

2023 EU-wide Stress Test

Bank Name	Société Générale S.A.
LEI Code	O2RNE8IBXP4R0TD8PU41
Country Code	FR



2023 EU-wide Stress Test: Summary

Société Générale S.A.

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	11,666	11,553	11,466	11,026	9,997	9,908	10,566
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	5,188	4,203	4,203	4,203	-333	2,791	2,791
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,571	-541	-1,385	-1,347	-4,502	-2,333	-2,036
Profit or (-) loss for the year	2,899	3,526	3,041	2,480	-8,250	-232	325
Coverage ratio: non-performing exposure (%)	47.55%	42.73%	38.90%	36.51%	43.49%	39.48%	37.62%
Common Equity Tier 1 capital	48,639	49,159	49,211	47,900	36,935	36,105	34,546
Total Risk exposure amount (all transitional adjustments included)	360,465	372,426	380,298	387,204	386,837	411,862	421,563
Common Equity Tier 1 ratio, %	13.49%	13.20%	12.94%	12.37%	9.55%	8.77%	8.19%
Fully loaded Common Equity Tier 1 ratio, %	13.32%	13.17%	12.93%	12.37%	9.36%	8.73%	8.19%
Tier 1 capital	58,727	59,248	59,299	57,989	47,023	46,194	44,634
Total leverage ratio exposures	1,344,870	1,344,870	1,344,870	1,344,870	1,344,870	1,344,870	1,344,870
Leverage ratio, %	4.37%	4.41%	4.41%	4.31%	3.50%	3.43%	3.32%
Fully loaded leverage ratio, %	4.11%	4.19%	4.20%	4.10%	3.24%	3.22%	3.11%
Memorandum item related to the application of IFRS-17 for banks with Insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With apolication of IFRS-17. %	13.39%						

IFRS 9 transitional arrangements?

Yes (static and dynamic)

2023 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

									Actual							
									31/12/2022*							
			Exposu	re values			Risk exposu	ire amounts								
		A-1	RB	F-	IRB	A-I	RB	FI	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
	(min EUR, %)	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposuri
	Central banks	217,322	13	0	0	421	0	0	0	174,713	17	13	0	0	13	100
	Central governments	98,960	79	61	0	5.619	41	6	0	90.083	5.341	401	6	7	68	1
	Institutions	57,633	204	1	0	8,031	580	1	0	31,323	535	310	3	23	104	33
	Corporates	312,704	4,727		163	113,898	5,302	4,183	0	240,324	15,501	4,929	455	1,199	2,324	
	Corporates - Of Which: Specialised Lending	63,877	1,157		0	18,547	784	0	0	56,141	3,612	1,256	55		527	
	Corporates - Of Which: SME	34,616	1,598	2,368	100	18,882	2,471	1,622	0	31,923	3,425	1,700	132	240	800	4
	Retail	190,027	3,588	0	0	34,000	3,033	0	0	159,433	29,626	4,076	180	431	1,852	4
	Retail - Secured on real estate property	131,502	640	0	0	15,370	1,198	0	0	112,264	18,756	1,121	14	87	235	
Société Générale S.A.	Retail - Secured on real estate property - Of Which: SME	5,321	76	0	0	729	98	0	0	4,372	930	94	1	2	24	2
Societe Generale S.A.	Retail - Secured on real estate property - Of Which: non-SME	126,181	564	0	0	14,641	1,100	0	0	107,892	17,826	1,027	13	86	211	
	Retail - Qualifying Revolving	4,991	235		0	1,273	247	0	0	1,799	3,192	236	13	37	136	5
	Retail - Other Retail	53,534	2,712		0	17,357	1,588	0	0	45,370	7,677	2,719	153	306	1,481	5
	Retail - Other Retail - Of Which: SME	21,577			0	6,768	775	0	0	16,692	4,883	1,297	51	143	668	
	Retail - Other Retail - Of Which: non-SME	31,957	1,418	0	0	10,589	813	0	0	28,677	2,795	1,422	102	163	813	5
	Equity	5.149	0			16.616	0			5.149	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	664	88			105	6			482	182	88	0	0	0	0
	IRB TOTAL	882.459	8.699	5,706	163	178,690	8,963	4,190	0	701.506	51.201	9,817	644	1.660	4,360	44.

									Actour							
									31/12/2022*							
			Exposur	e values			Risk expos	ure amounts								
		A-	RB	Fil	RB	A-I	RB	FI	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	129,238	0	0	0	0	0	0	0	108,478	17	0	0	0	0	-
	Central governments	43,045	0	49	0	253	11	5	0	38,891	2,945	0	0	2	11	
	Institutions	20,765	7	1	0	1,385	6	1	0	10,012	192	90	0	1	7	8.31%
	Corporates	97,944		5,643	163	51,019	3,495	4,183	0	83,145	8,091	2,799	273	573	1,344	48.00%
	Corporates - Of Which: Specialised Lending	8.817	150	0	0	4.194	152	0	0	8.076	485		13	79	54	35.58%
	Corporates - Of Which: SME	22.007	1.148	2.368	100	13.489	1.705		0	20.365	2.714		98	188	632	50.41% 43.17%
	Retail	159,569	2,871	0	0	25,562	2,444	0	0	133,279	25,394		111	325	1,448	43.17%
	Retail - Secured on real estate property	115,182	489	0	0	12,481	1,043	0	0	98,904	15,799		6	61	189	19.49%
FRANCE	Retail - Secured on real estate property - Of Which: SME	5,121	65	0	0	701	81	0	0	4,202	903		1	2	22	26.48%
TIVINCE	Retail - Secured on real estate property - Of Which: non-SME	110,061	423	0	0	11,781	962	0	0	94,703	14,896		5	60	167	18.85%
	Retail - Qualifying Revolving	4,604	223	0	0	1,224	237	0	0	1,482	3,122		13	36	126	56.30%
	Retail - Other Retail	39,783	2,159	0	0	11,857	1,164	0	0	32,893	6,473		92	228	1,134	52.41%
	Retail - Other Retail - Of Which: SME	16,016	1,076	0	0	4,991	593	0	0	11,839	4,177		34	115	556	51.72%
	Retail - Other Retail - Of Which: non-SME	23,766	1,083	0	0	6,866	571	0	0	21,054	2,296	1,087	58	113	577	53.10%
	Equity	4,476	0			14,329	0			4,476	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	584	74			69	5			427	157	74	0	0	0	0.00%
	IRB TOTAL	455,621	5,596	5,693	163	92,617	5,960	4,188	0	378,708	36,796	6,317	385	900	2,810	44.49%

									Actual							
									31/12/2022×							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-	IRB	A-I	RB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	4	0	0	0	0	0	0	0	4	0	(0	0	0	-
	Central governments	3,056	0	0	0	1	0	0	0	2,934	15	3	0	0	0	0.00%
	Institutions	485	0	0	0	78	0	0	0	164	21	(0	0	0	-
	Corporates	9,366	3	0	0	1,417	1	0	0	7,908	411	64	5	13	1	1.03%
	Corporates - Of Which: Specialised Lending	1,666	0	0	0	214	0	0	0	1,494	90	54	1	6	0	0.00%
	Corporates - Of Which: SME	472	3	0	0	120	1	0	0	461	5		1	0	1	20.24%
	Retail	186	2	0	0	29	2	0	0	181	5	2	0	0	1	36.71%
	Retail - Secured on real estate property	54	1	0	0	10	2	0	0	50	4	1	0	0	0	10.48%
BELGIUM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0	0	0	-
DELGIUM	Retail - Secured on real estate property - Of Which: non-SME	54	1	0	0	10	2	0	0	50	4	1	0	0	0	10.48%
	Retail - Qualifying Revolving	3	0	0	0	1	0	0	0	3	0	(0	0	0	69.31%
	Retail - Other Retail	129	1	0	0	19	0	0	0	128	1	1	0	0	0	48.61%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	(0	0	0	33.47%
	Retail - Other Retail - Of Which: non-SME	128	1	0	0	18	0	0	0	127	1	1	0	0	0	48.67%
	Equity	0	0			0	0			0	0	(0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	(0	0	0	-
	IRB TOTAL	13.097	5	0	0	1.524	3	0	0	11.192	451	73	5	13	1	1.83%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-	IRB	At	RB	£-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
	(min EUR. 9	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	7.835	0	0	0	0	0	0	(330	0	0	0	0		-
	Central governments	7.372	0	0	0	2	0	ő		6.790	24	36	0	0		0.0
	Institutions	2,430	0	0	0	453	0	0	(1.994	33	16	0	0		11.0
	Corporates	14,349	338	0	0	7,647	369	0	(13,348	565	337	44	66	19.	56.9
	Corporates - Of Which: Specialised Lending	2,321	20	0	0	1,449	28	0	(2,171	150	20	12	18		26.14
	Corporates - Of Which: SME	4.849	162	0	0	2.385	198	0	(4.549	245	163	17	29	93	56.67
	Retail	17,817	244	0	0	3,566	198	0	(14,448	3,367	245	14	52	13	53.07
	Retail - Secured on real estate property	14,979	115	0	0	2,543	51	0	(12,115	2,863	115	6	26	3	31.25
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME	30	0	0	0	3	0	0	(28	1	0	0	0		0.41
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: non-SME	14,949	115	0	0	2,540	51	0	(12,087	2,861	115	6	26	3	31.32
	Retail - Qualifying Revolving	356	8	0	0	43	5	0	(287	69	8	0	2		84.24
	Retail - Other Retail	2,482	121	0	0	979	142	0	(2,046	435	121	7	24	8	71.64
	Retail - Other Retail - Of Which: SME	812	67	0	0	436	59	0	(641	170	67	5	17	5	79.47
	Retail - Other Retail - Of Which: non-SME	1,671	54	0	0	544	83	0	(1,405	265	54	3	7	3	62.01
	Equity	89	0			328	0			89	0	0	0	0		-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0) -
	IRB TOTAL	49.891	582	0	0	11.996	567	0		36,998	3,988	634	58	118	323	51.019

EBA BANKING AUTHORITY

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2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposu	e values			Risk expos	ure amounts								
		A-I	RB	F-	IRB	A	IRB	F-	-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	14,861	0	0	0	0	0	0	0	14,837	(0	0	0	(Ĵ -
	Central governments	269	0	0	0	0	0	0	0	214	0	0	0	0	(1.
	Institutions	869	0	0	0	82	0	0	0	147	0	0	0	0		- 1
	Corporates	7.089	11	0	0	1.474	43	0	0	5.610	8	11	2	0	1	1 7.50%
	Corporates - Of Which: Specialised Lending	4,676	0	0	0	700	0	0	0	4,030	0	0	1	0	(1.
	Corporates - Of Which: SME	154	10	0	0	42	41	0	0	144	0	10	0	0	1	1 5.52% 9 33.51%
	Retail	738	27	0	0	134	108	0	0	704	20	27	1	0		
	Retail - Secured on real estate property	339	20	0	0	90	85	0	0	322	17	20	0	0		5 30.25%
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0	2	0	0	0	13	0	0	0		2	0	0		0 5.16% 5 33.14% 1 90.04% 2 33.64%
JWITZERDAND	Retail - Secured on real estate property - Of Which: non-SME	339	18	0	0	90	72	0	0	322	17	18	0	0	6	33.14%
	Retail - Qualifying Revolving	4	1	0	0	1	0	0	0	3		1	0	0	1	90.04%
	Retail - Other Retail	395	5	0	0	43	23	0	0	379	2	5	0	0		33.64%
	Retail - Other Retail - Of Which: SME	3	3	0	0	1	17	0	0	1	1	3	0	0		5.80%
	Retail - Other Retail - Of Which: non-SME	393	3	0	0	43	6	0	0	377	1	3	0	0		64.08%
	Equity	7	0			18	0			7	0	0	0	0	(1.
	Securitisation															1
	Other non-credit obligation assets	0	0			0	0			0		0	0	0	(4-
	IRB TOTAL	23,835	38	0	0	1,708	152	0	0	21,521	27	38	3	1	10	26.01%

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-11	RB	FI	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	1,099	0	0	0	0	0	0	0	881	0	a	0	C	0	-
	Central governments	2,672	0	0	0	0	0	0	0	1,656	825	57	0	0	0	0.00%
	Institutions	1,513	0	0	0	395	0	0	0	229	0	8	0	0	0	0.00%
	Corporates	12,448	173	0	0	4,480	79	0	0	9,706	667	204	19	16	105	51.40%
	Corporates - Of Which: Specialised Lending	1,356	0	0	0	283	0	0	0	908	202	20	1	1	0	0.00%
	Corporates - Of Which: SME	1.786	32	0	0	757	3	0	0	1.573	213	32	4	3	16	48.05%
	Retali	2,875	65	0	0	807	15	0	0	2,523	351	66	6	5	21	31.74%
	Retail - Secured on real estate property	32	0	0	0	7	0	0	0	30	1	0	0	0	0	33.46%
GERMANY	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	1	0	0	0	4	0	0	0	0	0	33.46%
GERMAN	Retail - Secured on real estate property - Of Which: non-SME	28	0	0	0	6	0	0	0	27	1	0	0	0	. 0	-
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	62.24% 31.70%
	Retail - Other Retail	2,842	65	0	0	800	15	0	0	2,491	350	66	6	5	21	31.70%
	Retail - Other Retail - Of Which: SME	2,825	65	0	0	799	14	0	0	2,474	350	65	6	5	21	31.57% 61.36%
	Retail - Other Retail - Of Which: non-SME	17	0	0	0	1	0	0	0	17	0	0	0	0	0	61.36%
	Equity	9	0			18	0			9	0	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	46	0			31	0			45	1	0	0	0	0	-
	IRB TOTAL	20.663	238	0	0	5,731	93	0	0	15.049	1.845	334	26	21	126	37.57%

									Actual						
									31/12/2022*						
			Exposu	re values			Risk expos	ure amounts							
		A	IRB	F-	IRB	A	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of Stock of provisions for provisions for	Coverage Rati Stage 3
	(min EUR. 9	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	exposure
	Central banks	3,842	a	0		0	0	0	0	3.823	0	(0	0 0	J -
	Central governments	2,623	0	0	(1	0	0	0	2.417	36		0	0 0	0 0.
	Institutions	5.213	0	0	(526	0	0	0	1.926	0	(0	0 0	j -
	Corporates	17.096	36	0	(4,291	40	0	0	10.073	671	61	7	44 (6 9
	Corporates - Of Which: Specialised Lending	3,873	31	0	(810	24	0	0	3,341	255	45	3	4	5 10
	Corporates - Of Which: SME	63	5	0	(17	16	0	0	62	0	-	0	0 0	0 7
	Retail	400	8	0	(74	10	0	0	385	14	8	0	0	2 23
	Retail - Secured on real estate property	207	5	0	0	58	7	0	0	197	10		0	0 1	1 22
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	0	0	3	0	(0	0 0	- د
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	204	5	0	0	58	7	0	0	194	10		0	0 1	1 2
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	(0	0 0	0 71
	Retail - Other Retail	191	3	0	0	16	3	0	0	187	4		0	0 1	1 20
	Retail - Other Retail - Of Which: SME	3	0	0	0	1	0	0	0	1	2	(0	0 0	0 23
	Retail - Other Retail - Of Which: non-SME	188	3	0	0	16	3	0	0	185	2		0	0 1	1 20
	Equity	8	0			17	0			8	0	(0	0 0	- د
	Securitisation														4
	Other non-credit obligation assets	0	0			0	0			0	0		0	0 0	3 -
		29.182				4.909				18,634					B 10.3

								Actual							
								31/12/2022*							
			Exposu	re values			Risk expos	ure amounts							(
		A-	IRB	F-	IRB	A-	IRB	F-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	38	0	0	0	6	0	0	0 8	0	0	0	0		j -
	Central governments	1,726	0	0	0	455	1	0	936	687	40	0	3	(0.91%
	Institutions	661	0	0	0	358	0	0	0 146	1	0	0	0	(- د
	Corporates	7,720	106	0	0	3,151	94	0	6,809	370	103	14	31	38	8 36.87%
	Corporates - Of Which: Specialised Lending	2,312	21	0	0	515	13	0	0 2,220	1	21	2	0	*	4 17.35%
	Corporates - Of Which: SME	1,881	62	0	0	950	38	0	0 1,663	210	63	7	11	33	2 50.72%
	Retail	5,520	339	0	0	3,287	219	0	0 5,150	370	339	46	47	223	7 66.76%
	Retail - Secured on real estate property	31	0	0	0	7	0	0	0 31	1	0	0	0	(- د
ITALY	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0 2	0	0	0	0	(- د
TIALI	Retail - Secured on real estate property - Of Which: non-SME	30	0	0	0	7	0	0	0 29	1	0	0	0	() -
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0 1	0	0	0	0	(0 74.07%
	Retail - Other Retail	5,488	339	0	0	3,280	218	0	0 5,118		339	46	47	223	7 66.76%
	Retail - Other Retail - Of Which: SME	1,666	82	0	0	444	87	0	0 1,513		83	6	4	33	7 44.06%
	Retail - Other Retail - Of Which: non-SME	3,822	256	0	0	2,836	131	0	3,605	216	256	40	43	190	0 74.10%
	Equity	2	0			3	0		2	0	0	0	0	(3 -
	Securitisation														
	Other non-credit obligation assets	0	0			0	0		0	0	0	0	0	(- د
	IRB TOTAL	15,668	445	0	0	7,260	313	0	13,051	1,428	482	61	81	265	5 54.95%

2023 EU-wide Stress Test: Credit risk IRB

Société Générale S.A.

							Soci	été Générale	e S.A.							
									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	RB	F-	IRB	A	IRB	F.	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
	(min EUR, 9	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	14,210	0	0	0	22	0	0	0	13,620	0	(0 0	0	0	Ĵ -
	Central governments	1,083	0	0	0	86	C	0	0	745	52	71	0	0	0	0.00
	Institutions	1,433	0	0	0	191	C	0	0	705	0	0	0	0	0	1 -
	Corporates	2,980	0	0	0	529	0	0	0	1,224	80	(1	0	0	1 -
	Corporates - Of Which: Specialised Lending	682	0	0	0	162	0	0	0	663	17	(1	0	0	1 -
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0	0	0	1 -
	Retail	2	0	0	0	0	0	0	0	2	0	(0	0	0	14.62
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	(0	0	0	1 -
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	C	0	0	0	0		0 0	0	0	1 -
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	(0 0	0	0	1 -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	(0 0	0	0	14.62
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	(0 0	0	0	1 -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0	0	0	1 -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	(0	0	0	1 -
	Equity	0	0			0	0			0	0	(0	0	0	1-
	Securitisation															4
	Other non-credit obligation assets	0	0			0	0			0	0	(0	0	0	1 -
	IRB TOTAL	19,707	0	0	0	828	1	0	0	16,296	132	71	1	0	0	0.00%

									Actour							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	38	FI	IRB	A	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	11,611	0	0	0	0	0	0	0	410	0	0	0	0	0	-
	Central governments	901	0	0	0	1	0	0	0	900	1	0	0	0	0	-
	Institutions	1,043	0	0	0	44	0	0	0	846	0	0	0	0	0	-
	Corporates	15,373	34	0	0	3,462	117	0	0	10,761	580	47	5	47	11	24.18%
	Corporates - Of Which: Specialised Lending	3,158	1	0	0	693	2	0	0	2,132	183	14	1	2	1	4.65%
	Corporates - Of Which: SME	942	29	0	0	178	112	0	0	903	3	29	1	1	7	24.95%
	Retali	88	5	0	0	17	10	0	0	84	3	5	0	0	2	38.69%
	Retail - Secured on real estate property	30	0	0	0	8	1	0	0	29	1	0	0	0	0	33.55%
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	33.55%
LUXENDOUKG	Retail - Secured on real estate property - Of Which: non-SME	28	0	0	0	8	1	0	0	27	1	0	0	0	0	-
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	67.90%
	Retail - Other Retail	58	5	0	0	8	10	0	0	54	2	5	0	0	2	38.44%
	Retail - Other Retail - Of Which: SME	3	0	0	0	2	0	0	0	1	2	0	0	0	0	58.36%
	Retail - Other Retail - Of Which: non-SME	54	5	0	0	7	10	0	0	53	0	5	0	0	2	38.29%
	Equity	260	0			950	0			260	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	29,276	38	0	0	4,475	127	0	0	13,261	584	51	5	47	13	25.51%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	FI	IRB	A-	IRB	F-IRB	1	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min ELR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	27,822	0	0	0	0	0	0	0	26,207	0	0	0	0	(Ĵ -
	Central governments	16,223	0	0	0	2	0	0	0	16,223	0	0	0	0	(- i
	Institutions	7.248	0	0	0	549	0	0	0	5.685	15	0	0	0	(- i
	Corporates	66.346		0	0	15.064	101	0	0	46.313	1.542	132	23	163	37	7 28.05%
	Corporates - Of Which: Specialised Lending	12,465	142	0	0	3,211	75	0	0	11,515	608	126	3	44	34	27.17%
	Corporates - Of Which: SME	170	0	0	0	133	0	0	0	168	0	0	1	0	(100.00%
	Retail	57	0	0	0	12	0	0	0	54	2	1	0	0	(32.75%
	Retail - Secured on real estate property	38	0	0	0	8	0	0	0	36	2	0	0	0	(1 -
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	7	0	0	0	0	0	0	0	6	1	0	0	0	(1 -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	31	0	0	0	8	0	0	0	30	1	0	0	0	(1 -
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	0	(52.49%
	Retail - Other Retail	17	0	0	0	4	0	0	0	16	1	1	0	0	(30.72%
	Retail - Other Retail - Of Which: SME	5	0	0	0	2	0	0	0	4	0	1	0	0	(7.75%
	Retail - Other Retail - Of Which: non-SME	12	0	0	0	2	0	0	0	11	0	0	0	0	(63.40%
	Equity	8	0			17	0			8	0	0	0	0	0	- 1
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	(- i
	IRB TOTAL	117,704	183	0	0	15,644	101	0	0	94,491	1,559	133	24	163	37	28.09%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



EBA BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB Société Générale S.A.

Baceline Scen 31/12/2023 31/12/2024 31/12/2025 Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Stock of provisions fo Stage 3 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure overage Ratio Stage 3 exposure overage Ratio Stage 3 exposure overage Ratio Stage 3 exposure 34 5,838 1,144 26,212 4,227 5,710 30,078 17,719 1 243 174,548 89,013 30,666 224,173 54,178 28,224 154,263 1111,767 3,858 107,910 1,674 174,466 88,601 30,572 220,905 53,343 27,566 152,184 110,995 3,775 174,629 89,499 16.459 9.15% 23.75% 32.44% 36.52% 30.94% 37.37% 31.84% 10.70% 8.59% 11.03% 51.42% 32.32% 46.17% 0.01% 6.31% 25.73% 31.79% 34.55% 28.97% 35.14% 29.32% 6.75% 9.29% 48.68% 36.14% 29.18% 43.71% 0.01% 51 69 21.14 6,245 6,579 0,245 1,141 26,553 4,253 5,790 30,452 18,055 1,235 1,208 27,744 4,595 5,862 30,504 18,294 30,690 226,739 54,738 33.079 39.719 33.869 10,02 54,738 28,922 156,773 112,660 40.89% 36.37% 192 6,28 8,419 482 10,44 13.7 3,954 108,706 1,726 12.61 3,77. 107,220 1,635 1,243 16,476 1,229 1,206 3,166 55.97 3.130 3.088 1,726 42,387 14,878 27,509 5.147 9,193 5,863 3,330 9,267 5,703 3,564 39,555 44.349 40,82 9,121 5,512 3,609 379 14,234 26,588 5.144 13,67 50.735 0.015 412 235 3.11% 37.19% 394 678,201 4.92% 33.67% 6.28% 31.57% 379 672,250

	(min 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
	Central banks	108,417	27	50	0	0	0	0.00%	108 356	38	100	0	0	0	0.00%	108,294	49	151	0	0	0	0.00%
	Central governments	38 585	3 232	19	7	2	19	96.08%	38 322	3.476	39	7	2	26	68 18%	38,095		58	7	1	34	58,649
	Institutions	9 534	667	95	0	1	8	8.41%	9 583	611	100	0	1	9	8.62%	9 549	640	105	0	1	9	8.859
	Corporates	74,845	15 014	4 176	165	332	1 724	41.29%	73 637	15 132	5 267	146	349	2 031	38 56%	72,141	15 601	6 293	143	362	2 320	36.869
	Corporates - Of Which: Specialised Lending	7.832	611	270	8	26	77	28,41%	7,709	667	337	8	28	92	27.32%	7,555	753	405	8	30	108	26.59%
	Corporates - Of Which: SME	17,709	4.827	1.796	64	167	772	42.98%	17,162	4,909	2.261	57	173	891	39.38%	16.642	4,988	2,703	55	178	1.004	37.16%
	Retail	129,660	27,145	5,221	85	377	1,748	33.48%	127,932	27,144	6,952	77	349	1,985	28.55%	126,539	26,935	8,554	75	329	2,199	25.70%
	Retail - Secured on real estate property	97,723	16,428	1,521	2	60	195	12.82%	97,041	16,620	2,009	2	61	201	9.98%	96,519	16,678	2,474	2	61	205	8.32%
FRANCE	Retail - Secured on real estate property - Of Which: SME	3,809	1,194	184	1	3	23	12.50%	3,720	1,177	290	1	3	24	8.40%	3,643		391	1	3	26	6.56%
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	93,913	15,234	1,337	2	57	172	12.86%	93,322	15,443	1,720	2	58	176	10.25%	92,876	15,525	2,083	2	58	190	8.66%
	Retail - Qualifying Revolving	1,400	3,108	320	7	43	176	55.04%	1,360	3,061	406	7	40	205	50.55%	1,328	3,014	485	6	38	232	47.87%
	Retail - Other Retail	30,538	7,610	3,381	75	274	1,378	40.74%	29,530	7,463	4,536	68	248	1,579	34.81%	28,692	7,243	5,594	66	230	1,760	31.47%
	Retail - Other Retail - Of Which: SME	10,179	5,103	1,809	32	180	667	36.86%	9,708	4,907	2,477	31	164	764	30.86%	9,289	4,713	3,090	29	153	853	27.59%
	Retail - Other Retail - Of Which: non-SME	20,358	2,507	1,572	43	94	711	45.21%	19,822	2,556	2,059	38	84	815	39.56%	19,403	2,530	2,504	37	77	908	36.25%
	Equity	4,474	0	1	0	0	0	0.01%	4,472	1	3	0	0	0	0.01%	4,470	1	4	0	0	0	0.01%
	Securitisation																					1
	Other non-credit obligation assets	402	166	90	1	5	3	3.24%	384	171	102	1	5	5	5.09%	370	173	114	1	5	7	6.48%
	IRB TOTAL	365,917	46,252	9,652	258	717	3,502	36.28%	362,686	46,573	12,562	231	706	4,055	32.28%	359,459	47,082	15,280	226	698	4,570	29.91%

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	4	0	(0	0	0	0.00%	4	0	0	0 0	0	0	0.00%	4	0) (1	0.009
	Central governments	2,923	25	9	1	0	1	10.04%	2,913	32	12	2 1	0	2	15.77%	2,905	38	1	1		4	3 19.799
	Institutions	154	30	(0	0	0	19.39%	154	30	0	0 0	0	0	13.60%	153	31				1 1	0 12.289
	Corporates	7,770	519	9	3	4	7	7.29%	7,751	512	119	3 3	4	12	10.31%	7,697	542	14	3		4 10	8 12.239
	Corporates - Of Which: Specialised Lending	1,481	98	55	0	1	1	1.38%	1,471	104	63	3 0	1	1	2.25%	1,462	109	6				2 3.019
	Corporates - Of Which: SME	457	6		0	0	1	20.52%	454	7	7	7 0	0	1	20.76%	451	8				1	2 21.089
	Retali	174	10		0	0	1	21.89%	169	13	6	5 0	0	1	15.93%	164	14				1	1 13.149
	Retail - Secured on real estate property	48	6	1	0	0	0	7.07%	46	7	2	2 0	0	0	5.66%	45	7				1	4.919
BELGIUM	Retail - Secured on real estate property - Of Which: SME	0	0	(0	0	0	1.25%	0	0	0	0 0	0	0	1.25%	0	0		0		> د	0 1.259
DELGIUM	Retail - Secured on real estate property - Of Which: non-SME	48	6	1	0	0	0	7.08%	46	7	2	2 0	0	0	5.67%	45	7		2		› (د	0 4.939
	Retail - Qualifying Revolving	2	0	(0	0	0	66.87%	2	1	0	0 0	0	0	64.88%	2	1) ()		› (د	63.289
	Retail - Other Retail	124	3	2	0	0	1	24.81%	120	5	4	F 0	0	1	17.04%	117	6		6		·	1 13.809
	Retail - Other Retail - Of Which: SME	0	0	(0	0	0	19.06%	0	0	0	0 0	0	0	21.14%	0	0	_) ()		› (د	0 21.909
	Retail - Other Retail - Of Which: non-SME	124	3		0	0	1	24.84%	120	5	4	ŧ 0	0	1	17.01%	116	6		6		· · · ·	1 13.759
	Equity	0	0	(0	0	C	-	0	0	0	0 0	0	0	-	0	0		0 0		1	0 -
	Securitisation											1		1								
	Other non-credit obligation assets	0	0	(0	0	0	-	0	0	0	0 0	0	0	-	0	0) ()		› (د	0 -
	IRB TOTAL	11,025	584	107	4	4	9	8.05%	10,991	588	137	4	4	15	11.02%	10,923	625	165	4		i 2'	2 12.90%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	329	0		0 0	0	C	0.00%	329	0	1	0	0	0	0.00%	329	0	1	0	0	0	0.00%
	Central governments	6,784	19	4	6 3	0	4	8.29%	6,781	16	52	3	0	7	12.43%	6,776	13	60	3	0	10	15.95%
	Institutions	1,993	33	1	7 0	0	2	12.03%	1,992	33	17	0	0	2	13.03%	1,991	33	18	0	0	3	13.99%
	Corporates	12,831	899	51	9 17	45	257	49.45%	12,560	992	697	15	24	289	41.41%	12,359	1,022	868	15	21	320	36.82%
	Corporates - Of Which: Specialised Lending	2,067	212	6	3 2	10	19	29.94%	2,022	216	104	2	4	23	22.62%	1,991	208	142	2	3	28	19.52%
	Corporates - Of Which: SME	4.402	320	23	5 7	17	118	50.09%	4.306	349	302	6	9	131	43.19%	4.242	350	365	6	8	147	39.11%
	Retail	16,102	1,596	36	1 12	31	161	44.49%	15,777	1,822	461	11	29	187	40.64%	15,449	2,048	562	11	29	215	38.21%
	Retail - Secured on real estate property	13,748	1,159	18	6 0	0	36	19.36%	13,568	1,293	233	0	0	36	15.48%	13,344	1,471	279	0	0	36	12.91%
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME	28	2		1 0	0	0	0.58%	27	2	1	0	0	0	0.63%	27	2	1	0	0	0	0.66%
CZECH KEPUBLIC	Retail - Secured on real estate property - Of Which: non-SME	13,721	1,157	18	5 0	0	36	19.41%	13,540	1,291	232	0	0	36	15.54%	13,317	1,469	278	0	0	36	12.97%
	Retail - Qualifying Revolving	300	54	1	0 0	2	8	79.23%	288	63	12	0	1	9	74.48%	282	68	14	0	2	10	70.92%
	Retail - Other Retail	2,053	384	16	5 12	29	117	70.62%	1,921	466	216	11	28	142	65.87%	1,823	510	269	11	28	169	62.73%
	Retail - Other Retail - Of Which: SME	655	133	9	0 7	14	69	75.99%	619	143	116	6	11	. 82	70.50%	589	147	142	6	10	95	66.99%
	Retail - Other Retail - Of Which: non-SME	1,399	251	7	5 5	15	48	64.12%	1,302	322	99	5	17	60	60.45%	1,234	363	126	5	17	73	57.95%
	Equity	89	0		0 0	0	0	0.01%	89	0	0	0 0	0	0	0.01%	89	0	0	0	0	0	0.01%
	Securitisation																					
	Other non-credit obligation assets	0	0		0 0	0	0	-	0	0	0	0 0	0	0	•	0	0	0	0	0	0	-
	IRB TOTAL	38,129	2,547	94	3 32	76	423	44.87%	37.528	2.863	1.228	30	53	485	39,46%	36,992	3.117	1.510	29	51	547	36.21%

EBA BANKING AJTHORITY

												Baseline Scenario										(
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	14,836	1	C	0	(0	0.00%	14,834	3	1	0	0	0	0.00%	14,832	4	1	0	0		0 0.00%
	Central governments	214	0	0	0	(0	40.00%	214	0	0	0	0	0	40.00%	214	0	0	0	0	1	
	Institutions	126	21	0	0	(0	5.19%	126	22	0	0	0	0	5.21%	125	22	0	0	0		0 5.23%
	Corporates	5.494	99	36	2	2	4	11.68%	5.437	132	59	2	3	8	14.23%	5.364	179	85	2	3	1	3 15.83%
	Corporates - Of Which: Specialised Lending	3,952	67	11	2	1	2	15.78%	3,910	93	26	1	2	5	17.64%	3,856	130	44	1	2		8 18.55%
	Corporates - Of Which: SME	139	3	12	0	(1	6.09%	135	4	15	0	0	1	6.52%	132	5	17	0	0	2	1 6.92% 1 21.59%
	Retail	683	35	33	1	1	10	28.96%	665	44	43	0	1	11	24.65%	650	48	53	0	1	1	
	Retail - Secured on real estate property	316	21	23	0	(6	27.25%	311	23	27	0	0	6	24.08%	305	23	31	0	0	2	7 21.28%
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0	0	2	0	(0	5.15%	0	0	2	0	0	0	5.15%	0	0	2	0	0		0 5.14%
SWITZERDAND	Retail - Secured on real estate property - Of Which: non-SME	315	21	21	0	(6	29.49%	310	23	25	0	0	6	25.72%	305	23	29	0	0	-	7 22.47%
	Retail - Qualifying Revolving	3	0	1	0	(1	94.02%	3	0	1	0	0	1	93.47%	3	1	1	0	0		1 92.97%
	Retail - Other Retail	364	13	9	0	1	2	24.85%	351	21	15	0	1	3	20.11%	342	24	21	0	1	()	4 17.93%
	Retail - Other Retail - Of Which: SME	1	1	3	0	(0	6.56%	1	1	3	0	0	0	6.85%	1	1	3	0	0		0 7.10%
	Retail - Other Retail - Of Which: non-SME	362	12	6	0	(2	34.61%	350	20	12	0	1	3	23.95%	340	23	17	0	1		4 20.06%
	Equity	7	0	0	0	(0	0.01%	7	0	0	0	0	0	0.01%	7	0	0	0	0	1	0.01%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	(0		0	0	0	0	0	0		0	0	0	0	0	1) -
	IRB TOTAL	21,360	157	70	3	3	14	19.91%	21,283	200	103	3	4	19	18.48%	21,193	253	139	3	4	2'	5 17.92%

												Baseline Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	881	0	0	0	0	0	0.00%	881	0	0	0	0	0	0.00%	881	0	0	0	0	0	0.00%
	Central governments	1,488	992	57	0	0	0	0.14%	1,386	1,094	57	0	0	0	0.28%	1,324	1,156	57	0	0	0	0.41%
	Institutions	228	2	8	0	0	0	0.31%	226	3	8	0	0	0	0.74%	225	5	8	0	0	0	1.27%
	Corporates	8,797	1,475	304	10	14	130	42.60%	8,725	1,473	378	9	14	147	38.75%	8,612	1,515	450	9	15	162	36.15%
	Corporates - Of Which: Specialised Lending	897	203	30	0	3	2	7.35%	913	181	36	0	3	4	9.94%	905	183	42	0	2	5	11.49%
	Corporates - Of Which: SME	1.407	348	64	2	3	20	31.34%	1.380	349	90	2	3	23	26.20%	1.354	349	116	2	3	27	23.36%
	Retail	2,442	383	115	4	4	28	24.23%	2,401	382	157	4	4	34	21.36%	2,361	380	199	4	4	39	19.70%
	Retail - Secured on real estate property	29	2	0	0	0	0	10.25%	28	3	1	0	0	0	6.57%	27	3	1	0	0	0	5.56%
GERMANY	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	0	0	23.23%	4	0	0	0	0	0	16.60%	3	0	0	0	0	0	12.59%
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	26	2	0	0	0	0	3.88%	25	2	1	0	0	0	4.20%	24	3	1	0	0	0	4.32%
	Retail - Oualifving Revolving	1	0	0	0	0	0	60.98%	1	0	0	0	0	0	60.19%	1	0	0	0	0	0	59.52%
	Retail - Other Retail	2,412	381	114	4	4	28	24.24%	2,371	379	156	4	4	33	21.41%	2,332	377	198	4	4	39	19.78%
	Retail - Other Retail - Of Which: SME	2,396	380	114	4	4	28	24.15%	2,356	378	156	4	4	33	21.37%	2,317	376	197	3	4	39	19.76%
	Retail - Other Retail - Of Which: non-SME	16	1	1	0	0	0	41.55%	15	1	1	0	0	0	28.45%	15	1	1	0	0	0	21.85%
	Equity	9	0	0	0	0	0	0.01%	9	0	0	0	0	0	0.01%	8	0	0	0	0	0	0.01%
	Securitisation																					
	Other non-credit obligation assets	0	46	0	0	0	0	15.57%	0	46	0	0	0	0	14.69%	0	46	0	0	0	0	14.09%
	IRB TOTAL	13,845	2,899	484	14	18	157	32.53%	13,628	2,999	601	13	18	180	30.01%	13,411	3,102	715	12	19	202	28.28%

					31/12/2023							31/12/2024							31/12/2025		<u> </u>	
	(min 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
	Central banks	3,823	0	(0	0	(0.00%	3,822	1	0	0	0	0	0.00%	3,821	1	1	0	0		0.00%
	Central governments	2,416	36		0	0	(1.02%	2,416	37	5	0	0	0	1.97%	2,416	37	5	0	0	(2.88%
	Institutions	1,898	28	1	0	0	(19.20%	1,888	37	1	0	0	0	18.89%	1,880		2	0	0	1 0	18.69%
	Corporates	9,590	1,086	125	7	13	2	19.08%	9,543	1,084	178	6	12	38	21.25%	9,454		225	6	13	5	22.23%
	Corporates - Of Which: Specialised Lending	3,270	306	65	2	3	٤	11.53%	3,243	317	85	2	4	10	12.31%	3,197	345	103	2	5	12	3 12.87%
	Corporates - Of Which: SME	60	2	(0	0	(7.24%	59	2	7	0	0	0	6.94%	58	2	8	0	0	12	6.69%
	Retail	370	24	19	0	1		16.25%	355	30	24	0	1	3	12.59%	342	33	34	0	1		10.78%
	Retail - Secured on real estate property	188	15	9	0	0		14.29%	179	17	16	0	0	2	10.41%	171	18	23	0	0	1 7	8.60%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	2	0	(0	0	(0.94%	2	0	0	0	0	0	0.94%	2	0	0	0	0	1 0	0.95%
	Retail - Secured on real estate property - Of Which: non-SME	185	15	9	0	0		14.32%	177	17	16	0	0	2	10.44%	169	17	23	0	0	1 7	8.63%
	Retail - Qualifying Revolving	2	0	(0	0	(73.72%	2	0	0	0	0	0	72.38%	2	0	0	0	0	1 0	71.28%
	Retail - Other Retail	180	9		0	0		17.07%	174	13	8	0	0	1	15.05%	169	15	10	0	0	1	14.08%
	Retail - Other Retail - Of Which: SME	1	2	(0	0	0	15.97%	1	2	0	0	0	0	14.02%	1	2	0	0	0	· · · · · ·	13.13%
	Retail - Other Retail - Of Which: non-SME	179	7		0	0		17.10%	173	11	7	0	0	1	15.09%	168	13	10	0	0	1	14.11%
	Equity	8	0	(0	0	(0.01%	8	0	0	0	0	0	0.01%	8	0	0	0	0	· · · ·	0.01%
	Securitisation																				1	
	Other non-credit obligation assets	0	0	(0	0	(-	0	0	0	0	0	0	-	0	0	0	0	0	() () () () () () () () () ()	
	TRB TOTAL	18,105	1,174	145	7	13	27	18.20%	18.032	1.188	208	7	13	41	19.76%	17.921	1.241	267	7	14	54	20.34%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(nin ELR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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
	Central banks	8	0	0	0		(0.00%	8	0	Ó	0		0 0	0.00%	8	0	0	0	0	0	0.009
	Central governments	927	690	46	2	6		6.49%	919	692	53	1	5	5 6	10.66%	912	692	59	1	4	8	13.90
	Institutions	144	2	0	0		(32.92%	142	4	0	0	(0 0	32.96%	141	5	0	0	0	0	32.989
	Corporates	6,755	352	176	4	14	65	39.24%	6,738	324	221	4	13	3 82	37.31%	6,668		260	4	13	93	35.87
	Corporates - Of Which: Specialised Lending	2,170	35	37	1	1		13.91%	2,146	50	46	1	2	2 6	13.44%			56	1	2	7	13.07
	Corporates - Of Which: SME	1,736	104	95	0		4	46.06%	1,758	66	111	0	4	4 50	44.86%	1,766	40	121	0	3	54	44.205
	Retail	4,739	670	451	37	80	316	70.04%	4,448	767	644	34	94	4 436	67.64%	4,225	782	852	32	97	563	66.109
	Retail - Secured on real estate property	30	1	0	0	(2.69%	29	2	0	0		0 0	2.96%	29	2	1	0	0	0	3.149
ITALY	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	(0.33%	1	0	0	0		0 0	0.32%	1	0	0	0	0	0	0.325
TIMET	Retail - Secured on real estate property - Of Which: non-SME	28	1	0	0	((2.90%	28	2	0	0	0	0 0	3.20%	27	2	1	0	0	0	3.405
	Retail - Qualifying Revolving	1	0	0	0		(87.27%	1	0	0	0	(0 0	85.79%	1	0	0	0	0	0	84.459
	Retail - Other Retail	4,708	668	451	37	80	316	70.05%	4,418	765	643	34	94	4 435	67.67%	4,195	779	851	32	97	563	66.149
	Retail - Other Retail - Of Which: SME	1,455	195	99	0	19	4	48.22%	1,371	220	157	0	22	2 65	41.43%	1,303	223	222	0	22	85	38.025
	Retail - Other Retail - Of Which: non-SME	3,253	473	352	37	61	268	76.17%	3,047	545	487	34	72	2 370	76.12%	2,893	556	629	32	75	479	76.079
	Equity	2	0	0	0	(0.01%	2	0	0	0		0 0	0.01%	2	0	0	0	0	0	0.019
	Securitisation																				()	
	Other non-credit obligation assets	0	0	0	0	(-	0	0	0	0		0 0	-	0	0	0	0	0	0	-
	TRB TOTAL	12,574	1,714	674	42	99	385	57.60%	12,257	1,787	918	39	112	2 524	57.05%	11,956	1,833	1,172	37	114	665	56.74%

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB Société Générale S.A.

											Soci	été Générale	S.A.									
												Baseline Scenario									/	/
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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
	Central banks	13,617	1	2	0	0	0	0.00%	13,614	3		3 0	0	0	0.00%	13,611	4	5	(1	0	0.00%
	Central governments	745	52	72	0	0	0	0.07%	745		72	2 0	0	0	0.12%	745	52	72		1 0	0	0.18%
	Institutions	692	13	0	0	0	0	16.94%	689	15	(0 0	0	0	16.94%	687	17	1		1 0	0	16.95%
	Corporates	1,178	116	10	1	1	1	13.83%	1,163	123	17	7 1	1	3	14.55%	1,146	133	25	0	1 1	4	14.89%
	Corporates - Of Which: Specialised Lending	649	23	7	0	0	1	11.89%	644	25	10	0 0	1	1	12.03%	638	28	13	0	1 1	2	12.11%
	Corporates - Of Which: SME	0	0	0	0	0	0	39.17%	0	0	(0 0	0	0	39.34%	0	0	0	0	1	0	39.47%
	Retail	2	0	0	0	0	0	21.70%	2	0	(0 0	0	0	19.86%	2	0	0	0	1	0	18.18%
	Retail - Secured on real estate property	1	0	0	0	0	0	1.60%	1	0	(0 0	0	0	1.66%	1	0	0	0	1	0	1.81%
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.08%	0	0	(0 0	0	0	0.09%	0	0	0	0	1 0	0	0.11%
JAFAN	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	1.92%	1	0	(0 0	0	0	1.96%	1	0	0	0	1	0	2.12%
	Retail - Qualifying Revolving	0	0	0	0	0	0	16.95%	0	0	(0 0	0	0	18.62%	0	0	0	0	1	0	20.01%
	Retail - Other Retail	0	0	0	0	0	0	25.96%	0	0	(0 0	0	0	23.92%	0	0	0	0	1	0	22.58%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	26.86%	0	0	(0 0	0	0	24.99%	0	0	0	0	1	0	23.77%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	5.25%	0	0	(0 0	0	0	5.35%	0	0	0	() (0	5.47%
	Equity	0	0	0	0	0	0	-	0	0	(0 0	0	0	-	0	0	0	() (0	-
	Securitisation																				() () () () () () () () () ()	
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	(0 0	0	0	-	0	0	0	(a (0	-
	IRB TOTAL	16,234	182	84	1	1	1	1.79%	16,213	194	93	1	1	3	2.93%	16,190	207	103	1	1 1	4	3.95%

					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	410	a a a a a a a a a a a a a a a a a a a)	0 0	((0.00%	410	0	1	0 0	0	0	0.00%	410	٥	0	0	0	0	0.00%
	Central governments	899	1	-	0 0		(40.00%	899	1	-	0 0	0	0	40.00%	899	1	0	0	0	0	40.009
	Institutions	842	3	3	0 0			9.62%	838	7		1 0	0	0	8.96%	835	10	1	0	0	0	8.56%
	Corporates	10,613	663	11	2 5	18	25	25.89%	10,522	696	17	0 4	17	45	26.31%	10,439	721	227	4	17	60	26.29%
	Corporates - Of Which: Specialised Lending	2,097	200	3	1 1	3	4	11.92%	2,081	207	40	1 1	2	5	12.95%	2,063	215	50	1	2	7	13.39%
	Corporates - Of Which: SME	893	7	7 3	5 0		5	22.88%	885	8	43	2 0	0	9	20.83%	877	10	49	0	0	10	19.25%
	Retail	79	6	5	7 0		1	28.65%	76	7		9 0	0	2	23.06%	73	7	12	0	0	2	19.44%
	Retail - Secured on real estate property	28	1		0 0			7.18%	28	2		0 0	0	0	5.66%	27	2	1	0	0	0	5.23%
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	2	0		0 0			25.60%	2	0		0 0	0	0	20.39%	2	0	0	0	0	0	17.34%
LUXLINDOUKG	Retail - Secured on real estate property - Of Which: non-SME	27	1		0 0			2.61%	26	2		0 0	0	0	3.10%	26	2	1	0	0	0	3.39%
	Retail - Qualifying Revolving	1	0		0 0			68.92%	1	0		0 0	0	0	66.80%	1	0	0	0	0	0	65.17%
	Retail - Other Retail	50	4	•	7 0			29.04%	48	5		9 0	0	2	23.63%	45	5	11	0	0	2	20.06%
	Retail - Other Retail - Of Which: SME	1	2	2	0 0	((15.34%	1	1		1 0	0	0	14.13%	1	1	1	0	0	0	13.74%
	Retail - Other Retail - Of Which: non-SME	49	3	3	6 0	0		29.97%	46	3	-	8 0	0	2	24.37%	4	3	10	0	0	2	20.52%
	Equity	260	0) ()	0 0		(0.01%	260	0	-	0 0	0	0	0.01%	260	0	0	0	0	0	0.01%
	Securitisation																				(
	Other non-credit obligation assets	0	0) ()	0 0		(-	0	0		0 0	0	0	-	0	0	0	0	0	0	-
	TRR TOTAL	13,103	674	119	9 5	18	31	26.00%	13.005	711	180	4	17	47	26.06%	12.916	739	241	4	17	62	25.85%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	26,204	3	0	0	0	0	0.00%	26,201	5		1 0		0	0.00%	26,198			0	0	0	0.00%
	Central governments	16,221	2	1	0	0	0	40.00%	16,219	3		1 0		0	40.00%	16,217		1	0	0	1	40.00%
	Institutions	5,662	36	2	0	0	0	6.39%	5,639	57		4 0		0	5.98%	5,620		1	0	0	0	5.69%
	Corporates	45,113	2,429	445	23	38	113	25.41%	44,765	2,586	63	6 20	35	159	24.93%	44,336		810	20	40	198	24.47%
	Corporates - Of Which: Specialised Lending	11,274	731	243	5	18	56	22.87%	11,172	760	31	7 5	17	68	21.61%	11,017	844	385	5	16	90	20.60%
	Corporates - Of Which: SME	161	4	3	0	0	1	35.24%	156	7		4 0		1	34.18%	152	10	6	0	1	2	33.71%
	Retail	53	3	2	0	0	0	25.09%	51	4		2 0		0	19.49%	50			0	0	0	16.30%
	Retail - Secured on real estate property	36	2	0	0	0	0	2.87%	35	3		1 0		0	3.23%	34		1	0	0	0	3.42%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	6	1	0	0	0	0	0.41%	6	1		0 0		0	0.46%	6	1	(0	0	0	0.50%
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	29	1	0	0	0	0	4.15%	29	2		1 0		0	4.34%	28	2	1	0	0	0	4.43%
	Retail - Qualifying Revolving	2	0	0	0	0	0	50.11%	2	0		0 0		0	48.58%	2	(0	0	0	47.46%
	Retail - Other Retail	15	1	1	0	0	0	28.55%	15	1		1 0		0	25.99%	14	1	1	0	0	0	24.13%
	Retail - Other Retail - Of Which: SME	4	0	1	0	0	0	9.07%	4	0		1 0		0	9.92%	4	1	1	0	0	0	10.50%
	Retail - Other Retail - Of Which: non-SME	11	0	0	0	0	0	55.39%	11	1		1 0		0	45.67%	11	1	1	0	0	0	39.47%
	Equity	8	0	0	0	0	0	0.01%	8	0		0 0	0	0	0.01%	8	((0	0	0	0.01%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0		0	0		0 0	0	0		0	((0	0	0	-
	IRB TOTAL	93,261	2,473	449	23	38	114	25.33%	92,883	2,656	644	4 21	38	160	24.78%	92,429	2,931	823	21	40	200	24.28%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

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EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB Société Générale S.A. Adverse Scenar

					31/12/2023				_			31/12/2024							31/12/2025			
					1																	
		Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
		exposure	exposure	exposure	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	exposure	exposure	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2	Stage 3	Stage 3 exposure
	(min EUR, %)																					
	Central banks Central governments	173,14	2 1,502 8 10,686		9 0	0	13	13.25% 22.35%	173,053 84,370	1,500	190	0	0	13	6.94% 25.86%	172,965 84,158	1,500	279	0	0	13	4.73%
	Institutions	30,26	1,564	34	4 10	8	126	36.53%	30,330	1,431	405	5	7	105	34.67%	30,140	1,584	443	5	6	149	28.16% 33.67%
	Corporates Corporates - Of Which: Specialised Lending	208,58 49,97	8,431	2,595	0 566 9 84	1,275	3,815	38.39% 32.39%	209,754 50,497		14,716 3,794	329	1,049 247	5,155	35.03% 29.04%	205,776 49,414	37,133 7,012		306	970 214	6,023 1,266	33.75% 27.63%
	Corporates - Of Which: SME Retail	27,47	9 6,895	2,67	4 141 7 241		1,091	40.80%	26,402	6,910 32,397	3,736	92	301 687		36.80% 32.71%	25,765	6,736	4,547	84	278 601	1,598	35.14% 30.45%
	Retail - Secured on real estate property	111,45	10 054	1 921	1 6	81	248	13.55%	110,469	19,142	2,531	5	68	261	10.32%	109,905	19,040	3,196	5	67	274	8.56%
Société Générale S.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	3,92 107,53	6 17,586	208	3 5	74	220	12.71% 13.66%	3,829 106,639	1,233 17,909	2,197	4	64	232	10.55%	106,152	17,842	2,751	4	64	242	7.19%
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	1,66 41,12	9,949			53	2,082	55.69% 44.42%	1,600 39,094	3,193 10,063	433 6,610	8	52	221 2,649	50.92% 40.08%	1,560 37,915	3,138 9,400	529 8,451	8	49	253 3,180	47.91% 37.63%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	14,31-26,81	4 6,320 6 3,629	2,23				37.45% 50.78%	13,418 25,676	6,230	3,224 3,386	50	250	1,009	31.31% 48.44%	13,075 24,840	5,642	4,154	47	224 262	1,187	28.58% 46.38%
	Equity	5.14	7 1		2 0	0	0	0.01%	5.144	1	3	0	0	0	0.01%	5.142	2	5	0	0	0	0.01%
	Other non-credit obligation assets IRB TOTAL	36 656,364	7 274	112	2 1	11 2,071	4	3.96%	355 654,169	261 82,678	137 25.677	1	9	9	6.76% 33.56%	337 647,899	259 82,946	155	1	9 1,597	13	8.23% 31.96%
	INB IOTAL	656,36	4 88,286	17,874	4 840	2,0/1	6,593	36.89%	654,169	82,678	25,677	555	1,/6/	8,617	33.56%	647,899	82,946	31,6/9	513	1,597	10,124	31.96%
												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
					Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Courses Dable				Stock of	Stock of	Stock of	Courses Barlis
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
	(min EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
	Central banks	108,40	6 27	61	1 0	0	0	0.00%	108,334	38	122	0	0	0	0.00%	108,262	49	183	0	0	0	0.00%
	Central governments Institutions	38,58 9,34	5 851		3 9 8 1	2	20	86.32% 8.56%	38,314 9,448	733	47	9	2	30	62.99% 9.13%	38,085 9,337	3,681 834		8	1	39	9.41%
	Corporates Corporates - Of Which: Specialised Lending	66,95 7,01			5 322		2,062	40.09%	67,540 7,104	19,022	7,474	187	572		37.21% 26.64%	65,660 6,901	19,422		173	560	3,235	36.14%
	Corporates - Of Which: SME Retail	16,64	8 5,705 5 28,226	1,975			841	42.51%	15,978	5,589	2,766	74	250		38.70%	15,419	5,581	3,332	68	245	1,236	37.10%
	Retail - Secured on real estate property	96,96	5 17,129	5,70	6 5	508	1,951	12.56%	96,412	17,102	2,156	12/	4/1 65	2,333	9.63%	96,124	16,855	9,6/6	4	397	2,659	8.03%
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	3,77	6 1,219 9 15,910	191	1 1	6	24	12.55% 12.56%	3,693 92,719	1,181 15,921	313 1,843	1	4	27	8.60% 9.80%	3,622 92,502	1,145	419	1	3	29 187	7.00%
		1,39 29,73	8 3,107	32	2 7 8 142	50	176	54.76% 41.41%	1,351 28,697	3,061	415	8	49		50.01% 36.82%	1,318 27,967	3,004		7	45	238	47.03% 34.04%
	Retail Other Retail Retail Other Retail Retail Other Retail Retail Other Retail	9,76	9 5,444	1,890	0 38	236	682	36.26%	9,357	5,090	5,209 2,645	116	183	796	30.08%	9,140	4,649	3,303	33	288 160	2,205	27.10%
	Equity	19,96		1,92	8 104	145	895	46.43%	19,340 4,472	2,533	2,564	81	174	1,123	43.78%	18,827	2,435	3,175	72	128	1,310	41.26%
	Securitisation Other non-credit obligation assets	36	0 202	0		9	4	4.04%	346	192	119		0		6.85%	220	102	125	1	7	11	8.32%
	IRB TOTAL	356,22	L 54,470	11,125	9 487	1,184	4,046	36.35%	354,913	51,249	15,658	324	1,054	5,162	32.97%	351,552	51,124	19,144	298	968	5,956	31.11%
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
BELGIUM	(cmin BJR, %) Central Journian Central governments Composes of Web: Socialized Lending Composes of Web: Socialized Lending Composes of Web: Socialized Lending Composes of Web: Socialized Lending Real-Social Composes Real-Social Composes Real-Social Composes Real-Social Composes Real-Social Composes Real-Social Composes Real-Social Composes Real-Social Composes Real-Composes Real-Social Composes Real-Composes Real-Social Composes Real-Compose Real-Composes Real-Composes Real-Compose Re	Stage 1 exposure 7.2922 155 7.404 4.44 4.4 4 4 4 4 122 12 12 12 12 10,655	3 31 5 842 5 129 5 127 1 13 5 8 0 0 5 8 2 1 3 4 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure ((1)3/3/ ((((() () () () () () () (31/12/2022 Stock of provided set capoure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Rapping 2 exposure 0 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Stope 3 exposul exposul 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Eable of Stage 3 exposure 20,0% 20,1% 20,1% 21,2% 21,2% 21,2% 22,7% 22,7% 22,7% 24,2%24,2% 24,2% 24,2% 24,2%24,2% 24,2% 24,2%24,2% 24,2% 24,2%24,2% 24,2% 24,2%24,2% 24,2% 24,2%24,2% 24,2% 24,2%24,2% 24,2% 24,2%24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2%24,2% 24,2%24,2% 24,2%24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2%24,2% 24,2%24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2%24,2% 24,2%24,2% 24,2%24,2%24,2% 24,2%24,2%24,2% 24,2%24,2%24,2% 24,2%24,2%24,2% 24,2%24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2% 24,2%24,2%24,2% 2	51age 1 exposure 4 4 2.5111 1513 1525 1,460 4.62 4.62 4.63 4.63 4.64 4.63 1.62 1.62 1.02 1.02 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 31 677 124 16 18 10 0 0 10	Stage 3 exposure 0 111 1 201 12 1 11 1 1 1 1 1 2 2 0 0 2 2 5 0 0 0 0 2 22		Stock of stage 2 exposure 0	Stack of Stage 3 exposure 0 0 1 0 0 1 0 1 0 3 1 0 3 1 0 3 3	Coverage Relic - Stage 3 exponute exponute 15.29%, 15.	Stage 1 exposure 2,000 152 2,000 152 152 402 402 402 100 100 100 100 00 00 10,669	Stage 2 exposure 0 33 33 33 33 33 33 33 33 12 690 12 690 12 20 12 10 12 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 151 1 2 3 3 0 0 0 9 9 0 0 0 9 9 0 0 0 0 0 2 9 0 0 0 0	31/12/2025 Rock of provisions for stages 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of stage 2 exposed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stags 3 exposure 0 4 0 4 0 4 0 0 1 0 1 0 4	Contrage Bation - Stage 3 exposure 22.37% - 11.42% 15.60% - 23.34% - 1.56% - 1.25% - 1.56% - 1.25% - 1.56% - 1.56% - 1.56% - 1.56% - 1.64% - 1.64% - 1.64% - 1.64% - 1.64% - 1.55% - 1.64% - 1.55% - 1.64% - 1.55% - 1.55% - 1.64% - 1.55% - 1.65% - 1.55% - 1.65% - 1.55% - - 1.55% -
BELGIUM	Central survives Central survements Institutions Corporate Corpora	exposure 2,92 15 7,40 1,44 4 17 4 4 	exposure 4 0 0 2 25 3 311 5 842 5 129 5 127 1 13 5 8 0 0 5 8 2 1 1 3 4 0 0 0 2 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure (10 (13)	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Rape 2 exposure 0 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Stage 3 exposure 0 0 1 0 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1	exposure 0.00% 11.99% 20.13% 11.84% 2.79% 2.3.76% 10.85% 10.85% 10.83% 66.57% 26.22% 26.25% -	exposure 4 2,911 153 7,505 1,440 442 433 0 433 2 117 0 0 0 0 0	exposure 0 32 31 677 124 16 18 10 0 10 10 1	Stage 3 exposure 0 1 1 201 201 201 201 201 20 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for 5tage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of providions for 28963. expense	exposure 0.00% 18.69% 12.25% 15.35% 4.73% 22.98% 12.73% 8.90% 1.25% 64.14% 18.72% 20.45% 18.72% -	exposure 4 2,001 152 7,452 4,37 158 42 0 42 2 113 0 112 0 0 113 0 0 0 0 0 0	exposure 0 38 31 690	Staga 3 exposure 0 16 16 10 2411 22 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for a constraint of the stock of a constraint of the stock of t		exposure 0.00% 22.39% 11.42% 16.60% 23.34% 23.34% 15.63% 8.10% 1.25% 8.13% 62.25% 16.46% 16.46% 16.46%
BELGIUM	Central survives Central survements Institutions Corporate Corpora	exposure 2,92 15 7,40 1,44 4 17 4 4 	exposure 4 0 0 2 25 3 311 5 842 5 129 5 127 1 13 5 8 0 0 5 8 2 1 1 3 4 0 0 0 2 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure (10 (13)	Stock of provisions for stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 1 11 2 1 1 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.00% 11.99% 20.13% 21.92% 23.76% 10.65% 10.65% 10.68% 66.57% 26.52% 26.55% 26.55% 21.17%	exposure 4 2,911 153 7,505 1,440 442 433 0 433 2 117 0 117 0 0 0	exposure 0 32 31 677 124 16 18 10 0 10 10 1	Stage 3 exposure 0 1 1 201 201 201 201 201 20 0 0 0 0 0	31/12/2024 Stock of provisions for 5the 1 arryonian arryon	provisions for Stage 2, exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providens for Stage 3 exposure 2 2 0 2 2 0 3 1 1 4 4 3 1 1 0 0 0 0 0 1 1 0 0 0 0 3 5	ехровите 0.00%. 18.69%. 12.25%. 4.23%. 4.23%. 8.50%. 1.55%. 8.92%. 64.14%. 18.22%. 18.22%. 18.22%. 18.27%. 15.62%.	exposure 4 2,001 152 7,452 4,37 158 42 0 42 2 113 0 112 0 0 113 0 0 0 0 0 0	exposure 0 38 31 690	Stage 3 exposure 0 161 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provident for Stage 1 appears to the stage 1 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.00%, 22.39%, 11.42%, 15.60%, 23.34%, 23.34%, 15.63%, 8.10%, 8.13%, 62.25%, 16.46%, 16.46%, 16.88%, 16.85
BELGIUM	Central survives Central survements Institutions Corporate Corpora	exposure 2,922 1,52 2,42 1,44 44 44 177 4 4 10 12 12 12 12 12 12 14 14 14 14 14 14 14 14 14 14	exposure 4 0 0 2 25 3 31 5 842 5 122 1 13 0 0 5 84 8 1 0 0 0 0 1 4 0 0 0 0 5 910 5 910 5 910	exposure (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Stock of provisions for stops 1 Stops 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 3 exposure 0 1 0 0 0 1 1 0 0 0 0 0 1 1 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure 0.02% 10.97% 20.13% 20.37% 21.97% 22.77% 10.95% 22.77% 10.95% 22.77% 10.95% 22.77% 10.95% 22.77% 10.95% 22.77% 23.77	4 4 2,511 133 2,555 1,440 42 162 1,42 42 102 102 102 102 102 102 102 10	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 11 1 201 1 1 1 1 1 1 1 1 1 2 2 0 0 2 2 0 0 0 2 2 0 0 0 2 2 2 2	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providens for Stage 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 2 3	exposure 0.00%, 18.69%, 12.29%, 12.29%, 4.22%, 4	exposure	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure () () () () () () () () () ()	Stock of provisions for stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 8.00%, 22.3%, 11.42%, 5.50%, 5.50%, 8.10%, 8.10%, 8.11%, 6.12%, 12.6%, 12.
BELGIUM	Central governments Institutions Composites of Which: Specialized Lending Composites of Which: Specialized Lending Composites of Which: Specialized Lending Recall Recall Second on real entire property Recall Second on real entire property of Which speci Recall Composition Recall Composition and Second	exposure 2,92 15 7,40 1,44 4 17 4 4 	exposure 4 4 0 2 25 3 31 5 842 5 129 5	exposure (10 (13)	Stock of provisions for stops 1 capoure 0 0 0 1 0 0 1 0	provisions for Stage 2 exposure 0 0 0 0 0 1 11 2 1 1 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.00% 11.99% 20.13% 21.92% 23.76% 10.65% 10.65% 10.68% 66.57% 26.52% 26.55% 26.55% 21.17%	exposure 4 2,911 153 7,505 1,440 442 433 0 433 2 117 0 117 0 0 0	exposure 0 32 31 677 124 16 18 10 0 10 10 1	Stage 3 exposure 0 1 1 201 201 201 201 201 20 0 0 0 0 0	31/12/2024 Stock of provisions for 5the 1 arryonian arryon	provisions for Stage 2, exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providens for Stage 3 exposure 2 2 0 2 2 0 3 1 1 4 4 3 1 1 0 0 0 0 0 1 1 0 0 0 0 3 5	ехровите 0.00%. 18.69%. 12.25%. 4.23%. 4.23%. 8.50%. 1.55%. 8.92%. 64.14%. 18.22%. 18.22%. 18.22%. 18.27%. 15.62%.	exposure 4 2,001 152 7,452 4,37 158 42 0 42 2 113 0 112 0 0 113 0 0 0 0 0 0	exposure 0 38 31 690	Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provident for Stage 1 appears to the stage 1 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.00% 22.39% 11.42% 16.60% 5.80% 23.34% 15.63% 8.10% 8.13% 62.25% 16.66% 11.45% 16.46% 16.46%
BELGIUM	Central sharks Central generations Carporate: - Of Which: Specialized Lending Carporate: - Of Which: Specialized Lending Carporate: - Of Which: Specialized Lending Relati - Special relations to report - Of Which: Specialized Lending Relati - Special relations to report - Of Which: Specialized Lending Relati - Specialized Lending Lending Lending - Definitions Relati - Specialized Lending Lending - Definitions Relati - Operational - Of Which: Specialized Lending - Relati - Of Which: Specialized Lending - Relati - Operational - Of Which: Specialized Lending - Relations - Relations - Of Which: Specialized Lending - Relations - Operational - Operationa Operational - Operational - Operational - Operational - O	exposure 2.922 1.5 7.040 4.44 4.4 1.44 1.44 1.44 1.44 1.44 1.44 1.44 1.45 1.5 1.64 1.5 1.5 1.5 1.64 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5	esposure 4 0 0 2 752 3 8422 3 8422 3 82 1 129 3 82 1 29 3 8 1 29 3 82 1 29 3 8 1 29 1 29 1 29 1 20 1 20	exposure (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Stock of provisions for stops 1 Stops 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 111 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure 0.00% 20.0% 20.1% 20.1% 20.1% 20.7%	4 4 5011 151 151 151 152 1,460 462 6 0 0 0 0 0 10 10 10 10 10 10 10 10 10 10	exposure 0 12 13 1677 18 16 18 10 10 10 10 10 10 10 10 10 10	Stage 3 exposure 0 11 1 201 1 1 1 1 1 1 1 1 1 2 2 0 0 2 2 0 0 0 2 2 0 0 0 2 2 2 2	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providens for Stage 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 2 3	exposure 0.00%, 18.65%, 12.25%, 12.	exposure 4 2,000 152 140 100 100 100 100 100 100 100	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure () () () () () () () () () ()	Stock of provisions for stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.00%, 12.37%, 14.65%, 14.65%, 15.67%, 15.67%, 15.67%, 15.67%, 15.67%, 15.67%, 15.67%, 15.67%, 16.65%, 16.
BELGIUM	Senter lawak Central genoments Description Corporates Of Which: Senterland Landing Corporates Of Which: Senterland Landing Corporates Of Which: Senterland Landing Real: Count of an al exister property Real: Senterland Count of the Count of Which: Set Real: Open Real: Count of Annual Count of Which: Set Real: Open Real: Count of Annual Count of Which: Set Real: Open Real: Count of Annual Count of Which: Set Real: Open Real: Count of Annual Count of Which: Set Real: Open Real: Count of Annual Count of Annual Real: Open Real: Count of Annual Count on and Count of Annual Count of Annual Real: Set Real: Set Real: Set Real: Count of Annual Real: Set Real: Set Read: Set Real: Set Real: Set Real: Set Real: Set Read: Set Real	exposure 2.9292 1.5 7.404 4.4 4.4 4.4 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5	caposure	exposure (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Stock of provisions for stops 1 Stops 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 111 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure 0.00% 11.95% 20.35% 22.37% 22.7% 22.7% 12.05% 22.7% 23.7% 22.7% 23	exposurs 4 2-9111 133 17,555 1,460 442 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 12 13 14 16 17 12 13 16 17 12 13 10 10 10 10 10 10 10 10 10 10	Stage 3 exposure 0 11 1 201 1 1 1 1 1 1 1 1 1 2 2 0 0 2 2 0 0 0 2 2 0 0 0 2 2 2 2	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providens for Stage 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 2 3	exposure 0.00%, 18.65%, 12.25%, 12.25%, 12.25%, 4.27%, 4.27%, 4.27%, 4.27%, 4.27%, 4.27%, 4.27%, 5.26%, 12.56%, 5.27%, 5.27%,	exposure 4 2,003 123 2,045 133 2,045 143 143 143 143 143 110 10 10 10 10 10 10 10 10 1	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure () () () () () () () () () ()	Stock of provisions for stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	expectance 0.00%, 22.37%, 11.42%, 1
BELGIUM	Central service Control operations Composite: Of Which: Specialized Lending Corporate: Of Which: Specialized Lending Corporate: Of Which: Specialized Lending Relati-Special Control and Lending property. Relati-Special Control and Lending Property. Relation Control and Lending Property Prope	exposure 2,929 15 7,60,40 44 4 4 4 12 12 12 12 10,655 10,655 10,655 10,655 10,655 10,655 10,655 10,555 10,	esposure 9 - 02 9 - 25 9 - 02 9 -	exposure 0 112 0 122 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stops 1 Stops 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 111 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	exposurs		exposure 0 22 3 477 19 19 19 19 19 19 19 19 19 19	Stage 3 exposure 0 11 1 201 1 1 1 1 1 1 1 1 1 2 2 0 0 2 2 0 0 0 2 2 0 0 0 2 2 2 2	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providens for Stage 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 2 3	exposure 0.00%, 18.67%, 12.75%, 14.27%, 14.	expourt 4 4 2,003 13 15 15 14 14 14 1 1 1 1 1 1 1 1 1 1 1 1	csposure c	caposure caposure	Stock of provisions for stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.00% 22.37% 11.43% 5.05
BELGIUM	Central lawki Central genometric Technical Compose of Which: Secondard Landbag Compose of Which: Secondard and actions Real: Real: Secondard and actions property Real: Country Real: Secondard and actions Real: Other Real: Country Real: Country of Which: Sec Real: Other Real: Country Real: Country of Which: Sec Real: Other Real: Country Real: Country of Which: Sec Real: Country Real: Country Real: Country of Which: Sec Real: Country Real: Country Real: Country of Which: Sec Real: Country Real: Country Re	exposure 2,252 1,25 7,20 1,24 1,24 1,24 1,24 1,24 1,24 1,24 1,24 1,24 1,24 1,24 1,24 1,24 1,24 1,24 1,24 1,25 1	sposes sposesposes sposes sposes sposes sposes sposes s	exposure 0 18 0 19 0	Stock of provisions for stops 1 Stops 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 111 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	exposurs 0.00% 10.00% 11.00% 11.00% 11.00% 11.00% 12.0	exposure 4 1,911 103 1,020 1,020 1,020 1,020 1,020 1,020 1,020 1,020 0<	exposure 0 0 22 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure 0 11 1 201 1 1 1 1 1 1 1 1 1 2 2 0 0 2 2 0 0 0 2 2 0 0 0 2 2 2 2	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providens for Stage 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 2 3	exposure 0.00%, 18.67%, 19.27%, 19.	exposure 4 2,003 102 102 102 102 102 102 102 102	asposure 0 38 0600 07 18 18 18 10 10 10 10 10 10 10 10 10 10	exposure 0 16 11 2414 25 20 20 20 20 20 20 20 20 20 20	Stock of provisions for stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.00% 23.37% 14.67% 14.67% 14.67% 14.67% 14.57% 1.15% 1.25%
BELGIUM	Central generations Control agreements Linethology Corporates - Of Which: Secondand Linethog Corporates - Of Which: Secondand and Linethog Reall - Second and Linethog Reports Reall - Second and Linethog Reports Reall - Other Real - Other Marks - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Corporates - Carporates - Of Which: Special Indiana - Carporates - Carporates - Of Which: Special Indiana - Carporates - Of Which - Special Indiana - Carporates - Of Wh	exposure 2,222 1,55 7, 60 1,44 1	sapesare Sape 2 sposure Sape 2 sposure Sape 2 sposure Sape 2 sposure spos	exposure 0 18 19 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stops 1 Stops 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 111 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure 0.00% 11.95% 20.11	exposure 4 2,9111 153 7,656 462 462 462 462 162 162 162 162 162 177 0 107 0 107,726 51496.1 51496.1 6,777 1,690 1,692 1,692 1,692 1,692	exposure 0 22 3 3 4 3 3 4 3 3 4 3 4 3 4 3 4 3 4 3 4 4 4 4 4 4 4 4 4 4 4 4 4	Stage 3 exposure 0 11 1 201 1 1 1 1 1 1 1 1 1 2 2 0 0 2 2 0 0 0 2 2 0 0 0 2 2 2 2	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providens for Stage 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 2 3	exposure 0.00%, 11.60%, 12.5%, 12.5%, 13.5%, 4.7%, 4.7%, 4.7%, 4.7%, 4.5%, 4.7%, 4.5%, 4.7%,	exposure 4 2,505 1,602 1,602 1,602 1,02 0 0 0 0 0 0 0 0 0 0 0 0 0	asposture asposture	exposure 0 16 11 11 12 13 141 152 12 13 141 152 12 12 13 141 152 100 0	Stock of provisions for stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.00%, 22.37%, 11.24%, 11.24%, 15.67%, 15.
BELGIUM CZECH REPUBLIC	Central generations Control agreements Linethology Corporates - Of Which: Secondand Linethog Corporates - Of Which: Secondand and Linethog Reall - Second and Linethog Reports Reall - Second and Linethog Reports Reall - Other Real - Other Marks - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Reall - Other Real - Other Real - Of Which: SHE Corporates - Carporates - Of Which: Special Indiana - Carporates - Carporates - Of Which: Special Indiana - Carporates - Of Which - Special Indiana - Carporates - Of Wh	exposure 2,922 15 2,404 14 14 14 14 14 14 14 14 14 1	Support Support Support 0 S	exposure (11 12 13 14 14 14 14 14 14 14 14 15 15 15 15 15 15 15 15 15 15	Stock of provisions for stops 1 Stops 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 111 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	coposurs composurs composurs composurs composure composur	4 4 1,011	exposure 0 3 0 1 1 1 1 1 1 1 1 1	Stage 3 exposure 0 11 1 201 1 1 1 1 1 1 1 1 1 2 2 0 0 2 2 0 0 0 2 2 0 0 0 2 2 2 2	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providens for Stage 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 2 3	exposure 0.00%, 10.20%, 10.	exposure 4 2,003 100 1402 407 100 0 0 0 0 0 0 0 0 0 0 0 0	axposture 0 38 0 0 0 0 0 18 19 10 10 10 10 10 10 10 10 10 10	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.00% 11.02% 12.02% 13.02% 14.02
	Central service Control operations Control operations Corporates of Which: Secondand Lending Corporates of Which: Secondand and activity Real: Real: Societ and activity property. Of Which Set Real: Collect Real: Real: Collect Real: Real: Collect Real: Real: Collect Real: Real: Collect Real: Real: Collect Real: Real: Collect Real: Collect Real: Coll	csposure	seposurs	exposure (((((((((((((Stock of provisions for stops 1 Stops 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 111 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	exposurs	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	exposure 0 33 34 0 37 34 34 34 34 34 34 34 34 34 34	Stage 3 exposure 0 11 1 201 1 1 1 1 1 1 1 1 1 2 2 0 0 2 2 0 0 0 2 2 0 0 0 2 2 2 2	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providens for Stage 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 2 3	exposure (1990) 12000 1200	exposurt 4 2(50) 7(42) 1(42) 4(4) 4(asposture asposture	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.00%, 10.00%, 11.00%, 15.
	Control generations Control generations Compositions Compositions Compositions Compositions Compositions Compositions Recall	esposard 2.02 2.	exposure	exposure (((((((((((((Stock of provisions for stops 1 Stops 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 111 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	coposurs deposurs deposurs deposurs deposurs deposurs deposurs deposurs deposurs deposurs deposurs	4	exposure 0 3 0 3 1 0 1 1 1 1 1 1 1 1	Stage 3 exposure 0 11 1 201 1 1 1 1 1 1 1 1 1 2 2 0 0 2 2 0 0 0 2 2 0 0 0 2 2 2 2	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providens for Stage 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 2 3	exposure 005, 12, 205, 120, 125, 120, 125, 120, 125, 120, 125, 120, 125, 125, 120, 125, 120, 125, 120, 125, 120, 125, 120, 125, 120, 125, 120, 125, 120, 125, 120, 125, 120, 125, 120, 125, 120, 125, 120, 120, 125, 120, 125, 120, 125, 120, 120, 120, 120, 120, 120, 120, 120	exposure	stopesure 0 38 31 31 31 62 38 62 38 62 38 10 10 11 11 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1.33 32 2.030 2.000	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.00% 11.07% 12.07% 15.07
	Central service Control operators of Which: Specialized Lending Corporate: of Which: Specialized Lending Corporate: of Which: Specialized Lending Corporate: of Which: Specialized Lending Real: Special of a central set property. Real: Special central central property. Real: Control and central property. Control and control and central property. Control and control and central property. Real: Control and ce	exposure 2,22 7,40 1,44 44 44 12 12 12 12 12 12 12 12 12 12	seposurs	exposure (((((((((((((Stock of provisions for stops 1 Stops 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 111 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	exposurs	exposure 4 2,011 1,403 4,203 1,404 402 1,404 402 1,404 402 1,404 402 1,404 402 1,00 0 0 0 1,00 1,000 1,000 1,000 1,000	exposure 0 3 0 3 1 0 1 1 1 1 1 1 1 1	Stage 3 exposure 0 11 1 201 1 1 1 1 1 1 1 1 1 2 2 0 0 2 2 0 0 0 2 2 0 0 0 2 2 2 2	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providens for Stage 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 2 3	exposure 0.00%, 10.20%, 10.	exposurt 4 2(50) 7(42) 1(42) 4(4) 4(stopesure 0 38 31 31 31 62 38 62 38 62 38 10 10 11 11 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1.33 32 2.030 2.000	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.000 11.0-05 12.0-55 12.0-55 13.0-55 14.0
	Sector Services Sector Sector	esposard 2.02 2.	seposurs	exposure (((((((((((((Stock of provisions for stops 1 Stops 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 111 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	coposurs deposurs d	exposurs	exposure 0 3 0 3 1 0 1 1 1 1 1 1 1 1	Stage 3 exposure 0 11 1 201 1 1 1 1 1 1 1 1 1 2 2 0 0 2 2 0 0 0 2 2 0 0 0 2 2 2 2	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providens for Stage 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 2 3	exposure 2007 20	exposure	stopesure 0 38 31 31 31 62 38 62 38 62 38 10 10 11 11 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	aspourd <u>0</u> 007 11,0-05 12,0-05 12,0-05 14,

EBA BANKING AJTHORITY

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 Sta exposure exp	tage 2 posure	Stage 3 exposure	Stock of provisions for Stage 1 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
	Central banks	14,836	1	0	0	0	0	0.00%	14,834	3	1	0	0	0	0.00%	14,832	4			0	(0 0.00%
	Central governments	214	0	0	0	0	0	40.00%	214	0	0	0	0	0	40.00%	214	0		0	0	(
	Institutions	125	22	0	0	0	0	5.25%	125	23	0	0	0	0	5.26%	124	23			0	(5.27%
	Corporates	5.018	540	70	5	7	12	17.15%	5.099	397	133	3	2	25	18.65%	5.014	434	18	3	7	35	5 19.47% 1 18.47%
	Corporates - Of Which: Specialised Lending	3,588	404	37	3	4	6	16.23%	3,646	304	80	2	4	14	17.57%	3,588	327	115	2	- 4	21	18.47%
	Corporates - Of Which: SME	134	6	14	0	0	2	14.07%	129	7	18	0	(3	14.10%	123	8	2		0	1	14.08%
	Retail	671	43	37	2	2	13	35.25%	642	55	54	2	1	16	29.73%	619	59	7.	1	2	19	26.74%
	Retail - Secured on real estate property	312	25	24	0	0	8	35.12%	303	26	30	0	1	9	30.21%	297	26	3		1	10	3 14.08% 9 26.74% 0 26.97%
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	C	11.59%	0	0	2	0	(0	11.58%	0	0			0	(11.55%
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	311	24	22	0	0	8	37.42%	303	26	28	0	1	9	31.61%	296	26	3		1	10	27.90%
	Retail - Qualifying Revolving	3	1	1	0	0	1	93.97%	3	1	1	0	(1	93.33%	3	1		(0	1	1 92.74% 8 24.17%
	Retail - Other Retail	356	18	12	1	2	4	29.73%	336	28	23	1	2	6	25.72%	320	32	3	1	2	8	3 24.17%
	Retail - Other Retail - Of Which: SME	1	1	3	0	0	C	10.62%	1	1	3	0	(0	10.75%	1	1		(0	(10.88%
	Retail - Other Retail - Of Which: non-SME	355	17	9	1	2	3	36.78%	335	27	19	1	2	5	28.38%	319	31	3	1	2	8	8 25.69%
	Equity	7	0	0	0	0	0	0.01%	7	0	0	0	(0	0.01%	7	0		(0	(0.01%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	(0	•	0	0		(0	(- 1
	IRB TOTAL	20,871	607	108	7	10	25	23.32%	20,921	477	188	5	10	41	21.75%	20,811	520	250	5	9	55	5 21.44%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	881	0	0	0	0	0	0.00%	881	0	(0	0	0	0.00%	881	0	0	0	0	0	0.00%
	Central governments	1,488	992	57	0	0	0	0.16%	1,386	1,094	57	0	0	0	0.30%	1,324	1,156	57	0	0	0	0.45%
	Institutions	225	5	8	0	0	0	0.44%	224	6	9	0	0	0	1.83%	222	7	9	0	0	0	2.65%
	Corporates	8,203	1,984	389	23	35	154	39.72%	8,095	1,903	575	10	28	200	34.60%	7,992	1,908	676	9	26	224	33.18%
	Corporates - Of Which: Specialised Lending	855	237	38	1	6	4	11.11%	867	209	54	1	- 4	8	14.27%	856	210	64	1	4	10	15.49%
	Corporates - Of Which: SME	1.343	390	85	5	6	24	27.80%	1.237	433	149	2	5	32	21.70%	1.237	402	179	2	4	36	20.26%
	Retail	2,354	438	147	9	8	34	22.83%	2,175	510	255	7	7	48	18.85%	2,112	494	334	6	6	58	17.51%
	Retail - Secured on real estate property	29	3	0	0	0	0	15.04%	27	3	1	0	0	0	14.03%	26	3	2	0	0	0	13.90%
GERMANY	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	0	0	23.23%	4	0	(0	0	0	16.60%	3	0	0	0	0	0	12.59%
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	25	2	0	0	0	0	11.97%	24	3	1	0	0	0	13.61%	23	3	2	0	0	0	14.06%
	Retail - Oualifving Revolving	1	0	0	0	0	0	60.96%	1	0	(0	0	0	60.10%	1	0	0	0	0	0	59.35%
	Retall - Other Retall	2,324	436	147	9	8	34	22.83%	2,147	506	254	7	7	48	18.85%	2,084	491	332	6	6	58	17.52%
	Retail - Other Retail - Of Which: SME	2,308	435	146	9	8	33	22.76%	2,132	505	251	7	7	47	18.82%	2,070	490	330	6	6	58	17.50%
	Retail - Other Retail - Of Which: non-SME	16	1	1	0	0	0	39.80%	15	1	1	0	0	0	26.68%	15	1	2	0	0	0	22.43%
	Equity	9	0	0	0	0	0	0.01%	9	0		0	0	0	0.01%	8	0	0	0	0	0	0.01%
	Securitisation																					
	Other non-credit obligation assets	0	46	0	0	0	0	16.30%	0	46	(0	0	0	14.48%	0	46	0	0	0	0	13.81%
	IRB TOTAL	13,160	3,466	602	32	43	188	31.30%	12,770	3,559	899	17	35	249	27.65%	12,540	3,612	1,076	15	32	283	26.33%

					31/12/2023							31/12/2024							31/12/2025		<u> </u>	
	(min EJ.R, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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 pr Stage 1	Stock of rovisions 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
	Central banks	3,823	0	0) (0	0.00%	3,822	1	0	0	0	0	0.00%	3,821	1	1	0	0	1	0.00%
	Central governments	2,416	36	5) (C	1.02%	2,416	37	5	0	0	0	2.52%	2,415	37	5	0	0	1	0 4.69%
	Institutions	1,884	42	1	(0 0	C	19.39%	1,872	51	3	0	0	1	19.14%	1,863	60	4	0	0		1 19.08%
	Corporates	8,947	1,649	209	16	5 34	49	23.68%	9,032	1,433	341	8	26	86	25.16%	8,894	1,492	419	7	25	. 10	6 25.37% 7 14.53%
	Corporates - Of Which: Specialised Lending	2,978	565	101	4	1 11	14	13.35%	3,026	464	154	2	10	22	14.26%	2,962	494	188	2	10	2	
	Corporates - Of Which: SME	58	3	7		0 0	1	14.78%	56	3	9	0	0	1	14.45%	54	3	11	0	0		1 14.15%
	Retail	365	27	16	1	1 2	3	20.92%	341	37	30	1	2	6	18.52%	323	39	46	1	2		8 17.65%
	Retail - Secured on real estate property	186	17	10) 1	2	20.19%	172	21	19	0	1	3	17.22%	162	20	30	0	1		5 16.23%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	2	0	0) (0	0.94%	2	0	0	0	0	0	0.94%	2	0	0	0	0		0.95%
	Retail - Secured on real estate property - Of Which: non-SME	183	17	10) 1	2	20.23%	170	21	19	0	1	3	17.26%	160	20	30	0	1		5 16.27%
	Retail - Qualifying Revolving	2	0	0) (0	73.65%	2	0	0	0	0	0	72.19%	2	0	0	0	0		0 70.99%
	Retail - Other Retail	177	10	6	1	1	1	20.01%	167	16	11	1	1	2	19.57%	159	19	16	0	1		3 19.39%
	Retail - Other Retail - Of Which: SME	1	2	0) (0	15.73%	1	2	0	0	0	0	13.68%	1	2	0	0	0		0 12.83%
	Retail - Other Retail - Of Which: non-SME	176	9	6	1	1	1	20.12%	166	14	11	1	1	2	19.70%	158	17	16	0	1		3 19.52%
	Equity	8	0	0		0 0	0	0.01%	8	0	0	0	0	0	0.01%	8	0	0	0	0	1	0.01%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	/	0 -
	TRB TOTAL	17.443	1.755	230	17	36	53	22.98%	17,491	1.558	379	9	29	92	24.26%	17.324	1.629	476	8	27	116	5 24.29%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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
	Central banks	0	8	0	0	(0	0.00%	0	8	0	0	0	0	0.00%	0	8	(0	0	0	0.00%
	Central governments	76	1,539	49	0	19	4	8.03%	239	1,367	57	1	11	7	12.93%	368	1,229	66	1	8	11	16.51%
	Institutions	140	7	0	0	(0	34.57%	139	6	1	0	0	0	34.67%	138	8	1	0	0	0	34.70%
	Corporates	6,212	841	230	9	33	85	36.84%	6,106	840	336	5	45	113	33.66%	6,066	774	442	4	34	147	33.21%
	Corporates - Of Which: Specialised Lending	1,999	190	53	2		7	14.06%	2,003	152	88	1	5	11	13.10%	1,964	169	105	1	5	14	12.75%
	Corporates - Of Which: SME	1,679	150	105	1	4	48	45.33%	1,557	248	130	0	21	57	43.85%			183	0	8	78	42.53%
	Retail	4,708	691	460	47	85	323	70.11%	4,268	895	696	39	120	472	67.85%	4,085	771	1,000	36	113	638	63.66%
	Retail - Secured on real estate property	29	2	0	0	(0	4.61%	28	2	0	0	0	0	5.80%	28	3	1	0	0	0	6.49%
ITALY	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	(0	0.33%	1	0	0	0	0	0	0.32%	1	0	(0	0	0	0.32%
TIALI	Retail - Secured on real estate property - Of Which: non-SME	28	2	0	0	(0	4.92%	27	2	0	0	0	0	6.15%	26	3	1	0	0	0	6.85%
	Retail - Qualifying Revolving	1	0	0	0	(0	87.13%	1	0	0	0	0	0	85.36%	1	0	(0	0	0	83.82%
	Retail - Other Retail	4,677	689	460	47	85	323	70.13%	4,239	893	695	39	120	472	67.89%	4,057		1,001	36	113	638	63.71%
	Retail - Other Retail - Of Which: SME	1,430	219	99	0	21	48	48.15%	1,217	369	162	0	36	67	41.00%		236	307	0	34	110	35.79%
	Retail - Other Retail - Of Which: non-SME	3,247	470	361	47	66	275	76.15%	3,022	524	533	39	84	405	76.08%	2,852	532	694	36	79	528	8 76.04%
	Equity	2	0	0	0	(0	0.01%	2	0	0	0	0	0	0.01%	2	0	(0	0	0	0.01%
	Securitisation																					4
	Other non-credit obligation assets	0	0	0	0	(0	-	0	0	0	0	0	0	-	0	0	(0	0	0	4-
	IRB TOTAL	11,137	3,085	739	56	140	411	55.68%	10,755	3,117	1,090	44	176	593	54.39%	10,660	2,790	1,512	41	156	796	5 52.67%

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB Société Générale S.A.

											Soci	été Générale	e S.A.									
												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	13,617	1	2	0	(0	0.00%	13,613	3	4	1 0	0) (0.00%	13,605	4	7		1	0	0.00%
	Central governments	745	52	72	0	0	0	0.07%	745	52	72	2 0	0	0 0	0.15%	744	52	72	(, c	0 0.24%
	Institutions	688	17	0	0	(0	17.59%	686	19	1	0	0	0 0	17.61%	683	21	1			0	0 17.61%
	Corporates	932	352	19	1		4	17.99%	1,087	177	40	1	2	2 7	7 17.61%	1,064	185	55			9	9 17.27%
	Corporates - Of Which: Specialised Lending	619	51	9	1	1	1	15.36%	618	43	19	9 0	2	2 3	3 14.97%	605	45	25			4	4 14.26%
	Corporates - Of Which: SME	0	0	C	0	(0	41.01%	0	0	(0 0	0) (41.24%	0	0	0)		0	0 41.36%
	Retail	2	0	C	0	(0	21.49%	2	1	(0 0	0) (19.25%	2	1	0)		0	0 17.54%
	Retail - Secured on real estate property	1	0	C	0	(0	2.86%	1	0	(0 0	0) (3.80%	1	0	0)		0	0 4.40%
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	(0	0.08%	0	0	(0 0	0) (0.09%	0	0	0)		0	0 0.11%
JAPAN	Retail - Secured on real estate property - Of Which: non-SME	1	0	C	0	(0	3.34%	1	0	(0 0	0) (4.29%	1	0	C) (1	, 0	0 4.92%
	Retail - Qualifying Revolving	0	0	C	0	(0	16.97%	0	0	(0 0	0) (18.70%	0	0	0)		0	0 20.16%
	Retail - Other Retail	0	0	C	0	(0	25.88%	0	0	(0 0	0) (23.76%	0	0	0)		0	0 22.40%
	Retail - Other Retail - Of Which: SME	0	0	C	0	(0	26.85%	0	0	(0 0	0) (24.99%	0	0	0)		0	0 23.77%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	(0	8.74%	0	0	(0 0	0	0 0	8.47%	(0	0) (0	0 8.64%
	Equity	0	0	0	0	(0	-	0	0	(0 0	0	0 0) -	(0	0) (0	- 0
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	(0	-	0	0	(0 0	0) ((0	0) (0	J -
	IBB TOTAL	15,984	423	93	1	3	4	3.87%	16.131	252	117	1 1	3	7	6.24%	16.102	263	135	1	2	10	7.29%

					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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
	Central banks	410	0	C		0	C	0.00%	410	0	0	0	0	0	0.00%	410	0	(0	(C	0.009
	Central governments	899	1	0		0	0	40.00%	899	1	0	0	0	0	40.00%	899	1	(0	(0	40.005
	Institutions	836	10	0		(0	9.52%	833	12	1	0	0	0	8.91%	829	15	1	0	(0	8.689
	Corporates	10,237	984	167	12	34	51	30.69%	10,255	843	290	8	29	87	30.10%	10,146	857	385	8	26	115	29.94%
	Corporates - Of Which: Specialised Lending	2,043	251	34	2	2	6	16.48%	2,023	251	55	1	5	10	18.08%	1,997	259	72	1		14	18.759
	Corporates - Of Which: SME	885	10	40	1	1	11	26.75%	869	12	54	1	1	13	23.49%	856	13	67	1	(14	21.579
	Retail	78	7	7		(3	37.51%	73	8	11	0	0	3	28.79%	70	8	15	0	(4	24.489
	Retail - Secured on real estate property	28	2	0		(0	11.75%	27	2	1	0	0	0	12.51%	27	2	1	0	(0	13.019
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	2	0	0		(0	25.72%	2	0	0	0	0	0	20.60%	2	0		0	(0	17.629
LUXENDOUKG	Retail - Secured on real estate property - Of Which: non-SME	26	2	0		(0	8.96%	25	2	1	0	0	0	11.50%	25	2	1	0	(0	12.519
	Retail - Qualifying Revolving	1	0	0		(0	68.83%	1	0	0	0	0	0	66.43%	1	0		0	(0	64.619
	Retail - Other Retail	49	5	7		(3	38.21%	45	5	10	0	0	3	29.48%	43	5	14	0	0	3	3 25.079
	Retail - Other Retail - Of Which: SME	1	2	C	0	(0	14.88%	1	1	1	0	0	0	13.74%	1	1	1	0	(0	13.429
	Retail - Other Retail - Of Which: non-SME	48	3	7		0	3	39.90%	44	4	10	0	0	3	30.68%	41	4	13	0	(3	25.889
	Equity	260	0	0		0	0	0.01%	260	0	0	0	0	0	0.01%	260	0	(0	(0	0.019
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	(0	-	0	0	0	0	0	0	-	0	0	(0	(0	1 -
	TRR TOTAL	12.719	1.002	175	12	35	54	30.93%	12,730	864	302	9	30	91	29,98%	12.613	882	401	8	27	119	29.659

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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
	Central banks	26,204		0	(0	0 0	0.00%	26,201	5		1 0		0 0	0.00%	26,198	8	2	0	0	0	0.00%
	Central governments	16,221	1	1	0		0 0	40.00%	16,219	3		1 0	(0 0	40.00%	16,217		2	0	0	1	40.00%
	Institutions	5,624	74	2			0 0	6.72%	5,607	87		5 0	0	0 0	6.36%	5,584		9	0	0	1	6.01%
	Corporates	42,433	4,861		45	105	7 177	25.60%	42,689	4,119	1,17	9 25	86	6 294	24.97%	42,077		1,477	24	82	364	24.64%
	Corporates - Of Which: Specialised Lending	10,382	1,520	347	13	41	1 75	21.71%	10,398	1,300	551	0 6	34	4 111	20.23%	10,166	1,401	682	6	32	133	19.48%
	Corporates - Of Which: SME	145	19	4	1	1	1 1	36.45%	145	15		8 0	1	1 3	35.45%	141	16	10	0	1	4	35.05%
	Retail	51		2	0		0 0	25.56%	50	5		3 0	0	0 1	21.16%	49	5	4	0	0	1	19.15%
	Retail - Secured on real estate property	35		0	0		0 0	8.66%	34	4		1 0	0	0 0	9.93%	33	4	2	0	0	0	10.22%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	6	1	0	((0 0	0.41%	6	1		0 0	0	0 0	0.46%	6	1	0	0	0	0	0.50%
UNTILD STATES	Retail - Secured on real estate property - Of Which: non-SME	28	1	0	((0 0	11.81%	27	3		1 0	0	0 0	12.55%	27	3	1	0	0	0	12.73%
	Retail - Qualifying Revolving	2	(0			0 0	49.75%	2	0		0 0	0	0 0	48.21%	2	1	0	0	0	0	47.11%
	Retail - Other Retail	15	1	1			0 0	28.54%	14	1		2 0	0	0 0	26.36%	14	1	2	0	0	0	24.90%
	Retail - Other Retail - Of Which: SME	4	(1			0 0	9.19%	4	0		1 0	0	0 0	10.17%	4	1	1	0	0	0	10.83%
	Retail - Other Retail - Of Which: non-SME	11	1	1			0 0	51.76%	10	1		1 0	0	0 0	42.13%	10	1	1	0	0	0	36.94%
	Equity	8	(0			0 0	0.01%	8	0		0 0	0	0 0	0.01%	8	0	0	0	0	0	0.01%
	Securitisation																					
	Other non-credit obligation assets	0		0	(0 0	-	0	0		0 0	0	0 0	-	0	0	0	0	0	0	-
	IRB TOTAL	90,543	4,944	697	49	107	178	25.55%	90,774	4,221	1,189	9 26	86	5 296	24.87%	90,131	4,558	1,493	24	82	366	24.50%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA Société Générale S.A.

							Actual					
							31/12/2022	•				
		Exposure	values	Risk exposi	are amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	3.808		833	0	1.181	77	0	0	0	0	0.00%
	Central governments	6.178	95	884	142	5.436	637	220	1	2	21	9.50%
	Regional governments or local authorities	895	9	171	10	815	20	16	5	0	6	41.17%
	Public sector entities	292	4	131		231	16	4	1	0	0	7.12%
	Multilateral Development Banks	1.101		58	0	1.046	45	20	1	1	7	35,76%
	International Organisations	30	0	0	0	30	0	0	0	0	0	0.00%
	Institutions	36.184	13	2.000		5.388	122	60	7	1	8	13,94%
	Corporates	34.129	645	32,149		35.439	6.295	2,454	158	735	1.727	
	of which: SME	6.676	414			5.698	1.227	1.470	38		1.034	
a 1/1/a/1/1 a.t.	Retail	29,632	1,059			23,520	6,856	2,546			1,476	
Société Générale S.A.	of which: SME	14,797	475			9,611	5,298	1,150			669	
	Secured by mortoages on immovable property	12,624	327			11,512	1,291	588		114	261	
	of which: SME	776	72			728	59	147		8	75	
	Items associated with particularly high risk	233	41	349		224	12	59	1	1	18	29.84%
	Covered bonds	136	6	14	0	136	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	6	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	18	6	119		18	0	0	0	0	0	0.00%
	Easity	1,222	6	1,098	0	1,222	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	38,841	6	32,211	0	22,225	16,620	0	2	2	0	0.00%
	Standardised Total	165,322	2,202	95,012	2,509	108,423	31,996	5,967	419	1,162	3,525	59.08%

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min 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
	Central banks	18	0	0	0	18	0	0	0	0	0	0.00%
	Central governments	1.921	2	184	3	1.791	55	70	0	0	1	1.00%
	Regional governments or local authorities	339	5	74	5	280	5	8	1	0	3	39.78%
	Public sector entities	11	0	2	0	10	2	0	0	0	0	55.39%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	7,571	10	411	15	2,618	39	51	6	1	6	11.44%
	Corporates	8.163	114	7,491	115	10.271	1.459	203	19	573	80	39,50%
	of which: SME	805	60	705	71	763		103	2	2	42	41.19%
	Retail	8,248	275		349	6,846	1,610	566	27	185	290	51.27%
FRANCE	of which: SME	4,383	171	2,470	222	3,101	1,289	345	21	16	173	50.18%
	Secured by mortgages on immovable property	2.150	54	982	54	2.005	156	76	4	11	22	29.02%
	of which: SME	239	S	111	5	227	14	7	1	0	2	23.97%
	Items associated with particularly high risk	69	0	104	0	70	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	18	0	119	0	18	0	0	0	0	0	0.00%
	Equity	422	0	429	0	422	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	14,317	0	13,652	0	10,215	4,102	0	0	0	0	0.00%
	Standardised Total	43,246	459	28,732	540	34,563	7,427	975	57	771	402	41.29%

							Actual					
							31/12/2023	24				
		Exposure	e values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	152		0	0	143	9	0	0	0	0	0.00%
	Regional governments or local authorities	1	0	0	0	1	0	0	0	0	0	0.00%
	Public sector entities	1		0	0	0	1	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	30		0	0	30	0	0	0	0	0	0.00%
	Institutions	441		88	0	437		0	0	0	0	0.00%
	Corporates	439		275	1	198	240	3	0	0	1	31.10%
	of which: SME	16		12	0	7	9	1	0	0	1	100.00%
	Retail	497		289	2	25	472	13	0	0	11	85.21%
BELGIUM	of which: SME	466	2	266	2	9	458	13	0	0	11	85.74%
	Secured by mortgages on immovable property	4		1	0	4	0	1	0	0	0	58.77%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0	0	0	0	0	0.00%
	Equity	384		384	0	384	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1,386		882	0	182		0	0	0	0	0.00%
	Standardised Total	3,334	3	1,920	3	1,402	1,931	16	0	0	12	75.32%

							Actual					
							31/12/2022	•				
		Exposure	values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
		Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	(min EUR, %)											
	Central banks	0		0	U	0	0	0	0	0	0	0.00
	Central governments	8		1	U	8	0	0	0	0	0	0.00
	Regional governments or local authorities Public sector entities	3		2	U	3	0	0	0	0	0	0.00
	Public sector entities Multilateral Development Banks	8		2	U	8	0	0	0	0	0	0.00
	Multilateral Development Banks International Organisations	0		0	U	0	0	0	0	0	0	0.00
	International Organisations	28		0	U	27	0	0	0	0	0	0.00
		1.376		14	U		0	49	0	0	0	37.37
	Corporates		31	1.387	41	997	391	49	6	/	18	56.88
	of which: SME Retail	671		567	27	427	250		2	4	31	
CZECH REPUBLIC		985	23		27	868	128	54	4	/	31	43.65
CZECH REPUBLIC	of which: SME	682	1/	391	21	611	/6	31	3	2	13	43.65
	Secured by mortoages on immovable property	20		20	U	20	0	0	0	0	0	0.009
	of which: SME	0		0	U	0	0	0	0	0	0	0.009
	Items associated with oarticularly high risk Covered bonds	0		0	U	0	0	0	0	0	0	
		0		0	U	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0		0	0	0	0	0	0	0	0	0.009
	Eaulty	0		0	0	0	0	0	0	0	0	0.009
	Securitisation											
	Other exposures	1.237		762	0	985	252	102	0	0	0	0.009

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2023 EU-wide Stress Test: Credit risk STA Société Générale S.A.

							Actual					
							31/12/202	2*				
		Exposure	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0 0	0	0	0	0	0 0	0	0	0.00%
	Central governments	10	0	0 0	0	10	0	0	0 0	0	0	0.00%
	Regional governments or local authorities	0	0	0 0	0	0	0	0	0 0	0	0	0.00%
	Public sector entities	1	0	0 0	0	1	0	0	0 0	0	0	0.00%
	Multilateral Development Banks	0	0	0 0	0	0	0	0	0 0	0	0	0.00%
	International Organisations	0	0	0 0	0	0	0	0	0 0	0	0	0.00%
	Institutions	221	(45	0	97	0		0	0	0	0.00%
	Corporates	338		334	1	202	46	1	0	0	0	19.32%
	of which: SME	19		17	0	15	2		0	0	0	4.69%
	Retail	385		224		341	45	6	5 1	0	1	23.88%
SWITZERLAND	of which: SME	367	4	210	5	323	45	4	0	0	1	12.36%
	Secured by mortgages on immovable property	6) 3	0	6	0		0	0	0	70.12%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0 0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0 0	0	0	0		0	0	0	0.00%
	Equity	120		120	0	120	0		0	0	0	0.00%
	Securitisation											
	Other exposures	258		169		147	112		0	0	0	0.00%
	Standardised Total	1,340	5	895	7	923	202	7	1	0	2	24.49%

							Actual					
							31/12/2023	•				
		Exposure	e values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	297	0	0	0	297	0	0	0	0	0	0.00%
	Central governments	429		1	0	429	0	0	0	0	0	71.86%
	Regional governments or local authorities	155		2	0	151	4	0	0	0	0	71.85%
	Public sector entities	3		1	0	3	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	8,926		167		199	4	0	0	0	0	0.00%
	Corporates	995	6	952		1,494	506	12	3	8	6	46.49%
	of which: SME	470		427		155	320	11	1	4	5	50.04%
	Retail	5.339	154			4.741	656	221	43	15	67	30.49%
GERMANY	of which: SME	1.743	9	999	9	1.252	502	21	8	3	13	59.16%
	Secured by mortgages on immovable property	1.882		1.411	0	1.899	11	0	3	2	0	86.02%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Eouity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	3.024		2.116		1.228	1.796	0	0	0	0	0.00%
	Standardised Total	21.049	160	8.345	163	10.440	2.979	233	49	25	73	31.31%

							Actual					
							31/12/2022	•			1	
		Exposure	a values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	673	0	0	0	34	0	0	0	0	0	0.00
	Central governments	608	0	4	0	608	0	0	0	0	0	22.04
	Regional governments or local authorities	2	0	2	1	2	0	0	0	0	0	1.78
	Public sector entities	72	4	72	6	71	2	4	0	0	0	0.149
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00
	Institutions	6.738	0	445	0	571	0	0	0	0	0	0.00
	Corporates	1.759	33	1.725	44	2.392	284	42	2	1	7	17.26
	of which: SME	757	12	723	15	672	79	15	1	1	2	15.74
	Retail	2,204	45	1,346	66	1,151	1,045	58	3	1	12	21.29
UNITED KINGDOM	of which: SME	1,825	39	1,064	57		795	49	3	1	9	19.10
	Secured by mortgages on immovable property	1,917	83	629	83	1,803	119	97	3	2	14	14.49
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.009
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.009
	Covered bonds	136	0	14	0	136	0	0	0	0	0	0.003
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.003
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.009
	Equity	53	0	53	0	53	0	0	0	0	0	0.003
	Securitisation											
	Other exposures	2,473	0	1,930	0	840	1,633	0	0	0	0	0.009
	Standardied Total	16.637	166	6.220	198	7.662	3.082	201	8	4	34	16.74%

							Actual					
							31/12/2022					
		Exposure	e values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min 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
	Central banks	1.957	0	0	0	67	0		0	0	0	0.00%
	Central overnments	359	0	12	0	356	3		0	0	0	100.00%
	Regional governments or local authorities	17	1	3	1	13	4	2	0	0	1	59,20%
	Public sector entities	3	0	1	0	1	2		0	0	0	22.90%
	Multilateral Development Banks	0	0	0	0	0	0		0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	598	0	38	0	75	28	0	0	0	0	76.78%
	Corporates	1,753	6	1,105	6	1,729	333	33	2	1	28	83.34%
	of which: SME	76	3	59	3	56	21	18	0	1	15	83.33%
	Retail	1,852	61	1,033	84		665		17	6	96	61.14%
ITALY	of which: SME	964	13	550	16	401	566	73	2	2	60	82.00%
	Secured by mortgages on immovable property	28	2	10	2	26	2	7	0	0	5	69.42%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	2	0	2	0	2	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	3,096	0	2,541	0	1,393	1,703	0	0	0	0	0.00%
	Standardised Total	9.664	70	4,745	94	4.872	2.741	200	19	8	130	65.14%

2023 EU-wide Stress Test: Credit risk STA Société Générale S.A.

							Actual					
							31/12/2023					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EJR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	0	0.00%
	Central overnments	1	ő	0	0	1	0		0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	672	0	15	0	59	0	0	0	0	0	0.00%
	Corporates	85	0	70	0	12	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	32.15%
JAPAN	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	3	0	3	0	3	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	45	0	63	0	44	0	0	0	0	0	0.00%
	Standardised Total	807	0	151	0	120	0	0	0	0	0	29.33%

							Actual					
							31/12/2023					
		Exposure	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0	0	0	0	0	0.00%
	Central governments	23		4	0	22	1	0	0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0		0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	56		23		42	14	0	0	0	0	0.00%
	Corporates	223		228	0	338	17	0	0	0	0	0.00%
	of which: SME	4		4	0	4	0	0	0	0	0	0.00%
	Retail	155	1	91	2	5	150	1	0	0	0	3.06%
LUXEMBOURG	of which: SME	16	1	82	1	3	140	1	0	0	0	0.90%
	Secured by mortgages on immovable property	0		0	0	0	0	0	0	0	0	48.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0	0	0	0	0	0.00%
	Equity	9		9	0	9	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	808		495	0	507	301	0	0	0	0	0.00%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	0		0	0	0	0	0	0	0	(0.00%
	Central governments	230		0	0	230	0	0	0	0	0	0.00%
	Regional governments or local authorities	8		2	0	1	0	0	0	0	0	0.00%
	Public sector entities	29		6	0	70	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	(0	0	0.00%
	Institutions	5.295		109	0	236	2	0	(0	0	0 53.02%
	Corporates	1.591	7	1.519	10	1.316	30		(2	0	0 4.97%
	of which: SME	131	6	103	10	119	16	7	(0	0	0 4.54%
	Retail	82	1	48	2	80	6	3	(0	1	1 35.01%
UNITED STATES	of which: SME	81	1	47	2	78	6	2	(0	0	0 17.19%
	Secured by mortgages on immovable property	6		2	0	6	0	0	(0	0	0 71.72%
	of which: SME	0		0	0	0	0	0	(0		0.00%
	Items associated with particularly high risk	0		0	0	0	0	0	(0		0.00%
	Covered bonds	0		0	0	0	0	0	(0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakinos (CIU)	0		0	0	0	0	0	(0		0.00%
	Equity	149		28	0	149	0	0	(0		0.00%
	Securitisation											
	Other exposures	895		1.447	0	891	4	0	(0	(0.00%
	Standardised Total	8,285	9	3,160	13	2,978	43	10	0	2	2	2 15.63%

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA Société Générale S.A.

Baseline Scenario 31/12/2023 31/12/2025 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stage 1
 Stage 2
 Stage 3
 Stock of provisions for Stage 1
 Stock of stage 1
 Stock of stage 2
 Stock of stage 2

 exposure
 exposure
 stage 1
 stage 2
 stage 2
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure overage Rati Stage 3 exposure 3,531 2,508 13.56 41.02 13.32 3,546 16.71% 40.84% 2,417 998 86 30.89 985 25.20% 27.5 13.279 13.469 63.179 5.184 31.516 310 9.586 5.160 13.27% 14.13% 54.81% 62.34% 47.87% 67.115 53.309 1.927 8,099 4.603 1.929 64.4 4.43 6,377 52.724 39.639 50.149 28.959 35.15% 48.10% 28.04% 45.00% 0.00% 0.01% 0.01% 45.00 45.0 0.019 40.98% 35,414 41.10

					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	18	0	(0			0.00%	18	0	0)	0	0	0.00%	18	0	0	0	0	0	0.00%
	Central governments	874	971	71	0			1.47%	867	977	72	2 0	1	1	1.93%	861	982	73	0	1	2	2.38%
	Regional governments or local authorities	1	284	Ę	0			39.78%	1	284	8	3 0	1	3	39.79%	1	283	8	0	1	3	39.79%
	Public sector entities	4	8		0			51,71%	4	8	0) (0	0	49.57%	4	8	0	0	0	0	48.07%
	Multilateral Development Banks	0	0		0			0.00%	0	0	0) ()	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	(0			0.00%	0	0	0) (0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	2,543	104	61	1			7 11.03%	2,525	113	70) 1	1	8	11.27%	2,506	124	78	1	1	9	11.35%
	Corporates	9.152	2,460	321	15	328	12	38.87%	9.011	2.511	411	14	329	151	36.72%	8.849	2,583	501	14	331	177	35.31%
	of which: SME	653	140	116	3		4	40.63%	639	141	129	3	4	52	40.08%	626	141	143	3	3	56	39.59%
	Retail	6,230			24	15	32	44.76%	6,141	2,019		22	23	351	40.77%	6,029	1,996	997	21	22	380	38.10%
FRANCE	of which: SME	2,508	1,756	471	18	11	19	41.57%	2,398	1,751	586	5 16	11	216	36.91%	2,296	1,747	691	16	10	235	33.98%
	Secured by mortgages on immovable property	1,781	345	112	6	14	3	4 30.21%	1,745	347	146	5 E	16	44	30.34%	1,703	353	181	6	16	55	30.37%
	of which: SME	215	17	15	2			4 25.49%	205	18	23	3	2	6	26.81%	196	19	31	2	2	9	27.79%
	Items associated with particularly high risk	68	0	2	1			43.20%	66	1	3		0	1	43.07%	65	1	4	0	0	2	42.99%
	Covered bonds	0	0		0			0.00%	0	0	0) (0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	18	(0) ()		0.01%	0	18	0) ()	0	0	0.01%	0	18	0	0	0	0	0.01%
	Equity	421	0	0	0	0		0.01%	421	0	0)	0	0	0.01%	421	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	1,020	13,291	é	2			2 44.08%	1,015	13,291	11	2	0	5	43.99%	1,010	13,290	16	2	0	7	43.97% 34.13%
	Standardised Total	22,111	19,555	1,298	48	361	494	38.05%	21,815	19,566	1,584	46	371	565	35.70%	21,467	19,638	1,859	45	371	635	34.13%

					31/12/2023							31/12/2024							31/12/2025			
	(min 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 R Stage exposu
	Central banks		0 0	0		0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Central governments	0	152	0		0		40.00%	0	152	0	0	0	0	40.00%	0	152	0	0	0	0	4
	Regional governments or local authorities	1	0	(0 0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	4
	Public sector entities	0	1	(0 0	0	0.01%	0	1	0	0	0	0	0.03%	0	1	0	0	0	0	
	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	
	International Organisations	25	0 0	(0 0	0	13.27%	29	0	1	0	0	0	13.27%	28	0	1	0	0	0	1
	Institutions	437	4	(0 0	0	35.81%	437	4	0	0	0	0	35.45%	437	4	0	0	0	0	3!
	Corporates	128	307	e		1	2	32.63%	127	305	8	0	1	2	30.59%	126	305	10	0	1	3	2
	of which: SME	0	16	1		0 0	1	99.39%	0	16	1	0	0	1	98.78%	0	16	1	0	0	1	91
	Retail	22	473	14		0 0	11	78.05%	22	471	16	0	0	12	71.05%	22	469	18	0	0	12	6
BELGIUM	of which: SME	e	459	14		0 0	11	78.30%	6	457	16	0	0	11	71.17%	6	455	18	0	0	12	65
	Secured by mortgages on immovable property	4	0	1		0 0	0	62.33%	4	0	1	0	0	1	65.04%	4	0	1	0	0	1	6
	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	
	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
	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
	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.
	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.
	Equity	383	8 0	(0	0 0	0	0.01%	383	0	0	0	0	0	0.01%	383	0	0	0	0	0	0.
	Securitisation																					
	Other exposures	181	1,205			0 0	0	4.27%	170			0	0	0	25.68%	162		0	0	0	0	30.
	Standardized Total																					

												Baseline Scenari	0								
					31/12/2023							31/12/2024						31/12/2025		1	
	(min ELR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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 Stock (provisions for provision Stage 2 Stage exposure exposu	for Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rai Stage 3 exposure
	Central banks	0	() (0 0		0.00%	0	0	0		0	0 0.009	6	0 0		0		1 0	0
	Central governments	0	5	3 (0 0		40.00%	0	8	0		0	0 40.009		3 8				. 0	40.1
	Regional governments or local authorities	0	3	3		0 0		10.17%	0	3	0		0	0 14.829		3				. 0	18.5
	Public sector entities	8		1		0 0		0.50%	8	0	0		0	0 0.499		3 0				. 0	0.4
	Multilateral Development Banks	0		1		0 0		0.00%		0	0		0	0.009	6 (0 0				. 0	0.0
	International Organisations	0		1		0 0		0.00%	0	0	0		0	0.009	6 (0 0				. 0	0.0
	Institutions	26	2	2 (0 0		44.99%	26	2	0		0	0 44.999		5 2				. 0	44.9
	Corporates	745	625			1 9	28	42.92%	737	619	80	1	6	31 39.039		613	93	1	6	34	36.6
	of which: SME	334	334			1 5	15	48.24%	331	331	33		4	14 41.779		326	35		4	15	38.2
	Retail	801	176	5 7.		7 11	51	71.32%	744	211	95	e	5 11	63 66.629	6 70:	225	119	6	11	. 76	63.5
ZECH REPUBLIC	of which: SME	549	123	4		6 8	33	70.78%	509	144	64		5 8	42 65.449	6 431	155	83	5	8	3 52	62.3
	Secured by mortgages on immovable property	0	20) (0 0	(27.51%	0	20	0	(0 0	0 27.519	6 (20	(0	0	0	27.5
	of which: SME	0	() (0 0	(0.00%	0	0	0	(0 0	0.009	6 (0 0	(0	0	0	0.00
	Items associated with particularly high risk	0	() (0 0	(0.00%	0	0	0	(0 0	0.009	6 (0 0	(0	0	0	0.00
	Covered bonds	0	() (0 0	(0.00%	0	0	0	(0 0	0.009	6 (0 0	(0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	() (0 0	(0.00%	0	0	0	(0 0	0.009	6 (0 0	(0	0	0	0.00
	Collective investments undertakings (CIU)	0	() (0 0	(0.00%	0	0	0	(0 0	0.009	6 (0 0	(0	0	0	0.00
	Equity	0	() (0 0	(0.00%	0	0	0	(0 0	0.009	6 (0 0	(0	0	0	0.00
	Securitisation																				
	Other exposures	332	904	-		0 0	(0.01%	332	904	1		0 0	0.019	6 333	2 904	1		0	0	0.01
	Standardicad Total	1 012	1 720	120		e 20	0/	57 5794	1 946	1 769	176	2	10	OE E2 710	1 703	1 790	212	2	10	110	E1 447

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2023 EU-wide Stress Test: Credit risk STA Société Générale S.A.

											5000	Baseline Scenari	0									
					31/12/2023							31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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
	(min EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central banks	0	0 0	1	0 0		0 0	0.00%	0	0	0		0 0	0	0.00%	0		0 0	0	0	0	0.00%
	Central governments Regional governments or local authorities	10	0 (0 0	40.00%	10	0	0		0	U	40.00%	10		0	0	8	0	40.00%
	Public sector entities	-	0 1				0	0.12%	0	1	0		0	0	0.12%	0				0	0	0.12%
	Multilateral Development Banks		0 0		0 0		0 0	0.00%	0		0		0	0	0.00%	0			0	0	0	0.00%
	International Organisations	(0 0	0 (0 0	1	0 0	0.00%	0	0	0	(0 0	0	0.00%	0		0 0	0	0	0	0.00%
	Institutions	9			0 0		0 0	36.17%	%	1	0	_	0	0	37.67%	95		0	0	0	0	38.10%
	Corporates	152	2 93	3	4 (1	0 1	15.23%	148	94	6		0 0	1	14.94%	144		5 9	0	0	1	14.84%
	of which: SME Retail	32	1 16		0 0		0	6.04%	1 319	16			0	0	22.20%	314	1	5 0	0	0	0	9.36% 21.99%
SWITZERLAND	of which: SME	305		1			1 2	17.30%	304	5	15		1	1	18.55%	300	ŝ	20 20	, i i i i i i i i i i i i i i i i i i i	1	4	19.15%
	Secured by mortgages on immovable property		6 (0 0		0 0	68.23%	6	0	0		0	0	67,78%	6		0	0	0	0	67,90%
	of which: SME		0 0	0	0 0		0	0.00%	0	0	0		0	0	0.00%	0		0	0	0	0	0.00%
	Items associated with particularly high risk 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%
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0	1 1	u (0	0.00%	0	0	0		0	0	0.00%	0	-			0	0	0.00%
	Collective investments undertakings (CIU)		ŏ 7				0 0	0.00%	0	0	0		1 0	0	0.00%	0		0	0	0	0	0.00%
	Eaulty	120	0 0		0 0		0 0	0.01%	120	0	ő		0	0	0.01%	120		i i	ő	ő	0	0.01%
	Securitisation										-									-		
	Other exposures Standardised Total	705	1 257	16	0 (0	19.95% 21.52%	699	257	24		0	0	18.37%	691	25		0	0	0	17.44%
	Standardised Yotal	705	409	16	1 1		LI 3	21.52%	699	410	24		1	5	20.88%	691	410	32	1 1	1	6	20.56%
					31/12/2023							Baseline Scenari 31/12/2024	٥						31/12/2025			
	(min 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
	Central banks	293	7 (0 0		0 0	0.00%	297	0	0		0 0	0	0.00%	297		0 0	0	0	0	0.00%
	Central oovernments	429			0 0		0 0	40.97%	429	1	0		0 0	0	40.50%	428		1 0	0	0	0	40.33%
	Regional governments or local authorities	14	7 8	1	0 0		0 0	45.04%	139	16	0		0 0	0	43.36%	131	2	1 0	0	0	0	42.32%
	Public sector entities Multilateral Development Banks		4 1	9 9	u (1		15.57%	2	1	0	-	0	0	0 14.73%	2	-			0	0	14.14%
	Multilateral Development Banks International Organisations						0 0	0.00%	0	0	0		0	0	0.00%	0			0	0	0	0.00%
	Institutions	19			0 0		0 0	4,98%	194	9	0		0	0	8,77%	193	1	1	0	0	0	10.95%
	Corporates	1,358	8 623	3 3	2 1		9 9	27.10%	1,336	629	48		9	11	22.93%	1,312	633	7 64	1	7	13	20.75%
	of which: SME	145	5 324	1 1	7 1		4 7	42.52%	143	321	22		4	8	38.73%	141			1	3	9	36.19%
CEDMANN	Retail	4,592		37	5 21		5 95	25.43%	4,469	645	504	23	2 3	119	23.54%	4,343		633	21	3	142	22.41%
GERMANY	of which: SME	1,225	5 513	3	7		2 15	41.84%	1,212	513	51		1	18	35.02%	1,198	51	65	2	1	20	31.16%
	Secured by mortpages on immovable property of which: SME	1,82	5 6		9 11		1 12	15.55%	1,/52	5	154	1	1 1	24	0.00%	1,6/9		228	11	8	35	15.49%
	Items associated with earticularly high risk		ŏ				0 0	0.00%	0	0	0		0	0	0.00%	0			ő	0	0	31.16% 15.49% 0.00% 0.00%
	Covered bonds		0 0		0 0		o o	0.00%	0	0	ő		0	0	0.00%	0		o o	ŏ	ő	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0		0 0		0 0	0.00%	0	0	0		0	0	0.00%	0		0	0	0	0	0.00%
	Collective investments undertakings (CIU) Eduity		0 0		0 0		0	0.00%	0	0	0	-	0	0	0.00%	0				0	0	0.00%
	Equity Securitisation		v (4	-	1		0.00%	0	0	0	· · ·		0	0.00%	0		4 0	· · · · ·	0	0	0.00%
	Other exposures	308	8 2,713		3 0		0 1	16.09%	305	2,713	6		0 0	1	16.10%	302	2,71	3 10	0	0	2	16.10% 20.54%
	Standardised Total	9.157	2 4.012	488	3 34	1	117	23.87%	8.921	4.018	713	34	13	155	21.69%	8.686	4.032	935	33	10	192	20.54%
												Baseline Scenari	0									
				1	31/12/2023	1	1	1				31/12/2024					1	1	31/12/2025			
	(min 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
	Central banks	34			0 0		0 0	0.00%	34	0	0		0	٥	0.00%	34		0	0	0	0	0.00%
	Central governments	608	8 (0 (0 0		0 0	67.05%	608	0	0		0 0	0	57.47%	608		0	0	0	0	52.90%
	Regional governments or local authorities Public sector entities		2 (1	0 0		0 0	4.39%	2	0	0		0 0	0	6.65%	2		0 0	0	0	0	8.60%
				5	5 0		0 0	1.28%	14	56	6		0 0	0	2.00%	13	9	5 7	0	0	0	2.48%
	Public Sector entities																					
	Multilateral Development Banks		0 0		0 0		0 0	0.00%	0	0			0	0	0.00%	0			0	0	0	0.00%
	Public sector entruisa Multilateral Development Banks International Organisations Institutions	(0 0		0 0			0.00%	0	0	0			0	0.00%	0		2 0	000	000	0	0.00%
	Multilateral Development Banks International Organisations Institutions Corporates	56 2.092	0 0 2 7 2 551		0 0 0 0 2 0 5 1		0 0 0 0 3 10	0.00%	2.058	0 0 10 561	0 0 3 98		0 0	0 0 1 13	0.00%	2.022	57		00000	0 0 0 2	0 0 1 14	0.00% 21.37% 12.13%
	Multilateral Development Banks International Organisations Institutions	567	0 (2 7 2 551 1 158	3	0 0 0 0 2 0 5 1 7		0 0 0 0 3 10 2 6	0.00%		154	0 0 3 98 50		0 0 0 0 1 2	0 0 1 13 8 8	0.00%		57	62	000000000000000000000000000000000000000	0002	0 0 1 14	0.00%

	of which: SME	571	158	30	1	2	6	15.14%	562	154	50	0 1	1	8	15.09%		153	62	1	1	1 9	15.05%
	Retail	920	1,261	73	1	1	14	18.87%	907	1,261	8	6 1	1	15	17.36%	893	1,262	99	1	1 5	1 16	16.28%
UNITED KINGDOM	of which: SME	813	1,004	60	1	1	10	17.02%	803	1,002	7:	1 1	1	11	15.63%	794	1,001	82	1	1 5	1 12	14.65%
	Secured by mortgages on immovable property	1,783	110	126	1	1	16	12.37%	1,758	102	159	9 1	1	17	10.88%	1,726	98	195	1	1 5	1 19	9.83%
	of which: SME	0	0	(0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	0 0	0.00%
	Items associated with particularly high risk	0	0	(0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	0 0	0.00%
	Covered bonds	136	1	(0	0	0	45.00%	135	1	0	0 0	0	0	45.00%	135	1	0	0	0	0 0	45.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0		0 /	0 0	0.00%
	Collective investments undertakings (CIU)	0	0	(0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0		0 /	0 0	0.00%
	Equity	53	0	(0	0	0	0.01%	53	0	0	0 0	0	0	0.01%	53	0	0		0 /	0 0	0.01%
	Securitisation																					
	Other exposures	0	2,472	1	0	0	0	28.40%	0	2,472		1 0	0	0	31.31%	0	2,472	1	0	0	0 0	32.90%
	Other exposures Standardised Total	6,206	4,458	281	3	5	40	14.37%	6,128	4,463	354	4	5	46	13.02%	6,040	4,478	427	4	4 4	1 51	12.06%

												baseline Scenario									
					31/12/2023							31/12/2024						31/12/2025			
	(min 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 Stock of provisions for Stage 1 exposure 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
	Central banks	65	0	(0	0	0	0.00%	66	0	1	0	0 0	0.00%	66	0	1	0	0	0	0.0
	Central governments	1	357	2	0	2	1	44,40%	104	253	3	0	1 1	42.29%	73	281	4	0	1	2	41.55
	Regional governments or local authorities	14	3	2	0	0	1	58,50%	14	3	2	0	0 1	57,86%	14	3	2	0	0	1 1	57.25
	Public sector entities	1	2		0	0	0	22.25%	1	2	0	0	0 0	21.62%	1	2	0	0	0	0	21.02
	Multilateral Development Banks	0	0		0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0.005
	International Organisations	0	0	(0	0	0	0.00%	0	0	0	0 0	0 0	0.00%	0	0	0	0	0	0	0.00
	Institutions	77	26	(0	0	0	55.54%	78	24	0	0 0	0 0	49.19%	80	23	0	0	0	0	46.83
	Corporates	1,405	646	- 44	1	4	29	65.82%	1,348	687	61	1	4 31	50.38%	1,308	706	81	1	4	33	40.60
	of which: SME	13	63	15	0	1	15	82.69%	13	63	19	0	1 16	5 82.01%	13	63	19	0	1	16	81.29
	Retail	1,140	705	187	6	5	106	56.99%	1,112		219	6	4 115	5 52.42%	1,081	698	253	6	3	123	48.81
ITALY	of which: SME	346	612	83	2	3	63	77.25%	340	610	91	2	3 66	5 73.06%	333	608	100	2	2	70	69.74
	Secured by mortgages on immovable property	26	1	8	0	0	5	63.76%	25	1	9	0	0 6	5 59.28%	24	1	10	0	0	6	55.61
	of which: SME	0	0	(0	0	0	0.00%	0	0	0	0 0	0 0	0.00%	0	0	0	0	0	0	0.009
	Items associated with particularly high risk	0	0	(0	0	0	0.00%	0	0	0	0 0	0 0	0.00%	0	0	0	0	0	0	0.009
	Covered bonds	0	0	(0	0	0	0.00%	0	0	0	0 0	0 0	0.00%	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0	0	0.00%	0	0	0	0 0	0 0	0.00%	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	0	(0	0	0	0.00%	0	0	0	0 0	0 0	0.00%	0	0	0	0	0	0	0.009
	Eauity	2	0	(0	0	0	0.01%	2	0	0	0 0	0 0	0.01%	2	0	0	0	0	0	0.019
	Securitisation																				
	Other eccosures	31	3,066	(0	0	0	42.99%	34	3,063	0	0 0	0 0	42.98%	36	3,060	0	0	0	0	42.989
	Standardised Total	2,763	4,806	243	7	11	142	58.68%	2,783	4,733	295	7	9 154	52.04%	2,685	4,774	353	7	8	166	46.95%

EBA EUROPEAN EARKING AUTHORSTY

2023 EU-wide Stress Test: Credit risk STA Société Générale S.A.

0.009

												ete General										
					31/12/2023							31/12/2024	•						31/12/2025			
	(min 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
	Central banks		0 0	(0	0		0.00%	0	0	0	(0 0	0	0.00%	0		0 0		0	0	0.00%
	Central aovernments Realonal aovernments Public sector entities Public sector entities	1	L C	0	0	0		40.00%	1	0	0		0 0	0	40.00%	1		0 0		0	0	40.00%
	Regional governments or local authorities	-			0	0	-	0.00%	0	0	0		0	0	0.00%	0		0 0		0	0	0.00%
	Multilateral Development Banks				0	0		0.00%	0	0	ő		0 0	0	0.00%	0		0 0		0	0	0.00%
	International Organisations		0 0		0	0		0.00%	0	0	0	(0	0	0.00%	0	-	0 0		0	0	0.00%
	Institutions Corporates	55			0	0		0.01%	58	1	0		0	0	0.01% 36.02%	58		1 (0	0	0.00%
	of which: SME	ć	o c	i i	0	ő		0.00%	0	0	ő	Ċ	0 0	0	0.00%	Ó		0 0		0	0	0.00%
JAPAN	Retail	0	0 0	(0	0	0	31.78%	0	0	0	(0 0	0	31.39%	0		0 0		0	0	31.05%
JAPAN	of which: SME Secured by mortgages on immovable property	-			0	0	-	11.20%	0	0	0		0	0	11.20%	0		0 0		0	0	11.20%
	of which: SME) i	i i	0	ő		0.00%	ő	ő	ő	Ċ	0 0	0	0.00%	0		0 0		0	0	0.00%
	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	0.00%
	Covered bonds Claims on institutions and corporates with a ST credit assessment	-			0	0	-	0.00%	0	0	0		0	0	0.00%	0		0 0		0	0	0.00%
	Collective investments undertakings (CIU)) i	i i	0	ő		0.00%	ő	ő	ő	Ċ	0 0	0	0.00%	0		0 0		0	0	0.00%
	Equity	3	3 (0	0	0	0	0.01%	3	0	0	(0 0	0	0.01%	3	1	0 0		0	0	0.01%
	Securitisation Other experiences							0.01%	0	45		,		0	0.01%	0	4	4			0	0.01%
	Other exposures Standardised Total	70	50	0	ő	ő	0	28.12%	69		1	0	0	ő	28.37%	69			0	0	0	28.18%
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 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	Baseline Scenari 31/12/2024 Stock of provisions for Stage 1 exposure	o 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	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks				0	0		0.00%	0	0	0		0	0	0.00%	0		0 0		0	0	0.00%
	Central governments Regional governments or local authorities	22	1	0	0	0		40.00%	22	1	0		0 0	0	40.00%	22		1 0	-	0	0	40.00%
	Public sector entities		i i	i i i	0	ő		0.01%	ő	ő	ő		0	0	0.01%	0		0 0		ő	ő	0.01%
	Multilateral Development Banks International Organisations				0	0	9	0.00%	0	0	0	0	0 0	0	0.00%	0		0 0	-	0	0	0.00%
	International Organisations Institutions	25			0	0		19.33%	29	26			0	0	22.90%	30	2	6 (0	0	24.06%
	Corporates	308			0	0		15.62%	303	48		(0 0	1	14.99%	297	5	4 3		0	1	14.47%
	of which: SME	e			0	0	9	0.01%	0	4		0	0 0	0	0.01%	0	14	4 (-	0	0	0.01%
LUXEMBOURG	Retail of which: SHE	2	151		0	0		14.60%	2	138			0	1	17.99%	1	13			0	1	19.32%
Loneriboono	Secured by mortgages on immovable property		0 0	0	0	0		48.51%	0	0	0	(0 0	0	49.05%	0		0 0		0	0	49.62%
	of which: SME Items associated with particularly high risk	9			0	0	9	0.00%	0	0	0	0	0 0	0	0.00%	0		0 0	-	0	0	0.00%
	Covered bonds				0	0		0.00%	0	0	0		0	0	0.00%	0		0 0		0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0		0.00%	0	0	0	(0 0	0	0.00%	0		0 0		0	0	0.00%
	Collective investments undertakinos (CIU)				0	0	9	0.00%	0	0	0	0	0 0	0	0.00%	0		0 0	-	0	0	0.00%
	Securitisation	2	,			0		0.01%	2	0				0	0.01%	2			· · · · ·		0	
	Other exposures	504			0	0		2.36%	468	340	0	(0 0	0	19.40%	439	36			0	0	25.07%
	Standardised Total	876	527	6	. 0	1	1	15.68%	834	564	10	Baseline Scenari		2	17.02%	801	593	3 14	. 0	0	2	17.35%
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks		0 0	0	0	0		0.00%	0	0	0	0	0 0	0	0.00%	0		0 0		0	0	0.00%
	Central governments Regional governments or local authorities	230			0	0		40.00%	230	0	0		0	0	40.00%	230		0 0	1 - 2	0	0	40.00%
	Public sector entities	66		1	0	0		31.34%	64	4	2		0	0	31.34%	62		5 2		0	1	31.34%
	Multilateral Development Banks International Organisations				0	0		0.00%	0	0	0	(0	0	0.00%	0		0 0		0	0	0.00%
	International Organisations Institutions	231		-	0	0		0.00%	231	0	0		0	0	0.00%	230		0 0	1 - 2	0	0	0.00%
	Corporates	1,216		16	1	1	2	42.28%	1,202		24		1	3	38.44%	1,187	13	4 33		1	5	15.22%
	of which: SME	77	7 56		0	1	1	11.05%	75	56	11	(1	2	15.08%	72	5	7 13		1	2	17.83%
UNITED STATES	Retail of which: SME	62			0	0	1	27.70%	60 59	24			0	1	23.42%	59	2			0	1	20.63%
			4 44	4		0		13.36%							11.09%							10.79%

Sandardised Total 1,961

* State 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IERS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA Société Générale S.A.

Adverse Scenario 31/12/2023 31/12/2025 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stage 1
 Stage 2
 Stage 3
 Stock of provisions for Stage 1
 Stock of stage 1
 Stock of stage 2
 Stock of stage 2

 exposure
 exposure
 stage 1
 stage 2
 stage 2
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure overage Rati Stage 3 exposure 488 3,235 14.47 40.92 19.29 2,684 19.739 40.639 23.939 977 28.81 104 25.7 24.27% 95 945 18.27% 12.299 63.555 461 1.098 5.020 29.455 423 13.50% 53.13 1.987 8,295 71.805 65.37% 52.85% 4,602 4.253 1.998 67.9 1.93 54.729 49.259 61.839 35.519 47.84% 46.39% 60.48% 33.54% 45.00 45.00% 0.00% 0.01% 0.01% 0.01 47.98% 35,436

					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	18	0	(0	0		0.00%	18	0	0	0	0	0	0.00%	18	0	0	0		0	0.00%
	Central oovernments	874	971	71	0	1	1	1.57%	867	976	72	0	1	2	2.13%	860	982	73	0	1	2	2.66%
	Regional governments or local authorities	1	284		0	0	3	39.78%	1	284	8	0	1	3	39.79%	1	283	8	0	1	3	39.79%
	Public sector entities	4	8		0	0		51.21%	4	8	0	0	0	0	48.85%	4	8	0	0		0	47.51%
	Multilateral Development Banks	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0		0	0.00%
	International Organisations	0	0	(0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	2,430	207	71	1	1	7	9.92%	2,427	188	93	1	2	10	10.36%	2,402	199	106	1	1	11	10.38%
	Corporates	8,300	3.226	407	31	358	159	39.02%	8.346	2.967	620	22	351	218	35.18%	8,150	3.018	765	20	350	260	33.99%
	of which: SME	643	144	122	6	6	57	45.44%	621	146	143	5	6	65	45.74%	603	144	162	4	5	73	45.12%
	Retail	6,179	2,104	735	32	23	325	44.64%	6,089		916	27	28	372	40.60%	5,958	1,995		25	25	408	38.22%
FRANCE	of which: SME	2,485	1,759	485	24	14	203	41.42%	2,351	1,754	629	20	13	231	36.66%	2,236	1,750	748	19	12	254	34.03%
	Secured by mortgages on immovable property	1,698	416	123	13	27	42	34.14%	1,672	383	183	9	26	65	35.66%	1,622	386	229	8	25	83	36.19%
	of which: SME	212	18	17	3	2	5	30.28%	199	20	28	3	3	9	33.65%	189	20	38	2	3	13	35.47%
	Items associated with particularly high risk	67	1	3	1	0	1	43.44%	64	1	6	1	0	2	43.41%	62	1	7	1	0	3	43.39%
	Covered bonds	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0		0	0.00%
	Collective investments undertakings (CIU)	0	18	(0	0	0	0.01%	0	18	0	0	0	0	0.01%	0	18	0	0	0	0	0.01%
	Equity	421	0	(0	0	0	0.01%	421	0	0	0	0	0	0.01%	421	0	0	0	0	0	0.01%
	Securitisation																					
	Other exposures	1,009	13,292	17	7	0	7	44.68%	993	13,292	32	4	0	14	44.64%	984	13,292	41	4		18	44.58% 34.32%
	Standardised Total	21,001	20,526	1,437	85	410	550	38.28%	20,902	20,133	1,930	64	408	686	35.57%	20,482	20,183	2,300	59	403	789	34.32%

					31/12/2023							31/12/2024						31/12/2025			
	(min 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 Stock of provisions for Stage 1 exposure 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 R Stage : exposu
	Central banks	0	0		1	0 0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	
	Central governments	0	152		1	0 0	0	40.00%	0	152	0	0	0 0	40.00%	0	151	0	0	0	0	41
	Regional governments or local authorities	1	0		1	0 0	0	40.00%	1	0	0	0	0 0	40.00%	1	0	0	0	0	0	40
	Public sector entities	0	1	1	1	0		0.01%	0	1	0	0	0 0	0.03%	0	1	0	0	0	0	0
	Multilateral Development Banks	0	0		1	0 0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0.
	International Organisations	29	0		1	0 0	0	18.27%	28	1	1	0	0 0	18.37%	28	1	2	0	0	0	18
	Institutions	435	6		1	0 0	0	35.91%	436	5	0	0	0 0	35.81%	435	5	0	0	0	0	35
	Corporates	125	309		7	2	2	36.78%	121	309	10	0	1 4	4 35.05%	120	307	13	0	1	4	34
	of which: SME	0	16		L I	0 0	1	99.39%	0	16	1	0	0 1	98.78%	0	16	1	0	0	1 1	98.
	Retail	22	472	11	5	0 0	12	74.87%	22	468	20	0	0 13	64.61%	22	465	22	0	0	13	59.
BELGIUM	of which: SME	6	458	1	5	0 0	11	74.72%	6	454	19	0	0 12	64.30%	6	451	22	0	0	13	59.
	Secured by mortgages on immovable property	4	0		L I	0 0	1	75.14%	4	0	1	0	0 1	78.44%	3	0	1	0	0	1 1	80.
	of which: SME	0	0		1	0 0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0.
	Items associated with particularly high risk	0	0		1	0 0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0.
	Covered bonds	0	0		1	0 0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	0		1	0 0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0		1	0 0	0	0.00%	0	0	0	0	0 0	0.00%	0	0	0	0	0	0	0.0
	Equity	383	0		1	0 0	0	0.01%	383	0	0	0	0 0	0.01%	383	0	0	0	0	0	0.0
	Securitisation																				
	Other exposures	180	1,205		1	0 0	0	6.56%	159	1,227	0	0	0 0	35.41%	149	1,236	0	0	0	0	36.6
	Standardierd Total																				

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min 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 Ra Stage 3 exposure
	Central banks	0	(0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0 0
	Central governments	0	5	0	0		0	40.00%	0	8	0	0	0	0	40.00%	0	8	0	0	0	(0 40
	Regional governments or local authorities	0	3	0	0		0	14.58%	0	3	0	0	0	0	19.81%	0	3	0	0	0	(0 23
	Public sector entities	8		0	0		0	0.50%	8	0	0	0	0	0	0.49%	8	0	0	0	0	(0.4
	Multilateral Development Banks	0		0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.0
	International Organisations	0		0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.0
	Institutions	26	2	0	0		0	44.99%	26	2	0	0	0	0	44.99%	26	2	0	0	0	(0 44.9
	Corporates	732		69	2	11	1 3	44.13%	709	641	87	2	8	35	39.95%	709	625	102	2	7	31	9 37.6
	of which: SME	329	335	27	1		5 1	49.53%	320	338	36	5 1	5	15	42.32%	320	330	43	1	4	17	7 38.7
	Retail	731	244	74	10	2	1 5	4 72,74%	629	312	108	8 8	26	74	68.43%	579	322	148	7	26	97	7 65.5
ZECH REPUBLIC	of which: SME	521	150	47	9	14	1 3	4 73.08%	444	199	74	7	17	51	68.48%	403	210	105	6	18	6	9 65.7
	Secured by mortgages on immovable property	0	20	0	0		1	50.30%	0	20	0	0 0	1	0	50.30%	0	20	0	0	1	1	0 50.31
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	1	0.00
	Items associated with particularly high risk	0		0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	1	0.00
	Claims on institutions and corporates with a ST credit assessment	0	(0	0) ())	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0		0.0
	Collective investments undertakings (CIU)	0	(0	0) ())	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0		0.00
	Equity	0	(0	0) ())	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0		0.00
	Securitisation																					1
	Other exposures	332	904	0	0) ())	0.01%	332	904	1	0	0	0	0.01%	332	904	1	0	0		0 0.01
	Standardierd Total	1 970	1 910	142	12	23		E9 9396	1 704	1 990	106	10	24	109	EE EANL	1 654	1 995	262		22		£ 52.97(

EBA EUROPEAN RANKINS AUTHORITY

2023 EU-wide Stress Test: Credit risk STA Société Générale S.A.

NUTCELAND Number Name													Adverse Scenario										
Description Description <thdescription< th=""> <thdescription< th=""></thdescription<></thdescription<>						31/12/2023							31/12/2024							31/12/2025			
SULTONION Sultantial Sultantia Sultantia Sultantia<		(min Dig. 54)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
STUENON Nome No		Central banks	0	0	(0	0	0	0.00%	0	0	0	0	0	0		0	0	0		0 0	0	0.005
SNTENOP Answer in the second sec		Central governments Resident accomments or local authorities	10	0	0	0	0	0		10	0	0	0	0	0		10	0	0		0 0	0	40.009
NUMBE NOME NO NO NO NO		Public sector entities	ő	1		0	ő	ő	0.12%	ő	1	0	0	0	0	0.12%	0	1	0		ő	0	0.12
NUMBE NUMBE <th< td=""><td></td><td>Multilateral Development Banks</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0.00%</td><td>0</td><td>0</td><td>0</td><td></td><td></td><td>0</td><td>0.00</td></th<>		Multilateral Development Banks	0	0	0	0	0	0		0	0	0	0	0	0	0.00%	0	0	0			0	0.00
NITEMAN And manual		Institutions	95	2		0	ő	ő	36.44%	95	1	0	0	0	0	38.10%	95	2	0		ő	0	38.32
OUTLINE Mathematical and a state and a			143	99	7	1	0	1		138	98 16	12	1	0	2		133	99	16		0	3	
General control		Retail	319	57	15	1	2	4	28.94%		56	24	1	2	7	28.88%	304	56	31		1	9	28.8
Image: second	SWITZERLAND		305	53	14	1	2	3	25.63%	297	53	22	1	2	6	26.76%	290	52	30		1 0	8	27.2
Unit Note: Image: Ima		of which: SHE	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0 0	0	0.0
All All <td></td> <td></td> <td></td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td></td> <td></td> <td></td> <td>0</td> <td>0.0</td>				0						0	0	0	0	0	0		0	0				0	0.0
$ \begin{array}{ $		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	0.0
Manual Mai <		Collective investments undertakinos (CIU) Equity	120	0		0	0	0	0.00%	0 120	0	0	0	0	0	0.00%	120	0	0		0 0	0	0.0
We real or other set of the		Securitisation																					
I = 1 + 1 + 1 + 1 + 1 + 1 + 1 + 1 + 1 + 1			694	416	22	2	2	6	26.46%	682	415	36	2	2	9	26.07%	668	416	49	1	2	13	26.07
I = 1 + 1 + 1 + 1 + 1 + 1 + 1 + 1 + 1 + 1													Adverse Scenario										
Operation Operation <t< td=""><td></td><td></td><td></td><td>1</td><td></td><td>1</td><td></td><td></td><td></td><td></td><td></td><td></td><td>31/12/2024</td><td></td><td></td><td>1</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>				1		1							31/12/2024			1							
NUMBER Image: state in the sta			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ration Stage 3 exposure
NEMA 10 1		Central banks	297	0		0	0	0		297	0	0	0	0	0		297	0	0		0	0	
NUMP Numper Nume Nume Nume				1		0	0	0	40.88%	429	1	0	0	0	0	40.45%	428	1	0		0	0	40.30
CENNIN Image: marked biase in the second secon		Public sector entities	2	15		a a	ő	ő	16.30%	2	5	0	0	0	0	14.56%	2	1	0			0	13.9
ULLENAMI Image: mail and maile and mail and mail and maile and mail and mail and		Multilateral Development Banks	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	0.0
$ \text{Mem} Mem Mem Mem} \text{Mem} Mem Mem $		Institutions	193	11	c	0	0	0	6.65%		12	1	0	0	0	12.19%	190	13	1		0 0	0	13.4
$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$					50	3	13	13	25.98%			86	3	11	18		1,204				2 8	22	20.14
$ \left \begin{array}{cccccccccccccccccccccccccccccccccccc$	CEDMANN	Retail		651		50	7	144	34.36%	4,351	646		33	5	198	31.82%		642	757	30	4	233	30.86
united and main a	GERMANY	of which: SME Secured by mortgages on immovable property	1,212	513	50	38	2	21	41.11%	1,184	512	78 216	4	2	27	34.54%	1,163	512	100	28	1 2	32	34.0
$ \int \left \int \left$		of which: SME	0	0	(0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	0.0
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$			0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0 0	0	0.0
United Name Image: State in the state in th		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
Number Numer Numer Numer <td></td> <td>Eaulty</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0.00%</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0 0</td> <td>0</td> <td>0.00%</td> <td>0</td> <td>0 0</td> <td>0</td> <td></td> <td>0 0</td> <td>0</td> <td>0.00</td>		Eaulty	0	0		0	0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0 0	0		0 0	0	0.00
Number bar Numberb		Securitisation Other emposures	304	2.713	6			1	21.40%	298	2 713	13	1	0	3	21.43%	293	2 713	18			4	21.4
Image: constraint of the state of			8.963	4.114	575	93	22	192	33,43%	8.640	4.076	937	68	17	293	31.22%	8.375	4.080	1.197	55	13	366	30.54
UNITED KINGOM Starth																							
Image: Properties in the state of				1		1	Shock of	Stock of						Stock of	Stark of				1		Stock of	Stock of	
UNITED KINGON Idata			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ration Stage 3 exposure
International problem 1 0 1 0		Central banks	34	0	(0	0	0			0	0	0	0	0		34	0	0		0 0	0	
NUTED KINGOOM PARCONSTINATION PARCONSTINAT			608	0	0	0	0	0	67.05%	608	0	0	0	0	0		608	0	0		0	0	48.27
Interview Image: Constraint of the constrain		Public sector entities	14	56	5	0	0	0	3.00%	12		7	0	0	0	4.53%	11	57	9	i i	0	0	5.3
Instance Set Se		Multilateral Development Banks 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
share space space <th< td=""><td></td><td>Institutions</td><td></td><td>22</td><td></td><td>1</td><td>ő</td><td>ő</td><td>13,73%</td><td></td><td></td><td>8</td><td>i</td><td>0</td><td>i</td><td>17.98%</td><td>539</td><td>22</td><td>11</td><td>(</td><td>o ő</td><td>2</td><td>18.4</td></th<>		Institutions		22		1	ő	ő	13,73%			8	i	0	i	17.98%	539	22	11	(o ő	2	18.4
Info 90 1/2 9 2 0 2/2 0 3/2 0 3/2 0 3/2 0 <				159	96 49	3	4	14	14.29%			149	3	4	19		1,855				3	24	20.1
Scored by nurblesci at immodule matrix 1/27 1/2 1/27 1/2	UNITED KINCDOM	Retail	908	1,262	8	3	2	17	20.61%	878	1,265	111	2	2	21	18.78%	853	1,266	135		2	24	17.8
of electric pic 0	UNITED KINGDOM			1,005	66 130	2	2	13 25	19.31%	780 1,713	1,004	93 192	2	4	16	17.85%	760	1,003	113		3	18 43	17.1
Chaine indications with 37 cruft assessment 0 <td></td> <td>of which: SME</td> <td>0</td> <td>0</td> <td>(</td> <td>0</td> <td>0</td> <td>0</td> <td>0.00%</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0.00%</td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td>0.00</td>		of which: SME	0	0	(0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	0.00
Chain on institutions and constraints with 3 Forult assessment 0 <td></td> <td></td> <td>135</td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td>0 134</td> <td>2</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td>134</td> <td>2</td> <td>0</td> <td></td> <td>0 0</td> <td>0</td> <td>45.0</td>			135	0		0	0	0		0 134	2	0	0	0	0		134	2	0		0 0	0	45.0
		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	0.00
			53	0		0	0	0	0.00%	53	0	0	0	0	0	0.00%	53	0	0		0	0	0.00
Output U </td <td></td> <td>Securitisation</td> <td></td> <td>1 475</td> <td></td> <td></td> <td></td> <td></td> <td>0.07</td> <td></td> <td>2.473</td> <td></td>		Securitisation		1 475					0.07		2.473												
		Other eccessures Standardised Total	5,998	4,625	322	14	12	57		5,885		469	12	10	76	16.28%	5,745			10	8	93	15.73

												Autoriae acertaine										
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	0	66	0	0	0	0	0.00%	0	66		0	0	0	0.00%		66		0		0	0.009
	Central ovvernments	0	357	2	0	2	1	43.35%	104	251		0	1	2	41.73%	73	280	6	0	1	2	41.179
	Regional governments or local authorities	14	3	2	0	0	1	58,28%	14	3		0	0	1	57,45%	14	3		0		1	56.699
	Public sector entities	1	2	0	0	0	0	22.25%	1	2		0	0	0	21.62%	1	2		0		0	21.029
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0		0		0	0.009
	International Organisations	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Institutions	75	28	0	0	0	0	52.33%	76	27		0	0	0	45.73%	77	25	1	0	0	0	44.709
	Corporates	1,333	708	55	3	8	31	56.18%	1,253	745	99	3 2	8	37	38.02%	1,203	755	135	2	7	43	31.359
	of which: SME	13	64	19	0	1	16	84.11%	12	64	20	0	1	16	83.05%	11	64	20	0	1	17	82.039
	Retail	1,123	707	201	14	8	125	62.19%	1,072	705	254	11	7	144	56.73%	1,033	701	297	10	5	160	53.709
ITALY	of which: SME	340	612	88	5	5	68	76.95%	323	612	103	4	4	75	71.06%	317	608	120	3	3	81	67.609
	Secured by mortgages on immovable property	26	1	9	0	0	5	63.74%	24	1	10	0	0	6	58.14%	23	1	12	0	0	6	54.109
	of which: SME	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Covered bonds	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Eauity	2	0	0	0	0	0	0.01%	2	0		0 0	0	0	0.01%	2	0	(0	0	0	0.019
	Securitisation																					
	Other exposures	30	3,066	0	0	0	0	43.00%	31	3,065		0	0	0	42.97%	34	3,062	0	0	0	0	42.979
	Standardised Total	2,603	4,939	270	17	18	164	60.73%	2,576	4,866	370	14	16	190	51.50%	2,458	4,895	458	12	13	214	46,64%

EBA EUROPEAN EARKING AUTHORSTY

2023 EU-wide Stress Test: Credit risk STA Société Générale S.A.

											SOCI	Adverse Scenario	e S.A.									
					31/12/2023							31/12/2024	, 						31/12/2025			
	(min File %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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
	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0		0) (0 0	0	0.00%
	Central oovernments Regional governments or local authorities	1	0	0	0	0	0	40.00%	1	0		0	0	0	40.00%	1		0 1		0 0	0	40.00%
	Regional governments or local authorities Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0		0 0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 1	0	0 0	0	0.00%
	International Organisations Institutions	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0		0		0 0	0	0.00%
	Corporates		5	0	0	0	0	29.56%	20	5	0	0	0	0	40.51%	50		5		0 0	0	41.74%
	of which: SME	0	0	0	٥	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 1	0	0	0	0.00%
JAPAN	Retail of which: SME	0	0	0	0	0	0	31.70% 11.20%	0	0	0	0	0	0	31.22% 11.20%	0		0 1		0	0	30.77%
	Secured by mortgages on immovable property	ő	0	0	0	ő	ő	0.00%	ő	0	ő	0	0	ő	0.00%	0		0	i i	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 1		0 0	0	0.00%
	Items associated with earticularly high risk Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	Claims on institutions and cornorates 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%
	Collective investments undertakings (CIU) Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 1		0 0	0	0.00%
	Securitisation	3	0	0	0	0	0	0.01%	3	0	0	0	0	0	0.01%	3		0			0	0.01%
	Other exposures Standardised Total	0	45	0	0	0	0	0.01%	0	45	0	0	0	0	0.01%	0	4	4	0	0	0	0.01%
	Standardised Total	69	51	0	0	0	0	28.79%	69	51	1	. 0	0	0	31.35%	69	51	4 1	. 0	0	0	31.04%
					31/12/2023							Adverse Scenario 31/12/2024	,						31/12/2025			
			1									1			-				1			
	(min 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
	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0		0		0 0	0	0.00%
	Central oovernments Regional governments or local authorities	22	1	0	0	0	0	40.00%	22	1			0	0	40.00%	22		1			0	40.00%
	Public sector entities	0	0	0	0	0	0	40.00%	0	0		0 0	0	0	0.01%	0		0		0 0	0	40.00%
	Multilateral Development Banks	0	0	0	٥	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 1	0	0	0	0.01%
	International Organisations Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 I		0	0	0.00%
	Corporates	280	69	5	0	1	1	12.83%	279	66	11	0	1	1	11.69%	272	6	8 1	5 0	0 0	2	12.029
	of which: SME	0	4	0	0	0	0	0.01%	0	4	0	0	0	0	0.01%	0		4 1		0 0	0	0.019
LUXEMBOURG	Retail of which: SME	3	150		0	0	1	18.05% 18.14%	3	147 137	6	0	0	1	24.09%	3	14			0	2	26.08
EOXEMBOOKG	Secured by mortgages on immovable property	0	0	0	0	0	0	49.19%	ō	0	0	0	0	0	50.75%	0		0		0 0	0	52.13
	of which: SME Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0		0 1		0 0	0	0.00
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0		0 0	0	0.00
	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 1	0	0 0	0	0.009
	Collective investments undertakings (CIU) Faulty	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0		0 1		0 0	0	0.00
	Securitisation	7	0		0			0.01%	2	0			0	0	0.01%	,			· · · ·		0	0.01
	Other exposures	504 848			0	0	0	3.92%	433	374	1	0	0	0	31.40%	403				0	0	33.129 17.989
	Standardised Total	848	552	, ,		1	1	15.18%	775	615	18	0	1	3	17.00%	739	644	4 Z ²	- 0	1 1	4	17.98%
												Adverse Scenario										
					31/12/2023							31/12/2024	, 						31/12/2025			
					Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments	0	0	0	0	0	0	0.00%	0 230	0	0	0	0	0	0.00%	230		0		0	0	0.00%
	Regional governments or local authorities	1	0	0	0	0	0	40.00%	1	0	0	0 0	0	0	40.00%	1		0	i i	0	0	40.00%
	Public sector entities	64	4	2	1	0	1	38.23%	61	6	3	0	0	1	38.24%	59		6	4 4	0	2	38.25%
	Multilateral Development Banks International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	Institutions	228	9	0	0	0	0	41.99%	229 1,139		0	0 0	0	0	37.85%	228	21	0	i i	0	0	0.00% 36.32% 16.83%
	Corporates	1,146	182	26	3	2	4	13.88%	1,139		45	2	2	7	15.97%	1,118		6 6	1	2	10	16.83%
	of which: SME Retail	75	57	11	1	2	2	18.61% 28.62%	70	57 24	14	1	2	3	23.88% 24.80%	67 56		5 1		1 0	5	26.75% 22.97%
UNITED STATES	of which: SME	59	24		0	0	1	16.81%	38 57	24		0	0	1	16.19%	55		5	7 8	0	1	16.07%
	Secured by mortpages on immovable property of which: SME	6	0	1	0	0	0	78.40%	6	0	1	0	0	1	77.91%	6		0		0	1	16.07% 77.73% 0.00%
								0.00%														

* State 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Société Générale S.A.

Public guarantees - Actual

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	A-198	F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	8.823	0	1,255	0	5.504	4,742	2.535	2,233	784	667	9	36	65	85
	Consistes - Of Which: Sharialised Lendisn	2	0	1	0	1	1	1	1	0	0	0	0	0	
	Corposites - Of Which: SME	4.706	0	664	0	3.157	2,685		1.052	352	301	5	20	34	
	Retail	3.513	0	317	0	1.834	0	1,485	0	194	0	7	23	26	13.619
Société Générale	Retail - Secured on real estate property	Ô	0	0	0	Ó	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
S.A.	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	Ó	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3.513		317	0	1.834	0	1.485	0	194	0	7	23		
	Retail - Other Retail - Of Which: SME	3.513	0	317	0	1.834	0	1,485	0	194	0	7	23	26	13.61%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	0	0	0	0	0	1
	Louity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	12.348	0	1.573	0	7.343	4,742	4.027	2.239	978	667	16	52	91	9.35%

								Public guara	ntees - Actual						
								31/1	1/2022						
		Exposur	e values	Risk expos	are amounts	Stage 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	A-IFB	F-IRB	A-198		exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	8,273	0	1.090	0	5.153	4,588	2,419	2,166	701	614	8	32	44	61
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	3.153	0	97	0	1.537	0	1.434	0	181	0	4	19	19	109
	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
TIONICE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	touty														
	Securitisation														
	Other non-credit obligation assets														
	IR5 TOTAL	11,437	0	1,187	0	6,696	4,589	3,859	2,172	882	614	13	51	62	7%

								31/1	2/2022						
		Expos	re values	Risk expos	ure amounts	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-198	F-IRB	A-318	F-08	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	Ó	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	Ó	0	0	-
	Retail - Secured on real estate property														
BELGIUM	Retail - Secured on real estate property - Of Which: SME														
DELGIUM	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	Ó	0	0	-
	Retail - Oualifving Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	touty														
	Securitisation														
	Other non-credit obligation assets														
	108 TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

								Public guara	ntees - Actual						
								31/1	1/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min ELR, %)	A-198		A-198	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Testitutions														
	Corporates	506	Ó	152	0	348	153	89	47	68	44	1	4	18	279
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME													i	
	Retail	359	0	220	0	296	0	50	0	13	0	2	4	8	619
	Retail - Secured on real estate property														
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME													i	
CELCITIKETODEIC	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving													i	
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME													i	
	touty														
	Kazuritisatisa														
	Other non-credit obligation assets														
	IRS TOTAL	865	0	372	0	645	153	139	47	81	44	3	8	26	32%



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Société Générale S.A.

Public guarantees - Actual

Public guarantees - Actual

Public guarantees - Actual

								Public gamma	ntees - Actual						
								31/1	2/2022						
		Exposur	re values	Risk expos	ure amounts	Steps 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0		1.
	Corporates - Of Which: Specialised Lending														
	Concentral - Of Which: SME														-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0		1.0
	Retail - Secured on real estate property														4
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME														-
SWITZERDARD	Retail - Secured on real estate property - Of Which: non-	0	Ó	0	0	0	0	0	0	Ó	0	0	0	(1 -
	Retail - Qualifying Revolving														4
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														4
	Easity														
	Securitisation														
	Other non-credit eblication assets														-
	IRS TOTAL		0	0	0	0	0	0	0		0	0	0		4-

								31/1	2/2022						
		Exposur	re values	Risk expos	iure amounts	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stepe 3
	(min EUR, %)		F-IRB	A-318	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Cantral assersments														
	Institutions														
	Corporates	ô	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0		0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SME														
GERMAN	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Robell - Other Robell														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Facily														
	Securitisation														
	Other non-credit obligation assets														
	IR5 TOTAL	0	0	0		0	0	•	0	0	0	0	0	0	

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														1
	Institutions														
	Corporates	0	0	0		1 0	0	6	0	0	0	0	0	0	lt.
	Corporates - Of Which: Specialised Lending														1
	Corporates - Of Which: SME														1
	Retail	0	0	0		1 0	0	6	0	0	0	0	0	0	1
	Retail - Secured on real estate property														1
JNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														1
SINT LE KINGBON	Retail - Secured on real estate property - Of Which: non-	0	0	0		1 0	0	6	0	0	0	0	0	0	1
	Retail - Qualifying Revolving														1
	Retail - Other Retail														1
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TRR TOTAL	0	0	0			0		0	0	0	0	0	0	

								31/1	2/2022						(
		Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-118	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
ITALY	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														(
	Retail - Other Retail - Of Which: SME														
	Retail - Other Ratail - Of Which: non-SME														
	touty														
	Securitisation														
	Other non-credit obligation assets														
	TER TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

EBA RUNCOVEAN ALTHORETY

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Société Générale S.A.

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	are amounts	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stege 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
	(min EUR, %)		F-IRB	A-118	5-19B	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0		0	0	0	0	0	0	0	0		. ·
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0		0	0	0	0	0	0	0	0		. ·
	Retail - Secured on real estate property														
JAPAN	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0		0	0	0	0	0	0	0	0	0) - ·
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Louity														
	Securitisation														
	Other non-credit obligation assets														
	TPR TOTAL														

		Exposur	e values	Risk expose		Steps 1	exposure, of which	Steps 2	exposure, of	Stage 3	exposure, of	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stepe 3
	(min EUR, %)	A-IFB	F-IRB	A-118	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corposites - Of Which: Specialised Lending														
	Corporates - Of Which: SME														1
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														1
LOXENDOOKG	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														1
	Retail - Other Retail														1
	Retail - Other Retail - Of Which: SME														1
	Retail - Other Retail - Of Which: non-SME														1
	touty														1
	Securitisation														1
	Other non-credit obligation assets														1
	TRE TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

								Patent gamma							
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - State 3
	(min EUR, %)		F-IRB	A-318	6.08	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	Ó	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
011120 011120	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eaulty														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

EBA RANCING

																Public guarantees -	- Baseline Scenar	rio													
						31/12	/2023									31/12	/2024									31/:	2/2025				
	(min BuR, %)	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 Stage expos
	Central banks																														1
	Central overnments Institutions																														4
		5.582			1.000								1 956	2.252								6.600									-
	Corporates Conversion - Of Whith: Spanialised Levring	5.583	4,744	2.371	1.977	859	759	4 3	10	8	2%	5.041	4,855	2,252	1,799	9.90	819	3	15	89	10%	5.653	4,94	2.15	1.65	96	8/2	3	17	97	4
	Corporates - Of Which: Sharalased Landon Corporates - Of Which: SME																														+
	Contoninal - Un which: SHC	1.764	1.040			245								1.040			400				Tel.			4.84							-
	Retail - Secured on real estate property	1./20	1.292	1.412	1.290	212	<i>c</i> n	· ·			075	1.007	1.434	1.342	1.102	102	4/3	-	0	X	/3	1,544	1.10	1.70	1.10	90.	2.8	-	•	21	4
Société Générale	Retail - Secured on real estate property - Of Which: SME			-	-																		-								+
S.A.	Retail - Securid on real estate property - Of Which: ron-																														-
5.A.	Retail - Qualifying Revolving																														-
	Retail - Other Retail																														-
	Real - Other Real - Of Whith: SMF																														-
	Rutal - Other Ratal - Of Which: non-SME																														
	Equity																														1
	Securitization																														1
	Other non-credit obligation assets																														
	1RB TOTAL	7 339																													

						31/12	2/2023									31/1	2/2024									31/1	/2025				
	(min BJR, %)	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
	Central banks		BUIGAN		announc		41025115						ann sain		annorth		annosina						announn		amosine		anno ann				
	Central governments																														
	Institutions																														
	Corporates	5.228	4,584	2,260	1.918	785	701	3	10	60	8%	5,281	4,690	2.146	1,746	845	766	3	17	68	8%	5,322	4,777	2.053	1.603	897	823	3	16	75	8%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retai	1.455	1,291	1.362	1.247	332	299	1	6	21	6%	1.393	1.233	1,292	1.181	468	423	1	5	24	5%	1.325	1.174	1.234	1.128	593	536	1		26	4%
	Retail - Secured on real estate property																														
FRANCE	Rutal - Secured on real estate property - Of Which: SME																														
	Ratal - Secured on real estate property - Of Which: non-		0 0	0	0	0	0	0	0	0		6	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Retail - Oualifvino Revolvino Retail - Other Retail																														
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rotal - Other Rotal - Of Which: Since Rotal - Other Rotal - Of Which: non-SME																														
	Equity																														
	Securitization																												-		
	Other non-credit obligation assets		1	1													1												-		
	IRB TOTAL	6,680	5,874	3,622	3,165	1,117	1,000	4	16	81	7%	6,674	5,923	3,437	2,927	1,314	1,189	4	22	92	7%	6,643	5,951	3,287	2,731	1,490	1,358	4	20	101	2%

						31/12	/2023									31/12	2/2024										2/2025				
	(min B.F	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	f 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	
	Central banks																														4
	Central covernments																														_
	Institutions																														4
	Corporates Corporates - Of Which: Specialised Lending		0	0 0	0 0	0	0	0	0	0	37%		0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0		0
																															-
	Corporates - Of Which: SME																														4
	Retail - Secured on real estate property		0	u 1		U	0	0	U	0	376		0		0	0	U	0	0	U	376	0	0	U	U	U	0	0	0	,	-
	Retail - Secured on real estate property - Of Which: 5																														-
BELGIUM	Rotal - Secured on real estate property - Of Which: p		0			0			0								0	0		0		A		0	0	0	0	0	0		-
	Retail - Qualifying Revolving			· ·			~	~							· · ·	~				· · ·			· · · · · ·	0	0					· · · · · · · · · · · · · · · · · · ·	-
	Retail - Other Retail																														-
	Rutal - Other Ratal - Of Which: SME																														
	Rutal - Other Ratal - Of Which: non-SME																														
	Eaulty																														-
	Securitization																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0	0	0	0	32%		0	0	•	0	0	0	•	0	200	0	0	0	0	0	0	0	0		0

						31/1	12/2023									31/1	2/2024									31/1	1/2025				
	(min BJR, 56)	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	provisions for pr Stage 2	Stock of rovisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														/
	Institutions																														
	Corocrates Corocrates - Of Which: Socialised Lending	350	150	6 8	44	68	5 44	0	0	18	27%	352	158	85	42	65	49	a 0	0	18	27%	353	5 15	8	41	68	-44	0	0	19	27%
	Corporates - Of Which: Soecialised Lending Corporates - Of Which: SME			-																			-								
	Detail	296	0	0 50	0	18		0	0	8	60%	216	0	50	0	13	0	0	1	8	50%	236	6 (5	0	14	0	0	1	*	58%
	Retail - Secured on real estate property		-	-																				-	-						
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME						1											1													
CZECH REPUBLIC	Ratal - Secured on real estate property - Of Which: non-	0	0	0	0 0	0	0 0	0	0	0		0	0	0	0	0	0	0 0	0	0		0	0 0		0	Ó	0	0	0	ô -	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														-
	Retail - Other Retail - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME																														
	Equity Securitization			-																			-								
	Other non-credit obligation assets			-	-		-																-								
	IRB TOTAL	646	156	6 13	44	82	44	0	0	26	32%	648	158	135	42	82	44	1 0	1	26	32%	640	150	13	41	82	44	0	1	26	32%

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																Public guarantees		rio													
						31/1	2/2023									31/13	2/2024									31/12	2025				
	(min BJR, %)	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
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0 0	0	0	0	0	0	37%		0	0	0	0	0		0 0	0	37%		0	0	0	0	0	0	0	0	39%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	Ó	Ó	0	0 0	0	Ô	0	0	0	3%	6	0	0	0	0	0		0 0	0	3%	0	0 0	0	0	0	0	0	0	ô	3%
	Retail - Secured on real estate property																														
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME																														
SWITZERDAND	Ratal - Secured on real estate property - Of Which: non-	Ó	Ó	0	0 0	0	Ô	0	0	0		6	0	0	0	0	0		0 0	0		0	0 0	0	0	0	0	0	0	ô	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME																														
	Equity																														
	Securitization																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	7%		0	0	0	0	0		0	0	6%	0	0	0	0	0	0	0	0	0	6%

																ublic guarantees	- Baseline Scenari														
						31/	12/2023									31/1	2/2024									31/12	/2025				
	(min BJR, %)	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
	Central banks																														
	Central covernments Institutions																														
	Corporates	0	0		2 0		0	0	0	0	27%	0	0	0	0		0	0	0	0	27%	0	0	0	0	0	0	0	0		22%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																														
	Contoniani - Ur White: SHE																														
	Retail - Secured on real estate property	0	0		2 0		2 0			0		0		· · · · · ·	· · · · · ·	×	0	0		0		· · · · ·		0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME																														
ERMANY	Retail - Secured on real estate property - Of Which: pro-	0	0	,					0	0		0	0		0		0	0		0				0	0	0	0	0	0		
	Retail - Qualifying Revolving			,	· · · ·		· ·									*													-	*	
	Retail - Other Patell																														
	Rutal - Other Ratal - Of Which: SME																														
	Rutal - Other Ratal - Of Which: non-SME																														
	Faulty																														
	Securitization																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0		0		0	0	0	0	30%	0	0	0	0	0	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	39%
								-																		-		-			

						31/1	2/2023									31/1	12/2024									31/1	2/2025				
	(min BJR, 1	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
	Central banks																														
	Central governments																														
	Institutions																				30%										
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0		0	0	37%		0		0		0		0	0	39%	0		0	0	0	0	0	0		39%
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME																														
	Patel								0	0	246	,									246				0	0	0	0	-	A	286
	Retail - Secured on real estate property		,				v	, , , , , , , , , , , , , , , , , , ,		0	3.4			,	ÿ	,	· · · · ·				370	v		0	9	0	0				
UNITED KINGDOM																														() () () () () () () () () ()	+ 1
UNITED KINGDOM		-	0 0	0	0 0	0	0	0	0	Ö		6	0 0	6	Ó	d	0	0	0	0		0	0	0	Ó	Û	0	Ó	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitization																														
	Securitisation Other non-credit obligation assets																														
	Other non-credit obligation assets IRB TOTAL										46										764										286
	IRB IDIAL	-	4 ·	u •	4 v	u •	• •		•	, o	10		4 v			ů	a•	<u> </u>	u •		20	· ·				ů			v		

						31/1	2/2023									31/1	2/2024									31/13	1/2025				
	(min 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
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	1	0 0	2 (0	0	0	(0 43%		0	0	0	0	0	0	0	0	43%	0	0	0	0	0	0	0	0	0	43%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retai	0	0	1	0 0	2 (0	0	0	(0 3%		0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%
	Retail - Secured on real estate property																														
ITALY	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: ron-	0	0	1	0 0	2 (0	0	0	(0 -		0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0.	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	TOR TOTAL	0	0	9 0			0	0	0		42%	a a	•	0	0	0	0	0	0	0	42%	0	0	a	0	0	0	0	0	0	42%

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																Public guarantees	- Baseline Scenar														
						31/1	2/2023									31/12	2/2024									31/12	2/2025				
	(min BJR, %)	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
	Central banka																												4	()	4
	Central overnments																														4
	Institutions																													<u> </u>	4
	Corporates	0	0	0	0	0	0	0	0	0	-	1	0	Ó	Ó	0	0	0	0	0		Ó	0	0	0	0	0	0	0	0	4.
	Corporates - Of Which: Soscialised Lending																												-		-
	Corporates - Of Which: SME																														4
	Retai	0	0	0	0	0	0	0	0	0	3%	4	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0		/ 3%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														4
JAPAN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: ron-																														4
	Ratal - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0		-	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0			/*
	Retail - Other Retail																												+ +		4
	Retail - Other Retail - Of Which: SME																												+		4
	Rotal - Other Rotal - Of Which: non-SME																														1
	Faulty																														
	Securitization									1	1	1																	1 1		1
	Other non-credit obligation assets																												1		1
	100 2020	0	0	0	0	0	0	0	0	0	96		0	0	0	0	0	0	0	0	96.	0	0	0	0	Ó	0	0		6	4 3%

																ublic guarantees	- Baseline Scenar	rio													
						31/1	2/2023									31/1	2/2024									31/13	2/2025				
	(min BJR, %)	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
	Central banks																														4
	Central governments																														4
	Institutions																														4
	Corporates	0	0	0	0	0	0	0	0	0	43%		0	0	0	0	0	0 0	0	0	43%	0	0	0	0	0	0	0	0	(0 43*
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME																														4
	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 -
	Retail - Secured on real estate property																														4
LUXEMBOURG	Rutal - Secured on real estate property - Of Which: SME																														4
LOVENDOOKO	Rutal - Secured on real estate property - Of Which: ron-	0	0	0	0	0	0	0	0	0	-		0	0	0	0	0	0 0	0	0		0	0	0	0	0	0	0	0	(0 -
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														4
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Securitization																														
	Other non-credit obligation assets																														
	198 TOTAL	0	0	0	0	•		0	0	0	43%			0	0	0	Ó			0	47%	0	0	Ó	Ó	Ó	0	0	0		0 435

																Public guarantees	- Baseline Scenar	rio													
						31/1	2/2023									31/1	2/2024									31/12	/2025				
	(min BJR, 56)	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
	Central banks																														
	Central governments																														
	Institutions																														t
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0			0 0		2 0	0	0	0 0	0	0		0	0		0	0	0	0	0	0	<u> </u>
	Corponities - Of Which: Specialised Lending Corponities - Of Which: SME												-		-															$ \rightarrow$	<u> </u>
	Contoniana - Un vinich: SPIC	0			0				0		200					0			0		266					0	0	0	0		244
	Retail - Secured on real estate property										20		· · ·		· · · · ·	×					10		*				~	, v	, v		
UNITED STATES	Rotal - Secured on real estate property - Of Which: SME																														
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0			0 0	6	0	0	0	0 0	0	0		0	0	6	0	0	0	0	0	0	+
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														1
	Rutal - Other Rutal - Of Which: SME																														(L
	Ratal - Other Ratal - Of Which: non-SME																														1
	Equity																													((
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	•	0	0	0	0	3%		0		0	0	0	0 0	0	0	5%		0		0	0	0	0	0	0	3%

																Public guarantees -	- Adverse Scenar	tio -													
						31/1	2/2023									31/12	/2024									31/1	2/2025				
	(min BJR, 56)	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	expr
	Central banks																														_
	Central governments																														4
	Institutions	5.410										5 646	4.366	2.014	1 200																_
	Corporates	5,498	4.655	2.43	13 2.05	912	72	6	15	8	10%	5.548	4.766	2.251	1.798	1.024	509	4	23	105	10%	5.577	4,840	2.154	1.653	1.092	962	4	21	11	15
	Convertes - Of Whith: Socialized Leading																														_
	Corponates - Of Which: SME	1.762				-							1.000	1.216				-								-	-				_
	Retai	1.753	1.285	1.4	1.23	357	311	1	0	25	8%	1.682	1.227	1.316	1.158	515	453	1	6	22	6%	1.614	1.167	1,254	1.100	646	571	1	5	1	35
ociété Générale	Retail - Secured on real estate property																														_
	Retail - Secured on real estate property - Of Which: SME				_																										_
S.A.	Retail - Secured on real estate property - Of Which: non-																														_
	Retail - Qualifying Revolving																														_
	Retail - Other Retail																														_
	Retail - Other Retail - Of Which: SME																														_
	Retail - Other Retail - Of Which: non-SME																														_
	Louity																														_
	Securitiaation																														_
	Other non-credit obligation assets																														_
	IRB TOTAL	7.251	5,948																												

							2/2023									31/12/	2024									31/12	/2025				
	(min BJF	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	verage Ratio - Stage 3 exposure
	Central banks																														
	Central sovernments	_			-																										
	Institutions		-																												
	Corporates	5.14	4.4%	9 2.301	1.963	828	742	6	15	68	8%	5.190	4,602	2.144	1.744	939	855	4	22	84	2%	5,218	4,674	2.049	1.599	1.006	929	4	20	93	2%
	Corporates - Of Which: Soscialised Lending																														
	Corporates - Of Which: SME																														
	Retai	1.45	6 1.288	8 1.353	1.238	344	310	1	6	21	6%	1.385	1.227	1.266	1.158	501	453	1	5	24	5%	1.317	1.167	1.203	1.099	632	571	1	4	27	4%
	Retail - Secured on real estate property																														
FRANCE	Retail - Secured on real estate property - Of Which: 5																														
110 UICE	Retail - Secured on real estate property - Of Which: n	n-	0 0	0 0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Ratal - Other Ratal - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME																														
	Leuity																														
	Securitiation																														
	Other non-credit obligation assets																														
	IRS TOTAL	6,60	0 5,782	8 3,654	3,202	1,172	1,050	7	21	90	8%	6,575	5,829	3,410	2,902	1,440	1,309	5	27	108	2%	6,535	5,841	3,252	2,699	1,638	1,500	5	24	119	2%

							12/2023										12/2024									31/12	1/2025				
	(min BJR,	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	provisions for	erage Rat Stage 3 exposure
	Central banks																														(
	Central covernments																														
	Institutions																														_
	Corporates	-	0	0 0	o c	0 0	0 0	0 0) (ו	0 39%	5	0 0	0	0	a	0	0	0	0	39%	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														é
	Retai		0	0 0	0 0	0 0	0 0	0 0	(1	0 3%		0 0	0	0	0	0 0	0	0	0	3%	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property																														
BELGIUM	Retail - Secured on real estate property - Of Which: SM																														_
	Retail - Secured on real estate property - Of Which: nor		0	0 0	0 0	0 0	0 0	0 0	(1	0 -		0 0	0	0	0	0 0	0	0	0		0	0	0	0	0	0	0	0	<u> </u>	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Ratal - Other Ratal - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME																														
	Ecuity																														
	Securitisation																														
	Other non-credit obligation assets		-																												_
	IRB TOTAL																														_

							2/2023									31/1	12/2024									31/12	/2025				
	(min B3R, %)	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	overage Ratio - Stage 3 exposure
	Central banks																														
	Central oovernments																														
	Institutions Corporates	240				(6				10	224	214									2044	2014	154			(0					-
	Corporates Corporates - Of Which: Specialised Lending	247	122		40 40	20		°	0	10	2/%	350	120	9/			4	•		19	1/%	321	100		42	52	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	0	0	14	- 4/%
	Corporates - Of Which: SME																														-
	Concentea - Or Willon: SMC	296	0		50 0	18	0	0	0	8	60%	216	0	50	0	13	3 0	0	1	8	50%	236	0	8	0	14	0	0	1	*	58%
	Retail - Secured on real estate property				-					_			-							-			-		-					-	
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME																														
CZECH REPUBLIC	Ratal - Secured on real estate property - Of Which: non-	Ó	0		0 0	0	0	0	0	0		0	0	0	0 0	0	0 0	0 0	0	0		0	0	0	0	0	0	0	0	ō -	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														(
	Retail - Other Retail - Of Which: non-SME																														
	Ecuity																														
	Republication																														
	Other non-credit obligation assets																				hhd.										-
	IRB TOTAL	645	155	13	58 46	82	44	0	0	26	32%	646	156	137	44	82	2 44	• 0	1	25	32%	647	158	138	42	82	44	0	1	25	32%

EBA RANCING RANCING

																Public guarantees	s - Adverse Scenar	rio													
						31/1	2/2023									31/1	2/2024									31/12	2025				
	(min BJR, %)	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
	Central banks																														
	Central governments																														
	Institutions										2011																				2011
	Corporates Corporates - Of Which: Specialised Lending	U	U	0	0	0	0	0	U	U	3/75		0	0	0	0		0	0 0	U	3/7%			U	U	U	0	U	0	0	3976
	Corporates - Of Which: SME																														
	Contoriana - Un which: SHC	0	0	0	0	0	0	0	0	0	256		0	0	0	0		0	0 0	0	146			0	0	0	0	0	0	0	346
	Retail - Secured on real estate property																														
0110777777011110	Retail - Secured on real estate property - Of Which: SME																														
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-	Ó	0	0	0 0	0	0	0	0	0			0	Ó	Ó	Ó	(0	0 0	0	*	6	0 0	0	0	Ó	0	0	0	Ô	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Ratal - Other Ratal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	•	0 0	0		0	0	0	15%		0	0	0	0		0	0 0	•	13%		0 0		0	0	0	0	0	0	11%

															oune guaranteen	- Adverse Scenari	<u> ۲</u>													
					31/	12/2023									31/12	2/2024									31/12	/2025				
(min BJR, %	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
Central banks																														<u> </u>
Central novemments																														
Institutions																														t
Corporates		2 (2	0	0	0 0	0	0	0	27%	0	0	0	0		0	0	0	0	27%	0	0	0	0	0	0	0	0	0	225
Corporates - Of Which: Specialised Landing Corporates - Of Which: SME																														<u> </u>
Concernina - Or Which: SPIC																														<u>+ </u>
Retail - Secured on real estate property	· · ·	4 .	-	-	0		2 <u> </u>	4 O	0				· · · · ·	· · · · · ·	×	0	0	0	0				<u>v</u>	0	<u>v</u>	0	0	0	2	t
Retail - Secured on real estate property - Of Which: SME				-	-	-																								1
Retail - Secured on real estate property - Of Which: pro-				0	0				0			0		0		0	0		6				0	0	0	0	0	6	0	1
Retail - Qualifying Revolving		· · ·	· · · · ·		-		×								*				Ň		*								*	
Retail - Other Retail																														
Rutal - Other Rutal - Of Which: SME																														
Rutal - Other Rutal - Of Which: non-SME																														
Faulty																														
Securitiaation																														
Other non-credit obligation assets													-																	1
IRS TOTAL))	0	0	0	0	0	Ó	32%	0												0	Ó	Ó		0		0	304

						31/1	12/2023									31/1	2/2024									31/1	1/2025				
	(min Bu	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
	Central banks																														4
	Central governments																														
	Institutions																														4
	Corporates		0 1	0	0 0	0 0	0 0	0 0	0 0	0	32%	6	0 0	0	0	0	0	0	6	0	39%		0 0	0	0	0	0	0	0	0	3 395
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														4
	Retail		0 1	0	0	0 6	0 0	0 0	0 0	0	3%		0 0	0	0	0	0	0		0	3%		0 0	0	0	0	0	0	0	0	ð 39
	Retail - Secured on real estate property																														4
UNITED KINGDOM	Retail - Secured on real estate property - Of Which:	ME																													4
UNITED KINGDOM		co-	0 1	0	0	0 6	0 0	0 0	0 0	0			0 0	0	0	0	0	0		0	-		0 0	0	0	0	0	0	0	0	ð -
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														4
	Retail - Other Retail - Of Which: SME																														4
	Ratal - Other Ratal - Of Which: non-SME																														1
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0		0		0	0	4%																				0 31

						31/1	2/2023									31/1	2/2024										1/2025			
	(min BJR, %)	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	provisions for pro Stage 2	Stock of rovisions for Stage 3 exposure
	Central banks																													
	Central povernments																													
	Institutions																													
	Corporates		0 0	(0 0	0	0	0	0	0	45%	0	0	0	0	0	0	0	0	0	45%		0		0 0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retai		0 0	(0 0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%		0		0 0	0	0	0	0	0
	Retail - Secured on real estate property																													
ITALY	Retail - Secured on real estate property - Of Which: SME																													
	Retail - Secured on real estate property - Of Which: non-		0 0	(0 0	0	0	0	0	0 -		0	0	0	Ó	0	Ó	Ó	0	0		6	0		0 0	Ó	0	0	0	¢ -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Rutal - Other Rutal - Of Which: SME																													
	Rutal - Other Rutal - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets		_																											
	IBR TOTAL		0 0				0																							

																Public guarantees	- Adverse Scena	tio .													
						31/1	2/2023									31/1	2/2024									31/1	1/2025				
	(min BJR, %)	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
	Central banks																														
	Central governments																														
	Institutions																														
	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	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retai	0	0	0	0	0	0	0	0	Ó	3%	6	0	¢.	Ó	0	(0	0	0	3%	¢.	Ó	0	Ó	0	0	0	0	Ô.	3%
	Retail - Secured on real estate property																														
JAPAN	Ratal - Secured on real estate property - Of Which: SME																														
374744	Ratal - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	(0	0	0	0	(0	0	0		0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Retail - Of Which: SME																														
	Rutal - Other Ratal - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														

																Public guarantees	s - Adverse Scenar	rio													
						31/1	2/2023									31/1	2/2024									31/12					
	(min BJR, %	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
	Central banks																														1
	Central governments																														4
	Institutions																														4
	Corporates	(0 0	0	0	0	0	Ó	0	Ó	45%	4	0	Ó	0	0	0	0 0	0	0	45%	¢.	0	Ó	Ó	Ó	0	0	0	6	45%
	Corporates - Of Which: Soscialised Lending																														4
	Corporates - Of Which: SME																														4
	Retai	(0 0	0	0 0	0	0	0	0	0	-		0 0	0	0	Ô.	0	0 0	0	0		0	0	0	0	0	0	0	0	6	2.
	Retail - Secured on real estate property		-		-		-	-				-	-						-				-								-
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME																														-
	Retail - Secured on real estate property - Of Which: ren- Retail - Qualifying Revolving		0 0	0	0 0	0	0	0	0	0			0 0	0	0		0	0 0	0	0		0	0	0	0	0	0	0	0		4
	Retail - Qualifying Revolving Retail - Other Retail																														4
	Retail - Other Retail Retail - Other Retail - Of Which: SME											-																			4
	Retail - Other Retail - Of Which: non-SME											-																			4
	Equity											-																			4
	Securitization											-																			4
	Other non-credit obligation assets																														
	IDR TOTAL		0		0		0		0	0	45%		0	0	0	0		0	0	0	45%	0	0	0	0	0	0	0	0		0 45%

						31/1	2/2023										2/2024									31/12	2025				
	(min BJR, %)	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 p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																												((
	Institutions																												/		/
	Corporates	0	0	(0 0	2 (0	0	0	0	-		0 0	6	0	0	0	2 (0	0		0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
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2023 EU-wide Stress Test: Credit risk COVID-19 STA

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2023 EU-wide Stress Test: Credit risk COVID-19 STA

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					Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ra
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LUXEMBOURG	of which: SME					0	0	0				• •	
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 | 20.99% | 668 | 217 | 745 | 675 | 163 | 109 | 3
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Setail | 205 | 10 | 7 25 | 12
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 | 17.52% | 200 | 341 | 15 | 11 | 55 | 42 | 0
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	of which: non-SME Items associated with particularly high risk					
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2023 EU-wide Stress Test: Credit risk COVID-19 STA

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						31/1	2/2023									31/12	/2024									31/1	/2025				
		Steps 1	Stage 1 exposure, of which guaranteed	States 2	Stage 2 exposure, of which guaranteed	State 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Steps 1	Stage 1 exposure, of which guaranteed	State 2	Stage 2 exposure, of	Stace 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Steen 1	Stage 1 exposure, of	State 2	Stage 2 exposure, of	State 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio -
	(ale 1917) (b)	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure
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	Corporates	0	0	0	0	0	0 0	0	0	0		0	٥	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	٥	
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						31/1	2/2023									31/12	/2024	·			1					31/1	/2025				
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		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
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	Central ovversments Regional ovversments or local asthesities																														
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	International Organisations																														
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	of which: any 2017 Items associated with particularly high risk																														
	Covered bonds Claims on institutions and comparates with a ST could assessment																														
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			°	U	0	0	0	0	0	0		0	٥	0	0	0	0	0	0	0		U			U	0	0		. ×	-	
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		Stens 1	Stage 1 exposure, of	9444 2	Stage 2 exposure, of	31/1: Page 3	12/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of	- Coverage Ratio -	Stane 1	0 Stage 1 exposure, of	0 Stane 2		31/12	/2024	o Stock of	Stock of	Stock of	Coverage Ratio -	Page 1	Stage 1 exposure, of	Stars 2	Stage 2 exposure, of	31/1 Stars 1	t/2025 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
	(eff, BJR, tel)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2 0 12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	2 Stage 1 exposure, of which guaranteed	0 Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12		o Stock of provisions for Stage 1 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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	t/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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2023 EU-wide Stress Test: Credit risk COVID-19 STA

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			_			31/12										31/12	/2024	_								31/1	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 esposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 sposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for States 1	provisions for State 2	provisions for State 1	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for State 1	provisions for Share 2	provisions for Stars 1	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for Steps 1	Stock of provisions for Stage 2 exposure	provisions for Steen 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
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2023 EU-wide Stress Test: Credit risk COVID-19 STA

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2023 EU-wide Stress Test: Credit risk COVID-19 STA

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2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario				
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	16,655						
	SEC-SA	7,111						
Exposure values	SEC-ERBA	2,167						
	SEC-IAA	24,875						
	Total	50,808						
	SEC-IRBA	2,706	2,906	3,189	3,540	2,925	3,419	4,167
	SEC-SA	1,087	1,161	1,266	1,386	1,198	1,405	1,694
REA	SEC-ERBA	333	369	396	416	430	524	618
NEA	SEC-IAA	3,825	4,230	4,657	5,162	4,419	5,292	6,521
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	7,951	8,665	9,508	10,505	8,973	10,640	13,000
Impairments	Total banking book others than assessed at fair value		0	0	0	1	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario)	l		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	298,003	310,079	317,980	324,912	319,361	338,783	348,506
Risk exposure amount for securitisations and re-securitisations	7,951	8,665	9,508	10,505	8,973	10,640	13,000
Risk exposure amount other credit risk	290,052	301,414	308,472	314,407	310,388	328,143	335,506
Risk exposure amount for market risk	15,240	15,240	15,240	15,240	18,815	20,743	20,702
Risk exposure amount for operational risk	46,023	46,032	46,032	46,032	46,454	49,891	49,891
Other risk exposure amounts	1,168	1,157	1,091	1,021	2,473	2,473	2,463
Total risk exposure amount	360,435	372,508	380,344	387,204	387,103	411,889	421,563
Total Risk exposure amount (transitional)	360,465	372,426	380,298	387,204	386,837	411,862	421,563
Total Risk exposure amount (fully loaded)	360,435	372,508	380,344	387,204	387,103	411,889	421,563



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
А	OWN FUNDS		69,724	70,150	70,201	68,891	59,934	58,118	56,196	
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		48,639	49,159	49,211	47,900	36,935	36,105	34,546	
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		19,839	19,839	19,839	19,839	19,839	19,839	19,839	
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0	
A.1.2	Retained earnings		30,910	31,750	32,462	32,947	24,607	24,659	25,075	
A.1.3	Accumulated other comprehensive income		-218	-218	-218	-218	-1,964	-1,964	-1,964	
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-644	-644	-644	-644	-2,309	-2,309	-2,309	
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		56	56	56	56	-27	-27	-27	
A.1.3.3	Other OCI contributions		371	371	371	371	371	371	371	
A.1.4	Other Reserves		4,075	4,075	4,075	4,075	4,075	4,075	4,075	
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0	
A.1.6	Minority interest given recognition in CET1 capital		1,881	2,033	2,060	2,084	2,059	2,142	2,171	
A.1.7	Adjustments to CET1 due to prudential filters		-803	-803	-803	-803	-1,579	-1,579	-1,579	
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-852	-852	-852	-852	-1,901	-1,901	-1,901	
A.1.7.2	Cash flow hedge reserve		294	294	294	294	568	568	568	
A.1.7.3	Other adjustments		-245	-245	-245	-245	-245	-245	-245	
A.1.8	(-) Intangible assets (including Goodwill)		-5,639	-5,361	-5,263	-5,142	-5,361	-5,263	-5,142	
A.1.8.1	of which: Goodwill (-)		-3,478	-3,478	-3,478	-3,478	-3,478	-3,478	-3,478	
A.1.8.2	of which: Software assets (-)		-697	-419	-321	-200	-419	-321	-200	
A.1.8.3	of which: Other intangible assets (-)		-1,465	-1,465	-1,465	-1,465	-1,465	-1,465	-1,465	
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,068	-1,053	-968	-885	-4,436	-4,494	-4,482	
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	-38	-126	-136	0	0	0	
A.1.11	(-) Defined benefit pension fund assets		-71	-71	-71	-71	-17	-17	-17	
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0	
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0	



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	_	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-70	-70	-70	-70	-70	-70	-70
	A.1.14.1	of which: from securitisation positions (-)		-70	-70	-70	-70	-70	-70	-70
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-56	-243	-973	-2,950	-143	-615	-2,591
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		-770	-770	-770	-770	-770	-770	-770
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-1,050	-525	-493	-428	-1,696	-984	-733
	A.1.21.1	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")	460	460	460	460	460	460	460	460
	A.1.21.2	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")		21	21	21	21	21	21	21
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		133	133	133	133	133	133	133
	A.1.21.4	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")		937	187	144	80	1,860	842	484
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		235	10	0	0	512	207	99
	A.1.22	Transitional adjustments		627	89	36	0	695	163	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		627	89	36	0	695	163	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		613	88	36	0	674	159	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		14	0	0	0	21	4	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	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



			IFRS 9 first implementation	Actual		Baseline Scenario				
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	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
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		10,089	10,089	10,089	10,089	10,089	10,089	10,089
	A.2.1	Additional Tier 1 Capital instruments		7,288	7,288	7,288	7,288	7,288	7,288	7,288
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		-13	-13	-13	-13	-13	-13	-13
	A.2.4	Additional Tier 1 transitional adjustments		2,813	2,813	2,813	2,813	2,813	2,813	2,813
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		58,727	59,248	59,299	57,989	47,023	46,194	44,634
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		10,997	10,902	10,902	10,902	12,910	11,925	11,562
	A.4.1	Tier 2 Capital instruments		8,261	8,261	8,261	8,261	8,261	8,261	8,261
	A.4.2	Other Tier 2 Capital components and deductions		-1,640	-1,735	-1,735	-1,735	274	-712	-1,075
	A.4.3	Tier 2 transitional adjustments		4,375	4,375	4,375	4,375	4,375	4,375	4,375
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		360,435	372,508	380,344	387,204	387,103	411,889	421,563
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	В.2	Adjustments due to IFRS 9 transitional arrangements		30	-82	-46	0	-266	-28	0
	C.1	Common Equity Tier 1 Capital ratio		13.49%	13.20%	12.94%	12.37%	9.55%	8.77%	8.19%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.29%	15.91%	15.59%	14.98%	12.16%	11.22%	10.59%
	C.3	Total Capital ratio		19.34%	18.84%	18.46%	17.79%	15.49%	14.11%	13.33%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		48,011	49,071	49,175	47,900	36,240	35,942	34,546
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		55,287	56,346	56,451	55,176	43,516	43,218	41,822
	D.3	TOTAL CAPITAL (fully loaded)		61,908	62,873	62,977	61,703	52,051	50,767	49,008



			IFRS 9 first implementation	Actual		Baseline Scenario				
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		13.32%	13.17%	12.93%	12.37%	9.36%	8.73%	8.19%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		15.34%	15.13%	14.84%	14.25%	11.24%	10.49%	9.92%
	E.3	Total Capital ratio		17.18%	16.88%	16.56%	15.94%	13.45%	12.33%	11.63%
	H.1	Total leverage ratio exposures (transitional)		1,344,870	1,344,870	1344870	1344870	1344870	1344870	1344870
	H.2	Total leverage ratio exposures (fully loaded)		1,344,242	1,344,242	1344242	1344242	1344242	1344242	1344242
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		4.37%	4.41%	4.41%	4.31%	3.50%	3.43%	3.32%
	H.4	Leverage ratio (fully loaded)		4.11%	4.19%	4.20%	4.10%	3.24%	3.22%	3.11%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.16%	0.57%	0.57%	0.57%	0.57%	0.57%	0.57%
Transitional combined	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
buffer requirements (%)	P.4	G-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.66%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%
	R.1	Pillar 2 capital requirement		2.12%	2.14%	2.14%	2.14%	2.14%	2.14%	2.14%
	R.1.1	of which: CET1		1.19%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%
	R.1.2	of which: AT1		0.40%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.12%	10.14%	10.14%	10.14%	10.14%	10.14%	10.14%
	R.2.1	of which: CET1		5.69%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.78%	14.21%	14.21%	14.21%	14.21%	14.21%	14.21%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.35%	9.77%	9.77%	9.77%	9.77%	9.77%	9.77%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		48,530						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		362,373						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		13.39%						



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario)		Adverse scenario		
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Net interest income	11,666	11,553	11,466	11,026	9,997	9,908	10,566	
Interest income	28,674	48,301	45,032	39,913	63,301	60,114	52,189	
Interest expense	-17,009	-36,748	-33,566	-28,887	-53,303	-50,206	-41,623	
Dividend income	128	96	96	96	64	64	64	
Net fee and commission income	6,158	6,158	6,158	6,158	3,490	4,415	5,152	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	5,188	4,203	4,203	4,203	-333	2,791	2,791	
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					-1,953			
Other operating income not listed above, net	3,437	1,771	1,702	1,653	1,618	1,541	1,500	
Total operating income, net	26,577	23,781	23,624	23,136	12,884	18,719	20,073	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,571	-541	-1,385	-1,347	-4,502	-2,333	-2,036	
Other income and expenses not listed above, net	-20,776	-18,113	-17,828	-18,181	-19,942	-16,628	-17,512	
Profit or (-) loss before tax from continuing operations	4,230	5,127	4,411	3,609	-11,560	-243	525	
Tax expenses or (-) income related to profit or loss from continuing operations	-1,331	-1,602	-1,370	-1,128	3,310	11	-200	
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0							
Profit or (-) loss for the year	2,899	3,526	3,041	2,480	-8,250	-232	325	
Amount of dividends paid and minority interests after MDA-related adjustments	3,274	2,686	2,329	1,995	-1,947	-284	-91	
Attributable to owners of the parent net of estimated dividends	-375	840	712	485	-6,303	52	416	
Memo row: Impact of one-off adjustments		0	0	0	0	0	0	
Total post-tax MDA-related adjustment		0	0	0	1,814	1,732	1,722	
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17								



2023 EU-wide Stress Test: Major capital measures and realised losses

(mln EUR)	J
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
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 (+/-)	920
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 (+/-)	1000

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0