2021 EU-wide Stress Test

Bank Name	Société Générale S.A.
LEI Code	O2RNE8IBXP4R0TD8PU41
Country Code	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	**Profit or (-) loss for the year**	**147**	**4,110**	**4,298**	**4,176**	**-9,563**	**-22**	**-52**
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	**Common Equity Tier 1 ratio, %**	**13.43%**	**13.57%**	**13.52%**	**13.58%**	**9.29%**	**8.42%**	**7.73%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**13.16%**	**13.29%**	**13.37%**	**13.50%**	**8.52%**	**8.01%**	**7.54%**
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	**Leverage ratio, %**	**4.76%**	**4.93%**	**5.01%**	**5.06%**	**3.77%**	**3.61%**	**3.44%**
13	**Fully loaded leverage ratio, %**	**4.69%**	**4.85%**	**4.97%**	**5.04%**	**3.53%**	**3.48%**	**3.38%**
	Memorandum items							
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions)[1]		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[2]		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario[2]		0	0	0	0	0	0

[1] Conversions not considered for CET1 computation

[2] Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	**IFRS 9 transitional arrangements?**	Yes (static and dynamic)

18	**New definition of default?**	Yes

2021 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			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							
1	Société Générale S.A.	**Central banks**	179,488	13	0	0	702	0	0	0	160,880	49	13	1	6	13	100.00%
2		**Central governments**	103,472	48	64	0	5,705	4	6	0	91,212	6,755	616	2	8	71	11.46%
3		**Institutions**	61,810	33	3	0	7,582	63	1	0	40,388	1,737	48	6	63	9	19.17%
4		**Corporates**	260,875	5,876	5,409	155	103,431	5,588	4,409	0	173,884	38,287	6,000	308	1,182	2,867	47.79%
5		Corporates - Of Which: Specialised Lending	46,212	1,229	0	0	14,070	645	0	0	33,852	10,862	1,347	26	205	594	44.10%
6		Corporates - Of Which: SME	29,539	1,799	2,056	102	16,992	2,335	1,605	0	26,688	4,503	1,904	100	292	901	47.33%
7		**Retail**	166,694	4,468	0	0	29,756	2,919	0	0	146,148	19,782	5,111	191	409	2,325	45.49%
8		**Retail - Secured on real estate property**	110,367	870	0	0	13,619	1,711	0	0	99,061	10,667	1,510	16	86	280	18.58%
9		Retail - Secured on real estate property - Of Which: SME	5,889	87	0	0	894	142	0	0	5,134	709	133	2	4	24	18.26%
10		Retail - Secured on real estate property - Of Which: non-SME	104,478	783	0	0	12,725	1,569	0	0	93,928	9,958	1,376	13	82	256	18.61%
11		**Retail - Qualifying Revolving**	3,764	300	0	0	1,527	213	0	0	2,921	842	300	24	29	182	60.73%
12		**Retail - Other Retail**	52,563	3,298	0	0	14,610	995	0	0	44,166	8,273	3,301	152	294	1,863	56.42%
13		Retail - Other Retail - Of Which: SME	21,380	1,469	0	0	5,059	595	0	0	15,723	5,656	1,471	46	142	819	55.66%
14		Retail - Other Retail - Of Which: non-SME	31,182	1,829	0	0	9,551	400	0	0	28,443	2,617	1,830	106	152	1,044	57.02%
15		**Equity**	6,274	0			21,942	0			6,274	0	0	0	0	0	-
16		**Securitisation**															
17		**Other non-credit obligation assets**	795	35			113	2			416	379	35	0	0	0	0.00%
18		**IRB TOTAL**	**779,409**	**10,474**	**5,476**	**155**	**169,230**	**8,577**	**4,417**	**0**	**619,202**	**66,989**	**11,824**	**507**	**1,669**	**5,285**	**44.70%**

RowNum		(mln 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							
19	CZECH REPUBLIC	**Central banks**	9,123	0	0	0	0	0	0	0	636	0	0	0	0	0	-
20		**Central governments**	4,601	0	0	0	4	0	0	0	4,489	113	0	0	0	0	-
21		**Institutions**	1,943	2	0	0	365	6	0	0	1,408	459	6	1	0	1	11.10%
22		**Corporates**	11,304	257	0	0	5,354	203	0	0	10,181	591	256	21	38	151	58.99%
23		Corporates - Of Which: Specialised Lending	2,063	18	0	0	1,269	36	0	0	1,938	125	18	6	10	1	7.53%
24		Corporates - Of Which: SME	4,389	170	0	0	1,976	116	0	0	3,974	338	170	9	20	94	55.26%
25		**Retail**	13,972	247	0	0	3,175	152	0	0	13,236	736	247	16	55	136	55.20%
26		**Retail - Secured on real estate property**	11,662	128	0	0	2,231	64	0	0	11,207	455	128	5	18	51	40.20%
27		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
28		Retail - Secured on real estate property - Of Which: non-SME	11,662	128	0	0	2,231	64	0	0	11,207	455	128	5	18	51	40.20%
29		**Retail - Qualifying Revolving**	273	9	0	0	40	5	0	0	251	23	9	0	2	7	84.32%
30		**Retail - Other Retail**	2,037	111	0	0	905	83	0	0	1,778	258	111	10	35	78	70.23%
31		Retail - Other Retail - Of Which: SME	761	60	0	0	437	52	0	0	599	162	60	8	26	45	73.88%
32		Retail - Other Retail - Of Which: non-SME	1,276	51	0	0	467	32	0	0	1,179	96	51	3	9	33	65.88%
33		**Equity**	49	0			183	0			49	0	0	0	0	0	-
34		**Securitisation**															
35		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
36		**IRB TOTAL**	**40,993**	**506**	**0**	**0**	**9,080**	**361**	**0**	**0**	**29,998**	**1,898**	**509**	**38**	**94**	**288**	**56.56%**

RowNum		(mln 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							
37	FRANCE	**Central banks**	88,241	0	0	0	0	0	0	0	87,972	49	0	0	6	0	-
38		**Central governments**	45,803	0	54	0	171	4	5	0	39,520	3,220	388	0	2	18	4.56%
39		**Institutions**	24,193	11	3	0	1,174	18	1	0	21,025	546	23	1	1	6	24.28%
40		**Corporates**	89,869	2,727	5,408	155	51,683	3,553	4,409	0	70,999	16,724	2,789	200	644	1,615	57.91%
41		Corporates - Of Which: Specialised Lending	8,604	82	0	0	3,953	187	0	0	7,158	1,349	82	8	47	43	51.58%
42		Corporates - Of Which: SME	17,221	1,270	2,056	102	12,090	1,751	1,605	0	15,476	3,649	1,376	79	248	733	53.31%
43		**Retail**	139,490	3,683	0	0	21,965	2,141	0	0	120,928	17,919	4,326	116	288	1,921	44.41%
44		**Retail - Secured on real estate property**	97,249	640	0	0	11,006	1,153	0	0	86,529	10,080	1,280	9	67	224	17.48%
45		Retail - Secured on real estate property - Of Which: SME	5,784	87	0	0	872	142	0	0	5,052	685	133	2	4	24	18.26%
46		Retail - Secured on real estate property - Of Which: non-SME	91,465	554	0	0	10,134	1,011	0	0	81,477	9,396	1,147	6	64	199	17.39%
47		**Retail - Qualifying Revolving**	2,867	286	0	0	1,246	204	0	0	2,217	650	286	23	27	171	59.90%
48		**Retail - Other Retail**	39,373	2,757	0	0	9,713	784	0	0	32,181	7,189	2,760	84	194	1,526	55.28%
49		Retail - Other Retail - Of Which: SME	16,041	1,256	0	0	3,622	482	0	0	11,141	4,898	1,258	23	99	725	57.61%
50		Retail - Other Retail - Of Which: non-SME	23,332	1,500	0	0	6,091	303	0	0	21,040	2,290	1,502	61	95	801	53.34%
51		**Equity**	5,370	0			18,795	0			5,370	0	0	0	0	0	-
52		**Securitisation**															
53		**Other non-credit obligation assets**	722	25			101	1			377	345	25	0	0	0	0.00%
54		**IRB TOTAL**	**393,688**	**6,446**	**5,466**	**155**	**93,890**	**5,717**	**4,415**	**0**	**346,191**	**38,802**	**7,550**	**317**	**941**	**3,559**	**47.14%**

RowNum		(mln 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							
55	GERMANY	**Central banks**	2,455	0	0	0	0	0	0	0	2,155	0	0	0	0	0	-
56		**Central governments**	4,370	0	0	0	1	0	0	0	3,068	967	41	0	0	0	0.00%
57		**Institutions**	2,283	0	0	0	408	0	0	0	369	8	0	0	0	0	-
58		**Corporates**	9,152	246	0	0	3,262	116	0	0	6,541	1,403	281	14	39	98	34.79%
59		Corporates - Of Which: Specialised Lending	971	0	0	0	162	0	0	0	525	387	36	0	1	0	0.25%
60		Corporates - Of Which: SME	1,513	61	0	0	678	33	0	0	1,328	185	61	5	3	7	11.57%
61		**Retail**	2,910	65	0	0	660	24	0	0	2,520	390	65	10	5	18	28.07%
62		**Retail - Secured on real estate property**	9	0	0	0	1	0	0	0	9	1	0	0	0	0	82.25%
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	9	0	0	0	1	0	0	0	9	1	0	0	0	0	82.25%
65		**Retail - Qualifying Revolving**	24	0	0	0	9	0	0	0	20	4	0	0	0	0	64.36%
66		**Retail - Other Retail**	2,876	65	0	0	650	24	0	0	2,491	385	65	10	5	18	27.98%
67		Retail - Other Retail - Of Which: SME	2,870	64	0	0	649	24	0	0	2,485	385	64	10	5	18	27.76%
68		Retail - Other Retail - Of Which: non-SME	7	0	0	0	1	0	0	0	7	0	0	0	0	0	61.31%
69		**Equity**	16	0			56	0			16	0	0	0	0	0	-
70		**Securitisation**															
71		**Other non-credit obligation assets**	27	0			5	0			26	0	0	0	0	0	-
72		**IRB TOTAL**	**21,213**	**311**	**0**	**0**	**4,392**	**141**	**0**	**0**	**14,695**	**2,769**	**388**	**24**	**45**	**116**	**29.96%**

2021 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
73	ITALY	**Central banks**	37	0	0	0	5	0	0	0	31	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	-
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	-
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	5.52%
83		**Retail - Qualifying Revolving**	26	0	0	0	20	0	0	0	1	26	0	0	0	0	67.08%
84		**Retail - Other Retail**	5,441	294	0	0	3,058	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	35.06%
86		Retail - Other Retail - Of Which: non-SME	3,975	211	0	0	2,768	0	0	0	3,795	180	211	41	47	189	89.70%
87		**Equity**	13	0			34	0			13	0	0	0	0	0	-
88		**Securitisation**															
89		**Other non-credit obligation assets**	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%**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
91	JAPAN	**Central banks**	11,695	0	0	0	180	0	0	0	11,640	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	-
94		**Corporates**	2,580	0	0	0	542	0	0	0	525	316	0	1	2	0	-
95		Corporates - Of Which: Specialised Lending	377	0	0	0	96	0	0	0	346	32	0	0	0	0	-
96		Corporates - Of Which: SME	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	-
99		Retail - Secured on real estate property - Of Which: SME	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	-
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	66.15%
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66.15%
105		**Equity**	0	0			0	0			0	0	0	0	0	0	-
106		**Securitisation**															
107		**Other non-credit obligation assets**	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%**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
109	LUXEMBOURG	**Central banks**	9,050	0	0	0	0	0	0	0	1,750	0	0	0	1	0	-
110		**Central governments**	2,718	0	0	0	4	0	0	0	2,474	3	0	0	0	0	-
111		**Institutions**	873	0	0	0	29	0	0	0	528	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	0	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	1,389	44	65	1	6	6	9.87%
115		**Retail**	695	84	0	0	100	385	0	0	669	25	84	0	0	5	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	-
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			1,430	0			393	0	0	0	0	0	-
124		**Securitisation**															
125		**Other non-credit obligation assets**	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%**

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	RUSSIAN FEDERATION	**Central banks**	1,287	0	0	0	101	0	0	0	959	0	0	0	0	0	-
128		**Central governments**	1,133	0	0	0	436	0	0	0	1,133	0	0	0	0	0	-
129		**Institutions**	106	0	0	0	76	0	0	0	68	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	1,082	151	0	1	2	0	-
132		Corporates - Of Which: SME	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	-
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			57	0			15	0	0	0	0	0	-
142		**Securitisation**															
143		**Other non-credit obligation assets**	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.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
145	SWITZERLAND	**Central banks**	18,807	0	0	0	0	0	0	0	18,807	0	0	0	0	0	-
146		**Central governments**	363	0	0	0	0	0	0	0	217	8	0	0	0	0	-
147		**Institutions**	1,021	0	0	0	45	0	0	0	191	1	0	0	0	0	-
148		**Corporates**	5,235	70	0	0	1,470	196	0	0	3,970	345	70	1	18	3	4.78%
149		Corporates - Of Which: Specialised Lending	2,787	0	0	0	536	0	0	0	2,244	170	0	0	6	0	-
150		Corporates - Of Which: SME	247	37	0	0	153	77	0	0	229	7	37	0	0	2	4.04%
151		**Retail**	823	55	0	0	150	134	0	0	772	39	55	1	0	11	19.43%
152		**Retail - Secured on real estate property**	339	28	0	0	93	105	0	0	313	26	28	1	0	1	2.20%
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	339	28	0	0	93	105	0	0	313	26	28	1	0	1	2.20%
155		**Retail - Qualifying Revolving**	56	2	0	0	23	1	0	0	46	10	2	0	0	1	80.08%
156		**Retail - Other Retail**	428	25	0	0	34	28	0	0	412	3	25	0	0	9	34.52%
157		Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	0	2	0	0	0	0	76.13%
158		Retail - Other Retail - Of Which: non-SME	426	25	0	0	34	28	0	0	412	2	25	0	0	9	34.48%
159		**Equity**	6	0			22	0			6	0	0	0	0	0	-
160		**Securitisation**															
161		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
162		**IRB TOTAL**	**26,255**	**125**	**0**	**0**	**1,687**	**330**	**0**	**0**	**23,963**	**392**	**125**	**2**	**18**	**14**	**11.27%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
163	UNITED KINGDOM	**Central banks**	13,432	0	0	0	0	0	0	0	13,390	0	0	0	0	0	-
164		**Central governments**	1,383	0	0	0	0	0	0	0	1,224	110	0	0	0	0	-
165		**Institutions**	6,000	0	0	0	491	0	0	0	2,475	65	0	0	0	0	-
166		**Corporates**	15,801	153	0	0	3,963	55	0	0	7,538	1,979	260	6	76	53	20.18%
167		Corporates - Of Which: Specialised Lending	3,205	111	0	0	550	51	0	0	1,998	976	157	1	11	16	10.09%
168		Corporates - Of Which: SME	45	1	0	0	14	2	0	0	45	0	1	0	0	0	0.00%
169		**Retail**	296	8	0	0	66	6	0	0	269	27	8	0	0	3	36.66%
170		**Retail - Secured on real estate property**	118	1	0	0	30	1	0	0	113	5	1	0	0	0	42.42%
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	118	1	0	0	30	1	0	0	113	5	1	0	0	0	42.42%
173		**Retail - Qualifying Revolving**	59	0	0	0	24	0	0	0	39	19	0	0	0	0	63.01%
174		**Retail - Other Retail**	120	7	0	0	13	5	0	0	117	3	7	0	0	2	34.90%
175		Retail - Other Retail - Of Which: SME	1	1	0	0	0	0	0	0	1	0	1	0	0	1	88.94%
176		Retail - Other Retail - Of Which: non-SME	119	6	0	0	12	5	0	0	116	3	6	0	0	2	27.80%
177		**Equity**	14	0			49	0			14	0	0	0	0	0	-
178		**Securitisation**															
179		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
180		**IRB TOTAL**	**36,926**	**161**	**0**	**0**	**4,569**	**61**	**0**	**0**	**24,911**	**2,181**	**269**	**7**	**76**	**56**	**20.69%**

RowNum		(mln EUR, %)	Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
181	UNITED STATES	**Central banks**	19,476	0	0	0	0	0	0	0	18,450	0	0	0	0	0	-
182		**Central governments**	17,933	0	0	0	0	0	0	0	17,910	4	0	0	0	0	-
183		**Institutions**	7,933	9	0	0	335	18	0	0	4,868	55	9	0	0	0	4.51%
184		**Corporates**	48,066	299	0	0	11,385	257	0	0	26,652	5,447	297	13	159	117	39.49%
185		Corporates - Of Which: Specialised Lending	7,508	235	0	0	2,119	201	0	0	5,625	1,848	235	1	55	87	37.01%
186		Corporates - Of Which: SME	4	0	0	0	5	0	0	0	4	0	0	0	0	0	-
187		**Retail**	76	1	0	0	31	0	0	0	37	39	1	0	0	1	64.03%
188		**Retail - Secured on real estate property**	9	0	0	0	1	0	0	0	7	2	0	0	0	0	43.62%
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	9	0	0	0	1	0	0	0	7	2	0	0	0	0	43.62%
191		**Retail - Qualifying Revolving**	56	0	0	0	29	0	0	0	27	29	0	0	0	0	64.32%
192		**Retail - Other Retail**	11	1	0	0	2	0	0	0	3	8	1	0	0	1	64.09%
193		Retail - Other Retail - Of Which: SME	7	0	0	0	1	0	0	0	0	7	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	4	1	0	0	1	0	0	0	3	0	1	0	0	1	64.09%
195		**Equity**	3	0			10	0			3	0	0	0	0	0	-
196		**Securitisation**															
197		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
198		**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 IRB

Société Générale S.A.

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	Société Générale S.A.	**Central banks**	160,770	111	61	0	0	13	21.57%	160,661	173	109	0	0	13	12.13%	160,552	234	156	0	0	13	8.46%
2		**Central governments**	88,044	9,880	660	15	7	268	40.58%	85,424	12,457	702	14	7	285	40.55%	83,108	14,731	744	14	6	301	40.52%
3		**Institutions**	40,105	1,968	101	7	66	20	20.18%	40,494	1,527	153	5	63	31	20.58%	40,655	1,329	190	5	63	39	20.63%
4		**Corporates**	164,042	44,884	9,244	279	1,552	3,798	41.09%	165,509	39,901	12,760	204	1,493	4,722	37.01%	162,795	39,709	15,665	201	1,499	5,492	35.06%
5		Corporates - Of Which: Specialised Lending	31,356	12,613	2,091	39	384	736	35.18%	31,719	11,306	3,035	29	346	883	29.11%	30,926	11,263	3,871	28	352	1,010	26.09%
6		Corporates - Of Which: SME	24,877	5,447	2,770	100	364	1,180	42.59%	23,970	5,495	3,630	82	339	1,432	39.43%	23,489	5,289	4,317	81	307	1,639	37.97%
7		**Retail**	139,456	23,843	7,743	191	537	3,072	39.67%	135,873	25,001	10,168	175	474	3,609	35.49%	132,827	25,918	12,297	171	441	4,059	33.01%
8		**Retail - Secured on real estate property**	95,526	13,198	2,513	13	88	438	17.42%	93,035	14,765	3,437	12	95	468	13.62%	91,158	15,768	4,312	11	99	498	11.54%
9		Retail - Secured on real estate property - Of Which: SME	4,828	883	265	2	7	28	10.74%	4,587	1,007	382	1	9	32	8.31%	4,402	1,076	498	1	10	35	7.06%
10		Retail - Secured on real estate property - Of Which: non-SME	90,698	12,315	2,249	11	81	409	18.20%	88,448	13,758	3,055	10	85	436	14.29%	86,756	14,692	3,813	10	89	463	12.13%
11		**Retail - Qualifying Revolving**	2,829	798	436	28	38	248	56.93%	2,828	680	556	24	31	310	55.78%	2,786	618	659	23	25	363	55.05%
12		**Retail - Other Retail**	41,100	9,847	4,794	150	412	2,386	49.77%	40,009	9,556	6,175	140	349	2,830	45.84%	38,882	9,532	7,326	136	316	3,198	43.65%
13		Retail - Other Retail - Of Which: SME	14,606	5,892	2,352	52	245	1,045	44.43%	14,105	5,594	3,151	53	215	1,217	38.61%	13,660	5,400	3,790	51	195	1,361	35.92%
14		Retail - Other Retail - Of Which: non-SME	26,494	3,955	2,442	98	167	1,341	54.90%	25,904	3,962	3,024	87	134	1,614	53.36%	25,222	4,133	3,536	85	122	1,837	51.95%
15		**Equity**	6,272	1	2	0	0	0	0.01%	6,268	3	4	0	0	0	0.01%	6,264	4	6	0	0	0	0.01%
16		**Securitisation**																					
17		**Other non-credit obligation assets**	383	362	85	1	21	10	11.61%	374	326	130	1	16	19	14.57%	363	307	160	1	14	25	15.68%
18		**IRB TOTAL**	**599,071**	**81,048**	**17,895**	**494**	**2,183**	**7,181**	**40.13%**	**594,602**	**79,387**	**24,025**	**399**	**2,054**	**8,679**	**36.12%**	**586,565**	**82,233**	**29,217**	**392**	**2,024**	**9,930**	**33.99%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
19	CZECH REPUBLIC	**Central banks**	636	0	0	0	0	0	0.00%	635	1	1	0	0	0	0.00%	634	1	1	0	0	0	0.00%
20		**Central governments**	4,444	154	3	1	0	1	40.00%	4,405	191	5	1	0	2	40.00%	4,369	224	8	1	0	3	40.00%
21		**Institutions**	1,519	339	15	1	1	2	16.31%	1,717	134	21	0	0	4	17.38%	1,740	109	24	0	0	4	17.65%
22		**Corporates**	9,001	1,567	459	30	57	199	43.33%	8,113	2,172	743	14	75	265	35.69%	8,043	2,047	938	14	50	310	33.09%
23		Corporates - Of Which: Specialised Lending	1,706	303	71	6	13	12	16.70%	1,540	396	144	3	15	27	18.42%	1,536	352	193	3	9	36	18.72%
24		Corporates - Of Which: SME	3,515	697	270	15	28	121	44.68%	3,186	896	399	7	33	154	38.58%	3,161	835	485	7	21	176	36.37%
25		**Retail**	11,947	1,920	352	16	48	197	55.88%	11,408	2,331	480	12	52	241	50.20%	11,039	2,581	598	11	53	278	46.52%
26		**Retail - Secured on real estate property**	10,250	1,364	176	4	15	78	44.29%	9,812	1,746	232	4	19	87	37.57%	9,537	1,959	294	4	21	97	33.17%
27		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
28		Retail - Secured on real estate property - Of Which: non-SME	10,250	1,364	176	4	15	78	44.29%	9,812	1,746	232	4	19	87	37.57%	9,537	1,959	294	4	21	97	33.17%
29		**Retail - Qualifying Revolving**	207	65	10	0	1	8	77.85%	246	24	12	0	1	9	73.00%	244	24	14	0	1	10	69.17%
30		**Retail - Other Retail**	1,490	492	166	12	31	111	66.79%	1,350	561	235	8	32	145	61.48%	1,259	598	290	7	31	171	58.92%
31		Retail - Other Retail - Of Which: SME	508	214	99	9	21	69	69.52%	467	209	145	5	19	93	63.61%	439	209	174	5	16	107	61.55%
32		Retail - Other Retail - Of Which: non-SME	982	277	66	3	10	42	62.72%	883	353	90	2	13	52	58.05%	820	389	117	2	15	64	55.01%
33		**Equity**	49	0	0	0	0	0	0.01%	49	0	0	0	0	0	0.01%	49	0	0	0	0	0	0.01%
34		**Securitisation**																					
35		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		**IRB TOTAL**	**27,595**	**3,981**	**829**	**48**	**106**	**399**	**48.13%**	**26,327**	**4,828**	**1,250**	**27**	**128**	**512**	**40.95%**	**25,875**	**4,962**	**1,569**	**26**	**103**	**596**	**37.99%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
37	FRANCE	**Central banks**	87,892	97	31	0	0	0	0.00%	87,813	146	62	0	0	0	0.00%	87,734	195	92	0	0	0	0.00%
38		**Central governments**	38,136	4,589	403	5	2	157	39.11%	36,815	5,895	417	5	2	163	39.14%	35,554	7,142	431	5	2	169	39.17%
39		**Institutions**	20,884	675	35	1	1	7	18.91%	21,021	527	46	1	1	8	17.14%	21,033	507	54	1	1	9	16.56%
40		**Corporates**	66,966	19,034	4,512	147	697	2,155	47.77%	68,021	16,352	6,140	100	618	2,660	43.33%	66,729	16,432	7,350	97	615	3,039	41.34%
41		Corporates - Of Which: Specialised Lending	6,594	1,778	217	9	96	75	34.40%	6,702	1,524	363	7	79	109	29.93%	6,524	1,602	464	6	78	131	28.33%
42		Corporates - Of Which: SME	14,523	4,017	1,961	61	306	924	47.13%	14,219	3,785	2,498	44	276	1,099	43.98%	13,803	3,794	2,903	42	268	1,231	42.41%
43		**Retail**	116,356	20,345	6,472	121	385	2,393	36.97%	113,479	21,282	8,411	104	348	2,732	32.48%	110,982	22,084	10,107	101	325	3,015	29.83%
44		**Retail - Secured on real estate property**	84,017	11,663	2,209	8	71	343	15.54%	81,991	12,850	3,048	7	74	362	11.88%	80,411	13,643	3,836	7	77	380	9.90%
45		Retail - Secured on real estate property - Of Which: SME	4,747	859	265	2	7	28	10.74%	4,506	982	382	1	9	32	8.31%	4,321	1,052	498	1	10	35	7.06%
46		Retail - Secured on real estate property - Of Which: non-SME	79,270	10,804	1,944	6	64	315	16.20%	77,485	11,868	2,666	5	65	330	12.39%	76,090	12,592	3,337	5	66	344	10.32%
47		**Retail - Qualifying Revolving**	2,165	585	403	25	31	230	57.20%	2,122	524	508	21	26	286	56.25%	2,081	474	598	21	22	333	55.63%
48		**Retail - Other Retail**	30,173	8,096	3,860	88	283	1,819	47.13%	29,367	7,908	4,855	76	247	2,084	42.93%	28,490	7,966	5,674	73	227	2,303	40.59%
49		Retail - Other Retail - Of Which: SME	10,444	4,925	1,928	21	189	852	44.19%	10,152	4,641	2,505	20	163	954	38.10%	9,770	4,582	2,946	19	156	1,033	35.07%
50		Retail - Other Retail - Of Which: non-SME	19,729	3,171	1,933	66	94	967	50.06%	19,215	3,267	2,350	56	84	1,130	48.07%	18,720	3,385	2,727	54	71	1,270	46.56%
51		**Equity**	5,368	1	2	0	0	0	0.01%	5,365	2	3	0	0	0	0.01%	5,361	4	5	0	0	0	0.01%
52		**Securitisation**																					
53		**Other non-credit obligation assets**	345	330	71	1	18	9	12.71%	331	302	113	1	14	17	15.32%	321	286	140	1	13	23	16.31%
54		**IRB TOTAL**	**335,946**	**45,072**	**11,526**	**274**	**1,101**	**4,721**	**40.96%**	**332,845**	**44,506**	**15,192**	**210**	**983**	**5,581**	**36.73%**	**327,714**	**46,650**	**18,179**	**204**	**955**	**6,255**	**34.40%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
55	GERMANY	**Central banks**	2,154	1	0	0	0	0	0.00%	2,152	2	0	0	0	0	0.00%	2,151	3	1	0	0	0	0.00%
56		**Central governments**	2,375	1,660	42	0	0	17	39.79%	1,839	2,196	42	0	0	17	39.79%	1,424	2,610	42	0	0	17	39.79%
57		**Institutions**	364	13	0	0	0	0	13.49%	363	13	1	0	0	0	13.43%	365	12	1	0	0	0	13.44%
58		**Corporates**	6,010	1,789	426	11	31	129	30.18%	5,878	1,780	568	6	27	156	27.39%	5,819	1,752	655	6	26	175	26.67%
59		Corporates - Of Which: Specialised Lending	501	406	41	0	1	1	2.00%	503	396	48	0	1	2	3.26%	498	395	55	0	2	2	4.14%
60		Corporates - Of Which: SME	1,168	286	121	4	5	19	16.14%	1,080	320	174	2	4	27	15.27%	1,081	292	201	2	4	30	15.15%
61		**Retail**	2,384	441	150	5	7	32	21.25%	2,310	445	220	3	5	42	18.97%	2,302	416	256	3	5	47	18.41%
62		**Retail - Secured on real estate property**	8	1	0	0	0	0	31.69%	8	2	0	0	0	0	22.69%	7	2	0	0	0	0	18.04%
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	8	1	0	0	0	0	31.69%	8	2	0	0	0	0	22.69%	7	2	0	0	0	0	18.04%
65		**Retail - Qualifying Revolving**	20	3	0	0	0	0	30.97%	20	3	0	0	0	0	27.97%	21	3	1	0	0	0	26.35%
66		**Retail - Other Retail**	2,356	436	150	5	7	32	21.22%	2,282	440	219	3	5	42	18.95%	2,274	412	255	3	5	47	18.39%
67		Retail - Other Retail - Of Which: SME	2,350	435	149	5	7	31	21.07%	2,276	439	219	3	5	41	18.85%	2,268	411	255	3	5	47	18.30%
68		Retail - Other Retail - Of Which: non-SME	6	1	1	0	0	0	63.14%	6	1	1	0	0	0	56.56%	6	1	1	0	0	0	51.14%
69		**Equity**	16	0	0	0	0	0	0.01%	16	0	0	0	0	0	0.01%	16	0	0	0	0	0	0.01%
70		**Securitisation**																					
71		**Other non-credit obligation assets**	26	0	0	0	0	0	1.20%	26	0	0	0	0	0	1.32%	26	0	0	0	0	0	1.40%
72		**IRB TOTAL**	**13,329**	**3,904**	**619**	**16**	**39**	**177**	**28.63%**	**12,585**	**4,436**	**831**	**9**	**32**	**214**	**25.76%**	**12,103**	**4,793**	**955**	**9**	**32**	**239**	**25.00%**

2021 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
73	ITALY	**Central banks**	31	0	0	0	0	0	0.00%	31	0	0	0	0	0	0.00%	31	0	0	0	0	0	0.00%
74		**Central governments**	893	1,138	3	0	3	1	40.01%	635	1,395	5	0	3	2	40.01%	460	1,567	8	0	2	3	40.00%
75		**Institutions**	198	11	1	0	0	0	19.56%	196	12	1	0	0	0	19.96%	199	9	2	0	0	0	20.02%
76		**Corporates**	4,827	1,194	236	22	53	106	44.92%	4,778	1,097	383	29	50	155	40.34%	4,765	940	553	30	39	212	38.38%
77		Corporates - Of Which: Specialised Lending	1,295	396	15	1	9	2	12.00%	1,322	351	34	1	7	4	11.99%	1,289	367	51	1	8	6	12.00%
78		Corporates - Of Which: SME	1,311	223	137	16	16	71	51.79%	1,211	247	212	26	17	98	46.39%	1,252	97	321	27	6	138	43.05%
79		**Retail**	4,604	682	506	44	89	395	78.04%	4,560	517	715	53	63	529	73.92%	4,456	414	923	52	52	644	69.77%
80		**Retail - Secured on real estate property**	24	5	1	0	0	0	6.33%	23	5	3	0	0	0	6.20%	23	3	5	0	0	0	6.09%
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	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	24	5	1	0	0	0	6.33%	23	5	3	0	0	0	6.20%	23	3	5	0	0	0	6.09%
83		**Retail - Qualifying Revolving**	11	13	3	0	0	1	23.61%	14	10	3	0	0	1	23.13%	15	8	4	0	0	1	22.90%
84		**Retail - Other Retail**	4,569	664	502	44	88	394	78.51%	4,524	502	709	53	62	528	74.41%	4,418	403	915	51	51	643	70.28%
85		Retail - Other Retail - Of Which: SME	1,129	258	162	16	26	89	55.06%	1,025	266	259	24	27	124	47.72%	1,001	162	387	24	17	169	43.66%
86		Retail - Other Retail - Of Which: non-SME	3,440	405	341	28	62	305	89.65%	3,500	235	451	28	35	404	89.74%	3,417	241	528	28	34	474	89.78%
87		**Equity**	13	0	0	0	0	0	0.01%	13	0	0	0	0	0	0.01%	13	0	0	0	0	0	0.01%
88		**Securitisation**																					
89		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**10,567**	**3,025**	**746**	**67**	**144**	**503**	**67.35%**	**10,213**	**3,020**	**1,105**	**83**	**115**	**686**	**62.04%**	**9,924**	**2,929**	**1,486**	**82**	**93**	**860**	**57.85%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
91	JAPAN	**Central banks**	11,637	1	2	0	0	0	0.00%	11,634	2	5	0	0	0	0.00%	11,630	3	7	0	0	0	0.00%
92		**Central governments**	440	121	74	0	0	30	40.00%	440	121	74	0	0	30	40.00%	440	121	74	0	0	30	40.00%
93		**Institutions**	638	4	0	0	0	0	9.87%	637	5	0	0	0	0	9.91%	640	2	1	0	0	0	9.93%
94		**Corporates**	631	201	9	1	1	1	16.24%	716	106	19	0	1	3	16.25%	696	119	26	0	1	4	16.23%
95		Corporates - Of Which: Specialised Lending	325	49	3	0	0	0	7.77%	314	57	7	0	0	1	8.12%	307	62	9	0	0	1	8.24%
96		Corporates - Of Which: SME	0	0	0	0	0	0	42.86%	0	0	0	0	0	0	42.87%	0	0	0	0	0	0	42.87%
97		**Retail**	9	3	0	0	0	0	23.60%	9	3	0	0	0	0	19.95%	9	3	0	0	0	0	18.67%
98		**Retail - Secured on real estate property**	1	0	0	0	0	0	5.30%	1	0	0	0	0	0	5.66%	1	0	0	0	0	0	5.65%
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	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	5.30%	1	0	0	0	0	0	5.66%	1	0	0	0	0	0	5.65%
101		**Retail - Qualifying Revolving**	8	3	0	0	0	0	20.79%	8	2	0	0	0	0	20.37%	8	2	0	0	0	0	20.23%
102		**Retail - Other Retail**	0	0	0	0	0	0	44.03%	0	0	0	0	0	0	36.35%	0	0	0	0	0	0	31.89%
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	44.05%	0	0	0	0	0	0	36.39%	0	0	0	0	0	0	31.93%
105		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		**Securitisation**																					
107		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**13,355**	**331**	**85**	**1**	**1**	**31**	**36.42%**	**13,436**	**238**	**98**	**1**	**1**	**33**	**33.43%**	**13,415**	**249**	**107**	**1**	**1**	**34**	**31.52%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
109	LUXEMBOURG	**Central banks**	1,749	1	0	0	0	0	0.00%	1,748	2	0	0	0	0	0.00%	1,747	2	0	0	0	0	0.00%
110		**Central governments**	2,472	5	0	0	0	0	40.00%	2,469	7	0	0	0	0	40.00%	2,467	10	1	0	0	0	40.00%
111		**Institutions**	525	4	0	0	0	0	11.19%	524	4	0	0	0	0	10.80%	526	2	1	0	0	0	10.56%
112		**Corporates**	6,125	855	647	3	7	100	15.43%	6,144	794	689	2	7	106	15.46%	6,090	816	721	2	7	111	15.47%
113		Corporates - Of Which: Specialised Lending	1,204	452	47	1	3	2	4.60%	1,231	415	57	0	3	4	6.53%	1,225	413	64	0	3	5	7.53%
114		Corporates - Of Which: SME	1,369	51	78	1	2	13	17.23%	1,334	73	91	1	2	15	16.47%	1,300	95	102	1	2	16	15.92%
115		**Retail**	633	34	111	0	0	14	12.28%	610	32	137	0	0	14	10.17%	586	31	162	0	0	14	8.75%
116		**Retail - Secured on real estate property**	196	12	71	0	0	10	13.72%	191	12	76	0	0	10	12.88%	186	11	81	0	0	10	12.17%
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	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	196	12	71	0	0	10	13.72%	191	12	76	0	0	10	12.88%	186	11	81	0	0	10	12.17%
119		**Retail - Qualifying Revolving**	1	0	0	0	0	0	57.34%	1	0	0	0	0	0	54.42%	1	0	0	0	0	0	52.30%
120		**Retail - Other Retail**	436	22	40	0	0	4	9.63%	418	20	60	0	0	4	6.66%	399	19	80	0	0	4	5.21%
121		Retail - Other Retail - Of Which: SME	3	1	0	0	0	0	23.14%	4	1	0	0	0	0	19.10%	3	1	1	0	0	0	17.96%
122		Retail - Other Retail - Of Which: non-SME	433	21	40	0	0	4	9.53%	415	19	60	0	0	4	6.56%	396	18	80	0	0	4	5.12%
123		**Equity**	392	0	0	0	0	0	0.01%	392	0	0	0	0	0	0.01%	392	0	0	0	0	0	0.01%
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**11,896**	**899**	**759**	**3**	**7**	**114**	**14.97%**	**11,887**	**839**	**827**	**2**	**7**	**121**	**14.58%**	**11,807**	**861**	**884**	**2**	**7**	**126**	**14.24%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	RUSSIAN FEDERATION	**Central banks**	958	0	1	0	0	0	0.00%	957	0	1	0	0	0	0.00%	957	0	2	0	0	0	0.00%
128		**Central governments**	1,132	0	1	0	0	0	40.00%	1,131	0	2	0	0	1	40.00%	1,130	0	3	0	0	1	40.00%
129		**Institutions**	65	3	0	0	0	0	15.27%	64	3	1	0	0	0	15.39%	64	2	1	0	0	0	15.45%
130		**Corporates**	1,166	677	30	3	56	8	27.98%	1,155	636	82	2	64	22	26.77%	1,091	638	144	2	72	39	26.80%
131		Corporates - Of Which: Specialised Lending	963	252	18	2	14	3	15.25%	928	256	48	1	15	7	14.75%	883	267	83	1	17	12	14.43%
132		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
133		**Retail**	35	2	1	0	0	0	16.09%	34	3	1	0	0	0	14.09%	33	3	2	0	0	0	13.49%
134		**Retail - Secured on real estate property**	12	1	0	0	0	0	7.72%	12	1	1	0	0	0	9.37%	11	1	1	0	0	0	10.04%
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	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	12	1	0	0	0	0	7.72%	12	1	1	0	0	0	9.37%	11	1	1	0	0	0	10.04%
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	34.35%	0	0	0	0	0	0	33.67%	0	0	0	0	0	0	33.32%
138		**Retail - Other Retail**	23	1	0	0	0	0	25.96%	22	1	1	0	0	0	19.34%	22	1	1	0	0	0	17.11%
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	38.85%	0	0	0	0	0	0	38.85%	0	0	0	0	0	0	38.85%
140		Retail - Other Retail - Of Which: non-SME	23	1	0	0	0	0	25.90%	22	1	1	0	0	0	19.29%	22	1	1	0	0	0	17.07%
141		**Equity**	15	0	0	0	0	0	0.01%	15	0	0	0	0	0	0.01%	15	0	0	0	0	0	0.01%
142		**Securitisation**																					
143		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**3,370**	**682**	**33**	**3**	**56**	**9**	**27.40%**	**3,356**	**642**	**86**	**2**	**64**	**23**	**26.39%**	**3,291**	**643**	**151**	**2**	**72**	**40**	**26.49%**

2021 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
145	SWITZERLAND	**Central banks**	18,804	2	1	0	0	0	0.00%	18,801	4	2	0	0	0	0.00%	18,799	6	3	0	0	0	0.00%
146		**Central governments**	217	8	0	0	0	0	40.00%	217	8	0	0	0	0	40.00%	217	8	0	0	0	0	40.00%
147		**Institutions**	188	4	0	0	0	0	10.96%	185	6	1	0	0	0	10.88%	187	3	1	0	0	0	10.86%
148		**Corporates**	3,805	461	118	3	20	15	13.00%	3,807	400	178	2	19	29	16.56%	3,759	397	229	1	17	42	18.25%
149		Corporates - Of Which: Specialised Lending	2,128	251	34	2	9	4	12.53%	2,098	241	75	1	9	10	12.87%	2,064	240	109	1	9	14	13.20%
150		Corporates - Of Which: SME	219	15	39	0	0	2	4.45%	218	13	42	0	0	2	5.03%	213	16	44	0	0	2	5.47%
151		**Retail**	734	65	66	1	1	15	23.03%	722	66	78	1	1	17	21.35%	709	68	89	1	1	18	20.24%
152		**Retail - Secured on real estate property**	296	36	35	0	0	5	13.22%	291	35	42	0	0	5	12.90%	285	34	49	0	0	6	12.70%
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	296	36	35	0	0	5	13.22%	291	35	42	0	0	5	12.90%	285	34	49	0	0	6	12.70%
155		**Retail - Qualifying Revolving**	44	10	3	0	0	2	56.87%	43	10	4	0	0	2	50.58%	43	10	4	0	0	2	46.51%
156		**Retail - Other Retail**	394	19	28	0	0	9	31.58%	388	21	32	0	0	9	29.23%	381	24	36	0	0	10	27.46%
157		Retail - Other Retail - Of Which: SME	0	2	0	0	0	0	52.58%	0	2	0	0	0	0	39.76%	0	2	0	0	0	0	33.21%
158		Retail - Other Retail - Of Which: non-SME	394	17	28	0	0	9	31.55%	388	19	32	0	0	9	29.21%	381	23	36	0	0	10	27.45%
159		**Equity**	6	0	0	0	0	0	0.01%	6	0	0	0	0	0	0.01%	6	0	0	0	0	0	0.01%
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**23,754**	**541**	**185**	**3**	**21**	**31**	**16.51%**	**23,738**	**484**	**258**	**2**	**20**	**46**	**17.89%**	**23,676**	**483**	**321**	**2**	**18**	**60**	**18.63%**

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163	UNITED KINGDOM	**Central banks**	13,378	6	6	0	0	0	0.00%	13,366	12	13	0	0	0	0.00%	13,353	17	20	0	0	0	0.00%
164		**Central governments**	1,134	200	1	0	0	0	40.00%	1,050	282	1	0	0	1	40.00%	973	359	2	0	0	1	40.00%
165		**Institutions**	2,451	88	1	0	0	0	22.49%	2,449	88	3	0	0	1	22.50%	2,456	80	4	0	0	1	22.57%
166		**Corporates**	7,186	2,277	314	5	50	68	21.63%	7,488	1,909	381	4	51	86	22.66%	7,399	1,935	443	4	55	104	23.38%
167		Corporates - Of Which: Specialised Lending	1,879	1,079	173	1	16	18	10.30%	2,007	930	194	1	14	20	10.54%	1,979	938	213	1	15	23	10.74%
168		Corporates - Of Which: SME	43	2	2	0	0	0	14.73%	42	2	2	0	0	0	15.90%	41	3	3	0	0	0	16.36%
169		**Retail**	263	30	11	0	0	3	29.65%	261	29	14	0	0	4	25.95%	259	29	17	0	0	4	23.65%
170		**Retail - Secured on real estate property**	109	7	2	0	0	0	24.05%	108	8	3	0	0	1	19.06%	106	9	4	0	0	1	16.58%
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	109	7	2	0	0	0	24.05%	108	8	3	0	0	1	19.06%	106	9	4	0	0	1	16.58%
173		**Retail - Qualifying Revolving**	41	16	1	0	0	0	29.90%	42	15	2	0	0	0	26.60%	42	14	2	0	0	1	25.09%
174		**Retail - Other Retail**	112	7	8	0	0	3	30.95%	112	6	9	0	0	3	27.96%	110	6	10	0	0	3	25.92%
175		Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	88.86%	1	0	1	0	0	1	88.75%	1	0	1	0	0	1	88.64%
176		Retail - Other Retail - Of Which: non-SME	111	6	7	0	0	2	24.56%	111	6	9	0	0	2	22.15%	109	6	10	0	0	2	20.57%
177		**Equity**	14	0	0	0	0	0	0.01%	14	0	0	0	0	0	0.01%	14	0	0	0	0	0	0.01%
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**24,425**	**2,602**	**334**	**6**	**51**	**72**	**21.54%**	**24,628**	**2,320**	**412**	**4**	**52**	**91**	**22.12%**	**24,455**	**2,421**	**485**	**4**	**56**	**109**	**22.51%**

			Baseline Scenario																				
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181	UNITED STATES	**Central banks**	18,448	2	1	0	0	0	0.00%	18,445	4	2	0	0	0	0.00%	18,442	6	3	0	0	0	0.00%
182		**Central governments**	17,907	6	1	0	0	0	40.00%	17,904	7	2	0	0	1	40.00%	17,902	9	2	0	0	1	40.00%
183		**Institutions**	4,830	90	13	0	0	1	4.29%	4,814	102	17	0	0	1	4.12%	4,835	78	20	0	0	1	4.02%
184		**Corporates**	25,588	6,235	573	16	264	173	30.21%	26,178	5,299	919	13	268	244	26.53%	25,865	5,281	1,251	13	284	315	25.15%
185		Corporates - Of Which: Specialised Lending	5,243	2,112	353	4	90	103	29.07%	5,465	1,734	510	4	85	124	24.37%	5,310	1,735	663	4	90	147	22.11%
186		Corporates - Of Which: SME	3	1	0	0	0	0	43.00%	3	1	1	0	0	0	43.00%	3	1	1	0	0	0	43.00%
187		**Retail**	42	32	4	0	2	2	43.52%	46	27	5	0	1	2	39.27%	48	23	6	0	0	2	36.73%
188		**Retail - Secured on real estate property**	7	2	0	0	0	0	4.87%	7	2	0	0	0	0	3.79%	7	2	0	0	0	0	3.36%
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	7	2	0	0	0	0	4.87%	7	2	0	0	0	0	3.79%	7	2	0	0	0	0	3.36%
191		**Retail - Qualifying Revolving**	29	26	2	0	2	1	46.10%	32	22	3	0	1	1	41.53%	34	19	4	0	0	1	38.36%
192		**Retail - Other Retail**	5	5	2	0	0	1	42.89%	7	3	2	0	0	1	38.72%	7	2	2	0	0	1	37.11%
193		Retail - Other Retail - Of Which: SME	2	4	1	0	0	0	23.01%	4	2	1	0	0	0	23.00%	4	1	2	0	0	0	22.99%
194		Retail - Other Retail - Of Which: non-SME	3	1	1	0	0	1	62.59%	3	1	1	0	0	1	61.04%	3	1	1	0	0	1	59.43%
195		**Equity**	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**66,818**	**6,365**	**590**	**17**	**266**	**175**	**29.71%**	**67,391**	**5,438**	**944**	**13**	**268**	**247**	**26.17%**	**67,095**	**5,397**	**1,282**	**13**	**285**	**319**	**24.86%**

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Société Générale S.A.

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	Société Générale S.A.	**Central banks**	160,726	132	84	0	0	13	15.69%	160,589	194	159	0	0	13	8.27%	160,444	255	243	0	0	13	5.42%
2		**Central governments**	87,935	9,971	677	24	14	274	40.57%	85,024	12,814	745	24	15	302	40.51%	82,686	15,077	820	22	13	332	40.47%
3		**Institutions**	36,901	5,163	110	9	81	22	20.20%	38,765	3,193	215	8	73	44	20.20%	39,696	2,174	303	8	68	62	20.57%
4		**Corporates**	123,835	84,386	9,949	389	2,682	4,070	40.91%	140,605	61,706	15,859	273	2,357	5,744	36.22%	143,585	54,178	20,407	258	2,154	7,029	34.44%
5		Corporates - Of Which: Specialised Lending	20,544	23,286	2,230	42	657	766	34.36%	25,227	17,132	3,702	32	534	1,019	27.51%	25,735	15,382	4,944	32	489	1,219	24.65%
6		Corporates - Of Which: SME	22,858	7,272	2,965	168	605	1,277	43.07%	21,686	7,061	4,349	125	551	1,728	39.75%	21,043	6,645	5,407	114	473	2,084	38.55%
7		**Retail**	136,932	26,193	7,917	281	903	3,164	39.96%	132,767	27,341	10,933	304	873	3,930	35.94%	129,385	27,866	13,790	271	806	4,701	34.09%
8		**Retail - Secured on real estate property**	94,109	14,565	2,563	30	158	459	17.92%	91,717	15,908	3,613	33	189	531	14.70%	89,772	16,824	4,642	28	191	619	13.33%
9		Retail - Secured on real estate property - Of Which: SME	4,777	932	267	3	12	29	10.90%	4,549	1,034	394	2	17	36	9.07%	4,352	1,108	516	2	18	42	8.23%
10		Retail - Secured on real estate property - Of Which: non-SME	89,332	13,633	2,296	26	146	430	18.74%	87,168	14,874	3,219	30	172	495	15.39%	85,420	15,716	4,126	26	173	576	13.97%
11		**Retail - Qualifying Revolving**	2,815	810	438	29	41	249	56.77%	2,758	740	565	27	36	314	55.50%	2,703	680	681	26	31	374	54.85%
12		**Retail - Other Retail**	40,008	10,817	4,915	223	704	2,455	49.95%	38,293	10,693	6,755	244	648	3,085	45.67%	36,910	10,363	8,467	217	584	3,708	43.79%
13		Retail - Other Retail - Of Which: SME	14,277	6,153	2,420	74	311	1,072	44.30%	13,366	6,046	3,438	67	284	1,303	37.90%	12,990	5,608	4,252	62	242	1,498	35.22%
14		Retail - Other Retail - Of Which: non-SME	25,731	4,664	2,496	149	393	1,384	55.44%	24,927	4,648	3,317	177	364	1,782	53.72%	23,921	4,755	4,215	155	343	2,210	52.44%
15		**Equity**	6,272	1	2	0	0	0	0.01%	6,268	3	4	0	0	0	0.01%	6,264	4	6	0	0	0	0.01%
16		**Securitisation**																					
17		**Other non-credit obligation assets**	295	440	95	1	33	12	13.09%	313	352	166	1	23	28	16.63%	303	322	206	1	20	36	17.67%
18		**IRB TOTAL**	**552,896**	**126,286**	**18,833**	**704**	**3,714**	**7,556**	**40.12%**	**564,332**	**105,602**	**28,081**	**610**	**3,342**	**10,060**	**35.82%**	**562,363**	**99,878**	**35,774**	**559**	**3,061**	**12,173**	**34.03%**

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19	CZECH REPUBLIC	**Central banks**	635	0	1	0	0	0	0.00%	634	1	1	0	0	0	0.00%	634	1	2	0	0	0	0.00%
20		**Central governments**	4,443	154	4	2	0	2	40.00%	4,402	191	8	2	0	3	40.00%	4,364	224	13	2	0	5	40.00%
21		**Institutions**	627	1,228	18	0	5	3	16.82%	1,579	261	33	1	1	6	18.35%	1,622	213	38	1	1	7	18.57%
22		**Corporates**	8,438	2,114	475	50	119	209	43.91%	7,020	3,131	876	23	180	327	37.34%	6,767	3,070	1,191	20	122	419	35.22%
23		Corporates - Of Which: Specialised Lending	1,573	432	76	11	27	14	18.76%	1,295	607	179	5	37	40	22.49%	1,266	558	256	4	24	59	23.15%
24		Corporates - Of Which: SME	3,305	899	277	24	56	126	45.32%	2,774	1,250	458	11	79	185	40.44%	2,680	1,207	594	10	52	230	38.80%
25		**Retail**	10,895	2,945	379	23	120	209	55.14%	10,272	3,353	594	21	134	294	49.44%	9,862	3,508	848	18	130	384	45.28%
26		**Retail - Secured on real estate property**	9,579	2,021	190	7	39	81	42.51%	9,101	2,398	291	10	51	101	34.83%	8,786	2,559	445	9	54	136	30.50%
27		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
28		Retail - Secured on real estate property - Of Which: non-SME	9,579	2,021	190	7	39	81	42.51%	9,101	2,398	291	10	51	101	34.83%	8,786	2,559	445	9	54	136	30.50%
29		**Retail - Qualifying Revolving**	195	76	11	0	2	8	76.73%	183	85	14	0	3	10	71.27%	175	89	18	0	3	12	67.30%
30		**Retail - Other Retail**	1,121	849	178	16	79	120	67.28%	989	869	289	11	80	183	63.08%	901	860	386	9	73	237	61.30%
31		Retail - Other Retail - Of Which: SME	383	331	108	13	54	76	70.86%	341	298	183	7	46	121	66.29%	311	281	229	6	37	149	64.96%
32		Retail - Other Retail - Of Which: non-SME	738	518	70	3	25	44	61.80%	648	571	107	4	34	61	57.58%	590	579	157	3	36	88	55.95%
33		**Equity**	49	0	0	0	0	0	0.01%	49	0	0	0	0	0	0.01%	49	0	0	0	0	0	0.01%
34		**Securitisation**																					
35		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		**IRB TOTAL**	**25,088**	**6,441**	**876**	**75**	**244**	**422**	**48.18%**	**23,957**	**6,936**	**1,513**	**46**	**315**	**630**	**41.66%**	**23,297**	**7,016**	**2,092**	**40**	**254**	**816**	**39.00%**

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37	FRANCE	**Central banks**	87,877	97	47	0	0	0	0.00%	87,780	146	95	0	0	0	0.00%	87,677	195	150	0	0	0	0.00%
38		**Central governments**	38,129	4,588	410	8	3	160	39.13%	36,802	5,894	432	9	3	169	39.17%	35,531	7,138	458	8	3	180	39.22%
39		**Institutions**	19,634	1,921	39	1	2	7	17.68%	20,522	1,004	68	1	2	9	13.86%	20,745	766	83	1	2	12	14.01%
40		**Corporates**	48,021	37,542	4,950	204	1,387	2,325	46.98%	57,714	24,846	7,952	127	1,066	3,314	41.67%	58,542	22,098	9,872	120	970	3,954	40.05%
41		Corporates - Of Which: Specialised Lending	4,063	4,266	261	9	211	90	34.36%	5,279	2,755	555	8	145	168	30.22%	5,337	2,519	734	7	129	212	28.85%
42		Corporates - Of Which: SME	13,010	5,415	2,076	96	494	974	46.91%	12,904	4,658	2,939	58	408	1,278	43.48%	12,467	4,525	3,510	53	377	1,483	42.25%
43		**Retail**	115,049	21,540	6,583	158	576	2,454	37.27%	112,004	22,358	8,810	157	587	2,884	32.73%	109,389	22,924	10,859	143	557	3,307	30.45%
44		**Retail - Secured on real estate property**	83,294	12,357	2,239	18	115	351	15.66%	81,416	13,329	3,144	17	134	394	12.52%	79,828	14,087	3,974	15	132	439	11.03%
45		Retail - Secured on real estate property - Of Which: SME	4,696	908	267	3	12	29	10.91%	4,467	1,010	394	2	16	36	9.07%	4,271	1,083	516	2	18	42	8.23%
46		Retail - Secured on real estate property - Of Which: non-SME	78,599	11,448	1,972	15	103	322	16.31%	76,949	12,320	2,750	15	117	358	13.02%	75,557	13,004	3,458	13	114	396	11.45%
47		**Retail - Qualifying Revolving**	2,164	586	404	26	33	230	57.11%	2,117	523	513	24	29	288	56.08%	2,069	471	613	23	25	340	55.51%
48		**Retail - Other Retail**	29,591	8,598	3,941	114	429	1,872	47.51%	28,470	8,506	5,153	116	425	2,202	42.74%	27,491	8,366	6,273	105	401	2,528	40.31%
49		Retail - Other Retail - Of Which: SME	10,330	5,011	1,957	29	212	862	44.05%	9,889	4,791	2,617	25	187	984	37.59%	9,634	4,543	3,120	23	169	1,079	34.58%
50		Retail - Other Retail - Of Which: non-SME	19,261	3,588	1,983	85	216	1,010	50.93%	18,581	3,715	2,536	91	238	1,219	48.04%	17,857	3,823	3,152	81	232	1,449	45.98%
51		**Equity**	5,368	1	2	0	0	0	0.01%	5,365	2	3	0	0	0	0.01%	5,361	4	5	0	0	0	0.01%
52		**Securitisation**																					
53		**Other non-credit obligation assets**	260	406	80	1	29	11	14.15%	276	324	146	1	21	25	17.23%	265	299	183	1	17	33	18.14%
54		**IRB TOTAL**	**314,338**	**66,095**	**12,110**	**372**	**1,998**	**4,957**	**40.94%**	**320,463**	**54,574**	**17,507**	**295**	**1,680**	**6,401**	**36.56%**	**317,510**	**53,424**	**21,610**	**272**	**1,550**	**7,485**	**34.64%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
55	GERMANY	**Central banks**	2,154	1	0	0	0	0	0.00%	2,152	2	0	0	0	0	0.00%	2,151	3	1	0	0	0	0.00%
56		**Central governments**	2,375	1,660	42	0	0	17	39.79%	1,839	2,196	42	0	0	17	39.79%	1,424	2,610	43	0	0	17	39.79%
57		**Institutions**	359	18	0	0	0	0	13.47%	345	32	1	0	0	0	13.29%	354	21	2	0	0	0	13.18%
58		**Corporates**	4,688	3,066	471	20	61	139	29.53%	5,096	2,390	741	7	51	190	25.70%	5,177	2,175	874	7	42	221	25.33%
59		Corporates - Of Which: Specialised Lending	391	514	42	0	4	1	2.30%	446	447	55	0	3	2	4.39%	443	437	67	0	3	4	5.63%
60		Corporates - Of Which: SME	1,079	348	147	8	11	25	16.73%	931	393	250	51	11	40	15.82%	933	351	290	2	7	46	15.87%
61		**Retail**	2,320	477	178	14	13	40	22.63%	2,072	562	341	8	11	65	18.97%	2,002	532	441	7	8	79	18.02%
62		**Retail - Secured on real estate property**	8	2	0	0	0	0	30.47%	8	2	0	0	0	0	21.30%	7	2	0	0	0	0	17.27%
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	8	2	0	0	0	0	30.47%	8	2	0	0	0	0	21.30%	7	2	0	0	0	0	17.27%
65		**Retail - Qualifying Revolving**	20	3	0	0	0	0	30.39%	20	3	0	0	0	0	27.29%	21	3	1	0	0	0	25.81%
66		**Retail - Other Retail**	2,292	472	178	14	13	40	22.61%	2,045	557	340	8	11	64	18.96%	1,974	527	440	7	8	79	18.01%
67		Retail - Other Retail - Of Which: SME	2,286	471	177	14	13	40	22.48%	2,039	556	339	8	11	64	18.88%	1,969	526	439	7	8	79	17.95%
68		Retail - Other Retail - Of Which: non-SME	6	1	1	0	0	0	63.40%	6	1	1	0	0	0	55.94%	6	1	1	0	0	0	50.22%
69		**Equity**	16	0	0	0	0	0	0.01%	16	0	0	0	0	0	0.01%	16	0	0	0	0	0	0.01%
70		**Securitisation**																					
71		**Other non-credit obligation assets**	26	0	0	0	0	0	1.26%	26	0	0	0	0	0	1.56%	26	0	0	0	0	0	1.75%
72		**IRB TOTAL**	**11,938**	**5,221**	**692**	**34**	**75**	**196**	**28.34%**	**11,546**	**5,181**	**1,125**	**15**	**63**	**272**	**24.16%**	**11,151**	**5,341**	**1,360**	**14**	**50**	**318**	**23.38%**

2021 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
73	ITALY	**Central banks**	31	0	0	0	0	0	0.00%	31	0	0	0	0	0	0.00%	31	0	0	0	0	0	0.00%
74		**Central governments**	892	1,138	5	1	6	2	40.01%	632	1,392	10	1	6	4	40.00%	456	1,560	18	1	5	7	40.00%
75		**Institutions**	184	25	1	0	0	0	20.46%	155	53	2	0	0	0	21.06%	185	21	3	0	0	1	21.26%
76		**Corporates**	3,729	2,293	236	23	84	107	45.23%	4,081	1,741	436	30	86	170	39.05%	4,222	1,360	675	32	65	250	36.97%
77		Corporates - Of Which: Specialised Lending	830	858	19	1	16	2	12.25%	1,066	583	58	1	12	7	12.21%	1,084	532	91	1	12	11	12.17%
78		Corporates - Of Which: SME	1,230	303	137	16	22	71	51.74%	1,028	421	222	26	32	102	45.93%	1,116	192	362	27	17	153	42.32%
79		**Retail**	4,575	717	500	75	180	389	77.77%	4,427	568	798	106	128	595	74.58%	4,243	409	1,141	92	100	816	71.52%
80		**Retail - Secured on real estate property**	24	5	1	0	0	0	6.88%	21	6	3	0	0	0	7.10%	20	4	6	0	0	0	7.84%
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	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	24	5	1	0	0	0	6.88%	21	6	3	0	0	0	7.10%	20	4	6	0	0	0	7.84%
83		**Retail - Qualifying Revolving**	11	13	3	0	0	1	23.42%	13	10	3	0	0	1	22.90%	15	8	4	0	0	1	22.70%
84		**Retail - Other Retail**	4,541	698	496	75	179	388	78.26%	4,393	552	791	106	128	594	75.07%	4,207	397	1,132	92	99	815	72.01%
85		Retail - Other Retail - Of Which: SME	1,105	282	163	18	30	89	54.97%	930	347	273	26	38	128	47.12%	900	221	429	25	27	184	42.87%
86		Retail - Other Retail - Of Which: non-SME	3,436	416	334	57	150	299	89.62%	3,463	204	518	79	90	465	89.76%	3,308	176	702	68	73	631	89.82%
87		**Equity**	13	0	0	0	0	0	0.01%	13	0	0	0	0	0	0.01%	13	0	0	0	0	0	0.01%
88		**Securitisation**																					
89		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**9,425**	**4,172**	**742**	**100**	**270**	**498**	**67.11%**	**9,339**	**3,754**	**1,246**	**137**	**221**	**769**	**61.77%**	**9,151**	**3,350**	**1,838**	**125**	**170**	**1,074**	**58.41%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
91	JAPAN	**Central banks**	11,637	1	2	0	0	0	0.00%	11,632	2	6	0	0	0	0.00%	11,628	3	9	0	0	0	0.00%
92		**Central governments**	440	121	74	0	0	30	40.00%	440	121	74	0	0	30	40.00%	440	121	74	0	0	30	40.00%
93		**Institutions**	636	7	0	0	0	0	10.42%	623	19	1	0	0	0	10.48%	629	12	1	0	0	0	10.53%
94		**Corporates**	329	500	12	0	4	2	16.75%	390	414	37	0	3	6	16.76%	494	291	55	0	2	9	16.73%
95		Corporates - Of Which: Specialised Lending	244	129	4	0	2	0	7.91%	228	136	14	0	1	1	8.41%	221	136	21	0	1	2	8.48%
96		Corporates - Of Which: SME	0	0	0	0	0	0	44.84%	0	0	0	0	0	0	44.83%	0	0	0	0	0	0	44.78%
97		**Retail**	9	3	0	0	0	0	23.40%	9	3	0	0	0	0	20.22%	9	3	0	0	0	0	19.28%
98		**Retail - Secured on real estate property**	1	0	0	0	0	0	9.06%	1	0	0	0	0	0	10.82%	1	0	0	0	0	0	11.64%
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	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	9.06%	1	0	0	0	0	0	10.82%	1	0	0	0	0	0	11.64%
101		**Retail - Qualifying Revolving**	7	3	0	0	0	0	20.73%	8	2	0	0	0	0	20.32%	8	2	0	0	0	0	20.20%
102		**Retail - Other Retail**	0	0	0	0	0	0	42.99%	0	0	0	0	0	0	34.59%	0	0	0	0	0	0	30.30%
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	43.01%	0	0	0	0	0	0	34.62%	0	0	0	0	0	0	30.33%
105		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		**Securitisation**																					
107		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**13,051**	**632**	**88**	**1**	**4**	**32**	**35.77%**	**13,094**	**559**	**117**	**0**	**3**	**36**	**30.57%**	**13,200**	**431**	**140**	**1**	**3**	**39**	**27.92%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
109	LUXEMBOURG	**Central banks**	1,749	1	0	0	0	0	0.00%	1,748	2	1	0	0	0	0.00%	1,747	2	1	0	0	0	0.00%
110		**Central governments**	2,471	5	0	0	0	0	40.00%	2,468	8	1	0	0	0	40.00%	2,466	10	1	0	0	0	40.00%
111		**Institutions**	522	6	0	0	0	0	11.16%	510	17	1	0	0	0	10.54%	516	11	1	0	0	0	10.11%
112		**Corporates**	5,485	1,475	667	6	17	112	16.77%	5,518	1,359	750	5	15	129	17.15%	5,593	1,215	820	5	13	142	17.37%
113		Corporates - Of Which: Specialised Lending	1,021	632	49	1	6	3	5.24%	1,077	554	72	0	6	6	8.55%	1,084	529	89	0	5	9	9.91%
114		Corporates - Of Which: SME	1,319	87	91	3	4	24	26.04%	1,286	98	113	3	3	29	25.47%	1,241	123	133	3	3	33	24.99%
115		**Retail**	628	36	114	3	1	24	20.73%	598	34	146	2	1	27	18.55%	569	32	177	2	1	30	17.19%
116		**Retail - Secured on real estate property**	194	13	72	1	1	17	23.43%	188	12	79	1	0	18	22.87%	182	12	85	1	0	19	22.43%
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	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	194	13	72	1	1	17	23.43%	188	12	79	1	0	18	22.87%	182	12	85	1	0	19	22.43%
119		**Retail - Qualifying Revolving**	1	0	0	0	0	0	56.77%	1	0	0	0	0	0	53.38%	1	0	0	0	0	0	51.27%
120		**Retail - Other Retail**	434	22	42	2	0	7	16.06%	410	21	68	2	0	9	13.45%	386	20	92	1	0	11	12.28%
121		Retail - Other Retail - Of Which: SME	3	1	0	0	0	0	22.81%	3	1	1	0	0	0	18.73%	3	1	1	0	0	0	17.80%
122		Retail - Other Retail - Of Which: non-SME	430	21	42	2	0	7	16.01%	407	20	67	2	0	9	13.41%	383	19	91	1	0	11	12.24%
123		**Equity**	392	0	0	0	0	0	0.01%	392	0	0	0	0	0	0.01%	392	0	0	0	0	0	0.01%
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**11,248**	**1,523**	**782**	**9**	**18**	**136**	**17.35%**	**11,235**	**1,420**	**899**	**8**	**16**	**156**	**17.38%**	**11,282**	**1,271**	**1,000**	**7**	**14**	**173**	**17.33%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	RUSSIAN FEDERATION	**Central banks**	958	0	1	0	0	0	0.00%	957	0	1	0	0	0	0.00%	956	0	2	0	0	0	0.00%
128		**Central governments**	1,132	0	1	0	0	0	40.00%	1,130	0	2	0	0	1	40.00%	1,129	0	3	0	0	1	40.00%
129		**Institutions**	53	14	0	0	0	0	15.62%	46	20	1	0	0	0	15.85%	60	6	1	0	0	0	16.00%
130		**Corporates**	573	1,265	35	2	71	10	27.95%	898	874	100	2	75	26	26.19%	923	771	178	2	79	47	26.29%
131		Corporates - Of Which: Specialised Lending	524	688	21	1	21	3	15.58%	753	415	65	1	19	10	15.48%	758	364	112	1	19	17	15.11%
132		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
133		**Retail**	34	3	1	0	0	0	21.02%	32	3	2	0	0	0	22.14%	31	4	3	0	0	1	23.19%
134		**Retail - Secured on real estate property**	12	2	1	0	0	0	14.33%	11	2	1	0	0	0	18.79%	10	1	2	0	0	0	20.47%
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	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	12	2	1	0	0	0	14.33%	11	2	1	0	0	0	18.79%	10	1	2	0	0	0	20.47%
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	34.20%	0	0	0	0	0	0	33.23%	0	0	0	0	0	0	32.95%
138		**Retail - Other Retail**	22	1	0	0	0	0	28.83%	21	2	1	0	0	0	25.94%	20	2	2	0	0	0	26.15%
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	38.85%	0	0	0	0	0	0	38.85%	0	0	0	0	0	0	38.85%
140		Retail - Other Retail - Of Which: non-SME	22	1	0	0	0	0	28.80%	21	2	1	0	0	0	25.92%	20	2	2	0	0	0	26.14%
141		**Equity**	15	0	0	0	0	0	0.01%	15	0	0	0	0	0	0.01%	15	0	0	0	0	0	0.01%
142		**Securitisation**																					
143		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**2,765**	**1,282**	**37**	**3**	**71**	**10**	**27.51%**	**3,080**	**898**	**107**	**3**	**75**	**28**	**25.95%**	**3,115**	**781**	**189**	**3**	**79**	**49**	**26.09%**

2021 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
145	SWITZERLAND	**Central banks**	18,804	2	1	0	0	0	0.00%	18,801	4	2	0	0	0	0.00%	18,798	6	3	0	0	0	0.00%
146		**Central governments**	217	8	0	0	0	0	40.00%	217	8	0	0	0	0	40.00%	217	8	0	0	0	0	40.00%
147		**Institutions**	173	19	0	0	0	0	10.79%	165	25	1	0	0	0	10.57%	181	9	2	0	0	0	10.50%
148		**Corporates**	2,429	1,829	127	4	27	22	17.37%	3,215	952	218	3	26	44	20.14%	3,332	754	299	2	22	63	21.22%
149		Corporates - Of Which: Specialised Lending	1,308	1,066	39	2	13	5	13.24%	1,725	586	102	1	12	14	13.80%	1,771	487	155	1	11	22	14.08%
150		Corporates - Of Which: SME	216	17	40	1	0	6	15.28%	204	23	46	1	1	7	16.22%	196	25	52	1	1	9	17.01%
151		**Retail**	716	81	69	2	2	18	26.54%	691	85	89	3	2	22	25.12%	662	92	112	2	2	27	24.34%
152		**Retail - Secured on real estate property**	291	40	37	2	1	7	20.20%	280	38	49	2	1	10	20.36%	268	38	62	2	1	13	20.59%
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	291	40	37	2	1	7	20.20%	280	38	49	2	1	10	20.36%	268	38	62	2	1	13	20.59%
155		**Retail - Qualifying Revolving**	44	10	3	0	0	2	55.86%	43	10	4	0	0	2	48.93%	43	10	4	0	0	2	44.97%
156		**Retail - Other Retail**	381	30	30	1	0	9	31.43%	368	36	37	1	1	11	29.00%	351	44	46	1	1	13	27.44%
157		Retail - Other Retail - Of Which: SME	0	2	0	0	0	0	57.19%	0	2	0	0	0	0	43.22%	0	2	0	0	0	0	36.28%
158		Retail - Other Retail - Of Which: non-SME	381	29	30	1	0	9	31.39%	367	35	37	1	1	11	28.97%	351	42	46	1	1	13	27.42%
159		**Equity**	6	0	0	0	0	0	0.01%	6	0	0	0	0	0	0.01%	6	0	0	0	0	0	0.01%
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**22,344**	**1,939**	**197**	**6**	**29**	**40**	**20.50%**	**23,095**	**1,074**	**310**	**5**	**28**	**66**	**21.41%**	**23,195**	**869**	**416**	**5**	**24**	**91**	**21.85%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
163	UNITED KINGDOM	**Central banks**	13,373	6	12	0	0	0	0.00%	13,355	12	23	0	0	0	0.00%	13,337	17	36	0	0	0	0.00%
164		**Central governments**	1,133	200	1	0	0	0	40.00%	1,050	282	2	0	0	1	40.00%	972	358	4	0	0	1	40.00%
165		**Institutions**	2,381	158	1	0	1	0	22.46%	2,318	218	4	0	1	1	22.28%	2,400	132	8	0	0	2	22.13%
166		**Corporates**	5,763	3,687	327	7	77	72	22.05%	6,537	2,796	444	5	72	104	23.45%	6,721	2,508	549	5	71	133	24.22%
167		Corporates - Of Which: Specialised Lending	1,332	1,622	177	1	25	18	10.37%	1,613	1,295	222	1	20	24	10.86%	1,668	1,201	261	1	19	29	11.19%
168		Corporates - Of Which: SME	41	3	3	0	0	1	23.44%	39	4	4	0	0	1	26.32%	37	4	6	0	0	2	27.26%
169		**Retail**	251	40	13	0	1	4	28.63%	246	40	19	0	1	5	23.68%	240	39	25	0	1	5	21.28%
170		**Retail - Secured on real estate property**	106	10	3	0	0	1	24.92%	105	9	4	0	0	1	21.78%	103	10	6	0	0	1	20.58%
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	106	10	3	0	0	1	24.92%	105	9	4	0	0	1	21.78%	103	10	6	0	0	1	20.58%
173		**Retail - Qualifying Revolving**	41	17	1	0	0	0	29.37%	42	15	2	0	0	1	26.11%	42	14	3	0	0	1	24.81%
174		**Retail - Other Retail**	104	14	9	0	0	3	29.60%	99	15	13	0	0	3	23.94%	95	16	17	0	0	3	20.95%
175		Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	88.85%	1	0	1	0	0	1	88.70%	1	0	1	0	0	1	88.55%
176		Retail - Other Retail - Of Which: non-SME	103	14	8	0	0	2	23.72%	98	15	12	0	0	2	19.57%	94	15	16	0	0	3	17.46%
177		**Equity**	14	0	0	0	0	0	0.01%	14	0	0	0	0	0	0.01%	14	0	0	0	0	0	0.01%
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**22,916**	**4,091**	**354**	**8**	**78**	**77**	**21.63%**	**23,520**	**3,348**	**493**	**6**	**74**	**111**	**22.42%**	**23,683**	**3,055**	**622**	**6**	**72**	**142**	**22.76%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
181	UNITED STATES	**Central banks**	18,448	2	1	0	0	0	0.00%	18,445	4	2	0	0	0	0.00%	18,442	6	3	0	0	0	0.00%
182		**Central governments**	17,907	6	1	0	0	0	40.00%	17,904	7	2	0	0	1	40.00%	17,901	9	3	0	0	1	40.00%
183		**Institutions**	4,789	131	13	0	0	1	4.30%	4,685	228	20	0	0	1	4.09%	4,737	166	29	0	0	1	3.93%
184		**Corporates**	20,212	11,569	615	16	349	184	29.87%	22,212	9,045	1,139	16	335	291	25.54%	23,086	7,658	1,652	16	335	399	24.18%
185		Corporates - Of Which: Specialised Lending	3,216	4,119	374	4	121	106	28.25%	4,071	3,022	616	4	109	139	22.62%	4,265	2,603	841	4	107	172	20.50%
186		Corporates - Of Which: SME	3	1	0	0	0	0	45.00%	3	1	1	0	0	0	44.99%	3	1	1	0	0	0	44.99%
187		**Retail**	41	32	4	0	2	2	46.60%	45	27	6	0	1	2	42.08%	47	24	7	0	1	3	39.64%
188		**Retail - Secured on real estate property**	7	2	0	0	0	0	4.80%	7	2	0	0	0	0	4.25%	7	2	0	0	0	0	4.14%
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	7	2	0	0	0	0	4.80%	7	2	0	0	0	0	4.25%	7	2	0	0	0	0	4.14%
191		**Retail - Qualifying Revolving**	29	26	2	0	2	1	45.28%	32	22	3	0	1	1	40.08%	34	19	4	0	0	1	37.20%
192		**Retail - Other Retail**	5	5	2	0	0	1	49.61%	6	3	3	0	0	1	46.55%	6	3	3	0	0	1	45.23%
193		Retail - Other Retail - Of Which: SME	2	4	1	0	0	0	39.25%	3	2	2	0	0	1	39.24%	4	1	2	0	0	1	39.22%
194		Retail - Other Retail - Of Which: non-SME	3	1	1	0	0	1	62.39%	3	1	1	0	0	1	60.15%	2	1	1	0	0	1	58.14%
195		**Equity**	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**61,401**	**11,739**	**633**	**16**	**351**	**186**	**29.43%**	**63,294**	**9,311**	**1,168**	**16**	**336**	**295**	**25.24%**	**64,216**	**7,863**	**1,695**	**16**	**336**	**405**	**23.88%**

2021 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	Société Générale S.A.	Central banks	1,662	0	444	0	1,398	95	0	0	0	0	0.00%
2		Central governments	8,824	1	7,488	2	7,887	930	12	1	2	4	28.86%
3		Regional governments or local authorities	780	15	193	16	709	86	26	3	9	11	41.80%
4		Public sector entities	266	1	73	1	190	86	1	0	1	0	13.14%
5		Multilateral Development Banks	1,479	0	33	0	1,415	46	18	0	0	0	0.06%
6		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	43,094	5	4,403	8	16,378	3,021	18	2	3	4	24.58%
8		Corporates	31,718	893	29,589	1,032	33,039	5,293	2,754	97	241	1,849	67.14%
9		of which: SME	7,268	513	5,783	603	6,061	1,531	1,477	6	106	958	64.86%
10		Retail	30,690	1,182	20,415	1,314	25,289	6,223	2,667	240	105	1,490	55.86%
11		of which: SME	12,752	501	7,658	580	8,053	4,839	1,072	75	32	574	53.54%
12		Secured by mortgages on immovable property	15,043	377	6,645	414	14,172	1,084	615	54	107	296	48.12%
13		of which: SME	1,251	33	525	25	1,187	79	71	3	12	46	64.26%
14		Items associated with particularly high risk	364	5	546	7	67	303	27	0	4	22	82.83%
15		Covered bonds	206	0	21	0	206	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	5	0	5	0	5	0	0	0	0	0	0.00%
18		Equity	974	0	706	0	974	0	0	0	0	0	0.00%
19		Securitisation											
20		Other exposures	29,012	415	22,324	270	18,102	10,909	415	128	251	196	47.28%
21		Standardised Total	**164,118**	**2,896**	**92,885**	**3,064**	**119,832**	**28,075**	**6,553**	**526**	**723**	**3,872**	**59.09%**

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

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	FRANCE	Central banks	96	0	0	0	96	0	0	0	0	0	0.00%
44		Central governments	3,541	1	3,935	2	3,495	47	3	0	2	2	45.89%
45		Regional governments or local authorities	263	8	59	8	263	1	11	1	0	4	31.94%
46		Public sector entities	34	0	7	0	32	2	0	0	0	0	63.70%
47		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
49		Institutions	15,459	0	2,335	0	11,537	1,709	12	1	1	4	34.95%
50		Corporates	7,124	109	6,947	101	9,427	1,299	194	13	16	85	43.80%
51		of which: SME	1,321	29	1,073	23	1,220	123	70	1	6	41	58.52%
52		Retail	8,776	392	5,431	446	6,725	2,133	657	17	21	266	40.40%
53		of which: SME	4,059	240	2,372	279	2,080	2,011	416	11	17	175	42.20%
54		Secured by mortgages on immovable property	2,557	89	1,170	86	2,355	211	122	3	4	32	26.49%
55		of which: SME	148	4	68	4	137	12	5	1	0	1	18.69%
56		Items associated with particularly high risk	51	0	76	0	44	8	0	0	0	0	0.42%
57		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
60		Equity	299	0	220	0	299	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	10,892	45	9,563	38	7,746	3,146	45	128	251	196	435.93%
63		Standardised Total	**49,093**	**645**	**29,744**	**682**	**42,020**	**8,554**	**1,045**	**162**	**295**	**589**	**56.32%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	GERMANY	Central banks	150	0	0	0	150	0	0	0	0	0	0.00%
65		Central governments	546	0	98	0	545	0	0	0	0	0	0.00%
66		Regional governments or local authorities	58	0	2	0	58	0	0	0	0	0	0.00%
67		Public sector entities	36	0	7	0	20	16	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
70		Institutions	4,127	0	173	0	105	949	0	0	0	0	0.00%
71		Corporates	751	8	709	9	1,545	270	22	1	5	15	65.33%
72		of which: SME	199	6	163	6	110	92	16	1	2	10	62.85%
73		Retail	5,676	148	3,973	149	5,088	639	217	44	7	70	32.19%
74		of which: SME	1,604	7	920	7	1,098	514	22	6	2	15	66.32%
75		Secured by mortgages on immovable property	1,631	0	1,222	0	1,673	4	0	1	0	0	62.72%
76		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
81		Equity	3	0	3	0	3	0	0	0	0	0	0.00%
82		Securitisation											
83		Other exposures	2,579	8	1,590	7	755	1,824	8	0	0	0	0.00%
84		Standardised Total	**15,558**	**164**	**7,779**	**165**	**9,943**	**3,702**	**247**	**46**	**12**	**85**	**34.21%**

2021 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	ITALY	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	81.09%
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											
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%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	JAPAN	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											
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%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	LUXEMBOURG	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	83	0	48	0	2	81	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											
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%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	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	RUSSIAN FEDERATION	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	3,583	1	3,539	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	1,008	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											
167		Other exposures	529	0	477	0	529	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

Société Générale S.A.

			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
169	SWITZERLAND	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
170		**Central governments**	23	0	3	0	23	0	0	0	0	0	0.00%
171		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
172		**Public sector entities**	4	0	1	0	1	3	0	0	0	0	0.00%
173		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
174		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
175		**Institutions**	256	0	52	0	103	0	0	0	0	0	0.00%
176		**Corporates**	265	5	187	7	239	40	6	0	0	2	25.79%
177		of which: SME	96	2	50	3	79	15	3	0	0	1	33.33%
178		**Retail**	260	2	174	2	255	5	3	0	0	1	31.75%
179		of which: SME	243	1	161	1	238	4	1	0	0	0	15.23%
180		**Secured by mortgages on immovable property**	13	0	7	0	13	0	0	0	0	0	38.64%
181		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
182		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
183		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
184		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
185		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
186		**Equity**	93	0	93	0	93	0	0	0	0	0	0.00%
187		**Securitisation**											
188		**Other exposures**	144	0	115	0	141	3	0	0	0	0	0.00%
189		**Standardised Total**	**1,057**	**7**	**632**	**10**	**867**	**51**	**9**	**0**	**0**	**3**	**27.74%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
190	UNITED KINGDOM	**Central banks**	170	0	0	0	0	0	0	0	0	0	0.00%
191		**Central governments**	840	0	8	0	840	0	0	0	0	0	0.00%
192		**Regional governments or local authorities**	4	0	4	0	4	0	0	0	0	0	82.89%
193		**Public sector entities**	68	0	14	1	67	1	0	0	0	0	0.00%
194		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
195		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
196		**Institutions**	3,104	0	221	0	667	0	0	0	0	0	0.00%
197		**Corporates**	823	52	769	74	1,428	200	59	0	13	8	12.69%
198		of which: SME	474	35	422	53	446	51	39	0	1	4	9.88%
199		**Retail**	1,656	26	1,036	36	754	933	37	3	1	11	28.92%
200		of which: SME	1,258	22	738	31	672	589	31	2	1	9	29.26%
201		**Secured by mortgages on immovable property**	1,967	89	757	133	1,956	11	91	0	0	4	4.81%
202		of which: SME	583	0	273	0	575	8	0	0	0	0	0.00%
203		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
204		**Covered bonds**	206	0	21	0	206	0	0	0	0	0	0.00%
205		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
206		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
207		**Equity**	49	0	49	0	49	0	0	0	0	0	0.00%
208		**Securitisation**											
209		**Other exposures**	1,934	4	1,486	3	804	1,130	4	0	0	0	0.00%
210		**Standardised Total**	**10,821**	**171**	**4,364**	**247**	**6,775**	**2,276**	**192**	**3**	**14**	**23**	**11.82%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
211	UNITED STATES	**Central banks**	0	0	0	0	0	0	0	0	0	0	0.00%
212		**Central governments**	681	0	1,161	0	678	3	0	0	0	0	0.00%
213		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
214		**Public sector entities**	29	0	6	0	39	0	0	0	0	0	100.00%
215		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
216		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
217		**Institutions**	11,875	0	294	0	651	3	0	0	0	0	0.00%
218		**Corporates**	579	4	545	6	823	14	6	0	0	2	29.71%
219		of which: SME	121	2	94	4	117	9	3	0	0	0	7.58%
220		**Retail**	92	5	57	7	92	5	6	0	0	1	20.68%
221		of which: SME	91	5	56	7	91	5	5	0	0	1	18.54%
222		**Secured by mortgages on immovable property**	8	0	3	0	8	0	0	0	0	0	76.65%
223		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
224		**Items associated with particularly high risk**	0	0	0	0	0	0	0	0	0	0	0.00%
225		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
226		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
227		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
228		**Equity**	237	0	41	0	237	0	0	0	0	0	0.00%
229		**Securitisation**											
230		**Other exposures**	487	0	483	0	487	0	0	0	0	0	0.00%
231		**Standardised Total**	**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.

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	Société Générale S.A.	Central banks	1,395	95	3	0	0	0	0.00%	1,392	95	6	0	0	0	0.00%	1,389	95	9	0	0	0	0.00%
2		Central governments	7,145	1,666	18	2	1	6	32.49%	7,139	1,666	24	2	1	8	34.33%	7,133	1,666	30	2	1	10	35.43%
3		Regional governments or local authorities	695	99	28	0	2	12	44.71%	681	110	29	0	2	13	44.43%	669	121	31	0	2	14	44.19%
4		Public sector entities	207	65	5	0	1	2	37.81%	227	42	7	0	0	3	39.36%	230	38	7	0	0	3	39.73%
5		Multilateral Development Banks	1,413	46	20	0	4	1	4.44%	1,412	45	22	0	3	2	7.82%	1,412	44	24	0	3	2	10.40%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	16,231	3,070	115	5	4	11	9.92%	16,125	3,077	215	4	3	19	8.85%	16,077	3,035	305	4	2	25	8.07%
8		Corporates	31,949	5,685	3,452	154	177	2,068	59.91%	31,081	5,854	4,151	128	184	2,288	55.11%	30,417	5,887	4,782	125	157	2,481	51.89%
9		of which: SME	5,802	1,578	1,689	26	57	1,008	59.68%	5,596	1,586	1,887	21	54	1,054	55.86%	5,441	1,564	2,063	20	44	1,094	53.01%
10		Retail	24,064	6,474	3,641	200	126	1,800	49.44%	23,236	6,447	4,496	180	105	2,071	46.06%	22,462	6,446	5,271	173	85	2,316	43.94%
11		of which: SME	7,503	5,024	1,437	39	47	647	45.06%	7,200	4,993	1,771	33	41	714	40.30%	6,910	4,994	2,059	31	34	770	37.40%
12		Secured by mortgages on immovable property	13,885	1,036	951	43	54	439	46.15%	13,604	1,004	1,263	35	49	506	40.03%	13,360	970	1,542	34	45	562	36.47%
13		of which: SME	1,124	91	122	3	6	55	45.36%	1,074	89	174	2	5	65	37.24%	1,033	83	221	2	5	73	33.16%
14		Items associated with particularly high risk	65	303	29	1	4	23	80.16%	63	303	31	1	4	24	77.97%	62	303	32	1	4	25	76.56%
15		Covered bonds	204	2	0	0	0	0	45.00%	203	2	0	0	0	0	45.00%	205	1	1	0	0	0	45.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	5	0	0	0	0	0	0.01%	5	0	0	0	0	0	0.01%	5	0	0	0	0	0	0.01%
18		Equity	974	0	0	0	0	0	0.01%	973	0	1	0	0	0	0.01%	972	1	1	0	0	0	0.01%
19		Securitisation																					
20		Other exposures	18,103	10,908	415	0	0	196	47.28%	18,104	10,907	416	0	0	197	47.28%	18,105	10,906	416	0	0	197	47.28%
21		Standardised Total	**116,334**	**29,448**	**8,678**	**406**	**372**	**4,559**	**52.54%**	**114,246**	**29,554**	**10,660**	**349**	**352**	**5,130**	**48.12%**	**112,497**	**29,513**	**12,450**	**339**	**298**	**5,635**	**45.26%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	CZECH REPUBLIC	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
23		Central governments	47	0	0	0	0	0	40.00%	47	0	0	0	0	0	40.00%	47	0	0	0	0	0	40.00%
24		Regional governments or local authorities	2	0	0	0	0	0	1.56%	2	0	0	0	0	0	2.97%	2	0	0	0	0	0	4.24%
25		Public sector entities	10	3	0	0	0	0	43.00%	12	0	0	0	0	0	43.00%	12	0	0	0	0	0	43.00%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Institutions	2	0	0	0	0	0	41.80%	2	0	0	0	0	0	41.71%	2	0	0	0	0	0	41.67%
29		Corporates	999	296	79	2	9	27	34.25%	964	304	105	1	10	33	31.76%	967	283	124	1	7	38	30.56%
30		of which: SME	400	162	40	1	5	15	38.97%	382	167	53	1	5	19	35.19%	378	161	63	1	4	21	33.28%
31		Retail	723	136	103	4	10	58	55.77%	686	143	134	3	10	69	51.65%	660	147	155	3	9	77	49.61%
32		of which: SME	547	89	71	4	8	35	48.66%	529	81	98	2	7	44	45.39%	515	78	115	2	6	50	43.83%
33		Secured by mortgages on immovable property	10	1	2	0	0	1	45.87%	9	2	2	0	0	1	43.71%	9	2	2	0	0	1	42.28%
34		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40		Securitisation																					
41		Other exposures	784	0	5	0	0	0	0.00%	784	0	5	0	0	0	0.00%	784	0	5	0	0	0	0.00%
42		Standardised Total	**2,577**	**436**	**189**	**6**	**20**	**86**	**45.25%**	**2,506**	**450**	**245**	**4**	**20**	**103**	**42.06%**	**2,482**	**433**	**287**	**4**	**16**	**116**	**40.47%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	FRANCE	Central banks	96	0	0	0	0	0	0.00%	96	0	0	0	0	0	0.00%	96	0	0	0	0	0	0.00%
44		Central governments	2,832	709	4	0	0	2	45.37%	2,832	709	4	0	0	2	44.94%	2,832	709	4	0	0	2	44.58%
45		Regional governments or local authorities	263	1	12	0	0	5	39.27%	263	1	12	0	0	5	39.28%	263	1	12	0	0	5	39.28%
46		Public sector entities	32	1	1	0	0	0	47.85%	33	1	1	0	0	0	46.50%	33	0	1	0	0	0	46.18%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	11,435	1,722	101	2	3	8	7.89%	11,350	1,717	192	1	3	12	6.20%	11,282	1,702	275	1	2	15	5.37%
50		Corporates	9,140	1,391	388	62	35	155	39.78%	8,912	1,422	586	47	37	226	38.50%	8,721	1,450	748	46	37	282	37.70%
51		of which: SME	1,122	148	142	15	8	60	42.34%	1,049	156	208	11	8	78	37.35%	995	156	262	10	7	91	34.81%
52		Retail	6,468	2,193	855	25	16	301	35.17%	6,340	2,142	1,033	22	12	334	32.29%	6,190	2,138	1,188	22	12	362	30.44%
53		of which: SME	1,916	2,068	523	4	12	188	35.90%	1,873	2,017	617	4	9	199	32.28%	1,803	2,011	693	4	9	208	30.04%
54		Secured by mortgages on immovable property	2,303	194	191	14	17	55	28.93%	2,231	198	259	9	16	77	29.73%	2,175	202	310	9	17	92	29.59%
55		of which: SME	129	12	13	1	1	3	26.23%	125	7	22	1	1	5	24.09%	122	5	28	1	0	7	23.16%
56		Items associated with particularly high risk	42	8	2	1	0	1	44.11%	41	8	3	0	0	1	44.26%	40	8	4	0	0	2	44.29%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%
60		Equity	299	0	0	0	0	0	0.01%	299	0	0	0	0	0	0.01%	299	0	0	0	0	0	0.01%
61		Securitisation																					
62		Other exposures	7,746	3,146	45	0	0	196	434.07%	7,746	3,145	45	0	0	197	432.48%	7,746	3,145	46	0	0	197	431.44%
63		Standardised Total	**40,657**	**9,364**	**1,599**	**104**	**71**	**722**	**45.17%**	**40,143**	**9,342**	**2,135**	**81**	**68**	**853**	**39.93%**	**39,677**	**9,355**	**2,588**	**79**	**68**	**956**	**36.92%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	GERMANY	Central banks	150	0	0	0	0	0	0.00%	150	0	0	0	0	0	0.00%	150	0	0	0	0	0	0.00%
65		Central governments	545	1	0	0	0	0	40.00%	544	1	0	0	0	0	40.00%	544	1	0	0	0	0	40.00%
66		Regional governments or local authorities	58	0	0	0	0	0	40.00%	58	0	0	0	0	0	40.00%	58	0	0	0	0	0	40.00%
67		Public sector entities	24	12	0	0	0	0	36.94%	35	1	0	0	0	0	39.15%	35	1	0	0	0	0	39.62%
68		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	103	951	0	0	0	0	32.66%	102	951	1	0	0	0	25.66%	101	951	1	0	0	0	22.63%
71		Corporates	1,521	265	51	13	4	28	53.99%	1,495	261	81	11	3	41	50.74%	1,473	258	106	10	3	52	49.48%
72		of which: SME	114	87	16	0	0	10	62.30%	116	84	17	0	0	10	61.93%	118	82	17	0	0	11	61.67%
73		Retail	4,949	616	379	30	4	113	29.83%	4,832	608	503	31	3	146	29.06%	4,709	607	628	30	2	180	28.59%
74		of which: SME	1,090	511	32	3	2	19	59.90%	1,084	509	41	3	2	23	57.20%	1,077	508	49	3	1	27	55.45%
75		Secured by mortgages on immovable property	1,640	2	36	5	0	6	15.51%	1,604	2	71	5	0	11	15.32%	1,570	2	105	5	0	16	15.26%
76		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
81		Equity	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%
82		Securitisation																					
83		Other exposures	755	1,824	8	0	0	0	0.00%	756	1,824	8	0	0	0	0.00%	756	1,823	8	0	0	0	0.00%
84		Standardised Total	**9,749**	**3,670**	**475**	**48**	**8**	**147**	**30.88%**	**9,580**	**3,648**	**664**	**47**	**7**	**199**	**29.90%**	**9,401**	**3,644**	**849**	**45**	**6**	**248**	**29.27%**

2021 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	ITALY	Central banks	724	0	1	0	0	0	0.00%	723	0	2	0	0	0	0.00%	722	0	3	0	0	0	0.00%
86		Central governments	411	0	0	0	0	0	93.71%	411	0	0	0	0	0	88.91%	411	0	0	0	0	0	85.02%
87		Regional governments or local authorities	12	11	0	0	0	0	34.24%	11	12	0	0	0	0	34.47%	10	13	1	0	0	0	34.68%
88		Public sector entities	0	2	0	0	0	0	3.98%	0	2	0	0	0	0	6.14%	0	2	0	0	0	0	7.62%
89		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	183	2	0	0	0	0	43.11%	183	2	1	0	0	0	43.43%	183	2	1	0	0	0	43.50%
92		Corporates	1,167	413	83	4	14	61	72.81%	1,172	392	100	3	13	67	67.55%	1,175	377	112	3	12	72	64.67%
93		of which: SME	130	60	25	0	3	20	79.35%	129	60	27	0	3	21	76.39%	129	58	29	0	3	21	74.31%
94		Retail	1,058	543	196	3	2	120	61.12%	1,051	535	211	3	1	124	58.73%	1,036	533	227	3	1	130	57.08%
95		of which: SME	355	451	86	1	1	71	82.31%	351	451	90	1	1	72	80.24%	348	450	94	1	1	73	78.36%
96		Secured by mortgages on immovable property	6	1	1	0	0	1	49.04%	6	1	1	0	0	1	43.12%	6	1	2	0	0	1	38.40%
97		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		Equity	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%
103		Securitisation																					
104		Other exposures	566	1,512	25	0	0	0	0.00%	566	1,512	25	0	0	0	0.00%	567	1,512	25	0	0	0	0.00%
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%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	JAPAN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Central governments	31	0	0	0	0	0	40.00%	31	0	0	0	0	0	40.00%	31	0	0	0	0	0	40.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	1,072	0	1	1	0	1	44.86%	1,071	0	3	0	0	1	44.86%	1,070	1	4	0	0	2	44.86%
113		Corporates	26	1	0	0	0	0	32.68%	25	2	1	0	0	0	32.21%	24	2	1	0	0	0	31.98%
114		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Retail	0	0	0	0	0	0	88.71%	0	0	0	0	0	0	77.82%	0	0	0	0	0	0	70.41%
116		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Equity	2	0	0	0	0	0	0.01%	2	0	0	0	0	0	0.01%	2	0	0	0	0	0	0.01%
124		Securitisation																					
125		Other exposures	41	0	0	0	0	0	0.00%	41	0	0	0	0	0	0.00%	41	0	0	0	0	0	0.00%
126		Standardised Total	**1,172**	**1**	**2**	**1**	**0**	**1**	**43.08%**	**1,169**	**2**	**3**	**1**	**0**	**1**	**42.17%**	**1,167**	**3**	**5**	**1**	**0**	**2**	**41.55%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Central governments	55	0	0	0	0	0	40.00%	55	0	0	0	0	0	40.00%	55	0	0	0	0	0	40.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	19	0	0	0	0	0	35.95%	19	0	0	0	0	0	35.74%	19	0	0	0	0	0	35.56%
134		Corporates	115	27	3	0	1	2	84.64%	115	28	3	0	1	2	78.16%	114	28	4	0	1	3	73.08%
135		of which: SME	2	23	3	0	1	2	88.97%	2	23	3	0	1	2	87.98%	1	23	3	0	1	2	87.05%
136		Retail	4	85	5	0	0	0	2.34%	4	85	5	0	0	0	2.59%	4	85	5	0	0	0	2.67%
137		of which: SME	2	81	0	0	0	0	51.47%	2	81	0	0	0	0	41.65%	2	81	0	0	0	0	35.94%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	67.79%	0	0	0	0	0	0	55.97%	0	0	0	0	0	0	47.88%
139		of which: SME	0	0	0	0	0	0	11.48%	0	0	0	0	0	0	14.54%	0	0	0	0	0	0	15.41%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		Equity	8	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%
145		Securitisation																					
146		Other exposures	1,611	1	0	0	0	0	0.00%	1,611	1	0	0	0	0	0.00%	1,611	1	0	0	0	0	0.00%
147		Standardised Total	**1,813**	**113**	**8**	**0**	**1**	**2**	**33.11%**	**1,812**	**113**	**8**	**0**	**1**	**3**	**32.81%**	**1,812**	**113**	**8**	**0**	**1**	**3**	**32.53%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	RUSSIAN FEDERATION	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Central governments	24	0	0	0	0	0	40.00%	24	0	0	0	0	0	40.00%	24	0	0	0	0	0	40.00%
150		Regional governments or local authorities	25	0	0	0	0	0	40.00%	25	0	0	0	0	0	40.00%	25	0	1	0	0	0	40.00%
151		Public sector entities	5	1	0	0	0	0	43.00%	6	0	0	0	0	0	43.00%	6	0	0	0	0	0	43.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	335	24	2	1	0	1	42.22%	320	37	4	0	0	2	42.19%	333	22	6	1	0	3	42.19%
155		Corporates	3,056	330	47	2	7	40	85.65%	2,989	387	57	2	7	44	77.62%	2,927	439	66	2	6	48	71.92%
156		of which: SME	207	129	10	0	3	9	91.49%	186	151	10	0	3	9	90.57%	168	168	10	0	3	9	89.76%
157		Retail	2,565	20	409	62	12	324	79.37%	2,459	19	516	54	11	396	76.71%	2,365	18	611	52	9	459	75.13%
158		of which: SME	197	2	19	2	1	12	64.78%	191	2	25	2	1	15	61.67%	186	2	30	2	1	18	60.04%
159		Secured by mortgages on immovable property	2,834	11	139	9	1	61	43.86%	2,799	9	177	8	1	71	40.34%	2,766	8	210	8	1	80	38.27%
160		of which: SME	11	1	1	0	0	0	20.11%	10	1	1	0	0	0	20.08%	10	1	2	0	0	0	20.08%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	529	0	0	0	0	0	0.00%	529	0	0	0	0	0	0.00%	529	0	0	0	0	0	0.00%
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.

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
169	SWITZERLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	23	0	0	0	0	0	40.00%	23	0	0	0	0	0	40.00%	23	0	0	0	0	0	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
172		Public sector entities	1	3	0	0	0	0	43.00%	1	3	0	0	0	0	43.00%	1	3	0	0	0	0	43.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	102	1	0	0	0	0	31.12%	102	1	0	0	0	0	31.21%	102	0	0	0	0	0	31.36%
176		Corporates	239	38	8	0	0	3	42.12%	239	37	9	0	0	4	42.09%	238	36	10	0	0	4	42.09%
177		of which: SME	80	14	4	0	0	1	32.38%	80	14	4	0	0	1	32.19%	80	14	4	0	0	1	32.01%
178		Retail	248	5	9	1	0	2	23.78%	242	5	15	1	0	3	20.57%	237	5	21	1	0	4	19.30%
179		of which: SME	232	5	7	1	0	1	19.91%	226	5	13	1	0	2	17.96%	221	5	18	1	0	3	17.30%
180		Secured by mortgages on immovable property	12	0	1	0	0	0	46.00%	12	0	1	0	0	0	39.22%	12	0	1	0	0	0	35.73%
181		of which: SME	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%
182		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Equity	93	0	0	0	0	0	0.01%	93	0	0	0	0	0	0.01%	93	0	0	0	0	0	0.01%
187		Securitisation																					
188		Other exposures	141	3	0	0	0	0	0.00%	141	3	0	0	0	0	0.00%	141	3	0	0	0	0	0.00%
189		Standardised Total	**859**	**49**	**18**	**1**	**1**	**6**	**32.51%**	**853**	**49**	**25**	**1**	**1**	**7**	**28.72%**	**847**	**48**	**32**	**1**	**1**	**9**	**26.76%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
190	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
191		Central governments	840	0	0	0	0	0	40.00%	839	1	1	0	0	0	40.00%	838	1	1	0	0	0	40.00%
192		Regional governments or local authorities	4	0	0	0	0	0	82.59%	4	0	0	0	0	0	82.28%	4	0	0	0	0	0	81.96%
193		Public sector entities	66	1	1	0	0	0	23.36%	66	1	1	0	0	0	27.46%	66	1	1	0	0	0	28.56%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	666	1	1	0	0	0	43.71%	665	1	2	0	0	1	43.66%	665	1	2	0	0	1	43.65%
197		Corporates	1,383	209	95	12	14	20	20.52%	1,341	211	136	10	14	32	23.85%	1,304	210	173	10	14	44	25.17%
198		of which: SME	429	59	48	0	2	5	10.05%	415	60	62	0	2	6	10.31%	401	60	76	0	2	8	10.48%
199		Retail	700	929	94	4	3	20	20.83%	665	921	137	4	2	26	19.21%	630	919	174	4	2	32	18.46%
200		of which: SME	628	582	83	4	3	17	20.88%	598	573	122	4	2	24	19.27%	567	570	155	3	1	29	18.53%
201		Secured by mortgages on immovable property	1,881	51	127	1	1	63	49.55%	1,833	54	171	1	2	66	38.69%	1,788	55	216	1	2	70	32.32%
202		of which: SME	543	29	12	1	1	2	14.30%	519	34	30	1	2	5	16.28%	498	35	51	1	2	9	17.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		Covered bonds	204	2	0	0	0	0	45.00%	203	2	0	0	0	0	45.00%	205	1	1	0	0	0	45.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		Equity	49	0	0	0	0	0	0.01%	49	0	0	0	0	0	0.01%	49	0	0	0	0	0	0.01%
208		Securitisation																					
209		Other exposures	804	1,130	4	0	0	0	0.00%	804	1,130	4	0	0	0	0.00%	804	1,130	4	0	0	0	0.00%
210		Standardised Total	**6,597**	**2,324**	**322**	**18**	**19**	**103**	**31.93%**	**6,469**	**2,322**	**452**	**15**	**18**	**126**	**27.99%**	**6,352**	**2,319**	**572**	**15**	**18**	**148**	**25.80%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
211	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	678	3	0	0	0	0	40.00%	678	3	0	0	0	0	40.00%	678	3	0	0	0	0	40.00%
213		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
214		Public sector entities	38	0	0	0	0	0	45.20%	38	0	1	0	0	0	44.90%	38	0	1	0	0	0	44.84%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	649	4	0	0	0	0	37.91%	649	4	0	0	0	0	37.25%	650	3	1	0	0	0	36.97%
218		Corporates	798	24	22	6	1	9	40.02%	777	28	39	5	1	16	40.43%	760	30	53	5	1	22	40.37%
219		of which: SME	116	9	4	0	0	0	8.55%	115	10	4	0	0	0	9.54%	115	10	4	0	0	0	10.42%
220		Retail	93	2	8	0	0	2	24.82%	93	1	9	0	0	2	24.13%	93	1	9	0	0	2	23.83%
221		of which: SME	92	2	7	0	0	2	21.87%	92	1	8	0	0	2	21.52%	92	0	8	0	0	2	21.37%
222		Secured by mortgages on immovable property	8	1	1	0	0	0	55.43%	7	1	1	0	0	0	42.49%	7	1	1	0	0	0	35.96%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228		Equity	237	0	0	0	0	0	0.01%	237	0	0	0	0	0	0.01%	237	0	0	0	0	0	0.01%
229		Securitisation																					
230		Other exposures	487	0	0	0	0	0	0.00%	487	0	0	0	0	0	0.00%	487	0	0	0	0	0	0.00%
231		Standardised Total	**2,987**	**34**	**31**	**6**	**1**	**11**	**36.47%**	**2,966**	**37**	**50**	**5**	**1**	**19**	**37.47%**	**2,949**	**38**	**66**	**5**	**1**	**25**	**37.79%**

2021 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	Société Générale S.A.	Central banks	1,394	95	4	0	0	0	0.00%	1,389	95	9	0	0	0	0.00%	1,383	95	15	0	0	0	0.00%
2		Central governments	7,141	1,669	20	3	2	7	33.14%	7,132	1,668	29	3	1	10	35.33%	7,123	1,667	38	3	1	14	36.47%
3		Regional governments or local authorities	684	109	28	0	3	13	44.66%	670	120	31	0	2	14	44.25%	658	130	33	0	2	15	43.91%
4		Public sector entities	178	92	5	1	1	2	38.40%	218	49	9	0	0	4	40.36%	223	43	10	0	0	4	40.65%
5		Multilateral Development Banks	1,412	47	20	0	4	1	4.44%	1,410	47	22	0	3	2	7.78%	1,411	44	24	0	3	2	10.28%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	16,141	3,160	116	8	6	12	10.04%	15,896	3,295	225	9	7	23	10.24%	15,945	3,137	334	8	4	37	11.00%
8		Corporates	31,252	6,068	3,766	345	373	2,249	59.72%	29,682	6,317	5,086	292	389	2,772	54.50%	28,422	6,358	6,306	252	299	3,257	51.65%
9		of which: SME	5,622	1,647	1,800	66	116	1,063	59.07%	5,198	1,695	2,176	49	109	1,186	54.50%	4,900	1,672	2,496	42	80	1,290	51.69%
10		Retail	23,521	6,686	3,972	476	271	2,100	52.86%	22,067	6,725	5,386	508	243	2,737	50.81%	20,680	6,653	6,845	416	188	3,407	49.78%
11		of which: SME	7,270	5,138	1,555	99	104	720	46.28%	6,684	5,159	2,121	98	99	885	41.73%	6,188	5,100	2,677	78	77	1,049	39.18%
12		Secured by mortgages on immovable property	13,086	1,630	1,156	138	185	582	50.35%	12,800	1,286	1,785	137	151	808	45.30%	12,254	1,237	2,381	115	125	1,024	42.99%
13		of which: SME	1,059	135	143	9	19	74	51.50%	971	127	239	8	19	107	44.77%	897	114	326	7	16	137	42.12%
14		Items associated with particularly high risk	64	303	30	2	4	24	79.38%	61	303	33	1	4	25	75.44%	59	303	35	1	4	26	73.61%
15		Covered bonds	199	7	0	0	0	0	45.00%	195	11	1	0	0	0	45.00%	199	6	1	0	0	1	45.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	5	0	0	0	0	0	0.01%	5	0	0	0	0	0	0.01%	5	0	0	0	0	0	0.01%
18		Equity	974	0	0	0	0	0	0.01%	973	0	1	0	0	0	0.01%	972	1	1	0	0	0	0.01%
19		Securitisation																					
20		Other exposures	18,103	10,908	416	0	0	196	47.28%	18,104	10,907	416	0	0	197	47.27%	18,105	10,906	416	0	0	197	47.27%
21		Standardised Total	**114,155**	**30,774**	**9,532**	**972**	**848**	**5,184**	**54.39%**	**110,603**	**30,824**	**13,032**	**951**	**801**	**6,592**	**50.58%**	**107,441**	**30,580**	**16,439**	**794**	**627**	**7,983**	**48.56%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	CZECH REPUBLIC	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
23		Central governments	47	0	0	0	0	0	40.00%	47	0	0	0	0	0	40.00%	47	0	0	0	0	0	40.00%
24		Regional governments or local authorities	2	0	0	0	0	0	2.22%	2	0	0	0	0	0	4.39%	2	0	0	0	0	0	6.50%
25		Public sector entities	3	10	0	0	0	0	43.00%	11	2	0	0	0	0	43.00%	11	1	0	0	0	0	43.00%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Institutions	2	0	0	0	0	0	41.79%	2	0	0	0	0	0	41.63%	2	0	0	0	0	0	41.50%
29		Corporates	959	321	94	5	19	36	38.14%	888	351	135	4	20	51	37.62%	869	335	170	4	14	64	37.49%
30		of which: SME	379	174	49	3	9	20	41.60%	345	186	71	3	10	28	39.97%	331	180	91	2	7	36	39.32%
31		Retail	632	218	113	7	26	69	60.74%	586	212	164	5	24	92	56.40%	555	206	202	4	20	110	54.62%
32		of which: SME	500	127	80	7	21	45	56.51%	471	111	125	5	18	66	52.90%	450	103	154	4	14	79	51.44%
33		Secured by mortgages on immovable property	9	2	2	0	0	1	45.90%	8	3	2	0	0	1	43.61%	7	3	3	0	0	1	41.99%
34		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40		Securitisation																					
41		Other exposures	784	0	5	0	0	0	0.00%	784	0	5	0	0	0	0.00%	784	0	5	0	0	0	0.00%
42		Standardised Total	**2,438**	**551**	**214**	**13**	**45**	**105**	**49.30%**	**2,328**	**568**	**306**	**9**	**44**	**144**	**47.12%**	**2,277**	**546**	**379**	**8**	**35**	**175**	**46.16%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	FRANCE	Central banks	96	0	0	0	0	0	0.00%	96	0	0	0	0	0	0.00%	96	0	0	0	0	0	0.00%
44		Central governments	2,832	709	4	0	0	2	45.14%	2,832	708	4	0	0	2	44.55%	2,832	708	5	0	0	2	44.02%
45		Regional governments or local authorities	263	1	12	0	0	5	39.27%	263	1	12	0	0	5	39.28%	263	1	12	0	0	5	39.29%
46		Public sector entities	31	2	1	0	0	0	47.32%	32	1	1	0	0	0	45.59%	32	1	1	0	0	1	45.33%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	11,419	1,738	102	3	5	8	7.96%	11,276	1,787	196	3	5	14	7.00%	11,234	1,737	287	3	4	20	7.02%
50		Corporates	8,866	1,586	467	130	78	192	40.99%	8,483	1,559	878	85	70	356	40.51%	8,229	1,544	1,147	75	63	466	40.68%
51		of which: SME	1,073	162	178	35	18	76	42.89%	931	173	309	18	16	121	39.06%	871	161	381	15	12	146	38.38%
52		Retail	6,424	2,199	892	37	20	316	35.41%	6,212	2,185	1,118	34	17	364	32.53%	6,062	2,135	1,318	31	15	406	30.81%
53		of which: SME	1,891	2,072	544	11	15	196	36.15%	1,780	2,058	668	10	13	217	32.40%	1,724	2,007	776	9	11	234	30.15%
54		Secured by mortgages on immovable property	1,821	646	221	26	61	66	30.04%	1,998	325	365	17	39	119	32.47%	1,929	297	461	15	34	149	32.39%
55		of which: SME	128	13	14	1	2	4	26.70%	123	7	25	1	1	7	26.66%	118	4	32	1	1	9	26.27%
56		Items associated with particularly high risk	42	8	2	1	0	1	44.20%	39	8	5	1	0	2	44.33%	37	8	7	1	0	3	44.35%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%
60		Equity	299	0	0	0	0	0	0.01%	299	0	0	0	0	0	0.01%	299	0	0	0	0	0	0.01%
61		Securitisation																					
62		Other exposures	7,746	3,146	45	0	0	196	433.39%	7,746	3,145	46	0	0	197	429.98%	7,746	3,145	46	0	0	197	428.36%
63		Standardised Total	**39,841**	**10,033**	**1,746**	**198**	**166**	**786**	**45.02%**	**39,275**	**9,719**	**2,625**	**140**	**132**	**1,057**	**40.28%**	**38,760**	**9,576**	**3,284**	**125**	**116**	**1,249**	**38.04%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	GERMANY	Central banks	150	0	0	0	0	0	0.00%	150	0	0	0	0	0	0.00%	150	0	0	0	0	0	0.00%
65		Central governments	545	1	0	0	0	0	40.00%	544	1	0	0	0	0	40.00%	544	1	0	0	0	0	40.00%
66		Regional governments or local authorities	58	0	0	0	0	0	40.00%	58	0	0	0	0	0	40.00%	58	0	0	0	0	0	40.00%
67		Public sector entities	16	20	0	0	0	0	38.14%	32	4	1	0	0	0	40.81%	33	3	1	0	0	0	41.09%
68		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	99	955	0	0	0	0	32.38%	90	963	1	0	0	0	22.94%	98	954	2	0	0	0	19.08%
71		Corporates	1,513	266	58	21	6	32	54.94%	1,467	264	106	17	5	55	51.33%	1,429	261	146	16	4	74	50.32%
72		of which: SME	112	88	17	0	1	11	63.73%	114	85	18	0	1	12	64.30%	115	83	19	0	1	12	64.84%
73		Retail	4,893	618	432	89	10	176	40.64%	4,690	614	640	103	9	272	42.48%	4,451	615	878	86	7	382	43.56%
74		of which: SME	1,085	512	36	8	4	25	68.61%	1,071	512	51	10	4	36	69.49%	1,053	512	69	9	3	49	70.19%
75		Secured by mortgages on immovable property	1,613	2	61	20	1	19	30.99%	1,545	3	130	17	1	40	30.92%	1,487	2	188	15	0	58	30.89%
76		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
81		Equity	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%
82		Securitisation																					
83		Other exposures	755	1,824	8	0	0	0	0.00%	756	1,824	8	0	0	0	0.00%	756	1,823	8	0	0	0	0.00%
84		Standardised Total	**9,647**	**3,687**	**560**	**130**	**16**	**227**	**40.48%**	**9,335**	**3,672**	**885**	**138**	**15**	**367**	**41.45%**	**9,011**	**3,660**	**1,223**	**117**	**12**	**515**	**42.10%**

2021 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	ITALY	Central banks	723	0	2	0	0	0	0.00%	721	0	4	0	0	0	0.00%	718	0	6	0	0	0	0.00%
86		Central governments	411	0	0	0	0	0	90.26%	411	0	0	0	0	0	81.91%	411	0	0	0	0	0	74.19%
87		Regional governments or local authorities	12	11	0	0	0	0	34.40%	11	12	1	0	0	0	34.86%	10	13	1	0	0	0	35.37%
88		Public sector entities	0	2	0	0	0	0	3.77%	0	2	0	0	0	0	6.74%	0	2	0	0	0	0	8.33%
89		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	175	11	0	0	0	0	43.13%	173	12	1	0	0	0	43.49%	181	3	2	0	0	1	43.57%
92		Corporates	1,157	412	95	7	22	70	74.21%	1,150	385	128	6	17	88	69.03%	1,143	370	151	6	14	100	66.48%
93		of which: SME	126	64	27	0	4	21	78.23%	124	63	30	0	4	22	74.28%	123	61	33	0	4	23	71.07%
94		Retail	1,050	545	201	9	4	134	66.61%	1,027	540	229	10	4	146	63.52%	991	540	265	9	3	162	60.92%
95		of which: SME	353	451	87	3	2	72	83.18%	345	452	94	4	2	77	81.17%	335	452	104	4	1	82	79.10%
96		Secured by mortgages on immovable property	6	1	1	0	0	1	57.12%	6	1	1	0	0	1	46.75%	5	1	2	0	0	1	40.20%
97		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		Equity	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%
103		Securitisation																					
104		Other exposures	566	1,512	25	0	0	0	0.00%	566	1,512	25	0	0	0	0.00%	567	1,512	25	0	0	0	0.00%
105		Standardised Total	**4,103**	**2,494**	**325**	**16**	**26**	**206**	**63.19%**	**4,068**	**2,465**	**389**	**17**	**21**	**235**	**60.44%**	**4,028**	**2,442**	**452**	**15**	**17**	**264**	**58.30%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	JAPAN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Central governments	31	0	0	0	0	0	40.00%	31	0	0	0	0	0	40.00%	31	0	0	0	0	0	40.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	1,072	0	1	1	0	1	44.86%	1,070	0	3	1	0	2	44.85%	1,067	1	6	1	0	3	44.85%
113		Corporates	26	1	1	0	0	0	50.76%	24	2	1	0	0	1	51.44%	22	3	3	0	0	1	51.79%
114		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Retail	0	0	0	0	0	0	87.76%	0	0	0	0	0	0	76.81%	0	0	0	0	0	0	69.44%
116		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Equity	2	0	0	0	0	0	0.01%	2	0	0	0	0	0	0.01%	2	0	0	0	0	0	0.01%
124		Securitisation																					
125		Other exposures	41	0	0	0	0	0	0.00%	41	0	0	0	0	0	0.00%	41	0	0	0	0	0	0.00%
126		Standardised Total	**1,171**	**2**	**2**	**1**	**0**	**1**	**47.38%**	**1,167**	**3**	**5**	**2**	**0**	**2**	**47.09%**	**1,162**	**3**	**9**	**1**	**0**	**4**	**47.11%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Central governments	55	0	0	0	0	0	40.00%	55	0	0	0	0	0	40.00%	55	0	0	0	0	0	40.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	19	0	0	0	0	0	35.95%	19	1	0	0	0	0	35.73%	19	0	0	0	0	0	35.51%
134		Corporates	115	27	3	0	1	2	83.00%	114	28	4	0	1	3	77.19%	113	28	4	0	1	3	72.51%
135		of which: SME	2	23	3	0	1	2	88.49%	1	24	3	0	1	2	87.31%	1	24	3	0	1	2	86.12%
136		Retail	4	85	5	0	0	0	2.48%	4	85	5	0	0	0	2.84%	4	85	5	0	0	0	3.20%
137		of which: SME	2	81	0	0	0	0	54.27%	2	81	0	0	0	0	45.95%	2	81	0	0	0	0	41.37%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	69.43%	0	0	0	0	0	0	61.07%	0	0	0	0	0	0	56.06%
139		of which: SME	0	0	0	0	0	0	31.44%	0	0	0	0	0	0	35.90%	0	0	0	0	0	0	37.17%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		Equity	8	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%
145		Securitisation																					
146		Other exposures	1,611	1	0	0	0	0	0.00%	1,611	1	0	0	0	0	0.00%	1,611	1	0	0	0	0	0.00%
147		Standardised Total	**1,812**	**114**	**8**	**0**	**1**	**3**	**33.97%**	**1,811**	**115**	**8**	**0**	**1**	**3**	**34.71%**	**1,810**	**114**	**9**	**0**	**1**	**3**	**35.46%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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	RUSSIAN FEDERATION	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Central governments	24	0	0	0	0	0	40.00%	24	0	0	0	0	0	40.00%	24	0	0	0	0	0	40.00%
150		Regional governments or local authorities	25	1	0	0	0	0	40.00%	24	1	0	0	0	0	40.00%	24	1	1	0	0	0	40.00%
151		Public sector entities	5	1	0	0	0	0	43.00%	5	1	0	0	0	0	43.00%	6	0	0	0	0	0	43.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	294	65	2	1	0	1	42.21%	258	98	6	1	0	2	42.14%	289	62	10	1	0	4	42.09%
155		Corporates	3,041	339	52	8	17	46	88.07%	2,944	413	75	10	21	61	80.61%	2,843	483	106	9	16	81	75.68%
156		of which: SME	204	132	10	0	3	9	91.57%	178	158	11	0	3	10	90.24%	155	180	11	0	3	10	88.67%
157		Retail	2,523	23	448	143	19	384	85.71%	2,340	24	630	157	19	543	86.27%	2,140	24	829	127	18	718	86.60%
158		of which: SME	195	2	21	7	1	16	73.95%	184	2	32	8	1	24	74.70%	172	2	44	6	1	33	75.10%
159		Secured by mortgages on immovable property	2,814	11	159	29	2	86	54.34%	2,738	11	235	35	2	117	49.93%	2,648	12	325	29	2	154	47.38%
160		of which: SME	10	1	1	0	0	0	35.77%	10	1	2	0	0	1	35.50%	9	1	3	0	0	1	35.30%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	529	0	0	0	0	0	0.00%	529	0	0	0	0	0	0.00%	529	0	0	0	0	0	0.00%
168		Standardised Total	**9,256**	**440**	**661**	**181**	**37**	**517**	**78.19%**	**8,863**	**547**	**946**	**203**	**42**	**724**	**76.49%**	**8,503**	**582**	**1,272**	**166**	**36**	**958**	**75.27%**

2021 EU-wide Stress Test: Credit risk STA

Société Générale S.A.

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
169	SWITZERLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	23	0	0	0	0	0	40.00%	23	0	0	0	0	0	40.00%	23	0	0	0	0	0	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
172		Public sector entities	0	4	0	0	0	0	43.00%	1	3	0	0	0	0	43.00%	1	3	0	0	0	0	43.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	102	1	0	0	0	0	31.11%	100	3	0	0	0	0	31.12%	101	2	0	0	0	0	31.23%
176		Corporates	237	40	8	1	1	4	47.03%	237	37	10	0	0	5	47.45%	236	37	11	0	0	5	47.63%
177		of which: SME	80	14	4	0	0	1	34.34%	80	14	4	0	0	1	34.21%	80	14	4	0	0	1	34.07%
178		Retail	245	6	11	2	1	4	33.75%	235	6	22	3	1	7	31.74%	222	6	34	2	1	10	30.97%
179		of which: SME	229	5	9	2	1	3	32.09%	219	5	20	2	1	6	30.71%	207	6	31	2	1	9	30.25%
180		Secured by mortgages on immovable property	12	0	1	0	0	1	55.57%	12	0	1	0	0	1	48.15%	11	0	2	0	0	1	44.24%
181		of which: SME	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%
182		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Equity	93	0	0	0	0	0	0.01%	93	0	0	0	0	0	0.01%	93	0	0	0	0	0	0.01%
187		Securitisation																					
188		Other exposures	141	3	0	0	0	0	0.00%	141	3	0	0	0	0	0.00%	141	3	0	0	0	0	0.00%
189		Standardised Total	**853**	**53**	**21**	**3**	**2**	**8**	**39.70%**	**841**	**52**	**33**	**3**	**2**	**12**	**36.87%**	**828**	**51**	**47**	**3**	**1**	**17**	**35.29%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
190	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
191		Central governments	839	0	1	0	0	0	40.00%	838	1	1	0	0	1	40.00%	837	1	2	0	0	1	40.00%
192		Regional governments or local authorities	4	0	0	0	0	0	82.34%	4	0	0	0	0	0	81.80%	4	0	0	0	0	0	81.21%
193		Public sector entities	66	1	1	0	0	0	24.77%	65	1	2	0	0	0	30.49%	65	1	2	0	0	1	31.52%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	665	1	1	1	0	0	43.70%	661	4	2	1	0	1	43.56%	661	2	4	1	0	2	43.45%
197		Corporates	1,352	219	117	21	17	26	22.69%	1,278	218	192	17	17	52	27.26%	1,220	214	253	15	16	73	28.90%
198		of which: SME	410	67	60	2	4	8	13.52%	382	64	90	2	4	15	16.19%	360	62	115	2	4	20	17.40%
199		Retail	609	987	127	17	20	37	29.39%	491	991	242	13	20	72	30.01%	406	974	343	9	15	104	30.34%
200		of which: SME	549	631	113	15	18	34	29.89%	446	629	217	12	17	66	30.23%	370	613	309	9	13	94	30.38%
201		Secured by mortgages on immovable property	1,746	138	175	11	13	88	50.41%	1,662	114	283	10	12	116	40.97%	1,580	102	377	8	11	140	37.27%
202		of which: SME	489	69	26	4	10	8	29.89%	443	66	75	3	10	25	33.98%	405	59	119	3	9	42	34.89%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		Covered bonds	199	7	0	0	0	0	45.00%	195	11	1	0	0	0	45.00%	199	6	1	0	0	1	45.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		Equity	49	0	0	0	0	0	0.01%	49	0	0	0	0	0	0.01%	49	0	0	0	0	0	0.01%
208		Securitisation																					
209		Other exposures	804	1,130	4	0	0	0	0.00%	804	1,130	4	0	0	0	0.00%	804	1,130	4	0	0	0	0.00%
210		Standardised Total	**6,333**	**2,485**	**425**	**51**	**50**	**153**	**35.99%**	**6,048**	**2,469**	**725**	**41**	**49**	**243**	**33.48%**	**5,826**	**2,432**	**985**	**34**	**41**	**321**	**32.60%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	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
211	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	678	3	0	0	0	0	40.00%	678	3	0	0	0	0	40.00%	678	3	0	0	0	0	40.00%
213		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
214		Public sector entities	37	1	1	0	0	0	45.08%	38	0	1	0	0	0	44.72%	38	0	1	0	0	0	44.67%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	648	5	0	0	0	0	37.85%	643	10	1	0	0	0	36.43%	646	6	1	0	0	0	35.32%
218		Corporates	783	35	26	11	3	11	43.62%	753	37	54	10	4	24	44.33%	723	40	81	8	3	36	44.58%
219		of which: SME	115	9	4	0	0	0	10.39%	114	10	4	0	0	1	13.58%	113	10	5	0	0	1	16.53%
220		Retail	92	2	8	0	0	2	28.64%	92	1	10	0	0	3	29.06%	92	1	10	0	0	3	29.19%
221		of which: SME	91	2	7	0	0	2	25.84%	92	1	8	0	0	2	26.57%	92	0	9	0	0	2	26.73%
222		Secured by mortgages on immovable property	7	1	1	0	0	0	59.44%	7	1	1	0	0	1	49.21%	6	1	2	0	0	1	44.52%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228		Equity	237	0	0	0	0	0	0.01%	237	0	0	0	0	0	0.01%	237	0	0	0	0	0	0.01%
229		Securitisation																					
230		Other exposures	487	0	0	0	0	0	0.00%	487	0	0	0	0	0	0.00%	487	0	0	0	0	0	0.00%
231		Standardised Total	**2,970**	**47**	**35**	**12**	**4**	**14**	**40.34%**	**2,934**	**51**	**67**	**10**	**4**	**28**	**42.07%**	**2,906**	**51**	**95**	**9**	**4**	**41**	**42.71%**

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

Société Générale S.A.

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
1	Société Générale S.A.	**Central banks**														
2		**Central governments**														
3		**Institutions**														
4		**Corporates**	15,049	747	10,501	666	11,466	10,119	4,012	2,841	318	297	46	212	108	34.07%
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7		**Retail**	10,500	0	2,503	0	8,572	6,346	1,681	753	246	172	21	78	90	36.70%
8		**Retail - Secured on real estate property**														
9		Retail - Secured on real estate property - Of Which: SME														
10		Retail - Secured on real estate property - Of Which: non-SME	3,160	0	569	0	2,565	1,610	518	320	77	62	1	13	17	21.98%
11		**Retail - Qualifying Revolving**														
12		**Retail - Other Retail**														
13		Retail - Other Retail - Of Which: SME														
14		Retail - Other Retail - Of Which: non-SME														
15		**Equity**														
16		**Securitisation**														
17		**Other non-credit obligation assets**														
18		**IRB TOTAL**	**25,857**	**747**	**13,011**	**666**	**20,347**	**16,718**	**5,693**	**3,593**	**564**	**470**	**67**	**291**	**199**	**35.22%**

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
19	CZECH REPUBLIC	**Central banks**														
20		**Central governments**														
21		**Institutions**														
22		**Corporates**	803	0	503	0	555	555	176	176	71	71	2	12	25	34.77%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		**Retail**	1,388	0	450	0	1,066	1,066	257	257	65	65	1	28	20	30.13%
26		**Retail - Secured on real estate property**														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	1,184	0	325	0	964	964	171	171	49	49	1	11	12	24.96%
29		**Retail - Qualifying Revolving**														
30		**Retail - Other Retail**														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		**Equity**														
34		**Securitisation**														
35		**Other non-credit obligation assets**														
36		**IRB TOTAL**	**2,191**	**0**	**953**	**0**	**1,621**	**1,621**	**434**	**434**	**136**	**136**	**3**	**40**	**44**	32.56%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
37	FRANCE	**Central banks**														
38		**Central governments**														
39		**Institutions**														
40		**Corporates**	12,686	747	9,492	666	10,079	9,207	3,118	2,572	236	217	42	187	82	34.57%
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		**Retail**	8,089	0	1,839	0	6,626	4,912	1,290	452	173	101	17	42	69	39.69%
44		**Retail - Secured on real estate property**														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	1,936	0	237	0	1,567	635	341	147	28	13	0	2	5	16.76%
47		**Retail - Qualifying Revolving**														
48		**Retail - Other Retail**														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		**Equity**														
52		**Securitisation**														
53		**Other non-credit obligation assets**														
54		**IRB TOTAL**	**21,084**	**747**	**11,338**	**666**	**17,014**	**14,372**	**4,407**	**3,024**	**409**	**318**	**59**	**229**	**150**	36.73%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
55	GERMANY	**Central banks**														
56		**Central governments**														
57		**Institutions**														
58		**Corporates**	587	0	102	0	203	178	375	30	9	8	1	1	1	13.32%
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		**Retail**	311	0	73	0	274	243	31	27	7	6	1	1	2	27.16%
62		**Retail - Secured on real estate property**														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**														
66		**Retail - Other Retail**														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		**Equity**														
70		**Securitisation**														
71		**Other non-credit obligation assets**														
72		**IRB TOTAL**	**898**	**0**	**175**	**0**	**476**	**421**	**406**	**57**	**16**	**14**	**2**	**1**	**3**	19.22%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
73	ITALY	**Central banks**														
74		**Central governments**														
75		**Institutions**														
76		**Corporates**	884	0	323	0	589	140	294	19	1	0	1	9	0	30.81%
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		**Retail**	701	0	139	0	597	119	102	14	2	1	2	8	0	20.75%
80		**Retail - Secured on real estate property**														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	37	0	7	0	31	8	7	2	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**														
84		**Retail - Other Retail**														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		**Equity**														
88		**Securitisation**														
89		**Other non-credit obligation assets**														
90		**IRB TOTAL**	**1,585**	**0**	**462**	**0**	**1,187**	**259**	**396**	**33**	**2**	**1**	**3**	**17**	**1**	23.77%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
91	JAPAN	**Central banks**														
92		**Central governments**														
93		**Institutions**														
94		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**														
102		**Retail - Other Retail**														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		**Equity**														
106		**Securitisation**														
107		**Other non-credit obligation assets**														
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Société Générale S.A.

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
109	LUXEMBOURG	**Central banks**														
110		**Central governments**														
111		**Institutions**														
112		**Corporates**	29	0	28	0	22	22	7	7	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		**Retail**	1	0	0	0	1	1	1	1	0	0	0	0	0	-
116		**Retail - Secured on real estate property**														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**														
120		**Retail - Other Retail**														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		**Equity**														
124		**Securitisation**														
125		**Other non-credit obligation assets**														
126		**IRB TOTAL**	**30**	**0**	**28**	**0**	**23**	**23**	**8**	**8**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
127	RUSSIAN FEDERATION	**Central banks**														
128		**Central governments**														
129		**Institutions**														
130		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**														
138		**Retail - Other Retail**														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		**Equity**														
142		**Securitisation**														
143		**Other non-credit obligation assets**														
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
145	SWITZERLAND	**Central banks**														
146		**Central governments**														
147		**Institutions**														
148		**Corporates**	2	0	3	0	0	0	2	2	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**														
156		**Retail - Other Retail**														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		**Equity**														
160		**Securitisation**														
161		**Other non-credit obligation assets**														
162		**IRB TOTAL**	**2**	**0**	**3**	**0**	**0**	**0**	**2**	**2**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
163	UNITED KINGDOM	**Central banks**														
164		**Central governments**														
165		**Institutions**														
166		**Corporates**	8	0	7	0	1	1	7	1	0	0	0	1	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**														
174		**Retail - Other Retail**														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		**Equity**														
178		**Securitisation**														
179		**Other non-credit obligation assets**														
180		**IRB TOTAL**	**8**	**0**	**7**	**0**	**1**	**1**	**7**	**1**	**0**	**0**	**0**	**1**	**0**	-

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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										
181	UNITED STATES	**Central banks**														
182		**Central governments**														
183		**Institutions**														
184		**Corporates**	29	0	25	0	1	1	28	28	0	0	0	2	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**														
192		**Retail - Other Retail**														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		**Equity**														
196		**Securitisation**														
197		**Other non-credit obligation assets**														
198		**IRB TOTAL**	**29**	**0**	**25**	**0**	**1**	**1**	**28**	**28**	**0**	**0**	**0**	**2**	**0**	-

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

Société Générale S.A.

Row Num		(mln EUR, %)	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
			A-IRB	F-IRB	A-IRB	F-IRB										
1	Société Générale S.A.	**Central banks**														
2		**Central governments**														
3		**Institutions**														
4		**Corporates**	13,536	1	2,508	0	11,070	9,071	2,108	1,855	359	302	23	16	19	5.25%
5		Corporates - Of Which: Specialised Lending	4	0	1	0	2	2	1	1	0	0	0	0	0	-
6		Corporates - Of Which: SME	6,099	0	929	0	5,181	4,327	796	700	122	97	10	9	7	5.74%
7		**Retail**	4,190	0	196	0	3,344	2,984	784	704	62	56	4	11	7	11.68%
8		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
11		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12		**Retail - Other Retail**	4,190	0	196	0	3,344	2,984	784	704	62	56	4	11	7	11.68%
13		Retail - Other Retail - Of Which: SME	4,187	0	196	0	3,341	2,982	784	704	62	56	4	11	7	11.68%
14		Retail - Other Retail - Of Which: non-SME	3	0	0	0	3	3	0	0	0	0	0	0	0	15.77%
15		**Equity**														
16		**Securitisation**														
17		**Other non-credit obligation assets**														
18		**IRB TOTAL**	**17,744**	**1**	**2,704**	**0**	**14,431**	**12,055**	**2,892**	**2,559**	**421**	**357**	**27**	**27**	**26**	**6.19%**

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
			A-IRB	F-IRB	A-IRB	F-IRB										
19	CZECH REPUBLIC	**Central banks**														
20		**Central governments**														
21		**Institutions**														
22		**Corporates**	488	0	108	0	431	275	50	31	7	4	0	1	2	21.72%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		**Retail**	87	0	57	0	77	43	10	7	0	0	1	1	0	163.81%
26		**Retail - Secured on real estate property**														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		**Retail - Qualifying Revolving**														
30		**Retail - Other Retail**														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		**Equity**														
34		**Securitisation**														
35		**Other non-credit obligation assets**														
36		**IRB TOTAL**	**575**	**0**	**164**	**0**	**508**	**319**	**60**	**38**	**8**	**4**	**2**	**2**	**2**	27.10%

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
			A-IRB	F-IRB	A-IRB	F-IRB										
37	FRANCE	**Central banks**														
38		**Central governments**														
39		**Institutions**														
40		**Corporates**	12,899	1	2,344	0	10,530	8,723	2,040	1,811	329	282	23	14	15	4.61%
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		**Retail**	4,098	0	139	0	3,262	2,936	774	697	61	55	3	10	7	11.00%
44		**Retail - Secured on real estate property**														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**														
48		**Retail - Other Retail**														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		**Equity**														
52		**Securitisation**														
53		**Other non-credit obligation assets**														
54		**IRB TOTAL**	**17,001**	**1**	**2,483**	**0**	**13,797**	**11,659**	**2,814**	**2,508**	**391**	**337**	**26**	**24**	**22**	5.62%

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
			A-IRB	F-IRB	A-IRB	F-IRB										
55	GERMANY	**Central banks**														
56		**Central governments**														
57		**Institutions**														
58		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		**Retail - Secured on real estate property**														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**														
66		**Retail - Other Retail**														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		**Equity**														
70		**Securitisation**														
71		**Other non-credit obligation assets**														
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
			A-IRB	F-IRB	A-IRB	F-IRB										
73	ITALY	**Central banks**														
74		**Central governments**														
75		**Institutions**														
76		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**														
84		**Retail - Other Retail**														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		**Equity**														
88		**Securitisation**														
89		**Other non-credit obligation assets**														
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
			A-IRB	F-IRB	A-IRB	F-IRB										
91	JAPAN	**Central banks**														
92		**Central governments**														
93		**Institutions**														
94		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**														
102		**Retail - Other Retail**														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		**Equity**														
106		**Securitisation**														
107		**Other non-credit obligation assets**														
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Société Générale S.A.

			15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
109	LUXEMBOURG	**Central banks**														
110		**Central governments**														
111		**Institutions**														
112		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**														
120		**Retail - Other Retail**														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		**Equity**														
124		**Securitisation**														
125		**Other non-credit obligation assets**														
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
127	RUSSIAN FEDERATION	**Central banks**														
128		**Central governments**														
129		**Institutions**														
130		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**														
138		**Retail - Other Retail**														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		**Equity**														
142		**Securitisation**														
143		**Other non-credit obligation assets**														
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
145	SWITZERLAND	**Central banks**														
146		**Central governments**														
147		**Institutions**														
148		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**														
156		**Retail - Other Retail**														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		**Equity**														
160		**Securitisation**														
161		**Other non-credit obligation assets**														
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
163	UNITED KINGDOM	**Central banks**														
164		**Central governments**														
165		**Institutions**														
166		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**														
174		**Retail - Other Retail**														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		**Equity**														
178		**Securitisation**														
179		**Other non-credit obligation assets**														
180		**IRB TOTAL**	**9**	**0**	**0**	**0**	**9**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		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
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
181	UNITED STATES	**Central banks**														
182		**Central governments**														
183		**Institutions**														
184		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**														
192		**Retail - Other Retail**														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		**Equity**														
196		**Securitisation**														
197		**Other non-credit obligation assets**														
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Société Générale S.A.

Row Num		(mln EUR, %)	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - 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
1	Société Générale S.A.	**Central banks**																					
2		**Central governments**																					
3		**Institutions**																					
4		**Corporates**	9,143	5,880	773	65	261	276	35.69%	9,123	5,463	1,210	55	217	424	35.03%	8,941	5,327	1,528	52	201	530	34.72%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		**Retail**	7,624	2,307	569	21	120	164	28.76%	7,383	2,244	873	18	102	213	24.39%	7,154	2,227	1,118	16	95	252	22.57%
8		**Retail - Secured on real estate property**																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	2,463	574	123	1	7	34	27.75%	2,424	576	160	1	5	36	22.61%	2,392	576	192	1	5	38	19.77%
11		**Retail - Qualifying Revolving**																					
12		**Retail - Other Retail**																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		**Equity**																					
16		**Securitisation**																					
17		**Other non-credit obligation assets**																					
18		**IRB TOTAL**	**16,970**	**8,276**	**1,357**	**87**	**386**	**444**	**32.73%**	**16,709**	**7,788**	**2,107**	**73**	**323**	**644**	**30.56%**	**16,294**	**7,634**	**2,676**	**69**	**300**	**791**	**29.58%**

Row Num		(mln EUR, %)	Moratoria - 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
19	CZECH REPUBLIC	**Central banks**																					
20		**Central governments**																					
21		**Institutions**																					
22		**Corporates**	516	194	93	1	8	39	42.30%	480	210	113	1	6	45	39.61%	496	181	126	1	5	48	38.34%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		**Retail**	1,061	238	89	3	9	48	54.31%	1,036	245	107	2	5	55	51.50%	1,015	253	120	1	5	59	49.43%
26		**Retail - Secured on real estate property**																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	942	182	59	0	4	28	47.91%	925	193	66	0	2	29	44.71%	910	202	72	0	2	30	42.05%
29		**Retail - Qualifying Revolving**																					
30		**Retail - Other Retail**																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		**Equity**																					
34		**Securitisation**																					
35		**Other non-credit obligation assets**																					
36		**IRB TOTAL**	**1,577**	**433**	**182**	**4**	**16**	**87**	48.17%	**1,516**	**455**	**220**	**2**	**11**	**100**	45.38%	**1,511**	**434**	**246**	**2**	**10**	**108**	43.75%

Row Num		(mln EUR, %)	Moratoria - 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
37	FRANCE	**Central banks**																					
38		**Central governments**																					
39		**Institutions**																					
40		**Corporates**	7,860	4,924	649	55	243	232	35.69%	7,970	4,444	1,019	46	202	366	35.90%	7,811	4,343	1,279	44	188	461	36.02%
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		**Retail**	5,710	1,915	463	8	104	112	24.18%	5,588	1,798	702	7	88	146	20.84%	5,430	1,773	885	7	81	173	19.50%
44		**Retail - Secured on real estate property**																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	1,488	384	64	0	4	6	9.01%	1,471	373	92	0	3	7	7.20%	1,457	365	115	0	3	7	6.35%
47		**Retail - Qualifying Revolving**																					
48		**Retail - Other Retail**																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		**Equity**																					
52		**Securitisation**																					
53		**Other non-credit obligation assets**																					
54		**IRB TOTAL**	**13,774**	**6,930**	**1,127**	**64**	**352**	**348**	30.90%	**13,762**	**6,324**	**1,745**	**54**	**293**	**519**	29.75%	**13,441**	**6,196**	**2,193**	**51**	**273**	**642**	29.26%

Row Num		(mln EUR, %)	Moratoria - 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
55	GERMANY	**Central banks**																					
56		**Central governments**																					
57		**Institutions**																					
58		**Corporates**	177	391	19	1	1	2	11.14%	163	396	28	0	1	3	11.76%	164	390	33	0	1	4	12.02%
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		**Retail**	257	40	15	1	1	3	20.59%	247	42	22	0	0	4	18.56%	245	41	26	0	1	5	18.05%
62		**Retail - Secured on real estate property**																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**																					
66		**Retail - Other Retail**																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		**Equity**																					
70		**Securitisation**																					
71		**Other non-credit obligation assets**																					
72		**IRB TOTAL**	**434**	**430**	**34**	**1**	**2**	**5**	15.27%	**410**	**438**	**50**	**1**	**1**	**7**	14.73%	**409**	**431**	**58**	**1**	**1**	**9**	14.68%

Row Num		(mln EUR, %)	Moratoria - 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
73	ITALY	**Central banks**																					
74		**Central governments**																					
75		**Institutions**																					
76		**Corporates**	568	315	1	8	6	0	32.68%	489	365	30	8	6	6	19.24%	448	370	66	7	6	12	18.90%
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		**Retail**	588	111	2	10	7	0	20.75%	503	156	42	9	9	8	18.12%	456	158	87	8	8	16	18.17%
80		**Retail - Secured on real estate property**																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	31	7	0	0	0	0	-	26	9	3	0	0	0	5.30%	23	9	5	0	0	0	5.35%
83		**Retail - Qualifying Revolving**																					
84		**Retail - Other Retail**																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		**Equity**																					
88		**Securitisation**																					
89		**Other non-credit obligation assets**																					
90		**IRB TOTAL**	**1,157**	**426**	**3**	**18**	**13**	**1**	25.49%	**992**	**521**	**72**	**17**	**15**	**13**	18.59%	**905**	**528**	**152**	**15**	**14**	**28**	18.49%

Row Num		(mln EUR, %)	Moratoria - 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
91	JAPAN	**Central banks**																					
92		**Central governments**																					
93		**Institutions**																					
94		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**																					
102		**Retail - Other Retail**																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		**Equity**																					
106		**Securitisation**																					
107		**Other non-credit obligation assets**																					
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Société Générale S.A.

Row Num		(mln EUR, %)	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - 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
108	LUXEMBOURG	**Central banks**																					
110		**Central governments**																					
111		**Institutions**																					
112		**Corporates**	11	17	0	0	0	0	26.68%	11	17	1	0	0	0	26.40%	11	17	1	0	0	0	26.32%
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		**Retail**	1	1	0	0	0	0	14.55%	1	0	0	0	0	0	14.55%	1	0	0	0	0	0	14.55%
116		**Retail - Secured on real estate property**																					
117		Retail - Secured on real estate property - Of Which: SME																					
119		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**																					
120		**Retail - Other Retail**																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		**Equity**																					
124		**Securitisation**																					
125		**Other non-credit obligation assets**																					
126		**IRB TOTAL**	**12**	**18**	**1**	**0**	**0**	**0**	24.36%	**12**	**18**	**1**	**0**	**0**	**0**	24.20%	**12**	**17**	**1**	**0**	**0**	**0**	24.18%

Row Num		(mln EUR, %)	Moratoria - 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	RUSSIAN FEDERATION	**Central banks**																					
128		**Central governments**																					
129		**Institutions**																					
130		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**																					
138		**Retail - Other Retail**																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		**Equity**																					
142		**Securitisation**																					
143		**Other non-credit obligation assets**																					
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Moratoria - 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
145	SWITZERLAND	**Central banks**																					
146		**Central governments**																					
147		**Institutions**																					
148		**Corporates**	0	2	0	0	0	0	37.41%	0	2	0	0	0	0	37.21%	0	2	0	0	0	0	37.13%
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**																					
156		**Retail - Other Retail**																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		**Equity**																					
160		**Securitisation**																					
161		**Other non-credit obligation assets**																					
162		**IRB TOTAL**	**0**	**2**	**0**	**0**	**0**	**0**	37.41%	**0**	**2**	**0**	**0**	**0**	**0**	37.21%	**0**	**2**	**0**	**0**	**0**	**0**	37.13%

Row Num		(mln EUR, %)	Moratoria - 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
163	UNITED KINGDOM	**Central banks**																					
164		**Central governments**																					
165		**Institutions**																					
166		**Corporates**	1	6	1	0	1	0	21.87%	1	4	2	0	0	0	21.66%	1	3	3	0	0	1	21.51%
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**																					
174		**Retail - Other Retail**																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		**Equity**																					
178		**Securitisation**																					
179		**Other non-credit obligation assets**																					
180		**IRB TOTAL**	**1**	**6**	**1**	**0**	**1**	**0**	21.87%	**1**	**4**	**2**	**0**	**0**	**0**	21.66%	**1**	**3**	**3**	**0**	**0**	**1**	21.51%

Row Num		(mln EUR, %)	Moratoria - 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
181	UNITED STATES	**Central banks**																					
182		**Central governments**																					
183		**Institutions**																					
184		**Corporates**	0	21	8	0	2	1	17.47%	0	15	14	0	1	2	16.78%	0	11	18	0	1	3	16.27%
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**																					
192		**Retail - Other Retail**																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		**Equity**																					
196		**Securitisation**																					
197		**Other non-credit obligation assets**																					
198		**IRB TOTAL**	**0**	**21**	**8**	**0**	**2**	**1**	17.47%	**0**	**15**	**14**	**0**	**1**	**2**	16.78%	**0**	**11**	**18**	**0**	**1**	**3**	16.27%

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

Société Générale S.A.

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
			50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
1	Société Générale S.A.	**Central banks**																														
2		**Central governments**																														
3		**Institutions**																														
4		**Corporates**	9,831	8,141	2,720	2,266	987	821	7	117	175	17.72%	9,501	7,867	2,947	2,454	1,090	907	5	18	188	17.23%	9,192	7,607	3,178	2,649	1,167	971	5	17	199	17.01%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		**Retail**	2,997	2,674	1,014	910	179	161	10	16	32	17.73%	2,739	2,442	1,147	1,029	305	274	9	17	58	19.08%	2,518	2,244	1,258	1,129	414	372	8	18	81	19.57%
8		**Retail - Secured on real estate property**																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		**Retail - Qualifying Revolving**																														
12		**Retail - Other Retail**																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		**Equity**																														
16		**Securitisation**																														
17		**Other non-credit obligation assets**																														
18		**IRB TOTAL**	**12,846**	**10,814**	**3,734**	**3,176**	**1,166**	**982**	**17**	**133**	**207**	**17.72%**	**12,257**	**10,309**	**4,094**	**3,483**	**1,394**	**1,180**	**12**	**34**	**246**	**17.63%**	**11,728**	**9,851**	**4,436**	**3,778**	**1,581**	**1,342**	**10**	**35**	**279**	**17.68%**

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
19	CZECH REPUBLIC	**Central banks**																														
20		**Central governments**																														
21		**Institutions**																														
22		**Corporates**	428	272	53	34	8	5	1	0	2	21.65%	431	274	47	30	10	6	0	0	2	22.78%	446	284	31	20	11	7	0	0	3	23.18%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		**Retail**	77	45	10	6	0	0	1	0	0	116.58%	74	44	11	6	2	1	0	0	1	65.81%	73	43	11	7	3	1	0	0	2	60.77%
26		**Retail - Secured on real estate property**																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
29		**Retail - Qualifying Revolving**																														
30		**Retail - Other Retail**																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		**Equity**																														
34		**Securitisation**																														
35		**Other non-credit obligation assets**																														
36		**IRB TOTAL**	**505**	**317**	**62**	**39**	**8**	**5**	**1**	**0**	**2**	26.49%	**506**	**318**	**58**	**36**	**12**	**7**	**1**	**1**	**3**	29.16%	**519**	**326**	**43**	**26**	**14**	**9**	**1**	**0**	**4**	30.13%

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
37	FRANCE	**Central banks**																														
38		**Central governments**																														
39		**Institutions**																														
40		**Corporates**	9,306	7,802	2,646	2,218	948	795	6	113	164	17.29%	8,999	7,545	2,853	2,393	1,048	878	5	17	176	16.77%	8,685	7,282	3,092	2,593	1,122	941	5	16	186	16.55%
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		**Retail**	2,916	2,625	1,003	903	178	160	9	16	31	17.52%	2,660	2,394	1,135	1,022	302	272	8	16	57	18.82%	2,441	2,197	1,246	1,121	411	369	8	18	79	19.33%
44		**Retail - Secured on real estate property**																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**																														
48		**Retail - Other Retail**																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		**Equity**																														
52		**Securitisation**																														
53		**Other non-credit obligation assets**																														
54		**IRB TOTAL**	**12,227**	**10,427**	**3,649**	**3,121**	**1,127**	**956**	**15**	**130**	**195**	17.32%	**11,663**	**9,939**	**3,989**	**3,414**	**1,350**	**1,151**	**12**	**33**	**233**	17.23%	**11,131**	**9,479**	**4,338**	**3,714**	**1,533**	**1,310**	**10**	**34**	**265**	17.29%

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
55	GERMANY	**Central banks**																														
56		**Central governments**																														
57		**Institutions**																														
58		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
62		**Retail - Secured on real estate property**																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**																														
66		**Retail - Other Retail**																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		**Equity**																														
70		**Securitisation**																														
71		**Other non-credit obligation assets**																														
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
73	ITALY	**Central banks**																														
74		**Central governments**																														
75		**Institutions**																														
76		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**																														
84		**Retail - Other Retail**																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		**Equity**																														
88		**Securitisation**																														
89		**Other non-credit obligation assets**																														
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
91	JAPAN	**Central banks**																														
92		**Central governments**																														
93		**Institutions**																														
94		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**																														
102		**Retail - Other Retail**																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		**Equity**																														
106		**Securitisation**																														
107		**Other non-credit obligation assets**																														
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Société Générale S.A.

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59
			Public guarantees - Baseline Scenario									
			31/12/2021									
			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
109	LUXEMBOURG	Central banks										
110		Central governments										
111		Institutions										
112		Corporates	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending										
114		Corporates - Of Which: SME										
115		Retail	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property										
117		Retail - Secured on real estate property - Of Which: SME										
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving										
120		Retail - Other Retail										
121		Retail - Other Retail - Of Which: SME										
122		Retail - Other Retail - Of Which: non-SME										
123		Equity										
124		Securitisation										
125		Other non-credit obligation assets										
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	60	61	62	63	64	65	66	67	68	69
			Public guarantees - Baseline Scenario									
			31/12/2022									
			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
109	LUXEMBOURG	Central banks										
110		Central governments										
111		Institutions										
112		Corporates	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending										
114		Corporates - Of Which: SME										
115		Retail	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property										
117		Retail - Secured on real estate property - Of Which: SME										
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving										
120		Retail - Other Retail										
121		Retail - Other Retail - Of Which: SME										
122		Retail - Other Retail - Of Which: non-SME										
123		Equity										
124		Securitisation										
125		Other non-credit obligation assets										
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario									
			31/12/2023									
			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
109	LUXEMBOURG	Central banks										
110		Central governments										
111		Institutions										
112		Corporates	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending										
114		Corporates - Of Which: SME										
115		Retail	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property										
117		Retail - Secured on real estate property - Of Which: SME										
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving										
120		Retail - Other Retail										
121		Retail - Other Retail - Of Which: SME										
122		Retail - Other Retail - Of Which: non-SME										
123		Equity										
124		Securitisation										
125		Other non-credit obligation assets										
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	127	128	129	130	131	132	133	134	135	136
			Public guarantees - Baseline Scenario									
			31/12/2021									
			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
127	RUSSIAN FEDERATION	Central banks										
128		Central governments										
129		Institutions										
130		Corporates	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending										
132		Corporates - Of Which: SME										
133		Retail	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property										
135		Retail - Secured on real estate property - Of Which: SME										
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving										
138		Retail - Other Retail										
139		Retail - Other Retail - Of Which: SME										
140		Retail - Other Retail - Of Which: non-SME										
141		Equity										
142		Securitisation										
143		Other non-credit obligation assets										
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	145	146	147	148	149	150	151	152	153	154
			Public guarantees - Baseline Scenario									
			31/12/2021									
			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
145	SWITZERLAND	Central banks										
146		Central governments										
147		Institutions										
148		Corporates	0	0	0	0	0	0	0	0	0	3,84%
149		Corporates - Of Which: Specialised Lending										
150		Corporates - Of Which: SME										
151		Retail	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property										
153		Retail - Secured on real estate property - Of Which: SME										
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving										
156		Retail - Other Retail										
157		Retail - Other Retail - Of Which: SME										
158		Retail - Other Retail - Of Which: non-SME										
159		Equity										
160		Securitisation										
161		Other non-credit obligation assets										
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	3,84%

Row Num		(mln EUR, %)	163	164	165	166	167	168	169	170	171	172
			Public guarantees - Baseline Scenario									
			31/12/2021									
			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
163	UNITED KINGDOM	Central banks										
164		Central governments										
165		Institutions										
166		Corporates	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending										
168		Corporates - Of Which: SME										
169		Retail	0	0	0	0	0	0	0	0	0	14,43%
170		Retail - Secured on real estate property										
171		Retail - Secured on real estate property - Of Which: SME										
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving										
174		Retail - Other Retail										
175		Retail - Other Retail - Of Which: SME										
176		Retail - Other Retail - Of Which: non-SME										
177		Equity										
178		Securitisation										
179		Other non-credit obligation assets										
180		IRB TOTAL	9	0	0	0	0	0	0	0	0	14,43%

Row Num		(mln EUR, %)	181	182	183	184	185	186	187	188	189	190
			Public guarantees - Baseline Scenario									
			31/12/2021									
			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
181	UNITED STATES	Central banks										
182		Central governments										
183		Institutions										
184		Corporates	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending										
186		Corporates - Of Which: SME										
187		Retail	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property										
189		Retail - Secured on real estate property - Of Which: SME										
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving										
192		Retail - Other Retail										
193		Retail - Other Retail - Of Which: SME										
194		Retail - Other Retail - Of Which: non-SME										
195		Equity										
196		Securitisation										
197		Other non-credit obligation assets										
198		IRB TOTAL	0	0	0	0	0	0	0	0	0	-

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

Société Générale S.A.

Row Num		(mln EUR, %)	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse 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
1	Société Générale S.A.	**Central banks**																					
2		**Central governments**																					
3		**Institutions**																					
4		**Corporates**	7,384	7,547	864	78	418	313	36.24%	7,839	6,373	1,584	61	313	566	35.71%	7,756	6,009	2,031	57	276	722	35.57%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		**Retail**	7,445	2,471	583	24	140	168	28.75%	7,147	2,421	932	23	122	227	24.36%	6,930	2,352	1,217	21	112	277	22.74%
8		**Retail - Secured on real estate property**																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	2,379	653	128	1	13	35	27.44%	2,342	646	172	2	11	39	22.69%	2,305	641	215	1	10	44	20.51%
11		**Retail - Qualifying Revolving**																					
12		**Retail - Other Retail**																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		**Equity**																					
16		**Securitisation**																					
17		**Other non-credit obligation assets**																					
18		**IRB TOTAL**	**15,008**	**10,132**	**1,464**	**104**	**564**	**486**	**33.20%**	**15,171**	**8,888**	**2,544**	**84**	**440**	**801**	**31.50%**	**14,871**	**8,448**	**3,284**	**78**	**393**	**1,010**	**30.76%**

Row Num		(mln EUR, %)	Moratoria - Adverse 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
19	CZECH REPUBLIC	**Central banks**																					
20		**Central governments**																					
21		**Institutions**																					
22		**Corporates**	484	225	94	2	13	40	42.47%	411	271	121	1	11	48	40.02%	409	253	140	1	8	55	39.24%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		**Retail**	960	333	95	3	20	51	53.40%	932	331	125	2	14	62	49.62%	908	328	152	2	12	71	46.69%
26		**Retail - Secured on real estate property**																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	872	249	63	1	8	29	46.33%	852	258	74	1	6	31	42.35%	834	260	90	1	6	35	38.78%
29		**Retail - Qualifying Revolving**																					
30		**Retail - Other Retail**																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		**Equity**																					
34		**Securitisation**																					
35		**Other non-credit obligation assets**																					
36		**IRB TOTAL**	**1,444**	**557**	**189**	**5**	**33**	**91**	47.95%	**1,343**	**602**	**245**	**4**	**25**	**110**	44.90%	**1,317**	**582**	**292**	**3**	**20**	**126**	43.11%

Row Num		(mln EUR, %)	Moratoria - Adverse 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
37	FRANCE	**Central banks**																					
38		**Central governments**																					
39		**Institutions**																					
40		**Corporates**	6,151	6,547	735	66	392	267	36.31%	6,812	5,253	1,368	49	287	500	36.57%	6,809	4,884	1,741	47	253	639	36.70%
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		**Retail**	5,643	1,977	469	8	111	113	24.09%	5,504	1,857	728	7	95	151	20.71%	5,399	1,765	925	7	85	180	19.45%
44		**Retail - Secured on real estate property**																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	1,474	397	65	0	5	6	9.14%	1,463	378	95	0	5	7	7.77%	1,449	369	119	0	4	9	7.29%
47		**Retail - Qualifying Revolving**																					
48		**Retail - Other Retail**																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		**Equity**																					
52		**Securitisation**																					
53		**Other non-credit obligation assets**																					
54		**IRB TOTAL**	**11,973**	**8,639**	**1,220**	**76**	**510**	**385**	31.55%	**12,502**	**7,204**	**2,125**	**57**	**387**	**660**	31.06%	**12,392**	**6,737**	**2,702**	**54**	**343**	**830**	30.71%

Row Num		(mln EUR, %)	Moratoria - Adverse 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
55	GERMANY	**Central banks**																					
56		**Central governments**																					
57		**Institutions**																					
58		**Corporates**	171	394	22	1	1	3	14.63%	140	406	41	0	1	6	14.25%	139	400	47	0	1	7	14.20%
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		**Retail**	250	43	18	2	1	4	21.18%	222	55	34	1	1	6	18.21%	213	53	45	1	1	8	17.42%
62		**Retail - Secured on real estate property**																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**																					
66		**Retail - Other Retail**																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		**Equity**																					
70		**Securitisation**																					
71		**Other non-credit obligation assets**																					
72		**IRB TOTAL**	**422**	**437**	**40**	**3**	**3**	**7**	17.59%	**362**	**461**	**75**	**1**	**2**	**12**	16.07%	**353**	**453**	**92**	**1**	**2**	**14**	15.77%

Row Num		(mln EUR, %)	Moratoria - Adverse 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
73	ITALY	**Central banks**																					
74		**Central governments**																					
75		**Institutions**																					
76		**Corporates**	559	324	1	8	8	0	33.57%	457	395	32	10	11	6	19.54%	380	429	74	9	13	16	21.08%
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		**Retail**	585	115	2	11	8	0	20.75%	481	177	44	12	12	8	18.13%	403	203	95	11	14	18	19.04%
80		**Retail - Secured on real estate property**																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	31	7	0	0	0	0	-	24	11	3	0	0	0	5.31%	20	12	6	0	0	0	6.56%
83		**Retail - Qualifying Revolving**																					
84		**Retail - Other Retail**																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		**Equity**																					
88		**Securitisation**																					
89		**Other non-credit obligation assets**																					
90		**IRB TOTAL**	**1,143**	**439**	**3**	**20**	**16**	**1**	26.45%	**938**	**572**	**76**	**23**	**23**	**14**	18.73%	**783**	**633**	**169**	**20**	**27**	**34**	19.94%

Row Num		(mln EUR, %)	Moratoria - Adverse 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
91	JAPAN	**Central banks**																					
92		**Central governments**																					
93		**Institutions**																					
94		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**																					
102		**Retail - Other Retail**																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		**Equity**																					
106		**Securitisation**																					
107		**Other non-credit obligation assets**																					
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Société Générale S.A.

			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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
108	LUXEMBOURG	**Central banks**																					
110		**Central governments**																					
111		**Institutions**																					
112		**Corporates**	10	18	1	0	0	0	26.64%	10	18	2	0	0	0	25.87%	9	18	2	0	0	1	25.50%
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		**Retail**	1	1	0	0	0	0	14.55%	1	0	0	0	0	0	14.55%	1	0	0	0	0	0	14.55%
116		**Retail - Secured on real estate property**																					
117		Retail - Secured on real estate property - Of Which: SME																					
119		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**																					
120		**Retail - Other Retail**																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		**Equity**																					
124		**Securitisation**																					
125		**Other non-credit obligation assets**																					
126		**IRB TOTAL**	**11**	**19**	**1**	**0**	**0**	**0**	24.69%	**10**	**18**	**2**	**0**	**0**	**0**	24.38%	**10**	**18**	**2**	**0**	**0**	**1**	24.13%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	RUSSIAN FEDERATION	**Central banks**																					
128		**Central governments**																					
129		**Institutions**																					
130		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**																					
138		**Retail - Other Retail**																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		**Equity**																					
142		**Securitisation**																					
143		**Other non-credit obligation assets**																					
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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
145	SWITZERLAND	**Central banks**																					
146		**Central governments**																					
147		**Institutions**																					
148		**Corporates**	0	2	0	0	0	0	39.21%	0	2	0	0	0	0	38.95%	0	2	1	0	0	0	38.90%
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**																					
156		**Retail - Other Retail**																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		**Equity**																					
160		**Securitisation**																					
161		**Other non-credit obligation assets**																					
162		**IRB TOTAL**	**0**	**2**	**0**	**0**	**0**	**0**	39.21%	**0**	**2**	**0**	**0**	**0**	**0**	38.95%	**0**	**2**	**1**	**0**	**0**	**0**	38.90%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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
163	UNITED KINGDOM	**Central banks**																					
164		**Central governments**																					
165		**Institutions**																					
166		**Corporates**	0	7	1	0	1	0	22.68%	1	5	2	0	0	1	23.01%	1	3	3	0	0	1	22.66%
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**																					
174		**Retail - Other Retail**																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		**Equity**																					
178		**Securitisation**																					
179		**Other non-credit obligation assets**																					
180		**IRB TOTAL**	**0**	**7**	**1**	**0**	**1**	**0**	22.68%	**1**	**5**	**2**	**0**	**0**	**1**	23.01%	**1**	**3**	**3**	**0**	**0**	**1**	22.66%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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
181	UNITED STATES	**Central banks**																					
182		**Central governments**																					
183		**Institutions**																					
184		**Corporates**	0	20	9	0	2	2	17.61%	0	13	16	0	1	3	17.17%	0	9	20	0	1	3	16.61%
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**																					
192		**Retail - Other Retail**																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		**Equity**																					
196		**Securitisation**																					
197		**Other non-credit obligation assets**																					
198		**IRB TOTAL**	**0**	**20**	**9**	**0**	**2**	**2**	17.61%	**0**	**13**	**16**	**0**	**1**	**3**	17.17%	**0**	**9**	**20**	**0**	**1**	**3**	16.61%

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

Société Générale S.A.

			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
1	Société Générale S.A.	Central banks																														
2		Central governments																														
3		Institutions																														
4		Corporates	8,405	6,948	4,020	3,354	1,112	926	8	205	187	16.84%	8,168	6,756	4,066	3,387	1,303	1,085	5	38	209	16.02%	7,994	6,606	4,112	3,430	1,431	1,191	5	33	226	15.82%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		Retail	2,996	2,672	1,013	909	181	163	10	19	32	17.69%	2,705	2,411	1,165	1,045	321	288	9	20	61	18.90%	2,499	2,227	1,252	1,123	440	395	8	20	85	19.36%
8		Retail - Secured on real estate property																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		Retail - Qualifying Revolving																														
12		Retail - Other Retail																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		Equity																														
16		Securitisation																														
17		Other non-credit obligation assets																														
18		IRB TOTAL	11,418	9,620	5,034	4,262	1,294	1,089	22	224	219	16.96%	10,890	9,167	5,232	4,432	1,623	1,372	13	58	269	16.59%	10,510	8,833	5,364	4,553	1,871	1,586	11	52	311	16.65%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
19	CZECH REPUBLIC	Central banks																														
20		Central governments																														
21		Institutions																														
22		Corporates	425	270	56	36	8	5	1	0	2	21.65%	415	264	62	39	11	7	1	1	3	24.14%	435	277	40	26	13	8	1	1	3	25.29%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		Retail	76	45	10	6	0	0	1	0	0	109.29%	73	43	11	7	2	1	1	1	1	57.02%	71	41	12	7	4	2	0	1	2	54.34%
26		Retail - Secured on real estate property																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
29		Retail - Qualifying Revolving																														
30		Retail - Other Retail																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		Equity																														
34		Securitisation																														
35		Other non-credit obligation assets																														
36		IRB TOTAL	501	315	66	41	8	5	2	0	2	26.41%	488	307	73	46	13	8	1	2	4	30.13%	506	318	53	33	17	10	1	1	5	31.75%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
37	FRANCE	Central banks																														
38		Central governments																														
39		Institutions																														
40		Corporates	7,900	6,624	3,926	3,292	1,073	900	7	201	176	16.41%	7,697	6,454	3,944	3,307	1,258	1,055	5	36	196	15.56%	7,506	6,294	4,012	3,364	1,382	1,159	4	31	212	15.34%
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		Retail	2,915	2,623	1,002	902	181	163	10	19	32	17.48%	2,628	2,365	1,152	1,037	318	286	8	19	59	18.62%	2,424	2,182	1,238	1,114	435	392	8	19	83	19.07%
44		Retail - Secured on real estate property																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																														
48		Retail - Other Retail																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		Equity																														
52		Securitisation																														
53		Other non-credit obligation assets																														
54		IRB TOTAL	10,820	9,247	4,928	4,194	1,254	1,063	20	220	208	16.56%	10,330	8,819	5,097	4,344	1,576	1,341	12	56	255	16.18%	9,935	8,475	5,250	4,478	1,817	1,551	10	51	295	16.24%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
55	GERMANY	Central banks																														
56		Central governments																														
57		Institutions																														
58		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving																														
66		Retail - Other Retail																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		Equity																														
70		Securitisation																														
71		Other non-credit obligation assets																														
72		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
73	ITALY	Central banks																														
74		Central governments																														
75		Institutions																														
76		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																														
84		Retail - Other Retail																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		Equity																														
88		Securitisation																														
89		Other non-credit obligation assets																														
90		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
91	JAPAN	Central banks																														
92		Central governments																														
93		Institutions																														
94		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																														
102		Retail - Other Retail																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		Equity																														
106		Securitisation																														
107		Other non-credit obligation assets																														
108		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Société Générale S.A.

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
108	LUXEMBOURG	Central banks																														
110		Central governments																														
111		Institutions																														
112		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																														
117		Retail - Secured on real estate property - Of Which: SME																														
119		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																														
120		Retail - Other Retail																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		Equity																														
124		Securitisation																														
125		Other non-credit obligation assets																														
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
127	RUSSIAN FEDERATION	Central banks																														
128		Central governments																														
129		Institutions																														
130		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																														
138		Retail - Other Retail																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		Equity																														
142		Securitisation																														
143		Other non-credit obligation assets																														
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
145	SWITZERLAND	Central banks																														
146		Central governments																														
147		Institutions																														
148		Corporates	0	0	0	0	0	0	0	0	0	3,84%	0	0	0	0	0	0	0	0	0	3,85%	0	0	0	0	0	0	0	0	0	3,85%
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																														
156		Retail - Other Retail																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		Equity																														
160		Securitisation																														
161		Other non-credit obligation assets																														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	3,84%	0	0	0	0	0	0	0	0	0	3,85%	0	0	0	0	0	0	0	0	0	3,85%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
163	UNITED KINGDOM	Central banks																														
164		Central governments																														
165		Institutions																														
166		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		Retail	0	0	0	0	0	0	0	0	0	14,44%	0	0	0	0	0	0	0	0	0	14,52%	0	0	0	0	0	0	0	0	0	14,54%
170		Retail - Secured on real estate property																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																														
174		Retail - Other Retail																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		Equity																														
178		Securitisation																														
179		Other non-credit obligation assets																														
180		IRB TOTAL	9	0	0	0	0	0	0	0	0	14,44%	9	0	0	0	0	0	0	0	0	14,52%	9	0	0	0	0	0	0	0	0	14,54%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
181	UNITED STATES	Central banks																														
182		Central governments																														
183		Institutions																														
184		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																														
192		Retail - Other Retail																														
193		Retail - Other Retail - Of Which: SME																														
194		Retail - Other Retail - Of Which: non-SME																														
195		Equity																														
196		Securitisation																														
197		Other non-credit obligation assets																														
198		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Société Générale S.A.

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
		Moratoria - Actual												Public guarantees - Actual											
		31/12/2020												31/12/2020											
Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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	Exposure values	Risk exposure amounts	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
1	Société Générale S.A. — Central banks																								
2	Central governments																								
3	Regional governments or local authorities																								
4	Public sector entities																								
5	Multilateral Development Banks																								
6	International Organisations																								
7	Institutions																								
8	Corporates	1,791	1,420	1,479	1,314	175	161	137	100	7	21	89	65.05%	874	116	811	696	60	56	2	2	4	4	0	7.28%
9	of which: SME													268	43	243	208	23	23	1	1	2	3	0	9.75%
10	Retail	4,233	2,505	3,862	3,729	277	269	96	88	33	35	59	61.62%	176	17	167	43	7	7	2	0	1	1	0	9.05%
11	of which: SME													174	17	165	41	7	7	2	0	1	1	0	9.05%
12	Secured by mortgages on immovable property													77	42	77	64	0	0	0	0	2	0	0	56.82%
13	of which: non-SME	639	227	257	249	373	373	9	9	1	36	4	45.34%	6	2	6	0	0	0	0	0	0	0	0	-
14	Items associated with particularly high risk																								
15	Covered bonds																								
16	Claims on institutions and corporates with a ST credit assessment																								
17	Collective investments undertakings (CIU)																								
18	Equity																								
19	Securitisation																								
20	Other exposures																								
21	Standardised Total	6,681	4,160	5,616	5,301	826	804	242	197	42	91	152	62.90%	1,128	176	1,056	803	68	63	4	2	7	5	0	8.73%

		Moratoria - Actual												Public guarantees - Actual											
		31/12/2020												31/12/2020											
Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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	Exposure values	Risk exposure amounts	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
22	CZECH REPUBLIC — Central banks																								
23	Central governments																								
24	Regional governments or local authorities																								
25	Public sector entities																								
26	Multilateral Development Banks																								
27	International Organisations																								
28	Institutions																								
29	Corporates	149	126	139	139	10	10	0	0	1	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
30	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
31	Retail	36	24	27	27	10	10	2	2	0	2	1	28.63%	0	0	0	0	0	0	0	0	0	0	0	-
32	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
33	Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
34	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
35	Items associated with particularly high risk																								
36	Covered bonds																								
37	Claims on institutions and corporates with a ST credit assessment																								
38	Collective investments undertakings (CIU)																								
39	Equity																								
40	Securitisation																								
41	Other exposures																								
42	Standardised Total	185	150	166	166	20	20	2	2	1	2	1	28.63%	0	0	0	0	0	0	0	0	0	0	0	-

		Moratoria - Actual												Public guarantees - Actual											
		31/12/2020												31/12/2020											
Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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	Exposure values	Risk exposure amounts	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
43	FRANCE — Central banks																								
44	Central governments																								
45	Regional governments or local authorities																								
46	Public sector entities																								
47	Multilateral Development Banks																								
48	International Organisations																								
49	Institutions																								
50	Corporates	898	693	790	713	71	61	37	35	3	8	21	56.96%	772	94	729	629	40	40	2	2	2	1	0	5.87%
51	of which: SME													180	32	170	141	8	8	1	1	1	0	0	8.10%
52	Retail	2,072	1,047	1,915	1,809	122	115	36	31	14	13	21	59.67%	120	9	117	4	1	0	2	0	0	0	0	4.27%
53	of which: SME													119	8	117	3	1	0	2	0	0	0	0	4.27%
54	Secured by mortgages on immovable property													72	41	72	64	0	0	0	0	2	0	0	56.82%
55	of which: non-SME	218	92	190	181	28	28	0	0	0	2	0	18.49%	0	0	0	0	0	0	0	0	0	0	0	-
56	Items associated with particularly high risk																								
57	Covered bonds																								
58	Claims on institutions and corporates with a ST credit assessment																								
59	Collective investments undertakings (CIU)																								
60	Equity																								
61	Securitisation																								
62	Other exposures																								
63	Standardised Total	3,206	1,838	2,911	2,712	221	205	74	66	17	23	43	57.88%	964	145	919	697	41	41	4	2	4	1	0	5.72%

		Moratoria - Actual												Public guarantees - Actual											
		31/12/2020												31/12/2020											
Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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	Exposure values	Risk exposure amounts	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
64	GERMANY — Central banks																								
65	Central governments																								
66	Regional governments or local authorities																								
67	Public sector entities																								
68	Multilateral Development Banks																								
69	International Organisations																								
70	Institutions																								
71	Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
72	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
73	Retail	510	343	484	484	4	4	22	22	2	1	13	58.55%	0	0	0	0	0	0	0	0	0	0	0	-
74	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
75	Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
76	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
77	Items associated with particularly high risk																								
78	Covered bonds																								
79	Claims on institutions and corporates with a ST credit assessment																								
80	Collective investments undertakings (CIU)																								
81	Equity																								
82	Securitisation																								
83	Other exposures																								
84	Standardised Total	510	343	484	484	4	4	22	22	2	1	13	58.55%	0	0	0	0	0	0	0	0	0	0	0	-

		Moratoria - Actual												Public guarantees - Actual											
		31/12/2020												31/12/2020											
Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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	Exposure values	Risk exposure amounts	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
85	ITALY — Central banks																								
86	Central governments																								
87	Regional governments or local authorities																								
88	Public sector entities																								
89	Multilateral Development Banks																								
90	International Organisations																								
91	Institutions																								
92	Corporates	1	1	1	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
93	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
94	Retail	1	1	0	0	1	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
95	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
96	Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
97	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
98	Items associated with particularly high risk																								
99	Covered bonds																								
100	Claims on institutions and corporates with a ST credit assessment																								
101	Collective investments undertakings (CIU)																								
102	Equity																								
103	Securitisation																								
104	Other exposures																								
105	Standardised Total	2	2	1	0	2	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

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

Société Générale S.A.

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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	Exposure values	Risk exposure amounts	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
106	JAPAN	Central banks																								
107		Central governments																								
108		Regional governments or local authorities																								
109		Public sector entities																								
110		Multilateral Development Banks																								
111		International Organisations																								
112		Institutions																								
113		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
114		of which: SME																								
115		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
116		of which: SME																								
117		Secured by mortgages on immovable property																								
118		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
119		Items associated with particularly high risk																								
120		Covered bonds																								
121		Claims on institutions and corporates with a ST credit assessment																								
122		Collective investments undertakings (CIU)																								
123		Equity																								
124		Securitisation																								
125		Other exposures																								
126		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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	Exposure values	Risk exposure amounts	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
127	LUXEMBOURG	Central banks																								
128		Central governments																								
129		Regional governments or local authorities																								
130		Public sector entities																								
131		Multilateral Development Banks																								
132		International Organisations																								
133		Institutions																								
134		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
135		of which: SME																								
136		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
137		of which: SME																								
138		Secured by mortgages on immovable property																								
139		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
140		Items associated with particularly high risk																								
141		Covered bonds																								
142		Claims on institutions and corporates with a ST credit assessment																								
143		Collective investments undertakings (CIU)																								
144		Equity																								
145		Securitisation																								
146		Other exposures																								
147		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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	Exposure values	Risk exposure amounts	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
148	RUSSIAN FEDERATION	Central banks																								
149		Central governments																								
150		Regional governments or local authorities																								
151		Public sector entities																								
152		Multilateral Development Banks																								
153		International Organisations																								
154		Institutions																								
155		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	2	2	2	0	0	0	0	0	0	0	0	-
156		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
158		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
159		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
161		Items associated with particularly high risk																								
162		Covered bonds																								
163		Claims on institutions and corporates with a ST credit assessment																								
164		Collective investments undertakings (CIU)																								
165		Equity																								
166		Securitisation																								
167		Other exposures																								
168		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	2	2	2	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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	Exposure values	Risk exposure amounts	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
169	SWITZERLAND	Central banks																								
170		Central governments																								
171		Regional governments or local authorities																								
172		Public sector entities																								
173		Multilateral Development Banks																								
174		International Organisations																								
175		Institutions																								
176		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
177		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
178		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
179		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
180		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
182		Items associated with particularly high risk																								
183		Covered bonds																								
184		Claims on institutions and corporates with a ST credit assessment																								
185		Collective investments undertakings (CIU)																								
186		Equity																								
187		Securitisation																								
188		Other exposures																								
189		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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	Exposure values	Risk exposure amounts	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
190	UNITED KINGDOM	Central banks																								
191		Central governments																								
192		Regional governments or local authorities																								
193		Public sector entities																								
194		Multilateral Development Banks																								
195		International Organisations																								
196		Institutions																								
197		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
198		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
199		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
200		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
201		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
203		Items associated with particularly high risk																								
204		Covered bonds																								
205		Claims on institutions and corporates with a ST credit assessment																								
206		Collective investments undertakings (CIU)																								
207		Equity																								
208		Securitisation																								
209		Other exposures																								
210		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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	Exposure values	Risk exposure amounts	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
211	UNITED STATES	Central banks																								
212		Central governments																								
213		Regional governments or local authorities																								
214		Public sector entities																								
215		Multilateral Development Banks																								
216		International Organisations																								
217		Institutions																								
218		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
219		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
220		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
221		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
222		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
224		Items associated with particularly high risk																								
225		Covered bonds																								
226		Claims on institutions and corporates with a ST credit assessment																								
227		Collective investments undertakings (CIU)																								
228		Equity																								
229		Securitisation																								
230		Other exposures																								
231		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

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

Société Générale S.A.

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	Société Générale S.A.	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	2,175	221	219	17	18	118	54.11%	2,079	237	299	15	18	145	48.58%	2,004	236	375	14	16	171	45.44%
9		of which: SME																					
10		Retail	3,484	349	400	28	32	135	33.64%	3,324	291	618	26	24	178	28.87%	3,157	256	819	25	18	218	26.64%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	261	351	27	1	13	12	42.83%	314	283	42	1	10	18	41.28%	345	241	53	1	9	22	40.51%
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	5,306	804	571	40	53	229	40.06%	5,121	713	847	37	44	293	34.63%	4,931	646	1,104	35	36	353	31.94%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	CZECH REPUBLIC	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	123	23	2	0	1	1	25.55%	111	33	5	0	1	1	26.53%	110	31	8	0	1	2	26.71%
30		of which: SME																					
31		Retail	23	10	4	0	1	2	65.43%	20	10	6	0	1	4	59.92%	19	10	7	0	1	4	58.09%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
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%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	FRANCE	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	751	85	62	5	7	30	48.22%	723	88	87	4	6	39	44.42%	700	89	109	3	6	46	42.34%
51		of which: SME																					
52		Retail	1,759	104	209	10	9	40	19.03%	1,649	82	341	9	6	54	15.71%	1,535	72	465	9	4	66	14.28%
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	136	73	10	1	5	4	43.79%	143	57	18	1	4	8	44.32%	141	53	24	1	3	11	44.44%
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	2,662	262	282	15	21	74	26.32%	2,530	228	449	14	16	101	22.49%	2,391	215	601	13	14	124	20.60%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	GERMANY	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	471	2	36	6	1	21	57.03%	461	2	47	6	0	27	56.50%	450	1	58	6	0	33	56.18%
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
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%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	ITALY	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	1	0	0	0	0	0	-	0	0	0	0	0	0	26.03%	0	0	0	0	0	0	26.03%
93		of which: SME																					
94		Retail	0	1	0	0	0	0	-	0	1	0	0	0	0	32.19%	0	1	0	0	0	0	32.19%
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	7.12%	0	0	0	0	0	0	7.12%
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	1	2	0	0	0	0	-	0	2	0	0	0	0	26.57%	0	2	0	0	0	0	26.60%

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

Société Générale S.A.

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	JAPAN	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	LUXEMBOURG	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	RUSSIAN FEDERATION	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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
169	SWITZERLAND	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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
190	UNITED KINGDOM	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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
211	UNITED STATES	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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

Société Générale S.A.

			46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
1	Société Générale S.A.	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	794	102	62	638	18	11	3	2	3	18.04%	655	84	184	642	35	25	2	1	7	18.73%	551	69	275	643	47	39	2	1	9	19.67%
9		of which: SME																														
10		Retail	145	43	27	6	4	0	1	1	0	11.64%	99	38	63	10	14	2	1	3	3	19.85%	72	34	72	12	32	4	0	2	7	21.63%
11		of which: SME																														
12		Secured by mortgages on immovable property	73	61	0	0	4	3	1	0	1	20.56%	70	58	0	0	7	6	0	0	1	19.27%	67	56	0	0	10	8	0	0	2	18.90%
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	1,012	803	88	63	27	2	4	2	5	17.43%	824	803	247	63	57	2	3	4	11	19.08%	691	803	347	63	89	2	3	3	18	20.29%

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
22	CZECH REPUBLIC	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
30		of which: SME																														
31		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
32		of which: SME																														
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
43	FRANCE	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		Corporates	715	29	39	570	18	3	2	1	3	17.85%	593	27	148	571	31	5	2	0	5	17.57%	502	25	230	571	40	6	1	0	7	18.05%
51		of which: SME																														
52		Retail	96	3	20	1	4	0	1	1	0	9.97%	55	2	53	2	12	0	0	2	2	18.32%	32	1	60	2	28	1	0	2	6	20.48%
53		of which: SME																														
54		Secured by mortgages on immovable property	68	61	0	0	4	3	1	0	1	20.59%	65	58	0	0	7	6	0	0	1	19.29%	62	56	0	0	9	8	0	0	2	18.92%
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		Standardised Total	879	697	59	41	26	2	4	2	4	17.10%	713	697	201	41	50	2	2	2	9	17.99%	596	697	290	41	77	2	2	2	15	19.04%

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
64	GERMANY	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
72		of which: SME																														
73		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
74		of which: SME																														
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
85	ITALY	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
93		of which: SME																														
94		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		of which: SME																														
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Société Générale S.A.

Row Num		(mln EUR, %)	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			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	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	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
106	JAPAN	Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
114		of which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		of which: SME																														
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			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	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	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
127	LUXEMBOURG	Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
135		of which: SME																														
136		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137		of which: SME																														
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			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	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	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
148	RUSSIAN FEDERATION	Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		Corporates	2	0	0	0	0	0	0	0	0	-	2	0	0	0	0	0	0	0	0	-	2	0	0	0	0	0	0	0	0	-
156		of which: SME																														
157		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
158		of which: SME																														
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		Standardised Total	2	0	0	0	0	0	0	0	0	-	2	0	0	0	0	0	0	0	0	-	2	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			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	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	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
169	SWITZERLAND	Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
177		of which: SME																														
178		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
179		of which: SME																														
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			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	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	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
190	UNITED KINGDOM	Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
198		of which: SME																														
199		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
200		of which: SME																														
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			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	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	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
211	UNITED STATES	Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
219		of which: SME																														
220		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
221		of which: SME																														
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Société Générale S.A.

			76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	Société Générale S.A.	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	2,081	275	258	48	48	155	59.79%	1,906	284	425	40	45	230	54.22%	1,671	234	561	32	34	294	52.31%
9		of which: SME																					
10		Retail	3,339	351	543	76	69	221	40.61%	3,037	297	899	78	51	333	37.04%	2,741	256	1,236	62	36	442	35.74%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	219	373	47	3	41	23	48.53%	253	303	83	1	30	39	47.25%	270	259	110	1	22	52	46.87%
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	5,048	880	753	113	133	343	45.56%	4,648	782	1,250	103	107	521	41.64%	4,277	706	1,699	83	79	681	40.10%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	CZECH REPUBLIC	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	116	30	2	1	2	1	27.21%	96	46	7	0	2	2	29.79%	0	0	0	0	0	0	-
30		of which: SME																					
31		Retail	16	16	4	0	2	3	65.26%	14	14	8	0	2	5	57.53%	13	13	10	0	1	6	55.65%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	132	46	7	1	4	4	51.79%	110	60	15	1	4	7	44.86%	105	60	21	0	3	9	43.49%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	FRANCE	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	693	125	80	17	22	45	57.06%	643	108	147	7	16	78	52.68%	611	103	184	6	12	95	51.69%
51		of which: SME																					
52		Retail	1,668	97	308	32	16	79	25.83%	1,474	78	519	30	11	121	23.39%	1,302	62	708	23	7	159	22.40%
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	114	91	13	3	10	6	44.12%	117	69	32	1	7	14	44.61%	116	61	41	1	6	18	44.68%
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	2,490	314	402	53	48	131	32.63%	2,249	256	701	38	34	214	30.53%	2,042	227	937	30	26	273	29.14%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	GERMANY	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	466	2	41	14	1	30	73.31%	448	2	60	16	1	45	75.09%	427	2	82	14	1	62	76.12%
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	466	2	41	14	1	30	73.31%	448	2	60	16	1	45	75.09%	427	2	82	14	1	62	76.12%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	ITALY	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	1	0	0	0	0	-	0	1	0	0	0	0	26.00%	0	1	0	0	0	0	25.95%
93		of which: SME																					
94		Retail	0	1	0	0	0	0	-	0	1	0	0	0	0	32.19%	0	1	0	0	0	0	32.19%
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	7.12%	0	0	0	0	0	0	7.12%
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	2	0	0	0	0	-	0	2	0	0	0	0	26.51%	0	2	0	0	0	0	26.38%

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

Société Générale S.A.

			76	77	78	79	80	81	82	63	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	JAPAN	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	LUXEMBOURG	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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	RUSSIAN FEDERATION	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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
169	SWITZERLAND	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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
190	UNITED KINGDOM	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	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
211	UNITED STATES	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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

Société Générale S.A.

			97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
1	Société Générale S.A.	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	788	51	64	685	22	15	6	2	4	17.37%	640	36	181	669	53	46	4	3	11	19.94%	542	32	257	650	75	69	3	2	16	21.76%
9		of which: SME																														
10		Retail	145	43	27	6	4	1	2	1	1	11.81%	93	35	63	11	20	3	3	6	5	26.68%	51	20	78	22	47	9	1	7	14	29.11%
11		of which: SME																														
12		Secured by mortgages on immovable property	73	61	0	0	4	3	1	0	1	20.59%	70	58	0	0	7	6	0	0	1	19.37%	67	56	0	0	10	8	0	0	2	19.06%
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	1,007	803	90	63	31	2	9	3	5	17.01%	803	803	244	63	81	2	7	9	17	21.58%	661	803	335	63	131	2	5	9	32	24.17%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
22	CZECH REPUBLIC	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
30		of which: SME																														
31		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
32		of which: SME																														
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
43	FRANCE	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		Corporates	709	28	41	571	22	4	4	2	4	17.24%	583	24	143	572	46	7	2	1	8	16.63%	502	22	210	571	60	9	2	1	10	17.02%
51		of which: SME																														
52		Retail	96	3	20	1	4	0	2	1	0	10.34%	51	2	51	2	17	1	1	4	4	23.53%	28	1	54	2	38	1	0	4	10	26.04%
53		of which: SME																														
54		Secured by mortgages on immovable property	68	61	0	0	4	3	1	0	1	20.62%	65	58	0	0	7	6	0	0	1	19.39%	62	56	0	0	9	8	0	0	2	19.07%
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		Standardised Total	873	697	61	41	30	2	6	3	5	16.77%	700	697	194	41	70	2	4	5	13	18.58%	592	697	264	41	107	2	3	4	22	20.36%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
64	GERMANY	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
72		of which: SME																														
73		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
74		of which: SME																														
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
85	ITALY	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
93		of which: SME																														
94		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		of which: SME																														
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Société Générale S.A.

			97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
106	JAPAN	Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
114		of which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		of which: SME																														
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
127	LUXEMBOURG	Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
135		of which: SME																														
136		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137		of which: SME																														
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
148	RUSSIAN FEDERATION	Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		Corporates	2	0	0	0	0	0	0	0	0	-	2	0	0	0	0	0	0	0	0	-	2	0	0	0	0	0	0	0	0	-
156		of which: SME																														
157		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
158		of which: SME																														
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		Standardised Total	2	0	0	0	0	0	0	0	0	-	2	0	0	0	0	0	0	0	0	-	2	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
169	SWITZERLAND	Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
177		of which: SME																														
178		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
179		of which: SME																														
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
190	UNITED KINGDOM	Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
198		of which: SME																														
199		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
200		of which: SME																														
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	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	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	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
211	UNITED STATES	Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
219		of which: SME																														
220		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
221		of which: SME																														
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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		**Total**		**41,951**						
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		**Total**		**6,020**	**6,569**	**6,968**	**7,378**	**7,395**	**9,320**	**10,925**
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.

RowNum	(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	**Total risk exposure amount**	**352,380**	**363,228**	**371,168**	**374,210**	**383,337**	**399,932**	**410,077**
8	**Total Risk exposure amount (transitional)**	**351,852**	**362,727**	**370,868**	**373,929**	**382,213**	**399,419**	**409,869**
9	**Total Risk exposure amount (fully loaded)**	**352,380**	**363,228**	**371,168**	**374,210**	**383,337**	**399,932**	**410,077**

2021 EU-wide Stress Test: Capital

Société Générale S.A.

RowNum			(mln EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	**OWN FUNDS**		**67,540**	**70,410**	**70,906**	**71,533**	**58,335**	**55,608**	**53,289**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**47,246**	**49,234**	**50,137**	**50,772**	**35,507**	**33,636**	**31,682**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		20,960	20,960	20,960	20,960	20,960	20,960	20,960
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		7,025	8,432	9,929	11,353	-1,525	-1,703	-1,909
6		A.1.3	Accumulated other comprehensive income		-1,761	-1,761	-1,761	-1,761	-2,345	-2,345	-2,345
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		470	470	470	470	20	20	20
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-33	-33	-33	-33	-166	-166	-166
9		A.1.3.3	Other OCI contributions		-2,198	-2,198	-2,198	-2,198	-2,198	-2,198	-2,198
10		A.1.4	Other Reserves		25,761	25,761	25,761	25,761	25,761	25,761	25,761
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		1,872	2,148	2,408	2,661	1,336	1,334	1,331
13		A.1.7	Adjustments to CET1 due to prudential filters		-805	-805	-805	-805	-1,177	-1,177	-1,177
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-884	-884	-884	-884	-1,256	-1,256	-1,256
15		A.1.7.2	Cash flow hedge reserve		-210	-210	-210	-210	-210	-210	-210
16		A.1.7.3	Other adjustments		289	289	289	289	289	289	289
17		A.1.8	(-) Intangible assets (including Goodwill)		-5,357	-5,190	-5,312	-5,372	-5,190	-5,312	-5,372
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,226	-1,200	-1,123	-1,012	-5,091	-5,092	-5,103
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-18	-351	-1,207	-18	-351	-1,173
21		A.1.12	(-) Defined benefit pension fund assets		-67	-67	-67	-67	-35	-35	-35
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-28	0	0	0	0	0	0
25		A.1.15.1	Of which: from securitisation positions (-)		-28	0	0	0	0	0	0
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	**OWN FUNDS**	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31		A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		-950	-1,154	-918	-912	-2,930	-2,327	-1,838
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	541	541	541	541	541	541	541	541
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		140	140	140	140	140	140	140
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		740	984	648	638	3,521	2,660	1,962
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		191	231	130	127	992	734	525
38		A.1.23	Transitional adjustments		872	974	497	260	2,830	1,596	742
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		872	974	497	260	2,830	1,596	742
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		830	953	488	255	2,730	1,545	719
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		42	21	8	5	100	51	23
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**8,888**	**8,888**	**8,888**	**8,888**	**8,888**	**8,888**	**8,888**
49		A.2.1	Additional Tier 1 Capital instruments		8,899	8,899	8,899	8,899	8,899	8,899	8,899
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		-11	-11	-11	-11	-11	-11	-11
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**56,134**	**58,123**	**59,025**	**59,660**	**44,395**	**42,525**	**40,570**
55		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**11,405**	**12,287**	**11,881**	**11,873**	**13,940**	**13,083**	**12,719**
56		A.4.1	Tier 2 Capital instruments		12,528	12,528	12,528	12,528	12,528	12,528	12,528
57		A.4.2	Other Tier 2 Capital components and deductions		-1,272	-316	-648	-656	1,337	554	190
58		A.4.3	Tier 2 transitional adjustments		149	74	0	0	74	0	0
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
60		A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0

2021 EU-wide Stress Test: Capital

Société Générale S.A.

RowNum			(mln EUR,%)	1 IFRS 9 first implementation 01/01/2018	2 Actual 31/12/2020	3 Baseline Scenario 2021	4 Baseline Scenario 2022	5 Baseline Scenario 2023	6 Adverse Scenario 2021	7 Adverse Scenario 2022	8 Adverse Scenario 2023
61	TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		352,380	363,228	371,168	374,210	383,337	399,932	410,077
62		B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		-529	-500	-300	-282	-1,124	-513	-208
64	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		13.43%	13.57%	13.52%	13.58%	9.29%	8.42%	7.73%
65		C.2	Tier 1 Capital ratio		15.95%	16.02%	15.92%	15.95%	11.62%	10.65%	9.90%
66		C.3	Total Capital ratio		19.20%	19.41%	19.12%	19.13%	15.26%	13.92%	13.00%
67	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		46,374	48,260	49,640	50,511	32,677	32,040	30,940
68		D.2	TIER 1 CAPITAL (fully loaded)		55,263	57,149	58,528	59,400	41,565	40,929	39,828
69		D.3	TOTAL CAPITAL (fully loaded)		66,519	69,361	70,409	71,273	55,431	54,011	52,547
70	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		13.16%	13.29%	13.37%	13.50%	8.52%	8.01%	7.54%
71		E.2	Tier 1 Capital ratio		15.68%	15.73%	15.77%	15.87%	10.84%	10.23%	9.71%
72		E.3	Total Capital ratio		18.88%	19.10%	18.97%	19.05%	14.46%	13.51%	12.81%
73	Memorandum items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	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 (2)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76		H.1	Total leverage ratio exposures (transitional)		1,178,543	1,178,543	1,178,543	1,178,543	1,178,543	1,178,543	1,178,543
77		H.2	Total leverage ratio exposures (fully loaded)		1,177,627	1,177,627	1,177,627	1,177,627	1,177,627	1,177,627	1,177,627
78		H.3	Leverage ratio (transitional)		4.76%	4.93%	5.01%	5.06%	3.77%	3.61%	3.44%
79		H.4	Leverage ratio (fully loaded)		4.69%	4.85%	4.97%	5.04%	3.53%	3.48%	3.38%
80	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
82		P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
83		P.4	G-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.54%	3.54%	3.54%	3.54%	3.54%	3.54%	3.54%
87	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
88		R.1.1	Of which: CET1		0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
89		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
90		R.2.1	Of which: CET1		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.29%	13.29%	13.29%	13.29%	13.29%	13.29%	13.29%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.02%	9.02%	9.02%	9.02%	9.02%	9.02%	9.02%

2021 EU-wide Stress Test: P&L

Société Générale S.A.

RowNum	(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	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	**Dividend income**	55	41	41	41	27	27	27
5	**Net fee and commission income**	5,752	5,723	5,752	5,752	4,828	4,995	5,192
6	**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
7	**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**					-1,361		
8	**Other operating income not listed above, net**	2,122	1,994	1,994	1,994	1,730	1,804	1,804
9	**Total operating income, net**	20,842	24,428	23,934	23,435	11,798	17,977	17,587
10	**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
11	**Other income and expenses not listed above, net**	-16,778	-15,808	-15,871	-15,809	-18,810	-14,603	-14,787
12	**Profit or (-) loss before tax from continuing operations**	1,115	5,906	6,153	5,967	-13,409	-3	-43
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-968	-1,796	-1,855	-1,791	3,846	-18	-9
14	**Profit or (-) loss after tax from discontinued operations**	0						
15	**Profit or (-) loss for the year**	**147**	**4,110**	**4,298**	**4,176**	**-9,563**	**-22**	**-52**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	1,502	2,704	2,801	2,752	-1,013	157	154
17	**Attributable to owners of the parent net of estimated dividends**	-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	Total post-tax MDA-related adjustment		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)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2021	1 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

RowNum	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

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