



# 2021 EU-wide Stress Test

<b>Bank Name</b>	Société Générale S.A.
<b>LEI Code</b>	O2RNE8IBXP4R0TD8PU41
<b>Country Code</b>	FR

## 2021 EU-wide Stress Test: Summary

Société Générale S.A.

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	10,983	11,578	11,054	10,555	10,153	9,286	8,610
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,930	5,092	5,092	5,092	-3,579	1,864	1,953
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-2,949	-2,714	-1,910	-1,659	-6,397	-3,377	-2,843
4	<b>Profit or (-) loss for the year</b>	<b>147</b>	<b>4,110</b>	<b>4,298</b>	<b>4,176</b>	<b>-9,563</b>	<b>-22</b>	<b>-52</b>
5	Coverage ratio: non-performing exposure (%)	49.83%	44.18%	39.81%	37.36%	44.91%	40.50%	38.60%
6	Common Equity Tier 1 capital	47,246	49,234	50,137	50,772	35,507	33,636	31,682
7	Total Risk exposure amount (all transitional adjustments included)	351,852	362,727	370,868	373,929	382,213	399,419	409,869
8	<b>Common Equity Tier 1 ratio, %</b>	<b>13.43%</b>	<b>13.57%</b>	<b>13.52%</b>	<b>13.58%</b>	<b>9.29%</b>	<b>8.42%</b>	<b>7.73%</b>
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>13.16%</b>	<b>13.29%</b>	<b>13.37%</b>	<b>13.50%</b>	<b>8.52%</b>	<b>8.01%</b>	<b>7.54%</b>
10	Tier 1 capital	56,134	58,123	59,025	59,660	44,395	42,525	40,570
11	Total leverage ratio exposures	1,178,543	1,178,543	1,178,543	1,178,543	1,178,543	1,178,543	1,178,543
12	<b>Leverage ratio, %</b>	<b>4.76%</b>	<b>4.93%</b>	<b>5.01%</b>	<b>5.06%</b>	<b>3.77%</b>	<b>3.61%</b>	<b>3.44%</b>
13	<b>Fully loaded leverage ratio, %</b>	<b>4.69%</b>	<b>4.85%</b>	<b>4.97%</b>	<b>5.04%</b>	<b>3.53%</b>	<b>3.48%</b>	<b>3.38%</b>
<b>Memorandum items</b>								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	<b>IFRS 9 transitional arrangements?</b>	Yes (static and dynamic)
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18	<b>New definition of default?</b>	Yes
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# 2021 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

Row/N um	(min EUR, %)	Actual 31/12/2020															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
73	Central banks	37	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0
74	Central governments	2,035	0	0	0	492	0	0	0	1,277	758	0	0	3	0	46.21%	
75	Institutions	612	0	0	0	314	0	0	0	209	1	0	0	0	0	0.00%	
76	Corporates	6,708	114	0	0	2,470	58	0	0	5,175	969	114	9	42	48	41.94%	
77	Corporates - Of Which: Specialised Lending	1,707	0	0	0	395	0	0	0	1,401	305	0	1	3	0	0	
78	Corporates - Of Which: SME	1,585	85	0	0	641	28	0	0	1,437	149	85	3	8	37	43.92%	
79	Retail	5,498	295	0	0	3,085	33	0	0	5,134	364	295	46	58	218	74.13%	
80	Retail - Secured on real estate property	30	0	0	0	7	0	0	0	28	3	0	0	0	0	5.52%	
81	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
82	Retail - Secured on real estate property - Of Which: non-SME	30	0	0	0	7	0	0	0	28	3	0	0	0	0	0	
83	Retail - Qualifying Revolving	26	0	0	0	20	0	0	0	1	26	0	0	0	0	67.68%	
84	Retail - Other Retail	5,441	294	0	0	3,078	33	0	0	5,105	336	294	46	58	218	74.14%	
85	Retail - Other Retail - Of Which: SME	1,466	84	0	0	289	33	0	0	1,311	155	84	5	10	29	35.05%	
86	Retail - Other Retail - Of Which: non-SME	3,975	211	0	0	2,789	0	0	0	3,795	180	211	41	47	189	89.70%	
87	Equity	13	0	0	0	34	0	0	0	13	0	0	0	0	0	0	
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
89	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
90	IRB TOTAL	14,902	409	0	0	6,400	91	0	0	11,839	2,091	409	55	103	266	65.13%	

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	Central banks	11,695	0	0	0	180	0	0	0	11,640	0	0	0	0	0	0
92	Central governments	843	0	0	0	79	1	0	0	440	121	74	0	1	0	0.00%
93	Institutions	1,282	0	0	0	129	0	0	0	643	0	0	0	0	0	0
94	Corporates	2,580	0	0	0	542	0	0	0	525	316	0	1	2	0	0
95	Corporates - Of Which: Specialised Lending	377	0	0	0	96	0	0	0	348	32	0	0	0	0	0
96	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
97	Retail	12	0	0	0	3	0	0	0	8	5	0	0	0	0	60.83%
98	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0
99	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0
101	Retail - Qualifying Revolving	10	0	0	0	2	0	0	0	7	4	0	0	0	0	34.85%
102	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
103	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66.15%
104	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
105	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	IRB TOTAL	16,411	0	0	0	933	1	0	0	13,255	442	74	1	3	0	0.02%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109	Central banks	9,050	0	0	0	0	0	0	0	1,750	0	0	0	1	0	0
110	Central governments	2,718	0	0	0	4	0	0	0	2,474	3	0	0	0	0	0
111	Institutions	873	0	0	0	29	0	0	0	528	0	0	0	0	0	0
112	Corporates	10,578	574	0	0	2,162	453	0	0	6,284	733	610	4	11	89	14.55%
113	Corporates - Of Which: Specialised Lending	1,707	1	0	0	292	16	0	0	1,260	404	39	1	2	1	2.40%
114	Corporates - Of Which: SME	1,470	65	0	0	296	165	0	0	1,399	44	65	1	2	0	6.87%
115	Retail	695	84	0	0	100	385	0	0	669	25	84	0	0	3	6.24%
116	Retail - Secured on real estate property	213	66	0	0	63	367	0	0	203	11	66	0	0	4	5.33%
117	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118	Retail - Secured on real estate property - Of Which: non-SME	213	66	0	0	63	367	0	0	203	11	66	0	0	4	5.33%
119	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	67.20%
120	Retail - Other Retail	481	18	0	0	37	18	0	0	466	14	18	0	0	2	9.28%
121	Retail - Other Retail - Of Which: SME	5	0	0	0	1	0	0	0	3	2	0	0	0	0	90.07%
122	Retail - Other Retail - Of Which: non-SME	476	18	0	0	36	18	0	0	463	12	18	0	0	2	9.10%
123	Equity	393	0	0	0	1,430	0	0	0	393	0	0	0	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	IRB TOTAL	24,306	658	0	0	3,725	839	0	0	12,098	760	694	4	12	94	13.54%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	1,287	0	0	0	101	0	0	0	959	0	0	0	0	0	0
128	Central governments	1,133	0	0	0	436	0	0	0	1,133	0	0	0	0	0	0
129	Institutions	106	0	0	0	76	0	0	0	68	0	0	0	0	0	0
130	Corporates	1,951	1	0	0	865	1	0	0	1,342	530	1	1	4	1	89.89%
131	Corporates - Of Which: Specialised Lending	1,277	0	0	0	417	0	0	0	1,083	151	0	1	2	0	0
132	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
133	Retail	38	0	0	0	8	0	0	0	36	1	0	0	0	0	24.93%
134	Retail - Secured on real estate property	14	0	0	0	4	0	0	0	12	1	0	0	0	0	3.67%
135	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
136	Retail - Secured on real estate property - Of Which: non-SME	14	0	0	0	4	0	0	0	12	1	0	0	0	0	3.67%
137	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35.69%
138	Retail - Other Retail	24	0	0	0	4	0	0	0	24	0	0	0	0	0	66.02%
139	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38.85%
140	Retail - Other Retail - Of Which: non-SME	24	0	0	0	4	0	0	0	24	0	0	0	0	0	66.50%
141	Equity	15	0	0	0	57	0	0	0	15	0	0	0	0	0	0
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
143	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144	IRB TOTAL	4,529	1	0	0	1,542	1	0	0	3,553	531	1	1	4	1	75.05%

2021 EU-wide Stress Test: Credit risk IRB  
Société Générale S.A.

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145		18,807	0	0	0	0	0	0	0	18,807	0	0	0	0	0	0
146	Central banks	363	0	0	0	0	0	0	0	217	8	0	0	0	0	
147	Central governments	1,021	0	0	0	45	0	0	0	191	1	0	0	0	0	
148	Institutions	5,235	70	0	0	1,470	196	0	0	3,970	345	70	1	18	3	4.78%
149	Corporates	2,787	0	0	0	536	0	0	0	2,241	170	0	0	6	0	0
150	Corporates - Of Which: Specialised Lending	247	37	0	0	153	77	0	0	229	7	37	0	0	2	4.04%
151	Corporates - Of Which: SME	823	55	0	0	150	134	0	0	772	39	55	1	0	11	19.43%
152	Retail	339	28	0	0	93	105	0	0	313	26	28	1	0	1	2.20%
153	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
154	Retail - Secured on real estate property - Of Which: SME	339	28	0	0	93	105	0	0	313	26	28	1	0	1	2.20%
155	Retail - Secured on real estate property - Of Which: non-SME	54	2	0	0	23	1	0	0	46	10	2	0	0	11	80.08%
156	Retail - Qualifying Revolving	428	25	0	0	34	28	0	0	412	3	25	0	0	9	34.52%
157	Retail - Other Retail	2	0	0	0	0	0	0	0	2	0	0	0	0	0	76.13%
158	Retail - Other Retail - Of Which: SME	426	25	0	0	34	28	0	0	412	2	25	0	0	9	34.48%
159	Retail - Other Retail - Of Which: non-SME	6	0	0	0	22	0	0	0	6	0	0	0	0	0	0
160	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB TOTAL	26,255	125	0	0	1,687	330	0	0	23,963	392	125	2	18	14	11.27%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163		13,432	0	0	0	0	0	0	0	13,390	0	0	0	0	0	0
164	Central banks	1,383	0	0	0	0	0	0	0	1,224	110	0	0	0	0	0
165	Central governments	6,000	0	0	0	491	0	0	0	2,473	65	0	0	0	0	0
166	Institutions	15,801	153	0	0	3,963	55	0	0	7,538	1,979	269	6	76	53	20.18%
167	Corporates	3,205	111	0	0	550	51	0	0	1,998	976	157	1	11	16	10.09%
168	Corporates - Of Which: Specialised Lending	45	1	0	0	14	2	0	0	45	0	1	0	0	0	0.00%
169	Corporates - Of Which: SME	296	8	0	0	66	6	0	0	269	27	8	0	0	3	36.66%
170	Retail	118	1	0	0	30	1	0	0	113	5	1	0	0	0	42.42%
171	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172	Retail - Secured on real estate property - Of Which: SME	118	1	0	0	30	1	0	0	113	5	1	0	0	0	42.42%
173	Retail - Secured on real estate property - Of Which: non-SME	59	0	0	0	24	0	0	0	39	19	0	0	0	0	63.01%
174	Retail - Qualifying Revolving	120	7	0	0	13	5	0	0	117	3	7	0	0	2	34.90%
175	Retail - Other Retail	1	1	0	0	0	0	0	0	1	0	1	0	0	1	88.94%
176	Retail - Other Retail - Of Which: SME	119	6	0	0	12	5	0	0	116	3	6	0	0	2	27.80%
177	Retail - Other Retail - Of Which: non-SME	14	0	0	0	49	0	0	0	14	0	0	0	0	0	0
178	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB TOTAL	36,926	161	0	0	4,569	61	0	0	24,911	2,181	269	7	76	56	20.69%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181		19,476	0	0	0	0	0	0	0	18,450	0	0	0	0	0	0
182	Central banks	17,933	0	0	0	0	0	0	0	17,910	4	0	0	0	0	0
183	Central governments	7,933	9	0	0	335	18	0	0	4,868	55	9	0	0	0	4.51%
184	Institutions	48,066	299	0	0	11,385	257	0	0	26,653	5,447	297	13	159	117	39.49%
185	Corporates	7,508	235	0	0	2,119	201	0	0	5,625	1,848	235	1	55	87	37.01%
186	Corporates - Of Which: Specialised Lending	4	0	0	0	5	0	0	0	4	0	0	0	0	0	0
187	Corporates - Of Which: SME	76	1	0	0	31	0	0	0	37	39	1	0	0	1	64.03%
188	Retail	9	0	0	0	1	0	0	0	7	2	0	0	0	0	43.62%
189	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
190	Retail - Secured on real estate property - Of Which: SME	9	0	0	0	1	0	0	0	7	2	0	0	0	0	43.62%
191	Retail - Secured on real estate property - Of Which: non-SME	56	0	0	0	29	0	0	0	27	29	0	0	0	0	64.32%
192	Retail - Qualifying Revolving	11	1	0	0	2	0	0	0	3	8	1	0	0	1	64.09%
193	Retail - Other Retail	7	0	0	0	1	0	0	0	0	7	0	0	0	0	0
194	Retail - Other Retail - Of Which: SME	4	1	0	0	1	0	0	0	2	0	1	0	0	1	64.09%
195	Retail - Other Retail - Of Which: non-SME	3	0	0	0	10	0	0	0	3	0	0	0	0	0	0
196	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB TOTAL	93,488	309	0	0	11,761	275	0	0	67,921	5,545	307	13	159	118	38.53%













**2021 EU-wide Stress Test: Credit risk STA**  
Société Générale S.A.

Row/Num		Actual											
		31/12/2020											
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted									
1			1,662	0	444	0	1,398	95	0	0	0	0.00%	
2		Central banks											
3		Central governments	8,824	1	7,488	2	7,887	930	12	1	2	28.86%	
4		Regional governments or local authorities	780	15	193	16	709	86	26	3	9	41.80%	
5		Public sector entities	264	1	73	1	190	86	1	0	1	13.14%	
6		Multilateral Development Banks	1,479	0	33	0	1,415	46	18	0	0	0.00%	
7		International Organisations	0	0	0	0	0	0	0	0	0	0.00%	
8		Institutions	43,094	0	4,403	0	16,378	3,021	38	2	3	24.58%	
9		Corporates	31,718	893	29,589	1,032	33,039	5,293	2,754	97	241	1,840	67.14%
10		of which: SME	7,268	513	5,783	603	6,061	1,531	1,477	6	106	958	64.86%
11		Retail	30,690	1,182	20,415	1,314	25,289	6,223	2,667	240	105	1,490	55.89%
12		of which: SME	12,752	301	7,658	380	8,053	4,839	1,072	75	32	574	53.54%
13		Secured by mortgages on immovable property	15,043	377	6,645	419	14,172	1,084	615	54	107	296	48.13%
14		of which: SME	1,251	33	525	25	1,187	79	71	3	12	46	64.26%
15		Items associated with particularly high risk	364	5	546	7	67	303	27	0	4	22	82.83%
16		Covered bonds	206	0	21	0	206	0	0	0	0	0	0.00%
17		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
18		Collective investments undertakings (CIU)	5	0	5	0	5	0	0	0	0	0	0.00%
19		Equity	974	0	706	0	974	0	0	0	0	0	0.00%
20		Securitisation											
21		Other exposures	29,012	415	22,324	270	18,102	10,909	415	128	251	196	47.28%
22		Standardised Total	<b>164,118</b>	<b>2,896</b>	<b>92,885</b>	<b>3,064</b>	<b>119,832</b>	<b>28,075</b>	<b>6,553</b>	<b>526</b>	<b>723</b>	<b>3,872</b>	<b>59.09%</b>

Row/Num		Actual											
		31/12/2020											
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted									
23		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
24		Central governments	47	0	2	0	47	0	0	0	0	0	0.00%
25		Regional governments or local authorities	3	0	1	0	3	0	0	0	0	0	0.00%
26		Public sector entities	12	0	2	0	7	6	0	0	0	0	0.00%
27		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
28		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
29		Institutions	2	0	2	0	2	0	0	0	0	0	0.00%
30		Corporates	1,384	31	1,334	41	1,038	284	52	3	9	21	39.94%
31		of which: SME	571	14	488	19	423	152	27	1	4	12	47.09%
32		Retail	881	32	569	38	831	59	73	5	3	45	61.10%
33		of which: SME	660	25	404	25	616	47	43	3	1	23	52.42%
34		Secured by mortgages on immovable property	11	2	11	3	11	0	2	0	0	1	47.25%
35		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
36		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
37		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
38		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
39		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
40		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
41		Securitisation											
42		Other exposures	784	5	710	4	784	0	5	0	0	0	0.00%
43		Standardised Total	<b>3,125</b>	<b>70</b>	<b>2,632</b>	<b>85</b>	<b>2,722</b>	<b>349</b>	<b>131</b>	<b>8</b>	<b>12</b>	<b>66</b>	<b>50.31%</b>

Row/Num		Actual											
		31/12/2020											
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted									
44		Central banks	196	0	0	0	196	0	0	0	0	0	0.00%
45		Central governments	3,541	1	3,935	2	3,495	47	3	0	2	45.89%	
46		Regional governments or local authorities	263	8	59	8	263	1	11	1	0	4	31.94%
47		Public sector entities	34	0	7	0	32	2	0	0	0	0	63.70%
48		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
49		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
50		Institutions	15,459	0	2,335	0	11,537	1,709	12	1	1	4	34.95%
51		Corporates	7,124	109	6,947	101	9,427	1,299	194	13	16	85	43.80%
52		of which: SME	3,221	25	1,073	23	1,220	123	70	6	4	41	58.52%
53		Retail	8,776	392	5,431	446	6,725	2,133	657	17	21	264	49.40%
54		of which: SME	4,059	240	2,372	279	2,080	2,011	416	11	17	175	42.20%
55		Secured by mortgages on immovable property	2,557	89	1,170	86	2,355	211	122	3	4	32	26.49%
56		of which: SME	148	4	68	4	137	12	5	1	0	1	18.69%
57		Items associated with particularly high risk	751	0	78	0	44	8	0	0	0	0	0.42%
58		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
59		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
60		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
61		Equity	299	0	220	0	299	0	0	0	0	0	0.00%
62		Securitisation											
63		Other exposures	10,892	45	9,563	38	7,746	3,146	45	128	251	196	435.93%
64		Standardised Total	<b>49,093</b>	<b>645</b>	<b>29,744</b>	<b>682</b>	<b>42,020</b>	<b>6,554</b>	<b>1,045</b>	<b>162</b>	<b>295</b>	<b>589</b>	<b>56.32%</b>

Row/Num		Actual											
		31/12/2020											
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted									
65		Central banks	150	0	0	0	150	0	0	0	0	0	0.00%
66		Central governments	546	0	98	0	545	0	0	0	0	0	0.00%
67		Regional governments or local authorities	58	0	2	0	58	0	0	0	0	0	0.00%
68		Public sector entities	36	0	7	0	29	1	16	0	0	0	0.00%
69		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
70		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
71		Institutions	4,127	0	173	0	165	849	0	0	0	0	0.00%
72		Corporates	751	8	739	9	1,545	270	22	1	5	15	65.33%
73		of which: SME	199	6	163	6	110	92	16	1	2	10	62.85%
74		Retail	5,676	148	3,973	149	5,088	639	217	44	7	70	32.19%
75		of which: SME	1,694	7	920	7	1,098	514	22	6	2	15	66.33%
76		Secured by mortgages on immovable property	1,631	0	1,222	0	1,673	4	4	0	0	0	62.72%
77		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
78		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
79		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
80		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
81		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
82		Equity	3	0	3	0	3	0	0	0	0	0	0.00%
83		Securitisation											
84		Other exposures	2,579	8	1,590	7	755	1,824	8	0	0	0	0.00%
85		Standardised Total	<b>15,558</b>	<b>164</b>	<b>7,779</b>	<b>165</b>	<b>9,943</b>	<b>3,702</b>	<b>247</b>	<b>46</b>	<b>12</b>	<b>85</b>	<b>34.21%</b>

2021 EU-wide Stress Test: Credit risk STA  
Société Générale S.A.

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	Central banks	725	0	0	0	725	0	0	0	0	0	0.00%
86	Central governments	411	0	588	0	411	0	0	0	0	0	100.00%
87	Regional governments or local authorities	23	0	4	0	14	10	0	0	0	0	33.95%
88	Public sector entities	3	0	1	0	0	2	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91	Institutions	250	0	39	0	185	1	0	0	0	0	19.05%
92	Corporates	1,347	11	963	12	1,151	448	64	0	11	53	82.59%
93	of which: SME	188	5	145	6	129	62	25	0	3	20	81.69%
94	Retail	1,614	64	904	65	1,077	543	177	3	3	114	64.36%
95	of which: SME	807	12	471	13	359	451	81	2	2	69	85.09%
96	Secured by mortgages on immovable property	7	0	3	0	7	1	1	0	0	0	55.22%
97	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
98	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
102	Equity	3	0	2	0	3	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	2,079	25	1,523	21	566	1,512	25	0	0	0	0.00%
105	Standardised Total	6,461	101	4,026	99	4,138	2,518	267	4	15	167	62.57%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
107	Central governments	31	0	55	0	31	0	0	0	0	0	0.00%
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
112	Institutions	1,824	0	21	0	1,074	0	0	0	0	0	0.00%
113	Corporates	45	0	24	0	28	0	0	0	0	0	0.00%
114	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
115	Retail	0	0	0	0	0	0	0	0	0	0	96.45%
116	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
117	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
118	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
119	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
123	Equity	2	0	2	0	2	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	41	0	33	0	41	0	0	0	0	0	0.00%
126	Standardised Total	1,942	0	135	0	1,175	0	0	0	0	0	96.45%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
128	Central governments	55	0	37	0	55	0	0	0	0	0	0.00%
129	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
130	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
133	Institutions	19	0	12	0	19	0	0	0	0	0	0.00%
134	Corporates	170	0	154	0	117	26	3	0	1	2	89.87%
135	of which: SME	24	0	24	0	2	23	3	0	1	2	89.87%
136	Retail	89	5	51	7	4	85	5	0	0	0	2.20%
137	of which: SME	43	0	48	0	2	48	0	0	0	0	77.63%
138	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	77.54%
139	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
144	Equity	8	0	8	0	8	0	0	0	0	0	0.00%
145	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
146	Other exposures	1,613	0	359	0	1,611	1	0	0	0	0	0.00%
147	Standardised Total	1,954	5	621	7	1,814	112	7	0	1	2	33.43%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
149	Central governments	24	0	57	0	24	0	0	0	0	0	0.00%
150	Regional governments or local authorities	25	0	25	0	26	0	0	0	0	0	0.00%
151	Public sector entities	6	0	6	0	6	0	0	0	0	0	0.00%
152	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
153	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
154	Institutions	1,203	0	785	0	361	0	0	0	0	0	0.00%
155	Corporates	3,283	1	3,239	2	3,130	265	37	4	9	36	97.57%
156	of which: SME	327	1	250	1	232	104	10	1	5	9	92.53%
157	Retail	2,622	44	1,947	45	2,684	20	289	75	8	245	84.64%
158	of which: SME	200	3	131	4	204	2	12	5	0	9	72.34%
159	Secured by mortgages on immovable property	2,871	56	1,068	56	2,859	33	92	18	2	36	39.01%
160	of which: SME	12	0	5	0	11	1	0	0	0	0	0.00%
161	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
167	Other exposures	528	0	477	0	528	0	0	0	0	0	0.00%
168	Standardised Total	10,864	102	7,845	103	9,619	319	419	98	19	317	75.75%

2021 EU-wide Stress Test: Credit risk STA  
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RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169		0	0	0	0	0	0	0	0	0	0	0.00%
170		23	0	3	0	23	0	0	0	0	0	0.00%
171		0	0	0	0	0	0	0	0	0	0	0.00%
172		4	0	1	0	1	3	0	0	0	0	0.00%
173		0	0	0	0	0	0	0	0	0	0	0.00%
174		0	0	0	0	0	0	0	0	0	0	0.00%
175		256	0	52	0	103	0	0	0	0	0	0.00%
176		265	5	187	7	239	40	5	0	0	2	25.79%
177		94	2	50	3	79	15	3	0	0	1	33.33%
178		260	2	174	2	255	5	3	0	0	1	31.75%
179		243	1	161	1	238	4	1	0	0	0	15.23%
180		13	0	7	0	13	0	0	0	0	0	38.64%
181		0	0	0	0	0	0	0	0	0	0	0.00%
182		0	0	0	0	0	0	0	0	0	0	0.00%
183		0	0	0	0	0	0	0	0	0	0	0.00%
184		0	0	0	0	0	0	0	0	0	0	0.00%
185		0	0	0	0	0	0	0	0	0	0	0.00%
186		93	0	93	0	93	0	0	0	0	0	0.00%
187		144	0	115	0	141	3	0	0	0	0	0.00%
188		1,057	7	632	10	867	51	9	0	0	3	27.74%
189												

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190		170	0	0	0	0	0	0	0	0	0	0.00%
191		840	0	8	0	840	0	0	0	0	0	0.00%
192		4	0	4	0	4	0	0	0	0	0	82.89%
193		68	0	14	1	67	1	0	0	0	0	0.00%
194		0	0	0	0	0	0	0	0	0	0	0.00%
195		0	0	0	0	0	0	0	0	0	0	0.00%
196		3,104	0	221	0	667	0	0	0	0	0	0.00%
197		823	52	769	74	1,428	200	59	0	13	8	12.69%
198		474	35	422	53	446	51	39	0	1	4	9.88%
199		1,556	25	1,038	35	754	933	37	3	11	11	28.82%
200		1,258	23	738	31	672	589	31	2	1	9	29.26%
201		1,967	89	757	133	1,956	11	91	0	0	4	4.81%
202		583	0	273	0	575	8	0	0	0	0	0.00%
203		0	0	0	0	0	0	0	0	0	0	0.00%
204		206	0	21	0	206	0	0	0	0	0	0.00%
205		0	0	0	0	0	0	0	0	0	0	0.00%
206		0	0	0	0	0	0	0	0	0	0	0.00%
207		49	0	49	0	49	0	0	0	0	0	0.00%
208												
209		1,934	4	1,486	3	804	1,130	4	0	0	0	0.00%
210		10,821	171	4,364	247	6,775	2,276	192	3	14	23	11.82%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211		0	0	0	0	0	0	0	0	0	0	0.00%
212		681	0	1,161	0	678	3	0	0	0	0	0.00%
213		0	0	0	0	0	0	0	0	0	0	0.00%
214		29	0	6	0	39	0	0	0	0	0	100.00%
215		0	0	0	0	0	0	0	0	0	0	0.00%
216		0	0	0	0	0	0	0	0	0	0	0.00%
217		11,875	4	294	0	651	3	0	0	0	0	0.00%
218		579	4	545	6	823	14	6	0	0	2	29.73%
219		121	2	94	4	117	9	3	0	0	0	7.58%
220		92	5	57	7	92	5	6	0	0	1	20.68%
221		91	5	56	7	91	5	5	0	0	1	18.54%
222		8	0	3	0	8	0	0	0	0	0	76.65%
223		0	0	0	0	0	0	0	0	0	0	0.00%
224		0	0	0	0	0	0	0	0	0	0	0.00%
225		0	0	0	0	0	0	0	0	0	0	0.00%
226		0	0	0	0	0	0	0	0	0	0	0.00%
227		0	0	0	0	0	0	0	0	0	0	0.00%
228		237	0	41	0	237	0	0	0	0	0	0.00%
229		487	0	483	0	487	0	0	0	0	0	0.00%
230												
231		13,988	9	2,590	13	3,014	25	13	0	0	3	27.19%



2021 EU-wide Stress Test: Credit risk STA  
Société Générale S.A.

RowN	um	(mn EUR, %)	Baseline Scenario																																							
			31/12/2021				31/12/2022				31/12/2023																															
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																			
85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	Standardised Total	4,131	2,485	307	7	16	181	58.94%	4,127	2,456	340	6	14	192	56.47%	4,112	2,440	371	6	14	203	54.88%

RowN	um	(mn EUR, %)	Baseline Scenario																																							
			31/12/2021				31/12/2022				31/12/2023																															
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																			
106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	Standardised Total	1,172	1	2	1	0	1	43.06%	1,169	2	3	1	0	1	42.17%	1,167	3	5	1	0	2	41.55%

RowN	um	(mn EUR, %)	Baseline Scenario																																							
			31/12/2021				31/12/2022				31/12/2023																															
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																			
127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	Standardised Total	1,813	113	8	0	1	2	33.11%	1,812	113	8	0	1	3	32.81%	1,811	113	8	0	1	3	32.53%

RowN	um	(mn EUR, %)	Baseline Scenario																																							
			31/12/2021				31/12/2022				31/12/2023																															
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																			
148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	Standardised Total	9,374	386	597	74	19	426	71.44%	9,150	452	754	65	19	513	68.03%	8,975	487	894	63	16	590	65.99%









## 2021 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

RowNum		31/12/2021				31/12/2022				31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		<b>Adverse Scenario</b>											
		<b>31/12/2021</b>											
		<b>31/12/2022</b>											
		<b>31/12/2023</b>											
	(mn EUR, %)												
169	Central banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
170	Central governments	23	0	0	40.00%	23	0	0	40.00%	23	0	0	40.00%
171	Regional governments or local authorities	0	0	0	40.00%	0	0	0	40.00%	0	0	0	40.00%
172	Public sector entities	0	0	0	43.00%	0	0	0	43.00%	0	0	0	43.00%
173	Multilateral Development Banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
174	International Organisations	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
175	Institutions	102	11	0	31.11%	100	3	0	31.12%	101	2	0	31.23%
176	Corporates	237	40	0	47.03%	237	37	10	47.45%	236	37	11	47.63%
177	of which: SME	89	14	4	34.24%	80	4	0	34.21%	80	14	4	34.07%
178	Retail	245	6	11	33.75%	235	6	22	33.74%	222	6	34	30.97%
179	of which: SME	229	5	2	32.09%	219	5	20	32.09%	207	6	31	30.75%
180	Secured by mortgages on immovable property	13	0	1	55.57%	12	0	1	48.57%	11	0	2	44.24%
181	of which: SME	0	0	0	0.01%	0	0	0	0.01%	0	0	0	0.01%
182	Items associated with particularly high risk	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
183	Covered bonds	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
185	Collective investments undertakings (CIU)	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
186	Equity	93	0	0	0.01%	93	0	0	0.01%	93	0	0	0.01%
187	Securitisation												
188	Other exposures	141	3	0	0.00%	141	3	0	0.00%	141	3	0	0.00%
189	Standardised Total	<b>853</b>	<b>53</b>	<b>21</b>	<b>39.70%</b>	<b>841</b>	<b>52</b>	<b>33</b>	<b>36.87%</b>	<b>828</b>	<b>51</b>	<b>47</b>	<b>35.29%</b>

RowNum		31/12/2021				31/12/2022				31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		<b>Adverse Scenario</b>											
		<b>31/12/2021</b>											
		<b>31/12/2022</b>											
		<b>31/12/2023</b>											
	(mn EUR, %)												
190	Central banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
191	Central governments	839	0	1	40.00%	838	1	1	40.00%	837	1	2	40.00%
192	Regional governments or local authorities	4	0	0	82.34%	4	0	0	81.80%	4	0	0	81.21%
193	Public sector entities	66	1	1	24.77%	65	1	2	30.49%	65	1	2	31.52%
194	Multilateral Development Banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
195	International Organisations	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
196	Institutions	665	11	1	43.70%	661	4	2	43.56%	661	2	4	43.45%
197	Corporates	1,352	219	117	22.69%	1,278	218	192	27.26%	1,220	214	253	28.90%
198	of which: SME	410	69	2	13.52%	382	64	9	16.19%	360	4	15	17.40%
199	Retail	609	987	177	29.39%	491	891	242	30.01%	406	914	343	30.34%
200	of which: SME	549	631	113	29.89%	446	629	217	30.23%	370	613	309	30.38%
201	Secured by mortgages on immovable property	1,746	138	175	50.41%	1,662	114	283	40.97%	1,580	102	377	37.27%
202	of which: SME	489	69	4	25.89%	443	66	75	33.98%	405	59	119	34.89%
203	Items associated with particularly high risk	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
204	Covered bonds	199	7	0	45.00%	195	11	1	45.00%	199	6	1	45.00%
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
206	Collective investments undertakings (CIU)	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
207	Equity	49	0	0	0.01%	49	0	0	0.01%	49	0	0	0.01%
208	Securitisation												
209	Other exposures	804	1,130	4	0.00%	804	1,130	4	0.00%	804	1,130	4	0.00%
210	Standardised Total	<b>6,333</b>	<b>2,485</b>	<b>425</b>	<b>35.99%</b>	<b>6,048</b>	<b>2,469</b>	<b>725</b>	<b>33.48%</b>	<b>5,826</b>	<b>2,432</b>	<b>985</b>	<b>32.60%</b>

RowNum		31/12/2021				31/12/2022				31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		<b>Adverse Scenario</b>											
		<b>31/12/2021</b>											
		<b>31/12/2022</b>											
		<b>31/12/2023</b>											
	(mn EUR, %)												
211	Central banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
212	Central governments	678	3	0	40.00%	678	3	0	40.00%	678	3	0	40.00%
213	Regional governments or local authorities	0	0	0	40.00%	0	0	0	40.00%	0	0	0	40.00%
214	Public sector entities	37	1	1	43.00%	38	0	1	44.27%	38	0	1	44.67%
215	Multilateral Development Banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
216	International Organisations	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
217	Institutions	648	5	0	37.85%	643	10	1	36.43%	646	6	1	35.32%
218	Corporates	783	35	26	43.62%	753	37	54	44.33%	723	40	81	44.58%
219	of which: SME	119	9	4	10.39%	114	10	4	13.58%	113	10	3	16.53%
220	Retail	92	2	8	28.64%	92	1	10	29.06%	92	1	10	29.19%
221	of which: SME	91	2	7	25.84%	92	1	8	26.57%	92	0	9	26.73%
222	Secured by mortgages on immovable property	7	1	1	59.44%	7	1	1	49.21%	6	1	2	44.52%
223	of which: SME	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
224	Items associated with particularly high risk	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
225	Covered bonds	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
227	Collective investments undertakings (CIU)	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
228	Equity	237	0	0	0.01%	237	0	0	0.01%	237	0	0	0.01%
229	Securitisation												
230	Other exposures	487	0	0	0.00%	487	0	0	0.00%	487	0	0	0.00%
231	Standardised Total	<b>2,970</b>	<b>47</b>	<b>35</b>	<b>40.34%</b>	<b>2,934</b>	<b>51</b>	<b>67</b>	<b>42.07%</b>	<b>2,906</b>	<b>51</b>	<b>95</b>	<b>42.71%</b>





2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Société Générale S.A.

Table for Société Générale S.A. showing IRB values from 2015 to 2020. Columns include Exposure values (A-IRB, F-IRB), Risk exposure amounts (A-IRB, F-IRB), Stage 1 exposure, Stage 1 exposure of which guaranteed amount, Stage 2 exposure, Stage 2 exposure of which guaranteed amount, Stage 3 exposure, Stage 3 exposure of which guaranteed amount, Stock of provisions for Stage 1 exposure, Stock of provisions for Stage 2 exposure, Stock of provisions for Stage 3 exposure, and Coverage Ratio Stage 3 exposure. IRB TOTAL for 2020 is 17,744.

Table for CZECH REPUBLIC showing IRB values from 2015 to 2020. IRB TOTAL for 2020 is 575.

Table for FRANCE showing IRB values from 2015 to 2020. IRB TOTAL for 2020 is 17,001.

Table for GERMANY showing IRB values from 2015 to 2020. IRB TOTAL for 2020 is 0.

Table for ITALY showing IRB values from 2015 to 2020. IRB TOTAL for 2020 is 0.

Table for JAPAN showing IRB values from 2015 to 2020. IRB TOTAL for 2020 is 0.









2021 EU-wide Stress Test: Credit risk COVID-19 IRB Société Générale S.A.

Société Générale S.A.

Table for Luxembourg: Public guarantees - Baseline Scenario. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and metrics like Stage 1 exposure, Stage 1 exposure of which guaranteed amount, Stage 2 exposure, Stage 2 exposure of which guaranteed amount, Stage 3 exposure, Stage 3 exposure of which guaranteed amount, Stock of provisions for Stage 1 exposure, Stock of provisions for Stage 2 exposure, Stock of provisions for Stage 3 exposure, Coverage Ratio Stage 3 exposure, and IRB TOTAL.

Table for Russian Federation: Public guarantees - Baseline Scenario. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and metrics like Stage 1 exposure, Stage 1 exposure of which guaranteed amount, Stage 2 exposure, Stage 2 exposure of which guaranteed amount, Stage 3 exposure, Stage 3 exposure of which guaranteed amount, Stock of provisions for Stage 1 exposure, Stock of provisions for Stage 2 exposure, Stock of provisions for Stage 3 exposure, Coverage Ratio Stage 3 exposure, and IRB TOTAL.

Table for Switzerland: Public guarantees - Baseline Scenario. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and metrics like Stage 1 exposure, Stage 1 exposure of which guaranteed amount, Stage 2 exposure, Stage 2 exposure of which guaranteed amount, Stage 3 exposure, Stage 3 exposure of which guaranteed amount, Stock of provisions for Stage 1 exposure, Stock of provisions for Stage 2 exposure, Stock of provisions for Stage 3 exposure, Coverage Ratio Stage 3 exposure, and IRB TOTAL.

Table for United Kingdom: Public guarantees - Baseline Scenario. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and metrics like Stage 1 exposure, Stage 1 exposure of which guaranteed amount, Stage 2 exposure, Stage 2 exposure of which guaranteed amount, Stage 3 exposure, Stage 3 exposure of which guaranteed amount, Stock of provisions for Stage 1 exposure, Stock of provisions for Stage 2 exposure, Stock of provisions for Stage 3 exposure, Coverage Ratio Stage 3 exposure, and IRB TOTAL.

Table for United States: Public guarantees - Baseline Scenario. Columns include dates (31/12/2021, 31/12/2022, 31/12/2023) and metrics like Stage 1 exposure, Stage 1 exposure of which guaranteed amount, Stage 2 exposure, Stage 2 exposure of which guaranteed amount, Stage 3 exposure, Stage 3 exposure of which guaranteed amount, Stock of provisions for Stage 1 exposure, Stock of provisions for Stage 2 exposure, Stock of provisions for Stage 3 exposure, Coverage Ratio Stage 3 exposure, and IRB TOTAL.



2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Société Générale S.A.

Table for Société Générale S.A. showing IRB metrics across stages 1, 2, and 3 for 31/12/2021, 31/12/2022, and 31/12/2023. Includes sub-categories like Central banks, Central governments, Institutions, Corporates, and Retail.

Table for CZECH REPUBLIC showing IRB metrics across stages 1, 2, and 3 for 31/12/2021, 31/12/2022, and 31/12/2023. Includes sub-categories like Central banks, Central governments, Institutions, Corporates, and Retail.

Table for FRANCE showing IRB metrics across stages 1, 2, and 3 for 31/12/2021, 31/12/2022, and 31/12/2023. Includes sub-categories like Central banks, Central governments, Institutions, Corporates, and Retail.

Table for GERMANY showing IRB metrics across stages 1, 2, and 3 for 31/12/2021, 31/12/2022, and 31/12/2023. Includes sub-categories like Central banks, Central governments, Institutions, Corporates, and Retail.

Table for ITALY showing IRB metrics across stages 1, 2, and 3 for 31/12/2021, 31/12/2022, and 31/12/2023. Includes sub-categories like Central banks, Central governments, Institutions, Corporates, and Retail.

Table for JAPAN showing IRB metrics across stages 1, 2, and 3 for 31/12/2021, 31/12/2022, and 31/12/2023. Includes sub-categories like Central banks, Central governments, Institutions, Corporates, and Retail.





2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Société Générale S.A.

Table for LUXEMBOURG showing IRB exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail, categorized by security type (Secured on real estate property, Secured on real estate property - Of Which: SME, etc.). IRB TOTAL is 0 across all stages.

Table for RUSSIAN FEDERATION showing IRB exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail, categorized by security type. IRB TOTAL is 0 across all stages.

Table for SWITZERLAND showing IRB exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail, categorized by security type. IRB TOTAL shows coverage ratios of 3.8% for 2021, 2022, and 2023.

Table for UNITED KINGDOM showing IRB exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail, categorized by security type. IRB TOTAL shows coverage ratios of 14.4% for 2021, 14.2% for 2022, and 14.5% for 2023.

Table for UNITED STATES showing IRB exposure and provisions for 31/12/2021, 31/12/2022, and 31/12/2023. Rows include Central banks, Central governments, Institutions, Corporates, and Retail, categorized by security type. IRB TOTAL is 0 across all stages.





Société Générale S.A.

Row Num	Category	Moratoria - Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023				31/12/2024								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1-21	Société Générale S.A.																					
21	Standardised Total	5,306	804	573	40	53	229	40.06%	5,121	713	841	37	44	293	34.63%	4,931	646	1,104	35	36	353	31.94%

Row Num	Category	Moratoria - Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023				31/12/2024								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22-42	CZECH REPUBLIC																					
42	Standardised Total	145	34	6	1	2	3	51.05%	131	43	11	0	1	5	44.51%	129	41	15	0	1	6	42.45%

Row Num	Category	Moratoria - Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023				31/12/2024								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43-63	FRANCE																					
63	Standardised Total	2,662	282	282	15	21	74	26.32%	2,530	228	469	14	16	101	22.49%	2,391	215	661	13	14	124	20.60%

Row Num	Category	Moratoria - Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023				31/12/2024								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64-84	GERMANY																					
84	Standardised Total	471	2	36	6	1	21	57.03%	461	2	47	6	0	27	56.50%	450	1	58	6	0	33	56.18%

Row Num	Category	Moratoria - Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023				31/12/2024								
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85-105	ITALY																					
105	Standardised Total	1	1	0	0	0	0	0	0	0	0	0	0	0	26.53%	0	0	0	0	0	0	26.60%















# 2021 EU-wide Stress Test: Securitisations

Société Générale S.A.

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	14,552						
2		SEC-SA	6,157						
3		SEC-ERBA	1,523						
4		SEC-IAA	19,720						
5		<b>Total</b>	<b>41,951</b>						
6	REA	SEC-IRBA	2,233	2,357	2,481	2,648	2,501	3,051	3,701
7		SEC-SA	348	389	401	422	492	641	771
8		SEC-ERBA	489	668	651	665	1,004	1,115	1,129
9		SEC-IAA	2,950	3,154	3,435	3,642	3,398	4,514	5,324
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>6,020</b>	<b>6,569</b>	<b>6,968</b>	<b>7,378</b>	<b>7,395</b>	<b>9,320</b>	<b>10,925</b>	
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

# 2021 EU-wide Stress Test: Risk exposure amounts

Société Générale S.A.

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	285,179	295,865	303,870	307,011	304,507	319,315	329,168
2	Risk exposure amount for securitisations and re-securitisations	6,020	6,569	6,968	7,378	7,395	9,320	10,925
3	Risk exposure amount other credit risk	279,159	289,296	296,902	299,633	297,112	309,995	318,243
4	Risk exposure amount for market risk	17,937	17,937	17,937	17,937	24,301	25,450	24,403
5	Risk exposure amount for operational risk	49,188	49,368	49,368	49,368	54,015	54,654	55,994
6	Other risk exposure amounts	77	58	-6	-106	513	513	513
7	<b>Total risk exposure amount</b>	<b>352,380</b>	<b>363,228</b>	<b>371,168</b>	<b>374,210</b>	<b>383,337</b>	<b>399,932</b>	<b>410,077</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>351,852</b>	<b>362,727</b>	<b>370,868</b>	<b>373,929</b>	<b>382,213</b>	<b>399,419</b>	<b>409,869</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>352,380</b>	<b>363,228</b>	<b>371,168</b>	<b>374,210</b>	<b>383,337</b>	<b>399,932</b>	<b>410,077</b>





# 2021 EU-wide Stress Test: P&L

Société Générale S.A.

Row Number		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	<b>Net interest income</b>	10,983	11,578	11,054	10,555	10,153	9,286	8,610
2	Interest income	21,115	17,431	16,791	16,115	17,118	16,164	15,047
3	Interest expense	-10,131	-5,853	-5,737	-5,559	-6,767	-6,616	-6,121
4	<b>Dividend income</b>	55	41	41	41	27	27	27
5	<b>Net fee and commission income</b>	5,752	5,723	5,752	5,752	4,828	4,995	5,192
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	1,930	5,092	5,092	5,092	-3,579	1,864	1,953
7	<b>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss</b>					-1,361		
8	<b>Other operating income not listed above, net</b>	2,122	1,994	1,994	1,994	1,730	1,804	1,804
9	<b>Total operating income, net</b>	20,842	24,428	23,934	23,435	11,798	17,977	17,587
10	<b>Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss</b>	-2,949	-2,714	-1,910	-1,659	-6,397	-3,377	-2,843
11	<b>Other income and expenses not listed above, net</b>	-16,778	-15,808	-15,871	-15,809	-18,810	-14,603	-14,787
12	<b>Profit or (-) loss before tax from continuing operations</b>	1,115	5,906	6,153	5,967	-13,409	-3	-43
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-968	-1,796	-1,855	-1,791	3,846	-18	-9
14	<b>Profit or (-) loss after tax from discontinued operations</b>	0						
15	<b>Profit or (-) loss for the year</b>	<b>147</b>	<b>4,110</b>	<b>4,298</b>	<b>4,176</b>	<b>-9,563</b>	<b>-22</b>	<b>-52</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	1,502	2,704	2,801	2,752	-1,013	157	154
17	<b>Attributable to owners of the parent net of estimated dividends</b>	-1,355	1,407	1,497	1,424	-8,549	-179	-206
18	Memo row: Impact of one-off adjustments		175	175	175	175	175	175
19	<b>Total post-tax MDA-related adjustment</b>		0	0	0	0	1,391	1,436

## 2021 EU-wide Stress Test

### Major capital measures and realised losses

Société Générale S.A.

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	-1,488

Row Number	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0