

Bank Name	Société générale
LEI Code	O2RNE8IBXP4R0TD8PU41
Country Code	FR



#### **Key Metrics**

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	40,300	41,456	42,058	43,168	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	40,300	41,456	42,058	43,168	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	49,570	50,814	51,574	53,065	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	49,570	50,814	51,574	53,065	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	61,146	62,358	63,096	64,454	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	61,146	62,358	63,096	64,454	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	364,686	376,049	366,065	361,133	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	364,686	376,049	366,065	361,133	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.05%	11.02%	11.49%	11.95%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.05%	11.02%	11.49%	11.95%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.59%	13.51%	14.09%	14.69%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.59%	13.51%	14.09%	14.69%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.77%	16.58%	17.24%	17.85%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.77%	16.58%	17.24%	17.85%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,211,273	1,207,966	1,240,744	1,240,142	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.09%	4.21%	4.16%	4.28%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	49,570	50,814	51,574	53,065	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	49,943	50,511	51,575	53,065	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,211,273	1,207,966	1,240,744	1,240,142	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,210,970	1,207,664	1,241,066	1,240,142	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.1%	4.2%	4.2%	4.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.1%	4.2%	4.2%	4.3%	C 47.00 (r330,c010)	

## 2019 EU-wide Transparency Exercise Capital

Société générale

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %)  OWN FUNDS	61,146	62,358	63,096			Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	40,300	41,456	42,058		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	18,893	19,938	19,932		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments)						
	A.1.2	Retained earnings	4,720	5,442	5,892		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-1,224	-1,035	-676		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	26,291	25,813	25,030	26,689	C 01.00 (r200,c010)	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 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,582	1,683	1,713	1,667	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-334	-632	-505	-779	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-6,806	-6,737	-6,344	-6,434	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	-1,979	-2,079	-2,115	-1,950	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-488	-540	-548	-408	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-77	-107	-104	-89	C 01.00 (r390,c010)	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 (r430,c010)	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 (r440,c010)	Article 36(1) point (j) of CRR
							C 01.00 (r450,c010) + C 01.00 (r460,c010) +	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b),
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-18	-15	-12	-16	C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	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 (-)	-18	-15	-12	-16	C 01.00 (r460,c010)	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 institution does not	0	0	0		C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	have a significant investment  (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0		C 01.00 (r490,c010)	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	0	0	0		C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
		significant investment  (-) Amount exceding the 17.65% threshold	0	0	0		C 01.00 (r510,c010)	Article 48 of CRR
OWN FUNDS Transitional period			0		0			
	A.1.19		0	0	0		C 01.00 (r524,c010)	Article 3 CRR
	A.1.20		-562	-576	-203	-430	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	302	302	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 (r220,c010)	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 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	302	302	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,270	9,358	9,516	9,897	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	8,282	8,370	8,528	8,909	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-12	-12	-12	-12	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	1,000	1,000	1,000	1,000	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	49,570	50,814	51,574	53,065	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,576	11,544	11,522	11,389	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	12,971	13,047	13,071	12,944	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-1,672	-1,781	-1,773	-1,778	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	276	278	224	224	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
		TOTAL RISK EXPOSURE AMOUNT						Articles 92/2) 95 96 and 99 of CDD
OWN FUNDS REQUIREMENTS	<b>B</b>		364,686	376,049	366,065		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0		0		C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.05%	11.02%	11.49%	11.95%		-
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.59%	13.51%	14.09%	14.69%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.77%	16.58%	17.24%	17.85%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	39,998	41,154	42,058	43,168	[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 <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.97%	10.94%	11.49%	11.95%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	E	Adjustments included in RWAs due to IFRS 9 transitional arrangements	n	n	n		C 05.01 (r440,c040)	
		Augusticines included in RWAS add to 11 RS 9 transitional arrangements	U	0			5 5 5 5 5 7 7 10,00 10,	

(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



#### **Overview of Risk exposure amounts**

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	267,644	273,689	270,672	268,235	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[ C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	106,675	111,127	108,106	106,662	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	4,516	4,588	4,556	4,782	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	139,344	142,774	142,060	139,664	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	17,088	15,178	15,929	17,106	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	24,577	21,930	21,176	19,916	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	5,751	4,904	5,058	4,058	C 02.00 (R640, c010)
Settlement risk	3	6	5	55	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1,862	2,199	2,265	2,018	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	15,920	23,701	17,344	17,592	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,333	2,444	2,674	1,591	C 02.00 (R530, c010)
Of which IMA	14,587	21,257	14,670	16,001	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	3,213	2,870	2,638	2,594	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	48,930	49,621	49,543	49,260	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,955	2,872	2,757	2,511	C 02.00 (R610, c010)
Of which advanced measurement approach	45,975	46,749	46,786	46,749	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	364,686	376,049	366,065	361,133	



# 2019 EU-wide Transparency Exercise P&L Société générale

( ) 500	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)	16,815	22,763	6,007	11,807
Interest income  Of which dobt cocurities income	·	895	313	
Of which leans and advances income	649 10,771	14,887	4,018	553 7,933
Of which loans and advances income	8,580	11,776		
Interest expenses  (Of which denosits expenses)	·	·	3,182	6,238
(Of which deposits expenses)	3,014	4,405	1,327	2,682
(Of which debt securities issued expenses) (Expenses on share capital repayable on demand)	0	0	0	0
	70	147	0	110
Dividend income	79	147	1 500	110
Net Fee and commission income	4,715	6,332	1,560	3,075
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	151	53	39	17
Gains or (-) losses on financial assets and liabilities held for trading, net	1,298	-458	5,790	8,714
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	2,605	5,072	-4,772	-6,601
Gains or (-) losses from hedge accounting, net	119	92	-28	-40
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	1,160	1,593	414	861
TOTAL OPERATING INCOME, NET	18,361	23,818	5,834	11,704
(Administrative expenses)	13,320	18,247	4,360	8,187
(Depreciation)	713	972	344	706
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1,010	-1,766	-52	-109
(Commitments and guarantees given)	-84	-58	-10	-16
(Other provisions)	-926	-1,708	-43	-94
Of which pending legal issues and tax litigation <sup>1</sup>		535		
Of which restructuring <sup>1</sup>		5		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	826	1,198	305	636
(Financial assets at fair value through other comprehensive income)	0	0	-2	-2
(Financial assets at amortised cost)	826	1,197	307	638
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	6	1	1	12
(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	504	677	156	345
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,010	5,845	1,032	2,617
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,734	4,545	788	2,070
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,734	4,545	788	2,070
Of which attributable to owners of the parent	3,240	3,864	635	1,739
(1) Information available only as of end of the year	5/2 15	3/001		2// 05

<sup>(1)</sup> 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."



#### Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	8			As of 31/	12/2018			As of 31/	/03/2019			As of 30/	06/2019		
		Fai	r value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	92,570				96,584				98,301				126,779				IAS 1.54 (i)
Financial assets held for trading	354,979	99,426	251,698	3,855	347,778	69,452	273,357	4,969	388,647	89,720	293,862	5,065	403,422	93,809	304,037	5,576	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	23,711	114	20,517	3,080	24,328	116	21,362	2,849	24,791	127	21,321	3,343	25,171	127	22,485	2,559	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	2,382	1,147	1,032	203	3,181	1,126	1,702	353	2,806	1,295	1,300	211	2,733	1,332	1,301	101	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	52,203	50,584	1,328	292	50,026	48,738	999	290	52,361	50,519	1,553	290	53,124	48,805	4,078	242	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	515,555				521,745				517,828				495,082				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	11,308	0	11,308	0	11,931	0	11,931	0	14,040	0	14,040	0	17,800	0	17,800	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	443				338				187				69				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	111,488				118,962				124,315				119,560				
TOTAL ASSETS	1,164,639				1,174,873				1,223,276				1,243,741				IAS 1.9(a), IG 6

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

(mlr	In EUR)		4	As of 30/09/20:	18					As of 31/	12/2018					As of 31/	03/2019					As of 30	/06/2019			
		Gross carry	ying amount		Accu	nulated impairn	nent	Gros	s carrying amou	int	Accu	mulated impairn	nent	Gro	ss carrying am	ount	Accun	nulated impai	ment	Gros	s carrying am	ount	Accu	nulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	ts	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 creditimpaired	<b>Stage 3</b> 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	<b>Stage 3</b> 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 creditimpaired	<b>Stage 3</b> 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 creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	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 creditimpaired	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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	51,895	2	. 8	-4	0	-8	49,686	4	17	-3	0	-8	52,018	3	3 1	8 -1	0	-8	52,830	4	17	7 -1	0	-8	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	21	. (	0	0	0	0	40	0	0	0	0	0	42	0		0	0	(	41	0	(	) (	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	11,506	18	4	-9	-1	-4	11,958	73	5	-4	-1	-5	12,292	67	7	5 -5	-1	-5	12,092	66	4	1	-3	-4	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	467,127	30,426	18,907	-968	-1,036	-10,417	477,571	25,746	17,869	-884	-1,015	-9,568	474,752	24,527	7 17,67	-925	-965	-9,589	454,345	22,807	16,916	-901	-954	-9,283	Annex V.Part 1.32, 44(a)

<sup>&</sup>lt;sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



**Market Risk** Société générale

									Societe 9	5.1.G. G. G												
	SA					I	М									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (/	Memorandum item)	AND MIG	ENTAL DEFAULT GRATION RISK FAL CHARGE		RICE RISKS ( HARGE FOR (			VaR <i>(Memor</i>	andum item)	STRESSED VaR (A	Memorandum item)	DEFAU MIGRAT	MENTAL LT AND ION RISK . CHARGE		ICE RISKS C IARGE FOR C		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	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	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS - AVERAGE MEASURE	MEACURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30,	/09/2018									As of 31/1	2/2018					
Traded Debt Instruments	307	484	107	29	315	124							130	30	554	147						
Of which: General risk	116			23	263	103							99	22	458	128						
Of which: Specific risk	191			6	53	21							31	8	96	20						
Equities	195	136	103	30	167	101							120	23	305	133						
Of which: General risk	97	67	76	24	134	81							84	16	223	98						
Of which: Specific risk	98	69	27	7	33	20							36	7	82	34						
Foreign exchange risk	801	1,790	8	2	27	10							13	3	69	9						
Commodities risk	30	34	6	2	16	6							5	2	14	6						
Total	1,333	2,444	224	63	526	241	168	116	219	219	249	14,587	269	59	942	295	178	266	221	224	148	21,257
	As of 31/03/2019	As of 30/06/2019				As of 31,	/03/2019									As of 30/0	6/2019					
Traded Debt Instruments	278	321	107	30	344	168							115	31	427	159						
Of which: General risk	114			24	287	143							94	26	364	133						
Of which: Specific risk	164			6	57	25							22	5	63	26						
Equities .	203	0	91	26	156	88							107	33	142	60						
Of which: General risk	100	0	67	18	125	69							71	22	104	46						
Of which: Specific risk	104	0	25	7	31	20							36	12	37	13						
Foreign exchange risk	2,149	1,269	10	3	29	11							12	3	37	11						
Commodities risk	44	0	5	1	12	5							6	1	9	4						
Total	2,674	1,591	213	60	541	273	217	141	198	170	202	14,670	241	69	614	235	228	223	197	181	119	16,001

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), which instead are included in the RWA OV1 template.



#### Credit Risk - Standardised Approach

Société générale

					Standardise	d Approach			
			As of 30/	09/2018			As of 3	1/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	9,124	9,164	8,052		10,004	10,013	8,426	
	Regional governments or local authorities	878	792	245		986	892	305	
	Public sector entities	549	393			567	472	122	
	Multilateral Development Banks	98	110	0		304	322	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	49,680	54,724	5,118			53,714	4,700	
	Corporates	67,567	51,448				50,402	47,256	
	of which: SME	18,915	16,256			19,814	17,144	15,515	
	Retail	41,790	31,037	21,761			29,964	20,634	
Consolidated data	of which: SME	9,349	8,759	5,031		9,277	8,652	4,908	
Consolidated data	Secured by mortgages on immovable property	14,723	12,567	4,827		16,308	15,492	6,967	
	of which: SME	651	617	257		707	662	273	
	Exposures in default	7,356	2,993	3,638	4,171	7,070	2,910	3,634	3,957
	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)	708	708	579		608	608	567	
	Equity	1,632	1,632			1,578	1,578	2,765	
	Other exposures	26,212	26,212	18,420		27,150	27,150	19,501	
	Standardised Total <sup>2</sup>	220,318	191,782	112,407	5,108	222,834	193,5	19 114,879	4,815

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 Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach			
			As of 30/	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	entral governments or central banks	2,988	3,021	3,715		3,507	3,512	4,070	
	egional governments or local authorities	296	227	77		356	262	110	
	ublic sector entities	60	59	12		59	58	12	
	ultilateral Development Banks	0	0	0		0	0	0	
	nternational Organisations	0	0	0		0	10.555	0	
	estitutions	4,988	10,693	1,978		4,437	10,565	1,982	
	orporates	18,461	12,380	10,655		20,026	13,315	11,723	
	of which: SME	5,232	4,690	3,995		5,576	5,001	4,365	
	etail	14,967	6,604	4,507		16,474	7,203	4,598	
	of which: SME	2,762	2,538	1,457 840		2,848	2,622	1,461 900	
36	ecured by mortgages on immovable property of which: SME	2,664 195	1,668 187	91		2,448 220	1,853 204	103	
	cposures in default	1,762	1,048	1,359	660	1,684	953	1,266	633
	ems associated with particularly high risk	1,702	1,0 <del>1</del> 0	1,359	000	1,004	953	1,200	033
	overed bonds	0	0	0		0	0		
	aims on institutions and corporates with a ST credit assessment	0	0			0	0		
	ollective investments undertakings (CIU)	6	6	6		24	24	24	
	quity	899	899	1,875		925	925	1,965	
	ther exposures	10,298	10,298	8,812		10,909	10,909	9,047	
	andardised Total <sup>2</sup>	10,230	10,250	0,012	798	13,303	20,303	3,6 17	762

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments

					Standardise	d Approach			
			As of 30	)/09/2018			As of 31/	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a
	(mln EUR, %)								
	Central governments or central banks	424	424	958		451	451	1,031	
	Regional governments or local authorities	2	2	2		0	0	0	
	Public sector entities	0	0	0		38	33	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14,657	14,649			14,487	14,474	690	
	Corporates	3,331	2,911	2,525		3,595	2,437	2,165	
	of which: SME	292	267	227		237	220	198	
	Retail	3	2	2		105	105	61	
NITED STATES	of which: SME	0	0	0		103	103	59	
111120 0171120	Secured by mortgages on immovable property	9	4	2		9	8	3	
	of which: SME	17	12	0	2	0	10	0	
	Exposures in default	17	13	20	2	20	18	26	
	Items associated with particularly high risk Covered bonds	0	0	0		U	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		U	0	0	
	Collective investments undertakings (CIU)	116	116	120		262	262	220	
		16	16	•		202   294	202 294	77	
	Equity Other exposures	314	314			462	462	462	
	Standardised Total <sup>2</sup>	314	JIT	314	2	702	702	702	

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes generation	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	17	17	2		15	15	14	
	Regional governments or local authorities	0	0	0		1	1	1	
	Public sector entities	14	14	3		14	14	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	2	1		5	3	2	
	Corporates	1,518	1,459	1,348		1,612	1,541	1,450	
	of which: SME	810	789	712		890	869	793	
	Retail	712	655	434		686	640	418	
CZECH DEDIJDI IC	of which: SME	380	369	219		362	361	208	
CZECH REPUBLIC	Secured by mortgages on immovable property	5	5	4		8	8	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	107	53	63	54	114	46	55	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	
	Other exposures	670	670	562		730	730	619	
	Standardised Total <sup>2</sup>				65				69

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



#### Credit Risk - Standardised Approach

Société générale

					Standardise	ed Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	331	330	46		564	563	33	
	Regional governments or local authorities	7	7	1		59	58	1	
	Public sector entities	19	19	4		33	32	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,502	5,458	203		6,588	6,540	210	
	Corporates of which: SME	3,289 361	2,752 346	1,543 269		2,145 392	1,627 381	1,488 301	
	Retail	8,190	7,395	5,341		6,731	5,941	4,248	
	of which: SME	1,223	1,164	667		1,260	1,171	670	
GERMANY	Secured by mortgages on immovable property	19	17.101	4		1,278	1,271	952	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	252	178	254	74	260	184	248	-
	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		0	0	0	
	Equity	7	7	11		7	7	11	
	Other exposures	1,985	2,064	1,022		1,980	2,084	1,039	
	Standardised Total <sup>2</sup>				132				12

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).

Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

Central governments or central banks   954   954   15   1,276   1,276   1,276   23   1,276			exposures, but includes genera	l credit risk adjustments.						
Central governments or contral banks   Public sector entities   Publi						Standardise	d Approach			
Central governments or central banks   Provisions   Regional governments or central banks   Provisions   Regional governments or central banks   Provisions   P				As of 30	/09/2018			As of 31,	12/2018	
Central governments or central banks   954   15   1,276   1,276   23   Regional governments or local authorities   11   11   15   6   6   6   3   7   7   7   7   7   7   7   7   7			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Regional governments or local authorities   11										
Public sector entities   99   99   99   20   86   86   17				954	15		1,276	1,276	23	
Multilateral Development Banks   0   0   0   0   0   0   0   0   0				11	5		6	6	3	
International Organisations   0   0   0   0   0   0   0   0   0			99	99	20		86	86	17	
Institutions			0	8	0		0	6	0	
UNITED KINGDOM    Corporates of which; SME   SME			0 744	0.210	0		0 520	0.166	0	
UNITED KINGDOM    Variable   Collective investments undertakings (CIU)   Collective investments undertakings (			-							
UNITED KINGDOM  Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Covered bonds Collective investments undertakings (CIU) Equity  Retail 1,232 1,232 1,230 1										
UNITED KINGDOM  of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Exposures in default  Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity  Of which: SME Secured by mortgages on immovable property 440 434 1152 1152 1152 1152 1151 1152 1152 115										
ONITED KINGDOM  Secured by mortgages on immovable property of which: SME Exposures in default  Exposures in default  Thems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)  Equity  440  434  152  152  131  131  48  131  48  152  131  131  48  152  131  131  48  152  10  57  50  0  0  0  0  0  0  0  0  0  0  0  0										
Exposures in default  Exposures in default  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  144  143  52  48  151  151  157  50  57  11  11  12  0  0  0  0  0  0  0  0  0  0  0  0  0	UNITED KINGDOM	Secured by mortgages on immovable property			I .					
Exposures in default   59   49   56   10   57   50   57   11		of which: SMF								
Items associated with particularly high risk  Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity  O  O  O  O  O  O  O  O  O  O  O  O  O					I .	10				11
Covered bonds00000Claims on institutions and corporates with a ST credit assessment00000Collective investments undertakings (CIU)11111212Equity3993993993993838			0	n	0	10	0	0 0	) n	11
Claims on institutions and corporates with a ST credit assessment  0 0 0 0 Collective investments undertakings (CIU)  Equity  0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1			n	0			n	0	ľ	
Collective investments undertakings (CIU)  1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			0	0			0	0		
<b>Equity</b> 399 399 399 389 38 38				1			12	12	12	
			399	399	399			38		
Other exposures 1,055   1,055   701   1,452   1,452   856		Other exposures	1,653	1,653	761		1,452	1,452	856	
						13				17

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	60	60	75		34	34	52	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	98	101	0		284	316	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	51 326	42 249	21 247		30 358	30 268	14 266	
	Corporates of which: SME	55	43	42		70	47	46	
	Retail	33	43	1 42		17	10	100	
	of which: SME	2	2	1		2	2	1	
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0			0	0	0	
	Exposures in default	0	0	0	0	2	0	0	2
	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)	124	124	124		73	73	73	
	Equity	0	0	0		0	0	0	
	Other exposures	1,422	1,422	580		764	764	609	
	Standardised Total <sup>2</sup>				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general	Standardised Approach									
					Standardise	ed Approach						
			As of 30	/09/2018			As of 31,	/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>			
	(mln EUR, %)											
	Central governments or central banks	838	838	587		595	595	614				
	Regional governments or local authorities	37	37	7		42	42	9				
	Public sector entities	4	3	1		3	3	1				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	416	392	27		268	247	42				
	Corporates	2,026	1,838	1,589		1,674	1,341	1,317				
	of which: SME	553	533	511		578	552	527				
	Retail	1,360	1,242	832		1,301	1,210	813				
ITALY	of which: SME	555	545	309		508	509	287				
IIALI	Secured by mortgages on immovable property	37	31	7		841	840	509				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	284	171	192	113	312	146	154	16			
	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)	12	12	12		46	46	46				
	Equity	14	14	31		15	15	34				
	Other exposures	2,251	2,251	1,343		2,467	2,467	1,422				
	Standardised Total <sup>2</sup>				125				178			

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



#### Credit Risk - Standardised Approach

Société générale

					Standardise	d Approach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	49	49	29		35	35	21	
	Regional governments or local authorities	44	21	21		43	40	40	
	Public sector entities	30	15	15		13	13	13	
	Multilateral Development Banks	0	0	0		20	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	457	378	351		251	99	96	
	Corporates	6,268	4,731	4,681		6,197	4,289	4,232	
	of which: SME	571	420	370		622	425	376	
RUSSIAN	Retail	3,128	2,868	2,149		3,132	2,756	2,065	
	of which: SME	12	12	/		17	12	/	
FEDERATION	Secured by mortgages on immovable property	2,468	2,438	864		2,500	2,490 18	885	
	of which: SME	610	129	136	480	19 535	18 87	66	445
	Exposures in default Items associated with particularly high risk	610	129	130	480	333	0/	00	443
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	l "		0	0		
	Collective investments undertakings (CIU)	0	0			n l	0		
	Equity	0	0	l		n l	0		
	Other exposures	587	587	512		557	557	482	
	Standardised Total <sup>2</sup>	307	307	312	563	337	337	102	521

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	di credit risk adjustifierits.						
					Standardise	d Approach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	42	42	16		45	45	14	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	12	12	2		10	10	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	172	170	0		0	0	0 74	
	Institutions	173 1,589	178 1,498	43 1,376		234 1,020	242 926	819	
	Corporates of which: SME	209	208	1,376		220	218	183	
	Retail	139	136	88		94	91	62	
	of which: SME	105	105	60		59	60	34	
SWITZERLAND	Secured by mortgages on immovable property	33	29	16		29	29	15	
	of which: SME	7	7	0		7	7	0	
	Exposures in default	7	4	5	3	55	52	42	
	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		2	2	2	
	Equity	9	9	13		7	7	7	
	Other exposures	119	119	44		193	193	163	
	Standardised Total <sup>2</sup>				4				4

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

		exposures, but includes genera		terparty excludes those for sect	iristisation exposures, additional	valuation aujustinents (AVAS) a	nd other own rands reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	21	21	15		19	19	15	
	Regional governments or local authorities  Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0			0	0		
	Institutions	2,797	2,797	121		3,246	3,246	98	
	Corporates	68	68	44		18	17	10	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
JAPAN	of which: SME	0	0	0		0	0	0	
JAPAN	Secured by mortgages on immovable property	6	5	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	2	1	1	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	) n	0	"		0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity		1			1	1		
	Other exposures	81	81	27		105	105	25	
	Standardised Total <sup>2</sup>				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Credit Risk - Standardised Approach

Société générale

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	0/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	9,521	9,560		9	9,449	9,496	8,604	
	Regional governments or local authorities	884	807			971	875	343	
	Public sector entities	573	473		D	576	471	125	
	Multilateral Development Banks	433	476	(		421	467	0	
	International Organisations	0	C			0	0	0	
	Institutions	50,009	53,120			48,952	52,624	3,990	
	Corporates	61,680	43,686			61,682	42,522	39,470	
	of which: SME	14,762	12,824			13,677	11,844	10,395	
	Retail	46,987	33,079			46,640	32,835	22,471	
Consolidated data	of which: SME	14,663	12,587			14,465	12,886	8,064	
Consolidated data	Secured by mortgages on immovable property	15,507	14,685			15,408	13,548	6,329	
	of which: SME	737	695			1,124	1,061	444	
	Exposures in default	6,709	2,527		3 4,004	6,737	2,727	3,106	3,639
	Items associated with particularly high risk	371	254	38:	1	441	329	494	
	Covered bonds	0	C			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	C			0	0	0	
	Collective investments undertakings (CIU)	468	467			292	290	290	
	Equity	1,620	1,620			1,678	1,678	2,262	
	Other exposures	31,688	31,688	23,084	4	31,751	31,751	22,046	
	Standardised Total <sup>2</sup>	226,448	192,444	111,389	4,976	224,999	189,61	5 109,529	4,543

(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 Secutarisation position unlike in the previous Transparency exercises' results.

'					Standardise	d Approach					
			As of 31/	03/2019			As of 30	/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	3,118	3,124	3,974		3,122	3,130	4,380			
	Regional governments or local authorities	308	244	87		334	266	120			
	Public sector entities	57	57	11		51	51	10			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	4,193	11,588	1,383		5,220	12,496	1,943			
	Corporates	16,960	10,999	9,478		17,709	10,894	9,378			
	of which: SME	3,974	3,430	2,791		3,423	3,007	2,479			
	Retail	19,410	8,801	5,642		19,330	8,886	5,695			
FRANCE	of which: SME	5,486	4,491	2,859		4,719	4,239	2,733			
I NAINCL	Secured by mortgages on immovable property	2,321	1,717	725		3,032	2,265	1,005			
	of which: SME	197	188	91		435	413	180			
	Exposures in default	1,587	841	1,113	636	1,608	913	1,166	644		
	Items associated with particularly high risk	132	107	161		135	112	167			
	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)	120	120	120		40	40	40			
	Equity	673	673	1,304		645	645	1,191			
	Other exposures	12,995	12,995	11,336		12,183	12,183	10,411			
	Standardised Total <sup>2</sup>				786				811		

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardised Approach										
					Standardise	d Approach									
			As of 31	/03/2019			As of 30	/06/2019							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments au provisions <sup>2</sup>						
	(mln EUR, %)														
	Central governments or central banks	451	451	1,028		508	508	1,167							
	Regional governments or local authorities	0	0	0		1	1	1							
	Public sector entities	41	36	7		43	39	8							
	Multilateral Development Banks	0	31	0		0	31	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	15,553	11,714	510		16,485	12,558	396							
	Corporates	2,035	1,821	1,728		1,652	1,416	1,392							
	of which: SME	241	223	201		199	183	161							
	Retail	130	96	58		127	114	70							
UNITED STATES	of which: SME	128	95	57		125	112	69							
0111120 3171123	Secured by mortgages on immovable property	9	8	3		3	3	1							
	of which: SME	0	0	0		0	0	0							
	Exposures in default	15	13	19	2	21	20	29							
	Items associated with particularly high risk	0	0	0		0	0								
	Covered bonds	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)	109	109	109		/1	71	71							
	Equity	353	353	38		391	391	65							
	Other exposures Standardised Total <sup>2</sup>	662	662	662	2	861	861	632							

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		iterparty excludes those for sec	curistisation exposures, additional	valuation adjustments (AVAS) a	ind other own funds reduction	is related to trie	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	56	56	53		13	13	2	
	Regional governments or local authorities	1	1	1		1	1	1	
	Public sector entities	13	13	3		13	13	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	4	3		2	2	2	
	Corporates	1,295	1,230	1,118		1,372	1,306	1,183	
	of which: SME	597	581	505		593	582	510	
	Retail	1,040	980	672		1,103	1,045	688	
C7FCH REPUBLIC	of which: SME  Secured by mortgages on immovable property	718	704	464		779	766	478	
CZECHIKEIOBEIC	Secured by mortgages on immovable property	11	11	11		10	10	10	
	of which: Sime	0	0	0		0	0	0	
	Exposures in default	118	43	50	71	103	42	49	57
	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		
	Equity	0	0	0		0	0	0	
	Other exposures	827	827	711		870	870	746	
	Standardised Total <sup>2</sup>				83				67

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



Credit Risk - Standardised Approach

Société générale

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(mln EUR, %)	627	627	20		105	405	22	
	Central governments or central banks	637	637	28		406	405	32	
	Regional governments or local authorities	36	35			37	35		
	Public sector entities	31	30	6		45	45	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0 0 0 0 0	7.001	0		6 240	6 220	204	
	Institutions	8,046	7,991	337		6,348	6,320	204	
	Corporates	2,117	1,537	1,425		2,457	1,764	1,630	
	of which: SME	368	359	290		375	362	292	
	Retail CME	6,895	6,048	4,330		7,163	6,210	4,449	
GERMANY	of which: SME	1,214	1,160	664		1,340	1,243	723	
<b></b>	Secured by mortgages on immovable property	1,342	1,340	1,004		1,455	1,391	1,043	
	of which: SME	0	174	222	70	0	166	167	
	Exposures in default	256	174	233	78	249	166	167	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0				0		
	Collective investments undertakings (CIU)	6 7	0	0		5	6	6	
	Equity	2.500	2.500	11		2,000	2.000	11	
	Other exposures Standardised Total <sup>2</sup>	2,599	2,599	1,350	130	2,990	2,990	1,439	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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes general		nterparty excludes those for seci	uristisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	is related to the	
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	1,097	1,097	10		1,316	1,316	2	
	Regional governments or local authorities	11	11	4		9	9	4	
	Public sector entities	87	87	17		79	79	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,563	8,361	323		7,952	8,497	180	
	Corporates	1,769	1,242	1,197		1,389	887	765	
	of which: SME	811	800	755		537	524	480	
	Retail	1,361	1,348	791		1,463	1,445	862	
UNITED KINGDOM	of which: SME	1,283	1,284	736		1,374	1,377	803	
ONLIED KINGDOM	Secured by mortgages on immovable property	397	395	146		359	358	135	
	of which: SME	129	129	47		130	130	47	
	Exposures in default	68	61	71	13	53	47	53	13
	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)	8	8	8		7	7	7	
	Equity	39	39	39		38	38	38	
	Other exposures	2,156	2,156	1,031		1,643	1,643	771	
	Standardised Total <sup>2</sup>				22				18

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31,	03/2019			As of 30/	06/2019	
	(   FUD 0()	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)	00	00	124		20	20	37	
	Central governments or central banks Regional governments or local authorities	90	90	124		28	28	3/	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	412	445	0		401	435		
	International Organisations	0	113	0		0	-133 N		
	Institutions	37	37	17		13	12	6	
LUXEMBOURG S	Corporates	2,461	358	356		1,681	248	246	
	of which: SME	51	47	46		43	40	39	
	Retail	11	8	5		11	8	6	
	of which: SME	7	5	3		8	5	3	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	1	1	3	3	1	1	2
	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)	78	78	78		84	84	84	
	Equity	0	0	0		0	0	0	
	Other exposures	1,068	1,068	641		1,323	1,323	663	
	Standardised Total <sup>2</sup>				3				2

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	824	824	621		1,051	1,051	580	
	Regional governments or local authorities	39	37	8		43	43	9	
	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	427	414	22		228	214	28	
	Corporates	2,394	1,995	1,593		2,295	1,817	1,492	
	of which: SME	537	523	499		466	437	414	
	Retail	1,489	1,375	919		1,397	1,295	879	
ITALY	of which: SME	686	670	389		573	574	338	
IIALI	Secured by mortgages on immovable property	13	12	5		6	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	267	158	162	120	275	127	116	157
	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)	37	37	37		9	8	8	
	Equity	15	15	34		15	15	34	
	Other exposures	2,659	2,659	1,524		2,941	2,941	1,589	
	Standardised Total <sup>2</sup>				142				179

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



Credit Risk - Standardised Approach

Société générale

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	9	9	6		6	6	6	
	Regional governments or local authorities	47	32	32		59	35	35	
	Public sector entities	15	11	11		23	15	15	
	Multilateral Development Banks	20	0	0		20	0	0	
	International Organisations	1 400	1 220	242		1 000	1.624	0	
	Institutions Corporates	1,499 6,444	1,336 4,375	4,314		1,809 6,830	1,624 4,474	254 4,436	
	of which: SME	439	334	282		553	416	387	
	Retail	3,816	3,243	2,429		3,999	3,426	2,548	
RUSSIAN	of which: SME	333	177	130		315	186	118	
FEDERATION	Secured by mortgages on immovable property	2,845	2,830	1,003		2,962	2,948	1,040	
FLDLKATION	of which: SME	34	34	16		16	16	8	
	Exposures in default	594	94	75	495	501	87	62	407
	Items associated with particularly high risk	6	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	
	Other exposures	723	723	645		702	702	622	
	Standardised Total <sup>2</sup>				591				498

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		<ul><li>(2) Total value adjustments and exposures, but includes genera</li></ul>	d provisions per country of cour al credit risk adjustments.	nterparty excludes those for sec	uristisation exposures, additiona	l valuation adjustments (AVAs) a	and other own funds reduction	ns related to the	
					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	29	29	12		54	54	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	8	8	2		7	7	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		172	170	0	
	Institutions	323 694	331 694	66 608		173 729	178 705	36 633	
	Corporates of which: SME	213	211	173		108	107	68	
	Retail	152	150	97		244	243	162	
	of which: SME	119	119	71		213	215	141	
SWITZERLAND	Secured by mortgages on immovable property	26	26	15		17	17	R 8	
	of which: SME	5	5	0		5	5		
	Exposures in default	8	6	9	2	14	11	15	3
	Items associated with particularly high risk	0	0	0	_	0	0	0	9
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Co	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	7	7	7		95	95	95	
	Other exposures	172	172	121		135	135	88	
	Standardised Total <sup>2</sup>				2				3

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

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

		exposures, but includes genera	ar create risk dajastrierits.						
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	06/2019	
	( ) [ [ ] [ ]	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)	2	0	21		12	12	24	
	Central governments or central banks	9	9	21		13	13	31	
	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	2 211	0		0	2.075	0	
	Institutions	2,211	2,211	50		2,075	2,075	4/	
	Corporates	/	/	/		19	19	10	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
JAPAN	of which: SME	0	0	0		0	0	0	
37 (1 7 (1 4	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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		2	2	2	
	Other exposures	140	140	46		53	53	45	
	Standardised Total <sup>2</sup>				0				0

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

#### **Credit Risk - IRB Approach** Société générale

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original Ex	(posure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	182,667	325	193,682	6,477	7	72	183,790	203	195,661	6,482	2	. 68
	Institutions	69,539	70	62,668	8,316	17	15	65,757	72	60,090	8,001	16	23
	Corporates	366,181	6,631	276,877	113,530	3,172	3,647	374,826	6,653	280,366	116,523	3,706	
	Corporates - Of Which: Specialised Lending	57,530	1,009	42,250	14,322	177	402	62,712	959	45,394	15,135	129	
	Corporates - Of Which: SME	42,223	2,061	39,545	24,074	1,523	1,115	42,203	2,162	39,032	24,316	1,796	
	Retail	159,167	6,725	158,445	33,325	3,091	3,869	159,822	6,484	159,144	33,430	3,098	3,664
	Retail - Secured on real estate property	99,980	2,247	99,407	14,957	1,383	715	100,760	2,235	100,170	15,358	1,472	
Cancalidated data	Retail - Secured on real estate property - Of Which: SME	6,229	339	6,229	1,259	318	132	6,239	324	6,238	1,241	295	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	93,751	1,908	93,179	13,697	1,065	583	94,520	1,911	93,932	14,117	1,177	574
	Retail - Qualifying Revolving	5,626	516	5,119	2,270	171	377	5,517	497	4,906	2,206	175	
	Retail - Other Retail	53,561	3,962	53,919	16,098	1,536	2,777	53,545	3,752	54,068	15,866	1,451	
	Retail - Other Retail - Of Which: SME	19,536	1,785	19,553	5,981	660	1,271	19,400	1,718	19,664	5,953	657	1,250
	Retail - Other Retail - Of Which: non-SME	34,025	2,177	34,365	10,118	876	1,506	34,145	2,035	34,404	9,913	794	1,343
	Equity	4,731	0	4,731	17,088	0		4,202	0	4,202	15,178	C	
	Other non credit-obligation assets				21						22		
	IRB Total <sup>2</sup>				178,757						179,636		

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	58,287	0	63,789	39	0	2	62,209	0	67,951	22	0	2
	Institutions	25,881	10	23,197	1,171	1	1	23,141	10	20,567	1,038	1	1
	Corporates	128,909	3,263	102,070	54,082	1,786	2,075	134,636	•	106,548	56,428	2,329	2,070
	Corporates - Of Which: Specialised Lending	9,000	160	6,055	2,888	45	88	10,365		6,936	3,388	34	82
	Corporates - Of Which: SME	26,574	1,467	25,294	17,841	977		26,505		25,082	18,270	1,246	
	Retail	132,719	5,791		25,083	2,476		133,455		132,334	25,203	2,512	3,106
	Retail - Secured on real estate property	86,707	2,043	86,755	11,901	1,177		87,282	2,028	87,206	12,169	1,166	597
EDANCE	Retail - Secured on real estate property - Of Which: SME	6,228	339	6,228	1,259	318		6,239	324	6,237	1,241	295	130
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	80,479	1,703	80,527	10,642	859		81,044	1,704	80,969	10,928	871	467
	Retail - Qualifying Revolving	5,199	500	3,829	1,808	164		5,092	483	3,629	1,727	167	352
	Retail - Other Retail	40,812	3,248	41,306	11,375	1,135		41,080	·	41,498	11,308	1,179	2,156
	Retail - Other Retail - Of Which: SME	13,903	1,566	14,029	4,687	600	1,147	14,053	1,560	14,170	4,564	573	1,121
	Retail - Other Retail - Of Which: non-SME	26,910	1,682	27,277	6,687	535	1,048	27,027	1,704	27,328	6,744	607	1,035
	Equity	3,724	0	3,723	13,448	0	0	3,496	0	3,496	12,590	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB App	oroach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Ex	posure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposul	re amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustmer and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision
	Central banks and central governments	44,064	0	44,823	0	0	0	41,796	0	42,595	0	(	0
	Institutions	7,391	0	7,354	453	0	0	8,895	0	8,577	437	(	0
	Corporates	58,329	680	41,681	10,096	138		63,855	565	46,287	12,140	97	7
	Corporates - Of Which: Specialised Lending	7,519	79	6,288	1,838	22	27	9,222	66	7,482	2,070	26	6
	Corporates - Of Which: SME	16	0	10	9	0	0	1	0	1	1	(	0
	Retail	25	0	104	41	0	0	22	0	134	48	(	0
	Retail - Secured on real estate property	16	0	10	2	0		16	0	16	3	(	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0	0	0	(	0
SITTLE STATES	Retail - Secured on real estate property - Of Which: non-SME	16	0	9	2	0		16	0	15	3	(	0
	Retail - Qualifying Revolving		0	86	38	0		1	0	113	44	(	
	Retail - Other Retail	8	0	8	1	0		5	0	5	1	(	0
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME	U	0	U	1	0		U -	0	U	0	(	0
	Equity	286	0	286	1,059	0		11	0	11	20	(	0
	Other non credit-obligation assets	200	U	200	1,039	U		11	U	11	39	,	J
	IRB Total												

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	/12/2018		
		Original Ex	(posure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustments and	Original E	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustment and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	13,889	0	14,224	428	0	0	12,148	0	12,456	379	C	J
	Institutions	1,831	0	1,513	373	0	0	1,364	0	1,214	268	0	J
	Corporates	16,060	303	11,947	6,417	169	229	15,859	312	11,630	6,305	194	4
	Corporates - Of Which: Specialised Lending	1,808	3	1,746	1,489	5	12	1,908	2	1,830		6	ذ
	Corporates - Of Which: SME	5,853	153	4,301	2,109	115		5,944	165	4,307	2,069	140	
	Retail	13,671	286	12,894	3,274	155		13,749		12,971		175	5
	Retail - Secured on real estate property	11,049	154	10,553	2,320	62	94	11,158	143	10,655	2,348	74	+
CZECH DEDI IRI IC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	)
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-SME	11,049	154	10,553	2,320	62	94	11,158	143	10,655	2,348	74	+
	Retail - Qualifying Revolving	413	11		56	4	11	411	10	292	58	6	6 6
	Retail - Other Retail	2,209	121	2,055	899	89	107	2,180	108	2,024	979	96	ذ
	Retail - Other Retail - Of Which: SME	890	64	782	359	34	63	871	55	763		35	دَ
	Retail - Other Retail - Of Which: non-SME	1,320	57	1,273	540	55	44	1,309	52	1,261		60	ן
	Equity	26	0	26	95	0	0	30	0	30	112	0	J
	Other non credit-obligation assets												

								IRB App	oroach					
Central banks and central governments					As of 30/0	09/2018					As of 31/	12/2018		
Central banks and central governments			Original Exposur	·e¹		Risk exposu	re amount	adjustments	Original E	xposure <sup>1</sup>	_	Risk exposu	re amount	Val adjusti an
Central banks and central governments		(mln EUR, %)			Value						Value		Of which: defaulted	provi
Corporates   Cor		Central banks and central governments	4,538	0	6,576	0	0	0		0		2	C	J
Corporates - Of Which: Specialised Lending   1,271   0   1,134   307   0   1   1,190   0   1,127   250		Institutions		0			0	0		0			C	)
Corporates - Of Which: SME   2,016   44   2,028   449   10   33   2,010   35   2,024   477				96			56	57		87			52	2
Retail - Secured on real estate property  GERMANY  Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SM				0			0	1		0			C	ן
GERMANY       Retail - Secured on real estate property       25       0       21       6       0       0       24       0       24       6         Retail - Secured on real estate property - Of Which: SME       0 <td></td> <td></td> <td></td> <td>44</td> <td></td> <td></td> <td>10</td> <td>33</td> <td></td> <td>35</td> <td>2,024</td> <td></td> <td>14</td> <td>+</td>				44			10	33		35	2,024		14	+
GERMANY       Retail - Secured on real estate property - Of Which: SME       0       24       0       24       6       6       0       0       0       0       24       0       24       6       6       0       0       0       0       0       24       0       24       6       6       0			3,292	36	3,302	634	13	17		35	3,325	638	17	1
GERMANY         Retail - Secured on real estate property - Of Which: non-SME         25         0         21         6         0         0         24         0         24         6           Retail - Qualifying Revolving         0         0         15         16         0         0         0         0         35         24           Retail - Other Retail         3,267         36         3,267         612         13         16         3,148         35         3,267         608           Retail - Other Retail - Other Retail - Of Which: SME         3,252         35         3,252         611         13         16         3,126         34         3,244         607           Retail - Other Retail - Of Which: non-SME         14         0         15         1         0         0         23         0         23         1           Equity         9         0         9         32         0         0         10         0         10         36			25	0	21	6	0	0	24	0	24	6	C	ן
Retail - Qualifying Revolving       0       0       15       16       0       0       0       35       24         Retail - Other Retail       3,267       36       3,267       612       13       16       3,148       35       3,267       608         Retail - Other Retail - Of Which: SME       3,252       35       3,252       611       13       16       3,126       34       3,244       607         Retail - Other Retail - Of Which: non-SME       14       0       15       1       0       0       23       0       23       1         Equity       9       0       9       32       0       0       10       0       10       36	CEDMANY		0	0	0	0	0	0	0	0	0	0	C	)
Retail - Other Retail       3,267       36       3,267       612       13       16       3,148       35       3,267       608         Retail - Other Retail - Other Retail - Of Which: SME       3,252       35       3,252       611       13       16       3,126       34       3,244       607         Retail - Other Retail - Of Which: non-SME       14       0       15       1       0       0       23       0       23       1         Equity       9       0       9       32       0       0       10       0       10       36	GLRMANT		25	0	21	6	0	0	24	0	24	6	C	)
Retail - Other Retail - Of Which: SME       3,252       35       3,252       611       13       16       3,126       34       3,244       607         Retail - Other Retail - Of Which: non-SME       14       0       15       1       0       0       23       0       23       1         Equity       9       0       9       32       0       0       10       0       10       36			0	0	15	16	0	0	0	0	35		C	)
Retail - Other Retail - Of Which: non-SME       14       0       15       1       0       0       23       0       23       1         Equity       9       0       9       32       0       0       10       0       10       36				36			13	16		35			17	4
<b>Equity</b> 9 0 9 32 0 0 10 0 10 36			3,252	35	3,252	611	13	16		34	3,244	607	17	1
			14	0	15	1	0	0	23	0	23	1	C	2
Other non credit-obligation assets			9	0	9	32	0	0	10	0	10	36	C	)
IRB Total														4

#### **Credit Risk - IRB Approach** Société générale

							IRB App	oroach					
			As	\s of 30/0	09/2018					As of 31/	12/2018		
		Original Exp	Expo	osure	Risk exposu	re amount	Value adjustments	Original Ex	kposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustm
	(mln EUR, %)		Of which: defaulted	lue		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	2,760	0	3,396	0	0	0	2,804	0	3,478	1	0	
	Institutions	5,909	0	5,886	590	0	0	5,385	0	5,276	540	0	,
	Corporates	21,983	29	20,133	4,767	52	12	18,367	22	17,159	4,669	67	
	Corporates - Of Which: Specialised Lending	4,436	0	4,837	910	0	1	4,102	0	5,070	969	0	,
	Corporates - Of Which: SME	568	28	557	348	51	. 2	454	21	438	275	63	
	Retail	1,733	13	1,817	479	37	7	1,618	14	1,733	448	36	
	Retail - Secured on real estate property	1,148	12	1,139	368	36	5	1,040	11	1,040	330	33	
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	1,148	12	1,139	368	36	5	1,040	11	1,040	330	33	
	Retail - Qualifying Revolving	1	0	118	49	0	0	1	0	115	61	0	
	Retail - Other Retail	585	1	561	62	1	. 1	577	2	577	57	3	
	Retail - Other Retail - Of Which: SME	11	0	11	10	0	0	7	0	7	6	0	
	Retail - Other Retail - Of Which: non-SME	573	1	549	52	1	. 1	570	2	570	51	2	
	Equity	11	0	11	40	0	0	11	0	11	39	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments and
	( L. EUD. 9()		Of which:	value		Of which:	and provisions		Of which:	value		Of which:	provisions
	(min EUR, %)	0.127	defaulted	0.220	0	defaulted	0	C 462	defaulted	C C71	0	defaulted	0
	Central banks and central governments Institutions	8,137 639	0	8,330 537	20	0	0	6,462 744	0	6,671 701	20	0	0
	Corporates	11,623	334	11,367	3,215	254	256	11,146	268	10,630	2,852	233	187
	Corporates - Of Which: Specialised Lending	980	36	1,384	3,213	237	13	914	200	1,459	320	233 N	107
	Corporates - Of Which: SME	1,518	107	1,625	498	171		1,271	45	1,251	319	126	3
	Retail	375	27	410	164	108		194	16	229	137	89	1
	Retail - Secured on real estate property	24	0	20	6	0	0	83	0	83	18	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	24	0	20	6	0	0	83	0	83	18	0	1
	Retail - Qualifying Revolving	0	0	36	14	0	0	0	0	33	15	0	0
	Retail - Other Retail	351	27	354	145	108	0	111	16	113	104	89	0
	Retail - Other Retail - Of Which: SME	5	0	6	3	0	0	8	0	8	5	0	0
	Retail - Other Retail - Of Which: non-SME	346	27	348	142	108	0	103	16	105	100	89	0
	Equity	371	0	371	1,308	0	0	338	0	338	1,250	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB App	roach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Ex	posure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original E	kposure <sup>1</sup>	Exposure	Risk exposu	re amount	Valu adjustn
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	an provis
	Central banks and central governments	1,066	0	2,450	575	0	0	1,125	0	2,638	625	0	
	Institutions	496	0	445	308	0	0	406	0	349	235	0	
	Corporates	8,716	208	6,110	2,906	119	83	9,424	213	6,422	3,030	122	
	Corporates - Of Which: Specialised Lending	2,286	29	1,647	528	3	20	2,528	29	1,723	576	2	
	Corporates - Of Which: SME	1,379	154	1,389	627	71		1,485	143	1,465	712		
	Retail	5,015	513	5,048	2,856	163	452	4,872	287	5,032	2,638	33	
	Retail - Secured on real estate property	26	0	24	6	0	0	29	0	29	7	0	
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
IIALI	Retail - Secured on real estate property - Of Which: non-SME	26	0	24	6	0	0	29	0	28	7	0	
	Retail - Qualifying Revolving	1	0	35	25	0	0	0	0	32	10	0	
	Retail - Other Retail	4,989	513	•	2,825	163		4,842	287	4,971	2,622	32	
	Retail - Other Retail - Of Which: SME	1,409	119	· ·	271	13		1,271	67	1,400	297	32	
	Retail - Other Retail - Of Which: non-SME	3,580	393	3,582	2,554	150	407	3,571	220	3,571	2,324	0	
	Equity	0	0	0	1	0	0	1	0	1	3	0	
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
				As of 30/0	09/2018				As of 31/	/12/2018		
		Original Ex	oosure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	adjustments	Original I	xposure¹	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustment
	(mln EUR, %)		Of which: defaulted	value	Of which: defaulted			Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	2,232	0	2,232	677	0 0	3,089	0	3,089	702		D
	Institutions	192	0	117	101	0 0	178	0	114	115	(	0
	Corporates	2,924	112	· · · · · · · · · · · · · · · · · · ·	755	0 42	2,968	109	1,772	822	(	D
	Corporates - Of Which: Specialised Lending	1,792	105	1,051	487	0 41	1,820	105	1,106	549	(	D
	Corporates - Of Which: SME	0	0	0	0	0	0	0	5	3	(	D
	Retail	92	1	95	23	1 0	79	22	88	18	1	1
	Retail - Secured on real estate property	70	1	71	21	1 0	55	1	54	16	1	1
RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0 0	0	0	0	0	(	D
RUSSIANTEDERATION	Retail - Secured on real estate property - Of Which: non-SME	70	1	71	21	1 0	55	1	54	16	1	1
	Retail - Qualifying Revolving	0	0	1	0	0	0	0	9	1	(	O
	Retail - Other Retail	22	0	23	2	0	24	22	24	1	(	D
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	(	D
	Retail - Other Retail - Of Which: non-SME	22	0	23	2	0	24	22	24	1	(	D
	Equity	14	0	14	53	0 0	14	0	14	53	(	0
	Other non credit-obligation assets											
	IRB Total											

						IRB App	proach					
			As of 30/	09/2018					As of 31/1	12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustme
		Of whic			Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provisio
	(mln EUR, %)	defaulte			defaulted			defaulted			defaulted	
	Central banks and central governments	11,555	0 11,605	0	0	0	15,716	0	15,766	0	(	
	Institutions	1,403	0 1,361	49	0	0	1,731	0	1,513	61	(	
	Corporates	7,426	22 4,956	1,358	12	6	8,687	44	5,192	1,339	6	
	Corporates - Of Which: Specialised Lending	3,074	3 2,056	364	1	2	3,371	4	1,918	357	(	
	Corporates - Of Which: SME	121	18 126	73	11	2	118	1	116	62	3	3
	Retail	674	12 689	144	18	4	769	26	784	209	85	
	Retail - Secured on real estate property	316	5 274	88	10	0	358	19	349	160	74	+
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0	0	0	0	0	0	(	)
SWITZEINEAND	Retail - Secured on real estate property - Of Which: non-SME	316	5 274	88	10	0	358	19	349	160	74	+ I
	Retail - Qualifying Revolving	5	3 38	19	1	3	4	3	30	11	1	
	Retail - Other Retail	353	4 377	38	7	1	406	4	404	37	11	
	Retail - Other Retail - Of Which: SME	5	0 5	3	0	0	6	0	6	4	(	
	Retail - Other Retail - Of Which: non-SME	349	4 372	35	7	1	400	3	397	33	11	
	Equity	1	0 1	3	0	0	1	0	1	3	(	
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30/	/09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	re amount	Valu adjustm
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisi
	Central banks and central governments	11,681	0 12,169	232		0	9,440		9,989	218	0	
	Institutions	1,198	0 1,199	171	(	0	1,098		1,100	146	0	
	Corporates	2,620	0 2,115	399	(	1	3,047	0	2,744	453	0	
	Corporates - Of Which: Specialised Lending	230	0 228	69	(	0	198	0	201	48	0	
	Corporates - Of Which: SME	0	0	0	(	0	0	0	0	0	0	
	Retail	3	0 5	1	(	0	4	0	12	1	0	
	Retail - Secured on real estate property	2	0 1	0	(	0	2	0	2	0	0	
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	(	0	0	0	0	0	0	1
JAFAN	Retail - Secured on real estate property - Of Which: non-SME	2	0 1	0	(	0	2	0	2	0	0	1
	Retail - Qualifying Revolving	0	0 1	0	(	0	0	0	8	1	0	
	Retail - Other Retail	1	0 4	0	(	0	2	0	2	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	(	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0 4	0	(	0	2	0	2	0	0	
	Equity	2	0 2	6		0	2	0	2	6	C	
	Other non credit-obligation assets											
	IRB Total											

#### **Credit Risk - IRB Approach** Société générale

							Societe gi						
							IRB App	roach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original E	kposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustments and	Original Ex	xposure¹	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustmer and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	193,429	191	204,620	6,190	21	65	195,285	177	206,949	6,092	25	5
	Institutions	66,220	33	60,250	7,604	15	22	73,573	25	67,612	7,513	18	3
	Corporates	376,478	6,298	282,652	116,171	3,544		378,558	6,191	280,984	112,940	3,731	.  3
	Corporates - Of Which: Specialised Lending	57,335	929	43,725	13,872	344		62,272	859	45,410	14,093	228	3
	Corporates - Of Which: SME	43,785	2,012	40,446	24,997	1,926		43,623	1,927	40,305	24,985	1,723	1
	Retail	160,647	6,307	159,946	33,424	2,811	3,642	164,500	6,180	163,397	33,812	2,549	3
	Retail - Secured on real estate property	102,897	2,211	102,303	15,472	1,400	704	106,049	2,185	105,442	15,785	1,311	
Canadidated data	Retail - Secured on real estate property - Of Which: SME	6,353	322	6,353	1,195	242	133	6,421	318	6,416	1,194	253	3
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	96,544	1,890	95,951	14,277	1,158		99,628	1,867	99,025	14,591	1,058	3
	Retail - Qualifying Revolving	5,466	483	4,761	2,104	169		5,477	470	4,837	2,124	168	3
	Retail - Other Retail	52,284	3,612	52,881	15,849	1,242	2,579	52,974	3,525	53,118	15,903	1,069	2
	Retail - Other Retail - Of Which: SME	19,178	1,667	19,455	5,975	589		19,651	1,636	19,455	6,100	570	1
	Retail - Other Retail - Of Which: non-SME	33,106	1,945	33,426	9,873	652	1,323	33,323	1,889	33,663	9,803	500	1
	Equity	4,416	0	4,416	15,929	0		4,729	0	4,729	17,106	0	
	Other non credit-obligation assets				22						22		
	IRB Total <sup>2</sup>				179,339						177,486		

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	oroach					
				As of 31/	03/2019					As of 30/0	06/2019		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	68,146	0	73,173	95	0	0	69,251	0	74,579	103	0	,
	Institutions	26,600	9	23,924	1,185	0	1	28,436	9	25,306	1,374	1	
	Corporates	136,381	3,349	108,305	56,882	2,216	2,072	136,941	3,775	107,024	55,867	2,302	2,27
	Corporates - Of Which: Specialised Lending	9,467	94	6,875	3,243	86		10,300	135	7,387	3,292	54	1
	Corporates - Of Which: SME	27,477	1,530	25,926	18,708	1,335		27,376	1,448	25,789	18,454		
	Retail	134,088	5,577	133,104	25,088	2,123		137,370	5,483	136,045	25,396		
	Retail - Secured on real estate property	89,384	1,996	89,311	12,306	1,066		92,299	1,992	92,227	12,706		
EDANCE	Retail - Secured on real estate property - Of Which: SME	6,353	322	6,352	1,195	242		6,420	318	6,416	1,194	253	
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	83,031	1,674	82,959	11,112	824		85,879	1,674	85,811			48
	Retail - Qualifying Revolving	5,042	471	3,626	1,670	162		5,046	457	3,743	1,736		. 33
	Retail - Other Retail	39,661	3,110	40,167	11,112	895		40,025	3,035	40,075	10,953	799	2,10
	Retail - Other Retail - Of Which: SME	13,883	1,502	14,016	4,591	501	1,121	14,329	1,470	13,976	4,524	476	1,10
	Retail - Other Retail - Of Which: non-SME	25,779	1,608	26,151	6,521	394	1,022	25,697	1,565	26,098	6,430	322	1,008
	Equity	3,673	0	3,673	13,208	0	0	4,010	0	4,010	14,467	0	1
	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 Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	41,090		41,901	0	C	0	39,127	0	40,086	3	0	
	Institutions	4,979	0	4,786	322	C	0	9,909	0	9,743		0	
	Corporates	66,547	333	48,177	12,161	84	69	66,381	359				
	Corporates - Of Which: Specialised Lending	8,700	64	7,211	2,108	59	14	8,666	93				
	Corporates - Of Which: SME	6	0	6	2	C	0	1	0	1	2	0	)
	Retail	22	0	44	12	C	0	24	2	. 59	13	4	
	Retail - Secured on real estate property	16	0	16	3	C	0	18	2	18	7	4	
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	C	0	0	0	0	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	3	C	0	18	2	18	7	4	
	Retail - Qualifying Revolving	0	0	23	8	C	0	0	0	35	5	0	
	Retail - Other Retail	6	0	6	1	C	0	6	0	6	1	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	C	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	6	0	6	1	C	0	6	0	6	1	0	
	Equity	7	0	7	23	C	0	5	0	5	17	0	
	Other non credit-obligation assets												
	IRB Total												

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

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustment and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	14,279	0	14,587	0	0	0	16,733	0	17,019	0	0	
	Institutions	1,580	0	1,484	281	0	1	1,627	0	1,515	299		
	Corporates	15,864	293	11,650	6,079	174	207	17,526	266	12,770	6,343		1
	Corporates - Of Which: Specialised Lending	1,883	2	1,823	1,288	11	4	2,492	8	1,903	1,349	37	
	Corporates - Of Which: SME	5,923	151	4,288	2,097	130		6,078	143	4,461	2,191	114	
	Retail	13,763		-	3,308	156		14,069	240	13,256	3,317		
	Retail - Secured on real estate property	11,192	138	10,681	2,285	66	75	11,458	134	10,935	2,285	63	
7ECH DEDI IRI IC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
ZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-SME	11,192	138	10,681	2,285	66	75	11,458	134	10,935			
	Retail - Qualifying Revolving	410	8	283	55	5	8	418	8	286	53		
	Retail - Other Retail	2,161	98	2,004	969	86	78	2,192	98	2,034	978		
	Retail - Other Retail - Of Which: SME	879	53	771	440	33	50	904	53	796	455		
	Retail - Other Retail - Of Which: non-SME	1,282	45	1,233	529	53	28	1,288	45	1,239	523		
	Equity	32	0	32	118	0	0	29	0	29	107	0	
	Other non credit-obligation assets												
	IRR 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 Ap	proach					
				As of 31/	03/2019					As of 30/0	06/2019		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	4,870	0	6,762	0	0	0	4,787	0	6,611	0	0	
	Institutions	2,948	0	2,928	382	0	0	2,533	0	2,565	377	0	1
	Corporates	14,509	89	10,869	3,509	45	55	15,252	91	10,709	3,759	53	1 :
	Corporates - Of Which: Specialised Lending	1,089	0	886	188	0	0	808	0	857	192	0	1
	Corporates - Of Which: SME	2,056	27	2,071	484	11	15	2,118	11	2,117	820	16	1
	Retail	3,114	38	3,269	629	17	27	3,150	41	3,284	826	23	1
	Retail - Secured on real estate property	22	0	22	5	0	0	22	0	22	5	0	1
CEDMANN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	1
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	22	0	22	5	0	0	22	0	22	5	0	1
	Retail - Qualifying Revolving	0	0	45	23	0	0	0	0	11	12	0	1
	Retail - Other Retail	3,092	37	3,202	601	17	26	3,128	41	3,251	809	23	
	Retail - Other Retail - Of Which: SME	3,070	37	3,181	600	17	26	3,104	40	3,228	808	23	1 :
	Retail - Other Retail - Of Which: non-SME	21	0	21	2	0	0	24	1	23	1	0	1
	Equity	10	0	10	36	0	0	10	0	10	36	0	1
	Other non credit-obligation assets												
	IRB Total												

**Credit Risk - IRB Approach** Société générale

							IRB App	proach					
				As of 31/0	3/2019					As of 30/0	6/2019		
		Original Ex	oposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments	Original Ex	oposure <sup>1</sup>	Exposure	Risk exposu	re amount	Valu adjustm
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisi
	Central banks and central governments	7,901	0	8,653	0	0	0	4,582	0	5,366	4	0	
	Institutions	4,969	0	4,789	507	0	0	6,048	0	5,834	544	0	
	Corporates	16,850	30	17,021	4,469	84	11	19,634	116	19,269	4,242	165	
	Corporates - Of Which: Specialised Lending	4,217	0	5,203	791	0	1	3,725	0	4,491	678	0	
	Corporates - Of Which: SME	531	30	495	329	84	. 2	540	20	531	387	97	·
	Retail	1,683	19	1,778	449	39	8	1,625	24	1,731	464	58	3
	Retail - Secured on real estate property	1,067	16	1,065	340	35	6	1,058	22	1,056	356	56	,
LINITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	1,067	16	1,065	340	35	6	1,058	22	1,056	356	56	,
	Retail - Qualifying Revolving	1	0	99	48	0	0	1	0	111	58	1	
	Retail - Other Retail	615	3	615	62	3	1	566	2	564	50	1	
	Retail - Other Retail - Of Which: SME	8	0	8	7	0	0	3	0	3	2	0	
	Retail - Other Retail - Of Which: non-SME	607	3	607	55	3	1	563	2	561	48	1	
	Equity	12	0	12	45	0	0	12	0	12	40	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original Ex	posure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments	Original E	xposure¹	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustme and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	provisi
	Central banks and central governments	9,137	0	9,343	0	0	0	8,821	0	9,028	2	C	0
	Institutions	1,353	0	1,282	58	0	0	906	0	777	35	C	0
	Corporates	11,623	269	11,623	3,398	198	190	10,633	42	10,404	2,737	99	9
	Corporates - Of Which: Specialised Lending	947	29	1,716	349	12	13	809	13	1,550	271	7	7
	Corporates - Of Which: SME	1,552	39	1,536	372	107	3	1,197	28	1,176	322	91	1
	Retail	134	10	146	53	24	0	214	4	228	40	14	4
	Retail - Secured on real estate property	23	0	23	5	0	0	22	0	22	5	C	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	
LOXENDOONS	Retail - Secured on real estate property - Of Which: non-SME	23	0	23	5	0	0	22	0	22	5	C	
	Retail - Qualifying Revolving	0	0	12	4	0	0	101	0	14	3		0
	Retail - Other Retail	111	10	111	44	24	0	191	4	191	32	14	7
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	101	10	11 101	δ <sub>2</sub>	0	0	188	0	100	21	1.4	4
	Equity	355	10	355	1,314	24	0	359	1	359	1,327	14	ה <u>י</u>
	Other non credit-obligation assets	333	U	333	1,314	0	U	339		339	1,32/		
	IRB Total												

							IRB Ap	proach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustment and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	763	0	2,323	563	0	0	720	0	2,226	525	0	
	Institutions	304	0	245	162	0	0	663	0	619	244	0	
	Corporates	8,946	201	6,023	2,707	112	88	9,017	197	6,136	2,612	145	
	Corporates - Of Which: Specialised Lending	1,896	26	1,455	382	4	19	2,130	26	1,629	425	5	
	Corporates - Of Which: SME	1,508	137	1,460	712	86	47	1,564	138	1,520	688	103	
	Retail	5,042	303	5,213	2,744	38	324	5,165	307	5,348	2,843	39	3
	Retail - Secured on real estate property	48	0	48	13	0	0	4/	0	4/	13	0	
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
11/161	Retail - Secured on real estate property - Of Which: non-SME	48	0	48	13	0	0	4/	0	4/	13	0	
	Retail - Qualifying Revolving	1 202	0	5 4 2 2	10	0	0	0	0	5 257	26	0	1
	Retail - Other Retail	4,993	303	5,133	2,721	38	324	5,118	306	5,257	2,804	39	32
	Retail - Other Retail - Of Which: SME	1,278	75	1,418	297	38	58	1,285	/2	1,425	297	38	
	Retail - Other Retail - Of Which: non-SME	3,715	228	3,715	2,423	0	265	3,833	235	3,832	2,507	0	26
	Equity	1	0	1	3	0	0	0	0	0	2	0	
	Other non credit-obligation assets												
	IRB Total	(1) Original exposu											

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/0	06/2019		
		Original Ex	cposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposı	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	2,710	0	2,710	653	0	0	2,597	0	2,597	565	C	,
	Institutions	175	0	100	86	0	0	136	0	54	60	C	)
	Corporates	3,259	112	2,042	888	0	25	3,026	7	1,893	941	C	7
	Corporates - Of Which: Specialised Lending	1,904	108	1,175	405	0	24	1,778	6	1,129	513	0	)
	Corporates - Of Which: SME	0	0	5	3	0	0	0	0	0	0	0	)
	Retail	86	22	96	88	72	2 0	72	0	85	19	0	)
	Retail - Secured on real estate property	40	0	40	12	0	0	49	0	49	15	0	)
RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	)
RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: non-SME	40	0	40	12	0	0	49	0	49	15	0	)
	Retail - Qualifying Revolving	0	0	10	2	0	0	0	0	13	3	0	)
	Retail - Other Retail	46	22	46	73	72	2 0	23	0	23	1	0	)
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	)
	Retail - Other Retail - Of Which: non-SME	46	22	46	73	72	2 0	23	0	23	1	0	)
	Equity	19	0	19	69	0	0	17	0	17	63	0	)
	Other non credit-obligation assets												
	IRB Total												

							IRB App	proach					
				As of 31/	03/2019					As of 30/0	06/2019		
		Original Ex	(posure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	re amount	Valu adjustn
	( L FUD 0()		Of which:	Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provisi
	(mln EUR, %)  Central banks and central governments	8,114	defaulted	8,162	0	defaulted	0	10,598	defaulted	10,645	0	defaulted	
	Institutions	1,753	0	1,210	60	0	0	1,522	0	1,423	66	0	
	Corporates	8,030	47	4,524	1,212	2	9	8,362	22	4,851	1,269	1	
	Corporates - Of Which: Specialised Lending	2,428	45	1,374	255	0	5	3,019	20	1,778	318	0	
	Corporates - Of Which: SME	79	2	77	43	1	2	84	2	80	39	0	
	Retail	758	42	792	332	205	4	763	42	777	290	166	
	Retail - Secured on real estate property	370	24	366	220	131		363	11	356	150	59	
CMITTEELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	370	24	365	220	131	1	363	11	356	150	59	
	Retail - Qualifying Revolving	4	3	46	13	0	3	5	3	29	10	1	
	Retail - Other Retail	383	14	381	99	73	1	396	28	392	131	106	
	Retail - Other Retail - Of Which: SME	3	0	3	2	0	0	1	0	1	1	0	
	Retail - Other Retail - Of Which: non-SME	381	14	378	98	73	1	394	27	391	130	106	
	Equity	1	0	1	3	0	0	1	0	1	3	0	
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of 31/0	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposu	re amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisio
	Central banks and central governments	10,968	11,529	220	(	0	12,758	C	13,383	253	0	,
	Institutions	1,638	1,679	186	(	0	981	C	1,061	161	0	1
	Corporates	3,028	2,680	441	(	1	2,884		2,421	411	0	
	Corporates - Of Which: Specialised Lending	265	273	69	(	0	482	C	479	130	0	
	Corporates - Of Which: SME	0	0	0	(	0	0	C	0	0	0	
	Retail	5 0	6	1	(	0	3	C	4	1	0	
	Retail - Secured on real estate property	2	2	0	(	0	2	C	2	0	0	1
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	(	0	0	C	0	0	0	1
JALAN	Retail - Secured on real estate property - Of Which: non-SME	2	2	0	(	0	2	C	2	0	0	
	Retail - Qualifying Revolving	0	2	1	(	0	0	C	1	0	0	
	Retail - Other Retail	2	2	0		0	1	C	$\begin{bmatrix} 1 \\ - \end{bmatrix}$	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	(	0	0	(	0	0	0	
	Retail - Other Retail - Of Which: non-SME	2	2	0	(	0	1	(	$\begin{bmatrix} 1 \\ - \end{bmatrix}$	0	0	
	Equity	2 0	2	6	(	0	2	C	2	6	0	
	Other non credit-obligation assets											
	IRB Total											



General governments exposures by country of the counterparty

							Société générale							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[ 0 - 3M [	Austria	125 212 194 239 358 32 39	212 194 239 358 32 39	71 7 0 9 31 32 39	0 0 0 0 0	54 204 194 230 326 0	0 0 0 0 1 0		0 0 1 220 0 50 1 229 1 493 2 660	34 2 29 31 6 0	699 43 590 630 128 0 750 <b>2,841</b>	0 0 0 0 0	0 0 0 0 0	
Total  [ 0 - 3M [	Belgium	1,199 10 7 182 330 265 244 358	10 7 182 330 265 244 358	190 10 0 0 0 10 4 187 211	0 0 0 0 0 0	0 0 37 280 120 181	1 0 7 145 50 135 59 171 <b>568</b>	20 22 2- 31 4- 125	1,652 0 0 8 188 4 165 0 0 200 0 1 3 290 843	0 0 1 0 3 3 2	0 0 37 0 100 90 68	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[ 0 - 3M [	Bulgaria	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Czech Republic	4 291 149 517 393 1,182 418 <b>2,955</b>	418	4 4 37 5 19 26 43	0 0 0 0 0 0	0 0 13 62 12 4 205	0 287 99 449 362 1,152 170 <b>2,519</b>		45 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Denmark	2,955 0 0 3 1 0 0 0	0 0 3 1 0 0	140 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2,519 0 0 3 1 0 0 0		45       0     0       0     0       5     200       5     200       0     0       0 <td< td=""><td>0 0 18 18 0 0</td><td>0 0 200 200 0 0</td><td>0 0 0 0 0 0 0</td><td>0 0 0 0 0 0 0</td><td></td></td<>	0 0 18 18 0 0	0 0 200 200 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total [ 0 - 3M [	Estonia	4	4		0		3	1(	400	37	400	U	0	



General governments exposures by country of the counterparty

							Société générale							
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off bala	nce sheet	
												0% halanaa		
												Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
Decided Materia	Country / Bosion	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positionsy		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit of loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0		0 0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Finland	0	0	0	0	0	0		0 0	0	0 0	0 0	0	
[3Y - 5Y [ [5Y - 10Y [	Timanu	71 0	71 0	0	0	71 0	0		0 0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		71 14 325	14 325	0 0 78	<b>0</b>	71 167		() ()	0 0 . 1,496		<b>0</b> 1,543	<b>0</b>	<b>0</b>	0
[ 3M - 1Y [ [ 1Y - 2Y [		14,325 1,272 2,131	2,130	45 31	0	1,209 670	11 1,416	2!	748	39 14	1,088 414	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	France	1,176 942	1,175 941	107 162	0	1,035 587 1,334	25 93	34	991 982	0	15 0	110 4	0	
[5Y - 10Y   [10Y - more Total		2,187 2,067 <b>24,100</b>	2,186 2,067 <b>24,096</b>	324 1,215	0	130	164 482 <b>16,270</b>	170	477 201 4,999	13 116	369 <b>3,495</b>	40 <b>156</b>	0	238
[ 0 - 3M [ [ 3M - 1Y [		413 76	413 75	54 42	0	50 22		(23)	0 1,150	341 279	2,492	0	0	250
[ 1Y - 2Y [ [ 2Y - 3Y [	Germany	1,082 208	1,082 208	72 112	0	1,001 92	10 5	928 64	4,503 310	246 223	2,043 1,799 1,630	0 0	0 0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	Germany	770 1,378 512	1,082 208 770 1,378 512 <b>4,439</b>	292 715 512	0	473 658	6 5	336 330 1,387	1,604	196 1,155 487	1,630 1,435 8,449 3,559	0 2	0	
Total [ 0 - 3M [		<b>4,440</b>	<b>4,439</b>	<b>1,799</b>	<b>0</b>	<b>2,295</b>	<b>346</b>	3,283	15,931 0	<b>2,927</b>	<b>21,408</b>	<b>4</b>	<b>0</b>	2
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [		0	0	0 0	0	0	0 0		0 0	0	0 0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Croatia	0 6	0	0	0	0	0		0 0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		0 7	0	0 7	0	0	0		0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	(	0 0	0	0	0	0	
Γ 1Y - 2Y Γ	Greece	0	0	0	0	0	0		0 0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more		1 1	1 1	1 1	0	0	0	42	2,000	0	0	0	0	
Total [ 0 - 3M [		2 1	2 1	2 1	<b>0</b>	<b>0</b>	<b>0</b>	42	<b>2,000</b>	<b>0</b> 20	<b>0</b>	<b>0</b>	<b>0</b>	135
[ 3M - 1Y [ [ 1Y - 2Y [		2 1	2 1	2	0	0	0		0 0	0	0	0	0 0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Hungary	1 1 31	1 31	1 31	0	0	0			0	0	0	0	
[10Y - more Total		0 35	0	0 35	0	0	0		0	0 20	0 <b>0</b>	0 <b>0</b>	0	0
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	(	0	0	0	0	0 0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Ireland	1 0	1 0	1 0	0	0	0		0 0	0	0 0	0	0	
[5Y - 10Y [ [10Y - more		4 23	4 23	4 23	0	0	0		0	0	0	0	0	
Total [ 0 - 3M [		41 127		<b>41</b> 52	0	75	0	C	<b>0</b>	0	0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		601 105 408	105	2 105	0	251 0 208	348		0 0	2 0	181 0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Italy	364 284	408 363 284	198 159 284	0	208 204 0	0 0			0 0	0	0	0 0	
[10Y - more Total		149 <b>2,038</b>	149	149 <b>949</b>	0	738	350		0 0	0 2	0 181	0 <b>0</b>	0	228
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0		0	0	0	0	0 0	
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Latvia	0	0	0	0	0	0		0 0	1 0	75 0 0	0 0 n	0 0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more		0	0	0	0	0	0		0	0	0	0	0	
Total		0	0	0	0	0	0		0	1	75	0	0	0



General governments exposures by country of the counterparty

							Société générale							
						Divo	As of 31/12/2018	<b>3</b>						
				On balance sl	hoot	Dire	ct exposures		Deriva	ativos		Off hala	nce sheet	-
	(mln EUR)			On Dalance Si	neet				Deriva	itives		OII Dala	nce sneet	-
												Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			-
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	Hotional amount	carrying amount	riodional amount			
[ 0 - 3M [ [ 3M - 1Y [		0 0	0 0	0 0	0 0	0	0	C	0	0	0 0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Lithuania	0 0	0 0	0 0	0 0	0 0	0 0	0	0 0	0 0	0 0	0 0 0	0	
[ 0 - 3M [		0	0	0	0	0	0	C	0	0	0	0	0	
I INTAL		3 5	3 5	3 0	0 0 0	0 0 5	0 0	<b>0</b>	0 0	0 0 8	0	<b>0</b> 0 0	0 0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Luxembourg	397 52	397 52	0	0	397 52	0	0	0 0	9	1,400 1,700 0	0	0	
[ 0 - 3M [	_	257 318 155	318 155	1 1 155	0 0	317 0	0 0	26 0 228	8 4,498	7 2	2,116 1,183 401	0 0	0	
I IO-3MI		1,187	155 <b>1,187</b>	160	0	1,027	0	254	4,498 <b>5,015</b>	38	401 <b>6,800</b>	0	0	12
[ 1Y - 2Y [ [ 2Y - 3Y [	Malta													
[ 3M - 1Y [	Maita													
Total [ 0 - 3M [		292	292	27	0	0	265	23		90	841	0	0	
[ 0 - 3M [	Noth and and a	33 183	33 183	1 11 16	0 0	21 167	0 0	108 52 0	4,823 2,319 0	80 0 32	750 0 300	0 0	0	
[3Y - 5Y [ [5Y - 10Y [	Netherlands	87 60	87 60	42 58	0	45	0 2	0	0	114 12	1,071 113	0	0	
[10Y - more Total [ 0 - 3M [		78 734	76 734	234 0	<b>0 0</b> 0	234 31	266 2	<b>183</b>	<b>8,186</b>	349 0	200 <b>3,274</b> 0	<b>0 0</b> 0	<b>0 0 0</b>	48
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		16 275 307	16 275 307	0 126 225	0 0	16 149 82	0	0	0 0	0	0 0	0 0	0	
[ 0 - 3M [	Poland	141 267	141 267	101 64	0	40 202	0	C	0	0	0	0	0	
Total		0 1,039 5	0 1,039	0 <b>516</b> 5	0 0 0	520 0	2 0		0 0 60	0 0 7	0 <b>0</b> 83	0 <b>0</b> 0	0 0 0	84
[ 0 - 3M [		0 13	0 13	0 13	0	0	0		0	18 0	212	0	0 0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Portugal	47 29	22 47 29	47 29	0	0	0		0	0 0 62	0 0 732	0 0	0 0	
[10Y - more Total [ 0 - 3M [		9 125 37	9 125 37	9 <b>125</b> 37	0 0	0 0	0 <b>0</b>	0	60 0	87 0	0 <b>1,027</b>	0 <b>0</b>	0 0	29
[ 3M - 1Y [ [ 1Y - 2Y [		133 928	133 927	37 38 36	0 0	94 892	0 0		0	0 0	0	0 0	0 0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Romania	256 400 1,222	256 400 1,222	36 27 35	0 0	220 373 1,187	0 0		0 0	0 0	0 0	0 0 0	0	
[10Y - more Total		2,980	4	213	0	0	0	0	0	0 0	0 0	0 0	0 0	995
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 8 33	0 8 33	0 0 0	0 0	0 7 33	0 0		0 0	0 0	0 0 0	0 0 1	0 0 0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Slovakia	67	6 67 133	0	0	6 67 133	0		0	0 0	0	0	0 0	
[5Y - 10Y [ [10Y - more Total		123 0 <b>236</b>	123 0 <b>236</b>	0 0	0			, C	0	0	0	0 0 <b>1</b>	0	25
[ 0 - 3M [		76 0	76 0	8 0	0	68 0 21		C	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Slovenia	29 50	29 50	0	0 0	11 32	18 18		0	0 0	0	0 0 2	0 0	
[5Y - 10Y [ [10Y - more Total		190 50 <b>449</b>	190 50 <b>449</b>	0 0	0 0	103 50 <b>286</b>	87 0 <b>155</b>	0	0	0 0	0 0	0 48 <b>50</b>	0	2



General governments exposures by country of the counterparty

							Société générale							
						Dira	As of 31/12/2018	<b>,</b>						
				On balance sl	e o o t	Dire	ct exposures		Deriva	tivos		Off halas	nce sheet	_
	(mln EUR)			On Dalance Si	neet				Deriva	tives		Off Data	nce sneet	-
												Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			-
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positions	of the fluorist contract	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					amough pront or loss	comprehensive income								
[ 0 - 3M [		32 1 94	32 1 94	12 0 60	0 0	0 0 32	20 1 2	( !	0 25 0	0 0	0 0	0 0 0	0 0	
[ 2Y - 3Y [ [3Y - 5Y [	Spain	107 139	107 139 731	103 137 675	0	0	4 2	()	0 0	0	0	0	0	
Total		731 105 <b>1,209</b>	105	675 63 <b>1,050</b>	3 0	32	124	103 ( <b>109</b>	0	0	0	0 0	0	58
[ 0 - 3M [		0 3	0 3	0	0	0	0 3	(	346	3 0	417 0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Sweden	18 14 14	18 14 14	0 0 0	0	0 0 13	18 13 1	(		0 0	0	0 0	0	
[5Y - 10Y [ [10Y - more		20	2 0	0	0	0	1 0	(	0 0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y [		1,589 252			0 0 0	1,589 222		(	346 306 474	<b>3</b> 0	<b>417</b> 2,189	<b>0</b>	0	6
[ 1Y - 2Y [ [ 2Y - 3Y [	United Kingdom	120 71	120 71	28 33	0	89 39	3 0	(	195 524	0 0	137 149	0	0	
[ 1Y - 2Y [	Omteu Kinguom	95 203 193	95 203 193	37 45 193	0	58 159	0 0	(	300 641 0	0 0	170 114 0	0 0	0 0	
lotai		2,525	2,525	365	0	2,157	3	C	2,440	0	2,758	Ö	0	23
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 0 - 3M [	Iceland													
Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 3M - 1Y [	Liechtenstein													
[5Y - 10Y [ 														
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	(	0 0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Norway	1 1 3	1 1 3	0 0 0	0	0	1 1 3	(		0 0	0	0 0	0	
[5Y - 10Y [ <u>[10Y - more</u> Total		0	0	0	0	0	0	(	0 0	0	0	0	0	
[ 0 - 3M [		0 0	<b>6</b>	<b>0</b>	0	0	<b>6</b> 0		<b>0</b> 0 0 0	<b>0</b> 0 0	0	<b>0</b> 0 0	<b>0</b> 0 0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Australia	0 38	0 38	0 38	0	0	0 0		0 0	0 3	0 2	0 0	0 0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	Australia	48 652 354	48 652 354	48 652 354	0	0	0 0	(	0 0 0	0 0 0	0 0	0 0	0 0	
Total [ 0 - 3M [		1,092	354 <b>1,092</b> 77	1,092 2	<b>0</b>	<b>0</b> 75	<b>0</b>	C	) 14	3 3	62	<b>0</b>	0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [		32 1	32	32 1	0	0	0 0		5 175 15 15	0 2	250 0 44	0 0 131	0 0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	Canada	147 83	147 83	0 83	0	147 0	0 0		9 15	2 0	48 0	0 0	0 0	
[10Y - more Total [ 0 - 3M [		124 464 1,147		124 <b>241</b> 1,147	0 0	222 0	0 0	7	0 230	0 19	0 404	0 131	0 0	0
Γ 3M - 1Y Γ		1,147 33 54	33 54	1,147 33 54	0	0	0 0		0 0	0	0 0	0 0	0 0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Hong Kong	270 150	270 150 115	270 150 115	0	0	0 0		0 0	0 0	0	0	0 0	
[5Y - 10Y [ [10Y - more Total		30 1,800	115 30 <b>1,800</b>	30 1,800	0	0	0	(	0	0	0	0	0	0



General governments exposures by country of the counterparty

							As of 31/12/2018	<b>R</b>						
						Dire	ct exposures	<u> </u>						
	(mln EUR)			On balance sl	neet				Derivati	ives		Off balan	nce sheet	
	(Company)											Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		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	CAPOSUIC UIIIGUIC
[ 0 - 3M [	Japan	23 11 4 2 390 597 851	23 11 4 2 390 597 851 <b>1,878</b>	597 851	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		1 239 3 795 4 977 0 0 45 0 0 0 0 2,056	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	2
[ 0 - 3M [	U.S.	2,995 1,367 405 3,544 4,334 9,529 1,466 <b>23,640</b>	2,995 1,367 405 3,544 4,334 9,529 1,466 <b>23,640</b>	78 186 387 454 812 1,121 1,090	0 0 0 0 0 0 1	2,916 1,180 18 3,090 3,523 8,399 370	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	China	10 15 14 39 42 0	0 10 15 14 39 42 0	0 0 0 0 0 7 0	0 0 0 0 0 0	0 10 15 14 39 35 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	10
[ 0 - 3M [	Switzerland	15 11 1 0 0 0 0	15 11 1 0 0 0 0	15 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 11 1 0 0 0 0	24	1,279 4 3,336 2 1,633 3 372 0 0 0 0 0	18 18 3 0 0 0	2,528 2,425 454 4 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Other advanced economies non EEA	27 440 2,514 573 276 589 459 276	440 2,514 573 276 589 459 276	378 2,339 218 6 2 2 2	0 0 0 0 0 0	49 175 79 58 116 302 0	11 12 0 277 212 471 154 146	10 20 20 11 12 20	6,621       3     133       6     654       6     1,063       6     1,047       7     270       8     724       0     818	39 27 3 5 6 11 4	554 64 101 113 215 87 201	0 62 70 1 0 82	0 0 0 0 0 0 0	
Total [ 0 - 3M [	Other Central and eastern Europe countries non EEA	5,127 24 3 1 0 169 53	5,127 23 3 1 0 168 53	18 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	5 3 1 0 0 168	117	0 0 0 0 0 0 0 0 0 0 0 0	66 0 0 0 0 0 0	0 0 0 0 0 0	214 0 0 0 0 0 0 0 29 117	0 0 0 0 0	
[ 0 - 3M [	Middle East	251 25 0 4 104 822 433 131	0 0 4 104 822 433	0 0 4 3 4 13	0 0 0 0 0 0	0 0 0 0 0 0 0	49 225 0 0 0 100 817 420 119		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35 0 0 0 0 0	0 0 0 0 0	11/ 146 0 0 0 0 0 825 431 1,257	0 0 0 0 0 0 0	426
Total [ 0 - 3M [	Latin America and the Caribbean	1,519  340  11  18  133  283  153  68  1,006	323 11 18 133 278 153 68	322 0 2 3 8	0 0 0 0 0 0	0 0 3 86 1 0	119 1,457 0 11 13 44 269 129 57		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35 0 0 0 0 0 0	0 0 0 0 0 0 0	1,257 0 0 0 1 0 471 13 485	0 0 0 0 0 0 4 0	



#### General governments exposures by country of the counterparty

Société générale

							Societe generale						
							As of 31/12/2018						
						Dire	ct exposures						
	(mln EUR)			On balance s	heet				Derivatives		Off balance sh	heet	
								Derivatives with p	ositive fair value Derivat	ves with negative fair value	Off-balance sheet exp	cposures	
													Risk weighted
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	mount Notional amount	Nominal Pr	rovisions	exposure amount
[ 0 - 3M [	Africa	845 96 854 348 736 1,272 176	96 853 348 735 1,272 176	201 13 17 39 17 10 69	0 0 0 0 0 0	33 26 436 14 15 7 0	57 400 295 702 1,255		0 0 0 0 0 0 0 0 0 0 2 423 0 0	0 1 3( 1 4( 1 33) 1 33 0 0 0 0 ( 3 158	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	1,890
[ 0 - 3M [	Others	61 28 201 95 205 244	95 205 244	37 0 0 1 1 146	0 0 0 0 0	18 9 145 27 33 31	6 19 56 67 171 67		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	5 4 0 0 0 0 0 0 0 0 0 0 0 8 0 21	0 0 0 0 0	1,030
[10Y - more Total		841	7 <b>841</b>	3 <b>187</b>	0	0 <b>264</b>	5 <b>389</b>		0	0 0	0 0 0 <b>35</b>	0	134

#### Notes and definition

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 have 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, Dominican, Costa Rica, Dominican, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							Société générale							
							As of 30/06/2019							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
	, ,											Off halaman sh		
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
		derivative illialicial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	Notional amount	carrying amount	Notional amount			
[ 0 - 3M [		0	0	0	0	0	0		0 0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [		0 35	19 35	30 0	0	0 35	0		0 3 461	50 17	642 215	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Austria	186 278	203 310	26 50	0	186 278	0		1 175 4 607	50 10	640 130	0	0	
[5Y - 10Y [ [10Y - more		55 0	80 27	39 42	0	55 0	0		4 662	0	0	0	0	
Total  [ 0 - 3M [		<b>553</b>	<b>673</b> 59	<b>187</b> 41	0	<b>553</b>	<b>0</b>	1:	<b>3 1,904</b> 0	194 0	0	<b>0</b>	<b>0</b>	0
[ 3M - 1Y [ [ 1Y - 2Y [		17 176	17 203 390	0	0	15 37	2 139	3	8 200 3 65	5	125	0	0	
[3Y - 5Y [ [5Y - 10Y [	Belgium	300 247	330 330 328 282	52 23	0	227 183	73 64	3 3	8 200 2 166	4 3	100 90	0	0	
[10Y - more Total		228 <b>1,386</b>	282 <b>1,608</b>	205 <b>321</b>	0 0	69 <b>837</b>	159 <b>549</b>	2 14:	4 125 5 <b>756</b>	3 15	68 <b>383</b>	0 <b>0</b>	0 <b>0</b>	0
[ 3M - 1Y [ [ 1Y - 2Y [		0	0 0	0	0	0	0		0 0 0	0	0 0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Bulgaria	0 0	0 0	0	0	0	0 0		0 0 0	0	0	0 0	0	
[ 0 - 3M [		0 0	0 0	0 <b>0</b>	0	0	0 <b>0</b>		0 0 0 0	0	0	0 <b>0</b>	0 0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0 0	0	0	0	0		0 0 0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [	Cyprus	0	0 0	0	0	0	0		0 0 0	0	0 0	0	0	
[ 0 - 3M [		0	0 0	0	0 0	0	0		0 0 0	0 0	0 0	0	0 0 <b>0</b>	0
[ 0 - 3M [ [ 3M - 1Y [		20 56	22 107	1 53	0	0 13	20 43		0 0 0	0 0	0 0	0 0	0 0	Ü
[ 0 - 3M [	Czech Republic	161 469 832	183 473	21 0	0	124 11	37 458 832		0 0 0	0	0	0 0	0	
[5Y - 10Y [ [10Y - more Total		973 766	852 1,074 830 <b>3,540</b>	91 52	0	112 486 <b>747</b>	860		0 0	0 0	0	0	0 0	
[ 0 - 3M [		3,276 0	3,540 0	229 0	0	747 0	<b>2,529</b>		<b>0 0</b> 0 0 2 101	0 0 7	0	<b>0</b> 0	<b>0</b>	1
[ 1Y - 2Y [ [ 2Y - 3Y [	Denmark	1 1 0	1 1 0	0	0	0 0	1 1 0		2 101 6 300 0 0	20	100 300 0	0 0	0	
[ 3M - 1Y [	Deimark	0 0	0 0	0 0 0	0	0 0	0 0		0 0 0	0 0	0 0	0 0	0 0 0	
Total		2	2	0	0	0	2		8 401	27	400	0	0	0
[ 0 - 3M [														
[3Y - 5Y [ [5Y - 10Y [	Estonia													
[10Y - more Total														



General governments exposures by country of the counterparty

						Société générale  As of 30/06/2019											
			Direct exposures														
	(mln EUR)			On balance sl	heet		c exposures		Deriva	tives		Off balar	nce sheet				
	(HIIII LOK)												neet exposures				
								Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted			
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	exposure amount			
[ 0 - 3M [	Finland	0 0 25 0 73 148 0	40 19 39 0 91 182 2	40 29 21 0 28 53 3	0 0 0 0 0 0	0 0 25 0 73 148 0	0 0 0 0 0 0	0 13 45 49 0 160 0	0 100 335 365 0 1,200 0	0 0 100 0 0 157 0	0 0 700 0 0 1,100 0	0 0 0 0 0 0	0 0 0 0 0 0	0			
[ 0 - 3M [	France	6,813 9,269 2,432 778 2,511 1,506 1,572	6,258 8,521 2,617 878 2,564 3,053 2,104	264 69 201 162 98 539 896	0 0 0 0 0 0	1,158 270 829 751 2,318 1,140 72 <b>6,538</b>	5,655 8,995 1,592 22 94 146 447	53 7 31 44 21 17 11	1,136 148 664 945 452 365 246	53 31 9 0 1 7 19	1,084 628 191 0 15 135 395	0 0 12 97 6 6 20	0 0 0 0 0 0				
[ 0 - 3M [	Germany	325 22 82 94 732 978 0	356 32 675 75 919 1,163 108 <b>3,329</b>	55 63 412 14 375 443 169	0 0 0 0 0 0	83 11 75 89 728 973 0	242 11 8 4 4 5 0	107 229 54 68 117 408 682 <b>1,665</b>	309 664 158 196 340 1,184 1,976	249 22 13 18 24 79 35	2,520 225 129 186 241 800 352	0 0 0 0 0 0 0 4	0 0 0 0 0 0				
[ 0 - 3M [	Croatia	0 0 0 0 0 0	0 0 0 3 1 0 0	0 0 0 5 1 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0			
[ 0 - 3M [	Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 73 0	0 0 0 0 0 2,000 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	182			
[ 0 - 3M [	Hungary	0 0 0 0 0 0	0 0 2 0 1 4 1	0 0 2 0 1 7 2	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	6 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0				
[ 0 - 3M [	Ireland	0 0 0 0 0	1 2 0 0 4 0 31	1 3 0 0 6 0 48	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	7 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0				
Total [ 0 - 3M [	Italy	226 25 2 418 0 0	285 25 88 982 42 218 121	93 0 68 884 66 342 190	0 0 0 0 0 0	226 225 0 418 0 0	0 0 0 2 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 6 0 0 0	0 181 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0				
Total [ 0 - 3M [	Latvia	671 0 0 0 0 0 0 0	1,761 0 0 0 0 0 0 0 0	1,643 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	669 0 0 0 0 0 0	2 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	6 0 0 0 0 0 0	181 0 75 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0				



General governments exposures by country of the counterparty

							Société générale							
						Di-	As of 30/06/2019	9						
						Dire	ct exposures					OCC I I		
	(mln EUR)			On balance sl	<b>neet</b>				Deriva	atives 		Off bala	nce sheet	
												Off-balance sheet exposures		
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				of which: Financial assets held for trading	acoignated at rail value	Tall Value allough outlet	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [		0 0 0	0 0	0 0	0 0 0	0 0	0 0			0 0	0 0	0 0 0	0 0	
[ 2Y - 3Y [ [3Y - 5Y [	Lithuania	0	0	0	0	0	0		0 0	0	0	0	0	
I IOTAL		0 0	0 0	0 0	0	0	0 0		0 0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [		0	8 0	8	0	0 0	0	1( 21			0 0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Luxembourg	258 219 674	216 670	0 8	0	258 219 674	0	14	83 490	0 64	1,700 0 2,114	0	0	
[ 0 - 3M [		350 0	479 212	140 221	0	350 0	0	739	8 4,498 <b>6 6,479</b>	36 12	1,183 401	0 0	0	
I I I I 3 M I		1,501	2,199	380	0	1,501	0	1,065	6,479	162	5,398	U	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Malta													
[ 3M - 1Y [														
Total [ 0 - 3M [		0	20	21	0	0	0	3:	1,495 1,876	69	704 950	0	0	
[ 0 - 3M [	Netherlands	21 162	21 169	0 10	0	21 162	0	3(	1,870 1,427 0	29 73	300 750	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	Netherlands	33 2	64 65 30	49 99 47	0	33 0	0 2		0 0	31 11 20	321 113 200	0	0	
[10Y - more Total [ 0 - 3M [		217 0	0	227 0	<b>0</b>	0	<b>2</b>	101	<b>4,798</b>	<b>326</b>	200 <b>3,337</b> 0	<b>0</b>	<b>o</b>	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		194 5	246 254 20	52 247 20	0	194 5	0		0 0	0	0	0	0	
[ 0 - 3M [	Poland	100 190	265 313	164 122	0	100 190	0		0 0	0	0	0	0	
Total		0 489	0 1,097	0 <b>604</b> 4	0 0	0 489	0 0		0 0 0	0 0	0 <b>0</b>	0 <b>0</b>	0 0	46
[ 0 - 3M [		0 0	0 20	0 31	0	0	0 0		0 0	0	0 0	0	0 0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Portugal	0 0	0 18 6	0 29 10	0 0	0 0	0		0 0	0 0 79	0 0 732	0 0 0	0 0	
Total		0	47	2 74	0	0	0		0	79	0	0 0	0 0	19
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 324 354	2 120 733	3 28 164	0 0	0 323 354	0 0		0 0 0 0	0 0 0	0 0	0 0 0	0 0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Romania	84 559	111 583 1,214	29 35	0	84 559	0		0 0	0	0	0	0	
[5Y - 10Y [ 		907 258 <b>2,486</b>	8	54 9 <b>321</b>	0 0	895 258 <b>2,474</b>	12 0 <b>12</b>		0 0 0	0 0 <b>0</b>	0 0 <b>0</b>	0 0	0 0	992
[ 0 - 3M [ [ 3M - 1Y [		0 31	0 31	0	0	0 31	0		0 0	0	0	0 30	0 0	352
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Slovakia	5 0 66	5 0 66	0 0 0	0 0	5 0 66	0 0 0		0 0 0	0 0 0	0 0 0	1 0 0	0 0 0	
[5Y - 10Y [ [10Y - more		133	133	0 11	0	125	8 0		0 0	0 0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		236 0 52	<b>244</b> 0 0	0 0	0 0 0	<b>229</b> 0 20	0 31		<b>0</b>	0 0 0	0 0 0	31 0 0	0 0 0	24
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [5Y - 10Y [	Slovenia	28 31	0 0	0 0	0	11 31	17 0		0 0	0 0	0 0	0	0 0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	Joseffia	17 215 54	0 0	0	0 0	0 105 54	17 110		0 0	0 0	0 0	2 0 20	0 0	
Total	1	397	0	1	0	31	176	Ì	0	0	0	23	0	1



General governments exposures by country of the counterparty

							Société générale							
						Dire	As of 30/06/2019 ct exposures	·						
	( ) <del>-</del>			On balance sl	neet	Dife	et exposures		Deriva	tives		Off hala	nce sheet	
	(mln EUR)			On balance 3					Deliva					
												Off-balance sl	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
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 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 [		0 1 34	43 1 62	68 0 44	0	0 0 32	0 1 2	(	25 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[ 2Y - 3Y [ [3Y - 5Y [	Spain	2 19	34 150 400	50 207 580	0	0	2 19	( ( ( 11(	0 0 0 489	0	0	0	0	
I INTAL		42 131	93	84	0	0 32	42 97	110	0 5 <b>514</b>	0 0		0 0	0	52
[ 0 - 3M [		0 4 16	0 3 15	0 0 0	0 0	0 0	0 4 16		142 5 97 0	1 0 0	931 95 0	0 0 0	0 0	
[ 2Y - 3Y [ [3Y - 5Y [	Sweden	11 15	11 15	0	0	0 14	11 1	(	0 0	0	0	0 0	0	
[10Y - more Total		0 47			0 <b>0</b>			( 15		0 1		0 <b>0</b>	0 <b>0</b>	5
[ 0 - 3M [		53 86 50	1,267 95 74	889 10 36	0 0	53 86 50	0 0		340 3 279 5 478	7 2 1	475 110 59	0 0 0	0 0 0	
[ 1Y - 2Y [	United Kingdom	52 76 131	62 92 153	15 73 317	0	52 76 131	0 0		7 594 5 384 9 747	1 0 0	90	0 0 0	0	
lotai		0 449	153 208 <b>1,950</b>	326 <b>1,666</b>	0	0	0	33	0	0 10	734	0 <b>0</b>	0 <b>0</b>	2
[ 0 - 3M [	Iceland													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [	Liechtenstein													
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	(	0 0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Norway	1 2 2	1 2 2	0 0 0	0	0 0	1 2 2	(	0 0 0	0 0	0 0	0 0 0	0 0	
[5Y - 10Y [ [10Y - more Total		0 0	0 0 5	0 0 0	0 0	0	0 0 5	(	0 0 0	0 0 <b>0</b>	0 0	0 0 <b>0</b>	0 0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	(	0 0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Australia	0 0 0	0	0	0	0 0	0	(	0 0	0 0	0 0	0 0	0	
[10Y - more Total		0 0	0 0 1	0 0 <b>1</b>	0 0	0 0	0 0 <b>0</b>		0 0 0	0 0	0 0	0 0 <b>0</b>	0 0 <b>0</b>	0
[ 0 - 3M [ [ 3M - 1Y [		0 0	80	0 0	0	0	0 0		5 0	4 0 n	134 0 0	0 0	0	
[ 1Y - 2Y [	Canada	0 119	0 121	0	0	0 119	0 0	(	1 9	1 0	45	132	0	
[5Y - 10Y [ [10Y - more Total		0 0 119	0 0 <b>201</b>	0 0 <b>2</b>	0 0 <b>0</b>	0 0 119	0 0 <b>0</b>	(	15 0 46	0 0 <b>6</b>	0 0 179	0 0 132	0 0 <b>0</b>	2
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 0 0	1,590 12 50	1,561 12 49	0 0	0 0	0 0 0		0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Hong Kong	0	272 161	267 158	0	0	0 0		0 0	0 0	0	0 0	0	
[10Y - more Total		0	10 <b>2,184</b>	10 <b>2,144</b>	0	0	0	(	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Société générale							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												25.1		
												Off-balance sho	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positions		of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				of which: Financial assets held for trading	acsignated at rail value	Tall Value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [		0	1 73	1 76	0	0	0		1 408 3 1,000	0	0	0	0	
[ 0 - 3M [	1	0	73 2,131 171 834	2,229 179 872 202	0	0	0 0		408	0	0	0 0	0	
[3Y - 5Y [ [5Y - 10Y [	Japan	0	834 193 719	872 202	0	0	0	(	36 0	0	0	0	0	
Total	_	0 0	4,122	752 <b>4,312</b> 89	0 0	0 <b>0</b> 1,339	0 <b>0</b>	5	5 1,856	0 0	0 0	0 <b>0</b>	0 0	3
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		1,339 385 1,191	605	263 441	0	385	0 0	(		0	0	0 0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	U.S.	2,460 4,483 8,873	1,619 2,842 5,401 9,792 1,119	406 1.015	0	1,191 2,460 4,483 8,872 125	0	(	0 0	0	0	0 0	0	
[5Y - 10Y [ [10Y - more		125	9,792 1,119	1,358 1,235 <b>4,808</b>	1 0	8,872 125	0	(	0 0	0	0	0	0	
Total [ 0 - 3M [		18,856 10	<b>22,818</b> 10	<b>4,808</b>	0	18,855 10	0		0 0	<b>0</b>	0	0	0	3
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	<b>O</b> L:	14 4	14 10	0 7	0	14 4	0	(		0	0	0 0	0	
[3Y - 5Y [ [5Y - 10Y [	China	35 36	44 40	9 4	0	35 36	0	(	0 0	0	0	0	0	
[10Y - more Total		115	134	0 <b>20</b>	0 0	115	0 <b>0</b>	(	0 0	0 0	_	0 <b>0</b>	0 0	9
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		1	0	0	0	0	1 0	2. 36 8	3 1,223 5 1,893 3 412	6 4	605 546 444	0 0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Switzerland	0	3 6	0	0	0	0 0	(	336	0 0	0	0 0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more		0	0 3	0	0	0	0	(	0 0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		69 439	459	415 1,292	<b>0</b>	69 407	0	73	684	<b>16</b>	<b>1,596</b> 29	4	<b>0</b>	0
[ 1Y - 2Y [	Other advanced economies	227 244	1,364 727 242	711 7	0	209	18 112		5 1,197 5 917 2 357	11 5	114 56	50 28	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	non EEA	520 500	242 593 509 175	71 8	0	504 351	16 149	(	26 4 680	18 18	191 197	0 238	0	
Total		72 <b>2,070</b>	175 <b>4,068</b>	144 <b>2,649</b>	0 0	72 <b>1,744</b>	327	23	2 478 3 <b>4,340</b>	46 <b>103</b>	491 <b>1,106</b>	354	0 0	498
[ 0 - 3M [ [ 3M - 1Y [		6	33	18 62	0	0	6	(	0 0	0	0	0 0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Other Central and eastern Europe countries non EEA	0	0	0 4	0	0	0 1	(		0	0	0 0	0	
[5Y - 10Y [		177 39 <b>223</b>	76 1	8 2	0	0	177 39	(	0 0	0 0	0	64 114 <b>178</b>	0	
Total [ 0 - 3M [ [ 3M - 1Y [		<b>223</b> 50	112 0	93	0	0	<b>223</b> 26		0 0	0	0	<b>178</b>	0	246
[ 3M - 1Y [ [ 1Y - 2Y [		101	3 92	5 2	0	0 0	0 101	(	0 0	0	0	0 0	0	
[ 1Y - 2Y [	Middle East	1,088 566	984 514	4 6	0	0	1,088 566	(		0	0	30 1.023	0 0 0	
Total	-	132 1,937	984 514 134 <b>1,728</b>	25 43	0 <b>0</b>	0	132 1,912		0	0 <b>0</b>	0 0	1,023 605 <b>1,659</b>	0 0	450
[ 0 - 3M [ [ 3M - 1Y [		19 10	142 10	158 2	0	0 1	-2 9		0 0	0	0 0	0 0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Latin America and the	23 69	24 151	4 1	0	1 2	22 67	(	0 0	0	0	0 1	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Caribbean	195 133 60	186 124 67	5 7	0 0 0	0	192 131 60	(		0 0 0	0	2/4 275 12	0 0 0	
Total	1	509		179	0	4	479	Č	Ŏ	0	Ö	12 <b>563</b>	0	127



#### General governments exposures by country of the counterparty

Société générale

							Societe generale					
							As of 30/06/2019					
						Dire	ct exposures					
	(mln EUR)			On balance s		Derivatives	Off balance sheet					
								Derivatives with p	oositive fair value Derivatives wi	th negative fair value	Off-balance sheet exposures	
								·				Risk weighted
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	exposure amount
[ 0 - 3M [	Africa	490 236 146 242 679 954 169 <b>2,917</b>	288 542 346 889 1,266 171	15 25 12 6 22 5 11	0 0 0 0 0 0 0	0 94 47 77 71 79 0	485 141 98 164 607 874 169 <b>2,539</b>	- -	0 6 7 0 35 0 0 39 0 0 38 0 0 19 0 2 423 0 0 0 0	0 0 0 0 0 0 0	0 4 0 1 26 241 580	0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Others	3,988 580 5,530 1,772 3,051 4,474 2,957	110 108 77 29 195 105	-1,059 -558 -708 -514 -643 -1,366 -1,073	1 0 0 0 0 0 -1 0	1,824 -418 1,230 -12 -434 -122 -496			1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 -27 -3 -63 -41 -189 -135	0 0 0 0 0 0 0 0 0 0

#### Notes and definition

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 have 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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, Caym

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

(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.



#### Performing and non-performing exposures

			Α	s of 30/09/201	8			As of 31/12/2018							
		Gross carry	ring amount		provisions <sup>4</sup> fi		Collaterals and financial		Gross carrying amount				npairment, hanges in fair edit risk and	Collaterals and financial guarantees	
		Of which performing but past due >30			On performing exposures <sup>2</sup>	performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures <sup>2</sup>	On non- performing	received on non- performing	
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted		exposures <sup>3</sup>	exposures	
Debt securities (including at amortised cost and fair value)	64,922	0	12	12	13	12	0	63,212	0	22	22	9	13	0	
Central banks	3,760	0	0	0	2	0	0	3,665	0	0	0	2	0	0	
General governments	46,361	0	0	0	4	0	0	44,715	0	0	0	4	0	0	
Credit institutions	7,813	0	0	0	1	0	0	7,419	0	0	0	0	0	0	
Other financial corporations	3,545	0	0	0	0	0	0	3,858	0	0	0	0	0	0	
Non-financial corporations	3,442	0	12	12	6	12	0	3,556	0	22	22	3	13	0	
Loans and advances(including at amortised cost and fair value)	628,985	1,297	18,907	18,907	2,004	10,417	4,714	639,309	1,266	17,869	17,869	1,898	9,568	4,289	
Central banks	101,124	5	13	13	0	13	0	103,640	0	13	13	0	13	0	
General governments	24,112	12	294	294	5	51	239	23,707	28	192	192	5	52	141	
Credit institutions	36,306	13	60	60	5	6	45	35,741	223	63	63	3	11	45	
Other financial corporations	49,612	283	164	164	6	52	13	55,974	219	164	164	6	36	26	
Non-financial corporations	207,260	433	8,233	8,233	921	4,764	2,198	213,912	358	8,083	8,083	925	4,564	1,893	
of which: small and medium-sized enterprises at amortised cost	44,513	225	3,787	3,787	413	2,274	879	43,189	167	3,685	3,685	383	2,154	789	
Households	210,572	550	10,145	10,145	1,067	5,530	2,219	206,335	437	9,354	9,354	959	4,893	2,185	
DEBT INSTRUMENTS other than HFT	693,907	1,297	18,920	18,920	2,018	10,429	4,714	702,521	1,266	17,891	17,891	1,907	9,581	4,289	
OFF-BALANCE SHEET EXPOSURES	380,270		1,134	1,134	304	316	332	326,771		1,094	1,094	332	307	317	

<sup>(1)</sup> 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

<sup>(2)</sup> Insitutions report here collective allowances for incurrred 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)

<sup>(3)</sup> Insitutions 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)

<sup>(4)</sup> 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.



#### **Performing and non-performing exposures**

			A	as of 31/03/201	9			As of 30/06/2019						
		Gross carryi	ng amount		provisions <sup>4</sup> fi		Collaterals and financial		Gross carrying amount				mpairment, hanges in fair edit risk and	Collaterals and financial guarantees
		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	66,111	0	23	23	7	13	0	66,681	0	22	17	9	12	0
Central banks	4,672	0	0	0	1	0	0	5,403	0	0	0	1	0	0
General governments	46,131	0	0	0	3	0	0	45,859	0	0	0	5	0	0
Credit institutions	7,841	0	0	0	0	0	0	7,650	0	0	0	0	0	0
Other financial corporations	3,714	0	0	0	0	0	0	4,359	0	0	0	0	0	0
Non-financial corporations	3,752	0	23	23	3	13	0	3,410	0	22	17	2	12	0
Loans and advances(including at amortised cost and fair value)	636,790	1,541	17,675	17,675	1,890	9,589	4,238	642,522	1,162	16,917	16,916	1,855	9,283	3,783
Central banks	107,918	0	13	13	0	13	0	110,248	0	13	13	0	13	0
General governments	24,592	12	177	177	3	55	122	23,524	249	169	169	4	54	108
Credit institutions	34,706	4	21	21	2	11	3	56,954	18	11	11	2	11	0
Other financial corporations	56,329	178	172	172	7	76	4	45,184	238	170	170	6	96	2
Non-financial corporations	208,875	896	7,854	7,854	897	4,632	1,936	202,688	451	7,510	7,510	870	4,320	1,741
of which: small and medium-sized enterprises at amortised cost	43,627	219	3,574	3,574	372	2,198	909	43,353	164	3,537	3,537	359	2,107	786
Households	204,370	451	9,437	9,437	982	4,802	2,173	203,924	206	9,044	9,044	973	4,789	1,932
DEBT INSTRUMENTS other than HFT	702,900	1,541	17,698	17,698	1,897	9,602	4,238	709,202	1,162	16,938	16,934	1,864	9,295	3,783
OFF-BALANCE SHEET EXPOSURES	375,380		1,068	1,068	315	308	291	383,627		1,244	1,244	315	324	262

<sup>(1)</sup> 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

<sup>(2)</sup> Insitutions report here collective allowances for incurrred 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)

<sup>(3)</sup> Insitutions 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)

<sup>(4)</sup> 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.



#### Forborne exposures

			As of 30/09/2018			As of 31/12/2018						
	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for exforted for bearance me	anges in fair dit risk and xposures with	Collateral and financial guarantees	Gross carrying exposures with measures		Accumulated in accumulated che value due to cre provisions for a forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	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)	5,020	4,085	1,958	1,916	1,889	4,792	3,895	1,892	1,858	2,173		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	1	0	0	0	0	1	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	2,435	2,052	973	947	1,031	2,374	1,994	937	921	1,221		
of which: small and medium-sized enterprises at amortised cost	523	464	268	266	195	469	402	225	222	187		
Households	2,584	2,033	984	969	858	2,417	1,902	955	937	951		
DEBT INSTRUMENTS other than HFT	5,020	4,085	1,958	1,916	1,889	4,792	3,895	1,892	1,858	2,173		
Loan commitments given	113	41	2	2	80	35	31	0	0	31		

<sup>(1)</sup> 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

<sup>(2)</sup> 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.



#### Forborne exposures

			As of 31/03/2019	)				As of 30/06/2019				
	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	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)	4,750	3,631	1,781	1,757	1,990	4,531	3,458	2,208	2,198	2,253		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	1	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	2,466	1,841	910	901	1,229	2,283	1,688	954	944	1,260		
of which: small and medium-sized enterprises at amortised cost	367	313	119	117	173	402	333	180	174	174		
Households	2,283	1,789	871	856	761	2,248	1,769	1,254	1,254	994		
DEBT INSTRUMENTS other than HFT	4,750	3,631	1,781	1,757	1,990	4,531	3,458	2,208	2,198	2,253		
Loan commitments given	48	42	1	1	37	41	37	0	0	34		

<sup>(1)</sup> 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

<sup>(2)</sup> 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.