



2018 EU-wide Transparency Exercise

Bank Name	Société Générale SA
LEI Code	O2RNE8IBXP4R0TD8PU41
Country Code	FR

2018 EU-wide Transparency Exercise
Capital

Société Générale SA

		(mn EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	60,613	61,478	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40,861	40,500	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	18,633	18,631	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,207	4,927	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-651	-1,174	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	24,632	26,510	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,572	1,537	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-253	-317	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-6,625	-6,733	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-2,102	-2,055	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-868	-466	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-60	-78	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-24	-13	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii), 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 (-)	-24	-13	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 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 institution does not have a significant investment	0	0	C 01.00 (r480,r010)	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	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	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 exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-234	-572	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	634	302	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	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	262	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	373	302	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,653	9,232	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	7,014	8,243	C 01.00 (r540,r010) + C 01.00 (r570,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	-11	-12	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	1,650	1,000	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	49,514	49,731	C 01.00 (r015,r010)	Article 52 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,100	11,747	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	12,108	13,144	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	-1,250	-1,672	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	241	274	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	353,306	363,087	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.57%	11.15%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.01%	13.70%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.16%	16.93%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,227	40,197	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 loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.39%	11.07%	D.1/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

(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

2018 EU-wide Transparency Exercise

Leverage ratio

Société Générale SA

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	49,514	49,731	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	48,907	49,429	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,150,217	1,194,754	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,149,844	1,194,452	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.3%	4.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.3%	4.1%	C 47.00 (r330,c010)	

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Risk exposure amounts

Société Générale SA

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	285,749	292,040
Risk exposure amount for securitisation and re-securitisations in the banking book	1,779	1,747
Risk exposure amount for contributions to the default fund of a CCP	1,163	1,058
Risk exposure amount Other credit risk	282,808	289,236
Risk exposure amount for position, foreign exchange and commodities (Market risk)	14,800	17,078
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	3,006	3,199
Risk exposure amount for Credit Valuation Adjustment	3,760	5,036
Risk exposure amount for operational risk	48,995	48,930
Other risk exposure amounts	2	3
Total Risk Exposure Amount	353,306	363,087

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2018 EU-wide Transparency Exercise

P&L

Société Générale SA

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	21,702	10,877
Of which debt securities income	855	420
Of which loans and advances income	14,304	7,023
Interest expenses	11,113	5,443
(Of which deposits expenses)	3,833	1,967
(Of which debt securities issued expenses)	0	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	110	73
Net Fee and commission income	6,273	3,104
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	363	92
Gains or (-) losses on financial assets and liabilities held for trading, net	10,357	-192
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-5,412	2,745
Gains or (-) losses from hedge accounting, net	0	116
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	664	766
TOTAL OPERATING INCOME, NET	22,944	12,137
(Administrative expenses)	16,061	9,446
(Depreciation)	972	470
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	773	-1,117
(Commitments and guarantees given)	-9	-75
(Other provisions)	782	-1,041
Of which pending legal issues and tax litigation ¹	51	
Of which restructuring ¹	72	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,025	532
(Financial assets at fair value through other comprehensive income)	n.a.	1
(Financial assets at amortised cost)	n.a.	531
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	88	2
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	1	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	619	330
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,646	3,133
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,186	2,335
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,186	2,335
Of which attributable to owners of the parent	2,603	2,006

⁽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."

2018 EU-wide Transparency Exercise
Market Risk
Société Générale SA

	SA		IM										IM									
	As of 31/12/2017	As of 30/06/2018	As of 31/12/2017										As of 30/06/2018									
	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	
(mln EUR)																						
Traded Debt Instruments	557	467	96	31	192	74						89	23	294	192							
Of which: General risk	89	116	77	25	157	62						73	19	250	164							
Of which: Specific risk	468	352	18	6	35	11						15	4	44	28							
Equities	108	106	101	31	139	98						90	24	188	134							
Of which: General risk	45	31	72	22	111	77						69	18	153	105							
Of which: Specific risk	63	75	28	8	28	20						21	6	34	28							
Foreign exchange risk	640	584	7	4	20	10						5	2	33	16							
Commodities risk	79	30	5	2	7	5						4	1	18	14							
Total	1,384	1,187	208	67	357	186	282	242	169	178	225	13,416	188	50	533	356	244	302	196	248	233	15,891

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Société Générale SA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	10,003	10,953	8,298		9,803	10,705	8,511	
	Regional governments or local authorities	917	925	377		1,036	956	334	
	Public sector entities	491	485	178		359	341	87	
	Multilateral Development Banks	35	38	12		20	33	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	54,232	53,507	5,438		53,346	54,224	5,188	
	Corporates	64,035	49,615	46,281		66,376	50,530	46,973	
	of which: SME	18,841	16,123	14,559		19,077	16,365	14,678	
	Retail	41,261	30,412	21,525		42,019	30,838	21,677	
	of which: SME	9,369	8,775	5,278		9,462	8,939	5,215	
	Secured by mortgages on immovable property	13,229	13,073	5,618		13,688	12,556	5,049	
	of which: SME	489	484	203		627	607	256	
	Exposures in default	7,416	2,710	3,258	4,507	7,329	2,798	3,396	4,161
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	2	2	0		2	2	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,251	1,251	1,219		999	999	1,002	
Equity	1,533	1,338	2,695		1,336	1,336	2,616		
Securitisation	46	38	200		47	39	193		
Other exposures	26,334	26,334	17,807		26,045	26,045	18,416		
Standardised Total²	218,988	188,961	112,907	4,707	222,407	191,403	113,442	4,989	

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).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
FRANCE	Central governments or central banks	3,651	3,681	4,203		2,845	2,879	3,879	
	Regional governments or local authorities	196	204	58		357	281	126	
	Public sector entities	127	127	75		70	70	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,685	10,360	1,977		4,664	9,942	1,893	
	Corporates	18,259	12,667	11,862		19,220	12,833	11,229	
	of which: SME	5,583	4,809	4,159		5,466	4,890	4,200	
	Retail	14,690	6,904	4,762		14,695	6,766	4,645	
	of which: SME	2,967	2,738	1,645		2,807	2,620	1,520	
	Secured by mortgages on immovable property	2,349	2,242	1,118		2,528	1,599	810	
	of which: SME	92	89	41		216	204	101	
	Exposures in default	1,669	866	1,127	746	1,680	969	1,292	655
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	827	796	1,723		822	822	1,757		
Securitisation									
Other exposures	10,623	10,623	8,886		10,723	10,723	9,053		
Standardised Total²				779				755	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED STATES	Central governments or central banks	412	410	934		421	420	957	
	Regional governments or local authorities	2	1	1		1	0	0	
	Public sector entities	11	11	2		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18,733	13,336	761		16,362	12,772	743	
	Corporates	3,297	2,846	2,064		3,257	2,918	2,083	
	of which: SME	290	272	231		307	288	253	
	Retail	7	3	2		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	19	16	24	3	17	14	22	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	413	413	380		181	181	183	
Equity	18	14	14		15	15	15		
Securitisation									
Other exposures	262	262	262		271	271	271		
Standardised Total²				7				2	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
GERMANY	Central governments or central banks	566	566	73		362	361	84	
	Regional governments or local authorities	2	2	1		7	7	0	
	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	7,797	7,777	265		7,867	7,839	272	
	Corporates	13,830	13,244	13,338		13,866	13,866	14,430	
	of which: SME	102	102	99		258	244	184	
	Retail	7,789	7,088	5,114		8,171	7,394	5,324	
	of which: SME	1,470	1,426	867		1,493	1,433	852	
	Secured by mortgages on immovable property	1	1	1		16	15	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	261	162	178	79	249	173	242	77
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
Equity	10	7	11		7	7	11		
Securitisation									
Other exposures	1,645	1,882	908		1,790	2,030	987		
Standardised Total²				82				111	

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

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

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		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
CZECH REPUBLIC	Central governments or central banks	41	41	7		14	14	4	
	Regional governments or local authorities	1	1	1		1	1	1	
	Public sector entities	0	0	0		14	14	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	2	1		5	4	3	
	Corporates	1,425	1,379	1,279		1,469	1,417	1,307	
	of which: SME	751	736	657		824	796	714	
	Retail	627	577	380		691	638	423	
	of which: SME	305	297	169		368	359	214	
	Secured by mortgages on immovable property	10	10	10		19	19	18	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	135	49	61	87	100	41	46	59
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	631	631	542	88	660	660	557	70	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	1,022	1,022	160		1,039	1,039	92	
	Regional governments or local authorities	13	13	6		89	89	6	
	Public sector entities	108	108	22		100	100	20	
	Multilateral Development Banks	0	0	0		0	8	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,123	8,552	643		9,346	8,928	618	
	Corporates	1,230	1,064	848		1,251	987	928	
	of which: SME	598	597	555		526	510	463	
	Retail	1,145	1,142	705		1,206	1,203	730	
	of which: SME	1,051	1,056	632		1,137	1,136	672	
	Secured by mortgages on immovable property	507	506	210		467	466	185	
	of which: SME	157	157	64		146	146	53	
	Exposures in default	46	29	36	17	86	79	80	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
Equity	163	163	163		188	188	188		
Securitisation									
Other exposures									
Standardised Total²	17,19	17,19	1,040	17	17,14	17,14	802	11	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	78	78	95		25	25	45	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	21	25	0		20	24	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	211	186	78		187	144	14	
	Corporates	500	348	346		334	254	251	
	of which: SME	93	65	64		54	39	38	
	Retail	24	15	14		13	8	7	
	of which: SME	2	2	1		2	2	1	
	Secured by mortgages on immovable property	1	1	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	17	17	17		95	95	95	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	624	624	326	0	1,379	1,379	767	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
ITALY	Central governments or central banks	814	814	550		1,329	1,329	588	
	Regional governments or local authorities	42	42	9		35	35	8	
	Public sector entities	3	3	1		3	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	421	315	29		514	467	35	
	Corporates	1,958	1,875	1,570		2,108	2,004	1,696	
	of which: SME	508	488	464		556	532	509	
	Retail	1,449	1,388	929		1,374	1,299	945	
	of which: SME	603	598	390		572	564	324	
	Secured by mortgages on immovable property	7	7	4		30	29	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	289	105	110	184	320	168	204	151
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		31	31	31	
Equity	25	14	32		14	14	32		
Securitisation									
Other exposures									
Standardised Total²	2,094	2,094	1,239	196	2,212	2,212	1,202	165	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Société Générale SA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	68	68	65		65	65	40	
	Regional governments or local authorities	64	62	60		50	40	40	
	Public sector entities	94	90	90		31	17	17	
	Multilateral Development Banks	12	12	12		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	929	864	548		381	231	228	
	Corporates	5,876	4,539	4,505		6,014	4,415	4,374	
	of which: SME	430	316	283		485	358	316	
	Retail	3,011	2,739	2,052		3,054	2,807	2,103	
	of which: SME	15	15	7		15	15	8	
	Secured by mortgages on immovable property	2,655	2,655	930		2,581	2,571	916	
	of which: SME	1	1	0		1	1	1	
	Exposures in default	840	212	221	626	656	141	144	515
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures									
Standardised Total ²	547	479	478	626	581	515	512	587	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
JAPAN	Central governments or central banks	24	24	9		12	12	8	
	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	3,029	3,029	63		3,221	3,221	89	
	Corporates	17	41	21		46	84	33	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		6	6	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		1	1	1		
Securitisation									
Other exposures									
Standardised Total ²	45	45	22	0	66	66	26	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
SWITZERLAND	Central governments or central banks	24	24	2		46	46	19	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	14	14	3		13	13	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	88	96	20		88	92	28	
	Corporates	1,116	1,059	932		1,557	1,502	1,400	
	of which: SME	170	162	130		205	204	170	
	Retail	124	113	70		140	137	90	
	of which: SME	90	90	51		100	100	58	
	Secured by mortgages on immovable property	18	18	14		32	31	20	
	of which: SME	5	5	5		7	7	0	
	Exposures in default	15	11	16	3	12	9	12	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		9	9	9	
Equity	11	9	12		9	9	13		
Securitisation									
Other exposures									
Standardised Total ²	134	109	108	6	110	85	60	4	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Société Générale SA

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted ³		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	Central banks and central governments	193,491	360	203,491	5,706	0	63	179,547	351	189,352	6,480	0	74
	Institutions	98,100	87	93,954	7,907	25	23	70,968	69	65,878	8,314	18	15
	Corporates	338,542	7,792	245,220	107,480	3,750	3,797	356,794	6,884	111,138	3,289	3,648	3,648
	Corporates - Of Which: Specialised Lending	43,398	1,149	30,647	11,701	314	351	55,251	1,273	40,070	13,871	137	516
	Corporates - Of Which: SME	40,622	2,041	37,253	22,426	762	949	41,037	1,599	37,562	22,783	1,475	1,127
	Retail	155,096	7,037	153,793	31,479	2,152	3,622	158,078	6,893	157,655	33,330	3,442	3,946
	Retail - Secured on real estate property	98,268	2,193	97,805	14,131	1,097	652	99,394	2,314	99,163	15,188	1,847	726
	Retail - Secured on real estate property - Of Which: SME	4,541	239	4,541	909	250	85	6,322	348	6,322	1,223	316	130
	Retail - Secured on real estate property - Of Which: non-SME	93,727	1,953	93,264	13,222	847	567	93,073	1,965	92,842	13,965	1,531	596
	Retail - Qualifying Revolving	5,861	585	5,216	2,309	167	369	5,690	534	5,135	2,319	188	385
	Retail - Other Retail	50,966	4,259	50,772	15,038	887	2,601	52,993	4,045	53,357	15,843	1,407	2,835
	Retail - Other Retail - Of Which: SME	18,488	1,037	18,381	5,698	635	1,143	19,415	1,830	19,446	6,044	714	1,299
	Retail - Other Retail - Of Which: non-SME	32,478	2,322	32,391	9,341	252	1,458	33,578	2,215	33,911	9,799	692	1,536
	Equity	4,834	0	4,833	17,511	0	0	4,617	0	4,617	16,684	0	0
Securitisation	19,034		19,034	1,578		98	18,671		18,609	1,554		0	
Other non credit-obligation assets				19						20			
IRB Total				171,679						177,540			

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 For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted ³		Of which: defaulted		Of which: defaulted		Of which: defaulted					
FRANCE	Central banks and central governments	71,383	0	76,593	157	0	1	50,790	0	56,360	42	0	2
	Institutions	20,220	10	19,683	1,123	2	2	25,532	10	24,194	1,267	1	8
	Corporates	129,400	3,762	97,738	52,629	2,048	2,414	126,768	3,349	99,523	52,776	1,968	2,056
	Corporates - Of Which: Specialised Lending	5,735	56	3,928	1,865	2	44	8,562	153	5,699	2,716	2	2
	Corporates - Of Which: SME	24,803	1,493	23,286	16,467	523	710	25,283	1,447	23,870	16,835	1,039	882
	Retail	129,802	6,026	129,170	24,302	1,503	2,944	132,363	5,952	131,575	25,276	2,902	3,209
	Retail - Secured on real estate property	85,460	1,945	85,457	11,394	886	125	86,561	2,092	86,516	12,016	1,570	607
	Retail - Secured on real estate property - Of Which: SME	4,541	239	4,541	909	250	85	6,321	348	6,321	1,223	316	130
	Retail - Secured on real estate property - Of Which: non-SME	80,919	1,705	80,916	10,485	736	440	80,241	1,744	80,195	10,793	1,253	477
	Retail - Qualifying Revolving	5,432	565	4,816	2,196	158	352	5,270	519	3,570	1,885	179	371
	Retail - Other Retail	38,910	3,517	38,897	10,711	759	2,667	40,531	3,341	41,090	11,375	1,154	2,232
	Retail - Other Retail - Of Which: SME	12,865	1,677	12,868	4,452	569	1,026	13,785	1,609	13,934	4,774	660	1,170
	Retail - Other Retail - Of Which: non-SME	26,045	1,840	26,029	6,259	190	1,640	26,747	1,732	27,156	6,602	494	1,062
	Equity	4,018	0	4,017	14,575	0	0	3,659	0	3,659	13,228	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted ³		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED STATES	Central banks and central governments	39,186	0	39,884	0	0	0	51,059	0	51,698	0	0	0
	Institutions	7,150	0	7,072	438	0	0	7,011	0	7,045	398	0	0
	Corporates	48,588	1,029	34,355	9,345	341	110	59,262	765	42,866	10,307	114	164
	Corporates - Of Which: Specialised Lending	6,774	379	5,329	1,994	103	61	8,309	250	6,615	1,941	21	111
	Corporates - Of Which: SME	16	0	11	6	0	0	10	0	9	7	0	0
	Retail	41	1	41	10	1	0	21	0	74	18	0	0
	Retail - Secured on real estate property	37	0	34	7	0	0	15	0	15	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	37	0	34	7	0	0	15	0	15	2	0	0
	Retail - Qualifying Revolving	1	0	3	1	0	0	1	0	54	14	0	0
	Retail - Other Retail	4	0	4	2	1	0	5	0	5	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	1	0	5	0	5	1	0	0
	Equity	196	0	196	726	0	0	245	0	245	907	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted ³		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	Central banks and central governments	6,801	0	9,248	2	0	0	6,023	0	8,081	0	0	0
	Institutions	1,976	0	1,975	948	0	0	2,843	0	2,757	369	0	0
	Corporates	17,819	73	10,380	3,653	477	33	16,093	61	12,062	3,978	13	52
	Corporates - Of Which: Specialised Lending	853	0	654	257	0	0	1,200	0	952	346	0	0
	Corporates - Of Which: SME	1,922	51	1,918	432	3	30	1,877	44	1,872	407	11	32
	Retail	3,276	40	3,372	646	8	8	3,346	38	3,344	621	8	19
	Retail - Secured on real estate property	63	1	57	9	0	1	11	0	11	2	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	63	1	57	9	0	1	11	0	11	2	0	0
	Retail - Qualifying Revolving	0	0	2	1	0	0	0	0	14	16	0	0
	Retail - Other Retail	3,313	40	3,313	637	20	8	3,335	38	3,318	603	8	19
	Retail - Other Retail - Of Which: SME	3,274	39	3,274	628	20	8	3,313	38	3,297	601	8	18
	Retail - Other Retail - Of Which: non-SME	40	0	39	9	0	0	21	0	21	1	0	0
	Equity	8	0	8	31	0	0	9	0	9	32	0	0
Securitisation													
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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Société Générale SA

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
CZECH REPUBLIC	Central banks and central governments	6,681	0	7,184	285	0	0	13,552	0	13,992	433	0	0
	Institutions	1,259	0	1,228	339	0	0	1,505	0	1,299	337	0	0
	Corporates	14,823	339	10,555	5,684	115	218	15,365	317	11,209	6,106	186	230
	Corporates - Of Which: Specialised Lending	1,592	6	1,556	1,299	3	2	1,692	1	1,638	1,422	2	12
	Corporates - Of Which: SME	5,765	165	4,148	1,906	65	87	5,827	156	4,286	2,068	125	89
	Retail	11,598	326	11,027	3,121	146	220	13,772	289	12,655	3,308	175	218
	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	9,428	175	9,110	2,259	65	102	10,807	160	10,344	2,342	71	103
	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	412	15	293	63	5	13	407	11	285	57	6	11
	Retail - Other Retail	1,758	137	1,624	799	76	105	2,150	116	2,026	908	98	105
	Retail - Other Retail - Of Which: SME	869	69	799	347	35	57	875	62	774	362	37	61
	Retail - Other Retail - Of Which: non-SME	890	68	865	452	41	49	1,283	56	1,252	547	60	44
	Equity	24	0	24	91	0	0	28	0	28	102	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	3,674	0	3,902	0	0	0	3,278	0	3,514	0	0	0
	Institutions	6,633	0	6,616	645	0	0	7,028	0	7,001	678	0	0
	Corporates	16,206	23	14,090	4,423	23	2	18,367	31	16,273	4,766	67	12
	Corporates - Of Which: Specialised Lending	2,496	0	2,475	553	0	0	3,766	4	3,919	819	5	1
	Corporates - Of Which: SME	396	21	393	209	21	0	459	21	535	332	52	2
	Retail	1,568	12	1,558	219	9	5	1,462	12	1,808	481	32	7
	Retail - Secured on real estate property	1,008	10	1,000	110	9	3	938	10	1,215	383	31	5
	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	1,008	10	1,000	110	9	3	938	10	1,215	383	31	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	559	2	555	107	0	1	543	1	507	58	1	1
	Retail - Other Retail - Of Which: SME	20	0	20	16	0	0	12	0	12	11	0	0
	Retail - Other Retail - Of Which: non-SME	538	2	535	92	0	1	531	1	494	47	1	1
	Equity	10	0	10	38	0	0	11	0	11	40	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
LUXEMBOURG	Central banks and central governments	9,238	0	9,438	0	0	0	10,506	0	11,611	0	0	0
	Institutions	770	0	732	35	0	0	922	0	873	38	0	0
	Corporates	8,950	224	8,768	2,139	79	164	11,227	264	10,633	2,753	145	206
	Corporates - Of Which: Specialised Lending	555	0	945	241	0	0	1,114	22	1,532	350	0	1
	Corporates - Of Which: SME	1,177	38	1,165	348	8	30	1,067	44	1,080	275	56	34
	Retail	1	83	85	21	0	0	165	1	201	49	3	1
	Retail - Secured on real estate property	19	0	19	2	0	0	76	0	79	22	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19	0	19	2	0	0	76	0	79	22	0	1
	Retail - Qualifying Revolving	0	0	2	1	0	0	0	0	32	12	0	0
	Retail - Other Retail	63	0	63	17	0	0	89	1	91	15	3	0
	Retail - Other Retail - Of Which: SME	18	0	18	11	0	0	7	0	8	4	0	0
	Retail - Other Retail - Of Which: non-SME	45	0	45	6	0	0	82	1	83	11	3	0
	Equity	366	0	366	1,290	0	0	362	0	362	1,275	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
ITALY	Central banks and central governments	416	0	1,947	463	0	0	1,341	0	2,692	667	0	0
	Institutions	488	1	427	276	3	0	436	0	402	279	0	0
	Corporates	8,603	205	5,339	2,592	71	84	8,256	202	5,782	2,700	88	88
	Corporates - Of Which: Specialised Lending	1,675	24	1,306	406	3	17	1,976	29	1,554	465	3	19
	Corporates - Of Which: SME	1,203	145	1,295	555	28	56	1,378	142	1,266	604	46	54
	Retail	4,647	549	4,644	2,406	22	410	4,905	531	4,917	2,721	128	472
	Retail - Secured on real estate property	50	0	47	7	0	0	30	0	30	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	50	0	47	7	0	0	30	0	30	7	0	0
	Retail - Qualifying Revolving	1	0	3	2	0	0	1	0	15	5	0	0
	Retail - Other Retail	4,997	549	4,994	2,396	22	410	4,874	530	4,873	2,709	128	472
	Retail - Other Retail - Of Which: SME	1,241	151	1,239	187	11	52	1,262	120	1,261	260	8	49
	Retail - Other Retail - Of Which: non-SME	3,256	397	3,255	2,210	11	357	3,512	410	3,512	2,450	119	423
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
Securitisation													
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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Société Générale SA

		IRB Approach																		
		As of 31/12/2017					As of 30/06/2018													
		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											
(min EUR, %)																				
RUSSIAN FEDERATION	Central banks and central governments	2,816	0	2,816	749	0	0	2,320	0	2,320	711	0	0							
	Institutions	161	1	69	92	6	0	165	0	88	85	0	0							
	Corporates	2,841	29	1,570	839	12	9	2,932	111	1,561	759	0	43							
	Corporates - Of Which: Specialised Lending	1,885	6	1,163	552	0	6	1,900	105	1,067	515	0	42							
	Corporates - Of Which: SME	15	15	15	12	12	3	0	0	0	0	0	0							
	Retail	229	7	216	38	5	0	80	2	80	22	3	0							
	Retail - Secured on real estate property	170	6	159	28	5	0	58	2	57	20	3	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	170	6	159	28	5	0	58	2	57	20	3	0							
	Retail - Qualifying Revolving	0	0	1	0	0	0	0	1	0	0	0	0							
	Retail - Other Retail	60	0	56	9	0	22	22	0	22	2	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	60	0	56	9	0	22	22	0	22	2	0	0							
Equity	15	0	15	54	0	0	12	0	12	46	0	0								
Securitisation																				
Other non credit-obligation assets																				
IRB Total																				

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

		IRB Approach																		
		As of 31/12/2017					As of 30/06/2018													
		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											
(min EUR, %)																				
JAPAN	Central banks and central governments	10,163	0	10,601	217	0	0	11,099	0	11,571	237	0	0							
	Institutions	1,075	0	1,068	119	0	0	923	0	922	122	0	0							
	Corporates	1,095	0	936	247	0	0	2,164	0	1,645	444	0	0							
	Corporates - Of Which: Specialised Lending	0	0	1	0	0	0	34	0	39	6	0	0							
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail	3	0	4	1	0	0	3	0	18	2	0	0							
	Retail - Secured on real estate property	1	0	1	0	0	0	2	0	2	0	0	0							
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	2	0	2	0	0	0							
	Retail - Qualifying Revolving	0	0	1	0	0	0	0	15	2	0	0	0							
	Retail - Other Retail	2	0	2	0	0	1	1	0	1	0	0	0							
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	1	1	0	1	0	0	0							
Equity	2	0	2	9	0	0	2	0	2	9	0	0								
Securitisation																				
Other non credit-obligation assets																				
IRB Total																				

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

		IRB Approach																		
		As of 31/12/2017					As of 30/06/2018													
		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											
(min EUR, %)																				
SWITZERLAND	Central banks and central governments	19,476	0	19,527	0	0	0	4,704	0	4,756	0	0	0							
	Institutions	1,376	0	1,235	68	0	0	1,167	0	1,131	41	0	0							
	Corporates	7,115	12	4,551	1,439	15	2	7,453	8	4,868	1,452	18	7							
	Corporates - Of Which: Specialised Lending	2,693	0	1,538	292	0	0	2,738	3	1,653	322	0	2							
	Corporates - Of Which: SME	113	6	113	52	4	2	104	4	101	69	16	2							
	Retail	655	22	655	130	18	4	695	23	727	247	105	4							
	Retail - Secured on real estate property	327	17	327	54	16	0	314	16	306	174	97	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	327	17	327	54	16	0	314	16	306	174	97	0							
	Retail - Qualifying Revolving	5	3	8	4	1	3	5	3	48	34	1	3							
	Retail - Other Retail	323	2	321	73	1	1	376	4	374	39	8	1							
	Retail - Other Retail - Of Which: SME	12	0	12	8	0	5	4	5	5	3	0	0							
	Retail - Other Retail - Of Which: non-SME	311	2	309	65	1	1	372	4	369	36	8	1							
Equity	0	0	0	1	0	0	1	0	1	3	0	0								
Securitisation																				
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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Société Générale SA

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which:		Designated at fair value through profit or loss ²		Available-for-sale ³	of which:		Loans and Receivables ⁴		of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities	of which: Loans and advances	of which: Debt securities		Loans and advances	Debt securities	Loans and advances	Debt securities					
TOTAL - ALL COUNTRIES	85,042.9	21,125.7	63,917.2	16,314.3	24.2	16,290.0	1,589.7	1,585.3	4.3	43,979.3	0.0	43,979.3	19,516.1	19,516.1	0.0	3,562.6	0.0	3,562.6
Austria	1,431.7	0.0	1,431.7															
Belgium	2,558.7	725.3	1,833.4															
Bulgaria	317.0	4.9	312.0															
Croatia	27.1	0.0	27.1															
Cyprus	1.7	0.0	1.7															
Czech Republic	3,103.5	0.5	3,102.9															
Denmark	8.8	8.8	0.0															
Estonia	0.0	0.0	0.0															
Finland	365.5	0.0	365.5															
France	26,073.7	15,912.6	10,161.1															
Germany	5,245.3	37.6	5,207.6															
Greece	0.0	0.0	0.0															
Hungary	122.2	0.0	122.2															
Ireland	42.9	0.0	42.9															
Italy	1,570.2	294.0	1,276.3															
Latvia	1.9	0.0	1.9															
Lithuania	20.0	0.0	20.0															
Luxembourg	2,381.2	23.0	2,358.1															
Malta	0.0	0.0	0.0															
Netherlands	480.9	1.5	479.3															
Poland	1,169.9	0.0	1,169.9															
Portugal	70.6	0.0	70.6															
Romania	2,829.7	21.8	2,807.9															
Slovakia	241.9	0.0	241.9															
Slovenia	332.1	1.3	330.8															
Spain	977.9	170.1	807.7															
Sweden	30.9	28.7	2.2															
United Kingdom	1,694.9	0.7	1,694.2															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	8.5	8.5	0.0															
Switzerland	75.1	0.0	75.1															
Australia	1,641.1	0.0	1,641.1															
Canada	641.9	1.0	641.0															
China	112.0	0.2	111.9															
Hong Kong	1,646.4	0.0	1,646.4															
Japan	1,026.3	80.2	945.2															
U.S.	17,880.3	0.0	17,880.3															
Other advanced economies non EEA	2,838.8	131.0	2,707.8															
Other Central and eastern Europe countries non EEA	869.9	147.4	722.5															
Middle East	685.1	627.8	57.3															
Latin America and the Caribbean	1,020.9	646.4	374.4															
Africa	3,632.1	1,612.5	2,019.6															
Others	1,864.2	639.6	1,224.6															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP

² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Societe Generale SA

As of 30/06/2018

(min EUR)		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)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Residual Maturity	Country / Region																
	Portugal	I 0 - 3M f	11	11	11	0	0	0	0	0	0	13	114	0	0		
		I 3M - 1Y f	0	0	0	0	0	0	0	5	77	3	30	0	0		
		I 1Y - 2Y f	29	29	29	0	0	0	0	0	0	0	0	0	0		
		I 2Y - 3Y f	0	0	0	0	0	0	0	13	206	17	147	0	0		
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	409	19	163	0	0		
		I 5Y - 10Y f	107	107	107	0	0	0	0	0	0	85	732	0	0		
	I 10Y - more	24	24	24	0	0	0	0	0	0	0	0	0	0			
	Total	172	172	172	0	0	0	0	44	693	137	1,185	0	0		41	
	Romania	I 0 - 3M f	4	4	4	0	0	0	4	0	0	0	0	0	0		
		I 3M - 1Y f	34	34	34	0	0	0	0	0	0	0	0	0	0		
		I 1Y - 2Y f	1,047	1,046	22	0	0	1,024	0	0	0	0	0	0	0		
		I 2Y - 3Y f	292	293	35	0	0	258	0	0	0	0	0	0	0		
		I 3Y - 5Y f	356	356	50	0	0	307	0	0	0	0	0	0	0		
		I 5Y - 10Y f	1,020	1,020	27	0	0	993	0	0	0	0	0	0	0		
	I 10Y - more	26	26	13	0	0	13	0	0	0	0	0	0	0			
	Total	2,880	2,879	179	0	0	2,682	17	0	0	0	0	0	0		949	
	Slovakia	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	20	20	20	0	0	20	0	0	0	0	0	0	0		
		I 1Y - 2Y f	33	33	33	0	0	33	0	0	0	0	0	0	0		
		I 2Y - 3Y f	6	6	6	0	0	6	0	0	0	0	0	0	1		
		I 3Y - 5Y f	67	67	67	0	0	67	0	0	0	0	0	0	0		
		I 5Y - 10Y f	125	125	125	0	0	125	0	0	0	0	0	0	0		
	I 10Y - more	8	8	8	0	0	8	0	0	0	0	0	0	0			
	Total	258	258	8	0	0	250	0	0	0	0	0	0	1		27	
	Slovenia	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	68	68	68	0	0	68	0	0	0	0	0	0	0		
		I 1Y - 2Y f	108	108	0	0	0	76	33	0	0	0	0	0	0		
		I 2Y - 3Y f	99	99	1	0	0	80	18	0	0	0	0	0	0		
		I 3Y - 5Y f	59	59	0	0	0	59	0	0	0	0	0	0	2		
		I 5Y - 10Y f	191	191	0	0	0	105	86	0	0	0	0	0	0		
	I 10Y - more	50	50	0	0	0	50	0	0	0	0	0	0	66			
	Total	576	576	1	0	0	438	137	0	0	0	0	0	68		18	
	Spain	I 0 - 3M f	148	148	148	0	0	148	0	0	0	0	0	1	0		
		I 3M - 1Y f	23	23	0	0	0	23	0	0	0	0	0	0	0		
		I 1Y - 2Y f	43	43	40	0	0	40	3	5	25	0	0	0	0		
		I 2Y - 3Y f	71	71	36	0	0	37	3	0	0	0	0	0	0		
		I 3Y - 5Y f	41	41	37	0	0	41	0	0	0	0	0	0	0		
		I 5Y - 10Y f	396	396	301	0	0	306	55	109	510	0	0	0	0		
	I 10Y - more	221	221	177	2	0	177	42	0	0	0	0	0	0			
	Total	901	901	739	2	0	32	179	114	535	0	0	1	0		63	
	Sweden	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	2	2	0	0	0	2	0	0	0	0	0	0	0		
		I 1Y - 2Y f	9	9	1	0	0	9	8	0	0	0	0	0	0		
		I 2Y - 3Y f	24	24	0	0	0	24	0	0	0	0	0	0	0		
		I 3Y - 5Y f	66	66	0	0	0	63	2	0	0	0	0	0	0		
		I 5Y - 10Y f	1	1	0	0	0	1	1	0	0	0	0	0	0		
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Total	102	102	1	0	0	63	38	11	400	1	494	0	0		5	
	United Kingdom	I 0 - 3M f	1,144	1,144	138	0	0	1,005	0	0	0	0	108	0	0		
		I 3M - 1Y f	2	2	79	0	0	76	2	0	0	0	57	0	0		
		I 1Y - 2Y f	83	83	9	0	0	69	4	0	0	0	0	0	0		
		I 2Y - 3Y f	70	70	15	0	0	55	0	0	0	0	35	0	0		
		I 3Y - 5Y f	84	84	17	0	0	66	0	0	399	0	0	0	0		
		I 5Y - 10Y f	277	277	107	0	0	169	0	0	35	0	29	0	0		
	I 10Y - more	53	53	24	0	0	29	0	0	0	0	0	0	0			
	Total	1,789	1,789	318	0	0	1,465	5	0	486	0	138	0	0		91	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Societe Generale SA

As of 30/06/2018

(min EUR)		Direct exposures														Off-balance sheet exposures		Risk weighted exposure amount
		On balance sheet							Derivatives				Off-balance sheet exposures					
		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		Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount									
Residual Maturity	Country / Region																	
	U.S.	I 0 - 3M f	4,198	4,198	927	0	3,271	0	0	10	0	5	1	0				
		I 3M - 1Y f	323	323	110	0	212	0	0	0	0	0	0	0				
		I 1Y - 2Y f	394	394	370	0	24	0	0	0	0	0	0	0				
		I 2Y - 3Y f	1,900	1,900	696	0	1,205	0	0	0	0	0	0	0				
		I 3Y - 5Y f	4,471	4,471	628	0	3,843	0	0	0	0	0	0	0				
		I 5Y - 10Y f	11,403	11,403	1,773	1	9,629	0	0	0	0	0	0	0				
	I 10Y - more	2,130	2,130	1,829	0	301	0	0	0	0	0	0	0					
	Total	24,819	24,819	6,332	1	18,485	0	0	10	0	5	1	0			1		
	China	I 0 - 3M f	16	16	0	0	16	0	0	0	0	0	0	0				
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0				
		I 1Y - 2Y f	26	26	0	0	26	0	0	0	0	0	0	0				
		I 2Y - 3Y f	15	15	0	0	15	0	0	0	0	0	0	0				
		I 3Y - 5Y f	40	40	0	0	40	0	0	0	0	0	0	0				
		I 5Y - 10Y f	20	20	0	0	20	0	0	0	0	0	0	0				
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0					
	Total	115	115	0	0	115	0	0	0	0	0	0	0			9		
	Switzerland	I 0 - 3M f	5	5	0	0	5	7	700	197	5,985	0	0	0				
		I 3M - 1Y f	20	20	0	0	20	22	2,151	36	1,085	0	0	0				
		I 1Y - 2Y f	1	1	0	0	1	3	284	23	699	0	0	0				
		I 2Y - 3Y f	2	2	2	0	0	1	58	1	21	0	0	0				
		I 3Y - 5Y f	5	5	5	0	0	0	0	0	0	0	0	0				
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0				
	I 10Y - more	6	6	6	0	0	0	0	0	0	0	0	0					
	Total	39	39	13	0	26	33	3,194	256	7,791	0	0	0			18		
	Other advanced economies non EEA	I 0 - 3M f	783	724	47	0	737	12	924	22	723	8	0	0				
		I 3M - 1Y f	1,025	1,025	873	0	1,999	12	429	2	71	0	0	0				
		I 1Y - 2Y f	398	398	30	0	368	99	269	38	99	68	0	0				
		I 2Y - 3Y f	186	186	0	0	186	49	136	30	105	131	0	0				
		I 3Y - 5Y f	580	580	26	0	554	109	444	1	32	0	0	0				
		I 5Y - 10Y f	495	495	52	0	259	184	184	16	72	79	0	0				
	I 10Y - more	289	289	128	0	161	29	874	1	46	0	0	0					
	Total	3,754	3,754	1,833	0	2,921	1,218	5,481	35	1,162	287	0	0			684		
	Other Central and eastern Europe countries non EEA	I 0 - 3M f	55	54	0	0	55	2	0	0	0	0	0	0				
		I 3M - 1Y f	34	34	32	0	2	0	0	0	0	0	0	0				
		I 1Y - 2Y f	374	374	16	0	358	6	0	0	0	0	0	0				
		I 2Y - 3Y f	12	12	0	0	12	0	0	0	0	0	0	0				
		I 3Y - 5Y f	15	15	15	0	0	0	0	0	0	0	0	0				
		I 5Y - 10Y f	203	203	6	0	197	0	0	0	0	39	0	0				
	I 10Y - more	63	63	16	0	48	0	0	0	0	0	0	0					
	Total	756	755	97	0	401	257	0	0	0	166	0	0			514		
	Middle East	I 0 - 3M f	12	0	0	0	12	0	0	0	10	0	0	0				
		I 3M - 1Y f	12	1	0	0	11	0	0	0	0	0	0	0				
		I 1Y - 2Y f	5	5	5	0	0	0	0	0	0	0	0	0				
		I 2Y - 3Y f	104	104	2	0	102	0	0	0	0	0	0	0				
		I 3Y - 5Y f	627	627	12	0	615	0	0	0	0	0	0	0				
		I 5Y - 10Y f	270	270	8	0	262	0	0	0	0	622	0	0				
	I 10Y - more	78	78	4	0	74	0	0	0	0	16	0	0					
	Total	1,108	1,084	32	0	1,052	0	0	10	0	638	0	0			380		
	Latin America and the Caribbean	I 0 - 3M f	301	286	285	0	1	17	0	0	0	0	0	0				
		I 3M - 1Y f	22	17	0	0	17	0	0	0	0	0	0	0				
		I 1Y - 2Y f	22	22	0	0	22	1	21	0	0	0	0	0				
		I 2Y - 3Y f	127	127	5	0	122	5	127	0	0	34	0	0				
		I 3Y - 5Y f	305	301	2	0	303	0	300	0	0	13	1	0				
		I 5Y - 10Y f	234	229	12	0	217	0	217	0	0	525	0	0				
	I 10Y - more	68	68	4	0	64	0	64	0	0	16	0	0					
	Total	1,078	1,052	308	0	89	655	0	0	0	554	1	0			172		

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Societe Generale SA

As of 30/06/2018

(min EUR)		Direct exposures													Off-balance sheet 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)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions				
Carrying amount	Notional amount							Carrying amount	Notional amount								
Residual Maturity	Country / Region																
		890	888	150	0	368	369	0	0	0	0	0	0	0	0	0	
1 0 - 3M f		88	88	3	0	21	64	0	0	0	0	0	0	10	0		
1 3M - 1Y f		1,076	1,075	11	0	198	866	0	0	0	0	0	0	31	0		
1 1Y - 2Y f		195	194	3	0	13	178	0	0	0	0	0	0	0	0		
1 2Y - 3Y f		615	612	0	0	21	591	0	0	0	0	0	0	45	0		
1 3Y - 5Y f		933	932	7	0	14	911	9	423	0	0	0	0	395	0		
1 5Y - 10Y f		86	86	15	0	7	65	0	0	0	0	0	0	493	0		
1 10Y - more																	
Total		3,883	3,876	190	0	641	3,045	9	423	0	0	0	974	1	1,932		
		564	564	507	0	0	56	2	0	0	0	0	2	0	0		
1 0 - 3M f		39	39	0	0	17	21	0	0	0	0	0	0	0	0		
1 3M - 1Y f		249	249	0	0	86	163	0	0	0	0	0	0	0	0		
1 1Y - 2Y f		89	89	2	0	23	64	0	0	0	0	0	0	0	0		
1 2Y - 3Y f		158	158	3	0	24	131	0	0	0	0	0	5	0	0		
1 3Y - 5Y f		631	631	487	0	26	117	0	0	0	0	0	36	0	0		
1 5Y - 10Y f		2	2	1	0	0	0	0	0	0	0	0	0	0	0		
1 10Y - more																	
Total		1,732	1,731	1,001	0	177	554	2	0	0	0	0	44	0	204		

Notes and definitions

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

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

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

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

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

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

(6) 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, Dillibouti, 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Société Générale SA

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
(mln EUR)														
Debt securities (including at amortised cost and fair value)	58,111	0	130	130	-43	105	0	69,697	0	13	13	11	13	0
Central banks	3,231	0	0	0	0	0	0	4,183	0	0	0	1	0	0
General governments	47,547	0	48	48	-46	46	0	49,989	0	0	0	5	0	0
Credit institutions	5,093	0	1	1	2	1	0	9,219	0	0	0	1	0	0
Other financial corporations	1,320	0	62	62	0	52	0	3,403	0	0	0	0	0	0
Non-financial corporations	920	0	19	19	0	6	0	2,904	0	13	13	5	13	0
Loans and advances (including at amortised cost and fair value)	626,417	1,565	20,741	20,741	1,329	11,239	6,007	610,986	1,196	19,244	19,244	2,062	10,618	4,921
Central banks	113,024	0	13	13	0	13	0	93,799	0	13	13	0	13	0
General governments	21,138	13	324	324	2	34	275	22,924	27	319	319	5	54	264
Credit institutions	55,716	24	64	64	2	11	52	38,778	16	59	59	7	7	45
Other financial corporations	46,710	276	83	83	17	38	2	49,853	205	166	166	7	35	23
Non-financial corporations	195,103	499	9,619	9,619	1,045	5,401	2,765	200,709	367	8,407	8,407	998	4,958	2,349
of which: small and medium-sized enterprises at amortised cost	50,556	229	4,329	4,329	0	2,696	1,079	47,653	207	3,805	858	433	2,413	998
Households	194,727	754	10,638	10,638	264	5,742	2,912	204,924	581	10,280	10,280	1,045	5,551	2,240
DEBT INSTRUMENTS other than HFT	684,528	1,565	20,871	20,871	1,286	11,344	6,007	680,684	1,196	19,257	19,257	2,073	10,631	4,921
OFF-BALANCE SHEET EXPOSURES	437,935		2,657	2,657	109	308	560	367,751		1,271	1,271	322	305	381

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

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

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

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

2018 EU-wide Transparency Exercise

Forborne exposures

Société Générale SA

	As of 31/12/2017					As of 30/06/2018					
	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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,857	4,853	1,985	1,985	2,050	5,218	4,215	1,846	1,810	2,181	2,181
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	22	20	13	13	3	0	0	0	0	0	0
Non-financial corporations	3,167	2,628	1,043	1,043	1,416	2,569	2,085	907	889	1,152	1,152
of which: small and medium-sized enterprises at amortised cost	782	667	375	375	327	618	571	316	314	235	235
Households	2,667	2,204	929	929	631	2,649	2,130	939	921	1,028	1,028
DEBT INSTRUMENTS other than HFT	5,857	4,853	1,985	1,985	2,050	5,218	4,215	1,846	1,810	2,181	2,181
Loan commitments given	201	185	7	7	161	58	44	6	5	39	39

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

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