



2020 EU-wide Transparency Exercise

Bank Name	Société générale
LEI Code	O2RNE8IBXP4R0TD8PU41
Country Code	FR

2020 EU-wide Transparency Exercise

Key Metrics

Société générale

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	44,569	44,508	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	44,569	44,508	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	52,832	52,708	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	52,832	52,708	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	63,728	63,902	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	63,728	63,902	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	355,457	360,749	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	355,457	360,749	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.54%	12.34%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.54%	12.34%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.86%	14.61%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.86%	14.61%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.93%	17.71%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.93%	17.71%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,261,712	1,248,204	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.19%	4.22%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	52,832	52,708	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	52,897	52,708	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,261,712	1,248,204	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,261,712	1,248,204	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.2%	4.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.2%	4.2%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	63,728	63,902	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	44,569	44,508	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,965	20,976	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,924	6,447	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	255	-323	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	25,001	25,225	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,765	1,844	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,909	-1,530	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-6,628	-5,975	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2,219	-1,536	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-129	-103	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-23	-8	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-23	-8	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-434	-509	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,263	8,201	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	8,276	8,213	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	-12	-12	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	52,832	52,708	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,896	11,194	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	12,505	12,163	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	-1,757	-1,118	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	149	149	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	355,457	360,749	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.54%	12.34%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.86%	14.61%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.93%	17.71%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	44,569	44,508	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.54%	12.34%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	

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

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	260,435	264,727	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	98,748	98,613	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	4,768	4,793	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	137,195	140,919	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	19,705	20,301	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	18,837	18,387	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	2,925	3,441	C 02.00 (R640, c010)
Settlement risk	248	13	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	5,358	5,342	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	19,797	20,984	C 02.00 (R520, c010)
Of which the standardised approach	1,998	1,748	C 02.00 (R530, c010)
Of which IMA	17,800	19,236	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	2,858	1,728	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	47,856	47,853	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,365	2,362	C 02.00 (R610, c010)
Of which advanced measurement approach	45,491	45,491	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	355,457	360,749	

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

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

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P&L Société générale

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	5,937	10,926
Of which debt securities income	453	409
Of which loans and advances income	3,687	7,110
Interest expenses	2,877	5,451
(Of which deposits expenses)	1,018	1,899
(Of which debt securities issued expenses)	471	889
(Expenses on share capital repayable on demand)	0	0
Dividend income	3	24
Net Fee and commission income	1,441	2,783
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-128	148
Gains or (-) losses on financial assets and liabilities held for trading, net	-10,505	-4,572
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	10,924	5,495
Gains or (-) losses from hedge accounting, net	-247	-170
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	397	772
TOTAL OPERATING INCOME, NET	4,946	9,957
(Administrative expenses)	4,287	7,735
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0
(Depreciation)	367	737
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	-77	36
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0
(Commitments and guarantees given)	28	201
(Other provisions)	-105	-165
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	814	1,939
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	814	1,939
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-1	691
(of which Goodwill)	0	684
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	148	295
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-296	-888
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-200	-1,385
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-200	-1,385
Of which attributable to owners of the parent	-326	-1,590

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

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

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ASSETS:		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits		161,008				170,546				IAS 1.54 (i)
Financial assets held for trading		446,539	70,522	363,542	12,476	403,572	81,309	310,964	11,299	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		24,714	214	20,160	4,340	24,475	215	20,018	4,242	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		2,667	1,326	1,341	0	1,219	3	1,152	65	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		55,493	54,445	803	244	55,606	54,486	859	261	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		511,245				525,631				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		20,270	0	20,270	0	21,891	0	21,891	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		434				470				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		141,543				100,347				
TOTAL ASSETS		1,363,913				1,303,758				IAS 1.9(a), IG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	55,224	0	16	-1	0	-7	55,294	0	7	-1	0	-7	Annex V. Part 1.31, 44(b)
	Loans and advances	16	0	1	0	0	0	54	0	1	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	12,762	86	0	-4	-4	0	14,695	192	0	-4	-6	0	Annex V. Part 1.31, 44(b)
	Loans and advances	461,768	31,264	16,495	-838	-1,266	-9,019	460,872	44,432	17,659	-1,154	-1,508	-9,546	Annex V. Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	379,810	335,186	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	70,861	72,291	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	721,099	721,229	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	11,452	12,705	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	8,129	8,629	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,956	4,332	IAS 37.10; IAS 1.54(l)
Tax liabilities	919	1,021	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	100,318	82,812	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	847	928	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,297,391	1,239,133	IAS 1.9(b);IG 6
TOTAL EQUITY	66,523	64,625	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,363,913	1,303,758	IAS 1.IG6

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Société générale

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		218,515	190,665	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,843	743	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	6,052	5,142	Annex V.Part 1.31
Deposits	Central banks	83,372	87,022	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	9,816	2,980	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	17,610	18,251	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,169	2,301	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	83,256	77,608	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	38,001	29,536	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	175,459	151,313	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	102,178	85,841	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	157,004	170,747	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	103,048	111,666	ECB/2013/33 Annex 2.Part 2.9.1
	Households	175,971	182,464	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	148,242	155,561	Annex V.Part 1.42(f), 44(c)
Debt securities issued		219,659	217,600	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		15,045	14,688	Annex V.Part 1.37
Other financial liabilities		44,480	39,857	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,183,222	1,141,411	



2020 EU-wide Transparency Exercise

Market Risk
Société générale

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020										
Traded Debt Instruments	816	626	165	94	420	205							300	84	553	180							
Of which: General risk	134	163	123	71	289	136							232	64	455	144							
Of which: Specific risk	682	463	42	23	130	69							68	20	97	36							
Equities	0	0	139	21	356	182							137	41	282	103							
Of which: General risk	0	0	93	15	229	113							96	29	185	60							
Of which: Specific risk	0	0	46	6	126	69							41	11	97	43							
Foreign exchange risk	924	409	11	5	23	7							11	3	26	8							
Commodities risk	0	0	10	2	26	7							3	1	5	2							
Total	1,739	1,035	326	122	824	401	92	53	140	166	182	17,800	453	128	866	293	83	108	112	112	51	19,236	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mn EUR, %)									
Consolidated data	Central governments or central banks	7,677	8,298	7,743		7,289	8,584	8,457	
	Regional governments or local authorities	650	619	167		571	711	219	
	Public sector entities	383	357	108		398	372	114	
	Multilateral Development Banks	553	655	0		624	708	10	
	International Organisations	0	0	0		0	0	0	
	Institutions	47,027	50,614	4,150		36,898	40,705	3,297	
	Corporates	51,874	35,464	32,520		51,502	35,802	31,500	
	of which: SME	10,503	8,768	7,500		10,876	8,690	6,561	
	Retail	47,027	31,772	21,365		47,392	32,029	21,294	
	of which: SME	14,434	13,091	8,013		14,699	13,674	8,310	
	Secured by mortgages on immovable property	14,408	13,729	6,220		14,400	13,852	6,142	
	of which: SME	1,583	1,529	627		1,519	1,441	556	
	Exposures in default	6,693	2,844	3,028	3,647	7,179	3,241	3,398	3,791
	Items associated with particularly high risk	469	344	516		544	392	588	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	362	360	348		256	254	243		
Equity	1,611	1,611	1,967		1,713	1,713	2,079		
Other exposures	30,664	30,664	22,670		28,728	28,728	23,059		
Standardised Total ²	209,394	177,330	100,802	4,433	197,493	167,093	100,400	4,705	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	2,859	2,911	3,830		2,630	2,857	4,283	
	Regional governments or local authorities	38	16	16		31	191	42	
	Public sector entities	37	36	7		35	35	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,500	14,562	2,180		4,916	13,299	1,882	
	Corporates	13,882	8,833	7,477		14,097	9,625	8,001	
	of which: SME	2,641	2,229	1,897		2,670	2,174	1,637	
	Retail	19,938	8,670	5,333		20,627	9,342	5,742	
	of which: SME	4,611	4,271	2,646		5,237	4,943	3,009	
	Secured by mortgages on immovable property	3,120	3,001	1,343		3,464	3,340	1,376	
	of which: SME	961	971	392		929	905	355	
	Exposures in default	1,487	891	1,050	557	1,492	879	1,012	564
	Items associated with particularly high risk	81	63	94		121	100	149	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	39	39	29		30	30	19		
Equity	675	675	1,158		714	714	1,254		
Other exposures	12,936	12,936	9,679		11,442	11,442	10,005		
Standardised Total ²				663				697	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED STATES	Central governments or central banks	518	525	1,064		486	491	1,153	
	Regional governments or local authorities	0	0	0		5	5	5	
	Public sector entities	57	42	10		52	39	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16,518	12,534	564		12,846	8,917	191	
	Corporates	13,375	8,551	529		1,018	538	594	
	of which: SME	143	133	117		160	152	119	
	Retail	127	118	73		106	98	60	
	of which: SME	125	117	72		104	97	59	
	Secured by mortgages on immovable property	8	8	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	8	11	2	9	6	8	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	65	65	65		56	56	67		
Equity	382	382	51		441	441	67		
Other exposures	600	600	599		619	619	619		
Standardised Total ²				4				3	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
CZECH REPUBLIC	Central governments or central banks	16	16	26		27	27	29	
	Regional governments or local authorities	1	1	1		1	1	1	
	Public sector entities	10	10	2		11	11	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	2		2	2	1	
	Corporates	1,458	1,231	1,126		1,379	1,173	1,000	
	of which: SME	617	495	424		612	501	377	
	Retail	957	901	588		932	887	576	
	of which: SME	677	660	406		682	664	408	
	Secured by mortgages on immovable property	15	15	15		8	8	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	110	42	51	66	128	58	71	68
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		3	3	3		
Equity	0	0	0		0	0	0		
Other exposures	811	811	734		780	780	700		
Standardised Total ²				77				84	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	Central governments or central banks	349	349	73		363	371	86	
	Regional governments or local authorities	38	36	2		35	34	2	
	Public sector entities	37	34	7		43	39	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,225	6,202	164		6,059	5,795	223	
	Corporates	2,444	1,466	1,234		2,130	1,308	1,070	
	of which: SME	701	692	592		591	576	389	
	Retail	7,147	6,141	4,364		7,068	6,060	4,307	
	of which: SME	1,514	1,432	832		1,389	1,355	778	
	Secured by mortgages on immovable property	1,537	1,532	1,148		1,624	1,569	1,176	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	251	166	164	83	271	178	181	87
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	29	29	29		2	2	2		
Equity	7	7	11		7	7	11		
Other exposures	2,512	2,512	1,450		2,329	2,329	1,338		
Standardised Total ²				144				142	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	755	755	8		567	567	8	
	Regional governments or local authorities	3	3	1		1	1	1	
	Public sector entities	72	72	14		69	69	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,588	4,274	122		3,691	3,400	103	
	Corporates	812	482	425		1,004	427	367	
	of which: SME	173	158	112		179	166	114	
	Retail	1,929	1,891	1,205		1,754	1,736	1,108	
	of which: SME	1,427	1,396	827		1,281	1,266	748	
	Secured by mortgages on immovable property	318	317	114		308	306	114	
	of which: SME	109	109	40		101	101	37	
	Exposures in default	69	54	72	18	75	60	82	16
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	6	6	6		7	7	7		
Equity	47	47	47		47	47	47		
Other exposures	1,892	1,892	1,504		1,796	1,796	1,486		
Standardised Total ²				31				29	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
LUXEMBOURG	Central governments or central banks	23	23	37		22	22	38	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	9	7		8	7	6	
	Corporates	699	244	242		676	240	235	
	of which: SME	62	46	44		35	30	26	
	Retail	9	6	4		5	4	2	
	of which: SME	7	5	3		4	3	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	0	0	4	2	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	35	35	35		44	44	44		
Equity	8	8	8		8	8	8		
Other exposures	773	773	486		819	819	486		
Standardised Total ²				5				3	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SWITZERLAND	Central governments or central banks	57	57	4		35	35	4	
	Regional governments or local authorities	0	0	0		5	5	5	
	Public sector entities	4	4	1		4	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	70	67	12		95	95	18	
	Corporates	276	283	196		428	433	220	
	of which: SME	83	82	38		84	83	37	
	Retail	273	270	182		278	276	185	
	of which: SME	255	255	171		258	258	172	
	Secured by mortgages on immovable property	16	15	9		15	15	9	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	5	7	3	13	11	15	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	97	97	97		94	94	94		
Other exposures	139	139	108		162	162	126		
Standardised Total ²				3				3	

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

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Société générale

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
ITALY	Central governments or central banks	1,222	1,224	598		1,259	1,263	605	
	Regional governments or local authorities	29	29	6		18	18	3	
	Public sector entities	3	3	1		3	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	181	174	18		134	129	28	
	Corporates	1,911	1,397	1,102		1,705	1,231	901	
	of which: SME	164	151	126		202	173	130	
	Retail	1,760	1,641	1,089		1,745	1,629	912	
	of which: SME	862	848	494		835	828	482	
	Secured by mortgages on immovable property	7	7	2		8	8	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	244	96	92	148	286	124	120	158
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	4	3	3		4	4	4		
Equity	15	15	33		15	15	33		
Other exposures	2,514	2,514	1,795		2,384	2,384	1,838		
Standardised Total ²				169				181	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	3	3	0		12	12	29	
	Regional governments or local authorities	16	12	12		17	14	14	
	Public sector entities	12	10	10		13	13	13	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,922	1,847	481		651	517	259	
	Corporates	6,383	4,235	4,188		6,621	4,253	4,173	
	of which: SME	426	321	278		592	360	285	
	Retail	3,519	2,969	2,211		3,442	2,982	2,219	
	of which: SME	381	195	130		227	164	106	
	Secured by mortgages on immovable property	2,784	2,769	975		3,031	3,012	1,062	
	of which: SME	8	8	4		10	10	4	
	Exposures in default	449	87	88	357	476	121	123	355
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	639	639	587		581	581	530		
Standardised Total ²				438				471	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
JAPAN	Central governments or central banks	17	17	41		16	16	39	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,183	2,183	47		1,862	1,870	34	
	Corporates	2	10	6		9	17	10	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	3		3	3	3		
Other exposures	58	58	44		46	46	46		
Standardised Total ²				0				0	

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

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

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Société générale

		IRB Approach										
		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	231,461	110	243,472	5,752	0	72	244,572	111	256,707	6,337	0
	Institutions	78,897	78	71,838	7,401	110	61	72,270	48	64,939	6,974	129
	Corporates	374,138	6,158	279,292	109,481	3,349	3,554	288,122	6,724	283,184	114,645	3,476
	Corporates - Of Which: Specialised Lending	62,112	1,009	47,325	14,374	160	595	62,283	1,341	47,606	14,436	268
	Corporates - Of Which: SME	29,790	1,792	36,167	21,783	3,362	1,838	43,617	1,857	38,813	22,432	1,360
	Retail	172,255	5,869	170,712	35,119	2,783	3,419	173,348	5,965	171,733	33,723	2,913
	Retail - Secured on real estate property	112,949	2,096	111,505	15,255	1,560	651	112,227	2,132	111,684	15,765	1,688
	Retail - Secured on real estate property - Of Which: SME	6,336	255	6,335	1,130	179	102	6,186	256	6,185	1,100	189
	Retail - Secured on real estate property - Of Which: non-SME	105,713	1,851	105,170	14,105	1,381	549	106,041	1,877	105,499	14,665	1,509
	Retail - Qualifying Revolving	5,197	396	4,428	2,005	170	311	5,040	389	4,236	1,802	164
	Retail - Other Retail	54,810	3,387	54,779	15,877	1,054	2,457	56,081	3,443	55,813	16,165	1,051
	Retail - Other Retail - Of Which: SME	19,986	1,537	19,478	6,305	335	1,192	21,149	1,604	21,526	6,109	584
	Retail - Other Retail - Of Which: non-SME	34,824	1,850	35,301	10,571	519	1,265	34,932	1,839	34,287	10,056	467
Equity	5,485	0	5,485	15,705	0	0	5,485	0	5,485	20,301	0	
Other non credit-obligation assets												
IRB Total ²			1,174,777							1,181,969		

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² IRB Total does not include the securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach										
		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
FRANCE	Central banks and central governments	81,460	0	84,851	74	0	0	103,124	0	110,875	65	0
	Institutions	27,690	13	24,879	1,189	8	4	26,736	11	24,467	1,051	60
	Corporates	136,512	3,571	104,666	53,894	1,969	2,268	141,742	2,297	106,713	57,885	2,017
	Corporates - Of Which: Specialised Lending	10,021	87	7,294	3,299	1,969	55	26,032	1,336	22,819	16,123	774
	Corporates - Of Which: SME	23,999	1,377	22,188	15,852	673	945	26,032	1,336	22,819	16,123	774
	Retail	145,923	4,997	145,225	25,033	1,835	2,847	144,279	5,062	144,893	14,955	2,813
	Retail - Secured on real estate property	88,317	1,780	86,277	12,840	539	563	97,840	1,815	97,797	12,147	971
	Retail - Secured on real estate property - Of Which: SME	6,335	255	6,334	1,130	179	102	6,081	255	6,081	1,079	189
	Retail - Secured on real estate property - Of Which: non-SME	9,182	1,525	91,943	11,710	760	461	91,758	1,559	91,716	11,067	783
	Retail - Qualifying Revolving	4,767	381	3,194	1,573	162	295	4,683	373	3,221	1,440	292
	Retail - Other Retail	40,839	2,836	40,944	11,619	835	1,988	41,837	2,874	41,782	11,232	828
	Retail - Other Retail - Of Which: SME	14,427	1,351	14,118	4,610	447	1,052	16,486	1,388	15,975	4,613	489
	Retail - Other Retail - Of Which: non-SME	26,412	1,485	26,826	7,009	388	936	25,351	1,486	25,806	6,619	339
Equity	4,749	0	4,749	17,020	0	0	4,852	0	4,852	17,430	0	
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED STATES	Central banks and central governments	55,992	0	56,198	0	0	0	45,407	0	45,598	0	0
	Institutions	14,094	25	13,181	627	23	7	16,975	11	8,270	361	5
	Corporates	69,367	285	53,067	13,232	276	171	69,365	376	50,907	13,237	154
	Corporates - Of Which: Specialised Lending	10,072	119	8,544	1,545	0	0	10,094	72	8,556	2,421	81
	Corporates - Of Which: SME	1	0	1	2	0	0	0	0	0	0	0
	Retail	25	1	64	2	0	0	1	75	21	0	0
	Retail - Secured on real estate property	17	0	17	3	0	0	17	0	17	3	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	17	0	17	3	0	0	17	0	17	3	0
	Retail - Qualifying Revolving	1	0	41	19	0	0	1	0	53	17	0
	Retail - Other Retail	6	1	47	1	0	0	4	1	4	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	6	1	47	1	0	0	4	1	4	1	0
Equity	2	0	2	6	0	0	2	0	2	7	0	
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
CZECH REPUBLIC	Central banks and central governments	14,409	0	14,609	0	0	0	14,944	0	15,184	0	0
	Institutions	1,560	0	1,497	261	0	0	1,731	0	1,644	279	0
	Corporates	15,798	220	11,673	5,955	122	149	16,599	257	12,138	5,639	140
	Corporates - Of Which: Specialised Lending	2,222	1	2,136	1,900	1	10	2,252	7	2,165	1,495	12
	Corporates - Of Which: SME	5,878	133	4,747	2,133	93	105	6,328	142	4,692	2,118	92
	Retail	13,626	214	12,841	3,154	53	69	14,202	214	13,375	3,273	155
	Retail - Secured on real estate property	11,111	113	10,613	2,174	72	69	11,531	109	11,038	2,243	72
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11,111	113	10,613	2,174	72	69	11,531	109	11,038	2,243	72
	Retail - Qualifying Revolving	396	8	270	48	5	10	406	9	275	48	9
	Retail - Other Retail	2,117	93	1,958	932	76	89	2,265	95	2,062	962	78
	Retail - Other Retail - Of Which: SME	850	48	747	436	29	51	891	50	794	462	31
	Retail - Other Retail - Of Which: non-SME	1,267	45	1,211	496	48	38	1,374	45	1,278	500	47
Equity	42	0	42	156	0	0	48	0	48	179	0	
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
GERMANY	Central banks and central governments	5,627	0	7,561	0	0	0	5,652	0	7,467	0	0
	Institutions	2,746	0	2,709	366	0	0	2,052	0	2,019	324	0
	Corporates	11,797	191	8,627	3,245	55	59	13,529	192	9,510	3,120	111
	Corporates - Of Which: Specialised Lending	728	0	903	181	0	0	692	0	932	163	0
	Corporates - Of Which: SME	1,388	28	1,387	637	22	10	1,336	30	1,334	433	22
	Retail	3,089	57	3,118	954	22	32	3,020	68	3,056	651	21
	Retail - Secured on real estate property	19	0	18	4	0	0	19	0	19	4	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19	0	18	4	0	0	19	0	19	4	0
	Retail - Qualifying Revolving	1	0	25,941	17	0	0	1	0	33	18	0
	Retail - Other Retail	3,069	57	3,071	933	22	32	3,001	68	3,004	630	21
	Retail - Other Retail - Of Which: SME	3,044	57	3,046	932	22	31	2,995	67	2,999	629	21
	Retail - Other Retail - Of Which: non-SME	25	1	25	2	0	0	6	1	6	1	0
Equity	11	0	11	42	0	0	11	0	11	42	0	
Other non credit-obligation assets												
IRB Total												

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

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Société générale

		IRB Approach										
		As of 31/03/2020				As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	6,968	0	7,811	0	7,441	0	8,232	5	0		
	Institutions	6,206	0	6,610	508	0	5,909	0	6,204	515	0	
	Corporates	16,321	68	15,602	4,239	23	19,148	201	16,827	4,234	124	
	Corporates - Of Which: Specialised Lending	3,760	0	4,197	735	0	3,224	134	3,869	471	45	
	Corporates - Of Which: SME	440	25	468	276	20	416	24	416	268	77	
	Retail	1,620	101	1,727	438	242	8	1,453	99	1,495	570	240
	Retail - Secured on real estate property	1,086	91	1,088	527	231	6	1,014	92	1,013	502	232
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	1,086	91	1,088	527	231	6	1,014	92	1,013	502	232
	Retail - Qualifying Revolving	2	0	108	55	0	0	0	66	28	0	
	Retail - Other Retail	52	10	531	56	11	2	418	7	416	41	8
	Retail - Other Retail - Of Which: SME	4	0	3	2	0	1	2	2	1	0	
	Retail - Other Retail - Of Which: non-SME	528	10	528	53	11	2	416	7	414	39	8
Equity	13	0	13	43	0	13	0	13	43	0		
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/03/2020				As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
LUXEMBOURG	Central banks and central governments	11,443	0	11,443	0	12,597	0	12,597	0	0		
	Institutions	732	0	614	19	0	652	0	536	14	0	
	Corporates	9,311	23	10,330	2,351	47	10,300	54	10,772	2,667	89	
	Corporates - Of Which: Specialised Lending	876	13	1,041	229	2	792	13	1,704	229	0	
	Corporates - Of Which: SME	1,310	7	1,259	245	31	1,885	41	1,843	446	11	
	Retail	214	67	246	232	192	2	864	82	888	413	277
	Retail - Secured on real estate property	92	65	92	198	192	1	293	68	293	325	260
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	92	65	92	198	192	1	293	68	293	325	260
	Retail - Qualifying Revolving	1	0	30	18	0	1	0	21	15	0	
	Retail - Other Retail	121	2	124	17	1	0	570	13	573	73	17
	Retail - Other Retail - Of Which: SME	1	0	4	1	0	1	363	24	357	189	98
	Retail - Other Retail - Of Which: non-SME	118	2	120	15	1	0	568	13	570	71	17
Equity	357	0	357	1,321	0	374	0	374	1,383	0		
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/03/2020				As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
SWITZERLAND	Central banks and central governments	12,656	0	12,755	0	12,465	0	12,579	0	0		
	Institutions	1,231	0	1,403	56	0	1,217	0	1,386	38	0	
	Corporates	8,224	24	4,171	1,183	1	8,409	36	4,657	1,327	17	
	Corporates - Of Which: Specialised Lending	3,031	22	1,928	370	0	3,013	22	2,159	467	1	
	Corporates - Of Which: SME	136	0	127	38	0	139	12	311	72	15	
	Retail	1,176	39	1,196	343	86	11	821	38	847	262	113
	Retail - Secured on real estate property	395	11	395	270	97	1	383	21	357	189	98
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	395	11	395	270	97	1	383	21	357	189	98
	Retail - Qualifying Revolving	5	3	49	25	0	3	5	3	52	30	0
	Retail - Other Retail	771	0	752	147	21	4	453	13	438	44	15
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0	
	Retail - Other Retail - Of Which: non-SME	770	25	751	146	21	6	452	13	437	44	15
Equity	5	0	5	18	0	6	0	6	22	0		
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/03/2020				As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
ITALY	Central banks and central governments	955	0	2,151	520	0	906	0	2,178	536	0	
	Institutions	454	0	781	172	419	466	0	419	189	0	
	Corporates	8,798	122	5,761	2,257	58	77	9,495	125	6,119	2,342	67
	Corporates - Of Which: Specialised Lending	2,161	0	1,607	363	0	2	1,607	365	1,567	365	6
	Corporates - Of Which: SME	1,573	97	1,948	611	33	44	1,553	98	1,527	543	38
	Retail	5,597	327	5,035	2,953	37	28	5,526	337	5,562	1,304	0
	Retail - Secured on real estate property	53	0	53	15	0	0	49	0	49	13	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	53	0	53	15	0	0	49	0	49	13	0
	Retail - Qualifying Revolving	1	0	41	13	0	1	0	39	18	0	
	Retail - Other Retail	5,543	326	5,541	2,938	37	28	5,476	337	5,473	2,872	36
	Retail - Other Retail - Of Which: SME	1,466	100	1,464	298	37	56	1,460	95	1,458	300	36
	Retail - Other Retail - Of Which: non-SME	4,076	227	4,077	2,627	0	22	4,015	242	4,015	2,572	0
Equity	1	0	1	3	0	1	0	1	3	0		
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/03/2020				As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
RUSSIAN FEDERATION	Central banks and central governments	2,372	0	2,372	521	0	2,090	0	2,090	512	0	
	Institutions	125	0	71	66	0	127	0	76	88	0	
	Corporates	3,442	1	2,085	1,037	0	4	3,172	17	1,930	1,094	71
	Corporates - Of Which: Specialised Lending	2,229	0	1,241	411	0	1	2,026	0	1,141	468	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	49	0	69	18	0	0	0	70	17	0	
	Retail - Secured on real estate property	47	0	47	14	0	0	43	0	43	13	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	47	0	47	14	0	0	43	0	43	13	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	21	0	21	4	0	0	28	0	26	3	0
	Retail - Other Retail - Of Which: SME	3	0	3	2	0	0	1	0	1	0	
	Retail - Other Retail - Of Which: non-SME	18	0	18	2	0	0	27	0	25	3	
Equity	20	0	20	74	0	0	24	0	24	90	0	
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach									
		As of 31/03/2020				As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
JAPAN	Central banks and central governments	11,143	0	11,777	239	0	11,836	0	12,435	242	0
	Institutions	1,486	0	1,448	148	0	1,413	0	1,372	153	0
	Corporates	3,560	0	3,101	507	0	4,175	0	3,755	663	0
	Corporates - Of Which: Specialised Lending	443	0	419	116	0	0	0	555	114	0
	Corporates - Of Which: SME	4	0	0	0	0	4	0	0	0	0
	Retail	2	0	2	0	0	2	0	2	0	0
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	2	0	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	1	0	0
	Retail - Other Retail	2	0	2	1	0	2	0	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	2	0	2	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale

As of 30/06/2020

Direct exposures															Risk weighted exposure amount
On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [		0	0	0	0	0	0	0	0	414	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		137	137	137	0	0	0	0	0	3	0	0	0	0	0
[2Y - 3Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		285	285	285	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		398	398	398	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		2,200	2,200	2,200	0	0	0	0	0	0	0	0	0	0	0
Total		3,021	3,021	3,021	0	0	0	0	0	418	0	0	0	0	0
[0 - 3M [	Japan	1,963	1,963	1,777	0	0	1,785	0	0	0	0	0	0	0	0
[3M - 1Y [		2,178	2,178	296	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		4,181	4,181	793	0	0	3,388	0	0	0	0	0	0	0	0
[2Y - 3Y [		863	863	485	0	0	378	0	0	0	0	0	0	0	0
[3Y - 5Y [		9,278	9,278	470	0	0	8,808	0	0	0	0	0	0	0	0
[5Y - 10Y [		5,278	5,278	1,154	0	0	4,123	0	0	0	0	0	0	0	0
[10Y - more		1,285	1,285	102	0	0	118	0	0	0	0	0	0	0	0
Total		25,026	25,026	4,559	1	0	20,466	0	0	0	0	0	0	0	0
[0 - 3M [	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		4	4	0	0	0	4	0	0	0	0	0	0	0	0
[1Y - 2Y [		35	35	0	0	0	35	0	0	0	0	0	0	0	0
[2Y - 3Y [		29	29	16	0	0	12	0	0	0	0	0	0	0	0
[3Y - 5Y [		86	86	0	0	0	85	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
Total		168	168	17	0	0	151	0	0	0	0	0	0	0	14
[0 - 3M [	China	26	26	1	0	0	25	0	19	3,179	36	5,342	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	53	9,128	26	3,825	0	0	0
[1Y - 2Y [		1	1	1	0	0	0	0	5	848	2	265	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	39	0	0	60	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	30	0	0	0	0	0	0
[5Y - 10Y [		2	2	2	0	0	0	0	0	0	5	750	0	0	0
[10Y - more		4	4	4	0	0	0	0	0	0	1	100	0	0	0
Total		33	33	8	0	0	1	77	13,224	69	10,342	0	0	0	0
[0 - 3M [	Other advanced economies non EEA	364	363	270	0	0	90	4	50	2	34	54	0	0	0
[3M - 1Y [		1,094	1,094	857	0	0	114	25	592	36	501	34	0	0	0
[1Y - 2Y [		353	353	97	0	0	88	168	3	7	98	65	0	0	0
[2Y - 3Y [		363	363	1	0	0	32	331	-1	83	24	337	2	0	0
[3Y - 5Y [		183	183	15	0	0	108	60	-1	128	1	17	368	0	0
[5Y - 10Y [		767	767	31	0	0	360	376	-1	90	59	815	74	0	0
[10Y - more		300	300	155	0	0	13	132	-3	287	51	699	0	0	0
Total		3,423	3,423	1,426	0	0	803	1,194	-14	1,545	181	2,501	544	0	510
[0 - 3M [	Other Central and eastern Europe countries non EEA	2	2	0	0	0	2	0	0	0	91	0	0	0	0
[3M - 1Y [		6	6	6	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 [		1	1	0	0	0	0	1	0	0	0	0	0	0	0
[5Y - 10Y [		202	202	0	0	0	0	201	0	0	0	60	0	0	0
[10Y - more		145	145	0	0	0	0	145	0	0	0	73	0	0	0
Total		355	355	6	0	0	2	349	0	0	0	134	0	0	61
[0 - 3M [	Middle East	26	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		102	102	0	0	0	102	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 [		631	631	3	0	0	628	0	0	0	0	0	0	0	0
[3Y - 5Y [		535	535	0	0	0	535	0	0	0	0	0	0	0	0
[5Y - 10Y [		793	793	10	0	0	783	0	0	0	0	607	0	0	0
[10Y - more		437	437	16	0	0	421	0	0	0	0	356	0	0	0
Total		2,524	2,498	29	0	0	2,469	0	0	91	0	979	0	0	445
[0 - 3M [	Latin America and the Caribbean	178	160	159	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		14	14	3	0	0	11	0	0	0	0	0	0	0	0
[1Y - 2Y [		47	47	1	0	0	3	0	0	0	0	0	0	0	0
[2Y - 3Y [		201	198	0	0	0	69	129	0	0	0	0	0	0	0
[3Y - 5Y [		81	77	0	0	0	76	0	0	0	0	0	0	0	0
[5Y - 10Y [		159	159	6	0	0	152	0	0	0	0	451	0	0	0
[10Y - more		5	5	5	0	0	0	0	0	0	0	0	0	0	0
Total		685	658	174	0	0	71	413	0	0	0	451	0	0	98

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale

As of 30/06/2020

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				Nominal	Provisions	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [	Africa	891	886	101	0	4	781	0	4	7	0	13	0		
[3M - 1Y [		365	365	138	0	5	222	0	24	0	0	4	0		
[1Y - 2Y [		952	951	71	0	444	436	0	28	0	0	28	0		
[2Y - 3Y [		537	537	54	0	0	482	0	14	0	0	19	0		
[3Y - 5Y [		1,043	1,042	43	0	9	990	0	103	0	0	61	0		
[5Y - 10Y [		1,967	1,966	24	0	22	1,920	-6	320	0	0	333	0		
[10Y - more	268	268	9	0	0	279	0	12	0	0	669	0			
Total		6,042	6,033	439	0	484	5,110	-6	506	7	0	1,129	1		2,831
[0 - 3M [	Others	89	89	0	0	2	148	2	0	2	0	2	0		
[3M - 1Y [		60	59	0	0	28	30	2	282	0	0	0	0		
[1Y - 2Y [		111	110	5	0	97	9	0	0	0	0	0	0		
[2Y - 3Y [		99	98	10	1	18	69	0	0	0	0	0	0		
[3Y - 5Y [		136	135	3	0	30	101	0	0	0	0	14	0		
[5Y - 10Y [		103	101	7	0	65	29	0	0	0	0	14	0		
[10Y - more	10	10	5	0	0	4	0	0	0	0	0	0			
Total		608	600	117	1	238	245	3	429	2	0	31	0		117

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 Société générale

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									168,296	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	69,751	0	16	16	9	8	0	0	70,403	0	7	7	7	11	7	7	0	
Central banks	2,951	0	0	0	3	0	0	0	2,263	0	0	0	0	3	0	0	0	
General governments	50,840	0	0	0	4	0	0	0	52,881	0	7	7	7	7	7	7	0	
Credit institutions	8,136	0	0	0	0	0	0	0	7,437	0	0	0	0	0	0	0	0	
Other financial corporations	3,958	0	0	0	0	0	0	0	3,522	0	0	0	0	0	0	0	0	
Non-financial corporations	3,866	0	16	16	2	8	0	0	4,300	0	0	0	0	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	691,306	1,056	16,495	16,471	2,104	9,019	3,661	3,661	545,900	1,176	17,660	17,660	17,660	2,662	9,546	9,546	4,064	
Central banks	140,586	0	13	13	0	13	0	0	10,599	0	13	13	13	0	13	13	0	
General governments	17,161	10	97	96	3	54	43	43	16,317	2	97	97	97	4	55	55	44	
Credit institutions	46,348	1	13	12	1	6	0	0	12,252	2	8	8	8	4	7	7	0	
Other financial corporations	46,683	0	201	179	10	80	0	0	33,818	0	167	167	167	18	86	86	11	
Non-financial corporations	227,690	327	7,782	7,782	1,048	4,396	1,656	1,656	243,823	500	8,566	8,566	8,566	1,546	4,767	4,767	2,252	
of which: small and medium-sized enterprises at amortised cost	40,431	167	3,313	2,986	366	1,962	722	722	46,852	196	3,588	3,588	3,588	554	2,010	2,010	1,015	
of which: Loans collateralised by commercial immovable property at amortised cost	31,463	112	719	719	93	191	510	510	19,696	65	494	494	494	0	0	0	494	
Households	212,838	718	8,390	8,390	1,042	4,471	1,962	1,962	229,090	673	8,809	8,809	8,809	1,090	4,619	4,619	1,757	
of which: Loans collateralised by residential immovable property at amortised cost	56,243	171	2,057	2,057	0	633	993	993	44,566	124	913	913	913	0	0	0	913	
of which: Credit for consumption at amortised cost	43,876	266	3,305	830	488	2,079	9	9	42,831	315	3,350	3,350	3,350	511	2,086	2,086	52	
DEBT INSTRUMENTS other than HFT	761,058	1,056	16,511	16,487	2,113	9,027	3,661	3,661	784,598	1,176	17,667	17,667	17,667	2,674	9,553	9,553	4,064	
OFF-BALANCE SHEET EXPOSURES	399,941		1,186	1,186	329	330	194	194	390,730		1,097	1,097	1,097	483	346	346	196	

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

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

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

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

2020 EU-wide Transparency Exercise

Forborne exposures

Société générale

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,758	2,942	1,314	1,296	1,562		4,019	2,928	1,228	1,198	885	594
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	0	0	0	0	0		0	0	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	0	0	0	0	0		0	0	0	0	0	0
Non-financial corporations	1,677	1,399	682	675	928		1,889	1,323	662	654	704	492
of which: small and medium-sized enterprises at amortised cost	299	231	104	101	149		657	369	155	151	235	
Households	2,080	1,544	631	621	635		2,129	1,606	567	545	181	102
DEBT INSTRUMENTS other than HFT	3,758	2,942	1,314	1,296	1,562		4,019	2,928	1,228	1,198	885	
Loan commitments given	34	34	0	0	22		46	34	10	9	30	29
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice								196				
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria								0				

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

⁽²⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Société générale

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	1,739	105	1,660	80	0	1,720	106	106	1,638	91	0	
B Mining and quarrying	11,778	546	11,761	263	0	11,477	686	686	11,460	329	0	
C Manufacturing	34,198	1,536	33,354	1,063	0	34,741	1,616	1,616	33,890	1,250	0	
D Electricity, gas, steam and air conditioning supply	11,608	118	11,500	75	0	11,730	110	110	11,580	99	0	
E Water supply	2,045	39	1,638	26	0	2,266	36	36	1,841	35	0	
F Construction	7,097	625	6,540	434	0	8,108	617	617	7,512	572	0	
G Wholesale and retail trade	26,430	1,964	25,359	1,322	0	27,233	2,090	2,090	26,170	1,550	0	
H Transport and storage	18,180	590	17,580	434	0	18,822	660	660	18,199	528	0	
I Accommodation and food service activities	3,197	326	2,957	200	0	3,585	334	334	3,380	272	0	
J Information and communication	6,532	151	6,462	67	0	6,846	155	155	6,775	101	0	
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	
L Real estate activities	26,069	448	23,518	268	0	26,367	475	475	23,749	321	0	
M Professional, scientific and technical activities	6,506	185	6,066	161	0	7,326	260	260	6,890	263	0	
N Administrative and support service activities	6,688	136	6,529	109	0	6,724	190	190	6,553	160	0	
O Public administration and defence, compulsory social security	11,075	11	3,401	6	0	13,634	25	25	5,465	12	0	
P Education	294	14	289	11	0	324	13	13	319	11	0	
Q Human health services and social work activities	1,761	76	1,696	54	0	1,622	79	79	1,558	59	0	
R Arts, entertainment and recreation	790	35	737	24	0	883	34	34	827	32	0	
S Other services	51,702	877	48,616	849	0	60,416	1,079	1,079	57,025	628	0	
Loans and advances	227,690	7,782	209,664	5,444	0	243,823	8,566	8,566	224,831	6,313	0	

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

2020 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 Société générale

(mln EUR)	As of 30/06/2020				
	Loans and advances				
		Performing	Non-performing		Unlikely to pay that are not past due or past due <= 90 days
			of which past due > 30days <= 90 days		
Gross carrying amount	545,900	528,240	1,176	17,660	13,248
Of which secured	545,900	528,240	1,176	17,660	13,248
Of which secured with immovable property	70,137	68,564	238	1,574	1,172
Of which instruments with LTV higher than 60% and lower or equal to 80%	2,623	2,547		76	71
Of which instruments with LTV higher than 80% and lower or equal to 100%	16,079	15,727		352	256
Of which instruments with LTV higher than 100%	8,220	8,008		212	154
Accumulated impairment for secured assets	12,209	2,662	89	9,546	6,817
Collateral					
Of which value capped at the value of exposure	102,825	100,667	0	2,159	0
Of which immovable property	69,398	67,820	0	1,579	0
Of which value above the cap	0	0	0	0	0
Of which immovable property	-69,398	-67,820	0	-1,579	0
Financial guarantees received	150,363	148,448	0	1,915	0
Accumulated partial write-off	0	0	0	0	0

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

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

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	403,834	40,806														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		37,570	37,093	671	3,791	477	49	167	216	157	10	108	58	11	46	25
of which: Households		9,739	9,637	256	612	102	24	49	56	38	3	31	18	4	15	12
of which: Collateralised by residential immovable property		6,187	6,137	190	366	50	12	25	25	16	1	14	9	3	8	3
of which: Non-financial corporations		27,829	27,455	414	3,178	375	25	117	159	119	7	78	40	7	31	13
of which: Small and Medium-sized Enterprises		15,191	15,073	137	830	118	18	42	116	90	3	55	26	6	17	12
of which: Collateralised by commercial immovable property		2,722	2,643	190	408	78	14	37	25	13	4	11	13	5	13	0

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.