



2018 EU-wide Stress Test

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

2018 EU-wide Stress Test: Summary

Société Générale S.A.

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
Net interest income	11,292		10,260	9,980	9,884	9,638	8,525	8,569
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	9,654		5,712	5,712	5,712	-2,878	2,387	2,387
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,025		-2,360	-1,882	-1,779	-5,125	-3,077	-2,652
Profit or (-) loss for the year	3,186		3,555	3,761	3,567	-6,496	-114	194
Coverage ratio: non-performing exposure (%)	54.84%	49.68%	44.36%	41.18%	38.96%	46.10%	42.87%	40.86%
Common Equity Tier 1 capital	40,861	40,250	41,143	41,992	43,062	30,437	29,628	29,594
Total Risk exposure amount (all transitional adjustments included)	353,306	353,601	359,116	361,456	364,026	376,228	383,907	389,004
Common Equity Tier 1 ratio, %	11.57%	11.38%	11.46%	11.62%	11.83%	8.09%	7.72%	7.61%
Fully loaded Common Equity Tier 1 ratio, %	11.39%	11.24%	11.34%	11.62%	11.83%	7.98%	7.72%	7.61%
Tier 1 capital	49,514	48,902	49,822	50,672	51,742	39,116	38,307	38,274
Total leverage ratio exposures	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217
Leverage ratio, %	4.30%	4.25%	4.33%	4.41%	4.50%	3.40%	3.33%	3.33%
Fully loaded leverage ratio, %	4.11%	4.07%	4.21%	4.41%	4.50%	3.28%	3.33%	3.33%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB
Société Générale S.A.

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
Société Générale S.A.	Central banks and central governments	202,764	69	40	0	5,728	0	0	0	185,323	922	74	64	7.0%
	Institutions	53,387	37	13	0	7,843	25	3	0	34,177	63	27	22	35.7%
	Corporates	233,105	6,393	5,328	187	99,825	3,860	4,435	0	197,445	6,635	3,788	2,992	45.1%
	Corporates - Of Which: Specialised Lending	28,873	905	0	0	11,308	306	0	0	28,233	956	454	343	35.9%
	Corporates - Of Which: SME	22,680	1,818	2,580	100	19,859	770	2,014	0	24,859	1,917	1,208	958	49.9%
	Retail	148,304	6,374	0	0	29,388	2,330	0	0	147,411	7,152	4,103	3,306	49.0%
	Retail - Secured on real estate property	96,389	1,513	0	0	12,967	1,132	0	0	95,573	2,329	785	638	27.4%
	Retail - Secured on real estate property - Of Which: SME	6,185	277	0	0	897	284	0	0	6,119	344	143	123	35.8%
	Retail - Secured on real estate property - Of Which: non-SME	90,203	1,236	0	0	12,070	849	0	0	89,455	1,985	643	515	25.9%
	Retail - Qualifying Revolving	4,650	579	0	0	2,147	199	0	0	4,656	573	427	261	63.0%
	Retail - Other Retail	47,265	4,282	0	0	14,274	999	0	0	47,182	4,250	2,891	2,598	59.0%
	Retail - Other Retail - Of Which: SME	17,224	1,967	0	0	5,171	698	0	0	17,228	1,962	1,329	1,164	59.3%
	Retail - Other Retail - Of Which: non-SME	30,042	2,315	0	0	9,103	301	0	0	29,954	2,288	1,562	1,343	58.7%
	Equity									4,833	0	0	0	-
	Securitisation									19	0	0	0	0.0%
	Other non-credit obligation assets													
IRB TOTAL	637,560	12,873	5,380	187	142,782	6,214	4,438	0	569,208	14,772	7,992	6,585	44.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
France	Central banks and central governments	76,589	0	40	0	156	0	0	0	71,891	425	2	0	0.0%
	Institutions	19,615	10	8	0	1,116	2	3	0	16,909	13	2	1	6.6%
	Corporates	90,469	3,238	5,320	187	46,685	1,998	4,429	0	86,917	3,410	2,040	1,583	46.4%
	Corporates - Of Which: Specialised Lending	4,959	79	0	0	2,534	0	0	0	4,959	79	60	49	61.6%
	Corporates - Of Which: SME	19,693	1,294	2,580	100	14,268	511	2,014	0	22,070	1,396	933	720	51.6%
	Retail	124,217	5,359	0	0	22,165	2,049	0	0	123,338	6,139	3,347	2,866	46.7%
	Retail - Secured on real estate property	84,498	1,259	0	0	10,359	1,010	0	0	83,682	2,075	653	529	25.5%
	Retail - Secured on real estate property - Of Which: SME	6,184	277	0	0	897	284	0	0	6,118	344	143	123	35.8%
	Retail - Secured on real estate property - Of Which: non-SME	78,313	982	0	0	9,462	727	0	0	77,564	1,731	510	406	23.4%
	Retail - Qualifying Revolving	3,367	559	0	0	1,664	189	0	0	3,373	553	410	347	62.8%
	Retail - Other Retail	36,352	3,540	0	0	10,142	850	0	0	36,283	3,510	2,284	1,989	56.7%
	Retail - Other Retail - Of Which: SME	11,977	1,708	0	0	4,005	612	0	0	11,982	1,703	1,189	1,051	61.7%
	Retail - Other Retail - Of Which: non-SME	24,374	1,832	0	0	6,137	238	0	0	24,301	1,807	1,095	938	51.9%
	Equity									4,017	0	0	0	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL	310,891	8,606	5,368	187	70,122	4,049	4,431	0	303,073	9,987	5,390	4,450	44.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
United States	Central banks and central governments	39,541	0	0	0	0	0	0	0	38,732	0	0	0	-
	Institutions	6,923	0	5	0	433	0	0	0	5,359	0	0	0	-
	Corporates	33,037	520	0	0	8,936	341	0	0	23,265	521	170	109	21.0%
	Corporates - Of Which: Specialised Lending	5,060	270	0	0	1,564	103	0	0	5,020	270	76	61	22.7%
	Corporates - Of Which: SME	11	0	0	0	6	0	0	0	11	0	0	0	-
	Retail	63	0	0	0	14	0	0	0	63	0	0	0	0.0%
	Retail - Secured on real estate property	15	0	0	0	1	0	0	0	15	0	0	0	80.2%
	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	15	0	0	0	1	0	0	0	15	0	0	0	80.0%
	Retail - Qualifying Revolving	45	0	0	0	12	0	0	0	45	0	0	0	75.0%
	Retail - Other Retail	2	0	0	0	1	0	0	0	2	0	0	0	62.5%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	62.5%
	Equity									196	0	0	0	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL	79,564	520	5	0	9,383	341	0	0	67,616	521	171	110	21.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Société Générale S.A.

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Germany	Central banks and central governments	8,912	0	0	0	0	0	0	0	8,275	151	0	0	0.0%	
	Institutions	2,033	0	0	0	353	0	0	0	472	0	0	0	-	
	Corporates	10,152	73	2	0	3,622	47	2	0	8,929	64	54	33	51.4%	
	Corporates - Of Which: Specialised Lending	646	0	0	0	278	0	0	0	646	0	2	0	-	
	Corporates - Of Which: SME	1,867	51	0	0	429	3	0	0	1,833	51	33	30	57.4%	
	Retail	3,279	40	0	0	628	18	0	0	3,279	40	16	9	20.8%	
	Retail - Secured on real estate property	17	0	0	0	2	0	0	0	17	0	0	0	82.9%	
	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	17	0	0	0	2	0	0	0	17	0	0	0	82.9%	
	Retail - Qualifying Revolving	25	0	0	0	18	0	0	0	25	0	0	0	100.0%	
	Retail - Other Retail	3,238	39	0	0	608	18	0	0	3,238	39	16	8	20.1%	
	Retail - Other Retail - Of Which: SME	3,216	39	0	0	604	18	0	0	3,216	39	16	8	19.6%	
	Retail - Other Retail - Of Which: non-SME	21	0	0	0	3	0	0	0	21	0	0	0	81.5%	
	Equity									8	0	0	0	-	
	Securitisation														
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		24,377	112	2	0	4,603	65	2	0	20,963	254	70	41	16.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
United Kingdom	Central banks and central governments	3,900	0	0	0	0	0	0	0	3,868	0	0	0	-	
	Institutions	6,268	0	0	0	608	0	0	0	1,388	0	0	0	-	
	Corporates	14,033	23	0	0	4,389	23	0	0	10,143	73	30	2	2.4%	
	Corporates - Of Which: Specialised Lending	2,442	0	0	0	557	0	0	0	2,389	11	2	0	0.0%	
	Corporates - Of Which: SME	358	21	0	0	181	21	0	0	347	21	1	0	1.6%	
	Retail	1,518	12	0	0	241	7	0	0	1,515	12	5	5	42.5%	
	Retail - Secured on real estate property	899	10	0	0	89	7	0	0	899	10	4	4	35.2%	
	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	899	10	0	0	89	7	0	0	899	10	4	4	35.2%	
	Retail - Qualifying Revolving	101	0	0	0	57	0	0	0	101	0	0	0	81.8%	
	Retail - Other Retail	518	2	0	0	95	0	0	0	516	2	1	1	89.0%	
	Retail - Other Retail - Of Which: SME	13	0	0	0	10	0	0	0	13	0	0	0	50.0%	
	Retail - Other Retail - Of Which: non-SME	506	2	0	0	85	0	0	0	503	2	1	1	89.5%	
	Equity									10	0	0	0	-	
	Securitisation														
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		25,719	35	0	0	5,238	30	0	0	16,924	86	35	7	8.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Czech Republic	Central banks and central governments	7,122	0	0	0	281	0	0	0	3,960	53	2	2	3.7%	
	Institutions	1,228	0	0	0	339	0	0	0	1,076	0	1	0	15.2%	
	Corporates	10,261	308	0	0	5,554	114	0	0	9,771	302	249	217	72.0%	
	Corporates - Of Which: Specialised Lending	1,549	6	0	0	1,291	3	0	0	1,549	6	14	2	42.3%	
	Corporates - Of Which: SME	4,001	147	0	0	1,827	64	0	0	3,922	147	96	87	58.9%	
	Retail	12,266	349	0	0	3,316	176	0	0	12,265	348	240	197	56.6%	
	Retail - Secured on real estate property	10,088	191	0	0	2,422	73	0	0	10,088	191	115	95	49.8%	
	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	10,088	191	0	0	2,422	73	0	0	10,088	191	115	95	49.8%	
	Retail - Qualifying Revolving	292	15	0	0	66	7	0	0	292	15	13	10	65.1%	
	Retail - Other Retail	1,886	143	0	0	829	96	0	0	1,885	143	113	93	64.9%	
	Retail - Other Retail - Of Which: SME	761	69	0	0	336	48	0	0	761	69	63	53	76.1%	
	Retail - Other Retail - Of Which: non-SME	1,125	74	0	0	493	48	0	0	1,124	73	50	40	54.4%	
	Equity									24	0	0	0	-	
	Securitisation														
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		30,877	657	0	0	9,490	290	0	0	27,097	704	492	417	59.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Société Générale S.A.

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Switzerland	Central banks and central governments	19,527	0	0	0	0	0	0	0	0	19,368	0	0	0	0
	Institutions	1,232	0	0	0	68	0	0	0	0	537	0	0	0	0
	Corporates	4,608	8	0	0	1,466	15	0	0	0	3,199	9	7	2	24.3%
	Corporates - Of Which: Specialised Lending	1,315	0	0	0	272	0	0	0	0	1,072	0	0	0	0
	Corporates - Of Which: SME	68	6	0	0	25	4	0	0	0	59	6	3	2	34.6%
	Retail	439	22	0	0	93	19	0	0	0	436	21	4	4	17.9%
	Retail - Secured on real estate property	109	17	0	0	17	16	0	0	0	110	17	1	0	0.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	109	17	0	0	17	16	0	0	0	110	17	1	0	0.5%
	Retail - Qualifying Revolving	50	3	0	0	16	1	0	0	0	50	3	3	3	89.7%
	Retail - Other Retail	280	2	0	0	60	1	0	0	0	276	2	1	1	54.2%
	Retail - Other Retail - Of Which: SME	4	0	0	0	3	0	0	0	0	4	0	0	0	84.6%
	Retail - Other Retail - Of Which: non-SME	275	2	0	0	58	1	0	0	0	271	2	1	1	51.8%
	Equity										0	0	0	0	0
	Securitisation										0	0	0	0	0
	Other non-credit obligation assets										0	0	0	0	0
IRB TOTAL		25,806	31	0	0	1,627	34	0	0	23,540	30	11	6	19.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Luxembourg	Central banks and central governments	9,437	0	0	0	0	0	0	0	0	4,062	5	0	0	0.0%
	Institutions	665	0	0	0	25	0	0	0	0	192	0	1	0	0
	Corporates	8,290	224	0	0	2,110	80	0	0	0	4,818	251	174	164	65.2%
	Corporates - Of Which: Specialised Lending	945	0	0	0	293	0	0	0	0	897	27	1	0	1.4%
	Corporates - Of Which: SME	1,033	38	0	0	309	9	0	0	0	999	38	30	29	77.5%
	Retail	167	1	0	0	39	0	0	0	0	160	1	1	0	30.0%
	Retail - Secured on real estate property	79	0	0	0	8	0	0	0	0	79	0	0	0	6.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	79	0	0	0	8	0	0	0	0	79	0	0	0	6.8%
	Retail - Qualifying Revolving	25	0	0	0	9	0	0	0	0	25	0	0	0	100.0%
	Retail - Other Retail	63	0	0	0	12	0	0	0	0	55	0	0	0	68.0%
	Retail - Other Retail - Of Which: SME	7	0	0	0	5	0	0	0	0	7	0	0	0	76.2%
	Retail - Other Retail - Of Which: non-SME	56	0	0	0	8	0	0	0	0	48	0	0	0	25.0%
	Equity										366	0	0	0	0
	Securitisation										0	0	0	0	0
	Other non-credit obligation assets										0	0	0	0	0
IRB TOTAL		18,560	225	0	0	2,165	81	0	0	9,599	257	177	164	63.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Italy	Central banks and central governments	1,948	0	0	0	464	0	0	0	0	1,943	3	1	0	0.0%
	Institutions	427	1	0	0	273	3	0	0	0	125	1	0	0	0.0%
	Corporates	5,057	204	0	0	2,408	71	0	0	0	4,550	204	96	84	41.1%
	Corporates - Of Which: Specialised Lending	1,192	24	0	0	383	3	0	0	0	1,192	24	20	17	71.8%
	Corporates - Of Which: SME	1,150	145	0	0	527	28	0	0	0	1,147	145	60	56	38.8%
	Retail	4,112	548	0	0	2,391	31	0	0	0	4,112	547	467	410	74.8%
	Retail - Secured on real estate property	29	0	0	0	3	0	0	0	0	29	0	0	0	50.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	28	0	0	0	3	0	0	0	0	28	0	0	0	50.0%
	Retail - Qualifying Revolving	58	0	0	0	21	0	0	0	0	58	0	0	0	64.3%
	Retail - Other Retail	4,025	547	0	0	2,366	30	0	0	0	4,025	547	467	409	74.8%
	Retail - Other Retail - Of Which: SME	1,184	150	0	0	172	19	0	0	0	1,184	150	59	52	34.9%
	Retail - Other Retail - Of Which: non-SME	2,842	397	0	0	2,194	11	0	0	0	2,842	397	407	357	89.9%
	Equity										0	0	0	0	0
	Securitisation										0	0	0	0	0
	Other non-credit obligation assets										0	0	0	0	0
IRB TOTAL		11,543	752	0	0	5,535	104	0	0	10,731	754	564	493	65.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Société Générale S.A.

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Russian Federation	Central banks and central governments	2,834	0	0	0	798	0	0	0	1,824	0	0	0	
	Institutions	68	1	0	0	86	6	0	0	24	2	1	1	47.3%
	Corporates	1,546	21	0	0	820	12	0	0	1,343	21	13	9	41.7%
	Corporates - Of Which: Specialised Lending	987	6	0	0	459	0	0	0	912	6	7	6	100.0%
	Corporates - Of Which: SME	0	15	0	0	0	12	0	0	0	15	3	3	17.9%
	Retail	94	15	0	0	10	15	0	0	94	15	0	0	0.2%
	Retail - Secured on real estate property	73	15	0	0	7	15	0	0	73	15	0	0	0.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	73	15	0	0	7	15	0	0	73	15	0	0	0.1%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	33.3%
	Retail - Other Retail	21	0	0	0	2	0	0	0	21	0	0	0	0.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	21	0	0	0	2	0	0	0	21	0	0	0	0.0%
	Equity									15	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL		4,543	36	0	0	1,714	33	0	0	3,300	37	13	9	25.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Japan	Central banks and central governments	10,601	0	0	0	217	0	0	0	10,386	74	1	1	1.0%
	Institutions	1,068	0	0	0	119	0	0	0	340	0	0	0	-
	Corporates	920	0	0	0	233	0	0	0	324	0	0	0	-
	Corporates - Of Which: Specialised Lending	1	0	0	0	0	0	0	0	1	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	13	0	0	0	3	0	0	0	13	0	0	0	100.0%
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Qualifying Revolving	10	0	0	0	2	0	0	0	10	0	0	0	-
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	100.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Equity									2	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL		12,601	0	0	0	572	0	0	0	11,065	74	1	1	1.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk IRB
Société Générale S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mIn EUR, %)														
Société Générale S.A.	Central banks and central governments	185,194	1,051	133	95	9.1%	185,063	1,182	164	127	10.7%	184,927	1,318	197	160	12.2%
	Institutions	34,154	85	35	28	32.4%	34,129	111	43	33	30.1%	34,100	139	51	40	28.4%
	Corporates	195,775	8,304	4,356	3,418	41.2%	193,874	10,205	4,986	3,898	38.2%	191,803	12,276	5,620	4,425	36.0%
	Corporates - Of Which: Specialised Lending	28,047	1,141	469	376	33.0%	27,814	1,374	537	418	30.4%	27,544	1,644	604	466	28.3%
	Corporates - Of Which: SME	24,117	2,660	1,540	1,150	42.2%	23,321	3,455	1,772	1,254	39.2%	22,495	4,281	1,998	1,569	36.6%
	Retail	144,889	9,675	4,753	4,017	41.5%	142,626	11,597	5,211	4,489	37.6%	140,434	14,130	5,652	4,941	35.0%
	Retail - Secured on real estate property	94,343	3,559	812	686	19.3%	93,345	4,557	855	731	16.0%	92,389	5,513	911	780	14.1%
	Retail - Secured on real estate property - Of Which: SME	5,903	559	134	127	22.7%	5,759	703	136	129	18.4%	5,626	837	138	131	15.7%
	Retail - Secured on real estate property - Of Which: non-SME	88,440	3,000	678	560	18.7%	87,585	3,854	719	601	15.6%	86,763	4,676	774	648	13.9%
	Retail - Qualifying Revolving	4,493	736	519	443	60.3%	4,365	864	574	508	58.8%	4,255	974	626	563	57.8%
	Retail - Other Retail	46,053	5,380	3,423	2,888	57.7%	44,917	6,516	3,782	3,251	49.9%	43,789	7,643	4,115	3,599	47.1%
	Retail - Other Retail - Of Which: SME	16,754	2,436	1,555	1,278	52.5%	16,245	2,945	1,685	1,393	47.3%	15,710	3,480	1,799	1,515	43.5%
	Retail - Other Retail - Of Which: non-SME	29,299	2,943	1,868	1,610	54.7%	28,671	3,571	2,098	1,857	52.0%	28,079	4,163	2,316	2,084	50.0%
	Equity	4,833	0	0	0	-	4,833	0	0	0	-	4,833	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	19	0	0	0	0.0%	19	0	0	0	0.0%	19	0	0	0	0.0%
IRB TOTAL	564,864	19,116	9,277	7,558	39.5%	560,545	23,435	10,403	8,548	36.5%	556,116	27,864	11,519	9,565	34.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mIn EUR, %)														
France	Central banks and central governments	71,862	455	10	5	1.0%	71,833	483	14	9	1.9%	71,806	511	18	13	2.6%
	Institutions	16,904	19	3	2	8.4%	16,898	25	4	2	9.8%	16,891	32	6	3	10.7%
	Corporates	85,935	4,392	2,502	1,886	43.0%	84,915	5,412	2,875	2,204	40.7%	83,862	6,465	3,290	2,534	39.2%
	Corporates - Of Which: Specialised Lending	4,928	118	80	57	48.5%	4,878	160	93	67	41.5%	4,832	206	107	77	37.3%
	Corporates - Of Which: SME	21,541	1,925	1,227	890	46.2%	21,018	2,447	1,412	1,061	43.4%	20,502	2,964	1,593	1,232	41.6%
	Retail	121,163	8,314	3,794	3,244	39.0%	119,335	10,142	4,086	3,565	35.1%	117,651	11,825	4,353	3,850	32.6%
	Retail - Secured on real estate property	82,540	3,217	649	562	17.5%	81,658	4,100	664	586	14.3%	80,856	4,901	680	607	12.4%
	Retail - Secured on real estate property - Of Which: SME	5,902	559	134	127	22.7%	5,758	703	136	129	18.4%	5,625	837	138	131	15.7%
	Retail - Secured on real estate property - Of Which: non-SME	76,638	2,658	515	435	16.4%	75,899	3,396	528	456	13.4%	75,231	4,064	543	475	11.7%
	Retail - Qualifying Revolving	3,243	684	468	414	60.5%	3,140	787	512	466	59.2%	3,054	873	552	509	58.3%
	Retail - Other Retail	35,380	4,413	2,677	2,268	51.4%	34,537	5,256	2,910	2,513	47.8%	33,741	6,052	3,120	2,735	45.2%
	Retail - Other Retail - Of Which: SME	11,634	2,051	1,360	1,134	55.3%	11,309	2,376	1,434	1,206	50.7%	10,994	2,691	1,498	1,273	47.3%
	Retail - Other Retail - Of Which: non-SME	23,746	2,361	1,318	1,135	48.0%	23,228	2,879	1,476	1,308	45.4%	22,747	3,360	1,623	1,462	43.5%
	Equity	4,017	0	0	0	-	4,017	0	0	0	-	4,017	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	299,882	13,179	6,309	5,137	39.0%	296,998	16,062	6,979	5,781	36.0%	294,227	18,833	7,627	6,401	34.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mIn EUR, %)														
United States	Central banks and central governments	38,717	15	8	4	26.9%	38,703	29	12	8	26.9%	38,688	44	16	12	26.8%
	Institutions	5,358	2	0	0	9.7%	5,355	4	1	0	10.4%	5,353	6	1	1	10.8%
	Corporates	23,182	604	165	124	20.5%	23,080	707	198	143	20.3%	22,961	826	233	167	20.2%
	Corporates - Of Which: Specialised Lending	4,984	306	75	66	21.4%	4,942	348	84	71	20.4%	4,895	395	92	77	19.5%
	Corporates - Of Which: SME	11	0	0	0	22.6%	11	1	0	0	21.8%	10	1	0	0	21.2%
	Retail	61	2	1	1	49.4%	60	3	2	1	46.3%	60	3	2	2	44.7%
	Retail - Secured on real estate property	15	0	0	0	39.4%	15	0	0	0	29.4%	15	1	0	0	24.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	2.4%	0	0	0	0	2.4%	0	0	0	0	2.4%
	Retail - Secured on real estate property - Of Which: non-SME	15	0	0	0	40.8%	15	0	0	0	30.7%	14	1	0	0	25.4%
	Retail - Qualifying Revolving	44	1	1	1	51.2%	44	2	1	1	50.1%	43	2	1	1	49.6%
	Retail - Other Retail	2	0	0	0	53.2%	2	0	0	0	47.6%	2	0	0	0	44.1%
	Retail - Other Retail - Of Which: SME	1	0	0	0	27.4%	1	0	0	0	26.8%	1	0	0	0	26.4%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	55.8%	1	0	0	0	51.0%	1	0	0	0	48.0%
	Equity	196	0	0	0	-	196	0	0	0	-	196	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	67,515	622	174	129	20.7%	67,395	742	212	153	20.6%	67,258	879	251	181	20.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Société Générale S.A.

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		(mIn EUR, %)															
Germany	Central banks and central governments	8,274	152	0	0	0.1%	8,274	152	1	0	0.3%	8,273	153	1	1	0.4%	
	Institutions	472	0	0	0	9.4%	472	0	0	0	8.7%	472	1	0	0	8.2%	
	Corporates	8,842	150	56	41	27.3%	8,759	233	67	47	20.3%	8,673	319	79	55	17.2%	
	Corporates - Of Which: Specialised Lending	643	3	2	1	18.5%	639	7	4	1	18.3%	634	13	6	2	18.1%	
	Corporates - Of Which: SME	1,798	87	31	30	34.5%	1,763	122	32	30	24.9%	1,728	156	32	31	19.6%	
	Retail	3,244	76	10	9	11.7%	3,212	107	11	11	9	8.4%	3,180	139	11	11	6.7%
	Retail - Secured on real estate property	17	1	0	0	54.3%	16	1	0	0	42.7%	16	1	0	0	36.4%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	17	1	0	0	54.3%	16	1	0	0	42.7%	16	1	0	0	36.4%	
	Retail - Qualifying Revolving	24	1	1	1	50.9%	24	1	1	1	49.4%	24	1	1	1	48.7%	
	Retail - Other Retail	3,203	73	9	8	10.9%	3,171	106	10	8	7.8%	3,140	136	10	8	6.1%	
	Retail - Other Retail - Of Which: SME	3,182	73	9	8	10.7%	3,150	105	9	8	7.6%	3,119	136	10	8	5.9%	
	Retail - Other Retail - Of Which: non-SME	21	0	0	0	61.4%	21	0	0	0	51.1%	21	1	0	0	45.2%	
	Equity	8	0	0	0	-	8	0	0	0	-	8	0	0	0	-	
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-		
IRB TOTAL	20,841	377	67	50	13.3%	20,724	493	78	57	11.5%	20,606	611	91	65	10.6%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		(mIn EUR, %)															
United Kingdom	Central banks and central governments	3,866	1	0	0	8.4%	3,865	3	0	0	8.4%	3,864	4	0	0	8.4%	
	Institutions	1,388	0	0	0	16.4%	1,387	1	1	0	15.6%	1,386	2	1	0	15.2%	
	Corporates	10,120	97	23	8	8.1%	10,087	130	38	16	12.6%	10,047	170	54	26	15.6%	
	Corporates - Of Which: Specialised Lending	2,395	16	3	1	4.5%	2,387	23	5	2	7.8%	2,377	33	7	3	9.9%	
	Corporates - Of Which: SME	394	23	4	1	3.6%	341	27	2	2	5.8%	337	31	3	2	7.7%	
	Retail	1,504	23	14	8	34.4%	1,493	34	16	10	30.9%	1,482	44	19	13	28.8%	
	Retail - Secured on real estate property	892	17	6	5	28.9%	884	25	8	6	26.2%	877	32	10	8	24.8%	
	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	892	17	6	5	28.9%	884	25	8	6	26.2%	877	32	10	8	24.8%	
	Retail - Qualifying Revolving	98	3	4	1	91.7%	97	4	4	5	2	93.8%	96	5	5	3	90.5%
	Retail - Other Retail	514	3	3	2	50.7%	512	5	3	2	37.6%	510	7	4	2	31.2%	
	Retail - Other Retail - Of Which: SME	12	1	2	0	28.2%	12	1	2	0	27.2%	11	1	2	0	26.7%	
	Retail - Other Retail - Of Which: non-SME	502	3	2	1	55.3%	500	4	2	2	40.2%	499	5	2	2	32.4%	
	Equity	10	0	0	0	-	10	0	0	0	-	10	0	0	0	-	
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-		
IRB TOTAL	16,888	122	38	16	13.1%	16,842	167	56	27	16.2%	16,790	220	74	40	18.1%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Czech Republic	Central banks and central governments	3,956	57	5	3	5.6%	3,952	62	6	5	7.6%	3,947	66	8	6	9.3%
	Institutions	1,075	1	1	0	19.9%	1,074	2	1	0	20.7%	1,072	4	1	1	21.2%
	Corporates	9,657	416	328	243	58.4%	9,477	596	394	284	47.6%	9,266	807	451	331	41.1%
	Corporates - Of Which: Specialised Lending	1,532	24	30	7	29.4%	1,503	52	46	14	27.1%	1,470	85	58	22	26.3%
	Corporates - Of Which: SME	3,875	193	125	97	50.1%	3,803	266	149	113	42.5%	3,718	351	171	132	37.6%
	Retail	12,114	500	323	246	49.1%	11,913	701	398	307	43.8%	11,665	949	487	379	40.0%
	Retail - Secured on real estate property	10,024	255	141	107	41.9%	9,927	252	167	125	35.5%	9,791	488	206	151	30.8%
	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	10,024	255	141	107	41.9%	9,927	252	167	125	35.5%	9,791	488	206	151	30.8%
	Retail - Qualifying Revolving	283	24	19	14	59.6%	273	33	24	19	56.8%	262	45	31	25	55.1%
	Retail - Other Retail	1,807	221	163	125	56.3%	1,712	316	207	163	51.7%	1,612	416	251	204	49.1%
	Retail - Other Retail - Of Which: SME	709	122	98	74	60.6%	649	182	125	98	53.8%	590	240	149	121	50.4%
	Retail - Other Retail - Of Which: non-SME	1,098	100	65	51	51.1%	1,064	134	82	65	48.8%	1,022	176	102	83	47.2%
	Equity	24	0	0	0	-	24	0	0	0	-	24	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	26,826	975	656	492	50.5%	26,441	1,361	799	596	43.8%	25,975	1,826	947	718	39.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Switzerland	Central banks and central governments	19,363	5	1	0	6.7%	19,358	10	1	1	6.6%	19,353	15	1	1	6.6%
	Institutions	337	0	0	0	15.0%	537	0	0	0	14.9%	537	1	0	0	14.9%
	Corporates	3,184	24	17	5	22.2%	3,167	40	21	9	21.7%	3,148	60	26	13	21.5%
	Corporates - Of Which: Specialised Lending	1,067	4	1	0	10.4%	1,061	10	2	1	10.7%	1,054	18	4	2	11.0%
	Corporates - Of Which: SME	56	9	3	2	27.8%	54	10	3	3	25.7%	53	11	3	3	24.7%
	Retail	431	26	6	5	18.4%	428	29	6	5	18.3%	425	32	7	6	18.1%
	Retail - Secured on real estate property	108	19	1	0	1.4%	106	21	1	0	1.9%	104	22	1	0	2.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.2%	0	0	0	0	0.2%	0	0	0	0	0.2%
	Retail - Secured on real estate property - Of Which: non-SME	107	19	1	0	1.4%	106	21	1	0	1.9%	104	22	1	0	2.2%
	Retail - Qualifying Revolving	49	4	4	3	78.4%	48	5	4	4	73.6%	48	6	4	4	70.7%
	Retail - Other Retail	275	3	1	1	40.3%	274	4	2	1	32.9%	273	5	2	1	28.7%
	Retail - Other Retail - Of Which: SME	4	0	0	0	49.2%	4	0	0	0	38.9%	4	1	1	0	34.4%
	Retail - Other Retail - Of Which: non-SME	271	2	1	1	39.2%	270	3	1	1	32.0%	269	4	1	1	27.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	23,515	54	23	10	19.0%	23,490	80	28	15	18.6%	23,463	107	34	20	18.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Luxembourg	Central banks and central governments	4,062	6	0	0	3.3%	4,061	6	1	0	6.4%	4,061	7	1	1	9.3%
	Institutions	192	0	0	0	10.7%	192	0	0	0	11.0%	192	0	0	0	10.9%
	Corporates	4,797	272	176	168	61.8%	4,773	296	183	173	58.4%	4,746	323	191	178	55.3%
	Corporates - Of Which: Specialised Lending	893	31	2	1	2.9%	887	36	4	2	4.6%	881	45	5	3	6.2%
	Corporates - Of Which: SME	993	44	32	30	69.0%	988	49	33	31	64.2%	984	53	34	32	60.9%
	Retail	1,989	11	5	2	16.6%	1,973	17	4	3	16.4%	1,960	21	5	3	16.5%
	Retail - Secured on real estate property	71	9	3	1	14.0%	67	13	3	2	14.0%	64	16	3	2	14.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	2.4%	0	0	0	0	2.4%	0	0	0	0	2.4%
	Retail - Secured on real estate property - Of Which: non-SME	71	9	3	1	14.0%	67	13	3	2	14.0%	64	16	3	2	14.0%
	Retail - Qualifying Revolving	24	1	1	0	51.2%	24	1	1	1	50.6%	24	1	1	1	50.4%
	Retail - Other Retail	54	2	1	0	17.9%	53	3	1	0	15.8%	52	4	1	1	15.3%
	Retail - Other Retail - Of Which: SME	7	0	1	0	51.7%	7	1	1	0	43.5%	7	1	1	0	39.1%
	Retail - Other Retail - Of Which: non-SME	47	2	0	0	9.1%	46	2	0	0	9.1%	45	3	0	0	9.2%
	Equity	366	0	0	0	-	366	0	0	0	-	366	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	9,567	289	181	170	58.8%	9,536	319	188	176	55.1%	9,505	351	196	183	52.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Italy	Central banks and central governments	1,939	7	3	2	24.4%	1,935	11	5	3	30.3%	1,931	14	6	5	32.9%
	Institutions	124	1	0	0	5.0%	124	2	0	0	6.9%	123	3	0	0	8.1%
	Corporates	4,502	251	121	95	37.7%	4,406	348	150	113	32.6%	4,272	482	179	142	29.4%
	Corporates - Of Which: Specialised Lending	1,184	32	22	18	58.1%	1,175	41	24	20	48.3%	1,165	51	26	21	41.2%
	Corporates - Of Which: SME	1,124	168	73	62	36.7%	1,061	230	90	73	31.6%	970	321	107	91	28.4%
	Retail	4,009	651	557	477	73.3%	3,853	806	638	555	68.8%	3,664	996	715	639	64.2%
	Retail - Secured on real estate property	29	0	0	0	16.3%	28	1	0	0	13.6%	28	1	0	0	12.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	2.4%	0	0	0	0	2.4%	0	0	0	0	2.4%
	Retail - Secured on real estate property - Of Which: non-SME	28	0	0	0	16.9%	28	1	0	0	14.0%	28	1	0	0	12.9%
	Retail - Qualifying Revolving	57	3	2	1	51.2%	56	2	2	1	50.3%	55	3	3	3	49.9%
	Retail - Other Retail	3,924	649	555	476	73.4%	3,769	803	635	554	68.9%	3,581	992	712	637	64.3%
	Retail - Other Retail - Of Which: SME	1,147	187	81	62	33.0%	1,058	276	108	80	29.2%	930	404	134	111	27.4%
	Retail - Other Retail - Of Which: non-SME	2,777	462	474	415	89.8%	2,711	528	528	473	89.7%	2,651	588	578	527	89.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	10,575	910	681	574	63.0%	10,318	1,167	792	672	57.6%	9,990	1,495	900	786	52.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Société Générale S.A.	Central banks and central governments	185,187	1,058	459	379	35.8%	185,005	1,239	510	437	35.2%	184,776	1,468	562	512	34.9%
	Institutions	34,153	87	40	29	33.3%	34,118	121	52	38	31.2%	34,080	159	62	48	30.1%
	Corporates	195,254	8,826	5,048	3,593	40.7%	192,281	11,798	6,065	4,420	37.5%	189,390	14,689	6,963	5,248	35.7%
	Corporates - Of Which: Specialised Lending	27,969	1,220	536	390	32.0%	27,592	1,597	651	462	29.0%	27,234	1,954	750	536	27.4%
	Corporates - Of Which: SME	33,946	2,830	1,806	1,212	42.9%	32,774	4,003	2,187	1,546	38.6%	31,623	5,153	2,522	1,889	36.7%
	Retail	144,796	9,768	5,151	4,283	43.9%	142,312	12,251	5,800	4,928	40.2%	139,851	14,712	6,410	5,555	37.8%
	Retail - Secured on real estate property	94,319	3,584	1,134	931	26.0%	93,254	4,648	1,303	1,097	23.6%	92,218	5,684	1,463	1,247	21.9%
	Retail - Secured on real estate property - Of Which: SME	5,899	563	149	131	23.2%	5,755	708	156	140	19.7%	5,622	841	160	146	17.4%
	Retail - Secured on real estate property - Of Which: non-SME	88,419	3,020	985	800	26.5%	87,499	3,940	1,147	958	24.3%	86,596	4,843	1,303	1,101	22.7%
	Retail - Qualifying Revolving	4,491	738	523	444	60.3%	4,357	872	582	512	58.7%	4,241	988	638	571	57.8%
	Retail - Other Retail	45,396	5,447	3,493	2,908	53.4%	44,702	6,721	3,915	3,219	49.3%	43,393	8,040	4,308	3,727	46.5%
	Retail - Other Retail - Of Which: SME	16,708	2,482	1,590	1,288	51.9%	16,096	3,094	1,750	1,429	46.2%	15,445	3,745	1,895	1,586	42.4%
	Retail - Other Retail - Of Which: non-SME	29,278	2,964	1,904	1,620	54.6%	28,605	3,637	2,166	1,890	52.0%	27,947	4,295	2,413	2,151	50.1%
	Equity	4,833	0	0	0	-	4,833	0	0	0	-	4,833	0	0	0	-
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other non-credit obligation assets	19	0	0	0	0.0%	19	0	0	0	0.0%	19	0	0	0	0.0%
	IRB TOTAL	564,241	19,739	10,696	8,284	42.0%	558,570	25,410	12,427	9,822	38.7%	552,951	31,029	13,997	11,363	36.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
France	Central banks and central governments	71,862	455	180	175	38.4%	71,831	485	192	187	38.5%	71,800	517	204	199	38.5%
	Institutions	16,904	19	4	2	8.4%	16,895	28	5	3	10.0%	16,887	36	7	4	11.1%
	Corporates	85,660	4,667	2,971	2,005	43.0%	84,074	6,253	3,519	2,543	40.7%	82,597	7,730	4,029	3,051	39.5%
	Corporates - Of Which: Specialised Lending	4,906	132	109	61	46.1%	4,836	202	115	77	38.1%	4,771	267	132	92	34.6%
	Corporates - Of Which: SME	31,432	2,034	1,437	943	46.4%	20,672	2,794	1,710	1,214	43.5%	19,965	3,501	1,958	1,473	42.1%
	Retail	121,139	8,337	4,115	3,489	41.8%	119,250	10,226	4,525	3,930	38.4%	117,501	11,976	4,868	4,312	36.0%
	Retail - Secured on real estate property	82,535	3,222	935	798	24.8%	81,638	4,119	1,042	923	22.4%	80,828	4,929	1,117	1,013	20.6%
	Retail - Secured on real estate property - Of Which: SME	5,899	563	149	131	23.2%	5,754	708	156	140	19.7%	5,621	841	160	146	17.4%
	Retail - Secured on real estate property - Of Which: non-SME	76,637	2,659	786	667	25.1%	75,884	3,412	886	783	22.9%	75,207	4,088	957	867	21.2%
	Retail - Qualifying Revolving	3,243	684	470	414	60.5%	3,136	790	515	467	59.1%	3,048	879	557	512	58.3%
	Retail - Other Retail	35,361	4,431	2,710	2,277	51.4%	34,476	5,317	2,967	2,540	47.8%	33,625	6,168	3,194	2,787	45.2%
	Retail - Other Retail - Of Which: SME	11,625	2,060	1,368	1,136	55.2%	11,281	2,404	1,448	1,212	50.4%	10,951	2,734	1,513	1,283	46.9%
	Retail - Other Retail - Of Which: non-SME	23,736	2,372	1,342	1,141	48.1%	23,195	2,913	1,519	1,328	45.6%	22,674	3,434	1,682	1,503	43.8%
	Equity	4,017	0	0	0	-	4,017	0	0	0	-	4,017	0	0	0	-
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other non-credit obligation assets	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	IRB TOTAL	299,583	13,478	7,270	5,670	42.1%	296,069	16,952	8,241	6,663	39.2%	292,801	20,259	9,108	7,566	37.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United States	Central banks and central governments	38,717	15	14	4	26.9%	38,703	29	20	8	26.9%	38,669	63	25	19	29.9%
	Institutions	5,358	2	1	0	14.5%	5,355	4	1	1	15.5%	5,352	7	2	1	16.4%
	Corporates	23,144	643	192	132	20.6%	22,983	804	233	165	20.5%	22,838	948	270	194	20.5%
	Corporates - Of Which: Specialised Lending	4,967	323	82	68	21.0%	4,902	388	92	76	19.7%	4,846	444	101	84	18.9%
	Corporates - Of Which: SME	11	0	0	0	23.5%	10	1	0	0	22.5%	10	2	0	0	21.9%
	Retail	61	2	1	1	49.3%	60	3	2	1	46.0%	60	4	2	2	44.3%
	Retail - Secured on real estate property	15	0	0	0	39.4%	15	1	0	0	30.3%	15	1	0	0	25.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	4.8%	0	1	0	0	6.2%	0	0	0	0	6.3%
	Retail - Secured on real estate property - Of Which: non-SME	15	0	0	0	40.7%	14	1	0	0	31.3%	14	1	0	0	26.7%
	Retail - Qualifying Revolving	44	1	1	1	51.2%	44	2	1	1	50.0%	43	2	1	1	49.6%
	Retail - Other Retail	2	0	0	0	53.3%	2	0	0	0	47.7%	2	0	0	0	44.4%
	Retail - Other Retail - Of Which: SME	1	0	0	0	27.4%	1	0	0	0	26.8%	1	0	0	0	26.4%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	55.9%	1	0	0	0	51.1%	1	0	0	0	48.2%
	Equity	196	0	0	0	-	196	0	0	0	-	196	0	0	0	-
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other non-credit obligation assets	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	IRB TOTAL	67,476	661	208	137	20.8%	67,297	840	256	174	20.8%	67,115	1,022	298	216	21.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Germany	Central banks and central governments	8,274	152	61	61	40.0%	8,273	152	61	61	40.0%	8,273	153	61	61	40.0%
	Institutions	472	0	0	0	19.0%	472	0	0	0	19.0%	471	1	0	0	19.1%
	Corporates	8,802	190	69	44	23.4%	8,657	335	84	56	16.7%	8,543	449	97	66	14.7%
	Corporates - Of Which: Specialised Lending	642	5	4	1	18.6%	634	12	6	2	18.4%	628	19	8	3	18.2%
	Corporates - Of Which: SME	1,780	104	33	30	29.0%	1,717	167	35	31	18.6%	1,670	214	36	32	14.9%
	Retail	3,224	95	14	9	9.5%	3,152	167	15	10	6.1%	3,090	229	16	11	4.8%
	Retail - Secured on real estate property	17	1	0	0	52.0%	16	1	0	0	40.3%	16	1	0	0	34.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	17	1	0	0	52.0%	16	1	0	0	40.3%	16	1	0	0	34.3%
	Retail - Qualifying Revolving	24	1	1	0	50.9%	24	1	1	1	49.3%	24	1	1	1	48.7%
	Retail - Other Retail	3,183	94	13	8	8.9%	3,112	164	14	9	5.6%	3,050	227	15	10	4.3%
	Retail - Other Retail - Of Which: SME	3,162	93	12	8	8.7%	3,092	164	13	9	5.4%	3,029	226	14	10	4.2%
	Retail - Other Retail - Of Which: non-SME	21	0	0	0	58.2%	21	1	0	0	45.0%	21	1	0	0	38.0%
	Equity	8	0	0	0	-	8	0	0	0	-	8	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	20,781	437	143	114	26.1%	20,563	654	160	127	19.4%	20,385	833	175	138	16.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United Kingdom	Central banks and central governments	3,866	2	0	0	8.4%	3,863	4	1	0	8.4%	3,861	6	1	1	8.4%
	Institutions	1,388	1	0	0	20.2%	1,387	1	1	0	20.2%	1,385	3	1	1	20.2%
	Corporates	10,104	112	40	13	11.6%	10,041	175	63	31	17.8%	9,982	235	84	48	20.4%
	Corporates - Of Which: Specialised Lending	2,362	19	4	1	6.2%	2,379	31	7	3	9.9%	2,367	44	10	5	11.5%
	Corporates - Of Which: SME	340	28	7	3	9.1%	326	42	10	7	16.8%	315	52	13	10	19.6%
	Retail	1,498	29	20	10	35.9%	1,476	51	27	17	33.0%	1,453	73	32	23	31.8%
	Retail - Secured on real estate property	888	21	12	7	34.5%	874	35	17	12	34.6%	858	51	22	17	34.0%
	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	888	21	12	7	34.5%	874	35	17	12	34.6%	858	51	22	17	34.0%
	Retail - Qualifying Revolving	98	3	4	1	51.7%	97	4	5	2	50.8%	96	5	5	3	50.4%
	Retail - Other Retail	511	6	4	2	33.7%	505	12	5	3	22.5%	500	17	5	3	19.6%
	Retail - Other Retail - Of Which: SME	12	1	2	0	28.2%	12	1	2	0	27.2%	11	1	2	0	26.7%
	Retail - Other Retail - Of Which: non-SME	499	5	2	2	34.3%	493	11	3	2	22.0%	489	16	3	3	18.9%
	Equity	10	0	0	0	-	10	0	0	0	-	10	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	16,866	144	61	24	16.4%	16,777	232	92	49	20.9%	16,692	317	118	72	22.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Czech Republic	Central banks and central governments	3,954	99	26	23	39.1%	3,947	67	28	26	39.0%	3,941	73	30	29	39.3%
	Institutions	1,074	2	1	0	20.3%	1,073	4	1	1	21.2%	1,071	5	2	1	21.7%
	Corporates	9,657	416	359	246	59.2%	9,360	714	575	329	46.1%	8,964	1,109	736	447	40.3%
	Corporates - Of Which: Specialised Lending	1,532	24	37	7	31.6%	1,485	70	96	22	31.2%	1,422	133	133	43	32.2%
	Corporates - Of Which: SME	3,875	193	137	98	50.7%	3,755	313	212	131	41.9%	3,596	472	272	178	37.7%
	Retail	12,080	534	377	260	48.7%	11,788	826	514	362	43.8%	11,407	1,207	682	497	41.2%
	Retail - Secured on real estate property	10,011	268	166	111	41.5%	9,875	404	220	144	35.6%	9,680	599	300	195	32.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	10,011	268	166	111	41.5%	9,875	404	220	144	35.6%	9,680	599	300	195	32.5%
	Retail - Qualifying Revolving	282	25	21	15	59.7%	269	38	29	22	57.4%	254	53	39	30	56.5%
	Retail - Other Retail	1,787	241	190	134	55.6%	1,644	384	264	197	51.1%	1,473	555	344	273	49.1%
	Retail - Other Retail - Of Which: SME	693	137	119	81	59.0%	595	235	167	123	52.4%	482	349	217	173	49.7%
	Retail - Other Retail - Of Which: non-SME	1,094	104	71	53	51.1%	1,049	149	97	73	49.1%	992	206	127	98	48.2%
	Equity	24	0	0	0	-	24	0	0	0	-	24	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	26,790	1,011	763	530	52.4%	26,191	1,611	1,118	718	44.6%	25,407	2,394	1,450	974	40.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note.

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Société Générale S.A.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Société Générale S.A.	Central governments or central banks	10,205	0	8,327	0	10,267	5	6	1	26.4%
	Regional governments or local authorities	992	5	451	6	995	9	9	2	18.0%
	Public sector entities	509	0	183	0	510	0	1	0	64.7%
	Multilateral Development Banks	39	0	12	0	37	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	53,244	0	5,948	0	23,099	7	9	3	38.1%
	Corporates	48,316	1,535	45,522	1,947	50,905	3,611	2,579	2,161	59.8%
	of which: SME	16,641	945	15,063	1,183	17,060	2,319	1,603	1,419	61.2%
	Retail	30,286	1,047	21,244	1,276	31,159	3,049	2,358	1,995	65.4%
	of which: SME	8,804	398	5,115	537	8,995	1,022	718	624	61.1%
	Secured by mortgages on immovable property	11,939	371	5,412	379	13,004	642	419	262	40.7%
	of which: SME	5	7	236	5	546	8	7	1	11.6%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	2	0	0	0	2	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1,251	0	1,219	0	48	0	0	0	0.0%
	Equity			2,620	0	1,308	0	0	0	0.0%
	Securitisation									
	Other exposures			17,773	37	24,419	63	0	0	0.0%
	Standardised Total		182,610	3,021	108,312	3,646	155,752	7,386	5,381	4,423

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)											
France	Central governments or central banks	3,430	0	4,173	0	3,430	0	0	0	0.0%	
	Regional governments or local authorities	344	0	202	0	343	3	1	0	11.9%	
	Public sector entities	139	0	28	0	139	0	0	0	87.5%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	10,065	0	2,075	0	7,576	6	6	2	54.9%	
	Corporates	12,184	438	11,035	572	16,126	855	505	418	49.0%	
	of which: SME	4,892	273	4,224	339	4,964	554	335	280	50.5%	
	Retail	6,897	401	4,697	488	6,940	713	351	310	43.5%	
	of which: SME	2,858	221	1,664	302	2,884	412	215	190	46.2%	
	Secured by mortgages on immovable property	2,056	91	979	85	2,123	140	60	47	34.0%	
	of which: SME	159	0	82	0	165	0	2	0	4.1%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	37	0	37	0	18	0	0	0	0.0%	
	Equity					784	0	0	0	0.0%	
	Securitisation										
	Other exposures					10,507	23	0	0	0	0.0%
	Standardised Total		46,443	953	33,770	1,161	47,987	1,737	924	779	44.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)											
United States	Central governments or central banks	423	0	968	0	423	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	11	0	2	0	11	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	13,109	0	755	0	3,291	0	0	0	0.0%	
	Corporates	2,582	13	2,401	20	846	14	1	0	3.3%	
	of which: SME	270	13	230	19	286	13	1	0	3.1%	
	Retail	3	0	2	0	3	1	0	0	72.7%	
	of which: SME	0	0	0	0	0	0	0	0	61.5%	
	Secured by mortgages on immovable property	4	0	2	0	9	1	1	0	69.2%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	413	0	380	0	4	0	0	0	0.0%	
	Equity					14	0	0	0	0.0%	
	Securitisation										
	Other exposures					263	0	0	0	0	0.0%
	Standardised Total		16,921	14	4,787	20	4,861	15	2	1	8.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

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Société Générale S.A.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Germany	Central governments or central banks	353	0	85	0	353	0	0	0	0.0%
	Regional governments or local authorities	2	0	0	0	2	0	0	0	0.0%
	Public sector entities	2	0	0	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	7,793	0	275	0	1,529	0	0	0	0.0%
	Corporates	1,223	43	1,217	63	1,652	50	7	7	13.5%
	of which: SME	152	0	150	0	152	0	0	0	100.0%
	Retail	7,232	135	9,205	184	7,291	207	131	73	35.0%
	of which: SME	1,481	10	872	10	1,487	25	21	15	59.7%
	Secured by mortgages on immovable property	2	0	1	0	3	0	0	0	60.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	1	0	1	0	0	0	0.0%
	Equity					7	0	0	0	0.0%
Securitisation										
Other exposures					1,645	2	0	0	0.0%	
Standardised Total	18,259	181	7,704	248	12,484	260	138	80	30.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United Kingdom	Central governments or central banks	880	0	19	0	880	0	0	0	0.0%
	Regional governments or local authorities	14	0	7	0	14	0	0	0	0.0%
	Public sector entities	107	0	21	0	107	0	0	0	0.0%
	Multilateral Development Banks	1	0	0	0	1	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	8,504	0	583	0	3,549	0	0	0	0.0%
	Corporates	1,058	11	903	17	1,174	20	10	9	43.6%
	of which: SME	689	11	646	17	689	20	9	9	43.6%
	Retail	1,156	9	712	11	1,158	19	12	9	48.6%
	of which: SME	840	6	492	7	842	15	11	9	58.3%
	Secured by mortgages on immovable property	645	5	355	7	649	5	0	0	0.0%
	of which: SME	153	0	62	0	153	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	1	0	0	0	0	0	0.0%
	Equity					163	0	0	0	0.0%
Securitisation										
Other exposures					1,719	2	0	0	0.0%	
Standardised Total	14,247	28	3,801	36	9,414	46	22	18	39.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Czech Republic	Central governments or central banks	42	0	17	0	42	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	14	0	3	0	14	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	1	0	0	0	0.0%
	Corporates	1,395	34	1,278	46	1,361	50	21	16	32.6%
	of which: SME	787	8	708	11	790	15	10	7	48.1%
	Retail	572	13	377	16	578	79	71	65	81.8%
	of which: SME	297	5	170	6	299	22	19	17	75.6%
	Secured by mortgages on immovable property	0	3	0	5	0	2	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					631	6	0	0	0.0%	
Standardised Total	2,616	57	2,218	70	2,627	138	92	81	58.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

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Société Générale S.A.

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Switzerland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	14	0	3	0	14	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	93	0	22	0	57	0	0	0	0.0%
	Corporates	1,054	5	949	8	287	7	3	2	29.3%
	of which: SME	198	5	166	8	198	7	2	2	29.3%
	Retail	106	2	64	2	106	2	1	1	35.4%
	of which: SME	90	0	51	0	90	0	1	1	64.7%
	Secured by mortgages on immovable property	21	5	15	7	24	5	0	0	3.9%
	of which: SME	5	0	5	0	5	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					9	0	0	0	0.0%
	Securitisation									
Other exposures					134	1	0	0	0.0%	
Standardised Total		1,429	13	1,173	18	632	16	4	3	20.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Luxembourg	Central governments or central banks	92	0	114	0	92	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	24	0	0	0	24	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	191	0	84	0	77	0	0	0	0.0%
	Corporates	272	3	270	4	280	2	0	0	1.4%
	of which: SME	87	0	85	0	88	0	0	0	100.0%
	Retail	19	0	18	0	19	0	0	0	0.0%
	of which: SME	2	0	1	0	2	0	0	0	0.0%
	Secured by mortgages on immovable property	3	0	3	0	3	0	0	0	5.6%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	17	0	17	0	11	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
Other exposures					624	0	0	0	0.0%	
Standardised Total		1,242	3	831	4	1,131	3	0	0	1.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Italy	Central governments or central banks	833	0	597	0	833	0	0	0	0.0%
	Regional governments or local authorities	42	2	9	2	42	2	0	0	0.0%
	Public sector entities	3	0	1	0	3	0	0	0	25.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	346	0	39	0	243	0	0	0	0.0%
	Corporates	1,920	11	1,613	11	1,966	37	27	26	70.1%
	of which: SME	495	9	471	9	496	32	24	24	73.4%
	Retail	1,302	78	879	90	1,322	237	178	158	66.9%
	of which: SME	558	58	325	5	569	43	50	38	88.7%
	Secured by mortgages on immovable property	9	1	5	1	14	2	1	1	59.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	5	0	5	0	5	0	0	0	0.0%
	Equity					14	0	0	0	0.0%
	Securitisation									
Other exposures					2,094	13	0	0	0.0%	
Standardised Total		6,569	104	4,420	109	6,536	289	206	185	63.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Russian Federation	Central governments or central banks	67	0	67	0	67	0	0	0	0.0%
	Regional governments or local authorities	62	0	62	0	63	0	0	0	0.0%
	Public sector entities	90	0	90	0	90	0	0	0	0.0%
	Multilateral Development Banks	12	0	12	0	11	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	873	0	552	0	311	0	0	0	0.0%
	Corporates	4,309	32	4,271	42	4,176	168	141	135	80.6%
	of which: SME	368	26	330	35	369	51	28	26	50.1%
	Retail	2,672	32	2,004	32	2,729	473	497	441	93.2%
	of which: SME	13	1	7	1	13	41	40	40	97.0%
	Secured by mortgages on immovable property	2,647	109	1,183	109	2,656	146	46	37	25.4%
	of which: SME	1	0	1	0	1	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					547	0	0	0	0	0.0%
Standardised Total		11,280	174	8,719	183	10,650	787	684	613	77.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Japan	Central governments or central banks	24	0	9	0	24	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3,034	0	64	0	1,643	0	0	0	0.0%
	Corporates	34	0	20	0	32	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					1	0	0	0	0
Securitisation										0.0%
Other exposures					45	0	0	0	0	0.0%
Standardised Total		3,139	0	116	0	1,746	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Russian Federation	Central governments or central banks	66	0	0	0	7.0%	66	0	0	0	7.0%	66	0	0	0	7.0%
	Regional governments or local authorities	62	1	0	0	40.0%	61	1	1	0	40.0%	61	2	1	1	40.0%
	Public sector entities	90	0	0	0	43.0%	90	0	0	0	43.0%	90	1	0	0	43.0%
	Multilateral Development Banks	11	0	0	0	37.5%	11	0	0	0	37.5%	11	0	0	0	37.5%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	310	0	0	0	41.0%	310	1	1	0	41.0%	309	1	1	1	41.0%
	Corporates	4,157	187	154	144	77.0%	4,136	208	165	153	73.6%	4,111	233	177	164	70.6%
	of which: SME	367	53	27	27	50.0%	365	55	28	27	49.8%	363	57	29	28	49.6%
	Retail	2,644	552	552	498	89.3%	2,570	632	597	548	86.7%	2,499	703	641	595	84.6%
	of which: SME	13	41	40	40	96.8%	12	42	41	40	96.7%	12	42	41	41	96.7%
	Secured by mortgages on immovable property	2,593	209	84	58	27.7%	2,548	254	90	73	28.6%	2,512	290	99	85	29.2%
	of which: SME	1	0	0	0	32.9%	1	0	0	0	32.9%	1	0	0	0	32.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	547	0	0	0	0.0%	547	0	0	0	0.0%	547	0	0	0	0.0%	
Standardised Total	10,482	955	791	700	73.3%	10,339	1,098	854	775	70.6%	10,207	1,230	920	845	68.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Japan	Central governments or central banks	24	0	0	0	40.0%	24	0	0	0	40.0%	24	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,643	0	1	0	42.1%	1,642	1	2	0	41.9%	1,641	2	3	1	41.9%
	Corporates	32	0	0	0	12.1%	32	0	0	0	18.7%	32	0	0	0	22.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	48.3%	0	0	0	0	48.3%	0	0	0	0	48.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	31.4%	0	0	0	0	30.9%	0	0	0	0	30.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	45	0	0	0	0.0%	45	0	0	0	0.0%	45	0	0	0	0.0%	
Standardised Total	1,746	1	1	0	40.0%	1,745	1	2	1	40.5%	1,744	2	4	1	40.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

		Adverse Scenario																		
		31/12/2018					31/12/2019					31/12/2020								
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹				
(mln EUR, %)																				
Germany	Central governments or central banks	352	0	0	0	38.1%	352	0	0	0	38.1%	352	0	0	0	38.1%				
	Regional governments or local authorities	2	0	0	0	40.0%	2	0	0	0	40.0%	2	0	0	0	40.0%				
	Public sector entities	2	0	0	0	23.5%	2	0	0	0	32.1%	2	0	0	0	31.6%				
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Institutions	1,529	0	0	0	31.5%	1,528	1	0	0	30.6%	1,528	2	1	0	30.2%				
	Corporates	1,652	51	8	7	13.8%	1,651	51	8	7	14.3%	1,650	52	9	8	14.8%				
	of which: SME	152	0	0	0	67.2%	152	0	0	0	57.1%	152	0	0	0	52.4%				
	Retail	6,700	798	373	219	27.5%	6,110	1,389	483	366	26.3%	5,648	1,850	573	478	25.8%				
	of which: SME	1,435	77	45	28	36.0%	1,389	123	53	39	31.7%	1,349	163	61	49	29.9%				
	Secured by mortgages on immovable property	3	0	0	0	57.4%	3	0	0	0	52.9%	2	1	0	0	50.0%				
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Collective investments undertakings (CIU)	1	0	0	0	32.4%	1	0	0	0	31.9%	1	0	0	0	31.8%				
	Equity	7	0	0	0	0.0%	7	0	0	0	0.0%	7	0	0	0	0.0%				
Securitisation																				
Other exposures	1,645	3	0	0	0.0%	1,644	3	0	0	0.0%	1,644	4	0	0	0.0%					
Standardised Total	11,891	853	381	227	26.6%	11,299	1,445	492	374	25.9%	10,835	1,908	583	486	25.5%					

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario																		
		31/12/2018					31/12/2019					31/12/2020								
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹				
(mln EUR, %)																				
United Kingdom	Central governments or central banks	879	0	0	0	40.0%	879	1	1	0	40.0%	878	1	1	1	40.0%				
	Regional governments or local authorities	14	0	0	0	40.0%	14	0	0	0	40.0%	14	0	0	0	40.0%				
	Public sector entities	104	3	0	0	5.9%	100	7	1	0	5.9%	96	11	1	1	5.9%				
	Multilateral Development Banks	1	0	0	0	28.1%	1	0	0	0	27.8%	1	0	0	0	27.7%				
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Institutions	3,548	11	1	0	28.7%	3,546	3	2	1	28.4%	3,543	6	2	7	28.3%				
	Corporates	1,161	33	19	10	29.5%	1,148	47	20	11	23.8%	1,134	61	22	12	20.5%				
	of which: SME	682	27	17	9	34.0%	674	35	18	10	27.4%	666	44	18	10	23.3%				
	Retail	1,141	36	17	10	28.2%	1,119	58	19	12	19.9%	1,097	80	20	13	16.2%				
	of which: SME	826	32	17	10	30.8%	805	53	18	11	21.0%	784	74	19	12	16.7%				
	Secured by mortgages on immovable property	642	12	6	3	22.1%	632	22	10	6	28.7%	619	34	14	11	30.5%				
	of which: SME	151	2	1	1	36.3%	148	4	2	2	36.3%	146	7	3	2	35.3%				
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Collective investments undertakings (CIU)	0	0	0	0	32.4%	0	0	0	0	31.8%	0	0	0	0	31.6%				
	Equity	163	0	0	0	0.0%	163	0	0	0	0.0%	163	0	0	0	0.0%				
Securitisation																				
Other exposures	1,718	3	0	0	0.0%	1,718	3	0	0	0.0%	1,717	4	0	0	0.0%					
Standardised Total	9,371	89	44	23	26.5%	9,318	142	52	31	21.8%	9,263	197	59	39	19.7%					

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario																		
		31/12/2018					31/12/2019					31/12/2020								
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹				
(mln EUR, %)																				
Czech Republic	Central governments or central banks	42	0	0	0	9.8%	42	0	0	0	16.9%	42	0	0	0	20.4%				
	Regional governments or local authorities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%				
	Public sector entities	14	0	0	0	20.2%	13	0	0	0	20.8%	13	1	0	1	21.8%				
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Institutions	1	0	0	0	2.0%	1	0	0	0	4.5%	1	0	0	0	6.8%				
	Corporates	1,339	72	33	22	30.5%	1,298	113	54	34	29.8%	1,248	163	71	49	30.0%				
	of which: SME	774	31	17	11	36.8%	747	58	29	19	33.1%	716	90	39	29	32.3%				
	Retail	549	108	99	78	72.1%	502	155	124	100	64.5%	446	211	151	127	60.1%				
	of which: SME	277	44	40	26	59.2%	242	79	58	42	52.5%	200	121	77	61	49.8%				
	Secured by mortgages on immovable property	0	2	0	0	0.0%	0	2	0	0	0.0%	0	2	0	0	0.0%				
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Securitisation																				
Other exposures	631	7	0	0	0.0%	631	7	0	0	0.0%	630	7	0	0	0.0%					
Standardised Total	2,577	189	132	100	52.9%	2,488	277	178	134	48.2%	2,381	384	222	176	45.8%					

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Securitisations

Société Générale S.A.

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA		38	38						
	IRB		19,034	19,464						
	Total		19,072	19,502						
REA	STA		200	200	200	200	200	200	200	200
	IRB		1,578	1,772	2,004	2,165	2,341	3,161	4,559	5,780
	Total		1,779	1,972	2,204	2,366	2,542	3,362	4,759	5,980
Impairments	Total	Total banking book others than assessed at fair value	7	7	12	1	1	13	1	0

(min EUR)

2018 EU-wide Stress Test: Risk exposure amounts

Société Générale S.A.

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	285,749	286,045	291,559	293,899	296,470	297,480	303,768	307,747
Risk exposure amount for securitisations and re-securitisations	1,779	1,972	2,204	2,366	2,542	3,362	4,759	5,980
Risk exposure amount other credit risk	283,970	284,072	289,355	291,533	293,928	294,119	299,009	301,767
Risk exposure amount for market risk	18,560	18,560	18,560	18,560	18,560	26,043	26,839	27,482
Risk exposure amount for operational risk	48,995	48,995	48,995	48,995	48,995	52,703	53,299	53,773
Other risk exposure amounts	2	2	2	2	2	2	2	2
Total risk exposure amount	353,306	353,601	359,116	361,456	364,026	376,228	383,907	389,004

2018 EU-wide Stress Test: Capital

Société Générale S.A.

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)									
A	OWN FUNDS	60,614	59,565	60,485	61,334	62,404	49,779	48,970	48,936
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40,861	40,250	41,143	41,992	43,062	30,437	29,628	29,594
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	18,633	18,633	18,633	18,633	18,633	18,633	18,633	18,633
A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
A.1.2	Retained earnings	6,207	6,207	7,117	8,237	9,191	479	378	553
A.1.3	Accumulated other comprehensive income	-451	-1,503	-1,503	-1,503	-1,503	-2,108	-2,108	-2,108
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	1,032	180	180	180	180	-518	-518	-518
A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	0	0	0	0	0	92	92	92
A.1.3.3	Other OCI contributions	-1,682	-1,682	-1,682	-1,682	-1,682	-1,682	-1,682	-1,682
A.1.4	Other Reserves	24,532	24,539	24,539	24,539	24,539	24,539	24,539	24,539
A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital	1,572	1,572	1,638	1,730	1,806	1,253	1,293	1,340
A.1.7	Adjustments to CET1 due to prudential filters	-253	-253	-253	-253	-253	-367	-367	-367
A.1.8	(-) Intangible assets (including Goodwill)	-6,625	-6,625	-6,625	-6,625	-6,625	-6,625	-6,625	-6,625
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-2,102	-2,129	-2,044	-1,943	-1,840	-5,067	-5,345	-5,510
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-468	-421	-113	-113	-113	-113	-113	-113
A.1.11	(-) Defined benefit pension fund assets	-60	-60	-60	-60	-60	-14	-9	-37
A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-24	-18	-18	-18	-18	-18	-18	-18
A.1.14.1	Of which: from securitisation positions (-)	-24	-18	-18	-18	-18	-18	-18	-18
A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
A.1.20	CET1 capital elements or deductions - other	-234	-201	-570	-631	-694	-570	-631	-694
A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-475						
A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
A.1.22	Transitional adjustments	634	512	402	0	0	413	0	0
A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	262	262	0	0	0	0	0	0
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
A.1.22.4	Other transitional adjustments to CET1 Capital	373	250	402	0	0	413	0	0
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	464	464	402	0	0	413	0	0
A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-172	-295						

2018 EU-wide Stress Test: Capital

Société Générale S.A.

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
CAPITAL	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)							
	A.2.1	7,014	7,014	7,691	8,691	8,691	7,691	8,691	8,691
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	-11	-11	-11	-11	-11	-11	-11	-11
	A.2.4	1,650	1,650	1,000	0	0	1,000	0	0
	A.2.4.1			0	0	0	0	0	0
	A.3	49,514	48,902	49,822	50,672	51,742	39,116	38,307	38,274
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)							
	A.4.1	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108
	A.4.2	-1,250	-1,686	-1,686	-1,686	-1,686	-1,686	-1,686	-1,686
	A.4.3	241	241	241	241	241	241	241	241
	A.4.3.1			0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2							
		0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	353,306	353,601	359,116	361,456	364,026	376,228	383,907	389,004
	B.1	0	0	0	0	0	0	0	0
	B.2			0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	11.57%	11.38%	11.46%	11.62%	11.83%	8.09%	7.72%	7.61%
	C.2	14.01%	13.83%	13.87%	14.02%	14.21%	10.40%	9.98%	9.84%
	C.3	17.16%	16.85%	16.84%	16.97%	17.14%	13.23%	12.76%	12.58%
Fully loaded CAPITAL	D.1	40,227	39,738	40,741	41,992	43,062	30,024	29,628	29,594
	D.2	47,230	46,741	48,421	50,672	51,742	37,703	38,307	38,274
	D.3	58,089	57,163	58,843	61,094	62,164	48,125	48,729	48,696
CAPITAL RATIOS (%) Fully loaded	E.1	11.39%	11.24%	11.34%	11.62%	11.83%	7.98%	7.72%	7.61%
	E.2	13.37%	13.22%	13.48%	14.02%	14.21%	10.02%	9.98%	9.84%
	E.3	16.44%	16.17%	16.39%	16.90%	17.08%	12.79%	12.69%	12.52%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G			0	0	0	0	0	0
	G.1			0	0	0	0	0	0
	H.1	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217
	H.2	1,149,844	1,149,844	1,149,844	1,149,844	1,149,844	1,149,844	1,149,844	1,149,844
	H.3	4.30%	4.25%	4.33%	4.41%	4.50%	3.40%	3.33%	3.33%
	H.4	4.11%	4.07%	4.21%	4.41%	4.50%	3.28%	3.33%	3.33%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
	P.3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.4	0.50%	0.50%	0.75%	1.00%	1.00%	0.75%	1.00%	1.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	1.80%	1.80%	2.67%	3.55%	3.55%	2.67%	3.55%	3.55%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Société Générale S.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	11,292	10,260	9,980	9,884	9,638	8,525	8,569
Interest income	22,405	20,686	21,655	24,015	25,929	26,833	28,982
Interest expense	-11,113	-10,425	-11,675	-14,131	-16,291	-18,308	-20,414
Dividend income	110	110	110	110	55	55	55
Net fee and commission income	6,273	6,273	6,273	6,273	5,646	5,646	5,646
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	9,654	5,712	5,712	5,712	-2,878	2,387	2,387
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-606		
Other operating income not listed above, net	-4,385	1,990	1,990	1,990	1,838	1,839	1,840
Total operating income, net	22,944	24,345	24,064	23,968	13,692	18,452	18,496
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,025	-2,360	-1,882	-1,779	-5,125	-3,077	-2,652
Other income and expenses not listed above, net	-17,273	-17,224	-17,134	-17,440	-18,112	-15,793	-15,821
Profit or (-) loss before tax from continuing operations	4,646	4,760	5,049	4,750	-9,544	-418	24
Tax expenses or (-) income related to profit or loss from continuing operations	-1,460	-1,205	-1,287	-1,183	3,048	304	170
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	3,186	3,555	3,761	3,567	-6,496	-114	194
Amount of dividends paid and minority interests after MDA-related adjustments	3,083	2,645	2,642	2,613	-769	-12	19
Attributable to owners of the parent net of estimated dividends	103	910	1,120	954	-5,728	-101	175
Memo row: Impact of one-off adjustments		303	303	303	303	303	303
The results include distribution restrictions for MDA adjustments		No	No	No	Yes	Yes	Yes

2018 EU-wide Stress Test: Major capital measures and realised losses

Société Générale S.A.

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Société Générale S.A.

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³	
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	58,111	0	130	130	-43	105	0
Central banks	3,231	0	0	0	0	0	0
General governments	47,547	0	48	48	-46	46	0
Credit institutions	5,093	0	1	1	2	1	0
Other financial corporations	1,320	0	62	62	0	52	0
Non-financial corporations	920	0	19	19	0	6	0
Loans and advances (including at amortised cost and fair value)	626,417	1,565	20,741	20,741	1,329	11,239	6,007
Central banks	113,024	0	13	13	0	13	0
General governments	21,138	13	324	324	2	34	275
Credit institutions	55,716	24	64	64	2	11	52
Other financial corporations	46,710	276	83	83	17	38	2
Non-financial corporations	195,103	499	9,619	9,619	1,045	5,401	2,765
Households	194,727	754	10,638	10,638	264	5,742	2,912
DEBT INSTRUMENTS other than HFT	684,528	1,565	20,871	20,871	1,286	11,344	6,007
OFF-BALANCE SHEET EXPOSURES	437,935		2,657	2,657	-109	-308	560

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)

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Société Générale S.A.

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	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
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,857	4,853	1,985	1,985	2,050
Central banks	0	0	0	0	0
General governments	1	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	22	20	13	13	3
Non-financial corporations	3,167	2,628	1,043	1,043	1,416
Households	2,667	2,204	929	929	631
DEBT INSTRUMENTS other than HFT	5,857	4,853	1,985	1,985	2,050
Loan commitments given	201	185	-7	-7	161

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□