



2019 EU-wide Transparency Exercise

Bank Name	Société générale
LEI Code	O2RNE8IBXP4R0TD8PU41
Country Code	FR

2019 EU-wide Transparency Exercise

Key Metrics

Société générale

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	40,300	41,456	42,058	43,168	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	40,300	41,456	42,058	43,168	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	49,570	50,814	51,574	53,065	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	49,570	50,814	51,574	53,065	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	61,146	62,358	63,096	64,454	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	61,146	62,358	63,096	64,454	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	364,686	376,049	366,065	361,133	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	364,686	376,049	366,065	361,133	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.05%	11.02%	11.49%	11.95%	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	11.05%	11.02%	11.49%	11.95%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.59%	13.51%	14.09%	14.69%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.59%	13.51%	14.09%	14.69%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.77%	16.58%	17.24%	17.85%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.77%	16.58%	17.24%	17.85%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,211,273	1,207,966	1,240,744	1,240,142	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.09%	4.21%	4.16%	4.28%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	49,570	50,814	51,574	53,065	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	49,943	50,511	51,575	53,065	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,211,273	1,207,966	1,240,744	1,240,142	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,210,970	1,207,664	1,241,066	1,240,142	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.1%	4.2%	4.2%	4.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.1%	4.2%	4.2%	4.3%	C 47.00 (r330,c010)	

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Capital
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		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	61,146	62,358	63,096	64,454	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40,300	41,456	42,058	43,168	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	18,893	19,938	19,932	20,844	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,720	5,442	5,892	4,718	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,224	-1,035	-676	-644	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	26,291	25,813	25,030	26,689	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,582	1,683	1,713	1,667	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-334	-632	-505	-779	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-6,806	-6,737	-6,344	-6,434	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,979	-2,079	-2,115	-1,950	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-488	-540	-548	-408	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-77	-107	-104	-89	C 01.00 (390,010)	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 (430,010)	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 (440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-18	-15	-12	-16	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(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 (-)	-18	-15	-12	-16	C 01.00 (460,010)	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 (480,010)	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 (490,010)	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 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-562	-576	-203	-430	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	302	302	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(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 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	302	302	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,270	9,358	9,516	9,897	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	8,282	8,370	8,528	8,909	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	-12	-12	-12	-12	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	1,000	1,000	1,000	1,000	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	49,570	50,814	51,574	53,065	C 01.00 (015,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,576	11,544	11,522	11,389	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	12,971	13,047	13,071	12,944	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	-1,672	-1,781	-1,773	-1,778	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	276	278	224	224	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	364,686	376,049	366,065	361,133	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.05%	11.02%	11.49%	11.95%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.59%	13.51%	14.09%	14.69%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.77%	16.58%	17.24%	17.85%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	39,998	41,154	42,058	43,168	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.97%	10.94%	11.49%	11.95%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

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

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Overview of Risk exposure amounts

Société générale

	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
(mln EUR, %)					
Credit risk (excluding CCR and Securitisations)	267,644	273,689	270,672	268,235	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	106,675	111,127	108,106	106,662	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	4,516	4,588	4,556	4,782	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	139,344	142,774	142,060	139,664	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	17,088	15,178	15,929	17,106	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	24,577	21,930	21,176	19,916	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	5,751	4,904	5,058	4,058	C 02.00 (R640, c010)
Settlement risk	3	6	5	55	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1,862	2,199	2,265	2,018	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	15,920	23,701	17,344	17,592	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,333	2,444	2,674	1,591	C 02.00 (R530, c010)
Of which IMA	14,587	21,257	14,670	16,001	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	3,213	2,870	2,638	2,594	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	48,930	49,621	49,543	49,260	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,955	2,872	2,757	2,511	C 02.00 (R610, c010)
Of which advanced measurement approach	45,975	46,749	46,786	46,749	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	364,686	376,049	366,065	361,133	

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P&L Société générale

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	16,815	22,763	6,007	11,807
Of which debt securities income	649	895	313	553
Of which loans and advances income	10,771	14,887	4,018	7,933
Interest expenses	8,580	11,776	3,182	6,238
(Of which deposits expenses)	3,014	4,405	1,327	2,682
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	79	147	6	110
Net Fee and commission income	4,715	6,332	1,560	3,075
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	151	53	39	17
Gains or (-) losses on financial assets and liabilities held for trading, net	1,298	-458	5,790	8,714
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	2,605	5,072	-4,772	-6,601
Gains or (-) losses from hedge accounting, net	119	92	-28	-40
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	1,160	1,593	414	861
TOTAL OPERATING INCOME, NET	18,361	23,818	5,834	11,704
(Administrative expenses)	13,320	18,247	4,360	8,187
(Depreciation)	713	972	344	706
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1,010	-1,766	-52	-109
(Commitments and guarantees given)	-84	-58	-10	-16
(Other provisions)	-926	-1,708	-43	-94
Of which pending legal issues and tax litigation ¹		535		
Of which restructuring ¹		5		
(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)	826	1,198	305	636
(Financial assets at fair value through other comprehensive income)	0	0	-2	-2
(Financial assets at amortised cost)	826	1,197	307	638
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	6	1	1	12
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	504	677	156	345
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,010	5,845	1,032	2,617
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,734	4,545	788	2,070
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,734	4,545	788	2,070
Of which attributable to owners of the parent	3,240	3,864	635	1,739

¹ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

Société générale

ASSETS:		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019					References	
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy								
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits		92,570				96,584				98,301				126,779									IAS 1.54 (i)
Financial assets held for trading		354,979	99,426	251,698	3,855	347,778	69,452	273,357	4,969	388,647	89,720	293,862	5,065	403,422	93,809	304,037	5,576						IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		23,711	114	20,517	3,080	24,328	116	21,362	2,849	24,791	127	21,321	3,343	25,171	127	22,485	2,559						IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		2,382	1,147	1,032	203	3,181	1,126	1,702	353	2,806	1,295	1,300	211	2,733	1,332	1,301	101						IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		52,203	50,584	1,328	292	50,026	48,738	999	290	52,361	50,519	1,553	290	53,124	48,805	4,078	242						IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		515,555				521,745				517,828				495,082									IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		11,308	0	11,308	0	11,931	0	11,931	0	14,040	0	14,040	0	17,800	0	17,800	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		443				338				187				69									IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		111,488				118,962				124,315				119,560									
TOTAL ASSETS		1,164,639				1,174,873				1,223,276				1,243,741									IAS 1.9(a), IG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	51,895	2	8	-4	0	-8	49,686	4	17	-3	0	-8	52,018	3	18	-1	0	-8	52,830	4	17	-1	0	-8	Annex V. Part 1.31, 44(b)
	Loans and advances	21	0	0	0	0	0	40	0	0	0	0	0	42	0	0	0	0	0	41	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	11,506	18	4	-9	-1	-4	11,958	73	5	-4	-1	-5	12,292	67	5	-5	-1	-5	12,092	66	4	-4	-3	-4	Annex V. Part 1.31, 44(b)
	Loans and advances	467,127	30,426	18,907	-968	-1,036	-10,417	477,571	25,746	17,869	-884	-1,015	-9,568	474,752	24,527	17,675	-925	-965	-9,589	454,345	22,807	16,916	-901	-954	-9,283	Annex V. Part 1.32, 44(a)

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

2019 EU-wide Transparency Exercise

Market Risk
Société générale

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																								
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	307	484	107	29	315	124							130	30	554	147								
Of which: General risk	116	126	85	23	263	103							99	22	458	128								
Of which: Specific risk	191	358	22	6	53	21							31	8	96	20								
Equities	195	136	103	30	167	101							120	23	305	133								
Of which: General risk	97	67	76	24	134	81							84	16	223	98								
Of which: Specific risk	98	69	27	7	33	20							36	7	82	34								
Foreign exchange risk	801	1,790	8	2	27	10							13	3	69	9								
Commodities risk	30	34	6	2	16	6							5	2	14	6								
Total	1,333	2,444	224	63	526	241	168	116	219	219	249	14,587	269	59	942	295	178	266	221	224	148	21,257		
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019											
Traded Debt Instruments	278	321	107	30	344	168							115	31	427	159								
Of which: General risk	114	126	83	24	287	143							94	26	364	133								
Of which: Specific risk	164	195	24	6	57	25							22	5	63	26								
Equities	203	0	91	26	156	88							107	33	142	60								
Of which: General risk	100	0	67	18	125	69							71	22	104	46								
Of which: Specific risk	104	0	25	7	31	20							36	12	37	13								
Foreign exchange risk	2,149	1,269	10	3	29	11							12	3	37	11								
Commodities risk	44	0	5	1	12	5							6	1	9	4								
Total	2,674	1,591	213	60	541	273	217	141	198	170	202	14,670	241	69	614	235	228	223	197	181	119	16,001		

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.

(mn EUR, %)		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
Consolidated data	Central governments or central banks	9,124	9,164	8,052		10,004	10,013	8,426	
	Regional governments or local authorities	878	792	245		986	892	305	
	Public sector entities	549	393	108		567	472	122	
	Multilateral Development Banks	98	110	0		304	322	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	49,680	54,724	5,118		48,232	53,714	4,700	
	Corporates	67,567	51,448	46,697		68,302	50,402	47,256	
	of which: SME	18,915	16,256	14,556		19,814	17,144	15,515	
	Retail	41,790	31,037	21,761		41,722	29,954	20,634	
	of which: SME	9,249	8,759	5,031		9,277	8,652	4,908	
	Secured by mortgages on immovable property	14,723	12,567	4,827		16,308	15,492	6,967	
	of which: SME	651	617	257		707	662	273	
	Exposures in default	7,356	2,993	3,638	4,171	7,070	2,910	3,634	3,957
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	2	2	0		2	2	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	708	708	579		608	608	567		
Equity	1,632	1,632	2,962		1,578	1,578	2,765		
Other exposures	26,212	26,212	18,420		27,150	27,150	19,501		
Standardised Total²	220,318	191,782	112,407	5,108	222,834	193,519	114,879	4,815	

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

(mn EUR, %)		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
FRANCE	Central governments or central banks	2,988	3,021	3,715		3,507	3,512	4,070	
	Regional governments or local authorities	296	227	77		356	262	110	
	Public sector entities	60	59	12		59	58	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,988	10,693	1,978		4,437	10,565	1,982	
	Corporates	18,461	12,380	10,655		20,026	13,315	11,723	
	of which: SME	5,232	4,690	3,995		5,576	5,001	4,365	
	Retail	14,967	6,604	4,507		16,474	7,203	4,598	
	of which: SME	2,762	2,538	1,457		2,848	2,622	1,461	
	Secured by mortgages on immovable property	2,664	1,668	840		2,448	1,853	900	
	of which: SME	195	187	91		220	204	103	
	Exposures in default	1,762	1,048	1,359	660	1,684	953	1,266	633
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	6	6	6		24	24	24		
Equity	899	899	1,875		925	925	1,965		
Other exposures	10,298	10,298	8,812		10,909	10,909	9,047		
Standardised Total²	798	798	798	798	798	798	798	762	

⁽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.

(mn EUR, %)		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
UNITED STATES	Central governments or central banks	424	424	958		451	451	1,031	
	Regional governments or local authorities	2	2	2		0	0	0	
	Public sector entities	0	0	0		38	33	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14,657	14,649	735		14,487	14,474	690	
	Corporates	3,331	2,911	2,525		3,595	2,437	2,165	
	of which: SME	292	267	227		237	220	198	
	Retail	3	2	2		105	105	61	
	of which: SME	0	0	0		103	103	59	
	Secured by mortgages on immovable property	9	4	2		9	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	17	13	20	2	20	18	26	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)	116	116	120		262	262	220		
Equity	16	16	16		294	294	77		
Other exposures	314	314	314		462	462	462		
Standardised Total²	2	2	2	2	2	2	2	2	

⁽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.

(mn EUR, %)		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
CZECH REPUBLIC	Central governments or central banks	17	17	2		15	15	14	
	Regional governments or local authorities	0	0	0		1	1	1	
	Public sector entities	14	14	3		14	14	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	2	1		5	3	2	
	Corporates	1,518	1,459	1,348		1,612	1,541	1,450	
	of which: SME	810	789	712		890	869	793	
	Retail	712	655	434		686	640	418	
	of which: SME	380	369	219		362	361	208	
	Secured by mortgages on immovable property	5	5	4		8	8	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	107	53	63	54	114	46	55	59
	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	670	670	562		730	730	619		
Standardised Total²	65	65	65	65	65	65	65	69	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	Central governments or central banks	331	330	46		564	563	33	
	Regional governments or local authorities	7	7	1		59	58	1	
	Public sector entities	19	19	4		33	32	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,502	5,458	203		6,588	6,540	210	
	Corporates	3,289	2,752	1,543		2,145	1,627	1,488	
	of which: SME	361	346	269		392	381	301	
	Retail	8,190	7,395	5,341		6,731	5,941	4,248	
	of which: SME	1,223	1,164	667		1,260	1,171	670	
	Secured by mortgages on immovable property	19	17	4		1,278	1,271	952	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	252	178	254	74	260	184	248	73
	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)	1	1	1		0	0	0		
Equity	7	7	11		7	7	11		
Other exposures	1,985	2,064	1,022		1,980	2,084	1,039		
Standardised Total ²				132				127	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	954	954	15		1,276	1,276	23	
	Regional governments or local authorities	11	11	5		6	6	3	
	Public sector entities	99	99	20		86	86	17	
	Multilateral Development Banks	0	8	0		0	6	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,744	8,319	511		8,520	8,166	390	
	Corporates	1,449	1,023	972		1,677	1,211	1,150	
	of which: SME	567	571	527		777	775	732	
	Retail	1,232	1,230	729		1,072	1,073	634	
	of which: SME	1,143	1,142	656		996	998	571	
	Secured by mortgages on immovable property	440	434	152		396	395	147	
	of which: SME	144	143	52		131	131	48	
	Exposures in default	59	49	56	10	57	50	57	11
	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)	1	1	1		12	12	12		
Equity	399	399	399		38	38	38		
Other exposures	1,653	1,653	761		1,452	1,452	856		
Standardised Total ²				13				17	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
LUXEMBOURG	Central governments or central banks	60	60	75		34	34	52	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	98	101	0		284	316	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	51	42	21		30	30	14	
	Corporates	326	249	247		358	268	266	
	of which: SME	55	43	42		70	47	46	
	Retail	9	6	5		17	10	9	
	of which: SME	2	2	1		2	2	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	2	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	124	124	124		73	73	73		
Equity	0	0	0		0	0	0		
Other exposures	1,422	1,422	580		764	764	609		
Standardised Total ²				0				2	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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, %)									
ITALY	Central governments or central banks	838	838	587		595	595	614	
	Regional governments or local authorities	37	37	7		42	42	9	
	Public sector entities	4	3	1		3	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	416	392	27		268	247	42	
	Corporates	2,026	1,838	1,589		1,674	1,341	1,317	
	of which: SME	553	533	511		578	552	527	
	Retail	1,360	1,242	832		1,301	1,210	813	
	of which: SME	555	545	309		508	509	287	
	Secured by mortgages on immovable property	37	31	7		841	840	509	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	284	171	192	113	312	146	154	165
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	12	12	12		46	46	46		
Equity	14	14	31		15	15	34		
Other exposures	2,251	2,251	1,343		2,467	2,467	1,422		
Standardised Total ²				125				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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	49	49	29		35	35	21	
	Regional governments or local authorities	44	21	21		43	40	40	
	Public sector entities	30	15	15		13	13	13	
	Multilateral Development Banks	0	0	0		20	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	457	378	351		251	99	96	
	Corporates	6,268	4,731	4,681		6,197	4,289	4,232	
	of which: SME	571	420	370		622	425	376	
	Retail	12	2,868	2,149		3,132	2,756	2,065	
	of which: SME	12	12	7		17	12	7	
	Secured by mortgages on immovable property	2,468	2,438	864		2,500	2,490	885	
	of which: SME	2	2	1		19	18	8	
	Exposures in default	610	129	136	480	535	87	66	445
	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	587	587	512		557	557	482		
Standardised Total²				563				521	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	42	42	16		45	45	14	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	12	12	2		10	10	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	173	178	43		234	242	74	
	Corporates	1,589	1,498	1,376		1,020	926	819	
	of which: SME	209	208	172		220	218	183	
	Retail	139	136	88		94	91	62	
	of which: SME	105	105	60		59	60	34	
	Secured by mortgages on immovable property	33	29	16		29	29	15	
	of which: SME	7	7	0		7	7	0	
	Exposures in default	7	4	5	3	55	52	42	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		2	2	2		
Equity	9	9	13		7	7	7		
Other exposures	119	119	44		193	193	163		
Standardised Total²				4				4	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
JAPAN	Central governments or central banks	21	21	15		19	19	15	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,797	2,797	121		3,246	3,246	98	
	Corporates	68	68	44		18	17	10	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6	5	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	2	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	81	81	27		105	105	25		
Standardised Total²				0				0	

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

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Société générale

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		(mln EUR, %)							
Consolidated data	Central governments or central banks	9,521	9,560	8,249		9,449	9,496	8,604	
	Regional governments or local authorities	884	807	256		971	875	343	
	Public sector entities	573	473	120		576	471	125	
	Multilateral Development Banks	433	476	0		421	467	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	50,009	53,120	3,741		48,952	52,624	3,990	
	Corporates	61,680	43,686	40,547		61,682	42,522	39,470	
	of which: SME	14,762	12,824	11,247		13,677	11,844	10,395	
	Retail	46,987	33,079	22,801		46,640	32,835	22,471	
	of which: SME	14,663	12,567	7,865		14,465	12,386	8,064	
	Secured by mortgages on immovable property	15,507	14,685	6,337		15,408	13,548	6,329	
	of which: SME	737	695	295		1,124	1,061	444	
	Exposures in default	6,709	2,527	3,098	4,004	6,737	2,727	3,106	3,639
	Items associated with particularly high risk	371	254	381		441	329	494	
	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)	468	467	468		292	290	290		
Equity	1,620	1,620	2,306		1,678	1,678	2,262		
Other exposures	31,688	31,688	23,084		31,751	31,751	22,046		
Standardised Total²	226,448	192,444	111,389	4,976	224,999	189,615	109,529	4,543	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
FRANCE	Central governments or central banks	3,118	3,124	3,974		3,122	3,130	4,380	
	Regional governments or local authorities	308	244	87		334	266	120	
	Public sector entities	57	57	11		51	51	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,193	11,588	1,383		5,220	12,496	1,943	
	Corporates	16,960	10,999	9,478		17,709	10,894	9,378	
	of which: SME	3,974	3,430	2,791		3,423	3,007	2,479	
	Retail	19,410	8,801	5,642		19,330	8,886	5,695	
	of which: SME	5,486	4,491	2,859		4,719	4,239	2,733	
	Secured by mortgages on immovable property	2,321	1,717	725		3,032	2,265	1,005	
	of which: SME	197	188	91		435	413	180	
	Exposures in default	1,587	841	1,113	636	1,608	913	1,166	644
	Items associated with particularly high risk	132	107	161		135	112	167	
	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)	120	120	120		40	40	40		
Equity	673	673	1,304		645	645	1,191		
Other exposures	12,995	12,995	11,336		12,183	12,183	10,411		
Standardised Total²				786				811	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
UNITED STATES	Central governments or central banks	451	451	1,028		508	508	1,167	
	Regional governments or local authorities	0	0	0		1	1	1	
	Public sector entities	41	36	7		43	39	8	
	Multilateral Development Banks	0	31	0		0	31	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15,553	11,714	510		16,485	12,558	396	
	Corporates	2,035	1,821	1,728		1,652	1,416	1,392	
	of which: SME	241	223	201		199	183	161	
	Retail	130	96	58		127	114	70	
	of which: SME	128	95	57		125	112	69	
	Secured by mortgages on immovable property	9	8	3		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	15	13	19	2	21	20	29	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)	109	109	109		71	71	71		
Equity	353	353	38		391	391	65		
Other exposures	662	662	662		861	861	632		
Standardised Total²				2				2	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
CZECH REPUBLIC	Central governments or central banks	56	56	53		13	13	2	
	Regional governments or local authorities	1	1	1		1	1	1	
	Public sector entities	13	13	3		13	13	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	4	3		2	2	2	
	Corporates	1,295	1,230	1,118		1,372	1,306	1,183	
	of which: SME	597	581	505		593	582	510	
	Retail	1,040	980	672		1,103	1,045	688	
	of which: SME	718	704	464		779	766	478	
	Secured by mortgages on immovable property	11	11	11		10	10	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	118	43	50	71	103	42	49	57
	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)	1	1	1		1	1	1		
Equity	0	0	0		0	0	0		
Other exposures	827	827	711		870	870	746		
Standardised Total²				83				67	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
GERMANY	Central governments or central banks	637	637	28		406	405	32	
	Regional governments or local authorities	36	35	1		37	35	1	
	Public sector entities	31	30	6		45	45	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,046	7,991	337		6,348	6,320	204	
	Corporates	2,117	1,537	1,425		2,457	1,764	1,630	
	of which: SME	368	359	290		375	362	292	
	Retail	6,895	6,048	4,330		7,163	6,210	4,449	
	of which: SME	1,214	1,160	664		1,340	1,243	723	
	Secured by mortgages on immovable property	1,342	1,340	1,004		1,455	1,391	1,043	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	256	174	233	78	249	166	167	74
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	6	6	6		6	6	6		
Equity	7	7	11		7	7	11		
Other exposures	2,599	2,599	1,350		2,990	2,990	1,439		
Standardised Total ²				130				130	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
UNITED KINGDOM	Central governments or central banks	1,097	1,097	10		1,316	1,316	2	
	Regional governments or local authorities	11	11	4		9	9	4	
	Public sector entities	87	87	17		79	79	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,563	8,361	323		7,952	8,497	180	
	Corporates	1,769	1,242	1,197		1,389	887	765	
	of which: SME	811	800	755		537	524	480	
	Retail	1,361	1,348	791		1,463	1,445	862	
	of which: SME	1,283	1,284	736		1,374	1,377	803	
	Secured by mortgages on immovable property	397	395	146		359	358	135	
	of which: SME	129	129	47		130	130	47	
	Exposures in default	68	61	71	13	53	47	53	13
	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)	8	8	8		7	7	7		
Equity	39	39	39		38	38	38		
Other exposures	2,156	2,156	1,031		1,643	1,643	771		
Standardised Total ²				22				18	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
LUXEMBOURG	Central governments or central banks	90	90	124		28	28	37	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	412	445	0		401	435	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	37	17		13	12	6	
	Corporates	2,461	358	356		1,681	248	246	
	of which: SME	51	47	46		43	40	39	
	Retail	11	8	5		11	8	6	
	of which: SME	7	5	3		8	5	3	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	1	1	3	3	1	1	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)	78	78	78		84	84	84		
Equity	0	0	0		0	0	0		
Other exposures	1,068	1,068	641		1,323	1,323	663		
Standardised Total ²				3				2	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
ITALY	Central governments or central banks	824	824	621		1,051	1,051	580	
	Regional governments or local authorities	39	37	8		43	43	9	
	Public sector entities	3	3	1		3	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	427	414	22		228	214	28	
	Corporates	2,394	1,995	1,593		2,295	1,817	1,492	
	of which: SME	537	523	499		466	437	414	
	Retail	1,489	1,375	919		1,397	1,295	879	
	of which: SME	686	670	389		573	574	338	
	Secured by mortgages on immovable property	13	12	5		6	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	267	158	162	120	275	127	116	157
	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)	37	37	37		9	8	8		
Equity	15	15	34		15	15	34		
Other exposures	2,659	2,659	1,524		2,941	2,941	1,589		
Standardised Total ²				142				179	

(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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Société générale

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	9	9	6		6	6	6	
	Regional governments or local authorities	47	32	32		59	35	35	
	Public sector entities	15	11	11		23	15	15	
	Multilateral Development Banks	20	0	0		20	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,499	1,336	242		1,809	1,624	254	
	Corporates	6,444	4,375	4,314		6,830	4,474	4,436	
	of which: SME	439	334	282		553	416	387	
	Retail	3,816	3,243	2,429		3,999	3,426	2,548	
	of which: SME	333	177	130		315	186	118	
	Secured by mortgages on immovable property	2,845	2,830	1,003		2,962	2,948	1,040	
	of which: SME	34	34	16		16	16	8	
	Exposures in default	594	94	75	495	501	87	62	407
	Items associated with particularly high risk	6	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	723	723	645		702	702	622		
Standardised Total ²				591				498	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SWITZERLAND	Central governments or central banks	29	29	12		54	54	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	8	8	2		7	7	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	323	331	66		173	178	36	
	Corporates	694	694	608		729	705	633	
	of which: SME	213	211	173		108	107	68	
	Retail	152	150	97		244	243	162	
	of which: SME	119	119	71		213	215	141	
	Secured by mortgages on immovable property	26	26	15		17	17	8	
	of which: SME	5	5	0		5	5	0	
	Exposures in default	8	6	9	2	14	11	15	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	7	7	7		95	95	95		
Other exposures	172	172	121		135	135	88		
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 exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
JAPAN	Central governments or central banks	9	9	21		13	13	31	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,211	2,211	50		2,075	2,075	47	
	Corporates	7	7	7		19	19	10	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		2	2	2		
Other exposures	140	140	46		53	53	45		
Standardised Total ²				0				0	

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

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

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale

As of 31/12/2018

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet							Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures	
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M [Africa	845	841	201	0	33	607	0	0	0	6	0	0	0	0	0		
[3M - 1Y [96	96	13	0	26	57	0	0	1	36	0	0	0	0	0		
[1Y - 2Y [854	853	17	0	436	400	0	0	1	40	43	0	0	0	0		
[2Y - 3Y [348	348	39	0	14	295	0	0	1	38	7	0	0	0	0		
[3Y - 5Y [736	735	17	0	15	702	0	0	1	39	19	0	0	0	0		
[5Y - 10Y [1,272	1,272	7	0	7	1,255	2	423	0	0	278	0	0	0	0		
[10Y - more	176	176	69	0	0	106	0	0	0	0	576	0	0	0	0			
Total		4,327	4,319	367	0	529	3,423	2	423	3	158	924	1			1,890		
[0 - 3M [	Others	61	61	37	0	18	6	1	0	0	4	0	0	0	0		
[3M - 1Y [		28	28	0	0	9	19	0	0	0	0	0	0	0	0	
[1Y - 2Y [		201	201	0	0	145	56	0	0	0	0	0	0	0	0	
[2Y - 3Y [		95	95	1	0	27	67	0	0	0	0	0	0	0	0	
[3Y - 5Y [		205	205	1	0	33	171	0	0	0	8	0	0	0	0	
[5Y - 10Y [		244	244	146	0	31	67	0	0	0	21	0	0	0	0	
[10Y - more	7	7	3	0	0	5	0	0	0	0	0	0	0	0				
Total		841	841	187	0	264	389	1	0	0	35	0			134			

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

(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.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale

As of 30/06/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet							Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions		
[0 - 3M [Africa	490	1,177	15	0	0	485	0	6	7	0	0	0	0	0	0	0	0	
[3M - 1Y [236	288	25	0	94	141	0	35	0	0	0	0	4	0	0	0	0	
[1Y - 2Y [146	542	12	0	47	98	0	39	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [242	346	6	0	77	164	0	38	0	0	0	0	1	0	0	0	0	
[3Y - 5Y [679	889	22	0	71	607	0	19	0	0	0	0	26	0	0	0	0	
[5Y - 10Y [954	1,266	5	0	79	874	-2	423	0	0	0	0	241	0	0	0	0	
[10Y - more	169	171	11	0	0	169	0	0	0	0	0	0	580	0	0	0	0		
Total		2,917	4,680	96	0	370	2,539	-2	560	7	0	0	852	0	0	0	2,033		
[0 - 3M [	Others	3,988	110	-1,059	1	1,824	-523	1	0	0	0	0	5	0	0	0	0	
[3M - 1Y [		580	108	-558	0	-418	-521	0	0	0	0	0	-27	0	0	0	0
[1Y - 2Y [		5,530	77	-708	0	1,230	307	0	0	0	0	0	-3	0	0	0	0
[2Y - 3Y [		1,772	29	-514	0	-12	209	0	0	0	0	0	-63	0	0	0	0
[3Y - 5Y [		3,051	195	-643	0	-434	711	0	0	0	0	0	-41	0	0	0	0
[5Y - 10Y [		4,474	105	-1,366	-1	-122	1,403	0	0	0	0	0	-189	0	0	0	0
[10Y - more	2,957	9	-1,073	0	-496	-22	0	0	0	0	0	-135	0	0	0	0			
Total		22,351	633	-5,921	0	1,571	1,565	1	0	0	0	-453	0	0	0	167			

Notes and definitions

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

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

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

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

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

(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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Société générale

	As of 30/09/2018							As of 31/12/2018							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted								Of which: defaulted					
(mln EUR)															
Debt securities (including at amortised cost and fair value)	64,922	0	12	12	13	12	0	63,212	0	22	22	9	13	0	
Central banks	3,760	0	0	0	2	0	0	3,665	0	0	0	2	0	0	
General governments	46,361	0	0	0	4	0	0	44,715	0	0	0	4	0	0	
Credit institutions	7,813	0	0	0	1	0	0	7,419	0	0	0	0	0	0	
Other financial corporations	3,545	0	0	0	0	0	0	3,858	0	0	0	0	0	0	
Non-financial corporations	3,442	0	12	12	6	12	0	3,556	0	22	22	3	13	0	
Loans and advances (including at amortised cost and fair value)	628,985	1,297	18,907	18,907	2,004	10,417	4,714	639,309	1,266	17,869	17,869	1,898	9,568	4,289	
Central banks	101,124	5	13	13	0	13	0	103,640	0	13	13	0	13	0	
General governments	24,112	12	294	294	5	51	239	23,707	28	192	192	5	52	141	
Credit institutions	36,306	13	60	60	5	6	45	35,741	223	63	63	3	11	45	
Other financial corporations	49,612	283	164	164	6	52	13	55,974	219	164	164	6	36	26	
Non-financial corporations	207,260	433	8,233	8,233	921	4,764	2,198	213,912	358	8,083	8,083	925	4,564	1,893	
of which: small and medium-sized enterprises at amortised cost	44,513	225	3,787	3,787	413	2,274	879	43,189	167	3,685	3,685	383	2,154	789	
Households	210,572	550	10,145	10,145	1,067	5,530	2,219	206,335	437	9,354	9,354	959	4,893	2,185	
DEBT INSTRUMENTS other than HFT	693,907	1,297	18,920	18,920	2,018	10,429	4,714	702,521	1,266	17,891	17,891	1,907	9,581	4,289	
OFF-BALANCE SHEET EXPOSURES	380,270		1,134	1,134	304	316	332	326,771		1,094	1,094	332	307	317	

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

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

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

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

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Société générale

	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
(mln EUR)														
Debt securities (including at amortised cost and fair value)	66,111	0	23	23	7	13	0	66,681	0	22	17	9	12	0
Central banks	4,672	0	0	0	1	0	0	5,403	0	0	0	1	0	0
General governments	46,131	0	0	0	3	0	0	45,859	0	0	0	5	0	0
Credit institutions	7,841	0	0	0	0	0	0	7,650	0	0	0	0	0	0
Other financial corporations	3,714	0	0	0	0	0	0	4,359	0	0	0	0	0	0
Non-financial corporations	3,752	0	23	23	3	13	0	3,410	0	22	17	2	12	0
Loans and advances (including at amortised cost and fair value)	636,790	1,541	17,675	17,675	1,890	9,589	4,238	642,522	1,162	16,917	16,916	1,855	9,283	3,783
Central banks	107,918	0	13	13	0	13	0	110,248	0	13	13	0	13	0
General governments	24,592	12	177	177	3	55	122	23,524	249	169	169	4	54	108
Credit institutions	34,706	4	21	21	2	11	3	56,954	18	11	11	2	11	0
Other financial corporations	56,329	178	172	172	7	76	4	45,184	238	170	170	6	96	2
Non-financial corporations	208,875	896	7,854	7,854	897	4,632	1,936	202,688	451	7,510	7,510	870	4,320	1,741
of which: small and medium-sized enterprises at amortised cost	43,627	219	3,574	3,574	372	2,198	909	43,353	164	3,537	3,537	359	2,107	786
Households	204,370	451	9,437	9,437	982	4,802	2,173	203,924	206	9,044	9,044	973	4,789	1,932
DEBT INSTRUMENTS other than HFT	702,900	1,541	17,698	17,698	1,897	9,602	4,238	709,202	1,162	16,938	16,934	1,864	9,295	3,783
OFF-BALANCE SHEET EXPOSURES	375,380		1,068	1,068	315	308	291	383,627		1,244	1,244	315	324	262

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

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

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

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

2019 EU-wide Transparency Exercise

Forborne exposures

Société générale

	As of 30/09/2018					As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,020	4,085	1,958	1,916	1,889	4,792	3,895	1,892	1,858	2,173
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2,435	2,052	973	947	1,031	2,374	1,994	937	921	1,221
of which: small and medium-sized enterprises at amortised cost	523	464	268	266	195	469	402	225	222	187
Households	2,584	2,033	984	969	858	2,417	1,902	955	937	951
DEBT INSTRUMENTS other than HFT	5,020	4,085	1,958	1,916	1,889	4,792	3,895	1,892	1,858	2,173
Loan commitments given	113	41	2	2	80	35	31	0	0	31

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

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

2019 EU-wide Transparency Exercise

Forborne exposures

Société générale

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	4,750	3,631	1,781	1,757	1,990	4,531	3,458	2,208	2,198	2,253
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2,466	1,841	910	901	1,229	2,283	1,688	954	944	1,260
of which: small and medium-sized enterprises at amortised cost	367	313	119	117	173	402	333	180	174	174
Households	2,283	1,789	871	856	761	2,248	1,769	1,254	1,254	994
DEBT INSTRUMENTS other than HFT	4,750	3,631	1,781	1,757	1,990	4,531	3,458	2,208	2,198	2,253
Loan commitments given	48	42	1	1	37	41	37	0	0	34

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

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