

# B

## A. Harmonised Transparency Template - General Information

HTT 2019

	Reporting in Domestic Currency	EUR			
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	1. Basic Facts				
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L	6. Other relevant information				
Field					
Number	1. Basic Facts				
G.1.1.1	Country	France			
G.1.1.2	Issuer Name	Société Générale SFH			
G.1.1.3	Link to Issuer's Website	http://www.societegenerale.com/fr/mesurer-notr	e-performance/investisseurs/investisseurs-dette		
G.1.1.4	Cut-off date	31/01/2020			
	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	41,042.2			
G.3.1.2	Outstanding Covered Bonds	36,000.0			
	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
	3. Cover Pool Composition	Nominal (mm)		% Cover Pool	order to reassure Rating Agencies.
G.3.3.1	Mortgages	Nominal (mn) 41,042.2		97.4%	
G.3.3.2	Public Sector	41,042.2		0.0%	
	Tublic Sector				
	Shinning				
G.3.3.3 G.3.3.4	Shipping Substitute Assets	1.079.2		0.0%	
G.3.3.4	Substitute Assets	1,079.2	l	0.0% 2.6%	
	Substitute Assets Other	1,079.2 otal 42,121.4	I	0.0%	
G.3.3.4 G.3.3.5	Substitute Assets Other		Expected Upon Prepayments (mn)	0.0% 2.6% 0.0%	% Total Expected Upon Prepayments
G.3.3.4 G.3.3.5	Substitute Assets Other To	otal 42,121.4	Expected Upon Prepayments (mn) 5.51	0.0% 2.6% 0.0% 100.0%	% Total Expected Upon Prepayments
G.3.3.4 G.3.3.5 G.3.3.6	Substitute Assets Other To <b>4. Cover Pool Amortisation Profile</b> Weighted Average life (in years)	otal 42,121.4 Contractual (mn)		0.0% 2.6% 0.0% 100.0%	% Total Expected Upon Prepayments
G.3.3.4 G.3.3.5 G.3.3.6	Substitute Assets Other To <b>4. Cover Pool Amortisation Profile</b> Weighted Average life (in years) Residual Life (mn)	otal 42,121.4 Contractual (mn)		0.0% 2.6% 0.0% 100.0%	% Total Expected Upon Prepayments
G.3.3.4 G.3.3.5 G.3.3.6 G.3.4.1	Substitute Assets Other To A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets:	otal 42,121.4 Contractual (mn) 7.33	5.51	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b>	
G.3.3.4 G.3.3.5 G.3.3.6 G.3.4.1 G.3.4.2	Substitute Assets Other To A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y	otal 42,121.4 Contractual (mn) 7.33 3,484.2	5.51 5,570.7	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5%	13.6%
G.3.3.4 G.3.3.5 G.3.3.6 G.3.4.1 G.3.4.2 G.3.4.3	Substitute Assets Other To A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By bucks: 0 - 1 Y 1 - 2 Y	atal 42,121.4 Contractual (mn) 7.33 3,484.2 3,437.2	5.51 5,570.7 5,036.1	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4%	13.6% 12.3%
G.3.3.4 G.3.3.5 G.3.3.6 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4	Substitute Assets Other To A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y	otal 42,121.4 Contractual (mn) 7.33 3,484.2 3,437.2 3,355.1	5.51 5,570.7 5,036.1 4,516.5	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.4%	13.6% 12.3% 11.0%
G.3.3.4 G.3.3.5 G.3.3.6 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5	Substitute Assets Other To 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y	atal 42,121.4 Contractual (mn) 7.33 3,484.2 3,437.2 3,355.1 3,248.1	5.51 5,570.7 5,036.1 4,516.5 4,023.2	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9%	13.6% 12.3% 11.0% 9.8%
G.3.3.4 G.3.3.5 G.3.3.6 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6	Substitute Assets Other Te A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y	atal 42,121.4 Contractual (mn) 7.33 3,484.2 3,484.2 3,437.2 3,355.1 3,248.1 3,131.5	5.51 5,570.7 5,036.1 4,516.5 4,023.2 3,568.2	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9% 7.9%	13.6% 12.3% 11.0% 9.8% 8.7%
6.3.3.4 6.3.3.5 6.3.4.1 6.3.4.2 6.3.4.3 6.3.4.4 6.3.4.4 6.3.4.5 6.3.4.6 6.3.4.7	Substitute Assets Other To A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	atal 42,121.4 Contractual (mn) 7.33 3,484.2 3,487.2 3,355.1 3,248.1 3,131.5 12,803.3	5.51 5,570.7 5,036.1 4,516.5 4,023.2 3,568.2 11,777.3	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9% 7.6% 31.2%	13.6% 12.3% 11.0% 9.8% 8.7% 28.7%
G.3.3.4 G.3.3.5 G.3.3.6 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6	Substitute Assets Other Te A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y	atal 42,121.4 Contractual (mn) 7.33 3,484.2 3,484.2 3,437.2 3,355.1 3,248.1 3,131.5	5.51 5,570.7 5,036.1 4,516.5 4,023.2 3,568.2	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9% 7.9%	13.6% 12.3% 11.0% 9.8% 8.7%
G.3.3.4 G.3.3.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.6 G.3.4.7 G.3.4.8	Substitute Assets Other Te A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y	otal 42,121.4 Contractual (mn) 7.33 3,484.2 3,487.2 3,355.1 3,248.1 3,248.1 3,131.5 12,803.3 11,552.3	5.51 5,570.7 5,036.1 4,516.5 4,023.2 3,568.2 11,777.3 6,519.7	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9% 7.6% 31.2% 28.2%	13.6% 12.3% 11.0% 9.8% 8.7% 28.7% 15.9%
G.3.3.4 G.3.3.5 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.6 G.3.4.7 G.3.4.8	Substitute Assets Other Te A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y	otal 42,121.4 Contractual (mn) 7.33 3,484.2 3,437.2 3,355.1 3,248.1 3,131.5 12,803.3 11,552.3 otal 41,011.7	5.51 5,570.7 5,036.1 4,516.5 4,023.2 3,568.2 11,777.3 6,519.7 41,011.7	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9% 7.6% 31.2% 28.2% 100.0%	13.6% 12.3% 11.0% 9.8% 8.7% 28.7% 15.9% 100.0%
G.3.3.4 G.3.3.5 G.3.3.6 G.3.4.1 G.3.4.2 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	Substitute Assets Other Te 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Te 5. Maturity of Covered Bonds Weighted Average life (in years)	otal 42,121.4 Contractual (mn) 7.33 3,484.2 3,487.2 3,355.1 3,248.1 3,131.5 12,803.3 11,552.3 tal 41,011.7 Initial Maturity (mn)	5.51 5,570.7 5,036.1 4,516.5 4,023.2 3,568.2 11,777.3 6,519.7 41,011.7 Extended Maturity (mn)	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9% 7.6% 31.2% 28.2% 100.0%	13.6% 12.3% 11.0% 9.8% 8.7% 28.7% 15.9% 100.0%
G.3.3.4 G.3.3.5 G.3.3.6 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.9 G.3.5.1	Substitute Assets Other Te <b>4. Cover Pool Amortisation Profile</b> Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Te <b>5. Maturity of Covered Bonds</b> Weighted Average life (in years) Maturity (mn)	otal 42,121.4 Contractual (mn) 7.33 3,484.2 3,487.2 3,355.1 3,248.1 3,131.5 12,803.3 11,552.3 tal 41,011.7 Initial Maturity (mn)	5.51 5,570.7 5,036.1 4,516.5 4,023.2 3,568.2 11,777.3 6,519.7 41,011.7 Extended Maturity (mn)	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9% 7.6% 31.2% 28.2% 100.0%	13.6% 12.3% 11.0% 9.8% 8.7% 28.7% 15.9% 100.0%
6.3.3.4 6.3.3.5 6.3.4.1 6.3.4.1 6.3.4.2 6.3.4.3 6.3.4.4 6.3.4.4 6.3.4.5 6.3.4.7 6.3.4.8 6.3.4.7 6.3.4.8 6.3.4.7 6.3.4.8 6.3.4.7 6.3.5.1 6.3.5.1	Substitute Assets Other To A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y To 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets:	otal 42,121.4 Contractual (mn) 7.33 3,484.2 3,484.2 3,437.2 3,355.1 3,248.1 3,131.5 12,803.3 11,552.3 tal 41,011.7 Initial Maturity (mn) 5.6	5.51 5,570.7 5,036.1 4,516.5 4,023.2 3,568.2 11,777.3 6,519.7 41,011.7 Extended Maturity (mn) 6.5	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9% 7.6% 31.2% 28.2% 100.0% <b>% Total Initial Maturity</b>	13.6% 12.3% 11.0% 9.8% 8.7% 28.7% 15.9% 100.0% <b>% Total Extended Maturity</b>
6.3.3.4 6.3.3.5 6.3.4.1 6.3.4.1 6.3.4.3 6.3.4.3 6.3.4.4 6.3.4.5 6.3.4.7 6.3.4.8 6.3.4.7 6.3.4.8 6.3.4.9 6.3.5.1 6.3.5.1	Substitute Assets Other Term Content Content of the Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Term S. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y	stal 42,121.4 Contractual (mn) 7.33 3,484.2 3,487.2 3,355.1 3,248.1 3,248.1 3,131.5 12,803.3 11,552.3 stal 41,011.7 Initial Maturity (mn) 5.6 3,500.0	5.51 5,570.7 5,036.1 4,516.5 4,023.2 3,568.2 11,777.3 6,519.7 41,011.7 Extended Maturity (mn) 6.5 2,000.0	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9% 7.6% 31.2% 28.2% 100.0% <b>% Total Initial Maturity</b> 9.7%	13.6% 12.3% 11.0% 9.8% 8.7% 28.7% 15.9% 100.0% <b>% Total Extended Maturity</b> 5.6%
6.3.3.4 6.3.3.5 6.3.4.1 6.3.4.3 6.3.4.3 6.3.4.3 6.3.4.4 6.3.4.5 6.3.4.5 6.3.4.6 6.3.4.7 6.3.4.8 6.3.4.9 7 6.3.5.1 6.3.5.1 6.3.5.2 6.3.5.3 6.3.5.4	Substitute Assets Other Te 4. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Te 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y	otal 42,121.4 Contractual (mn) 7.33 3,484.2 3,437.2 3,355.1 3,248.1 3,131.5 12,803.3 11,552.3 otal 41,011.7 Initial Maturity (mn) 5.6 3,500.0 3,500.0 3,150.0	5.51 5,570.7 5,036.1 4,516.5 4,023.2 3,568.2 11,777.3 6,519.7 41,011.7 <b>Extended Maturity (mn)</b> 6.5 2,000.0 2,750.0	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9% 7.6% 31.2% 28.2% 100.0% <b>% Total Initial Maturity</b> 9.7% 8.8%	13.6% 12.3% 11.0% 9.8% 8.7% 28.7% 15.9% 100.0% <b>% Total Extended Maturity</b> 5.6% 7.6%
G.3.3.4 G.3.3.5 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.4 G.3.4.4 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8 G.3.4.7 G.3.4.8 G.3.5.1 G.3.5.1 G.3.5.2 G.3.5.2 G.3.5.3 G.3.5.4 G.3.5.5	Substitute Assets Other To A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 2 - 3 Y 3 - 4 Y 5 - 10 Y 10 + Y To 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y	otal 42,121.4 Contractual (mn) 7.33 3,484.2 3,484.2 3,437.2 3,355.1 3,248.1 3,131.5 12,803.3 11,552.3 11,552.3 otal 41,011.7 Initial Maturity (mn) 5.6 3,500.0 3,150.0 3,250.0	5.51 5,570.7 5,036.1 4,516.5 4,023.2 3,568.2 11,777.3 6,519.7 41,011.7 Extended Maturity (mn) 6.5 2,000.0 2,750.0 1,900.0	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9% 7.9% 7.6% 31.2% 28.2% 100.0% <b>% Total Initial Maturity</b> 9.7% 8.8% 9.0%	13.6% 12.3% 11.0% 9.8% 8.7% 28.7% 15.9% 100.0% <b>% Total Extended Maturity</b> 5.6% 7.6% 5.3%
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6.3.3.4 6.3.3.5 6.3.4.1 6.3.4.3 6.3.4.3 6.3.4.3 6.3.4.4 6.3.4.5 6.3.4.4 6.3.4.5 6.3.4.6 6.3.4.7 6.3.4.8 6.3.4.9 7 6.3.5.1 6.3.5.1 6.3.5.2 6.3.5.3 6.3.5.5 6.3.5.5 6.3.5.5 6.3.5.5	Substitute Assets Other Ta A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y Ta 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	stal 42,121.4 Contractual (mn) 7.33 3,484.2 3,437.2 3,355.1 3,248.1 3,248.1 3,131.5 12,803.3 11,552.3 stal 41,011.7 Initial Maturity (mn) 5.6 3,500.0 3,150.0 3,250.0 3,150.0 3,150.0 3,100.0	5.51 5,570.7 5,036.1 4,516.5 4,023.2 3,568.2 11,777.3 6,519.7 41,011.7 Extended Maturity (mn) 6.5 2,000.0 2,750.0 1,900.0 3,250.0 4,250.0	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9% 7.6% 31.2% 28.2% 100.0% <b>% Total Initial Maturity</b> 9.7% 8.8% 9.0% 9.7% 8.6%	13.6% 12.3% 11.0% 9.8% 8.7% 28.7% 15.9% 100.0% <b>% Total Extended Maturity</b> 5.6% 7.6% 5.3% 9.0% 11.8%
6.3.3.4 6.3.3.5 6.3.4.1 6.3.4.2 6.3.4.3 6.3.4.3 6.3.4.4 6.3.4.5 6.3.4.6 6.3.4.7 6.3.4.6 6.3.4.7 6.3.4.8 6.3.4.9 6.3.5.1 6.3.5.1 6.3.5.2 6.3.5.3 6.3.5.4 6.3.5.5 6.3.5.5 6.3.5.5 6.3.5.5 6.3.5.5 6.3.5.7 6.3.5.8	Substitute Assets Other To A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10 + Y To 5. Maturity of Covered Bonds Weighted Average life (in years) Maturity (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y	otal 42,121.4 Contractual (mn) 7.33 3,484.2 3,437.2 3,355.1 3,248.1 3,131.5 12,803.3 11,552.3 otal 41,011.7 Initial Maturity (mn) 5.6 3,500.0 3,150.0 3,250.0 3,500.0 3,150.0 3,100.0 3,150.0 3,100.0 3,150.0 3,100.0	5.51 5,570.7 5,036.1 4,516.5 4,023.2 3,568.2 11,777.3 6,519.7 41,011.7 <b>Extended Maturity (mn)</b> 6.5 2,000.0 2,750.0 1,900.0 3,250.0 4,250.0 15,350.0	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9% 7.9% 31.2% 28.2% 100.0% <b>% Total Initial Maturity</b> 9.7% 8.8% 9.0% 9.7% 8.8% 43.1%	13.6% 12.3% 11.0% 9.8% 8.7% 28.7% 15.9% 100.0% % Total Extended Maturity 5.6% 7.6% 5.3% 9.0% 11.8% 42.6%
6.3.3.4 6.3.3.5 6.3.4.1 6.3.4.3 6.3.4.3 6.3.4.3 6.3.4.4 6.3.4.5 6.3.4.4 6.3.4.5 6.3.4.6 6.3.4.7 6.3.4.8 6.3.4.9 7 6.3.5.1 6.3.5.1 6.3.5.2 6.3.5.3 6.3.5.5 6.3.5.5 6.3.5.5 6.3.5.5	Substitute Assets Other Ta A. Cover Pool Amortisation Profile Weighted Average life (in years) Residual Life (mn) By buckets: 0 - 1 Y 1 - 2 Y 2 - 3 Y 3 - 4 Y 4 - 5 Y 5 - 10 Y 10+ Y Ta S. 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 10+ Y	stal 42,121.4 Contractual (mn) 7.33 3,484.2 3,437.2 3,355.1 3,248.1 3,248.1 3,131.5 12,803.3 11,552.3 stal 41,011.7 Initial Maturity (mn) 5.6 3,500.0 3,150.0 3,250.0 3,150.0 3,150.0 3,100.0	5.51 5,570.7 5,036.1 4,516.5 4,023.2 3,568.2 11,777.3 6,519.7 41,011.7 Extended Maturity (mn) 6.5 2,000.0 2,750.0 1,900.0 3,250.0 4,250.0	0.0% 2.6% 0.0% 100.0% <b>% Total Contractual</b> 8.5% 8.4% 8.2% 7.9% 7.6% 31.2% 28.2% 100.0% <b>% Total Initial Maturity</b> 9.7% 8.8% 9.0% 9.7% 8.6%	13.6% 12.3% 11.0% 9.8% 8.7% 28.7% 15.9% 100.0% <b>% Total Extended Maturity</b> 5.6% 7.6% 5.3% 9.0% 11.8%

	6. Covered Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	41,042.2	41,042.2	100.0%	100.0%
G.3.6.2	AUD	,	,	0.0%	0.0%
5.3.6.3	BRL			0.0%	0.0%
5.3.6.4	CAD			0.0%	0.0%
5.3.6.5	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%
6.3.6.10	JPY			0.0%	0.0%
6.3.6.11	KRW			0.0%	0.0%
.3.6.12	NOK			0.0%	0.0%
.3.6.13	PLN			0.0%	0.0%
6.3.6.14	SEK			0.0%	0.0%
6.3.6.15	SGD			0.0%	0.0%
6.3.6.16	USD			0.0%	0.0%
5.3.6.17	Other			0.0%	0.0%
.3.6.18	Total	41,042.2	41,042.2	100.0%	100.0%
	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	36,000.0	36,000.0	100.0%	100.0%
G.3.7.2	AUD			0.0%	0.0%
5.3.7.3	BRL			0.0%	0.0%
G.3.7.4	CAD			0.0%	0.0%
	CHF				
G.3.7.5				0.0%	0.0%
5.3.7.6	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%
6.3.7.10	JPY			0.0%	0.0%
	KRW			0.0%	0.0%
6.3.7.11					
5.3.7.12	NOK			0.0%	0.0%
5.3.7.13	PLN			0.0%	0.0%
5.3.7.14	SEK			0.0%	0.0%
6.3.7.15	SGD			0.0%	0.0%
				0.0%	0.0%
	LISD			0.070	
5.3.7.16	USD			0.0%	0.0%
5.3.7.16 5.3.7.17	Other	26,000,0	26,000,0	0.0%	0.0%
i.3.7.16 i.3.7.17	Other Total	36,000.0	36,000.0	100.0%	100.0%
5.3.7.16 5.3.7.17 5.3.7.18	Other Total 8. Covered Bonds - Breakdown by interest rate	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	100.0% <b>% Total [before]</b>	100.0% <b>% Total [after]</b>
i.3.7.16 i.3.7.17 i.3.7.18 G.3.8.1	Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon	Nominal [before hedging] (mn) 35,410.0	Nominal [after hedging] (mn) 35,410.0	100.0% <b>% Total [before]</b> 98.4%	100.0% <b>% Total [after]</b> 98.4%
G.3.7.16 G.3.7.17 G.3.7.18 G.3.8.1 G.3.8.2	Other Total 8. Covered Bonds - Breakdown by interest rate	Nominal [before hedging] (mn) 35,410.0 590.0	Nominal [after hedging] (mn) 35,410.0 590.0	100.0% <b>% Total [before]</b> 98.4% 1.6%	100.0% <b>% Total [after]</b> 98.4% 1.6%
G.3.7.16 G.3.7.17 G.3.7.18 G.3.8.1 G.3.8.2	Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon	Nominal [before hedging] (mn) 35,410.0	Nominal [after hedging] (mn) 35,410.0	100.0% <b>% Total [before]</b> 98.4%	100.0% <b>% Total [after]</b> 98.4%
i.3.7.16 i.3.7.17 i.3.7.18 5.3.8.1 5.3.8.2 5.3.8.3	Other Total 8. Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other	Nominal [before hedging] (mn) 35,410.0 590.0 0.0	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% <b>% Total [before]</b> 98.4% 1.6% 0.0%	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
i.3.7.16 i.3.7.17 i.3.7.18 5.3.8.1 5.3.8.2 5.3.8.3	Other Total  S. Covered Bonds - Breakdown by interest rate  Fixed coupon  Floating coupon  Other  Total	Nominal [before hedging] (mn) 35,410.0 590.0 0.0 36,000.0	Nominal [after hedging] (mn) 35,410.0 590.0	100.0% <b>X Total [before]</b> 98.4% 1.6% 0.0% 100.0%	100.0% <b>% Total [after]</b> 98.4% 1.6%
i.3.7.16 i.3.7.17 i.3.7.18 5.3.8.1 5.3.8.2 5.3.8.3 5.3.8.3 5.3.8.4	Other Total Total  S. Covered Bonds - Breakdown by interest rate Fixed coupon Ficating coupon Other Total  9. Substitute Assets - Type	Nominal [before hedging] (mn) 35,410.0 590.0 0.0 36,000.0 Nominal (mn)	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% <b>X Total [before]</b> 98.4% 1.6% 0.0% 100.0% <b>X Substitute Assets</b>	100.0% <b>% Total [after]</b> 98.4% 1.6% 0.0%
6.3.7.16 6.3.7.17 6.3.7.18 6.3.8.1 6.3.8.2 6.3.8.3 6.3.8.3 6.3.8.4	Other Total  S. Covered Bonds - Breakdown by interest rate  Fixed coupon  Floating coupon  Other  Total	Nominal [before hedging] (mn) 35,410.0 590.0 0.0 36,000.0	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% <b>X Total [before]</b> 98.4% 1.6% 0.0% 100.0%	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
i.3.7.16 i.3.7.17 i.3.7.18 i.3.8.1 i.3.8.2 i.3.8.3 i.3.8.3 i.3.8.4 i.3.8.4	Other Total Total  S. Covered Bonds - Breakdown by interest rate Fixed coupon Ficating coupon Other Total  S. Substitute Assets - Type Cash	Nominal [before hedging] (mn) 35,410.0 590.0 0.0 36,000.0 Nominal (mn)	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% <b>X Total [before]</b> 98.4% 1.6% 0.0% 100.0% <b>X Substitute Assets</b> 52.3%	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
5.3.7.16 5.3.7.17 5.3.7.18 5.3.8.1 5.3.8.2 5.3.8.3 5.3.8.4 5.3.9.1 5.3.9.2	Other Total Total Covered Bonds - Breakdown by interest rate Fixed coupon Ficating coupon Other Total Other Total S. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	Nominal [before hedging] (mn) 35,410.0 590.0 0.0 36,000.0 Nominal (mn)	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% <b>% Total [before]</b> 98.4% 1.6% 0.0% 100.0% <b>% Substitute Assets</b> 52.3% 0.0%	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
5.3.7.16 5.3.7.17 5.3.7.18 5.3.8.1 5.3.8.2 5.3.8.3 5.3.8.4 5.3.9.1 5.3.9.2	Other Total Total  S. Covered Bonds - Breakdown by interest rate Fixed coupon Ficating coupon Other Total  S. Substitute Assets - Type Cash	Nominal [before hedging] (mn) 35,410.0 590.0 0.0 36,000.0 Nominal (mn)	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% % Total [before] 98.4% 1.6% 0.0% 100.0% % Substitute Assets 52.3% 0.0% 0.0%	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
5.3.7.16 5.3.7.17 5.3.7.18 5.3.8.1 5.3.8.2 5.3.8.3 5.3.8.3 5.3.8.4 5.3.9.1 5.3.9.2 5.3.9.3	Other Total Total Covered Bonds - Breakdown by interest rate Fixed coupon Ficating coupon Other Total Other Total S. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	Nominal [before hedging] (mn) 35,410.0 590.0 0.0 36,000.0 Nominal (mn)	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% <b>% Total [before]</b> 98.4% 1.6% 0.0% 100.0% <b>% Substitute Assets</b> 52.3% 0.0%	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
3.3.7.16 3.3.7.17 3.3.7.18 5.3.8.1 5.3.8.2 5.3.8.3 5.3.8.4 5.3.9.1 5.3.9.2 5.3.9.3 5.3.9.4	Other Total Total  S. Covered Bonds - Breakdown by interest rate  Fixed coupon Floating coupon Other Total  S. Substitute Assets - Type Cash Exposures to /guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to credit institutions	Nominal [before hedging] (mn)           35,410.0           590.0           0.0           36,000.0           Nominal (mn)           564.2	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% % Total [before] 98.4% 1.6% 0.0% 100.0% % Substitute Assets 5.2.3% 0.0% 0.0% 47.7%	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
i.3.7.16 i.3.7.17 i.3.7.18 5.3.8.1 5.3.8.2 5.3.8.3 5.3.8.4 5.3.9.1 5.3.9.2 5.3.9.3 5.3.9.4 5.3.9.5	Other Total Total Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total Other Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to central banks Exposures to central banks Other	Nominal [before hedging] (mn)         35,410.0         590.0         0.0         36,000.0         Nominal (mn)         564.2         515.0         515.0         515.0	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% % Total [before] 98.4% 1.6% 0.0% 100.0% % Substitute Assets 52.3% 0.0% 0.0% 47.7% 0.0%	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
3.3.7.16 5.3.7.17 5.3.7.18 5.3.8.1 5.3.8.2 5.3.8.3 5.3.8.3 5.3.8.4 5.3.9.1 5.3.9.1 5.3.9.2 5.3.9.3 5.3.9.4 5.3.9.5 5.3.9.6	Other Total Total  S. Covered Bonds - Breakdown by interest rate  Fixed coupon Floating coupon Other Total  S. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to credit institutions Other Total	Nominal [before hedging] (mn)           35,410.0           590.0           0.0           36,000.0           Nominal (mn)           564.2	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% % Total [before] 98.4% 1.6% 0.0% 100.0% % Substitute Assets 52.3% 0.0% 47.7% 0.0% 100.0%	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
i.3.7.16 i.3.7.17 i.3.7.18 i.3.8.1 i.3.8.2 i.3.8.3 i.3.8.3 i.3.8.4 i.3.9.1 i.3.9.2 i.3.9.3 i.3.9.4 i.3.9.5 i.3.9.6	Other Total Total Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total Other Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to central banks Exposures to central banks Exposures to central banks Other	Nominal [before hedging] (mn)         35,410.0         590.0         0.0         36,000.0         Nominal (mn)         564.2         515.0         515.0         515.0	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% % Total [before] 98.4% 1.6% 0.0% 100.0% % Substitute Assets 52.3% 0.0% 0.0% 47.7% 0.0%	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
i.3.7.16 i.3.7.17 i.3.7.18 i.3.8.1 i.3.8.2 i.3.8.3 i.3.8.3 i.3.8.4 i.3.9.1 i.3.9.2 i.3.9.3 i.3.9.4 i.3.9.5 i.3.9.6 i.3.9.1	Other Total Total  S. Covered Bonds - Breakdown by interest rate  Fixed coupon Floating coupon Other Total  S. Substitute Assets - Type Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to credit institutions Other Total	Nominal [before hedging] (mn)         35,410.0         590.0         0.0         36,000.0         Nominal (mn)         564.2         515.0         515.0         515.0	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% % Total [before] 98.4% 1.6% 0.0% 100.0% % Substitute Assets 52.3% 0.0% 47.7% 0.0% 100.0%	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
<ul> <li>3.7.16</li> <li>3.7.17</li> <li>3.7.18</li> <li>6.3.8.1</li> <li>6.3.8.2</li> <li>6.3.8.3</li> <li>6.3.9.1</li> <li>6.3.9.2</li> <li>6.3.9.3</li> <li>6.3.9.4</li> <li>6.3.9.6</li> <li>6.3.9.1</li> <li>96.3.9.1</li> <li>96.3.9.1</li> <li>96.3.9.2</li> </ul>	Other Total Covered Bonds - Breakdown by interest rate Coupon Ficating coupon Other Total Cash Cash Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) Exposures to credit institutions Other Total Other Total o/w EU gvts or quasi govts	Nominal [before hedging] (mn)         35,410.0         590.0         0.0         36,000.0         Nominal (mn)         564.2         515.0         515.0         515.0	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% % Total [before] 98.4% 1.6% 0.0% 100.0% % Substitute Assets 52.3% 0.0% 47.7% 0.0% 100.0% 100.0% 100.0% 0.0%	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
<ul> <li>3.7.16</li> <li>3.7.17</li> <li>3.7.18</li> <li>6.3.8.1</li> <li>6.3.8.2</li> <li>6.3.8.3</li> <li>6.3.9.1</li> <li>6.3.9.2</li> <li>6.3.9.3</li> <li>6.3.9.4</li> <li>6.3.9.6</li> <li>6.3.9.1</li> <li>9.6.3.9.1</li> <li>9.6.3.9.2</li> <li>9.6.3.9.3</li> </ul>	Other Total S. Covered Bonds - Breakdown by interest rate Fixed coupon Fioating coupon Other Total Other Total Other Cash Exposures to central banks Exposures to credit institutions Other Total o/w EU gvts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts	Nominal [before hedging] (mn)         35,410.0         590.0         0.0         36,000.0         Nominal (mn)         564.2         515.0         515.0         515.0	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% % Total [before] 98.4% 1.6% 0.0% 100.0% % Substitute Assets 52.3% 0.0% 47.7% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0%	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
5.3.7.16 5.3.7.17 5.3.7.18 6.3.8.1 6.3.8.2 6.3.8.3 6.3.8.4 6.3.9.1 6.3.9.2 6.3.9.4 6.3.9.4 6.3.9.5 6.3.9.6 6.3.9.1 06.3.9.2 06.3.9.2 06.3.9.2	Other Total Covered Bonds - Breakdown by interest rate Covered Bonds - Breakdown by interest rate Fixed coupon Floating coupon Other Total Cash Cash Exposures to central banks Exposures to credit institutions Other Total o/w EU guts or quasi govts o/w third-party countries Credit Quality Step 1 (CQS1) guts or quasi govts	Nominal [before hedging] (mn)         35,410.0         590.0         0.0         36,000.0         Nominal (mn)         564.2         515.0         515.0         515.0	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% % Total [before] 98.4% 1.6% 0.0% 100.0% % Substitute Assets 5.2.3% 0.0% 47.7% 0.0% 47.7% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
5.3.7.16 5.3.7.17 5.3.7.18 G.3.8.1 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 DG.3.9.5 G.3.9.1 DG.3.9.2 DG.3.9.3	Other       Total         S. Covered Bonds - Breakdown by interest rate       Fixed coupon         Fixed coupon       Other         Total       Total         Other       Total         S. Substitute Assets - Type       Cash         Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)       Exposures to central banks         Exposures to credit institutions       Other         Other       Total         o/w EU gvts or quasi govts       o/w EU gvts or quasi govts         o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts       o/w EU central banks         o/w EU central banks       o/w EU central banks         o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts       o/w EU central banks         o/w third-party countries Credit Quality Step 1 (CQS1) central banks       o/w EU central banks	Nominal [before hedging] (mn)         35,410.0         590.0         0.0         36,000.0         Nominal (mn)         564.2         515.0         515.0         515.0	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% % Total [before] 98.4% 1.6% 0.0% \$ 00.0% \$ \$ 52.3% 0.0% 0.0% 47.7% 0.0% 47.7% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
i.3.7.16 i.3.7.17 i.3.7.18 i.3.7.18 i.3.8.1 i.3.8.2 i.3.8.3 i.3.8.4 i.3.9.1 i.3.9.2 i.3.9.3 i.3.9.4 i.3.9.5 i.3.9.5 i.3.9.6 i.3.9.1 i.3.9.2 i.3.9.3 i.3.9.4 i.3.9.2 i.3.9.3 i.3.9.2 i.3.9.3 i.3.9.4 i.3.9.2 i.3.9.3 i.3.9.4 i.3.9.4 i.3.9.4 i.3.9.5	Other       Total         S. Covered Bonds - Breakdown by interest rate       Execupon         Fixed coupon       Other         Floating coupon       Other         Other       Total         O. Substitute Assets - Type       Cash         Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)       Exposures to central banks         Exposures to credit institutions       Other         Other       Total         o/w EU gyts or quasi govts       o/w EU gyts or quasi govts         o/w third-party countries Credit Quality Step 1 (CQS1) gyts or quasi govts       o/w EU central banks	Nominal [before hedging] (mn)         35,410.0         590.0         0.0         36,000.0         Nominal (mn)         564.2         515.0         515.0         515.0	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% % Total [before] 98.4% 1.6% 0.0% \$ 00.0% \$ \$ \$2.3% 0.0% 0.0% 47.7% 0.0% 47.7% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	100.0% <b>% Total [after]</b> 98.4% 1.6% 0.0%
i.3.7.16 i.3.7.17 i.3.7.18 i.3.7.18 i.3.7.18 i.3.8.1 i.3.8.1 i.3.8.2 i.3.8.3 i.3.8.4 i.3.9.1 i.3.9.2 i.3.9.3 i.3.9.4 i.3.9.5 i.3.9.4 i.3.9.5 i.3.9.4 i.3.9.5 i.3.9.4 i.3.9.2 i.3.9.3 i.3.9.4 i.3.9.5 i.3.9.2 i.3.9.3 i.3.9.4 i.3.9.5 i.3.9.4 i.3.9.2 i.3.9.5 i.3.9.3 i.3.9.4 i.3.9.5 i.3.9.4 i.3.9.5 i.3.9.4 i.3.9.5 i.3.9.4 i.3.9.5 i.3.9.4 i.3.9.5 i.3.9.4 i.3.9.5 i.3.9.4 i.3.9.5 i.3.9.5 i.3.9.4 i.3.9.5 i.3.5 i	Other       Total         S. Covered Bonds - Breakdown by interest rate       Fixed coupon         Fixed coupon       Other         Total       Total         Other       Total         S. Substitute Assets - Type       Cash         Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)       Exposures to central banks         Exposures to credit institutions       Other         Other       Total         o/w EU gvts or quasi govts       o/w EU gvts or quasi govts         o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts       o/w EU central banks         o/w EU central banks       o/w EU central banks         o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts       o/w EU central banks         o/w third-party countries Credit Quality Step 1 (CQS1) central banks       o/w EU central banks	Nominal [before hedging] (mn)         35,410.0         590.0         0.0         36,000.0         Nominal (mn)         564.2         515.0         515.0         515.0	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% % Total [before] 98.4% 1.6% 0.0% \$ 00.0% \$ \$ 52.3% 0.0% 0.0% 47.7% 0.0% 47.7% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
5.3.7.16 5.3.7.17 5.3.7.18 G.3.8.1 G.3.8.2 G.3.8.3 G.3.8.4 G.3.9.1 G.3.9.2 G.3.9.3 G.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 DG.3.9.1 DG.3.9.1 DG.3.9.2 DG.3.9.3 DG.3.9.4 DG.3.9.5 DG.3.9.7 DG.7 DG.7 DG.7 DG.7 DG.7 DG.7 DG.7 DG.7 DG.7 DG.7 DG.7 D	Other       Total         8. Covered Bonds - Breakdown by interest rate       Fixed coupon         Fixed coupon       Other         Floating coupon       Other         Other       Total         9. Substitute Assets - Type       Cash         Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)       Exposures to central banks         Exposures to credit institutions       Other         0/w EU gvts or quasi govts       Other         0/w EU gvts or quasi govts       o/w EU gvts or quasi govts         o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts       o/w EU central banks         o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts       o/w EU central banks         o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts       o/w EU central banks         o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts       o/w third-party countries Credit Quality Step 2 (CQS2) central banks         o/w third-party countries Credit Quality Step 2 (CQS2) central banks       o/w CQS1 credit institutions	Nominal [before hedging] (mn) 35,410.0 590.0 0.0 36,000.0 Nominal (mn) 564.2 515.0 1,079.2	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% % Total [before] 98.4% 1.6% 0.0% \$ 00.0% \$ \$ \$2.3% 0.0% 0.0% 47.7% 0.0% 47.7% 0.0% 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%
5.3.7.16 5.3.7.17 5.3.7.18 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.3.9.4 G.3.9.5 G.3.9.6 G.3.9.1 JG.3.9.2 JG.3.9.2 JG.3.9.3 JG.3.9.2 JG.3.9.3 JG.3.9.2 JG.3.9.3 JG.3.9.2 JG.3.9.3 JG.3.9.4	Other       Total         8. Covered Bonds - Breakdown by interest rate          Fixed coupon       Fixed coupon         Floating coupon       Other         Total       Total         9. Substitute Assets - Type       Total         Cash       Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)         Exposures to central banks       Exposures to credit institutions         Other       Total         o/w EU gvts or quasi govts       Other         o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts       o/w EU central banks         o/w third-party countries Credit Quality Step 1 (CQS1) central banks       o/w EU central banks         o/w third-party countries Credit Quality Step 1 (CQS1) central banks       o/w third-party countries Credit Quality Step 2 (CQS2) central banks         o/w third-party countries Credit Quality Step 2 (CQS2) central banks       o/w third-party countries Credit Quality Step 2 (CQS2) central banks	Nominal [before hedging] (mn)           35,410.0           590.0           0.0           36,000.0           Nominal (mn)           564.2           515.0	Nominal [after hedging] (mn) 35,410.0 590.0 0.0	100.0% % Total [before] 98.4% 1.6% 0.0% 100.0% 52.3% 0.0% 0.0% 47.7% 0.0% 100.0% 100.0% 0.0% 0.0% 0.0% 0.0%	100.0% <b>% Total [āfter]</b> 98.4% 1.6% 0.0%

B

OG.3.9.10 OG.3.9.11

00.5.5.11

OG.3.9.12



						B
	10. Substitute Assets - Country	Nominal (mn)		% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	1,079.2		100.0%		
G.3.10.2	Eurozone			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.3.10.11 G.3.10.12	Singapore			0.0%		
G.3.10.13	US			0.0%		
G.3.10.14	Other	4 070 2		0.0%		
G.3.10.15	Total EU			100.00/		
G.3.10.16	Total	1,079.2		100.0%		
	11. Liquid Assets	Nominal (mn)		% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	1,079.2		2.6%	3.0%	
G.3.11.2	Central bank eligible assets	697.7		1.7%	1.9%	
G.3.11.3	Other			0.0%	0.0%	
G.3.11.4	Total	1,776.8		4.3%	4.9%	
	12. Bond List					
G.3.12.1		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)	Row	Row			
	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 cr	iteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/20	12. It should be noted, however, that		
whether or not exp	posures 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 re	elevant investor institution and its relevant supervisory authority and the iss	uer 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:	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	<u>163</u>			
G.4.1.7	(ii) Currency risk - cover pool:	111	<u>100</u>			
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>				
G.4.1.8 G.4.1.9	(ii) Currency risk - covered bond:	<u>105</u> 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:	<u>65</u>				
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:	<u>160 for Mortgage Assets</u>				
0.11115	5. References to Capital Requirements Regulation (CRR)					
	129(1)					
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	515.0				
OG.5.1.1						
OG.5.1.2						
OG.5.1.3						
0G.5.1.4						
0G.5.1.5						
OG.5.1.6						
00.5.1.0	6 Other relevant information					
	6. Other relevant information					



## **B1. Harmonised Transparency Template - Mortgage Assets**

HTT 2019

	Reporting in Domestic Currency	EUR			
	- Reporting in Domestic Currency	LON			
	CONTENT OF TAB B1				
	7. Mortgage Assets				
	7.A Residential Cover P				
	7.B Commercial Cover P	2 <mark>001</mark>			
Field					
	7. Mortgage Assets				
Number	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	41,042.2		100.0%	
M.7.1.2	Commercial			0.0%	
M.7.1.3	Other			0.0%	
M.7.1.4		otal 41,042.2		100.0%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans 3. Concentration Risks	396,754.0 % Residential Loans	% Commercial Loans	396,754.0 % Total Mortgages	
M.7.3.1	10 largest exposures	0.0%	% commercial coaris	0.0%	
11171512	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 M.7.4.5	Bulgaria Croatia				
M.7.4.5 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	100.0%		100.0%	
M.7.4.12 M.7.4.13	Germany 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 M.7.4.20	Lithuania 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 M.7.4.26	Slovakia Slovenia				
M.7.4.26	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 M.7.4.33	Liechtenstein Norway				
M.7.4.33	Other	0.0%	0.0%	0.0%	
M.7.4.35	Switzerland	2.0,0			
M.7.4.36	Australia				
M.7.4.37	Brazil				
M.7.4.38	Canada				
M.7.4.39 M.7.4.40	Japan Korea				
M.7.4.40	New Zealand				
M.7.4.41	Singapore				
M.7.4.43	US				
M.7.4.44	Other				

	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages
Л.7.5.1	Auvergne-Rhône-Alpes	10.3%		10.3%
.7.5.2	Bourgogne-Franche-Comté	1.4%		1.4%
1.7.5.3	Bretagne	2.2%		2.2%
.5.4	Centre	2.1%		2.1%
7.5.5	Grand Est	3.5%		3.5%
.7.5.6		0.6%		0.6%
	Corse			
7.5.7	DOM – TOM	0.5%		0.5%
.7.5.8	Occitanie	7.1%		7.1%
1.7.5.9	Normandie	4.5%		4.5%
7.5.10	Ile-de-France (Paris included)	37.6%		37.6%
.7.5.11	Nouvelle Aquitaine	6.8%		6.8%
7.5.12	Hauts de France	9.9%		9.9%
7.5.13	Pays de la Loire	3.4%		3.4%
.7.5.14	Provence-Alpes-Côte d'Azur	10.0%		10.0%
7.5.15	other	0.0%		0.0%
7.5.16	No data	0.0%		0.0%
7.5.17				
7.5.18				
7.5.19				
7.5.20				
7.5.20				
.7.5.22				
.7.5.23				
.7.5.24				
.7.5.25				
1.7.5.26				
.7.5.27				
.7.5.28				
7.5.29				
.7.5.30				
1.3.31				
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages
7.6.1	Fixed rate	98.2%	% Commercial Loans	98.2%
7.6.1	Fixed rate Floating rate		% Commercial Loans	
7.6.1 7.6.2	Fixed rate	98.2%	% Commercial Loans	98.2%
.7.6.1 .7.6.2 .7.6.3	Fixed rate Floating rate	98.2%	% Commercial Loans	98.2%
.7.6.1 .7.6.2 .7.6.3 4.7.6.1	Fixed rate Floating rate	98.2%	% Commercial Loans	98.2%
1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.1 1.7.6.2	Fixed rate Floating rate	98.2%	% Commercial Loans	98.2%
1.7.6.1 1.7.6.2 1.7.6.3 4.7.6.1 4.7.6.2 4.7.6.2 4.7.6.3	Fixed rate Floating rate	98.2%	% Commercial Loans	98.2%
7.6.1 7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4	Fixed rate Floating rate	98.2%	% Commercial Loans	98.2%
7.6.1 7.6.2 7.6.3 7.6.1 7.6.2 7.6.3 7.6.4 7.6.5	Fixed rate Floating rate	98.2%	% Commercial Loans	98.2%
7.6.1 7.6.2 1.7.6.3 1.7.6.2 1.7.6.3 1.7.6.3 1.7.6.4 1.7.6.5	Fixed rate Floating rate Other	98.2% 1.8%		98.2% 1.8%
7.6.1 7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b>	98.2% 1.8% % Residential Loans	% Commercial Loans % Commercial Loans	98.2% 1.8% % Total Mortgages
7.6.1 7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 7.7.1	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b> Bullet / interest only	98.2% 1.8% % Residential Loans 0.4%		98.2% 1.8% <b>X Total Mortgages</b> 0.4%
7.6.1 7.6.2 7.6.3 .7.6.1 .7.6.2 .7.6.3 .7.6.4 .7.6.4 .7.6.5 .7.6.6	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b> Bullet / interest only Amortising	98.2% 1.8% % Residential Loans		98.2% 1.8% % Total Mortgages
7.6.1 7.6.2 7.6.3 7.6.1 7.6.2 7.6.4 7.6.4 7.6.5 7.6.6 7.7.1 7.7.2	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b> Bullet / interest only	98.2% 1.8% % Residential Loans 0.4%		98.2% 1.8% <b>X Total Mortgages</b> 0.4%
7.6.1 7.6.2 7.6.3 7.6.1 7.6.2 7.6.3 7.6.3 7.6.4 7.6.5 7.6.6 7.7.1 7.7.2 7.7.3	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b> Bullet / interest only Amortising	98.2% 1.8% % Residential Loans 0.4%		98.2% 1.8% <b>X Total Mortgages</b> 0.4%
7.6.1 7.6.2 7.6.3 7.6.1 7.6.3 7.6.4 7.6.5 7.6.6 7.7.1 7.7.1 7.7.3 7.7.1	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b> Bullet / interest only Amortising	98.2% 1.8% % Residential Loans 0.4%		98.2% 1.8% <b>X Total Mortgages</b> 0.4%
7.6.1 7.6.2 7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.6 7.7.1 7.7.2 7.7.3 1.7.7.1 1.7.7.2	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b> Bullet / interest only Amortising	98.2% 1.8% % Residential Loans 0.4%		98.2% 1.8% <b>X Total Mortgages</b> 0.4%
7.6.1 7.6.2 7.6.3 1.7.6.1 1.7.6.3 1.7.6.4 1.7.6.5 7.7.1 7.7.2 7.7.3 1.7.7.1 1.7.7.3	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b> Bullet / interest only Amortising	98.2% 1.8% % Residential Loans 0.4%		98.2% 1.8% <b>X Total Mortgages</b> 0.4%
1.7.6.1 1.7.6.2 1.7.6.2 1.7.6.3 1.7.6.1 1.7.6.3 1.7.6.3 1.7.6.3 1.7.6.4 1.7.6.5 1.7.6.5 1.7.7.1 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3 1.7.7.3	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b> Bullet / interest only Amortising	98.2% 1.8% % Residential Loans 0.4%		98.2% 1.8% <b>X Total Mortgages</b> 0.4%
17.6.1 17.6.2 17.6.3 17.6.3 17.6.3 17.7.6.3 17.7.6.3 17.7.6.3 17.7.6 17.7.1 17.7.2 17.7.3 17.7.3 17.7.3 17.7.3 17.7.3 17.7.3 17.7.4 17.7.5 17.7.4 17.7.4 17.7.5 17.7.4 17.7.5 17.7.4 17.7.5	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b> Bullet / interest only Amortising	98.2% 1.8% % Residential Loans 0.4%		98.2% 1.8% <b>X Total Mortgages</b> 0.4%
.7.6.1 .7.6.2 .7.6.3 .7.6.3 .7.7.6.2 .7.7.6.3 .7.7.6.3 .7.7.6.3 .7.7.6.5 .7.7.6.5 .7.7.6 .7.7.7 .7.7.3 .7.7.3 .7.7.1 .7.7.2 .7.7.3 .7.7.2 .7.7.3 .7.7.4 .7.7.4 .7.7.4 .7.7.4 .7.7.5	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b> Bullet / interest only Amortising Other	98.2% 1.8% <b>% Residential Loans</b> 0.4% 99.6%	% Commercial Loans	98.2% 1.8% % Total Mortgages 0.4% 99.6%
1.7.5.31 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.1 1.7.6.2 1.7.6.3 1.7.6.2 1.7.6.3 1.7.6.4 1.7.6.5 1.7.7.1 1.7.7.2 1.7.7.3 1.7.7.1 1.7.7.3 1.7.7.1 1.7.7.3 1.7.7.1 1.7.7.3 1.7.7.1 1.7.7.3 1.7.7.4 1.7.7.5 1.7.7.6	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b> Bullet / interest only Amortising Other <b>8. Loan Seasoning</b>	98.2% 1.8% % Residential Loans 0.4% 99.6% % Residential Loans		98.2% 1.8% % Total Mortgages 0.4% 99.6% % Total Mortgages
17.6.1 17.6.2 17.6.2 17.6.3 17.6.3 17.6.2 17.6.3 17.6.3 17.6.4 17.7.4 17.7.4 17.7.1 17.7.3 17.7.1 17.7.3 17.7.1 17.7.3 17.7.1 17.7.3 17.7.4 17.7.3 17.7.4 17.7.4 17.7.5 17.7.6	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b> Bullet / interest only Amortising Other	98.2% 1.8% <b>% Residential Loans</b> 0.4% 99.6%	% Commercial Loans	98.2% 1.8% % Total Mortgages 0.4% 99.6%
4.7.6.1 4.7.6.2 4.7.6.3 4.7.6.3 4.7.6.3 4.7.6.3 4.7.6.4 4.7.7.5 4.7.6.6 4.7.7.1 4.7.7.2 4.7.7.3 4.7.7.3 4.7.7.1 4.7.7.2 4.7.7.3 4.7.7.2 4.7.7.3 4.7.7.4 4.7.7.4	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b> Bullet / interest only Amortising Other <b>8. Loan Seasoning</b>	98.2% 1.8% % Residential Loans 0.4% 99.6% % Residential Loans	% Commercial Loans	98.2% 1.8% % Total Mortgages 0.4% 99.6% % Total Mortgages
7.6.1 7.6.2 7.6.3 17.6.1 17.6.2 17.6.3 17.6.4 17.6.5 17.7.4 17.7.5 17.7.6 17.7.1 17.7.2 17.7.3 17.7.1 17.7.2 17.7.3 17.7.4 17.7.3 17.7.4 17.7.5 17.7.6	Fixed rate Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months	98.2% 1.8% % Residential Loans 0.4% 99.6% 99.6% % Residential Loans 10.1% 15.0%	% Commercial Loans	98.2% 1.8% % Total Mortgages 0.4% 99.6% % Total Mortgages 10.1% 15.0%
7.6.1 7.6.2 7.6.3 7.7.6.3 7.7.6.3 7.7.6.3 7.7.6.3 7.7.6.3 7.7.6.3 7.7.6.3 7.7.6.5 7.7.6 7.7.7 7.7.3 7.7.7 7.7.7 7.7.7 7.7.7 7.7.7 7.7.7 7.7.7 7.7.7 7.7.7 7.7.7 7.7.7 7.7.7 7.7.7 7.7.7 7.7.7 7.7.7 7.7.5 7.7.7 7.7.5 7.7.7 7.7.5 7.7.7 7.7.5 7.7.7 7.7.5 7.7.7 7.7.5 7.7.7 7.7.5 7.7.7 7.7.5 7.7.7 7.7.5 7.7.7 7.7.5 7.7.7 7.7.5 7.7.7 7.7.5 7.7.7	Fixed rate Floating rate Other <b>7. Breakdown by Repayment Type</b> Bullet / interest only Amortising Other <b>8. Loan Seasoning</b> Up to 12months	98.2% 1.8% % Residential Loans 0.4% 99.6% % Residential Loans 10.1%	% Commercial Loans	98.2% 1.8% <b>% Total Mortgages</b> 0.4% 99.6% <b>% Total Mortgages</b> 10.1%

% Commercial Loans

27.5%

% Total Mortgages

0.0%

27.5%

% Residential Loans

0.0%

M.7.8.5

M.7.9.1

≥ 60 months

9. Non-Performing Loans (NPLs)

% NPLs

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_	7.A Residential Cover Pool 10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1			103.4	396,754	100.0%	100.0%
W.7A.10.1	Average loan size (000s)		103.4	396,754	100.0%	100.0%
	By buckets (mn):					
M.7A.10.2	0-200k€		26,745.5	345,612	65.2%	87.1%
M.7A.10.3	200-400k€		12,424.7	46,984	30.3%	11.8%
M.7A.10.4	400-600k€		1,870.8	4,156	4.6%	1.0%
M.7A.10.5	600-800k€		1.2	2	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%
VI.7A.10.9					0.0%	0.0%
1.7A.10.10					0.0%	0.0%
Л.7А.10.11					0.0%	0.0%
Л.7А.10.12					0.0%	0.0%
A.7A.10.13					0.0%	0.0%
И.7А.10.14					0.0%	0.0%
И.7A.10.15					0.0%	0.0%
M.7A.10.16					0.0%	0.0%
M.7A.10.17					0.0%	0.0%
И.7А.10.18					0.0%	0.0%
И.7A.10.19					0.0%	0.0%
и.7A.10.20					0.0%	0.0%
V.7A.10.21					0.0%	0.0%
VI.7A.10.22					0.0%	0.0%
M.7A.10.23					0.0%	0.0%
Л.7А.10.24					0.0%	0.0%
4.7A.10.25					0.0%	0.0%
4.7A.10.25		Total	41,042.2	396,754	100.0%	100.0%
	11. Loan to Value (LTV) Information - UNINDEXED	10101	Nominal	Number of Loans	% Residential Loans	% No. of Loans
VI.7A.11.1	Weighted Average LTV (%)		65.2%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		6,702.5	134,595	16.3%	33.9%
M.7A.11.3	>40 - <=50 %		3,886.6	41,667	9.5%	10.5%
M.7A.11.4	>50 - <=60 %		4,957.5	46,918	12.1%	11.8%
M.7A.11.5	>60 - <=70 %		6,070.0	51,077	14.8%	12.9%
M.7A.11.6	>70 - <=80 %		6,853.2	50,345	16.7%	12.7%
M.7A.11.7	>80 - <=90 %		6,115.1	37,852	14.9%	9.5%
M.7A.11.8	>90 - <=100 %		5,946.9	31,407	14.5%	7.9%
M.7A.11.9	>100%		510.5	2,893	1.2%	0.7%
A.7A.11.10		Total	41,042.2	396,754	100.0%	100.0%

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	12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	62.2%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	7,785.7	146,274	19.0%	36.9%
M.7A.12.2 M.7A.12.3	>40 - <=50 %	4,237.7	43,302	10.3%	10.9%
M.7A.12.5 M.7A.12.4	>50 - <=60 %	5,326.0	48,631	13.0%	10.9%
M.7A.12.5	>60 - <=70 %	6,674.8	53,443	16.3%	13.5%
M.7A.12.6	>70 - <=80 %	6,737.1	47,387	16.4%	11.9%
M.7A.12.7	>80 - <=90 %	5,496.4	32,951	13.4%	8.3%
M.7A.12.8	>90 - <=100 %	4,784.3	24,766	11.7%	6.2%
M.7A.12.9	>100%	0.0	0	0.0%	0.0%
A.7A.12.10	Tot		396,754	100.0%	100.0%
	13. Breakdown by type	% Residential Loans			
M.7A.13.1	Owner occupied	78.8%			
M.7A.13.2	Second home/Holiday houses	4.2%			
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				
	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 TBC at a country level				
M.7B.15.4 M.7B.15.5					
	TBC at a country level				
M.7B.15.5	TBC at a country level TBC at a country level				
M.7B.15.5 M.7B.15.6	TBC at a country level TBC at a country level TBC at a country level				
M.7B.15.5 M.7B.15.6 M.7B.15.7	TBC at a country level TBC at a country level TBC at a country level TBC at a country level				
M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.8	TBC at a country level TBC at a country level TBC at a country level TBC at a country level TBC at a country level				
M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.9	TBC at a country level TBC at a country level				
M.7B.15.5 M.7B.15.6 M.7B.15.7 M.7B.15.8 M.7B.15.9 V.7B.15.10	TBC at a country level TBC at a country level				
M.78.15.5 M.78.15.6 M.78.15.7 M.78.15.8 M.78.15.9 M.78.15.10 M.78.15.11	TBC at a country level TBC at a country level				
M.78.15.5 M.78.15.6 M.78.15.7 M.78.15.8 M.78.15.9 M.78.15.10 M.78.15.11 M.78.15.11	TBC at a country level TBC at a country level				
M.7B.15.5 M.7B.15.7 M.7B.15.7 M.7B.15.8 M.7B.15.9 V.7B.15.10 V.7B.15.11 V.7B.15.12 V.7B.15.13 V.7B.15.13	TBC at a country level TBC at a country level				
M.78.15.5 M.78.15.6 M.78.15.7 M.78.15.8 M.78.15.9 v.78.15.10 v.78.15.11 v.78.15.12 v.78.15.12	TBC at a country level TBC at a country level				
M.78.15.5 M.78.15.7 M.78.15.7 M.78.15.8 M.78.15.9 V.78.15.10 V.78.15.11 V.78.15.12 V.78.15.13 V.78.15.14 V.78.15.15 V.78.15.15	TBC at a country level TBC at a country level				
M.78.15.5 M.78.15.6 M.78.15.7 M.78.15.8 M.78.15.9 M.78.15.10 M.78.15.11 M.78.15.12 M.78.15.13 M.78.15.13 M.78.15.14 M.78.15.16 M.78.15.16 M.78.15.16	TBC at a country level TBC at a country level				
M.78.15.5 M.78.15.7 M.78.15.7 M.78.15.8 M.78.15.9 M.78.15.10 M.78.15.11 M.78.15.11 M.78.15.13 M.78.15.13 M.78.15.14 M.78.15.14 M.78.15.15 M.78.15.17 M.78.15.17 M.78.15.17	TBC at a country level TBC at a country level				
M.78.15.5 M.78.15.6 M.78.15.7 M.78.15.8 M.78.15.9 V.78.15.10 V.78.15.11 V.78.15.11 V.78.15.13 V.78.15.14 V.78.15.15 V.78.15.15 V.78.15.16 V.78.15.18 V.78.15.18 V.78.15.18	TBC at a country level TBC at a country level				
M.78.15.5 M.78.15.7 M.78.15.7 M.78.15.8 M.78.15.9 M.78.15.10 M.78.15.11 M.78.15.12 M.78.15.12 M.78.15.14 M.78.15.15 M.78.15.16 M.78.15.16 M.78.15.18 M.78.15.19 M.78.15.19 M.78.15.20	TBC at a country level TBC at a country level				
M.78.15.5 M.78.15.7 M.78.15.7 M.78.15.8 M.78.15.9 M.78.15.10 M.78.15.11 M.78.15.11 M.78.15.13 M.78.15.13 M.78.15.14 M.78.15.14 M.78.15.15 M.78.15.17 M.78.15.17 M.78.15.19 M.78.15.20 M.78.15.20	TBC at a country level TBC at a country level				
M.78.15.5 M.78.15.6 M.78.15.7 M.78.15.8 M.78.15.9 V.78.15.10 V.78.15.11 V.78.15.11 V.78.15.13 V.78.15.14 V.78.15.15 V.78.15.15 V.78.15.16 V.78.15.18 V.78.15.18 V.78.15.19 V.78.15.20 V.78.15.21 V.78.15.21	TBC at a country level TBC at a country level				
M.78.15.5 M.78.15.6 M.78.15.7 M.78.15.8 M.78.15.10 M.78.15.10 M.78.15.11 M.78.15.13 M.78.15.13 M.78.15.14 M.78.15.14 M.78.15.16 M.78.15.16 M.78.15.16 M.78.15.19 M.78.15.20 M.78.15.21 M.78.15.21	TBC at a country level TBC at a country level				
M.78.15.5 M.78.15.6 M.78.15.7 M.78.15.8 M.78.15.9 V.78.15.10 V.78.15.11 V.78.15.11 V.78.15.13 V.78.15.14 V.78.15.15 V.78.15.15 V.78.15.16 V.78.15.18 V.78.15.18 V.78.15.19 V.78.15.20 V.78.15.21 V.78.15.21	TBC at a country level TBC at a country level				

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	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 2019

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Actual	<u>Nominal Overcollateralisation "OC" ratio :</u> 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 and is based on forecast amounts as of the end of each quarter, calculated in the report is published and is based on forecast amounts as of the end of each quarter,
HG.1.3	OC Calculation: Committed	" <u>Committed</u> " OC is equal to Contractual OC in order to reassure Rating Agencies. Interest Rate Types in the cover-pool of SG SFH are mainly fixed interest rates, and also floating interest rates. "Floating" includes loans with with interest rate reset periods exceeding one year (e.g. loan indexed on CMS SY 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. <u>Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets.</u> 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. <u>Expected maturities 5</u> Expected MAL and maturities of the cover pool assets are calculated assuming an average percentage of prepayment rate observed over the last year. The substitute assets being actually composed of cash and term deposits to financial institutions, their expected maturity is assumed to be equal to their contractual one. Regarding soft bullet covered bonds, expected maturity is calculated according to the legal final maturity including the extended maturity of 1 year.



HG.1.6	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.
		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.
HG.1.7	LTVs: Definition	
		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
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial	
	real estate, etc. Same for shipping where relecvant	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.
		residential morpages and the location of the property which is remainded by the location in the case of guaranteed location. 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

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

	um is optional					
E. Har	rmonised Transparency Templat	e - Optional ECB - ECAIs	Data Disclosure		HTT 2019	
	Reporting in Domestic Currency	EUR				
	CONTENT OF TAB E 1. Additional information on the programme 2. Additional information on the swaps 3. Additional information on the asset distribution					
Field						
Number						
E.1.1.1	Transaction Counterparties Sponsor (if applicable)	Name SOCIETE GENERALE	Legal Entity Identifier (LEI)* O2RNE8IBXP4R0TD8PU41			
E.1.1.2	Servicer	SOCIETE GENERALE	O2RNE8IBXP4R0TD8PU41			
E.1.1.3	Back-up servicer	N/A	N/A			
E.1.1.4 E.1.1.5	BUS facilitator Cash manager	N/A SOCIETE GENERALE	N/A 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 E.1.1.9	Standby account bank Account bank guarantor	N/A N/A	N/A N/A			
E.1.1.10	Trustee	N/A	N/A			
E.1.1.11		CAILLIAU DEDOUIT 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					
E.2.1.1	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.2.1.5 E.2.1.6						
E.2.1.7						
E.2.1.8						
E.2.1.8 E.2.1.9						
E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1						
E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1 OE.2.1.2						
E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1						
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						
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						
E.2.1.8 E.2.1.9 E.2.1.10 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						
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						
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						
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						
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						
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						
E.2.1.8 E.2.1.0 0E.2.1.1 0E.2.1.2 0E.2.1.3 0E.2.1.4 0E.2.1.5 0E.2.1.6 0E.2.1.7 0E.2.1.8 0E.2.1.10 0E.2.1.11 0E.2.1.12 0E.2.1.13	3. Additional information on the asset distribution 1. General Information	Total Assets				
E.2.1.8 E.2.1.0 E.2.1.10 O.E.2.1.1 O.E.2.1.2 O.E.2.1.3 O.E.2.1.4 O.E.2.1.5 O.E.2.1.6 O.E.2.1.7 O.E.2.1.8 O.E.2.1.11 O.E.2.1.12 O.E.2.1.13 O.E.2.1.13	3. Additional information on the asset distribution 1. General Information Weighted Average Seconing (months)	52.2				
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.2.1.10 OE.2.1.11 OE.2.1.12 OE.2.1.13	3. Additional information on the asset distribution 1. General Information Weighted Average Sesoning (months) Weighted Average Maturity (months)**					
E2.18 E2.19 E2.110 0E.2.12 0E.2.12 0E.2.13 0E.2.14 0E.2.15 0E.2.16 0E.2.17 0E.2.18 0E.2.19 0E.2.110 0E.2.111 0E.2.112 0E.2.113 0E.3.11 0E.3.113 0E.3.113 0E.3.113 0E.3.113 0E.3.113 0E.3.113 0E.3.113 0E.3.113 0E.3.113 0E.3.114 0E.3.123 0E.3.114 0E.3.123 0E.3.114 0E.3.123 0E.3.114 0E.3.123 0E.3.114 0E.3.123 0E.3.114 0E.3.123 0E.3.144 0E.3.123 0E.3.1444 0E.3.1444 0E.3.1444 0E.3.1444 0E.3.14444 0E.3.1	3. Additional information on the asset distribution 1. General Information Weighted Average Saconing (months) Weighted Average Maturity (months)**	52.2	*Commercial Loans	% Public Sector Assets	% Shipping Leans	% Total Loans
E.2.1.8 E.2.1.9 E.2.1.10 OC.2.1.1 OC.2.1.2 OC.2.1.3 OC.2.1.4 OC.2.1.5 OC.2.1.6 OC.2.1.6 OC.2.1.7 OC.2.1.8 OC.2.1.9 OC.2.1.10 OC.2.1.11 OC.2.1.12 OC.2.1.13 OC.2.1.13 OC.2.1.13 OC.2.1.13 OC.2.1.13 OC.2.1.13 OC.2.1.13 OC.2.1.13 OC.2.1.13 OC.2.1.13 OC.2.1.13 OC.2.1.13 OC.2.1.13 OC.2.1.13 OC.2.1.13 OC.2.14 OC.2.15 OC.2.113 OC.2.113 OC.2.113 OC.2.113 OC.2.113 OC.2.113 OC.2.113 OC.2.113 OC.2.113 OC.2.113 OC.2.113 OC.2.113 OC.2.113 OC.2.113 OC.2.114 OC.2.113 OC.2.115 OC.2.15	3. Additional information on the asset distribution 1. General Information Weighted Average Sassoning (months) Weighted Average Maturity (months)** 2. Areans <30 days	522 164.0	X Commercial Loans	% Public Sector Assets	X Shipping Leans	% Total Leans
E.2.1.8 E.2.1.9 E.2.1.10 O.2.2.11 O.2.2.12 O.2.2.13 O.2.2.12 O.2.2.13 O.2.2.14 O.2.2.15 O.2.2.16 O.2.2.16 O.2.2.17 O.2.2.18 O.2.2.111 O.2.2.112 O.2.2.113 O.2.2.112 O.2.2.113 O.2.2.112 O.2.2.113 O.2.2.112 O.2.2.113 O.2.2.112 O.2.2.113 O.2.2.112 O.2.2.12 O.2.2.12 O.2.2.12 O.2.2.12 O.2.2.12 O.2.2.1	3. Additional information on the asset distribution 1. General Information Weiphted Average Sassoning (months) Weiphted Average Maturity (months)** 2. Arears <30 days 30-60 days 30-60 days 60-90 days	522 164.0	X Commercial Loans	% Public Sector Assets	% Shipping Leans	% Total Leans
E2.18 E2.10 OZ.211 OZ.212 OZ.213 OZ.214 OZ.215 OZ.216 OZ.216 OZ.216 OZ.216 OZ.216 OZ.217 OZ.218 OZ.217 OZ.218 OZ.211 OZ.2117 OZ.218 OZ.211 OZ.2117 OZ.218 OZ.2117 OZ.218 OZ.217 OZ.217 OZ.218 OZ.217 O	3. Additional information on the asset distribution 1. General Information Weighted Average Seasoning (months) Weighted Average Maturity (months)* 2. Arears <20 days 30-60 days 60-90 days 90-180 days	522 164.0	* Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Leans
E.2.1.8 E.2.1.9 E.2.1.10 O.2.2.11 O.2.2.12 O.2.2.13 O.2.2.12 O.2.2.13 O.2.2.14 O.2.2.15 O.2.2.16 O.2.2.16 O.2.2.17 O.2.2.18 O.2.2.111 O.2.2.112 O.2.2.113 O.2.2.112 O.2.2.113 O.2.2.112 O.2.2.113 O.2.2.112 O.2.2.113 O.2.2.112 O.2.2.113 O.2.2.112 O.2.2.12 O.2.2.12 O.2.2.12 O.2.2.12 O.2.2.12 O.2.2.1	3. Additional information on the asset distribution 1. General Information Weiphted Average Sassoning (months) Weiphted Average Maturity (months)** 2. Arears <30 days 30-60 days 30-60 days 60-90 days	522 164.0	X Commercial Loans	% Public Sector Assets	X Shipping Leans	% Total Leans
E.2.1.8 E.2.1.9 E.2.1.0 OF.2.1.1 OF.2.1.2 OF.2.1.3 OF.2.1.3 OF.2.1.3 OF.2.1.6 OF.2.1.9 OF.2.1.9 OF.2.1.9 OF.2.1.9 OF.2.1.10 OF.2.1.11 OF.2.1.22 OF.3.1.1 E.3.1.2 OF.3.1.3 OF.3.1.4 E.3.22 E.3.23 E.3.24 E.3.24 E.3.24 E.3.24	<ol> <li>Additional information on the asset distribution</li> <li>General Information</li> <li>Weighted Average Seasoning (months)</li> <li>Weighted Average Maturity (months)**</li> <li>2. Arears</li> <li>&lt;20 days</li> <li>&lt;30 days</li> <li>&lt;30 days</li> <li>&lt;30 days</li> <li>&lt;30 days</li> <li>&gt;&gt; 180 days</li> </ol>	522 164.0	* Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Leans

C

## FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH Reporting date

31/01/2020 (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	Positives

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

36,000

1.4	Core Tier 1 ratio (%) (group parent company)	12.70%
	as of	31/01/2020

#### 2 COVERED BOND ISSUER OVERVIEW

#### 2.1 Covered bonds and cover pool

		Total	of which eligible to
		outstanding	central bank repo-operations
Cover pool	Public sector exposures		
	Commercial assets		
	Residential assets	41,042	698
	Substitute assets	1,079	
	Total	42,121	698

Covered bonds

#### 2.2 Covered bonds ratings

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

#### 2.3 Liabilities of the covered bond issuer

LIABILITIES	Outstanding
Equity	594
Subordinated debt	
Other non privileged liabilities	659
Total equity and non privileged liabilities	1,254
Covered bonds	36,086
Other privileged liabilities	1
Total privileged liabilities	36,086
TOTAL	37,340

## 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	7.3 years	Expected: CPR=5.56%; Contractual: CPR=0%
Commercial			
Substitute assets	0.2 years	0.2 years	
WAL of cover pool	5.5 years	7.3 years	
WAL of covered bonds	5.6 years	5.6 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	5,571	5,036	4,517	4,023	3,568	11,777	6,520
Commercial							
Substitute assets	1,079	-	-	-	-	-	-
Expected maturity of cover pool	6,650	5,036	4,517	4,023	3,568	11,777	6,520
Expected maturity of covered bonds	3,500	3,150	3,250	3,500	3,100	15,500	4,000

## 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	3,484	3,437	3,355	3,248	3,131	12,803	11,552
Commercial							
Substitute assets	1,079	-	-	-	-	-	-
Contractual maturity of cover pool	4,563	3,437	3,355	3,248	3,131	12,803	11,552
Contractual maturity of cov. bonds	3,500	3,150	3,250	3,500	3,100	15,500	4,000
of which hard bullet	2,000	1,250	-	-	750	90	-
of which soft bullet	1,500	1,900	3,250	3,500	2,350	15,410	4,000

#### 3.4 Interest rate and currency risks

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

#### 3.5 Substitution assets

	Outstanding	WAL
AAA to AA-		
A+ to A-	1,079	0.2
Below A-		
Total	1,079	0.2

## FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH Reporting date 31/01/2020

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)

Zon	e	Country	%
EU		France	0%

#### 4.3 Mortgages and guarantees (excluding external MBS)

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

#### 4.4 Borrowers (excluding external MBS)

	%
Employees	59.20%
Civil servants	27.61%
Self employed	9.44%
Retired / Pensioner	1.20%
Other non-working	1.34%
No data	1.22%

## FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH Reporting date 31/01/2020

# 6 COVERED BONDS

## 6.1 Outstanding covered bonds

	2020	2019	2018	2017
Public placement	13,250	13,250	12,750	9,750
Private placement	22,750	22,750	19,150	20,150
Sum	36,000	36,000	31,900	29,900
Denominated in €	36,000	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	36,000	36,000	31,900	29,900
Fixed coupon	35,410	35,410	31,310	29,310
Floating coupon	590	590	590	590

	00,410	00,410	01,010	20,010
Floating coupon	590	590	590	590
Other	-	-	-	-
Sum	36,000	36,000	31,900	29,900

#### 6.2 Issuance

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