.0 37,040.0 Nominal (mn) 62.9	Nominal [after hedging] (mn) 36,450.0 590.0 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% **Total [before] 98.4% 1.6% 0.0% 0.0% \$*Substitute Assets 10.3% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.60% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5 OG.3.7.6 OG.3.7.6 OG.3.7.7 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.3.9.3	SEK SGD USD Other Total o/w [if relevant, please specify] 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) 36,450.0 590.0 0.0 37,040.0 Nominal (mn) 62.9	Nominal [after hedging] (mn) 36,450.0 590.0 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% **Total [before] 98.4% 1.6% 0.0% 100.0% **Substitute Assets 10.3% 0.0% 0.0% 89.7% 0.0%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.60% 0.00%
G.3.7.15 G.3.7.16 G.3.7.17 G.3.7.18 OG.3.7.1 OG.3.7.2 OG.3.7.3 OG.3.7.4 OG.3.7.5 OG.3.7.6 OG.3.7.7	SEK SGD USD Other Total o/w [if relevant, please specify] 8. Covered Bonds - Breakbown 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 central banks Exposures to central banks	Nominal [before hedging] (mn) 36,450.0 590.0 0.0 37,040.0 Nominal (mn) 62.9	Nominal [after hedging] (mn) 36,450.0 590.0 0.0	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% **Total [before] 98.4% 1.6% 0.0% 100.0% \$\$ Substitute Assets 10.3% 0.0% 89.7%	0.0% 0.0% 0.0% 0.0% 0.0% 100.0% 100.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.60% 0.00%

OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts	
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts	
OG.3.9.4	o/w EU central banks	
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks	
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks	
OG.3.9.7	o/w CQS1 credit institutions	
OG.3.9.8	o/w CQS2 credit institutions	607.9
OG.3.9.9		
OG.3.9.10		
OG.3.9.11		
OG.3.9.12		



0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 100.0%

0.0%



	10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)		607.9	100.0%
G.3.10.2	Eurozone		307.3	0.0%
G.3.10.3	Rest of European Union (EU)			0.0%
G.3.10.4	European Economic Area (not member of EU)			0.0%
G.3.10.5	Switzerland			0.0%
G.3.10.6	Australia			0.0%
G.3.10.7	Brazil			0.0%
G.3.10.8	Canada			0.0%
G.3.10.9	Japan			0.0%
G.3.10.10	Korea			0.0%
G.3.10.11	New Zealand			0.0%
G.3.10.12	Singapore			0.0%
G.3.10.13	US			0.0%
G.3.10.14	Other			0.0%
G.3.10.15	To	otal EU	607.9	
G.3.10.16		Total	607.9	100.0%
	11. Liquid Assets		Nominal (mn)	% Cover Pool % Covered Bonds
G.3.11.1	Substitute and other marketable assets		607.9	1.4%
G.3.11.2	Central bank eligible assets		1,007.4	2.4% 2.7%
G.3.11.3	Other			0.0%
G.3.11.4		Total	1,615.3	3.8% 4.4%
	12. Bond List			
G.3.12.1	Bond list	<u>htt</u>	tps://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 (Ci 129(7)	RR)	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:	186 for Residential Mortgage Assets	
	5. References to Capital Requirements Regulation (CRR)		
	129(1)		
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	545.0	
OG.5.1.1			

6. Other relevant information

OG.5.1.2 OG.5.1.3 OG.5.1.4 OG.5.1.5 OG.5.1.6



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

EUR

etalal				
Field	7. Mortgage Assets			
Number				
	1. Property Type Information	Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	42,226.5		100.0%
M.7.1.2	Commercial			0.0%
M.7.1.3	Other			0.0%
M.7.1.4	Total	42,226.5		100.0%
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	376,148.0		376,148.0
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0.0%		0.0%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100.0%	0.0%	100.0%
M.7.4.2	Austria			
M.7.4.3	Belgium			
M.7.4.4	Bulgaria			
M.7.4.5	Croatia			
M.7.4.6	Cyprus			
M.7.4.7	Czech Republic			
M.7.4.8	Denmark			
M.7.4.9	Estonia			
M.7.4.10	Finland			
M.7.4.10 M.7.4.11	France	100.0%		100.0%
		100.0%		100.0%
M.7.4.12	Germany			
M.7.4.13	Greece			
M.7.4.14	Netherlands			
M.7.4.15	Hungary			
M.7.4.16	Ireland			
M.7.4.17	Italy			
M.7.4.18	Latvia			
M.7.4.19	Lithuania			
M.7.4.20	Luxembourg			
M.7.4.21	Malta			
M.7.4.22	Poland			
M.7.4.23	Portugal			
M.7.4.24	Romania			
M.7.4.25	Slovakia			
M.7.4.26	Slovenia			
M.7.4.27	Spain			
M.7.4.28	Sweden			
M.7.4.29	United Kingdom			
M.7.4.30	European Economic Area (not member of EU)	0.0%	0.0%	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%	0.0%	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.7.4.41	Singapore			
M.7.4.42 M.7.4.43	Singapore US			
M.7.4.43 M.7.4.44	US Other			



March Marc		5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7-2-2 Bouguiper for the Corolle 1.5% 2.3%	M.7.5.1			,5 commercial 25an5		
M.2.5.1						
M.7-3-1						
M.7.5.5 Grand Set 3.5%						
M7.50 Cros						
M.75.72 DOUR TOM DSK DSK DSK DSK						
M.7.5.2.2 M.7.						
M7-5-10 Normande						
M.7.5.10 Ill. de France France (included) S.6.BN S.6.BN T.7.BN T.7.BN T.7.BN T.7.BN T.7.BN T.7.BN T.7.BN T.7.BN T.7.BN T.7.BN T.7.BN T.7						
M.7.5.11 Navorle-loquitane 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0%						
M.7.5.12 Playtic de France 9.7% 3.7% 3.4% 10.2% 10						
M.7.5.12						
N.7.3.12 Presente Algos Cite d'Alux 0.0%						
M.7.5.15 My defat 0.0% M.7.5.16 My defat 0.0% M.7.5.16 My defat 0.0% M.7.5.17 My defat 0.0% M.7.5.18 My defat 0.0% M.7.5.18 My defat 0.0% M.7.5.20 My defat 0.0% M.7.5.20 My defat 0.0% M.7.5.21 My defat 0.0% M.7.5.22 My defat 0.0% M.7.5.23 My defat 0.0% M.7.5.25 My defat 0.0% M.7.5.26 My defat 0.0% M.7.5.27 My defat 0.0% M.7.5.28 My defat 0.0% M.7.5.29 My defat 0.0% M.7.5.20 My defat 0.0% M.7.5.20 My defat 0.0% M.7.5.21 My defat 0.0% M.7.5.21 My defat 0.0% M.7.5.21 My defat 0.0% M.7.5.22 My defat 0.0% M.7.5.23 My defat 0.0% M.7.5.24 My defat 0.0% M.7.5.25 My defat 0.0%						
M.7.5.15 Models						
M.7-5.15 M.7-5.19 M.7-5.19 M.7-5.19 M.7-5.20 M.7-7.20 M.7						
M.7.5.18 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.21 M.7.5.21 M.7.5.21 M.7.5.21 M.7.5.22 M.7.5.25 M.7.5.27 M.7.5.27 M.7.5.27 M.7.5.27 M.7.5.27 M.7.5.27 M.7.5.20 M.7.5.27 M.7.5.20 M.7.5.20 M.7.5.20 M.7.5.21 M.7.5.20 M.7		No data	0.0%		0.0%	
M.7.5.19 M.7.5.21 M.7.5.22 M.7.5.23 M.7.5.23 M.7.5.23 M.7.5.23 M.7.5.25 M.7.5.26 M.7.5.27 M.7.5.28 M.7.5.20 M.7.7.20 M.7						
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0M.7.6.1 0M.7.6.2 0M.7.6.3 0M.7.6.5 0M.7.6.5 0M.7.6.6 ***Second by Repayment Type***	M.7.6.1	Fixed rate	98.4%	% Commercial Loans	98.4%	
OM.7.6.2 OM.7.6.3 OM.7.6.4 OM.7.6.5 OM.7.7.1 Bullet / Interest only	M.7.6.1	Fixed rate Floating rate	98.4%	% Commercial Loans	98.4%	
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0M.7.6.4 0M.7.6.5 0M.7.6.6	M.7.6.1 M.7.6.2 M.7.6.3	Fixed rate Floating rate	98.4%	% Commercial Loans	98.4%	
OM.7.6.5 7. Breakdown by Repayment Type % Residential Loans % Commercial Loans % Total Mortgages M.7.7.1 Bullet / interest only 0.3% 0.3% M.7.7.2 Amortising 99.7% OM.7.7.3 Other 0.7.7.1 OM.7.7.2 0.7.7.4 OM.7.7.5 0.7.7.5 OM.7.7.5 0.7.7.6 M.7.8.1 Up to 12months 11.9% M.7.8.2 ≥ 12 - 52 4 months 17.2% M.7.8.3 ≥ 24 - 236 months 17.2% M.7.8.4 ≥ 36 - 60 months 27.5% M.7.8.5 ≥ 0 months 27.5% M.7.8.5 ≥ 0 months 26.0% M.7.8.5 ≥ 0 months 26.0% M.7.8.6 \$ Non-Performing Loans (NPLs) % Commercial Loans % Commercial Loans	M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1	Fixed rate Floating rate	98.4%	% Commercial Loans	98.4%	
OM.7.6.5 7. Breakdown by Repayment Type % Residential Loans % Commercial Loans % Total Mortgages M.7.7.1 Bullet / interest only 0.3% 0.3% M.7.7.2 Amortising 99.7% OM.7.7.3 Other 0.7.7.1 OM.7.7.2 0.7.7.4 OM.7.7.5 0.7.7.5 OM.7.7.5 0.7.7.6 M.7.8.1 Up to 12months 11.9% M.7.8.2 ≥ 12 - 52 4 months 17.2% M.7.8.3 ≥ 24 - 236 months 17.2% M.7.8.4 ≥ 36 - 60 months 27.5% M.7.8.5 ≥ 0 months 27.5% M.7.8.5 ≥ 0 months 26.0% M.7.8.5 ≥ 0 months 26.0% M.7.8.6 \$ Non-Performing Loans (NPLs) % Commercial Loans % Commercial Loans	M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2	Fixed rate Floating rate	98.4%	% Commercial Loans	98.4%	
N.7.66 N.7.66 N.7.71 Bullet / interest only 0.3% 0.3	M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 OM.7.6.2 OM.7.6.3	Fixed rate Floating rate	98.4%	% Commercial Loans	98.4%	
M.7.7.1 Bullet / Interest only 0.3% Commercial Loans % Total Mortgages M.7.7.2 Amortising 99.7% 99.7% M.7.7.3 Other 99.7% OM.7.7.1 00M.7.7.2 99.7% OM.7.7.3 99.7% 99.7% OM.7.7.4 99.7% 99.7% OM.7.7.5 99.7% 99.7% OM.7.7.6 99.7% 99.7% OM.7.7.5 99.7% 99.7% OM.7.7.6 90.77 99.7% M.7.8.1 Up to 12months 11.9% 11.9% M.7.8.2 2 12 - ≤ 24 months 17.2% 11.9% M.7.8.3 2 24 - ≤ 36 months 17.4% 17.4% M.7.8.4 2 36 - ≤ 60 months 27.5% 27.5% M.7.8.5 ≥ 60 months 26.0% % Commercial Loans % Total Mortgages	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	Fixed rate Floating rate	98.4%	% Commercial Loans	98.4%	
M.7.7.1 Bullet / interest only 0.3% 0.3% 0.3% 99.7% 99.7% M.7.7.3 Other OM.7.7.1 OM.7.7.3 Other OM.7.7.3 OVA.7.7.3 OVA.7.7.5 OVA.7.5 OVA.7.7.5 OVA.7.5 OVA.7.7.5 O	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	Fixed rate Floating rate	98.4%	% Commercial Loans	98.4%	
M.7.7.2 Amortising 99.7% M.7.7.3 Other OM.7.7.1 OM.7.7.2 OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.6 M.7.8.1 Up to 12months 11.9% M.7.8.2 ≥ 12 - ≤ 24 months 17.2% M.7.8.3 ≥ 24 - ≤ 36 months 17.2% M.7.8.4 ≥ 36 - ≤ 00 months 27.5% M.7.8.5 ≥ 60 months 27.5% M.7.8.6 ≥ 60 months 2 0.5% M.7.8.7 ≥ 60 months 2 0.5% M.7.8.8 ≥ 36 - ≤ 00 months 2 0.5% M.7.8.9 ≥ 60 months 2 0.5% M.7.8.1 ≥ 60 months 2 0.5% M.7.8.2 ≥ 10 - ≤ 0.0% M.7.8.3 ≥ 24 - ≤ 36 months 2 0.5% M.7.8.4 ≥ 36 - ≤ 00 months 2 0.5% M.7.8.5 ≥ 60 months 2 0.6% M.7.8.6 ≥ 60 months 2 0.6% M.7.8.7 ≥ 60 months 2 0.6% M.7.8.8 ≥ 60 months 2 0.6% M.7.8.9 ≥ 60 months 2 0.6% M.7.8	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	Fixed rate Floating rate Other	98.4% 1.6%		98.4% 1.6%	
M.7.7.3 Other 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 Up to 12months 11.9% 11.9% 11.9% 11.9% 11.9% 11.9% 11.9% 11.2	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	Fixed rate Floating rate Other 7. Breakdown by Repayment Type	98.4% 1.6% % Residential Loans		98.4% 1.6% % Total Mortgages	
0M.7.1 0M.7.2 0M.7.3 0M.7.4 0M.7.5 0M.7.6 **Sum Seasoning*** **M.7.8.1** **Up to 12months** **M.7.8.2** **M.7.8.2** **M.7.8.2** **M.7.8.3** **M.7.8.3** **M.7.8.4** **M.7.8.4** **M.7.8.5** **M.7.8.5** **M.7.8.5** **M.7.8.6** **M.7.8.6** **M.7.8.7** **M.7.8.8** **M.7.8.9**	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	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only	98.4% 1.6% % Residential Loans 0.3%		98.4% 1.6% **Total Mortgages 0.3%	
0M.7.7.2 0M.7.7.3 0M.7.7.4 0M.7.7.5 0M.7.7.6 ***Second Seasoning*** ***M.7.8.1*** M.7.8.1*** M.7.8.2 ***Second Seasoning*** M.7.8.3 ***Second Seasoning*** M.7.8.4 ***Second Seasoning*** ***More Seasoning** ***More Seasoning** **More Seasoning** ***More Seasoning** **More Seasoning** ***More Seasoning** **More Seasoning** **Mor	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	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	98.4% 1.6% % Residential Loans 0.3%		98.4% 1.6% **Total Mortgages 0.3%	
OM.7.7.3 OM.7.7.4 OM.7.7.5 OM.7.7.5 OM.7.7.6 8. Loan Seasoning % Residential Loans % Commercial Loans % Total Mortgages M.7.8.1 Up to 12months 11.9% 11.9% 11.9% 17.2% 17.2% 17.2% 17.2% 17.2% 17.4% 17.4% 17.4% 17.4% 17.4% 17.4% 17.4% 17.4% 17.5% 2.5 0 months 2.5 2.5 0 months 2.6 0 months % Residential Loans % Commercial Loans % Total Mortgages	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.7.7.2	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	98.4% 1.6% % Residential Loans 0.3%		98.4% 1.6% **Total Mortgages 0.3%	
0M.7.7.4 0M.7.7.5 0M.7.6 **S. Loan Seasoning** M.7.8.1 Up to 12months 11.9% M.7.8.2 ≥ 12 - ≤ 24 months 17.2% M.7.8.3 ≥ 24 - ≤ 36 months 17.4% M.7.8.4 ≥ 36 - ≤ 60 months 27.5% M.7.8.5 ≥ 60 months 3 (Non-Performing Loans (NPLs) **Residential Loans **Commercial Loans **Total Mortgages	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.7.1.1	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	98.4% 1.6% % Residential Loans 0.3%		98.4% 1.6% **Total Mortgages 0.3%	
0M.7.7.5 0M.77.6 **S. Loan Seasoning** M.7.8.1 Up to 12months 11.9% M.7.8.2 ≥ 12 - ≤ 24 months 17.2% M.7.8.3 ≥ 24 - ≤ 36 months 17.4% M.7.8.4 ≥ 36 - ≤ 60 months 27.5% M.7.8.5 ≥ 60 months 26.0% 9. Non-Performing Loans (NPLs) **Residential Loans** **Commercial Loans** **Total Mortgages**	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.7.7.1	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	98.4% 1.6% % Residential Loans 0.3%		98.4% 1.6% **Total Mortgages 0.3%	
OM.7.7.6 8. Loan Seasoning % Residential Loans % Commercial Loans % Total Mortgages M.7.8.1 Up to 12months 11.9% 11.9% M.7.8.2 ≥ 12 - ≤ 24 months 17.2% 17.2% M.7.8.3 ≥ 24 - ≤ 36 months 17.4% 17.4% M.7.8.4 ≥ 36 - ≤ 60 months 27.5% 27.5% M.7.8.5 ≥ 60 months 26.0% 26.0% 9. Non-Performing Loans (NPLs) % Residential Loans % Commercial Loans % Total Mortgages	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.7.7.1	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	98.4% 1.6% % Residential Loans 0.3%		98.4% 1.6% **Total Mortgages 0.3%	
M.7.8.1 Up to 12months 11.9% 11.9% M.7.8.2 ≥ 12 - 524 months 17.2% 17.2% M.7.8.3 ≥ 24 - ≤ 36 months 17.4% 17.4% M.7.8.4 ≥ 36 - ≤ 60 months 27.5% 27.5% M.7.8.5 ≥ 60 months 26.0% 26.0% 9. Non-Performing Loans (NPLs) % Residential Loans % Commercial Loans % Total Mortgages	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	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	98.4% 1.6% % Residential Loans 0.3%		98.4% 1.6% **Total Mortgages 0.3%	
M.7.8.1 Up to 12months 11.9% 11.9% M.7.8.2 ≥ 12 - ≤ 24 months 17.2% M.7.8.3 ≥ 24 - ≤ 36 months 17.4% 17.4% M.7.8.4 ≥ 36 - ≤ 60 months 27.5% 27.5% M.7.8.5 ≥ 60 months 26.0% 26.0% 9. Non-Performing Loans (NPLs) % Residential Loans % Commercial Loans % Total Mortgages	M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 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	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	98.4% 1.6% % Residential Loans 0.3%		98.4% 1.6% **Total Mortgages 0.3%	
M.7.8.2 ≥ 12 - ≤ 24 months 17.2% M.7.8.3 ≥ 24 - ≤ 36 months 17.4% M.7.8.4 ≥ 36 - ≤ 60 months 27.5% M.7.8.5 ≥ 60 months 26.0% 9. Non-Performing Loans (NPLs) % Residential Loans % Commercial Loans % Total Mortgages	M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 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	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other	98.4% 1.6% % Residential Loans 0.3% 99.7%	% Commercial Loans	98.4% 1.6% % Total Mortgages 0.3% 99.7%	
M.7.8.3 ≥ 24 - ≤ 36 months 17.4% M.7.8.4 ≥ 36 - ≤ 60 months 27.5% M.7.8.5 ≥ 60 months 26.0% 9. Non-Performing Loans (NPLs)	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.7.7.2 OM.7.7.4 OM.7.7.5	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning	98.4% 1.6% **Residential Loans 0.3% 99.7% **Residential Loans	% Commercial Loans	98.4% 1.6% **Total Mortgages 0.3% 99.7% **Total Mortgages	
M.7.8.4 ≥ 36 - ≤ 60 months 27.5% 27.5% M.7.8.5 ≥ 60 months 26.0% 26.0% 9. Non-Performing Loans (NPLs) % Residential Loans % Commercial Loans % Total Mortgages	M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 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.7.7.4 OM.7.7.5 OM.7.7.6	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months	98.4% 1.6% **Residential Loans 0.3% 99.7% **Residential Loans 11.9%	% Commercial Loans	98.4% 1.6% **Total Mortgages 0.3% 99.7% **Total Mortgages 11.9%	
M.7.8.5 ≥ 60 months 26.0% 26.0% 2.00	M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.3 OM.7.6.3 OM.7.6.4 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.7.7.4 OM.7.7.4 OM.7.7.5 OM.7.7.6	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months	98.4% 1.6% ** Residential Loans 0.3% 99.7% ** Residential Loans 11.9% 17.2%	% Commercial Loans	98.4% 1.6% **Total Mortgages 0.3% 99.7% **Total Mortgages 11.9% 17.2%	
9. Non-Performing Loans (NPLs)	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.7.7.4 OM.7.7.5 OM.7.7.6	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months	98.4% 1.6% **Residential Loans 0.3% 99.7% **Residential Loans 11.9% 17.2% 17.4%	% Commercial Loans	98.4% 1.6% **Total Mortgages 0.3% 99.7% **Total Mortgages 11.9% 17.2% 17.4%	
	M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 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.7.7.4 OM.7.7.5 OM.7.7.6	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months	98.4% 1.6% % Residential Loans 0.3% 99.7% % Residential Loans 11.9% 17.2% 17.4% 27.5%	% Commercial Loans	98.4% 1.6% **Total Mortgages 0.3% 99.7% **Total Mortgages 11.9% 17.2% 17.4% 27.5%	
M.7.9.1 % NPLs 0.0%	M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 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.7.7.4 OM.7.7.5 OM.7.7.6	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	98.4% 1.6% **Residential Loans 0.3% 99.7% **Residential Loans 11.9% 17.2% 17.4% 27.5% 26.0%	% Commercial Loans % Commercial Loans	98.4% 1.6% **Total Mortgages 0.3% 99.7% **Total Mortgages 11.9% 17.2% 17.4% 27.5% 26.0%	
	M.7.6.1 M.7.6.2 M.7.6.3 OM.7.6.1 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.7.7.4 OM.7.7.5 OM.7.7.6	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / Interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months ≥ 24 - ≤ 36 months ≥ 36 - ≤ 60 months ≥ 60 months	98.4% 1.6% **Residential Loans 0.3% 99.7% **Residential Loans 11.9% 17.2% 17.4% 27.5% 26.0% **Residential Loans	% Commercial Loans % Commercial Loans	98.4% 1.6% **Total Mortgages 0.3% 99.7% **Total Mortgages 11.9% 17.2% 17.4% 27.5% 26.0% **Total Mortgages	



	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)	112.3	376,148	100.0%	100.0%
	By buckets (mn):				
M.7A.10.2	0-200k€	26,107.9	318,889	61.8%	84.8%
M.7A.10.3	200-400k€	13,862.2	52,261	32.8%	13.9%
M.7A.10.4	400-600k€	2,252.7	4,992	5.3%	1.3%
M.7A.10.5	600-800k€	3.7	6	0.0%	0.0%
M.7A.10.6	800-1M€	0.0	0	0.0%	0.0%
M.7A.10.7	>1M€	0.0	0	0.0%	0.0%
M.7A.10.8				0.0%	0.0%
M.7A.10.9				0.0%	0.0%
И.7A.10.10				0.0%	0.0%
И.7A.10.11				0.0%	0.0%
И.7A.10.12				0.0%	0.0%
И.7A.10.13				0.0%	0.0%
И.7A.10.14				0.0%	0.0%
И.7A.10.15				0.0%	0.0%
И.7A.10.16				0.0%	0.0%
И.7A.10.17				0.0%	0.0%
1.7A.10.18				0.0%	0.0%
1.7A.10.19				0.0%	0.0%
1.7A.10.20				0.0%	0.0%
И.7A.10.21				0.0%	0.0%
Л.7A.10.22				0.0%	0.0%
И.7A.10.23				0.0%	0.0%
M.7A.10.24				0.0%	0.0%
M.7A.10.25				0.0%	0.0%
M.7A.10.26	Total	42,226.5	376,148	100.0%	100.0%
	11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	67.0%			
	Weighted Average 21 V (70)				
VI.7A.11.2	By LTV buckets (mn):	6.146.3	115.167	14.6%	30.6%
	By LTV buckets (mn): >0 - <=40 %	6,146.3 3.771.1	115,167 38.320	14.6% 8.9%	30.6% 10.2%
M.7A.11.3	By LTV buckets (mn): >0 - <=40 % >40 - <=50 %	3,771.1	38,320	8.9%	10.2%
И.7А.11.3 И.7А.11.4	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 %	3,771.1 4,974.3	38,320 44,966	8.9% 11.8%	10.2% 12.0%
Л.7А.11.3 Л.7А.11.4 Л.7А.11.5	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 %	3,771.1 4,974.3 6,200.5	38,320 44,966 50,088	8.9% 11.8% 14.7%	10.2% 12.0% 13.3%
M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 %	3,771.1 4,974.3 6,200.5 6,892.6	38,320 44,966 50,088 48,641	8.9% 11.8% 14.7% 16.3%	10.2% 12.0% 13.3% 12.9%
M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 %	3,771.1 4,974.3 6,200.5 6,892.6 6,430.3	38,320 44,966 50,088 48,641 38,390	8.9% 11.8% 14.7% 16.3% 15.2%	10.2% 12.0% 13.3% 12.9% 10.2%
M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.8	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 %	3,771.1 4,974.3 6,200.5 6,892.6 6,430.3 6,963.6	38,320 44,966 50,088 48,641 38,390 35,852	8.9% 11.8% 14.7% 16.3% 15.2% 16.5%	10.2% 12.0% 13.3% 12.9% 10.2% 9.5%
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	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100%	3,771.1 4,974.3 6,200.5 6,892.6 6,430.3 6,963.6 847.9	38,320 44,966 50,088 48,641 38,390 35,852 4,724	8.9% 11.8% 14.7% 16.3% 15.2% 16.5% 2.0%	10.2% 12.0% 13.3% 12.9% 10.2% 9.5% 1.3%
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	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % Total	3,771.1 4,974.3 6,200.5 6,892.6 6,430.3 6,963.6 847.9 42,226.5	38,320 44,966 50,088 48,641 38,390 35,852 4,724 376,148	8.9% 11.8% 14.7% 16.3% 15.2% 16.5% 2.0% 100.0%	10.2% 12.0% 13.3% 12.9% 10.2% 9.5% 1.3% 100.0%
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	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % >100% Total o/w >100 - <=110 %	3,771.1 4,974.3 6,200.5 6,892.6 6,430.3 6,963.6 847.9 42,226.5 843.5	38,320 44,966 50,088 48,641 38,390 35,852 4,724 376,148 4,685	8.9% 11.8% 14.7% 16.3% 15.2% 16.5% 2.0% 100.0% 2.0%	10.2% 12.0% 13.3% 12.9% 10.2% 9.5% 1.3% 100.0% 1.2%
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 M.7A.11.11	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % Total a/w >100 < <=110 % o/w >110 - <=120 %	3,771.1 4,974.3 6,200.5 6,892.6 6,430.3 6,963.6 847.9 42,226.5 843.5 4.3	38,320 44,966 50,088 48,641 38,390 35,852 4,724 376,148 4,685 39	8.9% 11.8% 14.7% 16.3% 15.2% 16.5% 2.0% 100.0% 2.0% 0.0%	10.2% 12.0% 13.3% 12.9% 10.2% 9.5% 1.3% 100.0% 1.2%
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 M.7A.11.11 M.7A.11.1	By LTV buckets (mn): >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 - <=120 %	3,771.1 4,974.3 6,200.5 6,892.6 6,430.3 6,963.6 847.9 42,226.5 843.5 4.3	38,320 44,966 50,088 48,641 38,390 35,852 4,724 376,148 4,685 39 0	8.9% 11.8% 14.7% 16.3% 15.2% 16.5% 2.0% 100.0% 2.0% 0.0%	10.2% 12.0% 13.3% 12.9% 10.2% 9.5% 1.3% 100.0% 1.2% 0.0%
M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.6 M.7A.11.7 M.7A.11.9 M.7A.11.10 M.7A.11.1 M.7A.11.1 M.7A.11.3 M.7A.11.3	By LTV buckets (mn): >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 - <=140 %	3,771.1 4,974.3 6,200.5 6,892.6 6,430.3 6,963.6 847.9 42,226.5 843.5 4.3 0.0	38,320 44,966 50,088 48,641 38,390 35,852 4,724 376,148 4,685 39 0	8.9% 11.8% 14.7% 16.3% 15.2% 16.5% 2.0% 100.0% 2.0% 0.0% 0.0%	10.2% 12.0% 13.3% 12.9% 10.2% 9.5% 1.3% 100.0% 1.2% 0.0% 0.0%
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 JM.7A.11.2 JM.7A.11.3 JM.7A.11.3 M.7A.11.4 M.7A.11.5	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % Total 0/w >100 < <=110 % 0/w >110 - <=120 % 0/w >120 - <=130 % 0/w >130 - <=140 % 0/w >130 - <=140 % 0/w >140 - <=150 %	3,771.1 4,974.3 6,200.5 6,892.6 6,430.3 6,963.6 847.9 42,226.5 843.5 4.3 0.0 0.0	38,320 44,966 50,088 48,641 38,390 35,852 4,724 376,148 4,685 39 0	8.9% 11.8% 14.7% 16.3% 15.2% 16.5% 2.0% 100.0% 2.0% 0.0% 0.0% 0.0%	10.2% 12.0% 13.3% 12.9% 10.2% 9.5% 1.3% 100.0% 0.0% 0.0% 0.0%
M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.5 M.7A.11.7 M.7A.11.8 M.7A.11.9 M.7A.11.10 M.7A.11.10 M.7A.11.2 M.7A.11.2 M.7A.11.3 M.7A.11.4 M.7A.11.5 M.7A.11.5 M.7A.11.5	By LTV buckets (mn): >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 - <=140 %	3,771.1 4,974.3 6,200.5 6,892.6 6,430.3 6,963.6 847.9 42,226.5 843.5 4.3 0.0	38,320 44,966 50,088 48,641 38,390 35,852 4,724 376,148 4,685 39 0	8.9% 11.8% 14.7% 16.3% 15.2% 16.5% 2.0% 100.0% 2.0% 0.0% 0.0%	10.2% 12.0% 13.3% 12.9% 10.2% 9.5% 1.3% 100.0% 1.2% 0.0% 0.0%
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 JM.7A.11.2 JM.7A.11.3 JM.7A.11.3 M.7A.11.4 M.7A.11.5	By LTV buckets (mn): >0 - <=40 % >40 - <=50 % >50 - <=60 % >60 - <=70 % >70 - <=80 % >80 - <=90 % >90 - <=100 % Total 0/w >100 < <=110 % 0/w >110 - <=120 % 0/w >120 - <=130 % 0/w >130 - <=140 % 0/w >130 - <=140 % 0/w >140 - <=150 %	3,771.1 4,974.3 6,200.5 6,892.6 6,430.3 6,963.6 847.9 42,226.5 843.5 4.3 0.0 0.0	38,320 44,966 50,088 48,641 38,390 35,852 4,724 376,148 4,685 39 0	8.9% 11.8% 14.7% 16.3% 15.2% 16.5% 2.0% 100.0% 2.0% 0.0% 0.0% 0.0%	10.2% 12.0% 13.3% 12.9% 10.2% 9.5% 1.3% 100.0% 0.0% 0.0% 0.0%



	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	62.7%	. Louis	70 Nesidelitiai Louiis	75 51 OI LOUIS
,	TO BLOCK THE USE ETV (10)	02.770			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	7,509.9	129,461	17.8%	34.4%
M.7A.12.3	>40 - <=50 %	4,412.1	42,685	10.4%	11.3%
M.7A.12.4	>50 - <=60 %	5,719.0	49,077	13.5%	13.0%
M.7A.12.5	>60 - <=70 %	7,063.8	53,306	16.7%	14.2%
M.7A.12.6	>70 - <=80 %	6,620.2	43,527	15.7%	11.6%
M.7A.12.7	>80 - <=90 %	5,888.2	33,062	13.9%	8.8%
M.7A.12.8	>90 - <=100 %	5,013.2	25,030	11.9%	6.7%
M.7A.12.9	>100%	0.0	0	0.0%	0.0%
И.7A.12.10	Total	42,226.5	376,148	100.0%	100.0%
DM.7A.12.1	o/w >100 - <=110 %	0.0	0	0.0%	0.0%
M.7A.12.2	o/w >110 - <=120 %	0.0	0	0.0%	0.0%
M.7A.12.3	o/w >120 - <=130 %	0.0	0	0.0%	0.0%
M.7A.12.4	o/w >130 - <=140 %	0.0	0	0.0%	0.0%
M.7A.12.5	o/w >140 - <=150 %	0.0	0	0.0%	0.0%
M.7A.12.6	o/w >150 %	0.0	0	0.0%	0.0%
M.7A.12.7					
M.7A.12.8					
OM.7A.12.9					
	13. Breakdown by type	% Residential Loans			
M.7A.13.1	Owner occupied	78.8%			
M.7A.13.1 M.7A.13.2	Second home/Holiday houses	78.8% 4.3%			
M.7A.13.3	Buy-to-let/Non-owner occupied	17.0%			
M.7A.13.4	Agricultural	0.0%			
M.7A.13.5	Other	0.0%			
	14. Loan by Ranking	% Residential Loans			
M.7A.14.1	1st lien / No prior ranks				
M.7A.14.2	Guaranteed	100.0%			
M.7A.14.3	Other				
	of which 1st lien mortgages with state guarantee (FGAS)	0.0%			
OM.7A.14.1		0.0%			
0M.7A.14.1 0M.7A.14.2		0.0%			
DM.7A.14.1 DM.7A.14.2 DM.7A.14.3		0.0%			
DM.7A.14.1 DM.7A.14.2 DM.7A.14.3 DM.7A.14.4 DM.7A.14.5		0.0%			
0M.7A.14.1 0M.7A.14.2 0M.7A.14.3 0M.7A.14.4 0M.7A.14.5		0.0%			
0M.7A.14.1 0M.7A.14.2 0M.7A.14.3 0M.7A.14.4 0M.7A.14.5		0.0%			
0M.7A.14.1 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) 7B Commercial Cover Pool		Number of Loans	% Commercial Loans	% No. of Loans
DM.7A.14.1 DM.7A.14.2 DM.7A.14.3 DM.7A.14.4 DM.7A.14.5 DM.7A.14.6	of which 1st lien mortgages with state guarantee (FGAS) 7B Commercial Cover Pool 15. Loan Size Information	0.0% Nominal	Number of Loans	% Commercial Loans	% No. of Loans
0M.7A.14.1 0M.7A.14.2 0M.7A.14.3 0M.7A.14.4 0M.7A.14.5 0M.7A.14.6	of which 1st lien mortgages with state guarantee (FGAS) 7B Commercial Cover Pool		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6	of which 1st lien mortgages with state guarantee (FGAS) 7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s)		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 V.7B.15.1	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 V.7B.15.1	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 V.7B.15.2 V.7B.15.3 V.7B.15.4 V.7B.15.5	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 V.7B.15.2 V.7B.15.3 V.7B.15.4 W.7B.15.5 V.7B.15.6	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 V.7B.15.1 V.7B.15.1 V.7B.15.3 M.7B.15.5 V.7B.15.5 M.7B.15.6 V.7B.15.6	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 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.15.1 M.7B.15.2 M.7B.15.3 M.7B.15.5 M.7B.15.5 M.7B.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.7	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 V.7B.15.2 V.7B.15.3 V.7B.15.4 V.7B.15.6 V.7B.15.6 V.7B.15.6 V.7B.15.7 V.7B.15.8	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 V.7B.15.1 V.7B.15.2 V.7B.15.3 V.7B.15.5 V.7B.15.5 V.7B.15.6 V.7B.15.7 V.7B.15.8 V.7B.15.8 V.7B.15.9	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 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.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.9 M.7B.15.9	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 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.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.9 M.7B.15.9	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 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.15.4 M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.9 M.7B.15.1 M.7B.15.1	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 V.7B.15.3 V.7B.15.3 V.7B.15.5 V.7B.15.5 V.7B.15.6 V.7B.15.7 V.7B.15.8 V.7B.15.9 V.7B.15.10 V.7B.15.10	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 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.15.3 M.7B.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.6 M.7B.15.8 M.7B.15.8 M.7B.15.1 M.7B.15.1 M.7B.15.1	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 M.7A.14.2 M.7A.14.3 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.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.9 M.7B.15.10	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 V.7B.15.1 V.7B.15.5 V.7B.15.5 V.7B.15.7 V.7B.15.8 V.7B.15.9 V.7B.15.10 V.7B.15.10 V.7B.15.11 V.7B.15.12 V.7B.15.13 V.7B.15.14 V.7B.15.14 V.7B.15.14 V.7B.15.15 V.7B.15.16 V.7B.15.16 V.7B.15.16 V.7B.15.16	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7B.15.1 V.7B.15.1 V.7B.15.5 V.7B.15.5 V.7B.15.6 V.7B.15.6 V.7B.15.7 V.7B.15.8 V.7B.15.8 V.7B.15.1 V.7B.15.1 V.7B.15.1 V.7B.15.1 V.7B.15.1 V.7B.15.1	of which 1st lien mortgages with state guarantee (FGAS) 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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.5 M.7A.14.5 M.7B.15.1 M.7B.15.1 M.7B.15.5 M.7B.15.5 M.7B.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.1 M.7B.15.1	TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.3 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.15.5 M.7B.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.1 A.7B.15.10 A.7B.15.11 A.7B.15.13 A.7B.15.14 A.7B.15.14 A.7B.15.15 A.7B.15.15 A.7B.15.15 A.7B.15.16 A.7B.15.16 A.7B.15.17 A.7B.15.17 A.7B.15.18	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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.5 M.7A.14.6 M.7B.15.1 M.7B.15.1 M.7B.15.5 M.7B.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.1 A.7B.15.1 A.7B.15.10 A.7B.15.11 A.7B.15.11 A.7B.15.12 A.7B.15.13 A.7B.15.14 A.7B.15.15 A.7B.15.15 A.7B.15.16 A.7B.15.17 A.7B.15.18 A.7B.15.18 A.7B.15.18 A.7B.15.18 A.7B.15.18 A.7B.15.18 A.7B.15.18 A.7B.15.18	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.14.1 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.15.1 M.7B.15.5 M.7B.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.6 M.7B.15.1 A.7B.15.10 A.7B.15.11 A.7B.15.12 A.7B.15.13 A.7B.15.14 A.7B.15.16 A.7B.15.16 A.7B.15.16 A.7B.15.17 A.7B.15.17 A.7B.15.18 A.7B.15.18 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.10	TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
M.7A.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.3 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.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.10 A.7B.15.10 A.7B.15.11 A.7B.15.13 A.7B.15.14 A.7B.15.15 A.7B.15.14 A.7B.15.16 A.7B.15.16 A.7B.15.17 A.7B.15.18 A.7B.15.18 A.7B.15.18 A.7B.15.19 A.7B.15.18 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.10 A.7B.15.10 A.7B.15.11 A.7B.15.11 A.7B.15.12 A.7B.15.13 A.7B.15.14 A.7B.15.15 A.7B.15.16 A.7B.15.16 A.7B.15.17 A.7B.15.18	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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.4 M.7A.14.4 M.7A.14.5 M.7A.14.6 M.7A.14.5 M.7B.15.1 M.7B.15.1 M.7B.15.5 M.7B.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.1 A.7B.15.10 A.7B.15.11 A.7B.15.12 A.7B.15.13 A.7B.15.14 A.7B.15.15 A.7B.15.15 A.7B.15.16 A.7B.15.16 A.7B.15.17 A.7B.15.18 A.7B.15.18 A.7B.15.18 A.7B.15.18 A.7B.15.18 A.7B.15.19 A.7B.15.10 A.7B.15.10 A.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.14.1 M.7A.14.2 M.7A.14.3 M.7A.14.3 M.7A.14.4 M.7A.14.5 M.7A.14.5 M.7A.14.5 M.7B.15.1 M.7B.15.1 M.7B.15.5 M.7B.15.5 M.7B.15.6 M.7B.15.6 M.7B.15.6 M.7B.15.1 A.7B.15.1 A.7B.15.1 A.7B.15.1 A.7B.15.1 A.7B.15.1 A.7B.15.1 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.15.18 A.7B.15.18 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.19 A.7B.15.20 A.7B.15.21 A.7B.15.21 A.7B.15.22 A.7B.15.23 A.7B.15.23	TBC at a country level		Number of Loans	% Commercial Loans	% No. of Loans
0M.7A.14.1 0M.7A.14.2 0M.7A.14.3 0M.7A.14.4 0M.7A.14.5	7B Commercial Cover Pool 15. Loan Size Information Average loan size (000s) By buckets (mn): TBC at a country level		Number of Loans O.0	% 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	>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	0.0%	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	0.0%	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

HTT 2020

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
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	<u>"Committed" OC</u> 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 WAL and maturities of the cover pool assets are calculated assuming an average percentage of prepayment rate observed over the last year. The substitute assets being actually composed of cash and term deposits to financial institutions, their expected maturity is assumed to be equal to their contractual one. Regarding soft bullet covered bonds, expected maturity is calculated according to the legal final maturity including the extended maturity of 1 year.



HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	"Contractual maturities" and "Expected maturities" : see above. Maturity structure is Hard Bullet for initial Covered Bonds. Maturity structure has been Soft Bullet for Covered Bonds emission since 2015.
HG.1.7	LTVs: Definition	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.
110.11.7	E133 Seminor	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.
HG.1.8	LTVs: Calculation of property/shipping value	The current residential values / prices are calculated based on INSEE Index publicated on the following webside address: http://www.bdm.insee.fr
HG.1.9	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
HG.1.10	LTVs: Frequency and time of last valuation	The LTV is calculated on a quarterly frequency. There is always a gap of one quarter between the last LTV valuation and the date of the quarterly ECBC Report.
		The SG SFH cover pool is 100% made of french residential home loans totally guaranteed by Credit Logement Each table reported in section 4 display information on this french residential fome loan cover pool There is no residential mortgage in the SG SFH cover pool There is only residential with guarantee insurance in the SG SFH cover pool
	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial	
HG.1.11	real estate, etc. Same for shipping where relecvant	Geographical distribution / regional breakdown:
	The second secon	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.
HG.1.12	Hadaina Charban, (alassa ayalain hayyyay addusas interest yeta and ayyuan ayala)	Société Générale SFH has set up an Asset Liabilities Management restructuring to optimize the hedging
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	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.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	Definition
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.
OHG.3.1		If no "CB issuer rating" has been granted to the CB issuer, "NA" is be indicated. <u>Core Tier 1 ratio (%):</u> Core Tier 1 is the Common Equity Tier 1 ratio - CET1 calculated for Bale 2,5 <u>Covered bond issuer:</u>
		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:
OHG.3.3		Are reported the amount of substitute assets as defined by the French Law (Articles L515-17 and R515-7 of Code Monétaire et Financier). For SG SFH the subtitute assets are composed of cash and deposits to its parent company. The outstanding amount is booked in Assets - Balance Sheet as amounts due from credit institution. These substitute assets are included in the calculation of the legal coverage ratio but not taken into account in the nominal rating agencies overcollateralisation ratio.
OHG.3.4		Accounting assets not included in the cover pool: Are not included in the cover pool the guaranteed loans (replaced by the eligible assets pledged as collateral) and the prepayments and accrued income on derivatives.
OHG.3.5		"Of which assets eligible to CB repo-operations": The outstanding amount of eligible assets including replacement assets shall be filled in. If the eligible assets are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework) or mortgage promissory notes, the outstanding amount of the eligible assets pledged as collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans. The eligibility criteria to central bank repo-operations include the exceptional measures accepted by the
I		ECB in February 2012 and presently in use with the French NCB.



E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure HTT 2020 Reporting in Domestic Currency ND1 ND2 Not relevant for the issuer and/or CB programme at the present time Additional information on the programme Additional information on the swaps Not available at the present time ND3 ND4 3. Additional information on the asset distribution * Legal Entity Identifier (LEI) finder: http://www.lei-lookup.com/#!search ** Weighted Average Maturity = Remaining Term to Maturity Legal Entity Identifier (LEI)* O2RNE8IBXP4R0TD8PU41 SOCIETE GENERALE 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 E.1.1.5 Cash manager SOCIETE GENERALE O2RNE8IBXP4R0TD8PU41 E.1.1.6 Back-up cash manager N/A N/A SOCIETE GENERALE E.1.1.7 Account bank O2RNE8IBXP4R0TD8PU41 Standby account bank E.1.1.9 Account bank guarantor N/A N/A E.1.1.10 Trustee N/A N/A E.1.1.11 Cover Pool Monitor CAILLIAU DEDOUIT ET ASSOCIES OE.1.1.1 OE.1.1.2 OE.1.1.3 OE.1.1.4 OE.1.1.6 OE.1.1.7 OE.1.1.8 2. Additional information on the swaps Swap Counterparties 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.2.1.8 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 Total Assets 1. General Information 46.6 171.2 E.3.1.2 OE.3.1.1 OE.3.1.2 Weighted Average Maturity (months)** OE.3.1.3 OE.3.1.4 2. Arrears 1-<30 days E.3.2.1 E.3.2.2 E.3.2.3 30-<60 days 60-<90 days E.3.2.4 E.3.2.5 90-<180 days >= 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

30/06/2020 (dd/mm/yyyy)

1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

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

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

.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)	12.60%
	as of	30/06/2020

2 COVERED BOND ISSUER OVERVIEW

2.1 Covered bonds and cover pool

		To	otal	of which eligible to
		outsta	anding	central bank repo-operations
Cover pool	Public sector exposures			
	Commercial assets			
	Residential assets		42,226	717
	Substitute assets		608	
	Total		42,834	717
Covered bonds			37,040]

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	610
Subordinated debt	
Other non privileged liabilities	152
Total equity and non privileged liabilities	762
Covered bonds	37,154

Other privileged liabilities	4
Total privileged liabilities	37,158
TOTAL	37,920

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	5.6 years	7.6 years	Expected: CPR=5.9%; Contractual: CPR=0%
Commercial			
Substitute assets	0.3 years	0.3 years	
WAL of cover pool	5.6 years	7.6 years	

WAL of covered bonds	5.6 years	5.6 years	

2,000

3.2 Expected maturity structure of cover pool and covered bonds

	0 - 1 Y (years)	1 - 2 Y	2-3Y	3 - 4 Y	4 - 5 Y	5 - 10 Y	10+ Y
Public sector							
Residential	5,652	5,129	4,611	4,109	3,642	12,085	6,959
Commercial							
Substitute assets	608	-	-	-	1	-	-
Expected maturity of cover pool	6,260	5,129	4,611	4,109	3,642	12,085	6,959
Expected maturity of covered bonds	3,000	3,150	3,250	3,850	3,540	17,250	3,000

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	3,361	3,358	3,310	3,224	3,122	13,028	12,783
Commercial							
Substitute assets	608	-	1	-	-	-	-
Contractual maturity of cover pool	3,969	3,358	3,310	3,224	3,122	13,028	12,783
Contractual maturity of cov. bonds	3,000	3,150	3,250	3,850	3,540	17,250	3,000
of which hard bullet	1,000	1,250	-	750	-	90	-

3,250

3,100

3,540

17,160

3,000

1,900

3.4 Interest rate and currency risks

		Nominal	WAL
Interest rate risk	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-	608	0.3
Below A-		
Total	608	0.3

of which soft bullet

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH
Reporting date 30/06/2020

4 RESIDENTIAL COVER POOL DATA

4.1 Arrears and defaulted loans outstanding (excluding external MBS)

i	
	% 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	h state guaranty	
1st lien mortgage with	hout state guaranty	
	Total 1st lien mortgages	
Guaranteed	Crédit Logement	100%
	other	
	other	
	other	
	Total guarantees	

4.4 Borrowers (excluding external MBS)

	%
Employees	59.26%
Civil servants	27.80%
Self employed	9.32%
Retired / Pensioner	1.10%
Other non-working	1.29%
No data	1.22%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

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30/06/2020

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6 COVERED BONDS

6.1 Outstanding covered bonds

Outstanding covered bonds	<u>² </u>			
	2020	2019	2018	2017
Public placement	12,750	13,250	12,750	9,750
Private placement	24,290	22,750	19,150	20,150
Sum	37,040	36,000	31,900	29,900
Denominated in €	37,040	36,000	31,900	29,900
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	37,040	36,000	31,900	29,900
Fixed coupon	36,450	35,410	31,310	29,310
Floating coupon	590	590	590	590
Other	-			-
Sum	37.040	36.000	31.900	29.900

6.2

<u>Issuance</u>				
	2020	2019	2018	2017
Public placement	1,000	2,000	3,000	2,500
Private placement	2,540	6,600	4,500	6,500
Sum	3,540	8,600	7,500	9,000
Denominated in €	3,540	8,600	7,500	9,000
Denominated in USD	-	-	-	-
Denominated in CHF	-	-	-	-
Denominated in JPY	-	-	-	-
Denominated in GBP	-	-	-	-
Other	-	-	-	-
Sum	3,540	8,600	7,500	9,000
Fixed coupon	3,540	8,600	7,500	9,000
Floating coupon	-	-	-	-
Other				
Sum	3,540	8,600	7,500	9,000