

### 2018 EU-wide Stress Test

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



### 2018 EU-wide Stress Test: Summary

Société Générale S.A.

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	11,292		10,260	9,980	9,884	9,638	8,525	8,569
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	9,654		5,712	5,712	5,712	-2,878	2,387	2,387
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,025		-2,360	-1,882	-1,779	-5,125	-3,077	-2,652
Profit or (-) loss for the year	3,186		3,555	3,761	3,567	-6,496	-114	194
Coverage ratio: non-performing exposure (%)	54.84%	49.68%	44.36%	41.18%	38.96%	46.10%	42.87%	40.86%
Common Equity Tier 1 capital	40,861	40,250	41,143	41,992	43,062	30,437	29,628	29,594
Total Risk exposure amount (all transitional adjustments included)	353,306	353,601	359,116	361,456	364,026	376,228	383,907	389,004
Common Equity Tier 1 ratio, %	11.57%	11.38%	11.46%	11.62%	11.83%	8.09%	7.72%	7.61%
Fully loaded Common Equity Tier 1 ratio, %	11.39%	11.24%	11.34%	11.62%	11.83%	7.98%	7.72%	7.61%
Tier 1 capital	49,514	48,902	49,822	50,672	51,742	39,116	38,307	38,274
Total leverage ratio exposures	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217
Leverage ratio, %	4.30%	4.25%	4.33%	4.41%	4.50%	3.40%	3.33%	3.33%
Fully loaded leverage ratio, %	4.11%	4.07%	4.21%	4.41%	4.50%	3.28%	3.33%	3.33%
		Memorano	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

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

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



Société Générale S.A.

								Restated	I					
								31/12/20	17					
			Exposure	values			Risk expos	sure amounts						
		A-IR	в	F-I	RB	A-IF	ιB	F-IR	:B	Performing	Non performing	Stock of	Of which: from non performing	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	Central banks and central governments	202.764	69	40	0	5,728	0	0	0	185.323	922	74	64	7.0
	Institutions	53,387	37	13	0	7,843	25	3	0	34,177		27		35.7
	Corporates	233,105	6,393	5.328	187	99,825	3,860	4,435	0	197,445				
	Corporates - Of Which: Specialised Lending	28,873	905	0	0	11,308	306	0	0	28,233				35.9
	Corporates - Of Which: SME	32,680	1,818	2,580	100	19,859	770	2,014	0	34,859		1,208	958	
	Retail	148,304	6,374	0	0	29,388	2,330	0	0	147,411	7,152			49.0
	Retail - Secured on real estate property	96,389	1,513	0	0	12,967	1,132	0	0	95,573	2,329	785	638	
	Retail - Secured on real estate property - Of Which: SME	6,185	277	0	0	897	284	0	0	6,119			123	
Société Générale S.A.	Retail - Secured on real estate property - Of Which: non-SME	90,203	1,236	0	0	12,070	849	0	0	89,455				
	Retail - Qualifying Revolving	4,650		0	0	2,147	199	0	0	4,656				
	Retail - Other Retail	47,265	4,282	0	0	14,274	999	0	0	47,182				59.0
	Retail - Other Retail - Of Which: SME	17,224	1,967	0	0	5,171	698	0	0	17,228				
	Retail - Other Retail - Of Which: non-SME	30,042	2,315	0	0	9,103	301	0	0	29,954		1,562	1,343	58.75
	Equity									4,833	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									19	0	0	0	0.0
	IRB TOTAL	637,560	12,873	5,380	187	142,782	6,214	4,438	0	569,208	14,772	7,992	6,585	44.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	7					
			Exposure	e values			Risk expo	sure amounts						
		A-IR	в	F-1	RB	A-I	RB	F-IRB		Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure <sup>1</sup>	provisions	non performing exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	76,589	0	40	0	156	0	0	0	71,891		2	0	0.0%
	Institutions	19,615	10	8	0	1,116	2	3	0	16,909		2	1	6.69
	Corporates	90,469	3,238	5,320	187	46,685	1,998	4,429	0	86,917		2,040	1,583	
	Corporates - Of Which: Specialised Lending	4,959	79	0	0	2,534	0	0	0	4,959		60	49	61.69
	Corporates - Of Which: SME	19,693	1,294	2,580	100	14,268	511	2,014	0	22,070		933		
	Retail	124,217	5,359	0	0	22,165	2,049	0	0	123,338		3,347	2,866	
	Retail - Secured on real estate property	84,498	1,259	0	0	10,359	1,010	0	0	83,682		653		
	Retail - Secured on real estate property - Of Which: SME	6,184	277	0	0	897	284	0	0	6,118		143		
France	Retail - Secured on real estate property - Of Which: non-SME	78,313	982	0	0	9,462	727	0	0	77,564	4 1,731	510	406	23.49
	Retail - Qualifying Revolving	3,367	559	0	0	1,664	189	0	0	3,373	3 553	410	347	62.89
	Retail - Other Retail	36,352	3,540	0	0	10,142	850	0	0	36,283	3,510	2,284	1,989	56.79
	Retail - Other Retail - Of Which: SME	11,977	1,708		0	4,005	612	0	0	11,982		1,189		
	Retail - Other Retail - Of Which: non-SME	24,374	1,832	0	0	6,137	238	0	0	24,301	1 1,807	1,095	938	51.9%
	Equity									4,017	7 0	0	0	/ -
	Securitisation													
	Other non-credit obligation assets									(	0 0	0	0	/ -
	IRB TOTAL	310,891	8,606	5,368	187	70,122	4,049	4,431	0	303,073	9,987	5,390	4,450	44.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	7					
			Exposure	e values			Risk expo	sure amounts						
		A-II	хв	F-I	RB	A	IRB	F-IRE		Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	39,541	0	0		0	0	0	0	38,732	0	0	0	
	Institutions	6,923	0	5	0	433	0	0	0	5,359		0	0	-
	Corporates	33,037	520	0	0	8,936	341	0	0	23,265		170	109	21.0%
	Corporates - Of Which: Specialised Lending	5,060	270	0	0	1,564	103	0	0	5,020	270	76	61	22.7%
	Corporates - Of Which: SME	11	0	0	0	6	0	0	0	11	0	0	0	-
	Retail	63	0	0	0	14	0	0	0	63	0	0	0	70.2%
	Retail - Secured on real estate property	15	0	0	0	1	0	0	0	15	0	0	0	80.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	15	0	0	0	1	0	0	0	15	0	0	0	80.0%
	Retail - Qualifying Revolving	45	0	0	0	12	0	0	0	45	0	0	0	75.0%
	Retail - Other Retail	2	0	0	0	1	0	0	0	2	0	0	0	62.5%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	62.5%
	Equity									196	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	79,564	520	5	0	9,383	341	0	0	67,616	521	171	110	21.0%



Société Générale S.A.

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-IF	в	F-	IRB	A-IF	tΒ	F-IF		Performing	Non performing	Stock of		Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	8,912	0	0	(	) 0	0	0	0	8,275		0	0	0.09
	Institutions	2,033	0	0	(	353	0	0	0	472		0	0	-
	Corporates	10,152	73	2	(	3,622	47	2	0	8,929		54	33	51.49
	Corporates - Of Which: Specialised Lending	646	0	0	(	278	0	0	0	646		2	0	-
	Corporates - Of Which: SME	1,867	51	0	(	429	3	0	0	1,833		33	30	57.49
	Retail	3,279	40	0	(	628	18	0	0	3,279	40	16	8	20.89
	Retail - Secured on real estate property	17	0	0	(	) 2	0	0	0	17	0	0	0	82.99
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0 0	0	0	0	0	0	0	C	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	17	0	0	(	) 2	0	0	0	17	0	0	0	82.99
	Retail - Qualifying Revolving	25	0	0	(	18	0	0	0	25	0	0	0	100.09
	Retail - Other Retail	3,238	39	0	(	608	18	0	0	3,238	39	16	8	20.19
	Retail - Other Retail - Of Which: SME	3,216	39	0	(	604	18	0	0	3,216	39	16	8	19.69
	Retail - Other Retail - Of Which: non-SME	21	0	0		) 3	0	0	0	21	0	0	C	81.59
	Equity									8	0	0	C	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	C	-
	IRB TOTAL	24,377	112	2	0	4,603	65	2	0	20,963	254	70	41	16.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposure	values			Risk expo	sure amounts						
		A-IR	в	F-I	RB	A-I	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure1	provisions	exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	3,900	0	0	0	0 0	0	0	0	3,868		0	0	) -
	Institutions	6,268	0	0	0	608	0	0	0	1,388		0	0	-
	Corporates	14,033	23	0	0	4,389	23	0	0	10,143		30	2	2.4%
	Corporates - Of Which: Specialised Lending Comporates - Of Which: SME	2,442	0	0	0	557	0	0	0	2,399			0	0.0%
	Corporates - Of Which: SME	358	21	0	0	181	21	0	0	347		1	0	1.6%
	Retail	1,518	12	0	0	241	7	0	0	1,515		5	5	42.5%
	Retail - Secured on real estate property	899	10	0	0	89	7	0	0	899	10	4	4	35.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0 0	0	0	0	0 0	0	0	C	) -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	899	10	0	0	89	7	0	0	899	10	4	4	35.2%
	Retail - Qualifying Revolving	101	0	0	0	57	0	0	0	101	0	0	0	81.8%
	Retail - Other Retail	518	2	0	0	95	0	0	0	516	2	1	1	89.0%
	Retail - Other Retail - Of Which: SME	13	0	0	0	10	0	0	0	13	0	0	0	50.0%
	Retail - Other Retail - Of Which: non-SME	506	2	0	0	85	0	0	0	503	2	1	1	89.5%
	Equity									10	0	0	0	) -
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	) -
	IRB TOTAL	25,719	35	0	0	5,238	30	0	0	16,924	86	35	7	8.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IR		F-	IRB	A-IF	RB	F-IF	в	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	7,122	0	0	(	281	0	0	0	3,960		2	2	3.79
	Institutions	1,228	0	0	(	339	0	0	0	1,076		1	0	15.29
	Corporates	10,261	308	0	(	5,554	114	0	0	9,771	302	249		72.09
	Corporates - Of Which: Specialised Lending	1,549	6	0	(	1,291	3	0	0	1,549		14		42.3
	Corporates - Of Which: SME	4,001	147	0	(	1,827	64	0	0	3,922		96		58.99
	Retail	12,266	349	0	(	3,316	176	0	0	12,265		240		56.69
	Retail - Secured on real estate property	10,088	191	0	(	2,422	73	0	0	10,088	191	115	95	49.89
	Retail - Secured on real estate property - Of Which: SME	0	0	0	(	0 0	0	0	0	0	0	0	0	-
Czech Republic	Retail - Secured on real estate property - Of Which: non-SME	10,088	191	0	(	2,422	73	0	0	10,088	191	115	95	49.85
	Retail - Qualifying Revolving	292	15	0	(	66	7	0	0	292		13		65.19
	Retail - Other Retail	1,886	143	0	(	829	96	0	0	1,885		113	93	64.95
	Retail - Other Retail - Of Which: SME	761	69	0	(	336	48	0	0	761		63	53	76.19
	Retail - Other Retail - Of Which: non-SME	1,125	74	0	(	493	48	0	0	1,124	73	50	40	54.49
	Equity									24	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	30,877	657	0	0	9,490	290	0	0	27,097	704	492	417	59.2%



Société Générale S.A.

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-II	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure <sup>1</sup>	provisions	non performing exposures	Non performin exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	19,527		0		0 0	0	0	0	19,368		0	0 0	-
	Institutions	1,232		0		68	0	0	0	537		0	0 0	-
	Corporates	4,608		0		1,466	15	0	0	3,199		7	7 2	24.3
	Corporates - Of Which: Specialised Lending	1,315	0	0		272	0	0	0	1,072	0	C	0 0	-
	Corporates - Of Which: SME	68	6	0		25	4	0	0	59	6	3	3 2	34.69
	Retail	439	22	0		93	19	0	0	436	21	4	4 4	17.99
	Retail - Secured on real estate property	109	17	0		17	16	0	0	110	17	1	0	0.59
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0 0	0	0	0	0	0	C	0 0	-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	109	17	0	Ţ	17	16	0	0	110	17	1	L 0	0.59
	Retail - Qualifying Revolving	50	3	0	Ţ	16	1	0	0	50	3		3 3	89.79
	Retail - Other Retail	280	2	0	Ţ	60	1	0	0	276	2	1	1 1	54.29
	Retail - Other Retail - Of Which: SME	4	0	0	Ţ	) 3	0	0	0	4	0	0	0 0	84.69
	Retail - Other Retail - Of Which: non-SME	275	2	0		58	1	0	0	271	. 2	1	1	51.89
	Equity									0	0	0	0 0	-
	Securitisation													
	Other non-credit obligation assets									0	0	C	0 0	-
	IRB TOTAL	25,806	31	0	(	1,627	34	0	0	23,540	30	11	. 6	19.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposure	values			Risk expo	sure amounts						
		A-IF	RΒ	F.	IRB	A-	IRB	F-IR	B	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	9,437		0	(	0 0	0	0	0	4,062		0	0	0.0%
	Institutions	665		0	(	25	0	0	0	19		1	0	-
	Corporates	8,290		0	(	2,110	80	0	0	4,81		174	164	65.2%
	Corporates - Of Which: Specialised Lending	945		0	(	293		0	0	893		1	0	1.4%
	Corporates - Of Which: SME	1,033		0	(	309	9	0	0	99		30	29	77.5%
	Retail	167	1	0	0	30	0	0	0	16	1	1	0	30.0%
	Retail - Secured on real estate property	79	0	0	0	8	0	0	0	75	0	1	0	6.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0 0	0	0	0	-	0 0	0	0	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	79	0	0	0	8 0	0	0	0	75	0	1	0	6.8%
	Retail - Qualifying Revolving	25	0	0	0	9	0	0	0	2	5 0	0	0	100.0%
	Retail - Other Retail	63	0	0	(	12	0	0	0	5	5 0	0	0	68.0%
	Retail - Other Retail - Of Which: SME	7	0	0	0	) 5	0	0	0		7 0	0	0	76.2%
	Retail - Other Retail - Of Which: non-SME	56	0	0	(	) 8	0	0	0	4	3 0	0	0	25.0%
	Equity									36	5 0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0 0	0	0	-
	IRB TOTAL	18,560	225	0	0	2,165	81	0	0	9,599	257	177	164	63.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
							<b>D</b> <sup>1</sup> -1	31/12/20:	7	-				
			Exposure					sure amounts						
		A-IR	8	F-I	RB	A-1	RB	F-IR	3	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure1	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	1,948	0	0	(	464	0	0	0	1,943	3	1	0	0.0%
	Institutions	427	1	0	(	273	3	0	0	125	1	0	0	0.0%
	Corporates	5,057	204	0	(	2,408	71	0	0	4,550	204	96	84	41.1%
	Corporates - Of Which: Specialised Lending	1,192	24	0	(	383	3	0	0	1,192	24	20	17	71.8%
	Corporates - Of Which: SME	1,150	145	0	(	527	28	0	0	1,147	145	60	56	38.8%
	Retail	4,112	548	0	(	2,391	31	0	0	4,112	547	467	410	74.8%
	Retail - Secured on real estate property	29	0	0	(	3	0	0	0	29	0	0	0	50.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	(	0	0	0	0	0	0	0	0	-
Italy	Retail - Secured on real estate property - Of Which: non-SME	28	0	0	(	3	0	0	0	28	0	0	0	50.0%
	Retail - Qualifying Revolving	58	0	0	(	21	0	0	0	58	0	0	0	64.3%
	Retail - Other Retail	4,025	547	0	(	2,366		0	0	4,025		467		
	Retail - Other Retail - Of Which: SME	1,184	150	0	(	172		0	0	1,184		59		34.9%
	Retail - Other Retail - Of Which: non-SME	2,842	397	0	(	2,194	11	0	0	2,842	397	407	357	89.9%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
Commented and affected in a second state of the	IRB TOTAL	11,543	752	0	0	5,535	104	0	0	10,731	754	564	493	65.4%



Société Générale S.A.

								Restated						
								31/12/20:	17					
			Exposure	e values			Risk expo	sure amounts						
		A-II	RB	F-1	IRB	A-IF	RB	F-IR	B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure <sup>1</sup>	provisions	non performing exposures	exposures <sup>1</sup>
	Central banks and central governments	2,834		0	(	798	0	0	0	1,824		0	0	-
	Institutions	68		0	(	86	6	0	0	24		1	1	47.39
	Corporates	1,546		0	(	820	12	0	0	1,343		13	9	41.79
	Corporates - Of Which: Specialised Lending	987	6	0	(	459	0	0	0	912	6	7	6	100.09
	Corporates - Of Which: SME	0	15	0	(	0	12	0	0	(	15	3	3	17.99
	Retail	94	15	0	(	10	15	0	0	94	15	0	0	0.29
	Retail - Secured on real estate property	73	15	0	(	7	15	0	0	73	15	0	0	0.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	(	0 0	0	0	0	(	0	0	0	-
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME	73	15	0	(	) 7	15	0	0	73	15	0	0	0.1%
	Retail - Qualifying Revolving	1	0	0	(	0 0	0	0	0	1	0	0	0	33.3%
	Retail - Other Retail	21	0	0	(	2	0	0	0	21	0	0	0	0.0%
	Retail - Other Retail - Of Which: SME	0	0	0	(	0	0	0	0	(	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	21	0	0	(	2	0	0	0	21	0	0	0	0.0%
	Equity									15	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									(	0	0	0	-
	IRB TOTAL	4,543	36	0	(	1,714	33	0	0	3,300	37	13	9	25.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IR	в	F-1	RB	A-	IRB	F-IR	в	Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	10,601	0	0	0	217	-	0	0	10,386	74	1	1	1.0%
	Institutions	1,068	0	0	0	119		0	0	340		0	0	-
	Corporates	920	0	0	0	233	0	0	0	324	0	0	0	-
	Corporates - Of Which: Specialised Lending	1	0	0	0	0	0	0	0	1	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	13	0	0	0	3	0	0	0	13	0	0	0	100.0%
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Japan	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Qualifying Revolving	10	0	0	0	2	0	0	0	10	0	0	0	-
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	100.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Equity									2	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	12,601	0	0	0	572	0	0	0	11,065	74	1	1	1.0%



Société Générale S.A.

									Baseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	185,194	1.051	122	05	9.1%	185,063	1,182	164	127	10.7%	184,927	1,318	107	160	12.2%
	Institutions	34,154	1,051	25	93	32.4%	34,129		42	12/	30.1%	34.100	1,318	197	100	12.270
	Corporates	195,775	8.304	4 356	3,418	41.2%	193,874		4,986	3,898	38.2%		12,276	5,620	4,425	28.4% 36.0% 28.3%
	Corporates - Of Which: Specialised Lending	28.047	1,141	469	376	33.0%	27,814			418			1,644	604	466	28.3%
	Corporates - Of Which: SME	34,117	2,660	1.540	1.150	43.2%	33,321		1.772	1.354	39.2%	32,495	4,281	1,998	1,569	36.6%
	Retail	144,889	9,675	4,753	4,017	41.5%	142,626	11,937	5,211	4,489	37.6%	140,434	14,130	5,652	4,941	36.6% 35.0%
	Retail - Secured on real estate property	94,343	3,559	812	686	19.3%	93,345	4,557	855	731	16.0%	92,389	5.513	911	780	14.1%
	Retail - Secured on real estate property - Of Which: SME	5,903	559	134	127	22.7%	5,759	703	136	129	18.4%	5,626	837	138	131	15.7%
Société Générale S.A.	Retail - Secured on real estate property - Of Which: non-SME	88,440	3,000	678	560	18.7%	87,585	3,854	719	601	15.6%	86,763	4,676	774	648	13.9%
	Retail - Qualifying Revolving	4,493	736	519	443		4,365	864	574	508	58.8%	4,255	974	626	563	57.8%
	Retail - Other Retail	46,053	5,380	3,423	2,888	53.7%	44,917			3,251	49.9%		7,643	4,115	3,599	
	Retail - Other Retail - Of Which: SME	16,754	2,436	1,555	1,278	52.5%	16,245			1,393	47.3%		3,480		1,515	43.5%
	Retail - Other Retail - Of Which: non-SME	29,299	2,943	1,868	1,610	54.7%	28,671	3,571	2,098	1,857	52.0%	28,079	4,163	2,316	2,084	50.0%
	Equity	4,833	0	0	0	-	4,833	0	0	0	-	4,833	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	19	0	0	0	0.0%	19	0	0	0	0.0%	19	0	0	0	0.0%
	IRB TOTAL	564,864	19,116	9,277	7,558	39.5%	560,545	23,435	10,403	8,548	36.5%	556,116	27,864	11,519	9,565	34.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scena	rio						
				31/12/2018					31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>		Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	71,862	455	10	5	1.0%	71,833	483	14	9	1.9%	71,806	511	18	13	2.69
	Institutions	16,904	19	3	2	8.4%	16,898	25	4	2	9.8%	16,891	32	6	3	10.79
	Corporates	85,935	4,392	2,502	1,886	43.0%	84,915	5,412	2,875	2,204	40.7%	83,862	6,465	3,250	2,534	39.2%
	Corporates - Of Which: Specialised Lending	4,920	118	80	57	48.5%	4,878	160	93	67	41.5%	4,832	206	107	77	37.39
	Corporates - Of Which: SME	21,541	1,925	1,227	890	46.2%	21,019	2,447	1,412	1,061	43.4%	20,502	2,964	1,593	1,232	41.69
	Retail	121,163	8,314	3,794	3,244	39.0%	119,335	10,142	4,086	3,565	35.1%	117,651	11,825	4,353	3,850	32.69
	Retail - Secured on real estate property	82,540	3,217	649	562	17.5%	81,658	4,100	664	586	14.3%	80,856	4,901	680	607	12.49
	Retail - Secured on real estate property - Of Which: SME	5,902	559	134	127	22.7%	5,758	703	136	129	18.4%	5,625	837	138	131	15.79
France	Retail - Secured on real estate property - Of Which: non-SME	76,638	2,658	515	435	16.4%	75,899	3,396	528	456	13.4%	75,231	4,064	543	475	11.79
	Retail - Qualifying Revolving	3,243	684	468	414	60.5%	3,140	787	512	466	59.2%	3,054	873	552		58.39
	Retail - Other Retail	35,380	4,413	2,677	2,268	51.4%	34,537	5,256	2,910	2,513	47.8%	33,741	6,052	3,120	2,735	45.2%
	Retail - Other Retail - Of Which: SME	11,634	2,051	1,360	1,134	55.3%	11,309	2,376	1,434	1,206	50.7%	10,994	2,691	1,498	1,273	47.3%
	Retail - Other Retail - Of Which: non-SME	23,746	2,361	1,318	1,135	48.0%	23,228	2,879	1,476	1,308	45.4%	22,747	3,360	1,623	1,462	43.5%
	Equity	4,017	0	0	0	-	4,017	0	0	0	-	4,017	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	299,882	13,179	6,309	5,137	39.0%	296,998	16,062	6,979	5,781	36.0%	294,227	18,833	7,627	6,401	34.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	38,717	15	8	4	26.9%	38,703	29	12	8	26.9%	38,688	44	16	12	26.8%
	Institutions	5,358	2	0	0	9.7%	5,355	4	1	0	10.4%	5,353	6	1	1	10.8%
	Corporates	23,182	604		124	20.5%	23,080	707	198	143	20.3%	22,961	826	233	167	20.2%
	Corporates - Of Which: Specialised Lending	4,984	306	75	66	21.4%	4,942	348	84	71	20.4%	4,895		92	77	19.5%
	Corporates - Of Which: SME	11	0	0	0	22.6%	11	1	0	0	21.8%	10	1	0	0	21.2%
	Retail	61	2	1	1	49.4%	60	3	2	1	46.3%	60	3	2	2	44.7%
	Retail - Secured on real estate property	15	0	0	0	39.4%	15	0	0	0	29.4%	15	1	0	0	24.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	2.4%	0	0	0	0	2.4%	0	0	0	0	2.4%
United States	Retail - Secured on real estate property - Of Which: non-SME	15	0	0	0	40.8%	15	0	0	0	30.7%	14	1	0	0	25.4%
	Retail - Qualifying Revolving	44	1	1	1	51.2%	44	2	1	1	50.1%	43	2	1	1	49.6%
	Retail - Other Retail	2	0	0	0	53.2%	2	0	0	0	47.6%	2	0	0	0	44.1%
	Retail - Other Retail - Of Which: SME	1	0	0	0	27.4%	1	0	0	0	26.8%	1	0	0	0	26.4%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	55.8%	1	0	0	0	51.0%	1	0	0	0	48.0%
	Equity	196	0	0	0	-	196	0	0	0	-	196	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	67,515	622	174	129	20.7%	67,395	742	212	153	20.6%	67,258	879	251	181	20.5%



Société Générale S.A.

									Baseline Scena	ario						
				31/12/2018					31/12/201	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	of which: from on performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performir exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	8,274		0	0	0.1%	8,274		1	0	0.3%	8,273		1		1 0
	Institutions	472	0	0	0	9.4%	472	0	0	0	8.7%	472		0	1	D 8
	Corporates	8,842	150	56	41	27.3%	8,759	233	67	47	20.3%	8,673		79	5	5 17
	Corporates - Of Which: Specialised Lending	643	3	2	1	18.5%	639	7	4	1	18.3%	634		6		2 18
	Corporates - Of Which: SME	1,798		31	30	34.5%	1,763		32	30	24.9%	1,728		32	3	1 19.
	Retail	3,244	75	10	9	11.7%	3,212	107	11	9	8.4%	3,180	139	11		9 6
	Retail - Secured on real estate property	17	1	0	0	54.3%	16	1	0	0	42.7%	16	1	0		36
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0		0	0	0		0 -
Germany	Retail - Secured on real estate property - Of Which: non-SME	17	1	0	0	54.3%	16	1	0	0	42.7%	16	1	0		36
	Retail - Qualifying Revolving	24	1	1	0	50.9%	24	1	1	1	49.4%	24	1	1		1 48
	Retail - Other Retail	3,203	73	9	8	10.9%	3,171	106	10	8	7.8%	3,140	136	10		8 6.
	Retail - Other Retail - Of Which: SME	3,182	73	9	8	10.7%	3,150	105	9	8	7.6%	3,119	136	10		8 5.
	Retail - Other Retail - Of Which: non-SME	21	0	0	0	61.4%	21	0	0	0	51.1%	21	1	0		8 5. 0 45.
	Equity	8	0	0	0	-	8	0	0	0	-	8	0	0		D -
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0		0	0	0		D -
	IRB TOTAL	20,841	377	67	50	13.3%	20,724	493	78	57	11.5%	20,606	611	91	6	5 10.6

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								E	Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	3,866		C	0	8.4%	3,865		0	0	8.4%	3,864	4	0	(	0 8.4%
	Institutions	1,388		C	0	16.4%	1,387	1	1	C	15.6%	1,386	2	1	(	0 15.2%
	Corporates	10,120		23	8	8.1%	10,087	130	38	16	12.6%	10,047	170	54	26	5 15.6%
	Corporates - Of Which: Specialised Lending	2,395		3	1	4.5%	2,387		5	2	7.8%	2,377		7	3	3 9.9%
	Corporates - Of Which: SME	344		2	1	3.6%	341		2	2	5.8%	337	31	3	2	2 7.7%
	Retail	1,504		14	8	34.4%	1,493	34	16	10	30.9%	1,482	44	19	13	3 28.8%
	Retail - Secured on real estate property	892	17	6	5	28.9%	884	25	8	6	26.2%	877	32	10	8	8 24.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	(	1 -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	892	17	6	5	28.9%	884	25	8	6	26.2%	877	32	10	8	8 24.8%
	Retail - Qualifying Revolving	98	3	4	1	51.7%	97	4	5	2	50.8%	96	5	5	3	3 50.5%
	Retail - Other Retail	514	3	3	2	50.7%	512	5	3	2	37.6%	510	7	4	2	2 31.2%
	Retail - Other Retail - Of Which: SME	12	1	2	0	28.2%	12	1	2	0	27.2%	11	1	2	(	26.7%
	Retail - Other Retail - Of Which: non-SME	502	3	2	1	55.3%	500	4	2	2	40.2%	499	5	2	2	2 32.4%
	Equity	10	0	C	0	-	10	0	0	0	-	10	0	0	(	<i>i</i> -
	Securitisation															
	Other non-credit obligation assets	0	0	C	0	-	0	0	0	0	-	0	0	0	(	J -
	IRB TOTAL	16,888	122	38	16	13.1%	16,842	167	56	27	16.2%	16,790	220	74	40	18.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/201	19				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	3,956	57	5	3	5.6%	3,952	62	6	5	7.6%	3,947	66	8	6	9.39
	Institutions	1,075	1	1	0	19.9%	1,074	2	1	0	20.7%	1,072	4	1	1	21.29
	Corporates	9,657	416	328	243	58.4%	9,477	596	394	284	47.6%	9,266	807	451	331	41.1%
	Corporates - Of Which: Specialised Lending	1,532	24	30	7	29.4%	1,503	52	46	14	27.1%	1,470	85	58	22	26.3%
	Corporates - Of Which: SME	3,875	193	125	97	50.1%	3,803	266	149	113	42.5%	3,718		171	132	37.6%
	Retail	12,114	500	323	246	49.1%	11,913	701	398	307	43.8%	11,665	949	487	379	40.0%
	Retail - Secured on real estate property	10,024	255	141	107	41.9%	9,927	352	167	125	35.5%	9,791	488	206	151	30.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Czech Republic	Retail - Secured on real estate property - Of Which: non-SME	10,024	255	141	107	41.9%	9,927		167	125	35.5%	9,791		206	151	30.8%
	Retail - Qualifying Revolving	283		19	14	59.6%	273		24	19	56.8%	262		31	25	55.1%
	Retail - Other Retail	1,807		163	125	56.3%	1,712		207	163	51.7%	1,612		251	204	
	Retail - Other Retail - Of Which: SME	709		98	74	60.6%	649		125	98	53.8%	590		149	121	50.4%
	Retail - Other Retail - Of Which: non-SME	1,098	100	65	51	51.1%	1,064	134	82	65	48.8%	1,022	176	102	83	47.2%
	Equity	24	0	0	0	-	24	0	0	0	-	24	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	26,826	975	656	492	50.5%	26,441	1,361	799	596	43.8%	25,975	1,826	947	718	39.3%



Société Générale S.A.

									Baseline Scena							
				31/12/2018					31/12/20:	19				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	19,363	5	1	0	6.7%	19,358	10	1	1	6.6%	19,353	15	1	1	L E
	Institutions	537	0	(	0 0	15.0%	537	0	0	0	14.9%	537	1	0	(	14
	Corporates	3,184	24	17	7 5	22.2%	3,167	40	21	9	21.7%	3,148	60	26	13	3 21
	Corporates - Of Which: Specialised Lending	1,067	4	1	0	10.4%	1,061	10	2	1	10.7%	1,054	18	4	3	11.
	Corporates - Of Which: SME	56	g	3	3 2	27.8%	54	10	3	3	25.7%	53	11	3		3 24
	Retail	431	26	6	5 5	18.4%	428	29	6	5	18.3%	425	32	7	6	5 18
	Retail - Secured on real estate property	108	19	1	0	1.4%	106	21	1	0	1.9%	104	22	1	(	2
	Retail - Secured on real estate property - Of Which: SME	(	0	(	0 0	0.2%	0	0	0	0	0.2%	0	0	0	(	0 0
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	107	19	1	0	1.4%	106	21	1	0	1.9%	104	22	1	(	2
	Retail - Qualifying Revolving	49	4	. 4	3	78.4%	48	5	4	. 4	73.6%	48	6	4	4	1 70
	Retail - Other Retail	275	3	1	1	40.3%	274	4	2	1	32.9%	273	5	2		1 28.
	Retail - Other Retail - Of Which: SME	4	C		0 0	49.2%	4	0	0	0	38.9%	4	1	1	(	34.
	Retail - Other Retail - Of Which: non-SME	271	2	1	1	39.2%	270	3	1	1	32.0%	269	4	1	1	27.
	Equity	(	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	(	) -
	IRB TOTAL	23,515	54	23	10	19.0%	23,490	80	28	15	18.6%	23,463	107	34	20	18.4

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								E	Baseline Scena	irio						
				31/12/2018					31/12/201	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	4,062	6	0	0	3.3%	4,061	6	1	0	6.4%	4,061	7	1	1	9.3%
	Institutions	192	0	0	0	10.7%	192	0	0	0	11.0%	192	0	0	C	10.9%
	Corporates	4,797	272	176	168	61.8%	4,773	296	183	173	58.4%	4,746	323	191	178	55.3%
	Corporates - Of Which: Specialised Lending	893	31	2	1	2.9%	887	36	4	2	4.6%	881	43	5		6.2%
	Corporates - Of Which: SME	993	44	32	30	69.0%	988		33	31	64.2%	984		34	32	60.9%
	Retail	149	11	5	2	16.6%	143	17	4	3	16.4%	140	21	5		16.5%
	Retail - Secured on real estate property	71	9	3	1	14.0%	67	13	3	2	14.0%	64	16	3	2	14.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	2.4%	0	0	0	0	2.4%	0	0	0	C	2.4%
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	71	9	3	1	14.0%	67	13	3	2	14.0%	64	16	3	2	14.0%
	Retail - Qualifying Revolving	24	1	1	0	51.2%	24	1	1	1	50.6%	24	1	1	1	50.4%
	Retail - Other Retail	54	2	1	0	17.9%	53	3	1	0	15.8%	52	4	1	1	15.3%
	Retail - Other Retail - Of Which: SME	7	0	1	0	51.7%	7	1	1	0	43.5%	7	1	1	(	39.1%
	Retail - Other Retail - Of Which: non-SME	47	2	0	0	9.1%	46	2	0	0	9.1%	45	3	0	(	9.2%
	Equity	366	0	C	0	-	366	0	0	0	-	366	0	0	(	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	(	-
	IRB TOTAL	9,567	289	181	170	58.8%	9,536	319	188	176	55.1%	9,505	351	196	183	52.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	irio						
				31/12/2018					31/12/201	19				31/12/202	0	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>		Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	1.939	7	3	2	24.4%	1,935	11	5	3	30.3%	1.931	14	6	5	32.9%
	Institutions	124	1	0	0	5.0%	124		0	0	6.9%	123	3	0	(	8.1%
	Corporates	4,502	251	121	95	37.7%	4,406	348	150	113	32.6%	4,272	482	179	142	29.4%
	Corporates - Of Which: Specialised Lending	1,184	32	22	18	58.1%	1,175	41	24	20	48.3%	1,165	51	26	21	41.2%
	Corporates - Of Which: SME	1,124		73	62	36.7%	1,061		90	73	31.6%	970	JEI	107	91	28.4%
	Retail	4,009	651	557	477	73.3%	3,853	806	638	555		3,664	996	715	639	64.2%
	Retail - Secured on real estate property	29	0	0	0	16.3%	28	1	0	0	13.6%	28	1	0	(	12.5%
	Retail - Secured on real estate property - Of Which: SME	(	0	0	0	2.4%	0	0	0	0	2.4%	0	0	0	(	2.4%
Italy	Retail - Secured on real estate property - Of Which: non-SME	28	0	0	0	16.9%	28	1	0	0	14.0%	28	1	0	(	12.9%
	Retail - Qualifying Revolving	57	2	2	1	51.2%	56	2	2	1	50.3%	55	3	3	2	49.9%
	Retail - Other Retail	3,924		555	476	73.4%	3,769		635	554	68.9%	3,581		712	637	64.3%
	Retail - Other Retail - Of Which: SME	1,147	187	01	62	33.0%	1,058		108	80	29.2%	930		134	111	27.4%
	Retail - Other Retail - Of Which: non-SME	2,777	462	474	415	89.8%	2,711	528	528	473	89.7%	2,651	588	578	527	89.6%
	Equity	(	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	(	-
	IRB TOTAL	10,575	910	681	574	63.0%	10,318	1,167	792	672	57.6%	9,990	1,495	900	786	52.5%



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									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	Central banks and central governments	1.82	0 4	2	1	26.7%	1,816	7	3	2	26.7%	1,813	11	4	-	3 26.7
	Institutions	2		1	1	47.1%	24		1	1	46.8%	24	2	1		46.
	Corporates	1,34	0 24	11	. 9	38.6%	1,334	30	13	11	35.3%	1,327	37	15	12	32.5
	Corporates - Of Which: Specialised Lending	90	9 8	7	6	71.8%	905		8	7	52.9%	899		9	3	41.6
	Corporates - Of Which: SME		0 15	3	3	17.9%	0	15	3	3	17.9%	0	15	3		17.9
	Retail	9	4 15	0	0	0.9%	93	16	0	0	1.6%	93	17	0	) (	2.2
	Retail - Secured on real estate property	7	2 15	0	0	0.8%	72	16	0	0	1.4%	71	. 16	0	) (	2.0
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	0	0	0	0	-	0	0 0	0	) (	) -
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME	7	2 15	0	0	0.8%	72	16	0	0	1.4%	71	16	0	) (	2.0
	Retail - Qualifying Revolving		1 0	0	0	34.6%	1	0	0	0	34.2%	1	0	0	) (	33.
	Retail - Other Retail	2	1 0	0	0	4.9%	21	0	0	0	6.4%	21	0	0	) (	7.1
	Retail - Other Retail - Of Which: SME		0 0	0	0	-	0	0	0	0	-	0	0 0	0	) (	-
	Retail - Other Retail - Of Which: non-SME	2	1 0	0	0	4.9%	21	0	0	0	6.4%	21	0	0	) (	7.1
	Equity	1	5 0	0	0	-	15	0	0	0	-	15	0	0	) (	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	0	0	-	0	0 0	0	) (	-
	IRB TOTAL	3,29	2 45	14	11	25.0%	3,282	55	17	14	24.7%	3,271	. 67	20	16	5 24.49

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								1	Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	10,378	83	2	2	1.8%	10,369	91	3	2	2.5%	10,361	100	4	3	3.1%
	Institutions	340	C		0	2.4%	340	0	0	0	2.4%	340	0	0	0	2.4%
	Corporates	323	1	1	. 0	27.9%	322	2	1	0	28.0%	321	3	2	1	28.1%
	Corporates - Of Which: Specialised Lending	1	C		0	33.0%	1	0	0	0	33.0%	1	0	0	0	33.0%
	Corporates - Of Which: SME	C	C		0	43.0%	0	0	0	0	43.0%	0	0	0	0	43.0%
	Retail	12	C		0	50.7%	12	0	0	0	49.2%	12	1	0	0	48.4%
	Retail - Secured on real estate property	1	0		0	2.2%	1	0	0	0	2.2%	1	0	0	0	2.2%
	Retail - Secured on real estate property - Of Which: SME	0	C		0	-	0	0	0	0	-	0	0	0	0	-
Japan	Retail - Secured on real estate property - Of Which: non-SME	1	C		0	2.2%	1	0	0	0	2.2%	1	0	0	0	2.2%
•	Retail - Qualifying Revolving	10	C		0	50.8%	10	0	0	0	50.6%	10	1	0	a	50.5%
	Retail - Other Retail	1	C	(	0	72.0%	1	0	0	0	54.6%	1	0	0	0	43.9%
	Retail - Other Retail - Of Which: SME	0	0	(	0	100.0%	0	0	0	0	100.0%	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	1	C		0	8.1%	1	0	0	0	8.1%	1	0	0	0	8.0%
	Equity	2	C	0	0	-	2	0	0	0	-	2	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	11,056	84	. 3	2	2.2%	11,046	94	5	3	3.2%	11,036	104	6	4	4.0%



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								A	dverse Scenari	0						
				31/12/201	8				31/12/2019	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	185,187	1,058	459	379		185,005	1,239	510	437	35.2%	184,776	1,468	562	512	34.99 30.19
	Institutions	34,153	87	40	29	33.3%	34,118	121	52	20	31.2%	34,080		62	48	30.19
	Corporates	195,254		5,048	3,593		192,281	11,798	6,065		37.5%	189,390		6,963	5,248	35.79
	Corporates - Of Which: Specialised Lending	27,969	1,220	536	390		27,592	1,597	651		29.0%	27,234		750		27.49
	Corporates - Of Which: SME	33,946	2,830	1,806	1,212		32,774	4,002	2,187	1,546	38.6%	31,623		2,522	1,889	36.79
	Retail	144,796	9,768	5,151	4,283		142,312	12,251			40.2%	139,851	14,712	6,410		37.89
	Retail - Secured on real estate property	94,319	3,584	1,134	931	26.0%	93,254	4,648	1,303	1,097	23.6%	92,218		1,463	1,247	21.99
	Retail - Secured on real estate property - Of Which: SME	5,899	563	149	131	23.2%	5,755	708	156	140	19.7%	5,622		160	146	17.49
Société Générale S.A.	Retail - Secured on real estate property - Of Which: non-SME	88,419		985	800		87,499	3,940	1,147		24.3%	86,596		1,303	1,101	22.79
	Retail - Qualifying Revolving	4,491	738	523	444		4,357		582		58.7%	4,241	988	638	571	57.89
	Retail - Other Retail	45,986	5,447	3,493	2,908		44,702	6,731	3,915		49.3%	43,393		4,308	3,737	46.5%
	Retail - Other Retail - Of Which: SME	16,708	2,482	1,590	1,288	51.9%	16,096			1,429	46.2%	15,445		1,895	1,586	42.49
	Retail - Other Retail - Of Which: non-SME	29,278	2,964	1,904	1,620	54.6%	28,605	3,637	2,166	1,890	52.0%	27,947	4,295	2,413	2,151	50.19
	Equity	4,833	0	0	0	-	4,833	0	0	0	-	4,833	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	19	0	0	0	0.0%	19	0	0	0	0.0%	19	0	0	0	0.09
	IRB TOTAL	564,241	19,739	10,698	8,284	42.0%	558,570	25,410	12,427	9,822	38.7%	552,951	31,029	13,997	11,363	36.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ad	lverse Scenari	0						
				31/12/20	18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	71,862	455	180	175	38.4%	71,831	495	102	107	38.5%	71.800	517	204	199	38.5%
	Institutions	16,904	155	180	1/3	38.4%	16,895	463	192	10/	10.0%	16.887	31/	204	199	11.1%
	Corporates	85,660		2.971	2.005	43.0%	84.074	6.253	3.519	2,543	40.7%	82,597	7,730	4,029	3.051	39.5%
	Corporates - Of Which: Specialised Lending	4,906		109		46.1%	4,836	202	115	77	38.1%	4,771	267			34.6%
	Corporates - Of Which: SME	21,432	2,034	1,437	943	46.4%	20,672	2,794	1,710	1,214	43.5%	19,965	3,501	1,958	1,473	42.1%
	Retail	121,139	8,337	4,115	3,489	41.8%	119,250	10,226	4,525	3,930	38.4%	117,501	11,976	4,868	4,312	36.0%
	Retail - Secured on real estate property	82,535	3,222	935	798	24.8%	81,638	4,119	1,042	923	22.4%	80,828	4,929	1,117	1,013	20.6%
	Retail - Secured on real estate property - Of Which: SME	5,899				23.2%	5,754	708	156		19.7%	5,621	841			17.4%
France	Retail - Secured on real estate property - Of Which: non-SME	76,637	2,659	786		25.1%	75,884	3,412	886		22.9%	75,207		957		21.2%
	Retail - Qualifying Revolving	3,243	684	470		60.5%	3,136	790	515	467	59.1%	3,048	879	557		58.3%
	Retail - Other Retail	35,361	4,431	2,710		51.4%	34,476	5,317	2,967		47.8%	33,625		3,194		45.2%
	Retail - Other Retail - Of Which: SME	11,625		1,368		55.2%	11,281	2,404			50.4%	10,951	2,734			46.9%
	Retail - Other Retail - Of Which: non-SME	23,736	2,372	1,342	1,141	48.1%	23,195	2,912	1,519	1,328	45.6%	22,674	3,434	1,682	1,503	43.8%
	Equity	4,017	0	0	0	-	4,017	0	0	0	-	4,017	0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0		0	0	0	0	- 37.3%
	IRB TOTAL	299,583	13,478	7,270	5,670	42.1%	296.069	16.992	8,241	6,663	39.2%	292,801	20,259	9,108	7,566	37.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %) Central banks and central governments															
		38,71		14	4	26.9%	38,703 5,355		20	8	26.9%	38,669		25	19	29.9%
	Corporates	23,14		192	133	20.6%	5,355 22,983		225	165	20.5%	22.838		270	104	20.5%
	Corporates - Of Which: Specialised Lending	4,967		192		20.0%	4,902		233	105	20.3%	4.846		2/0	194	18.9%
	Corporates - Of Which: SME	1,50.	525	02	00	23.5%	4,902	1	32	/0	22.5%	10	2	101	04	21.9%
	Retail	6	3	1	1	49.3%	10 60	3	1	1	46.0%	60	4	2	2	44.3%
	Retail - Secured on real estate property	1	0	0	0	39.4%	15	1	0	0	30.3%	19	1	0	0	25.9%
	Retail - Secured on real estate property - Of Which: SME	(	C	0	0	4.8%	0	0	0	0	6.2%	(	0	0	0	6.3%
United States	Retail - Secured on real estate property - Of Which: non-SME	15	C	(	0	40.7%	14	1	(	0	31.3%	14	1	0	0	26.7%
	Retail - Qualifying Revolving	44	1	1	1	51.2%	44	2	1	1	50.0%	4	2	1	1	49.6%
	Retail - Other Retail	3	C		0	53.3%	2	0		0	47.7%	2	0	0	0	44.4%
	Retail - Other Retail - Of Which: SME		C	0	0	27.4%	1	0	0	0	26.8%	1	. 0	0	0	26.4%
	Retail - Other Retail - Of Which: non-SME		C	(	0	55.9%	1	0	(	0	51.1%	1	. 0	0	0	48.2%
	Equity	190	C	(	0	-	196	0	(	0	-	196	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(	C	0	0	-	0	0	0	0	-	(	0	0	0	-
	IRB TOTAL	67,476	661	208	137	20.8%	67,297	840	256	174	20.8%	67,115	1,022	298	216	21.1%



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								A	dverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	8.274	152	61	61	40.0%	8,273	152	61	61	40.0%	8,273	153	61	61	40.0
	Institutions	472		0	0	19.0%	472		0	0	19.0%	471		0	0	19.1
	Corporates	8,802	190	69	44	23.4%	8,657	335	84	56	16.7%	8,543	449	97	66	14.7
	Corporates - Of Which: Specialised Lending	642	5	4	1	18.6%	634	12	6	2	18.4%	628	19	8	3	18.2
	Corporates - Of Which: SME	1,780	104	33	30	29.0%	1,717	167	35	31	18.6%	1,670	214	36	32	14.9
	Retail	3,224	95	14	9	9.5%	3,152	167	15	10	6.1%	3,090	229	16	11	4.8
	Retail - Secured on real estate property	17	1	0	0	52.0%	16	1	0	0	40.3%	16	1	0	0	34.3
	Retail - Secured on real estate property - Of Which: SME	(	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	17	1	0	0	52.0%	16	1	0	0	40.3%	16	1	0	0	34.3
	Retail - Qualifying Revolving	24	1	1	0	50.9%	24	1	1	1	49.3%	24	1	1	1	48.7
	Retail - Other Retail	3,183		13	8	8.9%	3,112		14	9	5.6%	3,050		15	10	4.3
	Retail - Other Retail - Of Which: SME	3,162	93	12	8	8.7%	3,092	164	13	9	5.4%	3,029	226	14	10	4.2
	Retail - Other Retail - Of Which: non-SME	21	0	0	0	58.2%	21	1	0	0	45.0%	21	1	0	0	38.0
	Equity	8	0	0	0	-	8	0	0	0	-	8	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(	0	0	0	-	0	0	0	0		C	0	0	0	-
	IRB TOTAL	20,781	437	143	114	26.1%	20,563	654	160	127	19.4%	20,385	833	175	138	16.69

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments Institutions	3,86		0	0	8.4%	3,863		1	0	8.4%	3,861	6	1	1	8.4%
		1,38		10	0	20.2%	1,387	1	1	0	20.2%	1,385	3	1	1	20.2%
	Corporates - Of Which: Specialised Lending	2,39		40	13	6.2%	2,379	1/5	63	31	9.9%	9,982		84	48	20.4%
	Corporates - Or Which: Specialised Lending Corporates - Of Which: SME	2,39		4	1	6.2%	2,379		/	3	9.9%	2,36/		10	5	11.5%
		1.49		/	3	9.1%	326		10	/	16.8%	315		13	10	19.6%
	Retail	1,49	D 29	20	10	33.9%	1,476	31	2/	17	33.0%	1,433		32	23	31.8%
	Retail - Secured on real estate property	00	D 21	12	/	34.370	0/4		1/	12	.54.0%	000	51	22	1/	54.070
United Kingdom	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	12	0	- 34.5%	874	0	17	0	- 34.6%	858	0	0	0	- 34.0%
	Retail - Secured on real estate property - Or which: non-sme Retail - Qualifying Revolving	88	8 21	12		34.5%	8/4	33	1/	12	34.0% 50.8%	858		22	1/	34.0% 50.4%
	Retail - Qualifying Revolving Retail - Other Retail	51	J	4	1	33.7%	505	T		2	22.5%	96	J	5	3	19.6%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	51		4	2	33.7%	505		5	3	22.5%	500		5	3	26.7%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	49	2 1	2	0	28.2%	493	11	2	0	27.2%	489	16	2	0	26.7%
	Retail - Other Retail - Of Which: hon-SME	49	5 5	4	2	34.5%	493	11	3	2	22.0%	489	16	3	3	18.9%
	Equity Securitisation	1	0		0		10	0		0		10	0	0	0	i da
	Other non-credit obligation assets IRB TOTAL	16.86		61	24	- 16.4%	16.777	232		0	- 20.9%	16.692	317	0	0	- 22.8%
	IRB IOTAL	16,860	5 144	61	24	16.4%	16,777	232	92	49	20.9%	16,692	317	118	72	22.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	lverse Scenar	io						
				31/12/20	)18				31/12/2019	)				31/12/20	120	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	non performing	Coverage Ratio Non performing exposures <sup>1</sup>
	Central banks and central governments	3,954	59	26	23	39.1%	3,947	67	28	26	39.0%	3,941	73	30	29	39.3
	Institutions	1,074	2	1	. 0	20.3%	1,073	4	1	1	21.2%	1,071	5	2	1	21.7
	Corporates	9,657	416	359	246	59.2%	9,360	714	575	329	46.1%	8,964		736	447	40.3
	Corporates - Of Which: Specialised Lending	1,532		37	/	31.6%	1,485	70	96	22	31.2%	1,422				32.2
	Corporates - Of Which: SME	3,875		137		50.7%	3,755	313	212	131	41.9%	3,596				37.7
	Retail	12,080	534	377		48.7%	11,788	826	514	302	43.8%	11,407				41.2
	Retail - Secured on real estate property	10,011	268	166	5 111	41.5%	9,875	404	220	144	35.6%	9,680	599	300	195	32.5
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	-	0	0	0	0	-	0	0	0	0	-
Czech Republic	Retail - Secured on real estate property - Of Which: non-SME	10,011	268	166	111	41.5%	9,875	404	220	144	35.6%	9,680		300	195	32.5
	Retail - Qualifying Revolving	282	25	21	15	59.7%	269	38	29	22	57.4%	254		39	30	56.5
	Retail - Other Retail	1,787	241	190	101	55.6%	1,644	384	264	197	51.1%	1,473				49.1
	Retail - Other Retail - Of Which: SME	693	137	119	81	59.0%	595	235	167	123	52.4%	482		217	173	49.7
	Retail - Other Retail - Of Which: non-SME	1,094	104	71	. 53	51.1%	1,049	149	97	73	49.1%	992	206	127	99	48.2
	Equity	24	0	0	0 0	-	24	0	0	0	-	24	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0 0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	26,790	1,011	763	530	52.4%	26,191	1,611	1,118	718	44.6%	25,407	2,394	1,450	974	40.7%



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								Ac	lverse Scenari	io						
				31/12/20	18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	19,36	3 5	7	0	6.7%	19,341	27	7	7	25.8%	19,335	32	7	7	21
	Institutions	53	7 0	0	0	19.7%	537	0	0	0	19.7%	536	1	0	(	19
	Corporates	3,17	7 30	23	7	23.4%	3,150	58	28	13	23.0%	3,125	83	34	19	22
	Corporates - Of Which: Specialised Lending	1,06	5 7	2	1	11.1%	1,055	17	4	2	11.4%	1,045	27	5		11
	Corporates - Of Which: SME	5	5 10	3	3	28.7%	52	12	4	3	26.6%	51	14	4	4	25
	Retail	43	0 27	7	5	19.0%	426	31	7	6	19.2%	422	35	8	7	19
	Retail - Secured on real estate property	10	7 19	1	0	2.6%	105	21	1	1	. 3.8%	103	23	1	1	4
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0.2%	0	0	0	0	0.2%	0	0	0	(	(
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	10	7 19	1	0	2.6%	105	21	1	1	3.8%	103	23	1	1	
	Retail - Qualifying Revolving	4	9 4	4	3	78.4%	48	5	4	4	73.5%	48	6	4	4	70
	Retail - Other Retail	27	4 3	2	1	37.2%	273	5	2	1	29.8%	271	6	2	2	26
	Retail - Other Retail - Of Which: SME		4 C	0	0	47.9%	4	0	1	0	37.4%	4	1	1	(	33
	Retail - Other Retail - Of Which: non-SME	27	0 3	1	1	36.0%	269	4	1	1	28.9%	268	5	2	1	25
	Equity		D C	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	(	-
	IRB TOTAL	23,50	62	36	13	20.2%	23,453	116	43	26	22.6%	23,419	151	50	33	21.7

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	4,062		3	2	39.6%	4,061	7	3	3	39.7%	4,060	8	3	3	39.7%
	Institutions	192		0	0	18.2%	192	0	0	0	17.9%	192	0	0	0	17.7%
	Corporates	4,785		184	171	60.2%	4,745	324	194	180	55.5%	4,708		203	188	52.2%
	Corporates - Of Which: Specialised Lending	891		3	1	3.8%	882	42	5	3	6.2%	874		6	4	7.8%
	Corporates - Of Which: SME	988	8 49	35	32	64.4%	978	59	37	34	57.7%	970	67	39	36	53.7%
	Retail	147	14	8	3	24.7%	139	21	8	5	24.3%	135	25	8	6	24.2%
	Retail - Secured on real estate property	70	10	6	3	26.5%	65	14	5	4	26.7%	63	17	5	5	26.4%
	Retail - Secured on real estate property - Of Which: SME	(	0 0	0	0	4.8%	0	0	0	0	6.2%	0	0	0	0	6.3%
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	70	10	6	3	26.5%	65	14	5	4	26.7%	63	17	5	5	26.4%
	Retail - Qualifying Revolving	24	1	1	0	51.2%	24	1	1	1	50.6%	24	1	1	1	50.3%
	Retail - Other Retail	52	4	1	1	15.4%	50	6	1	1	14.0%	49	7	2	1	13.9%
	Retail - Other Retail - Of Which: SME	7	7 0	1	0	51.6%	7	1	1	0	43.2%	7	1	1	0	38.8%
	Retail - Other Retail - Of Which: non-SME	45	5 3	1	0	10.7%	43	5	1	1	10.8%	42	6	1	1	10.8%
	Equity	366	i 0	0	0	-	366	0	0	0	-	366	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(	0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	9,552	304	195	177	58.2%	9,503	353	205	188	53.3%	9,461	394	214	197	50.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	lverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	1,938	7		3	40.0%	1,933	12	7	5	40.0%	1.928	18	9	7	40.0%
	Institutions	124	1	0	0	5.8%	123	2	0	0	8.7%	1/520		0	0	10.3%
	Corporates	4,492	262	131	97	37.2%	4,371	383	168	122	31.9%	4,206	548	203	159	29.0%
	Corporates - Of Which: Specialised Lending	1,181	35	23	19	53.6%	1,166	50	26	21	42.3%	1,154	62	28	23	36.5%
	Corporates - Of Which: SME	1,122	170	76	62	36.5%	1,051	241	97	75	31.3%	942	350	117	99	28.2%
	Retail	4,007	653	562	478	73.2%	3,842	818	650	560	68.5%	3,633	1,026	734	653	63.6%
	Retail - Secured on real estate property	28	0	0	0	19.4%	28	1	0	0	18.0%	28	1	0	0	17.6%
	Retail - Secured on real estate property - Of Which: SME	(	0	0	0	4.8%	0	0	0	0	6.2%	0	0	0	0	6.3%
Italy	Retail - Secured on real estate property - Of Which: non-SME	28	0	0	0	19.9%	28	1	0	0	18.3%	27	1	0	0	17.9%
	Retail - Qualifying Revolving	57	2	2	1	51.2%	56	2	2	1	50.3%	55	3	3	2	49.9%
	Retail - Other Retail	3,921		560	478	73.3%	3,758	815	647	558	68.6%	3,550		731	651	63.7%
	Retail - Other Retail - Of Which: SME	1,146		83	62	32.9%	1,050	284	113	83	29.1%	907		143	118	27.6%
	Retail - Other Retail - Of Which: non-SME	2,776	463	478	416	89.8%	2,708	531	534	476	89.7%	2,643	595	588	533	89.6%
	Equity	(	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	-
	IRB TOTAL	10,562	923	699	579	62.7%	10,270	1,215	826	687	56.6%	9,890	1,595	946	819	51.3%



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								A	dverse Scenari	io						
				31/12/20	)18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	1.820	4	2	2 1	26.7%	1.815	9	4	2	26.7%	1.808	15	6	4	26.7%
	Institutions	24	2	1	. 1	47.1%	24	2	1	1	46.8%	24	2	1	1	46.5%
	Corporates	1,337	27	12	10	37.2%	1,328	36	15	12	33.0%	1,318	46	17	14	30.7%
	Corporates - Of Which: Specialised Lending	908	10	8	6	61.9%	900	18	9	8	42.7%	893	25	11	9	35.1%
	Corporates - Of Which: SME	0	15	3	3	17.9%	0	15	3	3	17.9%	0	15	3		17.9%
	Retail	93	16	1	. 0	2.0%	92	17	1	1	3.7%	91	18	1	1	5.2%
	Retail - Secured on real estate property	72	16	1	. 0	1.8%	71	17	1	1	3.5%	70	18	1	1	4.9%
	Retail - Secured on real estate property - Of Which: SME	0	C	0	0 0	-	0	0	0	0	-	0	0	0	C	-
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME	72	16	1	0	1.8%	71	17	1	1	3.5%	70	18	1	1	4.9%
	Retail - Qualifying Revolving	1	C		0 0	34.6%	1	0	0	0	34.1%	1	0	0	C	33.9%
	Retail - Other Retail	21	C		0 0	7.0%	21	0	0	0	8.2%	20	0	0	C	8.6%
	Retail - Other Retail - Of Which: SME	0	C	0	0 0	-	0	0	0	0	-	0	0	0	(	-
	Retail - Other Retail - Of Which: non-SME	21	C	0	0 0	7.0%	21	0	0	0	8.2%	20	0	0	(	8.6%
	Equity	15	C	0	0 0	-	15	0	0	0	-	15	0	0	(	-
	Securitisation															
	Other non-credit obligation assets	0	C	0	0 0	-	0	0	0	0	-	0	0	0	(	-
	IRB TOTAL	3,290	48	16	12	25.0%	3,274	64	21	16	24.7%	3,257	81	25	20	24.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	10,378	83 83	32	31	36.9%	10,366	94	35	34	36.3%	10,355	106	40	39	36.7%
	Institutions	340		0	0	33.7%	340		0	0 0	33.7%	340		0	0	33.7%
	Corporates	323	3 1	1	0	29.6%	321	3	2	1	29.8%	319	4	3	1	29.9%
	Corporates - Of Which: Specialised Lending	1	1 0	0	0	35.0%	1	0	0	0 0	35.0%	1	0	0	0	35.0%
	Corporates - Of Which: SME	(	0 0	0	0	45.0%	0	0	0	0 0	45.0%	0	0	0	0	45.0%
	Retail	12	2 0	0	0	50.5%	12	0	0	0 0	48.9%	12	1	0	0	48.0%
	Retail - Secured on real estate property	1	1 0	0	0	2.8%	1	0	0	0 0	3.1%	1	0	0	0	3.1%
	Retail - Secured on real estate property - Of Which: SME	(	0 0	0	0	-	0	0	0	0 0	-	0	0	0	0	-
Japan	Retail - Secured on real estate property - Of Which: non-SME	1	1 0	0	0	2.8%	1	0	0	0 0	3.1%	1	0	0	0	3.1%
	Retail - Qualifying Revolving	10	0 0	0	0	50.8%	10	0	0	0 0	50.6%	10	1	0	0	50.4%
	Retail - Other Retail	1	L 0	0	0	65.8%	1	0	0	0 0	47.7%	1	0	0	0	38.5%
	Retail - Other Retail - Of Which: SME	(	0 0	0	0	100.0%	0	0	0	0 0	100.0%	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	1	L 0	0	0	10.0%	1	0	0	0 0	10.5%	1	0	0	0	10.3%
	Equity	2	2 0	0	0	-	2	0	0	0 0	-	2	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(	0 0	0	0	-	0	0	0	0 0	-	0	0	0	0	-
	IRB TOTAL	11,055	i 84	33	31	36.8%	11,042	98	38	35	36.2%	11,028	111	43	41	36.5%



Société Générale S.A.

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	10,305	0	8,327	0	10,267	5	6	1	26.4%
	Regional governments or local authorities	992	5	451	6	995	9	9	2	18.0%
	Public sector entities	509	0	183	0	510	0	1	0	64.7%
	Multilateral Development Banks	39	0	12	0	37	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	53,244	0	5,548	0	23,099		9	3	38.1%
	Corporates	48,316	1,535	45,522	1,947		3,611		2,161	59.8%
	of which: SME	16,641	945	15,063	1,183		2,319	1,603	1,419	61.2%
	Retail	30,286	1,047	21,244	1,276		3,049	2,358	1,995	65.4%
Société Générale S.A.	of which: SME	8,804	398	5,115	537		1,022	718	624	61.1%
	Secured by mortgages on immovable property	11,939	371	5,412	379		642	419	262	40.7%
	of which: SME	535	7	236	5	546	8	7	1	11.6%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	2	0	0	0	2	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1,251	0	1,219	0	48	0	0	0	0.0%
	Equity			2,620	0	1,308	0	0	0	0.0%
	Securitisation									
	Other exposures			17,773	37		63	0	0	0.0%
	Standardised Total	182,610	3,021	108,312	3,646	155,752	7,386	5,381	4,423	59.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Restated												
						31/12/2017							
		Exposure	values	Risk exposu	re amounts				Of which:				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	3,430	0	4,173	0	3,430	0	0	0	0.0%			
	Regional governments or local authorities	344	0	202	0	343	3	1	0	11.9%			
	Public sector entities	139	0	28	0	139	0	0	0	87.5%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	10,065	0	2,075	0	7,576	5	6	2	54.9%			
	Corporates	12,184	438	11,035	572					49.0%			
	of which: SME	4,892	273	4,224	339	4,964	554						
	Retail	6,897	401	4,697	488	6,940	713			43.5%			
France	of which: SME	2,858	221	1,664	302		412						
Traffee	Secured by mortgages on immovable property	2,056	91	979	85		140	60	47	34.0%			
	of which: SME	159	0	82	0	165	0	2	0	4.1%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	37	0	37	0	18	0	0	0	0.0%			
	Equity					784	0	0	0	0.0%			
	Securitisation												
	Other exposures					10,507			0	0.0%			
	Standardised Total	46,443	953	33,770	1,161	47,987	1,737	924	779	44.9%			

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks	423	0	968	0	423	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	11	0	2	0	11	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	13,109	0	755	0	3,291	0	0	0	0.0%
	Corporates	2,582	13	2,401	20		14	1	0	3.3%
	of which: SME	270	13	230	19	286	13	1	0	3.1%
	Retail	3	0	2	0	3	1	0	0	72.7%
United States	of which: SME	0	0	0	0	0	0	0	0	61.5%
United States	Secured by mortgages on immovable property	4	0	2	0	9	1	1	0	69.2%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	413	0	380	0	4	0	0	0	0.0%
	Equity			-		14	0	0	0	0.0%
	Securitisation									
	Other exposures					263	0	0	0	0.0%
	Standardised Total	16.821	14	4,787	20	4,861	15	2	1	8.1%



Société Générale S.A.

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	353	0	85	0	353	0	0	0	0.0%
	Regional governments or local authorities	2	0	0	0	2	0	0	0	0.0%
	Public sector entities			0	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	7,793	0	275	0	1,529	0	0	0	0.0%
	Corporates	1,223	43		63		50	7	7	13.5%
	of which: SME	152	0	150	0	152	0	0	0	100.0%
	Retail	7,232	135		184		207	131		35.0%
Germany	of which: SME	1,481	10	872	10	1,487	25	21	15	59.7%
Oernany	Secured by mortgages on immovable property	2	0	1	0	3	0	0	0	60.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	1	0	1	0	0	0	0.0%
	Equity					7	0	0	0	0.0%
	Securitisation									
	Other exposures					1,645	2	0	0	0.0%
	Standardised Total	18,259	181	7,704	248	12,484	260	138	80	30.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Cover Non ex
	Central governments or central banks	880	0	19	0	880		0	0	
	Regional governments or local authorities	14	0	7	0	14	0	0	0	
	Public sector entities	107	0	21	0	107	0	0	0	
	Multilateral Development Banks	1	0	0	0	1	0	0	0	
	International Organisations	0	0	0	0	0	0	0	0	
	Institutions	8,504	0	582		3,549		0	0	
	Corporates	1,058	11	903	17			10	9	
	of which: SME	689	11	646	17		20	9	9	
	Retail	1,156	9	712		1,158	19	12	9	
United Kingdom	of which: SME	840	6	492		842	15	11	9	
	Secured by mortgages on immovable property	645	5	355		649		0	0	
	of which: SME	153	0	62	0	153	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	1	0	1	0	0	0	0	0	
	Equity					163	0	0	0	
	Securitisation									
	Other exposures					1,719	2	0	0	
	Standardised Total	14,247	28	3,801	36	9,414	46	22	18	

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	42	0	17	0	42	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	14	0	3	0	14	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	1	0	0	0	0.0%
	Corporates	1,356	34			1,361	50	21	16	32.6%
	of which: SME	787	8	708		790		10	/	48.1%
	Retail	572	13	377		578			65	81.8%
Czech Republic	of which: SME	297	5	170	6	299	22	19	17	75.6%
CZCCIT Republic	Secured by mortgages on immovable property	0	3	0	5	0	2	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					631	6	0	0	0.0%
	Standardised Total	2,616	57	2,218	70	2,627	138	92	81	58.7%



Société Générale S.A.

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	C	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities Multilateral Development Banks			3	0	14	0	0	0	0.0%
			0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	93	0	22	0	57	0	0	0	0.0%
	Corporates	1,054	5	949	8	287	7	3	2	29.3%
	of which: SME	198	5	166	8	198	7	2	2	29.3%
	Retail	106	2	64	2	106	3	1	1	35.4%
Switzerland	of which: SME	90		51	0	90	0	1	0	64.7%
JWILZEITATIU	Secured by mortgages on immovable property	21	5	15	7	24	5	0	0	3.9%
	of which: SME	5	0	5	0	5	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					9	0	0	0	0.0%
	Securitisation									
	Other exposures					134	1	0	0	0.0%
	Standardised Total	1,429	13	1,173	18	632	16	4	3	20.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	92	0	114	0	92	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	24	0	0	0	24	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	191	0	84	0	77	0	0	0	0.0%
	Corporates	272	3	270	4	280	3	0	0	1.4%
	of which: SME	87	0	85	0	88	0	0	0	100.0%
	Retail	19	0	18	0	19	0	0	0	0.0%
Luxembourg	of which: SME	2	0	1	0	2	0	0	0	0.0%
Luxembourg	Secured by mortgages on immovable property	3	0	3	0	3	0	0	0	5.6%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	17	0	17	0	11	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					624	0	0	0	0.0%
	Standardised Total	1,242	3	831	4	1,131	3	0	0	1.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks	833	0	597	0	833	0	0	0	0.0%
	Regional governments or local authorities	42	2	9	2	42	2	0	0	0.0%
	Public sector entities	3	0	1	0	3	0	0	0	25.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	346	0	39	0	243	0	0	0	0.0%
	Corporates	1,920	11		11		37	27	26	70.1%
	of which: SME	495	9	471	9	496	32	24		73.4%
	Retail	1,302	78		90		237	178	158	66.9%
Italy	of which: SME	558	5	325	5	569	43	50	38	88.7%
Italy	Secured by mortgages on immovable property	9	1	5	1	14	2	1	1	59.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	5	0	5	0	5	0	0	0	0.0%
	Equity					14	0	0	0	0.0%
	Securitisation					-	-			
	Other exposures					2,094	13	0	0	0.0%
	Standardised Total	6,569	104	4,420	109	6,536	289	206	185	63.9%



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						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	67	0	67	0	67	0	0	0	0.04
	Regional governments or local authorities	62	0	62	0	63	0	0	0	0.04
	Public sector entities	90	0	90	0	90	0	0	0	0.09
	Multilateral Development Banks	12	0	12	0	11	0	0	0	0.09
	International Organisations	0	0	0	0	0	0	0	0	0.09
	Institutions	873	0	552	0	311	0	0	0	0.09
	Corporates	4,309	32	4,271	42	4,176	168	141	135	
	of which: SME	368	26	330	35	369	51	28	26	50.19
	Retail	2,672	32	2,004	32	2,729	473	497	441	93.29
Russian Federation	of which: SME	13	1	7	1	13	41	40	40	97.09
Russian reueration	Secured by mortgages on immovable property	2,647	109	1,183	109	2,656	146	46	37	25.49
	of which: SME	1	0	1	0	1	0	0	0	0.09
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.09
	Covered bonds	0	0	0	0	0	0	0	0	0.04
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.09
	Equity					0	0	0	0	0.09
	Securitisation					-				
	Other exposures					547	0	0	0	0.04
	Standardised Total	11,280	174	8,719	183	10,650	787	684	613	77.9%

Restated 31/12/2017 Risk exposure amounts Of which: from non performing exposures Exposure values Performing exposure1 Non performing exposure1 Coverage Ratio Non performing exposures1 Stock of provisions Non-defaulted (min EUR, %) 24 24 egional go ents or local authorities 0 0 0 0 ent Banks 0 3,034 0 1,643 64 34 20 32 Potail Japan ecured by morte ies on im ovable property 0 0 of which: SMi d with particularly high risk ered bonds 0 ns on institutions and corporates with a ST credit a ective investments undertakings (CIU) ritisation 0.0% 45 1,746 3,139 116 0



								Ba	seline Scenario	,						
				31/12/2018	:				31/12/2019					31/12/2020	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	10,242	30	17	9	28.5%	10,217	54	24	16	28.7%	10,192	80	32	23	29.1%
	Regional governments or local authorities	992	11	5	3	23.2%	989	14	6	4	26.5%	986	17	7	5	28.9%
	Public sector entities	505	5	2	1	16.5%	501	9	2	1	14.9%	496	14	3	2	14.0%
	Multilateral Development Banks	37	0	C	0	34.4%	37	0	0	0	37.5%	37	0	0	0	38.6%
	International Organisations	0	0	C	0	43.0%	0	0	0	0	43.0%	0	0	0	0	43.0%
	Institutions	23,025	82	11	6	6.9%	22,965	142	17		6.2%	22,906	200	23		6.2%
	Corporates	49,859	4656	3,028		54.9%	48,914	5602	3,380	2,910	51.9%	48,034	6482	3,688		
	of which: SME	16,546	2833	1,855		56.8%	16,095	3284	2,012		54.0%	15,677	3702	2,153		
	Retail	30,043	4164	2,862		57.9%	29,157	5051	3,147		54.1%	28,364				
Société Générale S.A.	of which: SME	8,702	1314	865		54.4%	8,484	1532	909		50.5%	8,292	1724	953		
Sociele Generale S.A.	Secured by mortgages on immovable property	12,747	900	451	337	37.4%	12,548	1098	500	394	35.9%	12,373	1273	560	445	
	of which: SME	526	28	13	6	23.3%	513	40	15	10	24.4%	504	50	17	12	24.6%
	Items associated with particularly high risk	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	2	0	C	0	43.0%	2	0	0	0	43.0%	2	0	0	0	43.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	48	0	C	0	43.5%	48	0	0	0	43.3%	48	0	0	0	43.2%
	Equity	1,308	0	C	0	0.0%	1,308	0	0	0	0.0%	1,308	0	0	0	0.0%
	Securitisation						-									
	Other exposures	24,411	70	C	0	0.0%	24,404	77	0	0	0.0%	24,397	85	0	0	0.0%
	Standardised Total	153,220	9918	6,375	5,321	53.7%	151,090	12048	7,076	6,065	50.3%	149,144	13995	7,724	6,741	48.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Bi	aseline Scenario	)				Baseline Scenario												
				31/12/2018	3				31/12/2019					31/12/202	20											
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1										
	Central governments or central banks	3,429	) 1	1	. 1	37.8%	3,427	3	2	1	38.2%	3,426	4		2 2	2 38.3%										
	Regional governments or local authorities	343	3 3	C	0	13.4%	343	3	0	0	14.6%	343	3	1	1 0	15.7%										
	Public sector entities	139	) 0	C	0	51.4%		1	0	0	47.4%		1	1	1 0	45.9%										
	Multilateral Development Banks	(	0 0	0	0	0.0%		0	0	0	0.0%		0	(	) O	0.0%										
	International Organisations	(	0 0	0	0	0.0%		0	0	0	0.0%		0	(	<u>) (</u>	0.0%										
	Institutions	7,508		5	3	4.7%			6	4	3.4%				7 5	3.0%										
	Corporates	15,915							727		46.5%															
	of which: SME	4,839		428					478		47.6%															
	Retail	6,748		467						430	41.4%		1158													
France	of which: SME	2,834		234					240																	
Trance	Secured by mortgages on immovable property	2,096		53	49	29.4%			54	50	26.8%			55	51 ز	24.89										
	of which: SME	160	) 5	4	1	15.7%	157	8	4	1	16.5%		11		2 ذ	16.99										
	Items associated with particularly high risk	(	0 0	C	0	0.0%		0	0	0	0.0%		0	(	1 0	0.09										
	Covered bonds	(	) 0	C	0	0.0%		0	0	0	0.0%		0	(	1 0	0.09										
	Claims on institutions and corporates with a ST credit assessment	(	0 0	C	0	0.0%		0	0	0	0.0%		0	(	1 0	0.09										
	Collective investments undertakings (CIU)	18		C	0	43.0%			0	0	43.0%			(	1 0	43.09										
	Equity	784	1 0	C	0	0.0%	784	0	0	0	0.0%	784	0	(	1 0	0.09										
	Securitisation														4											
	Other exposures	10,504		C	0	0.0%			0	0	0.0%			(	1 0	0.04										
	Standardised Total	47,484	2239	1,175	941	42.0%	47,084	2640	1,299	1,070	40.5%	46,708	3016	1,422	2 1,192	39.5%										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	0						
				31/12/2018	:				31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	423	0	C	0	40.0%	423	0	0	0 0	40.0%	422	0	0	0	40.0%
	Regional governments or local authorities	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	11	0	C	0	43.0%	11	0	0	0	43.0%	11	0	0	0	43.0%
	Multilateral Development Banks	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3,290		C	0	7.4%	3,289		0	0	7.9%	3,287	4	0	0	8.0%
	Corporates	842		2	1	5.7%	838		3	2	7.6%	835	25	3	2	9.1%
	of which: SME	285	15	1	1	4.2%	283	16	1	1	4.9%	282	18	1	1	5.5%
	Retail	3	1	C	0	69.7%	3	1	0	0	67.6%	3	1	0	0	66.0%
United States	of which: SME	0	0	C	0	61.5%	0	0	0	0	61.4%	0	0	0	0	61.3%
United States	Secured by mortgages on immovable property	9	1	C	0	67.6%	9	1	0	0	65.7%	9	1	0	0	63.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	4	0	0	0	4.9%	4	0	0	0 0	5.2%	4	0	0	0	5.5%
	Equity	14	0	0	0	0.0%	14	0	0	0 0	0.0%	14	0	0	0	0.0%
	Securitisation															
	Other exposures	263		0	0	0.0%	263	0	0	0	0.0%	262	0	0	0	0.0%
	Standardised Total	4,857	20	3	2	9.6%	4,852	25	4	3	10.8%	4,846	30	5	4	11.6%



								8	aseline Scenario							
				31/12/2018					31/12/2019					31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	352	0	0	0	38.1%	352	0	0	0	38.1%	352	0	0	0	38.1%
	Regional governments or local authorities	2	0	0	0	40.0%	2	0	0	0	40.0%	2	0	0	0	40.0%
	Public sector entities	2	0	0	0	43.0%	2	0	0	0	43.0%	2	0	0	0	43.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,529		0	0	13.7%	1,528	1	0	0	13.5%	1,528		0	0	13.2%
	Corporates	1,652		7	7	13.8%	1,651	51	8	7	14.1%	1,650	52	8	7	14.4%
	of which: SME	152		0	U	66.6%	152		0	0	56.9%	152		0	0	52.9%
	Retail	6,955		211		26.7%	6,681	817	259	204	25.0%	6,446			255	24.2% 32.6% 52.8%
Germany	of which: SME	1,459	54	30	21	39.1%	1,442	70	31	25	34.9%	1,427	85	34	28	32.6%
Oermany	Secured by mortgages on immovable property	3	0	0	0	58.8%	3	0	0	0	55.9%	3	0	0	0	52.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	0	0	43.0%	1	0	0	0	43.0%	1	0	0	0	43.0%
	Equity	7	0	0	0	0.0%	7	0	0	0	0.0%	7	0	0	0	0.0%
	Securitisation															
	Other exposures	1,645	3	0	0	0.0%	1,644	3	0	0	0.0%	1,644		0	0	0.0%
	Standardised Total	12,147	597	219	152	25.5%	11,871	873	267	212	24.3%	11,635	1109	315	263	23.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenarie	0						
				31/12/201	3				31/12/2019	)				31/12/202	0	
	(min EJR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	879	0	(	0	40.0%		1	0	) (	40.0%	879	1	C	0	40.09
	Regional governments or local authorities	14		(	0	40.0%			0	) (	40.0%	14		0	0	40.09
	Public sector entities	104	2	(	0	5.1%	102	5	0	) (	5.2%	99	7	1	0	5.29
	Multilateral Development Banks	1	0	(	0	43.0%	1	0	0	) (	43.0%	1	0	0	0	43.09 0.09 29.59 23.09
	International Organisations	(	0	(	0	0.0%		0	0	) (	0.0%	0	0	0	0	0.09
	Institutions	3,548		1	. 0	32.3%			1	l 1	30.6%	3,545		2	1	29.59
	Corporates	1,165		18		31.8%			19		26.3%					23.09
	of which: SME	684		17		35.7%	679		17		30.3%	673				26.59
	Retail	1,145		16		31.0%	1,131		17	7 11	23.1%	1,117				18.99
United Kingdom	of which: SME	829		16	9	34.0%			16	5 10	24.4%			17	11	19.69
	Secured by mortgages on immovable property	644		2	1	10.8%	639		3	3 2	14.6%			4	3	16.5
	of which: SME	151	1	(	0	21.6%	150	2	1	1 0	21.6%	149	4	1	1	21.6
	Items associated with particularly high risk	(	0	(	0	0.0%		0	(	) (	0.0%	0	0	0	0	21.6 0.0 0.0
	Covered bonds	(	0	(	0	0.0%		0	(	) (	0.0%	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	(	0	(	0	0.0%		0	0	0 0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)	(	0	(	0	43.0%		0	0	) (	43.0%	0	0	0	0	43.09
	Equity	163	0	(	0	0.0%	163	0	0	) (	0.0%	163	0	0	0	0.09
	Securitisation															
	Other exposures	1,718	3	(	0	0.0%			0	) (	0.0%	1,717		0	0	0.0
	Standardised Total	9.382	77	38	21	27.0%	9,349	110	41	24	21.9%	9,315	145	45	28	19.29

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								B	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of f provisions p	Of which: from non erforming exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	42	0	C	0	7.0%	42	0	0	0	12.6%	42	C	0	(	16.5
	Regional governments or local authorities	(	0	0	0	40.0%	0	0	0	0	40.0%	(	0	0	(	40.0
	Public sector entities	14	0	C	0	20.0%	14	. 0	0	0	20.0%	13	C	0	(	20.0
	Multilateral Development Banks	(	0	0	0	0.0%	0	0	0	0	0.0%	(	0	0	(	0.0
	International Organisations	(	0	C	0	0.0%	0	0	0	0	0.0%	0	C	0	0	0.0
	Institutions	1	0	C	0	2.5%	1	0	0	0	5.1%	1	C	0	(	7.7
	Corporates	1,339		29	21	29.5%	1,315	96	37	27	27.7%	1,287		44	33	26.5 28.6
	of which: SME	774		15	11	35.2%	758		19	15	30.8%			23	18	28.6
	Retail	555	102	89	75	73.2%	526	132	102	88	66.6%	494		116	102	62.2
Czech Republic	of which: SME	282	39	32	23	60.5%	261	60	41	32	53.5%	239	82	49	41	50.1
Слесті Керирііс	Secured by mortgages on immovable property	(	2	0	0	0.0%	0	2	0	0	0.0%	(	2	0	(	0.0
	of which: SME	(	0	0	0	0.0%	0	0	0	0	0.0%	(	C	0	(	0.0
	Items associated with particularly high risk	(	0	0	0	0.0%	0	0	0	0	0.0%	(	C	0	(	0.0
	Covered bonds	(	0	C	0	0.0%	0	0	0	0	0.0%	(	0	0	(	0.0
	Claims on institutions and corporates with a ST credit assessment	(	0	C	0	0.0%	0	0	0	0	0.0%	(	0	0	(	0.0
	Collective investments undertakings (CIU)	(	0	C	0	0.0%	0	0	0	0	0.0%	(	0	0	(	0.0
	Equity	(	0	0	0	0.0%	0	0	0	0	0.0%	(	0	0	(	0.0
	Securitisation															
	Other exposures	631	7	C	0	0.0%	631	7	0	0	0.0%	630	7	0	(	0.0
	Standardised Total	2,583	182	118	96	52.6%	2,528	237	140	115	48.2%	2,469	297	160	135	45.4



								В	aseline Scenario	)						
				31/12/201	3				31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	C	0	(	0 0	0.0%	(	0 0	0	0	0.0%	C	0	0	0	0.0%
	Regional governments or local authorities	C	0	(	0 0	40.0%	(	0 0	0	0	40.0%	0	0	0	0	40.0%
	Public sector entities	13	1	(	0 0	5.2%	12	1	0	0	5.2%	12	2	0	0	5.2%
	Multilateral Development Banks	0	0	(	0 0	0.0%	(	0 0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	(	0 0	0.0%	(	0 0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	57		(	0 0	18.1%	57	0	0	0	18.5%	57		0	0	18.6%
	Corporates	277			3 3	15.5%	267		4	3	12.0%	258		4	4	10.4%
	of which: SME	190			3 3	16.6%	182		3	3	12.8%	174		4	3	10.9%
	Retail	101		2	2 1	16.3%	96		2	2	12.2%	92		2	2	10.5%
Switzerland	of which: SME	85		1	0	9.1%	80		1	1	7.2%	76		1	1	6.6%
Switzenanu	Secured by mortgages on immovable property	24	5	(	0 0	4.3%	24	5	1	0	5.0%	24		1	0	6.3%
	of which: SME	5	0	(	0 0	21.3%		0	0	0	21.4%	5	0	0	0	21.5%
	Items associated with particularly high risk	0	0	(	0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	(	0 0	0.0%	(	0 0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(	0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	(	0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Equity	9	0	(	0 0	0.0%	9	0 0	0	0	0.0%	9	0	0	0	0.0%
	Securitisation															
	Other exposures	134		(	0 0	0.0%	134		0	0	0.0%	134		0	0	0.0%
	Standardised Total	616	32	5	i 4	13.1%	601	. 48	7	5	10.8%	586	63	8	6	9.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								:	aseline Scenarie	)						
				31/12/201	3				31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	9	2 0	(	) (	40.0%	91	. 0	(	0	40.0%	91	0	0	0	40.0%
	Regional governments or local authorities		0 0	(	0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities		0 0	(	0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	2	4 0	(	0 0	32.4%	24	1 0		0	37.4%	24	0	0	0	39.4%
	International Organisations		0 0	(	0 0	43.0%	0	0 0	0	0	43.0%	0	0	0	0	43.0%
	Institutions	7	/ U	(	0 0	24.9%	77	· 0	0	0	26.3%	77	0	0	0	27.0%
	Corporates	27		2	2 0	10.6%	276	6 6	3	1	16.4%	274	8	4	2	20.3%
	of which: SME	8		(	0 0	15.8%	87	1 1	0	0	16.4%	86	2	0	0	17.4%
	Retail	1	9 0	(	0 0	21.1%	19	0 0	0	0	20.3%	19	0	0	0	19.8%
Luxembourg	of which: SME		2 0	(	0 0	7.5%	2	2 0		0	8.1%	2	0	0	0	8.6%
Luxembourg	Secured by mortgages on immovable property		3 0	(	0 0	6.7%	3	8 0		0	7.6%	3	0	0	0	8.4%
	of which: SME		0 0	(	0 0	0.0%	0	0 0		0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0 0	(	0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		0 0	(	0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment		0 0	(	0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	1 0	(	0 0	42.1%	11	0	0	0	42.3%	11	0	0	0	42.4%
	Equity		0 0	(	0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation						-			-		-				· · · · · · · · · · · · · · · · · · ·
	Other exposures	62		(	0 0	0.0%	624		0	0	0.0%	624	1	0	0	0.0%
	Standardised Total	1.12	9 5	2	1	10.4%	1.126	8	3	1	15.7%	1,124	10	4	2	19.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Bi	aseline Scenarie	2						
				31/12/2018					31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	831	2	1	1	32.1%	829	3	2	1	32.1%	828	5	2	2	2 32.1%
	Regional governments or local authorities	42	2	0	0	1.9%	42	2	C	0	3.7%	42	2	0	C	5.3%
	Public sector entities	3	0	0	0	32.3%	3	0	0	0	34.4%	3	0	0	C	35.4%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	C	0.0%
	International Organisations	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	C	0.0%
	Institutions	242		0	0	40.4%	242		0	0	40.3%	242	1	0	C	40.2%
	Corporates	1,955	47	34	29	60.5%	1,947	56	37		55.9%	1,940	63	39	33	3 52.8%
	of which: SME	491	37	28	25	67.0%	489	40	29		63.5%	486	42	29	26	5 60.8%
	Retail	1,291		224	181	67.5%	1,269		242		68.2%	1,247	311			4 68.6%
Italy	of which: SME	554		76	47	79.6%	547		81	. 50	76.3%	539	74	85	54	4 73.5%
Italy	Secured by mortgages on immovable property	14	2	1	1	59.0%	14	2	1	1	58.3%	14	2	1	1	1 57.5%
	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	C	0.0%
	Items associated with particularly high risk	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Covered bonds	C	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0 0.0%
	Collective investments undertakings (CIU)	5	0	0	0	13.2%	5	0	0	0	14.7%	5	0	0	C	16.5%
	Equity	14	0	0	0	0.0%	14	0		0 0	0.0%	14	0	0	C	0.0%
	Securitisation														-	
	Other exposures	2,093		0	0	0.0%	2,093			0 0	0.0%	2,092	15	0	C	0.0%
	Standardised Total	6,491	334	261	211	63.2%	6,458	367	282	231	63.0%	6,427	399	300	250	62.7%



								8	aseline Scenario	)						
				31/12/201	3				31/12/2019					31/12/202	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures1
	Central governments or central banks	66	0	(	0 0	7.0%	66	0	0	0	7.0%	66	0	0	0	7.
	Regional governments or local authorities	62	1	(	0 0	40.0%	61	1	1	0	40.0%	61	2	1	1	40.0
	Public sector entities	90	0	(	0 0	43.0%	90	0	0	0	43.0%	90	1	0	0	43.
	Multilateral Development Banks	11	0	(	0 0	37.5%	11	0	0	0	37.5%	11	0	0	0	37.5
	International Organisations	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Institutions	310	0	(	0 0	41.0%	310		1	0	41.0%	309	1	1	1	41.
	Corporates	4,157	187	154	144		4,136	208	165	153	73.6%	4,111	233	177	164	
	of which: SME	367		27		50.0%	365		28		49.8%	363	57	29	28	49.
	Retail	2,644	557	552	498	89.3%	2,570	632	597	548	86.7%	2,499	703	641	595	
Russian Federation	of which: SME	13	41	40	40	96.8%	12		41		96.7%	12	42	41	41	96.
Russian reueration	Secured by mortgages on immovable property	2,593	209	84	58	27.7%	2,548	254	90	73	28.6%	2,512	290	99	85	29.
	of which: SME	1	0	(	0 0	32.9%	1	0	0	0	32.9%	1	0	0	0	32.
	Items associated with particularly high risk	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.
	Covered bonds	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.
	Equity	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.
	Securitisation									-						
	Other exposures	547		(	0 0	0.0%	547		0	0	0.0%	547	0	0	0	0.
	Standardised Total	10,482	955	791	700	73.3%	10,339	1098	854	775	70.6%	10,207	1230	920	845	68.7

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Bi	aseline Scenario	)					
				31/12/2018					31/12/2019					31/12/2020	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of from non provisions provisions	Non performing
	Central governments or central banks	24	0	C	0	40.0%	24	0	0	0	40.0%	24	0	0	0 40.0%
	Regional governments or local authorities	(	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Public sector entities	(	0	C	0	0.0%		0	0	0	0.0%	0	0	0	0 0.0%
	Multilateral Development Banks	(	0	C	0	0.0%		0	0	0	0.0%	0	0	0	0.0%
	International Organisations	(	0	C	0	0.0%		0	0	0	0.0%	0	0	0	0.0%
	Institutions	1,643		1	. 0	42.1%			2	0	41.9%			3	1 41.9%
	Corporates	32	0	C	0	12.1%	32	0	0	0	18.7%	32	0	0	0 22.3%
	of which: SME	(	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Retail	(	0	C	0	48.3%	0	0	0	0	48.3%	0	0	0	0 48.3%
Japan	of which: SME	(	0	C	0	0.0%		0	0	0	0.0%	0	0	0	0.0%
Japan	Secured by mortgages on immovable property	(	0	C	0	31.4%		0	0	0	30.9%	0	0	0	0 30.8%
	of which: SME	(	0	C	0	0.0%		0	0	0	0.0%	0	0	0	0.0%
	Items associated with particularly high risk	(	0	C	0	0.0%		0	0	0	0.0%	0	0	0	0.0%
	Covered bonds	(	0	C	0	0.0%		0	0	0	0.0%	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(	0	C	0	0.0%		0	0	0	0.0%	0	0	0	0.0%
	Collective investments undertakings (CIU)	(	0	C	0	0.0%		0	0	0	0.0%	0	0	0	0.0%
	Equity	1	. 0	C	0	0.0%	1	0	0	0	0.0%	1	0	0	0.0%
	Securitisation														
	Other exposures	45		C	0	0.0%			0	0	0.0%	45		0	0.0%
	Standardised Total	1,746	1	1	. 0	40.0%	1,745	1	2	1	40.5%	1,744	2	4	1 40.7%



									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	10,241	31	30	9	28.7%	10,191	80	40	25	31.2%	10,152	120	50	37	30.79
	Regional governments or local authorities	992	12	6	3	23.4%	988	15	7	4	27.4%	984	20	9	e	30.39
	Public sector entities	503	7	2	1	14.9%	496	14	3	2	13.7%	489	22	4	3	13.04
	Multilateral Development Banks	37	0	0	0	31.8%	37	0	0	0	34.5%	37	1	0	C	35.19
	International Organisations	0	0	0	0	26.1%	0	0	0	0	25.7%	0	0	0	C	25.49
	Institutions	23,024	82		6	7.5%	22,961	146			7.5%		209	28	16	5 7.99
	Corporates	49,634	4882	3,390		55.2%	48,205				52.2%		7667	4,511		50.39
	of which: SME	16,443	2936	2,008	1,676	57.1%	15,773	3606	2,294	1,953	54.1%	15,139	4240	2,527	2,212	52.29
	Retail	29,245	4963	3,620	2,779	56.0%	27,465	6742	4,172	3,487	51.7%	26,081	8126	4,614	4,019	
Société Générale S.A.	of which: SME	8,519	1497	1,008	789	52.7%	8,102	1914	1,111	920	48.1%	7,775	2241	1,177	1,011	
SUCIELE GENELAIE S.A.	Secured by mortgages on immovable property	12,579	1067	725	444	41.7%	12,203	1444	875	608	42.1%	11,855	1791	1,000	750	
	of which: SME	518	36	24	13		498	56	31	21	37.8%	480	73	36	28	
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.04
	Covered bonds	2	0	0	0	20.0%	2	0	0	0	20.0%	2	0	0	C	20.04
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.04
	Collective investments undertakings (CIU)	48	0	0	0	40.3%	48	0	0	0	39.5%	48	0	0	C	39.09
	Equity	1,308	0	0	0	0.0%	1,308	0	0	0	0.0%	1,308	0	0	C	0.04
	Securitisation															
	Other exposures	24,411	70	0	0	0.0%	24,404	77	0	0	0.0%	24,397	85	0	C	0.0
	Standardised Total	152,025	11113	7,787	5,938	53.4%	148,309	14830	9,134	7,430	50.1%	145.099	18039	10,216	8,688	48.29

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	8				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3,429	1	1	1	37.8%	3,427	3	2	1	38.2%	3,426	4	2	. 2	38.3%
	Regional governments or local authorities	343	3	0	0	13.4%	343		0	0	14.7%	343		1	. 0	16.0%
	Public sector entities	138	0	0	0	48.5%	138	1	1	0	44.6%		1	1	. 1	43.3%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		(	0 0	. 0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		(	0	, 0	0.0%
	Institutions	7,508	72	5	3	4.6%	7,456			4	3.5%				5	3.1%
	Corporates	15,868	1112	665	525		15,597			637						
	of which: SME	4,816	702	429	342		4,653			412						
	Retail	6,702	950	509	403		6,523									
France	of which: SME	2,815	481	250	209		2,754		260	226						
Trance	Secured by mortgages on immovable property	2,096	167	54	49	29.6%	2,075		56	51	27.2%	2,055		57	53	25.4%
	of which: SME	160	5	3	1	15.6%	157	8	4	1	16.6%		12	5	2	17.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(	0	, 0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(	0	, 0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(	0 0	. 0	0.0%
	Collective investments undertakings (CIU)	18	0	0	0	35.0%	18	0	0	0	35.0%	18	0	0	0	35.0%
	Equity	784	0	0	0	0.0%	784	0	0	0	0.0%	784	0	0	, 0	0.0%
	Securitisation															
	Other exposures	10,504	26	0	0	0.0%	10,501	29	0	0	0.0%			0	0	0.04
	Standardised Total	47,392	2332	1,234	982	42.1%	46,862	2862	1,410	1,165	40.7%	46,390	3334	1,582	1,327	39.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scer	iario						
				31/12/20	18				31/12/201	19				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	from non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	423	0	(	0 0	40.0%	423	0	0	0	40.0%	422	0	0	C	40.09
	Regional governments or local authorities	0	0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Public sector entities	11	0	(	0 0	22.1%	11	0	0	0	23.4%	11	0	0	0	24.0%
	Multilateral Development Banks	0	0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Institutions	3,290		0	) 0	20.1%	3,288	2	1	0	21.3%	3,287	4	1	1	21.7%
	Corporates	842		2	1	5.5%	836	24	3	2	7.2%	830	30	3	2	8.2%
	of which: SME	285	15	1	1	4.2%	283	17	1	1	5.1%	280	19	1	1	5.7%
	Retail	3	1	(	) 0	69.8%	3	1	0	0	67.8%	3	1	1	C	66.2%
United States	of which: SME	0	0	0	0 0	61.5%	0	0	0	0	61.2%	0	0	0	0	61.0%
United States	Secured by mortgages on immovable property	9	1	(	0 0	67.1%	9	1	1	0	65.5%	8	1	1	C	64.6%
	of which: SME	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Items associated with particularly high risk	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Covered bonds	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)	4	0	(	) 0	32.4%	4	0	0	0	31.9%	4	0	0	0	31.5%
	Equity	14	0	(	0 0	0.0%	14	0	0	0	0.0%	14	0	0	C	0.0%
	Securitisation															
	Other exposures	263	0	(	0 0	0.0%	263	0	0	0	0.0%	262	0	0	C	0.0%
	Standardised Total	4,856	20	3	2	10.1%	4,849	28	5	3	11.4%	4,841	36	6	4	12.2%



									Adverse Scen	iario						
				31/12/201	18				31/12/201	19				31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	352	Ū	0	0	38.1%	352	0	0	0	38.1%	352	0	0 0	0	38.1%
	Regional governments or local authorities	2	0	0	0	40.0%	2	0	0	0	40.0%	2	0	0	0	40.0%
	Public sector entities	2	0	0	0	33.5%	2	0	0	0	32.1%	2	0	0	0	31.6%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,529	0	0	0	31.5%	1,528		0	0	30.6%			1	0	30.2%
	Corporates	1,652	51	8	7	13.8%	1,651		8	7	14.3%	1,650		9	8	14.8%
	of which: SME	152		0	0	67.2%	152		0	0	57.1%			0	0	53.4%
	Retail	6,700		373			6,110								478	
Germany	of which: SME	1,435	77	45	28		1,389	123	53	39	31.7%		163	61	49	29.9%
Germany	Secured by mortgages on immovable property	3	0	0	0	57.4%	3	0	0	0	52.9%	2	1	0	0	50.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	0	0	32.4%	1	0	0	0	31.9%	1	0	0	0	31.8%
	Equity	7	0	0	0	0.0%	7	0	0	0	0.0%	7	0	0	0	0.0%
	Securitisation															
	Other exposures	1,645	3	0	0	0.0%	1,644	3	0	0	0.0%			0	0	0.0%
	Standardised Total	11,891	853	381	227	26.6%	11,299	1445	492	374	25.9%	10,835	1908	583	486	25.5%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Rati Non performin exposures1
	Central governments or central banks	879		0	0	40.0%	879	1	1	0	40.0%	878		. 1	1	40
	Regional governments or local authorities	14	0	0	0	40.0%		0	0	0	40.0%	14		0	C	40
	Public sector entities	104	3	0	0	5.9%	100	7	1	0	5.9%	96	11	1	1	L 5
	Multilateral Development Banks	1	0	0	0	28.1%	1	0	0	0	27.8%	1	0	0	C	27
	International Organisations	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	C	0 0
	Institutions	3,548		1	0	28.7%	3,546	3	2	1	28.4%	3,543		2	2	2 28
	Corporates	1,161	33	19	10	29.9%	1,148	47	20	11	23.8%	1,134		22	12	2 20
	of which: SME	682	27	17	9	34.0%	674	35	18	10	27.4%	666	44	18	10	2
	Retail	1,141	36	17	10	28.2%	1,119	58	19	12	19.9%	1,097	80	20	13	3 16
United Kingdom	of which: SME	826	32	17	10	30.8%	805	53	18	11	21.0%	784	74	19	12	2 16
United Kingdom	Secured by mortgages on immovable property	642	12	6	3	22.1%	632	22	10	6	28.7%	619	34	14	11	3
	of which: SME	151	2	1	1	36.3%	148	4	2	2	36.3%	146	7	3	2	2 3
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	C	)
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	C	) (
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	C	) (
	Collective investments undertakings (CIU)	0	0	0	0	32.4%	0	0	0	0	31.8%	0	0	0	C	3:
	Equity	163	0	0	0	0.0%	163	0	0	0	0.0%	163	0	0	0	) (
	Securitisation															
	Other exposures	1,718	3	0	0	0.0%	1,718	3	0	0	0.0%	1,717	4	0	C	)
	Standardised Total	9,371	89	44	23	26.5%	9,318	142	52	31	21.8%	9,263	197	59	39	19

Standardised Tot <sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scena	rio						
				31/12/201	18				31/12/2019	)				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	42	0	0	0	9.8%	42	0	0	0	16.9%	42	0	0	0	20.49
	Regional governments or local authorities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.04
	Public sector entities	14	0	0	0	20.2%	13	0	0	0	20.8%	13	1	0	0	21.84
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.04
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Institutions	1	0	0	0	2.0%	1	0	0	0	4.5%	1	0	0	0	6.89
	Corporates	1,339	72	33	22	30.5%	1,298	113	54	34	29.8%	1,248		71	49	6.89 30.09 32.39
	of which: SME	774	31	17	11	36.8%	747	58	29	19	33.1%	716		39	29	32.39
	Retail	549		99	78	72.1%	502	155		100	64.5%	446				
Czech Republic	of which: SME	277	44	40	26	59.2%	242	79	58	42	52.5%	200	121	77	61	49.89
Слесті Керирііс	Secured by mortgages on immovable property	0	2	0	0	0.0%	0	2	0	0	0.0%	0	2	0	0	0.09
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	631	7	0	0	0.0%	631	7	0	0	0.0%	630		0	0	0.09
	Standardised Total	2,577	189	132	100	52.9%	2,488	277	178	134	48.2%	2.381	384	222	176	45.8%



		JUCIELE	Serierale	J.A.					Adverse Scen	ario						
				31/12/20	18				31/12/201					31/12/202	0	
				51, 12, 20					51, 12, 203		-			52/22/20		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	C	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Regional governments or local authorities	0	0	(	0 0	40.0%	0	0	0	0	40.0%	0	0	0	C	40.0
	Public sector entities	13	1	(	0 0	5.9%	12	2	0	0	5.9%	11	3	0	C	5.9
	Multilateral Development Banks	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	International Organisations	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Institutions	57	0	0	) 0	32.4%	57		0	0	31.8%	57	0	0	C	31.4
	Corporates	276	19	4	1 3	15.4%	261		5	4	11.4%	247	48	6	5	9.8
	of which: SME	189	16	4	3	16.5%	177		4	3	12.0%		41	5	4	10.2
	Retail	101	8	2	1	16.2%	94		2	2	11.7%	86	23	3	2	10.0
Switzerland	of which: SME	85	6	1	1	9.5%	78		1	1	7.5%		20	2	1	6.9
Switzenanu	Secured by mortgages on immovable property	24	5	1	0	5.0%	24	6	1	0	7.3%	23	6	2	1	9.9
	of which: SME	5	0	(	0 0	35.4%	5	0	0	0	35.7%	5	0	0	C	35.0
	Items associated with particularly high risk	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Covered bonds	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Claims on institutions and corporates with a ST credit assessment	C	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Collective investments undertakings (CIU)	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.04
	Equity	9	0	(	0 0	0.0%	9	0	0	0	0.0%	9	0	0	0	0.09
	Securitisation								-	-				-		
	Other exposures	134	1	(	0 0	0.0%	134		0	0	0.0%	134	1	0	C	0.0
	Standardised Total	614	34	7	5	13.3%	591	57	9	6	10.7%	568	81	10	8	9.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	92	2 (	0 0	0 0	40.0%	91	0	0	0	40.0%	91	0	Ū	0	40.0%
	Regional governments or local authorities	(	) (	0 0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	(	0 0	0 0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	24	4 (	0 0	) 0	36.4%	24	0	0	0	41.7%	24	0	0	0	43.0%
	International Organisations	(	) (	0 0	) 0	26.1%	0	0	0	0	25.7%	0	0	0	0	25.4%
	Institutions	7.	7 (	0 0	) 0	28.4%	77		0	0	27.7%	77		0	0	27.3%
	Corporates	270	5 6	5 2	1	10.0%	272		3	1	13.8%	269		4	2	15.4%
	of which: SME	8	5 2	2 0	) 0	10.6%	85		1	0	11.2%	83		1	1	11.7%
	Retail	19	9 0	0 0	0 0	13.3%	19	0	0	0	12.6%	19	0	0	0	12.7%
Luxembourg	of which: SME		2 (	0 0	0 0	6.9%	2	0	0	0	7.1%	2	0	0	0	7.1%
Luxembourg	Secured by mortgages on immovable property		3 (	0 0	0 0	8.8%	3	0	0	0	11.4%	3	0	0	0	13.1%
	of which: SME	(	) (	0 0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(	) (	0 0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(	) (	0 0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(	) (	0 0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1:	1 (	0 0	) 0	30.7%	11	0	0	0	30.7%	11	0	0	0	30.8%
	Equity	(	) (	0 0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation											-		-		
	Other exposures	624		0 0	0 0	0.0%	624		0	0	0.0%	624		0	0	0.0%
	Standardised Total	1,127	7 7	2	1 1	10.1%	1.122	12	3	2	13.7%	1.119	15	5	2	15.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20	18				31/12/201	.9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	831	2		1 1	32.1%	829		2	1	32.1%	826	6	3	2	32.1%
	Regional governments or local authorities	42	2	(	0 0	2.2%	42		0	0	4.4%	42	2	0	0	6.5% 28.0%
	Public sector entities	3	0	(	0 0	27.1%	3	U	0	0	27.8%	3	0	0	0	28.0%
	Multilateral Development Banks	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	242	0	(	0 0	29.6%	242		0	0	29.5%	242		0	0	29.4%
	Corporates	1,947	56	42	2 32	56.5%	1,923		49	39	49.3%	1,903			46	45.5% 51.7%
	of which: SME	489	40	29		63.8%	482		30	20		477			27	51.7%
	Retail	1,288	271	220			1,261					1,236			217	67.1%
Italy	of which: SME	552	61	7	7 47	77.0%	541		82	51	/1.1/0	530		86	55	66.8%
Italy	Secured by mortgages on immovable property	14	2		1 1	58.8%	14	2	1	1	58.3%	14	2	1	1	57.9%
	of which: SME	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	5	0	(	0 0	9.4%	5	0	0	0	10.0%	5	0	0	0	10.8%
	Equity	14	0	(	0 0	0.0%	14	0	0	0	0.0%	14	0	0	0	0.0%
	Securitisation															
	Other exposures	2,093	13	(	0 0	0.0%	2,093	14	0	0	0.0%	2,092		0	0	0.0%
	Standardised Total	6,480	346	271	215	62.1%	6,426	400	298	242	60.4%	6,376	450	321	266	59.2%



		boelete (		01/11					Adverse Scen	nario						
				31/12/201	18				31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing		Non performing exposure1		Of which: from non performing exposures	Coverage Rati Non performin exposures1
	Central governments or central banks	66	0	0	0	7.0%	66		0	0	7.0%			0 C	) (	7 7
	Regional governments or local authorities	62	1	1	0	40.0%	61		1	. 1	40.0%			2 2	2	1 40
	Public sector entities	90	0	0	0	24.5%	90	1	0	0	24.6%			1 0	) (	24
	Multilateral Development Banks	11	0	0	0	24.5%	11	C	0	0	24.6%			0 0	) (	24.
	International Organisations	0	0	0	0	0.0%	0	C	0	0	0.0%			0 0	) (	0 0
	Institutions	310		0	0	24.5%	310		. 0	0	24.6%			2 1	1 (	24
	Corporates	4,154					4,120									
	of which: SME	367		28	27		363		30		50.1%					50
	Retail	2,557	645	696	573		2,400									
Russian Federation	of which: SME	12	42	41	41	97.0%	11		42		97.0%			3 43		2 97
Russian rederation	Secured by mortgages on immovable property	2,566	236	129	80	33.9%	2,495	307	148	113	37.0%		36	7 166	5 14	
	of which: SME	1	0	0	0	47.5%	1	C	0	0	47.5%			0 0	) (	46
	Items associated with particularly high risk	0	0	0	0	0.0%	0	C	0	0	0.0%			0 0	) (	0 0
	Covered bonds	0	0	0	0	0.0%	0	C	0	0	0.0%			0 0	) (	0 0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	C	0	0	0.0%			0 0	) (	0 0
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	C	0	0	0.0%			0 0	) (	0 0
	Equity	0	0	0	0	0.0%	0	C	0	0	0.0%	6 0		0 0	) (	0 0
	Securitisation															
	Other exposures	547	0	0	0	0.0%	547		0	0	0.0%			0 0	) (	) (
	Standardised Total	10,363	1073	986	799	74.4%	10,101	1336	1,114	967	72.4%	9,877	1560	0 1,228	1,104	1 70.

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	.8				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	24	0	0	0	40.0%	24	0	0	0	40.0%	24	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,643	0	1	0	34.9%	1,642		2	1	34.8%	1,640	3	4	1	34.8% 29.1%
	Corporates	32	0	0	0	16.5%	32	0	0	0	25.8%	32	0	0	0	29.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	48.3%	0	0	0	0	48.3%	0	0	0	0	48.3% 0.0%
Japan	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Japan	Secured by mortgages on immovable property	0	0	0	0	38.6%	0	0	0	0	38.4%	0	0	0	0	38.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Securitisation															1
	Other exposures	45	0	0	0	0.0%	45		0	0	0.0%	45	0	0	0	0.0%
	Standardised Total	1,746	1	1	0	33.7%	1,744	2	3	1	34.3%	1,743	3	4	1	34.5%



### 2018 EU-wide Stress Test: Securitisations

Société Générale S.A.

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		38	38						
Exposure values	IRB		19,034	19,464						
	Total		19,072	19,502						
	STA		200	200	200	200	200	200	200	200
REA	IRB		1,578	1,772	2,004	2,165	2,341	3,161	4,559	5,780
	Total		1,779	1,972	2,204	2,366	2,542	3,362	4,759	5,980
Impairments	Total	Total banking book others than assessed at fair value	7	7	12	1	1	13	1	0



# 2018 EU-wide Stress Test: Risk exposure amounts Société Générale S.A.

	Actual	Restated	:	Baseline scenario	)	4	Adverse scenario	)
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	285,749	286,045	291,559	293,899	296,470	297,480	303,768	307,747
Risk exposure amount for securitisations and re-securitisations	1,779	1,972	2,204	2,366	2,542	3,362	4,759	5,980
Risk exposure amount other credit risk	283,970	284,072	289,355	291,533	293,928	294,119	299,009	301,767
Risk exposure amount for market risk	18,560	18,560	18,560	18,560	18,560	26,043	26,839	27,482
Risk exposure amount for operational risk	48,995	48,995	48,995	48,995	48,995	52,703	53,299	53,773
Other risk exposure amounts	2	2	2	2	2	2	2	2
Total risk exposure amount	353,306	353,601	359,116	361,456	364,026	376,228	383,907	389,004

#### EBA EUROPEAN BANKING AUTHORITY

#### 2018 EU-wide Stress Test: Capital

Société Générale S.A.

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	60,614	59,565	60,485	61,334	62,404	49,779	48,970	48,936
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40,861	40,250	41,143	41,992	43,062	30,437	29,628	29,594
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	18,633	18,633	18,633	18,633	18,633	18,633	18,633	18,633
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	6,207	6,207	7,117	8,237	9,191	479	378	553
	A.1.3	Accumulated other comprehensive income	-651	-1,503	-1,503	-1,503	-1,503	-2,108	-2,108	-2,108
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	1,032	180	180	180	180	-518	-518	-518
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	0	0	0	0	0	92	92	92
	A.1.3.3	Other OCI contributions	-1,682	-1,682	-1,682	-1,682	-1,682	-1,682	-1,682	-1,682
	A.1.4	Other Reserves	24,632	24,539	24,539	24,539	24,539	24,539	24,539	24,539
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	1,572	1,572	1,638	1,730	1,806	1,253	1,293	1,340
	A.1.7	Adjustments to CET1 due to prudential filters	-253	-253	-253	-253	-253	-367	-367	-367
	A.1.8	(-) Intangible assets (including Goodwill)	-6,625	-6,625	-6,625	-6,625	-6,625	-6,625	-6,625	-6,625
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2,102	-2,129	-2,044	-1,943	-1,840	-5,067	-5,345	-5,510
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-868	-421	-113	-113	-113	-113	-113	-113
	A.1.11	(-) Defined benefit pension fund assets	-60	-60	-60	-60	-60	-14	-9	-37
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	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	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-24	-18	-18	-18	-18	-18	-18	-18
	A.1.14.1	Of which: from securitisation positions (-)	-24	-18	-18	-18	-18	-18	-18	-18
	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	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	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	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-234	-203	-570	-631	-694	-570	-631	-694
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-475						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	634	512	402	0	0	413	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	262	262	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital	373	250	402	0	0	413	0	0
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and	464	464	402	0	0	413	0	0
	A.1.22.4.2	CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-172	-295						

#### 2018 EU-wide Stress Test: Capital

Société Générale S.A.

EBA EUROPEAN BANKING AUTHORITY

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,653	8,653	8,680	8,680	8,680	8,680	8,680	8,680
	A.2.1	Additional Tier 1 Capital instruments	7,014	7,014	7,691	8,691	8,691	7,691	8,691	8,691
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	-11	-11	-11	-11	-11	-11	-11	-11
	A.2.4	Additional Tier 1 transitional adjustments	1,650	1,650	1,000	0	0	1,000	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
		TIER 1 CAPITAL (net of deductions and after transitional adjustments)	49,514	48,902	49,822	50,672	51,742	39,116	38,307	38,274
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,100	10,663	10,663	10,663	10,663	10,663	10,663	10,663
	A.4.1	Tier 2 Capital instruments	12,108	12,108	12,108	12,108	12,108	12,108	12,108	12,108
	A.4.2	Other Tier 2 Capital components and deductions	-1,250	-1,686	-1,686	-1,686	-1,686	-1,686	-1,686	-1,686
	A.4.3	Tier 2 transitional adjustments	241	241	241	241	241	241	241	241
	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	0
	в	TOTAL RISK EXPOSURE AMOUNT	353,306	353,601	359,116	361,456	364,026	376,228	383,907	389,004
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	11.57%	11.38%	11.46%	11.62%	11.83%	8.09%	7.72%	7.61%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	14.01%	13.83%	13.87%	14.02%	14.21%	10.40%	9.98%	9.84%
	C.3	Total Capital ratio	17.16%	16.85%	16.84%	16.97%	17.14%	13.23%	12.76%	12.58%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,227	39,738	40,741	41,992	43,062	30,024	29,628	29,594
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	47,230	46,741	48,421	50,672	51,742	37,703	38,307	38,274
	D.3	TOTAL CAPITAL (fully loaded)	58,089	57,163	58,843	61,094	62,164	48,125	48,729	48,696
	E.1	Common Equity Tier 1 Capital ratio	11.39%	11.24%	11.34%	11.62%	11.83%	7.98%	7.72%	7.61%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	13.37%	13.22%	13.48%	14.02%	14.21%	10.02%	9.98%	9.84%
	E.3	Total Capital ratio	16.44%	16.17%	16.39%	16.90%	17.08%	12.79%	12.69%	12.52%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			0	0	0	0	0	0
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217	1,150,217
	H.2	Total leverage ratio exposures (fully loaded)	1,149,844	1,149,844	1,149,844	1,149,844	1,149,844	1,149,844	1,149,844	1,149,844
	Н.3	Leverage ratio (transitional)	4.30%	4.25%	4.33%	4.41%	4.50%	3.40%	3.33%	3.33%
	H.4	Leverage ratio (fully loaded)	4.11%	4.07%	4.21%	4.41%	4.50%	3.28%	3.33%	3.33%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
	P.3	O-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.50%	0.50%	0.75%	1.00%	1.00%	0.75%	1.00%	1.00%
requirements (96)	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.80%	1.80%	2.67%	3.55%	3.55%	2.67%	3.55%	3.55%
(1) Conversions not considered for CET1 com	P.6	Companies Burrer	1.80%	1.80%	2.67%	3.55%	3.55%	2.67%	3.55%	3.55%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



### 2018 EU-wide Stress Test: P&L

Société Générale S.A.

	Actual		Baseline scenario			Adverse scenario	
(min EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	11,292	10,260	9,980	9,884	9,638	8,525	8,569
Interest income	22,405	20,686	21,655	24,015	25,929	26,833	28,982
Interest expense	-11,113	-10,425	-11,675	-14,131	-16,291	-18,308	-20,414
Dividend income	110	110	110	110	55	55	55
Net fee and commission income	6,273	6,273	6,273	6,273	5,646	5,646	5,646
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	9,654	5,712	5,712	5,712	-2,878	2,387	2,387
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					-606		
Other operating income not listed above, net	-4,385	1,990	1,990	1,990	1,838	1,839	1,840
Total operating income, net	22,944	24,345	24,064	23,968	13,692	18,452	18,496
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,025	-2,360	-1,882	-1,779	-5,125	-3,077	-2,652
Other income and expenses not listed above, net	-17,273	-17,224	-17,134	-17,440	-18,112	-15,793	-15,821
Profit or (-) loss before tax from continuing operations	4,646	4,760	5,049	4,750	-9,544	-418	24
Tax expenses or (-) income related to profit or loss from continuing operations	-1,460	-1,205	-1,287	-1,183	3,048	304	170
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	3,186	3,555	3,761	3,567	-6,496	-114	194
Amount of dividends paid and minority interests after MDA-related adjustments	3,083	2,645	2,642	2,613	-769	-12	19
Attributable to owners of the parent net of estimated dividends	103	910	1,120	954	-5,728	-101	175
Memo row: Impact of one-off adjustments		303	303	303	303	303	303
The results include distribution restrictions for MDA adjustments		No	No	No	Yes	Yes	Yes



# **EVING**<br/>THORITY**2018 EU-wide Stress Test:**Major capital measures and realised losses

Société Générale S.A.

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR		
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 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
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 (+/-)	0

Realised losses 01 January to 30 June 2018	min EUR		
Realised fines/litigation costs (net of provisions) (-)	0		
Other material losses and provisions (-)	0		



# **2018 EU-wide Stress Test**

### Information on performing and non-performing exposures<sup>1</sup>

Société Générale S.A.

		Actual								
				17						
		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		: Collaterals and financial			
		Of which performing	Of which no	n-performing	On performing	On non-performing	guarantees received on non- performing			
		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures			
(mln EUR) Debt securities (including at amortised cost and fair value)	58,111	0	130	130	-43	105	0			
Central banks	3,231	0	0	0	0	0	0			
General governments	47,547	0	48	48	-46	46	0			
Credit institutions	5,093	0	1	1	2	1	0			
Other financial corporations	1,320	0	62	62	0	52	0			
Non-financial corporations	920	0	19	19	0	6	0			
Loans and advances(including at amortised cost and fair value)	626,417	1,565	20,741	20,741	1,329	11,239	6,007			
Central banks	113,024	0	13	13	0	13	0			
General governments	21,138	13	324	324	2	34	275			
Credit institutions	55,716	24	64	64	2	11	52			
Other financial corporations	46,710	276	83	83	17	38	2			
Non-financial corporations	195,103	499	9,619	9,619	1,045	5,401	2,765			
Households	194,727	754	10,638	10,638	264	5,742	2,912			
DEBT INSTRUMENTS other than HFT	684,528	1,565	20,871	20,871	1,286	11,344	6,007			
OFF-BALANCE SHEET EXPOSURES	437,935		2,657	2,657	-109	-308	560			

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



# **2018 EU-wide Stress Test**

### Information on performing and forborne exposures<sup>1</sup>

Société Générale S.A.

		Actual 31/12/2017					
		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		
Central banks	0	0	0	0	0		
General governments	0	0	0	0	0		
Credit institutions	0	0	0	0	0		
Other financial corporations	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	5,857	4,853	1,985	1,985	2,050		
Central banks	0	0	0	0	0		
General governments	1	0	0	0	0		
Credit institutions	0	0	0	0	0		
Other financial corporations	22	20	13	13	3		
Non-financial corporations	3,167	2,628	1,043	1,043	1,416		
Households	2,667	2,204	929	929	631		
DEBT INSTRUMENTS other than HFT	5,857	4,853	1,985	1,985	2,050		
Loan commitments given	201	185	-7	-7	161		

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30