



2021 EU-wide Transparency Exercise

Bank Name	Société générale
LEI Code	O2RNE8IBXP4R0TD8PU41
Country Code	FR

2021 EU-wide Transparency Exercise

Key Metrics

Société générale

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	46,107	47,290	47,082	48,315	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	45,481	46,374	46,262	47,565	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	54,024	56,179	55,318	57,258	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	53,398	55,263	54,498	56,508	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	64,945	67,584	66,858	69,331	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	64,319	66,668	66,038	68,581	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	353,322	351,852	353,063	361,488	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	353,788	352,380	353,416	361,373	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.05%	13.44%	13.34%	13.37%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.86%	13.16%	13.09%	13.16%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.29%	15.97%	15.67%	15.84%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.09%	15.68%	15.42%	15.64%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.38%	19.21%	18.94%	19.18%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.18%	18.92%	18.69%	18.98%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,197,879	1,178,543	1,241,437	1,243,050	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.51%	4.77%	4.46%	4.61%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	54,024	56,179	55,318	57,258	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	53,265	55,263	55,018	56,508	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,197,879	1,178,543	1,241,437	1,243,050	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,197,254	1,177,627	1,240,617	1,242,300	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.5%	4.8%	4.5%	4.6%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.4%	4.7%	4.4%	4.5%	[A.2]/[B.2]	

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Capital
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		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	64,945	67,584	66,858	69,331	C 01.00 (p010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	46,107	47,290	47,082	48,315	C 01.00 (p020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,985	20,960	20,960	20,966	C 01.00 (p030,010)	Articles 26(1) points (a) and (5), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,181	7,025	6,434	6,986	C 01.00 (p130,010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,198	-1,761	-1,206	-1,362	C 01.00 (p180,010)	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	25,536	25,761	25,792	26,432	C 01.00 (p200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (p210,010)	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,734	1,872	1,806	1,881	C 01.00 (p230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,345	-805	-858	-822	C 01.00 (p250,010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5,988	-5,357	-5,284	-5,276	C 01.00 (p300,010) + C 01.00 (p340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-1,320	-1,226	-1,281	-1,127	C 01.00 (p370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (p380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-89	-67	-68	-73	C 01.00 (p390,010)	Articles 4(109), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (p430,010)	Articles 4(122), 36(1) point (h) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (p440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-14	-28	-33	-37	C 01.00 (p450,010) + C 01.00 (p460,010) + C 01.00 (p470,010) + C 01.00 (p471,010) + C 01.00 (p472,010)	Articles 4(16), 36(1) point (j) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (j) (ii) and 37(2) of CRR, Articles 36(1) point (k) (i) and 133(b) of CRR and Articles 36(1) point (k) (ii) and 133(e) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-14	-28	-33	-37	C 01.00 (p460,010)	Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (p480,010)	Articles 4(27), 36(1) point (l), 43 to 46, 49(2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (p490,010)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (p500,010)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (p510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-3	C 01.00 (p510,010)	Article 36(1) point (m) and Article 43c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (p510,010)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (p510,010)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (p540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (p570,010)	-
	A.1.21	Transitional adjustments	626	916	820	751	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (p220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (p240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	626	916	820	751	C 01.00 (p520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,918	8,888	8,236	8,943	C 01.00 (p530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	7,929	8,899	8,248	5,167	C 01.00 (p540,010) + C 01.00 (p470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (p730,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-11	-11	-11	-11	C 01.00 (p680,010) + C 01.00 (p700,010) + C 01.00 (p701,010) + C 01.00 (p740,010) + C 01.00 (p741,010) + C 01.00 (p742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	3,787	C 01.00 (p680,010) + C 01.00 (p680,010) + C 01.00 (p730,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	54,024	56,179	55,318	57,258	C 01.00 (p610,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,921	11,405	11,541	12,073	C 01.00 (p750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	12,064	12,528	12,778	5,898	C 01.00 (p760,010) + C 01.00 (p680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	-1,292	-1,272	-1,237	-1,290	C 01.00 (p610,010) + C 01.00 (p620,010) + C 01.00 (p630,010) + C 01.00 (p640,010) + C 01.00 (p650,010) + C 01.00 (p670,010) + C 01.00 (p671,010) + C 01.00 (p672,010)	
	A.4.3	Tier 2 transitional adjustments	149	149	0	7,465	C 01.00 (p880,010) + C 01.00 (p900,010) + C 01.00 (p960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	353,322	351,852	353,063	361,488	C 02.00 (p010,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-466	-529	-353	115	C 05.01 (p010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.05%	13.44%	13.34%	13.37%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.29%	15.97%	15.67%	15.84%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.38%	19.21%	18.94%	19.18%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	45,481	46,374	46,262	47,565	1A.3.A.1.13 + A.3.1 + MIN(A.3.A.1.13 + A.3.2 - A.3.A.1.12)	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.86%	13.16%	13.09%	13.16%	(B.1)/(D*B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	626	916	820	751	C 05.01 (p440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-466	-529	-353	115	C 05.01 (p440,010)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Société générale

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	257,096	255,431	256,829	260,719	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	95,870	92,771	93,059	98,053	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	4,967	4,417	4,429	4,256	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	133,944	136,188	137,108	136,950	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	22,215	21,942	22,105	21,329	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	19,912	23,199	23,053	27,698	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	3,242	3,131	2,889	3,908	C 02.00 (R640, c010)
Settlement risk	24	77	58	39	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	5,103	5,486	5,806	5,819	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	15,939	15,340	15,207	14,084	C 02.00 (R520, c010)
Of which the standardised approach	1,369	1,728	2,432	1,691	C 02.00 (R530, c010)
Of which IMA	14,570	13,612	12,775	12,393	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1,593	1,600	1,961	1,646	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	52,008	49,188	49,221	49,221	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,362	2,250	2,282	2,283	C 02.00 (R610, c010)
Of which advanced measurement approach	49,646	46,938	46,938	46,938	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	353,322	351,852	353,063	361,488	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

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P&L

Société générale

(mn EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	15,895	20,840	4,600	9,805
Of which debt securities income	783	1,005	236	429
Of which loans and advances income	10,109	13,157	2,950	5,936
Interest expenses	7,855	10,341	2,132	4,792
(Of which deposits expenses)	2,603	3,347	689	1,567
(Of which debt securities issued expenses)	1,276	1,674	470	657
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	35	55	13	76
Net Fee and commission income	4,190	5,752	1,419	2,935
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	208	150	117	158
Gains or (-) losses on financial assets and liabilities held for trading, net	-2,986	2,414	3,054	5,151
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4,949	470	-1,590	-2,240
Gains or (-) losses from hedge accounting, net	-227	-123	148	67
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income /(expenses)	1,218	1,625	318	694
TOTAL OPERATING INCOME, NET	15,426	20,842	5,946	11,853
(Administrative expenses)	11,137	14,785	4,337	7,380
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	654
(Depreciation)	1,097	1,562	373	766
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	104	249	-138	-253
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	302	305	-27	-47
(Other provisions)	-197	-56	-111	-207
Of which pending legal issues and tax litigation ¹	0	-168	0	0
Of which restructuring ²	0	-28	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,351	3,010	328	484
(Financial assets at fair value through other comprehensive income)	1	0	-2	-1
(Financial assets at amortised cost)	2,350	3,010	330	485
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	704	714	17	17
(of which Goodwill)	684	684	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	433	592	145	311
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	467	1,115	1,174	3,117
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-423	147	935	2,538
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-423	147	935	2,538
Of which attributable to owners of the parent	-728	-258	814	2,253

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

Société générale

(mln EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	189,477				193,818				204,727				187,754				IAS 1.54 (i)	
Financial assets held for trading	420,989	90,182	319,989	10,819	414,963	109,784	296,740	8,439	431,281	137,310	285,331	8,640	426,508	154,389	262,477	9,642	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	23,282	410	18,998	3,874	23,971	184	19,857	3,930	24,199	184	19,667	4,347	24,243	510	19,603	4,131	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	1,211	7	1,150	53	1,490	13	1,462	16	1,409	37	1,372	0	1,463	64	1,399	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	53,511	52,737	513	261	52,060	51,090	708	261	50,250	49,484	505	260	49,068	48,292	506	270	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	499,394				494,615				511,600				520,738				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	21,701	0	21,701	0	20,690	0	20,690	0	16,256	0	16,256	0	15,322	0	15,322	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	422				378				284				222				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	111,563				107,387				108,216				109,677					
TOTAL ASSETS	1,321,552				1,309,372				1,348,223				1,334,996				IAS 1.9(a), IG 6	

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sectors ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	53,175	0	16	-1	0	-8	51,714	0	16	-2	0	-7	49,892	4	12	-2	0	-6	48,707	0	5	-2	0	-5	Annex V.Part 1.31, 44(b)
	Loans and advances	70	0	1	0	0	0	80	0	1	0	0	0	90	1	1	0	0	0	94	1	1	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	14,943	158	0	-6	-2	0	15,480	91	106	-3	0	-38	16,394	69	105	-4	-1	-38	18,744	73	148	-4	-1	-38	Annex V.Part 1.31, 44(b)
	Loans and advances	445,794	32,649	17,736	-1,153	-1,560	-9,166	423,909	49,851	17,039	-1,075	-1,950	-8,795	441,690	47,953	17,362	-1,078	-1,975	-8,877	454,695	42,045	16,719	-1,103	-1,921	-8,619	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Société générale

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	344,200	320,927	334,304	309,825	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	69,597	71,351	71,889	68,877	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	736,775	749,286	772,022	789,088	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	12,410	12,471	10,767	10,179	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	8,338	7,696	5,655	5,214	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,399	4,755	4,721	4,572	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,042	928	882	1,158	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	79,357	76,052	80,556	78,404	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	791	0	167	104	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,256,909	1,243,466	1,280,962	1,267,422	IAS 1.9(b); IG 6
TOTAL EQUITY	64,643	65,905	67,261	67,574	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,321,552	1,309,372	1,348,223	1,334,996	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Société générale

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		183,608	172,704	147,640	144,779	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	982	1,253	694	988	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	6,347	5,385	7,195	5,911	Annex V.Part 1.31
Deposits	Central banks	108,382	99,922	118,860	118,402	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	4,958	1,489	3,095	5,466	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	10,778	5,518	10,048	13,258	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,192	2,259	3,229	9,359	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	83,610	79,145	84,557	64,777	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	26,630	28,393	31,602	22,944	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	159,467	171,542	161,886	175,351	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	85,034	82,732	62,413	72,207	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	172,249	174,252	183,240	181,871	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	113,772	110,843	119,452	118,200	ECB/2013/33 Annex 2.Part 2.9.1
	Households	185,405	187,686	206,219	207,636	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	159,093	162,327	181,594	182,978	Annex V.Part 1.42(f), 44(c)
Debt securities issued		213,302	221,129	221,021	218,972	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		14,805	15,472	16,013	16,479	Annex V.Part 1.37
Other financial liabilities		38,851	35,499	47,621	46,023	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,162,981	1,154,035	1,188,982	1,177,969	

2021 EU-wide Transparency Exercise

Market Risk

Société générale

(min EUR)	SA		IM										IM												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020													
Traded Debt Instruments	470	844	236	75	369	170							183	51	326	154									
Of which: General risk	89	89	167	52	287	131							135	39	240	113									
Of which: Specific risk	381	755	68	22	81	39							48	11	86	41									
Equities	0	0	132	29	201	97							139	26	192	91									
Of which: General risk	0	0	93	21	130	56							98	17	132	57									
Of which: Specific risk	0	0	39	8	72	41							41	8	60	34									
Foreign exchange risk	278	219	6	2	15	6							6	2	14	6									
Commodities risk	0	0	1	0	2	1							1	0	2	1									
Total	748	1,063	375	106	587	274	97	94	76	104	105	14,570	329	79	534	252	141	112	75	85	70	13,612			
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021													
Traded Debt Instruments	1,162	756	152	30	306	129							93	27	309	110									
Of which: General risk	98	101	114	23	227	97							68	21	215	79									
Of which: Specific risk	1,064	655	38	6	79	32							25	6	95	31									
Equities	0	0	108	24	220	118							81	21	246	122									
Of which: General risk	0	0	68	14	129	60							49	12	131	47									
Of which: Specific risk	0	0	40	10	92	58							32	9	115	75									
Foreign exchange risk	306	325	4	1	13	5							2	1	12	5									
Commodities risk	0	0	1	0	2	1							2	0	3	1									
Total	1,468	1,080	265	54	541	253	119	111	67	67	97	12,775	178	49	572	238	140	105	66	59	102	12,393			

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	6,744	10,811	6,210		6,699	10,486	7,592	
	Regional governments or local authorities	574	778	174		582	786	183	
	Public sector entities	400	364	116		295	265	73	
	Multilateral Development Banks	1,230	1,341	11		1,335	1,479	33	
	International Organisations	0	0	0		0	0	0	
	Institutions	38,047	43,615	3,645		37,152	43,094	4,403	
	Corporates	51,266	20,651	20,021		49,169	21,718	20,060	
	of which: SME	11,252	8,880	6,854		9,364	7,367	5,383	
	Retail	40,713	22,362	21,578		40,491	20,690	20,415	
	Secured by mortgages on immovable property	14,947	13,309	8,199		13,692	12,602	7,697	
	of which: SME	1,883	1,625	795		1,234	1,043	525	
	Exposures in default	7,092	3,145	3,486	3,752	6,623	2,891	3,057	3,592
	Items associated with particularly high risk	506	488	612		507	369	553	
	Covered bonds	204	203	20		205	206	21	
	Polices on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Total		105,707	128,872	72,813		103,012	125,012	72,334	
Standardised Total ⁴		262,793	175,027	97,869	4,587	197,504	167,613	85,421	4,475

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	2,763	3,673	3,823		2,883	3,638	3,939	
	Regional governments or local authorities	28	209	40		40	263	78	
	Public sector entities	34	44	9		33	34	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,482	15,175	2,158		4,995	15,409	2,335	
	Corporates	14,163	8,205	6,709		12,969	7,134	6,428	
	of which: SME	2,611	1,578	1,470		1,880	1,330	1,083	
	Retail	21,152	6,596	5,239		11,089	5,804	5,425	
	Secured by mortgages on immovable property	4,855	4,066	2,756		4,393	3,870	2,375	
	of which: SME	2,996	2,275	1,209		2,635	2,037	1,176	
	Exposures in default	911	897	349		152	150	68	
	Items associated with particularly high risk	1,501	932	1,169	517	1,099	645	682	336
	Covered bonds	135	124	18		137	51	76	
	Polices on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Total		38,805	48,872	28,248		35,408	45,408	28,344	
Standardised Total ⁴		11,189	11,189	9,726	640	10,488	10,488	9,525	461

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	669	673	1,241		678	681	1,361	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	47	36	25		39	29	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13,795	5,263	168		15,855	11,875	294	
	Corporates	1,201	703	651		1,213	574	545	
	of which: SME	156	109	119		121	126	94	
	Retail	107	594	62		97	50	57	
	Secured by mortgages on immovable property	105	99	61		91	91	57	
	of which: SME	8	8	3		8	8	3	
	Exposures in default	21	11	17	4	13	9	13	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Total		14,512	12,072	1,406		17,608	13,184	1,423	
Standardised Total ⁴		540	540	570	4	487	487	481	3

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	48	48	28		47	47	2	
	Regional governments or local authorities	1	1	1		1	1	1	
	Public sector entities	14	14	3		13	12	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		2	2	2	
	Corporates	1,320	1,229	1,004		1,610	1,394	799	
	of which: SME	407	401	400		407	371	368	
	Retail	913	828	573		931	869	569	
	Secured by mortgages on immovable property	665	677	456		663	672	411	
	of which: SME	11	11	10		11	11	11	
	Exposures in default	2	2	2		2	2	2	
	Items associated with particularly high risk	125	62	74	65	132	70	85	61
	Covered bonds	0	0	0		0	0	0	
Total		2,010	2,010	1,488		2,194	2,194	1,423	
Standardised Total ⁴		729	729	659	78	794	794	710	61

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	649	650	12		695	695	50	
	Regional governments or local authorities	90	88	2		60	58	2	
	Public sector entities	41	39	3		38	36	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,882	5,621	246		4,288	4,127	173	
	Corporates	1,381	1,273	676		1,315	751	709	
	of which: SME	592	582	157		583	583	161	
	Retail	7,407	6,411	4,535		6,473	5,676	3,973	
	Secured by mortgages on immovable property	1,544	1,544	882		1,544	1,605	930	
	of which: SME	1,611	1,603	1,202		1,685	1,631	1,222	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	205	175	174	88	274	164	161	81
	Covered bonds	0	0	0		0	0	0	
Total		12,411	12,411	5,468		12,579	12,579	5,330	
Standardised Total ⁴		2,441	2,441	1,468	142	2,579	2,579	1,330	142

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	1,024	1,024	9		1,010	1,010	9	
	Regional governments or local authorities	0	0	0		4	4	4	
	Public sector entities	63	63	13		68	68	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	4,149	3,854	157		3,468	3,104	221	
	Institutions	1,327	734	687		1,764	823	769	
	Corporates	450	424	286		532	474	422	
	of which: SME	1,840	1,853	1,198		1,696	1,656	1,036	
	Retail	1,279	1,289	763		1,268	1,263	749	
	of which: SME	1,518	1,513	650		1,570	1,567	757	
	Secured by mortgages on immovable property	377	576	217		385	583	273	
	Exposures in default	155	155	227	15	151	171	247	20
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	204	203	20		205	205	21	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	47	47	47		46	46	46	
	Other exposures	1,922	1,922	1,562		1,934	1,934	1,455	
	Standardised Total ⁴				31				34

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	31	31	27		30	30	27	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	28	188	12		30	193	12	
	Corporates	829	350	337		619	170	154	
	of which: SME	76	40	39		39	24	24	
	Retail	7	7	4		80	89	51	
	of which: SME	3	3	2		86	86	49	
	Secured by mortgages on immovable property	1	1	1		0	0	0	
	Exposures in default	15	113	19	3	7	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	8	8	8		8	8	8	
	Other exposures	1,720	1,250	385		1,613	1,613	359	
	Standardised Total ⁴				4				3

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWITZERLAND	Central governments or central banks	35	35	4		23	23	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	4	4	1		4	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	249	182	36		223	206	32	
	Corporates	502	504	240		407	205	187	
	of which: SME	97	93	48		88	96	50	
	Retail	288	288	285		263	265	174	
	of which: SME	257	257	182		243	243	161	
	Secured by mortgages on immovable property	6	6	2		13	13	7	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	7	5	7	2	0	7	10	2
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	80	80	80		80	80	80	
	Other exposures	151	151	121		144	144	111	
	Standardised Total ⁴				3				3

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	1,214	1,239	669		1,129	1,136	589	
	Regional governments or local authorities	17	16	12		23	23	23	
	Public sector entities	3	3	1		3	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	125	116	25		236	250	79	
	Corporates	1,504	1,079	823		1,614	1,338	954	
	of which: SME	169	155	112		199	176	135	
	Retail	1,740	1,631	835		1,737	1,614	894	
	of which: SME	811	805	472		820	807	471	
	Secured by mortgages on immovable property	8	7	3		0	7	7	
	Exposures in default	277	305	162	170	270	301	99	166
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		2	2	2	
	Other exposures	2,228	2,228	1,675		2,073	2,073	1,573	
	Standardised Total ⁴				278				163

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	17	17	31		24	24	57	
	Regional governments or local authorities	21	16	14		24	24	23	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	888	832	277		1,239	1,203	785	
	Corporates	6,291	3,076	3,798		5,989	3,383	3,336	
	of which: SME	447	304	231		478	327	250	
	Retail	3,110	2,647	1,969		2,622	1,947	1,947	
	of which: SME	321	261	121		321	260	131	
	Secured by mortgages on immovable property	2,785	2,769	981		2,892	2,871	1,008	
	Exposures in default	6	6	3		12	12	5	
	Items associated with particularly high risk	453	117	118	336	419	102	103	317
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	562	562	531		529	529	477	
	Standardised Total ⁴				423				434

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
JAPAN	Central governments or central banks	21	21	51		31	31	55	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,006	2,021	27		1,814	1,824	21	
	Corporates	4	4	0		4	4	24	
	of which: SME	1	0	0		1	0	0	
	Retail	1	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		2	2	2	
	Other exposures	40	40	40		41	41	33	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
Consolidated data	Central governments or central banks	5,124	11,152	7,362	5,382	11,143	8,127	
	Regional governments or local authorities	171	234	184	181	263	214	
	Public sector entities	299	256	131	323	275	100	
	Multilateral Development Banks	1,375	1,501	42	1,393	1,530	58	
	International Organisations	0	0	0	0	0	0	
	Institutions	48,876	54,019	4,492	44,796	56,809	4,960	
	Corporates	48,179	21,443	29,124	32,430	35,659	34,389	
	of which: SME	8,729	6,887	5,853	4,461	6,817	5,884	
	Retail	49,194	15,293	20,568	33,579	22,094	21,274	
	Secured by mortgages on immovable property	15,117	15,177	6,387	16,838	16,310	7,157	
	of which: SME	1,285	1,224	489	1,325	1,262	460	
	Exposures in default	6,775	2,830	3,076	7,260	3,296	3,507	3,679
	Items associated with particularly high risk	476	234	56	388	256	399	
	Covered bonds	215	215	22	195	195	19	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0	0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	5	5	12	12	12	12	
	Equity	1,027	1,027	729	1,379	1,379	739	
	Other exposures	28,900	28,900	22,762	23,695	28,684	22,655	
	Standardised Total ⁴	210,943	178,736	96,058	218,244	189,097	103,766	4,610

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
FRANCE	Central governments or central banks	2,603	3,454	3,050	2,519	3,321	3,035	
	Regional governments or local authorities	81	264	61	181	263	86	
	Public sector entities	32	33	7	28	30	6	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	8,972	16,053	2,384	5,392	18,009	2,813	
	Corporates	12,576	6,620	6,394	14,128	7,399	7,795	
	of which: SME	1,528	1,423	986	1,388	1,078	989	
	Retail	22,095	8,464	5,213	23,634	9,081	5,500	
	Secured by mortgages on immovable property	4,438	3,973	2,114	4,778	4,271	2,438	
	of which: SME	2,138	2,461	1,076	3,252	3,112	1,403	
	Exposures in default	190	147	65	184	161	72	
	Items associated with particularly high risk	1,063	623	669	1,450	940	1,028	470
	Covered bonds	82	82	46	32	32	16	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0	0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0	0	0	0	
	Equity	232	232	223	303	303	258	
	Other exposures	11,146	11,146	9,020	11,623	11,623	10,058	
	Standardised Total ⁴			477			585	585

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
UNITED STATES	Central governments or central banks	666	667	1,155	619	619	1,168	
	Regional governments or local authorities	1	1	1	0	0	0	
	Public sector entities	58	27	5	62	33	7	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	18,886	14,486	288	16,859	16,883	239	
	Corporates	1,594	737	714	2,559	1,957	1,893	
	of which: SME	111	107	89	85	82	71	
	Retail	114	107	62	106	98	55	
	Secured by mortgages on immovable property	112	106	61	105	97	55	
	of which: SME	8	8	3	8	8	3	
	Exposures in default	12	9	13	15	12	16	3
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0	0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0	0	0	0	
	Equity	239	239	34	296	296	32	
	Other exposures	520	520	510	531	531	511	
	Standardised Total ⁴			4			4	4

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
CZECH REPUBLIC	Central governments or central banks	69	68	4	100	103	33	
	Regional governments or local authorities	2	2	1	3	3	1	
	Public sector entities	12	12	2	10	10	2	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	1	1	1	1	1	0	
	Corporates	1,558	1,312	1,282	1,574	1,259	1,254	
	of which: SME	791	573	585	689	552	486	
	Retail	911	919	587	952	891	549	
	Secured by mortgages on immovable property	3	3	3	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	156	87	110	131	72	84	60
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0	0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	853	853	750	850	850	723	
	Standardised Total ⁴			81			79	79

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
GERMANY	Central governments or central banks	899	923	89	893	894	79	
	Regional governments or local authorities	62	60	2	61	60	1	
	Public sector entities	12	10	4	15	13	1	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	6,213	5,990	225	6,288	6,050	383	
	Corporates	1,936	957	785	1,722	636	600	
	of which: SME	463	446	311	178	174	150	
	Retail	6,740	5,646	3,991	7,094	5,910	4,157	
	Secured by mortgages on immovable property	1,473	1,439	820	1,777	1,654	862	
	of which: SME	1,661	1,605	1,241	1,481	1,673	1,254	
	Exposures in default	0	0	0	0	0	0	
	Items associated with particularly high risk	240	159	159	236	154	156	79
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0	0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0	0	0	0	
	Equity	12	12	12	12	12	12	
	Other exposures	2,679	2,679	1,756	2,528	2,528	1,419	
	Standardised Total ⁴			137			142	142

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	1,099	1,099	15		1,099	1,099	1	
	Regional governments or local authorities	1	1	1		0	0	0	
	Public sector entities	69	69	69		65	65	65	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,622	4,206	982		5,212	4,795	604	
	Corporates	1,997	1,149	1,126		2,655	1,798	1,798	
	of which: SME	789	731	769		823	752	770	
	Retail	1,678	1,363	1,138		2,004	1,990	1,209	
	Secured by mortgages on immovable property	1,498	1,465	898		1,591	1,591	911	
	of which: SME	2,107	2,101	755		2,073	2,067	729	
	Exposures in default	611	609	213		665	604	211	
	Items associated with particularly high risk	185	421	176	23	165	142	155	25
	Covered bonds	225	225	22		195	195	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	50	50	50		50	50	50	
	Other exposures	2,046	2,046	1,871		2,021	2,021	1,616	
	Standardised Total ⁽⁴⁾				48				41

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	91	91	27		95	95	27	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31	31	101		27	27	12	
	Corporates	577	135	133		673	230	245	
	of which: SME	2	2	8		7	7	49	
	Retail	149	148	86		153	153	89	
	Secured by mortgages on immovable property	142	142	81		145	145	83	
	of which: SME	0	0	0		4	4	2	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	1	0	3	0	1	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	8	8	8		8	8	8	
	Other exposures	872	872	340		821	821	353	
	Standardised Total ⁽⁴⁾				3				2

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND	(in EUR, %)								
	Central governments or central banks	32	32	11		19	19	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	2	2	2		2	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	246	273	58		279	345	49	
	Corporates	356	213	178		503	358	317	
	of which: SME	41	39	38		25	23	17	
	Retail	215	311	86		346	338	337	
	Secured by mortgages on immovable property	17	290	167		322	321	184	
	of which: SME	17	17	11		13	13	7	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	2	19	8	11	2
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	181	181	181		189	189	189	
	Other exposures	154	154	139		142	142	111	
	Standardised Total ⁽⁴⁾				3				3

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY	(in EUR, %)								
	Central governments or central banks	1,632	1,642	576		1,630	1,661	585	
	Regional governments or local authorities	22	22	24		24	24	24	
	Public sector entities	3	3	1		3	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	463	467	33		474	467	35	
	Corporates	1,451	881	1,395		1,395	1,340	962	
	of which: SME	181	157	129		161	142	125	
	Retail	1,852	1,812	1,659		1,659	1,600	1,000	
	Secured by mortgages on immovable property	854	848	487		856	833	475	
	of which: SME	7	7	0		6	6	2	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	227	79	78	167	262	86	86	173
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	3		3	3	2	
	Other exposures	2,028	2,028	1,873		1,956	1,956	1,407	
	Standardised Total ⁽⁴⁾				190				198

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
RUSSIAN FEDERATION	(in EUR, %)								
	Central governments or central banks	12	12	19		3	3	7	
	Regional governments or local authorities	29	27	27		46	46	33	
	Public sector entities	20	13	13		15	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,331	1,271	220		1,430	1,382	262	
	Corporates	5,054	3,525	3,495		5,772	3,646	3,646	
	of which: SME	453	340	270		518	402	365	
	Retail	3,128	2,889	2,688		3,462	2,914	2,114	
	Secured by mortgages on immovable property	397	251	461		461	286	303	
	of which: SME	3,150	3,124	1,999		3,364	3,138	1,171	
	Exposures in default	24	24	10		21	20	9	
	Items associated with particularly high risk	428	87	89	318	396	83	84	310
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	587	587	515		587	587	515	
	Standardised Total ⁽⁴⁾				429				448

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
JAPAN	(in EUR, %)								
	Central governments or central banks	20	20	48		23	23	55	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,722	2,746	41		1,130	1,130	14	
	Corporates	17	28	2		213	213	82	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		2	2	2	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽⁴⁾				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Société générale

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted		
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Consolidated data	Central banks and central governments	261,483	428	182,777	5,516	13	261,756	87	182,684	4,418	4	101	4
	Institutions	69,273	41	61,140	7,109	68	69,608	56	61,866	7,646	63	79	79
	Corporates	392,490	7,226	277,075	109,263	3,377	391,087	7,239	277,315	111,438	5,589	1,368	1,368
	Corporates - Of Which: Specialised Lending	60,622	1,466	45,389	13,706	388	63,981	1,510	47,441	14,715	645	163	163
	Corporates - Of Which: SME	43,128	1,798	35,151	26,505	1,165	42,180	2,123	33,497	26,951	2,335	1,293	1,293
	Retail	172,823	5,279	171,476	33,073	3,156	172,608	5,141	171,182	32,475	2,639	2,639	2,639
	Retail - Secured on real estate property	110,990	1,769	110,598	15,035	1,655	111,762	1,516	111,237	15,330	1,711	382	382
	Retail - Secured on real estate property - Of Which: SME	6,114	256	6,109	1,121	217	5,977	124	5,976	1,037	142	31	31
	Retail - Secured on real estate property - Of Which: non-SME	104,876	1,514	104,400	13,914	1,437	105,805	1,382	105,261	14,294	1,569	351	351
	Retail - Qualifying Revolving	4,941	359	4,311	1,846	206	4,888	306	4,654	1,740	213	235	235
	Retail - Other Retail - Of Which: SME	56,882	3,170	56,656	16,102	1,296	56,933	3,319	56,861	15,605	995	2,309	2,309
	Retail - Other Retail - Of Which: non-SME	23,509	1,466	22,834	6,092	836	23,545	1,485	22,850	5,654	595	1,007	1,007
	Equity	13,393	1,725	13,620	10,100	459	13,385	1,624	13,011	9,650	400	1,322	1,322
	Other non credit-obligation assets	6,341	0	6,341	22,215	0	6,274	0	6,274	21,942	0	0	0
	IRB Total ³				176,506					182,225			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted		
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
FRANCE	Central banks and central governments	121,361	11	116,273	404	0	118,701	0	116,009	186	0	24	24
	Institutions	26,218	11	23,995	1,174	24	26,626	11	24,207	1,194	18	4	4
	Corporates	150,659	3,598	130,119	54,690	1,675	149,100	3,434	98,167	39,673	3,581	2,466	2,466
	Corporates - Of Which: Specialised Lending	10,750	81	8,003	3,514	36	11,150	86	8,687	4,139	187	97	97
	Corporates - Of Which: SME	26,626	1,295	20,512	14,413	695	27,147	1,374	20,650	15,473	1,778	1,066	1,066
	Retail	145,369	4,474	144,002	24,441	2,166	146,308	4,347	143,172	24,106	2,141	2,325	2,325
	Retail - Secured on real estate property	97,832	1,513	97,820	11,895	1,016	97,938	1,280	97,890	12,139	1,153	300	300
	Retail - Secured on real estate property - Of Which: SME	5,985	182	5,980	1,034	149	62	5,871	124	5,871	1,014	142	30
	Retail - Secured on real estate property - Of Which: non-SME	91,846	1,332	91,840	10,861	867	92,066	1,146	92,019	11,145	1,011	269	269
	Retail - Qualifying Revolving	4,511	346	3,313	1,531	197	4,463	292	3,153	1,449	204	224	224
	Retail - Other Retail	42,036	2,616	42,867	11,015	953	43,007	2,775	43,128	16,469	786	1,404	1,404
	Retail - Other Retail - Of Which: SME	17,866	1,236	17,300	4,426	603	17,879	1,270	17,298	4,104	482	847	847
	Retail - Other Retail - Of Which: non-SME	25,064	1,380	25,568	6,589	350	25,128	1,505	24,832	12,394	303	957	957
	Equity	5,425	0	5,425	15,000	0	5,370	0	5,370	18,795	0	0	0
	Other non credit-obligation assets												
	IRB Total ³												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted		
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
UNITED STATES	Central banks and central governments	40,943	0	40,210	0	0	37,248	0	37,409	0	0	0	0
	Institutions	10,624	10	8,290	408	12	10,088	9	7,942	393	18	1	1
	Corporates	69,007	233	60,320	12,547	169	66,939	257	61,642	257	227	290	290
	Corporates - Of Which: Specialised Lending	9,580	251	7,792	2,215	104	126	9,683	278	7,743	2,320	201	143
	Corporates - Of Which: SME	14	1	93	30	0	1	22	1	77	31	0	0
	Retail	9	0	9	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	9	0	9	1	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	1	4	1	0	1	12	1	12	2	0	0
	Retail - Other Retail - Of Which: SME	4	1	4	1	0	1	1	1	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	4	1	4	1	0	1	4	1	4	1	0	0
	Equity	3	0	3	10	0	3	0	3	10	0	0	0
	Other non credit-obligation assets												
	IRB Total ³												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted		
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
CZECH REPUBLIC	Central banks and central governments	15,200	0	15,457	4	0	13,477	0	13,720	4	0	0	0
	Institutions	1,747	2	1,805	297	4	1,808	2	1,946	371	6	1	1
	Corporates	16,419	261	11,850	5,867	155	16,463	346	11,563	5,557	203	215	215
	Corporates - Of Which: Specialised Lending	2,167	7	2,075	1,355	11	20	2,167	18	2,081	1,304	36	17
	Corporates - Of Which: SME	6,560	146	4,513	2,269	90	108	6,522	195	4,539	2,002	116	124
	Retail	14,229	221	13,472	2,255	177	14,995	253	14,220	3,107	132	208	208
	Retail - Secured on real estate property	11,627	118	11,159	2,207	79	12,277	132	11,790	2,294	64	75	75
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11,627	118	11,159	2,207	79	12,277	132	11,790	2,294	64	75	75
	Retail - Qualifying Revolving	462	8	271	45	6	463	9	252	48	5	9	9
	Retail - Other Retail	2,200	94	2,041	983	92	2,303	112	2,148	888	83	123	123
	Retail - Other Retail - Of Which: SME	877	50	772	466	41	75	932	61	821	489	52	78
	Retail - Other Retail - Of Which: non-SME	1,323	44	1,269	517	51	39	1,270	51	1,327	409	32	45
	Equity	47	0	47	175	0	49	0	49	183	0	0	0
	Other non credit-obligation assets												
	IRB Total ³												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted		
(in EUR, %)		5,111	0	6,875	1	0	0	5,039	0	6,820	1	0	0
GERMANY	Central banks and central governments	2,028	0	2,025	332	0	0	2,296	0	2,283	488	0	0
	Institutions	15,279	214	9,267	3,317	98	138	11,935	252	9,398	3,379	116	0
	Corporates - Of Which: Specialized Lending	696	0	912	178	0	1	623	0	971	162	0	1
	Corporates - Of Which: SME	1,343	35	1,342	497	18	15	1,431	41	1,278	711	33	15
	Retail	2,966	64	2,980	801	136	13	2,952	65	2,975	685	24	33
	Retail - Secured on real estate property - Of Which: SME	0	0	10	2	0	0	10	0	10	1	0	0
	Retail - Secured on real estate property - Of Which: SME	10	0	10	2	0	0	10	0	10	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	0	10	2	0	0	10	0	10	1	0	0
	Retail - Qualifying Revolving	1	0	15	1	0	0	15	1	10	0	0	0
	Retail - Other Retail	2,905	64	2,956	790	136	13	2,941	65	2,944	674	24	33
	Retail - Other Retail - Of Which: SME	2,951	63	2,951	789	136	13	2,934	64	2,934	673	24	33
	Retail - Other Retail - Of Which: non-SME	5	0	5	1	0	0	7	1	7	1	1	0
	Equity	15	0	15	51	0	0	16	0	16	56	0	0
Other non credit-obligation assets													
SBAE Total													

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified			
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	8,367	0	9,463	0	0	0	13,480	0	14,814	0	0	0
	Institutions	4,469	0	4,832	496	0	0	6,272	0	6,000	491	0	0
	Corporates	16,890	208	16,496	3,850	44	135	19,970	205	15,964	4,018	55	133
	Corporates - Of Which: Specialised Lending	2,748	367	3,153	454	42	31	2,976	163	3,316	601	51	26
	Corporates - Of Which: SME	37	0	37	0	0	47	1	47	35	2	0	0
	Retail	216	7	364	129	6	3	248	8	304	72	6	3
	Retail - Secured on real estate property	109	1	108	28	0	1	119	1	119	30	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	109	1	108	28	0	1	119	1	119	30	1	1
	Retail - Qualifying Revolving	1	0	147	78	0	0	2	0	59	24	0	0
	Retail - Other Retail	106	5	109	24	6	1	127	7	127	18	5	3
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	1	0	1	0	0	1
	Retail - Other Retail - Of Which: non-SME	104	5	107	23	6	1	126	6	125	17	5	2
	Equity	13	0	13	43	0	0	14	0	14	49	0	0
	Other non credit-obligation assets												
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified			
(in EUR, %)													
LUXEMBOURG	Central banks and central governments	12,586	0	12,586	0	0	0	11,739	0	11,768	4	0	1
	Institutions	677	0	521	24	0	0	1,004	0	873	29	0	0
	Corporates	10,770	441	10,794	2,583	417	88	11,154	574	11,152	2,615	453	100
	Corporates - Of Which: Specialised Lending	823	1	1,618	227	4	2	963	1	1,708	292	0	3
	Corporates - Of Which: SME	1,786	62	1,756	468	127	7	1,862	65	1,534	461	185	11
	Retail	895	85	912	519	395	4	780	84	779	486	385	6
	Retail - Secured on real estate property	298	66	298	433	365	1	279	66	279	430	367	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	298	66	298	433	365	1	279	66	279	430	367	4
	Retail - Qualifying Revolving	1	0	41	18	0	0	1	0	0	0	0	0
	Retail - Other Retail	596	20	573	68	30	3	500	18	499	56	18	2
	Retail - Other Retail - Of Which: SME	4	0	5	2	0	0	5	0	5	1	0	0
	Retail - Other Retail - Of Which: non-SME	592	19	568	66	30	3	495	18	494	54	18	2
	Equity	385	0	385	1,424	0	0	393	0	393	1,430	0	0
	Other non credit-obligation assets												
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified			
(in EUR, %)													
SWITZERLAND	Central banks and central governments	17,269	0	17,271	0	0	0	15,146	0	15,170	0	0	0
	Institutions	927	0	921	39	0	0	1,027	0	1,021	46	0	0
	Corporates	6,236	57	6,682	1,225	1	19	9,111	70	5,201	1,639	169	25
	Corporate - Of Which: Specialised Lending	3,104	21	2,290	459	0	7	3,733	0	2,787	536	0	7
	Corporate - Of Which: SME	704	0	82	23	0	0	123	38	118	94	0	2
	Retail	704	61	736	310	193	13	842	57	878	284	134	12
	Retail - Secured on real estate property	317	46	315	267	189	2	374	29	367	198	105	1
	Retail - Secured on real estate property - Of Which: SME	24	24	24	68	0	0	65	15	64	134	0	0
	Retail - Secured on real estate property - Of Which: non-SME	293	22	291	199	121	1	374	29	367	198	105	1
	Retail - Qualifying Revolving	4	2	43	14	0	4	2	43	17	37	12	0
	Retail - Other Retail	383	13	378	29	3	10	464	26	454	62	28	9
	Retail - Other Retail - Of Which: SME	2	1	2	0	0	1	2	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	382	12	376	29	3	8	462	25	452	62	28	9
	Equity	6	0	6	22	0	0	6	0	6	22	0	0
	Other non credit-obligation assets												
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified			
(in EUR, %)													
ITALY	Central banks and central governments	502	0	2,161	528	0	0	523	0	2,071	487	0	0
	Institutions	674	0	587	315	0	0	788	0	612	214	0	0
	Corporates	9,665	118	6,180	2,292	57	82	10,190	114	6,822	2,528	58	99
	Corporates - Of Which: Specialised Lending	2,090	0	1,094	198	0	5	2,256	0	1,707	395	0	0
	Corporates - Of Which: SME	5,663	94	1,562	562	32	43	1,679	85	1,671	669	58	49
	Retail	30	566	338	3,019	49	340	5,703	286	5,793	1,118	33	322
	Retail - Secured on real estate property	0	0	0	0	0	0	31	0	7	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	9	9	0	0	1	0	27	20	0	0
	Retail - Other Retail	5,630	338	5,628	3,003	49	340	5,738	286	5,735	1,091	33	322
	Retail - Other Retail - Of Which: SME	1,489	90	1,487	322	49	38	1,552	85	1,550	322	33	45
	Retail - Other Retail - Of Which: non-SME	4,142	248	4,142	2,682	0	302	4,186	201	4,186	769	0	277
	Equity	13	0	13	35	0	0	13	0	13	34	0	0
	Other non credit-obligation assets												
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020					As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified			
(in EUR, %)													
RUSSIAN FEDERATION	Central banks and central governments	1,898	0	1,898	493	0	0	2,419	0	2,419	536	0	0
	Institutions	196	0	97	97	0	0	205	0	196	76	1	0
	Corporates	3,048	1	1,742	949	2	7	3,270	1	1,952	866	6	6
	Corporates - Of Which: Specialised Lending	1,014	0	1,004	411	0	2	2,291	0	1,777	437	0	3
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	28	0	28	6	0	0	38	0	38	8	0	0
	Retail - Secured on real estate property	11	0	11	4	0	0	14	0	14	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11	0	11	4	0	0	14	0	14	4	0	0
	Retail - Qualifying Revolving	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	16	0	16	2	0	0	24	0	24	4	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	16	0	16	2	0	0	24	0	24	4	0	0
	Equity	17	0	17	61	0	0	15	0	15	57	0	0
	Other non credit-obligation assets												
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020					As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: reclassified				Of which: defaulted	Of which: reclassified			
(in EUR, %)													
JAPAN	Central banks and central governments	12,433	0	13,076	270	0	0	11,963	0	12,537	260	1	0
	Institutions	1,454	0	1,418	140	0	0	1,362	0	1,282	129	0	0
	Corporates	3,654	0	3,279	557	0	7	2,958	0	2,580	542	0	0
	Corporates - Of Which: Specialized Lending	367	0	396	107	0	1	388	0	377	96	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	18	2	0	0	2	0	12	3	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Non-Performing Revolving	0	0	0	0	0	0	15	0	2	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	0	0	2	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

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(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	(nb EPR, %)												
	Central banks and central governments	2,133	0	8,856	0	0	0	5,677	0	7,449	0	0	0
	Institutions	4,380	0	4,394	422	0	0	4,863	0	5,123	524	0	0
	Corporates	21,265	211	16,595	4,295	124	107	18,462	182	14,721	4,456	114	118
	Corporates - Of Which: Specialised Lending	3,947	189	3,628	624	107	25	3,403	194	3,560	726	84	20
	Corporates - Of Which: SME	36	0	36	8	0	0	46	6	49	27	13	0
	Retail	357	16	408	106	25	3	405	32	411	118	49	3
	Retail - Secured on real estate property	153	2	153	41	1	1	187	1	195	49	3	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	4	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	153	2	153	41	1	1	187	1	191	49	3	1
	Retail - Qualifying Revolving	1	0	54	18	1	0	1	0	1	0	0	0
	Retail - Other Retail	203	14	201	48	24	2	217	31	219	69	48	8
	Retail - Other Retail - Of Which: SME	2	1	0	0	0	1	1	0	3	0	0	0
	Retail - Other Retail - Of Which: non-SME	201	13	199	48	24	1	216	30	216	68	48	1
	Equity	14	0	14	47	0	0	11	0	11	37	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
LUXEMBOURG	(nb EPR, %)												
	Central banks and central governments	11,346	0	11,376	4	0	0	12,238	0	12,200	4	0	0
	Institutions	1,276	0	1,126	36	0	0	1,867	0	960	36	0	0
	Corporates	12,107	482	11,906	2,695	435	108	15,371	494	14,765	2,749	305	102
	Corporates - Of Which: Specialised Lending	990	1	1,717	271	0	2	1,567	1	2,086	319	0	3
	Corporates - Of Which: SME	1,603	42	1,603	42	12	12	1,409	7	1,357	287	6	13
	Retail	615	93	439	449	354	7	96	5	97	22	7	2
	Retail - Secured on real estate property	275	67	275	382	332	5	31	0	34	10	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	275	67	275	382	332	5	31	0	32	9	1	0
	Retail - Qualifying Revolving	1	0	12	6	0	0	1	0	0	0	0	0
	Retail - Other Retail	339	26	337	54	32	2	64	5	63	12	6	2
	Retail - Other Retail - Of Which: SME	5	0	5	2	0	4	4	0	4	2	0	1
	Retail - Other Retail - Of Which: non-SME	334	26	333	52	32	2	60	5	59	11	6	2
	Equity	294	0	294	1,436	0	0	325	0	325	1,179	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
SWITZERLAND	(nb EPR, %)												
	Central banks and central governments	15,113	0	15,119	0	0	0	15,069	0	15,058	0	0	0
	Institutions	1,168	0	1,104	46	0	4	1,113	0	1,107	43	0	0
	Corporates	5,655	53	5,136	1,460	1	0	5,263	4	5,233	1,349	0	13
	Corporates - Of Which: Specialised Lending	3,940	0	2,827	526	0	5	4,200	0	2,930	502	0	2
	Corporates - Of Which: SME	134	21	129	86	42	0	117	2	110	58	0	0
	Retail	486	24	807	286	127	4	823	35	813	365	238	6
	Retail - Secured on real estate property	354	18	347	197	107	1	374	31	365	275	187	5
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	18	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	354	18	347	197	107	1	374	31	347	265	187	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	1	0	3	1	0	0
	Retail - Other Retail	491	5	476	99	19	2	449	23	446	85	50	2
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	3	3	0	0
	Retail - Other Retail - Of Which: non-SME	5	5	474	99	19	2	447	23	443	82	48	2
	Equity	5	0	5	13	0	0	5	0	5	13	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
ITALY	(nb EPR, %)												
	Central banks and central governments	524	0	513	206	0	0	640	0	613	202	0	0
	Institutions	864	0	673	347	0	0	823	0	669	333	0	0
	Corporates	9,665	116	6,127	2,383	74	96	10,140	113	6,426	2,398	71	89
	Corporates - Of Which: Specialised Lending	2,237	0	1,729	354	0	3	2,229	0	1,697	362	0	3
	Corporates - Of Which: SME	1,667	86	1,623	626	38	49	1,759	83	1,699	707	40	46
	Retail	5,827	347	5,827	2,146	32	93	6,068	347	5,029	2,109	317	138
	Retail - Secured on real estate property	22	0	22	5	0	0	27	0	30	6	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	0	22	5	0	0	27	0	30	6	0	0
	Retail - Qualifying Revolving	0	0	36	14	0	0	1	0	1	0	0	0
	Retail - Other Retail	5,802	347	5,799	3,118	32	122	5,979	355	5,088	3,103	318	138
	Retail - Other Retail - Of Which: SME	1,545	85	1,543	259	38	43	1,618	84	1,619	341	37	41
	Retail - Other Retail - Of Which: non-SME	4,256	262	4,256	2,799	48	79	4,361	271	4,369	2,768	280	107
	Equity	13	0	13	35	0	0	13	0	13	35	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
RUSSIAN FEDERATION	(nb EPR, %)												
	Central banks and central governments	3,035	0	3,035	596	0	0	2,456	0	2,456	564	0	0
	Institutions	243	0	133	195	0	0	226	0	132	189	0	0
	Corporates	3,308	1	1,895	846	1	8	3,143	1	1,830	875	0	7
	Corporates - Of Which: Specialised Lending	2,948	0	1,382	482	0	4	2,409	0	1,315	533	0	4
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	2	0	0	0
	Retail	52	1	53	15	2	0	56	1	59	15	2	0
	Retail - Secured on real estate property	35	0	35	11	0	0	35	0	37	11	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	35	0	35	11	0	0	35	0	36	11	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	17	1	17	4	1	0	20	1	22	4	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	17	1	17	4	1	0	20	1	21	4	1	0
	Equity	16	0	16	99	0	0	17	0	17	63	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach
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2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale

[illegible]

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale

As of 31/12/2020

[illegible]

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale

As of 31/12/2020

		As of 31/12/2020													
		Direct exposures											Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Spain	16 5 30 76 171 1,254 146	16 5 30 69 171 1,254 146	16 1 29 76 171 1,246 144	0 0 0 0 0 4 0	0 0 0 0 0 0 0	0 0 1 7 38 4 2	0 0 0 0 0 55 0	0 0 0 0 0 466 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
		1,698	1,698	1,637	4	0	56	55	466	0	0	0	0	18	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Sweden	0 0 0 13 0 0 0	0 0 0 13 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 13 0 0 0	0 0 0 0 0 0 0	10 0 0 0 0 0 0	671 1 0 0 0 0 0	10 1 0 0 0 0 0	1,647 100 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
		13	13	1	0	13	0	10	671	11	1,747	0	0	0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	United Kingdom	447 83 38 52 93 209 327	447 83 38 52 93 209 327	0 12 38 36 37 209 327	0 0 0 0 0 0 0	447 70 22 36 56 131 0	0 0 0 0 0 0 0	2 6 7 3 5 2 0	145 386 433 171 351 144 0	0 0 0 0 0 0 0	354 415 469 109 800 231 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
		1,249	1,249	486	0	762	0	25	1,631	0	2,377	0	0	8	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Iceland														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Liechtenstein														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Norway	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Australia	0 78 0 0 1 2 1	0 78 0 0 1 2 1	0 0 0 0 1 2 1	0 0 0 0 0 0 0	0 77 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 13 0	6 2 0 0 0 0 0	0 0 0 0 0 0 0	2 2 0 0 0 0 54	0 0 0 0 94 31 0	0 0 0 0 0 0 0	0	
		81	81	3	0	77	0	0	21	0	58	126	0	23	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Canada	80 1 31 57 0 1 1	80 1 31 57 0 1 1	0 1 1 1 0 1 1	0 0 0 0 0 0 0	79 0 30 56 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 5 0	8 3 0 6 0 0 0	0 0 0 0 1 0 0	0 48 122 0 253 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
		170	170	4	0	166	1	0	21	1	300	122	0	0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Hong Kong	512 8 173 95 116 128 18	512 8 173 95 116 128 18	457 8 173 95 116 128 18	0 0 0 0 0 0 0	55 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale

As of 31/12/2020

(min EUR)		As of 31/12/2020														Risk weighted exposure amount	
		Direct exposures															
		On balance sheet							Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region	10 - 3M f	389	389	389	0	0	0	0	0	0	0	0	0	0		
	Japan	3M - 1Y f	37	37	37	0	0	0	0	0	0	0	0	0	0		
		1Y - 2Y f	243	243	243	0	0	0	0	2	0	0	0	0	0		
		2Y - 3Y f	5	5	5	0	0	0	0	0	0	0	0	0	0		
		3Y - 5Y f	115	115	115	0	0	0	0	0	0	0	0	0	0		
		5Y - 10Y f	952	952	952	0	0	0	0	0	0	0	0	0	0		
		10Y+ more	1,799	1,799	1,799	0	0	0	0	0	0	0	0	0	0	0	
		Total	3,538	3,538	3,538	0	0	0	0	2	0	0	0	0	0	0	
	U.S.	10 - 3M f	1,973	1,973	170	0	1,803	0	0	0	0	0	0	0	0		
		3M - 1Y f	1,743	1,743	280	0	1,462	0	0	0	0	0	0	0	0		
		1Y - 2Y f	2,298	2,298	570	0	1,728	0	0	0	0	0	0	0	0		
		2Y - 3Y f	1,866	1,866	180	0	1,686	0	0	0	0	0	0	0	0		
		3Y - 5Y f	7,603	7,603	521	0	7,083	0	0	0	0	0	0	0	0		
		5Y - 10Y f	4,911	4,911	825	1	4,086	0	0	0	0	0	0	0	0		
		10Y+ more	1,359	1,359	1,274	0	86	0	0	0	0	0	0	0	0		
		Total	21,754	21,754	3,819	1	17,934	0	0	0	0	0	0	0	0	1	
	China	10 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		3M - 1Y f	43	43	30	0	13	0	0	0	0	0	0	0	0		
		1Y - 2Y f	34	34	0	0	34	0	0	0	0	0	0	0	0		
		2Y - 3Y f	6	6	3	0	3	0	0	0	0	0	0	0	0		
		3Y - 5Y f	29	29	18	0	12	0	0	0	0	0	0	0	0		
		5Y - 10Y f	100	100	7	0	92	0	0	0	0	0	0	0	0		
		10Y+ more	1	1	0	0	0	0	0	0	0	0	0	0	0		
		Total	213	213	58	0	154	0	0	0	0	0	0	0	0	14	
	Switzerland	10 - 3M f	9	9	8	0	1	0	26	3,473	13	8,061	0	0	0		
		3M - 1Y f	0	0	0	0	0	0	61	8,195	4	2,757	0	0	0		
		1Y - 2Y f	0	0	0	0	0	0	1	76	0	219	171	0	0		
		2Y - 3Y f	0	0	0	0	0	0	1	192	0	0	0	0	0		
		3Y - 5Y f	1	1	0	0	0	0	0	0	0	750	0	0	0		
		5Y - 10Y f	1	1	1	0	0	0	0	0	0	100	0	0	0		
		10Y+ more	11	11	10	0	1	0	89	11,936	19	11,887	0	171	0	1	
	Other advanced economies non EEA	10 - 3M f	337	336	321	0	15	0	9	314	72	1,576	0	0	0		
		3M - 1Y f	1,339	1,339	1,001	0	338	0	3	97	22	487	45	0	0		
		1Y - 2Y f	879	879	593	0	286	0	10	373	8	178	26	0	0		
		2Y - 3Y f	188	188	8	0	180	0	2	76	0	132	0	0	0		
		3Y - 5Y f	51	51	8	0	42	0	1	26	2	40	228	0	0		
		5Y - 10Y f	551	551	9	0	542	0	5	188	36	779	69	0	0		
		10Y+ more	132	132	3	0	12	116	233	24	523	0	0	0	0		
		Total	3,476	3,475	1,943	0	302	1,231	37	1,306	170	3,715	368	0	0	446	
	Other Central and eastern Europe countries non EEA	10 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		3Y - 5Y f	1	1	0	0	0	0	0	0	0	0	0	0	0		
		5Y - 10Y f	217	217	0	0	217	0	0	0	0	217	0	0	0	0	
		10Y+ more	151	151	0	0	0	151	0	0	0	0	66	0	0		
		Total	369	369	1	0	0	368	0	0	0	0	0	106	0	39	
	Middle East	10 - 3M f	117	92	0	0	0	52	0	0	0	0	0	0	0		
		3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		2Y - 3Y f	988	988	0	0	988	0	0	0	0	988	0	0	0	0	
		3Y - 5Y f	13	13	0	0	0	0	0	0	0	0	0	13	0	0	
		5Y - 10Y f	811	811	5	0	807	0	0	0	0	0	0	525	0	0	
		10Y+ more	444	444	21	0	423	0	0	0	0	0	501	0	0		
		Total	2,384	2,358	26	0	0	2,332	0	0	0	0	0	1,119	0	437	
	Latin America and the Caribbean	10 - 3M f	180	162	162	0	0	0	0	0	0	0	0	0	0		
		3M - 1Y f	14	14	0	0	0	0	0	0	0	0	0	0	0		
		1Y - 2Y f	39	39	0	0	1	38	0	0	0	0	0	0	0		
		2Y - 3Y f	227	221	0	0	125	96	0	0	0	0	0	0	0		
		3Y - 5Y f	69	69	0	0	65	0	0	0	0	0	0	0	0		
		5Y - 10Y f	157	157	9	0	0	148	0	0	0	0	0	428	0		
		10Y+ more	6	6	6	0	0	0	0	0	0	0	0	0	0		
		Total	692	664	180	0	0	126	357	0	0	0	0	428	0	117	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale

As of 31/12/2020

(mln EUR)		As of 31/12/2020														Risk weighted exposure amount
		Direct exposures														
		On balance sheet							Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
[0 - 3M]	Africa	995	992	40	9	17	925	0	0	0	4	12	0			
[3M - 1Y]		207	207	44	15	5	143	0	0	0	20	20	0			
[1Y - 2Y]		1,142	1,142	116	0	490	536	0	0	1	23	7	0			
[2Y - 3Y]		480	480	23	0	3	453	0	0	0	0	18	0			
[3Y - 5Y]		1,008	1,007	28	0	4	975	2	423	0	0	65	0			
[5Y - 10Y]		2,008	2,007	17	0	34	1,957	0	0	0	0	417	0			
[10Y - more]		301	301	9	0	0	292	0	13	0	0	942	0			
Total		6,141	6,136	277	24	553	5,281	2	436	1	47	1,481	0	2,969		
[0 - 3M]	Others	44	36	30	0	0	7	0	0	0	0	5	0			
[3M - 1Y]		6	6	0	0	0	6	0	0	0	0	0	0			
[1Y - 2Y]		344	344	1	0	249	95	0	0	0	0	0	0			
[2Y - 3Y]		55	55	0	0	0	54	0	0	0	0	0	0			
[3Y - 5Y]		60	60	7	0	0	53	0	0	0	0	1	0			
[5Y - 10Y]		24	24	18	0	0	6	0	0	0	0	8	0			
[10Y - more]		4	4	0	0	0	0	0	0	0	0	0	0			
Total		537	529	59	0	249	222	0	0	0	0	14	0	83		

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31. march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

		As of 30/06/2021														
		Direct exposures														
(mln EUR)		On balance sheet							Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
															Nominal	Provisions
[0 - 3M]	Austria	243	243	1	0	237	5	1	153	25	249	0	0			
[3M - 1Y]		0	0	0	0	0	0	6	670	13	134	0	0			
[1Y - 2Y]		74	74	0	0	74	0	6	730	0	0	0	0			
[2Y - 3Y]		188	188	0	0	188	0	2	196	0	0	0	0			
[3Y - 5Y]		101	101	1	0	101	0	7	765	0	0	0	0			
[5Y - 10Y]		103	103	0	0	103	0	2	282	0	0	0	0			
[10Y - more]		2	2	2	0	0	0	0	282	0	0	0	0			
Total		711	711	3	0	703	5	24	2,796	86	1,258	0	0	0		
[0 - 3M]	Belgium	99	99	13	0	86	0	0	0	124	0	0	0			
[3M - 1Y]		362	362	1	0	261	99	0	0	0	0	0	0			
[1Y - 2Y]		111	111	2	0	106	4	27	100	4	259	0	0			
[2Y - 3Y]		173	173	1	0	110	63	0	0	7	100	0	0			
[3Y - 5Y]		45	45	7	0	21	18	2	0	2	61	0	0			
[5Y - 10Y]		263	263	15	0	186	50	44	166	7	289	0	0			
[10Y - more]		332	332	70	0	147	115	33	125	0	0	0	0			
Total		1,385	1,385	109	0	929	348	105	391	18	750	0	0	0		
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Czech Republic	1	1	1	0	1	0	1	0	0	1	0	0			
[3M - 1Y]		752	752	201	0	10	540	0	0	0	0	0	0			
[1Y - 2Y]		394	394	54	0	34	340	0	0	0	0	0	0			
[2Y - 3Y]		570	570	10	0	0	559	0	0	0	0	0	0			
[3Y - 5Y]		525	525	72	0	45	453	0	0	0	0	0	0			
[5Y - 10Y]		2,609	2,609	34	0	425	2,150	0	14	0	0	0	0			
[10Y - more]		1,012	1,012	83	0	572	328	0	0	0	0	0	0			
Total		5,862	5,862	455	0	1,007	4,400	0	0	0	0	0	0	31		
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		191	191	0	0	191	0	0	0	0	0	0	0			
[2Y - 3Y]		69	69	0	0	0	0	0	0	7	500	0	0			
[3Y - 5Y]		9	9	0	0	8	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	500	0	0	0	0			
Total		269	269	0	0	269	0	22	500	7	500	0	0	0		
[0 - 3M]	Estonia															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale

As of 30/06/2021

[illegible]

		As of 30/06/2021												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M]	Lithuania													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y+ more]														
Total														
[0 - 3M]	Luxembourg	19	10	1	0	18	0	0	0	0	0	0	0	
[3M - 1Y]		95	95	0	0	95	0	0	0	2	77	0	0	
[1Y - 2Y]		98	98	0	0	98	0	0	50	12	2,382	0	0	
[2Y - 3Y]		394	394	0	0	394	0	25	107	39	1,294	0	0	
[3Y - 5Y]		844	844	0	0	844	0	2	8	47	1,562	0	0	
[5Y - 10Y]		774	774	56	0	749	0	0	0	12	412	0	0	
[10Y+ more]		105	104	0	0	0	0	1,489	6,454	12	401	0	0	
Total		2,329	2,329	131	0	2,198	0	1,527	6,619	184	6,128	0	0	
[0 - 3M]	Malta													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y+ more]														
Total														
[0 - 3M]	Netherlands	162	162	9	0	152	0	0	2,995	0	0	0	0	
[3M - 1Y]		1	1	0	0	0	1	0	0	109	750	0	0	
[1Y - 2Y]		41	41	0	0	34	7	0	0	47	321	0	0	
[2Y - 3Y]		6	6	0	0	6	0	0	0	16	0	0	0	
[3Y - 5Y]		6	6	5	0	1	0	0	0	0	113	0	0	
[5Y - 10Y]		10	10	10	0	0	0	0	0	0	0	0	0	
[10Y+ more]		10	10	10	0	0	0	0	0	29	200	0	0	
Total		235	235	35	0	186	14	0	3,995	202	1,384	0	0	
[0 - 3M]	Poland	0	0	0	0	0	0	0	2,995	0	0	0	0	
[3M - 1Y]		140	140	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		274	274	0	0	274	13	0	0	0	0	0	0	
[2Y - 3Y]		154	154	0	0	154	0	0	0	0	0	0	0	
[3Y - 5Y]		244	244	0	0	244	0	0	0	0	0	0	0	
[5Y - 10Y]		222	206	0	0	222	16	0	0	0	0	0	0	
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,033	1,033	758	0	276	0	0	0	0	0	0	26	
[0 - 3M]	Portugal	2	2	0	0	2	0	0	0	0	205	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	3	75	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		4	4	4	0	0	0	0	0	27	732	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	
Total		7	7	7	0	0	0	0	0	37	1,012	0	0	
[0 - 3M]	Romania	345	345	27	0	345	169	0	0	0	0	0	0	
[3M - 1Y]		426	426	6	0	420	0	0	0	0	0	0	0	
[1Y - 2Y]		316	316	83	0	232	0	0	0	0	0	0	0	
[2Y - 3Y]		285	285	20	0	264	0	0	0	0	0	0	0	
[3Y - 5Y]		519	518	19	0	500	0	0	0	0	0	0	0	
[5Y - 10Y]		1,011	1,010	28	0	973	10	0	0	0	0	0	0	
[10Y+ more]		672	672	26	0	646	0	0	0	0	0	0	0	
Total		3,574	3,572	210	0	3,203	158	0	0	0	0	0	1,071	
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		63	63	0	0	63	0	0	0	0	0	0	0	
[2Y - 3Y]		10	10	0	0	10	10	0	0	0	0	10	0	
[3Y - 5Y]		138	138	0	0	138	20	0	0	0	0	0	0	
[5Y - 10Y]		45	45	0	0	45	0	0	0	0	0	0	0	
[10Y+ more]		3	3	0	0	3	0	0	0	0	0	0	0	
Total		258	258	3	0	226	30	0	0	0	10	0	31	
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale

As of 30/06/2021

		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(min EUR)															
[0 - 3M]	Spain	1	1	1	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		2	2	2	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		7	7	3	0	0	3	0	0	0	0	0	0	0	
[2Y - 3Y]		82	82	67	0	0	15	0	0	0	0	0	0	0	
[3Y - 5Y]		131	131	107	0	0	24	0	33	218	0	0	0	0	
[5Y - 10Y]		59	59	52	2	0	5	0	36	234	0	0	0	0	
[10Y - more]		22	22	17	0	0	5	0	0	0	0	0	0		
Total		305	304	250	2	0	53	69	452	0	0	0	0	18	
[0 - 3M]	Sweden	0	0	0	0	0	0	2	45	4	1.850	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		13	13	0	0	13	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		13	13	0	0	13	0	2	45	4	1.850	0	0	0	
[0 - 3M]	United Kingdom	193	193	0	0	193	0	1	36	0	190	0	0		
[3M - 1Y]		101	101	0	0	101	0	10	287	0	650	0	0		
[1Y - 2Y]		26	26	1	0	25	0	7	222	0	450	0	0		
[2Y - 3Y]		90	90	1	0	89	1	0	0	0	111	0	0		
[3Y - 5Y]		59	59	1	0	57	0	14	429	0	688	0	0		
[5Y - 10Y]		433	433	4	0	430	0	16	497	0	852	0	0		
[10Y - more]		49	49	49	0	0	0	0	0	0	0	0	0		
Total		950	950	56	0	894	1	49	1.471	0	2.940	0	0	3	
[0 - 3M]	Iceland														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Liechtenstein														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		38	38	0	0	38	0	0	0	0	3	0	0		
[1Y - 2Y]		137	137	0	0	137	0	0	0	0	3	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	2	13	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		175	175	0	0	175	0	13	67	0	5	0	0	0	
[0 - 3M]	Canada	80	80	0	0	80	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	1	199	0	0		
[1Y - 2Y]		61	61	0	0	61	0	0	0	1	474	126	0		
[2Y - 3Y]		30	30	0	0	30	0	1	396	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		2	2	2	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		173	173	2	0	171	0	1	401	2	673	126	0	0	
[0 - 3M]	Hong Kong	125	125	66	0	60	0	0	0	0	0	0	0		
[3M - 1Y]		15	15	15	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		358	358	358	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		7	7	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		106	106	106	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		79	79	79	0	0	0	0	0	0	0	0	0		
[10Y - more]		20	20	20	0	0	0	0	0	0	0	0	0		
Total		711	711	652	0	60	0	0	0	0	0	0	0	1	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale

As of 30/06/2021

		As of 30/06/2021														Risk weighted exposure amount
		Direct exposures														
		On balance sheet							Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
(mln EUR)																
I 0 - 3M f	Japan	3	3	2	0	0	1	0	0	0	0	0	0	0		
I 3M - 1Y f		2	2	2	0	0	0	0	2	0	0	0	0	0		
I 1Y - 2Y f		151	151	151	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		53	53	53	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		474	474	474	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		898	898	898	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		1,305	1,305	1,305	0	0	0	0	0	0	0	0	0	0		
Total		2,886	2,886	2,885	0	0	1	0	2	0	0	0	0	1		
I 0 - 3M f	U.S.	612	612	114	0	498	0	0	0	0	0	0	0	0		
I 3M - 1Y f		496	496	186	0	310	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		2,006	2,006	381	0	1,625	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		1,822	1,822	160	0	1,662	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		7,180	7,180	384	0	6,796	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		5,767	5,767	529	0	5,238	0	0	0	0	0	0	0	0	0	
I 10Y - more		752	752	670	0	82	0	0	0	0	0	0	0	0		
Total		18,634	18,634	2,423	1	16,211	0	0	0	0	0	0	0	1		
I 0 - 3M f	China	4	4	0	0	4	0	0	0	0	0	0	0	0		
I 3M - 1Y f		47	47	47	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		73	73	37	0	36	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		33	33	0	0	32	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		134	134	6	0	128	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		290	290	90	0	200	0	0	0	0	0	0	0	19		
I 0 - 3M f	Switzerland	2	2	2	0	0	0	17	6,384	82	15,732	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	14	5,218	66	12,529	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	39	0	80	175	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	126	0	72	0	0	0		
I 3Y - 5Y f		1	1	1	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		1	1	1	0	0	0	2	760	0	0	0	0	0	0	
I 10Y - more		4	4	4	0	0	0	100	0	0	0	0	0	0		
Total		9	9	8	0	0	0	34	12,617	149	28,413	175	0	0		
I 0 - 3M f	Other advanced economies non EEA	483	483	138	0	141	0	7	1,049	2	20	24	0	0		
I 3M - 1Y f		778	778	550	0	155	73	2	273	12	143	51	0	0		
I 1Y - 2Y f		475	475	83	0	89	303	1	83	27	326	2	0	0		
I 2Y - 3Y f		113	113	3	0	58	53	1	101	3	41	0	0	0		
I 3Y - 5Y f		163	163	5	0	127	31	0	0	39	462	307	0	0		
I 5Y - 10Y f		863	863	4	0	348	511	3	422	21	251	0	0	0		
I 10Y - more		125	125	5	0	0	121	3	399	19	223	0	0	0		
Total		3,000	3,000	786	0	916	1,297	15	2,327	123	1,466	384	0	518		
I 0 - 3M f	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		202	202	0	0	0	202	0	0	0	0	54	0	0	0	
I 10Y - more		142	142	0	0	0	142	0	0	0	0	0	0	0		
Total		344	344	0	0	0	344	0	0	0	0	84	0	43		
I 0 - 3M f	Middle East	25	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		551	551	0	0	0	551	0	0	0	0	14	0	0		
I 2Y - 3Y f		378	378	0	0	0	378	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		787	787	0	0	0	787	0	0	0	0	577	0	0	0	
I 10Y - more		690	690	0	0	0	690	0	0	0	224	0	0	0		
Total		2,432	2,407	0	0	0	2,407	0	0	0	0	816	0	357		
I 0 - 3M f	Latin America and the Caribbean	185	163	40	0	123	0	0	0	0	0	0	0	0		
I 3M - 1Y f		19	19	0	0	0	19	0	0	0	0	0	0	0		
I 1Y - 2Y f		79	76	0	0	0	75	0	0	0	0	0	0	0		
I 2Y - 3Y f		18	18	0	0	0	18	0	0	0	0	0	0	0		
I 3Y - 5Y f		84	83	1	0	82	82	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		106	106	1	0	0	105	0	0	0	0	430	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		492	465	43	0	123	299	0	0	0	0	430	0	56		

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale

As of 30/06/2021

		As of 30/06/2021														
		Direct exposures														
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa	1,238	1,235	92	0	73	1,070	0	0	0	3	2	0			
[3M - 1Y]		515	514	52	0	78	384	0	0	1	20	30	0			
[1Y - 2Y]		1,061	1,061	71	0	470	520	0	0	1	12	18	0			
[2Y - 3Y]		464	464	35	0	3	426	0	0	0	0	0	0			
[3Y - 5Y]		1,301	1,301	17	0	4	1,280	0	320	0	0	99	0			
[5Y - 10Y]		1,831	1,831	13	0	44	1,773	0	0	0	0	465	0			
[10Y - more		261	261	5	0	0	256	0	13	0	0	924	0			
Total		6,673	6,667	286	0	672	5,709	0	333	2	35	1,538	0	3,318		
[0 - 3M]	Others	6	6	1	0	0	5	1	0	0	0	12	0			
[3M - 1Y]		135	134	0	0	132	2	0	0	0	0	0	0			
[1Y - 2Y]		58	57	0	0	16	40	0	0	0	0	0	0			
[2Y - 3Y]		65	65	0	0	11	54	0	0	0	0	1	0			
[3Y - 5Y]		172	169	24	0	77	69	0	0	0	0	1	0			
[5Y - 10Y]		45	44	1	0	27	16	0	0	0	0	6	0			
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		481	475	25	0	264	186	1	0	0	0	19	0	118		

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31. march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
Société générale

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	187,226	0	0	0	0	0	0	0	0	0	191,476	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	68,491	0	16	16	16	9	8	8	0	67,625	0	121	121	121	5	45	45	0	0	0
Central banks	4,503	0	0	0	0	3	0	0	0	4,563	0	0	0	0	0	0	0	0	0	0
General governments	49,007	0	8	8	8	6	8	8	0	47,740	0	13	13	13	4	13	13	0	0	0
Credit institutions	6,893	0	0	0	0	0	0	0	0	6,397	0	0	0	0	0	0	0	0	0	0
Other financial corporations	4,003	0	0	0	0	0	0	0	0	4,778	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	4,085	0	8	8	8	0	0	0	0	4,147	0	108	108	108	1	32	32	0	0	0
Loans and advances (including at amortised cost and fair value)	517,903	949	17,737	17,737	17,737	2,713	9,166	9,166	3,972	513,561	1,097	17,040	17,040	17,040	3,024	8,795	8,795	4,240	4,240	4,240
Central banks	10,252	0	0	0	0	5	0	0	0	8,784	0	13	13	13	0	13	13	0	0	0
General governments	26,297	6	123	123	123	13	64	64	45	26,966	14	137	137	137	14	67	67	59	59	59
Credit institutions	13,360	3	11	11	11	6	6	6	0	13,491	0	33	33	33	5	7	7	23	23	23
Other financial corporations	33,438	0	188	188	188	18	95	95	44	31,654	1	142	142	142	16	72	72	24	24	24
Non-financial corporations	216,723	362	9,044	9,044	9,044	1,528	4,700	4,700	2,412	214,063	468	8,731	8,731	8,731	1,689	4,512	4,512	2,358	2,358	2,358
of which: small and medium-sized enterprises at amortised cost	48,020	163	3,464	3,464	3,464	514	1,935	1,935	933	46,496	102	3,705	3,705	3,705	570	2,019	2,019	912	912	912
of which: Loans collateralised by commercial immovable property at amortised cost	16,937	20	400	400	400	0	0	0	400	16,843	14	469	469	469	137	67	67	471	471	471
Households	217,833	578	8,371	8,371	8,371	1,144	4,300	4,300	1,470	218,602	614	7,984	7,984	7,984	1,301	4,124	4,124	1,776	1,776	1,776
of which: Loans collateralised by residential immovable property at amortised cost	43,424	102	807	807	807	0	0	0	808	41,450	133	797	797	797	126	139	139	803	803	803
of which: Credit for consumption at amortised cost	42,401	337	3,303	3,303	3,303	523	2,051	2,051	72	42,326	295	3,213	3,213	3,213	580	2,006	2,006	68	68	68
DEBT INSTRUMENTS other than HFT	773,620	949	17,753	17,753	17,753	2,723	9,173	9,173	3,972	772,662	1,097	17,161	17,161	17,161	3,030	8,840	8,840	4,240	4,240	4,240
OFF-BALANCE SHEET EXPOSURES	393,773		1,193	1,193	1,193	539	389	389	272	337,393		1,160	1,160	1,160	591	337	337	222	222	222

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Société générale

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(min EUR)																				
Cash balances at central banks and other demand deposits	202,577	0	0	0	0	0	0	0	0	0	185,353	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	66,713	0	116	116	116	7	43	43	0	0	67,941	0	211	211	153	7	43	43	0	0
Central banks	5,191	0	0	0	0	0	0	0	0	0	4,570	0	0	0	0	0	0	0	0	0
General governments	46,763	0	6	6	6	6	6	6	0	0	47,131	0	15	15	15	5	15	15	0	0
Credit institutions	6,187	0	0	0	0	1	0	0	0	0	6,060	0	0	0	0	0	0	0	0	0
Other financial corporations	4,343	0	0	0	0	0	0	0	0	0	5,840	0	58	58	0	1	0	0	0	0
Non-financial corporations	4,230	0	111	111	111	0	38	38	0	0	4,341	0	138	138	138	1	28	28	0	0
Loans and advances (including at amortised cost and fair value)	529,843	1,001	17,363	17,363	17,363	3,053	8,877	8,877	4,533	536,052	704	16,720	16,720	16,720	3,024	8,619	8,619	8,619	4,649	4,649
Central banks	12,131	0	13	13	13	0	13	13	0	12,369	0	13	13	13	0	13	13	13	0	0
General governments	17,941	8	152	152	152	13	65	65	68	27,919	9	145	145	145	13	62	62	62	64	64
Credit institutions	14,751	0	34	34	34	3	6	6	22	19,264	0	29	29	29	4	6	6	6	18	18
Other financial corporations	50,462	4	124	124	124	16	110	110	13	42,754	2	116	116	116	14	97	97	97	14	14
Non-financial corporations	215,342	399	8,908	8,908	8,908	1,719	4,473	4,473	2,690	210,263	204	8,728	8,728	8,728	1,676	4,370	4,370	4,370	2,716	2,716
of which: small and medium-sized enterprises at amortised cost	46,838	194	3,774	3,774	3,774	599	2,101	2,101	952	47,247	95	3,797	3,797	3,797	575	2,083	2,083	2,083	1,086	1,086
of which: Loans collateralised by commercial immovable property at amortised cost	22,242	67	904	904	904	222	229	229	498	21,321	31	847	847	847	237	207	207	207	469	469
Households	219,816	590	8,132	8,132	8,132	1,301	4,208	4,208	1,740	223,484	489	7,689	7,689	7,689	1,317	4,069	4,069	4,069	1,837	1,837
of which: Loans collateralised by residential immovable property at amortised cost	75,032	132	1,462	1,462	1,462	158	473	473	765	76,425	112	1,354	1,354	1,354	175	477	477	477	748	748
of which: Credit for consumption at amortised cost	42,248	306	3,289	3,289	3,289	579	2,022	2,022	88	42,646	250	3,172	3,172	3,172	577	1,989	1,989	1,989	104	104
DEBT INSTRUMENTS other than HFT	799,133	1,001	17,479	17,479	17,479	3,060	8,920	8,920	4,533	789,346	704	16,931	16,931	16,873	3,032	8,662	8,662	8,662	4,649	4,649
OFF-BALANCE SHEET EXPOSURES	429,411		1,148	1,148	1,148	517	346	346	192	411,377		1,086	1,086	1,086		512	340	340		207

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Forborne exposures

Société générale

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,772	2,709	1,222	1,214	846	605	3,649	2,438	1,027	1,010	992	613
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	9	1	0	0	2	0	8	1	0	0	8	1
Non-financial corporations	1,952	1,408	710	703	679	477	1,883	1,179	503	487	759	477
of which: small and medium-sized enterprises at amortised cost	713	386	180	176	215		686	388	197	187	138	
Households	1,810	1,300	512	511	165	128	1,757	1,258	524	524	225	135
DEBT INSTRUMENTS other than HFT	3,772	2,709	1,222	1,214	846		3,649	2,438	1,027	1,010	992	
Loan commitments given	48	38	1	0	35	33	43	31	3	2	15	13
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	197						209					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	1,177						928					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

Société générale

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,916	2,586	1,061	1,031	1,340	712	7,222	2,947	1,119	1,074	4,548	1,136
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	9	1	0	0	9	1	10	0	0	0	6	0
Non-financial corporations	2,200	1,335	532	503	1,099	568	4,893	1,676	579	540	3,622	899
of which: small and medium-sized enterprises at amortised cost	675	387	184	176	222		887	443	210	194	399	
Households	1,705	1,250	528	528	232	143	2,319	1,271	540	534	920	237
DEBT INSTRUMENTS other than HFT	3,916	2,586	1,061	1,031	1,340		7,222	2,947	1,119	1,074	4,548	
Loan commitments given	27	3	2	1	12	1	759	41	7	1	700	10
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	244						238					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	798						796					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Société générale

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment	
		of which: defaulted		of which: defaulted	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		of which: defaulted		of which: defaulted	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		of which: defaulted		of which: defaulted	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		of which: defaulted		of which: defaulted	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	1,770	99	99	1,692	89	0	1,773	103	103	1,695	85	0	1,712	103	103	1,635	83	0	1,724	110	110	1,649	86	0
B Mining and quarrying	10,698	616	616	10,663	290	0	10,387	399	399	10,371	188	0	10,142	314	314	10,127	126	0	8,685	295	295	8,571	143	0
C Manufacturing	31,890	1,750	1,750	31,103	1,202	0	29,673	1,699	1,699	28,914	1,235	0	29,831	1,779	1,779	29,111	1,229	0	28,246	1,728	1,728	27,565	1,156	0
D Electricity, gas, steam and air conditioning supply	11,599	108	108	11,566	105	0	11,891	100	100	11,778	96	0	12,986	119	119	12,704	102	0	12,696	90	90	12,412	70	0
E Water supply	2,086	26	26	2,012	25	0	2,126	28	28	2,129	39	0	2,094	29	29	2,079	22	0	2,133	25	25	2,128	29	0
F Construction	8,007	705	705	7,489	581	0	7,388	724	724	6,796	578	0	7,539	733	733	6,844	563	0	7,270	728	728	6,686	561	0
G Wholesale and retail trade	25,870	2,120	2,120	25,009	1,424	0	26,632	2,063	2,063	25,763	1,432	0	26,380	1,964	1,964	25,540	1,438	0	25,966	1,910	1,910	25,152	1,398	0
H Transport and storage	18,719	723	723	18,194	527	0	18,138	519	519	17,769	361	0	18,543	602	602	18,157	362	0	18,080	530	530	17,702	242	0
I Accommodation and food service activities	3,775	733	733	3,572	364	0	3,918	901	901	3,708	376	0	3,798	973	973	3,599	418	0	3,846	1,051	1,051	3,643	435	0
J Information and communication	6,885	161	161	6,812	36	0	6,843	138	138	6,773	110	0	7,016	142	142	6,957	88	0	6,872	108	108	6,796	88	0
K Financial and insurance activities	0	0	0	0	0	0	18,348	283	283	18,867	313	0	18,097	303	303	16,313	301	0	18,827	379	379	17,103	326	0
L Real estate activities	27,215	483	483	24,698	300	0	26,998	552	552	24,356	336	0	27,548	565	565	25,019	351	0	27,832	533	533	25,370	358	0
M Professional, scientific and technical activities	6,832	240	240	6,483	243	0	6,572	262	262	6,217	255	0	6,334	219	219	6,000	198	0	6,634	198	198	6,197	205	0
N Administrative and support service activities	6,440	286	286	6,373	160	0	6,160	291	291	6,000	165	0	6,918	325	325	6,771	174	0	7,343	318	318	7,198	171	0
O Public administration and defence, compulsory social security	3,301	2	2	3,086	1	0	2,134	2	2	1,895	2	0	1,530	0	0	1,274	1	0	1,653	0	0	1,401	1	0
P Education	329	14	14	323	10	0	319	24	24	312	12	0	326	28	28	320	14	0	324	30	30	316	13	0
Q Human health services and social work activities	1,686	106	106	1,628	50	0	1,550	82	82	1,489	55	0	1,543	86	86	1,485	56	0	1,447	70	70	1,395	38	0
R Arts, entertainment and recreation	938	31	31	842	33	0	874	41	41	776	59	0	901	43	43	803	55	0	990	68	68	893	64	0
S Other services	48,744	838	838	45,391	787	0	32,181	522	522	30,033	512	0	33,094	580	580	30,296	552	0	29,834	548	548	28,120	562	0
Loans and advances	216,723	9,044	9,044	206,356	6,228	0	214,063	8,731	8,731	203,241	6,201	0	215,342	8,908	8,908	204,723	6,193	0	210,263	8,728	8,728	199,850	6,046	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 Société générale

(m EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days
	Performing	if which past due > 30days <= 90 days				Performing	if which past due > 30days <= 90 days				Performing	if which past due > 30days <= 90 days				Performing	if which past due > 30days <= 90 days			
Gross carrying amount	517,903	500,166	949	17,737	13,490	513,561	496,521	1,087	17,040	13,221	529,843	512,480	1,001	17,363	12,901	536,052	519,332	704	16,720	12,308
Of which secured	345,685	338,876	393	6,809	5,204	345,742	339,212	442	6,529	5,001	529,843	512,480	1,001	17,363	12,901	536,052	519,332	704	16,720	12,308
Of which secured with immovable property	68,910	67,475	143	1,434	1,094	67,542	66,035	192	1,507	1,157	108,552	105,775	230	2,777	1,987	109,024	106,299	175	2,725	1,962
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,478	3,379		99	93	4,864	4,775		89	84	6,114	5,955		160	146	6,338	6,154		184	172
Of which instruments with LTV higher than 80% and lower or equal to 100%	11,999	11,702		288	216	14,453	14,199		254	232	15,695	15,385		311	283	22,826	22,433		393	301
Of which instruments with LTV higher than 100%	9,215	9,053		162	108	8,152	8,059		132	78	10,259	10,002		256	168	8,300	8,072		228	155
Accumulated impairment for secured assets	3,233	1,138	13	2,095	1,437	3,131	1,275	20	1,856	1,210	11,930	3,053	65	8,877	5,880	11,643	3,024	75	8,619	5,579
Collateral																				
Of which value capped at the value of exposure	108,547	106,492	0	2,054	0	104,245	102,270	0	1,975	0	106,683	104,727	0	1,957	0	117,175	115,160	188	2,015	1,527
Of which immovable property	68,558	67,123	0	1,436	0	67,224	65,708	0	1,516	0	65,466	63,970	0	1,497	0	70,612	69,089	140	1,522	1,137
Of which value above the cap	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which immovable property	-68,558	-67,123	0	-1,436	0	-67,224	-65,708	0	-1,516	0	-65,466	-63,970	0	-1,497	0	-70,612	-69,089	-140	-1,522	-1,137
Financial guarantees received	153,878	151,961	0	1,917	0	157,282	155,018	0	2,265	0	161,337	158,756	0	2,581	0	163,529	160,894	95	2,634	2,352
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
Société générale

(in EUR)	As of 30/09/2020														As of 31/12/2020																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount	
	Performing		Non-performing				Performing		Non-performing				Performing			Non-performing				Performing		Non-performing										
	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)									
	Public guarantee received in the context of the COVID-19 crisis	Influence to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Influence to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Influence to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Influence to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Influence to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Influence to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Influence to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Influence to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Influence to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Influence to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Influence to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Influence to non-performing exposures								
Loans and advances subject to active EBA-compliant moratoria	24,280	23,625	528	5,487	387	35	242	479	387	23	273	89	13	49	35	74	4,088	4,033	34	2,028	52	3	36	76	69	4	54	8	0	3	0	21
of which: Households	3,507	3,514	275	658	83	15	62	56	36	7	33	17	5	13	30	19	525	586	0	110	17	1	10	3	1	0	1	2	0	1	0	6
of which: Collateralised by residential immovable property	2,784	2,720	238	558	64	11	50	32	20	3	18	12	4	10	30	14	485	480	0	99	16	0	10	3	1	0	1	2	0	1	0	6
of which: Non-financial corporations	20,677	20,499	246	4,808	274	21	180	469	347	16	240	72	8	36	0	55	4,080	4,095	34	1,918	35	2	26	72	67	4	52	6	0	2	0	15
of which: Small and Medium-sized Enterprises	12,737	13,021	178	2,089	216	18	147	260	236	7	161	57	7	30	0	34	1,838	1,762	34	420	26	2	10	54	50	4	38	4	0	1	0	15
of which: Collateralised by commercial immovable property	2,730	2,678	144	447	51	14	48	44	29	7	23	15	5	14	0	9	982	972	0	125	9	0	4	5	4	0	4	1	0	0	4	

(in EUR)	As of 30/09/2020																	As of 31/12/2020																																																																																																																																																																																																																																																																																																																																																																										
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																
	Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since 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2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase 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2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase 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2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase 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	Performing			Non-performing			Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing			Non-performing			Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
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(mln EUR)	As of 31/03/2021														As of 30/06/2021																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount			
	Performing	Of which: exposures with significant measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with significant measures	Of which: instruments likely to pay that are not past due <= 90 days	Of which: exposures with significant measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant measures	Of which: instruments likely to pay that are not past due <= 90 days	Of which: exposures with significant measures	Of which: instruments likely to pay that are not past due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with significant measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with significant measures	Of which: instruments likely to pay that are not past due <= 90 days	Of which: exposures with significant measures	Of which: instruments likely to pay that are not past due <= 90 days	Of which: exposures with significant measures	Of which: instruments likely to pay that are not past due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures						
Loans and advances subject to active EBA-compliant moratoria	2,264	2,173	49	725	91	7	46	96	71	6	62	24	1	9	74	19	583	459	39	383	44	0	26	48	24	5	16	24	0	7	31	13
Of which: Households	353	339	2	84	13	2	7	7	5	0	5	2	0	1	0	1	18	19	0	13	1	0	0	2	1	0	1	0	0	0	0	0
Of which: Collateralised by residential immovable property	334	322	2	73	12	1	6	5	3	0	3	2	0	0	0	1	14	14	0	9	0	0	0	1	1	0	1	0	0	0	0	0
Of which: Non-financial corporations	1,612	1,434	47	640	78	5	39	89	66	6	58	22	1	9	74	18	463	440	39	349	43	0	26	46	22	5	16	22	0	7	31	13
Of which: Small and Medium-sized Enterprises	1,512	1,455	43	595	56	4	22	89	54	6	46	14	1	2	74	5	435	399	38	335	36	0	14	22	19	5	12	2	0	2	31	1
Of which: Collateralised by commercial immovable property	739	727	0	122	3	0	3	5	5	0	4	0	0	0	28	0	133	133	0	32	0	0	0	2	1	0	1	0	0	0	10	0

(mln EUR)	As of 31/03/2021														As of 30/06/2021																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount			
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures				
Loans and advances subject to active EBA-compliant moratoria	29,031	28,175	871	3,051	856	177	936	780	907	26	339	253	94	149	5	311	27,986	27,048	1,963	6,790	937	214	536	789	581	32	383	286	58	140	4	124
Of which: Households	5,374	5,179	385	1,076	185	75	123	158	182	7	88	56	20	29	5	46	4,952	4,719	342	949	233	73	127	162	87	5	74	75	18	32	4	44
Of which: Collateralised by residential immovable property	5,013	4,794	219	923	123	60	92	95	112	3	72	29	12	18	4	26	4,620	4,409	207	792	141	68	62	89	59	2	52	62	11	19	4	27
Of which: Non-financial corporations	23,658	22,977	486	5,085	861	102	112	682	405	19	352	197	35	126	0	365	23,037	22,323	1,285	5,846	794	140	409	626	424	27	399	213	40	108	0	81
Of which: Small and Medium-sized Enterprises	14,423	13,978	214	3,136	446	82	259	417	276	10	204	141	27	85	0	96	14,528	14,052	294	3,042	496	95	272	464	290	15	217	154	24	79	0	70
Of which: Collateralised by commercial immovable property	2,481	2,251	221	320	120	31	127	82	29	7	21	35	14	12	0	40	2,795	2,683	229	322	123	21	114	70	34	7	23	35	11	27	0	1

(mln EUR)	As of 31/03/2021														As of 30/06/2021																																																																																																																																																																
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																																																																			
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures																																																																																																																																																					
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