

B

A. Harmonised Transparency Template - General Information

HTT 2020

	Reporting in Domestic Currency		EUR			
	CONTENT OF TAB A					
	1. Basic Facts					
	2. Regulatory Summary					
	3. General Cover Pool / Covered Bond Information					
	4. References to Capital Requirements Regulation (CRR) 1.	29(7)				
	5. References to Capital Requirements Regulation (CRR) 13	29(1)				
	6. Other relevant information					
Field			-			
lumber	1. Basic Facts					
G.1.1.1	Country		France			
G.1.1.2	Issuer Name		Société Générale SFH			
G.1.1.3	Link to Issuer's Website		http://www.societegenerale.com/fr/mesurer-notre	-performance/investisseurs/investisseurs-dette		
G.1.1.4	Cut-off date		31/10/2020			
	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 Informa	ation				
	1.General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets		44,506.3			
G.3.1.2	Outstanding Covered Bonds		38,040.0	· ·		-
	2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)		5.0%	14%	8.5%	"Legal" OC: As mentioned in SFH law. "Committed" OC is equal to Contractual OC
	3. Cover Pool Composition		Nominal (mn)		% Cover Pool	order to reassure Rating Agencies.
G.3.3.1	Mortgages		43,373.0		97.5%	
G.3.3.2	Public Sector				0.0%	
G.3.3.3	Shipping				0.0%	
G.3.3.4	Substitute Assets		1,133.3		2.5%	
G.3.3.5	Other				0.0%	
G.3.3.6		Total			100.0%	
63.44	4. Cover Pool Amortisation Profile		Contractual (mn) 7.67	Expected Upon Prepayments (mn) 5.65	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)		/.6/	5.65		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		3,443.8	5,744.7	7.9%	13.3%
G.3.4.3	1 - 2 Y		3,433.1	5,216.5	7.9%	12.0%
G.3.4.4	2 - 3 Y		3,384.4	4,698.9	7.8%	10.8%
G.3.4.5	3 - 4 Y		3,295.3	4,194.1	7.6%	9.7%
G.3.4.6	4 - 5 Y		3,181.8	3,717.9	7.3%	8.6%
G.3.4.7	5 - 10 Y		13,287.1	12,410.5	30.7%	28.6%
G.3.4.8	10+ Y		13,294.6	7,337.8	30.7%	16.9%
G.3.4.9		Total		43,320.3	100.0%	100.0%
G.3.5.1	5. Maturity of Covered Bonds Weighted Average life (in years)		Initial Maturity (mn) 5.5	Extended Maturity (mn) 6.4	% Total Initial Maturity	% Total Extended Maturity
0.5.5.1	weighted Average life (in years)		5.5	0.4		
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		3,400.0	1,000.0	8.9%	2.6%
G.3.5.4	1 - 2 Y		3,250.0	3,650.0	8.5%	9.6%
G.3.5.5	2 - 3 Y		3,250.0	2,000.0	8.5%	5.3%
G.3.5.6	3 - 4 Y		3,850.0	4,000.0	10.1%	10.5%
G.3.5.7	4 - 5 Y		3,540.0	3,100.0	9.3%	8.1%
	5 - 10 Y		18,250.0	18,290.0	48.0%	48.1%
G.3.5.8						
	10+Y	Total	2,500.0	6,000.0 38,040.0	6.6% 100.0%	15.8% 100.0%

61.51Open41.73A1.73OpenOpenOpen11.60001.60001.60001.60001.60001.60002.320.6001.60001.60000.6000.6002.330.6000.6000.6000.6000.6002.330.6000.6000.6000.6000.6002.340.6000.6000.6000.6000.6002.350.6000.6000.6000.6000.6002.350.6000.6000.6000.6000.6002.350.6000.6000.6000.6000.6002.350.6000.6000.6000.6000.6002.340.6000.6000.6000.6000.6002.340.6000.6000.6000.6000.6002.340.6000.6000.6000.6000.6002.340.6000.6000.6000.6000.6002.340.6000.6000.6000.6000.6002.340.6000.6000.6000.6000.6002.340.6000.6000.6000.6000.6002.340.6000.6000.6000.6000.6002.340.6000.6000.6000.6000.6002.340.6000.6000.6000.6000.6002.340.6000.6000.6000.6000.6002.350.6000.6000.6000.600 <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th></t<>						
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3.5.4	G.3.6.2	AUD			0.0%	0.0%
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1 Image: state sta	G.3.6.8	GBP			0.0%	0.0%
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OG.3.9.9						
		o/w CQS2 credit institutions	1,133.3		100.0%	
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OG.3.9.12



						0
	10. Substitute Assets - Country	Nominal (mn)		% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	1,133.3		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.3.10.12	Singapore			0.0%		
G.3.10.13	US			0.0%		
G.3.10.14	Other			0.0%		
G.3.10.15	Total EU	1,133.3				
G.3.10.16	Total	1,133.3		100.0%		
	11. Liquid Assets	Nominal (mn)		% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	1,133.3		2.5%	3.0%	
G.3.11.2	Central bank eligible assets	1,280.8		2.9%	3.4%	
G.3.11.3	Other	_,		0.0%	0.0%	
G.3.11.4	Total	2,414.1		5.4%	6.3%	
0.0.111.1	12. Bond List	2,12112		51170	0.075	
G.3.12.1		https://coveredbondlabel.com/issuer/83/				
0.0.12.12	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.3.13.2	Type of nucles trate swaps (intra-group, external of both)	No				
0.3.13.3		NO				
	4. References to Capital Requirements Regulation (CRR)	Row	Row			
	129(7)					
e 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 c	iteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should	be noted, however, that		
ether or not exp	osures 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 r	elevant 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:	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:	<u>167 for Residential Mortgage Assets</u>	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>	103			
G.4.1.7 G.4.1.8	(ii) Interest rate risk - covered bond:	<u>111</u> <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:	<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	565.0				
G.5.1.1 OG.5.1.1	Exposure to crean institute crean quanty step 1 & 2	505.0				
OG.5.1.1 OG.5.1.2						
OG.5.1.2 OG.5.1.3						
OG.5.1.4						
OG.5.1.5						
OG.5.1.6						
	6. Other relevant information					



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

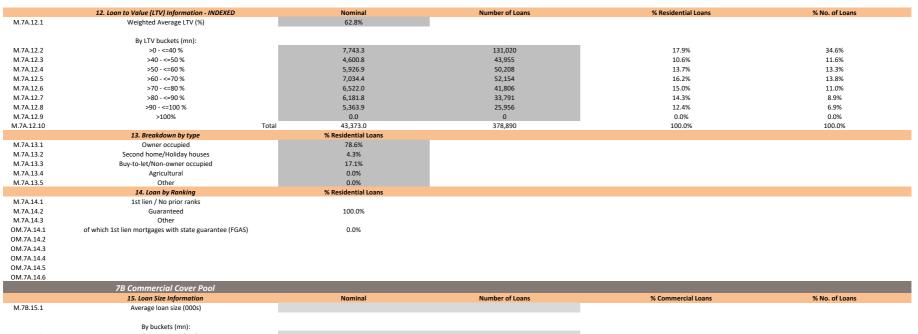
	Reporting in Domestic Currency	EUR			
	CONTENT OF TAB B1				
	7. Mortgage Assets				
	7.A Residential Cover Pool				
	7.B Commercial Cover Pool				
Field	7. Mortgage Assets				
Number					
	1. Property Type Information	Nominal (mn)		% Total Mortgages	
M.7.1.1	Residential	43,373.0		100.0%	
M.7.1.2	Commercial			0.0%	
M.7.1.3 M.7.1.4	Other Total	43,373.0		0.0% 100.0%	
IVI.7.1.4	2. General Information	Residential Loans	Commercial Loans	Total Mortgages	
M.7.2.1	Number of mortgage loans	378,890.0	connected cours	378,890.0	
	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 M.7.4.6	Croatia 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	Germany				
M.7.4.13	Greece				
M.7.4.14	Netherlands				
M.7.4.15	Hungary				
M.7.4.16 M.7.4.17	Ireland Italy				
M.7.4.17 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 M.7.4.27	Slovenia Spain				
M.7.4.27 M.7.4.28	Sweden				
M.7.4.28	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	Other	0.0%	0.0%	0.0%	
M.7.4.35	Switzerland				
M.7.4.36 M.7.4.37	Australia Brazil				
M.7.4.37 M.7.4.38	Ganada				
M.7.4.39	Japan				
M.7.4.40	Korea				
M.7.4.41	New Zealand				
M.7.4.42	Singapore				
M.7.4.43	US				
M.7.4.44	Other				

	5. Breakdown by regions of main country of origin	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Auvergne-Rhône-Alpes	10.8%		10.8%	
M.7.5.2	Bourgogne-Franche-Comté	1.4%		1.4%	
M.7.5.3	Bretagne	2.3%		2.3%	
M.7.5.4	Centre	2.1%		2.1%	
M.7.5.5	Grand Est	3.5%		3.5%	
M.7.5.6	Corse	0.6%		0.6%	
M.7.5.7	DOM – TOM	0.4%		0.4%	
M.7.5.8	Occitanie	7.3%		7.3%	
M.7.5.9	Normandie	4.4%		4.4%	
W.7.5.10		36.9%		36.9%	
	Ile-de-France (Paris included)				
M.7.5.11	Nouvelle Aquitaine	7.0%		7.0%	
M.7.5.12	Hauts de France	9.5%		9.5%	
M.7.5.13	Pays de la Loire	3.4%		3.4%	
M.7.5.14	Provence-Alpes-Côte d'Azur	10.2%		10.2%	
M.7.5.15	other	0.0%		0.0%	
A.7.5.16	No data	0.0%		0.0%	
vi.7.5.17					
A.7.5.18					
M.7.5.19					
M.7.5.20					
M.7.5.20					
M.7.5.21 M.7.5.22					
M.7.5.22 M.7.5.23					
M.7.5.24					
M.7.5.25					
M.7.5.26					
M.7.5.27					
VI.7.5.28					
M.7.5.29					
M.7.5.30					
M.7.5.31					
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1				70 Total Moltgages	
	Fixed rate	98.6%		98.6%	
M.7.6.2		98.6%		98.6%	
	Floating rate				
M.7.6.3		98.6%		98.6%	
M.7.6.3 DM.7.6.1	Floating rate	98.6%		98.6%	
M.7.6.3 DM.7.6.1 DM.7.6.2	Floating rate	98.6%		98.6%	
M.7.6.3 0M.7.6.1 0M.7.6.2 0M.7.6.3	Floating rate	98.6%		98.6%	
M.7.6.3 DM.7.6.1 DM.7.6.2 DM.7.6.3 DM.7.6.4	Floating rate	98.6%		98.6%	
M.7.6.3 DM.7.6.1 DM.7.6.2 DM.7.6.3 DM.7.6.4 DM.7.6.5	Floating rate	98.6%		98.6%	
M.7.6.3 M.7.6.1 M.7.6.2 M.7.6.3 M.7.6.4 M.7.6.5	Floating rate Other	98.6% 1.4%		98.6% 1.4%	
M.7.6.3 M.7.6.1 M.7.6.2 M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6	Floating rate Other 7. Breakdown by Repayment Type	98.6% 1.4% % Residential Loans	% Commercial Loans	98.6% 1.4% % Total Mortgages	
M.7.6.3 M.7.6.1 M.7.6.2 M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.6.6	Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only	98.6% 1.4% % Residential Loans 0.2%		98.6% 1.4% % Total Mortgages 0.2%	
M.7.6.3 DM.7.6.1 DM.7.6.2 DM.7.6.3 DM.7.6.4 DM.7.6.5 DM.7.6.6 M.7.7.1 M.7.7.2	Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	98.6% 1.4% % Residential Loans		98.6% 1.4% % Total Mortgages	
M.7.6.3 M.7.6.1 M.7.6.2 M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3	Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only	98.6% 1.4% % Residential Loans 0.2%		98.6% 1.4% % Total Mortgages 0.2%	
M.7.6.3 DM.7.6.1 DM.7.6.2 DM.7.6.3 DM.7.6.4 DM.7.6.5 DM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 DM.7.7.1	Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	98.6% 1.4% % Residential Loans 0.2%		98.6% 1.4% % Total Mortgages 0.2%	
M.7.6.3 DM.7.6.1 DM.7.6.2 JM.7.6.3 JM.7.6.4 DM.7.6.5 DM.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 DM.7.7.1	Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	98.6% 1.4% % Residential Loans 0.2%		98.6% 1.4% % Total Mortgages 0.2%	
M.7.6.3 M.7.6.1 M.7.6.2 M.7.6.3 M.7.6.5 M.7.6.5 M.7.7.1 M.7.7.2 M.7.7.1 M.7.7.3 M.7.7.1 M.7.7.2	Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	98.6% 1.4% % Residential Loans 0.2%		98.6% 1.4% % Total Mortgages 0.2%	
M.7.6.3)M.7.6.1)M.7.6.2)M.7.6.3)M.7.6.4)M.7.6.5)M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3)M.7.7.1)M.7.7.2)M.7.7.2)M.7.7.3	Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	98.6% 1.4% % Residential Loans 0.2%		98.6% 1.4% % Total Mortgages 0.2%	
M.7.6.3 M.7.6.1 M.7.6.2 M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.2 M.7.7.3 M.7.7.2	Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	98.6% 1.4% % Residential Loans 0.2%		98.6% 1.4% % Total Mortgages 0.2%	
M.7.6.3 M.7.6.1 M.7.6.2 M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.7.1 M.7.7.1 M.7.7.3 M.7.7.1 M.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.3 M.7.7.3	Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising	98.6% 1.4% % Residential Loans 0.2%		98.6% 1.4% % Total Mortgages 0.2%	
M.7.6.3 M.7.6.1 M.7.6.2 M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.7.1 M.7.7.1 M.7.7.3 M.7.7.1 M.7.7.3 M.7.7.1 M.7.7.2 M.7.7.3 M.7.7.3 M.7.7.3	Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other	98.6% 1.4% % Residential Loans 0.2% 99.8%	% Commercial Loans	98.6% 1.4% % Total Mortgages 0.2% 99.8%	
M.7.6.3 JM.7.6.1 JM.7.6.2 JM.7.6.3 JM.7.6.4 JM.7.6.5 JM.7.6.5 JM.7.6.6 M.7.7.1 JM.7.7.3 JM.7.7.1 DM.7.7.3 JM.7.7.4 JM.7.7.5 DM.7.7.4	Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning	98.6% 1.4% Kesidential Loans 0.2% 99.8% Y Residential Loans		98.6% 1.4% % Total Mortgages 0.2% 99.8% % Total Mortgages	
M.7.6.3 M.7.6.1 M.7.6.2 M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.6 M.7.7.1 M.7.7.2 M.7.7.1 M.7.7.1 M.7.7.1 M.7.7.3 M.7.7.4 M.7.7.5 M.7.7.4 M.7.7.5 M.7.7.6	Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months	98.6% 1.4% % Residential Loans 0.2% 99.8% 99.8%	% Commercial Loans	98.6% 1.4% % Total Mortgages 0.2% 99.8% % Total Mortgages 10.8%	
M.7.6.3 M.7.6.1 DM.7.6.2 DM.7.6.3 DM.7.6.4 DM.7.6.5 DM.7.6.5 M.7.7.1 M.7.7.2 M.7.7.3 DM.7.7.4 DM.7.7.2 DM.7.7.2 DM.7.7.3 DM.7.7.4 DM.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.2 DM.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.5 DM.7.5 DM	Floating rate Other 7. Breakdown by Repayment Type Bullet / interest only Amortising Other 8. Loan Seasoning Up to 12months ≥ 12 - ≤ 24 months	98.6% 1.4% % Residential Loans 0.2% 99.8% 99.8% 10.8% 10.8% 18.1%	% Commercial Loans	98.6% 1.4% % Total Mortgages 0.2% 99.8% 99.8% % Total Mortgages 10.8% 18.1%	
M.7.6.2 M.7.6.3 DM.7.6.1 DM.7.6.1 DM.7.6.3 DM.7.6.3 DM.7.6.5 DM.7.6.5 DM.7.6.5 DM.7.6.5 DM.7.7.1 M.7.7.2 M.7.7.3 DM.7.7.2 DM.7.7.3 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.5 DM.7.7.6 DM.7.7.6 DM.7.7.6 DM.7.7.6 DM.7.7.6 DM.7.7.6 DM.7.7.6 DM.7.7.6 DM.7.7.6 DM.7.7.6 DM.7.7.6 DM.7.7.6 DM.7.7.6 DM.7.7.2 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.6 DM.7.7.6 DM.7.7.6 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.6 DM.7.7.6 DM.7.7.6 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.5 DM.7.7.6 DM.7.7.6 DM.7.7.4 DM.7.7.4 DM.7.7.7 DM.7.7.6 DM.7.7.6 DM.7.7.7 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.5 DM.7.7.6 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.5 DM.7.7.5 DM.7.7.5 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.4 DM.7.7.5 DM.7.7.5 DM.7.7.5 DM.7.7.4 DM.7.7.5 DM.7.7.5 DM.7.7.5 DM.7.7.5 DM.7.7.5 DM.7.7.4 DM.7.7.5 DM.7.5 DM.	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	98.6% 1.4% % Residential Loans 0.2% 99.8% % Residential Loans 10.8% 18.1% 16.4%	% Commercial Loans	98.6% 1.4% % Total Mortgages 0.2% 99.8% 99.8% % Total Mortgages 10.8% 18.1% 16.4%	
M.7.6.3 M.7.6.1 M.7.6.2 M.7.6.3 M.7.6.4 M.7.6.5 M.7.6.5 M.7.6.5 M.7.7.1 M.7.7.2 M.7.7.1 DM.7.7.1 DM.7.7.1 DM.7.7.1 DM.7.7.3 DM.7.7.5 M.7.7.3 M.7.7.5 M.7.7.4 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.4	Floating rate Other	98.6% 1.4% % Residential Loans 0.2% 99.8% 99.8% % Residential Loans 10.8% 18.1% 16.4% 25.9%	% Commercial Loans	98.6% 1.4% % Total Mortgages 0.2% 99.8% % Total Mortgages 10.8% 18.1% 16.4% 25.9%	
M.7.6.3 M.7.6.1 DM.7.6.2 DM.7.6.3 DM.7.6.4 DM.7.6.5 DM.7.6.5 M.7.7.1 M.7.7.2 M.7.7.3 DM.7.7.4 DM.7.7.2 DM.7.7.2 DM.7.7.3 DM.7.7.4 DM.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.2 DM.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.3 DM.7.7.4 M.7.7.5 DM.7.5 DM	Floating rate Other	98.6% 1.4% % Residential Loans 0.2% 99.8% 99.8% 10.8% 18.1% 16.4% 25.9% 28.8%	% Commercial Loans % Commercial Loans	98.6% 1.4% % Total Mortgages 0.2% 99.8% % Total Mortgages 10.8% 18.1% 16.4% 25.9% 28.8%	
M.7.6.3 M.7.6.1 M.7.6.2 DM.7.6.3 DM.7.6.4 DM.7.6.5 DM.7.6.5 DM.7.6.5 DM.7.7.1 DM.7.7.1 DM.7.7.1 DM.7.7.2 DM.7.7.3 DM.7.7.4 DM.7.7.5 DM.7.7.6 M.7.7.3 DM.7.7.4 DM.7.7.5 DM.7.7.4 M.7.8.1 M.7.8.1 M.7.8.2 M.7.8.4	Floating rate Other	98.6% 1.4% % Residential Loans 0.2% 99.8% 99.8% % Residential Loans 10.8% 18.1% 16.4% 25.9%	% Commercial Loans	98.6% 1.4% % Total Mortgages 0.2% 99.8% % Total Mortgages 10.8% 18.1% 16.4% 25.9%	

B

	7.A Residential Cover Pool					
	10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
И.7A.10.1	Average loan size (000s)		114.5	378,890	100.0%	100.0%
	By buckets (mn):					
1.7A.10.2	0-200k€		26,273.7	318,744	60.6%	84.1%
л.7А.10.2 Л.7А.10.3	0-200€		14,501.5	54,411	33.4%	14.4%
1.7A.10.3	200-400k€ 400-600k€		2,592.3		6.0%	14.4%
.7A.10.4 .7A.10.5	400-600k€ 600-800k€			5,726	0.0%	0.0%
			5.5	9		
1.7A.10.6	800-1M€		0.0	0	0.0%	0.0%
.7A.10.7	>1M€		0.0	0	0.0%	0.0%
7A.10.8					0.0%	0.0%
7A.10.9					0.0%	0.0%
7A.10.10					0.0%	0.0%
7A.10.11					0.0%	0.0%
7A.10.12					0.0%	0.0%
7A.10.13					0.0%	0.0%
7A.10.14					0.0%	0.0%
7A.10.15					0.0%	0.0%
7A.10.16					0.0%	0.0%
7A.10.17					0.0%	0.0%
7A.10.18					0.0%	0.0%
7A.10.19					0.0%	0.0%
7A.10.20					0.0%	0.0%
7A.10.21					0.0%	0.0%
7A.10.22					0.0%	0.0%
7A.10.23					0.0%	0.0%
7A.10.24					0.0%	0.0%
7A.10.25					0.0%	0.0%
7A.10.26		Total	43,373.	378,890	100.0%	100.0%
	11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
.7A.11.1	Weighted Average LTV (%)		67.2%			
	By LTV buckets (mn):					
7A.11.2	>0 - <=40 %		6,292.1	115,987	14.5%	30.6%
.7A.11.3	>40 - <=50 %		3,904.7	39,314	9.0%	10.4%
.7A.11.4	>50 - <=60 %		5,110.1	45,665	11.8%	12.1%
.7A.11.5	>60 - <=70 %		6,370.9	50,603	14.7%	13.4%
.7A.11.6	>70 - <=80 %		6,776.9	46,754	14.7%	12.3%
.7A.11.6 .7A.11.7	>80 - <=90 %		6,628.0	38,650	15.3%	12.5%
			7,433.0	37,313	17.1%	9.8%
7A.11.8 7A.11.9	>90 - <=100 % >100%		857.3	4,604	2.0%	1.2%

C



	By buckets (mn):				
M.7B.15.2	TBC at a country level				
M.7B.15.3	TBC at a country level				
M.7B.15.4	TBC at a country level				
M.7B.15.5	TBC at a country level				
M.7B.15.6	TBC at a country level				
M.7B.15.7	TBC at a country level				
M.7B.15.8	TBC at a country level				
M.7B.15.9	TBC at a country level				
M.7B.15.10	TBC at a country level				
M.7B.15.11	TBC at a country level				
M.7B.15.12	TBC at a country level				
M.7B.15.13	TBC at a country level				
M.7B.15.14	TBC at a country level				
M.7B.15.15	TBC at a country level				
M.7B.15.16	TBC at a country level				
M.7B.15.17	TBC at a country level				
M.7B.15.18	TBC at a country level				
M.7B.15.19	TBC at a country level				
M.7B.15.20	TBC at a country level				
M.7B.15.21	TBC at a country level				
M.7B.15.22	TBC at a country level				
M.7B.15.23	TBC at a country level				
M.7B.15.24	TBC at a country level				
M.7B.15.25	TBC at a country level				
M.7B.15.26		Total	0.0	0.0	
			0.0	3.0	

				. <u>.</u>		
	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 and is based on forecast amounts as of the end of each quarter, calculated in the frame of the approval of the funding programme of the issuer.
HG.1.3	OC Calculation: Committed	"Committed" OC is equal to Contractual OC in order to reassure Rating Agencies. Interest Rate Types in the cover-pool of SG SFH are mainly fixed interest rates, and also floating interest rates. "Floating" includes loans with with interest rate reset periods exceeding one year (e.g. loan indexed on CMS 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. Contractual maturities : Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets. Regarding covered bonds and substitute assets, contractual maturity is calculated according to the legal final maturity. Regarding soft bullet covered bonds, contractual maturity is calculated according to the initial legal final maturity without any extension. Expected maturities : Expected VAL 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.	

	m is optional					
E. Har	monised Transparency Templat	e - Optional ECB - ECAIs	Data Disclosure		HTT 2020	
	Reporting in Domestic Currency	EUR				
	CONTENT OF TAB E 1. Additional information on the programme 2. Additional information on the swaps 3. Additional information on the asset distribution					
Field						
Number	1. Additional information on the programme					
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.1.1.5 E.1.1.6	Cash manager 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	N/A N/A	N/A N/A			
E.1.1.9 E.1.1.10	Account bank guarantor Trustee	N/A N/A	N/A N/A			
E.1.1.11	Cover Pool Monitor	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					
	Swap Counterparties	Guarantor (if applicable)	Legal Entity Identifier (LEI)*	Type of Swap		
E.2.1.1						
E.2.1.2 E.2.1.3						
E.2.1.4						
E.2.1.5						
E.2.1.6 E 2 1 7						
E.2.1.7 E.2.1.8						
E.2.1.7 E.2.1.8 E.2.1.9						
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10						
E.2.1.7 E.2.1.8 E.2.1.9						
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.2						
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.3 OE.2.1.4						
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5						
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.7						
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.7 OE.2.1.8						
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.7 OE.2.1.9 OE.2.1.9 OE.2.1.10						
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.7 OE.2.1.8 OE.2.1.9 OE.2.1.10						
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.7 OE.2.1.8 OE.2.1.9 OE.2.1.10 OE.2.1.11 OE.2.1.12						
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.7 OE.2.1.8 OE.2.1.9 OE.2.1.10	3. Additional information on the asset					
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.7 OE.2.1.8 OE.2.1.9 OE.2.1.10 OE.2.1.11 OE.2.1.12	3. Additional information on the asset distribution					
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.7 OE.2.1.8 OE.2.1.11 OE.2.1.13	3. Additional information on the asset distribution 1. Generi Information	Total Assets				
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.7 OE.2.1.10 OE.2.1.11 OE.2.1.12 OE.2.1.13 OE.2.1.13 OE.2.1.13 E.3.1.1 E.3.1.2	3. Additional information on the asset distribution	Total Assets 47.1 172.8				
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.10 OE.2.1.10 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 OE.2.1.13 E.3.1.1 E.3.1.1 E.3.1.2 OE.3.1.1 E.3.1.2 OE.3.1.1	3. Additional information on the asset distribution 1. General Information Weighted Average Seasoning (months)	47.1				
E.2.1.7 E.2.1.8 E.2.1.9 E.2.1.10 OE.2.1.1 OE.2.1.2 OE.2.1.3 OE.2.1.4 OE.2.1.5 OE.2.1.6 OE.2.1.7 OE.2.1.8 OE.2.1.10 OE.2.1.11 OE.2.1.12 OE.2.1.13 E.3.1.1 E.3.1.2 OE.3.1.1 OE.3.1.1 OE.3.1.1 OE.3.1.1	3. Additional information on the asset distribution 1. General Information Weighted Average Seasoning (months)	47.1				
E.2.1.7 E.2.1.8 E.2.1.9 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.2.13 O.E.2	3. Additional information on the asset distribution 1. General Idemation Weighted Average Sassoning (montha) Weighted Average Maturity (montha)**	47.1 172.8				
E2.17 E2.18 E2.19 E2.10 OF.2.11 OF.2.12 OF.2.13 OF.2.14 OF.2.15 OF.2.16 OF.2.17 OF.2.16 OF.2.17 OF.2.110 OF.2.110 OF.2.111 OF.2.112 OF.2.113 OF.2.111 OF.2.112 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.113 OF.2.114 OF.2.115 OF.2.114 OF.2.115 OF.2.114 OF.2.115 OF.2.114 OF.2.115 OF.2.114 OF.2.115 OF.2.114 OF.2.115 OF.2.114 OF.2.115 OF.2.114 OF.2.115 OF.2.114 OF.2.115 OF.2.114 OF.2.115 OF.2.114 OF.2.115 OF.2.113 OF.2.114 OF.2.115 OF.2.113 OF.2.111 OF.2.113 OF.2.113 OF.2.113 OF.2.113 OF.2.113 OF.2.113 OF.2.113 OF.2.113 OF.2.113 OF.2.113 OF.2.113 OF.2.113 OF.2.113 OF.3.113 OF.3.114 OF.3.113 OF.3.114 OF.3.113 OF.3.114 OF.3.113 OF.3.114 OF.3.113 OF.3.114 OF.3.1	3. Additional information on the asset distribution 1. General information Weighted Average Maturity (months) Weighted Average Maturity (months) 2. Arreas	47.1	* Commercial Loans	% Public Sector Assets	X Shipping Leans	X Total Loans
E2.1.7 E2.1.8 E2.1.0 OE2.1.1 OE2.1.2 OE2.1.2 OE2.1.3 OE2.1.4 OE2.1.5 OE2.1.6 OE2.1.7 OE2.1.1 OE2.1.11 OE2.1.11 OE2.1.12 OE2.1.13 OE3.13 OE3.14 OE2.1.23 OE3.11 OE3.12 OE3.13 OE3.14 OE3.14 OE3.12 OE3.13 OE3.14 OE3.14 OE3.12 OE3.14 OE3.12 OE3.14 OE3.14 OE3.14 OE3.14 OE3.12 OE3.14	3. Additional information on the asset distribution I. General Information Weighted Average Maturity (months) Weighted Average Maturity (months) Weighted Average Maturity (months) 2. Arrears 1.4-30 days	47.1 172.8	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans
E.2.17 E.2.18 E.2.10 E.2.110 OF.2.11 OF.2.12 OF.2.130 OF.2.11 OF.2.12 OF.2.130 OF.2.14 OF.2.150 OF.2.110 OF.2.1110 OF.2.1110 OF.2.112 OF.3.110 OF.3.111 OF.3.120 OF.3.1110 OF.3.1110 S.3.120 S.3.140 S.3.120 S.3.140 S.3.120 S.3.140 S.3.120 S.3.140 S.3.120 S.3.140 S.3.120 S.3.140 S.3.120 S.3.140 S.3.120 S.3.140 S.3.120 S.3.140 S.3.120 S.3.140 S.3.120 S.3.140 S.3.120 S.3.1400S_3.1400S_3.1400S_3.1400S_3.1400S_3.1400S_3.1400S_3.1400S_3.1400S	3. Additional information on the asset distribution 1. General information Weighted Average Maturity (months)** Weighted Average Maturity (months)** 2. Arrears 1.<00 days 30.<60 days	47.1 172.8	% Commercial Loans	% Public Sector Assets	% Shipping Leans	% Total Loans
E2.1.7 E2.1.8 E2.10 E2.1.10 OC2.11 OC2.12 OC2.12 OC2.13 OC2.14 OC2.15 OC2.16 OC2.16 OC2.16 OC2.16 OC2.17 OC2.18 OC2.110 OC2.111 OC2.12 OC2.111 OC2.112 OC2.111 OC2.113 OC2.111 OC2.113 OC2.111 OC2.113 OC2.111 OC2.113 OC2.111 OC2.113 OC2.111 OC2.113 OC2.111 OC2.113 OC2.113 OC2.111 OC2.113 OC2.112 OC2.113 OC2.113 OC2.113 OC2.113 OC2.112 OC2.113 OC2.113 OC2.113 OC2.112 OC2.113 OC2	3. Additional information on the asset distribution I. General Information Weighted Average Maturity (months) Weighted Average Maturity (months)** 2. Arrears 1.4-30 days 30-6-00 days 60-690 days 90-5180 days	47.1 172.8	* Commercial Loans	% Public Sector Assets	X Shipping Leans	X Total Loans
E.2.1.7 E.2.1.8 E.2.1.0 0 E.2.1.1 0 C.2.1.1 0 C.2.1.2 0 C.2.1.3 0 C.2.1.4 0 C.2.1.5 0 C.2.1.6 0 C.2.1.6 0 C.2.1.6 0 C.2.1.7 0 C.2.1.8 0 C.2.1.8 0 C.2.1.1 0 C.3.1.2 0 C.3.1.1 0 C.3.1.2 0 C.3.1.4 E.3.2.2 E.3.2.4 E.3.2.3 E.3.2.4 E.3.2.5 C.3.5 C.	3. Additional information on the asset distribution 1. General information Weighted Average Maturity (months)** Weighted Average Maturity (months)** 2. Arrears 1.<00 days 30.<60 days	47.1 172.8	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Leans
E2.1.7 E2.1.8 E2.10 E2.1.10 OE2.1.1 OE2.1.2 OE2.1.10 OE2.1.2 OE2.1.4 OE2.1.2 OE2.1.4 OE2.1.5 OE2.1.6 OE2.1.6 OE2.1.10 OE3.110 O	3. Additional information on the asset distribution I. General Information Weighted Average Maturity (months) Weighted Average Maturity (months)** 2. Arrears 1.4-30 days 30-6-00 days 60-690 days 90-5180 days	47.1 172.8	% Commercial Loans	% Public Sector Assets	% Shipping Loans	% Total Loans

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FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER Société Générale SFH Reporting date

31/10/2020 (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

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

38,040

1.4	Core Tier 1 ratio (%) (group parent company)	12.90%
	as of	31/10/2020

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	43,373	740
	Substitute assets	1,133	
	Total	44,506	740
			· · · · · · · · · · · · · · · · · · ·

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	624
Subordinated debt	
Other non privileged liabilities	650
Total equity and non privileged liabilities	1,274
Covered bonds	38,167
Other privileged liabilities	6
Total privileged liabilities	38,173
TOTAL	39,447

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	5.7 years	7.7 years	Expected: CPR=5.77%; Contractual: CPR=0%
Commercial			
Substitute assets	0.2 years	0.2 years	
WAL of cover pool	5.7 years	7.7 years	
WAL of covered bonds	5.5 years	5.5 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	5,745	5,216	4,699	4,194	3,718	12,410	7,338
Commercial							
Substitute assets	1,133	-	-	-	-	-	-
Expected maturity of cover pool	6,878	5,216	4,699	4,194	3,718	12,410	7,338
Expected maturity of covered bonds	3,400	3,250	3,250	3,850	3,540	18,250	2,500

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	3,444	3,433	3,384	3,295	3,182	13,287	13,295
Commercial							
Substitute assets	1,133	-	-	-	-	-	-
Contractual maturity of cover pool	4,577	3,433	3,384	3,295	3,182	13,287	13,295
Contractual maturity of cov. bonds	3,400	3,250	3,250	3,850	3,540	18,250	2,500
of which hard bullet	1,000	1,250	-	750	-	90	-
of which soft bullet	2,400	2,000	3,250	3,100	3,540	18,160	2,500

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-	1,133	0.2
Below A-		
Total	1,133	0.2

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

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31/10/2020

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)

Zone	Country	%
EU	France	0%

4.3 Mortgages and guarantees (excluding external MBS)

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

4.4 Borrowers (excluding external MBS)

	%
Employees	59.63%
Civil servants	27.52%
Self employed	9.31%
Retired / Pensioner	1.05%
Other non-working	1.27%
No data	1.22%

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

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6 COVERED BONDS

6.1 Outstanding covered bonds

	2020	2019	2018	2017
Public placement	12,750	13,250	12,750	9,750
Private placement	25,290	22,750	19,150	20,150
Sum	38,040	36,000	31,900	29,900
Denominated in €	38,040	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	38,040	36,000	31,900	29,900
Fixed coupon	37,450	35,410	31,310	29,310
Floating coupon	590	590	590	590
Other	-	-	-	-

36,000

31,900

38,040

29,900

6.2 Issuance

Sum

	2020	2019	2018	2017
Public placement	1,000	2,000	3,000	2,500
Private placement	4,040	6,600	4,500	6,500
Sum	5,040	8,600	7,500	9,000
Denominated in €	5,040	8,600	7,500	9,000
Denominated in USD	-	-	-	-
Denominated in CHF	-	-	-	-
Denominated in JPY	-	-	-	-
Denominated in GBP	-	-	-	-
Other	-	-	-	-
Sum	5,040	8,600	7,500	9,000
Fixed coupon	5,040	8,600	7,500	9,000
Floating coupon	-	-	-	-
Other				
Sum	5,040	8,600	7,500	9,000