

A French corporation with share capital of EUR 1,009,897,137.75 Registered office: 29 boulevard Haussmann - 75009 PARIS 552 120 222 R.C.S. PARIS

# **RISK REPORT**

PILLAR 3 30.09.2018

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## 1 CAPITAL MANAGEMENT AND ADEQUACY

#### 1.1 REGULATORY CAPITAL

During the first three quarters of 2018, Societe Generale issued an equivalent of EUR 1,150 M of subordinated Tier 2 bonds and USD 1,250 M of Additional Tier 1 bonds. Societe Generale also launched an Additional Tier 1 issuance of USD 1,250 M on 27 September 2018 issued on 4 October 2018.

In addition, during this period, the Group redeemed at its first call date two Additional Tier 1 bonds for respective amounts of GBP 506 M and EUR 100 M, implemented in June and July 2008, as well as six Tier 2 bonds (issuances with residual amounts of GBP 276 M, implemented in January and December 2003, issuances with residual amounts of EUR 681 M, implemented in February and March 2008 and May 2006, and an issuance with a residual amount of EUR 778 M implemented in August 2008).

Société Générale also announced on 15 October 2018 the early redemption at first call date (29 November 2018) of USD 1,250 M Additional Tier 1 bonds issued in September 2013.

TABLE 1: REGULATORY CAPITAL AND CRR/CRD4 SOLVENCY RATIOS - FULLY LOADED

(In EUR m)	30.09.2018	31.12.2017
Shareholders' equity (IFRS) , Group share	60 149	59 373
Deeply subordinated notes	(9 248)	(8 521)
Perpetual subordinated notes	(276)	(269)
Consolidated shareholders' equity, Group share, net of deeply subordinated and perpetual subordinated notes	50 625	50 583
Non-controlling interests	3 490	3 529
Intangible assets	(1 991)	(1 795)
Goodwill	(4 815)	(4 829)
Proposed dividends (General Meeting of Shareholders) and interest expenses on deeply subordinated and perpetual subordinated notes	(1 551)	(1 880)
Deductions and regulatory adjustments	(5 086)	(5 381)
Common Equity Tier One Capital	40 672	40 227
Deeply subordinated notes and preferred shares	9 343	8 715
Other additional tier 1 capital	64	101
Additional Tier 1 deductions	(136)	(136)
Tier One Capital	49 943	48 907
Tier 2 instruments	13 298	12 388
Other tier 2 capital	(51)	425
Tier 2 deductions	(1 672)	(1 686)
Total regulatory capital	61 518	60 034
Total risk-weighted assets	364 686	353 306
Credit risk-weighted assets	299 836	294 220
Market risk-weighted assets	15 920	16 873
Operational risk-weighted assets	48 930	44 385
Solvency ratios		
Common Equity Tier 1 Ratio	11,2%	11,4%
Tier 1 Ratio	13,7%	13,8%
Total capital adequacy ratio	16,9%	17,0%

## **1.2 CAPITAL REQUIREMENTS**

TABLE 2: GROUP CAPITAL REQUIREMENTS AND RISK-WEIGHTED ASSETS (OV1)

4. 545	RW	/A		num capital quirements
(In EUR m)	30.09.2018	30.06.2018	30.09.2018	30.06.2018
Credit risk (excluding counterparty credit risk)	259 276	256 596	20 742	20 528
o.w. standardised approach	98 307	98 <b>4</b> 58	7 865	7 877
o.w. Foundation IRB (F-IRB) approach	4 516	4 292	361	343
o.w. Advanced IRB (A-IRB) approach	139 365	137 162	11 149	10 973
o.w. equity IRB under the simple risk-weighted approach or IMA	17 088	16 684	1 367	1 335
Counterparty credit risk	30 328	30 233	2 426	2 419
o.w. risk exposure for contributions to the default fund of a CCP	1 056	1 058	85	85
o.w. CVA	5 751	5 036	460	403
Settlement risk	3	3	0	0
Securitisation exposures in the banking book (after cap)	1 862	1 747	149	140
o.w. IRB approach	55	60	4	5
o.w. IRB supervisory formula approach (SFA)	78	23	6	2
o.w. internal assessment approach (IAA)	1 542	1 470	123	118
o.w. standardised approach	188	193	15	15
Market risk	15 920	17 078	1 274	1 366
o.w. standardised approach	1 333	1 187	107	95
o.w. IMA	14 587	15 891	1 167	1 271
Large exposures	-		-	
Operational risk	48 930	48 930	3 914	3 914
o.w. basic indicator approach	-	0	-	0
o.w. standardised approach	2 955	2 955	236	236
o.w. advanced measurement approach	45 975	45 975	3 678	3 678
Amounts below the thresholds for deduction (subject to 250% risk-weighting)	8 368	8 501	669	680
Floor adjustment	0	0	0	0
TOTAL	364 686	363 087	29 175	29 047

#### Change in risk-weighted assets and capital requirements

The following table presents the risk-weighted assets by pillar (fully loaded).

#### TABLE 3: RISK-WEIGHTED ASSETS (RWA) BY PILLAR AND RISK

(In EUR bn)	Credit	Market	Operational	Total 30.09.2018	Total 31.12.2017 (1)
French Retail Banking	91.3	0.0	5.4	96.8	100.5
International Retail Banking and Financial Services	110.3	0.2	7.7	118.3	116.8
Global Banking and Investor Solutions	89.5	15.4	32.2	137.1	124.0
Corporate Centre	8.7	0.3	3.6	12.6	12.0
GROUP	299.8	15.9	48.9	364.7	353.3

At 30st September 2018, RWA (EUR 364.7 billion) broke down as follows:

- credit risk accounted for 82% of RWA (of which 37% for International Retail Banking and Financial Services);
- market risk accounted for 4% of RWA (of which 97% for Global Banking and Investor Solutions);
- operational risk accounted for 14% of RWA (of which 66% for Global Banking and Investor Solutions).

#### 1.3 LEVERAGE RATIO MANAGEMENT

TABLE 4: LEVERAGE RATIO SUMMARY AND RECONCILIATION OF PRUDENTIAL BALANCE SHEET AND LEVERAGE EXPOSURE

(In EUR m)	30.09.2018	31.12.2017
Tier 1 capital (1)	49 943	48 907
Total assets in prudential balance sheet (2)	1 164 639	1 137 688
Adjustments for fiduciary assets recognised on the balance sheet but excluded from the leverage ratio exposure	0	0
Adjustments for derivative financial instruments	(32 025)	(61 148)
Adjustments for securities financing transactions (3)	(8 769)	(9 035)
Off-balance sheet exposure (loan and guarantee commitments)	97 596	93 055
Technical and prudential adjustments (Tier 1 capital prudential deductions)	(10 471)	(10 716)
Leverage ratio exposure	1 210 970	1 149 844
CRR fully loaded leverage ratio (4)	4,1%	4.3%

<sup>(1)</sup> Fully loaded based on CRR rules taking into account the leverage ratio delegated act adopted in October 2014 by the European Commission.

#### 1.4 FINANCIAL CONGLOMERATE RATIO

At 30 June 2018, the financial conglomerate ratio is 138%, consisting of a numerator ("Own funds of the Financial Conglomerate") of EUR 63.5 billion, and a denominator ("Regulatory requirement of the Financial Conglomerate") of EUR 46.2 billion.

At 31st December 2017, the financial conglomerate ratio was 149%, consisting of a numerator "Own funds of the Financial Conglomerate" of EUR 62.6 billion, and a denominator "Regulatory requirement of the Financial Conglomerate" of EUR 42 billion.

<sup>(2)</sup> The prudential balance sheet corresponds to the IFRS balance sheet less entities accounted for through the equity method (mainly insurance subsidiaries)

<sup>\*</sup> Securities financing transactions: repos, reverse repos, securities lending and borrowing and other similar transaction

## **2 CREDIT RISKS**

## **2.1 QUANTITATIVE INFORMATION**

TABLE 5: PROVISIONING OF DOUBTFUL LOANS (IN EUR BN)

(In EUR m)	30.09.2018	31.12.2017
Gross book outstandings	496.6	478.7
Doubtful loans	19.0	20.9
Gross doubtful loans ratio	3.8%	4.4%
Specific provisions	10.5	11.3
Provisions on groups of homogeneous assets GROUP GROSS DOUBTFUL LOANS COVERAGE RATIO (OVERALL PROVISIONS/DOUBTFUL LOANS)	2.0 <b>66%</b>	1.3 <b>61%</b>
Provisions S1	1.0	0170
Provisions S2	1.1	
Provisions S3	10.5	
GROUP GROSS DOUBTFUL LOANS COVERAGE RATIO (STAGE 3		
PROVISIONS/DOUBTFUL LOANS)	55%	

<sup>\*</sup> Customer loans, deposits at banks and loans due from banks, leasing and lease assets

#### **2.2 CREDIT RISK DETAIL**

TABLE 6: RWA FLOW STATEMENTS OF CREDIT RISK EXPOSURES UNDER IRB (CR8)

(In EUR m)	RWA amounts	Capital requirements
RWA as at end of previous reporting period (30.06.2018)	159 692	12 775
Asset size	4 270	342
Asset quality	(694)	(55)
Model updates	0	0
Methodology and policy	0	0
Acquisitions and disposals	0	0
Foreign exchange movements	205	16
Other	(831)	(66)
RWA as at end of reporting period (30.09.2018)	162 643	13 011

<sup>\*\*</sup> As of June 30, 2018, and September 30, 2018 portfolio-based provisions are the sum of stage 1 and stage 2 provisions.

## **2.3 COUNTERPARTY RISK DETAIL**

TABLE 7: RWA FLOW STATEMENTS OF COUNTERPARTY RISK EXPOSURES UNDER IRB (CCR7)

(In EUR m)	RWA amounts – IRB IMM	RWA amounts – IRB hors IMM	RWA amountsr – Total IRB	Capital equirements – IRB IMM		Capital requirements - Total IRB
RWA as at end of previous reporting period (30.06.2018)	12 267	5 581	17 848	981	446	1 428
Asset size	331	(192)	139	27	(15)	11
Credit quality of counterparties	21	32	53	2	3	4
Model updates	0	0	0	0	0	0
Methodology and policy	0	0	0	0	0	0
Acquisitions and disposals	0	0	0	0	0	0
Foreign exchange movements	17	-5	12	1	0	1
Other	(103)	(162)	(265)	(8)	(13)	(21)
RWA AS AT END OF REPORTING PERIOD (30.09.2018)	12 534	5 254	17 788	1 003	420	1 423

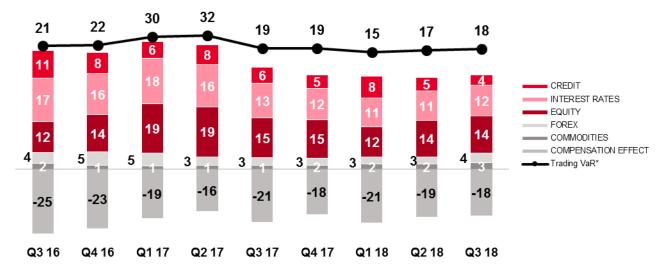
The table above shows the data on 30th September 2018, excluding the CVA of  $\leq$  5.4 billion calculated on exposures under IRB method.

## **3 MARKET RISKS**

#### 3.1 CHANGE IN TRADING VAR

Quarterly average 99% Value at Risk (VaR), a composite indicator used for the day-to-day monitoring of the market risks incurred by the bank, on the scope of its trading activities, in millions of euros:

#### **CHANGE IN TRADING VAR\* AND STRESSED VAR\*\***



Stressed VAR** (1 day, 99%, in EUR m)	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18
Minimum	14	14	14	18	21
Maximum	37	37	72	59	57
Average	25	21	34	33	34

<sup>\*</sup>Trading VaR: measurement over one year (i.e. 260 scenario) of the greatest risk obtained after elimination of 1% of the most unfavourable occurrences

<sup>\*\*</sup>Stressed VaR: Identical approach to VaR (historical simulation with 1-day shocks and a 99% confidence interval), but over a fixed one-year historical window corresponding to a period of significant financial tension instead of a one-year rolling period Since 1 January 2008, the scope of the credit VaR excludes hybrid CDO positions now dealt with prudentially in the banking book.

# 3.2 MARKET RISK RWA AND CAPITAL REQUIREMENTS – ADDITIONAL QUANTITATIVE INFORMATIONS

TABLE 8: RWA FLOW STATEMENTS OF MARKET RISK EXPOSURES UNDER AN IMA (INTERNAL MODEL APPROACH) (MR2-B)

(In EUR m)	VaR	SVaR	IRC	CRM	Other	Total RWA	Total capital requirements
RWA at end of previous reporting				_			1
period (30.06.2018)	2 349	6 659	3 778	3 105	0	15 891	1 271
Regulatory adjustment	1 723	2 214	0	196	0	4 132	331
RWA at end of day previous quarter	627	4 445	3 778	2 909	0	11 758	941
Movement in risk levels	126	(97)	(1 674)	12	0	(1 633)	(131)
Model updates/changes	322	7	0	0	0	329	26
Methodology and policy	0	0	0	0	0	0	0
Acquisitions and disposals	0	0	0	0	0	0	0
Foreign exchange movements	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
RWA at end of day quarter	783	3 008	1 451	3 117	0	8 359	669
Regulatory adjustment	2 014	3 561	653	0	0	6 228	498
RWA at end of reporting period							
(30.09.2018)	2 797	6 570	2 103	3 117	0	14 587	1 167

#### Effects are defined as:

- movement in risk levels: changes due to position changes;
- model changes: significant updates to the model to reflect recent experience (e.g. recalibration), as well as significant changes in model scope;
- methodology and policy: methodology changes to the calculations driven by regulatory policy changes;
- acquisitions and disposals: modifications due to acquisition or disposal of business/product lines or entities;
- foreign exchange: changes arising from foreign currency translation movements;

other: this category must be used to capture changes that cannot be attributed to any other category.

# **4 LIQUIDITY RISK**

## **4.1 LIQUIDITY RESERVE**

#### **TABLE 9: LIQUIDITY RESERVE**

(In EUR bn)	30.09.2018	31.12.2017
Central bank deposits (excluding mandatory reserves)	75	94
HQLA securities available and transferable on the market (after haircut)	84	64
Other available central bank-eligible assets (after haircut)	16	16
TOTAL	176	174

## **4.2 REGULATORY RATIOS**

#### TABLE 10: LIQUIDITY COVERAGE RATIO - LCR DISCLOSURE TEMPLATE

Scope of consolidation (Groupe) (In EUR m)  Quarter ending on		Total weighted value	ie (in average)
		30.09.2018	31.12.2017
Numbe	er of data points used in the calculation of averages	12	12
		Total adjusted value	
21	LIQUIDITY BUFFER	148.2	145.6
22	TOTAL NET CASH OUTFLOWS	117.7	117.2
23	LIQUIDITY COVERAGE RATIO (%)*	126%	125%

<sup>\*</sup> The liquidity coverage ratio is calculated as the simple averages of month-end observations over the twelve months preceding the end of each quarter.

# **5 APPENDIX**

## **5.1 PILLAR 3 CROSS REFERENCE TABLE**

CRD1/CRR Artic	le Theme	Risk and Pillar 3 Report reference (except reference to the Registration Document)	Page in Pillar 3 Report 2017	Page in Pillar 3 Report 30.09.2018
90 (CRD4)	Return on assets	3.2 Scope of application - regulatory scope	56	
435 (CRR)	Risk management objectives and policies	3.1 Corporate governance structure and main bodies	22	
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436 (a)(b) (CRR)	2. Scope of application	3 Capital management and adequacy SG website - Capital instruments SG website - Information about the consolidation scope SG website - Differences in the scopes of consolidation (LI3)	40	
436 (c)(d)(e) (CRR)	2. Consolidation perimeter	Scope	45;155	
437 (ĆRR)	3. Own funds	3 Capital management and adequacy	40-44	3
438 (CRR)	Capital requirements	3 Capital management and adequacy	52	4
439 (CRR)	5. Exposure to counterparty credit risk	4 Credit risks	70-76	
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440 (CRR)	Capital buffers	3 Capital management and adequacy	40	
441 (CRR)	7. Indicators of global systemic importance	e SG website - Information and publication section		
442 (CRR)	Credit risk adjustments	4 Credit risks	70	
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443 (CRR)	<ol><li>Unencumbered assets</li></ol>	9 Liquidity risk	201	
444 (CRR)	10. Use of ECAIs	5 Securitisation	163	
445 (CRR)	<ol><li>11. Exposure to market risk</li></ol>	6 Market risks	168	10
446 (CRR)	<ol><li>Operational risk</li></ol>	7 Operational risks	184	
447 (CRR)	13. Exposures in equities not included in the trading book	11 Equity risk	220	
448 (CRR)	14. Exposure to interest rate risk on positions not included in the trading book	8 Structural interest rate and exchange rate risks	192	
449 (CRR)	15. Exposure to securitisation positions	5 Securitisation	152 and follow.	
450 (CRR)	16. Remuneration policy	First update of the Registration Document (planned)		
451 (CRR)	17. Leverage	3 Capital management and adequacy	56	6
452 (CRR)	18. Use of the IRB Approach to credit risk	4 Credit risks	79	3
453 (CRR)	Use of credit risk mitigation techniques	4 Credit risks	75	
454 (CRR)	20. Use of the Advanced Measurement Approaches to operational risk	7 Operational risks	184	
455 (CRR)	21. Use of Internal Market Risk Models	6 Market risks	168	

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