

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

Templates for Société générale S.A.have been revised in January 2023 to include late submissions of data received after the EBA's results publication



Key Metrics

(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	47,752	49,835	48,211	47,254	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	47,044	49,223	47,728	46,906	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	55,620	57,907	56,443	56,024	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	54,912	57,295	55,960	55,676	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	66,432	68,487	66,990	67,835	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	65,724	67,875	66,507	67,486	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	363,508	363,371	376,636	367,637	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	363,356	363,216	376,482	367,610	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.14%	13.71%	12.80%	12.85%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.95%	13.55%	12.68%	12.76%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.30%	15.94%	14.99%	15.24%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.11%	15.77%	14.86%	15.15%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.28%	18.85%	17.79%	18.45%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.09%	18.69%	17.67%	18.36%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,263,831	1,189,253	1,319,813	1,382,334	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.40%	4.87%	4.28%	4.05%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	55,620	57,907	56,443	56,024	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	52,321	54,646	53,257	52,788	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,263,831	1,189,253	1,319,813	1,382,334	C 47.00 (r0300,c0010)	(EU) 2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,263,123	1,188,642	1,319,330	1,381,985	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.40%	4.87%	4.28%	4.05%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.14%	4.60%	4.04%	3.82%	[A.2]/[B.2]	



2022 EU-wide Transparency Exercise Capital

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	66,432	68,487	66,990		C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	47,752	49,835	48,211	47,254	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	20,484	20,489	20,475	19,554	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	6,848	8,832	8,471	30,043	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-980	-652	-630		C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	26,200	25,999	26,128	3,014	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0		C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,767	1,902	1,753	1,893	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-833	-830	-1,250	-1,432	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5,385	-5,236	-5,229	-5,267	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-940	-1,096	-1,174		C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-74	-132	-144	-167	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-32	-45	-49	-40	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-32	-45	-49	-40	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-10	-9	-14	-42	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	-609	-751	C 01.00 (r0529,c0010)	-
	A.1.21	Transitional adjustments	708	612	483	348	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	708	612	483	348	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,868	8,072	8,232	8,770	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	5,289	5,435	5,542	5,895	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-12	-12	-12	-13	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	2,591	2,649	2,702	2,888	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	55,620	57,907	56,443		C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,812	10,580	10,547		C 01.00 (r0750,c0010) C 01.00 (r0760,c0010) + C 01.00	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments Other Tier 2 Capital components and deductions	-1,366	-1,376	-1,607	-1,446	(r0890,c0010) C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00	
							(r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	6,198	5,896	5,497		C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	363,508	363,371	376,636		C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	152	155	154		C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period)	15.14%	13.71%	12.80%	15 24%		-
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period)	15.30%	15.94% 18.85%	14.99% 17.79%	15.24%		_
CET1 Capital	D.3	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	47,044	49,223	47,728	46.006	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	_
Fully loaded CET1 RATIO (%)	F	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	12.95%	13.55%	12.68%	40,300	A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)] [D.1]/[B-B.1]	_
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	708	612	483		C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	152	155	154	27	C 05.01 (r0440,c0040)	
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⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

			1		
		RW	As		
(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	262,308	271,012	281,600	273,457	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	98,931	103,323	104,614	98,152	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	4,162	4,121	4,273	4,294	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	137,323	141,733	151,433	153,018	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	21,742	21,705	21,166	17,875	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	27,858	24,671	26,137	25,524	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	3,867	2,807	3,141	3,580	C 02.00 (r0640, c0010)
Settlement risk	6	63	48	40	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	5,960	6,368	5,905	6,407	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	14,276	11,643	12,982	13,005	C 02.00 (r0520, c0010)
Of which the standardised approach	1,761	1,419	2,423	2,078	C 02.00 (r0530, c0010)
Of which IMA	12,515	10,225	10,559	10,927	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	1,199	1,377	857	876	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	49,232	46,806	46,823	45,625	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,294	2,412	2,429	1,231	C 02.00 (r0610, c0010)
Of which advanced measurement approach	46,938	44,394	44,394	44,394	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	363,508	363,371	376,636	367,637	

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

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



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(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	15,104	20,778	5,872	12,601
Of which debt securities income	732	850	58	430
Of which loans and advances income	9,133	12,805	3,442	7,415
Interest expenses	7,267	10,021	3,258	7,174
(Of which deposits expenses)	2,359	3,152	1,057	2,425
(Of which debt securities issued expenses)	989	1,311	322	790
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	101	134	6	75
Net Fee and commission income	4,523	6,225	1,560	3,061
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	506	796	299	496
Gains or (-) losses on financial assets and liabilities held for trading, net	6,847	10,146	-1,168	598
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2,620	-4,702	3,276	3,365
Gains or (-) losses from hedge accounting, net	107	118	112	193
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	1,024	1,202	224	424
TOTAL OPERATING INCOME, NET	18,324	24,676	6,923	13,640
(Administrative expenses)	11,135	15,035	3,890	7,824
(Cash contributions to resolution funds and deposit guarantee schemes)	658	669	943	950
(Depreciation)	1,168	1,592	382	765
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-352	-172	-50	-26
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-64	-9	-14	-30
(Other provisions)	-288	-163	-36	4
Of which pending legal issues and tax litigation ¹	0	94	0	0
Of which restructuring ¹	0	-30	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	688	710	562	790
(Financial assets at fair value through other comprehensive income)	-2	-1	0	0
(Financial assets at amortised cost)	690	711	562	790
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-7	116	12	-2
(of which Goodwill)	0	114	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	483	679	153	339
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	357	0	-3,305
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,518	7,763	1,336	372
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,307	6,289	1,030	-208
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,307	6,289	1,030	-208
Of which attributable to owners of the parent	3,854	5,641	842	-640

⁽¹⁾ Information available only as of end of the year (2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)		As of 30/09/20)21			As of 3	1/12/2021			As of 3:	1/03/2022			As of 30	/06/2022		
		F	air value hiera	rchy		1	Fair value hierar	rchy			air value hierar	chy		F	air value hierar	rchy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	204,744				206,932				261,127				219,556				IAS 1.54 (i)
Financial assets held for trading	424,549	159,859	254,415	10,275	330,351	119,612	202,064	8,675	408,822	115,750	284,184	8,888	368,060	96,126	260,790	11,143	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	22,418	179	18,282	3,958	21,921	168	17,293	4,460	20,714	154	16,278	4,281	20,489	143	15,496	4,850	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	1,608	123	1,479	6	1,569	0	1,565	4	1,756	0	1,754	2	1,420	88	1,332	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	45,780	45,006	502	272	43,450	42,798	380	272	40,343	39,829	242	271	42,561	42,132	185	244	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	535,017				547,973				567,167				571,844				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	14,049	0	14,049	0	13,269	0	13,269	0	13,700	0	13,700	0	21,885	0	21,885	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	172				131				172				-565				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	118,968				134,101				136,621				141,627				
TOTAL ASSETS	1,367,305				1,299,698				1,450,420				1,386,878				IAS 1.9(a), IG 6

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

(mln	n EUR)			As of 30/09/20	021					As of 31	1/12/2021					As of 31	/03/2022					As of 30	0/06/2022			
		Gross carry	ying amount ⁽²⁾		Accum	nulated impair	ment ⁽²⁾	Gro	Gross carrying amount ⁽²⁾ Accumulated impairmen			ment ⁽²⁾	Gross carrying amount (2) Accumulated impairment (2)				Gross carrying amount ⁽²⁾ Accumulated impairment ⁽²⁾									
Breakdown of financial assets by instrument and by counterparty sector ¹ Financial assets at fair value Debt securities		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	credit risk since	increase in credit risk sinc	Stage 3 e Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk sind	Stage 3 ce Credit-impaired assets	Stage 1 Assets without significant d increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition bu not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition bu	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	ssets with significant ncrease in dit risk since initial assets cognition but not credit-	References
	Debt securities	45,411	0	6	-2	0	-6	43,084	1	6	-2	-1	-6	40,005	1	6	-1	-1	-6	42,319	1	6	-1	-1	-6	Annex V.Part 1.31, 44(b)
through other comprehensive income	Loans and advances	100	0	1	0	0	0	98	0	1	0	0	0	68	0	1	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	18,511	118	109	-5	-1	-44	19,080	247	101	-5	-1	-50	18,521	1,207	99	-6	-22	-50	19,213	119	98	-6	-1	-49	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	468,638	42,491	16,870	-1,132	-1,837	-8,698	479,843	43,471	16,484	-1,143	-1,672	-8,382	491,230	50,663	16,937	-1,166	-1,884	-8,361	503,138	43,998	16,275	-1,031	-1,845	-8,067	Annex V.Part 1.32, 44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Société générale S.A.

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	321,482	244,206	332,041	283,101	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	66,884	65,212	62,535	63,731	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	803,655	805,883	850,682	827,913	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	9,580	10,429	17,847	32,134	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	4,250	2,832	-1,631	-6,148	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,468	4,827	5,023	4,881	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,407	1,279	1,366	1,472	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	87,231	95,226	111,974	110,712	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	125	1	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,299,083	1,229,894	1,379,836	1,317,795	IAS 1.9(b);IG 6
TOTAL EQUITY	68,222	69,804	70,584	69,083	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,367,305	1,299,698	1,450,420	1,386,878	IAS 1.IG6

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



Breakdown of liabilities

Société générale S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabil	ities by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		137,019	117,954	124,702	140,775	IFRS 9.BA.7(a); CRR Annex II
Chart nacitions	Equity instruments	1,020	838	982	1,070	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	4,931	3,629	6,770	6,768	Annex V.Part 1.31
	Central banks	117,787	102,571	131,487	116,307	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	7,391	2,868	12,449	9,870	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,640	7,947	10,413	12,327	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,668	4,124	3,217	3,026	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	73,099	56,314	80,286	74,777	Annex V.Part 1.42(c),44(c)
Donasita	of which: Current accounts / overnight deposits	28,489	30,484	35,808	37,823	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	191,856	157,858	206,016	173,153	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	70,984	75,750	81,943	72,786	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	198,885	206,305	209,601	199,224	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	133,185	138,699	137,417	129,005	ECB/2013/33 Annex 2.Part 2.9.1
	Households	210,713	210,788	218,453	218,963	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	186,248	186,687	194,410	194,733	Annex V.Part 1.42(f), 44(c)
Debt securities issued		211,405	211,773	209,033	209,094	Annex V.Part 1.37, Part 2.98
Of which: Sub	ordinated Debt securities issued	15,632	15,770	15,903	16,878	Annex V.Part 1.37
Other financial liabilities		49,245	49,751	65,361	54,420	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,201,601	1,125,729	1,263,104	1,206,878	

Market Risk Société générale S.A.

								ocicio gene											
	SA					I	М								IM				
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (I	Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ICE RISKS C IARGE FOR C			VaR <i>(Memora</i>	ndum item)	STRESSED VaR (M	demorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE	C	RICE RISKS CAPITAL HARGE FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE MEASUR	E FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021								As of 31/1	2/2021			
Traded Debt Instruments Of which: General risk Of which: Specific risk	848 117 731	846 83 763	97 76 21	30 25 5	348 255 92	148 110 38						58 45 12	13 11 2	285 215 70	100 76 24				
Equities Of which: General risk Of which: Specific risk Foreign exchange risk	0 0 0 369	126 122 0	77 44 33 5	23 13 10	241 121 120 24	140 56 84						46 28 17 3	6 3	266 153 113 25	120 54 66 7				
Commodities risk	0	0	1	0	2	1						1	0	2	1				
Total	1,217	973	180	54	614	299	143 118	64	58	62	12,515	107	23	578	227	66 67	57	65 40	10,225
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022								As of 30/0	6/2022			
Traded Debt Instruments	495	463	113	41	322	117						153	35	350	121				
Of which: General risk	61	57	92	35	236	83						121	29	239	84				
Of which: Specific risk	434	406	21	6	86	33						31	6	112	38				
Equities Of which: General risk	448 307	545 452	55 2E	15 10	192 117	75 40						46 21	12	134	41				
Of which: Specific risk	0	0	20	5	75	27						15	4	54	15				
Foreign exchange risk	1,139	792	8	2	24	9						11	3	51	18				
Commodities risk Total	2, 082	1,800	1 177	1 59	2 540	1 202	81 78	44	47	47	10,559	2 211	50	538	1 181	71 50	47	50 55	5 10,927
rotar	2,002	1,000	±,,,	3,7	5-10	202	70	77	7/	т,	10,000		30	330	101	, , , , ,	1 7/	55 55	10,527

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



Standardised Total²

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Société générale S.A.

					Standardise	ed Approach						
			As of 30,	/09/2021		As of 31/12/2021						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(mln EUR, %)											
	Central governments or central banks	9,038	10,823	1		7,368	9,237	l				
	Regional governments or local authorities	670	865			782	969					
	Public sector entities	399	343			383	339	l I				
	Multilateral Development Banks	1,365	1,500	45	5	1,302	1,451	43				
	International Organisations	0	0	0		0	0	0				
	Institutions	47,920	61,352			43,055	57,682					
	Corporates	54,048	35,907			55,752	37,082					
	of which: SME	8,931	7,103			9,242	7,388					
	Retail	55,975	33,586			39,647	33,038					
solidated data	of which: SME	15,959	14,374			16,216	14,533					
isoliuateu uata	Secured by mortgages on immovable property	16,837	16,404			33,667	16,880	l				
	of which: SME	687	629	1		847	736	l I				
	Exposures in default	7,149	2,762				2,583	I .	3,87			
	Items associated with particularly high risk	321	227	340		315	199	298				
	Covered bonds	194	194	19	•	197	197	20				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	10	10	106		13	13	84				
	Equity	1,054	1,054			1,195	1,195					
	Other exposures	29,650	29,650	·		37,048	37,041	32,154				
	Standardised Total ²	224,629	194,677	104,832	4,920	227,672	197,905	108,354	4,89			

(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure,

					Standardise	d Approach			
			As of 30/	09/2021			As of 31,	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	2 142	2 1 2	2 = 12					
	Central governments or central banks	2,467	3,159	3,510		1,485	2,214		
	Regional governments or local authorities	99	348	/1		113	365	88	
	Public sector entities	25	26	5		23	24	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	6,487	20,511	3,210		7,596	22,707	3,351	
	Corporates	13,927	7,688	7,976		14,325	8,174		
	of which: SME	1,573	1,260	1,137		1,549	1,244		
	Retail	26,987	9,278	5,708		11,634	9,242		
	of which: SME	4,656	4,244	2,377		4,783	4,315		
FRANCE	Secured by mortgages on immovable property	2,938	2,837	1,287		19,049	2,879	1,355	
	of which: SME	150	145			166	149		
	Exposures in default	1,488	788	878	465	1,402	699		455
	Items associated with particularly high risk	32	31	46		20	17	26	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	10	10	106		13	13	84	
	Equity	324	324	224		320	320		
	Other exposures	11,170	11,170	9,632		14,233	14,225	14,102	
	Standardised Total ²				588				592

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

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

		exposures, but includes general		unterparty excludes those for sect	antisation exposures, addition	iai valuation aujustinents (AVAS)	and other own runds reduct	ons related to the	
					Standardise	d Approach			
			As of 30/	09/2021			As of 31/	12/2021	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	alue adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	640	640	1,261		140	140	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	73	44	9		103	74	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	o		0	0	0	
	Institutions	15,361	15,386	241		10,742	10,772		
	Corporates	2,244	1,754	1,736		2,305	1,721	1,694	
	of which: SME	85	82	70		86	82	68	
	Retail	98	90	52		97	88	51	
LINITED CTATEC	of which: SME	95	88	51		93	86	50	
UNITED STATES	Secured by mortgages on immovable property	8	8	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	14	19	4	9	5	6	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	251	251	31		252	252		
	Other exposures	517	517	515		898	898	1,515	

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

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

					Standardise	d Approach			
			As of 30/	09/2021			As of 31/	12/2021	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	16	24	4		7	12	1	
	Regional governments or local authorities	2	2	1		3	2	1	
	Public sector entities	11	11	2		12	12	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		4	4	3	
	Corporates	1,444	1,196	1,200		1,587	1,333	1,364	
	of which: SME	685	549			660	489		
	Retail	960	898	l .		993			
CZECH DEDI IRI IC	of which: SME	696	675	387		716	696	399	
CZLCII KLPOBLIC	of which: SME Secured by mortgages on immovable property of which: SME	13	13	13		14	14	14	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	119	62	76	51	113	50	62	56
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	821	821	744		948	948	864	
	Standardised Total ²				69				78

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

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

					Standardised	d Approach			
			As of 30/	09/2021			As of 31/	12/2021	
		Original Exposure ¹	Exposure Value ¹		djustments and rovisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	061	062	0.4		01.4	045	0	
	Central governments or central banks	861	863			814	815		
	Regional governments or local authorities Public sector entities	111 36	111 34	1 7		138	135	1	
	Multilateral Development Banks	30	0 1	<u></u>		7	0	1	
	International Organisations	0	0	٥		0	0	0	
	Institutions	7,189	6,945	191		7,416	7,311	189	
	Corporates	847	549	520		1,136	498	467	
	of which: SME	152	145	122		174	165		
	Retail	7,349	6,222	4,375		6,467	5,331		
CEDNANIN	of which: SME	1,823	1,758	1,024		1,762	1,673		
GERMANY	Secured by mortgages on immovable property	1,771	1,716			1,790	1,736		
	of which: SME	0	0	0		0	0	0	
	Exposures in default	220	148	152	78	227	148	149	77
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	12	12	12		130	130	130	
	Other exposures	2,791	2,791	1,717		3,152	3,152	1,945	
	Standardised Total ²				147				145

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

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



Standardised Total²

ITALY

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Société générale S.A.

				S	Standardised	l Approach			
			As of 30/	09/2021			As of 31/	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount Provis		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,080	1,080	2		1,000	1,000	0	
	Regional governments or local authorities	2	2	2		4	4	4	
	Public sector entities	62	62	62		86	86	86	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,301		562		7,153	6,838		
	Corporates	2,813		2,062		2,962	1,515		
	of which: SME	853		786		775	776	1	
	Retail	2,051		1,232		2,124	2,103		
JNITED KINGDOM	of which: SME	1,661		942		1,757	1,738		
JULIED KINGDOM	secured by moregages on miniorable property	2,003	1,998	677		1,982	1,976	646	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	179	158	171	26	184	155	166	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	194	194	19		197	197	20	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	51	51	51		58	58	58	
	Other exposures	2,184	2,184	1,749		2,442	2,442	1,757	
	Standardised Total ²				46				4!
				e taking into account any effect due to credit co unterparty excludes those for securitisation expo					

exposures, but includes general credit risk adjustments.

exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 30/	09/2021			As of 31/	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	56	56	37		30	30	3	
	Regional governments or local authorities Public sector entities	U	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	64	64	13		97	97	14	
	Corporates	258	201	210		438	320	226	
	of which: SME	13	7	7		7	6	6	
	Retail	172	170	99		179	178	104	
IVEMPOLIDO	of which: SME	160	159	91		167	166	95	
UXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	4	1	1	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	U	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	U	U	U		U	0	U	
	Other exposures	1,149	1,149	376		870	870	467	

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

				Standardise	d Approach			
		As of 30/	09/2021			As of 31/	12/2021	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)	1 457	1 472	588		1 720	1.750	19	
Central governments or central banks	1,457	1,473	588		1,739	1,759	19	
Regional governments or local authorities Public sector entities	21	21	4		19	19	4	
Multilateral Development Banks	2	0	0		2	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	264	226	36		476	458	32	
Corporates	1,478	853	822		1,686	932		
of which: SME	172	140	124		178	144		
Retail	1,902	1,755			1,851	1,739		
of which: SME	933		512		904	880		
Secured by mortgages on immovable property	8	8	3		39	39		
of which: SME	0	0	0		0	0	0	
Exposures in default	246	69	74	174	275	89	101	152
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	3	3	2		2	2	2	
Other exposures	1,863	1,863	1,402		2,923	2,923	2,466	
Standardised Total ²				205				178

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

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	09/2021			As of 31/	12/2021		
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	19	19	3		16	16	2		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	2	2	0		2	2	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	276	188	38		307	217	45		
	Corporates	601	414	373		647	384	353	3	
	of which: SME	12	9	7		18	14			
	Retail	365	363	1		383	380			
CWITZEDI AND	of which: SME	348	348	201		364	364	209		
SWITZERLAND	Secured by mortgages on immovable property	17	16	9		24	24	11		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	9	7	10	2	7	4	5	5 2	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	101	101	1		112	112			
	Other exposures	147	147	116		207	207	150		
	Standardised Total ²				2				3	

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

					Standardise	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mln EUR, %)								
	Central governments or central banks	40	40	48		21	21	. 0	
	Regional governments or local authorities	0				0	0	0	
	Public sector entities	0				0	0		
	Multilateral Development Banks International Organisations	0				U	0		
	Institutions	1,354	1,35	1 16		1,101	1,102	10	
	Corporates	236		149		116	116		
	of which: SME	0	25			0	0	0	
	Retail	1				1	1		
74541	of which: SME	0	(0	0	0	
JAPAN	Secured by mortgages on immovable property	0	(0	0	0	
	of which: SME	0	(0	0	0	
	Exposures in default	0	(0	0	0	0	0	
	Items associated with particularly high risk	0	(0		0	0	0	
	Covered bonds	0	(0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	(0		0	0	0	
	Collective investments undertakings (CIU)	0	(0		0	0	0	
	Equity	3		3		3	3	3	
	Other exposures	50	5() 42		53	53	68	

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

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	09/2021			As of 31,	12/2021			
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	36	996	57		13	1,026	0			
	Regional governments or local authorities	175	171			234	207	1			
	Public sector entities	3	2	0		4	207	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	42	42	25		45	45	27			
	Corporates	3,060	1,893	1,763		3,210	1,962				
	of which: SME	958	669			990	647				
	Retail	3,514	2,323	1,641		3,454	2,247				
DONANITA	of which: SME	736	558			717	511				
ROMANIA	Secured by mortgages on immovable property	2,120	2,016	983		2,163	2,057				
	of which: SME	26	24			7	5	1			
	Exposures in default	348	69	70	249	318	66	67	224		
	Items associated with particularly high risk	23	22	33		24	23	35			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	6	6	6		6	6	6			
	Other exposures	387	387	359		459	459	477			
	Standardised Total ²				451				416		

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



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Société générale S.A.

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	7,112				6,893	8,707	-	
	Regional governments or local authorities	723	918	1		606	879	•	
	Public sector entities Multilateral Development Banks	342 1,058	276 1,227			327	281		
	International Organisations	1,056	1,22/	1 43		1,082	1,255	1 42	
	Institutions	42,346	57,559	5,749		37,945	53,965	5,247	
	Corporates	52,479	35,193			50,022	32,935		
	of which: SME	9,265	7,324	•		7,960	6,287		
	Retail	40,626	32,903			37,840	30,152		
	of which, CME	17,243	15,621			16,873	15,347		
Consolidated data	Secured by mortgages on immovable property	33,771	16,235			31,214	13,401		
	of which: SME	734	638			882	764		
	Exposures in default	7,566	2,985	3,466	3,898	6,619	2,468	2,679	3,694
	Items associated with particularly high risk	308	177	266		375	234	351	
	Covered bonds	192	192	2 19		189	189	9 19	
	Claims on institutions and corporates with a ST credit assessment	0	(0		0	(0	
	Collective investments undertakings (CIU)	9	9	8		15	15	67	
	Equity	1,277	1,277	•		1,352	1,352	-	
	Other exposures	38,363				42,498	42,498		
	Standardised Total ²	226,171	196,287	108,896	4,997	216,977	188,330	102,245	5,021

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure,

		calculated as of last quarter									
					Standardise	d Approach					
			As of 31,	/03/2022			As of 30,	/06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	1,296	2,010			1,085	1,739				
	Regional governments or local authorities	76	353	78		86	355	87			
	Public sector entities	/	8	2		10	12	2			
	Multilateral Development Banks	0	U	0		0	0	0			
	International Organisations Institutions	7,502	22 240 U	3,480		6,457	22,546	3,597			
	Corporates	12,104	23,240 7,816	7,222		12,743	7,784				
	of which: SME	1,286	1,002			1,123	842				
	Retail	12,072	8,495			12,248	8,339				
	of which: SME	5,120	4,651			5,162	4,605				
FRANCE	Secured by mortgages on immovable property	19,598				20,163	2,993				
	of which: SME	166	149			200	180				
	Exposures in default	1,452	735			1,398	674		475		
	Items associated with particularly high risk	29	20			36	29				
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	9	9	8		15	15	67			
	Equity	362	362	•		404	404				
	Other exposures	14,437	14,437	14,008		16,788	16,788	14,940			
	Standardised Total ²				576				1,011		

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

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

		exposures, but includes genera					,		
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	239	239	0		316	316	2	
	Regional governments or local authorities	239	235			210	210	3	
	Public sector entities	107	65	13		78	34	7	
	Multilateral Development Banks	0	05	0		0	0	Ó	
	International Organisations	0	(0			0	0	
	Institutions	9,560	9,595	333		6,149	6,182	178	
	Corporates	2,005	1,336	1,290		2,445	1,658		
	of which: SME	98	96			110	105		
	Retail	95	87	51		93	86	50	
LINITED CTATEC	of which: SME	92	85	49		91	84	49	
UNITED STATES	Secured by mortgages on immovable property	7	7	<u>'</u>		7	7	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	7	9	4	12	8	11	4
	Items associated with particularly high risk	0	(0		0	0	0	
	Covered bonds	0	(0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	(0		0	0	0	
	Equity	266	266			253	253		
	Other exposures	895	895	1,476		1,003	1,003	1,627	
	Standardised Total ²				4				20

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

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

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 31	/03/2022			As of 30/	/06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)	15					- 10					
	Central governments or central banks	15	20	9		7	10	$\frac{1}{2}$				
	Regional governments or local authorities Public sector entities	1	1/			2	2	1				
	Multilateral Development Banks	10	10			9	9	2				
	International Organisations	0	(0	0	0				
	Institutions	5				10	10	6				
	Corporates	1,530	1,270	1,286		1,547	1,295	1,306				
	of which: SME	724	576			732	584					
	Retail	990	923			1,023	955	1				
6==611.5=51.51.76	of which: SME	706	682			727	705					
CZECH REPUBLIC	Secured by mortgages on immovable property	0	(16	16	16				
	of which: SME	0	(0	0	0				
	Exposures in default	109	49	61	54	105	44	55	54			
	Items associated with particularly high risk	0	(0	0	0				
	Covered bonds	0	(0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	(0		0	0	0				
	Collective investments undertakings (CIU)	0	(0		0	0	0				
	Equity	0	(0		0	0	0				
	Other exposures	1,025	1,025	1,103	3	1,323	1,323	843				
	Standardised Total ²				76				79			

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

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

		exposures, but includes genera		unterparty excludes those for s	ecuntisation exposures, addition	ar valuation adjustments (7177)	y and other own rands reduc	tions related to the
					Standardise	d Approach		
			As of 31,	/03/2022			As of 30	/06/2022
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount Value adjustments and provisions ²
	(mln EUR, %)							
	Central governments or central banks	838	838			828	827	
	Regional governments or local authorities	142	138	2		99	113	2
	Public sector entities	3	3	1		3		3 1
	Multilateral Development Banks	0	0	0		0	(0
	International Organisations	0	0	0		0	0.55	0
	Institutions	7,094	7,046			8,617	8,559	169
	Corporates	1,208	490			1,429	564	
	of which: SME	183	176			162	150	
	Retail of which: SME	6,952	5,686 1,802			6,914	5,594	
GERMANY	Secured by mortgages on immovable property	1,877 1,838	1,802			1,793 1,841	1,713 1,800	
	of which: SME	1,030	1,///	1,332		1,041	1,000	1,349
	Exposures in default	206	145	147	75	231	15!	5 157 7
	Items associated with particularly high risk	0	143	1 77	/3	0	15.	
	Covered bonds		n	l o		0	(
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	(
	Collective investments undertakings (CIU)	0	0	0		0	(
	Equity	130	130	130		126	126	126
	Other exposures	3,334				3,116	3,116	
	Standardised Total ²				147			14

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

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



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Société générale S A

	Société générale S.A.								
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	920	920	0		888	888	3	
	Regional governments or local authorities	2	2	2		2	2	2	
	Public sector entities	89	89	89		78	77	' 77	
	Multilateral Development Banks	0	(0		0	(
	International Organisations	0	(0		0	(
	Institutions	7,436	7,186			6,886	6,624		
	Corporates	3,085	1,572			3,380	1,852		
	of which: SME	748	680	•		917	874		
	Retail	2,204	2,187			2,394	2,280		
LINITED KINGDOM	of which: SME Secured by mortgages on immovable property	1,877	1,862			1,970	1,939		
ONTIED KINGDOM	Secured by mortgages on immovable property	2,054	2,001	677		2,006	1,982	662	2
	of which: SME	0	(0		0	()	
	Exposures in default	150	125	136	25	216	172	186	35
	Items associated with particularly high risk	0	(0		0	()	
	Covered bonds	192	192	. 19		189	189	9 19	
	Claims on institutions and corporates with a ST credit assessment	0	(0		0	()	
	Collective investments undertakings (CIU)	0	(0		0	() (
	Equity	58	58	•		56	56	56	
	Other exposures	2,565	2,565	1,912		2,581	2,581	1,874	
	Standardised Total ²				42				49
		(1) Original exposure, unlike Ex	posure value, is reported bef	ore taking into account any effe	ct due to credit conversion factor	ors or credit risk mitigation techn	niques (e.g. substitution effe	cts).	

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

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	43	43	3		25	25	0	
	Regional governments or local authorities	0				0	0	0	
	Public sector entities Multilateral Development Banks	0				0	0	0	
	International Organisations	٥				0	0	0	
	Institutions	30	31	1/) 1	44	44	25	
	Corporates	720	567	257	7	593	425	284	
	of which: SME	11	30.	25/		64	64	56	
	Retail	187	18!	108		169	167		
	of which: SME	172	172			154	154		
LUXEMBOURG	Secured by mortgages on immovable property	0	(0	0	0	
	of which: SME	0	(0	0	0	
	Exposures in default	4		.	3	4	2	2	2
	Items associated with particularly high risk	0	()		0	0	0	
	Covered bonds	0	()		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	()		0	0	0	
	Collective investments undertakings (CIU)	0	()		0	0	0	
	Equity	8	8	8	3	9	9	9	
	Other exposures	1,005	1,00	502	2	952	952	507	
	Standardised Total ²				5				3

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

		exposures, but includes genera	l credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,414	1,435	14		1,405	1,427	29	
	Regional governments or local authorities	16	16	3		18	18	3	
	Public sector entities	2	2			3	3	1	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0	(0	0	0	
	Institutions	391	367			557	541		
	Corporates	1,972	976			1,934	1,562 76		
	of which: SME Retail	167	137			111			
	of which: SME	2,009 1,050	1,893 1,028	l .		2,079 1,118	1,971 1,085		
ITALY	Secured by mortgages on immovable property	1,030	1,020	15		32	1,065		
	of which: SME	13	0			0	0	12	
	Exposures in default	266	73	77	177	204	80	83	117
	Items associated with particularly high risk	0	0	,,)	0	0	0	117
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	2	2			2	2	2	
	Other exposures	2,913	2,913	2,576		3,062	3,062	2,645	
	Standardised Total ²				201		,		149

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

		exposures, but includes genera	l credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	1.4	1/			16	1.0		
	Central governments or central banks Regional governments or local authorities	14	14			16	16		
	Public sector entities	1	1			1	1		
	Multilateral Development Banks	0				0	0		
	International Organisations	0	(0	0		
	Institutions	330	271	56		358	476	96	
	Corporates	307	266			517	235	1	
	of which: SME	20	17	14		17	17	14	
	Retail	385	383	224		390	388		
CM/ITZEDI AND	of which: SME	364	364	209		370	370		
SWITZERLAND	Secured by mortgages on immovable property	16	13	; -		9	9	4	
	of which: SME	0	0)		0	0	0	
	Exposures in default	9	6	5	2	8	5	6	
	Items associated with particularly high risk	0	C			0	0	0	
	Covered bonds	0	()		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	(0	0	0	
	Equity	114	114			115	115		
	Other exposures Standardised Total ²	236	236	156		292	292	168	

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

		exposures, but includes general	credit risk adjustments.						
					Standardise	ed Approach			
			As of 31,	03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	C	0		0	(
	Regional governments or local authorities	0	0	0		0	(
	Public sector entities	0	0	0		0	(
	Multilateral Development Banks	0	0	0		0	(
	International Organisations	0	(0		0	(
	Institutions	1,300	1,349	l .		962	963	1	
	Corporates	131	90	77		111	111	92	2
	of which: SME	0	C	0		0	(
	Retail	2	1	1		1	(
JAPAN	of which: SME	0	C	0		0	(
	Secured by mortgages on immovable property	0	C	0		0	(
	of which: SME	0	0	0		0	(
	Exposures in default	0	C	0	0	0	(
	Items associated with particularly high risk	0	C	0		0	(
	Covered bonds	0	C	0		0	()	
	Claims on institutions and corporates with a ST credit assessment	0	C	0		0	()	
	Collective investments undertakings (CIU)	0	C	0		0	() (
	Equity	2	2	2		3	3	3	3
	Other exposures	87	87	76		50	50	63	3
	Standardised Total ²				1 0				

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

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)					_			
	Central governments or central banks	14	•			7	1,047		
	Regional governments or local authorities	232	205	64		241	219	65	
	Public sector entities	4	1	0		4	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	48	40	29		16	16	15	
			2,068			16	2,285		
	Corporates of which: SME	3,417 1,141	2,000 771			3,674 1,017	606		
	Retail	3,469	2,264	I .		3,592	2,363	l e	
	of which: SME	748	534			849	2,303 596	339	
ROMANIA	Secured by mortgages on immovable property	2,252	2,140			2,267	2,175		
	of which: SME	28	2,110			7	2,173	1	
	Exposures in default	316	66	66		294	61	62	208
	Items associated with particularly high risk	2	1	2		1	0	0	200
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	6	6	6		6	6	6	
	Other exposures	491	491	544		1,109	1,109	682	
	Standardised Total ²				422				430

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

Credit Risk - IRB Approach

Société générale S.A.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	re amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	276,319	103	294,986	6,766	8	124	269,446	110	289,971	7,150	19	105
	Institutions	67,371	33	61,171	8,666	35	43	64,074	30	56,634	8,186	37	50
	Corporates	430,436	6,804	299,520	116,631	5,544	4,084	434,921	6,594	302,040	118,500	5,044	4,036
	Corporates - Of Which: Specialised Lending	74,437	1,481	55,100	16,121	664	775	79,204	1,409	57,900	16,779	589	773
	Corporates - Of Which: SME	41,865	2,024	33,520	20,124	2,369	1,244	43,590	2,044	34,558	20,463	2,268	1,226
	Retail	175,366	4,269	175,041	30,185	1,976	2,699	177,412	4,213	177,333	30,637	2,039	2,618
	Retail - Secured on real estate property	112,686	1,104	111,930	12,669	822	381	115,069	1,091	114,274	13,078	803	1,226 2,618 332
	Retail - Secured on real estate property - Of Which: SME	5,752	136	5,749	890	126	42	5,666	138	5,663	929	141	39
nsolidated data	Retail - Secured on real estate property - Of Which: non-SME	106,933	968	106,181	11,779	696	339	109,402	954	108,611	12,150	662	293
	Retail - Qualifying Revolving	4,654	287	5,477	1,521	133	233	4,555	281	5,398	1,542	126	226
	Retail - Other Retail	58,027	2,877	57,634	15,995	1,022	2,085	57,789	2,840	57,661	16,016	1,110	2,060
	Retail - Other Retail - Of Which: SME	23,287	1,302	23,206	5,853	562	896	23,555	1,289	23,537	5,935	473	892
	Retail - Other Retail - Of Which: non-SME	34,740	1,576	34,428	10,142	459	1,189	34,235	1,552	34,124	10,081	637	1,167
	Equity	6,240	0	6,240	21,742	0		6,203	0	6,203	21,705	0	
	Other non credit-obligation assets				150						130		
	IRB Total ²				184,140						186,308		

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach												
				As of	30/09/2021		As of	31/12/2021						
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original Exposure ¹		Exposure Value ¹	Risk exposu	re amount	Value adjustments and	
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central banks and central governments	130,998	0	143,977	200	1	33	134,861	0	149,280	219	7	9	
	Institutions	22,639	11	21,991	1,335	35	4	23,087	11	21,906	1,277	37	5	
	Corporates	148,720	3,648	99,361	57,663	3,872	2,363	147,486	3,504	101,619	57,502	3,410	2,279	
	Corporates - Of Which: Specialised Lending	11,695	166	8,862	3,870	117	102	12,747	159	9,245	4,232	108	109	
	Corporates - Of Which: SME	28,096	1,607	21,862	15,613	1,997	1,032	28,434	1,555	22,284	15,406	1,766	974	
	Retail	144,872	3,467	143,014	21,297	1,383	2,095	146,368	3,422	144,817	21,818	1,461	2,055	
	Retail - Secured on real estate property	97,212	932	97,042	9,707	640	301	98,781	928	98,627	10,003	631	266	
EDANCE	Retail - Secured on real estate property - Of Which: SME	5,635	130	5,536	854	117	42	5,545	133	5,449	896	138	38	
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	91,578	802	91,506	8,853	523	259	93,236	794	93,178	9,107	493	228	
	Retail - Qualifying Revolving	4,194	274	2,809	1,091	98	221	4,084	268	2,708	1,058	115	214	
	Retail - Other Retail	43,466	2,261	43,164	10,499	645	1,573	43,503	2,226	43,483	10,757	715	1,575	
	Retail - Other Retail - Of Which: SME	17,553	1,071	17,500	4,171	354	746	17,590	1,059	17,582	4,224	341	736	
	Retail - Other Retail - Of Which: non-SME	25,913	1,190	25,664	6,329	291	826	25,913	1,167	25,901	6,533	374	839	
	Equity	5,388	0	5,388	18,816	0	0	5,378	0	5,378	18,855	0	0	
	Other non credit-obligation assets													
	IRB Total													

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

		IRB Approach											
				As of	30/09/2021					As of	31/12/2021		
		Origina	al Exposure¹	Risk exposure amount		adjustme		ments		Exposure			Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	47,273	0	47,410	0	0	0	43,080	0	43,208	0	0	0
	Institutions	8,671	0	7,006	557	0	1	8,386	0	6,516	504	0	0
	Corporates	85,567	213	61,841	13,905	120	264	87,658	138	61,833	15,030	77	221
	Corporates - Of Which: Specialised Lending	12,169	159	10,464	2,800	91	134	13,291	92	11,374	2,934	51	82
	Corporates - Of Which: SME	36	0	32	24	0	0	118	0	108	73	0	1
	Retail	15	0	67	13	2	0	18	0	66	14	0	0
	Retail - Secured on real estate property	10	0	20	2	0	0	11	0	20	2	0	0
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	9	1	0	0	0	0	8	1	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	10	0	12	1	0	0	11	0	12	2	0	0
	Retail - Qualifying Revolving	1	0	35	9	1	0	1	0	32	9	0	0
	Retail - Other Retail	4	0	11	3	1	0	7	0	14	3	0	0
	Retail - Other Retail - Of Which: SME	0	0	7	2	1	0	0	0	7	2	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	7	0	7	1	0	0
	Equity	8	0	8	26	0	0	8	0	8	28	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	oproach					
				As of	30/09/2021					As of	31/12/2021		
		Origina	l Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk ex	posure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	20,706	0	20,964	9	0	0	14,458	0	14,687	4	0	0
	Institutions	2,317	0	1,919	361	0	1	2,314	0	2,091	391	0	1
	Corporates	18,072	366	12,997	6,079	248	246	19,160	369	13,364	6,450	258	272
	Corporates - Of Which: Specialised Lending	2,207	26	2,123	1,206	33	28	2,335	27	2,225	1,270	42	31
	Corporates - Of Which: SME	6,934	210	4,998	2,267	150	142	7,809	242	5,158	2,397	188	161
	Retail	17,354	269	16,517	3,719	200	202	18,347	268	17,447	3,893	207	181
	Retail - Secured on real estate property	14,183	138	13,533	2,517	52	72	14,987	138	14,280	2,643	62	58
CZECII DEDIIDI IC	Retail - Secured on real estate property - Of Which: SME	0	0	35	2	0	0	0	0	33	3	0	0
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-SME	14,183	138	13,499	2,515	52	72	14,987	138	14,247	2,640	62	58
	Retail - Qualifying Revolving	433	9	344	48	6	9	444	9	354	51	8	9
	Retail - Other Retail	2,738	121	2,639	1,154	142	121	2,916	121	2,814	1,198	137	114
	Retail - Other Retail - Of Which: SME	962	67	922	553	86	77	978	65	934	534	61	72
	Retail - Other Retail - Of Which: non-SME	1,776	55	1,717	601	56	44	1,938	56	1,880	664	76	41
	Equity	47	0	47	175	0	0	26	0	26	97	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB A	proach					
				As of	30/09/2021					As of	31/12/2021		
		Origin	nal Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exp	oosure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	3,937	0	5,689	5	0	0	4,857	0	6,698	6	0	0
	Institutions	2,419	0	2,420	628	0	0	2,184	0	2,191	611	0	0
	Corporates	19,847	220	13,712	4,255	111	134	16,478	200	11,456	4,168	119	143
	Corporates - Of Which: Specialised Lending	1,023	0	1,127	223	0	1	845	0	984	169	0	1
	Corporates - Of Which: SME	1,366	45	1,363	500	35	18	1,464	42	1,443	550	10	16
	Retail	2,923	71	2,965	676	35	30	3,011	70	3,054	721	18	33
	Retail - Secured on real estate property	20	0	25	5	0	0	28	0	33	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	5	1	0	0	0	0	4	1	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	20	0	21	4	0	0	28	0	28	6	0	0
	Retail - Qualifying Revolving	1	0	36	9	1	0	1	0	37	11	0	0
	Retail - Other Retail	2,902	71	2,904	663	34	29	2,982	70	2,984	704	17	33
	Retail - Other Retail - Of Which: SME	2,881	70	2,884	661	34	29	2,960	69	2,963	702	17	33
	Retail - Other Retail - Of Which: non-SME	21	0	21	2	0	0	22	0	22	2	0	0
	Equity	8	0	8	25	0	0	8	0	8	25	0	0
	Other non credit-obligation assets												
	IRR Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Société générale S.A.

							IRB A	oproach					
				As of	30/09/2021					As of	31/12/2021		
		Origin	nal Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Origina	Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	3,301	0	5,097	0	0	0	3,872	0	5,891	0	0	0
	Institutions	5,305	0	5,366	619	0	0	3,544	0	3,445	478	0	0
	Corporates	19,037	177	15,284	4,481	97	109	19,376	186	15,549	4,734	104	147
	Corporates - Of Which: Specialised Lending	3,937	133	3,602	720	84	19	3,447	135	3,432	630	69	55
	Corporates - Of Which: SME	40	0	40	11	0	0	121	6	116	78	9	1
	Retail	400	6	444	93	13	3	433	12	476	103	20	3
	Retail - Secured on real estate property	192	1	196	50	1	1	188	2	192	52	3	1
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0	3	0	0	0	0	0	3	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	192	1	192	50	1	1	188	2	188	51	3	1
	Retail - Qualifying Revolving	1	0	39	13	2	0	1	0	39	14	0	0
	Retail - Other Retail	207	4	209	29	10	1	245	9	246	37	16	1
	Retail - Other Retail - Of Which: SME	2	0	4	1	0	0	2	0	4	1	0	0
	Retail - Other Retail - Of Which: non-SME	205	4	205	28	10	1	242	9	242	36	16	1
	Equity	8	0	8	28	0	0	9	0	9	30	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Origina	al Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	12,250	0	12,258	2	0	0	10,771	0	10,778	1	0	0
	Institutions	836	0	732	31	0	0	1,121	0	943	47	0	0
	Corporates	13,981	454	13,833	2,357	325	100	13,105	404	12,613	2,573	307	62
	Corporates - Of Which: Specialised Lending	1,296	1	1,811	250	0	2	1,010	1	1,593	185	0	2
	Corporates - Of Which: SME	1,231	7	1,207	267	33	4	1,187	11	1,159	248	35	7
	Retail	109	9	143	36	15	2	97	12	131	48	26	2
	Retail - Secured on real estate property	31	4	34	13	6	0	28	0	31	9	2	0
LLIVEMBOLIBO	Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	0	0	0	2	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	31	4	32	13	6	0	28	0	29	9	2	0
	Retail - Qualifying Revolving	1	0	32	8	1	0	1	0	31	8	0	0
	Retail - Other Retail	77	6	78	14	8	2	68	11	69	31	24	2
	Retail - Other Retail - Of Which: SME	4	1	4	3	2	0	3	1	4	3	2	0
	Retail - Other Retail - Of Which: non-SME	73	5	74	11	6	2	65	10	65	28	22	2
	Equity	334	0	334	1,198	0	0	387	0	387	1,418	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB A	pproach					
				As of	30/09/2021					As of	31/12/2021		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk ex	posure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	349	0	2,023	506	0	0	307	0	1,930	484	0	0
	Institutions	1,029	0	849	398	0	0	782	0	621	284	0	0
	Corporates	10,066	107	6,300	2,346	78	84	10,934	95	6,967	2,796	49	86
	Corporates - Of Which: Specialised Lending	2,302	0	1,798	365	0	3	2,214	0	1,720	354	0	3
	Corporates - Of Which: SME	1,705	78	1,635	652	46	45	1,739	65	1,671	659	27	46
	Retail	6,044	381	6,086	3,325	142	343	5,331	364	5,376	2,971	153	317
	Retail - Secured on real estate property	27	0	30	6	0	0	27	0	30	6	0	0
TT A L \/	Retail - Secured on real estate property - Of Which: SME	0	0	3	0	0	0	0	0	3	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-SME	27	0	28	6	0	0	27	0	27	6	0	0
	Retail - Qualifying Revolving	1	0	32	8	1	0	1	0	34	10	0	0
	Retail - Other Retail	6,016	381	6,024	3,311	140	343	5,303	364	5,312	2,955	153	317
	Retail - Other Retail - Of Which: SME	1,602	88	1,602	379	74	42	1,745	90	1,745	391	43	51
	Retail - Other Retail - Of Which: non-SME	4,414	293	4,422	2,932	66	301	3,558	274	3,568	2,564	111	267
	Equity	13	0	13	34	0	0	2	0	2	6	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB A	pproach					
				As of	30/09/2021					As of	31/12/2021		
		Origina	al Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	11,903	0	11,920	0	0	0	12,087	0	12,214	0	0	0
	Institutions	1,076	0	1,074	71	0	0	1,140	0	1,139	96	0	0
	Corporates	9,867	19	5,493	1,466	90	9	12,179	19	6,724	1,563	76	14
	Corporates - Of Which: Specialised Lending	4,779	0	3,176	544	0	2	6,101	0	3,743	580	0	1
	Corporates - Of Which: SME	144	18	138	125	89	1	155	18	152	110	75	1
	Retail	841	29	873	267	128	8	876	23	907	258	107	9
	Retail - Secured on real estate property	368	19	364	200	110	5	397	15	395	197	97	5
CMITZEDI AND	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	0	1	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	368	19	363	200	110	5	397	15	395	197	97	5
	Retail - Qualifying Revolving	3	1	44	16	3	1	3	1	45	17	1	1
	Retail - Other Retail	470	9	465	51	15	2	475	6	467	44	9	2
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	468	9	463	50	15	2	474	6	465	43	9	2
	Equity	5	0	5	13	0	0	6	0	6	14	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB A _l	proach					
				As of	30/09/2021					As of	31/12/2021		
		Origin	al Exposure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	12,214	0	12,970	276	0	0	10,539	0	11,375	253	1	0
	Institutions	1,293	0	1,277	166	0	0	1,393	0	1,349	187	0	0
	Corporates	4,100	0	3,641	852	0	2	3,542	0	2,927	747	0	1
	Corporates - Of Which: Specialised Lending	590	0	518	109	0	1	510	0	426	101	0	1
	Corporates - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail	2	0	23	3	0	0	2	0	23	4	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
3 A D A N I	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	0	0	0	0	0
JAPAN	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	21	3	0	0	0	0	21	3	0	0
	Retail - Other Retail	0	0	1	0	0	0	0	0	1	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	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
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	f 30/09/2021					As of	31/12/2021		
		Origin	nal Exposure ¹	Exposure	Risk expo	osure amount	Value adjustments	Origina	al Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	4,137	0	4,137	1,259	0	1	4,068	0	4,067	1,211	0	1
	Institutions	9	0	7	5	0	0	23	0	21	5	0	0
	Corporates	124	20	87	66	9	17	85	23	58	50	10	17
	Corporates - Of Which: Specialised Lending	43	17	25	12	7	17	44	18	28	12	7	16
	Corporates - Of Which: SME	5	4	5	2	1	0	5	3	5	2	1	0
	Retail	2	0	23	3	0	0	3	1	22	3	0	0
	Retail - Secured on real estate property	0	0	2	0	0	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	0	1	0	0	0
ROMANIA	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	19	3	0	0	0	0	18	3	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	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	2	0	2	0	0	0	2	0	2	0	0	0
	Equity	19	0	19	68	0	0	20	0	20	71	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original ex	posure, unlike Exposur	e value, is reported	l before taking into acc	count any effect due to c	redit conversion fact	ors or credit risk	mitigation technique	s (e.g. substitution	effects).	-	

Credit Risk - IRB Approach

Société générale S.A.

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Origina	l Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments	Origina	l Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Valu adjustm
	(mln EUR, %)		Of which: defaulted	- value		Of which: defaulted	and provisions		Of which: defaulted	- value		Of which: defaulted	and provision
	Central banks and central governments	322,744	108	343,040	10,036	19	126	282,383	98	302,694	5,805	18	105
	Institutions	64,509	36	57,517	8,385	24	55	72,272	154	64,371	10,752	77	166
	Corporates	454,742	6,593	318,375	124,487	5,278	3,918	469,184	6,615	326,839	127,333	5,323	3,995
	Corporates - Of Which: Specialised Lending	83,942	1,692	61,670	18,856	783	796	89,673	1,724	64,540	18,984	770	774
	Corporates - Of Which: SME	44,517	1,957	35,382	21,459	2,258	1,184	49,773	2,255	39,567	24,372	2,486	1,292
	Retail	179,493	4,173	179,209	33,527	2,575	2,618	180,317	4,029	180,135	33,818	2,389	2,560
	Retail - Secured on real estate property	116,784	1,118	115,991	13,436	1,063	346	117,266	1,022	116,579	13,380	942	343
Consolidated data	Retail - Secured on real estate property - Of Which: SME	5,716	189	5,714	948	214	53	5,575	130	5,573	879	120	38
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	111,068	928	110,277	12,488	850	293	111,691	892	111,007	12,500	822	304
	Retail - Qualifying Revolving	4,506	276	5,341	1,734	175	227	4,510	259	5,339	1,757	174	207
	Retail - Other Retail	58,202	2,779	57,877	18,357	1,337	2,044	58,541	2,748	58,216	18,681	1,272	2,010
	Retail - Other Retail - Of Which: SME	23,744	1,274	23,512	7,378	799	888	23,744	1,302	23,550	7,472	783	899
	Retail - Other Retail - Of Which: non-SME	34,458	1,505	34,365	10,979	538	1,156	34,797	1,446	34,666	11,210	490	1,111
	Equity	6,061	0	6,061	21,166	0		5,169	0	5,169	17,875	0	
	Other non credit-obligation assets				114						118		
	IRB Total ²				197,715						195,700		

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	l Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	154,899	0	169,162	213	8	10	142,499	0	156,434	218	8	11
	Institutions	21,590	8	20,917	1,249	3	4	23,167	8	22,639	1,558	2	4
	Corporates	152,573	3,353	104,437	60,482	3,442	2,190	154,852	3,375	107,671	62,233	3,490	2,175
	Corporates - Of Which: Specialised Lending	13,160	140	9,119	4,552	102	114	12,618	148	8,603	4,305	104	131
	Corporates - Of Which: SME	29,368	1,534	23,034	16,002	1,749	957	31,531	1,736	24,868	17,658	1,925	1,006
	Retail	147,139	3,377	145,533	24,257	1,930	2,036	148,410	3,237	146,881	24,486	1,746	1,988
	Retail - Secured on real estate property	99,681	934	99,543	10,264	866	274	100,609	845	100,491	10,283	725	276
ED ANICE	Retail - Secured on real estate property - Of Which: SME	5,303	177	5,211	873	200	49	5,450	123	5,359	847	114	37
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	94,377	757	94,332	9,391	665	226	95,159	722	95,132	9,435	611	239
	Retail - Qualifying Revolving	4,023	263	2,666	1,281	162	215	4,026	246	2,717	1,310	162	196
	Retail - Other Retail	43,434	2,180	43,324	12,711	902	1,547	43,775	2,145	43,674	12,894	858	1,516
	Retail - Other Retail - Of Which: SME	17,593	1,053	17,494	5,409	620	726	17,720	1,069	17,628	5,473	581	746
	Retail - Other Retail - Of Which: non-SME	25,842	1,127	25,830	7,302	283	821	26,055	1,076	26,045	7,421	277	770
	Equity	5,264	0	5,264	18,405	0	0	4,512	0	4,512	15,633	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	f 31/03/2022					As of	30/06/2022		
		Origina	al Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	65,263	0	65,391	0	0	0	43,536	0	43,659	1	0	0
	Institutions	6,149	0	4,333	351	0	0	7,890	0	5,840	439	0	0
	Corporates	90,825	122	64,342	14,867	76	202	94,658	129	65,338	15,067	71	209
	Corporates - Of Which: Specialised Lending	13,084	83	11,311	3,062	60	73	14,475	86	11,827	3,016	52	79
	Corporates - Of Which: SME	151	0	114	77	0	1	193	0	150	115	0	1
	Retail	49	1	101	23	0	0	25	1	72	14	0	0
	Retail - Secured on real estate property	11	0	22	2	0	0	12	0	22	2	0	0
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	9	1	0	0	0	0	9	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	11	0	13	2	0	0	12	0	13	2	0	0
	Retail - Qualifying Revolving	1	0	35	13	0	0	1	0	32	8	0	0
	Retail - Other Retail	37	0	44	8	0	0	12	0	18	4	0	0
	Retail - Other Retail - Of Which: SME	30	0	37	7	0	0	0	0	6	2	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	7	1	0	0	12	0	12	2	0	0
	Equity	8	0	8	28	0	0	8	0	8	28	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB A	proach					
				As o	f 31/03/2022					As of	30/06/2022		
		Origina	al Exposure¹	Exposure	Risk ex	oosure amount	Value adjustments	Origina	l Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value		Of which: defaulted	and provisions
	Central banks and central governments	19,381	0	19,612	2	0	0	20,081	0	20,282	2	0	0
	Institutions	2,549	0	2,289	428	0	1	2,557	0	2,268	428	0	1
	Corporates	19,914	361	14,080	7,519	240	271	20,257	392	14,421	7,707	213	283
	Corporates - Of Which: Specialised Lending	2,367	22	2,254	1,407	33	31	2,325	22	2,195	1,371	32	26
	Corporates - Of Which: SME	7,546	226	5,203	2,700	174	151	7,868	256	5,501	2,859	142	171
	Retail	18,909	271	17,997	3,939	219	187	18,600	256	17,782	3,817	209	174
	Retail - Secured on real estate property	15,513	138	14,794	2,681	66	58	15,289	128	14,656	2,591	61	54
CZECII DEDIIDI IC	Retail - Secured on real estate property - Of Which: SME	5	0	37	4	0	0	0	0	31	2	0	0
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-SME	15,508	138	14,757	2,677	66	58	15,289	128	14,625	2,588	61	54
	Retail - Qualifying Revolving	458	9	358	51	8	9	459	9	364	51	7	9
	Retail - Other Retail	2,938	124	2,846	1,207	145	120	2,852	119	2,762	1,175	141	111
	Retail - Other Retail - Of Which: SME	987	67	940	542	65	78	957	64	910	524	62	71
	Retail - Other Retail - Of Which: non-SME	1,951	57	1,906	665	80	42	1,895	55	1,852	651	79	41
	Equity	19	0	19	72	0	0	26	0	26	97	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB A	pproach					
				As of	31/03/2022					As of	30/06/2022		
		Origina	l Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Origina	al Exposure ¹	Exposure	Risk ex	cposure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	3,805	0	5,744	0	0	0	4,470	0	6,360	0	0	0
	Institutions	1,945	0	1,952	635	0	0	2,790	0	2,680	798	0	0
	Corporates	17,746	185	12,236	4,515	116	146	17,975	186	11,958	4,261	73	137
	Corporates - Of Which: Specialised Lending	755	0	952	178	0	1	916	0	910	202	0	1
	Corporates - Of Which: SME	1,482	38	1,438	606	9	15	1,819	48	1,780	700	6	23
	Retail	2,990	65	3,025	872	25	32	2,960	82	3,001	829	32	32
	Retail - Secured on real estate property	30	0	34	8	0	0	29	0	34	8	0	0
CEDNAANI\	Retail - Secured on real estate property - Of Which: SME	0	0	4	1	0	0	0	0	4	1	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	30	0	30	7	0	0	29	0	30	7	0	0
	Retail - Qualifying Revolving	1	0	29	7	0	0	1	0	35	9	0	0
	Retail - Other Retail	2,959	65	2,961	856	25	32	2,930	82	2,932	813	32	32
	Retail - Other Retail - Of Which: SME	2,942	65	2,944	855	25	32	2,911	81	2,913	811	32	32
	Retail - Other Retail - Of Which: non-SME	18	0	18	1	0	0	19	0	19	1	0	0
	Equity	8	0	8	26	0	0	8	0	8	26	0	0
	Other non credit-obligation assets												
	IDP Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Société générale S.A.

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Origina	al Exposure¹	Exposure	Risk exp	osure amount	Value adjustments	Origina	al Exposure¹	Exposure	Risk exposi	ure amount	Valu adjustn
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	provisi
	Central banks and central governments	2,653	0	4,749	0	0	0	4,003	0	6,432	1	0	0
	Institutions	4,492	0	4,264	465	0	0	5,600	0	5,214	517	0	3
	Corporates	22,211	133	17,885	4,794	85	98	21,008	133	16,965	4,505	71	123
	Corporates - Of Which: Specialised Lending	4,436	88	3,949	630	68	16	4,778	83	4,027	846	48	14
	Corporates - Of Which: SME	149	0	110	70	0	0	118	5	100	45	6	2
	Retail	436	14	473	108	24	3	414	7	451	100	14	3
	Retail - Secured on real estate property	201	7	204	61	10	2	199	5	202	67	14	2
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	9	5	12	8	7	0	0	0	3	0	0	0
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	191	2	192	53	3	1	199	5	199	67	14	2
	Retail - Qualifying Revolving	1	0	33	12	0	0	1	0	38	12	0	0
	Retail - Other Retail	234	7	236	35	15		214		211	20	0	
	Retail - Other Retail - Of Which: SME	1	0	3	1	0	0	1	0	4	1	0	0
	Retail - Other Retail - Of Which: non-SME	233	/	233	35	15		212		207	20	0	
	Equity	9	U	9	30	U	U	9	U	9	30	U	U
	Other non credit-obligation assets											_	
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Origina	al Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Origina	al Exposure ¹	Exposure	Risk exposi	ure amount	Va adjust
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	provi
	Central banks and central governments	10,552	0	10,559	2	0	0	12,427	0	12,433	2	0	0
	Institutions	1,134	0	953	61	0	0	1,091	0	898	42	0	0
	Corporates	15,775	333	15,114	3,019	290	56	17,593	376	15,881	3,168	308	68
	Corporates - Of Which: Specialised Lending	2,805	1	3,018	614	0	3	2,519	1	3,156	724	2	5
	Corporates - Of Which: SME	1,251	11	1,226	267	65	6	1,343	16	1,319	411	77	10
	Retail	94	6	121	30	10	2	90	5	123	33	9	2
	Retail - Secured on real estate property	31	0	33	9	2	0	29	0	32	9	1	0
LUVEMBOLIDO	Retail - Secured on real estate property - Of Which: SME	4	0	6	1	0	0	0	0	2	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	27	0	28	8	2	0	29	0	30	9	1	0
	Retail - Qualifying Revolving	0	0	25	6	0	0	1	0	31	9	0	0
	Retail - Other Retail	62	6	63	14	8	2	60	5	61	15	8	2
	Retail - Other Retail - Of Which: SME	3	1	4	3	2	0	3	1	3	3	2	0
	Retail - Other Retail - Of Which: non-SME	59	5	59	11	6	2	57	5	57	13	7	2
	Equity	380	0	380	1,394	0	0	254	0	254	930	0	0
	Other non credit-obligation assets												
	IRB Total												A = 1

							IRB A	pproach					
				As of	31/03/2022					As of	30/06/2022		
		Origin	al Exposure¹	Exposure	Risk exposu	re amount	Value adjustments	Origin	al Exposure¹	Exposure	Risk e	xposure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	306	0	2,008	509	0	0	88	0	1,826	481	0	0
	Institutions	799	0	649	304	0	0	819	0	685	342	0	0
	Corporates	11,993	100	7,011	2,867	89	77	11,910	81	7,036	3,004	94	73
	Corporates - Of Which: Specialised Lending	2,963	0	2,218	638	0	4	2,819	0	2,144	542	0	3
	Corporates - Of Which: SME	1,771	61	1,677	681	37	43	2,035	59	1,870	970	44	44
	Retail	5,529	355	5,564	3,128	171	324	5,653	359	5,696	3,336	193	330
	Retail - Secured on real estate property	27	0	30	7	0	0	28	0	30	7	0	0
TTAL \/	Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	0	0	0	2	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-SME	27	0	28	6	0	0	28	0	28	7	0	0
	Retail - Qualifying Revolving	1	0	27	6	0	0	1	0	35	10	0	0
	Retail - Other Retail	5,501	355	5,508	3,115	171	324	5,623	359	5,630	3,319	193	329
	Retail - Other Retail - Of Which: SME	1,801	85	1,798	451	79	50	1,791	84	1,788	540	101	48
	Retail - Other Retail - Of Which: non-SME	3,700	270	3,710	2,664	92	274	3,833	275	3,842	2,779	93	282
	Equity	2	0	2	6	0	0	1	0	1	5	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Origin	al Exposure¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Origina	al Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	10,337	0	10,459	0	0	0	11,349	0	11,473	0	0	0
	Institutions	1,062	0	1,079	83	0	0	935	0	956	84	0	0
	Corporates	11,868	27	6,833	1,602	92	12	12,761	30	7,764	1,670	111	9
	Corporates - Of Which: Specialised Lending	5,965	0	4,267	656	0	1	7,207	0	5,083	673	0	1
	Corporates - Of Which: SME	186	25	179	122	88	2	159	28	140	140	107	2
	Retail	903	26	923	243	101	9	916	29	956	275	116	9
	Retail - Secured on real estate property	396	18	394	192	92	5	395	22	395	201	100	6
CMITZEDI AND	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	0	1	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	396	18	394	192	92	5	395	22	394	201	100	6
	Retail - Qualifying Revolving	3	1	34	11	1	1	3	1	45	17	1	1
	Retail - Other Retail	503	7	495	41	8	2	517	7	516	57	16	2
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	502	7	493	40	8	2	516	7	514	56	16	2
	Equity	6	0	6	16	0	0	7	0	7	18	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	oproach					
				As of	31/03/2022					As of	30/06/2022		
		Origin	al Exposure ¹	Exposure	Risk ex	posure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk exposure	e amount	а
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	
	Central banks and central governments	22,275	0	23,149	168	1	0	13,641	0	14,588	130	0	
	Institutions	1,499	0	1,444	207	0	0	1,449	0	1,390	192	0	
	Corporates	3,934	0	3,431	744	0	2	3,359	0	2,833	598	2	
	Corporates - Of Which: Specialised Lending	580	0	475	118	0	1	671	0	623	161	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	2	0	19	3	0	0	2	0	22	4	0	
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	
1 A D A N I	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
JAPAN	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	
	Retail - Qualifying Revolving	0	0	16	3	0	0	0	0	20	3	0	
	Retail - Other Retail	0	0	1	0	0	0	0	0	1	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Origin	al Exposure ¹	Exposure	Risk expo	osure amount	Value adjustments	Origin	al Exposure¹	Exposure	Risk expo	sure amount	Value adjustm
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	4,054	0	4,054	1,159	0	1	3,364	0	3,364	1,007	0	1
	Institutions	7	0	5	4	0	0	5	0	23	4	0	0
	Corporates	103	5	67	44	4	3	70	5	28	36	4	3
	Corporates - Of Which: Specialised Lending	27	0	12	7	0	0	27	0	12	7	0	0
	Corporates - Of Which: SME	5	3	5	2	1	3	5	3	4	2	1	3
	Retail	3	1	18	3	0	0	3	0	24	3	0	0
	Retail - Secured on real estate property	0	0	1	0	0	0	0	0	1	0	0	0
DOMANITA	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	0	1	0	0	0
ROMANIA	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	15	3	0	0	0	0	20	3	0	0
	Retail - Other Retail	2	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	3	0	3	1	0	0
	Equity	20	0	20	70	0	0	19	0	19	67	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							Société générale S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance sl	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	19 200 60 55 72	15 0 6 6 6 6 1 1 51 1 71 1 1	0 0 1 0 0 0 1		60 205 660 51 71 0 400	9 0 0 0 0 0		0 0 0 0 434 0 465 0 670 0 679 0 0 0 0 2,248	9 1 0 0 0 0 21 31	358 51 0 0 0 0 875 1,284	0 0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [Belgium	24. 6. 17. 13. (15. 35.	5 245 1 61 7 177 2 132 0 0 4 154 1 351	2 1 4 0 0 22 89		241 10 10 10 116 0 0 86 0 142	2 51 68 16 0 47 120	1 2 1	0 0 0 0 0 0 4 100 0 0 0 0 0 23 166 8 125 5 391	0 2 8 3 5 5 0	0 91 309 141 186 209	0 0 0 0 0 0		000000000000000000000000000000000000000
[0 - 3M [Bulgaria	1,120	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0) () () () () () () () () () () () () ()	0 0 0 0 0 0 0	<u> </u>	S 391 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	935 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0
Total [0 - 3M [Cyprus		O O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0		O O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0		0 0 0 0 0 0 0 0
Total [0 - 3M [Czech Republic	66 31: 27: 460 46- 2,95: 1,10:		0 63 91 35 1 0 130		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 210 236 460 464 2,423 565		O O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		O O O O O O O O O O O O O O O O O O O
[0 - 3M [Denmark	5,626 8. 100 6.	0 5 85 6 9 9 9 0 0	0 0 0 0 0 0		935 935 0 85 0 106 0 69 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 6 500 6 500	0 0 0 1 0 0 0	500 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0
Total [0 - 3M [Estonia	269	269	0		269	0	1	500	1	500	0		0



General governments exposures by country of the counterparty

							Société générale S.A.							
						Dira	As of 31/12/2021	<u> </u>						
				0.1.1		Dire	ct exposures			••		0001-1-		
	(mln EUR)			On balance s	heet				Deriva	tives 		Off balai	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
														B14 - 2144.4
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [5 5	1	1		4 0		3 80	C		0		0
[0 - 3M [Pinlag d	13. 21.	3 133 2 212		2 1) 130 21:	0	3	1 24 6 868	0)	0		0 0
[3Y - 5Y [[5Y - 10Y [Finland	17	9 179	3	4	175		1	5 350 1 30	17 1	600	0		0
Total		533 6,46.	1	11		50 521 0 49	5.754	5	6 1,351 5 1,035		1,164 1,048			0 0 0
[3M - 1Y [[1Y - 2Y [2,590 16,28	8 2,598 1 16,281	526 78	5	1,994 1,614	76 4 76 4 14,487	_	7 646 1 311	66	5 2,778 159	0 178		0 0
[2Y - 3Y [[3Y - 5Y [France	1,28. 2,17 4,27	2 1,282 0 2,170	380 3.425	5 0 7	1,99 ⁴ 1,61 ⁴ 1,62 1,62 1,68	2 56 3 30 722		1 72 2 35 0 100	1 67 8	25 7 2,791 2 338	5 96 L 0		0
[3M - 1Y [3,45 36,517	1 3,451 7 36,515	896 380 2,427 1,875 6,846	5) 14: 0 6,41 7	11 355	10	7 2,600	269	353 353 7,493	3 1 3 304		0 0 56
[0 - 3M [19 28	1 191 9 289	13	3	16. 276	1		1,031 1 3,138	59 19	1,442			0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Germany	44 47 96	0 440 1 471 4 964	28	9	350 380 387	54 3 79 5 72	2	./ 2/5 25 4 446	12 12 69	3 679 2 290 3 1.707	0 0 7 1		0
[1Y - 2Y [621	8 628 3 43	18 ² 41	1	399	3 45	25 19	2,563 7 1,994 1 9,703	32 47	784 7 1,154 6,516	1 2 1 1		0
i iotai		3,027	3,026	293		2,454	1 279 0	96	1 9,703 0 0	264	6,516	5 5 0		0 0
[0 - 3M [Croatia		0 0						0 0			0 0		0 0
[3Y - 5Y [[5Y - 10Y [Croatia		0 0 0	(0 0		0 0	0		0 0		0
[10Y - more Total [0 - 3M [0 0 4	0	5 1		0 0 0 0		0 0 0 0	0	0 0	0 0 0		0 0
[3M - 1Y [0 0	(0		0 0	0		0		0
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Greece		0 0 0					1	0 0 0 1 1,000					0
Total			0 0	() 		0	1	0 0 1,000	O C	0	0 0		0 29
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0 0))))) ()	0 0 0		0 0	0)) ()	0 0 0		0
[3M - 1Y [Hungary		0 0	(0 0		0 0			0 0		0 0
[5Y - 10Y [2 2 2 0 0 2	(2		0 0		0 0	0	0	0 0		0
[0 - 3M [[3M - 1Y [[1Y - 2Y [2 2 1 1	2	2		0 0		0 3	0	29	0 0		0 0
[1Y - 2Y [[2Y - 3Y [Ireland		0				0		0 0	0		0		0
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more			0 4 1 1 1	2	1 1				0 0 0			0 0		0
Total		8	8 8 7 7 7	8	7		0		0 3 0	0	29	0 0 0		0 0
[3M - 1Y [[1Y - 2Y [[2Y - 2Y [22: 1'	3 223 9 19	19) 9 7	223	0 0 0		0 0	0)) (1	0 0		0
[3M - 1Y [Italy	2 2	, 1 21 4 24	21 22 2	1					0)	0		0 0
lotai		323	2 12 3 323	12 100	2	223	0 0		0 0 0 0 0	23	1,657	0 0		0 0 48
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0 0 0				0 0 0		0 0 0	0)) (0 0 0		0
[3M - 1Y [Latvia		0 0				0		0 0	C		0		0
[5Y - 10Y [0 0 0	(0 0		0 0	000		0 0		0



General governments exposures by country of the counterparty

Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region	Risk weighted exposure amount
Country / Region Total gross carrying amount of non-derivative financial assets (net of short assets (net of s	Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short	Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Total carrying amount of non-derivative financial assets of the financial assets of th	Risk weighted exposure amount
Residual Maturity Country / Region Country / Region derivative financial assets Total gross carrying amount of non-derivative financial assets (net of short	Risk weighted exposure amount
Residual Maturity Country / Region Country / Region derivative financial assets Total gross carrying amount of non-derivative financial assets (net of short	Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non- derivative financial derivative financial assets assets (net of short	Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non- derivative financial derivative financial assets assets (net of short	Risk weighted exposure amount
derivative financial assets assets (net of short	
Provisions Nominal Provisions	
of which: Financial assets held for trading of which: Financial assets designated at fair value of which: Financial assets designated at fair value of which: Financial assets at the fair value o	
held for trading through profit or loss	
	0
[0-3M[[3M-1Y[[17-2Y[[2Y-3Y[[3Y-5Y[[19-3Y-1] [19-3M[[3M-1Y[[3M-1	0
[3Y-5Y[Lithuania	0
	0 0
[3M-1Y[0
[2Y-3Y[0
Country Coun	0 0
[0 - 3M [
[1Y - 2Y [
[0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[10Y-more Total	
Total	0
[1Y-2Y[0
[0-3M[0
10Y - more	0 0
Total Tota	0
[2Y-3Y[Poland 290 290 148 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
1 - 10721 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	0 22
	0
[2Y-3Y[Portugal	0
	0
Total 3 3 9 0 0 0 29 732 0 [0-3M[0 39 39 0 10 0	0 0
	0
[2Y-3Y] Romania 324 324 1 0 323 0 0 0 0 0 0 [3Y-5Y] 535 535 535 13 0 522 0 0 0 0 0 0 0 [5Y-10Y] 1,171 1,170 27 0 1,134 9 0 0 0 0 0 [10Y-more 455 455 21 0 434 0 0 0 0 0 0	0
Total 3,354 3,353 158 0 3,186 9 0	0 1,015
[3M-1Y[0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[3M-1Y[0 0
	0 0 19
	0
[3M-1Y[0
[5Y - 10Y [0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



General governments exposures by country of the counterparty

							Société générale S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio	0	Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	2 1· 3· 1· 108	2 2 2 2 7 7 7 7 7 7 7 7 7 1 1 4 8 3 8 7 1 7 1 7 8 1 1 0 8	29 11 50 50	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 5 26 11 5 5 6 7 8	1 1	0 0 0 0 0 0 0 0 0 0 0 0 66 218 66 220 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M [Sweden	1-	0 0 0 0 0 4 14 14 0 0 0 0 0 0 0 0 0 0 0	() () () ()		0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 0 4 0 0 0 0 0 0 0 0 0 0 0	2	8 571 3 100 0 0 0 0 0 0 0 0 0 0 0 0 2 671	1 0 0 0 0 0 0 0	1,560 118 0 0 0 0 0 1,678	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [United Kingdom	160 77 55 57 160 290 808	160 160 15 75 18 58 17 57 14 164 15 295 0 0 0			160 750 750 750 750 750 750 750 750 750 75	0 5 0 8 0 7 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1	4 167 2 91 4 134 4 149 .7 632 .2 441 0 0 1,614	3 2 1 2 3 12 0 23	493 392 158 309 569 2,194	0 0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () ()			0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [Australia	19 4 238	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			196 0 196 0 41 0 (0	0 0 0 0 1 0 0 0 0 0 0 0 0	1	O O 0 0 0 0 0 0 0 0 0 0 0 0 2 55	000000000000000000000000000000000000000	3 0 3 13 0 0 265	0 0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Canada	8. 3. 6.	82 32 00 00 00 00 00 00 00 00 00 0	() () () ()		82 0 32 0 60 0 (0 0 (0	0 0 0 0 0 0 0 0 0 0	1	0 0 0 4 169 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 1,207 254 0 0	0 0 0 132 0 0 0		0 0 0 0 0 0 0
Total [0 - 3M [Hong Kong	174 355 5111 6 133 55	359 359 359 359 37 0 0 0 0 7 67 9 139 14	23 ² 55 117 (67 139 5 ²	5 7 0 7 9	174 0 124 0 (0 0 (0 0 (0 0 (0 0 (0 0 (0 0 (0 0 (0 0 0 0 0 0 0 0 0 0 0		4 178 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,461 0 0 0 0 0 0	132 0 0 0 0 0 0		0 0 0 0 0 0 0
lotal	<u> </u>	79:	791	<u>ı 667</u>	<u>' </u>	124	F 0		<u>υլ 0</u>	1 0	0	<u>ı </u>		υ <u> </u> 2'



General governments exposures by country of the counterparty

							Société générale S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan	200	0 0 1 1 0 1 1 2 8 2 2 8 2 2 2 2	0 0 1 0 1 2 208 212			0 0 0 0 0 0		0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [U.S.	28° 2,37° 86° 2,70° 3,78° 5,91° 39°	9 289 5 2,375 2 862 1 2,701 5 3,785 7 5,917 6 396	203 446 195 324 222 310 315		85 1,929 1,9	9		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [China	1: 4: 4: 3: 20:	5 15 7 47 6 46 4 4 8 38 0 200 0 0	6 17 42 4 2 2 2		8 30 30 6 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0
[0 - 3M [Switzerland		0 0 0 0 0 0 0 0 0 0 3 3 4 4 4 1	0 0 0 0 0 3 4			0 0 0 0 0 0	2	06 11,101 00 4,053 00 88 00 0 00 0 00 0 00 0 00 15,243	3 0 0 0	13,403 5,866 258 0 0 0	0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [Other advanced economies non EEA	28⁄ 1,03°	4 264 5 695 5 225 4 84 4 284 7 1,037 0 0	186 220 0 3 0 18		78 201 201 52 80 99 0 326	0 275 173 0 185 693	3	2 251 1 103 0 43 0 0 0 1 79 3 418 3 413	13 9 5 1 12 4 2	665 459 229 26 611 182 88	0 61 0 21 213 0		0 0 0 0 0 0 0
Total [0 - 3M [Other Central and eastern Europe countries non EEA	2,589 255 176	0 0 0 0 0 0 0 0 9 259 8	0 0 0 0 0 0		836 0 (1) 0 (1) 0 (1) 0 (1) 0 (1)	0 0 0 0 0 259 178	1	0 1,308 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0 0	0 0 0 0 0 0 0 172	0 0 0 0 0 74 192		0 514 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Middle East	438 2. (1,01) 1. (1,27) 48	0 0 1 1 4 0 9 1,279 1	0 0 0 0			437 0 0 1,011 14 0 1,278 481		O O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0 0 0 0 0 0	172 0 0 0 0 0 0 0 0 0 0	0 0 0 15 0 487 208		0 61 0 0 0 0 0 0 0 0 0 0
Total [0 - 3M [Latin America and the Caribbean	2,808 190 1! 6! 22 7- 11!	3 2,785 0 172 5 15 9 65 2 18 4 74 5 115	1 37 0 0 0 0 0		0 135 0 0 0 0 0 0 0 0 0	2,784 0 15 65 18 73 115		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0	710 0 0 0 0 0 273 147		0 332 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	1	485	459	38	O	135	286		o o	0	0	420		0 106



General governments exposures by country of the counterparty

Société générale S.A.

							Societe generale SIA.							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balance sh	eet	
												Off-balance sheet exp	oosures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	ositive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal Pro		Risk weighted exposure amount
[0 - 3M [Africa	1,14 56 1,33 51 1,70 1,92 45	562 562 85 1,333 11 511 04 1,703 27 1,926 458	57 5		0 41 0 0 631 0 0 14 0 45 0 0 730	1,077 509 635 498 1,678 1,824 454		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2 20 20 0 (0 0 (0 0 (0)	29 14 1 0 116 359 1,642	0 0 0 0 0 0	3,76
[0 - 3M [Others	16 10 10 10 10 11	7,037 14 14 51 61 54 63 74 73 53 161 15 113	13 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5,673 1 20 37 45 58 7		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			5 0 0 0 0 2 0 0 0 0 0	0 0 0 0 0 0 0	3,76.
[5Y - 10Y [[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [56 1,33 51 1,70	1,143 52 562 55 1,333 11 511 14 1,703 27 1,926 58 5 7,637 14 51 61 61 64 74 73 63 161 15 113	held for trading 25 54 68 13 11 57	through profit or loss	Tall Value till bagil baller	1,077 509 635 498 1,678 1,824 454 6,675 1 20 37 45 58 7	Carrying amount	Notional amount O	Carrying amount	Notional amount 2 2 20 20 20 20 20 20 20 20 20 20 20 20	Nominal 29 14 1 0 116 359 1,642 2,161 5 0 0 0 0 0 7	Pr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables".

- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Cong Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Société générale S.A.							
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-dorivative financial as	ssets by accounting portfolio		Derivatives with po	ocitivo foir valuo	Dorivatives with	negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of		Non-uenvauve mianciai as	sets by accounting portions		Derivatives with po	JSILIVE IAII VAIUE	Derivatives with	negative fail value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	2: 13: 8: 5: 4: 2:	9 9 9 9 9 3 23 3 133 9 89 5 55 6 46 7 27 381	0 23 2 1 2 0 27		0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	9 0 0 0 0 0	3 3 3 7	1 11 33 394 18 216 38 452 0 0 0 0 0 74 875 55 1,949	7 3 1 6 8 0 0	473 193 44 448 548 0 0	0 0 0 0 0 0		
[0 - 3M [Belgium	541 411 169 33 70 289 359	8 548 3 413 9 169 3 33 6 76 2 282 9 359	18 3 0 0 76 74 189		531 408 104 104 105 107 107 117 107 108 108 108 108 108 108 108 108 108 108	0 2 66 13 0 130 31		0 0 0 0 0 0 6 25 3 15 37 166 28 125	7 9 11 0 9 11	135 184 216 0 171 209 0	0 0 0 0 0 0		
[0 - 3M [Bulgaria		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0	,	The state of the	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
Total [0 - 3M [Cyprus		5	5 0 0 0 0 0 0			0 0 0 0 0 0 0		O O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0		O O O O O O O O O O O O O O O O O O O
Total [0 - 3M [Czech Republic	199 155 549 6. 977 3,111 88	0 0 9 194 8 158 9 549 5 65 7 977 1 3,111 1 881	2 23 17 7 173 139 45		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	92 135 533 58 805 2,621 393		O O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M [Denmark	5,941 88 100 1	8 88 5 105 0 0 0 10 0 0 0 0 0 0	0 0 0 1 1 0 0		88 105 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0 0 54 500 0 0 64 500 54 500 54 500 63 1,500	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0		
Total [0 - 3M [Estonia	203	203	1	O	202	0	19	1,500	0	0	0		0



General governments exposures by country of the counterparty

							Société générale S.A.							
						Divo	As of 30/06/2022							
				0.1.1		Dire	ct exposures			••		000		
	(mln EUR)			On balance s	heet				Deriva	tives 		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	n	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	, 3		, 3				
[0 - 3M [1	0 10			10	0		0 0	C	0	0		0
[0 - 3M [.	2 4	82 3 6 46	23	3 5))) 40	0 0	6	0 0 8 1,150	0 0 56	0 0 1,100	0		0
[3Y - 5Y [[5Y - 10Y [Finland	15 11	4 154 4 114	13 114	3 4	14:	0		3 50	0	0	0		0
I Total		1 44 10.29	7 10 296	1 72	3 0 7) 268) 1 996	0 0 5 6,573	7 ′	1 1,200 5 1,153		1,100			0 0 0
[3M - 1Y [[1Y - 2Y [10,29 15,79 2,52	2 15,792 1 2,523	1,727 206 112 806 1,328 4,529	5 5 2	1,996 589 0 1,592 0 194	5 9 14,994 2 722	6	99 878	12	739 246	1 53		0 0
[2Y - 3Y [[3Y - 5Y [France	1,07 2,09 5,51	0 1,070 2 2,092 6 5,516	806 1,328 4 530	5) 194) 549) 375	54 9 89 106		4 55 3 35 8 100	45 45	118 2,676	65 0		0 0
[0 - 3M [2,82 40,11	10,230 15,792 1 2,523 0 1,070 2 2,092 6 5,516 7 2,827 4 40,115	1,222 9,929		138 5,434	3 474 4 23,102	5 44:	671 3 2,900	3 362	208 8,067	1 132		0 0 54
[0 - 3M [90 27	8 913 1 270	230 35	5	678 0 188	3 48 101	61 3	2,603 31 132	2	185 229	1 0		0
[1Y - 2Y [Germany	35	3 353 3 743	75 75 278	5	290 240 3 40!	34 5 60	6 4 20	539 67 200 60 848	60 28	1,652 774	0		0
[5Y - 10Y [73 38 3,86	5 735 3 383 3 3,866	700 376 1,764	5)) 1,814	35 7 4 289	56 41 1,94	51 2,377 1 1,743 5 8,242	c c	458 255 4,137	1 4		0 0
[0 - 3M [[3M - 1Y [3,60.	0 0 0 0	(0 0	1,54:	0 0 0	0000	4,137	0		0 0
[0 - 3M [Croatia		0 0 0	(0 0		0 0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [[10Y - more			0 0 0				0 0		0 0 0		0	0		0 0
[10Y - more Total [0 - 3M [3	0 0 2 32	32	2		0		0 0	0	0	0		0 0
[3M - 1Y [_		0 0 0				0 0 0		0 0 0	0	0	0 0 0		0 0
[3M - 1Y [Greece		2 2 2		2		0		0 0	0 191	2,000	0		0 0
Total		30	1 1 1 6 36 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	36	5 () (0) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1) 0 0 0	(0 0 0	191	2,000	0 0		0 0 0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [0 5		5		0 0		0 0		0	0		0 0
[2Y - 3Y [[3Y - 5Y [Hungary		0 8 8	(8) 3 8		0 0		0 0	0	0	0		0 0
[10Y - more Total		2	3 424	24	3 		0		ŏ 0 0 0	0	0	0		0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0 4 4 4) 4				4 193 0 0	0	74	0		0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Ireland		1 4 4	1	1		0		0 0 0		0	0		0 0
[10Y - more			7 7 3 3 8 18	3	7 (3)		0 0		0 0	0	00	0 0		0
Total [0 - 3M [[3M - 1Y [12 12 14	5 124 3 143	18 12 ² 14 ³	1		0 0 0 0		4 193 0 0 0 0	0 0 0	0	0 0 0		0 0 0
[1Y - 2Y [[2Y - 3Y [Italy	5	5 55 1 31	55 31	5		0		0 0	15	1,657	0		0
[3M - 1Y [14 11 11	143 4 114 4 114	143 114 114	†!		0 0 0 0		0 0 0		0	0 0		0
I O - 3M [72	4 723 0 0	723			0		0 0 0	15	1,657	0		0 12
[3M - 1Y [0 0 0 0)) ()	0 0 0		0 0 0 0	0	0	0 0 0		0 0
[3Y - 5Y [[5Y - 10Y [Latvia		0 0 1		1		0		0 0	C	0	0		0
[10Y - more Total	1		0 1 1	1) ())		0 0 0	0	0	0		0 0



General governments exposures by country of the counterparty

							Société générale S.A.							
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial		Non-derivative financial as	ssets by accounting portfolio	0	Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Luxembourg	19: 77: 15: 77: 12: 15: 12:	193 2 72 9 159 7 7 3 123 9 159 5 125	0 0 0 0 0 0 125 125		192 192 193 193 193 193 193 193 193 193	1 2 9 7 0 8 0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 3 2 1	0 0 0 66 956 8 1,294 8 300 1,459 2 441 5 184 7 4,634	0 0 0 0 549	400 772 0 0 0 0 6,454 7,626	0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Malta —													
[0 - 3M [Netherlands	4: 10 1: 2! 9	7 47 0 10 2 12 3 3 7 7 5 25 9 9	14 10 7 3 7 25 8		3; 3; 3; 3; 3; 3; 3; 4; 5; 6; 7; 7; 8; 9; 9; 9; 9; 9; 9; 9; 9; 9; 9; 9; 9; 9;	3 0 0 1 1 0 0 0 0 0		0 1,042 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1,042	44 0 0 15 0 27	0 321 0 0 113 0 200	0 0 0 0 0 0		0 0 0 0 0 0
[0 - 3M [Poland	9: 38/ 31: 19: 14:	0 1 91 4 7 384 7 5 195 9 149 0	0 79 308 203 144 149 0) (1) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	52 0 (12 0 77 0 113 0 51 0 (0	0 2 0 7 0 8 0 1 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [Portugal	12	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 7 3 0 0 1 1			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 22 0 0 0	0 0 0 732 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Romania	258 263 313 314 920 449 2,518	2 2 2 8 258 3 263 1 311 4 314 0 920 9 449	2 28 29 9 4 44 10	() () () () () ()	230 230 230 300 300 300 300 300 300 300	0 0 0 0 8 8 9		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Slovakia	2,518 60 10 7! 54 33	0 0 0 0 5 75 4 7 37 1	0 0 0 0 0 0 0		75	0 0 0 10 5 0 4 20 7		0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 11 0 0 0 0		0 804 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Slovenia		237 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 3 3 3	000000000000000000000000000000000000000			30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							Société générale S.A.							
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio	0	Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	10 11 22 8 26 20 61	14 3 8 18 3 7 4 8 264 8 208 7	14 2 7 7 79 172 201 483		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 11 16 8 0 4 0 4 0	2 2 4	0 0 0 0 0 0 0 0 0 0 0 0 21 207 21 216 0 0 2	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [Sweden	1	0 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 (0 15 (0 1	0 0 0 0 0 0 0 0 0 0 0 0	2	5 509 0 0 0 0 0 0 0 0 0 0 0 0 5 509	5 0 0 0 0 0 0 0	1,658 109 0 0 0 0 1,767	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [United Kingdom	12- 10 9- 3- 15- 31- 59	4 124 1 101 3 93 3 37 5 157 5 315 1 591 4 1,414	1 8 9 10 7 42 591		123 0 93 0 84 0 24 0 149 0 273 0 746	0 3 4 4 0 0 0 0 0 0 0 0 0	1	1 319 3 756 6 1,420 0 125 1 279 3 639 0 0 4 3,538	19 41 119 0	345 120 121 482 1,014 2,979	0 0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Australia	9914	99 1 141 0 0 0 1 1 1 1 1 0 0 0 2 2 242	0 0 0 0 1 1 1		99 0 141 0 (0 0 (0 0 (0 0 (0 0 (0 0 (0)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 7 57	0 0 0 1 0 0 0 30	0 3 1 14 1 0 710	0 0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [Canada	8 5 3	80 6 55 1 29 0 0 0 0 0 0	2 0 0 0 0 0 0	2	78 55 55 60 60 60 60 60	0 0 0 0 0 0 0 0		0 0 0 0 363 0 266 0 265 0 4 0 0 0	000000000000000000000000000000000000000	0 133 381 0 0 0	0 0 0 144 0 0 0		0 0 0 0 0 0
Total [0 - 3M [Hong Kong	167 34' 15- 13. 3	9 349 0 0 4 4 0 0 4 154 3 133 9 39	214 0 4 0 154 133 39) 	162 0 135 0 (0 0 (0 0 (0 0 (0 0 (0 0 (0)	0 0 0 0 0 0 0 0		0 898 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	514 0 0 0 0 0 0 0	144 0 0 0 0 0 0		0 0 0 0 0 0 0
ıotal	<u> </u>	679	679	544	•1	135	0	<u>[</u>	υ <u>ι</u> 0	0	<u> </u>	<u>ı 0</u>		<u>υ </u> 3'



General governments exposures by country of the counterparty

							Société générale S.A.							
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio		Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan	478 189 91 240 821	8 478 5 5 9 189 1 1 91 0 240 3 823 8 1,828	478 5 189 1 91 240 823 1,828			0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0
[0 - 3M [U.S.	430 2,64: 1,250 3,809 6,090 6,96: 1,38:	430 1 2,641 0 1,250 9 3,809 6 6,967 7 1,386	108 278 740 235 420 1,059	(322 0 2,363 0 510 0 3,574 0 5,676 0 5,908 0 37			6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [China	3: 86 3: 87 447	5 35 6 86 4 4 1 31 7 87 3 203 2 2	0 81 4 16 1 6 2		10,363 35 35 36 37 38 38 38 38 38	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [Switzerland		1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 5 5 5	0 0 0 0 0 0 5 2			0 0 0 0 0	3	12,130 14 12,130 14 4,878 0 96 0 0 0 0 0 0 0 0 0 0 17,105	46 2 1 0 0	21,410 4,652 227 100 0 0 0 26,389	0 0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [Other advanced economies non EEA	249 48 319 208 118 329 110	9 249 1 481 9 319 8 208 8 118 9 329 6 116 8 1,818	190 331 264 0 0 0 116	(57 136 47 0 56 0 73 0 178 0 548	1 14 7 151 44 151	21	1,563 5 82 .0 164 .1 180 55 568 66 574 .2 349	67 16 5 0 10	1,494 354 113 0 221 33	43 15 0 140 73 0		0 0 0 0 0 0
[0 - 3M [Other Central and eastern Europe countries non EEA	439 33	0 0 0 0 0 0 0 0 0 9 439 3	0 0 0 0 0 0 0 2)	0 0 0 0 0 439 32		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 83	0 0 0 0 0 39 183		9 0 0 0 0 0 0
[0 - 3M [Middle East	25 706 35: 988 54:	8 0 6 706 1 351 5 5 3 353 8 988 2 542	0 0 0 5 2			471 0 706 351 0 352 986 540		U O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 0 0 0	83 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 16 0 0 401 168		58 0 0 0 0 0 0 0
Total [0 - 3M [Latin America and the Caribbean	2,975 28: 4: 14: 3: 6: 10:	5 2,947 7 268 3 40 4 14 5 31 1 61 7 107 4 4	11 145 0 0 0 2 2 2		0 123 0 0 0 0 0 0 0	2,936 0 39 14 31 59 105		O O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O	000000000000000000000000000000000000000	585 0 0 0 0 0 280 133		0 311 0 0 0 0 0 0 0 0
Total	1	552	525 525	154	0	123	248		0 0	0	0	413		<u>0</u> 51



General governments exposures by country of the counterparty

Société générale S.A.

						Societe generale Sirti						
						As of 30/06/2022						
					Direc	t exposures						
(mln EUR)			On balance st	neet				Deriva	tives		Off balance sheet	
											Off-balance sheet exposure	es
			·	Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value		
Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal Provision	Risk weighted exposure amount
Africa	668 1,276 592 2,014 1,432 666	2 1,432	24		0 31 0 0 626 0 4 0 31 0 24 0 0 717	1,210 574 537 571 1,966 1,384 665	0 0 0 0 0 0	0 0 0 0 0 0 0	0 1 0 0 1 0 0 0	0 1 2 0 0 1 1 6 0 1 1 0 0 0 1 0 0 0 0 0 0 0 0	52 5 0 0 6 180 278 1,724 2,246	0 0 0 0 0 0 0 0
Others	1 38 46 76 151 150	1 1 37 36 46 46 55 1 149 0 148 4	0 1 0 1 9 1 4		0 0 17 0 11 0 44 0 86 0 141 0	1 19 34 30 54 7 0	0 0 0 0 0 0	0 0 0 0 0 0			2 0 0 0 2 0 0 0 0 0 2 1 0 2 2 1 0	0 0 0 0 0 0
	Country / Region Africa	Country / Region Total gross carrying amount of non-derivative financial assets Africa 1,29 66 1,27 59 2,01 1,43 66 7,94 Others 3 4 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Total carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions)	Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets held for trading Africa 1,294	Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Country / Region Total gross carrying amount of non-derivative financial assets Country / Property Country / P	Country / Region Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets Of which: Financial assets Of	Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets at amortised cost their value through profit in comprehensive income	Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets (set of financial assets)	Country / Region Total gross carrying amount of non-derivative financial assets Direct carrying amount of non-derivative	Country / Region	Cuntry / Region	Country / Region

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables".

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

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guadeloupe, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Cayman Islands, Cuba, Cayman Islands, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Co Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise Performing and non-performing exposures Société générale S.A.

				As	of 30/09/2021									As of 31/12/2021				
		Gross carı	rying amount/ Nominal amo	ount		Accumulated impairme due to credit risk and p	nt, accumulated negative changes ir rovisions ^{4,5}		terals and		Gross carrying	g amount/ Nominal	amount		Accumulated impairment, due to credit risk and pro		ve changes in fair value	Collaterals and
	but	which performing past due >30 days	Of wh	nich non-performing ¹		On performing exposures ²	On non-performing exposur	financial receive	I guarantees ed on non- ng exposures		Of which performing but past due >30 days	O	f which non-performing ¹		On performing exposures ²	On non-perforr	ming exposures ³	financial guarantees received on non- performing exposures
(mln EUR)	,	and <=90 days	Of	which: defaulted Of	f which Stage 3	5A p 55 at 55	Of which	h Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	ολ , Ρ οσαίου		Of which Stage 3	
Cash balances at central banks and other demand deposits	202,241	0	0	0	0	0	0	0	0	204,473	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	64,481	o	114	114	114	8	50	50	0	62,716	О	107	107	107	9	56	56	О
Central banks	4,379	0	0	0	0	0	0	0	0	2,955	0	0	0	0	0	0	0	0
General governments	43,980	0	17	17	17	5	17	17	0	44,009	0	8	8	8	6	6	6	0
Credit institutions	5,577	0	0	0	0	1	0	0	0	5,100	0	0	0	0	1	0	0	0
Other financial corporations	5,285	0	0	0	0	0	0	0	0	4,789	0	0	0	0	1	0	0	0
Non-financial corporations	5,259	0	97	97	97	1	33	33	0	5,863	0	99	99	99	1	50	50	0
Loans and advances(including at amortised cost and fair value)	549,209	919	16,871	16,871	16,870	2,970	8,699	8,699	4,742	560,421	874	16,491	16,491	16,485	2,815	8,382	8,382	4,944
Central banks	12,607	0	13	13	13	0	13	13	0	8,063	0	13	13	13	0	13	13	0
General governments	27,557	3	132	132	132	7	63	63	54	27,734	13	115	115	115	15	58	58	40
Credit institutions	21,564	12	25	25	25	4	7	7	18	14,703	0	22	22	22	5	7	7	15
Other financial corporations	49,113	8	108	108	108	15	101	101	7	45,018	0	131	131	131	15	124	124	8
Non-financial corporations	210,849	291	8,821	8,821	8,820	1,615	4,335	4,335	2,836	232,753	284	8,635	8,635	8,628	1,526	4,124	4,124	3,094
of which: small and medium-sized enterprises	48,709	115	3,685	3,685	3,684	596	2,031	2,031	1,066	51,370	102	3,778	3,778	3,772	597	2,024	2,024	1,321
of which: Loans collateralised by commercial immovable property	23,114	67	875	875	874	229	213	213	509	26,470	91	917	917	916	286	252	252	623
Households	227,519	605	7,772	7,772	7,772	1,328	4,179	4,179	1,827	232,149	577	7,574	7,574	7,574	1,253	4,055	4,055	1,787
of which: Loans collateralised by residential immovable property	76,308	117	1,233	1,233	1,233	195	418	418	760	82,260	112	1,214	1,214	1,214	159	398	398	718
of which: Credit for consumption	44,504	332	3,179	3,179	3,179	578	2,049	2,049	72	43,534	313	3,070	3,070	3,070	582	2,018	2,018	79
DEBT INSTRUMENTS other than HFT	815,930	919	16,986	16,986	16,985	2,977	8,748	8,748	4,742	827,610	874	16,598	16,598	16,592	2,824	8,438	8,438	4,944
OFF-BALANCE SHEET EXPOSURES	437,059		1,024	1,024	1,024	504	327	327	215	383,725		1,001	1,001	1,001	530	358	358	219

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(4) For the on-balance sheet items, accumulated impairments and accumulated impairment, accumulated impairments are generally reported with a positive sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated impairment, accumulated impairment, accumulated impairment, accumulated impairment, accumulated impairments are generally reported with a positive sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention, is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sign of what is reported according to the FINREP sign convention, the provisions of the opposite sign of what is reported according to the FINREP sign convention, the provisions of the opposite sign of what is reported according to the FINREP sign convention, the provisions of the FINREP sign convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sign of what is reported according to the FINREP sign convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sign of the FINREP sign convention, as explained in Annex V, Part 1 para

⁽²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.



2022 EU-wide Transparency Exercise Performing and non-performing exposures Société générale S.A.

					As of 31/03/2022								As of 3	30/06/2022				
		Gross ca	rrying amount/ Nominal am	ount		Accumulated impairmed due to credit risk and	ent, accumulated negativ provisions ^{4,5}	ve changes in fair value			Gross carrying	amount/ Nominal amount	:		Accumulated impairment, due to credit risk and prov	accumulated negativ visions ^{4,5}	e changes in fair value	
		Of which performing but past due >30 days	Of w	hich non-performing ¹		On performing exposures ²	On non-perform	ming exposures ³	Collaterals and financial guarantees received on non-performing exposures	ŀ	Of which performing out past due >30 days	Of which	non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non-performing exposures
(mln EUR)		and <=90 days	0	f which: defaulted	Of which Stage 3	CAPOSUICS		Of which Stage 3			and <=90 days	Of wh	ich: defaulted Of wh	hich Stage 3	CAPOSUICS		Of which Stage 3	
Cash balances at central banks and other demand deposits	258,258	0	0	0	0	0	0	O	0	217,047	0	0	0	0	0	0	(0
Debt securities (including at amortised cost and fair value)	60,180	0	104	104	104	31	56	56	0	62,004	o	104	104	104	9	55	5!	5 0
Central banks	2,694	0	0	0	0	0	0	0	0	2,552	0	0	0	0	0	0	(٥
General governments	43,168	0	6	6	6	29	6	ϵ	0	44,101	0	6	6	6	7	6	(5 0
Credit institutions	4,206	0	0	0	0	1	0	C	0	4,266	0	0	0	0	1	0	(0
Other financial corporations	3,913	0	0	0	0	0	0	C	0	4,359	0	0	0	0	0	0	(0
Non-financial corporations	6,199	0	99	99	99	1	50	50	0	6,727	0	98	98	98	0	49	4	9 0
Loans and advances(including at amortised cost and fair value)	578,224	1,392	16,944	16,944	16,938	3,050	8,361	8,361	5,062	582,217	2,421	16,282	16,282	16,275	2,876	8,067	8,067	7 4,966
Central banks	11,464	0	14	14	14	1	14	14	0	13,832	0	13	13	13	0	13	1:	3 0
General governments	24,948	13	115	115	115	18	63	63	38	25,066	129	104	104	104	8	66	6	5 26
Credit institutions	20,684	67	170	170	170	6	20	20	15	18,581	125	62	62	62	15	9	,	9 15
Other financial corporations	52,381	14	158	158	158	15	128	128	30	56,612	102	168	168	168	14	139	139	9 36
Non-financial corporations	234,219	605	9,009	9,009	9,002	1,725	4,099	4,099	3,201	238,620	1,435	8,912	8,912	8,906	1,770	4,164	4,16	3,209
of which: small and medium-sized enterprises	51,943	142	3,778	3,778	3,772	590	2,027	2,027	1,289	52,742	239	3,846	3,846	3,840	548	2,088	2,08	1,368
of which: Loans collateralised by commercial immovable property	27,152	61	1,000	1,000	999	283	268	268	685	27,629	28	1,038	1,038	1,037	267	270	27	0 726
Households	234,527	693	7,480	7,480	7,480	1,285	4,038	4,038	1,778	229,505	630	7,022	7,022	7,022	1,068	3,675	3,67	1,680
of which: Loans collateralised by residential immovable property	75,211	197	1,272	1,272	1,272	175	415	415	713	70,300	152	1,278	1,278	1,278	145	519	51	9 658
of which: Credit for consumption	42,990	332	3,068	3,068	3,068	590	2,026	2,026	69	40,865	299	2,725	2,725	2,725	465	1,728	1,72	8 63
DEBT INSTRUMENTS other than HFT	896,661	1,392	17,049	17,049	17,042	3,081	8,417	8,417	5,062	861,269	2,421	16,386	16,386	16,380	2,885	8,122	8,122	2 4,966
OFF-BALANCE SHEET EXPOSURES	482,495		1,257	1,257	1,257	532	347	347	217	465,507		1,058	1,058	1,058	522	322	322	240

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated impairment, accumulated impairment sages, as it was the case in previous periods.

⁽²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.



Forborne exposures

			As of 30/	09/2021					As of 31,	/12/2021		
	Gross carrying exposures with measures		Accumulated imp	pairment, inges in fair value and provisions	Collateral and fina received on ex forbearance	xposures with	Gross carrying exposures with measures		Accumulated im accumulated characteristics for exposures we measures ²	anges in fair value k and provisions	Collateral and fina received on ex forbearance	cposures with
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	O	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	7,410	3,109	1,149	1,107	4,462	1,250	8,186	3,308	1,298	1,239	5,020	1,372
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	28	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	8	0	0	0	7	0	11	0	0	0	11	0
Non-financial corporations	5,058	1,845	617	574	3,759	997	5,717	2,051	759	701	4,229	1,109
of which: small and medium-sized enterprises	1,006	488	223	206	512		1,195	556	251	229	728	
Households	2,344	1,264	533	532	695	253	2,431	1,256	539	538	780	263
DEBT INSTRUMENTS other than HFT	7,410	3,109	1,149	1,107	4,462		8,186	3,308	1,298	1,239	5,020	
Loan commitments given	698	40	6	2	652	17	579	34	9	2	488	19
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice 3	256						258					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3	1,008						1,236					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

			As of 31/	03/2022					As of 30/	06/2022		
	Gross carrying exposures with measures		Accumulated imp	pairment, inges in fair value and provisions	received on ex	ancial guarantees xposures with e measures	Gross carrying a exposures with measures		Accumulated im	pairment, anges in fair value cand provisions	Collateral and fina received on ex forbearance	posures with
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	o	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	o	0	О	0	0	o	o	0	o	0	o	o
Central banks	0	0	0	0	0		0	0	0	0	О	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	8,106	3,139	1,168	1,112	5,055	1,345	7,688	2,910	1,165	1,106	4,662	1,176
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	28	0	0	0	0	0	28	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	32	23	0	0	31	23	38	30	0	0	35	30
Non-financial corporations	5,604	1,884	638	583	4,202	1,069	5,385	1,706	673	615	3,920	904
of which: small and medium-sized enterprises	1,069	520	246	222	617		1,183	576	262	243	664	
Households	2,442	1,232	529	529	821	253	2,237	1,174	492	492	706	242
DEBT INSTRUMENTS other than HFT	8,106	3,139	1,168	1,112	5,055		7,688	2,910	1,165	1,106	4,662	
Loan commitments given	492	28	16	2	357	18	459	34	13	4	356	22
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	261						259					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	1,456						1,353					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Société générale S.A.

			As of	30/09/2021					As of 31	L/12/2021					As of 3	31/03/2022					As of 30	0/06/2022		
	Gross carryi	ng amount				Accumulated	Gross carryin	ig amount				Accumulated	Gross carrying	ng amount				Accumulated	Gross carryin	ng amount				Accumulated
(mln EUR)		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	1,795	120	120	1,727	100	0	1,907	125	125	1,841	104	0	1,930	152	152	1,859	114	0	1,824	165	165	1,764	112	0
B Mining and quarrying	8,768	246	246	8,755	149	0	9,650	201	201	9,638	102	0	9,150	176	176	9,138	101	0	9,525	162	162	9,514	139	0
C Manufacturing	28,876	1,735	1,735	28,277	1,143	0	30,649	1,638	1,638	30,110	1,073	0	34,759	2,227	2,227	34,245	1,207	0	34,035	2,155	2,155	33,558	1,230	0
D Electricity, gas, steam and air conditioning supply	12,935	88	88	12,838	70	0	16,694	80	80	16,406	83	0	17,918	66	66	17,635	109	0	18,374	57	57	18,150	108	0
E Water supply	2,127	24	24	1,739	28	0	2,159	23	23	1,778	28	0	1,944	26	26	1,575	28	0	1,997	29	29	1,629	29	0
F Construction	7,387	814	814	6,834	587	0	7,152	805	805	6,956	571	0	7,340	838	838	7,183	555	0	7,568	871	871	7,424	566	0
G Wholesale and retail trade	26,808	1,832	1,832	26,099	1,341	0	28,738	1,817	1,817	28,138	1,364	0	32,902	1,743	1,743	32,150	1,295	0	32,777	1,681	1,681	32,023	1,268	0
H Transport and storage	18,916	622	622	18,568	358	0	21,479	592	592	21,142	340	0	21,941	667	667	21,616	349	0	22,194	580	580	21,884	349	0
I Accommodation and food service activities	3,894	1,077	1,077	3,706	433	0	4,070	1,143	1,143	3,902	432	0	4,139	1,028	1,028	3,978	427	0	4,282	1,099	1,099	4,033	427	0
J Information and communication	6,805	85	85	6,752	83	0	8,824	79	79	8,346	89	0	10,509	83	83	10,024	102	0	10,514	81	81	10,153	95	0
K Financial and insurance activities	19,479	447	447	17,971	323	0	19,817	280	280	18,552	221	0	18,321	227	227	17,357	170	0	18,513	212	212	17,976	174	0
L Real estate activities	28,390	521	521	26,088	376	0	31,417	491	491	29,141	372	0	31,608	523	523	29,440	379	0	33,385	514	514	31,259	360	0
M Professional, scientific and technical activities	6,478	214	214	6,123	198	0	6,798	213	213	6,611	196	0	7,201	230	230	7,004	201	0	7,386	251	251	7,192	197	0
N Administrative and support service activities	7,634	307	307	7,508	158	0	8,262	360	360	8,145	156	0	8,471	390	390	8,366	154	0	9,276	387	387	9,185	150	0
O Public administration and defence, compulsory social security	1,765	3	3	1,524	2	0	1,835	6	6	1,575	4	0	1,809	10	10	1,561	2	0	1,836	11	11	1,590	2	0
P Education	324	30	30	315	15	0	359	24	24	349	15	0	461	24	24	451	15	0	455	25	25	445	15	0
Q Human health services and social work activities	1,435	68	68	1,391	35	0	1,501	63	63	1,461	39	0	1,838	63	63	1,797	49	0	1,905	65	65	1,870	49	0
R Arts, entertainment and recreation	878	69	69	787	56	0	967	71	71	882	51	0	995	72	72	923	49	0	902	69	69	862	43	0
S Other services	26,155	519	519	24,542	495	0	30,476	623	623	28,926	411	0	20,983	463	463	20,207	518	0	21,872	500	500	21,640	621	0
Loans and advances	210,849	8,821	8,821	201,543	5,950	0	232,753	8,635	8,635	223,899	5,651	0	234,219	9,009	9,009	226,510	5,825	0	238,620	8,912	8,912	232,150	5,934	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - loans and advances Société générale S.A.

	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(mln EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay the are not past due <= 90 days
Gross carrying amount	549,209	532,337	919	16,871	12,143	560,421	543,930	874	16,491	12,017	578,224	561,279	1,392	16,944	12,370	582,217	565,935	2,421	16,282	11,748
Of which secured	549,209	532,337	919	16,871	12,143	560,421	543,930	874	16,491	12,017	578,224	561,279	1,392	16,944	12,370	582,217	565,935	2,421	16,282	11,748
Of which secured with immovable property	108,835	106,203	214	2,632	1,880	118,499	115,752	243	2,747	2,009	111,117	108,242	271	2,875	2,102	107,950	104,989	252	2,961	2,029
Of which instruments with LTV higher than 60% and lower or equal to 80%	6,894	6,729		164	148	6,796	6,628		168	157	8,107	7,939		168	152	7,803	7,641		162	151
Of which instruments with LTV higher than 80% and lower or equal to 100%	21,251	20,847		404	301	22,761	22,308		453	356	11,517	11,255		262	245	10,874	10,777		97	89
Of which instruments with LTV higher than 100%	8,389	8,180		208	137	8,227	8,029		198	135	8,059	7,882		177	119	7,886	7,727		159	111
Accumulated impairment for secured assets	11,668	2,970	81	8,699	5,465	11,197	2,815	85	8,382	5,243	11,411	3,050	96	8,361	5,213	10,943	2,876	78	8,067	5,193
Collateral																				
Of which value capped at the value of exposure	117,024	114,951	320	2,073	1,568	124,447	122,231	290	2,217	1,726	126,382	124,112	301	2,271	1,780	123,807	121,579	690	2,229	1,708
Of which immovable property	71,565	69,994	188	1,570	1,166	77,874	76,128	226	1,746	1,342	79,745	77,932	251	1,812	1,381	76,944	75,151	240	1,794	1,340
Of which value above the cap	0	0	0	0	0	0	0	0	0	122,721	0	0	0	0	0	281	277	0	4	0
Of which immovable property	-71,565	-69,994	-188	-1,570	-1,166	-77,874	-76,128	-226	-1,746	-1,342	-79,745	-77,932	-251	-1,812	-1,381	-76,944	-75,151	-240	-1,794	-1,340
Financial guarantees received	168,485	165,817	123	2,669	2,387	173,291	170,563	123	2,727	2,495	177,066	174,289	181	2,777	2,452	179,454	176,716	352	2,738	2,377
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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