
RISK REPORT

PILLAR 3 – 30.06.2018

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RISK REPORT

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ABBREVIATIONS USED

Millions of euros: EUR m / **Billions of euros:** EUR bn / **FTE:** Headcount in Full-Time Equivalents
Rankings: the source for all references to rankings is given explicitly. Where it is not, rankings are based on internal sources.

1

CAPITAL MANAGEMENT AND ADEQUACY

1.1 PRUDENTIAL SCOPE

TABLE 1: DIFFERENCE BETWEEN ACCOUNTING SCOPE AND PRUDENTIAL REPORTING SCOPE

The following table provides the main differences between the accounting scope (consolidated Group) and the prudential scope (banking regulation requirements).

Type of entity	Accounting treatment	Prudential treatment under Basel 3
Subsidiaries with a finance activity	Full consolidation	Capital requirement based on the subsidiary's activities
Subsidiaries with an Insurance activity	Full consolidation	Weighted equity value
Holdings, joint ventures with a finance activity by nature	Equity method	Weighted equity value

TABLE 2: RECONCILIATION OF THE CONSOLIDATED BALANCE SHEET AND THE ACCOUNTING BALANCE SHEET

ASSETS at 30.06.2018 (In EUR m)	Consolidated balance sheet	Prudential restatements linked to insurance ⁽¹⁾	Prudential restatements linked to consolidation methods	Accounting balance sheet within the prudential scope
Cash and amounts due from Central Banks	85,456	0	0	85,456
Financial assets at FAIR value through profit and loss	382,656	8,258	0	390,914
Hedging derivatives	12,024	36	0	12,060
Financial assets at fair value through other comprehensive income	57,335	0	0	57,335
Securities at amortised cost	11,428	0	0	11,428
Due from banks at amortised cost	63,783	0	140	63,923
Loans and advances to clients	131	0	0	131
Customer loans at amortised cost	427,296	1,309	143	428,748
Revaluation differences on portfolios hedged against interest rate risk	504	0	0	504
Investments of insurance activities	149,134	(149,134)	0	0
Tax assets	5,479	(114)	0	5,365
<i>o.w. deferred tax assets that rely on future profitability excluding those arising from temporary differences</i>	<i>2,937</i>	<i>0</i>	<i>(842)</i>	<i>2,095</i>
<i>o.w. deferred tax assets arising from temporary differences</i>	<i>1,819</i>	<i>0</i>	<i>737</i>	<i>2,556</i>
Other assets	67,548	(2,344)	51	65,255
<i>o.w. defined-benefit pension fund assets</i>	<i>108</i>	<i>0</i>	<i>0</i>	<i>108</i>
Non-current assets held for sale	4,313	0	0	4,313
Investments of insurance activities	655	3,779	(68)	4,366
Tangible and intangible fixed assets	25,537	(152)	0	25,385
<i>o.w. intangible assets exclusive of leasing rights</i>	<i>2,048</i>	<i>0</i>	<i>(133)</i>	<i>1,915</i>
Goodwill	4,874	(325)	0	4,549
TOTAL ASSETS	1,298,022	(138,687)	266	1,159,601

(1) Restatement of subsidiaries excluded from the prudential scope and reconsolidation of intra-group transactions related to its subsidiaries.

LIABILITIES at 30.06.2018 <i>(in EUR m)</i>	Consolidated balance sheet	Prudential restatements linked to insurance⁽¹⁾	Prudential restatements linked to consolidation methods	Accounting balance sheet within the prudential scope
Central banks	9,956	0	0	9,956
Liabilities at fair value through profit or loss	373,147	2,287	0	375,434
Hedging derivatives	6,438	10	0	6,448
Debt securities issued	101,658	1,650	0	103,308
Due to banks	89,783	(3,995)	(119)	85,669
Customer deposits	415,101	1,394	186	416,681
Revaluation reserve of interest-rate-hedged portfolios	5,481	0	0	5,481
Tax liabilities	1,153	(204)	0	949
Other Liabilities	76,293	(6,770)	199	69,722
Debts related to Non-current assets held for sale	4,042	0	0	4,042
Insurance contracts related liabilities	132,258	(132,258)	0	0
Provisions	5,356	(3)	0	5,353
Subordinated debts	13,993	215	0	14,208
o.w. redeemable subordinated notes including revaluation differences on hedging items	13,411	203	0	13,614
TOTAL DEBTS	1,234,659	(137,674)	266	1,097,251
Equity				
Equity, Group share	58,959	(203)	0	58,756
o.w. capital and related reserves	19,995	0	0	19,995
o.w. other capital instruments	8,958	0	0	8,958
o.w. retained earnings	3,921	0	0	3,921
o.w. accumulated other comprehensive income (including gains and losses accounted directly in equity)	24,080	(203)	0	23,877
o.w. net income	2,006	0	0	2,006
Minority interests	4,404	(810)	0	3,594
TOTAL EQUITY	63,363	(1,013)	0	62,350
TOTAL LIABILITIES	1,298,022	(138,687)	266	1,159,601

(1) Restatement of subsidiaries excluded from the prudential scope and reconsolidation of intra-group transactions related to its subsidiaries.

The main Group companies outside the prudential reporting scope are as follows:

TABLE 3: SUBSIDIARIES OUTSIDE THE PRUDENTIAL REPORTING SCOPE

Company	Activity	Country
Antarius	Insurance	France
ALD RE Designated Activity Company	Insurance	Ireland
Catalyst RE International LTD	Insurance	Bermuda
Société Générale Strakhovanie Zhizni LLC	Insurance	Russia
Sogelife	Insurance	Luxembourg
Genecar - Société Générale de Courtage d'Assurance et de Réassurance	Insurance	France
Inora Life LTD	Insurance	Ireland
SG Strakhovanie LLC	Insurance	Russia
Sogecap	Insurance	France
Komerční Pojistovna A.S.	Insurance	Czech Republic
La Marocaine Vie	Insurance	Morocco
Oradea Vie	Insurance	France
Société Générale RE SA	Insurance	France
Sogessur	Insurance	France
Société Générale Life Insurance Broker SA	Insurance	Luxembourg
SG Reinsurance Intermediary Brokerage, LLC	Insurance	USA
La Banque Postale Financement	Bank	France
SG Banque au Liban	Bank	Lebanon
Banque Pouyanne	Bank	France

TABLE 4: REGULATORY CAPITAL AND CRR/CRD4 SOLVENCY RATIOS – FULLY LOADED

<i>(In EUR m)</i>	30.06.2018	31.12.2017
Shareholders' equity (IFRS), Group share	58,959	59,373
Deeply subordinated notes	(9,197)	(8,521)
Perpetual subordinated notes	(274)	(269)
Group consolidated shareholders' equity net of deeply subordinated and perpetual subordinated notes	49,488	50,583
Non-controlling interests	3,427	3,529
Intangible assets	(1,918)	(1,795)
Goodwill	(4,815)	(4,829)
Dividends proposed (to the General Meeting) and interest expenses on deeply subordinated and perpetual subordinated notes	(1,015)	(1,880)
Deductions and regulatory adjustments	(4,967)	(5,381)
Common Equity Tier 1 capital	40,200	40,227
Deeply subordinated notes and preferred shares	9,291	8,715
Other additional Tier 1 capital	77	101
Additional Tier 1 deductions	(136)	(136)
Total Tier 1 capital	49,432	48,907
Tier 2 instruments	13,465	12,388
Other Tier 2 capital	(46)	425
Tier 2 deductions	(1,672)	(1,686)
Total regulatory capital	61,179	60,034
Total risk-weighted assets	363,084	353,306
Credit risk-weighted assets	297,076	289,511
Market risk-weighted assets	17,078	14,800
Operational risk-weighted assets	48,930	48,995
Solvency ratios		
Common Equity Tier 1 ratio	11,1%	11,4%
Tier 1 ratio	13,6%	13,8%
Total capital ratio	16,8%	17,0%

TABLE 5: CET1 REGULATORY DEDUCTIONS AND ADJUSTMENTS UNDER CRR/CRD4

<i>(In EUR m)</i>	30.06.2018	31.12.2017
Unrecognised minority interests	(1,890)	(1,957)
Deferred tax assets	(2,055)	(2,102)
Prudent Valuation Adjustment	(857)	(785)
Adjustments related to changes in the value of own liabilities	407	531
Others	(572)	(1,068)
TOTAL CET1 REGULATORY DEDUCTIONS AND ADJUSTMENTS	(4,967)	(5,381)

CRR/CRD4 prudential deductions and restatements included in "Other" essentially involve the following:

- any positive difference between expected losses on customer loans and receivables, measured according to the internal ratings-based (IRB) approach, and the sum of related value adjustments and collective impairment losses;
- expected losses on equity portfolio exposures;
- unrealised gains and losses on cash flow hedges;
- assets from defined benefit pension funds, net of deferred taxes;
- securitisation exposures weighted at 1,250%, where these positions are not included in the calculation of total risk-weighted exposures.

Table : Fully loaded regulatory capital flows

1.2 CAPITAL REQUIREMENTS

The Basel 3 Accord established the new rules for calculating minimum capital requirements in order to more accurately assess the risks to which banks are exposed. The calculation of credit risk-weighted assets takes into account the transaction

risk profile based on two approaches for determining risk-weighted assets: (i) a standard method, and (ii) advanced methods based on internal models for rating counterparties.

TABLE 6: GROUP CAPITAL REQUIREMENTS AND RISK-WEIGHTED ASSETS (OV1)

	RWA		Minimum capital requirements	
	30.06.2018	31.03.2018	30.06.2018	31.03.2018
<i>(In EUR m)</i>				
Credit risk (excluding counterparty credit risk)	256,596	251,991	20,528	20,159
o.w. standardised approach	98,458	97,562	7,877	7,805
o.w. Foundation IRB (F-IRB) approach	4,292	4,416	343	353
o.w. Advanced IRB (A-IRB) approach	137,162	132,308	10,973	10,585
o.w. equity IRB under the simple risk-weighted approach or IMA	16,684	17,706	1,335	1,416
Counterparty credit risk	30,233	27,549	2,419	2,204
o.w. risk exposure for contributions to the default fund of a CCP	1,058	1,166	85	93
o.w. CVA	5,036	4,283	403	343
Settlement risk	3	2	0	0
Securitisation exposures in the banking book (after cap)	1,747	1,764	140	141
o.w. IRB approach	60	74	5	6
o.w. IRB supervisory formula approach (SFA)	23	29	2	2
o.w. internal assessment approach (IAA)	1,470	1,473	118	118
o.w. standardised approach	193	188	15	15
Market risk	17,078	16,614	1,366	1,329
o.w. standardised approach	1,187	1,469	95	118
o.w. IMA	15,891	15,145	1,271	1,212
Large exposures	0	0	0	0
Operational risk	48,930	48,902	3,914	3,912
o.w. basic indicator approach	0	0	0	0
o.w. standardised approach	2,955	2,928	236	234
o.w. advanced measurement approach	45,975	45,975	3,678	3,678
Amounts below the thresholds for deduction (subject to 250% risk-weighting)	8,501	8,828	680	706
Floor adjustment	0	0	0	0
TOTAL	363,087	355,652	29,047	28,452

Change in risk-weighted assets and capital requirements

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

TABLE 7: RISK-WEIGHTED ASSETS (RWA) BY PILLAR AND RISK TYPE

<i>(In EUR bn)</i>	Credit	Market	Operational	Total 30.06.2018	Total 31.12.2017
French Retail Banking	91.7	0.0	5.4	97.2	100.5
International Retail Banking and Financial Services	109.3	0.1	7.7	117.1	116.8
Global Banking and Investor Solutions	87.6	16.7	32.2	136.5	124.0
Corporate Centre	8.5	0.2	3.6	12.3	12.0
GROUP	297.1	17.1	48.9	363.1	353.3

At 30 June 2018, RWA (EUR 363.1 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 5% of RWA (of which 98% for Global Banking and Investor Solutions);
- operational risk accounted for 13% of RWA (of which 66% for Global Banking and Investor Solutions).

1.3 LEVERAGE RATIO MANAGEMENT

The Group manages its leverage effect according to the CRR leverage ratio rules, as amended by the delegated act of 10th October 2014.

Managing the leverage ratio means both calibrating the amount of Tier 1 capital (the ratio's numerator) and controlling the

Group's leverage exposure (the ratio's denominator) to achieve the target ratio levels that the Group sets for itself. To this end, the "leverage" exposure of the different businesses is under the Finance Division's control.

TABLE 8: LEVERAGE RATIO SUMMARY AND RECONCILIATION OF PRUDENTIAL BALANCE SHEET AND LEVERAGE EXPOSURE

<i>(In EUR m)</i>	30.06.2018	31.12.2017
Tier 1 capital⁽¹⁾	49,429	48,907
Total assets in prudential balance sheet ⁽²⁾	1159601	1137688
Adjustments for fiduciary assets recognised on the balance sheet but excluded from the leverage ratio exposure	0	0
Adjustments for derivative financial instruments	(44,591)	(61,148)
Adjustments for securities financing transactions ⁽³⁾	(4,739)	(9,035)
Off-balance sheet exposure (loan and guarantee commitments)	94,534	93,055
Technical and prudential adjustments (Tier 1 capital prudential deductions)	(10,353)	(10,716)
Leverage ratio exposure	1194452	1149844
CRR fully loaded leverage ratio⁽⁴⁾	4.1%	4.3%

(1) Capital overview is available in Table 4: Risk-based capital and Basel 3 solvency ratio.

(2) Reconciliation of the consolidated balance sheet and the accounting balance sheet within the prudential scope is available in Table 2.

(3) Securities financing transactions: repurchase transactions, securities lending or borrowing transactions and other similar transactions.

(4) Fully loaded based on CRR rules adopted in October 2014 by the European Commission (delegated act).

TABLE 9: SUMMARY RECONCILIATION OF ACCOUNTING ASSETS AND LEVERAGE RATIO EXPOSURES (LRSUM)

<i>(In EUR m)</i>	30.06.2018	31.12.2017
1 Total assets as per published financial statements	1,298,022	1,275,128
2 Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	(138,421)	(137,440)
3 (Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013 "CRR")	0	0
4 Adjustments for derivative financial instruments	(44,591)	(61,148)
5 Adjustments for securities financing transactions "SFTs"	(4,739)	(9,035)
6 Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	94,534	93,055
EU-6a (Adjustment for intragroup exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (7) of Regulation (EU) No 575/2013)	0	0
EU-6b (Adjustment for exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (14) of Regulation (EU) No 575/2013)	0	0
7 Other adjustments	(10,353)	(10,716)
8 Total leverage ratio exposure	1,194,452	1,149,844

TABLE 10: LEVERAGE RATIO COMMON DISCLOSURE (LRCOM)

<i>(In EUR m)</i>		30.06.2018	31.12.2017
ON-BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES AND SFTS)			
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	817,947	816,358
2	(Asset amounts deducted in determining Tier 1 capital)	(10,353)	(10,716)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	807,594	805,642
DERIVATIVE EXPOSURES			
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	15,608	15,059
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	102,164	85,306
EU-5a	Exposure determined under Original Exposure Method	0	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	(17,324)	(16,649)
8	(Exempted CCP leg of client-cleared trade exposures)	(11,132)	(9,624)
9	Adjusted effective notional amount of written credit derivatives	155,640	155,540
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(135,860)	(136,497)
11	Total derivative exposures (sum of lines 4 to 10)	109,096	93,135
SECURITIES FINANCING TRANSACTION EXPOSURES			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	273,624	237,706
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(104,725)	(91,936)
14	Counterparty credit risk exposure for SFT assets	14,329	12,242
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	0	0
15	Agent transaction exposures	0	0
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	0	0
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	183,228	158,012
OTHER OFF-BALANCE SHEET EXPOSURES			
17	Off-balance sheet exposures at gross notional amount	198,012	194,061
18	(Adjustments for conversion to credit equivalent amounts)	(103,478)	(101,006)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	94,534	93,055
EXEMPTED EXPOSURES IN ACCORDANCE WITH CRR ARTICLE 429 (7) AND (14) (ON AND OFF BALANCE SHEET)			
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	0	0
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	0	0
CAPITAL AND TOTAL EXPOSURES			
20	Tier 1 capital	49,429	48,907
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	1,194,452	1,149,844
LEVERAGE RATIO			
22	Leverage ratio	4.1%	4.3%
CHOICE ON TRANSITIONAL ARRANGEMENTS AND AMOUNT OF DERECOGNISED FIDUCIARY ITEMS			
EU-23	Choice on transitional arrangements for the definition of the capital measure	Fully phased in	Fully phased in
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	0	0

TABLE 11: LEVERAGE RATIO – SPLIT-UP OF ON BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES, SFTS AND EXEMPTED EXPOSURES) (LRSPL)

<i>(In EUR m)</i>		30.06.2018	31.12.2017
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	817,947	816,358
EU-2	Trading book exposures	76,694	80,904
EU-3	Banking book exposures, of which:	741,253	735,454
EU-4	Covered bonds	0	0
EU-5	Exposures treated as sovereigns	182,173	205,086
EU-6	Exposures to regional governments, MDB, international organisations and PSE NOT treated as sovereigns	12,703	13,499
EU-7	Institutions	48,445	43,322
EU-8	Secured by mortgages of immovable properties	13,680	13,773
EU-9	Retail exposures	178,496	174,577
EU-10	Corporate	204,645	191,121
EU-11	Exposures in default	19,072	19,939
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	82,039	74,139

1.3 COUNTERCYCLICAL BUFFER

TABLE 13: COUNTERCYCLICAL BUFFER CAPITAL REQUIREMENTS – SYNTHESIS (CCYB1)

At 30 June 2018, the countercyclical buffer requirement remains not very significant for the Societe General Group.

<i>(In EUR m)</i>	30.06.2018	31.12.2017
Total risk exposure amount	363,087	353,306
Institution specific countercyclical capital buffer rate	0,069%	0.049%
Institution specific countercyclical capital buffer requirement	252	174

2

CREDIT RISKS

2.1 CREDIT RISK: QUANTITATIVE INFORMATION

The measurement used for credit exposures in this section is EAD – Exposure At Default (on- and off-balance sheet). Under the Standard Approach, EAD is calculated net of collateral and provisions. EAD is broken down according to the guarantor's characteristics, after taking into account the substitution effect (unless otherwise indicated).

The presentation of the data, is ensuring consistency with the guidelines on prudential disclosure requirements published by the European Banking Authority (EBA) in December 2016 (document EBA/GL/2016/11).

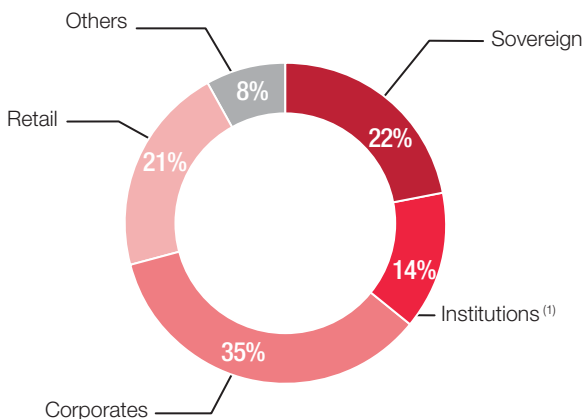
This presentation highlights the exposure categories as defined in the portfolios of the COREP regulatory financial statements, in relation to EBA requirements on Pillar 3.

Credit risk exposure

At 30th June 2018, the Group's Exposure at Default (EAD) amounted to EUR 899 billion.

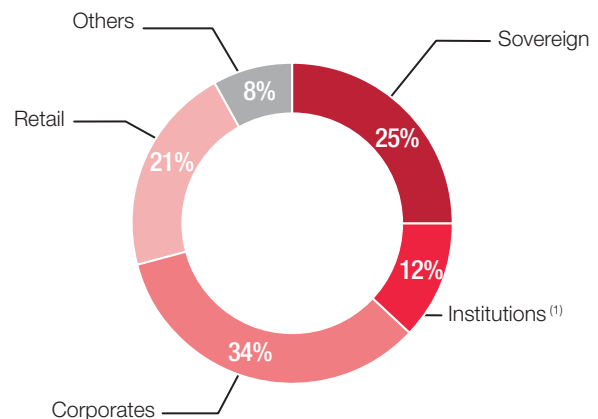
CREDIT RISK EXPOSURE BY EXPOSURE CLASS (EAD) AT 30TH JUNE 2018

On- and off-balance sheet exposures (EUR 899 billion in EAD)



CREDIT RISK EXPOSURE BY EXPOSURE CLASS (EAD) AT 31ST DECEMBER 2017

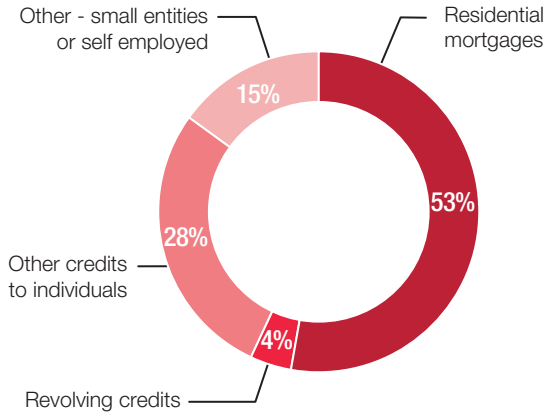
On- and off-balance sheet exposures (EUR 872 billion in EAD)



(1) institutions Basel classification bank and public sector portfolios

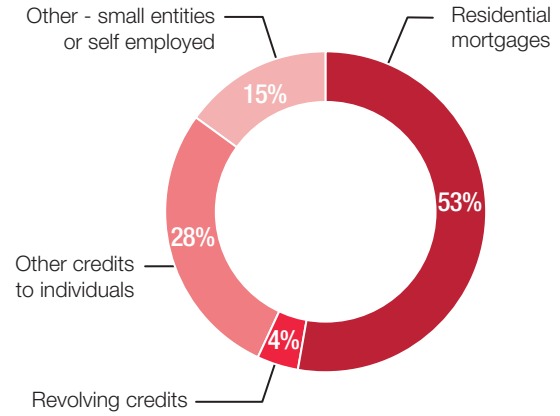
**RETAIL CREDIT RISK EXPOSURE BY EXPOSURE CLASS (EAD)
AT 30TH JUNE 2018**

On- and off-balance sheet exposures (EUR 188 billion in EAD)

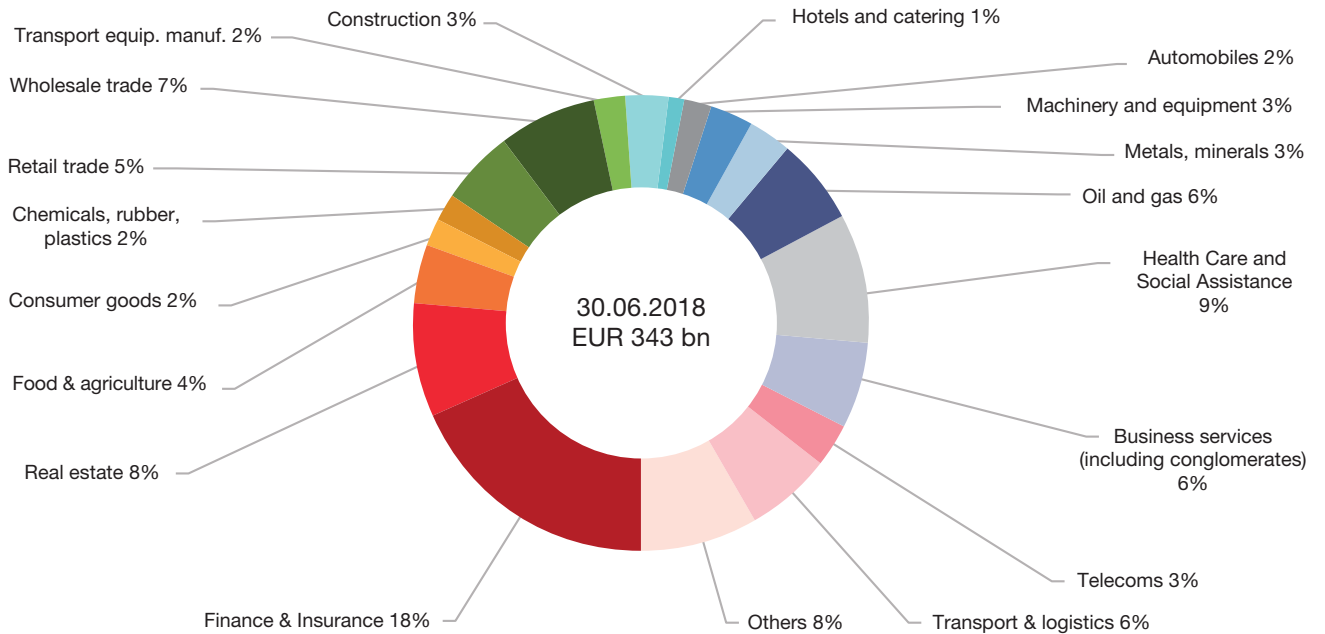


**RETAIL CREDIT RISK EXPOSURE BY EXPOSURE CLASS (EAD)
AT 31ST DECEMBER 2017**

On- and off-balance sheet exposures (EUR 184 billion in EAD)



SECTOR BREAKDOWN OF GROUP CORPORATE EXPOSURE (BASEL PORTFOLIO)

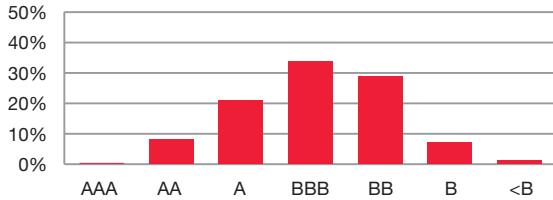


EAD of the Corporate portfolio is presented in accordance with the Basel rules (large corporates, including insurance companies, funds and hedge funds, SMEs, specialist financing, factoring businesses), based on the obligor's characteristics, before taking into account the substitution effect (credit risk scope: debtor, issuer and replacement risk).

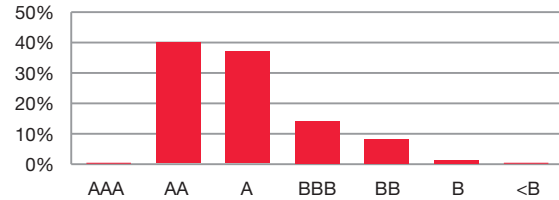
At 30th June 2018, the Corporate portfolio amounted to EUR 343 billion (on- and off-balance sheet exposures measured in EAD). Only the Finance and Insurance sector accounts for more than 10% of the portfolio. The Group's exposure to its ten largest Corporate counterparties accounts for 6% of this portfolio.

Corporate and bank counterparty exposure

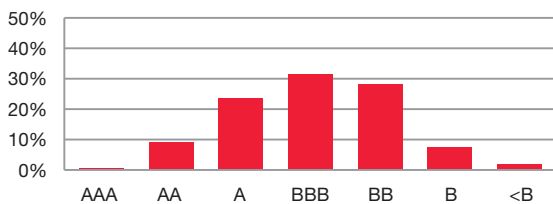
BREAKDOWN OF RISK BY INTERNAL RATING FOR CORPORATE CLIENTS AT 30TH JUNE 2018 (AS % OF EAD)



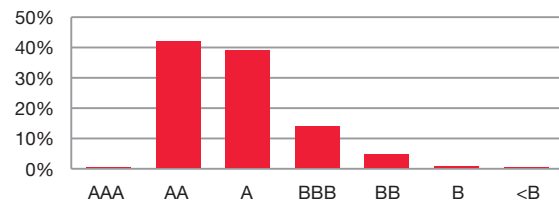
BREAKDOWN OF RISK BY INTERNAL RATING FOR BANKING CLIENTS AT 30TH JUNE 2018 (AS % OF EAD)



BREAKDOWN OF RISK BY INTERNAL RATING FOR CORPORATE CLIENTS AT 31ST DECEMBER 2017 (AS % OF EAD)



BREAKDOWN OF RISK BY INTERNAL RATING FOR BANKING CLIENTS AT 31ST DECEMBER 2017 (AS % OF EAD)



The scope includes performing loans recorded under the IRB method (excluding prudential classification criteria, by weight, of specialised financing) for the entire Corporate client portfolio, all divisions combined, and represents EAD of EUR 261 billion (out of total EAD for the Basel Corporate client portfolio of EUR 318 billion, standard method included).

The breakdown by rating of the Group's Corporate exposure demonstrates the sound quality of the portfolio. It is based on an internal counterparty rating system, presented above as its Standard & Poor's equivalent.

At 30th June 2018, the majority of the portfolio (63% of Corporate clients) had an investment grade rating, *i.e.* counterparties with an S&P-equivalent internal rating higher than BBB-. Transactions with non-investment grade counterparties were very often backed by guarantees and collateral in order to mitigate the risk incurred.

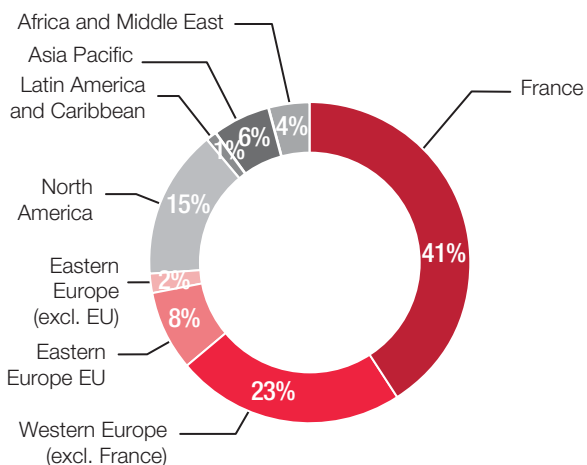
The scope includes performing loans recorded under the IRB method for the entire Bank client portfolio, all divisions combined, and represents EAD of EUR 66 billion (out of total EAD for the Basel Bank client portfolio of EUR 121 billion, standard method included). The breakdown by rating of the Societe Generale Group's bank counterparty exposure demonstrates the sound quality of the portfolio.

It is based on an internal counterparty rating system, presented above as its Standard & Poor's equivalent.

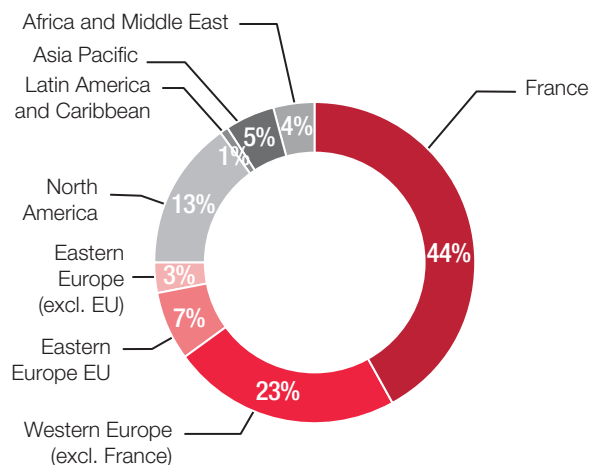
At 30th June 2018, exposure on banking clients was concentrated in investment grade counterparties (91% of exposure), as well as in developed countries (92%).

Geographic breakdown of Group credit risk exposure

GEOGRAPHIC BREAKDOWN OF GROUP CREDIT RISK EXPOSURE AT 30TH JUNE 2018 (ALL CLIENT TYPES INCLUDED): EUR 899 BN



GEOGRAPHIC BREAKDOWN OF GROUP CREDIT RISK EXPOSURE AT 31ST DECEMBER 2017 (ALL CLIENT TYPES INCLUDED): EUR 872 BN



At 30th June 2018, 89% of the Group's on- and off-balance sheet exposure was concentrated in the major industrialised countries.⁽¹⁾

Almost half of the overall amount of outstanding exposures was to French customers (26% exposure to non-retail portfolio and 15% to retail portfolio).

Impairment on groups of homogeneous assets

TABLE 13: PROVISIONING OF DOUBTFUL LOANS (IN EUR BN)

(In EUR m)	30.06.2018	31.12.2017
Gross book outstandings *	491.2	478.7
Doubtful loans *	19.4	20.9
Gross doubtful loans ratio *	3.9%	4.4%
Specific provisions	10.7	11.3
Portfolio-based provisions **	2.1	1.3
Group Gross doubtful loans coverage * (Overall provisions/doubtful loans)	66%	61%
Stage 1 provisions **	1.0	
Stage 2 provisions **	1.1	
Stage 3 provisions	10.7	
Gross doubtful loans coverage ratio (Overall provisions/doubtful loans)	55%	

* Customer loans, deposits at banks and loans due from banks, leasing and lease assets.

** As of June 30th, 2018 portfolio-based provisions are the sum of stage 1 and stage 2 provisions.

(1) As defined by IMF in its World Economic Outlook document of October 2017.

2.2 ADDITIONAL QUANTITATIVE INFORMATION ON GLOBAL CREDIT RISK (CREDIT AND COUNTERPARTY RISK)

Introduction

- The additional quantitative disclosures related to credit risk in the following tables enhance the information of the previous section under Pillar 3 (Credit risk: quantitative information).
- The presentation of disclosures implemented since 2017 is in line with the Guidelines on prudential disclosures issued by the European Banking Authority (EBA) in December 2016 (EBA/GL/2016/11).
- These disclosures present exposure classes as they are defined in the COREP regulatory financial statements, so as to link in with the EBA Pillar 3 requirements.
- References in parentheses in the table titles are in line with the formats required by the EBA for revised Pillar 3 (EBA/GL/2016/11).
- In this section, the amounts indicated correspond to global credit risk which is composed of credit and counterparty risk.

Definition of regulatory metrics

The main metrics used in the following tables are:

- Exposure: defined as all assets (e.g. loans, receivables, accruals, etc.) associated with market or customer transactions, recorded on and off-balance sheet;
- Net exposure: corresponds to initial exposure on a net basis, net of specific and general provisions under the internal approach and specific provisions under the standardised approach.
- EAD (Exposure at default) is defined as the bank's exposure (on- and off-balance sheet) in the event of a counterparty default. Unless otherwise specifically indicated to the contrary, the EAD is reported post-CRM (Credit Risk Mitigation), after factoring in guarantees and collateral. Under the standardised method, exposures at default are presented net of specific provisions and financial collateral.
- Risk Weighted-Assets (RWA): are computed from the exposures and the associated level of risk, which depends on the debtors' credit quality.
- Expected Loss (EL): potential loss incurred, given the quality of the structuring of a transaction and any risk mitigation measures such as collateral. Under the AIRB method, the following equation summarises the relation between these variables: $EL = EAD \times PD \times LGD$ (except for defaulted exposures);

TABLE 14: EXPOSURE CLASSES

Sovereign	Claims or contingent claims on sovereign governments, regional authorities, local authorities or public sector entities as well as on multilateral development banks and international organizations
Institutions	Claims or contingent claims on regulated credit institutions, as well as on governments, local authorities or other public sector entities that do not qualify as sovereign counterparties.
Corporates	Claims or contingent claims on corporates, which include all exposures not covered in the portfolios defined above. In addition, small/medium-sized enterprises are included in this category as a sub-portfolio, and are defined as entities with total annual sales below EUR 50 m.
Retail	Claims or contingent claims on an individual or individuals, or on a small or medium-sized entity, provided in the latter case that the total amount owed to the credit institution does not exceed EUR 1 m. Retail exposure is further broken down into residential mortgages, revolving credit and other forms of credit to individuals, the remainder relating to exposures to very small entities and self-employed
Others	Claims relating to securitisation transactions, equity, fixed assets, accruals, contributions to the default fund of a CCP, as well as exposures secured by mortgages on immovable property under the standardised approach, and exposures in default under the standardised approach.

Breakdown of global credit risk – Overview

At 30 June 2018, the Group's exposure at default (EAD) increases at EUR 899 billion (EUR 872 billion at 31 December 2017, up +3%).

Taken by exposure class, the change breaks down as follows:

- sovereigns: EUR 14 billion decrease, for the most part related to central bank liquidity lines;
- institutions: EUR 12 billion increase, mainly related to an increase in exposures of Global Banking and Investor Solutions and of Corporate Centre;
- corporates: EUR 24 billion increase, stemming from a increase on exposures on Global Banking and Investor Solutions;
- retail: EUR 4 billion increase, mainly in France and the Czech Republic.

TABLE 15: CREDIT RISK EXPOSURE. EXPOSURE AT DEFAULT (EAD) AND RISK-WEIGHTED ASSETS (RWA) BY APPROACH AND EXPOSURE CLASS

30.06.2018									
Global portfolio									
<i>(In EUR m)</i>	IRB approach			Standard approach			Total		
Exposure Class	Exposition	EAD	RWA	Exposition	EAD	RWA	Exposition	EAD	RWA
Sovereign	179,547	189,362	6,480	9,803	10,705	8,511	189,350	200,067	14,991
Institutions	70,968	65,878	8,314	54,761	55,553	5,609	125,729	121,431	13,923
Corporates	356,794	267,818	111,138	66,376	50,530	46,973	423,170	318,348	158,110
Retail	158,078	157,655	33,350	42,019	30,838	21,677	200,097	188,493	55,027
Others	23,332	23,345	18,258	53,119	47,448	31,731	76,450	70,794	49,989
TOTAL	788,717	704,058	177,540	226,079	195,076	114,500	1,014,796	899,134	292,040

31.12.2017									
Global portfolio									
<i>(In EUR m)</i>	IRB approach			Standard approach			Total		
Exposure Class	Exposition	EAD	RWA	Exposition	EAD	RWA	Exposition	EAD	RWA
Sovereign	193,491	203,491	5,706	10,003	10,953	8,298	203,494	214,444	14,003
Institutions	58,100	53,954	7,907	55,675	55,035	6,005	113,775	108,989	13,911
Corporates	338,542	245,220	107,480	64,035	49,615	46,281	402,577	294,836	153,761
Retail	155,096	153,793	31,479	41,261	30,412	21,525	196,357	184,206	53,003
Others	23,918	23,798	19,108	51,192	46,124	31,962	75,110	69,922	51,069
TOTAL	769,147	680,256	171,679	222,167	192,140	114,070	991,314	872,396	285,749

These two years present the data without the CVA (Credit Value Adjustment), which represents EUR 5 billion as at 30 June 2018 (vs. EUR 3.8 billion as at 31st December 2017).

TABLE 16: RETAIL CREDIT RISK EXPOSURE, EXPOSURE AT DEFAULT (EAD) AND RISK-WEIGHTED ASSETS (RWA) BY APPROACH AND EXPOSURE CLASS

30.06.2018									
Retail portfolio									
<i>(In EUR m)</i>	IRB approach			Standard approach			Total		
Exposure Class	Exposure	EAD	RWA	Exposure	EAD	RWA	Exposure	EAD	RWA
Residential mortgages	99,394	99,163	15,188	6,917	17	12	106,311	99,180	15,201
Revolving credits	5,690	5,135	2,319	4,612	2,410	1,808	10,302	7,546	4,127
Other credits to individuals	33,578	33,911	9,799	21,246	19,707	14,778	54,823	53,618	24,577
Other – small entities or self employed	19,415	19,446	6,044	9,245	8,703	5,079	28,661	28,150	11,122
TOTAL	158,078	157,655	33,350	42,019	30,838	21,677	200,097	188,493	55,027

31.12.2017									
Retail portfolio									
<i>(In EUR m)</i>	IRB approach			Standard approach			Total		
Exposure Class	Exposure	EAD	RWA	Exposure	EAD	RWA	Exposure	EAD	RWA
Residential mortgages	98,268	97,805	14,131	6,778	31	17	105,046	97,836	14,148
Revolving credits	5,861	5,216	2,309	4,578	2,437	1,828	10,439	7,653	4,137
Other credits to individuals	32,479	32,391	9,341	20,769	19,393	14,536	53,248	51,785	23,877
Other – small entities or self employed	18,488	18,381	5,698	9,136	8,552	5,143	27,624	26,932	10,841
TOTAL	155,096	153,793	31,479	41,261	30,412	21,525	196,357	184,206	53,003

TABLE 17: EXPOSURE AT DEFAULT (EAD) BY GEOGRAPHIC REGION AND MAIN COUNTRIES AND BY EXPOSURE CLASS

<i>(In EUR m)</i>	30.06.2018						Breakdown in %
	Sovereign	Institutions	Corporates	Retail	Autres	Total	
France	59,239	34,487	112,755	138,351	23,364	368,196	41.0%
United Kingdom	4,553	16,134	21,105	3,011	5,031	49,833	5.5%
Germany	8,442	10,605	13,649	10,738	2,871	46,305	5.1%
Italy	4,021	908	7,785	6,177	3,610	22,501	2.5%
Luxembourg	11,636	926	10,887	209	1,851	25,509	2.8%
Spain	1,000	1,536	5,886	522	1,352	10,296	1.1%
Switzerland	4,801	1,236	6,370	865	158	13,430	1.5%
Other Western European countries	5,625	9,473	21,984	1,520	3,971	42,572	4.7%
Czech Republic	14,006	1,318	12,626	13,293	747	41,990	4.7%
Romania	4,137	293	1,978	1,874	2,454	10,735	1.2%
Other Eastern European countries EU	2,912	485	6,354	3,377	2,971	16,099	1.8%
Russia	2,386	377	5,977	2,887	3,241	14,867	1.7%
Other Eastern European countries excluding EU	1,331	841	4,015	1,013	1,230	8,431	0.9%
United States	52,118	19,817	45,793	77	11,728	129,534	14.4%
Other countries of North America	313	2,377	1,744	19	385	4,838	0.5%
Latin America and Caribbean	592	2,385	3,567	87	292	6,922	0.8%
Africa and Middle East	6,368	2,335	17,101	4,137	4,463	34,404	3.8%
Japan	11,582	4,143	1,729	18	461	17,934	2.0%
Asia-Pacific	5,004	11,756	17,044	320	614	34,738	3.9%
TOTAL	200,067	121,431	318,348	188,493	70,794	899,134	100%

At 30 June 2018, Western Europe, including France, accounted for 64% of total Group exposure (86% as regards the retail portfolio alone).

The half year saw a decrease in exposure to France (by EUR -13 billion) and to Switzerland (by EUR -14 billion), chiefly related to exposures to central banks.

In contrast, EAD increased on the United States (by EUR -20 billion), on the Sovereign portfolio (by EUR 12 billion) and on the Corporate portfolio (EUR 9 billion).

ADDITIONAL QUANTITATIVE INFORMATION ON GLOBAL CREDIT RISK (CREDIT AND COUNTERPARTY RISK)

31.12.2017

<i>(In EUR m)</i>	Sovereign	Institutions	Corporates	Retail	Autres	Total	Breakdown in %
France	80,274	30,373	110,405	136,076	24,059	381,187	43.7%
United Kingdom	4,923	15,308	18,662	2,700	4,997	46,590	5.3%
Germany	9,813	9,756	11,625	10,460	3,199	44,853	5.1%
Italy	2,761	788	7,215	5,961	3,547	20,272	2.3%
Luxembourg	9,516	942	9,116	100	1,030	20,704	2.4%
Spain	1,073	1,477	5,848	396	1,200	9,994	1.1%
Switzerland	19,551	1,345	5,610	768	157	27,431	3.1%
Other Western European countries	5,759	4,726	20,689	1,611	3,510	36,295	4.2%
Czech Republic	7,225	1,231	11,934	11,604	715	32,709	3.7%
Romania	4,764	280	2,144	1,901	2,540	11,630	1.3%
Other Eastern European countries EU	2,470	462	6,222	3,702	3,125	15,981	1.8%
Russia	2,884	1,097	6,109	2,955	3,362	16,408	1.9%
Other Eastern European countries excluding EU	1,224	810	3,806	1,342	1,225	8,407	1.0%
United States	40,294	20,420	37,201	44	11,401	109,360	12.5%
Other countries of North America	296	2,205	1,796	12	362	4,671	0.5%
Latin America and Caribbean	596	1,199	3,356	98	269	5,517	0.6%
Africa and Middle East	5,434	2,195	17,348	4,076	4,309	33,362	3.8%
Japan	10,624	4,097	977	4	388	16,091	1.8%
Asia-Pacific	4,961	10,279	14,774	397	524	30,935	3.5%
TOTAL	214,444	108,989	294,836	184,206	69,922	872,396	100%

2.3 CREDIT RISK DETAIL

Amounts indicated in this section correspond only to credit risk (without counterparty risk).

Breakdown of credit risk – Overview

TABLE 18: CREDIT RISK EXPOSURE, EXPOSURE AT DEFAULT (EAD) AND RISK-WEIGHTED ASSETS (RWA) BY APPROACH AND EXPOSURE CLASS

<i>(In EUR m)</i>	30.06.2018								
	IRB approach			Standard approach			Total		
	Exposure	EAD	RWA	Exposure	EAD	RWA	Exposure	EAD	RWA
Sovereign	160,608	170,356	5,968	9,799	10,701	8,507	170,407	181,057	14,475
Institutions	47,760	42,670	3,952	21,779	22,571	4,184	69,539	65,241	8,137
Corporates	308,748	219,840	98,249	62,064	46,219	43,003	370,812	266,059	141,253
Retail	157,663	157,240	33,264	41,743	30,837	21,674	199,406	188,077	54,938
Others	23,326	23,340	18,258	52,232	46,561	30,842	75,558	69,901	49,100
TOTAL	698,105	613,446	159,692	187,616	156,888	108,210	885,722	770,334	267,902

<i>(In EUR m)</i>	31.12.2017								
	IRB approach			Standard approach			Total		
	Exposure	EAD	RWA	Exposure	EAD	RWA	Exposure	EAD	RWA
Sovereign	176,858	186,854	5,290	9,925	10,874	8,284	186,783	197,729	13,574
Institutions	38,811	34,665	4,076	25,082	24,443	4,356	63,893	59,107	8,431
Corporates	297,340	204,023	94,999	59,768	45,348	42,294	357,108	249,370	137,293
Retail	154,982	153,679	31,472	40,980	30,411	21,524	195,962	184,090	52,996
Others	23,906	23,785	19,108	49,990	44,922	30,790	73,895	68,707	49,898
TOTAL	691,896	603,006	154,945	185,745	155,998	107,248	877,641	759,003	262,193

TABLE 19: RWA FLOW STATEMENTS OF CREDIT RISK EXPOSURES UNDER IRB (CR8)

<i>(In EUR m)</i>	RWA amounts	Capital requirements
RWA as at end of previous reporting period (31.03.2018)	156,005	12,480
Asset size	5,514	441
Asset quality	(333)	(27)
Model updates	21	2
Methodology and policy	0	0
Acquisitions and disposals	0	0
Foreign exchange movements	1,002	80
Other	(2,517)	(201)
RWA as at end of reporting period (30.06.2018)	159,692	12,775

ANALYSIS OF GROSS OUTSTANDINGS AND PROVISIONS FOR CREDIT RISK

The following tables detail the provisioned outstandings (balance sheet and off-balance sheet) subject to impairment and provisions in accordance with the new model for estimating expected credit losses introduced by IFRS 9 and the impairment and provisions by stage.

The scope of these tables includes:

- Securities (excluding securities received under repurchase agreements), customer loans and due from banks measured at amortised cost or at fair value through other comprehensive income;

- Operational and finance lease;
- Financing and guarantee commitments.

Nota Bene: the outstandings of ex-Newedge brokerage activities outside France are excluded from the figures provided in tables 21 and 22. There are no exclusions in tables 23 and 24

TABLE 20: BASEL PORTFOLIO BREAKDOWN OF PROVISIONED OUTSTANDINGS

<i>(In EUR m)</i>	30.06.2018				01.01.2018			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Sovereign	153 295	1 031	366	154 692	160 645	968	374	161 988
Institutions	51 198	129	80	51 406	58 799	250	94	59 143
Corporates	335 982	14 571	9 754	360 307	326 850	15 238	11 220	353 308
Retail	186 097	15 928	10 320	212 345	183 299	16 350	10 660	210 309
Others	18 737	46	48	18 831	18 927	0	46	18 973
TOTAL	745 309	31 705	20 568	797 581	748 521	32 806	22 394	803 720

TABLE 21: GEOGRAPHICAL BREAKDOWN OF PROVISIONED OUTSTANDINGS

	30.06.2018				01.01.2018			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
France	322 595	20 830	11 143	354 568	341 405	21 139	11 836	374 381
Western Europe (excl. France)	156 466	2 776	2 278	161 520	159 547	3 002	2 479	165 028
Eastern Europe EU	22 711	1 939	1 031	25 681	25 379	2 396	1 361	29 136
Eastern Europe (excl. EU)	55 798	1 765	1 871	59 434	56 354	1 788	2 056	60 198
North America	105 437	993	807	107 237	87 530	1 000	1 037	89 566
Latin America and Caribbean	5 992	1 254	330	7 576	5 294	1 141	318	6 754
Asia Pacific	38 476	167	300	38 943	38 508	229	327	39 064
Africa and Middle East	37 834	1 981	2 808	42 623	34 503	2 111	2 980	39 594
TOTAL	745 309	31 705	20 568	797 581	748 521	32 806	22 394	803 720

TABLE 22: BASEL PORTFOLIO BREAKDOWN OF PROVISIONS AND IMPAIRMENT FOR CREDIT RISK

<i>(In EUR m)</i>	30.06.2018				01.01.2018			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Sovereign	11	1	69	81	12	0	70	82
Institutions	13	8	15	36	11	4	25	40
Corporates	614	695	5 415	6 724	644	750	5 851	7 245
Retail	488	586	5 564	6 638	498	658	5 815	6 971
Others	0	0	9	9	0	0	9	9
TOTAL	1 126	1 290	11 072	13 488	1 165	1 412	11 770	14 347

TABLE 23: GEOGRAPHICAL BREAKDOWN OF PROVISIONS AND IMPAIRMENT FOR CREDIT RISK

	30.06.2018				01.01.2018			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
France	439	790	5 631	6 860	483	824	5 765	7 072
Western Europe (excl. France)	182	115	1 227	1 524	168	149	1 285	1 602
Eastern Europe EU	127	132	697	956	141	178	901	1 220
Eastern Europe (excl. EU)	157	77	1 314	1 548	153	80	1 532	1 765
North America	39	32	145	217	41	27	185	253
Latin America and Caribbean	3	1	83	87	8	4	100	112
Asia Pacific	13	1	160	173	13	2	154	169
Africa and Middle East	165	141	1 815	2 121	157	148	1 848	2 153
TOTAL	1 125	1 290	11 072	13 487	1 165	1 412	11 770	14 347

2.4 COUNTERPARTY RISK DETAIL

Amounts indicated in this section correspond solely to counterparty risk (i.e. without credit risk).

Breakdown of counterparty risk – Overview

TABLE 24: COUNTERPARTY RISK EXPOSURE BY EXPOSURE CLASS

30.06.2018									
<i>(In EUR m)</i>	IRB			Standard			Total		
Exposure class	Exposure	EAD	RWA	Exposure	EAD	RWA	Exposure	EAD	RWA
Sovereign	18,938	19,006	513	4	4	4	18,943	19,011	517
Institutions	23,208	23,208	4,362	32,983	32,983	1,424	56,190	56,190	5,786
Corporates	48,046	47,978	12,888	4,312	4,312	3,969	52,358	52,290	16,858
Retail	415	415	86	276	1	3	691	416	89
Others	6	6	0	887	887	889	893	893	889
TOTAL	90,612	90,612	17,848	38,462	38,188	6,290	129,075	128,800	24,139

31.12.2017									
<i>(In EUR m)</i>	IRB			Standard			Total		
Exposure class	Exposure	EAD	RWA	Exposure	EAD	RWA	Exposure	EAD	RWA
Sovereign	16,632	16,637	415	78	78	13	16,711	16,715	429
Institutions	19,289	19,289	3,831	30,593	30,593	1,649	49,882	49,882	5,480
Corporates	41,202	41,198	12,481	4,268	4,268	3,987	45,470	45,465	16,468
Retail	114	114	6	280	1	1	395	115	8
Others	12	12	0	1,203	1,203	1,171	1,215	1,215	1,171
TOTAL	77,250	77,250	16,734	36,422	36,143	6,822	113,672	113,393	23,556

The tables give the amounts excluding the CVA (Credit Value Adjustment). CVA amounted to EUR 5.0 billion at 30th June 2018 (vs. EUR 3.8 billion at 31st December 2017).

TABLEAU 25: EXPOSURES AND RWA TO CENTRAL COUNTERPARTIES (CCP) (CCR8)

<i>(In EUR m)</i>	30.06.2018		31.12.2017	
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
Exposures to QCCP's	40,444	2,209	38,255	1,759
Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	21,362	519	18,267	368
▪ OTC derivatives	1,973	39	1,927	42
▪ Exchange-traded derivatives	17,714	446	15,451	309
▪ Securities financing transactions	1,675	33	889	18
▪ Netting sets where cross-product netting has been approved	0	0	0	0
Segregated initial margin	5,293	0	5,659	0
Non-segregated initial margin	10,116	632	11,150	228
Pre-funded default fund contributions	3,673	1,058	3,179	1,163
Alternative calculation of own funds requirements for exposures	0	19	0	53
Exposed to non-QCCPs				
Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	20	20
▪ OTC derivatives	-	-	20	20
▪ Exchange-traded derivatives	-	-	-	-
▪ Securities financing transactions	-	-	-	-
▪ Netting sets where cross-product netting has been approved	-	-	-	-
Segregated initial margin	-	-	-	-
Non-segregated initial margin	-	-	2	2
Pre-funded default fund contributions	-	-	0	2
Unfunded default fund contributions	-	-	-	2

TABLE 26: IMPACT OF NETTING AND COLLATERAL HELD ON EXPOSURE VALUES (CCR5-A)

<i>(In EUR m)</i>	30.06.2018				
	Gross positive fair value or net carrying amount	Netting benefits	Netted current credit exposure	Collateral held	Net credit exposure
Derivatives	250,696	205,263	45,434	40,964	36,619
SFTs	464,976	26,722	438,255	397,130	41,125
Cross-product netting	0	0	0	0	0
TOTAL	715,673	231,984	483,688	438,094	77,744

The concept of net credit exposure presented in this table differs from that of EAD, given that other parameters not included here may be involved in the calculation of regulatory exposure.”

TABLE 27: RWA FLOW STATEMENTS OF COUNTERPARTY RISK EXPOSURES UNDER IRB (CCR7)

IMM is the internal model method applied to calculate exposure to the counterparty risk. The banking models used are subject to approval by the regulator.

Application of these internal models has an impact on the method used to calculate the EAD of market transactions and on the Basel Maturity calculation method.

<i>(In EUR m)</i>	RWA amounts – IRB IMM	RWA amounts – IRB hors IMM	RWA amounts – Total IRB	Capital requirements – IRB IMM	Capital requirements – IRB hors IMM	Capital requirements – Total IRB
RWA as at end of previous reporting period (31.03.2018)	11,703	4,913	16,616	936	393	1,329
Asset size	1,016	528	1,544	81	42	124
Credit quality of counterparties	(23)	(77)	(100)	(2)	(6)	(8)
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	171	58	229	14	5	18
Other	(601)	159	(441)	(48)	13	(35)
RWA as at end of reporting period (30.06.2018)	12,267	5,581	17,848	981	446	1,428

The table above presents the data without the CVA (Credit Value Adjustment) which is EUR 3.9 billion in advanced method.

3

SECURITISATION

Regulatory capital requirements

TABLE 28: AGGREGATE AMOUNTS OF SECURITISED EXPOSURES RETAINED OR PURCHASED IN THE BANKING BOOK BY APPROACH AND BY RISK WEIGHT BAND

<i>(In EUR m)</i>	Exposure at Default (EAD)				Capital requirements			
	Securitisation		Re-Securitisation		Securitisation		Re-Securitisation	
	30.06.2018	31.12.2017	30.06.2018	31.12.2017	30.06.2018	31.12.2017	30.06.2018	31.12.2017
Risk Weight band								
6 to 10%	260	412	0	0	2	3	0	0
12 to 18%	270	310	0	0	3	3	0	0
20 to 35%	23	71	0	0	0	1	0	0
40 to 75%	0	0	0	34	0	0	0	1
100%	0	10	0	0	0	1	0	0
150 to 250%	0	0	0	0	0	0	0	0
> 250 and < 425%	0	0	0	0	0	0	0	0
>425% and < 850%	0	0	0	0	0	0	0	0
RBA method	552	803	0	34	5	8	0	1
IAA method	17,932	18,018	0	0	118	117	0	0
Supervisory Formula Approach	219	69	0	0	2	0	0	0
1250%/Capital deductions	5	20	0	0	5	20	0	0
TOTAL IRB APPROACH	18,708	18,911	0	34	130	145	0	1
100% weighting	0	0	0	0	0	0	0	0
RBA approach	0	0	0	0	0	0	0	0
Transparency method	39	38	0	0	15	16	0	0
TOTAL STANDARDISED APPROACH	39	38	0	0	15	16	0	0
TOTAL BANKING BOOK	18,747	18,949	0	34	145	162	0	1

TABLE 29: AGGREGATE AMOUNTS OF SECURITISED EXPOSURES RETAINED OR PURCHASED IN THE TRADING BOOK BY RISK WEIGHT BAND

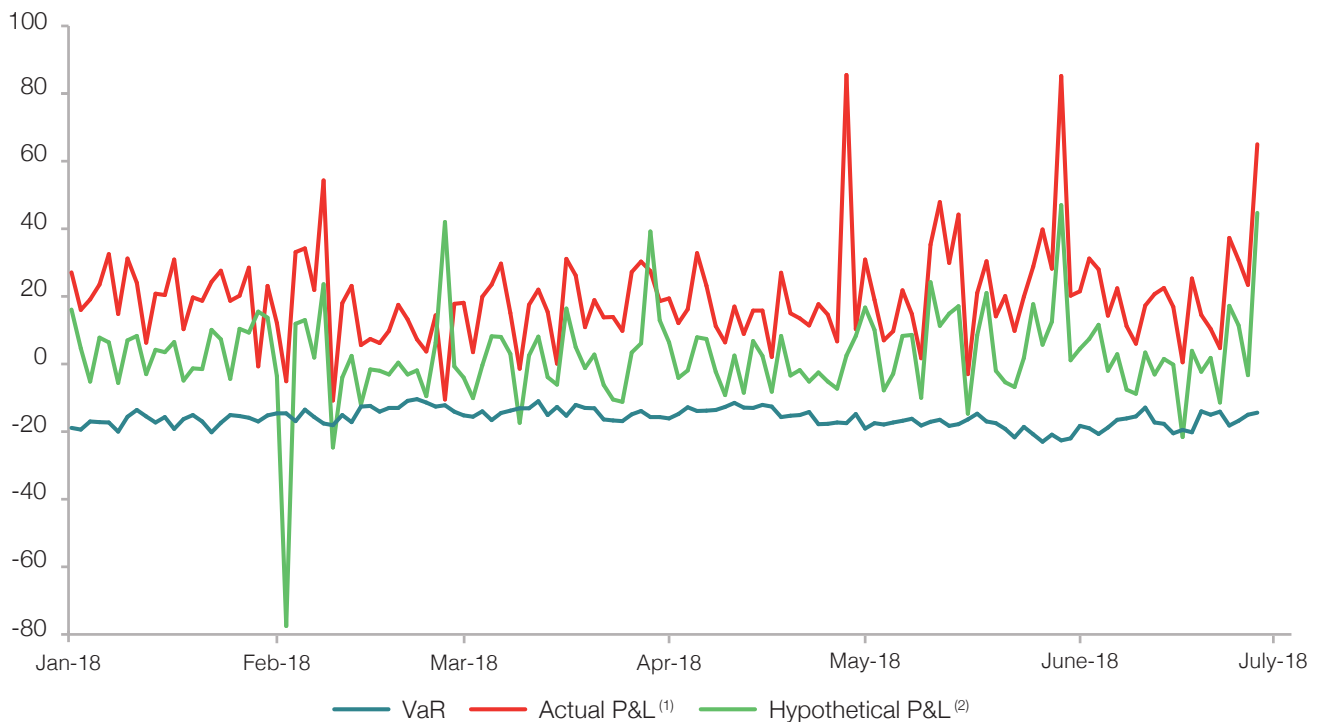
Risk Weight band	30.06.2018			31.12.2017		
	Net long positions	Net short positions	Capital requirements	Net long positions	Net short positions	Capital requirements
6% - 10%	210	56	2	225	62	2
12% - 18%	56	0	1	89	0	1
20% - 35%	87	0	2	112	0	2
40% - 75%	7	0	0	22	0	1
100%	12	1	1	13	7	2
>100% <= 250%	0	0	0	0	0	0
>250% - < = 425%	3	0	1	9	0	3
>425% <= 850%	2	0	1	0	7	4
1 250% / Déductions des fonds propres	0	0	0	0	0	0
EAD SUBJECT TO RISK WEIGHT	377	58	8	470	76	15
Supervisory formula method	0	0	0	0	0	0
Transparency method	0	0	0	0	0	0
IRB method	0	0	0	0	0	0
TOTAL, NET OF CAPITAL DEDUCTIONS	377	58	8	470	76	15
1250%/Positions deducted from capital	7	0	8	1	3	4
TOTAL	384	58	15	471	79	19

4

MARKET RISKS

4.1 VALUE AT RISK 99% (VAR)

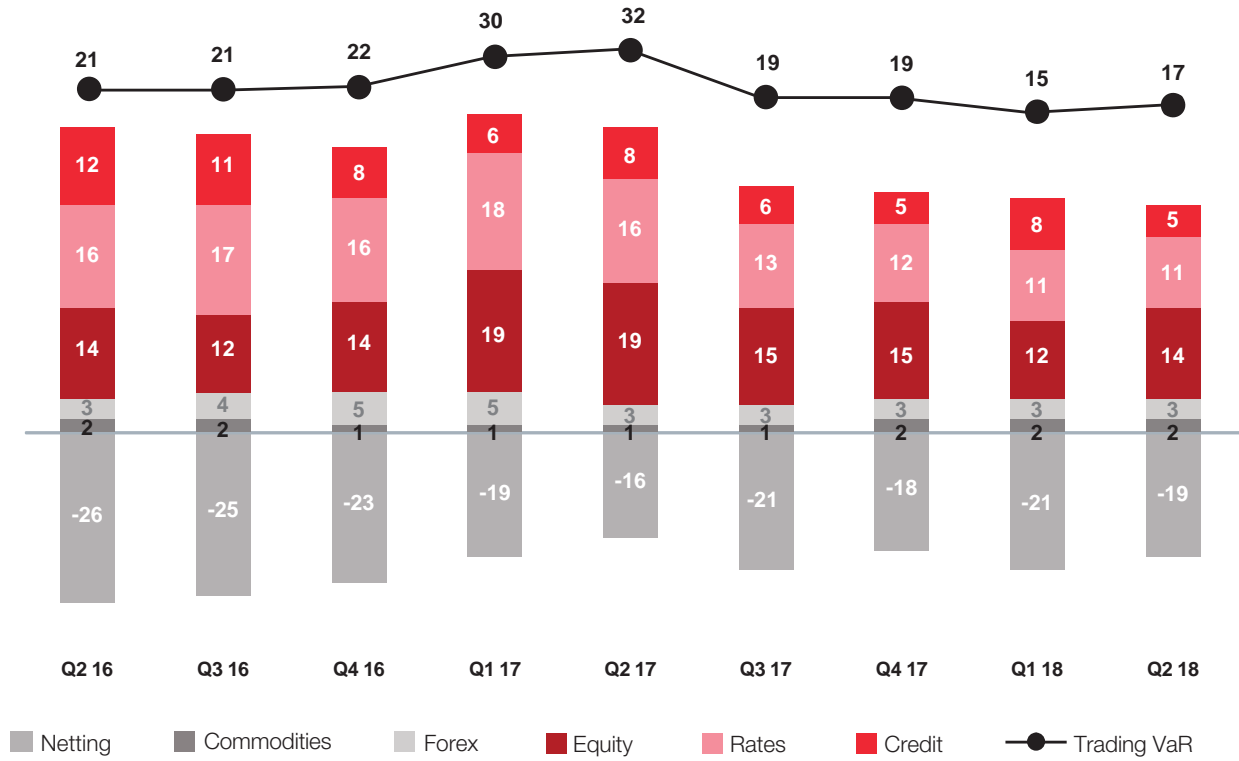
TRADING VAR (ONE-DAY, 99%), DAILY ACTUAL P&L⁽¹⁾ AND DAILY HYPOTHETICAL P&L⁽²⁾ OF THE TRADING PORTFOLIO
(2017, IN EUR M)



(1) Daily profit or loss used for the VaR backtesting against actual P&L, as defined in the "99% Value-at-Risk (VaR)" section of the Group consolidated financial statements on page 170 of Pillar 3 2018.

(2) Daily profit or loss used for the VaR backtesting against hypothetical P&L, as defined in the "99% Value-at-Risk (VaR)" section of the Group consolidated financial statements on page 170 of Pillar 3 2018.

BREAKDOWN BY ISK FACTOR OF TRADING VAR * (ONE-DAY, 99%)



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

4.2 MARKET RISK CAPITAL REQUIREMENTS AND RISK-WEIGHTED ASSETS

TABLE 30: MARKET RISK UNDER STANDARDISED APPROACH (MR1)

	30.06.2018	31.12.2017	30.06.2018	31.12.2017
	Risk weighted assets	Risk weighted assets	Capital requirement	Capital requirement
<i>(In EUR m)</i>				
Products	1,093	1,195	87	96
Interest rate risk (general and specific)	373	368	30	29
Equity risk (general and specific)	106	108	8	9
Foreign exchange risk	584	640	47	51
Commodity risk	30	79	2	6
Options	94	189	8	15
Simplified approach	0	0	0	0
Delta-plus method	0	0	0	0
Scenario approach	0	0	0	0
Securitisation (specific risk)	94	189	8	15
TOTAL	1,187	1,384	95	111

Outright products refer to positions in products that are not optional.

TABLE 31: MARKET RISK UNDER INTERNAL MODELS APPROACH (MR2-A)

	30.06.2018	31.12.2017	30.06.2018	31.12.2017
	Risk weighted assets	Risk weighted assets	Capital requirement	Capital requirement
<i>(In EUR m)</i>				
1 VaR (higher of values a and b)	2,349	2,606	188	208
(a) Previous day's VaR (Article 365(1) (VaRt-1))	627	843	50	67
(b) Average of the daily VaR (Article 365(1)) on each of the preceding sixty business days (VaRavg) x multiplication factor ((mc) in accordance with Article 366)			188	208
2 SVaR (higher of values a and b)	6,659	4,466	533	357
(a) Latest SVaR (Article 365(2) (sVaRt-1))	4,445	2,330	356	186
(b) Average of the SVaR (Article 365(2)) during the preceding sixty business days (sVaRavg) x multiplication factor (ms) (Article 366)	6,659	4,466	533	357
3 Incremental risk charge -IRC (higher of values a and b)	3,778	3,527	302	282
(a) Most recent IRC value (incremental default and migration risks section 3 calculated in accordance with Section 3 articles 370/371)	3,778	3,029	302	242
(b) Average of the IRC number over the preceding 12 weeks	3,056	3,527	244	282
4 Comprehensive Risk Measure – CRM (higher of values a, b and c)	3,105	2,817	248	225
(a) Most recent risk number for the correlation trading portfolio (article 377)	2,909	2,817	233	225
(b) Average of the risk number for the correlation trading portfolio over the preceding 12-weeks	3,105	2,221	248	178
(c) 8 % of the own funds requirement in SA on most recent risk number for the correlation trading portfolio (Article 338(4))	2,447	2,110	196	169
5 TOTAL	15,891	13,416	1,271	1,073

TABLE 32: INTERNAL MODEL VALUES FOR TRADING PORTFOLIOS (MR3)

<i>(In EUR m)</i>	30.06.2018	31.12.2017
VaR (10 jours, 99%)¹		
Period start	60	113
Maximum value	73	150
Average value	50	79
Minimum value	33	40
Period end	50	67
Stressed VaR (10 days, 99%)¹		
Period start	52	119
Maximum value	73	198
Average value	106	85
Minimum value	47	50
Period end	50	67
Incremental Risk Charge (99.9%)		
Period start	263	183
Maximum value	316	321
Average value	246	256
Minimum value	188	175
Period end	302	282
Comprehensive Risk capital charge (99.9%)		
Period start	213	213
Maximum value	310	226
Average value	252	177
Minimum value	204	164
Period end	233	225
Floor (standardised measurement method)	196	169

(1) On the perimeter for which the capital requirements are assessed by internal model.

TABLE 33: RWA FLOW STATEMENTS OF MARKET RISK EXPOSURES UNDER AN IMA (INTERNAL MODEL APPROACH) (MR2-B)

<i>(In EUR m)</i>	VaR	SVaR	IRC	CRM	Other	Total RWA	Total capital requirements
RWA at end of previous reporting period (31.03.2018)	2,072	6,419	3,048	3,606	0	15,145	1,212
Regulatory adjustment	1,453	3,361	66	0	0	4,880	390
RWA at end of day previous quarter	619	3,058	2,982	3,606	0	10,265	821
Movement in risk levels	(43)	232	730	(501)	0	418	33
Model updates/changes	320	7	0	0	0	328	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	627	4,445	3,056	2,909		11,036	883
Regulatory adjustment	1,723	2,214	722	196		4,854	388
RWA at end of reporting period (30.06.2018)	2,349	6,659	3,778	3,105	0	15,891	1,271

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.

5

OPERATIONAL RISKS

5.1 CAPITAL REQUIREMENT

Societe Generale's capital requirements related to operational risk are calculated mainly under the internal model (94% in 2017 versus 93% in 2016).

The following table presents the Group's risk-weighted assets and the corresponding capital requirements at 31st December 2017.

The EUR 4.6 billion increase in weighted assets is mainly due to the evolution of potential incidents on the AMA scope.

TABLE 34: RISK-WEIGHTED ASSETS AND CAPITAL REQUIREMENTS FOR OPERATIONAL RISK

	31.12.2017				31.12.2016			
	RWA under Standardised approach	RWA under Advanced Measurement Approach (AMA)	Total RWA	Capital requirements	RWA under Standardised approach	RWA under Advanced Measurement Approach (AMA)	Total RWA	Capital requirements
<i>(In EUR m)</i>								
Global Banking and Investor Solutions	276	31,652	31,928	2,554	289	31,702	31,991	2,559
Corporate Centre	418	3,171	3,589	287	463	3,172	3,635	291
International Retail Banking and Financial Services	2,218	5,503	7,721	618	2,226	5,501	7,727	618
French Retail Banking	43	5,649	5,693	455	42	5,600	5,642	452
TOTAL	2,955	45,975	48,930	3,914	3,020	45,975	48,995	3,920

6

LIQUIDITY RISK

6.1 ASSET ENCUMBRANCE

TABLE 35: ENCUMBERED AND UNENCUMBERED ASSETS

		31.12.2017			
		Carrying amount of encumbered assets	Fair value of encumbered assets	Carrying amount of unencumbered assets	Fair value of unencumbered assets
		010	040	060	090
<i>(In EUR m)</i>					
010	Assets of the reporting institution	162,097		986,548	
030	Equity instruments	43,450	43,450	31,673	31,673
040	Debt securities	37,429	37,429	61,127	61,127
123	Other assets	1,691		249,999	

TABLE 36: COLLATERAL RECEIVED

		31.12.2017	
		Unencumbered	
		Fair value of encumbered collateral received or own debt securities issued	Fair value of collateral received or own debt securities issued available for encumbrance
		010	040
<i>(In EUR m)</i>			
130	Collateral received by the reporting institution	321,418	66,739
140	Loans on demand	55,900	11,400
150	Equity instruments	265,656	55,842
160	Debt securities	0	0
230	Other collateral received	105	52
240	Own debt securities issued other than own covered bonds or asset-backed securities	218	262

TABLE 37: SOURCES OF ENCUMBRANCE

(In EUR m)	31.12.2017	
	Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and ABSs encumbered
	010	030
010 Carrying amount of selected financial liabilities	324,445	336,617

6.2 LIQUIDITY RESERVE

TABLE 38: LIQUIDITY RESERVE

(In EUR bn)	30.06.2018	31.12.2017
Central bank deposits (excluding mandatory reserves)	70	94
HQLA securities available and transferable on the market (after haircut)	79	64
Other available central bank-eligible assets (after haircut)	15	16
TOTAL	164	174

6.3 REGULATORY RATIOS

LCR ratios

TABLE 39: LIQUIDITY COVERAGE RATIO - LCR DISCLOSURE TEMPLATE

Scope of consolidation (Groupe) (In EUR m)		Total weighted value (in average)	
		30.06.2018	31.12.2017
Quarter ending on			
Number of data points used in the calculation of averages		12	12
		Total adjusted value	
21	LIQUIDITY BUFFER	147,0	145,6
22	TOTAL NET CASH OUTFLOWS	118,1	117,2
23	LIQUIDITY COVERAGE RATIO (%)*	125%	125%

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

6.4 BALANCE SHEET SCHEDULE

The main lines comprising the Group's financial liabilities are presented in Note 3.13 to the consolidated financial statements of the Annual Report, under the following template:

TABLE 40: BALANCE SHEET SCHEDULE

FINANCIAL LIABILITIES

30.06.2018						
(In EUR m)	Note to the consolidated financial statements	0-3 months	3 months -1 year	1-5 years	> 5 years	Total
Due to central banks		9,951	3	2	0	9,956
Financial liabilities at fair value through profit or loss, excluding derivatives	Note 3.1	199,647	10,313	7,437	21,267	238,664
Due to banks	Note 3.6	48,843	12,237	23,162	5,541	89,783
Customer deposits	Note 3.6	323,762	21,837	20,158	49,344	415,101
Securitised debt payables	Note 3.6	31,045	13,948	37,225	19,440	101,658
Subordinated debt	Note 3.9	751	1,107	650	11,485	13,993

31.12.2017						
(In EUR m)	Note to the consolidated financial statements	0-3 months	3 months -1 year	1-5 years	> 5 years	Total
Due to central banks		5,601	2	1	0	5,604
Financial liabilities at fair value through profit or loss, excluding derivatives	Note 3.4	189,204	9,774	7,048	20,155	226,181
Due to banks	Note 3.6	48,212	12,078	22,862	5,469	88,621
Customer deposits	Note 3.6	320,277	21,602	19,941	48,812	410,633
Securitised debt payables	Note 3.6	31,527	14,165	37,802	19,741	103,235
Subordinated debt	Note 3.9	732	1,080	634	11,201	13,647

Note: The scheduling assumptions for these liabilities are presented in Note 3.13 to the consolidated financial statements. In particular, the data are shown without provisional interest and excluding derivatives. Consequently, the impact of the debt revaluation linked to own credit risk and interest accrued at 30st June 2018 are not scheduled.

Symmetrically, the main lines comprising the corresponding financial assets are presented below.

FINANCIAL ASSETS

30.06.2018						
<i>(In EUR m)</i>	Note to the consolidated financial statements	0-3 months	3 months-1 year	1-5 years	> 5 years	Total
Cash, due from central banks		82,586	669	1,421	780	85,456
Financial assets at fair value through profit or loss, excluding derivatives	Note 3.4	251,855	795	0	0	252,650
Financial assets at fair value through other comprehensive income	Note 3.4	48,039	9,002	0	294	57,335
Securities at amortised cost		4,698	2,412	3,999	319	11,428
Due from banks at amortised cost	Note 3.5	53,375	3,927	5,333	1,148	63,783
Customer loans at amortised cost	Note 3.5	93,872	60,948	170,241	71,548	396,609
Lease financing and similar agreements	Note 3.6	2,639	6,313	16,918	4,815	30,685

31.12.2017						
<i>(In EUR m)</i>	Note to the consolidated financial statements	0-3 months	3 months-1 year	1-5 years	> 5 years	Total
Cash, due from central banks		102,750	773	1,834	9,047	114,404
Financial assets at fair value through profit or loss, excluding derivatives	Note 3.1	283,123	2,107	0	0	285,230
Available-for-sale financial assets	Note 3.3	129,492	8,620	0	1,886	139,998
Due from banks	Note 3.5	48,942	3,950	6,826	1,148	60,866
Customer loans	Note 3.5	93,630	60,791	169,802	71,364	395,587
Lease financing and similar agreements	Note 3.	2,387	5,480	17,406	4,371	29,644

It should be noted that due to the nature of its activities, Societe Generale holds derivatives and securities whose residual contractual maturities are not representative of its activities or risks.

By convention, the following residual maturities were used for the classification of financial assets:

1. Assets measured at fair value through profit or loss, excluding derivatives (customer-related trading assets)
 - Positions measured using prices quoted on active markets (L1 accounting classification): maturity of less than three months.
 - Positions measured using observable data other than quoted prices (L2 accounting classification): maturity of less than three months.
 - Positions measured mainly using unobservable market data (L3): maturity of three months to one year.
2. Financial assets at fair value through other comprehensive income
 - Available-for-sale assets measured using prices quoted on active markets: maturity of less than 3 months.
 - Bonds measured using observable data other than quoted prices (L2): maturity of 3 months to 1 year.
 - Finally, other securities (shares held long-term in particular): maturity of more than five years.

As regards the other lines comprising the balance sheet, other assets and liabilities and their associated conventions can be broken down as follows:

OTHER LIABILITIES

31.12.2017							
<i>(In EUR m)</i>	Note to the consolidated financial statements	Not scheduled	0-3 months	3 months -1 year	1-5 years	> 5 years	Total
Tax liabilities	Note 6	0	769	0	384	0	1,153
Revaluation difference on portfolios hedged against interest rate risk		5,481	0	0	0	0	5,481
Other liabilities	Note 4.4	0	76,293	0	0	0	76,293
Non-current liabilities held for sale	Note 2.3	0	0	4,042	0	0	4,042
Insurance contracts related liabilities	Note 4.3	0	14,556	9,375	36,837	71,490	132,258
Provisions	Note 8.5	5,356	0	0	0	0	5,356
Shareholders' equity		63,363	0	0	0	0	63,363

31.12.2017							
<i>(In EUR m)</i>	Note to the consolidated financial statements	Not scheduled	0-3 months	3 months -1 year	1-5 years	> 5 years	Total
Revaluation difference on portfolios hedged against interest rate risk		6,020	0	0	0	0	6,020
Tax liabilities	Note 6	0	0	1,108	0	554	1,662
Other liabilities	Note 4.4	0	69,139	0	0	0	69,139
Non-current liabilities held for sale	Note 2.5	0	0	0	0	0	0
Underwriting reserves of insurance companies	Note 4.3	0	14,204	8,717	33,841	74,196	130,958
Provisions	Note 8.3	6,117	0	0	0	0	6,117
Group shareholders' equity		59,373	0	0	0	0	59,373

OTHER ASSETS

30.06.2018

<i>(In EUR m)</i>	Note to the consolidated financial statements	Not scheduled	0-3 months	3 months -1 year	1-5 years	> 5 years	Total
Revaluation differences on portfolios hedged against interest rate risk hedged against interest rate risk		504	0	0	0	0	504
Other assets	Note 4.4	0	6,548	0	0	0	67,548
Tax assets	Note 6	5,479	0	0	0	0	5,479
Investments accounted for using the equity method		0	0	0	0	655	655
Tangible and intangible fixed assets	Note 8.4	0	0	0	0	25,537	25,537
Goodwill	Note 2.2	0	0	0	0	4,874	4,874
Non-current assets held for sale	Note 2.5	0	2	4,308	1	2	4,313
Investments of insurance companies		0	33,637	6,057	30,105	79,335	149,134

31.12.2017

<i>(In EUR m)</i>	Note to the consolidated financial statements	Not scheduled	0-3 months	3 months -1 year	1-5 years	> 5 years	Total
Revaluation difference on portfolios hedged against interest rate risk		663	0	0	0	0	663
Held-to-maturity financial assets	Note 3.9	0	0	0	0	3,563	3,563
Tax assets	Note 6	6,001	0	0	0	0	6,001
Other assets	Note 4.4	0	60,562	0	0	0	60,562
Non-current assets held for sale		0	1	12	0	0	13
Investments in subsidiaries and affiliates accounted for by the equity method		0	0	0	0	700	700
Tangible and intangible fixed assets	Note 8.4	0	0	0	0	24,818	24,818
Goodwill	Note 2.2	0	0	0	0	4,988	4,988

1. Revaluation differences on portfolios hedged against interest rate risk are not scheduled, as they comprise transactions backed by the portfolios in question. Similarly, the schedule of tax assets whose schedule would result in the early disclosure of income flows is not made public.
2. Held-to-maturity financial assets have a residual maturity of more than five years.
3. Other assets and Other liabilities (guarantee deposits and settlement accounts, miscellaneous receivables) are considered as current assets and liabilities.
4. The notional maturities of commitments in derivative instruments are presented in Note 3.2 to the Group's consolidated financial statements. The net balance of transactions in derivatives measured at fair value through profit or loss on the balance sheet is EUR -8,074 million (according to the rules set above, this balance is classified as a trading liability < 3 months, see Note 3.4 to the consolidated financial statements).
5. Non-current assets held for sale have a maturity of less than one year, as do the associated liabilities.
6. Investments in subsidiaries and affiliates accounted for by the equity method and Tangible and intangible fixed assets have a maturity of more than five years.
7. Provisions and shareholders' equity are not scheduled.

7

APPENDIX

7.1 INDEX OF THE TABLES IN THE RISK REPORT

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