



Spring 2020 EU-wide Transparency Exercise

Bank Name	Société générale
LEI Code	O2RNE8IBXP4R0TD8PU41
Country Code	FR

Spring 2020 EU-wide Transparency Exercise

Key Metrics

Société générale

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	43,694	43,830	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	43,694	43,830	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	53,378	51,942	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	53,378	51,942	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	64,907	63,101	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	64,907	63,101	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	353,506	345,010	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	353,506	345,010	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	12.36%	12.70%	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	12.36%	12.70%	(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	15.10%	15.06%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.10%	15.06%	(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	18.36%	18.29%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.36%	18.29%	(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	1,234,578	1,200,262	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	4.32%	4.33%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

Spring 2020 EU-wide Transparency Exercise

Leverage ratio

Société générale

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	53,378	51,942	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	53,776	51,942	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,234,578	1,200,262	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,234,578	1,200,262	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.3%	4.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.4%	4.3%	C 47.00 (r330,c010)	

Spring 2020 EU-wide Transparency Exercise

Capital

Société générale

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	64,907	63,101	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)	43,694	43,830	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	20,968	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	4,503	4,892	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	192	-380	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	26,370	26,567	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	1,774	1,770	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-880	-777	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-6,526	-6,516	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	-1,900	-1,903	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	-253	-164	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-88	-169	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	-32	-25	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 (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-32	-25	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	-431	-434	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)	9,684	8,112	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	9,696	8,124	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)	53,378	51,942	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,528	11,159	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	13,061	12,701	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	-1,756	-1,765	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	224	224	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	353,506	345,010	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)	12.36%	12.70%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.10%	15.06%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.36%	18.29%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	43,694	43,830	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.36%	12.70%	[D]/[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

Spring 2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Société générale

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	261,883	259,166	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	105,665	101,354	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	4,668	4,725	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	133,518	133,005	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	18,029	20,061	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	19,755	16,981	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	3,090	2,586	C 02.00 (R640, c010)
Settlement risk	1	41	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	3,780	3,762	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	15,814	14,513	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,751	1,373	C 02.00 (R530, c010)
Of which IMA	14,063	13,140	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	2,283	1,497	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	49,182	47,961	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,422	2,470	C 02.00 (R610, c010)
Of which advanced measurement approach	46,760	45,491	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	353,506	345,010	

Spring 2020 EU-wide Transparency Exercise

P&L Société générale

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	17,679	23,634
Of which debt securities income	870	1,077
Of which loans and advances income	11,800	15,679
Interest expenses	9,378	12,445
(Of which deposits expenses)	3,873	5,102
(Of which debt securities issued expenses)	0	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	113	125
Net Fee and commission income	4,554	6,074
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	38	-73
Gains or (-) losses on financial assets and liabilities held for trading, net	10,568	15,729
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-7,446	-11,631
Gains or (-) losses from hedge accounting, net	-82	-30
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	1,283	1,690
TOTAL OPERATING INCOME, NET	17,329	23,072
(Administrative expenses)	11,991	16,136
(Depreciation)	1,059	1,438
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	-184	-320
(Commitments and guarantees given)	-1	-12
(Other provisions)	-183	-308
Of which pending legal issues and tax litigation ¹		-256
Of which restructuring ¹		23
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,013	1,388
(Financial assets at fair value through other comprehensive income)	-1	-2
(Financial assets at amortised cost)	1,015	1,390
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	9	9
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	529	530
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	3,969	4,951
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,106	3,933
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,106	3,933
Of which attributable to owners of the parent	2,594	3,248

⁽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."

Spring 2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Société générale

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	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	118,240				122,914				IAS 1.54 (i)	
Financial assets held for trading	416,026	95,810	312,334	7,882	367,229	89,229	270,898	7,102	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	25,574	224	22,633	2,717	25,279	350	22,048	2,881	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	2,705	1,317	1,276	112	2,729	1,296	1,320	113	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	53,484	51,874	1,369	242	53,256	51,730	1,282	244	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	499,130				500,144				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	22,196	0	22,196	0	16,873	0	16,873	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	617				401				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	124,877				114,971					
TOTAL ASSETS	1,262,850				1,203,797				IAS 1.9(a), IG 6	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		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	53,190	4	18	-1	0	-8	52,983	0	17	-1	0	-7	Annex V. Part 1.31, 44(b)
	Loans and advances	40	0	0	0	0	0	20	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	12,080	121	4	-4	-5	-4	12,399	100	0	-3	-6	0	Annex V. Part 1.31, 44(b)
	Loans and advances	456,999	24,301	16,779	-894	-994	-9,254	453,138	29,254	16,014	-858	-1,058	-8,835	Annex V. Part 1.32, 44(a)

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

Spring 2020 EU-wide Transparency Exercise

Breakdown of liabilities

Société générale

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	329,119	282,557	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	87,124	84,742	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	664,888	669,308	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	11,921	10,215	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	10,040	6,671	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,658	4,373	IAS 37.10; IAS 1.54(l)
Tax liabilities	940	1,013	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	82,447	76,012	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	4,089	1,333	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	1,195,226	1,136,222	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		178,655	149,569	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,089	1,466	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	6,605	3,518	Annex V.Part 1.31
Deposits	Central banks	64,251	61,834	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	5,831	4,097	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	17,628	13,593	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,201	1,540	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	76,063	83,561	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	34,966	30,409	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	157,638	151,010	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	80,616	80,808	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	150,350	150,566	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	98,083	94,787	ECB/2013/33 Annex 2.Part 2.9.1
	Households	170,190	173,198	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	142,307	145,515	Annex V.Part 1.42(f), 44(c)
Debt securities issued		226,572	218,062	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		14,978	14,506	Annex V.Part 1.37
Other financial liabilities		44,013	40,444	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,093,052	1,046,820	



Spring 2020 EU-wide Transparency Exercise

Market Risk
Société générale

	SA		IM										IM												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019													
Traded Debt Instruments	465	508	111	46	288	125							139	36	306	122									
Of which: General risk	111	135	90	38	228	95							112	28	227	85									
Of which: Specific risk	353	373	22	8	60	30							26	8	79	37									
Equities	0	0	117	43	155	68							140	40	173	86									
Of which: General risk	0	0	75	26	105	44							91	28	103	46									
Of which: Specific risk	0	0	42	16	50	24							49	12	69	40									
Foreign exchange risk	1,287	865	12	2	22	5							8	3	17	4									
Commodities risk	0	0	14	7	22	11							24	6	39	16									
Total	1,751	1,373	253	98	487	208	225	168	160	120	101	14,063	310	85	534	229	109	83	79	98	95	13,140			

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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	9,252	9,313	8,325		7,930	7,952	7,980	
	Regional governments or local authorities	866	830	297		724	694	206	
	Public sector entities	593	480	130		428	398	125	
	Multilateral Development Banks	464	508	0		443	545	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46,723	49,318	3,841		41,105	43,796	3,660	
	Corporates	57,905	38,648	35,824		57,800	37,199	34,107	
	of which: SME	12,157	9,897	8,510		11,747	9,379	8,125	
	Retail	48,686	35,083	24,032		46,759	32,900	22,383	
	of which: SME	15,634	14,371	8,887		14,652	13,435	8,325	
	Secured by mortgages on immovable property	14,773	12,842	6,133		15,224	14,736	6,273	
	of which: SME	1,143	984	415		1,341	1,277	531	
	Exposures in default	6,724	2,754	3,132	3,736	6,727	2,902	3,100	3,453
	Items associated with particularly high risk	498	371	561		500	372	561	
	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)	531	530	521		259	256	256		
Equity	1,782	1,782	2,378		1,636	1,636	1,942		
Other exposures	29,947	29,947	22,573		29,664	29,664	22,811		
Standardised Total²	218,743	182,408	107,746	4,565	209,197	173,051	103,406	4,257	

⁽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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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	3,193	3,198	4,194		3,398	3,371	4,314	
	Regional governments or local authorities	287	260	99		249	227	64	
	Public sector entities	49	49	10		47	46	9	
	Multilateral Development Banks	0	0	0		375	433	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,139	12,934	1,972		5,085	12,583	1,882	
	Corporates	16,721	10,022	8,753		19,035	10,392	8,920	
	of which: SME	3,103	2,639	2,147		3,214	2,663	2,246	
	Retail	20,306	9,807	6,327		20,887	9,941	6,404	
	of which: SME	5,411	5,093	3,190		5,236	4,716	2,977	
	Secured by mortgages on immovable property	2,954	2,173	1,003		4,135	3,851	1,680	
	of which: SME	446	427	185		730	704	294	
	Exposures in default	1,646	901	1,158	644	1,534	889	1,124	597
	Items associated with particularly high risk	163	134	203		103	85	130	
	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)	41	41	41		38	38	38		
Equity	713	713	1,257		679	679	1,178		
Other exposures	11,234	11,234	9,627		11,212	11,212	9,467		
Standardised Total²				776				743	

⁽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 30/09/2019				As of 31/12/2019			
		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	563	563	1,247		536	543	1,069	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	42	38	8		65	49	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15,975	10,833	432		14,667	10,014	267	
	Corporates	1,085	855	787		1,373	642	618	
	of which: SME	206	188	168		163	153	135	
	Retail	120	112	68		130	121	75	
	of which: SME	118	110	66		127	120	74	
	Secured by mortgages on immovable property	3	2	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	16	23	2	11	7	9	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)	161	161	152		79	79	79		
Equity	407	407	64		430	430	59		
Other exposures	623	623	623		720	720	719		
Standardised Total²				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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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	4	4	2		5	5	2	
	Regional governments or local authorities	1	1	1		2	1	1	
	Public sector entities	12	12	2		12	12	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	2	2		3	3	3	
	Corporates	1,449	1,356	1,240		1,519	1,286	1,183	
	of which: SME	682	651	582		649	524	459	
	Retail	1,039	986	645		1,028	980	639	
	of which: SME	721	713	439		712	707	434	
	Secured by mortgages on immovable property	12	11	11		20	20	20	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	106	40	47	61	116	53	54	70
	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	864	864	747		862	862	743		
Standardised Total²				72				81	

⁽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 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
GERMANY	Central governments or central banks	424	423	41		389	389	76	
	Regional governments or local authorities	9	8	1		36	35	1	
	Public sector entities	44	42	8		42	39	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,872	5,773	175		5,531	5,375	164	
	Corporates	2,049	1,517	1,344		2,136	1,229	1,017	
	of which: SME	285	278	196		485	473	359	
	Retail	7,609	6,744	4,804		6,595	5,725	4,061	
	of which: SME	1,496	1,463	843		1,373	1,340	772	
	Secured by mortgages on immovable property	1,459	1,456	1,092		1,543	1,488	1,116	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	255	170	172	79	226	144	139	82
	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)	10	10	10		6	6	6		
Equity	7	7	11		7	7	11		
Other exposures	2,156	2,156	1,287		2,448	2,448	1,452		
Standardised Total ²				130				138	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	1,273	1,273	3		864	864	13	
	Regional governments or local authorities	8	8	3		1	1	1	
	Public sector entities	77	77	15		75	75	15	
	Multilateral Development Banks	0	0	0		47	47	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,935	8,194	191		5,125	5,368	126	
	Corporates	1,550	838	791		1,066	445	397	
	of which: SME	568	462	416		163	152	106	
	Retail	1,846	1,834	1,155		2,046	2,024	1,322	
	of which: SME	1,422	1,404	824		1,567	1,560	966	
	Secured by mortgages on immovable property	351	350	127		352	351	131	
	of which: SME	118	118	43		124	124	46	
	Exposures in default	70	76	106	21	66	52	73	15
	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)	64	64	64		7	7	7		
Equity	38	38	38		48	48	48		
Other exposures	1,516	1,516	1,238		1,858	1,858	1,396		
Standardised Total ²				26				19	

⁽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 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
LUXEMBOURG	Central governments or central banks	46	46	58		23	23	39	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	443	478	0		0	36	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	12	7		10	9	5	
	Corporates	1,317	362	360		546	230	228	
	of which: SME	43	35	34		40	33	32	
	Retail	7	4	3		4	4	2	
	of which: SME	5	3	2		3	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	2	0	0	2	5	2	0	4
	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)	80	80	80		77	77	77		
Equity	8	8	8		8	8	8		
Other exposures	1,599	1,599	897		786	786	641		
Standardised Total ²				2				5	

⁽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 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	41	41	12		64	64	15	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	6	6	1		6	6	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	237	242	53		336	380	72	
	Corporates	476	394	325		283	265	193	
	of which: SME	238	200	154		90	89	47	
	Retail	203	200	133		297	293	205	
	of which: SME	168	167	105		253	253	169	
	Secured by mortgages on immovable property	131	21	17		7	7	7	
	of which: SME	114	5	4		0	0	0	
	Exposures in default	11	7	9	3	6	5	6	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	83	83	83		83	83	83		
Other exposures	185	185	150		181	181	97		
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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Société générale

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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	15	31	21		16	32	19	
	Regional governments or local authorities	38	30	30		34	32	32	
	Public sector entities	20	12	12		23	19	19	
	Multilateral Development Banks	21	0	0		21	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,182	966	323		1,918	1,688	500	
	Corporates	6,974	4,279	4,239		6,831	4,239	4,198	
	of which: SME	494	348	317		655	398	364	
	Retail	4,183	3,597	2,677		4,187	3,642	2,709	
	of which: SME	344	203	130		294	207	133	
	Secured by mortgages on immovable property	3,122	3,108	1,124		3,290	3,274	1,156	
	of which: SME	21	21	10		21	21	10	
	Exposures in default	534	99	101	429	516	99	101	408
	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	701	701	634		768	768	701		
Standardised Total ²				521				500	

⁽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 30/09/2019				As of 31/12/2019			
		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	821	821	580		938	939	618	
	Regional governments or local authorities	23	22	4		25	25	5	
	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	577	565	42		180	173	18	
	Corporates	1,870	1,413	1,102		2,005	1,414	1,067	
	of which: SME	121	109	86		143	126	103	
	Retail	1,836	1,716	1,129		1,761	1,651	1,093	
	of which: SME	939	925	536		872	861	501	
	Secured by mortgages on immovable property	6	6	3		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	313	153	150	150	254	97	96	146
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	12	11	11		6	5	5		
Equity	15	15	33		14	14	32		
Other exposures	2,711	2,711	1,933		2,595	2,595	1,863		
Standardised Total ²				177				161	

⁽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 30/09/2019				As of 31/12/2019			
		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	16	16	31		16	16	32	
	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	2,107	2,106	48		1,508	1,508	31	
	Corporates	48	48	10		8	50	26	
	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	2		2	2	2		
Other exposures	72	72	48		49	49	39		
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.

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	191,594	119	203,060	5,505	4	65	193,948	115	205,582	5,698	21	70
	Institutions	72,082	27	64,703	8,270	14	18	69,465	52	61,876	7,205	68	63
	Corporates	368,890	6,079	270,201	106,485	2,982	3,306	365,942	5,802	265,515	103,431	2,706	3,193
	Corporates - Of Which: Specialised Lending	61,621	914	44,777	13,625	134	471	63,170	720	46,303	13,897	33	450
	Corporates - Of Which: SME	41,560	1,832	38,158	23,187	1,352	1,023	41,134	1,680	37,319	22,177	1,129	985
	Retail	169,340	6,139	168,425	34,427	2,685	3,582	171,615	5,896	170,549	35,248	2,806	3,376
	Retail - Secured on real estate property	108,957	2,154	108,405	16,010	1,346	705	111,271	2,058	110,758	16,206	1,319	665
	Retail - Secured on real estate property - Of Which: SME	6,456	307	6,458	1,198	238	132	6,392	260	6,393	1,146	191	106
	Retail - Secured on real estate property - Of Which: non-SME	102,501	1,846	101,948	14,813	1,108	572	104,879	1,798	104,366	15,060	1,128	559
	Retail - Qualifying Revolving	5,450	459	4,886	2,184	171	346	5,353	410	4,794	2,170	196	315
	Retail - Other Retail	54,933	3,527	55,133	16,233	1,168	2,532	54,991	3,428	54,997	16,871	1,291	2,396
	Retail - Other Retail - Of Which: SME	19,686	1,599	19,524	6,139	583	1,207	19,920	1,568	19,577	6,110	553	1,151
	Retail - Other Retail - Of Which: non-SME	35,247	1,927	35,609	10,093	585	1,325	35,071	1,860	35,420	10,761	737	1,245
Equity	4,988	0	4,988	18,029	0	0	5,520	0	5,520	20,061	0	21	
Other non credit-obligation assets				3									
IRB Total ²				172,719									171,664

(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.

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments	63,294	0	68,807	84	0	1	68,623	0	74,000	103	0	5
	Institutions	25,564	13	22,412	1,036	0	12	25,505	5	22,546	1,049	0	5
	Corporates	132,368	3,550	100,753	52,127	1,795	2,249	132,671	3,495	100,263	51,477	1,674	2,138
	Corporates - Of Which: Specialised Lending	10,331	89	6,855	3,016	11	135	10,378	84	7,277	3,151	1	80
	Corporates - Of Which: SME	25,101	1,382	23,429	16,674	888	897	24,956	1,264	23,887	16,154	717	807
	Retail	141,722	5,417	140,619	25,933	2,141	3,012	143,242	5,109	142,000	26,334	2,058	2,810
	Retail - Secured on real estate property	95,151	1,943	95,106	12,911	1,070	605	97,175	1,846	97,166	12,945	951	574
	Retail - Secured on real estate property - Of Which: SME	6,456	307	6,457	1,198	238	132	6,356	260	6,356	1,138	191	106
	Retail - Secured on real estate property - Of Which: non-SME	88,695	1,636	88,648	11,713	832	473	90,819	1,586	90,810	11,808	760	468
	Retail - Qualifying Revolving	5,022	447	3,838	1,788	164	333	4,914	397	3,483	1,687	189	301
	Retail - Other Retail	41,549	3,027	41,675	11,235	907	2,074	41,153	2,865	41,351	11,701	918	1,934
	Retail - Other Retail - Of Which: SME	14,366	1,425	14,032	4,546	485	1,070	14,380	1,366	14,144	4,566	466	995
	Retail - Other Retail - Of Which: non-SME	27,184	1,602	27,643	6,688	421	1,004	26,773	1,500	27,207	7,135	452	940
Equity	4,234	0	4,234	15,255	0	0	4,774	0	4,774	17,314	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	Central banks and central governments	42,169	0	42,979	0	0	0	40,398	0	41,232	0	0	0
	Institutions	9,277	0	8,452	449	0	0	10,954	25	9,765	474	13	6
	Corporates	65,781	370	46,641	11,414	205	56	65,449	352	47,835	11,229	170	104
	Corporates - Of Which: Specialised Lending	9,056	96	7,450	2,022	71	9	9,768	113	7,941	2,099	21	36
	Corporates - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail	22	2	59	20	4	0	22	2	101	43	4	0
	Retail - Secured on real estate property	14	2	14	6	4	0	17	7	17	7	4	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14	2	14	6	4	0	17	7	17	7	4	0
	Retail - Qualifying Revolving	1	0	38	13	0	0	0	0	80	36	0	0
	Retail - Other Retail	7	0	7	1	0	0	4	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	7	1	0	0	4	0	4	1	0	0
Equity	3	0	3	8	0	0	3	0	3	8	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
CZECH REPUBLIC	Central banks and central governments	17,045	0	17,315	0	0	0	11,999	0	12,248	0	0	0
	Institutions	1,595	0	1,542	300	0	1	1,548	0	1,486	247	0	0
	Corporates	16,509	294	12,249	6,101	142	185	15,938	236	11,505	5,977	140	143
	Corporates - Of Which: Specialised Lending	2,140	7	2,060	1,423	14	5	2,196	8	2,101	1,462	4	5
	Corporates - Of Which: SME	5,821	137	4,287	2,078	76	85	6,019	135	4,364	2,088	87	85
	Retail	13,922	231	13,144	3,235	143	180	14,342	232	13,538	3,349	163	179
	Retail - Secured on real estate property	11,376	129	10,881	2,228	59	82	11,720	124	11,216	2,322	72	75
	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	11,376	129	10,881	2,228	59	82	11,720	124	11,216	2,322	72	75
	Retail - Qualifying Revolving	415	8	285	53	5	9	426	9	296	54	5	10
	Retail - Other Retail	2,131	95	1,978	954	80	88	2,197	99	2,026	974	86	94
	Retail - Other Retail - Of Which: SME	889	52	783	448	31	53	900	51	791	450	31	54
	Retail - Other Retail - Of Which: non-SME	1,242	43	1,195	507	48	36	1,296	48	1,235	524	55	41
Equity	40	0	40	149	0	0	43	0	43	157	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments	5,140	0	6,979	0	0	0	4,710	0	6,623	0	0	0
	Institutions	2,262	0	2,233	386	0	0	1,802	0	1,758	324	0	0
	Corporates	13,095	103	10,122	3,449	76	63	12,918	108	9,642	3,359	61	77
	Corporates - Of Which: Specialised Lending	810	0	962	216	0	0	692	0	891	168	0	0
	Corporates - Of Which: SME	1,967	21	1,969	824	19	10	1,735	27	1,734	635	12	9
	Retail	3,117	41	3,250	842	22	25	3,162	46	3,176	782	17	31
	Retail - Secured on real estate property	22	0	22	5	0	0	19	0	19	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	0	22	5	0	0	19	0	19	5	0	0
	Retail - Qualifying Revolving	0	0	11	12	0	0	0	0	13	3	0	0
	Retail - Other Retail	3,095	41	3,217	825	22	25	3,143	45	3,144	773	17	31
	Retail - Other Retail - Of Which: SME	3,073	40	3,196	823	22	25	3,121	45	3,122	772	16	31
	Retail - Other Retail - Of Which: non-SME	21	0	21	2	0	0	22	0	22	2	0	0
Equity	10	0	10	37	0	0	11	0	11	42	0	0	
Other non credit-obligation assets													
IRB Total													

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

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

Société générale

As of 31/12/2019

Residual Maturity	Country / Region	(mln EUR)														Risk weighted exposure amount
		Direct exposures								Off balance sheet						
		On balance sheet				Derivatives				Off balance sheet exposures						
		Total gross carrying amount of non-derivative financial assets				Total carrying amount of non-derivative financial assets (net of short positions)				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions	
				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					
[0 - 3M [	Japan	64	64	64	0	0	0	0	186	0	0	0	0	0	0	
[3M - 1Y [		13	13	13	0	0	0	0	820	0	0	0	0	0	0	
[1Y - 2Y [		70	70	70	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	4	0	0	0	0	0	
[3Y - 5Y [		210	210	210	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		500	500	500	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		775	775	775	0	0	0	0	0	0	0	0	0	0	0	
Total	1,633	1,633	1,633	0	0	0	0	1	1,011	0	0	0	0	0	0	2
[0 - 3M [	U.S.	1,114	1,043	819	0	223	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		1,320	1,320	1,320	0	1,175	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		3,402	3,402	506	0	2,896	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		2,239	2,239	355	0	1,885	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		6,926	6,926	612	0	6,314	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		7,065	7,065	946	1	6,117	0	0	0	0	0	0	0	0	0	
[10Y - more		885	743	142	0	142	0	0	0	0	0	0	0	0	0	
Total	22,950	22,879	4,126	1	18,753	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	China	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		15	15	0	0	15	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		14	14	0	0	14	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		36	36	0	0	35	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		15	15	11	0	4	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		58	58	0	0	58	0	0	0	0	0	0	0	0	0	
[10Y - more		6	6	0	0	6	0	0	0	0	0	0	0	0	0	
Total	145	145	17	0	127	1	0	0	0	0	0	0	0	0	0	11
[0 - 3M [	Switzerland	11	11	0	0	11	17	11,346	5	3,469	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	15	9,835	7	5,271	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	1	768	0	76	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	76	0	60	0	0	0	0	
[3Y - 5Y [		2	2	0	0	2	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	
Total	13	13	0	0	1	12	33	22,024	12	8,876	0	0	0	0	0	12
[0 - 3M [	Other advanced economies non EEA	88	88	74	0	14	0	1	106	31	918	0	0	0	0	
[3M - 1Y [		1,609	1,609	1,093	0	233	283	3	252	9	274	0	0	0	0	
[1Y - 2Y [		679	679	392	0	56	231	13	979	7	198	27	0	0	0	
[2Y - 3Y [		401	401	19	0	68	314	4	324	8	249	13	0	0	0	
[3Y - 5Y [		339	339	1	0	127	212	1	105	0	167	0	0	0	0	
[5Y - 10Y [		532	532	22	0	334	176	9	689	8	234	74	0	0	0	
[10Y - more		240	174	65	0	65	0	6	462	21	608	0	0	0	0	
Total	3,887	3,887	1,775	0	832	1,280	39	2,915	84	2,480	344	0	0	0	479	
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		22	22	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 [		1	1	0	0	0	1	0	0	0	0	0	0	0	0	
[5Y - 10Y [		193	193	0	0	192	0	0	0	0	0	36	0	0	0	
[10Y - more		43	43	0	0	43	0	0	0	0	0	94	0	0	0	
Total	258	258	23	0	236	0	0	0	0	0	131	0	0	0	20	
[0 - 3M [	Middle East	31	6	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 [		105	105	3	0	0	101	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 [		1,121	1,120	8	0	1,112	0	0	0	0	0	14	0	0	0	
[5Y - 10Y [		805	804	15	0	790	0	0	0	0	0	660	0	0	0	
[10Y - more		420	420	29	0	391	0	0	0	0	0	375	0	0	0	
Total	2,482	2,457	62	0	2,395	0	0	0	0	0	1,049	0	0	0	433	
[0 - 3M [	Latin America and the Caribbean	157	138	138	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		8	8	2	0	1	5	0	0	0	0	0	0	0	0	
[1Y - 2Y [		32	32	3	0	1	28	0	0	0	0	32	0	0	0	
[2Y - 3Y [		154	154	1	0	91	62	0	0	0	0	0	0	0	0	
[3Y - 5Y [		175	167	0	0	0	167	0	0	0	0	2	0	0	0	
[5Y - 10Y [		193	193	2	0	190	0	0	0	0	0	455	0	0	0	
[10Y - more		12	4	0	0	8	0	0	0	0	0	0	0	0	0	
Total	731	704	151	0	93	461	0	0	0	0	457	0	0	0	99	

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

Société générale

As of 31/12/2019

(mln EUR)		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 held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value			Derivatives with negative fair value		Off-balance sheet exposures
Carrying amount	Notional amount					Carrying amount	Notional amount	Nominal	Provisions									
[0 - 3M [	Africa	950	943	70	0	275	598	0	0	0	4	0	0	0	0	0	0	
[3M - 1Y [		231	231	74	0	57	100	0	0	1	25	6	0	0	0	0	0	
[1Y - 2Y [		559	559	59	0	183	316	0	0	1	28	25	0	0	0	0	0	0
[2Y - 3Y [		434	434	29	0	12	392	0	0	1	28	3	0	0	0	0	0	0
[3Y - 5Y [		880	880	22	0	3	856	0	0	0	0	39	0	0	0	0	0	0
[5Y - 10Y [		1,603	1,603	34	0	10	1,558	0	0	0	320	0	0	0	0	316	0	0
[10Y - more		223	223	6	0	0	217	0	0	0	12	457	0	0	0	0	0	0
Total	4,880	4,872	294	0	541	4,037	0	435	4	85	847	0	0	2,089				
[0 - 3M [	Others	75	75	0	0	64	11	1	53	0	16	2	0	0	0	0	0	
[3M - 1Y [		33	33	0	0	11	22	2	132	1	113	0	0	0	0	0	0	0
[1Y - 2Y [		158	158	0	0	109	49	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		84	84	1	0	17	66	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		155	155	1	0	38	116	0	0	0	0	14	0	0	0	0	0	0
[5Y - 10Y [		80	80	3	0	57	20	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		17	17	12	0	0	4	0	0	0	0	0	0	0	0	0	0	0
Total	601	601	18	0	295	288	3	185	1	130	37	0	0	123				

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.

- 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".
- The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

- 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.

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Société générale

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted								Of which: defaulted				
(mln EUR)														
Debt securities (including at amortised cost and fair value)	67,068	0	22	22	10	13	0	67,133	0	17	17	11	8	0
Central banks	4,407	0	0	0	2	0	0	4,931	0	0	0	3	0	0
General governments	47,246	0	0	0	6	0	0	46,778	0	0	0	6	0	0
Credit institutions	7,949	0	0	0	0	0	0	7,525	0	0	0	0	0	0
Other financial corporations	3,788	0	0	0	0	0	0	4,020	0	0	0	0	0	0
Non-financial corporations	3,678	0	22	22	2	13	0	3,879	0	17	17	2	8	0
Loans and advances (including at amortised cost and fair value)	638,276	1,516	16,779	16,779	1,888	9,254	3,723	642,622	772	16,014	16,014	1,916	8,835	3,524
Central banks	105,101	0	13	13	0	13	0	108,826	0	13	13	0	13	0
General governments	24,610	16	107	107	5	52	51	16,776	6	96	96	2	53	43
Credit institutions	43,941	13	12	12	2	6	2	41,093	0	19	19	3	6	1
Other financial corporations	46,383	644	175	175	7	100	2	46,248	46	123	123	7	74	1
Non-financial corporations	208,250	443	7,500	7,500	917	4,258	1,787	208,532	369	7,247	7,247	927	4,150	1,588
of which: small and medium-sized enterprises at amortised cost	42,311	206	3,472	3,472	356	2,056	769	35,583	106	3,323	3,021	348	2,007	694
Households	209,990	400	8,971	8,971	957	4,824	1,881	221,147	351	8,516	8,516	978	4,539	1,891
DEBT INSTRUMENTS other than HFT	705,344	1,516	16,801	16,801	1,897	9,267	3,723	709,754	772	16,031	16,031	1,927	8,843	3,524
OFF-BALANCE SHEET EXPOSURES	384,084		1,285	1,285	297	357	298	327,942		1,254	1,254	320	320	331

⁽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.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

Société générale

	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	4,207	3,185	1,503	1,483	1,826	3,864	3,050	1,446	1,428	1,644
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	2,136	1,516	738	729	1,219	1,808	1,490	774	768	987
of which: small and medium-sized enterprises at amortised cost	335	286	134	130	162	329	261	138	135	140
Households	2,071	1,669	765	754	607	2,055	1,560	672	661	657
DEBT INSTRUMENTS other than HFT	4,207	3,185	1,503	1,483	1,826	3,864	3,050	1,446	1,428	1,644
Loan commitments given	45	43	0	0	37	43	43	0	0	28

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

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

Spring 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 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	2,458	140	2,375	91	0	1,743	102	1,660	82	0
B Mining and quarrying	10,790	395	10,770	101	0	10,527	461	10,507	148	0
C Manufacturing	30,113	1,490	29,245	1,031	0	29,783	1,349	28,868	1,026	0
D Electricity, gas, steam and air conditioning supply	10,687	141	10,553	87	0	11,393	129	11,237	83	0
E Water supply	2,085	40	1,744	25	0	2,057	37	1,646	27	0
F Construction	7,781	757	7,235	494	0	7,128	747	6,534	503	0
G Wholesale and retail trade	24,998	1,639	23,997	1,205	0	25,168	1,615	24,076	1,195	0
H Transport and storage	17,140	584	16,528	419	0	16,788	492	16,231	412	0
I Accommodation and food service activities	2,916	326	2,736	208	0	2,884	314	2,647	214	0
J Information and communication	6,347	182	6,266	68	0	6,208	153	6,132	68	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0
L Real estate activities	23,289	511	21,011	293	0	24,005	463	21,520	279	0
M Professional, scientific and technical activities	6,433	189	5,990	155	0	6,348	199	5,886	171	0
N Administrative and support service activities	6,165	182	6,018	122	0	5,896	131	5,723	102	0
O Public administration and defence, compulsory social security	10,461	12	3,332	9	0	11,108	4	3,434	6	0
P Education	284	12	280	9	0	283	10	277	8	0
Q Human health services and social work activities	1,603	31	1,524	34	0	1,565	24	1,496	32	0
R Arts, entertainment and recreation	732	34	688	21	0	714	38	670	24	0
S Other services	43,968	834	39,911	800	0	44,934	979	41,895	697	0
Loans and advances	208,250	7,500	190,205	5,175	0	208,532	7,247	190,440	5,077	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.