



2015 EU-wide Transparency Exercise

Bank Name	Société Générale SA
LEI Code	O2RNE8IBXP4R0TD8PU41
Country Code	FR

2015 EU-wide Transparency Exercise

Capital

Société Générale SA

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	53,169	57,128	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	38,594	39,785	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	18,499	18,911	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	7,149	6,480	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	1,284	1,150	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	17,571	19,977	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	1,304	1,281	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	301	-198	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-6,550	-6,616	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2,641	-2,399	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-830	-791	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-11	-56	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-122	-138	CA1 {1.1.1.17 to 1.1.1.21}	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.
Of which: from securitisation positions (-)	-122	-138	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-162	-111	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	2,802	2,292	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	833	609	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	1,969	1,683	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,788	8,467	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	8,808	8,479	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-20	-12	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	47,382	48,252	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,787	8,877	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	6,765	9,838	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-978	-961	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	353,600	361,472	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	10.91%	11.01%	CA3 {1}	-
Tier 1 Capital ratio	13.40%	13.35%	CA3 {3}	-
Total Capital ratio	15.04%	15.80%	CA3 {5}	-



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Risk exposure amounts

Société Générale SA

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	279,181	290,127
Risk exposure amount for securitisation and re-securitisations in the banking book	2,003	1,994
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	277,178	288,133
Risk exposure amount for position, foreign exchange and commodities (Market risk)	24,170	21,104
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	2,461	2,189
Risk exposure amount for Credit Valuation Adjustment	6,318	6,299
Risk exposure amount for operational risk	43,931	43,941
Other risk exposure amounts	0	0
Total Risk Exposure Amount	353,600	361,472

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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Société Générale SA

(mln EUR)

	As of 31/12/2014	As of 30/06/2015
Interest income	22,418	11,511
Of which debt securities income	1,366	581
Of which loans and advances income	15,996	7,750
Interest expenses	12,070	6,739
(Of which deposits expenses)	4,613	2,487
(Of which debt securities issued expenses)	0	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	64	215
Net Fee and commission income	6,190	3,246
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	438	142
Gains or (-) losses on financial assets and liabilities held for trading, net	5,982	3,210
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-2,307	403
Gains or (-) losses from hedge accounting, net	696	180
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	3,787	1,845
TOTAL OPERATING INCOME, NET	25,198	14,012
(Administrative expenses)	15,075	8,057
(Depreciation)	3,385	1,760
(Provisions or (-) reversal of provisions)	283	127
(Commitments and guarantees given)	45	22
(Other provisions)	237	105
Of which pending legal issues and tax litigation ¹	61	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,441	1,024
(Loans and receivables)	2,474	1,037
(Held to maturity investments, AFS assets and financial assets measured at cost)	-33	-13
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	584	17
(of which Goodwill)	525	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	611	267
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,040	3,294
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,987	2,403
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,987	2,403
Of which attributable to owners of the parent	2,692	2,219

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



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Market Risk

Société Générale SA

	SA		IM										IM											
	As of 31/12/2014	As of 30/06/2015	As of 31/12/2014										As of 30/06/2015											
	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)																								
Traded Debt Instruments	623	847	136	48	488	139							140	35	363	105								
Of which: General risk	141	225	136	48	488	139							110	27	248	72								
Of which: Specific risk	431	570	0	0	0	0							30	8	116	33								
Equities	445	501	154	107	293	105							131	17	129	23								
Of which: General risk	17	27	154	107	293	105							107	13	92	17								
Of which: Specific risk	19	49	0	0	0	0							24	5	37	5								
Foreign exchange risk	1,268	2,125	17	6	28	6							36	9	31	8								
Commodities risk	64	46	12	8	18	8							13	2	11	5								
Total	2,401	3,519	319	169	828	258	422	346	111	147	173	21,769	321	63	535	140	417	298	109	133	115	17,585		

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Société Générale SA

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	9,712	10,616	11,227		11,318	12,181	11,146	
	Regional governments or local authorities	879	819	301		797	701	258	
	Public sector entities	497	447	144		569	541	145	
	Multilateral Development Banks	62	98	25		229	232	23	
	International Organisations	0	0	0		113	111	24	
	Institutions	32,703	35,357	3,878		42,608	45,659	5,591	
	Corporates	89,145	71,288	50,017		90,258	69,771	50,020	
	of which: SME	18,566	15,741	13,263		17,544	14,756	12,892	
	Retail	35,091	28,458	19,898		37,034	29,216	20,158	
	of which: SME	8,398	8,074	4,517		9,187	8,748	4,779	
	Secured by mortgages on immovable property	11,503	11,418	4,658		12,795	12,405	5,018	
	of which: SME	257	255	116		502	486	192	
	Exposures in default	11,233	4,514	5,118	6,532	11,085	4,259	4,770	6,624
	Items associated with particularly high risk	11	11	16		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)	268	241	232		578	298	297	
Equity	5,983	5,694	5,115		6,257	5,962	5,275		
Securitisation	47	47	374		51	41	301		
Other exposures	15,631	15,631	15,221		20,967	20,967	17,764		
Standardised Total²	212,766	184,640	116,224	6,964	234,658	202,345	120,790	7,028	

(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).

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central governments or central banks	4,419	4,526	6,222		4,203	4,241	6,667	
	Regional governments or local authorities	303	351	82		213	260	50	
	Public sector entities	83	76	15		161	182	42	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,403	10,590	2,017		4,098	7,550	1,333	
	Corporates	24,875	20,247	14,494		22,537	17,335	12,381	
	of which: SME	6,324	5,755	4,520		5,807	5,077	4,439	
	Retail	9,786	5,699	3,870		10,980	6,243	4,098	
	of which: SME	2,636	2,535	1,418		2,916	2,728	1,439	
	Secured by mortgages on immovable property	1,581	1,710	866		2,316	2,169	1,018	
	of which: SME	145	148	87		312	304	140	
	Exposures in default	3,358	1,813	2,148	1,593	2,985	1,543	1,812	1,432
	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)	79	79	76		106	107	106	
Equity	5,186	5,159	4,238		5,353	5,334	4,312		
Securitisation									
Other exposures	0,945	0,936	9,550		10,482	10,504	9,717		
Standardised Total²	9,945	9,936	9,550	1,682	10,482	10,504	9,717	1,507	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central governments or central banks	899	899	1,763		1,590	1,575	1,693	
	Regional governments or local authorities	15	15	3		10	10	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	35	67	0		202	207	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11,859	11,858	467		11,840	11,919	467	
	Corporates	9,082	8,863	4,611		12,909	12,528	4,482	
	of which: SME	126	125	96		166	160	138	
	Retail	46	44	42		60	3	2	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	13	13	5		13	12	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	2	2	3	7	4	5	1
	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)	39	24	18		83	42	42	
Equity	94	47	59		80	28	38		
Securitisation									
Other exposures	307	306	306		424	424	424		
Standardised Total²	307	306	306	50	424	424	424	48	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Central governments or central banks	395	395	45		450	448	42	
	Regional governments or local authorities	0	13	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	3,976	4,000	105		6,408	6,315	301	
	Corporates	2,946	1,727	1,247		2,180	984	925	
	of which: SME	138	135	128		123	122	116	
	Retail	5,275	4,665	3,367		5,768	5,037	3,618	
	of which: SME	776	766	443		927	897	513	
	Secured by mortgages on immovable property	9	9	6		9	9	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	206	107	110	99	254	144	162	108
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	4		5	5	5	
Equity	10	7	13		10	7	13		
Securitisation									
Other exposures	1,340	1,340	1,337		2,007	2,013	1,496		
Standardised Total²	1,340	1,340	1,337	103	2,007	2,013	1,496	112	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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	49	49	1		38	38	1	
	Regional governments or local authorities	0	0	0		1	0	0	
	Public sector entities	0	0	0		2	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	1	0		2	1	1	
	Corporates	802	787	720		817	776	739	
	of which: SME	279	268	247		349	313	293	
	Retail	1,044	922	623		1,090	951	641	
	of which: SME	408	386	221		436	407	233	
	Secured by mortgages on immovable property	835	690	242		804	664	232	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	213	42	46	154	220	53	59	153
	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		1	1	1	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	383	383	383		472	472	428		
Standardised Total²				156				155	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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 KINGDOM	Central governments or central banks	123	123	63		1,541	1,541	42	
	Regional governments or local authorities	9	9	5		1	1	0	
	Public sector entities	116	116	23		122	122	24	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,376	5,208	372		12,233	11,985	1,796	
	Corporates	4,432	4,396	1,232		5,755	5,171	4,639	
	of which: SME	316	315	272		291	289	244	
	Retail	789	778	452		1,054	1,045	603	
	of which: SME	773	772	447		1,037	1,037	596	
	Secured by mortgages on immovable property	10	9	4		9	9	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	49	16	21	36	50	12	14	41
	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)	5	5	5		19	19	19	
Equity	233	233	233		234	234	234		
Securitisation									
Other exposures	347	323	323		1,367	1,336	974		
Standardised Total²				36				41	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
JAPAN	Central governments or central banks	0	0	0		1	1	1	
	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	61	61	4		2,276	2,276	148	
	Corporates	2,274	2,277	110		79	81	11	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		2	1	1	
	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		119	8	8	
Equity	16	16	16		24	24	24		
Securitisation									
Other exposures	99	99	99		31	31	31		
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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
RUSSIAN FEDERATION	Central governments or central banks	130	130	81		62	62	83	
	Regional governments or local authorities	12	30	30		38	31	31	
	Public sector entities	28	25	25		37	29	29	
	Multilateral Development Banks	23	23	23		23	23	23	
	International Organisations	0	0	0		0	0	0	
	Institutions	717	547	337		262	281	272	
	Corporates	5,276	4,339	4,215		5,073	3,870	3,831	
	of which: SME	414	289	270		223	178	159	
	Retail	3,886	3,713	2,746		3,696	3,518	2,609	
	of which: SME	190	190	103		164	164	94	
	Secured by mortgages on immovable property	2,574	2,573	902		2,805	2,804	981	
	of which: SME	4	4	1		4	4	1	
	Exposures in default	925	187	204	722	1,187	278	292	889
	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	4		0	0	1		
Securitisation									
Other exposures	583	583	573		558	558	554		
Standardised Total²				724				891	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
LUXEMBOURG	Central governments or central banks	139	139	111		139	139	97	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	4	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	65	11	4		227	225	3	
	Corporates	4,264	585	436		4,840	485	323	
	of which: SME								
	Retail	363	131	129		141	127	75	
	of which: SME	11	10	10		11	10	10	
	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	3	3	3		7	7	4	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	8	1	2	7	8	2	2	7
	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)	15	15	15		32	25	25	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	291	291	291	7	303	303	244	7	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
ITALY	Central governments or central banks	489	489	565		444	444	523	
	Regional governments or local authorities	31	30	7		20	20	5	
	Public sector entities	4	4	1		8	8	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	401	323	45		696	691	63	
	Corporates	3,627	3,526	2,446		3,507	2,828	2,109	
	of which: SME								
	Retail	1,326	1,301	901		1,308	1,283	892	
	of which: SME	2,617	2,561	1,598		2,669	2,271	1,367	
	Secured by mortgages on immovable property	1,365	1,353	692		1,422	1,405	718	
	of which: SME	11	11	4		13	13	5	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	701	422	438	281	730	415	422	307
	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)	16	16	16		16	16	16	
Equity	21	12	29		41	32	29		
Securitisation									
Other exposures									
Standardised Total²	241	241	241	294	1,130	1,138	729	320	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
SPAIN	Central governments or central banks	91	91	66		92	92	59	
	Regional governments or local authorities	0	4	1		0	3	1	
	Public sector entities	61	61	12		50	50	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	25	19		797	753	153	
	Corporates	1,551	1,472	759		1,531	1,385	729	
	of which: SME								
	Retail	91	91	83		105	104	95	
	of which: SME	316	234	149		328	239	152	
	Secured by mortgages on immovable property	153	149	85		146	146	82	
	of which: SME	11	10	4		11	11	4	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	52	26	22	27	72	32	34	33
	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)	2	2	2		2	2	2	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	96	96	96	27	541	544	316	33	

(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 does not include Securitisation exposures

		IRB Approach													
		As of 31/12/2014						As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
		(min EUR, %)													
LUXEMBOURG	Central banks and central governments	5,579	0	5,524	0	0	0	7,214	0	7,236	0	0	0	0	0
	Institutions	956	0	944	46	0	0	309	0	289	28	0	0	0	0
	Corporates	7,081	75	5,759	1,785	71	37	6,860	53	6,095	1,958	27	36	36	36
	Corporates - Of Which: Specialised Lending	378	0	649	165	0	0	281	0	668	149	1	0	0	0
	Corporates - Of Which: SME	989	59	980	365	40	28	1,080	36	1,070	437	10	26	26	26
	Retail	105	2	105	1	2	1	130	7	143	27	6	2	2	2
	Retail - Secured on real estate property	11	2	10	0	1	0	13	3	11	4	3	1	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11	2	10	2	1	0	13	3	11	4	3	1	1	1
	Retail - Qualifying Revolving	0	0	2	1	0	0	0	0	2	1	0	0	0	0
	Retail - Other Retail	94	0	94	1	0	0	117	3	129	22	3	1	1	1
	Retail - Other Retail - Of Which: SME	0	0	1	1	0	0	1	1	13	7	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	93	0	93	11	0	0	116	3	117	15	2	1	1	1
Equity	309	0	309	1,144	0	0	310	0	310	1,147	0	0	0	0	
Securitisation															
Other non credit-obligation assets															
IRB Total															

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

		IRB Approach													
		As of 31/12/2014						As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
		(min EUR, %)													
ITALY	Central banks and central governments	576	0	2,468	354	10	0	703	0	2,542	480	13	0	0	0
	Institutions	933	0	950	355	0	0	1,101	0	1,118	540	0	0	0	0
	Corporates	5,989	228	4,082	2,208	189	36	5,689	219	3,612	2,099	265	36	36	36
	Corporates - Of Which: Specialised Lending	933	137	753	256	0	21	1,105	134	878	412	98	21	21	21
	Corporates - Of Which: SME	33	0	33	9	0	0	38	0	38	11	0	0	0	0
	Retail	2,586	380	2,595	5	46	346	2,633	396	2,635	1,557	29	343	343	343
	Retail - Secured on real estate property	18	0	17	0	0	0	23	0	23	3	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	18	0	17	2	0	0	23	0	23	3	0	0	0	0
	Retail - Qualifying Revolving	1	0	3	1	0	0	1	0	3	2	0	0	0	0
	Retail - Other Retail	2,567	380	2,575	5	45	346	2,609	396	2,609	1,552	29	343	343	343
	Retail - Other Retail - Of Which: SME	0	0	8	5	0	0	0	0	2	2	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2,567	380	2,567	1,565	45	346	2,608	396	2,607	1,550	28	343	343	343
Equity	21	0	21	77	0	0	2	0	2	6	0	0	0	0	
Securitisation															
Other non credit-obligation assets															
IRB Total															

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

		IRB Approach													
		As of 31/12/2014						As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
		(min EUR, %)													
SPAIN	Central banks and central governments	1,241	0	1,915	339	3	0	971	0	1,653	281	3	0	0	0
	Institutions	2,277	0	2,191	1,073	0	0	1,685	0	1,590	835	0	0	0	0
	Corporates	8,162	981	6,179	4,832	634	200	7,911	936	6,044	4,759	764	190	190	190
	Corporates - Of Which: Specialised Lending	929	280	912	575	0	45	867	220	810	587	107	38	38	38
	Corporates - Of Which: SME	52	23	50	30	2	4	54	21	53	33	2	4	4	
	Retail	41	2	56	12	1	1	45	3	67	22	1	2	2	
	Retail - Secured on real estate property	12	1	11	0	1	0	13	1	11	2	1	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	12	1	11	2	1	0	13	1	11	2	1	0	0	
	Retail - Qualifying Revolving	1	0	2	2	0	0	1	0	2	1	0	0	0	
	Retail - Other Retail	29	1	43	12	0	0	32	2	53	19	1	1	1	
	Retail - Other Retail - Of Which: SME	0	0	14	12	0	0	0	0	19	14	0	0	0	
	Retail - Other Retail - Of Which: non-SME	29	1	29	5	0	0	31	2	34	5	1	1	1	
Equity	31	0	31	115	0	0	31	0	31	115	0	0	0	0	
Securitisation															
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).

2015 EU-wide Transparency Exercise

Sovereign Exposure

Société Générale SA

(mln EUR)		As of 31/12/2014																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (-)				
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Netherlands	5	0	0	0	0	0	2,003	4	362	-3	0	16	0	8	0	136	0	
	Poland	261	0	261	0	0	0	0	0	0	0	22	0	0	0	24	0	0	
	Portugal	156	0	132	0	0	1	0	0	798	-102	382	1	0	1	401	-1	0	
	Romania	46	0	46	0	0	0	0	0	0	0	5	0	0	23	0	0	0	
	Slovakia	64	0	64	0	0	0	0	0	0	0	8	0	0	8	0	0	0	
	Slovenia	22	0	22	0	0	0	0	0	0	0	6	0	0	7	0	0	0	
	Spain	1,329	100	1,195	0	1,195	423	35	2,347	-33	841	5	822	-5	1,219	-12	2,380	-30	
	Sweden	44	0	42	0	0	0	0	0	0	0	37	0	0	74	0	0	0	
	Total	3,911	885	2,015	104	0	1,691	671	42	4,561	-154	6,825	74	7,009	-85	818	7	857	-10

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Société Générale SA

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	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	Of which: defaulted	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			
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	64,529	0	113	113	0	106	0	66,244	0	98	98	0	94	0	
Central banks	1,388	0	0	0	0	0	0	1,607	0	0	0	0	0	0	
General governments	53,190	0	13	13	0	9	0	52,867	0	11	11	0	8	0	
Credit institutions	7,051	0	5	5	0	5	0	7,053	0	0	0	0	0	0	
Other financial corporations	1,043	0	85	85	0	82	0	1,636	0	85	85	0	84	0	
Non-financial corporations	1,857	0	9	9	0	9	0	3,081	0	1	1	0	1	0	
Loans and advances (including at amortised cost and fair value)	452,485	2,164	26,335	26,335	1,256	14,785	5,396	477,945	1,378	26,830	26,830	1,289	15,123	6,164	
Central banks	3,139	0	13	13	0	13	0	4,397	0	13	13	0	13	0	
General governments	22,225	65	90	90	10	43	2	21,638	60	89	89	10	46	42	
Credit institutions	24,474	35	93	93	0	26	39	33,361	1	88	88	0	32	36	
Other financial corporations	27,102	656	2,078	2,078	0	1,891	17	36,785	5	2,225	2,225	0	2,036	2	
Non-financial corporations	187,060	471	12,105	12,105	991	6,751	3,406	193,725	359	12,090	12,090	1,007	6,684	3,515	
Households	188,485	938	11,955	11,955	254	6,061	1,931	188,039	953	12,325	12,325	271	6,313	2,569	
DEBT INSTRUMENTS other than HFT	517,014	2,164	26,448	26,448	1,256	14,891	5,396	544,189	1,378	26,927	26,927	1,289	15,217	6,164	
OFF-BALANCE SHEET EXPOSURES	317,550		1,203	1,203	0	316	348	463,286		17,154	17,154	0	341	418	

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)

2015 EU-wide Transparency Exercise

Forborne Exposures

Société Générale SA

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	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			
(min 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)	7,393	5,522	2,486	2,485	2,367	6,371	5,475	2,406	2,399	1,876
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	8	0	0	0	0	0	0	0	0	0
Credit institutions	295	0	0	0	0	0	0	0	0	0
Other financial corporations	519	446	124	124	168	23	0	0	0	14
Non-financial corporations	4,283	3,451	1,570	1,570	2,030	3,443	3,158	1,466	1,466	1,303
Households	2,289	1,624	792	791	169	2,905	2,317	939	933	560
DEBT INSTRUMENTS other than HFT	7,393	5,522	2,486	2,485	2,367	6,371	5,475	2,406	2,399	1,876
Loan commitments given	512	211	5	5	76	136	125	3	3	42

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□



2015 EU-wide Transparency Exercise

Leverage ratio

Société Générale SA

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	47,382	48,252	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	1,174,825	1,218,533	LRCom {21}	
C	Leverage ratio	4.03%	3.96%	A/B	



2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Société Générale SA

	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
(min EUR, %)				
Loans and advances	<i>63,065</i>	<i>63,065</i>	<i>66,950</i>	<i>66,283</i>
of which: Other financial corporations	<i>92</i>	<i>92</i>	<i>52</i>	<i>48</i>
of which: Non-financial corporations	<i>12,900</i>	<i>12,900</i>	<i>14,934</i>	<i>14,271</i>
of which: Households	<i>50,048</i>	<i>50,048</i>	<i>51,958</i>	<i>51,958</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.