



2016 EU-wide Stress Test

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

2016 EU-wide Stress Test: Summary

Société Générale S.A.

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		29,448.67	25,109.01
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		13,452.68	4,738.46
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-6,185.50	-9,691.45
Cumulative 3y: Profit or (-) loss for the year		7,040.26	-5,040.81
Coverage ratio - Default stock	55.38%	45.49%	45.98%
Common Equity Tier 1 capital	40,735.09	42,908.87	30,651.43
Total Risk exposure amount	356,725.34	359,259.90	381,600.39
Common Equity Tier 1 ratio, %	11.4%	11.9%	8.0%
Fully loaded Common Equity Tier 1 ratio, %	10.9%	11.6%	7.5%
Tier 1 capital	49,926.40	52,128.02	39,870.59
Total leverage ratio exposures	1,196,041.55	1,196,041.55	1,196,041.55
Leverage ratio, %	4.2%	4.4%	3.3%
Fully loaded leverage ratio, %		4.0%	2.9%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test:
Credit risk IRB

Société Générale S.A.

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
Société Générale S.A.	Central banks and central governments	169,172	65	16	0	5,841	0	0	0	9	56	0	0	0	85.6%
	Institutions	50,967	49	39	0	10,487	104	5	0	0	27	0	0	0	58.9%
	Corporates	223,954	6,617	4,610	219	101,492	3,796	3,673	0	946	2,941	90	90	46.2%	
	Corporates - Of Which: Specialised Lending	29,393	1,007	0	0	11,992	809	0	0	0	380	0	0	0	34.3%
	Corporates - Of Which: SME	29,240	1,024	2,114	121	17,420	540	1,544	0	0	918	0	0	58	47.9%
	Retail	137,269	6,686	0	0	26,698	2,284	0	0	105	3,427	0	0	0	51.3%
	Retail - Secured on real estate property	89,792	1,278	0	0	11,834	1,024	0	0	0	395	0	0	0	30.9%
	Retail - Secured on real estate property - Of Which: SME	4,849	87	0	0	760	90	0	0	0	8	0	0	0	9.4%
	Retail - Secured on real estate property - Of Which: non-SME	84,944	1,191	0	0	11,074	934	0	0	0	386	0	0	0	32.4%
	Retail - Qualifying Revolving	4,830	714	0	0	2,136	280	0	0	0	405	0	0	0	56.7%
	Retail - Other Retail - Of Which: SME	42,947	4,695	0	0	12,728	920	0	0	105	2,624	0	0	0	56.0%
	Retail - Other Retail - Of Which: non-SME	15,117	2,131	0	0	4,631	588	0	0	0	1,231	0	0	0	57.8%
	Equity	27,530	2,564	0	0	8,097	392	0	0	105	1,397	0	0	0	54.5%
	Securitisation	5,110	0	0	0	16,462	0	0	0	0	0	0	0	0	-
	Other non-credit obligation assets	33	0	0	0	10	0	0	0	0	0	0	0	0	-
IRB TOTAL	586,504	13,117	4,655	219	163,011	6,192	3,679	0	1,050	6,451	0	0	91	49.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
France	Central banks and central governments	60,977	0	14	0	17	0	0	0	0	0	0	0	0	0.0%
	Institutions	18,991	9	29	214	1,129	39	5	0	0	0	0	0	0	64.9%
	Corporates	80,753	3,134	4,387	214	41,902	1,493	3,538	0	946	1,481	0	83	44.3%	
	Corporates - Of Which: Specialised Lending	3,700	156	0	0	1,896	37	0	0	0	57	0	0	0	36.4%
	Corporates - Of Which: SME	16,800	1,362	2,114	121	11,610	289	1,544	0	0	684	0	54	49.9%	
	Retail	118,615	5,650	0	0	23,728	2,864	0	0	105	2,764	0	0	0	48.9%
	Retail - Secured on real estate property	80,881	1,024	0	0	9,555	895	0	0	0	261	0	0	0	25.5%
	Retail - Secured on real estate property - Of Which: SME	4,849	87	0	0	760	90	0	0	0	8	0	0	0	9.4%
	Retail - Secured on real estate property - Of Which: non-SME	76,033	937	0	0	8,795	805	0	0	0	253	0	0	0	27.0%
	Retail - Qualifying Revolving	4,463	692	0	0	2,007	259	0	0	0	386	0	0	0	55.7%
	Retail - Other Retail	33,271	3,955	0	0	9,372	714	0	0	105	2,148	0	0	0	53.8%
	Retail - Other Retail - Of Which: SME	10,586	1,842	0	0	3,610	436	0	0	0	1,117	0	0	0	60.6%
	Retail - Other Retail - Of Which: non-SME	22,684	2,093	0	0	5,761	278	0	0	105	1,001	0	0	0	47.8%
	Equity	4,251	0	0	0	15,335	0	0	0	0	0	0	0	0	-
	Securitisation	10	0	0	0	10	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	283,998	9,001	4,431	214	81,297	3,404	3,543	0	1,050	4,251	0	83	47.1%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
United States	Central banks and central governments	33,543	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	4,497	0	0	0	411	0	0	0	0	0	0	0	0	0.0%
	Corporates	33,290	213	0	0	9,781	84	0	0	103	0	0	0	0	48.8%
	Corporates - Of Which: Specialised Lending	5,740	103	0	0	2,052	51	0	0	0	37	0	0	0	36.0%
	Corporates - Of Which: SME	83	0	0	0	39	0	0	0	0	0	0	0	0	-
	Retail	59	1	0	0	10	11	0	0	0	0	0	0	0	31.1%
	Retail - Secured on real estate property	19	0	0	0	2	0	0	0	0	0	0	0	0	5.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	19	0	0	0	2	0	0	0	0	0	0	0	0	5.7%
	Retail - Qualifying Revolving	3	0	0	0	1	0	0	0	0	0	0	0	0	60.4%
	Retail - Other Retail	38	0	0	0	6	0	0	0	0	0	0	0	0	45.1%
	Retail - Other Retail - Of Which: SME	4	0	0	0	2	0	0	0	0	0	0	0	0	36.0%
	Retail - Other Retail - Of Which: non-SME	34	0	0	0	4	0	0	0	0	0	0	0	0	45.1%
	Equity	70	0	0	0	256	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	71,659	214	0	0	10,458	85	0	0	0	103	0	0	0	48.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
United Kingdom	Central banks and central governments	1,307	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	4,421	0	0	0	562	0	0	0	0	0	0	0	0	62.8%
	Corporates	14,608	2	3	0	5,207	0	0	0	0	0	0	0	0	0.0%
	Corporates - Of Which: Specialised Lending	2,367	0	0	0	702	0	0	0	0	0	0	0	0	0.0%
	Corporates - Of Which: SME	523	0	0	0	366	0	0	0	0	0	0	0	0	40.0%
	Retail	1,696	10	0	0	206	2	0	0	0	4	2	0	0	21.0%
	Retail - Secured on real estate property	988	4	0	0	99	0	0	0	0	1	0	0	0	21.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	988	4	0	0	99	0	0	0	0	1	0	0	0	21.0%
	Retail - Qualifying Revolving	3	0	0	0	1	0	0	0	0	0	0	0	0	79.7%
	Retail - Other Retail	705	5	0	0	105	1	0	0	0	3	0	0	0	54.2%
	Retail - Other Retail - Of Which: SME	5	0	0	0	5	0	0	0	0	0	0	0	0	91.9%
	Retail - Other Retail - Of Which: non-SME	700	5	0	0	102	1	0	0	0	3	0	0	0	54.2%
	Equity	9	0	0	0	32	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	22,040	12	3	0	6,007	2	3	0	0	5	0	0	0	44.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Société Générale S.A.

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Germany	Central banks and central governments	7,439	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	1,774	0	0	0	263	0	0	0	0	0	0	0	-	
	Corporates	11,225	104	4	0	4,140	150	4	0	0	361	0	0	28.7%	
	Corporates - Of Which: Specialised Lending	514	14	0	0	358	45	0	0	0	0	0	0	1.0%	
	Corporates - Of Which: SME	1,404	60	0	0	579	88	0	0	0	21	0	0	35.5%	
	Retail	3,002	51	0	0	556	24	0	0	0	11	0	0	21.0%	
	Retail - Secured on real estate property	11	1	0	0	2	0	0	0	0	0	0	0	74.1%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	11	1	0	0	2	0	0	0	0	0	0	0	74.1%	
	Retail - Qualifying Revolving	2	0	0	0	1	0	0	0	0	0	0	0	81.8%	
	Retail - Other Retail	2,990	51	0	0	554	24	0	0	0	10	0	0	20.4%	
	Retail - Other Retail - Of Which: SME	2,977	50	0	0	552	23	0	0	0	10	0	0	19.9%	
	Retail - Other Retail - Of Which: non-SME	13	1	0	0	2	0	0	0	0	0	0	0	60.2%	
	Equity	5	0	0	0	20	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	4	0	0	0	1	0	0	0	0	0	0	0	-		
IRB TOTAL	23,450	155	4	0	4,980	174	4	0	0	41	0	0	26.2%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Czech Republic	Central banks and central governments	8,507	0	0	0	302	0	0	0	0	0	0	0	-	
	Institutions	1,522	0	0	0	678	0	0	0	0	0	0	0	16.1%	
	Corporates	7,888	263	0	0	4,637	80	0	0	0	166	0	0	65.8%	
	Corporates - Of Which: Specialised Lending	1,507	16	0	0	1,228	12	0	0	0	5	0	0	29.2%	
	Corporates - Of Which: SME	3,084	175	0	0	1,598	28	0	0	0	113	0	0	65.1%	
	Retail	8,133	364	0	0	2,755	237	0	0	0	249	0	0	68.3%	
	Retail - Secured on real estate property	6,810	222	0	0	2,041	125	0	0	0	128	0	0	57.4%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	6,810	222	0	0	2,041	125	0	0	0	128	0	0	57.4%	
	Retail - Qualifying Revolving	262	17	0	0	85	17	0	0	0	15	0	0	89.6%	
	Retail - Other Retail	1,061	125	0	0	629	96	0	0	0	106	0	0	84.8%	
	Retail - Other Retail - Of Which: SME	536	61	0	0	254	35	0	0	0	55	0	0	90.5%	
	Retail - Other Retail - Of Which: non-SME	525	64	0	0	375	60	0	0	0	50	0	0	79.3%	
	Equity	24	0	0	0	91	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	26,078	617	0	0	8,462	317	0	0	0	415	0	0	67.3%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Italy	Central banks and central governments	2,404	0	0	0	463	0	0	0	0	0	0	0	-	
	Institutions	968	4	0	0	470	13	0	0	0	0	0	0	7.3%	
	Corporates	4,933	361	0	0	2,540	134	0	0	0	80	0	0	24.0%	
	Corporates - Of Which: Specialised Lending	613	93	0	0	275	60	0	0	0	23	0	0	24.5%	
	Corporates - Of Which: SME	1,049	180	0	0	440	4	0	0	0	44	0	0	24.3%	
	Retail	3,147	561	0	0	1,817	142	0	0	0	380	0	0	68.0%	
	Retail - Secured on real estate property	0	0	0	0	3	0	0	0	0	0	0	0	62.4%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	3	0	0	0	0	0	0	0	62.4%	
	Retail - Qualifying Revolving	3	0	0	0	2	0	0	0	0	0	0	0	56.1%	
	Retail - Other Retail	3,122	561	0	0	1,812	142	0	0	0	381	0	0	68.0%	
	Retail - Other Retail - Of Which: SME	1,061	125	0	0	158	93	0	0	0	47	0	0	27.2%	
	Retail - Other Retail - Of Which: non-SME	2,113	388	0	0	1,654	49	0	0	0	335	0	0	86.2%	
	Equity	2	0	0	0	6	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	11,394	926	0	0	5,315	289	0	0	0	461	0	0	51.5%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Switzerland	Central banks and central governments	12,241	0	0	0	48	0	0	0	0	0	0	0	-	
	Institutions	688	0	0	0	48	0	0	0	0	0	0	0	-	
	Corporates	3,766	9	0	0	1,229	23	0	0	0	1	0	0	6.3%	
	Corporates - Of Which: Specialised Lending	1,824	4	0	0	432	15	0	0	0	0	0	0	7.0%	
	Corporates - Of Which: SME	87	2	0	0	39	0	0	0	0	0	0	0	0.0%	
	Retail	611	17	0	0	652	3	0	0	0	3	0	0	17.2%	
	Retail - Secured on real estate property	321	13	0	0	37	0	0	0	0	0	0	0	0.3%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	321	13	0	0	37	0	0	0	0	0	0	0	0.3%	
	Retail - Qualifying Revolving	5	3	0	0	3	1	0	0	0	2	0	0	86.1%	
	Retail - Other Retail	285	1	0	0	42	1	0	0	0	1	0	0	43.1%	
	Retail - Other Retail - Of Which: SME	13	0	0	0	7	0	0	0	0	0	0	0	80.0%	
	Retail - Other Retail - Of Which: non-SME	272	1	0	0	35	1	0	0	0	1	0	0	35.5%	
	Equity	0	0	0	0	1	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	17,299	26	0	0	1,360	26	0	0	0	3	0	0	13.4%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Société Générale S.A.

		31/12/2015														Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Luxembourg	Central banks and central governments	7,736	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	256	0	0	0	211	0	0	0	0	0	0	0	0	0	-
	Corporates	6,002	16	0	0	2,333	2	0	0	0	11	0	0	0	0	78.7%
	Corporates - Of Which: Specialised Lending	1,075	0	0	0	208	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	859	1	0	0	383	0	0	0	0	0	0	0	0	0	0.1%
	Retail	115	1	0	0	18	1	0	0	0	0	0	0	0	0	16.6%
	Retail - Secured on real estate property	9	0	0	0	1	0	0	0	0	0	0	0	0	0	4.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	9	1	0	0	1	0	0	0	0	0	0	0	0	0	4.9%
	Retail - Qualifying Revolving	2	0	0	0	1	0	0	0	0	0	0	0	0	0	84.1%
	Retail - Other Retail	104	0	0	0	16	0	0	0	0	0	0	0	0	0	81.1%
	Retail - Other Retail - Of Which: SME	8	0	0	0	4	0	0	0	0	0	0	0	0	0	84.7%
	Retail - Other Retail - Of Which: non-SME	97	0	0	0	12	0	0	0	0	0	0	0	0	0	19.4%
	Equity	332	0	0	0	1,228	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	15,041	17	0	0	3,959	2	0	0	0	13	0	0	0	0	76.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Russian Federation	Central banks and central governments	2,117	0	0	0	960	0	0	0	0	0	0	0	0	0	-
	Institutions	372	0	0	0	324	0	0	0	0	0	0	0	0	0	-
	Corporates	2,752	20	0	0	1,203	26	0	0	0	13	0	0	0	0	66.2%
	Corporates - Of Which: Specialised Lending	2,000	12	0	0	741	0	0	0	0	12	0	0	0	0	99.9%
	Corporates - Of Which: SME	6	7	0	0	4	26	0	0	0	1	0	0	0	0	0.0%
	Retail	170	0	0	0	19	0	0	0	0	0	0	0	0	0	59.4%
	Retail - Secured on real estate property	98	0	0	0	10	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	98	0	0	0	10	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	2	0	0	0	1	0	0	0	0	0	0	0	0	0	59.4%
	Retail - Other Retail	71	0	0	0	9	0	0	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	71	0	0	0	9	0	0	0	0	0	0	0	0	0	100.0%
	Equity	15	0	0	0	54	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	5,406	20	0	0	2,750	26	0	0	0	13	0	0	0	0	66.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Japan	Central banks and central governments	9,579	0	0	0	254	0	0	0	0	0	0	0	0	0	-
	Institutions	966	0	0	0	132	0	0	0	0	0	0	0	0	0	-
	Corporates	1,321	0	0	0	335	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	1	0	0	0	0	0	0	0	0	0	-
	Retail	10	0	0	0	1	0	0	0	0	0	0	0	0	0	34.8%
	Retail - Secured on real estate property	6	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	6	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	0	0	0	0	0	34.8%
	Retail - Other Retail	3	0	0	0	1	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	1	0	0	0	0	0	0	0	0	0	-
	Equity	2	0	0	0	6	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	11,878	0	0	0	728	0	0	0	0	0	0	0	0	0	34.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Société Générale S.A.

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.0%	102	51.1%	0.0%	139	43.9%	0.0%	175	40.8%
Institutions	0.0%	30	53.8%	0.0%	33	50.1%	0.0%	36	47.3%
Corporates	0.3%	4,466	43.9%	0.3%	4,937	42.3%	0.4%	5,396	41.2%
Corporates - Of Which: Specialised Lending	0.1%	421	32.5%	0.1%	462	31.2%	0.2%	506	30.3%
Corporates - Of Which: SME	0.8%	1,239	45.8%	0.8%	1,470	44.5%	0.8%	1,696	43.7%
Retail	0.4%	4,062	43.5%	0.4%	4,550	39.4%	0.4%	5,012	36.8%
Retail - Secured on real estate property	0.0%	431	24.1%	0.0%	464	20.6%	0.0%	495	18.4%
Retail - Secured on real estate property - Of Which: SME	0.1%	12	8.0%	0.1%	15	7.5%	0.1%	18	7.2%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	420	25.5%	0.0%	449	21.9%	0.0%	478	19.6%
Retail - Qualifying Revolving	2.3%	515	50.2%	2.0%	606	47.5%	1.8%	682	46.0%
Retail - Other Retail - Of Which: SME	0.9%	3,115	47.9%	0.9%	3,480	43.6%	0.9%	3,835	40.7%
Retail - Other Retail - Of Which: non-SME	1.3%	1,424	52.0%	1.4%	1,621	48.8%	1.1%	1,818	46.6%
Retail - Other Retail - Of Which: non-SME	0.7%	1,691	44.8%	0.6%	1,860	39.6%	0.6%	2,017	36.4%
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	0.0%	0	-	0.0%	0	-	0.0%	0	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.2%	8,660	43.8%	0.2%	9,659	40.8%	0.2%	10,618	38.8%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.1%	152	44.7%	0.1%	237	39.9%	0.1%	320	38.1%
Institutions	0.0%	31	53.4%	0.0%	34	49.0%	0.0%	38	46.3%
Corporates	0.4%	4,743	45.2%	0.5%	5,579	42.6%	0.4%	6,297	41.3%
Corporates - Of Which: Specialised Lending	0.4%	530	39.2%	0.3%	616	36.0%	0.2%	682	34.4%
Corporates - Of Which: SME	1.0%	1,382	45.1%	1.2%	1,647	43.2%	1.2%	1,986	42.3%
Retail	0.4%	4,178	43.6%	0.5%	4,873	40.0%	0.4%	5,539	37.9%
Retail - Secured on real estate property	0.1%	469	25.7%	0.1%	582	24.5%	0.0%	711	24.6%
Retail - Secured on real estate property - Of Which: SME	0.1%	34	9.8%	0.1%	25	11.9%	0.1%	37	14.1%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	435	27.0%	0.0%	558	25.7%	0.0%	674	25.7%
Retail - Qualifying Revolving	2.6%	531	51.0%	2.5%	642	48.5%	2.1%	731	47.3%
Retail - Other Retail - Of Which: SME	1.0%	3,178	47.5%	1.1%	3,649	43.1%	1.1%	4,067	40.3%
Retail - Other Retail - Of Which: non-SME	1.5%	1,454	51.9%	1.7%	1,700	48.7%	1.9%	1,930	46.6%
Retail - Other Retail - Of Which: non-SME	0.8%	1,724	44.2%	0.9%	1,948	38.9%	0.9%	2,168	35.8%
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	0.0%	0	-	0.0%	0	-	0.0%	0	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.3%	9,103	44.4%	0.3%	10,724	41.2%	0.3%	12,194	39.5%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.0%	18	62.3%	0.0%	17	60.4%	0.0%	17	58.3%
Institutions	0.0%	6	62.5%	0.0%	7	60.4%	0.0%	7	58.3%
Corporates	0.4%	2,834	43.2%	0.4%	3,145	42.4%	0.4%	3,439	41.9%
Corporates - Of Which: Specialised Lending	0.1%	61	34.9%	0.1%	66	33.6%	0.1%	71	32.4%
Corporates - Of Which: SME	1.1%	940	47.8%	1.1%	1,132	46.6%	1.0%	1,311	45.9%
Retail	0.3%	3,389	43.2%	0.3%	3,677	37.2%	0.3%	4,042	34.7%
Retail - Secured on real estate property	0.0%	291	20.2%	0.1%	316	17.7%	0.0%	340	16.0%
Retail - Secured on real estate property - Of Which: SME	0.1%	12	8.0%	0.1%	15	7.5%	0.1%	18	7.2%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	279	21.6%	0.0%	301	18.9%	0.0%	322	17.1%
Retail - Qualifying Revolving	2.3%	490	49.7%	2.0%	575	47.2%	1.8%	646	45.7%
Retail - Other Retail	0.3%	2,599	45.3%	0.3%	2,765	40.7%	0.3%	3,054	37.8%
Retail - Other Retail - Of Which: SME	1.5%	1,270	53.9%	1.6%	1,428	50.1%	1.5%	1,586	47.5%
Retail - Other Retail - Of Which: non-SME	0.6%	1,239	38.4%	0.5%	1,359	33.6%	0.5%	1,470	30.6%
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	0.0%	0	-	0.0%	0	-	0.0%	0	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.3%	6,141	41.9%	0.3%	6,842	39.1%	0.2%	7,505	37.2%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.0%	11	63.6%	0.0%	11	61.0%	0.0%	11	57.1%
Institutions	0.0%	7	62.1%	0.0%	7	59.3%	0.0%	7	57.1%
Corporates	0.5%	2,676	43.3%	0.7%	3,372	42.3%	0.6%	3,818	41.8%
Corporates - Of Which: Specialised Lending	0.1%	62	34.8%	0.1%	71	32.7%	0.2%	80	31.5%
Corporates - Of Which: SME	1.2%	958	47.9%	1.5%	1,232	46.5%	1.5%	1,488	45.7%
Retail	0.4%	3,359	43.4%	0.4%	3,683	37.4%	0.4%	4,063	34.7%
Retail - Secured on real estate property	0.0%	319	22.2%	0.0%	407	22.0%	0.0%	512	22.7%
Retail - Secured on real estate property - Of Which: SME	0.1%	14	9.8%	0.1%	25	11.9%	0.1%	37	14.1%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	304	23.6%	0.0%	383	23.3%	0.0%	474	23.8%
Retail - Qualifying Revolving	2.6%	504	50.5%	2.5%	609	48.2%	2.1%	692	47.0%
Retail - Other Retail	0.3%	2,555	44.8%	0.3%	2,871	40.1%	0.3%	3,200	37.2%
Retail - Other Retail - Of Which: SME	1.5%	1,274	53.9%	1.8%	1,456	50.0%	1.8%	1,638	47.4%
Retail - Other Retail - Of Which: non-SME	0.7%	1,261	37.8%	0.7%	1,415	32.9%	0.7%	1,562	30.0%
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	0.0%	0	-	0.0%	0	-	0.0%	0	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.3%	6,265	42.1%	0.4%	7,307	39.4%	0.3%	8,287	37.9%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.0%	1	35.3%	0.0%	1	35.9%	0.0%	1	35.2%
Institutions	0.0%	0	11.9%	0.0%	0	13.8%	0.0%	0	14.6%
Corporates	0.1%	125	41.0%	0.1%	146	37.2%	0.1%	169	34.7%
Corporates - Of Which: Specialised Lending	0.1%	45	30.3%	0.1%	53	27.6%	0.2%	62	25.9%
Corporates - Of Which: SME	0.4%	0	56.9%	0.4%	1	56.2%	0.4%	1	55.6%
Retail	0.3%	0	27.6%	0.3%	1	26.4%	0.3%	1	25.8%
Retail - Secured on real estate property	0.0%	0	6.1%	0.0%	0	6.3%	0.0%	0	6.5%
Retail - Secured on real estate property - Of Which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	6.1%	0.0%	0	6.3%	0.0%	0	6.5%
Retail - Qualifying Revolving	3.1%	0	37.7%	2.3%	0	34.4%	1.9%	0	33.0%
Retail - Other Retail	0.3%	0	38.2%	0.3%	0	39.2%	0.3%	0	39.7%
Retail - Other Retail - Of Which: SME	2.3%	0	43.6%	2.3%	0	43.6%	2.5%	0	43.6%
Retail - Other Retail - Of Which: non-SME	0.1%	0	32.3%	0.1%	0	26.4%	0.1%	0	23.0%
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	0.0%	0	-	0.0%	0	-	0.0%	0	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.0%	126	40.9%	0.0%	148	37.1%	0.0%	171	34.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.0%	1	35.3%	0.0%	1	35.9%	0.0%	1	35.2%
Institutions	0.0%	0	11.9%	0.0%	0	14.6%	0.0%	0	14.6%
Corporates	0.2%	163	51.2%	0.2%	204	42.8%	0.1%	254	39.6%
Corporates - Of Which: Specialised Lending	0.6%	72	45.9%	0.3%	87	37.2%	0.2%	98	34.0%
Corporates - Of Which: SME	0.4%	0	56.6%	0.6%	1	53.8%	0.6%	1	53.0%
Retail	0.4%	0	28.5%	0.3%	1	28.0%	0.3%	1	27.7%
Retail - Secured on real estate property	0.1%	0	8.1%	0.1%	0	10.4%	0.0%	0	12.3%
Retail - Secured on real estate property - Of Which: SME	0.1%	0	0.0%	0.1%	0	10.4%	0.0%	0	12.3%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	8.1%	0.1%	0	10.4%	0.0%	0	12.3%
Retail - Qualifying Revolving	3.4%	0	39.2%	2.7%	0	36.0%	2.2%	0	34.8%
Retail - Other Retail	0.4%	0	38.3%	0.3%	0	32.4%	0.3%	0	31.1%
Retail - Other Retail - Of Which: SME	2.4%	0	43.6%	2.6%	0	43.7%	2.8%	0	43.8%
Retail - Other Retail - Of Which: non-SME	0.1%	0	32.3%	0.1%	0	26.4%	0.1%	0	23.0%
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	0.0%	0	-	0.0%					

**2016 EU-wide Stress Test:
Credit risk IRB**
Société Générale S.A.

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	(in EUR, %)						
	Central banks and central governments	0.0%	0	40.0%	0.0%	1	40.0%
	Institutions	0.0%	0	31.4%	0.0%	0	31.2%
	Corporates	0.1%	38	26.1%	0.1%	47	24.5%
	Corporates - Of Which: Socialised Lending	0.2%	1	5.4%	0.2%	2	8.2%
	Corporates - Of Which: SME	0.1%	24	31.5%	0.2%	26	28.5%
	Retail	0.4%	32	27.9%	0.4%	35	31.3%
	Retail - Secured on real estate property	0.1%	0	63.4%	0.1%	0	55.8%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	63.4%	0.1%	0	55.8%
	Retail - Qualifying Revolving	3.3%	0	34.9%	2.5%	0	31.7%
	Retail - Other Retail	0.4%	22	27.6%	0.4%	34	31.1%
	Retail - Other Retail - Of Which: SME	0.4%	32	27.3%	0.4%	34	31.0%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	-	0.0%	0	-
	Equity	0.0%	0	-	-	-	-
Securitisation	0.0%	0	-	-	-	-	
Other non-credit obligation assets	0.0%	0	17.9%	0.0%	0	17.7%	
IRB TOTAL		0.1%	61	28.8%	0.1%	82	27.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	(in EUR, %)						
	Central banks and central governments	0.0%	0	40.0%	0.0%	1	40.0%
	Institutions	0.0%	0	32.6%	0.0%	0	32.5%
	Corporates	0.1%	45	24.7%	0.2%	63	22.6%
	Corporates - Of Which: Socialised Lending	0.2%	1	6.0%	0.3%	3	10.4%
	Corporates - Of Which: SME	0.3%	26	28.9%	0.5%	32	24.3%
	Retail	0.8%	34	31.8%	0.9%	61	35.6%
	Retail - Secured on real estate property	0.1%	0	63.2%	0.1%	0	56.9%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	63.2%	0.1%	0	56.9%
	Retail - Qualifying Revolving	3.6%	0	36.8%	2.9%	0	33.7%
	Retail - Other Retail	0.8%	33	31.6%	0.9%	61	35.5%
	Retail - Other Retail - Of Which: SME	0.8%	33	31.4%	0.9%	60	35.5%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	-	0.0%	0	-
	Equity	0.0%	0	-	-	-	-
Securitisation	0.0%	0	-	-	-	-	
Other non-credit obligation assets	0.0%	0	17.5%	0.1%	0	18.4%	
IRB TOTAL		0.2%	77	27.4%	0.3%	125	27.6%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Czech Republic	(in EUR, %)						
	Central banks and central governments	0.0%	2	40.0%	0.0%	3	40.0%
	Institutions	0.0%	0	19.1%	0.0%	0	19.6%
	Corporates	0.3%	186	54.2%	0.3%	205	47.6%
	Corporates - Of Which: Socialised Lending	0.2%	8	25.8%	0.3%	12	24.7%
	Corporates - Of Which: SME	0.3%	122	56.8%	0.3%	139	50.8%
	Retail	0.3%	272	55.7%	0.3%	295	48.3%
	Retail - Secured on real estate property	0.1%	134	43.0%	0.1%	140	35.1%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	134	43.0%	0.1%	140	35.1%
	Retail - Qualifying Revolving	1.1%	18	81.8%	1.0%	21	77.0%
	Retail - Other Retail	1.4%	120	77.8%	1.4%	147	69.4%
	Retail - Other Retail - Of Which: SME	1.6%	64	83.4%	1.6%	72	78.8%
	Retail - Other Retail - Of Which: non-SME	1.2%	56	71.8%	1.2%	62	66.8%
	Equity	0.0%	0	-	-	-	-
Securitisation	0.0%	0	-	-	-	-	
Other non-credit obligation assets	0.0%	0	-	-	0	-	
IRB TOTAL		0.2%	459	55.0%	0.2%	503	47.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Czech Republic	(in EUR, %)						
	Central banks and central governments	0.0%	3	40.0%	0.0%	5	40.0%
	Institutions	0.0%	0	19.7%	0.0%	0	20.4%
	Corporates	0.3%	195	50.8%	0.6%	223	43.3%
	Corporates - Of Which: Socialised Lending	0.4%	10	25.2%	0.6%	16	24.1%
	Corporates - Of Which: SME	0.3%	121	52.3%	0.6%	139	47.3%
	Retail	0.5%	290	54.4%	0.5%	317	43.4%
	Retail - Secured on real estate property	0.2%	144	41.6%	0.2%	166	35.4%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.2%	144	41.6%	0.2%	166	35.4%
	Retail - Qualifying Revolving	1.4%	19	83.0%	1.4%	22	79.2%
	Retail - Other Retail	2.1%	128	77.2%	2.2%	158	72.6%
	Retail - Other Retail - Of Which: SME	2.2%	67	84.2%	2.6%	81	79.8%
	Retail - Other Retail - Of Which: non-SME	2.0%	61	70.6%	2.0%	70	65.8%
	Equity	0.0%	0	-	-	-	-
Securitisation	0.0%	0	-	-	-	-	
Other non-credit obligation assets	0.0%	0	-	-	0	-	
IRB TOTAL		0.3%	487	52.8%	0.3%	580	45.0%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	(in EUR, %)						
	Central banks and central governments	0.1%	2	40.0%	0.1%	4	40.0%
	Institutions	0.0%	0	9.1%	0.0%	0	10.6%
	Corporates	0.2%	90	22.6%	0.2%	99	21.7%
	Corporates - Of Which: Socialised Lending	0.1%	23	24.0%	0.1%	24	23.7%
	Corporates - Of Which: SME	0.6%	50	22.1%	0.6%	61	20.7%
	Retail	2.1%	446	64.9%	1.9%	502	62.9%
	Retail - Secured on real estate property	0.1%	0	39.2%	0.1%	0	39.3%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	39.2%	0.1%	0	39.3%
	Retail - Qualifying Revolving	3.4%	0	35.9%	2.6%	0	32.8%
	Retail - Other Retail	2.1%	446	64.9%	1.9%	502	62.9%
	Retail - Other Retail - Of Which: SME	1.8%	62	29.7%	1.8%	79	31.4%
	Retail - Other Retail - Of Which: non-SME	2.2%	383	80.7%	1.9%	423	77.4%
	Equity	0.0%	0	-	-	-	-
Securitisation	0.0%	0	-	-	-	-	
Other non-credit obligation assets	0.0%	0	-	-	0	-	
IRB TOTAL		0.8%	539	49.3%	0.7%	607	47.8%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	(in EUR, %)						
	Central banks and central governments	0.0%	2	40.0%	0.0%	3	40.0%
	Institutions	0.0%	0	9.2%	0.0%	0	11.7%
	Corporates	0.4%	95	22.0%	0.4%	110	21.2%
	Corporates - Of Which: Socialised Lending	0.1%	23	24.0%	0.2%	25	23.6%
	Corporates - Of Which: SME	0.9%	53	21.1%	0.7%	60	19.7%
	Retail	2.6%	463	64.3%	2.6%	542	62.2%
	Retail - Secured on real estate property	0.1%	0	40.2%	0.1%	0	32.4%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	40.2%	0.1%	0	32.4%
	Retail - Qualifying Revolving	3.7%	0	37.4%	3.0%	0	34.4%
	Retail - Other Retail	2.6%	463	64.3%	2.7%	542	62.2%
	Retail - Other Retail - Of Which: SME	2.2%	67	31.3%	2.4%	95	33.1%
	Retail - Other Retail - Of Which: non-SME	2.5%	389	80.5%	2.7%	447	76.5%
	Equity	0.0%	0	-	-	-	-
Securitisation	0.0%	0	-	-	-	-	
Other non-credit obligation assets	0.0%	0	-	-	0	-	
IRB TOTAL		1.0%	566	48.3%	1.0%	667	46.7%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	(in EUR, %)						
	Central banks and central governments	0.0%	0	13.6%	0.0%	0	13.6%
	Institutions	0.0%	0	32.1%	0.0%	0	32.1%
	Corporates	0.1%	4	21.6%	0.1%	7	26.5%
	Corporates - Of Which: Socialised Lending	0.1%	2	22.0%	0.2%	4	26.8%
	Corporates - Of Which: SME	0.5%	0	19.6%	0.5%	1	25.9%
	Retail	0.1%	4	17.1%	0.1%	4	16.9%
	Retail - Secured on real estate property	0.0%	0	1.3%	0.0%	0	2.0%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	1.3%	0.0%	0	2.0%
	Retail - Qualifying Revolving	3.2%	2	75.3%	2.4%	3	70.1%
	Retail - Other Retail	0.2%	1	28.2%	0.2%	1	24.2%
	Retail - Other Retail - Of Which: SME	2.2%	0	50.5%	2.2%	1	47.2%
	Retail - Other Retail - Of Which: non-SME	0.1%	1	21.4%	0.1%	1	18.2%
	Equity	0.0%	0	-	-	-	-
Securitisation	0.0%	0	-	-	-	-	
Other non-credit obligation assets	0.0%	0	-	-	0	-	
IRB TOTAL		0.0%	8	19.2%	0.0%	12	21.8%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	(in EUR, %)						
	Central banks and central governments	0.0%	0	13.6%	0.0%	0	13.6%
	Institutions	0.0%	0	33.4%	0.0%	0	33.4%
	Corporates	0.2%	5	23.7%	0.2%	11	29.9%
	Corporates - Of Which: Socialised Lending	0.2%	2	24.5%	0.3%	7	30.9%
	Corporates - Of Which: SME	0.5%	0	19.6%	0.5%	1	19.0%
	Retail	0.1%	4	17.6%	0.1%	4	17.5%
	Retail - Secured on real estate property	0.0%	0	1.4%	0.0%	0	2.4%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	1.4%	0.0%	0	2.4%
	Retail - Qualifying Revolving	0.0%	0	1.4%	0.0%	0	2.4%
	Retail - Other Retail	3.5%	3	75.7%	2.8%	3	70.4%
	Retail - Other Retail - Of Which: SME	2.2%	1	28.2%	1.2%	2	26.2%
	Retail - Other Retail - Of Which: non-SME	1.3%	2	50.4%</			

**2016 EU-wide Stress Test:
Credit risk IRB**
Société Générale S.A.

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Luxembourg	Central banks and central governments	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Institutions	0.0%	0	24.4%	0.0%	0	24.4%	0.0%	0	24.4%
	Corporates	0.4%	32	42.5%	0.3%	46	39.8%	0.3%	61	39.1%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0.0%	0	26.1%	0.0%	1	26.1%	0.0%	1	26.1%
	Retail	0.2%	6	59.8%	0.7%	11	63.5%	0.7%	16	65.2%
	Retail - Secured on real estate property	0.3%	0	21.4%	0.3%	1	22.3%	0.3%	1	22.7%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	5.1%	0.0%	0	5.3%	0.0%	0	5.4%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Qualifying Revolving	3.4%	0	36.4%	2.5%	0	32.6%	2.2%	0	31.2%
	Retail - Other Retail	0.3%	0	27.6%	0.2%	0	26.1%	0.3%	1	25.6%
	Retail - Other Retail - Of Which: SME	2.1%	0	43.0%	2.1%	0	41.1%	2.2%	1	40.4%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	10.1%	0.1%	0	10.0%	0.1%	0	10.0%
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.2%	33	42.0%	0.2%	49	39.4%	0.1%	63	38.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Luxembourg	Central banks and central governments	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Institutions	0.0%	0	25.0%	0.0%	0	24.9%	0.0%	0	24.9%
	Corporates	0.3%	36	45.4%	0.5%	61	41.2%	0.4%	77	40.7%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0.1%	1	65.8%	0.1%	2	41.5%	0.1%	3	36.9%
	Retail	0.2%	6	59.7%	0.8%	12	61.6%	0.8%	18	62.7%
	Retail - Secured on real estate property	0.3%	0	22.6%	0.3%	1	24.1%	0.3%	1	24.8%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	7.4%	0.0%	0	10.3%	0.0%	0	13.0%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Qualifying Revolving	3.8%	0	38.2%	3.0%	0	34.5%	2.5%	0	31.1%
	Retail - Other Retail	0.3%	0	27.7%	0.3%	0	26.5%	0.3%	1	26.1%
	Retail - Other Retail - Of Which: SME	2.1%	0	43.0%	2.3%	0	41.0%	2.5%	1	40.4%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	10.3%	0.1%	0	10.3%	0.1%	0	10.3%
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.3%	38	44.9%	0.2%	63	40.9%	0.2%	79	40.4%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Russian Federation	Central banks and central governments	0.1%	2	34.1%	0.1%	3	34.1%	0.1%	5	34.1%
	Institutions	0.0%	0	41.9%	0.0%	0	42.0%	0.1%	0	42.0%
	Corporates	0.1%	16	40.9%	0.1%	18	37.7%	0.1%	20	30.1%
	Corporates - Of Which: Specialised Lending	0.1%	14	48.6%	0.1%	17	37.7%	0.1%	19	32.0%
	Corporates - Of Which: SME	0.4%	0	0.4%	0.4%	0	0.8%	0.4%	0	1.2%
	Retail	0.1%	0	12.2%	0.1%	0	11.7%	0.1%	0	11.3%
	Retail - Secured on real estate property	0.0%	0	7.9%	0.0%	0	7.9%	0.0%	0	7.9%
	Retail - Secured on real estate property - Of Which: SME	-	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	7.9%	0.0%	0	7.9%	0.0%	0	7.9%
	Retail - Qualifying Revolving	3.4%	0	36.2%	2.6%	0	26.0%	2.2%	0	25.9%
	Retail - Other Retail	0.1%	0	9.9%	0.1%	0	9.8%	0.1%	0	9.8%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	0.1%	0	9.9%	0.1%	0	9.8%	0.1%	0	9.8%
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.1%	18	39.4%	0.1%	22	33.4%	0.1%	26	30.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Russian Federation	Central banks and central governments	0.4%	2	34.1%	0.6%	18	34.1%	0.6%	29	34.1%
	Institutions	0.1%	0	42.2%	0.1%	0	42.2%	0.1%	1	42.3%
	Corporates	0.2%	17	42.0%	0.2%	21	32.1%	0.1%	25	29.3%
	Corporates - Of Which: Specialised Lending	0.2%	16	49.4%	0.2%	20	34.9%	0.1%	22	31.0%
	Corporates - Of Which: SME	0.4%	0	0.4%	0.5%	0	0.9%	0.5%	0	1.3%
	Retail	0.1%	0	12.8%	0.1%	0	12.3%	0.1%	0	12.0%
	Retail - Secured on real estate property	0.0%	0	8.0%	0.0%	0	8.1%	0.0%	0	8.3%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	8.0%	0.0%	0	8.1%	0.0%	0	8.3%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Qualifying Revolving	3.7%	0	38.4%	3.0%	0	28.2%	2.5%	0	28.2%
	Retail - Other Retail	0.1%	0	10.1%	0.1%	0	10.1%	0.1%	0	10.1%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	0.1%	0	10.1%	0.1%	0	10.1%	0.1%	0	10.1%
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.2%	25	38.8%	0.3%	41	32.7%	0.3%	55	31.4%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Japan	Central banks and central governments	0.0%	0	19.5%	0.0%	0	19.5%	0.0%	0	19.5%
	Institutions	0.0%	0	31.6%	0.0%	0	31.6%	0.0%	0	31.6%
	Corporates	0.0%	0	27.8%	0.0%	0	27.7%	0.0%	1	27.6%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	2.9%	0	44.1%	2.9%	0	44.1%	2.8%	0	41.4%
	Retail	0.4%	0	22.5%	0.3%	0	21.0%	0.2%	0	21.1%
	Retail - Secured on real estate property	0.0%	0	7.9%	0.0%	0	7.9%	0.0%	0	7.9%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0.0%	0	-	0.0%	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	7.9%	0.0%	0	7.9%	0.0%	0	7.9%
	Retail - Qualifying Revolving	3.4%	0	26.1%	2.6%	0	25.9%	2.2%	0	25.8%
	Retail - Other Retail	0.0%	0	8.5%	0.0%	0	8.4%	0.0%	0	8.4%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	0.0%	0	8.5%	0.0%	0	8.4%	0.0%	0	8.4%
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.0%	0	24.4%	0.0%	1	24.4%	0.0%	1	24.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Japan	Central banks and central governments	0.0%	0	19.5%	0.0%	0	19.5%	0.0%	0	19.5%
	Institutions	0.0%	0	32.4%	0.0%	0	32.3%	0.0%	0	32.4%
	Corporates	0.0%	0	30.8%	0.1%	1	30.7%	0.1%	1	30.7%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	3.2%	0	45.0%	4.3%	0	45.0%	4.1%	0	45.0%
	Retail	0.5%	0	24.2%	0.4%	0	23.4%	0.3%	0	22.9%
	Retail - Secured on real estate property	0.0%	0	7.9%	0.0%	0	8.1%	0.0%	0	8.4%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	7.9%	0.0%	0	8.1%	0.0%	0	8.4%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail - Qualifying Revolving	3.8%	0	28.2%	3.1%	0	28.1%	2.5%	0	28.0%
	Retail - Other Retail	0.0%	0	8.5%	0.0%	0	8.5%	0.0%	0	8.5%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	0.0%	0	8.5%	0.0%	0	8.5%	0.0%	0	8.5%
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.0%	0	26.4%	0.0%	1	26.4%	0.0%	1	26.4%	

2016 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Société Générale S.A.	Central governments or central banks	11,462	150	10,258	130	0	5	3.4%	
	Regional governments or local authorities	1,356	9	866	7	0	4	42.4%	
	Public sector entities	535	1	131	1	0	1	62.7%	
	Multilateral Development Banks	26	0	24	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	48,234	58	4,651	42	0	15	26.2%	
	Corporates	60,746	5,123	48,326	2,403	0	3,496	68.2%	
	of which: SME	14,711	3,090	12,710	1,265	0	2,015	65.2%	
	Retail	27,568	3,672	19,063	1,595	0	2,453	66.8%	
	of which: SME	8,090	1,245	4,627	682	0	799	60.9%	
	Secured by mortgages on immovable property	12,383	782	4,934	448	0	313	40.0%	
	Items associated with particularly high risk	334	95	128	76	0	5	5.2%	
	Covered bonds	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	805	6	771	9	0	0	0.1%	
	Equity	2,326	0	2,972	0	357	0	0.0%	
	Securitisation								
Other exposures	20,152	0	15,914	0	0	0	0.0%		
Standardised Total	185,592	9,802	107,910	4,643	357	6,287	64.1%		

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
France	Central governments or central banks	4,130	34	5,714	34	0	0	0.2%	
	Regional governments or local authorities	853	2	627	2	0	0	2.9%	
	Public sector entities	174	0	35	0	0	0	53.2%	
	Multilateral Development Banks	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	5,894	0	1,220	0	0	0	24.5%	
	Corporates	19,416	1,002	12,138	724	0	640	63.9%	
	of which: SME	5,050	568	4,121	440	0	335	50.1%	
	Retail	6,204	1,027	4,135	676	594	586	57.0%	
	of which: SME	2,945	568	1,670	406	0	294	51.7%	
	Secured by mortgages on immovable property	2,242	104	970	84	0	25	23.9%	
	Items associated with particularly high risk	165	6	77	9	0	0	0.6%	
	Covered bonds	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	65	0	65	0	0	0	100.0%	
	Equity	1,391	0	1,935	0	88	0	0.0%	
	Securitisation								
Other exposures	10,386	0	9,046	0	0	0	0.0%		
Standardised Total	50,758	2,169	35,865	1,519	88	1,251	57.6%		

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
United States	Central governments or central banks	884	0	1,726	0	0	0	0.0%	
	Regional governments or local authorities	18	0	9	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	10,019	0	814	0	0	0	0.0%	
	Corporates	3,536	83	3,087	48	0	20	24.5%	
	of which: SME	176	1	150	1	0	0	5.8%	
	Retail	54	1	2	0	0	0	62.1%	
	of which: SME	0	0	0	0	0	0	64.0%	
	Secured by mortgages on immovable property	14	1	5	0	0	1	66.1%	
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	442	0	442	0	0	0	0.0%	
	Equity	76	0	36	0	49	0	0.0%	
	Securitisation								
Other exposures	165	0	165	0	0	0	0.0%		
Standardised Total	15,208	85	6,296	48	49	22	25.4%		

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	1,875	0	19	0	0	0	0.0%
	Regional governments or local authorities	13	0	9	0	0	0	0.0%
	Public sector entities	127	0	25	0	0	0	100.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	15,002	0	1,096	0	0	0	0.0%
	Corporates	4,772	47	4,527	35	0	25	54.2%
	of which: SME	281	4	236	2	0	3	78.2%
	Retail	1,062	15	619	5	0	11	72.2%
	of which: SME	1,054	10	612	4	0	7	71.0%
	Secured by mortgages on immovable property	84	0	79	0	0	0	71.9%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	83	0	49	0	0	0	0.0%	
Equity	253	0	253	0	0	0	0.0%	
Securitisation								
Other exposures	1,351	0	972	0	0	0	0.0%	
Standardised Total	24,622	62	7,648	40	0	36	58.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	393	0	81	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	6,173	5	210	1	0	0	0.0%
	Corporates	2,473	53	1,332	39	0	34	65.1%
	of which: SME	124	1	120	1	0	0	12.1%
	Retail	5,457	222	3,025	213	0	70	31.4%
	of which: SME	1,002	22	583	17	0	7	31.7%
	Secured by mortgages on immovable property	8	4	5	2	0	2	42.8%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	6	0	6	0	0	0	0.0%	
Equity	10	0	11	0	3	0	0.0%	
Securitisation								
Other exposures	1,492	0	851	0	0	0	0.0%	
Standardised Total	16,013	283	6,423	255	3	106	37.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Czech Republic	Central governments or central banks	28	0	7	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	2.4%
	Public sector entities	2	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	8	0	4	0	0	0	0.0%
	Corporates	826	39	790	20	0	27	67.5%
	of which: SME	326	17	304	8	0	10	61.4%
	Retail	1,032	144	693	23	0	113	78.7%
	of which: SME	453	28	259	5	0	21	75.4%
	Secured by mortgages on immovable property	794	32	230	19	0	14	43.2%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	503	0	453	0	0	0	0.0%	
Standardised Total	3,193	216	2,177	63	0	154	71.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Italy	Central governments or central banks	572	0	545	0	0	0	19.7%
	Regional governments or local authorities	24	3	5	4	0	0	0.4%
	Public sector entities	7	0	1	0	0	0	37.2%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	524	0	40	0	0	0	0.0%
	Corporates	2,855	61	1,746	24	0	51	83.2%
	of which: SME	363	53	538	19	0	44	83.0%
	Retail	970	251	687	93	0	167	66.5%
	of which: SME	224	25	128	7	0	25	99.6%
	Secured by mortgages on immovable property	13	2	5	1	0	1	51.4%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	20	0	20	0	0	0	0.0%
	Equity	35	0	29	0	9	0	0.0%
Securitisation								
Other exposures	1,119	0	636	0	0	0	0.0%	
Standardised Total	6,138	317	3,703	120	9	219	69.1%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central governments or central banks	55	0	51	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	9	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	76	0	19	0	0	0	0.0%
	Corporates	172	2	107	1	0	1	45.8%
	of which: SME	45	1	40	0	0	1	50.2%
	Retail	168	14	101	12	0	4	37.0%
	of which: SME	150	9	86	10	0	2	18.8%
	Secured by mortgages on immovable property	31	1	21	0	0	0	57.6%
	of which: SME	3	0	3	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	11	0	12	0	2	0	0.0%
Securitisation								
Other exposures	53	0	53	0	0	0	0.0%	
Standardised Total	573	14	366	13	2	5	38.6%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central governments or central banks	99	0	107	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	40	0	23	0	0	0	0.0%
	Corporates	454	67	321	40	0	27	40.6%
	of which: SME	214	67	97	40	0	27	40.8%
	Retail	9	3	8	3	0	0	13.7%
	of which: SME	0	0	0	0	0	0	94.2%
	Secured by mortgages on immovable property	6	2	3	2	0	0	4.7%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	26	0	26	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	448	0	283	0	0	0	0.0%	
Standardised Total	1,081	72	770	45	0	28	38.5%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Russian Federation	Central governments or central banks	169	0	177	0	0	0	0.0%
	Regional governments or local authorities	37	0	37	0	0	0	0.0%
	Public sector entities	24	0	20	0	0	0	0.0%
	Multilateral Development Banks	23	0	23	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	411	0	331	0	0	0	0.0%
	Corporates	3,951	201	3,931	38	0	170	84.3%
	of which: SME	186	14	155	3	0	14	99.5%
	Retail	2,402	607	1,788	91	0	517	85.1%
	of which: SME	75	49	43	6	0	44	88.9%
	Secured by mortgages on immovable property	2,263	111	792	61	0	31	28.0%
	of which: SME	2	1	1	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	2	0	4	0	0	0	0.0%	
Securitisation								
Other exposures	347	0	344	0	0	0	0.0%	
Standardised Total	9,629	919	7,448	190	0	717	78.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Japan	Central governments or central banks	2	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	2,490	0	81	0	0	0	0.0%
	Corporates	5	0	5	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	0	0	72.2%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	5	0	5	0	0	0	0.0%
Equity	2	0	2	0	0	0	0.0%	
Securitisation								
Other exposures	29	0	29	0	0	0	0.0%	
Standardised Total	2,534	0	123	0	0	0	52.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Société Générale S.A.	Central governments or central banks	0.1%	14	7.0%	0.1%	23	9.0%	0.1%	31	10.2%
	Regional governments or local authorities	0.2%	6	42.8%	0.2%	8	43.0%	0.2%	10	43.1%
	Public sector entities	0.1%	1	48.7%	0.1%	2	45.2%	0.1%	3	43.6%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	16	26.7%	0.0%	17	27.0%	0.0%	18	27.4%
	Corporates	0.9%	3,990	64.3%	0.8%	4,449	61.7%	0.8%	4,877	59.9%
	of which: SME	1.3%	2,201	62.9%	1.3%	2,383	61.2%	1.2%	2,549	59.9%
	Retail	1.7%	3,015	62.4%	1.5%	3,452	59.3%	1.4%	3,875	57.5%
	of which: SME	0.9%	835	55.7%	0.9%	907	52.0%	0.9%	978	49.4%
	Secured by mortgages on immovable property	0.4%	388	36.4%	0.4%	454	33.9%	0.4%	525	33.8%
	of which: SME	1.0%	8	7.8%	1.1%	12	9.8%	1.0%	15	11.4%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	0.3%	0.0%	0	0.4%	0.0%	0	0.6%
	Equity	0.0%	357	-	0.0%	357	-	0.0%	357	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.2%	31	40.5%	0.2%	64	40.5%	0.2%	98	40.5%	
Standardised Total	0.7%	7,819	59.9%	0.6%	8,827	56.9%	0.6%	9,794	55.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Société Générale S.A.	Central governments or central banks	0.1%	21	9.2%	0.2%	41	12.9%	0.1%	63	16.3%
	Regional governments or local authorities	0.2%	6	42.8%	0.2%	9	43.0%	0.2%	11	43.1%
	Public sector entities	0.1%	2	48.0%	0.2%	2	44.5%	0.1%	3	43.1%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	16	26.8%	0.0%	18	27.4%	0.0%	19	27.9%
	Corporates	1.4%	4,304	63.8%	1.7%	5,220	60.4%	1.3%	5,940	58.5%
	of which: SME	2.1%	2,323	62.6%	2.5%	2,673	60.3%	2.1%	2,956	58.9%
	Retail	2.4%	3,256	63.1%	2.2%	3,890	59.1%	1.9%	4,430	57.2%
	of which: SME	1.2%	857	55.6%	1.3%	968	51.3%	1.1%	1,062	49.3%
	Secured by mortgages on immovable property	0.6%	448	39.7%	0.7%	600	39.1%	0.7%	772	41.7%
	of which: SME	1.3%	11	9.8%	1.7%	19	14.8%	1.5%	26	18.3%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	0.3%	0.0%	0	0.5%	0.0%	0	0.8%
	Equity	0.0%	357	-	0.0%	357	-	0.0%	357	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.2%	44	42.0%	0.2%	86	42.1%	0.2%	116	42.1%	
Standardised Total	1.0%	8,454	60.1%	1.1%	10,224	56.6%	0.9%	11,712	55.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	0	0.3%	0.0%	0	0.4%	0.0%	0	0.4%
	Regional governments or local authorities	0.1%	1	19.9%	0.1%	2	25.1%	0.1%	3	27.7%
	Public sector entities	0.1%	0	36.8%	0.1%	0	36.0%	0.1%	0	35.7%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	23.0%	0.0%	0	22.9%	0.0%	0	23.0%
	Corporates	0.8%	803	57.1%	0.7%	931	54.0%	0.6%	1,051	52.0%
	of which: SME	1.1%	391	48.4%	1.0%	442	47.4%	1.0%	487	46.6%
	Retail	1.0%	645	51.0%	0.9%	696	47.3%	0.8%	744	44.4%
	of which: SME	0.9%	321	46.0%	0.9%	348	42.3%	1.0%	374	39.5%
	Secured by mortgages on immovable property	0.3%	31	22.7%	0.3%	38	22.2%	0.3%	43	21.8%
	of which: SME	1.4%	2	14.0%	1.4%	4	17.4%	1.3%	6	18.8%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	66.2%	0.0%	0	55.4%	0.0%	0	50.1%
	Equity	0.0%	88	-	0.0%	88	-	0.0%	88	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.1%	7	40.4%	0.1%	15	40.4%	0.1%	23	40.4%	
Standardised Total	0.5%	1,576	51.9%	0.4%	1,770	48.8%	0.4%	1,952	46.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	0	0.6%	0.0%	0	1.0%	0.0%	0	1.5%
	Regional governments or local authorities	0.1%	1	21.0%	0.1%	2	26.4%	0.1%	3	28.6%
	Public sector entities	0.1%	0	36.6%	0.1%	0	35.8%	0.1%	1	35.6%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	25.1%	0.0%	0	25.9%	0.0%	0	26.0%
	Corporates	1.0%	827	57.1%	1.1%	1,045	53.1%	1.0%	1,237	51.0%
	of which: SME	1.3%	399	48.6%	1.6%	477	47.4%	1.6%	550	46.6%
	Retail	1.0%	650	51.2%	1.0%	712	47.3%	1.0%	770	44.5%
	of which: SME	1.0%	323	46.1%	1.1%	356	42.3%	1.1%	388	39.7%
	Secured by mortgages on immovable property	0.3%	34	24.2%	0.4%	46	25.6%	0.4%	58	26.6%
	of which: SME	1.5%	4	24.2%	2.0%	10	34.6%	2.0%	15	39.1%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	64.3%	0.0%	0	53.4%	0.0%	0	49.4%
	Equity	0.0%	88	-	0.0%	88	-	0.0%	88	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.1%	10	47.0%	0.1%	20	47.0%	0.1%	28	47.0%	
Standardised Total	0.5%	1,611	52.1%	0.6%	1,914	48.8%	0.5%	2,184	46.8%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	35.0%	0.0%	0	35.0%	0.0%	0	35.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	33.5%	0.0%	0	33.5%	0.0%	1	33.5%
	Corporates	0.3%	25	26.5%	0.2%	30	28.0%	0.3%	35	29.3%
	of which: SME	0.4%	1	28.1%	0.4%	1	33.1%	0.5%	2	35.3%
	Retail	1.0%	0	59.0%	0.8%	0	57.0%	0.7%	0	55.4%
	of which: SME	0.0%	0	64.0%	0.0%	0	64.0%	0.0%	0	64.0%
	Secured by mortgages on immovable property	0.8%	1	63.1%	0.9%	1	60.9%	0.9%	1	59.3%
	of which: SME	13.1%	0	51.4%	19.2%	0	51.4%	31.3%	0	51.4%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	35.6%	0.0%	0	36.4%	0.0%	0	37.0%
	Equity	0.0%	49	-	0.0%	49	-	0.0%	49	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	33.5%	0.0%	0	33.5%	0.0%	0	33.5%	
Standardised Total	0.1%	76	27.3%	0.1%	81	28.8%	0.1%	86	30.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	35.0%	0.0%	0	35.0%	0.0%	0	35.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	35.0%	0.0%	0	35.0%	0.0%	1	35.0%
	Corporates	0.4%	28	27.6%	0.5%	37	30.2%	0.4%	44	31.5%
	of which: SME	0.8%	1	33.8%	0.9%	3	37.7%	0.6%	4	38.8%
	Retail	1.2%	0	59.3%	1.0%	0	57.2%	0.9%	0	55.8%
	of which: SME	0.0%	0	64.0%	0.0%	0	64.0%	0.0%	0	64.1%
	Secured by mortgages on immovable property	1.0%	1	62.8%	1.2%	1	60.2%	1.3%	1	58.9%
	of which: SME	15.8%	0	51.4%	26.6%	0	51.4%	60.8%	0	54.6%
	Items associated with particularly high risk									

2016 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.1%	0	35.0%	0.1%	0	35.0%	0.1%	0	35.0%
	Public sector entities	0.1%	0	42.7%	0.1%	0	39.2%	0.1%	0	37.9%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	33.5%	0.0%	0	33.5%	0.0%	1	33.5%
	Corporates	0.5%	39	48.4%	0.4%	50	46.3%	0.4%	62	45.1%
	of which: SME	1.3%	7	52.3%	1.2%	10	47.7%	1.1%	13	45.8%
	Retail	0.3%	14	52.1%	0.3%	17	44.1%	0.3%	21	39.7%
	of which: SME	0.3%	10	47.6%	0.3%	14	40.1%	0.3%	17	36.4%
	Secured by mortgages on immovable property	0.2%	0	15.6%	0.2%	0	12.9%	0.2%	1	11.9%
	of which: SME	1.7%	0	51.4%	2.0%	0	51.4%	2.1%	0	51.4%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	40.4%	0.0%	0	40.4%	0.0%	0	40.4%
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.3%	4	40.0%	0.3%	9	40.2%	0.4%	14	40.3%	
Standardised Total	0.1%	58	47.8%	0.1%	78	44.2%	0.1%	99	42.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.1%	0	35.0%	0.2%	0	35.0%	0.1%	0	35.0%
	Public sector entities	0.1%	0	41.9%	0.1%	0	38.5%	0.1%	1	37.5%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	35.0%	0.0%	1	35.0%	0.0%	1	35.0%
	Corporates	0.5%	41	48.7%	0.7%	62	46.3%	0.6%	78	45.3%
	of which: SME	1.5%	7	52.6%	1.8%	12	47.7%	1.7%	17	46.0%
	Retail	0.5%	16	49.3%	0.6%	22	42.5%	0.4%	26	40.0%
	of which: SME	0.5%	13	45.2%	0.6%	18	39.5%	0.4%	22	37.5%
	Secured by mortgages on immovable property	0.2%	0	17.3%	0.2%	1	14.5%	0.3%	1	13.6%
	of which: SME	2.1%	0	51.4%	2.6%	0	51.4%	3.0%	0	51.4%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	42.0%	0.0%	0	42.0%	0.0%	0	42.0%
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.5%	6	41.7%	0.5%	12	41.9%	0.3%	17	41.9%	
Standardised Total	0.2%	65	47.4%	0.2%	98	44.1%	0.2%	123	42.8%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	12.2%	0.0%	0	18.7%	0.0%	0	22.8%
	Regional governments or local authorities	0.1%	0	35.0%	0.1%	0	35.0%	0.1%	0	35.0%
	Public sector entities	0.1%	0	35.0%	0.1%	0	35.0%	0.1%	0	35.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	0.5%	0.0%	0	1.1%	0.0%	0	1.6%
	Corporates	0.4%	44	57.5%	0.4%	53	53.6%	0.4%	63	51.0%
	of which: SME	0.4%	1	27.7%	0.5%	1	32.5%	0.5%	3	34.7%
	Retail	1.4%	145	31.1%	1.3%	214	31.1%	1.2%	275	31.0%
	of which: SME	0.2%	10	32.0%	0.2%	12	32.1%	0.2%	14	32.0%
	Secured by mortgages on immovable property	2.6%	2	41.6%	2.6%	2	40.8%	2.5%	2	40.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.0%	3	-	0.0%	3	-	0.0%	3	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.3%	4	40.4%	0.3%	9	40.4%	0.3%	13	40.4%	
Standardised Total	0.7%	198	34.7%	0.7%	282	33.9%	0.7%	357	33.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	12.2%	0.0%	0	18.7%	0.0%	0	22.8%
	Regional governments or local authorities	0.1%	0	35.0%	0.2%	0	35.0%	0.1%	0	35.0%
	Public sector entities	0.1%	0	35.0%	0.1%	0	35.0%	0.1%	0	35.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	0.7%	0.0%	0	1.5%	0.0%	0	2.2%
	Corporates	0.6%	48	56.2%	0.7%	65	51.7%	0.5%	78	49.8%
	of which: SME	0.7%	1	31.7%	0.9%	1	36.4%	1.1%	3	38.1%
	Retail	1.6%	158	31.1%	1.9%	256	31.1%	1.9%	347	31.1%
	of which: SME	0.3%	10	32.2%	0.4%	14	32.0%	0.4%	18	33.4%
	Secured by mortgages on immovable property	3.2%	2	42.7%	3.4%	2	42.9%	3.4%	3	43.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.0%	3	-	0.0%	3	-	0.0%	3	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.4%	6	42.0%	0.4%	12	42.0%	0.3%	16	42.0%	
Standardised Total	0.9%	218	34.7%	1.0%	338	33.9%	1.0%	447	33.5%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Czech Republic	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	4.0%	0.0%	0	5.6%	0.0%	0	7.3%
	Public sector entities	0.1%	0	45.0%	0.1%	0	45.0%	0.1%	0	45.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	33.5%	0.0%	0	33.5%	0.0%	0	33.5%
	Corporates	0.5%	31	61.7%	0.5%	35	58.0%	0.5%	39	55.5%
	of which: SME	0.5%	12	57.3%	0.5%	14	54.4%	0.5%	15	52.3%
	Retail	1.4%	127	73.4%	1.4%	141	69.8%	1.4%	154	67.1%
	of which: SME	1.6%	28	69.0%	1.6%	35	65.8%	1.6%	42	63.8%
	Secured by mortgages on immovable property	0.1%	15	35.6%	0.1%	15	30.7%	0.1%	16	27.2%
	of which: SME	0.6%	0	16.1%	0.7%	0	16.6%	0.7%	0	16.8%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.1%	0	40.4%	0.1%	1	40.4%	0.1%	1	40.4%	
Standardised Total	0.6%	173	65.2%	0.6%	192	61.1%	0.6%	210	58.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Czech Republic	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	4.2%	0.0%	0	6.4%	0.0%	0	8.3%
	Public sector entities	0.2%	0	45.0%	0.2%	0	45.0%	0.2%	0	45.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	35.0%	0.0%	0	35.0%	0.0%	0	35.0%
	Corporates	0.8%	33	60.3%	1.1%	42	55.2%	0.9%	49	52.8%
	of which: SME	0.8%	13	56.3%	1.2%	17	52.2%	1.0%	20	50.3%
	Retail	2.1%	134	73.3%	2.2%	157	69.9%	1.8%	173	68.3%
	of which: SME	2.2%	31	71.1%	2.6%	43	68.9%	2.3%	52	67.8%
	Secured by mortgages on immovable property	0.1%	16	35.5%	0.1%	18	32.4%	0.1%	21	32.0%
	of which: SME	1.0%	0	19.2%	1.5%	0	22.0%	1.3%	0	24.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-									

2016 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central governments or central banks	0.0%	0	35.7%	0.0%	0	37.6%	0.0%	0	38.3%
	Regional governments or local authorities	0.8%	0	6.6%	0.8%	0	10.8%	0.7%	1	13.9%
	Public sector entities	1.6%	0	44.0%	1.4%	0	44.4%	1.3%	0	44.6%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	33.5%	0.0%	0	33.5%	0.0%	0	33.5%
	Corporates	0.6%	68	65.9%	0.6%	84	58.9%	0.6%	99	54.9%
	of which: SME	0.8%	48	76.9%	0.8%	53	70.7%	0.8%	57	66.8%
	Retail	2.0%	187	64.3%	1.9%	204	62.6%	1.8%	220	61.4%
	of which: SME	1.1%	28	83.5%	1.1%	30	73.9%	1.1%	32	67.4%
	Secured by mortgages on immovable property	0.7%	1	50.7%	0.8%	1	50.2%	0.9%	1	49.8%
	of which: SME	0.6%	0	0.6%	0.7%	0	1.2%	0.7%	0	1.8%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	40.4%	0.0%	0	40.4%	0.0%	0	40.4%
	Equity	0.0%	9	-	0.0%	9	-	0.0%	9	-
	Securitisation	-	-	-	-	-	-	-	-	-
Other exposures	0.4%	4	40.4%	0.4%	9	40.4%	0.4%	13	40.4%	
Standardised Total	0.7%	269	63.5%	0.6%	307	60.1%	0.6%	344	57.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central governments or central banks	0.0%	0	38.5%	0.0%	0	39.2%	0.0%	0	39.5%
	Regional governments or local authorities	0.9%	0	7.2%	0.9%	0	12.0%	0.8%	1	15.1%
	Public sector entities	1.8%	0	44.1%	1.7%	0	44.5%	1.4%	0	44.6%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	35.0%	0.0%	0	35.0%	0.0%	0	35.0%
	Corporates	0.9%	75	63.8%	1.0%	102	56.2%	0.8%	125	52.9%
	of which: SME	1.3%	51	73.2%	1.5%	59	66.5%	1.5%	67	62.3%
	Retail	2.8%	194	63.9%	2.9%	221	62.1%	3.1%	247	60.9%
	of which: SME	1.8%	29	78.2%	1.5%	32	68.3%	1.3%	35	62.7%
	Secured by mortgages on immovable property	0.9%	1	51.6%	1.2%	1	52.0%	1.3%	1	52.6%
	of which: SME	0.9%	0	0.9%	0.9%	0	1.6%	0.8%	0	2.4%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	42.0%	0.0%	0	42.0%	0.0%	0	42.0%
	Equity	0.0%	9	-	0.0%	9	-	0.0%	9	-
	Securitisation	-	-	-	-	-	-	-	-	-
Other exposures	0.5%	6	42.0%	0.5%	11	42.0%	0.4%	16	42.0%	
Standardised Total	1.0%	286	62.7%	1.0%	345	58.8%	0.9%	399	56.8%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.1%	0	35.0%	0.1%	0	35.0%	0.1%	0	35.0%
	Public sector entities	0.1%	0	35.0%	0.1%	0	35.0%	0.1%	0	35.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	1.5%	0.0%	0	2.9%	0.0%	0	4.3%
	Corporates	0.3%	1	43.3%	0.3%	2	42.4%	0.4%	3	41.9%
	of which: SME	0.3%	1	48.3%	0.3%	1	47.0%	0.3%	1	46.1%
	Retail	0.4%	5	37.0%	0.5%	6	37.1%	0.5%	6	37.1%
	of which: SME	0.4%	2	21.8%	0.4%	3	24.3%	0.4%	4	25.2%
	Secured by mortgages on immovable property	0.3%	1	40.0%	0.3%	1	33.9%	0.4%	1	30.6%
	of which: SME	0.3%	0	42.0%	0.3%	0	42.3%	0.3%	0	42.3%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.0%	2	-	0.0%	2	-	0.0%	2	-
	Securitisation	-	-	-	-	-	-	-	-	-
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.3%	9	38.0%	0.3%	11	37.6%	0.3%	12	37.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.1%	0	35.0%	0.2%	0	35.0%	0.1%	0	35.0%
	Public sector entities	0.1%	0	35.0%	0.1%	0	35.0%	0.1%	0	35.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	1.9%	0.0%	0	4.0%	0.0%	0	5.7%
	Corporates	0.5%	2	43.7%	0.7%	3	43.0%	0.5%	4	42.8%
	of which: SME	0.5%	1	48.0%	0.6%	1	46.6%	0.4%	1	46.0%
	Retail	0.6%	6	37.6%	0.9%	7	38.1%	0.7%	8	38.2%
	of which: SME	0.8%	3	24.3%	0.9%	4	28.2%	0.6%	5	30.0%
	Secured by mortgages on immovable property	0.4%	1	40.2%	0.5%	1	33.8%	0.5%	1	31.5%
	of which: SME	0.3%	0	43.6%	0.3%	0	43.8%	0.3%	0	43.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.0%	2	-	0.0%	2	-	0.0%	2	-
	Securitisation	-	-	-	-	-	-	-	-	-
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.4%	10	38.6%	0.5%	13	38.7%	0.4%	15	38.6%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	33.5%	0.0%	0	33.5%	0.0%	0	33.5%
	Corporates	0.4%	29	40.6%	0.4%	31	40.6%	0.4%	33	40.6%
	of which: SME	0.4%	28	40.8%	0.4%	29	40.8%	0.4%	30	40.7%
	Retail	0.5%	0	14.4%	0.4%	0	14.9%	0.4%	0	15.3%
	of which: SME	0.3%	0	83.0%	0.3%	0	81.9%	0.3%	0	80.9%
	Secured by mortgages on immovable property	0.7%	0	6.1%	0.6%	0	7.3%	0.6%	0	8.3%
	of which: SME	0.5%	0	51.4%	0.6%	0	51.4%	0.6%	0	51.4%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	40.4%	0.0%	0	40.4%	0.0%	0	40.4%
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	-	-	-	-	-	-	-	-
Other exposures	0.1%	1	40.4%	0.1%	1	40.4%	0.1%	2	40.4%	
Standardised Total	0.2%	30	38.6%	0.2%	33	38.7%	0.2%	35	38.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	35.0%	0.0%	0	35.0%	0.0%	0	35.0%
	Corporates	0.5%	30	40.7%	0.6%	32	40.8%	0.6%	34	40.9%
	of which: SME	0.5%	28	40.8%	0.6%	30	40.8%	0.6%	31	40.9%
	Retail	0.5%	0	14.5%	0.6%	0	15.2%	0.5%	1	15.8%
	of which: SME	0.4%	0	83.0%	0.4%	0	81.7%	0.4%	0	80.5%
	Secured by mortgages on immovable property	0.8%	0	6.4%	1.1%	0	8.3%	0.7%	0	9.5%
	of which: SME	0.6%	0	51.4%	0.8%	0	51.4%	0.8%	0	51.4%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	42.0%	0.0%	0	42.0%	0.0%	0	42.0%
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	-	-	-	-	-	-	-	-
Other exposures	0.2%	1								

2016 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Russian Federation	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	0.2%	0	55.0%	0.2%	0	55.0%	0.3%	0	55.0%
	Public sector entities	0.1%	0	55.0%	0.1%	0	55.0%	0.2%	0	55.0%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	48.5%	0.0%	0	48.5%	0.0%	0	48.5%
	Corporates	0.3%	180	80.0%	0.3%	193	76.1%	0.3%	205	72.9%
	of which: SME	0.6%	15	90.9%	0.7%	16	84.0%	0.7%	17	79.1%
	Retail	6.2%	754	88.9%	3.7%	868	87.7%	3.4%	980	88.1%
	of which: SME	9.1%	55	90.2%	9.1%	63	90.2%	9.1%	71	91.3%
	Secured by mortgages on immovable property	0.3%	62	32.8%	0.3%	82	31.4%	0.3%	108	32.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	1.8%	996	78.9%	1.1%	1,144	75.9%	1.0%	1,293	74.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Russian Federation	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	0.2%	0	55.0%	0.3%	0	55.0%	0.3%	0	55.0%
	Public sector entities	0.2%	0	55.0%	0.2%	0	55.0%	0.2%	0	55.0%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	50.0%	0.0%	0	50.0%	0.0%	0	50.0%
	Corporates	0.4%	184	79.0%	0.8%	213	71.6%	0.3%	224	69.5%
	of which: SME	0.8%	15	89.2%	1.5%	18	77.4%	0.6%	19	74.4%
	Retail	10.4%	850	92.8%	4.4%	945	89.3%	3.6%	1,017	87.3%
	of which: SME	12.4%	54	86.8%	10.8%	63	88.1%	10.0%	71	89.9%
	Secured by mortgages on immovable property	0.5%	79	37.8%	0.5%	103	36.3%	0.4%	132	37.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	3.0%	1,113	82.0%	1.5%	1,262	76.9%	1.1%	1,375	74.7%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Japan	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	32.8%	0.0%	0	33.2%	0.0%	0	33.3%
	Corporates	0.3%	0	37.6%	0.2%	0	38.8%	0.3%	0	39.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.5%	0	36.7%	0.5%	0	30.2%	0.4%	0	27.0%
	of which: SME	1.2%	0	23.0%	1.2%	0	23.0%	1.3%	0	23.0%
	Secured by mortgages on immovable property	1.1%	0	66.0%	1.2%	0	66.0%	1.3%	0	66.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	0	35.2%	0.0%	0	34.4%	0.0%	0	34.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Japan	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	34.4%	0.0%	0	34.7%	0.0%	0	34.8%
	Corporates	0.4%	0	39.4%	0.5%	0	40.8%	0.3%	0	41.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.6%	0	37.7%	0.5%	0	30.7%	0.5%	0	27.4%
	of which: SME	1.3%	0	23.4%	1.4%	0	23.6%	1.5%	0	23.8%
	Secured by mortgages on immovable property	1.4%	0	66.0%	1.6%	0	66.0%	1.8%	0	66.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	0	36.6%	0.0%	0	36.1%	0.0%	0	35.7%	

2016 EU-wide Stress Test: Securitisations

Société Générale S.A.

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	43						
	IRB	17,999						
	Total	18,042						
Risk exposure amounts	STA	289	747	747	747	747	747	747
	IRB	2,043	2,855	3,040	3,249	4,025	5,876	7,663
	Total	2,331	3,602	3,787	3,996	4,772	6,623	8,410
Impairments	Total banking book others than assessed at fair value	1,251	17	2	0	21	5	4

2016 EU-wide Stress Test: Sovereign

Société Générale S.A.

		31/12/2015															
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
		of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
		133	133	0	0	133	0	0	0	0	0	0	0	311	1	331	-1
[0 - 3M]		1,003	981	153	0	828	0	0	0	0	0	0	0	1,908	11	1,945	-17
[3M - 1Y]		239	11	0	0	11	0	0	0	0	0	0	0	1,436	21	478	-21
[1Y - 2Y]		1,344	1,147	55	0	1,093	0	0	0	0	0	0	0	982	29	1,816	-36
[2Y - 3Y]		953	684	0	0	479	20	185	0	0	0	0	0	2,476	33	2,522	-37
[3Y - 5Y]		958	2	0	0	2	0	0	0	0	0	0	0	1,189	55	1,190	-34
[5Y - 10Y]		770	265	0	0	265	0	0	0	0	0	0	0	661	78	640	-59
[10Y - more]		5,399	3,223	208	0	2,811	20	185	0	0	0	0	0	8,964	227	8,923	-205
Tot																	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	120	-24	0	15	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	75	-11	0	22	0	23	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	195	-35	0	37	1	36	-1
[0 - 3M]		3	3	0	0	3	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		9	9	0	0	9	0	0	0	0	0	0	0	47	5	45	-2
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		3	3	0	0	3	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		8	5	0	0	5	0	0	0	0	0	0	0	0	0	0	0
Tot		24	20	0	0	20	0	0	0	0	0	0	0	47	5	45	-2
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	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
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		16	13	0	0	13	0	0	0	813	26	2,890	-3	87	0	93	0
[3M - 1Y]		56	47	0	0	47	0	0	0	2,181	19	1,000	-27	250	0	267	-1
[1Y - 2Y]		69	21	0	0	21	0	0	0	348	7	2,000	-76	346	2	319	-2
[2Y - 3Y]		80	8	0	0	0	0	0	0	1,770	126	3,229	-111	238	1	226	-2
[3Y - 5Y]		236	205	0	0	0	0	0	0	8,186	491	1,350	-137	324	3	351	-4
[5Y - 10Y]		955	788	0	0	117	0	0	0	0	0	1,371	0	0	0	0	0
[10Y - more]		183	5	0	0	5	0	0	0	0	0	962	-483	0	0	0	0
Tot		1,596	1,087	884	0	203	0	0	0	13,298	668	12,802	-1,083	1,245	6	1,256	-8
[0 - 3M]		51	51	0	0	13	38	0	0	186	0	0	0	5	0	5	0
[3M - 1Y]		129	129	0	0	129	0	0	0	0	0	0	0	18	0	36	0
[1Y - 2Y]		62	47	0	0	36	11	0	0	0	0	0	0	42	1	22	0
[2Y - 3Y]		24	24	0	0	0	24	0	0	0	0	0	0	19	0	28	0
[3Y - 5Y]		110	26	0	0	26	0	0	0	0	0	0	0	9	0	18	0
[5Y - 10Y]		244	175	29	0	0	146	0	0	0	0	0	0	0	0	0	0
[10Y - more]		181	181	0	0	181	0	0	0	0	0	0	0	0	0	0	0
Tot		802	634	29	0	385	219	0	0	186	0	0	0	93	1	108	-1

2016 EU-wide Stress Test: Sovereign

Société Générale S.A.

		31/12/2015														
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
				of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M]	Portugal	50	50	0	0	50	0	0	0	0	0	0	149	0	62	0
[3M - 1Y]		145	145	0	0	145	0	0	0	0	0	0	213	2	267	-2
[1Y - 2Y]		1	1	0	0	1	0	0	0	0	0	0	544	7	561	-6
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	129	8	59	-22
[3Y - 5Y]		110	110	0	0	110	0	0	0	0	0	0	531	13	532	-10
[5Y - 10Y]		48	47	0	0	47	0	0	0	0	3,044	-648	187	12	249	-14
[10Y - more]	4	3	0	0	3	0	0	0	0	0	0	38	6	23	-4	
Tot		356	355	0	0	355	0	0	0	3,044	-648	1,790	49	1,752	-58	
[0 - 3M]	Romania	324	324	268	0	53	0	3	0	0	0	0	37	0	42	0
[3M - 1Y]		335	335	332	0	2	0	1	0	0	0	0	77	3	100	-1
[1Y - 2Y]		115	115	110	0	5	0	0	0	0	0	0	33	2	6	0
[2Y - 3Y]		174	174	131	0	17	0	25	0	0	0	0	0	0	9	0
[3Y - 5Y]		467	452	452	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		675	675	651	0	24	0	0	0	0	0	0	0	0	0	0
[10Y - more]	73	70	57	0	0	0	12	0	0	0	0	0	0	0	0	
Tot		2,163	2,144	2,001	0	102	42	0	0	0	0	147	5	160	-1	
[0 - 3M]	Slovakia	106	106	0	0	41	63	2	0	0	0	0	0	0	0	0
[3M - 1Y]		11	11	0	0	11	0	0	0	0	0	0	30	0	33	0
[1Y - 2Y]		43	43	0	0	25	17	0	0	0	0	0	11	0	8	0
[2Y - 3Y]		12	12	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		42	42	0	0	0	42	0	0	0	0	0	13	0	16	0
[5Y - 10Y]		151	151	102	0	0	48	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		365	365	102	0	78	183	2	0	0	0	54	1	57	-1	
[0 - 3M]	Slovenia	51	51	31	0	4	17	0	0	0	0	0	0	0	0	0
[3M - 1Y]		40	40	0	0	40	0	0	0	0	0	0	0	0	12	0
[1Y - 2Y]		9	9	0	0	9	0	0	0	0	0	0	31	0	23	-1
[2Y - 3Y]		16	16	0	0	0	0	0	0	0	0	0	5	0	5	0
[3Y - 5Y]		47	47	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		93	92	91	0	1	0	0	0	0	0	0	0	0	0	0
[10Y - more]	118	117	117	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		375	373	303	0	54	17	0	0	0	0	36	0	40	-1	
[0 - 3M]	Spain	180	180	50	0	85	31	14	0	0	0	0	352	1	197	0
[3M - 1Y]		904	894	0	0	876	18	18	0	0	0	0	1,169	6	966	-5
[1Y - 2Y]		523	501	51	0	14	135	301	0	0	0	0	981	14	1,043	-17
[2Y - 3Y]		177	147	0	0	50	0	97	0	0	0	0	780	11	778	-11
[3Y - 5Y]		194	32	0	0	32	0	0	0	0	0	0	846	8	949	-18
[5Y - 10Y]		274	3	0	0	0	0	3	0	0	0	0	84	4	100	-2
[10Y - more]	688	324	0	0	324	0	0	0	0	0	0	0	0	0	0	
Tot		2,940	2,081	101	0	1,381	166	433	0	0	0	4,212	43	4,034	-54	
[0 - 3M]	Sweden	0	0	0	0	0	0	0	161	0	0	0	211	1	200	-1
[3M - 1Y]		2	2	0	0	2	0	0	0	0	0	0	96	0	114	0
[1Y - 2Y]		1	1	0	0	0	0	0	0	0	0	0	25	0	29	-1
[2Y - 3Y]		3	1	0	0	0	0	1	0	0	0	0	224	4	183	-2
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		5	4	0	0	2	0	2	161	0	0	595	5	566	-5	
[0 - 3M]	United Kingdom	267	260	216	0	44	0	0	0	0	0	0	58	0	61	0
[3M - 1Y]		580	543	524	0	0	18	1	0	0	0	0	318	2	139	-1
[1Y - 2Y]		124	38	32	0	0	6	0	0	0	0	0	82	1	106	-2
[2Y - 3Y]		168	132	45	0	84	0	3	0	0	0	0	92	2	143	-3
[3Y - 5Y]		880	659	151	0	508	0	0	0	0	0	0	151	5	127	-4
[5Y - 10Y]		894	85	85	0	894	0	0	0	0	0	0	0	0	21	-1
[10Y - more]	823	487	0	0	487	0	0	0	0	0	0	0	0	0	0	
Tot		3,737	2,205	1,053	0	1,123	24	3	0	0	0	701	11	597	-12	

2016 EU-wide Stress Test: Sovereign

Société Générale S.A.

		31/12/2015														
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region		of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	9	0	9	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	10	0	6	-1	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	32	1	33	-2	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	18	2	20	-1	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	4	-1	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	0	0	0	0	0	0	0	0	0	0	0	70	3	72	-4	
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0	0	45	0	46	0	
[3M - 1Y]		3	3	0	0	0	3	0	0	0	0	101	0	82	-1	
[1Y - 2Y]		1	1	0	0	0	1	0	0	0	0	136	1	154	-1	
[2Y - 3Y]		3	3	0	0	0	3	0	0	0	0	118	1	105	0	
[3Y - 5Y]		3	3	0	0	0	3	0	0	0	0	25	0	25	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	10	10	0	0	0	10	0	0	0	0	425	2	411	-2		
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	1	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	24	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	40	1	51	-1	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	39	1	72	-1	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	9	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	2	-10	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	0	0	0	0	0	0	0	0	2	-10	112	2	123	-1		
[0 - 3M]	Canada	0	0	0	0	0	0	317	50	108	-7	0	0	0	0	
[3M - 1Y]		129	129	80	0	49	0	197	47	669	-21	47	0	0	0	
[1Y - 2Y]		146	146	64	0	7	0	188	39	328	-19	0	0	0	0	
[2Y - 3Y]		45	44	0	0	11	0	166	16	8	-2	0	0	0	0	
[3Y - 5Y]		109	69	0	0	0	0	1,293	61	250	-35	0	0	0	0	
[5Y - 10Y]		122	118	0	0	9	0	26	3	46	-9	0	0	0	0	
[10Y - more]	14	14	0	0	14	0	9	2	940	-112	0	0	0	0		
Tot	565	520	355	0	90	0	74	2,196	218	2,349	-205	0	0	0		
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		230	54	0	0	54	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		76	14	0	0	14	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		217	176	0	0	176	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		268	169	0	0	169	0	0	0	0	0	0	0	0	0	
[10Y - more]	14	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	985	587	0	0	587	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Japan	377	372	370	0	2	0	0	0	0	0	64	0	87	0	
[3M - 1Y]		687	681	37	0	575	70	0	2,138	442	0	83	1	111	-1	
[1Y - 2Y]		570	570	0	0	570	0	0	1,513	198	0	76	4	61	-1	
[2Y - 3Y]		340	125	0	0	125	0	0	0	0	0	209	5	204	-1	
[3Y - 5Y]		381	362	72	0	290	0	0	195	38	0	213	6	14	0	
[5Y - 10Y]		1,577	203	203	0	0	0	0	72	3	0	30	1	27	-1	
[10Y - more]	1,005	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	4,938	2,314	682	0	1,562	70	0	3,918	681	0	676	16	504	-3		

2016 EU-wide Stress Test: Sovereign

Société Générale S.A.

		31/12/2015														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	U.S.	265	234	214	0	20	0	0	1,837	7	0	0	65	0	219	0
[3M - 1Y]		1,455	614	0	0	614	0	0	919	4	873	-1	297	0	351	0
[1Y - 2Y]		855	143	10	0	133	0	0	69	0	418	-2	143	0	55	0
[2Y - 3Y]		581	16	16	0	0	0	0	418	2	349	-1	193	1	163	0
[3Y - 5Y]		3,793	2,334	1,631	0	703	0	0	2,131	9	689	-3	25	0	108	0
[5Y - 10Y]		13,948	11,847	11,742	0	105	0	0	115	0	129	-1	50	0	3	0
[10Y - more Tot	5,557 26,495	3,035 18,224	513 14,126	2	2,520 4,095	0	0	0 5,488	0 22	0 2,457	-1 -9	0 772	2	0 900	0 -2	
[0 - 3M]	China	119	119	0	0	119	0	0	0	0	0	0	9	0	17	0
[3M - 1Y]		42	42	17	0	24	0	0	0	0	0	0	237	1	367	-2
[1Y - 2Y]		88	88	44	0	43	0	0	0	0	0	0	171	2	189	-2
[2Y - 3Y]		69	69	66	0	3	0	0	0	0	0	0	51	1	28	0
[3Y - 5Y]		131	131	113	0	18	0	0	0	0	0	0	106	2	23	-1
[5Y - 10Y]		296	296	286	0	10	0	0	0	0	0	0	7	0	52	-2
[10Y - more Tot	0 745	0 745	0 527	0	0 218	0	0	0 0	0 0	0 0	0 0	0 581	0 6	0 676	0 -7	
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		5	5	5	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		29	29	29	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Tot	0 34	0 34	0 34	0	0 0	0	0	0 0	0 0	0 0	0 0	0 0	0 581	0 6	0 676	0 -7
[0 - 3M]	Other advanced economies non EEA	180	180	16	0	164	0	0	905	0	666	-4	45	0	51	0
[3M - 1Y]		820	820	227	0	592	0	0	249	6	230	0	294	2	301	-2
[1Y - 2Y]		310	310	51	0	167	0	0	638	50	331	-1	461	6	611	-9
[2Y - 3Y]		280	280	66	0	122	0	92	168	7	164	0	402	8	146	-3
[3Y - 5Y]		128	128	70	0	59	0	0	311	37	1,227	-5	418	9	335	-8
[5Y - 10Y]		264	264	257	0	8	0	0	9	0	0	0	1,606	32	726	-16
[10Y - more Tot	168 2,150	168 2,150	0 686	0	144 1,256	0	24	290 2,571	10 110	390 3,009	-28 -39	0 3,226	0 57	0 2,170	0 -38	
[0 - 3M]	Other Central and eastern Europe countries non EEA	28	25	13	0	2	8	0	0	0	0	0	76	0	45	0
[3M - 1Y]		170	170	153	0	2	0	15	0	0	0	0	22	1	5	-3
[1Y - 2Y]		399	393	70	0	8	0	315	0	0	0	0	78	2	83	-6
[2Y - 3Y]		40	40	23	0	7	9	1	0	0	0	0	264	8	230	-8
[3Y - 5Y]		232	223	166	0	2	8	47	0	0	0	0	323	28	221	-40
[5Y - 10Y]		69	68	35	0	17	14	1	0	0	0	0	0	0	0	0
[10Y - more Tot	101 1,041	97 1,016	0 462	0	6 45	0 39	0 470	0 0	0 0	0 0	0 0	0 764	0 39	0 583	0 -57	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	69	0	61	0
[3M - 1Y]		27	27	0	0	0	0	27	0	0	0	0	29	1	76	-1
[1Y - 2Y]		2	2	0	0	0	0	2	0	0	0	0	9	1	47	-1
[2Y - 3Y]		40	40	0	0	0	0	40	0	0	0	0	31	1	9	-1
[3Y - 5Y]		1	0	0	0	0	0	0	0	0	0	0	50	4	6	-2
[5Y - 10Y]		101	104	0	0	6	0	104	0	0	0	0	14	0	19	0
[10Y - more Tot	13 188	13 187	0 0	0	9 10	0 0	3 177	0 0	0 0	0 0	0 0	0 201	0 6	0 217	0 -5	
[0 - 3M]	Latin America and the Caribbean	1	1	0	0	0	0	0	0	0	0	0	0	0	32	0
[3M - 1Y]		465	465	0	0	440	0	25	0	0	0	0	80	4	99	-2
[1Y - 2Y]		79	79	23	0	29	0	27	0	0	0	0	37	9	44	-9
[2Y - 3Y]		52	52	0	0	12	0	39	0	0	0	0	22	2	31	-2
[3Y - 5Y]		127	127	0	0	24	0	104	0	0	0	0	186	29	219	-34
[5Y - 10Y]		479	479	0	0	20	0	459	0	0	0	0	0	0	9	-1
[10Y - more Tot	41 1,244	41 1,244	0 23	0	4 530	0	37 691	0 0	0 0	0 0	0 0	0 325	0 43	0 452	0 -54	

2016 EU-wide Stress Test: Sovereign

Société Générale S.A.

		31/12/2015														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Africa	386	386	366	0	0	0	20	0	0	0	0	2	0	1	0
[3M - 1Y]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0
[1Y - 2Y]		6	6	4	0	0	0	1	0	0	0	0	0	0	0	0
[2Y - 3Y]		17	17	0	0	0	0	17	0	0	0	0	0	0	0	0
[3Y - 5Y]		64	64	0	0	0	0	64	0	0	0	0	0	0	0	0
[5Y - 10Y]		694	694	0	0	0	0	694	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		1,172	1,172	370	0	0	802	0	0	0	0	2	0	1	0	
[0 - 3M]	Others	958	958	465	0	101	391	0	0	0	0	118	0	69	0	
[3M - 1Y]		269	269	76	0	66	36	76	0	0	0	87	1	115	-2	
[1Y - 2Y]		73	73	21	0	31	0	21	0	0	0	49	3	181	-4	
[2Y - 3Y]		289	273	75	0	16	0	183	0	0	0	108	4	84	-5	
[3Y - 5Y]		1,009	1,007	296	0	66	270	376	0	0	0	271	18	296	-19	
[5Y - 10Y]		1,763	1,731	746	0	14	367	604	524	53	0	21	3	29	-4	
[10Y - more]	693	684	1	0	220	463	19	4	0	0	0	0	0	0		
Tot		5,054	4,995	1,680	0	294	948	2,074	544	57	0	655	30	775	-34	
Total		117,476	91,277	44,867	2	19,228	4,334	22,845	66,926	7,196	53,150	-7,124	37,888	723	36,801	-715

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

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

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

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

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

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragua, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Algeria.

2016 EU-wide Stress Test - Risk exposure amounts

Société Générale S.A.

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	288,475	289,745	289,930	290,139	290,916	294,835	295,937
Risk exposure amount for securitisations and re-securitisations	2,331	3,602	3,787	3,996	4,772	6,623	8,410
Risk exposure amount other credit risk	286,144	286,144	286,144	286,144	286,144	288,213	287,527
Risk exposure amount for market risk	24,394	24,837	25,066	25,264	35,394	35,786	35,786
Risk exposure amount for operational risk	43,854	43,854	43,854	43,854	45,072	48,241	49,876
Other risk exposure amounts	2	2	2	2	2	2	2
Total risk exposure amount	356,725	358,438	358,852	359,260	371,384	378,864	381,600

2016 EU-wide Stress Test - P&L

Société Générale S.A.

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	9,816	9,816	9,816	9,816	8,687	8,377	8,045
Interest income	23,416	23,814	24,272	24,598	25,214	25,901	25,404
(Interest expense)	-13,600	-13,505	-14,222	-14,624	-16,527	-17,524	-17,360
Dividend income	59	59	59	59	59	59	59
Net fee and commission income	6,319	6,319	6,319	6,319	6,306	6,306	6,306
Gains or (-) losses on financial assets and liabilities held for trading, net	5,187	4,484	4,484	4,484	-1,125	3,363	3,363
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	1,654				-863		
Other operating income not listed above, net	4,479	4,191	4,191	4,191	3,992	3,992	3,992
Total operating income, net	27,514	24,869	24,869	24,869	17,057	22,098	21,765
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-2,169	-2,251	-2,008	-1,926	-3,333	-3,396	-2,963
Other income and expenses not listed above, net	-19,490	-19,548	-19,548	-19,148	-20,147	-18,650	-19,550
Profit or (-) loss before tax from continuing operations	5,855	3,070	3,313	3,795	-6,424	52	-748
(Tax expenses or (-) income related to profit or loss from continuing operations)		-953	-1,026	-1,159	1,898	-47	227
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	4,359	2,118	2,286	2,636	-4,526	5	-520
Attributable to owners of the parent	4,001	1,906	2,058	2,399	-4,073	5	-473
Amount of dividends paid	1,593	712	791	970	0	0	0
Attributable to owners of the parent net of estimated dividends	2,408	1,194	1,267	1,429	-4,073	5	-473

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	59,919	60,441	61,208	62,121	53,071	51,965	49,864
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40,735	41,248	42,005	42,909	33,878	32,762	30,651
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	18,730	18,730	18,730	18,730	18,730	18,730	18,730
	A.1.1.1	Of which: CET1 instruments subscribed by Government	1,008	1,008	1,008	1,008	1,008	1,008	1,008
	A.1.2	Retained earnings	7,158	8,352	9,619	11,048	3,085	3,000	2,616
	A.1.3	Accumulated other comprehensive income	1,581	1,581	1,581	1,581	-2,156	-2,156	-2,156
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	168	168	168	168	-1,856	-1,856	-1,856
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	1,263	1,263	1,263	1,263	-449	-449	-449
	A.1.4	Other Reserves	19,891	19,403	18,919	18,450	20,222	20,221	20,221
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	1,355	1,413	1,475	1,540	1,108	1,109	1,083
	A.1.7	Adjustments to CET1 due to prudential filters	-621	-821	-821	-821	-86	-86	-86
	A.1.8	(-) Intangible assets (including Goodwill)	-5,975	-5,975	-5,975	-5,975	-5,975	-5,975	-5,975
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2,318	-2,256	-2,212	-2,085	-4,280	-4,412	-4,634
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-759	-733	-718	-701	-744	-799	-731
	A.1.11	(-) Defined benefit pension fund assets	-20	-20	-20	-20	-95	-95	-95
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-93	-91	-29	-23	-91	-29	-23
	A.1.14.1	Of which: from securitisation positions (-)	-93	-91	-29	-23	-91	-29	-23
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	-432	-265	-335
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	1,806	1,666	1,458	1,187	4,591	3,429	2,036
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	569	471	246	0	369	185	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-101	-67	-34	0	742	371	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-998	-505	-253	0	180	90	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	1,935	1,768	1,498	1,187	3,300	2,784	2,036	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	2,024	1,805	1,549	1,251	2,778	2,215	1,599	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,191	9,201	9,210	9,219	9,201	9,210	9,219	
A.2.1	Additional Tier 1 Capital instruments	6,175	6,175	6,175	6,175	6,175	6,175	6,175	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	-12	-12	-12	-12	-12	-12	-12	
A.2.4	Additional Tier 1 transitional adjustments	3,029	3,038	3,048	3,057	3,038	3,048	3,057	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	49,926	50,448	51,215	52,128	43,078	41,972	39,871	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,993	9,993	9,993	9,993	9,993	9,993	9,993	
A.4.1	Tier 2 Capital instruments	10,677	10,677	10,677	10,677	10,677	10,677	10,677	
A.4.2	Other Tier 2 Capital components and deductions	-1,020	-1,020	-1,020	-1,020	-1,020	-1,020	-1,020	
A.4.3	Tier 2 transitional adjustments	336	336	336	336	336	336	336	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	356,725	358,438	358,852	359,260	371,384	378,864	381,600
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	11.42%	11.51%	11.71%	11.94%	9.12%	8.65%	8.03%
	C.2	Tier 1 Capital ratio	14.00%	14.07%	14.27%	14.51%	11.60%	11.08%	10.45%
	C.3	Total Capital ratio	16.80%	16.86%	17.06%	17.29%	14.29%	13.72%	13.07%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	10.91%	11.04%	11.30%	11.61%	7.89%	7.74%	7.50%
	D.2	Tier 1 Capital ratio (2)	12.64%	12.76%	13.02%	13.33%	9.54%	9.37%	9.11%
	D.3	Total Capital ratio (3)	15.35%	15.46%	15.71%	16.02%	12.15%	11.92%	11.64%
Memorandum Items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)	0	0	0	0	0	0	
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)	0	0	0	0	0	0	
	G.1	Total leverage ratio exposures (transitional)	1,196,042						
	G.2	Total leverage ratio exposures (fully loaded)	1,194,805						
G.3	Leverage ratio (transitional)	4.17%	4.22%	4.28%	4.36%	3.60%	3.51%	3.33%	
G.4	Leverage ratio (fully loaded)	3.77%	3.83%	3.91%	4.01%	2.97%	2.97%	2.91%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Société Générale S.A.

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
Of which: defaulted							
(mln EUR)							
Debt securities (including at amortised cost and fair value)	64,037	0	105	105	0	100	0
Central banks	2,133	0	0	0	0	0	0
General governments	50,517	0	8	8	0	6	0
Credit institutions	6,890	0	1	1	0	1	0
Other financial corporations	1,421	0	84	84	0	82	0
Non-financial corporations	3,075	0	12	12	0	12	0
Loans and advances(including at amortised cost and fair value)	477,414	2,098	25,125	25,125	1,387	14,017	6,373
Central banks	4,770	0	13	13	0	13	0
General governments	20,976	80	97	97	12	43	31
Credit institutions		33	91	91	1	37	33
Other financial corporations	32,682	591	1,315	1,315	0	1,142	3
Non-financial corporations	211,856	564	11,022	11,022	1,126	6,224	3,139
Households	178,203	829	12,587	12,587	247	6,557	3,168
DEBT INSTRUMENTS other than HFT	541,450	2,098	25,230	25,230	1,387	14,117	6,373
OFF-BALANCE SHEET EXPOSURES	389,545		2,729	2,729	146	222	533

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

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

³ 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)

2016 EU-wide Stress Test

Information on forbore exposures¹

Société Générale S.A.

	31/12/2015				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	6,710	5,828	2,599	2,599	1,872
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	1	1	0	0	0
Other financial corporations	36	14	6	6	16
Non-financial corporations	3,441	3,121	1,466	1,466	1,175
Households	3,224	2,692	1,127	1,127	680
DEBT INSTRUMENTS other than HFT	6,710	5,828	2,599	2,599	1,872
Loan commitments given	152	105	7	7	51

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