2025 EU-wide Transparency Exercise

Bank Name	Société générale S.A.
LEI Code	O2RNE8IBXP4R0TD8PU41
Country Code	FR

2025 EU-wide Transparency Exercise

Leverage ratio

Société générale S.A.

	(mln EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	60,131	62,573	62,428	61,421	C 47.00 (r0320,c0010)	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	58,944	61,320			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,435,055	1,442,125	1,425,723	1,405,566	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,434,985	1,442,075			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.19%	4.34%	4.38%	4.37%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.11%	4.25%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise

Capital

Société générale S.A.

(mln EUR, %)			As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	**OWN FUNDS**	**70,572**	**73,744**	**74,092**	**71,565**	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**50,875**	**51,764**	**51,890**	**52,536**	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	19,436	19,435	18,897	17,576	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	32,470	33,659	34,160	35,819	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	128	1,039	400	-928	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	4,106	3,529	3,880	4,642	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	6,000	5,418	5,487	5,587	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-389	-354	-244	-104	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,478	-7,310	-7,195	-7,095	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,404	-1,226	-1,250	-1,136	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-359	-682	-375	-114	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-115	-150	-144	-64	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	-27	-57	-37	-32	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-27	-42	-35	-31	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 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 (r0490,c0010)	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 institiution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-204	-219	-208	-251	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1,359	-1,369	-1,480	-1,365	C 01.00 (r0529,c0010)	-
	A.1.21	Transitional adjustments	70	50	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(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 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	70	50	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**9,256**	**10,809**	**10,537**	**8,885**	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	8,152	9,619	9,394	8,896	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-12	-13	-12	-11	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	1,116	1,203	1,156	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**60,131**	**62,573**	**62,428**	**61,421**	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**10,441**	**11,171**	**11,664**	**10,144**	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	10,826	11,128	11,843	10,459	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	-995	-382	-378	-315	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	610	425	200	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	B.1	**TOTAL RISK EXPOSURE AMOUNT**	392,339	389,503	393,072	388,029	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	20	19			C 05.01 (r0010,c0040)	
	B.2	**TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR**			393,072	388,029	C 02.00 (r0036,c0010)	
CAPITAL RATIOS (%) Transitional period	C.1	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**12.97%**	**13.29%**	**13.20%**	**13.54%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**15.33%**	**16.06%**	**15.88%**	**15.83%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**17.99%**	**18.93%**	**18.85%**	**18.44%**	**CA3 {5}**	-
CAPITAL RATIOS (%) Transitional period - pre floor (CRR3)	C.4	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)**			**13.20%**	**13.54%**		
	C.5	**TIER 1 CAPITAL RATIO (transitional period - pre floor)**			**15.88%**	**15.83%**		
	C.6	**TOTAL CAPITAL RATIO (transitional period - pre floor)**			**18.85%**	**18.44%**		
CET1 Capital Fully loaded (CRR2)	D	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**50,805**	**51,714**			**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]**	-
CET1 RATIO (%) Fully loaded (CRR2)[1]	E	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**12.95%**	**13.28%**			**[D.1]/[B-B.1]**	-
Memo items	F	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	70	50			C 05.01 (r0440,c0010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0			C 05.01 (r0440,c0020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	0	0			C 05.01 (r0440,c0030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	20	19			C 05.01 (r0440,c0040)	

[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.

The differences between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/1623, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the output floor (commonly referred to as CRR3), entered into force on 1 January 2025.
The main changes introduced under CRR3, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

European Banking Authority

2025 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Société générale S.A.

(mln EUR, %)	RWAs				
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations)[1]	295,478	288,803	272,239	273,036	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	104,934	97,959	118,694	117,173	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	4,163	4,254	48,213	49,395	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	160,589	161,798	103,564	103,934	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	18,780	18,438	1,704	2,434	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA)[2]	18,562	19,160	19,191	18,463	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	3,038	2,723	6,838	5,949	C 02.00 (r0640, c0010)
Settlement risk	0	8	3	13	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	6,862	7,251	7,168	6,901	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)[3]	10,387	11,526	10,716	10,912	C 02.00 (r0520, c0010) [+C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Of which the standardised approach	2,527	2,825	2,117	2,498	C 02.00 (r0530, c0010)
Of which IMA	7,860	8,701	7,813	7,772	C 02.00 (r0580, c0010) +C 002.00.a (r755, c010)
Of which securitisations and resecuritisations in the trading book	712	864	581	563	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	50,699	50,085	64,695	63,079	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, c0010)
Of which standardised approach	5,333	4,730			C 02.00 (r0610, c0010)
Of which advanced measurement approach	45,365	45,355			C 02.00 (r0620, c0010)
Other risk exposure amounts[3]	7,315	9,948	12,223	9,676	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			393,072	388,029	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	392,339	389,503	393,072	388,029	

[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.

[3] In response to changes to the reporting framework, certain RWEA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

2025 EU-wide Transparency Exercise

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Société générale S.A.

(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	41,199	55,030	11,543	22,103
Of which debt securities income	1,985	2,701	722	1,497
Of which loans and advances income	23,555	30,390	6,506	12,501
Interest expenses	34,751	46,384	9,198	17,666
(Of which deposits expenses)	18,803	23,947	4,649	8,905
(Of which debt securities issued expenses)	4,020	5,297	1,176	2,341
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	76	112	6	41
Net Fee and commission income	5,282	7,302	1,574	3,143
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	140	304	117	294
Gains or (-) losses on financial assets and liabilities held for trading, net	6,890	10,282	3,240	4,145
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-3,659	-4,569	-1,717	-2,196
Gains or (-) losses from hedge accounting, net	-75	-130	-31	-58
Exchange differences [gain or (-) loss], net	1,761	714	255	1,563
Net other operating income /(expenses)	2,652	3,340	1,069	2,087
TOTAL OPERATING INCOME, NET	19,516	26,001	6,858	13,455
(Administrative expenses)	12,677	16,912	4,309	8,279
(Cash contributions to resolution funds and deposit guarantee schemes)	141	132	119	121
(Depreciation)	1,204	1,627	386	775
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-24	-34	-194	-161
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-44	-43	-63	-61
(Other provisions)	19	9	-130	-100
Of which pending legal issues and tax litigation[(1)]	0	-33	0	0
Of which restructuring[1]	0	-12	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)	1,161	1,455	393	689
(Financial assets at fair value through other comprehensive income)	0	-1	0	0
(Financial assets at amortised cost)	1,161	1,455	393	688
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	8	1	9
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	513	723	191	335
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-30	-145	245	275
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,838	6,480	2,280	4,354
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,796	5,052	1,832	3,514
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**3,796**	**5,052**	**1,832**	**3,514**
Of which attributable to owners of the parent	3,160	4,200	1,608	3,061

(1) Information available only as of end of the year

(2) 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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2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Société générale S.A.

(mln EUR)	As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				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	245,721				252,095				225,215				192,213				IAS 1.54 (i)
Financial assets held for trading	399,793	149,183	243,206	7,404	400,738	123,375	269,860	7,503	424,133	156,727	261,200	6,205	441,688	162,642	272,873	6,173	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	15,483	346	10,281	4,856	15,337	354	10,543	4,440	14,583	316	10,134	4,133	14,339	315	9,980	4,044	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	1,975	656	1,318	0	2,243	0	2,243	0	2,171	821	1,350	0	2,024	772	1,251	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	41,453	40,018	1,125	311	41,675	40,228	1,172	274	43,183	41,222	1,686	276	45,092	43,658	1,158	276	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	512,525				516,679				520,503				529,411				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	8,126	0	8,126	0	9,097	0	9,097	0	8,037	0	8,037	0	7,642	0	7,642	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-330				-292				-480				-330				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	185,737				169,795				148,381				148,401				
TOTAL ASSETS	1,410,483				1,407,367				1,385,726				1,380,480				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".

(mln EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount [2]			Accumulated impairment [2]			Gross carrying amount [2]			Accumulated impairment [2]			Gross carrying amount [2]			Accumulated impairment [2]			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	**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	40,785	400	0	0	-1	0	41,279	123	0	0	-2	0	42,785	125	0	-1	-2	0	44,686	132	0	-1	-2	0	Annex V.Part 1.31, 44(b)
	Loans and advances	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	24,575	266	0	-6	-29	0	27,755	81	14	-6	-30	0	36,315	0	0	-6	0	0	44,476	43	0	-7	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	447,354	34,434	15,067	-886	-1,734	-6,516	443,679	39,596	14,392	-826	-1,773	-6,203	439,276	39,669	14,254	-832	-1,865	-6,309	438,211	41,405	14,007	-791	-1,778	-6,156	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.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Société générale S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	284,256	296,133	301,563	305,922	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	104,518	97,538	100,362	97,713	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	818,285	820,640	802,083	799,454	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	14,621	15,736	14,007	13,615	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-5,074	-5,277	-6,168	-6,130	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,917	4,051	4,059	3,880	IAS 37.10; IAS 1.54(l)
Tax liabilities	2,342	1,996	2,110	2,085	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	83,318	81,116	86,319	84,160	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	28,299	17,093	2,560	3,526	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	1,334,481	1,329,026	1,306,896	1,304,225	IAS 1.9(b);IG 6
TOTAL EQUITY	76,002	78,341	78,830	76,255	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,410,483	1,407,367	1,385,726	1,380,480	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Société générale S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		116,720	121,169	105,937	122,702	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,530	2,468	1,362	1,936	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	6,318	5,788	7,236	6,720	Annex V.Part 1.31
Deposits	Central banks	40,666	41,384	41,380	48,019	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	10,150	9,497	10,677	10,931	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	32,243	33,279	35,802	33,643	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	7,183	6,614	7,820	7,513	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	104,954	102,175	106,850	105,723	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	48,735	49,689	47,021	46,396	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	177,826	183,966	197,159	187,862	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	65,851	69,113	74,311	74,094	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	203,612	207,739	193,145	189,357	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	98,599	110,131	99,107	99,558	ECB/2013/33 Annex 2.Part 2.9.1
	Households	221,971	221,344	223,882	221,201	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	192,359	192,729	197,396	196,947	Annex V.Part 1.42(f), 44(c)
Debt securities issued		272,834	265,241	259,336	259,060	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		15,152	15,562	14,679	11,310	Annex V.Part 1.37
Other financial liabilities		43,006	45,494	45,924	40,481	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,221,679	1,230,047	1,218,015	1,216,703	

2025 EU-wide Transparency Exercise

Market Risk

Société générale S.A.

(mln 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			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			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		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 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024									
Traded Debt Instruments	728	716	80	31	205	81							76	27	200	66						
Of which: General risk	80	33	50	21	120	49							54	19	133	43						
Of which: Specific risk	648	683	31	10	85	32							23	8	67	23						
Equities	58	369	63	28	167	73							104	37	226	81						
Of which: General risk	36	234	37	17	94	40							66	23	125	45						
Of which: Specific risk	0	0	25	11	73	33							38	14	101	36						
Foreign exchange risk	1,458	1,521	2	1	8	5							2	1	7	1						
Commodities risk	0	0	1	0	2	1							1	0	3	1						
Total	**2,244**	**2,606**	**146**	**60**	**382**	**159**	**75**	**58**	**8**	**26**	**22**	**7,860**	**183**	**66**	**435**	**150**	**58**	**36**	**7**	**19**	**14**	**8,701**
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025									
Traded Debt Instruments	520	473	79	21	168	60							71	26	178	44						
Of which: General risk	29	31	54	14	107	39							48	19	121	31						
Of which: Specific risk	491	442	25	7	60	21							22	7	57	13						
Equities	304	307	105	33	175	68							83	35	185	51						
Of which: General risk	194	198	66	22	104	43							55	23	114	31						
Of which: Specific risk	0	0	39	11	71	25							28	12	71	19						
Foreign exchange risk	1,002	1,321	3	1	6	6							3	1	8	2						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	**1,827**	**2,100**	**186**	**55**	**349**	**135**	**69**	**77**	**6**	**12**	**13**	**7,813**	**157**	**62**	**371**	**97**	**68**	**79**	**5**	**15**	**13**	**7,772**

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banksa re in the RWEA OV1 template.

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2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Société générale S.A.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [4]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [4]
Consolidated data	Central governments or central banks	17,445	19,450	1,488		18,194	20,101	1,314	
	Regional governments or local authorities	907	1,104	224		873	1,078	221	
	Public sector entities	417	407	195		471	453	206	
	Multilateral Development Banks	835	1,017	28		815	1,000	21	
	International Organisations	0	0	0		47	47	0	
	Institutions	36,677	37,321	2,271		32,661	32,616	2,045	
	Corporates	60,098	37,491	34,657		55,737	33,590	30,756	
	of which: SME	9,877	6,857	5,775		8,918	6,393	5,324	
	Retail	44,260	35,619	22,964		42,320	33,944	21,927	
	of which: SME	20,242	17,888	10,122		18,775	16,667	9,418	
	Secured by mortgages on immovable property and ADC exposures	13,291	11,117	4,433		11,652	9,455	3,928	
	of which: SME	1,237	1,164	449		1,084	1,011	396	
	Exposures in default	6,947	2,605	3,110	3,846	5,325	2,061	2,466	2,870
	Items associated with particularly high risk	488	356	534		87	77	116	
	Subordinated debt exposures								
	Covered bonds	127	127	13		136	136	14	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	40	40	193		72	72	244	
	Equity	1,342	1,342	1,189		1,326	1,326	820	
	Other exposures	45,780	44,600	37,229		45,786	44,557	37,457	
	Standardised Total [2]	228,655	192,596	108,528	5,172	215,503	180,513	101,533	3,908

[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] Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

[3] Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

[4] Starting from the 2024 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
FRANCE	Central governments or central banks	2,542	3,085	118		2,898	3,369	11	
	Regional governments or local authorities	100	360	79		78	335	72	
	Public sector entities	16	23	4		21	26	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,611	5,374	607		3,437	5,049	481	
	Corporates	15,881	8,356	7,158		16,448	8,736	7,572	
	of which: SME	1,247	950	767		1,421	1,117	889	
	Retail	13,812	9,954	6,088		14,786	10,705	6,579	
	of which: SME	6,774	5,700	3,162		7,230	5,993	3,327	
	Secured by mortgages on immovable property and ADC exposures	3,127	1,687	813		3,245	1,784	893	
	of which: SME	456	445	167		438	431	171	
	Exposures in default	1,370	562	683	529	1,534	650	800	629
	Items associated with particularly high risk	152	139	209		85	76	113	
	Subordinated debt exposures								
	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)	40	40	193		72	72	244	
	Equity	378	378	303		758	758	343	
	Other exposures	15,508	14,979	14,604		16,175	15,637	15,403	
	Standardised Total [2]				942				989

[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 but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
UNITED STATES	Central governments or central banks	123	123	1		213	212	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	35	35	7		34	18	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,127	7,139	141		5,920	5,930	133	
	Corporates	2,255	1,667	1,648		2,397	1,723	1,697	
	of which: SME	79	77	62		105	103	83	
	Retail	54	73	42		85	74	43	
	of which: SME	52	72	41		83	73	42	
	Secured by mortgages on immovable property and ADC exposures	12	12	4		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	10	9	13	1	9	8	11	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	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	249	249	177		296	296	189	
	Other exposures	826	826	1,396		737	737	1,070	
	Standardised Total [2]				2				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 but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
CZECH REPUBLIC	Central governments or central banks	307	307	1		365	365	0	
	Regional governments or local authorities	1	1	1		6	6	1	
	Public sector entities	12	11	2		6	6	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	9	3		5	5	2	
	Corporates	1,552	1,328	1,212		1,679	1,446	1,333	
	of which: SME	663	544	441		631	509	411	
	Retail	1,103	1,057	647		1,087	1,047	640	
	of which: SME	841	818	467		831	812	463	
	Secured by mortgages on immovable property and ADC exposures	10	10	9		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	120	66	82	50	113	56	68	54
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	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	1,122	1,108	1,003		1,099	1,082	979	
	Standardised Total [2]				76				78

[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 but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
GERMANY	Central governments or central banks	839	838	1		895	893	1	
	Regional governments or local authorities	145	142	2		133	131	2	
	Public sector entities	2	2	0		2	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,725	6,535	129		5,460	5,340	78	
	Corporates	2,988	1,169	1,120		2,982	1,066	1,022	
	of which: SME	440	367	330		350	303	265	
	Retail	9,154	7,213	5,106		8,896	6,948	4,918	
	of which: SME	1,834	1,700	972		1,792	1,650	943	
	Secured by mortgages on immovable property and ADC exposures	111	110	81		99	99	73	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	354	242	259	117	366	251	263	120
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	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	2,821	2,685	1,805		2,714	2,589	1,720	
	Standardised Total [2]				172				172

[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 but includes general credit risk adjustments.

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2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Société générale S.A.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
UNITED KINGDOM	Central governments or central banks	2,036	1,999	7		2,153	2,097	6	
	Regional governments or local authorities	4	4	3		7	7	4	
	Public sector entities	147	143	143		145	142	143	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,772	7,435	280		7,481	7,081	294	
	Corporates	3,943	1,749	1,677		3,844	1,734	1,671	
	of which: SME	619	529	479		658	567	509	
	Retail	2,139	2,081	1,226		1,854	2,041	1,207	
	of which: SME	1,909	1,874	1,072		1,614	1,830	1,046	
	Secured by mortgages on immovable property and ADC exposures	1,118	1,092	363		1,024	1,017	331	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	254	225	268	31	221	182	226	33
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	127	127	13		136	136	14	
	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	77	77	77		29	29	29	
	Other exposures	3,110	3,059	2,512		3,211	3,163	2,636	
	Standardised Total [2]				39				44

[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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
JAPAN	Central governments or central banks	9	9	0		9	9	0	
	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	1,486	1,486	22		993	993	15	
	Corporates	60	60	60		91	91	91	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	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	
	Subordinated debt exposures								
	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	3	
	Other exposures	108	108	76		248	248	61	
	Standardised Total [2]				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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
LUXEMBOURG	Central governments or central banks	34	34	0		60	60	1	
	Regional governments or local authorities	3	2	2		4	2	2	
	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	339	49	23		720	48	22	
	Corporates	635	316	310		508	300	294	
	of which: SME	33	32	27		35	34	28	
	Retail	168	152	92		149	132	80	
	of which: SME	135	122	70		115	102	58	
	Secured by mortgages on immovable property and ADC exposures	6	5	2		1	1	0	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	15	8	10	8	15	5	6	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	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	38	38	38		19	19	19	
	Other exposures	1,438	1,407	564		949	912	590	
	Standardised Total [2]				12				10

[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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
ITALY	Central governments or central banks	2,462	2,516	9		1,876	1,974	40	
	Regional governments or local authorities	53	50	18		45	44	15	
	Public sector entities	6	5	1		5	5	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,554	3,190	117		2,191	1,749	147	
	Corporates	2,753	1,338	1,303		3,072	1,392	1,357	
	of which: SME	217	154	128		189	142	114	
	Retail	2,776	2,473	1,419		2,538	2,313	1,327	
	of which: SME	1,649	1,524	871		1,489	1,379	787	
	Secured by mortgages on immovable property and ADC exposures	23	23	8		18	18	6	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	289	146	198	139	267	141	194	124
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	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	4,120	4,030	3,027		4,173	4,066	3,024	
	Standardised Total [2]				172				148

[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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
NETHERLANDS	Central governments or central banks	5,046	5,028	5		4,596	4,579	6	
	Regional governments or local authorities	25	22	5		24	21	4	
	Public sector entities	9	9	2		3	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	227	267	74		405	449	104	
	Corporates	1,509	964	931		1,363	778	743	
	of which: SME	210	188	160		190	176	146	
	Retail	944	918	567		996	909	616	
	of which: SME	680	679	388		387	368	210	
	Secured by mortgages on immovable property and ADC exposures	5	5	2		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	49	98	146	3	28	15	20	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	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	37	37	37		42	42	42	
	Other exposures	2,274	2,272	1,620		2,560	2,508	1,953	
	Standardised Total [2]				14				20

[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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
ROMANIA	Central governments or central banks	568	2,050	0		509	1,889	0	
	Regional governments or local authorities	336	294	71		333	304	72	
	Public sector entities	2	1	0		2	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46	39	18		68	61	17	
	Corporates	4,498	2,958	2,764		4,529	3,005	2,740	
	of which: SME	1,579	640	480		1,852	902	675	
	Retail	3,967	2,882	2,018		4,039	2,967	2,083	
	of which: SME	1,079	785	445		1,082	779	441	
	Secured by mortgages on immovable property and ADC exposures	2,728	2,654	1,024		2,919	2,802	1,072	
	of which: SME	62	56	22		98	88	35	
	Exposures in default	321	67	72	236	312	67	72	226
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	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	711	705	683		679	673	663	
	Standardised Total [2]				451				439

[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 but includes general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Société générale S.A.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (4)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (4)
Consolidated data	Central governments or central banks	15,786	16,616	1,467		16,431	17,144	1,495	
	Regional governments or local authorities	651	859	122		678	861	124	
	Public sector entities	354	349	70		368	361	73	
	Multilateral Development Banks	97	274	12		123	621	9	
	International Organisations	0	0	0		0	0	0	
	Institutions	37,682	35,584	1,554		35,284	33,299	1,262	
	Corporates	57,384	33,812	30,562		58,395	33,695	30,603	
	of which: SME	7,998	5,334	4,268		7,715	5,181	4,140	
	Retail	45,189	34,193	21,501		44,174	33,095	21,030	
	of which: SME	15,763	13,971	8,245		15,833	13,867	8,035	
	Secured by mortgages on immovable property and ADC exposures	11,841	11,085	5,731		12,685	11,783	5,663	
	of which: SME	2,534	2,182	1,545		2,649	2,296	1,461	
	Exposures in default	5,397	2,327	2,966	2,789	5,331	2,035	2,562	2,835
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	586	693	155		430	538	130	
	Collective investments undertakings (CIU)	80	80	229		103	103	302	
	Equity	5,970	5,970	12,601		5,287	5,287	11,637	
	Other exposures	57,919	56,639	45,273		57,666	56,501	45,529	
	Standardised Total (2)	**238,937**	**198,480**	**122,245**	**3,758**	**236,954**	**195,321**	**120,419**	**3,658**

(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) Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter
(4) Starting from the 2024 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)
FRANCE	Central governments or central banks	2,053	2,286	0		2,259	2,609	0	
	Regional governments or local authorities	74	320	1		69	315	0	
	Public sector entities	21	27	6		21	27	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,593	3,328	148		3,841	3,462	182	
	Corporates	14,543	7,201	6,097		14,793	6,852	5,805	
	of which: SME	558	459	345		534	342	237	
	Retail	18,434	11,073	6,180		17,888	10,530	6,062	
	of which: SME	5,474	4,812	2,756		5,302	4,535	2,583	
	Secured by mortgages on immovable property and ADC exposures	4,401	4,295	2,485		5,131	4,860	2,416	
	of which: SME	780	768	490		862	851	493	
	Exposures in default	1,904	938	1,249	771	1,767	756	979	760
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	2	8	1		3	9	2	
	Collective investments undertakings (CIU)	70	70	146		99	99	294	
	Equity	4,688	4,688	10,227		4,032	4,032	9,407	
	Other exposures	19,020	18,310	16,683		18,983	18,476	16,868	
	Standardised Total (2)				**1,160**				**970**

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)
UNITED STATES	Central governments or central banks	149	149	0		513	513	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,720	9,712	83		8,821	8,814	60	
	Corporates	2,394	1,815	1,814		2,204	1,660	1,659	
	of which: SME	1	0	0		2	0	0	
	Retail	2	2	1		5	4	3	
	of which: SME	1	1	0		3	2	2	
	Secured by mortgages on immovable property and ADC exposures	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								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	173	173	35		80	80	16	
	Collective investments undertakings (CIU)	6	6	75		0	0	0	
	Equity	313	313	192		291	291	176	
	Other exposures	634	634	906		607	607	900	
	Standardised Total (2)				**1**				**1**

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)
CZECH REPUBLIC	Central governments or central banks	307	306	0		325	325	0	
	Regional governments or local authorities	8	8	2		7	7	1	
	Public sector entities	23	23	5		23	22	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,674	1,282	1,167		1,813	1,410	1,304	
	of which: SME	732	507	401		616	452	355	
	Retail	1,019	950	583		1,061	984	603	
	of which: SME	765	719	410		805	750	428	
	Secured by mortgages on immovable property and ADC exposures	11	10	8		8	7	6	
	of which: SME	3	3	1		2	1	0	
	Exposures in default	109	53	71	51	109	54	73	50
	Items associated with particularly high risk								
	Subordinated debt exposures	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	97	97	241		81	81	200	
	Other exposures	902	884	771		853	837	726	
	Standardised Total (2)				**73**				**72**

(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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)
GERMANY	Central governments or central banks	284	283	0		434	433	0	
	Regional governments or local authorities	9	8	2		9	8	2	
	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	6,663	6,509	103		6,421	6,351	113	
	Corporates	3,656	2,159	1,727		3,583	2,349	1,859	
	of which: SME	529	481	361		560	523	397	
	Retail	9,127	7,180	4,839		8,597	6,604	4,667	
	of which: SME	1,638	1,536	882		1,631	1,534	879	
	Secured by mortgages on immovable property and ADC exposures	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	358	230	280	126	362	239	290	122
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	33	33	7		21	21	4	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	3		1	1	4	
	Other exposures	3,963	3,872	2,775		3,741	3,638	2,563	
	Standardised Total (2)				**181**				**191**

(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 but includes general credit risk adjustments.

eba European Banking Authority

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Société générale S.A.

UNITED KINGDOM

(mln EUR, %)	Standardised Approach							
	As of 31/03/2025				As of 30/06/2025			
	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
Central governments or central banks	620	574	2		1,077	1,027	8	
Regional governments or local authorities	0	0	0		4	4	3	
Public sector entities	52	52	10		45	44	9	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	6,795	6,469	195		6,789	6,508	98	
Corporates	3,719	1,490	1,459		3,516	1,463	1,434	
of which: SME	118	105	87		182	170	151	
Retail	1,269	1,251	769		1,419	1,395	885	
of which: SME	974	961	552		1,143	1,122	681	
Secured by mortgages on immovable property and ADC exposures	1	1	0		1	1	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	41	34	49	7	35	27	38	8
Items associated with particularly high risk								
Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	44	44	11		4	4	2	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	28	28	30		29	29	32	
Other exposures	4,761	4,736	3,614		4,381	4,352	3,366	
Standardised Total [2]				10				12

(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 but includes general credit risk adjustments.

JAPAN

(mln EUR, %)	Standardised Approach							
	As of 31/03/2025				As of 30/06/2025			
	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
Central governments or central banks	0	0	0		0	0	0	
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	1,473	1,473	19		1,472	1,472	18	
Corporates	85	84	84		60	60	60	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and ADC exposures	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								
Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	6	6	1		1	1	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	5	5	8		5	5	7	
Other exposures	234	234	250		78	78	96	
Standardised Total [2]				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 but includes general credit risk adjustments.

LUXEMBOURG

(mln EUR, %)	Standardised Approach							
	As of 31/03/2025				As of 30/06/2025			
	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
Central governments or central banks	23	23	0		33	33	0	
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	637	27	13		632	25	11	
Corporates	597	348	342		758	299	292	
of which: SME	63	59	52		35	34	28	
Retail	141	129	77		133	122	72	
of which: SME	111	101	56		101	93	51	
Secured by mortgages on immovable property and ADC exposures	0	0	0		1	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	9	3	4	6	13	3	4	9
Items associated with particularly high risk								
Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	5	5	1		9	9	2	
Collective investments undertakings (CIU)	4	4	8		4	4	8	
Equity	331	331	799		298	298	709	
Other exposures	1,187	1,165	1,056		1,175	1,156	1,052	
Standardised Total [2]				6				9

(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 but includes general credit risk adjustments.

ITALY

(mln EUR, %)	Standardised Approach							
	As of 31/03/2025				As of 30/06/2025			
	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
Central governments or central banks	2,175	2,214	25		1,647	1,694	24	
Regional governments or local authorities	23	23	5		26	26	5	
Public sector entities	8	8	2		8	8	2	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,582	2,157	139		1,071	727	48	
Corporates	2,160	1,347	1,307		2,397	1,412	1,378	
of which: SME	103	67	50		129	66	51	
Retail	2,781	2,611	1,631		2,633	2,497	1,410	
of which: SME	2,033	1,911	1,265		1,890	1,773	1,024	
Secured by mortgages on immovable property and ADC exposures	2	2	1		2	2	1	
of which: SME	0	0	0		0	0	0	
Exposures in default	279	154	222	123	288	158	229	130
Items associated with particularly high risk								
Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	25	25	5		27	27	7	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	2	2	2		2	2	2	
Other exposures	5,451	5,303	3,793		5,457	5,329	3,852	
Standardised Total [2]				134				138

(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 but includes general credit risk adjustments.

NETHERLANDS

(mln EUR, %)	Standardised Approach							
	As of 31/03/2025				As of 30/06/2025			
	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
Central governments or central banks	4,675	4,660	2		4,997	4,982	3	
Regional governments or local authorities	19	17	3		23	20	4	
Public sector entities	1	1	0		1	1	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	394	383	97		302	299	85	
Corporates	1,998	1,432	1,401		2,208	1,455	1,424	
of which: SME	186	172	144		191	175	145	
Retail	1,052	988	663		1,075	1,008	680	
of which: SME	483	469	274		474	460	269	
Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	43	33	49	10	42	30	45	12
Items associated with particularly high risk								
Subordinated debt exposures	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	51	51	51		56	56	56	
Other exposures	3,869	3,836	2,520		3,965	3,931	2,580	
Standardised Total [2]				11				13

(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 but includes general credit risk adjustments.

ROMANIA

(mln EUR, %)	Standardised Approach							
	As of 31/03/2025				As of 30/06/2025			
	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
Central governments or central banks	538	1,163	0		588	1,099	0	
Regional governments or local authorities	333	298	70		344	292	69	
Public sector entities	2	1	0		2	1	1	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	40	27	17		58	56	28	
Corporates	6,430	2,952	2,757		6,477	3,164	2,963	
of which: SME	2,025	830	666		1,910	862	690	
Retail	3,764	3,069	2,113		3,929	3,166	2,171	
of which: SME	1,224	837	479		1,321	868	478	
Secured by mortgages on immovable property and ADC exposures	4,491	4,075	1,534		4,649	4,210	1,614	
of which: SME	682	447	307		708	471	314	
Exposures in default	311	76	82	227	325	91	98	228
Items associated with particularly high risk								
Subordinated debt exposures	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	17	17	39		17	17	39	
Other exposures	805	799	717		780	767	678	
Standardised Total [2]				449				454

(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 but includes general credit risk adjustments.

eba European Banking Authority

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Société générale S.A.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
	(mln EUR, %)	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Consolidated data	Central banks and central governments [2]	313,154	69	325,823	7,341	1	96	315,059	37	327,562	6,954	12	58
	Institutions	69,640	106	60,992	7,765	122	27	72,901	74	64,068	8,373	94	31
	Corporates	444,642	8,027	310,217	127,188	6,254	3,898	466,782	7,230	320,833	129,106	5,698	3,754
	Corporates - Of Which: Specialised Lending	86,884	2,210	62,530	21,417	939	785	96,735	1,888	70,242	24,133	955	818
	Corporates - Of Which: SME	43,534	2,311	38,399	24,224	2,374	1,187	40,613	2,261	35,515	22,341	2,420	1,132
	Retail	174,467	4,644	174,754	36,179	4,401	2,619	172,875	4,536	172,902	35,963	4,298	2,470
	Retail - Secured on real estate property	122,207	1,287	121,913	15,848	1,452	313	121,689	1,268	121,428	15,948	1,400	286
	Retail - Secured on real estate property - Of Which: SME	4,557	88	4,553	1,074	108	27	4,450	75	4,446	1,004	82	22
	Retail - Secured on real estate property - Of Which: non-SME	117,651	1,199	117,360	14,774	1,344	286	117,239	1,193	116,982	14,944	1,317	264
	Retail - Qualifying Revolving	3,832	233	4,164	1,383	316	181	3,800	231	4,149	1,357	299	178
	Retail - Other Retail	48,428	3,124	48,677	18,947	2,633	2,125	47,387	3,037	47,325	18,657	2,599	2,007
	Retail - Other Retail - Of Which: SME	19,218	1,453	19,061	7,693	1,501	924	18,921	1,367	18,671	7,967	1,552	857
	Retail - Other Retail - Of Which: non-SME	29,210	1,671	29,617	11,254	1,133	1,201	28,466	1,671	28,654	10,691	1,046	1,149
	Equity	5,794	0	5,794	18,780	0		5,671	0	5,671	18,438	0	
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets				7,011						6,354		
	IRB Total [3]				**204,264**						**205,189**		

[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] Incl. RGLAs and PSEs from Q1 2025
[3] IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
[4] Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
	(mln EUR, %)	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
FRANCE	Central banks and central governments [2]	129,630	0	137,346	341	0	5	138,104	0	145,567	361	0	16
	Institutions	23,380	1	23,257	1,127	4	1	23,684	1	23,809	1,051	14	1
	Corporates	142,805	5,180	102,489	60,889	4,503	2,515	142,292	4,664	100,262	58,119	3,911	2,281
	Corporates - Of Which: Specialised Lending	15,118	471	10,823	5,442	408	188	15,806	404	11,482	5,515	381	148
	Corporates - Of Which: SME	27,509	1,913	25,077	18,136	1,700	1,040	25,214	1,898	22,681	16,377	1,765	982
	Retail	143,739	3,813	143,911	27,066	3,699	1,997	142,808	3,753	142,850	27,331	3,690	1,895
	Retail - Secured on real estate property	106,017	1,129	105,914	13,110	1,342	238	105,442	1,109	105,346	13,181	1,268	212
	Retail - Secured on real estate property - Of Which: SME	4,544	88	4,477	1,063	108	27	4,445	75	4,381	993	82	22
	Retail - Secured on real estate property - Of Which: non-SME	101,472	1,041	101,437	12,047	1,234	211	100,997	1,034	100,964	12,188	1,186	190
	Retail - Qualifying Revolving	3,267	222	3,716	1,323	308	170	3,237	220	3,696	1,298	292	167
	Retail - Other Retail	34,456	2,461	34,281	12,632	2,048	1,589	34,129	2,424	33,808	12,852	2,130	1,516
	Retail - Other Retail - Of Which: SME	13,465	1,229	13,374	5,580	1,344	766	13,315	1,142	13,193	5,889	1,392	699
	Retail - Other Retail - Of Which: non-SME	20,990	1,233	20,907	7,052	704	824	20,814	1,281	20,615	6,963	738	817
	Equity	4,959	0	4,959	15,860	0	0	4,793	0	4,793	15,408	0	0
	Collective Investments Undertakings (CIU)												
	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).
[2] Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
	(mln EUR, %)	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED STATES	Central banks and central governments [2]	71,148	0	71,230	2	0	0	72,751	0	72,822	2	0	0
	Institutions	8,238	0	6,957	629	0	0	8,625	0	7,451	669	0	2
	Corporates	94,851	768	61,282	15,060	449	455	105,591	855	67,249	17,631	487	551
	Corporates - Of Which: Specialised Lending	18,047	460	14,014	4,375	253	198	20,243	512	15,726	5,276	273	269
	Corporates - Of Which: SME	330	0	50	18	0	0	29	0	3	2	0	0
	Retail	39	2	51	24	12	0	37	0	49	13	1	0
	Retail - Secured on real estate property	28	0	34	8	0	0	28	0	33	8	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	5	0	0	0	0	0	5	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	28	0	29	8	0	0	28	0	28	8	0	0
	Retail - Qualifying Revolving	1	0	3	1	0	0	1	0	3	1	0	0
	Retail - Other Retail	10	2	14	15	12	0	8	0	13	4	0	0
	Retail - Other Retail - Of Which: SME	0	0	4	1	0	0	0	0	5	1	0	0
	Retail - Other Retail - Of Which: non-SME	10	2	10	14	12	0	8	0	8	3	0	0
	Equity	9	0	9	21	0	0	16	0	16	34	0	0
	Collective Investments Undertakings (CIU)												
	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).
[2] Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
	(mln EUR, %)	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
CZECH REPUBLIC	Central banks and central governments [2]	26,005	0	26,147	0	0	1	20,095	0	20,240	0	0	1
	Institutions	2,201	0	2,099	435	1	0	2,539	0	2,386	454	0	0
	Corporates	20,874	295	14,647	8,288	291	234	21,535	287	15,058	8,638	263	229
	Corporates - Of Which: Specialised Lending	2,416	43	2,141	1,414	17	26	2,695	42	2,372	1,580	20	20
	Corporates - Of Which: SME	5,934	152	4,340	2,266	218	76	6,051	161	4,400	2,284	208	79
	Retail	18,353	261	17,902	3,575	142	208	18,363	270	17,952	3,565	151	207
	Retail - Secured on real estate property	15,325	125	15,089	2,455	63	68	15,398	133	15,193	2,494	89	68
	Retail - Secured on real estate property - Of Which: SME	0	0	23	3	0	0	0	0	22	4	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15,325	125	15,066	2,452	63	68	15,398	133	15,171	2,490	89	68
	Retail - Qualifying Revolving	543	8	409	50	4	9	544	8	415	49	3	9
	Retail - Other Retail	2,485	129	2,404	1,071	75	130	2,421	130	2,343	1,022	58	130
	Retail - Other Retail - Of Which: SME	921	68	867	472	21	81	912	66	858	459	15	80
	Retail - Other Retail - Of Which: non-SME	1,564	61	1,537	599	54	49	1,509	63	1,486	563	43	50
	Equity	89	0	89	316	0	0	92	0	92	326	0	0
	Collective Investments Undertakings (CIU)												
	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).
[2] Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
	(mln EUR, %)	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
GERMANY	Central banks and central governments [2]	2,672	0	4,641	0	0	0	2,531	0	4,478	0	0	0
	Institutions	2,665	0	2,690	548	0	0	3,411	0	3,338	516	0	0
	Corporates	21,040	102	13,328	4,871	112	64	21,786	87	13,838	5,125	83	66
	Corporates - Of Which: Specialised Lending	1,725	0	1,746	531	0	1	1,937	0	1,864	497	0	2
	Corporates - Of Which: SME	2,258	30	2,172	994	38	22	2,188	32	2,048	982	45	21
	Retail	2,877	75	2,864	861	60	39	2,877	76	2,801	894	80	41
	Retail - Secured on real estate property	57	1	60	14	0	0	56	1	58	13	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	3	1	0	0	0	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	57	1	57	13	0	0	56	1	55	12	1	0
	Retail - Qualifying Revolving	2	0	3	1	0	0	2	0	3	1	0	0
	Retail - Other Retail	2,818	74	2,801	847	60	38	2,819	75	2,740	881	79	40
	Retail - Other Retail - Of Which: SME	2,781	74	2,769	840	59	38	2,782	74	2,708	874	79	40
	Retail - Other Retail - Of Which: non-SME	37	1	32	7	1	0	37	1	32	7	1	1
	Equity	8	0	8	15	0	0	10	0	10	22	0	0
	Collective Investments Undertakings (CIU)												
	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).
[2] Incl. RGLAs and PSEs from Q1 2025

European Banking Authority

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Société générale S.A.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
UNITED KINGDOM	Central banks and central governments [2]	5,048	0	7,113	0	0	0	4,649	0	6,676	0	0	0
	Institutions	4,420	0	4,189	544	0	0	4,348	0	4,163	476	0	0
	Corporates	19,300	7	16,206	4,799	9	58	21,523	160	17,544	5,048	9	69
	Corporates - Of Which: Specialised Lending	4,102	0	3,696	950	0	28	6,619	153	5,802	1,718	0	43
	Corporates - Of Which: SME	310	0	290	123	0	1	292	0	268	101	0	0
	Retail	997	20	1,236	432	38	11	983	17	1,115	410	28	10
	Retail - Secured on real estate property	172	8	173	68	20	2	173	5	175	60	12	1
	Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	0	0	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	172	8	171	67	20	2	173	5	173	60	12	1
	Retail - Qualifying Revolving	1	0	3	1	0	0	2	0	3	1	0	0
	Retail - Other Retail	824	12	1,060	363	17	9	808	11	937	349	15	9
	Retail - Other Retail - Of Which: SME	363	10	365	258	15	8	327	9	329	259	13	8
	Retail - Other Retail - Of Which: non-SME	461	3	695	105	2	1	481	2	608	90	2	1
	Equity	8	0	8	15	0	0	6	0	6	12	0	0
	Collective Investments Undertakings (CIU)												
	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).

[2] Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
JAPAN	Central banks and central governments [2]	22,215	0	23,229	105	0	0	22,397	0	23,492	121	0	0
	Institutions	5,504	0	1,545	206	0	0	5,527	0	1,570	185	0	0
	Corporates	3,255	0	2,952	850	0	1	3,382	0	2,980	775	0	2
	Corporates - Of Which: Specialised Lending	711	0	677	175	0	1	863	0	768	194	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0
	Retail	0	0	1	0	0	0	0	0	1	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	2	0	2	5	0	0
	Collective Investments Undertakings (CIU)												
	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).

[2] Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
LUXEMBOURG	Central banks and central governments [2]	13,987	0	13,987	0	0	0	13,885	0	13,886	0	0	0
	Institutions	1,072	0	1,035	28	0	0	766	0	746	16	0	0
	Corporates	17,702	23	18,201	3,916	29	47	18,079	24	17,937	3,952	24	43
	Corporates - Of Which: Specialised Lending	2,423	1	3,565	862	0	11	2,668	1	3,784	1,020	0	10
	Corporates - Of Which: SME	1,129	14	926	214	15	3	953	15	760	172	11	8
	Retail	102	7	110	47	26	3	98	7	90	43	27	3
	Retail - Secured on real estate property	30	2	43	12	2	0	20	2	21	7	2	0
	Retail - Secured on real estate property - Of Which: SME	12	0	13	2	0	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	18	2	30	10	2	0	20	2	20	7	2	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	72	5	65	35	24	3	78	5	68	36	24	3
	Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	72	5	64	35	24	3	77	5	67	35	24	3
	Equity	293	0	293	1,075	0	0	305	0	305	1,119	0	0
	Collective Investments Undertakings (CIU)												
	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).

[2] Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
ITALY	Central banks and central governments [2]	27	0	1,937	599	0	0	10	0	1,848	580	0	0
	Institutions	694	0	644	252	0	0	700	0	656	263	0	0
	Corporates	13,852	186	8,265	3,757	201	70	14,294	170	8,417	3,893	161	74
	Corporates - Of Which: Specialised Lending	3,458	36	2,593	882	24	16	3,742	32	2,735	1,076	22	19
	Corporates - Of Which: SME	1,648	44	1,492	736	105	21	1,729	43	1,559	719	80	22
	Retail	5,412	394	5,383	3,367	267	341	4,771	361	4,750	2,998	241	295
	Retail - Secured on real estate property	34	0	31	9	0	0	38	0	40	11	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	0	0	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	34	0	29	9	0	0	38	0	38	11	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	5,377	394	5,351	3,359	267	341	4,732	361	4,709	2,986	241	295
	Retail - Other Retail - Of Which: SME	1,432	67	1,416	378	55	27	1,331	66	1,317	338	44	27
	Retail - Other Retail - Of Which: non-SME	3,944	327	3,934	2,981	212	314	3,401	295	3,391	2,649	197	268
	Equity	2	0	2	3	0	0	2	0	2	3	0	0
	Collective Investments Undertakings (CIU)												
	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).

[2] Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
NETHERLANDS	Central banks and central governments [2]	76	0	296	0	0	0	138	0	358	1	0	0
	Institutions	803	0	748	102	0	0	863	0	800	101	0	0
	Corporates	9,756	10	6,390	3,199	34	26	11,238	13	7,182	3,331	20	20
	Corporates - Of Which: Specialised Lending	2,332	0	1,266	452	0	4	2,502	0	1,267	591	0	4
	Corporates - Of Which: SME	592	2	532	221	7	2	235	2	217	147	7	1
	Retail	275	5	281	159	6	4	271	6	274	137	6	4
	Retail - Secured on real estate property	14	0	15	4	0	0	10	0	11	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	0	0	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14	0	14	4	0	0	10	0	10	3	0	0
	Retail - Qualifying Revolving	0	0	1	0	0	0	0	0	1	0	0	0
	Retail - Other Retail	261	5	265	155	6	3	261	6	262	133	6	4
	Retail - Other Retail - Of Which: SME	214	5	215	150	6	3	216	6	217	129	6	4
	Retail - Other Retail - Of Which: non-SME	48	0	50	5	0	0	45	0	45	4	0	0
	Equity	30	0	30	75	0	0	27	0	27	69	0	0
	Collective Investments Undertakings (CIU)												
	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).

[2] Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
ROMANIA	Central banks and central governments [2]	3,936	0	3,936	1,131	0	0	3,962	0	3,961	1,085	0	0
	Institutions	7	0	4	3	0	0	4	0	3	2	0	0
	Corporates	178	0	134	131	0	1	176	0	135	132	1	1
	Corporates - Of Which: Specialised Lending	36	0	18	8	0	0	35	0	18	8	0	0
	Corporates - Of Which: SME	19	0	16	9	0	0	18	0	17	10	1	0
	Retail	4	0	5	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property	0	0	1	0	0	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	0	1	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	1	0	0	3	0	3	1	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	4	0	4	1	0	0	3	0	3	1	0	0
	Equity	21	0	21	61	0	0	20	0	20	62	0	0
	Collective Investments Undertakings (CIU)												
	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).

[2] Incl. RGLAs and PSEs from Q1 2025

eba European Banking Authority

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Société générale S.A.

IRB Approach

	(mln EUR, %)	As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]	Original Exposure [1] - Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Original Exposure [1] - Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions
Consolidated data	Central banks and central governments [2]	310,719	20	320,152	8,426	22	48	298,615	21	309,590	9,089	4	50
	Institutions	50,047	73	40,778	7,749	0	16	46,842	71	36,432	6,933	0	14
	Corporates	428,798	6,451	282,033	115,234	4,363	3,704	423,068	6,208	276,731	115,731	4,373	3,673
	Corporates - Of Which: Specialised Lending	93,255	1,748	68,331	24,875	939	826	88,605	1,580	65,343	24,006	929	830
	Corporates - Of Which: SME	33,044	2,037	28,216	17,196	1,974	1,045	33,267	2,107	28,310	17,218	2,014	1,051
	Retail	169,942	4,042	165,776	34,359	4,899	2,525	172,856	4,040	168,644	35,470	4,934	2,519
	Retail - Secured on real estate property	122,344	654	120,922	15,481	1,359	201	124,640	795	123,016	16,586	1,701	278
	Retail - Secured on real estate property - Of Which: SME	10,221	88	10,169	2,047	231	19	10,240	130	10,178	2,088	323	47
	Retail - Secured on real estate property - Of Which: non-SME	112,123	566	110,753	13,434	1,128	182	114,400	665	112,839	14,498	1,378	231
	Retail - Qualifying Revolving	6,790	288	4,084	1,468	402	217	6,803	285	4,122	1,579	400	222
	Retail - Other Retail	40,932	3,095	40,892	17,431	3,132	2,106	41,539	2,954	41,622	17,327	2,826	2,018
	Retail - Other Retail - Of Which: SME	15,254	1,383	15,159	7,524	1,937	916	15,230	1,342	15,141	7,524	1,866	894
	Retail - Other Retail - Of Which: non-SME	25,678	1,712	25,733	9,908	1,195	1,190	26,166	1,613	26,339	9,765	960	1,124
	Equity	897	0	897	1,704	0		1,281	0	1,281	2,434	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				64						101		
	IRB Total [3]				167,536						169,758		

(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) Incl. RGLAs and PSEs from Q1 2025
(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(4) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

IRB Approach

	(mln EUR, %)	As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]	Original Exposure [1] - Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Original Exposure [1] - Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions
FRANCE	Central banks and central governments [2]	127,523	1	133,661	799	0	24	106,701	1	112,185	795	0	22
	Institutions	8,810	0	8,558	1,503	0	0	8,863	0	8,929	1,492	0	0
	Corporates	135,455	4,390	93,117	55,748	3,415	2,419	134,489	4,421	93,803	55,952	3,379	2,483
	Corporates - Of Which: Specialised Lending	16,006	376	12,028	5,816	420	159	15,414	372	11,504	5,748	344	196
	Corporates - Of Which: SME	23,931	1,803	21,131	14,320	1,700	952	23,806	1,890	21,163	14,229	1,709	967
	Retail	145,664	3,369	141,820	27,856	4,423	1,979	148,036	3,427	144,126	28,810	4,439	2,040
	Retail - Secured on real estate property	106,302	485	105,259	12,993	1,246	122	108,173	625	106,988	14,054	1,583	204
	Retail - Secured on real estate property - Of Which: SME	10,220	87	10,168	2,046	229	19	10,240	129	10,177	2,086	321	47
	Retail - Secured on real estate property - Of Which: non-SME	96,081	398	95,091	10,948	1,017	103	97,933	496	96,811	11,967	1,262	157
	Retail - Qualifying Revolving	6,174	276	3,628	1,411	396	202	6,176	274	3,657	1,522	394	209
	Retail - Other Retail	33,219	2,602	32,964	13,459	2,775	1,654	33,718	2,522	33,504	13,242	2,455	1,625
	Retail - Other Retail - Of Which: SME	13,623	1,243	13,602	6,549	1,879	768	13,616	1,214	13,599	6,542	1,809	756
	Retail - Other Retail - Of Which: non-SME	19,596	1,359	19,362	6,910	896	886	20,102	1,308	19,905	6,700	646	869
	Equity	837	0	837	1,590	0	0	1,225	0	1,225	2,328	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	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).
(2) Incl. RGLAs and PSEs from Q1 2025

IRB Approach

	(mln EUR, %)	As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]	Original Exposure [1] - Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Original Exposure [1] - Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions
UNITED STATES	Central banks and central governments [2]	78,718	0	78,770	8	0	0	69,504	0	69,532	8	0	0
	Institutions	8,157	0	7,224	894	0	1	6,109	0	5,132	619	0	1
	Corporates	95,473	590	58,396	15,330	272	438	90,973	527	54,152	15,728	325	459
	Corporates - Of Which: Specialised Lending	18,443	507	14,683	4,922	266	272	16,793	449	13,271	4,648	307	287
	Corporates - Of Which: SME	50	0	35	14	0	0	44	0	34	13	0	0
	Retail	42	2	40	11	1	2	39	2	37	10	0	2
	Retail - Secured on real estate property	28	0	27	7	0	0	26	0	25	7	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	28	0	27	7	0	0	26	0	25	7	0	0
	Retail - Qualifying Revolving	5	0	3	1	0	0	5	0	3	1	0	0
	Retail - Other Retail	10	2	10	3	0	2	9	2	9	3	0	2
	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	10	2	10	3	0	2	9	2	9	3	0	2
	Equity	6	0	6	12	0	0	6	0	6	11	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	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).
(2) Incl. RGLAs and PSEs from Q1 2025

IRB Approach

	(mln EUR, %)	As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]	Original Exposure [1] - Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Original Exposure [1] - Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions
CZECH REPUBLIC	Central banks and central governments [2]	17,225	1	16,939	345	2	0	24,460	2	24,149	382	3	0
	Institutions	503	0	384	146	0	0	519	0	452	186	0	0
	Corporates	21,493	301	14,238	8,465	267	207	22,449	287	14,755	8,852	306	192
	Corporates - Of Which: Specialised Lending	2,738	42	2,324	1,460	23	19	2,704	32	2,345	1,476	17	16
	Corporates - Of Which: SME	5,710	164	4,087	1,970	211	76	5,966	160	4,304	2,138	244	86
	Retail	18,619	315	17,872	3,398	171	246	19,108	311	18,301	3,461	171	236
	Retail - Secured on real estate property	15,540	151	15,165	2,336	89	77	15,973	148	15,539	2,376	88	70
	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	15,540	151	15,165	2,336	89	77	15,973	148	15,539	2,376	88	70
	Retail - Qualifying Revolving	554	9	421	49	3	13	567	9	429	49	3	10
	Retail - Other Retail	2,612	156	2,373	1,027	79	156	2,659	155	2,423	1,050	80	156
	Retail - Other Retail - Of Which: SME	944	79	873	445	17	92	963	78	890	460	18	94
	Retail - Other Retail - Of Which: non-SME	1,668	77	1,501	582	62	64	1,696	77	1,533	590	62	62
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	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).
(2) Incl. RGLAs and PSEs from Q1 2025

IRB Approach

	(mln EUR, %)	As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]	Original Exposure [1] - Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Original Exposure [1] - Of which: defaulted	Exposure Value [1]	Risk exposure amount	Risk exposure amount - Of which: defaulted	Value adjustments and provisions
GERMANY	Central banks and central governments [2]	2,686	0	4,545	40	0	0	2,975	0	4,800	37	0	0
	Institutions	2,576	0	2,332	451	0	0	2,914	0	2,456	513	0	0
	Corporates	17,647	43	9,509	2,609	14	36	18,649	18	9,992	2,751	4	29
	Corporates - Of Which: Specialised Lending	1,934	0	1,956	551	0	1	1,832	0	1,865	531	0	5
	Corporates - Of Which: SME	273	11	137	47	0	5	237	0	121	42	0	0
	Retail	97	2	87	20	2	1	91	2	82	19	2	1
	Retail - Secured on real estate property	55	1	54	12	0	0	51	1	50	13	2	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	55	1	54	12	0	0	51	1	50	13	2	0
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	0	0	0
	Retail - Other Retail	38	1	30	8	2	1	36	1	29	6	0	1
	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	38	1	30	8	2	1	36	1	29	6	0	1
	Equity	1	0	1	1	0	0	1	0	1	1	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	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).
(2) Incl. RGLAs and PSEs from Q1 2025

eba European Banking Authority

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Société générale S.A.

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
UNITED KINGDOM	Central banks and central governments [2]	5,567	0	7,450	2	0	0	4,281	0	6,147	1	0	0
	Institutions	3,524	0	3,285	520	0	0	3,722	0	3,251	555	0	0
	Corporates	19,910	142	15,167	4,654	9	56	19,614	150	14,712	4,585	9	63
	Corporates - Of Which: Specialised Lending	6,649	136	5,671	1,923	9	35	6,324	146	5,494	1,800	9	40
	Corporates - Of Which: SME	23	0	11	5	0	0	18	0	10	5	0	0
	Retail	403	21	519	96	23	2	366	21	565	105	37	3
	Retail - Secured on real estate property	104	13	103	41	16	1	102	14	102	42	18	2
	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	104	13	103	41	16	1	102	14	102	42	18	2
	Retail - Qualifying Revolving	5	0	3	1	0	0	5	0	3	1	0	0
	Retail - Other Retail	297	7	415	55	6	2	261	6	463	63	18	1
	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	297	7	415	55	6	2	261	6	463	63	18	1
	Equity	6	0	6	12	0	0	4	0	4	8	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	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).

(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
JAPAN	Central banks and central governments [2]	18,901	0	19,986	121	0	0	29,051	0	30,056	117	0	0
	Institutions	5,800	0	2,224	362	0	0	5,723	0	1,315	191	0	0
	Corporates	3,041	0	2,880	890	0	4	3,901	0	3,258	1,128	0	2
	Corporates - Of Which: Specialised Lending	839	0	768	266	0	2	896	0	826	199	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	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).

(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
LUXEMBOURG	Central banks and central governments [2]	13,933	0	13,934	0	0	0	13,941	0	13,941	0	0	0
	Institutions	468	0	385	39	0	0	561	0	482	41	0	0
	Corporates	18,861	19	18,433	4,210	22	35	18,019	31	17,651	3,596	21	28
	Corporates - Of Which: Specialised Lending	3,261	1	4,441	1,458	0	9	2,420	1	3,583	978	0	8
	Corporates - Of Which: SME	965	8	793	164	6	2	1,045	8	730	167	6	3
	Retail	94	7	86	42	26	3	116	7	98	44	26	3
	Retail - Secured on real estate property	19	2	18	6	1	0	24	2	24	8	2	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	19	2	18	6	1	0	24	2	24	8	2	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	74	5	68	37	24	3	91	5	73	36	24	3
	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	74	5	67	37	24	3	91	5	73	36	24	3
	Equity	1	0	1	2	0	0	0	0	0	1	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	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).

(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
ITALY	Central banks and central governments [2]	1,362	0	2,790	1,073	0	0	2,087	0	3,403	1,295	0	0
	Institutions	593	0	484	184	0	0	594	0	447	158	0	0
	Corporates	12,150	95	5,824	2,199	22	78	12,130	91	5,685	2,116	20	60
	Corporates - Of Which: Specialised Lending	3,948	29	2,750	931	19	27	3,705	26	2,743	945	17	27
	Corporates - Of Which: SME	57	0	30	8	0	0	53	0	25	8	0	0
	Retail	3,526	307	3,499	2,590	218	281	3,542	251	3,532	2,662	226	224
	Retail - Secured on real estate property	22	0	22	6	0	0	20	0	20	7	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	6	0	0	20	0	20	7	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	3,502	307	3,476	2,584	218	281	3,520	251	3,511	2,655	226	223
	Retail - Other Retail - Of Which: SME	666	60	663	519	39	55	667	48	667	529	38	43
	Retail - Other Retail - Of Which: non-SME	2,836	247	2,813	2,064	179	226	2,853	202	2,844	2,126	188	180
	Equity	2	0	2	3	0	0	1	0	1	3	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	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).

(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
NETHERLANDS	Central banks and central governments [2]	531	0	815	14	0	0	849	0	1,178	25	0	0
	Institutions	923	0	750	147	0	0	959	0	790	167	0	0
	Corporates	9,725	40	5,911	2,176	0	36	9,244	36	5,434	2,015	60	22
	Corporates - Of Which: Specialised Lending	2,664	40	1,302	484	0	20	2,779	36	1,577	593	60	8
	Corporates - Of Which: SME	33	0	28	3	0	0	33	0	28	4	0	0
	Retail	63	0	63	9	2	0	63	0	108	17	2	0
	Retail - Secured on real estate property	10	0	10	3	0	0	10	0	10	3	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	10	0	10	3	0	0	10	0	10	3	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	53	0	53	6	2	0	52	0	98	14	2	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	53	0	53	6	2	0	52	0	98	14	2	0
	Equity	27	0	27	52	0	0	27	0	27	52	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	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).

(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
ROMANIA	Central banks and central governments [2]	3,897	0	3,677	954	0	0	3,629	0	3,629	930	0	0
	Institutions	3	0	1	1	0	0	3	0	2	1	0	0
	Corporates	84	0	63	67	0	1	124	0	81	76	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	4	1	0	0	4	0	4	1	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	1	0	0	4	0	4	1	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	4	0	4	1	0	0	4	0	4	1	0	0
	Equity	6	0	6	12	0	0	6	0	6	11	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	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).
(2) Incl. RGLAs and PSEs from Q1 2025

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2024 - Direct exposures - On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: 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 - Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet - Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	25	25	0	0	22	2	0	0	63	183	0	0	
[3M - 1Y [		0	0	0	0	0	0	9	148	0	0	0	0	
[1Y - 2Y [		30	30	0	0	30	0	13	212	0	0	0	0	
[2Y - 3Y [		47	47	0	0	47	0	0	0	17	49	0	0	
[3Y - 5Y [		288	288	0	0	288	0	0	0	0	0	0	0	
[5Y - 10Y [		589	589	0	0	589	0	8	125	0	0	0	0	
[10Y - more		150	150	150	0	0	0	46	750	0	0	0	0	
Total		**1,128**	**1,128**	**150**	**0**	**975**	**2**	**75**	**1,236**	**80**	**233**	**0**	**0**	**0**
[0 - 3M [	Belgium	11	11	11	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		57	57	0	0	57	0	0	0	18	91	0	0	
[1Y - 2Y [		0	0	0	0	0	0	19	15	16	80	0	0	
[2Y - 3Y [		179	179	23	0	156	0	0	0	18	91	0	0	
[3Y - 5Y [		1,028	1,028	111	0	887	30	1	1	0	0	0	0	
[5Y - 10Y [		2,390	2,390	640	0	1,657	93	0	0	0	0	0	0	
[10Y - more		714	714	646	0	68	0	0	0	0	0	4	0	
Total		**4,379**	**4,379**	**1,431**	**0**	**2,825**	**123**	**20**	**16**	**51**	**261**	**4**	**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 [		18	18	18	0	0	0	0	0	0	0	0	0	
[10Y - more		25	25	25	0	0	0	0	0	0	0	0	0	
Total		**44**	**44**	**44**	**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		**1**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Czech Republic	107	107	0	0	0	107	0	0	0	0	0	0	
[3M - 1Y [		193	193	37	0	0	156	0	0	0	0	0	0	
[1Y - 2Y [		301	301	45	0	0	256	0	0	0	0	0	0	
[2Y - 3Y [		495	495	0	0	0	495	0	0	0	0	0	0	
[3Y - 5Y [		1,768	1,767	251	0	0	1,516	0	0	0	0	0	0	
[5Y - 10Y [		3,829	3,829	215	0	0	3,613	0	0	0	0	0	0	
[10Y - more		1,435	1,434	247	0	0	1,188	0	0	0	0	0	0	
Total		**8,127**	**8,126**	**795**	**0**	**0**	**7,331**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Denmark	0	0	0	0	0	0	0	0	4	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		**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**0**
[0 - 3M [	Estonia	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**

European Banking Authority

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale S.A.

(mln EUR)

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland	59	59	0	0	59	0	19	0	12	0	0	0	
[3M - 1Y [		50	50	0	0	50	0	0	0	0	0	0	0	
[1Y - 2Y [		49	49	0	0	49	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		31	31	5	0	26	0	0	0	0	0	0	0	
[5Y - 10Y [		106	106	29	0	77	0	0	0	0	0	1	0	
[10Y - more		127	127	127	0	0	0	0	0	0	0	0	0	
Total		**421**	**421**	**161**	**0**	**261**	**0**	**19**	**0**	**12**	**0**	**2**	**0**	**0**
[0 - 3M [	France	30,792	30,792	464	0	66	30,262	46	598	57	1,812	0	0	
[3M - 1Y [		466	466	40	0	251	144	158	1,362	17	540	0	0	
[1Y - 2Y [		1,196	1,196	213	0	269	673	2	19	82	2,582	720	0	
[2Y - 3Y [		766	766	259	0	374	123	2	14	0	2	250	0	
[3Y - 5Y [		1,725	1,725	328	0	1,037	263	0	3	2	50	4	0	
[5Y - 10Y [		1,236	1,236	613	0	309	144	10	85	4	130	1	0	
[10Y - more		1,859	1,859	833	0	83	446	61	530	3	85	16	0	
Total		**38,039**	**38,039**	**2,750**	**0**	**2,389**	**32,055**	**279**	**2,611**	**165**	**5,202**	**991**	**0**	**16**
[0 - 3M [	Germany	609	609	390	0	144	75	388	783	27	139	0	0	
[3M - 1Y [		95	95	7	0	15	73	124	250	0	0	0	0	
[1Y - 2Y [		183	183	75	0	36	71	0	0	0	0	0	0	
[2Y - 3Y [		276	276	193	0	18	65	15	30	19	96	1	0	
[3Y - 5Y [		724	724	299	0	398	27	719	1,450	6	29	1	0	
[5Y - 10Y [		610	610	373	0	157	80	12	25	2	10	3	0	
[10Y - more		834	834	832	0	0	1	205	414	23	120	1	0	
Total		**3,329**	**3,329**	**2,170**	**0**	**767**	**392**	**1,463**	**2,952**	**76**	**393**	**6**	**0**	**0**
[0 - 3M [	Croatia	6	6	6	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		5	5	5	0	0	0	0	0	0	0	0	0	
Total		**11**	**11**	**11**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Greece	45	45	45	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 [		1	1	1	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 [		1	1	1	0	0	0	0	0	155	2,000	0	0	
[5Y - 10Y [		41	41	41	0	0	0	0	0	0	0	0	0	
[10Y - more		2	2	2	0	0	0	0	0	0	0	0	0	
Total		**89**	**89**	**89**	**0**	**0**	**0**	**0**	**0**	**155**	**2,000**	**0**	**0**	**0**
[0 - 3M [	Hungary	0	0	0	0	0	0	0	0	16	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 [		3	3	3	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		14	14	14	0	0	0	0	0	0	0	0	0	
[10Y - more		5	5	5	0	0	0	0	0	0	0	0	0	
Total		**22**	**22**	**22**	**0**	**0**	**0**	**0**	**0**	**16**	**0**	**0**	**0**	**0**
[0 - 3M [	Ireland	1	1	1	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 [		6	6	6	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**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Italy	749	749	749	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		17	17	17	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		416	416	416	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		233	233	233	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		549	549	549	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		1,424	1,424	1,424	0	0	1	0	0	0	0	45	0	
[10Y - more		294	294	294	0	0	0	0	0	0	0	0	0	
Total		**3,682**	**3,682**	**3,682**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**45**	**0**	**3**

eba European Banking Authority

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale S.A.

(mln EUR)

		As of 31/12/2024												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Latvia	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 [		16	16	16	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		2	2	2	0	0	0	0	0	0	0	0	0	
[10Y - more		1	1	1	0	0	0	0	0	0	0	0	0	
Total		**19**	**19**	**19**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		1	1	1	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 [		9	9	9	0	0	0	0	0	0	0	0	0	
[10Y - more		2	2	2	0	0	0	0	0	0	0	0	0	
Total		**12**	**12**	**12**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg	192	192	23	0	169	0	0	0	0	0	0	0	
[3M - 1Y [		29	29	0	0	29	0	32	562	0	0	0	0	
[1Y - 2Y [		31	31	0	0	31	0	11	196	0	0	0	0	
[2Y - 3Y [		125	125	0	0	125	0	0	0	0	0	0	0	
[3Y - 5Y [		558	558	0	0	558	0	13	224	0	0	0	0	
[5Y - 10Y [		419	419	0	0	419	0	23	401	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	916	2,154	0	0	
Total		**1,355**	**1,355**	**23**	**0**	**1,332**	**0**	**80**	**1,383**	**916**	**2,154**	**0**	**0**	**0**
[0 - 3M [	Malta	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 [	Netherlands	0	0	0	0	0	0	0	0	58	4,041	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		2	2	1	0	0	1	0	0	0	0	2	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		404	404	401	0	0	3	0	0	0	0	0	0	
[5Y - 10Y [		157	157	120	0	25	12	0	0	0	0	0	0	
[10Y - more		155	155	155	0	0	0	0	0	0	0	34	0	
Total		**718**	**718**	**677**	**0**	**25**	**16**	**0**	**0**	**58**	**4,041**	**35**	**0**	**1**
[0 - 3M [	Poland	54	54	1	0	53	0	0	0	0	0	0	0	
[3M - 1Y [		32	32	9	0	23	0	0	0	0	0	0	0	
[1Y - 2Y [		627	627	613	0	14	0	0	0	0	0	0	0	
[2Y - 3Y [		47	47	32	0	15	0	0	0	0	0	0	0	
[3Y - 5Y [		110	110	110	0	0	0	0	0	0	0	320	0	
[5Y - 10Y [		214	214	214	0	0	0	0	0	0	0	0	0	
[10Y - more		492	492	8	0	0	484	0	0	0	0	349	0	
Total		**1,576**	**1,576**	**987**	**0**	**105**	**484**	**0**	**0**	**0**	**0**	**670**	**0**	**135**
[0 - 3M [	Portugal	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 [		6	6	5	0	0	1	0	0	0	0	0	0	
[10Y - more		46	46	46	0	0	0	0	0	0	0	0	0	
Total		**52**	**52**	**51**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania	338	343	41	0	0	302	0	0	0	0	0	0	
[3M - 1Y [		145	141	16	0	125	0	0	0	0	0	0	0	
[1Y - 2Y [		233	233	21	0	213	0	0	0	0	0	0	0	
[2Y - 3Y [		274	274	26	0	243	5	0	0	0	0	0	0	
[3Y - 5Y [		500	500	84	0	321	95	0	0	0	0	0	0	
[5Y - 10Y [		1,474	1,474	66	0	937	472	0	0	0	0	0	0	
[10Y - more		274	274	51	0	93	130	0	0	0	0	0	0	
Total		**3,240**	**3,240**	**304**	**0**	**1,932**	**1,004**	**0**	**0**	**0**	**0**	**0**	**0**	**864**

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2024 — Direct exposures — On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: 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 — Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet — Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	10	0	
[3M - 1Y [		31	31	0	0	31	0	0	0	0	0	0	0	
[1Y - 2Y [		20	20	0	0	0	20	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[5Y - 10Y [		38	38	1	0	37	0	0	0	0	0	0	0	
[10Y - more		63	62	0	0	0	62	0	0	0	0	0	0	
Total		**162**	**162**	**1**	**0**	**68**	**92**	**0**	**0**	**0**	**0**	**10**	**0**	**22**
[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		2	2	2	0	0	0	0	0	0	0	0	0	
Total		**2**	**2**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Spain	38	38	37	0	0	1	0	0	0	0	0	0	
[3M - 1Y [		21	21	19	0	0	2	0	0	0	0	0	0	
[1Y - 2Y [		21	21	19	0	0	2	1	4	0	0	0	0	
[2Y - 3Y [		408	408	406	0	0	2	0	0	0	0	0	0	
[3Y - 5Y [		170	170	164	1	0	4	0	0	0	0	0	0	
[5Y - 10Y [		1,009	1,009	1,001	0	0	8	0	0	0	0	0	0	
[10Y - more		158	158	155	0	0	2	15	100	0	0	1	0	
Total		**1,825**	**1,825**	**1,803**	**1**	**0**	**21**	**16**	**104**	**0**	**0**	**1**	**0**	**7**
[0 - 3M [	Sweden	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	27	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		**1**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**27**	**0**	**0**
[0 - 3M [	United Kingdom	1,365	1,365	868	0	497	0	5	298	35	249	0	0	
[3M - 1Y [		220	220	0	0	220	0	8	454	84	601	0	0	
[1Y - 2Y [		127	127	0	0	127	0	4	229	70	502	0	0	
[2Y - 3Y [		192	192	62	0	130	0	0	23	114	811	0	0	
[3Y - 5Y [		57	57	0	0	57	0	3	158	430	3,072	0	0	
[5Y - 10Y [		270	270	118	0	148	4	0	0	0	0	0	0	
[10Y - more		692	692	692	0	0	0	0	0	0	0	70	0	
Total		**2,924**	**2,924**	**1,740**	**0**	**1,179**	**4**	**21**	**1,162**	**733**	**5,234**	**70**	**0**	**1**
[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	
[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 [		1	1	0	0	0	1	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	15	0	
Total		**1**	**1**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**15**	**0**	**1**

eba European Banking Authority

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2024 - Direct exposures - On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: 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 - Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet - Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Australia	0	0	0	0	0	0	3	28	2	28	0	0	
[3M - 1Y [		170	170	0	0	170	0	9	93	7	114	0	0	
[1Y - 2Y [		48	48	0	0	48	0	5	49	3	55	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	3	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	33	572	0	0	
[10Y - more		0	0	0	0	0	0	5	51	0	0	0	0	
Total		**218**	**218**	**0**	**0**	**218**	**0**	**22**	**221**	**45**	**772**	**0**	**0**	**0**
[0 - 3M [	Canada	682	682	608	0	74	0	1	273	0	1,226	0	0	
[3M - 1Y [		1	1	1	0	0	0	2	706	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	118	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	144	0	
[3Y - 5Y [		44	44	0	0	44	0	0	0	0	0	0	0	
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more		2	2	2	0	0	0	0	0	0	0	0	0	
Total		**730**	**730**	**612**	**0**	**117**	**0**	**3**	**979**	**0**	**1,344**	**144**	**0**	**0**
[0 - 3M [	Hong Kong	93	93	93	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		80	80	7	0	73	0	0	0	0	0	0	0	
[1Y - 2Y [		52	52	52	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		51	51	51	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		66	66	66	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		104	104	104	0	0	0	0	0	0	0	0	0	
[10Y - more		34	34	34	0	0	0	0	0	0	0	0	0	
Total		**480**	**480**	**407**	**0**	**73**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**
[0 - 3M [	Japan	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 [		2	2	2	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		512	512	512	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		210	210	210	0	0	0	0	0	0	0	0	0	
[10Y - more		847	847	847	0	0	0	0	0	0	0	0	0	
Total		**1,572**	**1,572**	**1,572**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	U.S.	801	801	43	0	738	19	31	0	0	0	0	0	
[3M - 1Y [		737	737	152	0	537	48	0	0	0	0	0	0	
[1Y - 2Y [		2,144	2,144	787	0	1,357	0	0	0	0	0	0	0	
[2Y - 3Y [		2,236	2,236	833	0	1,386	18	0	0	0	0	0	0	
[3Y - 5Y [		8,961	8,961	1,843	0	3,513	3,605	0	0	0	0	0	0	
[5Y - 10Y [		15,488	15,488	2,740	0	11,401	1,347	0	0	0	0	0	0	
[10Y - more		3,445	3,445	3,445	0	0	0	0	0	0	0	0	0	
Total		**33,812**	**33,812**	**9,843**	**0**	**18,932**	**5,038**	**31**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	China	96	96	0	0	96	0	0	0	0	0	0	0	
[3M - 1Y [		149	149	1	0	149	0	0	0	0	0	0	0	
[1Y - 2Y [		188	188	4	0	185	0	0	0	0	0	0	0	
[2Y - 3Y [		139	139	16	0	123	0	0	0	0	0	0	0	
[3Y - 5Y [		23	23	23	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		42	42	42	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**638**	**638**	**86**	**0**	**552**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**25**
[0 - 3M [	Switzerland	0	0	0	0	0	0	85	3,990	447	11,115	0	0	
[3M - 1Y [		0	0	0	0	0	0	3	152	83	2,061	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	6	148	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**	**88**	**4,142**	**536**	**13,323**	**0**	**0**	**0**
[0 - 3M [	Other advanced economies non EEA	208	208	169	0	39	0	42	338	110	1,405	0	0	
[3M - 1Y [		559	559	415	0	144	0	49	387	0	0	36	0	
[1Y - 2Y [		170	170	48	0	121	0	8	65	11	136	20	0	
[2Y - 3Y [		330	330	244	0	86	0	12	96	0	0	14	0	
[3Y - 5Y [		539	539	396	0	142	0	0	0	0	4	14	0	
[5Y - 10Y [		829	829	579	0	250	0	44	355	0	0	0	0	
[10Y - more		2,667	2,667	2,667	0	0	0	28	224	0	0	0	0	
Total		**5,301**	**5,301**	**4,519**	**0**	**782**	**0**	**184**	**1,465**	**122**	**1,545**	**84**	**0**	**41**

eba European Banking Authority

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale S.A.

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
(mln EUR)		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	14	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 [		113	113	8	0	0	106	0	0	0	0	11	0	
[5Y - 10Y [		319	319	1	0	0	318	0	0	0	0	58	0	
[10Y - more		33	33	0	0	0	33	0	0	0	0	303	0	
Total		**465**	**465**	**9**	**0**	**0**	**457**	**0**	**0**	**14**	**0**	**372**	**0**	**86**
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	10	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 [		158	158	4	0	0	154	0	0	0	0	0	0	
[3Y - 5Y [		515	515	10	0	0	505	0	0	0	0	0	0	
[5Y - 10Y [		1,046	1,046	14	0	0	1,032	0	0	0	0	46	0	
[10Y - more		12	12	12	0	0	0	0	0	0	0	0	0	
Total		**1,731**	**1,731**	**40**	**0**	**0**	**1,691**	**0**	**0**	**10**	**0**	**46**	**0**	**160**
[0 - 3M [	Latin America and the Caribbean	379	353	268	0	85	0	0	0	0	0	0	0	
[3M - 1Y [		6	6	0	0	0	6	0	0	0	0	0	0	
[1Y - 2Y [		14	14	1	0	0	13	0	0	0	0	0	0	
[2Y - 3Y [		17	17	0	0	0	17	0	0	0	0	0	0	
[3Y - 5Y [		45	45	0	0	0	44	0	0	0	0	303	0	
[5Y - 10Y [		47	47	1	0	0	46	0	0	0	0	94	0	
[10Y - more		2	2	2	0	0	0	0	0	0	0	0	0	
Total		**510**	**484**	**272**	**0**	**85**	**126**	**0**	**0**	**0**	**0**	**398**	**0**	**38**
[0 - 3M [	Africa	1,716	1,715	223	0	881	611	0	0	39	0	6	0	
[3M - 1Y [		356	355	19	0	15	322	0	0	0	0	4	0	
[1Y - 2Y [		707	704	3	0	9	692	0	0	0	0	40	0	
[2Y - 3Y [		984	982	6	0	27	949	0	0	0	0	180	0	
[3Y - 5Y [		1,235	1,234	0	0	13	1,222	0	0	0	0	127	0	
[5Y - 10Y [		3,024	3,023	14	0	11	2,998	0	0	0	0	156	0	
[10Y - more		875	875	5	0	0	870	0	0	0	0	939	5	
Total		**8,897**	**8,889**	**270**	**0**	**955**	**7,663**	**0**	**0**	**39**	**0**	**1,453**	**5**	**3,989**
[0 - 3M [	Others[5]	122	122	122	0	0	0	0	0	0	0	1	0	
[3M - 1Y [		37	37	0	0	30	7	0	0	0	0	0	0	
[1Y - 2Y [		155	155	0	0	148	7	0	0	0	0	0	0	
[2Y - 3Y [		15	15	2	0	11	1	0	0	0	0	58	0	
[3Y - 5Y [		73	73	0	0	52	21	0	0	0	0	0	0	
[5Y - 10Y [		294	294	2	0	157	135	0	0	0	0	6	0	
[10Y - more		306	306	7	0	0	299	0	0	0	0	297	0	
Total		**1,002**	**1,002**	**134**	**0**	**398**	**471**	**0**	**0**	**0**	**0**	**361**	**0**	**307**

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 counterparts 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 counterparts (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 counterparts (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 Congo, 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, United Republic Of Tanzania, 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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2025 – Direct exposures – On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: 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 – Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	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	258	0	0	0	0	
[2Y - 3Y [		24	24	0	0	24	0	0	0	0	0	0	0	
[3Y - 5Y [		403	403	0	0	403	0	0	0	0	0	0	0	
[5Y - 10Y [		910	910	0	0	910	0	0	125	0	0	0	0	
[10Y - more		1,206	1,206	1,206	0	0	0	52	750	2	0	0	0	
Total		**2,544**	**2,544**	**1,206**	**0**	**1,338**	**0**	**52**	**1,133**	**2**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	21	0	0	
[3M - 1Y [		28	28	0	0	28	0	0	15	0	69	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	36	0	80	0	0	
[2Y - 3Y [		79	79	0	0	79	0	0	0	0	91	0	0	
[3Y - 5Y [		1,336	1,336	0	0	1,306	29	0	1	0	100	0	0	
[5Y - 10Y [		3,177	3,177	0	0	3,091	85	0	31	0	9	0	0	
[10Y - more		2,381	2,381	2,210	0	170	0	21	0	26	0	0	0	
Total		**7,000**	**7,000**	**2,210**	**0**	**4,675**	**115**	**21**	**82**	**26**	**370**	**0**	**0**	**1**
[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		1	1	1	0	0	0	0	0	0	0	0	0	
Total		**1**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Czech Republic	166	166	0	0	0	166	0	0	0	0	16	0	
[3M - 1Y [		282	282	0	0	0	282	0	0	0	0	85	0	
[1Y - 2Y [		476	476	0	0	0	476	0	0	0	0	55	0	
[2Y - 3Y [		111	111	0	0	0	111	0	0	0	0	78	0	
[3Y - 5Y [		2,035	2,034	0	0	111	1,923	0	0	0	8	5	0	
[5Y - 10Y [		4,230	4,229	0	0	175	4,054	0	0	0	1	70	0	
[10Y - more		2,445	2,444	1,327	0	0	1,117	0	0	3	0	758	0	
Total		**9,743**	**9,742**	**1,327**	**0**	**286**	**8,129**	**0**	**0**	**3**	**9**	**1,067**	**0**	**293**
[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 [		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	4	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**0**
[0 - 3M [	Estonia	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**

![eba European Banking Authority]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale S.A.

(mln EUR)

		As of 30/06/2025												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Finland	50	50	0	0	50	0	0	0	0	0	0	0	
[3M - 1Y [		49	49	0	0	49	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 [		77	77	0	0	77	0	0	0	0	0	0	0	
[5Y - 10Y [		531	531	0	0	531	0	0	0	0	0	1	0	
[10Y - more		186	186	79	0	106	0	12	0	0	0	0	0	
Total		**893**	**893**	**79**	**0**	**814**	**0**	**12**	**0**	**0**	**0**	**1**	**0**	**0**
[0 - 3M [	France	32,279	32,277	0	0	0	32,243	0	1,586	0	4,580	255	0	
[3M - 1Y [		1,225	1,225	0	0	526	677	0	604	0	1,567	473	0	
[1Y - 2Y [		960	960	0	0	257	610	0	2,588	0	53	251	0	
[2Y - 3Y [		602	602	0	0	241	229	0	23	0	22	1,952	0	
[3Y - 5Y [		2,300	2,299	0	0	1,181	512	0	22	0	150	40	0	
[5Y - 10Y [		9,487	9,486	0	0	440	7,176	0	263	0	1,059	19	0	
[10Y - more		14,448	14,447	4,247	0	0	6,520	535	1,010	426	397	888	0	
Total		**61,302**	**61,296**	**4,247**	**0**	**2,646**	**47,967**	**535**	**6,098**	**426**	**7,828**	**3,879**	**0**	**356**
[0 - 3M [	Germany	66	66	0	0	0	66	0	250	0	0	2	0	
[3M - 1Y [		59	59	0	0	27	32	0	0	0	0	0	0	
[1Y - 2Y [		52	52	0	0	35	16	0	30	0	0	0	0	
[2Y - 3Y [		56	55	0	0	24	31	0	200	0	124	0	0	
[3Y - 5Y [		558	558	0	0	531	27	0	1,275	0	0	2	0	
[5Y - 10Y [		360	360	0	0	330	30	0	0	0	130	0	0	
[10Y - more		3,351	3,351	3,351	0	0	0	1,321	411	22	0	0	0	
Total		**4,501**	**4,500**	**3,351**	**0**	**947**	**202**	**1,321**	**2,166**	**22**	**254**	**4**	**0**	**2**
[0 - 3M [	Croatia	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		5	5	5	0	0	0	0	0	0	0	0	0	
Total		**5**	**5**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Greece	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	2,000	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		128	128	128	0	0	0	0	0	127	0	0	0	
Total		**128**	**128**	**128**	**0**	**0**	**0**	**0**	**0**	**127**	**2,000**	**0**	**0**	**0**
[0 - 3M [	Hungary	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		1	1	1	0	0	0	-30	0	0	0	0	0	
Total		**1**	**1**	**1**	**0**	**0**	**0**	**-30**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Ireland	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		56	56	56	0	0	0	0	0	0	0	0	0	
Total		**56**	**56**	**56**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Italy	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 [		11	10	0	0	0	10	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		1,123	1,121	0	0	0	1,121	0	0	0	0	1	0	
[5Y - 10Y [		539	539	0	0	0	539	0	0	0	0	1	0	
[10Y - more		6,092	6,092	5,686	0	0	406	0	0	0	0	0	0	
Total		**7,766**	**7,763**	**5,686**	**0**	**0**	**2,077**	**0**	**0**	**0**	**0**	**2**	**0**	**790**

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale S.A.

(mln EUR)

As of 30/06/2025

Residual Maturity	Country / Region	Direct exposures – On balance sheet – Total gross carrying amount of non-derivative financial assets	Direct exposures – On balance sheet – Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio – of which: Financial assets held for trading	Non-derivative financial assets by accounting portfolio – of which: Financial assets designated at fair value through profit or loss	Non-derivative financial assets by accounting portfolio – of which: Financial assets at fair value through other comprehensive income	Non-derivative financial assets by accounting portfolio – of which: Financial assets at amortised cost	Derivatives – Derivatives with positive fair value – Carrying amount	Derivatives – Derivatives with positive fair value – Notional amount	Derivatives – Derivatives with negative fair value – Carrying amount	Derivatives – Derivatives with negative fair value – Notional amount	Off balance sheet – Off-balance sheet exposures – Nominal	Off balance sheet – Off-balance sheet exposures – Provisions	Risk weighted exposure amount
[0 - 3M [	Latvia	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		16	16	16	0	0	0	0	0	0	0	0	0	
Total		**16**	**16**	**16**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Lithuania	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		9	9	9	0	0	0	0	0	0	0	0	0	
Total		**9**	**9**	**9**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	491	0	0	0	0	
[3M - 1Y [		30	30	0	0	30	0	0	71	0	8	0	0	
[1Y - 2Y [		148	148	0	0	148	0	0	188	0	0	0	0	
[2Y - 3Y [		218	218	0	0	218	0	0	0	0	0	0	0	
[3Y - 5Y [		604	604	0	0	604	0	0	224	0	0	0	0	
[5Y - 10Y [		543	543	0	0	543	0	0	401	0	0	0	0	
[10Y - more		206	206	206	0	0	0	49	0	1,248	2,154	0	0	
Total		**1,750**	**1,750**	**206**	**0**	**1,543**	**0**	**49**	**1,375**	**1,248**	**2,162**	**0**	**0**	**0**
[0 - 3M [	Malta	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 [	Netherlands	3	3	0	0	0	3	0	22,068	0	15,554	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	615	0	245	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	129	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	150	0	143	0	0	
[3Y - 5Y [		7	7	0	0	0	7	0	169	0	268	0	0	
[5Y - 10Y [		431	431	0	0	431	0	0	1,920	0	320	0	0	
[10Y - more		1,570	1,570	1,516	0	54	0	973	2,634	850	3,106	2	0	
Total		**2,011**	**2,011**	**1,516**	**0**	**485**	**11**	**973**	**27,685**	**850**	**19,637**	**2**	**0**	**21**
[0 - 3M [	Poland	24	24	0	0	24	0	0	0	0	0	0	0	
[3M - 1Y [		14	14	0	0	14	0	0	0	0	0	0	0	
[1Y - 2Y [		15	15	0	0	15	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	320	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		2,402	2,402	1,851	0	0	551	-79	0	0	0	283	0	
Total		**2,455**	**2,455**	**1,851**	**0**	**52**	**551**	**-79**	**0**	**0**	**0**	**603**	**0**	**105**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	3	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		110	110	110	0	0	0	0	0	0	0	0	0	
Total		**110**	**110**	**110**	**0**	**0**	**0**	**0**	**3**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania	59	59	0	0	58	0	0	6	0	0	0	0	
[3M - 1Y [		273	273	0	0	271	3	0	0	0	0	0	0	
[1Y - 2Y [		72	72	0	0	72	0	0	0	0	0	0	0	
[2Y - 3Y [		336	336	0	0	235	101	0	0	0	0	1	0	
[3Y - 5Y [		430	430	0	0	317	113	0	0	0	0	0	0	
[5Y - 10Y [		1,229	1,228	0	0	664	563	0	0	0	0	43	1	
[10Y - more		508	507	264	0	69	173	0	0	0	0	37	0	
Total		**2,908**	**2,905**	**264**	**0**	**1,687**	**953**	**0**	**6**	**0**	**0**	**82**	**1**	**856**

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale S.A.

(mln EUR)

		As of 30/06/2025												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	51	0	
[3M - 1Y [		51	51	0	0	31	20	0	0	0	0	0	0	
[1Y - 2Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		27	27	0	0	17	10	0	0	0	0	0	0	
[5Y - 10Y [		82	82	0	0	21	61	0	0	0	0	0	0	
[10Y - more		2	2	2	0	0	0	0	0	0	0	0	0	
Total		**162**	**162**	**2**	**0**	**69**	**92**	**0**	**0**	**0**	**0**	**51**	**0**	9
[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		3	3	3	0	0	0	0	0	0	0	0	0	
Total		**3**	**3**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0
[0 - 3M [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		6	6	0	0	0	6	0	0	0	0	0	0	
[1Y - 2Y [		10	10	0	0	0	10	0	3	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		2	2	0	1	0	0	0	0	0	0	0	0	
[5Y - 10Y [		1,123	1,123	0	0	0	1,123	0	0	0	0	0	0	
[10Y - more		3,532	3,532	3,529	0	0	3	3	0	7	100	1	0	
Total		**4,674**	**4,673**	**3,529**	**1**	**0**	**1,143**	**3**	**3**	**7**	**100**	**1**	**0**	225
[0 - 3M [	Sweden	1	1	0	0	0	1	0	182	0	244	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[2Y - 3Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	3	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	1	0	
[10Y - more		0	0	0	0	0	0	2	0	4	0	9	0	
Total		**4**	**4**	**0**	**0**	**0**	**3**	**2**	**182**	**4**	**244**	**13**	**0**	0
[0 - 3M [	United Kingdom	123	123	100	0	23	0	0	37	0	798	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	176	0	328	0	0	
[1Y - 2Y [		565	565	0	0	563	2	0	68	0	735	0	0	
[2Y - 3Y [		95	95	0	0	95	0	0	69	0	1,103	0	0	
[3Y - 5Y [		5	5	0	0	0	5	0	0	0	2,490	1	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		2,700	2,700	2,700	0	0	0	-33	0	543	0	0	0	
Total		**3,488**	**3,488**	**2,800**	**0**	**681**	**7**	**-33**	**350**	**543**	**5,454**	**2**	**0**	2
[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	
[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

eba European Banking Authority

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2025												
		Direct exposures												Risk weighted exposure amount
		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Australia	0	0	0	0	0	0	0	97	0	427	0	0	
[3M - 1Y [		142	142	0	0	142	0	0	28	0	535	0	0	
[1Y - 2Y [		46	46	0	0	46	0	0	25	0	26	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	35	0	3	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	21	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	521	0	0	
[10Y - more		0	0	0	0	0	0	23	48	126	0	0	0	
Total		**188**	**188**	**0**	**0**	**188**	**0**	**23**	**254**	**126**	**1,512**	**0**	**0**	**2**
[0 - 3M [	Canada	956	956	502	0	0	454	0	20,831	0	10,746	0	0	
[3M - 1Y [		308	308	238	0	70	0	0	5,358	0	5,120	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	182	0	188	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	128	0	
[3Y - 5Y [		73	73	0	0	73	0	0	0	0	22	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		206	206	206	0	0	0	269	0	360	0	0	0	
Total		**1,542**	**1,542**	**946**	**0**	**143**	**454**	**269**	**26,370**	**360**	**16,075**	**128**	**0**	**49**
[0 - 3M [	Hong Kong	65	65	0	0	65	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		681	681	681	0	0	0	0	0	0	0	0	0	
Total		**747**	**747**	**681**	**0**	**65**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M [	Japan	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 [		38	38	0	0	38	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		38	38	0	0	38	0	0	0	0	0	0	0	
[5Y - 10Y [		165	165	0	0	165	0	0	0	0	0	0	0	
[10Y - more		2,428	2,428	2,428	0	0	0	0	0	1	0	0	0	
Total		**2,670**	**2,670**	**2,428**	**0**	**242**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**30**
[0 - 3M [	U.S.	688	688	0	0	628	60	0	2,583	0	3,850	0	0	
[3M - 1Y [		470	470	0	0	467	3	0	664	0	26	0	0	
[1Y - 2Y [		1,412	1,412	0	0	1,396	16	0	1,317	0	0	0	0	
[2Y - 3Y [		1,537	1,537	0	0	464	1,073	0	333	0	171	0	0	
[3Y - 5Y [		6,115	6,115	0	0	3,773	2,342	0	657	0	256	0	0	
[5Y - 10Y [		13,742	13,742	0	0	10,055	3,687	0	774	0	0	0	0	
[10Y - more		18,851	18,851	15,202	0	3	3,646	496	109	66	0	0	0	
Total		**42,815**	**42,815**	**15,202**	**0**	**16,785**	**10,828**	**496**	**6,436**	**66**	**4,302**	**0**	**0**	**5**
[0 - 3M [	China	24	24	0	0	24	0	0	962	0	2,447	0	0	
[3M - 1Y [		139	139	0	0	139	0	0	1,585	0	326	0	0	
[1Y - 2Y [		133	133	0	0	133	0	0	0	0	0	0	0	
[2Y - 3Y [		215	215	0	0	215	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		209	209	209	0	0	0	22	0	30	0	0	0	
Total		**720**	**720**	**209**	**0**	**512**	**0**	**22**	**2,547**	**30**	**2,774**	**0**	**0**	**28**
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	4,730	0	6,812	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	3,126	0	2,434	200	0	
[1Y - 2Y [		3	3	0	0	0	3	0	40	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	24	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	162	0	196	0	0	0	
Total		**3**	**3**	**0**	**0**	**0**	**3**	**162**	**7,896**	**196**	**9,249**	**224**	**0**	**6**
[0 - 3M [	Other advanced economies non EEA	855	855	626	0	38	192	0	6,500	0	4,412	0	0	
[3M - 1Y [		328	328	0	0	146	183	0	859	0	1,546	14	0	
[1Y - 2Y [		187	187	0	0	187	0	0	51	0	146	12	0	
[2Y - 3Y [		98	98	0	0	98	0	0	76	0	21	0	0	
[3Y - 5Y [		125	125	0	0	125	0	0	33	0	4	12	0	
[5Y - 10Y [		242	242	0	0	242	0	0	299	0	0	0	0	
[10Y - more		7,023	7,023	7,023	0	0	0	242	212	334	0	2	0	
Total		**8,859**	**8,859**	**7,649**	**0**	**836**	**374**	**242**	**8,029**	**334**	**6,128**	**41**	**0**	**48**

eba European Banking Authority

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Société générale S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2025												
		Direct exposures												Risk weighted exposure amount
		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		4	4	0	0	0	4	0	0	0	0	0	0	
[1Y - 2Y [		77	77	0	0	0	77	0	0	0	0	0	0	
[2Y - 3Y [		63	63	0	0	0	63	0	0	0	0	0	0	
[3Y - 5Y [		64	64	0	0	0	64	0	0	0	0	9	0	
[5Y - 10Y [		448	448	0	0	0	448	0	0	0	0	66	0	
[10Y - more		55	55	0	0	0	55	-6	0	0	0	306	0	
Total		**710**	**710**	**0**	**0**	**0**	**710**	**-6**	**0**	**0**	**0**	**381**	**0**	**146**
[0 - 3M [	Middle East	193	193	0	0	0	193	0	14,075	0	14,516	115	0	
[3M - 1Y [		0	0	0	0	0	0	0	542	0	1,096	0	0	
[1Y - 2Y [		117	117	0	0	0	117	0	0	0	0	162	0	
[2Y - 3Y [		73	73	0	0	0	73	0	427	0	0	512	0	
[3Y - 5Y [		773	773	0	0	0	773	0	0	0	427	65	0	
[5Y - 10Y [		937	937	0	0	0	937	0	0	0	0	10	0	
[10Y - more		9	9	9	0	0	0	45	0	19	0	0	0	
Total		**2,102**	**2,102**	**9**	**0**	**0**	**2,093**	**45**	**15,043**	**19**	**16,038**	**864**	**0**	**322**
[0 - 3M [	Latin America and the Caribbean	26	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		8	8	0	0	0	8	0	0	0	0	1	0	
[1Y - 2Y [		8	8	0	0	0	8	0	0	0	0	0	0	
[2Y - 3Y [		21	21	0	0	0	21	0	0	0	0	0	0	
[3Y - 5Y [		40	40	0	0	0	40	0	0	0	0	0	0	
[5Y - 10Y [		35	35	0	0	0	35	0	0	0	0	94	0	
[10Y - more		269	269	269	0	0	0	0	0	0	0	0	0	
Total		**407**	**381**	**269**	**0**	**0**	**113**	**0**	**0**	**0**	**0**	**95**	**0**	**11**
[0 - 3M [	Africa	1,483	1,483	0	0	918	565	0	0	0	0	13	0	
[3M - 1Y [		739	739	50	0	10	678	0	0	0	0	109	0	
[1Y - 2Y [		743	742	0	0	31	712	0	0	0	0	47	0	
[2Y - 3Y [		621	620	0	0	11	609	0	0	0	0	98	0	
[3Y - 5Y [		1,395	1,390	0	0	27	1,363	0	0	0	0	115	0	
[5Y - 10Y [		2,771	2,769	0	0	32	2,737	0	0	0	0	141	0	
[10Y - more		1,259	1,259	389	0	0	870	-37	0	1	0	1,077	3	
Total		**9,011**	**9,002**	**440**	**0**	**1,029**	**7,534**	**-37**	**0**	**1**	**0**	**1,601**	**3**	**3,714**
[0 - 3M [	Others(5)	2	2	0	0	0	2	0	177	0	429	16	0	
[3M - 1Y [		269	268	0	0	258	10	0	0	0	0	0	0	
[1Y - 2Y [		18	18	0	0	10	8	0	0	0	0	0	0	
[2Y - 3Y [		28	28	0	0	23	5	0	0	0	0	57	0	
[3Y - 5Y [		127	127	0	0	53	74	0	16	0	0	0	0	
[5Y - 10Y [		250	250	0	0	131	119	0	0	0	0	181	0	
[10Y - more		695	695	248	0	0	447	1	0	0	0	329	0	
Total		**1,390**	**1,388**	**248**	**0**	**476**	**665**	**1**	**192**	**0**	**429**	**584**	**0**	**255**

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 counterparts 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 counterparts (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 counterparts (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 Congo, 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, United Republic Of Tanzania, 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.
(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise

Performing and non-performing exposures

Société générale S.A.

As of 30/09/2024

(mln EUR)	Gross carrying amount/ Nominal amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions [4]					Collaterals and financial guarantees received on non-performing exposures
		Of which performing			Of which non-performing [1]				On performing exposures [2]		On non-performing exposures [3]			
			Of which Stage 2	Of which performing but past due >30 days and <=90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 [5]		Of which Stage 2		Of which stage 2	Of which Stage 3 [5]	
Cash balances at central banks and other demand deposits	**243,661**	**243,661**	**4,878**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**66,918**	**66,918**	**666**	**0**	**0**	**0**	**0**	**0**	**37**	**31**	**0**	**0**	**0**	**0**
Central banks	4,374	4,374	0	0	0	0	0	0	0	0	0	0	0	0
General governments	48,531	48,531	398	0	0	0	0	0	6	0	0	0	0	0
Credit institutions	4,162	4,162	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,706	2,706	1	0	0	0	0	0	2	1	0	0	0	0
Non-financial corporations	7,145	7,145	266	0	0	0	0	0	29	29	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**510,811**	**495,743**	**34,434**	**3,759**	**15,067**	**0**	**15,067**	**15,067**	**2,620**	**1,734**	**6,516**	**0**	**6,516**	**6,081**
Central banks	19,005	19,005	0	0	0	0	0	0	0	0	0	0	0	0
General governments	29,713	29,619	925	142	94	0	94	94	13	4	66	0	66	17
Credit institutions	17,443	17,426	166	139	17	0	17	17	3	1	8	0	8	4
Other financial corporations	38,023	38,016	59	1	6	0	6	6	7	1	1	0	1	3
Non-financial corporations	223,493	213,926	17,941	2,129	9,567	0	9,567	9,567	1,738	1,198	3,977	0	3,977	4,393
of which: small and medium-sized enterprises	52,645	47,976	5,451	614	4,669	0	4,669	4,669	629	409	2,290	0	2,290	2,138
of which: Loans collateralised by commercial immovable property	30,981	29,435	3,315	154	1,546	0	1,546	1,546	326	237	343	0	343	1,179
Households	183,135	177,752	15,344	1,348	5,383	0	5,383	5,383	859	530	2,464	0	2,464	1,664
of which: Loans collateralised by residential immovable property	36,683	35,801	6,809	362	882	0	882	882	159	138	258	0	258	619
of which: Credit for consumption	44,777	41,761	2,518	830	3,016	0	3,016	3,016	496	244	1,779	0	1,779	142
DEBT INSTRUMENTS other than HFT	**821,390**	**806,322**	**39,977**	**3,759**	**15,067**	**0**	**15,067**	**15,067**	**2,657**	**1,765**	**6,516**	**0**	**6,516**	**6,081**
OFF-BALANCE SHEET EXPOSURES	**461,777**	**460,194**	**8,024**		**1,582**	**0**	**1,582**	**1,582**	**456**	**272**	**278**	**0**	**278**	**345**

As of 31/12/2024

(mln EUR)	Gross carrying amount/ Nominal amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions [4]					Collaterals and financial guarantees received on non-performing exposures
		Of which performing			Of which non-performing [1]				On performing exposures [2]		On non-performing exposures [3]			
			Of which Stage 2	Of which performing but past due >30 days and <=90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 [5]		Of which Stage 2		Of which stage 2	Of which Stage 3 [5]	
Cash balances at central banks and other demand deposits	**249,988**	**249,988**	**4,459**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**70,385**	**70,371**	**205**	**0**	**14**	**0**	**14**	**14**	**38**	**31**	**0**	**0**	**0**	**0**
Central banks	4,295	4,295	0	0	0	0	0	0	0	0	0	0	0	0
General governments	51,746	51,732	130	0	14	0	14	14	5	0	0	0	0	0
Credit institutions	4,471	4,471	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,231	2,231	2	0	0	0	0	0	2	2	0	0	0	0
Non-financial corporations	7,642	7,642	73	0	0	0	0	0	31	30	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**511,484**	**497,092**	**39,596**	**3,639**	**14,392**	**0**	**14,392**	**14,392**	**2,599**	**1,773**	**6,203**	**0**	**6,203**	**5,409**
Central banks	13,022	13,022	0	0	0	0	0	0	0	0	0	0	0	0
General governments	29,688	29,629	1,044	334	58	0	58	58	9	4	37	0	37	13
Credit institutions	19,498	19,483	50	7	15	0	15	15	2	0	8	0	8	4
Other financial corporations	40,317	40,309	69	7	8	0	8	8	12	1	1	0	1	4
Non-financial corporations	226,713	217,702	20,938	2,057	9,011	0	9,011	9,011	1,731	1,237	3,782	0	3,782	3,988
of which: small and medium-sized enterprises	50,828	46,318	6,844	491	4,510	0	4,510	4,510	641	449	2,142	0	2,142	1,892
of which: Loans collateralised by commercial immovable property	30,595	29,038	4,003	137	1,557	0	1,557	1,557	376	298	375	0	375	1,172
Households	182,245	176,945	17,496	1,235	5,300	0	5,300	5,300	845	532	2,375	0	2,375	1,400
of which: Loans collateralised by residential immovable property	37,009	36,124	6,907	121	885	0	885	885	142	120	249	0	249	633
of which: Credit for consumption	45,123	42,183	2,872	791	2,940	0	2,940	2,940	485	242	1,693	0	1,693	139
DEBT INSTRUMENTS other than HFT	**831,856**	**817,451**	**44,260**	**3,639**	**14,405**	**0**	**14,405**	**14,405**	**2,637**	**1,805**	**6,203**	**0**	**6,203**	**5,409**
OFF-BALANCE SHEET EXPOSURES	**429,270**	**428,311**	**9,482**		**959**	**0**	**959**	**959**	**473**	**268**	**269**	**0**	**269**	**177**

[1] For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)
[2] Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
[3] Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment. the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
[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 10 and 11 of Regulation (EU) 2021/451 - 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 stage, as it was the case in previous periods.

eba European Banking Authority

2025 EU-wide Transparency Exercise

Performing and non-performing exposures

Société générale S.A.

As of 31/03/2025

(mln EUR)	Gross carrying amount/ Nominal amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions [4]					Collaterals and financial guarantees received on non-performing exposures
		Of which performing			Of which non-performing [1]				On performing exposures [2]		On non-performing exposures [3]			
			Of which Stage 2	Of which performing but past due >30 days and <=90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 [5]		Of which Stage 2		Of which stage 2	Of which Stage 3 [5]	
Cash balances at central banks and other demand deposits	**223,241**	**223,241**	**4,588**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**80,286**	**80,286**	**125**	**0**	**0**	**0**	**0**	**0**	**8**	**2**	**0**	**0**	**0**	**0**
Central banks	4,244	4,244	0	0	0	0	0	0	0	0	0	0	0	0
General governments	60,120	60,120	122	0	0	0	0	0	5	0	0	0	0	0
Credit institutions	4,771	4,771	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,650	2,650	3	0	0	0	0	0	2	2	0	0	0	0
Non-financial corporations	8,501	8,501	0	0	0	0	0	0	1	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**506,448**	**492,194**	**39,669**	**3,071**	**14,254**	**0**	**14,254**	**14,254**	**2,697**	**1,865**	**6,309**	**0**	**6,309**	**5,285**
Central banks	13,020	13,020	0	0	0	0	0	0	0	0	0	0	0	0
General governments	27,690	27,629	1,247	449	61	0	61	61	11	5	37	0	37	14
Credit institutions	17,025	17,014	26	134	10	0	10	10	2	0	7	0	7	3
Other financial corporations	36,911	36,899	183	63	12	0	12	12	12	2	2	0	2	7
Non-financial corporations	230,125	221,245	21,711	1,156	8,880	0	8,880	8,880	1,886	1,361	3,915	0	3,915	3,841
of which: small and medium-sized enterprises	55,046	50,282	7,311	322	4,764	0	4,764	4,764	729	511	2,299	0	2,299	1,970
of which: Loans collateralised by commercial immovable property	27,133	25,948	3,099	132	1,185	0	1,185	1,185	308	230	342	0	342	825
Households	181,677	176,386	16,502	1,268	5,291	0	5,291	5,291	787	497	2,346	0	2,346	1,420
of which: Loans collateralised by residential immovable property	35,908	35,035	6,477	106	874	0	874	874	128	108	231	0	231	640
of which: Credit for consumption	43,225	40,087	2,730	837	3,137	0	3,137	3,137	458	236	1,821	0	1,821	174
DEBT INSTRUMENTS other than HFT	**809,975**	**795,721**	**44,382**	**3,071**	**14,254**	**0**	**14,254**	**14,254**	**2,705**	**1,866**	**6,309**	**0**	**6,309**	**5,285**
OFF-BALANCE SHEET EXPOSURES	**466,983**	**466,031**	**8,656**		**952**	**0**	**952**	**952**	**426**	**245**	**249**	**0**	**249**	**186**

As of 30/06/2025

(mln EUR)	Gross carrying amount/ Nominal amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions [4]					Collaterals and financial guarantees received on non-performing exposures
		Of which performing			Of which non-performing [1]				On performing exposures [2]		On non-performing exposures [3]			
			Of which Stage 2	Of which performing but past due >30 days and <=90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 [5]		Of which Stage 2		Of which stage 2	Of which Stage 3 [5]	
Cash balances at central banks and other demand deposits	**190,130**	**190,130**	**4,850**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**90,358**	**90,358**	**175**	**0**	**0**	**0**	**0**	**0**	**9**	**2**	**0**	**0**	**0**	**0**
Central banks	4,443	4,443	0	0	0	0	0	0	0	0	0	0	0	0
General governments	69,206	69,206	131	0	0	0	0	0	6	0	0	0	0	0
Credit institutions	5,286	5,286	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,756	2,756	2	0	0	0	0	0	2	2	0	0	0	0
Non-financial corporations	8,667	8,667	43	0	0	0	0	0	1	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**506,510**	**492,503**	**41,405**	**2,221**	**14,007**	**0**	**14,007**	**14,007**	**2,569**	**1,778**	**6,156**	**0**	**6,156**	**5,185**
Central banks	14,789	14,789	0	0	0	0	0	0	0	0	0	0	0	0
General governments	27,858	27,795	1,145	43	63	0	63	63	12	6	35	0	35	18
Credit institutions	18,585	18,577	16	6	8	0	8	8	12	1	7	0	7	1
Other financial corporations	39,987	39,981	200	78	6	0	6	6	9	1	4	0	4	2
Non-financial corporations	224,035	215,324	24,247	1,077	8,712	0	8,712	8,712	1,842	1,340	3,793	0	3,793	3,728
of which: small and medium-sized enterprises	51,085	46,352	7,842	314	4,734	0	4,734	4,734	654	465	2,262	0	2,262	2,027
of which: Loans collateralised by commercial immovable property	26,374	25,156	3,311	58	1,218	0	1,218	1,218	293	222	367	0	367	830
Households	181,255	176,037	15,797	1,017	5,218	0	5,218	5,218	694	429	2,317	0	2,317	1,435
of which: Loans collateralised by residential immovable property	36,868	35,942	4,872	105	926	0	926	926	111	91	254	0	254	652
of which: Credit for consumption	41,198	38,213	2,824	564	2,985	0	2,985	2,985	434	233	1,755	0	1,755	113
DEBT INSTRUMENTS other than HFT	**786,998**	**772,991**	**46,431**	**2,221**	**14,007**	**0**	**14,007**	**14,007**	**2,578**	**1,779**	**6,157**	**0**	**6,157**	**5,185**
OFF-BALANCE SHEET EXPOSURES	**460,694**	**459,726**	**10,699**		**968**	**0**	**968**	**968**	**424**	**228**	**235**	**0**	**235**	**195**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(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 10 and 11 of Regulation (EU) 2021/451 - 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 stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

Société générale S.A.

(mln EUR)	As of 30/09/2024						As of 31/12/2024					
	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
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)	**6,912**	**3,961**	**1,647**	**1,530**	**3,322**	**1,498**	**7,189**	**3,821**	**1,527**	**1,382**	**3,788**	**1,599**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	10	3	3	2	2	11	11	4	4	3	3
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	13	0	0	0	13	0	11	0	0	0	11	0
Non-financial corporations	5,382	2,743	1,100	994	2,882	1,218	5,506	2,558	984	851	3,187	1,267
of which: small and medium-sized enterprises	927	709	276	266	543		1,088	759	293	268	655	
Households	1,507	1,208	544	533	425	278	1,661	1,252	540	527	587	329
DEBT INSTRUMENTS other than HFT	**6,912**	**3,961**	**1,647**	**1,530**	**3,322**		**7,189**	**3,821**	**1,527**	**1,382**	**3,788**	
Loan commitments given	**828**	**80**	**23**	**10**	**542**	**23**	**956**	**79**	**39**	**11**	**675**	**21**
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice [3]	233						223					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	2,447						2,079					

[1] Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

[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 10 and 11 of Regulation (EU) 2021/451- 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.

[3] 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.

2025 EU-wide Transparency Exercise

Forborne exposures

Société générale S.A.

(mln EUR)	As of 31/03/2025						As of 30/06/2025					
	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
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)	**7,603**	**3,869**	**1,696**	**1,504**	**4,036**	**1,715**	**8,132**	**3,844**	**1,509**	**1,327**	**4,249**	**1,756**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11	10	4	4	3	3	15	15	3	3	6	6
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	2	1	1	2	0	3	2	2	2	2	0
Non-financial corporations	5,892	2,616	1,147	967	3,406	1,373	6,388	2,555	954	784	3,570	1,392
of which: small and medium-sized enterprises	1,276	883	353	323	770		1,427	902	367	332	870	
Households	1,697	1,241	544	531	625	339	1,726	1,272	551	539	671	358
DEBT INSTRUMENTS other than HFT	**7,603**	**3,869**	**1,696**	**1,504**	**4,036**		**8,132**	**3,844**	**1,509**	**1,327**	**4,249**	
Loan commitments given	**1,170**	**84**	**42**	**14**	**657**	**21**	**1,198**	**108**	**60**	**25**	**647**	**24**
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	187						263					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	2,131						2,250					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) 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.

2025 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Société générale S.A.

(mln EUR)	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount						Gross carrying amount					
		Of which: non-performin		Of which loans and advances subject to impairment	Accumulated impairment [1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures [1]		Of which: non-performin		Of which loans and advances subject to impairment	Accumulated impairment [1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures [1]
			of which: defaulted						of which: defaulted			
A Agriculture, forestry and fishing	2,104	162	162	2,072	103	0	2,095	162	162	2,063	107	0
B Mining and quarrying	6,097	117	117	5,492	96	0	6,388	78	78	5,586	61	0
C Manufacturing	31,444	1,760	1,760	31,053	984	0	33,108	1,721	1,721	32,757	949	0
D Electricity, gas, steam and air conditioning supply	17,651	411	411	17,628	177	0	18,789	404	404	18,766	180	0
E Water supply	1,816	73	73	1,736	41	0	1,812	37	37	1,737	30	0
F Construction	7,030	692	692	6,932	467	0	6,333	667	667	6,248	450	0
G Wholesale and retail trade	27,661	1,559	1,559	27,120	1,114	0	29,939	1,460	1,460	29,548	997	0
H Transport and storage	18,502	547	547	18,347	351	0	18,345	548	548	18,198	355	0
I Accommodation and food service activities	4,761	600	600	4,612	342	0	4,650	532	532	4,508	320	0
J Information and communication	12,401	323	323	11,503	223	0	13,030	335	335	11,644	240	0
K Financial and insurance activities	15,308	184	184	15,261	147	0	14,846	192	192	14,808	133	0
L Real estate activities	30,859	1,303	1,303	30,244	551	0	30,705	1,275	1,275	30,130	611	0
M Professional, scientific and technical activities	6,268	412	412	6,172	235	0	6,049	424	424	5,967	226	0
N Administrative and support service activities	8,063	270	270	7,984	162	0	8,247	286	286	8,175	141	0
O Public administration and defence, compulsory social security	254	0	0	232	0	0	132	0	0	109	0	0
P Education	851	63	63	825	41	0	954	64	64	928	40	0
Q Human health services and social work activities	3,322	559	559	3,282	165	0	3,220	421	421	3,183	131	0
R Arts, entertainment and recreation	1,518	71	71	1,478	53	0	1,375	69	69	1,336	42	0
S Other services	27,584	458	458	26,326	463	0	26,697	335	335	25,404	500	0
Loans and advances	223,493	9,567	9,567	218,298	5,715	0	226,713	9,011	9,011	221,096	5,513	0

(mln EUR)	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount						Gross carrying amount					
		Of which: non-performin		Of which loans and advances subject to impairment	Accumulated impairment [1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures [1]		Of which: non-performin		Of which loans and advances subject to impairment	Accumulated impairment [1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures [1]
			of which: defaulted						of which: defaulted			
A Agriculture, forestry and fishing	2,281	156	156	2,251	109	0	2,248	155	155	2,222	105	0
B Mining and quarrying	5,774	70	70	4,904	55	0	6,262	59	59	5,454	45	0
C Manufacturing	31,174	1,649	1,649	30,860	1,001	0	31,915	1,609	1,609	31,627	964	0
D Electricity, gas, steam and air conditioning supply	18,647	364	364	18,625	197	0	18,673	304	304	18,652	144	0
E Water supply	1,938	37	37	1,865	28	0	1,798	34	34	1,728	29	0
F Construction	6,777	691	691	6,696	469	0	6,556	684	684	6,480	470	0
G Wholesale and retail trade	30,380	1,540	1,540	30,015	1,099	0	30,324	1,581	1,581	29,980	1,095	0
H Transport and storage	18,665	526	526	18,523	347	0	18,249	533	533	18,114	354	0
I Accommodation and food service activities	4,903	565	565	4,773	321	0	4,624	571	571	4,470	313	0
J Information and communication	13,326	261	261	12,066	235	0	14,415	251	251	13,144	214	0
K Financial and insurance activities	16,147	187	187	16,109	147	0	14,713	204	204	14,641	142	0
L Real estate activities	29,731	1,231	1,231	29,205	561	0	28,432	1,154	1,154	27,926	587	0
M Professional, scientific and technical activities	5,968	433	433	5,895	241	0	5,666	409	409	5,598	231	0
N Administrative and support service activities	9,680	306	306	9,614	155	0	7,882	302	302	7,830	157	0
O Public administration and defence, compulsory social security	187	1	1	167	1	0	204	1	1	184	1	0
P Education	865	70	70	841	45	0	868	70	70	845	46	0
Q Human health services and social work activities	3,343	182	182	3,308	174	0	3,213	176	176	3,178	161	0
R Arts, entertainment and recreation	1,462	72	72	1,427	43	0	1,429	75	75	1,396	47	0
S Other services	28,878	538	538	27,155	572	0	26,567	541	541	25,386	527	0
Loans and advances	230,125	8,880	8,880	224,299	5,801	0	224,035	8,712	8,712	218,855	5,635	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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1) , institutions are asked to keep reporting the outdated codes (NACE rev. 2). [ref: EBA's Q&A 2024_7158]

2025 EU-wide Transparency Exercise

Collateral valuation - loans and advances

Société générale S.A.

(mln EUR)	As of 30/09/2024					As of 31/12/2024				
	Loans and advances					Loans and advances				
		Performing		Non-performing			Performing		Non-performing	
			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	510,811	495,743	3,759	15,067	8,953	511,484	497,092	3,639	14,392	10,233
Of which secured	303,012	295,295	1,356	7,718	5,879	287,774	281,011	1,332	6,763	5,566
Of which secured with immovable property	85,217	81,686	415	3,531	2,664	77,877	74,982	337	2,896	2,425
Of which instruments with LTV higher than 60% and lower or equal to 80%	6,733	6,480		252	226	10,995	10,786		209	185
Of which instruments with LTV higher than 80% and lower or equal to 100%	5,750	5,594		155	131	7,767	7,604		164	146
Of which instruments with LTV higher than 100%	5,139	5,016		123	98	6,626	6,414		212	187
Accumulated impairment for secured assets	3,173	1,242	44	1,931	1,231	2,812	1,152	40	1,660	1,201
Collateral										
Of which value capped at the value of exposure	122,854	119,837	523	3,017	2,383	110,943	108,434	385	2,509	2,129
Of which immovable property	84,635	82,094	381	2,541	2,032	77,768	75,656	292	2,112	1,834
Of which value above the cap	2,997	2,975	0	22	0	3,129	3,106	0	22	18
Of which immovable property	0	0	0	0	1,000	0	0	0	0	0
Financial guarantees received	164,803	161,739	731	3,064	2,501	163,489	160,588	867	2,901	2,481
Accumulated partial write-off	0	0	0	0	0	-105	0	0	-105	0

(mln EUR)	As of 31/03/2025					As of 30/06/2025				
	Loans and advances					Loans and advances				
		Performing		Non-performing			Performing		Non-performing	
			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	506,448	492,194	3,071	14,254	9,893	506,510	492,503	2,221	14,007	9,764
Of which secured	281,929	275,374	751	6,554	5,235	281,180	274,655	644	6,525	5,238
Of which secured with immovable property	73,323	70,768	294	2,555	2,013	73,352	70,724	244	2,628	2,104
Of which instruments with LTV higher than 60% and lower or equal to 80%	11,466	11,216		249	190	11,943	11,716		228	168
Of which instruments with LTV higher than 80% and lower or equal to 100%	7,758	7,578		179	146	7,620	7,437		183	142
Of which instruments with LTV higher than 100%	4,212	3,972		240	184	4,671	4,303		369	293
Accumulated impairment for secured assets	2,767	1,136	35	1,632	1,205	2,663	1,080	37	1,583	1,161
Collateral										
Of which value capped at the value of exposure	107,329	105,012	339	2,317	1,815	105,827	103,494	319	2,333	1,842
Of which immovable property	70,214	68,427	265	1,787	1,418	69,383	67,590	222	1,793	1,442
Of which value above the cap	0	0	0	0	0	0	0	0	0	0
Of which immovable property	0	0	0	0	0	0	0	0	0	0
Financial guarantees received	163,391	160,423	330	2,969	2,493	163,585	160,725	272	2,861	2,414
Accumulated partial write-off	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.