



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 30.09.2019

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1 CAPITAL MANAGEMENT AND ADEQUACY

1.1 REGULATORY CAPITAL

During the first nine months of 2019, Societe Generale issued AUD 300 M (equivalent to EUR 186 M) of subordinated Tier 2 bonds as well as SGD 750 M (equivalent to EUR 498 M) and AUD 700 M (equivalent to EUR 434 M) of Additional Tier 1 bonds.

In addition, during this period, the Group redeemed two Tier 2 bonds: the first one for an amount of EUR 116 M, implemented in February 2007 and the second for an amount of EUR 130 M, implemented in July 2007.

The Group also redeemed at first call date (4 September 2019) EUR 1,000 M Additional Tier 1 bonds issued in September 2009.

TABLE 1: REGULATORY CAPITAL AND CRR/CRD4 SOLVENCY RATIOS

| <i>(In EUR m)</i> | 30.09.2019 | 31.12.2018 |
|--|-------------------|-------------------|
| Shareholders' equity (IFRS) , Group share | 63,715 | 61,026 |
| Deeply subordinated notes | (9,738) | (9,329) |
| Perpetual subordinated notes | (289) | (278) |
| Consolidated shareholders' equity, Group share, net of deeply subordinated and perpetual subordinated notes | 53,687 | 51,419 |
| Non-controlling interests | 3,779 | 3,600 |
| Intangible assets | (2,159) | (2,095) |
| Goodwill | (4,367) | (4,643) |
| Proposed dividends (General Meeting of Shareholders) and interest expenses on deeply subordinated and perpetual subordinated notes | (1,518) | (1,871) |
| Deductions and regulatory adjustments | (5,329) | (5,256) |
| Common Equity Tier One Capital | 44,093 | 41,154 |
| Deeply subordinated notes and preferred shares | 9,738 | 9,424 |
| Other additional tier 1 capital | 82 | 71 |
| Additional Tier 1 deductions | (137) | (138) |
| Tier One Capital | 53,776 | 50,511 |
| Tier 2 instruments | 13,382 | 13,389 |
| Other tier 2 capital | 50 | (63) |
| Tier 2 deductions | (1,906) | (1,781) |
| Total regulatory capital | 65,302 | 62,056 |
| Total risk-weighted assets | 353,506 | 376,049 |
| Credit risk-weighted assets | 288,510 | 302,727 |
| Market risk-weighted assets | 15,814 | 23,701 |
| Operational risk-weighted assets | 49,182 | 49,621 |
| Solvency ratios | | |
| Common Equity Tier 1 Ratio | 12.5% | 10.9% |
| Tier 1 Ratio | 15.2% | 13.4% |
| Total capital adequacy ratio | 18.5% | 16.5% |

1.2 CAPITAL REQUIREMENTS

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

| (In EUR m) | RWA | | Minimum capital requirements | |
|--|----------------|----------------|------------------------------|---------------|
| | 30.09.2019 | 30.06.2019 | 30.09.2019 | 30.06.2019 |
| Credit risk (excluding counterparty credit risk) | 253,418 | 259,764 | 20,273 | 20,781 |
| o.w. standardised approach | 97,199 | 98,190 | 7,776 | 7,855 |
| o.w. Foundation IRB (F-IRB) approach | 4,668 | 4,782 | 373 | 383 |
| o.w. Advanced IRB (A-IRB) approach | 133,521 | 139,686 | 10,682 | 11,175 |
| o.w. equity IRB under the simple risk-weighted approach or IMA | 18,029 | 17,106 | 1,442 | 1,368 |
| Counterparty credit risk | 22,845 | 23,974 | 1,828 | 1,918 |
| o.w. risk exposure for contributions to the default fund of a CCP | 1,173 | 1,136 | 94 | 91 |
| o.w. CVA | 3,090 | 4,058 | 247 | 325 |
| Settlement risk | 1 | 55 | 0 | 4 |
| Securitisation exposures in the banking book (after cap) | 3,780 | 2,018 | 302 | 161 |
| o.w. IRB approach | 101 | 87 | 8 | 7 |
| o.w. IRB supervisory formula approach (SFA) | 1,735 | 79 | 139 | 6 |
| o.w. internal assessment approach (IAA) | 1,840 | 1,751 | 147 | 140 |
| o.w. standardised approach | 104 | 101 | 8 | 8 |
| Market risk | 15,814 | 17,592 | 1,265 | 1,407 |
| o.w. standardised approach | 1,751 | 1,591 | 140 | 127 |
| o.w. IMA | 14,063 | 16,001 | 1,125 | 1,280 |
| Large exposures | 0 | 0 | 0 | 0 |
| Operational risk | 49,182 | 49,260 | 3,935 | 3,941 |
| o.w. basic indicator approach | 0 | 0 | 0 | 0 |
| o.w. standardised approach | 2,422 | 2,511 | 194 | 201 |
| o.w. advanced measurement approach | 46,760 | 46,749 | 3,741 | 3,740 |
| Amounts below the thresholds for deduction (subject to 250% risk-weighting) | 8,466 | 8,472 | 677 | 678 |
| Floor adjustment | 0 | 0 | 0 | 0 |
| TOTAL | 353,506 | 361,133 | 28,280 | 28,891 |

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 30.09.2019 | Total 31.12.2018 |
|---|---------------|---------------|--------------------|-----------------------------------|-----------------------------------|
| French Retail Banking | 92.5 | 0.1 | 5.5 | 98.1 | 97.6 |
| International Retail Banking and Financial Services | 110.1 | 0.1 | 7.2 | 117.4 | 119.7 |
| Global Banking and Investor Solutions | 74.7 | 14.4 | 33.0 | 122.1 | 142.3 |
| Corporate Centre | 11.2 | 1.2 | 3.5 | 15.9 | 16.5 |
| GROUP | 288.5 | 15.8 | 49.2 | 353.5 | 376.0 |

At 30th September 2019, RWA (EUR 353.5 billion) broke down as follows:

- credit risk accounted for 82% of RWA (of which 38% for International Retail Banking and Financial Services);
- market risk accounted for 4% of RWA (of which 91% for Global Banking and Investor Solutions);
- operational risk accounted for 14% 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> | 30.09.2019 | 31.12.2018 |
|--|-------------------|-------------------|
| Tier 1 capital ⁽¹⁾ | 53,776 | 50,511 |
| Total assets in prudential balance sheet | 1,262,146 | 1,174,873 |
| Adjustments for fiduciary assets recognised on the balance sheet but excluded from the leverage ratio exposure | - | - |
| Adjustments for derivative financial instruments | (105,264) | (45,520) |
| Adjustments for securities financing transactions ⁽²⁾ | (2,562) | (11,146) |
| Off-balance sheet exposure (loan and guarantee commitments) | 104,822 | 99,777 |
| Technical and prudential adjustments (Tier 1 capital prudential deductions) | (10,197) | (10,320) |
| Technical and prudential adjustments (Regulated Saving exempted) | (14,367) | - |
| Leverage ratio exposure | 1,234,578 | 1,207,664 |
| CRR fully loaded leverage ratio⁽³⁾ | 4.4% | 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 30th June 2019, the financial conglomerate ratio was 133%, consisting of a numerator ("Own funds of the Financial Conglomerate") of EUR 66.7 billion, and a denominator ("Regulatory requirement of the Financial Conglomerate") of EUR 50.3 billion.

At 31st December 2018, the financial conglomerate ratio was 140%, 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 46 billion.

2 CREDIT RISK

2.1 QUANTITATIVE INFORMATION

TABLE 5: PROVISIONING OF DOUBTFUL LOANS

| <i>(In EUR bn)</i> | 30.09.2019 | 31.12.2018 |
|--|-------------|-------------|
| Gross book outstandings* | 504.8 | 501.2 |
| Doubtful loans* | 16.9 | 18.0 |
| GROUP GROSS NON-PERFORMING LOANS RATIO* | 3.4% | 3.6% |
| Stage 1 provisions | 0.9 | 0.9 |
| Stage 2 provisions | 1.0 | 1.0 |
| Stage 3 provisions | 9.4 | 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 (30.06.2019) | 163,490 | 13,079 |
| Asset size | (1,354) | (108) |
| Asset quality | (1,602) | (128) |
| Model updates | | 0 |
| Methodology and policy | (1,140) | (91) |
| Acquisitions and disposals | 0 | 0 |
| Foreign exchange movements | 1,057 | 85 |
| Other | (557) | (45) |
| RWA as at end of reporting period (30.09.2019) | 159,894 | 12,792 |

Table number 21 (“RWA FLOW STATEMENTS OF CREDIT RISK EXPOSURES UNDER IRB (CR8)”) presented on page 34 of the Risk Report Q2 2019 has been corrected as follows:

| <i>(In EUR m)</i> | RWA amounts | Capital requirements |
|--|----------------|----------------------|
| RWA as at end of previous reporting period (31.03.2019) | 164,649 | 13,172 |
| Asset size | 2,440 | 195 |
| Asset quality | (2,022) | (162) |
| Model updates | 0 | 0 |
| Methodology and policy | (960) | (77) |
| Acquisitions and disposals | 0 | 0 |
| Foreign exchange movements | (392) | (31) |
| Other | (224) | (18) |
| RWA as at end of reporting period (30.06.2019) | 163,490 | 13,079 |

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 | 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 (30.06.2019) | 12,073 | 3,838 | 15,911 | 966 | 307 | 1,273 |
| Asset size | 1,389 | (0) | 956 | 111 | (0) | 76 |
| Credit quality of counterparties | (523) | (109) | (632) | (42) | (9) | (51) |
| Model updates | - | - | - | - | - | - |
| Methodology and policy | - | - | - | - | - | - |
| Acquisitions and disposals | - | - | - | - | - | - |
| Foreign exchange movements | 209 | 58 | 267 | 17 | 5 | 21 |
| Other | 36 | 316 | 352 | 3 | 25 | 28 |
| RWA AS AT END OF REPORTING PERIOD (30.09.2019) | 13,184 | 3,671 | 16,855 | 1,055 | 294 | 1,348 |

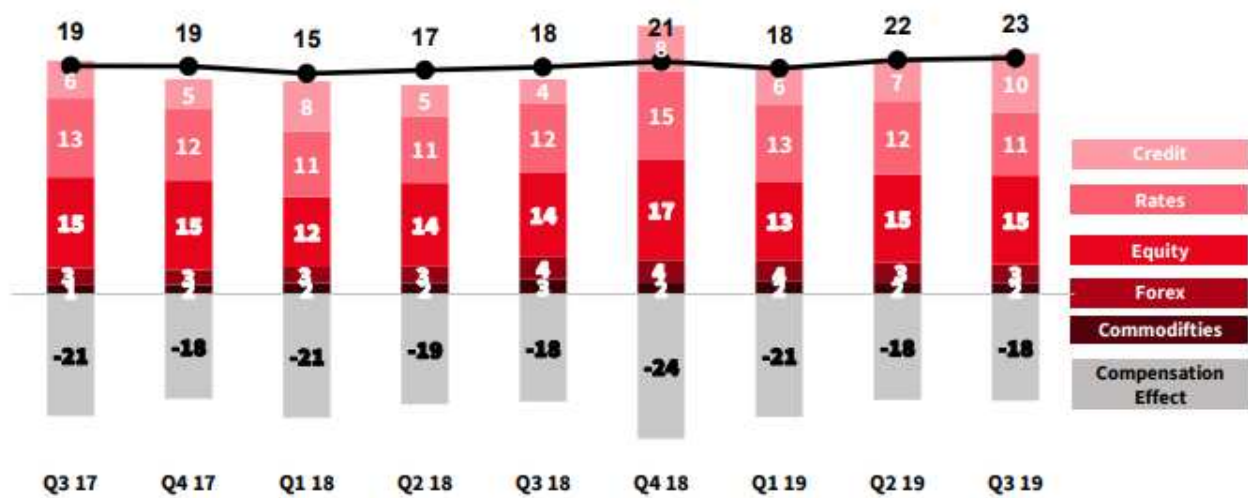
The table above presents the data without the CVA (Credit Value Adjustment) which is EUR 2.8 billion in advanced method as at September 30th.

3 MARKET RISK

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 risk 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 18 | Q4 18 | Q1 19 | Q2 19 | Q3 19 |
|---------------------------------------|-------|-------|-------|-------|-------|
| Minimum | 21 | 34 | 22 | 25 | 17 |
| Maximum | 57 | 123 | 59 | 70 | 60 |
| Average | 34 | 62 | 36 | 45 | 34 |

* 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 (30.06.2019) | 3,009 | 7,678 | 2,849 | 2,466 | 0 | 16,001 | 1,280 |
| Regulatory adjustment | 2,148 | 4,742 | 65 | 973 | 0 | 7,928 | 634 |
| RWA at end of day previous quarter | 861 | 2,936 | 2,784 | 1,492 | 0 | 8,072 | 646 |
| Movement in risk levels | 154 | (1,597) | (41) | (464) | 0 | (1,947) | (156) |
| Model updates/changes | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Methodology and policy | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Acquisitions and disposals | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Foreign exchange movements | 3 | 6 | 0 | 0 | 0 | 9 | 1 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| RWA at end of day quarter | 861 | 1,464 | 2,103 | 1,269 | 0 | 5,697 | 456 |
| Regulatory adjustment | 2,305 | 4,623 | 704 | 733 | 0 | 8,366 | 669 |
| RWA at end of reporting period (30.09.2019) | 3,166 | 6,087 | 2,807 | 2,002 | 0 | 14,063 | 1,125 |

Effects are defined as follows:

- regulatory adjustment: delta between RWA used for regulatory RWA calculation and RWA of the last day or of the last week of the period;
- movement in risk levels: changes due to position changes;
- model changes: significant updates of 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

| <i>(In EUR bn)</i> | 30.09.2019 | 31.12.2018 |
|--|------------|------------|
| Central bank deposits (excluding mandatory reserves) | 81 | 82 |
| HQLA securities available and transferable on the market (after haircut) | 91 | 73 |
| Other available central bank-eligible assets (after haircut) | 21 | 17 |
| TOTAL | 193 | 172 |

4.2 REGULATORY RATIOS

TABLE 10: LIQUIDITY COVERAGE RATIO - LCR DISCLOSURE TEMPLATE

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

| Quarter ending on | 30.09.2019 |
|---|----------------------|
| Number of data points used in the calculation of averages | 12 |
| | Total adjusted value |
| LIQUIDITY BUFFER | 156.6 |
| TOTAL NET CASH OUTFLOWS | 117.4 |
| LIQUIDITY COVERAGE RATIO (%)* | 134% |

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

Table number 109 relating to LCR ratio (EU-LIQ1) presented on page 199 of the Risk Report 2019 (Q4 2018) has been corrected as follows:

| Scope of consolidation (Groupe) (In EUR m) | Total unweighted value (in average) | | | | Total weighted value (in average) | | | |
|---|-------------------------------------|----------------|----------------|----------------|-----------------------------------|----------------|----------------|----------------|
| | 31.03.2018 | 30.06.2018 | 30.09.2018 | 31.12.2018 | 31.03.2018 | 30.06.2018 | 30.09.2018 | 31.12.2018 |
| High-quality liquid assets | | | | | | | | |
| Total high-quality liquid assets (HOLA) | | | | | 147,400 | 147,000 | 148,200 | 148,000 |
| Cash-outflows | | | | | | | | |
| Retail deposits and deposits from small business customers, of which: | | | | | | | | |
| <i>Stable deposits</i> | 183,300 | 185,600 | 188,300 | 191,000 | 14,000 | 14,200 | 14,400 | 14,700 |
| <i>Less stable deposits</i> | 114,100 | 115,700 | 117,300 | 119,100 | 5,700 | 5,800 | 5,900 | 6,000 |
| Unsecured w/wholesale funding | 69,200 | 69,800 | 71,000 | 71,900 | 8,300 | 8,400 | 8,600 | 8,700 |
| Operational deposits (all counterparties) and deposits in networks of cooperative banks | 207,000 | 209,800 | 213,800 | 218,500 | 97,900 | 99,200 | 101,800 | 105,000 |
| Non-operational deposits (all counterparties) | 59,700 | 61,100 | 62,300 | 63,800 | 14,400 | 14,800 | 15,100 | 15,400 |
| Unsecured debt | 137,800 | 139,900 | 143,000 | 145,900 | 74,000 | 75,600 | 78,300 | 80,700 |
| Secured w/wholesale funding | 9,500 | 8,800 | 8,500 | 8,800 | 9,500 | 8,800 | 8,500 | 8,800 |
| Additional requirements | 0 | 0 | 0 | 0 | 76,700 | 79,900 | 82,200 | 85,000 |
| Outflows related to derivative exposures and other collateral requirements | 161,100 | 162,300 | 165,100 | 167,600 | 61,600 | 61,400 | 62,600 | 63,800 |
| Material outflows due to deterioration of own credit quality | 42,900 | 42,100 | 42,400 | 42,500 | 39,500 | 38,800 | 39,400 | 40,000 |
| Credit and liquidity facilities | 5,000 | 5,000 | 5,200 | 5,200 | 5,000 | 5,000 | 5,200 | 5,200 |
| Other contractual funding obligations | 113,100 | 115,200 | 117,500 | 119,800 | 17,100 | 17,600 | 18,000 | 18,500 |
| Other contingent funding obligations | 72,300 | 82,000 | 81,700 | 83,100 | 72,300 | 82,000 | 81,700 | 83,100 |
| Total cash outflows | 46,900 | 46,000 | 44,400 | 44,800 | 600 | 500 | 600 | 500 |
| | | | | | 323,200 | 337,200 | 343,400 | 352,000 |
| Cash-inflows | | | | | | | | |
| Secured lending (eg reverse repos) | 261,300 | 268,300 | 273,400 | 281,400 | 82,500 | 85,900 | 89,000 | 93,900 |
| Inflows from fully performing exposures | 37,000 | 38,900 | 39,400 | 39,900 | 28,600 | 30,700 | 31,600 | 32,100 |
| Other cash inflows | 93,700 | 104,100 | 106,600 | 110,300 | 91,800 | 102,500 | 105,100 | 108,600 |
| (Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies) | | | | | 0 | 0 | 0 | 0 |
| (Excess inflows from a related specialised credit institution) | | | | | 0 | 0 | 0 | 0 |
| Total cash inflows | 391,900 | 411,200 | 419,500 | 431,600 | 202,800 | 219,100 | 225,700 | 234,600 |
| Fully exempt inflows | 0 | 0 | 100 | 100 | 0 | 0 | 100 | 100 |
| Inflows Subject to 90% Cap | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Inflows Subject to 75% Cap | 318,200 | 333,800 | 338,900 | 348,300 | 202,800 | 219,100 | 225,600 | 234,500 |
| Liquidity buffer | | | | | 147,400 | 147,000 | 148,200 | 148,000 |
| Total net cash outflows | | | | | 120,400 | 118,100 | 117,700 | 117,400 |
| Liquidity coverage ratio (%)* | | | | | 123% | 125% | 126% | 126% |

* 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 APPENDICES

5.1 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 30.09.2019 |
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| 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 | 3 |
| 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 ECAIs | 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 | 9 Operational risks | 178 | |

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