

ADDENDUM TO THE PILLAR 3 REPORT INCLUDED IN THE
REGISTRATION DOCUMENT PUBLISHED ON 4 MARCH
2014 : CREDIT RISKS

DISCLOSURES AS AT 31 DECEMBER 2013

CREDIT RISK: ADDITIONAL QUANTITATIVE DISCLOSURES

The additional quantitative disclosures in the following tables enhance the section 4 Credit Risk of the chapter 4 Risks Capital adequacy of the Registration Document (filed on March 4, 2014), under the Pillar 3 of Basel 2 regulation.

These tables set forth detailed information on the bank's global credit risk, notably with regard to total exposure, exposure at default and risk-weighted assets.

In these tables, the key variables are the following:

- Exposure is defined as all assets (e.g. loans, receivables, accruals, etc.) associated with market or customer transactions, recorded on and off-balance sheet.
- Exposure at default (EAD) is defined as exposure of the Group in case of a counterparty default (value exposure at risk). It includes on and off-balance sheet exposure. Off balance sheet exposures are converted to a balance sheet equivalent with internal or regulatory conversion factors (such as assumption of drawing...);
- Probability of default (PD): probability of a counterpart facing the bank of defaulting within one year;
- Loss given ratio (LGD): relation between the loss incurred through exposure to a defaulting counterparty and the amount of the exposure at the time of default;
- Expected Loss (EL), which is the potential loss incurred, taking into account the quality of the transaction's structuring and any risk mitigation measures such as collateral. Under the AIRB method, the following equation summarises the relation between these variables: $EL = EAD \times PD \times LGD$ (except for defaulted exposures);
- Risk weighted-assets (RWA): their calculation compute the exposures and the level of risk associated, which depends on the debtors' credit quality assessed under Basel 2 rules.

The EAD's breakdown by exposure class is before the risk mitigation effect in all the tables with the exception of the geographic breakdown tables (tables 11,12, 22) that are after the risk mitigation effect. This is compliant with the methodology set by EBA in its transparency exercise in December 2013.

Note that equity investments, shares and others assets which are not bonds are excluded from tables in this chapter. The residual value risk is excluded.

In the tables below, Societe Generale's credit risk exposures are presented according to their obligor category defined in the regulation of "exposure class", valuation approaches (Standard or IRB) and geographical region:

Table 1: Exposure class

Sovereign:	Claims or contingent claims on central governments, regional governments, local authorities or public sector entities as well as on multilateral development banks and international organisations.
Institutions:	Claims or contingent claims on regulated credit institutions, as well as on governments, local authorities and other public sector entities that do not qualify as sovereign counterparties.
Corporate:	Claims or contingent claims on corporates, which include all exposures not covered in the portfolios defined above. In addition, small/medium-sized enterprises are included in this category as a sub-portfolio, and defined as entities with total annual sales below EUR 50m.
Retail:	Claims or contingent claims on an individual or individuals, or on a small or medium-sized entity, provided in the latter case that the total amount owed to the credit institution does not exceed EUR 1m. Retail exposure is further broken down into residential mortgages, revolving credit and other forms of credit to individuals, the remainder relating to exposures to very small entities and self-employed.
Securitisation:	Claims relating to securitisation transactions.

THE GROUP'S INTERNAL RATING SCALE

The following table presents Societe Generale's internal rating scale and the corresponding scales of the main External Credit Assessment Institutions, as well as the corresponding mean estimated probability of default.

Table 2: Societe Generale's internal rating scale and corresponding scales of rating agencies

Counterparty internal rating	DBRS	FitchRatings	Moody's	S&P	1 year probability of default
1	AAA	AAA	Aaa	AAA	0.01%
2	AA high to AA low	AA+ to AA-	Aa1 to Aa3	AA+ to AA-	0.02%
3	A high to A low	A+ to A-	A1 to A3	A+ to A-	0.04%
4	BBB high to BBB low	BBB+ to BBB-	Baa1 to Baa3	BBB+ to BBB-	0.30%
5	BB high to BB low	BB+ to BB-	Ba1 to Ba3	BB+ to BB-	2.16%
6	B high to B low	B+ to B-	B1 to B3	B+ to B-	7.93%
7	CCC high to CCC low	CCC+ to CCC-	Caa1 to Caa3	CCC+ to CCC-	20.67%
8,9 and 10	CC and below	CC and below	Ca and below	CC and below	100.00%

SCOPE OF APPLICATION OF CAPITAL EVALUATION METHODS

In December 2007, Societe Generale obtained authorisation from its supervisory authorities to apply the internal ratings (IRB) method for most of its exposures – this is the most advanced method for calculating capital requirements in respect of credit risk.

The Group will selectively transition to the IRB method for some of its activities and exposures that currently use the standard approach. These transitions will have a marginal impact on the Group's regulatory capital.

The following table presents the scope of application of the Standard and IRB approaches for the Group:

Table 3: Scope of application of the IRB and Standard approaches for the Group

	IRB Approach	Standard Approach
French Retail Banking	Majority of portfolios	Some retail customer portfolios including those of the Sogelease subsidiary
International Retail Banking and Financial Services	Komerční Banka (Czech Republic), the subsidiaries Franfinance Particuliers, CGI, Fidelity and GEFA	The other subsidiaries
Global Banking and Investor Solutions	Majority of Corporate and Investment Banking portfolios As for Private Banking, Securities Services and Brokerage mainly the following subsidiaries : SG Hambros, SGBT Luxembourg, SGBT Monaco, SG Private Banking Suisse	As for Private Banking, Securities Services and Brokerage most of Institutions and Corporates' portfolios
Corporate Center	Majority of portfolios	-

Table 4: Summary of quantitative credit and counterparty risk disclosures

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As at 31 December 2013, 83% of the exposure at default (EAD) was treated with the IRB method.

The overall decrease of the exposure lies within a scope effect (disposal of the Egyptian subsidiary NSGB at Q1 13), continued sales of legacy assets and foreign exchange effect.

Table 5: Credit risk exposure, exposure at default (EAD) and risk-weighted assets (RWA) by approach and exposure class

Global portfolio (In EUR m) 31 December 2013	IRB approach			Standard approach			Total			Average ⁽¹⁾	
	Exposure	EAD	RWA	Exposure	EAD	RWA	Exposure	EAD	RWA	Exposure	RWA
Exposure Class											
Sovereign	143,150	141,264	5,027	1,883	1,888	553	145,032	143,153	5,580	147,877	5,547
Institutions	66,115	53,166	8,509	18,770	8,184	3,261	84,884	61,350	11,770	87,967	12,558
Corporates	272,988	200,433	88,035	71,131	49,328	47,877	344,119	249,761	135,912	354,895	137,186
Retail	129,357	129,449	28,825	59,277	51,425	33,185	188,634	180,873	62,010	190,289	59,437
Securitisation	15,667	14,988	2,141	215	215	269	15,882	15,203	2,410	17,186	3,146
TOTAL	627,277	539,300	132,538	151,275	111,039	85,145	778,552	650,339	217,683	798,213	217,875

(1) The average exposure and RWA are determined by aggregating the total gross exposure and RWA at the end of the last four quarters and dividing the result by 4.

Global portfolio (In EUR m) 31 December 2012	IRB approach			Standard approach			Total			Average ⁽¹⁾	
	Exposure	EAD	RWA	Exposure	EAD	RWA	Exposure	EAD	RWA	Exposure	RWA
Exposure Class											
Sovereign	147,904	141,722	6,599	1,813	1,780	603	149,717	143,502	7,202	150,195	7,191
Institutions	98,452	61,975	9,542	17,758	9,715	3,895	116,209	71,690	13,438	132,383	14,993
Corporates	295,895	207,799	87,874	86,738	58,769	56,382	382,634	266,569	144,255	400,055	152,027
Retail	132,971	132,607	24,469	60,634	52,087	33,969	193,605	184,693	58,438	194,876	57,565
Securitisation	18,578	17,992	3,677	812	807	496	19,390	18,800	4,173	21,088	4,619
TOTAL	693,800	562,096	132,162	167,755	123,159	95,345	861,555	685,254	227,506	898,597	236,395

(1) The average exposure and RWA are determined by aggregating the total gross exposure and RWA at the end of the last four quarters and dividing the result by 4.

Table 6: Retail credit risk exposure, exposure at default (EAD) and risk-weighted assets (RWA) by approach and exposure class

Global portfolio (In EUR m) 31 December 2013	IRB approach			Standard approach			Total			Average ⁽¹⁾	
	Exposure	EAD	RWA	Exposure	EAD	RWA	Exposure	EAD	RWA	Exposure	RWA
Exposure Class											
Residential mortgages	78,284	78,231	11,372	15,902	15,409	5,551	94,187	93,641	16,923	94,833	15,373
Revolving credits	7,383	5,935	2,643	5,607	2,961	2,245	12,991	8,896	4,888	13,093	4,706
Other credits to individuals	28,169	29,357	8,195	27,409	24,139	18,460	55,578	53,496	26,654	56,057	26,584
Other - small entities or self employed	15,521	15,925	6,615	10,358	8,915	6,930	25,879	24,840	13,545	26,306	12,774
TOTAL	129,357	129,449	28,825	59,277	51,424	33,185	188,634	180,873	62,010	190,289	59,437

(1) The average exposure and RWA are determined by aggregating the total gross exposure and RWA at the end of the last four quarters and dividing the result by 4.

Global portfolio (In EUR m) 31 December 2012	IRB approach			Standard approach			Total			Average ⁽¹⁾	
	Exposure	EAD	RWA	Exposure	EAD	RWA	Exposure	EAD	RWA	Exposure	RWA
Exposure Class											
Residential mortgages	80,317	80,298	9,218	14,770	14,266	5,056	95,087	94,564	14,274	94,520	13,099
Revolving credits	8,299	6,723	2,611	5,386	2,963	2,249	13,685	9,686	4,860	14,054	4,808
Other credits to individuals	29,032	29,785	7,577	28,427	24,709	18,879	57,459	54,494	26,456	58,589	26,710
Other - small entities or self employed	15,323	15,800	5,063	12,051	10,150	7,784	27,373	25,950	12,848	27,713	12,948
TOTAL	132,971	132,607	24,469	60,634	52,087	33,969	193,605	184,693	58,438	194,876	57,565

(1) The average exposure and RWA are determined by aggregating the total gross exposure and RWA at the end of the last four quarters and dividing the result by 4.

Breakdown of credit risk

Table 7: Credit and counterparty risk exposure by approach and exposure class

Exposure class (In EUR m)	IRB			Standard			Total		
	Credit risk	Counterparty risk	Total	Credit risk	Counterparty risk	Total	Credit risk	Counterparty risk	Total
31 December 2013									
Sovereign	135,052	8,098	143,150	1,857	26	1,883	136,909	8,124	145,032
Institutions	53,045	13,070	66,115	18,035	734	18,770	71,080	13,804	84,884
Corporates	242,766	30,222	272,988	70,104	1,027	71,131	312,870	31,249	344,119
Retail	129,310	47	129,357	59,269	8	59,277	188,578	56	188,634
Securitisation	15,419	248	15,667	215	0	215	15,634	248	15,882
TOTAL	575,591	51,686	627,277	149,479	1,795	151,275	725,071	53,481	778,552

Exposure class (In EUR m)	IRB			Standard			Total		
	Credit risk	Counterparty risk	Total	Credit risk	Counterparty risk	Total	Credit risk	Counterparty risk	Total
31 December 2012									
Sovereign	143,157	4,747	147,904	1,644	169	1,813	144,801	4,916	149,717
Institutions	78,553	19,898	98,452	16,897	861	17,758	95,450	20,760	116,209
Corporates	263,535	32,360	295,895	84,900	1,839	86,738	348,434	34,199	382,634
Retail	132,883	88	132,971	60,630	4	60,634	193,513	92	193,605
Securitisation	18,178	400	18,578	606	206	812	18,784	606	19,390
TOTAL	636,306	57,494	693,800	164,676	3,079	167,755	800,982	60,573	861,555

Table 8: Credit and counterparty exposure at default (EAD) by approach and exposure class

Exposure class (In EUR m) 31 December 2013	IRB			Standard			Total		
	Credit risk	Counterparty risk	Total	Credit risk	Counterparty risk	Total	Credit risk	Counterparty risk	Total
Sovereign	133,167	8,098	141,264	1,862	26	1,888	135,029	8,124	143,153
Institutions	40,134	13,032	53,166	7,449	734	8,184	47,583	13,767	61,350
Corporates	170,210	30,222	200,433	48,301	1,027	49,328	218,512	31,249	249,761
Retail	129,401	47	129,449	51,416	8	51,425	180,817	56	180,873
Securitisation	14,740	248	14,988	215	0	215	14,955	248	15,203
TOTAL	487,652	51,648	539,300	109,244	1,795	111,039	596,895	53,444	650,339

Exposure class (In EUR m) 31 December 2012	IRB			Standard			Total		
	Credit risk	Counterparty risk	Total	Credit risk	Counterparty risk	Total	Credit risk	Counterparty risk	Total
Sovereign	136,975	4,747	141,722	1,611	169	1,780	138,586	4,916	143,502
Institutions	42,175	19,800	61,975	8,854	861	9,715	51,029	20,661	71,690
Corporates	175,439	32,360	207,799	57,070	1,699	58,769	232,509	34,059	266,569
Retail	132,518	88	132,607	52,083	4	52,087	184,602	92	184,693
Securitisation	17,592	400	17,992	601	206	807	18,193	606	18,800
TOTAL	504,700	57,396	562,096	120,220	2,939	123,159	624,920	60,335	685,254

The counterparty risk definition can be found page 153 of the Registration Document.

The decrease of the counterparty risk in 2013 is mainly explained by the extension to the most complex derivative products of the use of an internal model to determine the EEPE's (Expected Effective Positive Exposure) indicator which serves as the basis for calculating EAD.

The EAD relative to the counterparty risk has been calculated since June 2012 on the basis of this new indicator for the simplest products. As at 31 December 2013, this method is used for 90% of transactions.

Guarantees and Collateral

The following table is a complement to the section of the Registration document relative to Guarantees and collateral page 154.

Table 9: On and off-balance sheet personal guarantees (including credit derivatives) and collateral by exposure class

In EUR m	31 December 2013		31 December 2012	
	Personal guarantees	Collateral	Personal guarantees	Collateral
Sovereign	4,769	413	4,817	455
Institutions	3,244	1,575	3,644	815
Corporates	18,519	36,194	19,981	40,280
Retail	53,803	37,952	53,856	38,937
Total	80,336	76,134	82,298	80,489

Table 10: Corporate credit exposure at default (EAD) by industry sector

EAD (In EUR m)	Corporate - 31 December 2013		Corporate - 31 December 2012	
	EAD	Breakdown in %	EAD	Breakdown in %
Finance & insurance	43,917	17.6%	39,468	14.8%
Real estate	22,451	9.0%	22,358	8.4%
Public administration	227	0.1%	365	0.1%
Food & agriculture	11,327	4.5%	13,206	5.0%
Consumer goods	5,549	2.2%	6,966	2.6%
Chemicals, rubber, plastics	4,749	1.9%	5,537	2.1%
Retail trade	12,696	5.1%	13,965	5.2%
Wholesale trade	21,490	8.6%	23,027	8.6%
Construction	10,539	4.2%	12,445	4.7%
Transport equip. Manuf.	2,195	0.9%	2,733	1.0%
Education and Associations	1,179	0.5%	1,275	0.5%
Hotels and catering	4,070	1.6%	4,987	1.9%
Automobiles	4,161	1.7%	4,567	1.7%
Machinery and equipment	8,382	3.4%	9,399	3.5%
Forestry, paper	1,475	0.6%	1,742	0.7%
Metals, minerals	9,069	3.6%	11,730	4.4%
Media	2,533	1.0%	2,343	0.9%
Oil and Gas	15,784	6.3%	15,275	5.7%
Health , social services	2,372	0.9%	2,496	0.9%
Business services (including conglomerates)	21,953	8.8%	23,995	9.0%
Collective services	17,565	7.0%	20,077	7.5%
Personal & domestic services	180	0.1%	206	0.1%
Telecoms	5,910	2.4%	8,029	3.0%
Transport & logistics	19,984	8.0%	20,378	7.6%
TOTAL	249,761	100%	266,569	100%

The Group's Corporate portfolio (Large Corporates, SMEs and Specialised Financing) is highly diversified in terms of sectors.

Only the Finance and Insurance sector accounts for more than 10% of the portfolio.

The Group's exposure to its ten largest corporate counterparties accounts for 6% of this portfolio.

For further details on the management of concentration risk please refer to the Registration Document pages 131, 151,154 and 300.

The EAD's breakdown by exposure class in table 11 and 12 is after the risk mitigation effect. This is compliant with the methodology set by EBA in its transparency exercise in December 2013 (amounts adjusted with respect to Pillar 3 as at 31 December 2012).

At 31 December 2013, 86% of the Group's on and off-balance sheet exposure was concentrated in the major industrialised countries. Almost half of the overall amount of outstanding loans was to French customers (26% exposure to non-retail portfolio and 20% to retail portfolio). Almost two-thirds of the Group's total exposure was concentrated in Western Europe inc. France (more than 80% for Retail).

The sovereign exposure amount is stable overall over the year, the change in the breakdown by country is due to the Group's liquidity management.

The strong decrease exposure to Africa and Middle East is mainly explained by the disposal of the Egyptian subsidiary (NSGB) during Q1 13.

The growth of the exposure to Asia is based on the development of the Group's activity in China.

Table 11: Exposure at default (EAD) by geographic region and main countries and by exposure class

EAD (In EUR m) 31 December 2013	Sovereign	Institutions	Corporates	Retail	Securitisation	Total	Breakdown in %
France	33,247	26,337	104,273	128,893	4,187	296,937	45.7%
United Kingdom	495	4,626	9,671	1,614	158	16,564	2.5%
Germany	5,784	2,223	9,509	7,241	14	24,770	3.8%
Switzerland	6,903	826	5,992	932	8	14,660	2.3%
Italy	1,285	1,135	7,745	4,982	145	15,293	2.4%
Luxembourg	4,816	281	6,468	1,503	250	13,317	2.0%
Spain	1,113	2,950	6,451	46	184	10,745	1.7%
Other Western European countries	4,207	4,200	14,500	1,440	1,307	25,654	3.9%
Czech Republic	8,942	1,808	8,357	8,704	0	27,811	4.3%
Romania	3,363	321	3,103	4,186	0	10,973	1.7%
Other Eastern European countries EU	1,639	1,092	4,769	3,946	1	11,446	1.8%
Russia	2,171	1,193	8,556	9,453	0	21,373	3.3%
Other Eastern European countries excluding EU	2,193	394	4,389	2,547	0	9,522	1.5%
The United States	55,755	4,831	22,976	90	8,124	91,777	14.1%
Other countries of North America	635	404	1,517	0	236	2,792	0.4%
Latin America and Carribean	351	431	3,416	609	375	5,182	0.8%
Africa and Middle East	5,011	1,773	13,613	4,430	77	24,904	3.8%
Asia-Pacific	5,243	6,523	14,458	259	137	26,619	4.1%
TOTAL	143,153	61,350	249,761	180,873	15,203	650,339	100.0%

EAD (In EUR m) 31 December 2012	Sovereign	Institutions	Corporates	Retail	Securitisation	Total	Breakdown in %
France	50,692	29,706	112,196	131,309	5,804	329,707	48.1%
United Kingdom	11,561	5,347	9,209	1,421	213	27,751	4.0%
Germany	3,852	3,318	10,692	6,788	15	24,666	3.6%
Switzerland	11,609	1,005	6,442	945	0	20,001	2.9%
Italy	1,582	1,923	8,206	4,719	144	16,573	2.4%
Luxembourg	6,550	401	4,903	1,278	235	13,366	2.0%
Spain	1,451	2,542	7,630	50	314	11,986	1.7%
Other Western European countries	2,722	5,520	17,637	1,676	2,173	29,728	4.3%
Czech Republic	6,085	1,966	9,160	9,278	1	26,490	3.9%
Romania	2,981	283	4,069	4,278	0	11,612	1.7%
Other Eastern European countries EU	1,560	962	5,729	3,899	0	12,149	1.8%
Russia	1,676	1,590	7,198	9,569	0	20,033	2.9%
Other Eastern European countries excluding EU	1,994	529	4,777	2,359	1	9,660	1.4%
The United States	24,728	9,670	22,650	108	9,178	66,335	9.7%
Other countries of North America	906	487	1,998	0	231	3,622	0.5%
Latin America and Carribean	675	235	4,513	973	12	6,408	0.9%
Africa and Middle East	8,183	1,771	17,304	5,377	77	32,712	4.8%
Asia-Pacific	4,694	4,435	12,257	667	402	22,455	3.3%
TOTAL	143,502	71,690	266,569	184,693	18,800	685,254	100.0%

Table 12 : retail exposure at default (EAD) by geographic region and main countries

EAD (In EUR m) 31 December 2013	Residential mortgages	Revolving credits	Others credits to individuals	Others - small entities or self employed	Total	Breakdown in %
France	76,442	7,187	29,392	15,872	128,893	71.3%
Germany	10	141	3,439	3,651	7,241	4.0%
Italy	0	136	3,682	1,163	4,982	2.8%
Other Western European countries	1,292	0	2,465	1,778	5,535	3.1%
Czech Republic	6,517	366	998	823	8,704	4.8%
Romania	1,647	325	1,875	339	4,186	2.3%
Other Eastern European countries EU	1,665	72	1,867	341	3,946	2.2%
Russia	3,278	648	5,526	0	9,453	5.2%
Other Eastern European countries excluding EU	993	21	1,247	286	2,547	1.4%
North America	90	0	0	0	90	0.0%
Latin America and Carribean	0	0	600	8	609	0.3%
Africa and Middle East	1,637	0	2,369	423	4,430	2.4%
Asia-Pacific	67	0	34	157	259	0.1%
TOTAL	93,640	8,896	53,496	24,841	180,873	100%

CREDIT AND COUNTERPARTY RISK – CREDIT RISK MITIGATION

EAD <i>(In EUR m)</i> 31 December 2012	Residential mortgages	Revolving credits	Others credits to individuals	Others - small entities or self employed	Total	Breakdown in %
France	78,250	7,753	29,190	16,117	131,309	71%
Germany	16	99	3,016	3,657	6,788	4%
Italy	0	185	3,331	1,203	4,719	3%
Other Western European countries	1,094	2	2,179	2,094	5,370	3%
Czech Republic	6,695	528	1,123	932	9,278	5%
Romania	1,372	310	2,155	441	4,278	2%
Other Eastern European countries EU	1,510	80	1,973	335	3,899	2%
Russia	3,049	707	5,813	0	9,569	5%
Other Eastern European countries excluding EU	841	21	1,248	249	2,359	1%
North America	108	0	0	0	108	0%
Latin America and Carribean	0	0	973	0	973	1%
Africa and Middle East	1,551	0	3,019	807	5,377	3%
Asia-Pacific	79	0	474	115	667	0%
TOTAL	94,564	9,686	54,494	25,950	184,693	100%

Table 13: Under the IRB approach for non-retail customers: credit risk exposure by residual maturity and exposure class

Exposure in EUR m 31 December 2013	Maturity analysis				Total
	< 1 year	1 to 5 years	5 to 10 years	> 10 years	
Sovereign	73,161	35,824	27,154	7,011	143,150
Institutions	21,052	27,380	5,124	12,559	66,115
Corporates	72,041	150,351	24,687	25,910	272,988
Securitisation	9,511	284	866	5,006	15,667
TOTAL	175,766	213,838	57,830	50,486	497,920

Exposure in EUR m 31 December 2012	Maturity analysis				Total
	< 1 year	1 to 5 years	5 to 10 years	> 10 years	
Sovereign	67,663	46,366	25,006	8,868	147,904
Institutions	22,018	54,388	6,613	15,433	98,452
Corporates	80,325	162,964	26,189	26,418	295,895
Securitisation	9,111	2,654	972	5,841	18,578
TOTAL	179,118	266,371	58,780	56,559	560,829

About 80% of the total credit risk's exposure had a maturity less than five years as at 31 December 2013.

Global credit risk by rating

The breakdown by rating of the Societe Generale Group's Corporates exposure demonstrates the sound quality of the portfolio. At 31 December 2013, 75% of EAD (excluding defaulted exposure) under the IRB method had an investment grade rating. Transactions with non-investment grade counterparties are often backed by guarantees and collateral in order to mitigate the risk incurred.

Table 14: Under the IRB approach: credit risk exposure by exposure class and internal rating (excluding defaulted exposure)

(In EUR m) 31 December 2013	Internal obligor rating	Gross exposure	On-balance-sheet exposure	Off-balance-sheet exposure	Average CCF (Off-balance sheet)	EAD	RWA	Average LGD	Average PD	Average RW*	Expected Loss
Sovereign	1	107,887	104,347	3,540	62%	106,539	7	0%	0.00%	0%	0
	2	14,220	13,159	1,061	98%	14,201	468	15%	0.01%	3%	0
	3	6,408	5,537	871	95%	6,364	441	18%	0.05%	7%	1
	4	9,707	8,235	1,472	78%	9,360	1,712	14%	0.23%	18%	4
	5	3,239	2,975	264	73%	3,167	1,551	28%	1.30%	49%	13
	6	1,428	1,134	293	73%	1,349	675	17%	4.60%	50%	14
	7	95	75	20	99%	95	149	33%	12.81%	157%	5
Sub-total		142,984	135,462	7,523	75%	141,074	5,003	4%	0.10%	4%	37
Institutions	1	11,387	9,826	1,561	54%	10,675	308	5%	0.03%	3%	0
	2	9,516	6,276	3,240	60%	8,189	467	22%	0.03%	6%	0
	3	28,864	13,516	15,347	49%	19,387	1,432	21%	0.04%	7%	2
	4	10,822	6,336	4,486	80%	10,073	3,159	30%	0.25%	31%	8
	5	4,227	2,018	2,209	77%	3,704	2,309	27%	1.61%	62%	17
	6	709	452	257	71%	535	470	27%	5.19%	88%	9
	7	277	130	146	70%	233	291	28%	13.90%	125%	10
Sub-total		65,802	38,555	27,247	58%	52,794	8,436	20%	0.30%	16%	46
Corporates	1	3,500	2,511	990	100%	3,203	386	67%	0.03%	11%	1
	2	32,799	14,214	18,584	42%	20,293	2,889	38%	0.03%	14%	2
	3	57,013	25,634	31,378	59%	41,358	6,489	35%	0.05%	16%	7
	4	88,767	34,453	54,314	48%	60,507	20,913	30%	0.29%	35%	53
	5	56,575	33,543	23,032	51%	43,672	31,492	28%	1.83%	71%	238
	6	18,325	11,720	6,604	53%	15,079	14,589	27%	6.11%	97%	271
	7	3,284	2,517	768	70%	3,105	4,976	31%	18.55%	160%	193
Sub-total		260,263	124,592	135,670	52%	187,217	81,734	32%	1.33%	43%	765
Retail	1	1,893	1,454	439	98%	2,376	248	100%	0.03%	10%	1
	2	2,395	2,220	175	101%	2,402	236	100%	0.03%	10%	1
	3	21,670	20,874	796	99%	22,303	704	20%	0.05%	3%	2
	4	40,954	38,350	2,604	59%	39,882	4,384	17%	0.26%	11%	21
	5	37,673	34,596	3,077	84%	37,193	9,330	19%	1.33%	25%	111
	6	13,842	13,203	638	109%	14,128	6,035	23%	5.46%	43%	186
	7	4,231	4,144	86	23%	4,462	3,646	28%	26.35%	82%	316
Sub-total		122,657	114,841	7,815	80%	122,746	24,583	23%	2.08%	20%	638
Corporate in IRB slotting		1,973	469	1,504	55%	1,299	776			60%	4
Receivables		2,886	2,864	22	-	3,019	1,933			64%	44
TOTAL		596,564	416,783	179,782	55%	508,149	122,466	21%	1.06%	24%	1,534

* with consideration of the floor of PD

CREDIT AND COUNTERPARTY RISK – CREDIT RISK MITIGATION

(In EUR m) 31 December 2012	Internal obligor rating	Gross exposure	On-balance-sheet exposure	Off-balance-sheet exposure	Average CCF (Off-balance sheet)	EAD	RWA	Average LGD	Average PD	Average RW*	Expected Loss
Sovereign	1	111,543	106,726	4,817	34%	107,145	2	0%	0%	0%	0
	2	11,659	11,252	407	95%	11,516	439	15%	0%	4%	0
	3	7,435	6,479	956	95%	7,218	518	20%	0%	7%	1
	4	9,402	6,881	2,520	76%	8,790	1,516	14%	0%	17%	3
	5	5,746	5,696	50	89%	5,124	2,907	26%	2%	57%	25
	6	1,762	1,365	398	70%	1,564	962	25%	3%	62%	16
	7	173	173	0	75%	173	176	21%	15%	102%	6
Sub-total		147,719	138,571	9,148	56%	141,531	6,520	4%	0.1%	5%	51
Institutions	1	12,598	10,475	2,124	67%	11,786	338	5%	0%	3%	0
	2	17,836	8,168	9,668	40%	9,767	583	15%	0%	6%	0
	3	46,517	29,514	17,003	68%	24,947	2,118	21%	0%	8%	2
	4	14,941	8,135	6,805	80%	10,905	3,091	27%	0%	29%	7
	5	4,999	3,073	1,926	69%	3,407	2,248	29%	2%	66%	18
	6	660	405	255	67%	449	493	33%	6%	110%	9
	7	582	140	441	57%	390	597	28%	14%	153%	20
Sub-total		98,132	59,912	38,220	63%	61,650	9,469	19%	0.3%	15%	56
Corporates	1	4,786	3,499	1,287	76%	4,335	663	68%	0%	15%	0
	2	35,203	10,398	24,804	37%	17,244	2,643	42%	0%	15%	4
	3	62,462	21,584	40,878	52%	40,012	6,095	35%	0%	15%	6
	4	92,057	37,550	54,508	50%	63,363	20,929	28%	0%	33%	54
	5	62,735	38,341	24,393	55%	48,649	32,797	28%	2%	68%	240
	6	18,155	11,973	6,182	57%	15,079	14,645	27%	6%	97%	279
	7	3,482	2,459	1,022	89%	3,329	3,893	24%	16%	117%	145
Sub-total		278,880	125,805	153,074	51%	192,011	81,665	32%	1.3%	43%	728
Retail	1	1,700	1,297	403	99%	2,134	222	100%	0%	10%	0
	2	2,164	2,004	160	100%	2,161	212	100%	0%	10%	1
	3	22,672	21,827	845	101%	22,929	614	18%	0%	3%	2
	4	45,752	42,257	3,495	69%	44,736	4,154	17%	0%	9%	24
	5	35,158	32,143	3,015	89%	34,871	7,420	19%	1%	21%	105
	6	15,840	15,129	711	80%	15,908	6,030	21%	6%	38%	203
	7	3,458	3,359	98	73%	3,606	2,660	28%	29%	74%	280
Sub-total		126,744	118,017	8,727	82%	126,346	21,311	21%	2.0%	17%	615
Corporate in IRB slotting		2,511	453	2,058	55%	1,595	917	-	-	57%	4
Receivables		2,469	2,446	24	-	2,692	1,680	-	-	62%	24
TOTAL		656,456	445,204	211,251	55%	525,825	121,563	20%	1.0%	23%	1,478

* with consideration of the floor of PD

Table 15: Under the IRB approach for retail customers: credit risk exposure by exposure class and internal rating (excluding defaulted exposure)

(In EUR m) 31 December 2013	Internal obligor rating	Gross exposure	On-balance-sheet exposure	Off-balance-sheet exposure	Average CCF (Off-balance sheet)	EAD	RWA	Average LGD	Average PD	Average RW*	Expected Loss
Residential mortgage	1	226	220	7	100%	226	22	100%	0.03%	10%	0
	2	2,171	2,101	70	99%	2,170	212	100%	0.03%	10%	1
	3	18,168	17,758	410	100%	18,168	438	14%	0.06%	2%	1
	4	29,077	28,693	384	94%	29,056	2,633	14%	0.20%	9%	10
	5	20,229	19,834	395	93%	20,202	3,899	14%	0.81%	19%	26
	6	5,777	5,717	60	98%	5,776	1,735	14%	3.28%	30%	26
	7	995	988	7	95%	994	897	16%	19.70%	90%	31
Sub-total		76,642	75,310	1,332	100%	76,591	9,836	17%	0.81%	13%	94
Revolving credit	1	0	0	0	0%	0	0	0%	0.00%	0%	0
	2	0	0	0	0%	0	0	0%	0.00%	0%	0
	3	140	24	116	100%	227	5	54%	0.06%	2%	0
	4	1,950	156	1,793	37%	824	65	43%	0.30%	8%	1
	5	2,558	594	1,964	73%	2,033	579	44%	1.79%	28%	17
	6	1,370	994	377	109%	1,404	827	39%	7.03%	59%	35
	7	613	561	52	0%	703	784	40%	26.85%	112%	68
Sub-total		6,631	2,329	4,302	61%	5,191	2,260	42%	6.29%	44%	121
Other credit to individuals	1	1,666	1,234	432	98%	2,149	225	100%	0.03%	10%	1
	2	225	119	105	103%	232	24	100%	0.03%	10%	0
	3	3,357	3,087	270	97%	3,903	260	50%	0.04%	7%	1
	4	5,875	5,562	313	115%	5,925	1,016	24%	0.36%	17%	6
	5	9,491	8,961	530	112%	9,554	3,266	24%	1.84%	34%	44
	6	3,550	3,468	82	134%	3,576	1,745	29%	6.42%	49%	66
	7	1,385	1,375	10	132%	1,388	854	25%	33.19%	61%	109
Sub-total		25,550	23,806	1,743	107%	26,727	7,391	35%	3.33%	28%	226
Very small business or self-employed	1	0	0	0	0%	0	0	-	-	-	0
	2	0	0	0	0%	0	0	-	-	-	0
	3	5	5	1	105%	5	0	14%	0.05%	3%	0
	4	4,051	3,938	113	123%	4,078	671	21%	0.51%	16%	4
	5	5,395	5,207	188	105%	5,405	1,586	21%	2.19%	29%	25
	6	3,145	3,026	119	100%	3,372	1,728	23%	7.51%	51%	59
	7	1,238	1,221	17	0%	1,377	1,111	32%	24.01%	81%	109
Sub-total		13,834	13,396	438	100%	14,237	5,096	23%	5.08%	36%	197
TOTAL		122,657	114,841	7,815	80%	122,746	24,583	23%	2.08%	20%	638

* with consideration of the floor of PD

CREDIT AND COUNTERPARTY RISK – CREDIT RISK MITIGATION

(In EUR m)	Internal obligor rating	Gross exposure	On-balance-sheet exposure	Off-balance-sheet exposure	Average CCF (Off-balance sheet)	EAD	RWA	Average LGD	Average PD	Average RW*	Expected Loss
31 December 2012											
Residential mortgage	1	218	209	9	100%	218	21	100%	0%	10%	0
	2	2,009	1,920	89	100%	2,007	196	100%	0%	10%	1
	3	18,824	18,296	527	100%	18,824	412	13%	0%	2%	1
	4	31,981	31,420	561	100%	31,973	2,440	14%	0%	8%	12
	5	18,682	18,249	433	100%	18,674	2,742	13%	1%	15%	20
	6	6,771	6,674	97	100%	6,773	1,847	13%	4%	27%	30
	7	437	431	6	100%	438	349	17%	19%	80%	15
Sub-total		78,923	77,200	1,723	100%	78,906	8,006	16%	1%	10%	79
Revolving credit	1	0	0	0	-	0	0	0%	0%	0%	0
	2	0	0	0	-	0	0	0%	0%	0%	0
	3	132	27	105	100%	265	3	51%	0%	1%	0
	4	2,743	228	2,515	54%	1,595	113	45%	0%	7%	2
	5	2,619	681	1,938	80%	2,230	613	42%	2%	28%	18
	6	1,464	1,061	403	61%	1,308	830	37%	8%	63%	40
	7	545	485	60	86%	536	523	34%	32%	98%	52
Sub-total		7,503	2,482	5,022	66%	5,934	2,083	41%	5%	35%	113
Other credit to individuals	1	1,482	1,088	395	99%	1,916	200	100%	0%	10%	0
	2	155	83	71	100%	155	16	100%	0%	10%	0
	3	3,712	3,500	212	103%	3,835	199	40%	0%	5%	0
	4	6,990	6,680	309	118%	7,081	1,078	24%	0%	15%	7
	5	8,612	8,182	430	110%	8,658	2,659	24%	2%	31%	40
	6	4,132	4,039	93	117%	4,148	1,823	27%	6%	44%	71
	7	1,466	1,454	12	112%	1,469	975	27%	33%	66%	128
Sub-total		26,548	25,026	1,523	108%	27,263	6,950	32%	3%	25%	247
Very small business or self-employed	1	0	0	0	-	0	0	14%	0%	1%	0
	2	0	0	0	-	0	0	9%	0%	1%	0
	3	5	5	1	-	5	0	13%	0%	2%	0
	4	4,038	3,929	109	100%	4,087	522	17%	1%	13%	3
	5	5,244	5,031	213	100%	5,308	1,406	20%	2%	26%	27
	6	3,474	3,356	118	100%	3,679	1,530	23%	7%	42%	62
	7	1,009	990	19	-	1,163	813	29%	26%	70%	86
Sub-total		13,770	13,310	460	100%	14,243	4,272	21%	5%	30%	177
TOTAL		126,744	118,017	8,727	82%	126,346	21,311	21%	2%	17%	615

* with consideration of the floor of PD

Table 16: Under the standard approach: credit risk exposure by exposure class and external rating

In EUR m 31 December 2013	External Rating	Credit exposure		
		Gross exposure	EAD	RWA
Sovereign	AAA to AA-	1,233	1,246	0
	A+ to A-	0	0	0
	BBB+ to BBB-	180	180	90
	BB+ to B-	426	419	419
	<B-	0	0	0
	Without external rating	43	43	43
Sub-total		1,882	1,888	552
Institutions	AAA to AA-	16,398	6,009	1,153
	A+ to A-	165	142	71
	BBB+ to B-	2,145	2,012	2,012
	<B-	1	1	1
	Without external rating	0	7	6
Sub-total		18,709	8,171	3,244
Corporates	AAA to AA-	6,770	1,703	325
	A+ to A-	2,188	2,063	1,056
	BBB+ to BB-	9,765	7,590	7,536
	<BB-	1,162	1,090	1,586
	Without external rating	44,762	34,020	33,878
Sub-total		64,647	46,467	44,381
Retail	Without external rating	54,146	49,332	30,711
TOTAL		139,384	105,858	78,888

In EUR m 31 December 2012	External Rating	Credit exposure		
		Gross exposure	EAD	RWA
Sovereign	AAA to AA-	1,125	1,096	0
	A+ to A-	2	2	0
	BBB+ to BBB-	155	155	77
	BB+ to B-	462	459	459
	<B-	0	0	0
	Without external rating	69	69	65
Sub-total		1,813	1,780	602
Institutions	AAA to AA-	14,864	6,997	1,355
	A+ to A-	379	369	184
	BBB+ to B-	2,438	2,304	2,302
	<B-	-	-	-
	Without external rating	28	27	27
Sub-total		17,709	9,696	3,869
Corporates	AAA to AA-	15,381	2,030	353
	A+ to A-	1,866	1,608	847
	BBB+ to BB-	12,793	11,730	11,606
	<BB-	1,218	1,131	1,696
	Without external rating	49,419	39,378	38,282
Sub-total		80,677	55,876	52,784
Retail	Without external rating	55,180	49,986	31,599
TOTAL		155,378	117,338	88,853

Counterparty risk

The counterparty risk definition can be found page 153 of the Registration Document.

The ten most important counterparties in terms of counterparty risk account for 24% of the Group's total exposure to counterparty risk. Counterparty risk is mainly concentrated in the major industrialised countries and in counterparties with an investment grade rating.

Table 17: Counterparty risk exposure by exposure class

Exposure class (In EUR m)	Counterparty Risk 31 December 2013		Counterparty Risk 31 December 2012	
	EAD	RWA	EAD	RWA
Sovereign	8,124	309	4,916	354
Institutions	13,767	2,647	20,661	3,707
Corporates	31,249	10,925	34,059	13,125
Retail	56	9	92	13
Securitisation	248	22	606	134
TOTAL	53,444	13,912	60,335	17,333

Table 18: Counterparty risk exposure at default (EAD) by geographic region and main countries (which exposure is above EUR 1 bn)

Counterparty risk (In EUR m)	EAD 31 December 2013	EAD 31 December 2012
France	12,537	14,926
United Kingdom	4,601	4,851
Germany	2,903	3,516
Spain	2,408	2,519
Netherlands ⁽¹⁾	ND	1,562
Other Western European countries ⁽¹⁾	8,470	8,163
Czech Republic ⁽²⁾	3,966	ND
Other Eastern European countries EU ⁽²⁾	496	2,257
Eastern Europe excluding EU	653	531
The United States	9,250	14,101
Other countries of North America	1,065	1,291
Latin America and Carribean	899	1,576
Africa and Middle East	1,855	1,796
Asia-Pacific	4,342	3,246
TOTAL	53,444	60,335

(1) In 2013, total of Other Western European countries includes The Netherlands

(2) In 2012, total of Other Eastern European countries EU includes Czech Republic

The decrease of the counterparty risk in 2013 is mainly explained by the extension to the most complex derivative products of the use of an internal model to determine the EEPE's (Expected Effective Positive Exposure) indicator.

Table 19: Under the IRB approach: counterparty risk exposure at default (EAD) by internal rating

Counterparty risk - IRB (In EUR m)	EAD	
	31 December 2013	31 December 2012
Internal obligor rating		
1	3,020	3,168
2	15,663	12,955
3	17,132	20,549
4	9,445	10,291
5	4,574	5,610
6	1,298	1,650
7	346	747
8 to 10	209	2,426
TOTAL	51,686	57,396

Unimpaired past due exposures, impaired exposures, impairments and expected losses

The definitions relative to the tables 20 to 23 can be found pages 152-153 and 302-303 of the Registration Document.

Table 20: Breakdown of unimpaired past due exposures by exposure class

(Unimpaired exposure in EUR m)	31 December 2013		31 December 2012	
	Total	O.w. past due of less than 31 days in %	Total	O.w. past due of less than 31 days in %
Sovereign	97	69%	45	10%
Institutions	285	84%	71	39%
Corporates	2,558	57%	2,395	50%
Retail	3,920	66%	4,242	64%
Securitisation	-	-	-	-
TOTAL	6,860	63%	6,752	58%

Table 21: Impaired on-balance sheet exposures and impairments by exposure class and cost of risk

<i>(In EUR m)</i> 31 December 2013	Impaired exposure			Specific impairment	Impairment for groups of homogeneous assets 2013	Cost of risk 2013
	Standard	IRB	Total	Total		
Sovereign	1	58	59	70		
Institutions	66	83	150	111		
Corporates	5,847	6,958	12,806	7,465		
Retail	5,058	6,872	11,930	5,587		
Securitisation	0	2,785	2,785	2,535		
TOTAL	10,972	16,757	27,729	15,767	1,212	4,052

<i>(In EUR m)</i> 31 December 2012	Impaired exposure			Specific impairment	Impairment for groups of homogeneous assets 2012	Cost of risk 2012
	Standard	IRB	Total	Total		
Sovereign	0	101	102	65		
Institutions	72	209	282	104		
Corporates	5,560	6,817	12,377	7,001		
Retail	5,268	6,016	11,284	5,240		
Securitisation	0	3,090	3,090	2,364		
TOTAL	10,900	16,235	27,135	14,773	1,133	3,935

Table 22: Impaired on balance sheet exposures and impairments by approach and by geographic region and main countries

<i>(In EUR m)</i> 31 December 2013	Impaired exposure			Specific impairment		
	Standard	IRB	Total	Standard	IRB	Total
France	2,638	9,422	12,060	1,536	4,000	5,536
Germany	165	360	525	89	60	149
Switzerland	15	14	29	4	1	5
Italy	663	474	1,136	261	294	555
United Kingdom	29	172	201	29	40	69
Spain	20	723	742	15	226	242
Luxembourg	8	72	81	7	48	54
Other Western European countries	154	401	555	94	191	284
Czech Republic	199	729	928	161	433	594
Romania	2,046	21	2,067	1,246	6	1,252
Other Eastern European countries EU	836	17	853	547	17	564
Russia	1,800	101	1,901	1,346	14	1,360
Other Eastern European countries excluding EU	651	423	1,074	431	411	842
The United States	46	3,042	3,089	2	2,500	2,503
Other countries of North America	0	2	2	0	2	2
Latin America and Carribean	82	65	147	59	54	113
Africa and Middle East	1,564	195	1,759	1,296	174	1,470
Asia-Pacific	55	525	580	9	165	174
TOTAL	10,972	16,757	27,729	7,132	8,635	15,767

<i>(In EUR m)</i> 31 December 2012	Impaired exposure			Specific impairment		
	Standard	IRB	Total	Standard	IRB	Total
France	2,474	8,192	10,666	1,413	3,566	4,979
Germany	158	446	604	89	73	162
Switzerland	18	50	68	3	1	4
Italy	624	475	1,099	225	211	437
United Kingdom	13	225	238	11	65	76
Spain	19	431	450	17	125	142
Luxembourg	9	32	41	6	50	56
Other Western European countries	162	520	682	93	185	279
Czech Republic	203	800	1,003	169	442	611
Romania	1,798	33	1,831	839	6	845
Other Eastern European countries EU	1,032	18	1,051	702	17	719
Russia	1,986	17	2,003	1,434	15	1,449
Other Eastern European countries except EU	472	569	1,041	338	565	903
The United States	88	3,402	3,490	48	2,294	2,342
Other countries of North America	0	4	4	0	2	2
Latin America and Carribean	113	94	207	83	76	159
Africa and Middle East	1,700	255	1,955	1,259	175	1,434
Asia-Pacific	31	672	702	14	161	174
TOTAL	10,900	16,235	27,135	6,744	8,029	14,773

Table 23: Impaired on-balance sheet exposures by industry sector

<i>(In EUR m)</i>	31 December 2013		31 December 2012	
	Impaired exposure	%	Impaired exposure	%
Finance & insurance	3,192	12%	3,596	13%
Real Estate	1,815	7%	1,613	6%
Public administration	52	0%	88	0%
Food & agriculture	456	2%	383	1%
Consumer goods	788	3%	537	2%
Chemicals, rubber and plastics	160	1%	181	1%
Retail trade	813	3%	664	2%
Wholesale trade	1,558	6%	1,603	6%
Construction	1,168	4%	850	3%
Transport equip. Manuf.	56	0%	136	1%
Education and Associations	53	0%	53	0%
Hotels & Catering	316	1%	295	1%
Automobiles	156	1%	152	1%
Machinery and equipment	331	1%	286	1%
Forestry, paper	278	1%	185	1%
Metals, minerals	662	2%	718	3%
Media	198	1%	203	1%
Oil and Gas	62	0%	270	1%
Health, social services	89	0%	78	0%
Business services (including conglomerates)	913	3%	974	4%
Collective services	187	1%	277	1%
Personal and domestic services	24	0%	31	0%
Telecom	126	0%	7	0%
Transport & logistics	1,255	5%	1,491	5%
Retail	11,940	43%	11,298	42%
Others	1,079	4%	1,164	4%
TOTAL	27,729	100%	27,135	100%

Table 24: Under the IRB approach: expected losses (EL) on a one-year horizon by exposure class (excluding defaulted exposures)

<i>(In EUR m)</i>	Expected losses (excluding defaulted exposures)	
	31 December 2013	31 December 2012
Sovereign	38	50
Institutions	47	55
Corporates	793	763
Retail	638	609
Securitisation	1	0
TOTAL	1,517	1,479

The EL/EAD ratio stood at 0.29% at 31 December 2013, almost stable comparing with 31 December 2012 (0.28%). The ratio is calculated on sovereign, banking, institutions, corporate and retail portfolios.

EL and actual losses are not comparable insofar as the parameters of the expected loss calculation (PD, LGD, EAD) provide estimations throughout the cycle, whereas the actual loss presents a piece of accounting information pertaining to a particular year.

Erratum : The RUB and RON lines in the table below were inverted for 2013 in the Registration document filed with the Autorité des Marchés Financiers (AMF) on 4 March 2014, (Chapter 4, section 8, page 189)

TABLE 29: FOREIGN EXCHANGE TRANSACTIONS

<i>(In millions of euros)</i>	31.12.2013				31.12.2012*			
	Assets	Liabilities	Currencies bought, not yet received	Currencies sold, not yet delivered	Assets	Liabilities	Currencies bought, not yet received	Currencies sold, not yet delivered
EUR	759,501	798,551	18,745	17,329	775,855	812,717	20,499	14,189
USD	274,042	235,627	44,610	42,048	238,438	210,808	30,975	35,509
GBP	45,940	33,880	3,179	7,667	50,243	51,228	4,144	3,231
JPY	41,283	43,911	9,847	8,458	36,984	36,260	6,705	5,844
AUD	4,307	4,168	6,232	4,887	6,549	6,527	2,154	1,626
CZK	27,335	29,064	157	403	29,107	30,361	91	331
RUB	15,752	13,567	84	150	18,230	14,697	205	414
RON	4,762	6,515	221	96	5,588	6,279	124	96
Other currencies	62,340	69,979	10,620	11,318	89,895	82,012	15,812	9,085
TOTAL	1,235,262	1,235,262	93,695	92,356	1,250,889	1,250,889	80,709	70,325

* Amounts restated with regard to financial statements published in 2012, further to the coming into force of the amendments in the standard IAS 19 which apply in retrospect.