



A French corporation with share capital of EUR 1,009,897,137.75
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RISK REPORT

PILLAR 3 31.03.2019

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1 CAPITAL MANAGEMENT AND ADEQUACY

1.1 REGULATORY CAPITAL

During the first quarter of 2019, Societe Generale has made no subordinated bond issuance.

During this period, the Group has redeemed a Tier 2 bond for an amount of EUR 116 m, implemented in February 2007

TABLE 1: REGULATORY CAPITAL AND CRR/CRD4 SOLVENCY RATIOS

<i>(In EUR m)</i>	31.03.2019	31.12.2018
Shareholders' equity (IFRS) , Group share	61,830	61,026
Deeply subordinated notes	(9,472)	(9,329)
Perpetual subordinated notes	(282)	(278)
Consolidated shareholders' equity, Group share, net of deeply subordinated and perpetual subordinated notes	52,076	51,419
Non-controlling interests	3,693	3,600
Intangible assets	(2,025)	(2,095)
Goodwill	(4,318)	(4,643)
Proposed dividends (General Meeting of Shareholders) and interest expenses on deeply subordinated and perpetual subordinated notes	(2,157)	(1,871)
Deductions and regulatory adjustments	(5,210)	(5,256)
Common Equity Tier One Capital	42,059	41,154
Deeply subordinated notes and preferred shares	9,566	9,424
Other additional tier 1 capital	87	71
Additional Tier 1 deductions	(137)	(138)
Tier One Capital	51,575	50,511
Tier 2 instruments	13,318	13,389
Other tier 2 capital	(23)	(63)
Tier 2 deductions	(1,773)	(1,781)
Total regulatory capital	63,097	62,056
Total risk-weighted assets	366,065	376,049
Credit risk-weighted assets	299,178	302,727
Market risk-weighted assets	17,344	23,701
Operational risk-weighted assets	49,543	49,621
Solvency ratios		
Common Equity Tier 1 Ratio	11.5%	10.9%
Tier 1 Ratio	14.1%	13.4%
Total capital adequacy ratio	17.2%	16.5%

1.2 CAPITAL REQUIREMENTS

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

(In EUR m)	RWA		Minimum capital requirements	
	31.03.2019	31.12.2018	31.03.2019	31.12.2018
Credit risk (excluding counterparty credit risk)	262,403	264,787	20,992	21,183
<i>o.w. standardised approach</i>	99,836	102,225	7,987	8,178
<i>o.w. Foundation IRB (F-IRB) approach</i>	4,556	4,588	364	367
<i>o.w. Advanced IRB (A-IRB) approach</i>	142,082	142,795	11,367	11,424
<i>o.w. equity IRB under the simple risk-weighted approach or IMA</i>	15,929	15,178	1,274	1,214
Counterparty credit risk	26,234	26,834	2,099	2,147
<i>o.w. risk exposure for contributions to the default fund of a CCP</i>	1,120	1,103	90	88
<i>o.w. CVA</i>	5,058	4,904	405	392
Settlement risk	5	6	0	0
Securitisation exposures in the banking book (after cap)	2,265	2,199	181	176
<i>o.w. IRB approach</i>	78	95	6	8
<i>o.w. IRB supervisory formula approach (SFA)</i>	75	78	6	6
<i>o.w. internal assessment approach (IAA)</i>	1930	1,842	154	147
<i>o.w. standardised approach</i>	183	184	15	15
Market risk	17,344	23,701	1,388	1,896
<i>o.w. standardised approach</i>	2,674	2,444	214	196
<i>o.w. IMA</i>	14,670	21,257	1,174	1,701
Large exposures	-	-	-	-
Operational risk	49,543	49,621	3,963	3,970
<i>o.w. basic indicator approach</i>	-	0	-	0
<i>o.w. standardised approach</i>	2,757	2,872	221	230
<i>o.w. advanced measurement approach</i>	46,786	46,749	3,743	3,740
Amounts below the thresholds for deduction (subject to 250% risk-weighting)	8,269	8,902	662	712
Floor adjustment	0	0	-	0
TOTAL	366,065	376,049	29,285	30,084

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 TYPE

<i>(In EUR bn)</i>	Credit	Market	Operational	Total 31.03.2019	Total 31.12.2018
French Retail Banking	93.5	0.1	5.5	99.1	97.6
International Retail Banking and Financial Services	109.8	0	7.5	117.3	119.7
Global Banking and Investor Solutions	85.5	15.1	33	133.6	142.3
Corporate Centre	10.3	2.1	3.5	16.0	16.5
GROUP	299.2	17.3	49.5	366.1	376.0

At 31st March 2019, RWA (EUR 366.1 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 87% for Global Banking and Investor Solutions);
- operational risk accounted for 13% of RWA (of which 67% 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

<i>(In EUR m)</i>	31.03.2019	31.12.2018
Tier 1 capital⁽¹⁾	51,575	50,511
Total assets in prudential balance sheet	1,224,781	1,174,873
Adjustments for fiduciary assets recognised on the balance sheet but excluded from the leverage ratio exposure	0	0
Adjustments for derivative financial instruments	(62,801)	(45,520)
Adjustments for securities financing transactions ⁽²⁾	(9,197)	(11,146)
Off-balance sheet exposure (loan and guarantee commitments)	98,286	99,777
Technical and prudential adjustments (Tier 1 capital prudential deductions)	(10,003)	(10,320)
Leverage ratio exposure	1,241,066	1,207,664
CRR fully loaded leverage ratio⁽³⁾	4.2%	4.2%

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

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

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

1.4 FINANCIAL CONGLOMERATE RATIO

At 31st December 2018, the financial conglomerate ratio was 133%, consisting of a numerator (“Own funds of the Financial Conglomerate”) of EUR 64.6 billion, and a denominator (“Regulatory requirement of the Financial Conglomerate”) of EUR 48.6 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.

2 CREDIT RISKS

2.1 QUANTITATIVE INFORMATION

TABLE 5: PROVISIONING OF DOUBTFUL LOANS

<i>(In EUR bn)</i>	31.03.2019	31.12.2018
Gross book outstandings*	502.4	501.2
Doubtful loans*	17.7	18.0
GROUP GROSS NON PERFORMING LOANS RATIO*	3.5%	3.6%
Provisions S1	0.9	0.9
Provisions S2	1.0	1.0
Provisions S3	9.7	9.7
GROUP GROSS DOUBTFUL LOANS COVERAGE RATIO (STAGE 3 PROVISIONS/DOUBTFUL LOANS)	55%	54%

*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)

<i>(In EUR m)</i>	RWA amounts	Capital requirements
RWA as at end of previous reporting period (31.12.2018)	164,576	13,166
Asset size	909	73
Asset quality	(692)	(55)
Model updates	83	7
Methodology and policy	(1,061)	(85)
Acquisitions and disposals	(156)	(12)
Foreign exchange movements	732	59
Other	258	21
RWA as at end of reporting period (31.03.2019)	164,649	13,172

2.3 COUNTERPARTY RISK DETAIL

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

<i>(In EUR m)</i>	RWA amounts			Capital requirements		Capital requirements
	RWA amounts – IRB IMM	– IRB hors IMM	RWA amounts – Total IRB	IRB IMM	IRB hors IMM	– Total IRB
RWA as at end of previous reporting period (31.12.2018)	12,449	4,625	17,074	996	370	1,366
Asset size	14	578	592	1	46	47
Credit quality of counterparties	-253	-23	-276	-20	-2	-22
Model updates	0	0	0	0	0	0
Methodology and policy	0	-93	-93	0	-7	-7
Acquisitions and disposals	0	-3	-3	0	0	0
Foreign exchange movements	136	50	186	11	4	15
Other	-230	-477	-707	-18	-38	-57
RWA AS AT END OF REPORTING PERIOD (31.03.2019)	12,116	4,657	16,773	969	373	1,342

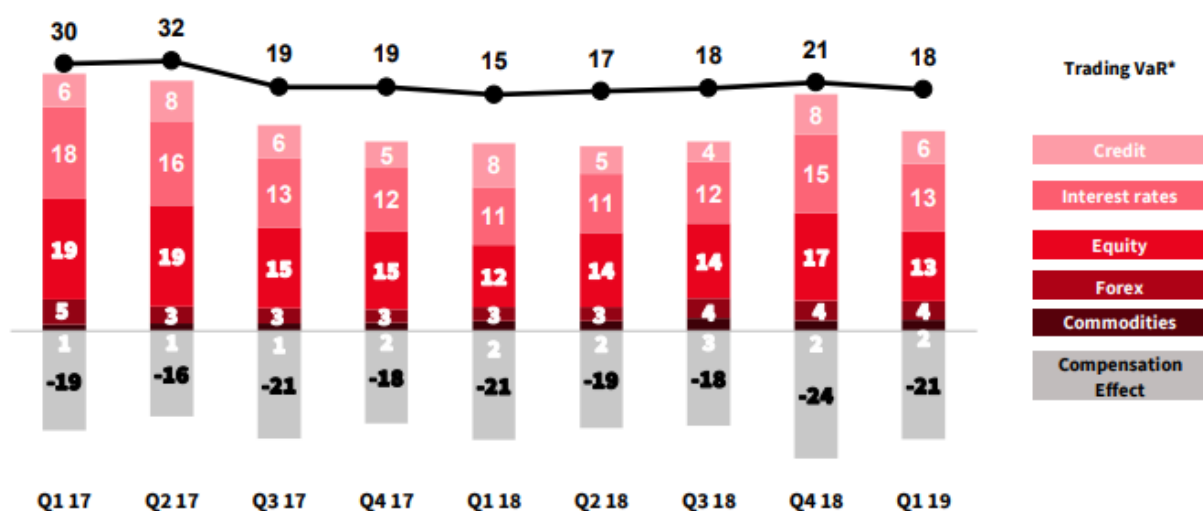
The table above presents the data without the CVA (Credit Value Adjustment) which is EUR 5.1 billion in advanced method.

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)	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19
Minimum	14	18	21	34	22
Maximum	72	59	57	123	59
Average	34	33	34	62	36

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

**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.

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)

<i>(In EUR m)</i>	VaR	SVaR	IRC	CRM	Other	Total RWA	Total capital requirements
RWA at end of previous reporting period (31.12.2018)	3,365	11,771	3,322	2,799	0	21,257	1,701
Regulatory adjustment	2,633	8,078	0	947	0	11,658	933
RWA at end of day previous quarter	732	3,693	3,322	1,852	0	9,599	768
Movement in risk levels	(711)	(5,013)	(617)	(273)	0	(6,614)	(529)
Model updates/changes	11	7	0	0	0	18	1
Methodology and policy	0	0	0	0	0	0	0
Acquisitions and disposals	0	0	0	0	0	0	0
Foreign exchange movements	3	0	5	0	0	9	1
Other	0	0	0	0	0	0	0
RWA at end of day quarter	750	3,408	1,760	2,527	0	8,445	676
Regulatory adjustment	1,918	3,357	950	0	0	6,225	498
RWA at end of reporting period (31.03.2019)	2,668	6,765	2,710	2,527	0	14,670	1,174

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 ENCUMBERED AND UNENCUMBERED ASSETS – CORRECTION OF THE PAGE 196 OF THE RISK REPORT 2019

The table 105 relating to Encumbered and Unencumbered Assets (AE-ASS) presented in page 196 of the risk report 2019 is corrected as follows:

TABLE 105 : ENCUMBERED AND UNENCUMBERED ASSETS (AE-ASS)

	31.12.2018 ⁽¹⁾							
	Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
	of which: EHQLA & HQLA	of which: EHQLA & HQLA	of which: EHQLA & HQLA	of which: EHQLA & HQLA	of which: EHQLA & HQLA	of which: EHQLA & HQLA	of which: EHQLA & HQLA	
<i>(In EUR m)</i>								
Assets of the reporting institution	170,100	55,647			999,656	134,427		
Equity instruments	33,732	23,910			30,979	8,854		
Debt securities	39,501	31,523	39,501	31,523	56,904	42,343	56,904	42,343
<i>of which: covered bonds</i>	63	27	63	27	556	404	556	404
<i>of which: asset-backed securities</i>	976	36	976	36	1,976	144	1,976	144
<i>of which: issued by general governments</i>	30,832	30,074	30,832	30,074	37,169	37,169	37,169	36,877
<i>of which: issued by financial corporations</i>	6,534	359	6,534	359	10,401	4,218	10,401	4,218
<i>of which: issued by non-financial corporations</i>	2,135	1,090	2,135	1,090	5,264	430	5,264	430
Other asset	96,867	213			911,773	83,229		
<i>of which: Loans on demand</i>	4,850	0			87,205	79,523		
<i>of which: Loans and advances other than loans on demand</i>	90,425	213			575,744	1,132		
<i>of which: Other</i>	1,592	0			248,824	2,574		

⁽¹⁾ Table's figures are calculated as Q3 and Q4 2018 average.

The amount of debt securities, *of which : issued by general governments* in the column Carrying amount of unencumbered assets *of which EHQLA & HQLA* and also for the same category the fair value of unencumbered assets *of which EHQLA & HQLA* have been corrected compared to the publication of the risk report 2019.

4.2 LIQUIDITY RESERVE

TABLE 9: LIQUIDITY RESERVE

<i>(In EUR bn)</i>	31.03.2019	31.12.2018
Central bank deposits (excluding mandatory reserves)	84	82
HQLA securities available and transferable on the market (after haircut)	76	73
Other available central bank-eligible assets (after haircut)	17	17
TOTAL	177	172

4.3 REGULATORY RATIOS

TABLE 10: LIQUIDITY COVERAGE RATIO - LCR DISCLOSURE TEMPLATE

Scope of consolidation (Groupe) *(In EUR m)*

Quarter ending on	31.03.2019
Number of data points used in the calculation of averages	12
	Total adjusted value
LIQUIDITY BUFFER	148.7
TOTAL NET CASH OUTFLOWS	115.7
LIQUIDITY COVERAGE RATIO (%)*	129%

*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 REMUNERATION

The Compensation Policies and practises report is available on the website www.societegenerale.com, section “Registration documents, Pillar 3 & Compensation policies and practises report”.

6 APPENDIX

6.1 PILLAR 3 CROSS REFERENCE TABLE

CRD1/CRR Article	Theme	Risk and Pillar 3 Report reference (except reference to the Registration Document)	Page in Pillar 3 Report 2018	Page in Pillar 3 Report 31.03.2019
90 (CRD4)	Return on assets	5 Capital management and adequacy	45	
435 (CRR)	1. Risk management objectives and policies	3 Risk management and organisation	19-32	
436 (a)(b) (CRR)	2. Scope of application	5 Capital management and adequacy SG website - Capital instruments SG website - Information about the consolidation scope SG website - Differences in the scopes of consolidation (LI3)	45 ;49	
436 (c)(d)(e) (CRR)	2. Consolidation perimeter	5 Capital management and adequacy	48;50;149	
437 (CRR)	3. Own funds	5 Capital management and adequacy	51	5
438 (CRR)	4. Capital requirements	5 Capital management and adequacy	55	4
439 (CRR)	5. Exposure to counterparty credit risk	6 Credit risks Impact of netting and collateral held on exposure values Exposures on credit derivatives	72-76 142 141-142	
440 (CRR)	6. Capital buffers	5 Capital management and adequacy	66	
441 (CRR)	7. Indicators of global systemic importance	SG website - Information and publication section		
442 (CRR)	8. Credit risk adjustments	6 Credit risks Analysis of gross outstandings and provisions for credit risk	72 94-134	
443 (CRR)	9. Unencumbered assets	9 Liquidity risk	195	11
444 (CRR)	10. Use of ECAs	6 Credit risk 7 Securitisation	77;105 156	
445 (CRR)	11. Exposure to market risk	8 Market risks	162	9-10
446 (CRR)	12. Operational risk	9 Operational risks	178	
447 (CRR)	13. Exposures in equities not included in the trading book	13 Equity risk	213	
448 (CRR)	14. Exposure to interest rate risk on positions not included in the trading book	10 Structural interest rate and exchange rate risks	187	
449 (CRR)	15. Exposure to securitisation positions	7 Securitisation	145 and follow.	
450 (CRR)	16. Remuneration policy	First update of the Registration Document (planned)		
451 (CRR)	17. Leverage	5 Capital management and adequacy	57;63;65	6
452 (CRR)	18. Use of the IRB Approach to credit risk	6 Credit risks PD and LGD geographic breakdown	77 100	
453 (CRR)	19. Use of credit risk mitigation techniques	6 Credit risks	77;129	
454 (CRR)	20. Use of the Advanced Measurement Approaches to operational risk	9 Operational risks	178	
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