



2022 EU-wide Transparency Exercise

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

Templates for Société générale S.A. have been revised in January 2023 to include late submissions of data received after the EBA's results publication

2022 EU-wide Transparency Exercise

Key Metrics

Société générale S.A.

(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	47,752	49,835	48,211	47,254	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	47,044	49,223	47,728	46,906	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	55,620	57,907	56,443	56,024	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	54,912	57,295	55,960	55,676	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	66,432	68,487	66,990	67,835	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	65,724	67,875	66,507	67,486	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	363,508	363,371	376,636	367,637	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	363,356	363,216	376,482	367,610	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.14%	13.71%	12.80%	12.85%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.95%	13.55%	12.68%	12.76%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.30%	15.94%	14.99%	15.24%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.11%	15.77%	14.86%	15.15%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.28%	18.85%	17.79%	18.45%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.09%	18.69%	17.67%	18.36%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,263,831	1,189,253	1,319,813	1,382,334	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.40%	4.87%	4.28%	4.05%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	55,620	57,907	56,443	56,024	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	52,321	54,646	53,257	52,788	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,263,831	1,189,253	1,319,813	1,382,334	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,263,123	1,188,642	1,319,330	1,381,985	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.40%	4.87%	4.28%	4.05%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.14%	4.60%	4.04%	3.82%	[A.2]/[B.2]	

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Capital

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		(min EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	66,432	68,487	66,990	67,835	C 01.00 (0010,0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	47,752	49,835	48,211	47,254	C 01.00 (0020,0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,484	20,489	20,475	19,554	C 01.00 (0030,0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,848	8,832	8,471	30,043	C 01.00 (0130,0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-980	-652	-630	1,277	C 01.00 (0180,0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	26,200	25,999	26,128	3,014	C 01.00 (0200,0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,767	1,902	1,753	1,893	C 01.00 (0230,0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-833	-830	-1,250	-1,432	C 01.00 (0250,0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5,385	-5,236	-5,229	-5,267	C 01.00 (0300,0010) + C 01.00 (0340,0010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-940	-1,096	-1,174	-1,177	C 01.00 (0370,0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-74	-132	-144	-167	C 01.00 (0390,0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0430,0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-32	-45	-49	-40	C 01.00 (0450,0010) + C 01.00 (0460,0010) + C 01.00 (0470,0010) + C 01.00 (0471,0010) + C 01.00 (0472,0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-32	-45	-49	-40	C 01.00 (0460,0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-10	-9	-14	-42	C 01.00 (0513,0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0010)	Article 36(1), point (n) and Article 132(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0010)	Article 36(1), point (o) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	-609	-751	C 01.00 (0529,0010)	-
	A.1.21	Transitional adjustments	708	612	483	348	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0220,0010)	Articles 483(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0240,0010)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	708	612	483	348	C 01.00 (0520,0010)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,868	8,072	8,232	8,770	C 01.00 (0530,0010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	5,289	5,435	5,542	5,895	C 01.00 (0540,0010) + C 01.00 (0670,0010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0720,0010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	-12	-12	-12	-13	C 01.00 (0690,0010) + C 01.00 (0700,0010) + C 01.00 (0710,0010) + C 01.00 (0740,0010) + C 01.00 (0744,0010) + C 01.00 (0748,0010)		
A.2.4	Additional Tier 1 transitional adjustments	2,591	2,649	2,702	2,888	C 01.00 (0660,0010) + C 01.00 (0680,0010) + C 01.00 (0730,0010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	55,620	57,907	56,443	56,024	C 01.00 (0015,0010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,812	10,580	10,547	11,810	C 01.00 (0750,0010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	5,979	6,060	6,656	7,946	C 01.00 (0760,0010) + C 01.00 (0890,0010)		
A.4.2	Other Tier 2 Capital components and deductions	-1,366	-1,376	-1,607	-1,446	C 01.00 (0910,0010) + C 01.00 (0920,0010) + C 01.00 (0930,0010) + C 01.00 (0940,0010) + C 01.00 (0950,0010) + C 01.00 (0955,0010) + C 01.00 (0970,0010) + C 01.00 (0974,0010) + C 01.00 (0978,0010)		
A.4.3	Tier 2 transitional adjustments	6,198	5,896	5,497	5,311	C 01.00 (0880,0010) + C 01.00 (0900,0010) + C 01.00 (0960,0010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	363,508	363,371	376,636	367,637	C 02.00 (0010,0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	152	155	154	27	C 05.01 (0010,0040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.14%	13.71%	12.80%	12.85%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.30%	15.94%	14.99%	15.24%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.28%	18.85%	17.79%	18.45%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	47,044	49,223	47,728	46,906	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.95%	13.55%	12.68%	12.76%	[D.1]/[B-B.1]	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	708	612	483	348	C 05.01 (0440,0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	152	155	154	27	C 05.01 (0440,0040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

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Overview of Risk exposure amounts

Société générale S.A.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Credit risk (excluding CCR and Securitisations) ¹	262,308	271,012	281,600	273,457	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	98,931	103,323	104,614	98,152	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	4,162	4,121	4,273	4,294	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	137,323	141,733	151,433	153,018	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	21,742	21,705	21,166	17,875	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	27,858	24,671	26,137	25,524	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	3,867	2,807	3,141	3,580	C 02.00 (r0640, c0010)
Settlement risk	6	63	48	40	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	5,960	6,368	5,905	6,407	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	14,276	11,643	12,982	13,005	C 02.00 (r0520, c0010)
Of which the standardised approach	1,761	1,419	2,423	2,078	C 02.00 (r0530, c0010)
Of which IMA	12,515	10,225	10,559	10,927	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	1,199	1,377	857	876	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	49,232	46,806	46,823	45,625	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,294	2,412	2,429	1,231	C 02.00 (r0610, c0010)
Of which advanced measurement approach	46,938	44,394	44,394	44,394	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	363,508	363,371	376,636	367,637	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2022 EU-wide Transparency Exercise

P&L

Société générale S.A.

(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	15,104	20,778	5,872	12,601
Of which debt securities income	732	850	58	430
Of which loans and advances income	9,133	12,805	3,442	7,415
Interest expenses	7,267	10,021	3,258	7,174
(Of which deposits expenses)	2,359	3,152	1,057	2,425
(Of which debt securities issued expenses)	989	1,311	322	790
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	101	134	6	75
Net Fee and commission income	4,523	6,225	1,560	3,061
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	506	796	299	496
Gains or (-) losses on financial assets and liabilities held for trading, net	6,847	10,146	-1,168	598
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2,620	-4,702	3,276	3,365
Gains or (-) losses from hedge accounting, net	107	118	112	193
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income / (expenses)	1,024	1,202	224	424
TOTAL OPERATING INCOME, NET	18,324	24,676	6,923	13,640
(Administrative expenses)	11,135	15,035	3,890	7,824
(Cash contributions to resolution funds and deposit guarantee schemes)	658	669	943	950
(Depreciation)	1,168	1,592	382	765
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-352	-172	-50	-26
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-64	-9	-14	-30
(Other provisions)	-288	-163	-36	4
Of which pending legal issues and tax litigation ¹	0	94	0	0
Of which restructuring ¹	0	-30	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	688	710	562	790
(Financial assets at fair value through other comprehensive income)	-2	-1	0	0
(Financial assets at amortised cost)	690	711	562	790
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-7	116	12	-2
(of which Goodwill)	0	114	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	483	679	153	339
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	357	0	-3,305
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,518	7,763	1,336	372
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,307	6,289	1,030	-208
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,307	6,289	1,030	-208
Of which attributable to owners of the parent	3,854	5,641	842	-640

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Société générale S.A.

ASSETS:		As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References							
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy										
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3								
Cash, cash balances at central banks and other demand deposits		204,744				206,932				261,127				219,556											IAS 1.54 (i)
Financial assets held for trading		424,549	159,859	254,415	10,275	330,351	119,612	202,064	8,675	408,822	115,750	284,184	8,888	368,060	96,126	260,790	11,143								IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		22,418	179	18,282	3,958	21,921	168	17,293	4,460	20,714	154	16,278	4,281	20,489	143	15,496	4,850								IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		1,608	123	1,479	6	1,569	0	1,565	4	1,756	0	1,754	2	1,420	88	1,332	0								IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		45,780	45,006	502	272	43,450	42,798	380	272	40,343	39,829	242	271	42,561	42,132	185	244								IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		535,017				547,973				567,167				571,844											IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		14,049	0	14,049	0	13,269	0	13,269	0	13,700	0	13,700	0	21,885	0	21,885	0								IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		172				131				172				-565											IAS 39.89A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾		118,968				134,101				136,621				141,627											
TOTAL ASSETS		1,367,305				1,299,698				1,450,420				1,386,878											IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	45,411	0	6	-2	0	-6	43,084	1	6	-2	-1	-6	40,005	1	6	-1	-1	-6	42,319	1	6	-1	-1	-6	Annex V.Part 1.31, 44(b)
	Loans and advances	100	0	1	0	0	0	98	0	1	0	0	0	68	0	1	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	18,511	118	109	-5	-1	-44	19,080	247	101	-5	-1	-50	18,521	1,207	99	-6	-22	-50	19,213	119	98	-6	-1	-49	Annex V.Part 1.31, 44(b)
	Loans and advances	468,638	42,491	16,870	-1,132	-1,837	-8,698	479,843	43,471	16,484	-1,143	-1,672	-8,382	491,230	50,663	16,937	-1,166	-1,884	-8,361	503,138	43,998	16,275	-1,031	-1,845	-8,067	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Société générale S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	321,482	244,206	332,041	283,101	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	66,884	65,212	62,535	63,731	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	803,655	805,883	850,682	827,913	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	9,580	10,429	17,847	32,134	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	4,250	2,832	-1,631	-6,148	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,468	4,827	5,023	4,881	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,407	1,279	1,366	1,472	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	87,231	95,226	111,974	110,712	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	125	1	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,299,083	1,229,894	1,379,836	1,317,795	IAS 1.9(b);IG 6
TOTAL EQUITY	68,222	69,804	70,584	69,083	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,367,305	1,299,698	1,450,420	1,386,878	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Société générale S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		137,019	117,954	124,702	140,775	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,020	838	982	1,070	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	4,931	3,629	6,770	6,768	Annex V.Part 1.31
Deposits	Central banks	117,787	102,571	131,487	116,307	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	7,391	2,868	12,449	9,870	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,640	7,947	10,413	12,327	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,668	4,124	3,217	3,026	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	73,099	56,314	80,286	74,777	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	28,489	30,484	35,808	37,823	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	191,856	157,858	206,016	173,153	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	70,984	75,750	81,943	72,786	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	198,885	206,305	209,601	199,224	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	133,185	138,699	137,417	129,005	ECB/2013/33 Annex 2.Part 2.9.1
	Households	210,713	210,788	218,453	218,963	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	186,248	186,687	194,410	194,733	Annex V.Part 1.42(f), 44(c)
Debt securities issued		211,405	211,773	209,033	209,094	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		15,632	15,770	15,903	16,878	Annex V.Part 1.37
Other financial liabilities		49,245	49,751	65,361	54,420	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,201,601	1,125,729	1,263,104	1,206,878	



2022 EU-wide Transparency Exercise

Market Risk
Société générale S.A.

(min EUR)	SA		IM										IM												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021												
Traded Debt Instruments	848	846	97	30	348	148							58	13	285	100									
Of which: General risk	117	83	76	25	255	110							45	11	215	76									
Of which: Specific risk	731	763	21	5	92	38							12	2	70	24									
Equities	0	126	77	23	241	140							46	9	266	120									
Of which: General risk	0	122	44	13	121	56							28	6	153	54									
Of which: Specific risk	0	0	33	10	120	84							17	3	113	66									
Foreign exchange risk	369	0	5	1	24	11							3	1	25	7									
Commodities risk	0	0	1	0	2	1							1	0	2	1									
Total	1,217	973	180	54	614	299	143	118	64	58	62	12,515	107	23	578	227	66	67	57	65	40			10,225	
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022												
Traded Debt Instruments	495	463	113	41	322	117							153	35	350	121									
Of which: General risk	61	57	92	35	236	83							121	29	239	84									
Of which: Specific risk	434	406	21	6	86	33							31	6	112	38									
Equities	448	545	55	15	192	75							46	12	134	41									
Of which: General risk	307	452	35	10	117	48							31	8	80	26									
Of which: Specific risk	0	0	20	5	75	27							15	4	54	15									
Foreign exchange risk	1,139	792	8	2	24	9							11	3	51	18									
Commodities risk	0	0	1	1	2	1							2	0	2	1									
Total	2,082	1,800	177	59	540	202	81	78	44	47	47	10,559	211	50	538	181	71	50	47	50	55			10,927	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mB EUR, %)									
Consolidated data	Central governments or central banks	9,038	10,823	7,870		7,368	9,237	1,714	
	Regional governments or local authorities	670	865	193		782	969	265	
	Public sector entities	399	343	175		383	339	175	
	Multilateral Development Banks	1,365	1,500	45		1,302	1,451	43	
	International Organisations	0	0	0		0	0	0	
	Institutions	47,920	61,352	5,443		43,055	57,682	5,387	
	Corporates	54,048	35,907	34,722		55,753	37,682	35,568	
	of which: SME	8,931	7,103	6,205		9,242	7,388	6,361	
	Retail	55,975	33,586	21,915		39,647	33,038	21,524	
	of which: SME	15,959	14,374	8,197		16,216	14,533	8,326	
	Secured by mortgages on immovable property	16,837	16,404	7,134		33,667	16,800	7,257	
	of which: SME	687	629	250		847	736	268	
	Exposures in default	7,149	2,762	3,061	3,924	6,946	2,583	2,881	3,872
	Items associated with particularly high risk	321	227	340		315	199	298	
	Covered bonds	194	194	19		197	197	20	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	10	10	106		13	13	84		
Equity	1,054	1,054	742		1,195	1,195	884		
Other exposures	29,650	29,650	23,065		37,048	37,041	32,154		
Standardised Total ²	224,629	194,677	104,832	4,920	227,672	197,905	108,354	4,890	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mB EUR, %)									
FRANCE	Central governments or central banks	2,467	3,159	3,510		1,485	2,214	123	
	Regional governments or local authorities	99	348	71		113	365	88	
	Public sector entities	25	26	5		23	24	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,487	20,511	3,210		7,596	22,707	3,351	
	Corporates	13,927	7,688	7,976		14,325	8,174	8,452	
	of which: SME	1,573	1,290	1,137		1,949	1,244	1,069	
	Retail	26,987	9,278	5,708		11,634	9,242	5,855	
	of which: SME	4,656	4,244	2,377		4,783	4,315	2,451	
	Secured by mortgages on immovable property	2,938	2,837	1,287		19,049	2,879	1,355	
	of which: SME	158	145	64		165	149	65	
	Exposures in default	1,488	788	878	465	1,402	699	818	455
	Items associated with particularly high risk	32	31	46		20	17	26	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	10	10	106		13	13	84		
Equity	324	324	224		320	320	218		
Other exposures	11,170	11,170	9,632		14,233	14,225	14,102		
Standardised Total ²				588				592	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mB EUR, %)									
UNITED STATES	Central governments or central banks	640	640	1,261		140	140	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	73	44	9		103	94	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15,361	15,386	241		10,742	10,772	224	
	Corporates	2,244	1,754	1,735		2,305	1,721	1,694	
	of which: SME	85	82	70		86	82	68	
	Retail	98	90	52		97	88	51	
	of which: SME	95	88	51		93	86	50	
	Secured by mortgages on immovable property	8	8	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	14	19	4	9	5	6	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	251	251	31		252	252	33		
Other exposures	517	517	515		898	898	1,515		
Standardised Total ²				4				5	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mB EUR, %)									
CZECH REPUBLIC	Central governments or central banks	16	24	4		7	12	1	
	Regional governments or local authorities	2	2	2		3	2	2	
	Public sector entities	11	11	2		12	12	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		4	4	3	
	Corporates	1,444	1,196	1,200		1,587	1,333	1,364	
	of which: SME	685	549	460		660	489	409	
	Retail	966	898	555		993	930	575	
	of which: SME	696	675	387		716	696	399	
	Secured by mortgages on immovable property	13	13	13		14	14	14	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	119	62	76	51	113	50	62	56
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	821	821	744		948	948	864		
Standardised Total ²				69				78	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mB EUR, %)									
GERMANY	Central governments or central banks	861	863	84		814	815	0	
	Regional governments or local authorities	111	111	1		138	135	1	
	Public sector entities	36	34	7		4	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,189	6,945	191		7,416	7,311	189	
	Corporates	847	549	520		1,136	498	467	
	of which: SME	152	145	122		174	165	142	
	Retail	7,349	6,222	4,375		6,467	5,331	3,723	
	of which: SME	1,823	1,758	1,024		1,762	1,673	976	
	Secured by mortgages on immovable property	1,771	1,716	1,285		1,790	1,736	1,301	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	220	148	152	78	227	148	149	77
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	12	12	12		130	130	130		
Other exposures	2,791	2,791	1,712		3,152	3,152	1,945		
Standardised Total ²				147				145	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	1,080	1,080	2		1,000	1,000	0	
	Regional governments or local authorities	2	2	2		4	4	4	
	Public sector entities	62	62	62		86	86	86	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,301	7,000	562		7,153	6,838	283	
	Corporates	2,813	2,078	2,062		2,962	1,515	1,437	
	of which: SME	853	804	785		775	776	701	
	Retail	2,051	2,030	1,232		2,124	2,103	1,267	
	of which: SME	1,661	1,643	942		1,757	1,738	995	
	Secured by mortgages on immovable property	2,003	1,998	677		1,982	1,976	646	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	179	158	171	26	184	155	166	27
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	194	194	19		197	197	20	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	51	51	51		58	58	58		
Other exposures	2,184	2,184	1,749		2,442	2,442	1,757		
Standardised Total²				46				45	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
LUXEMBOURG	Central governments or central banks	56	56	37		30	30	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	64	64	13		97	97	14	
	Corporates	258	201	210		438	320	226	
	of which: SME	13	7	7		7	6	6	
	Retail	172	170	99		179	178	104	
	of which: SME	160	159	91		167	166	95	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	4	1	1	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	8	8	8		8	8	8		
Other exposures	1,149	1,149	376		870	870	467		
Standardised Total²				1				4	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
ITALY	Central governments or central banks	1,457	1,473	588		1,739	1,759	19	
	Regional governments or local authorities	21	21	4		19	19	4	
	Public sector entities	2	2	0		2	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	264	226	36		476	458	32	
	Corporates	1,478	853	822		1,686	932	898	
	of which: SME	172	140	124		178	144	128	
	Retail	1,302	1,755	923		1,851	1,739	970	
	of which: SME	933	900	512		904	880	507	
	Secured by mortgages on immovable property	8	8	3		39	39	14	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	246	69	74	174	275	89	101	152
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	2		2	2	2		
Other exposures	1,863	1,863	1,402		2,923	2,923	2,466		
Standardised Total²				205				178	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SWITZERLAND	Central governments or central banks	19	19	3		16	16	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	2	2	0		2	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	276	188	38		307	217	45	
	Corporates	601	414	372		647	384	353	
	of which: SME	12	9	7		18	14	12	
	Retail	365	363	211		383	380	222	
	of which: SME	348	348	201		364	364	209	
	Secured by mortgages on immovable property	17	16	24		24	24	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	9	7	10	2	7	4	5	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	101	101	116		112	112	112		
Other exposures	147	147	116		207	207	150		
Standardised Total²				2				3	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
JAPAN	Central governments or central banks	40	40	40		21	21	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,354	1,354	16		1,101	1,102	19	
	Corporates	236	236	149		116	116	98	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		3	3	3		
Other exposures	50	50	42		53	53	68		
Standardised Total²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
ROMANIA	Central governments or central banks	36	996	57		13	1,026	0	
	Regional governments or local authorities	175	171	55		234	207	66	
	Public sector entities	3	2	0		4	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	42	42	25		45	45	27	
	Corporates	3,060	1,893	1,763		3,210	1,962	1,830	
	of which: SME	958	669	570		990	647	543	
	Retail	3,514	2,323	1,641		3,454	2,247	1,592	
	of which: SME	736	558	316		717	511	290	
	Secured by mortgages on immovable property	2,120	2,016	983		2,163	2,057	991	
	of which: SME	26	24	24		7	5	5	
	Exposures in default	348	69	70	249	318	66	67	224
	Items associated with particularly high risk	23	22	33		24	23	35	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	6	6	6		6	6	6		
Other exposures	387	387	359		459	459	477		
Standardised Total²				451				416	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
Consolidated data	Central governments or central banks	7,112	8,973	1,531		6,893	8,707	1,688	
	Regional governments or local authorities	723	918	249		606	879	190	
	Public sector entities	342	276	140		327	281	130	
	Multilateral Development Banks	1,058	1,227	43		1,082	1,255	42	
	International Organisations	0	0	0		0	0	0	
	Institutions	42,346	57,559	5,749		37,945	53,965	5,247	
	Corporates	52,479	35,193	34,283		50,032	32,935	30,527	
	of which: SME	9,265	7,324	6,570		7,960	6,287	5,394	
	Retail	40,626	32,903	21,684		37,840	30,152	19,664	
	of which: SME	17,243	15,621	8,928		16,873	15,347	8,778	
	Secured by mortgages on immovable property	33,771	16,235	7,110		31,214	13,401	6,117	
	of which: SME	734	638	248		882	764	293	
	Exposures in default	7,566	2,985	3,466	3,898	6,619	2,468	2,679	3,694
	Items associated with particularly high risk	308	177	266		375	234	351	
	Covered bonds	192	192	19		189	189	19	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	9	9	8		15	15	67		
Equity	1,277	1,277	1,041		1,252	1,252	1,123		
Other exposures	38,363	38,363	33,326		42,498	42,498	34,401		
Standardised Total ²	226,171	196,287	108,896	4,997	216,977	188,330	102,245	5,021	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	1,296	2,010	36		1,085	1,739	107	
	Regional governments or local authorities	76	353	78		86	355	87	
	Public sector entities	7	8	2		10	12	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,502	23,240	3,480		6,457	22,546	3,597	
	Corporates	12,104	7,816	7,222		12,743	7,784	7,047	
	of which: SME	1,286	1,002	900		1,123	842	753	
	Retail	12,072	8,495	5,488		12,248	8,339	5,394	
	of which: SME	5,120	4,651	2,629		5,162	4,605	2,620	
	Secured by mortgages on immovable property	19,598	2,780	1,305		20,163	2,993	1,456	
	of which: SME	166	149	86		200	180	82	
	Exposures in default	1,452	735	880	454	1,398	674	785	475
	Items associated with particularly high risk	29	31	31		36	29	44	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	9	9	8		15	15	67		
Equity	362	362	359		404	404	405		
Other exposures	14,437	14,437	14,008		16,788	16,788	14,940		
Standardised Total ²				576				1,011	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED STATES	Central governments or central banks	239	239	0		316	316	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	107	65	13		78	34	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,560	9,595	333		6,149	6,182	178	
	Corporates	2,062	1,246	1,246		2,445	1,658	1,609	
	of which: SME	98	96	77		110	105	83	
	Retail	95	87	51		93	86	50	
	of which: SME	92	85	49		91	84	49	
	Secured by mortgages on immovable property	0	7	7		7	7	7	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	7	9	4	12	8	11	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	266	266	36		253	253	37		
Other exposures	895	895	1,476		1,003	1,003	1,627		
Standardised Total ²				4				20	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
CZECH REPUBLIC	Central governments or central banks	15	20	0		7	10	1	
	Regional governments or local authorities	0	1	0		2	2	1	
	Public sector entities	10	10	2		9	9	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	2		10	10	6	
	Corporates	1,530	1,270	1,286		1,547	1,295	1,306	
	of which: SME	724	576	481		732	584	484	
	Retail	990	572	572		1,023	555	593	
	of which: SME	706	662	391		727	705	404	
	Secured by mortgages on immovable property	0	0	0		16	16	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	109	49	61	54	105	44	55	54
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,025	1,025	1,103		1,323	1,323	843		
Standardised Total ²				76				79	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
GERMANY	Central governments or central banks	838	838	1		828	827	1	
	Regional governments or local authorities	142	138	2		99	113	2	
	Public sector entities	3	3	1		3	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,094	7,046	268		8,617	8,559	169	
	Corporates	1,208	490	457		1,429	564	525	
	of which: SME	183	176	149		162	150	117	
	Retail	6,952	5,686	3,975		6,914	5,594	3,888	
	of which: SME	1,877	1,802	1,058		1,793	1,713	986	
	Secured by mortgages on immovable property	1,838	1,777	1,332		1,841	1,800	1,349	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	206	145	147	75	231	155	157	73
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	130	130	130		126	126	126		
Other exposures	3,334	3,334	2,131		3,116	3,116	2,011		
Standardised Total ²				147				148	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	920	920	0		888	888	4	
	Regional governments or local authorities	2	2	2		2	2	2	
	Public sector entities	89	89	89		78	77	77	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,436	7,186	577		6,886	6,624	351	
	Corporates	3,065	1,572	1,539		3,380	1,852	1,804	
	of which: SME	748	680	657		917	874	837	
	Retail	2,204	2,187	1,322		2,394	2,280	1,369	
	of which: SME	1,877	1,862	1,079		1,970	1,939	1,113	
	Secured by mortgages on immovable property	2,054	2,001	677		2,006	1,982	662	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	150	125	136	25	216	172	186	35
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	192	192	19		189	189	19	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	58	58	58		56	56	56		
Other exposures	2,565	2,565	1,912		2,581	2,581	1,874		
Standardised Total²				42				49	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	43	43	7		25	25	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	30	30	14		44	44	25	
	Corporates	720	567	257		593	425	284	
	of which: SME	11	9	9		64	64	56	
	Retail	187	185	108		169	167	98	
	of which: SME	172	172	98		154	154	88	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	1	1	3	4	2	2	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	8	8	8		9	9	9		
Other exposures	1,005	1,005	502		952	952	507		
Standardised Total²				5				3	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
ITALY	Central governments or central banks	1,414	1,435	14		1,405	1,427	29	
	Regional governments or local authorities	16	16	3		18	18	3	
	Public sector entities	2	2	0		3	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	391	367	31		557	541	44	
	Corporates	1,972	976	951		1,934	1,562	889	
	of which: SME	167	137	120		111	76	59	
	Retail	2,093	1,093	1,009		2,039	1,974	1,102	
	of which: SME	1,050	1,028	590		1,118	1,085	619	
	Secured by mortgages on immovable property	43	38	15		32	33	12	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	266	73	77	177	204	80	83	117
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Other exposures	2,913	2,913	2,576		3,062	3,062	2,645		
Standardised Total²				201				149	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	14	14	0		16	16	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	330	271	56		358	476	96	
	Corporates	307	266	213		317	232	232	
	of which: SME	20	17	14		17	17	14	
	Retail	385	383	224		390	388	226	
	of which: SME	364	364	209		370	370	212	
	Secured by mortgages on immovable property	16	13	7		13	9	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	9	6	7	2	8	5	6	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	114	114	114		115	115	115		
Other exposures	226	236	156		292	292	168		
Standardised Total²				3				3	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
JAPAN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,300	1,349	33		962	963	16	
	Corporates	131	90	77		111	111	92	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		3	3	3		
Other exposures	87	87	76		50	50	63		
Standardised Total²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
ROMANIA	Central governments or central banks	14	1,020	0		7	1,047	0	
	Regional governments or local authorities	232	205	64		241	219	65	
	Public sector entities	4	1	0		4	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	48	48	29		16	16	15	
	Corporates	3,417	2,988	1,927		3,674	2,285	2,140	
	of which: SME	1,141	771	655		1,017	666	485	
	Retail	3,469	2,264	1,601		3,592	2,363	1,664	
	of which: SME	748	534	303		849	596	339	
	Secured by mortgages on immovable property	2,252	2,140	984		2,267	2,175	932	
	of which: SME	26	26	22		7	7	1	
	Exposures in default	316	66	66	224	294	61	62	208
	Items associated with particularly high risk	2	1	2		1	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	6	6	6		6	6	6		
Other exposures	491	491	544		1,109	1,109	662		
Standardised Total²				422				430	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
(in EUR, %)												
Consolidated data	Central banks and central governments	276,319	103	294,986	6,766	8	124	269,446	110	289,971	7,150	19
	Institutions	67,371	33	61,171	8,666	35	43	64,074	30	56,634	8,186	37
	Corporates	430,436	6,804	299,520	116,631	5,544	4,084	434,921	6,594	302,040	118,500	5,044
	Corporates - Of Which: Specialised Lending	74,437	1,481	55,100	16,121	664	775	79,204	1,409	57,900	16,779	589
	Corporates - Of Which: SME	41,855	2,024	33,530	20,124	2,269	1,244	43,590	2,044	34,558	20,463	2,268
	Retail	175,366	4,269	175,041	30,185	1,976	2,699	177,412	4,213	177,333	30,637	2,039
	Retail - Secured on real estate property	112,686	1,104	111,930	12,669	822	381	115,069	1,091	114,274	13,078	803
	Retail - Secured on real estate property - Of Which: SME	5,752	136	5,749	890	126	42	5,666	138	5,663	929	141
	Retail - Secured on real estate property - Of Which: non-SME	106,933	968	106,181	11,779	696	339	109,402	954	108,611	12,150	662
	Retail - Qualifying Revolving	4,654	287	5,477	1,521	133	233	4,555	281	5,398	1,542	126
	Retail - Other Retail	58,027	2,877	57,634	15,995	1,022	2,085	57,789	2,840	57,661	16,016	1,110
	Retail - Other Retail - Of Which: SME	23,287	1,302	23,206	5,853	562	896	23,555	1,289	23,537	5,935	473
	Retail - Other Retail - Of Which: non-SME	34,740	1,576	34,428	10,142	459	1,189	34,235	1,552	34,124	10,081	637
	Equity	6,240	0	6,240	21,742	0	0	6,203	0	6,203	21,705	0
Other non credit-obligation assets				150						130		
IRB Total ²				184,140						186,308		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
(in EUR, %)												
FRANCE	Central banks and central governments	130,998	0	143,977	200	1	33	134,861	0	149,280	219	7
	Institutions	22,639	11	21,991	1,335	35	4	23,087	11	21,906	1,277	37
	Corporates	148,720	3,648	99,361	57,663	3,872	2,363	147,486	3,594	101,619	57,502	3,410
	Corporates - Of Which: Specialised Lending	11,695	166	8,862	3,870	117	102	12,747	159	9,245	4,322	108
	Corporates - Of Which: SME	28,096	1,607	21,862	15,613	1,997	1,032	28,434	1,555	22,284	15,406	1,766
	Retail	144,872	3,467	143,014	21,297	1,383	2,095	146,368	3,422	144,817	21,818	1,461
	Retail - Secured on real estate property	97,212	932	97,042	9,707	640	301	98,781	928	98,627	10,003	631
	Retail - Secured on real estate property - Of Which: SME	5,635	130	5,536	894	117	42	5,545	133	5,449	896	138
	Retail - Secured on real estate property - Of Which: non-SME	91,578	802	91,506	8,853	523	259	93,236	794	93,178	9,107	493
	Retail - Qualifying Revolving	4,194	274	2,809	1,091	98	221	4,084	268	2,708	1,058	115
	Retail - Other Retail	43,466	2,261	43,164	10,499	645	1,573	43,503	2,226	43,483	10,757	715
	Retail - Other Retail - Of Which: SME	17,553	1,071	17,500	4,171	354	746	17,590	1,059	17,582	4,224	341
	Retail - Other Retail - Of Which: non-SME	25,913	1,190	25,664	6,329	291	826	25,913	1,167	25,901	6,533	374
	Equity	5,388	0	5,388	18,816	0	0	5,378	0	5,378	18,855	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
(in EUR, %)												
UNITED STATES	Central banks and central governments	47,273	0	47,410	0	0	0	43,080	0	43,208	0	0
	Institutions	8,671	0	7,006	557	0	1	8,386	0	6,516	504	0
	Corporates	85,567	213	61,841	13,905	120	264	87,658	138	61,833	15,030	77
	Corporates - Of Which: Specialised Lending	12,169	159	10,464	2,800	91	134	13,291	154	11,374	2,934	82
	Corporates - Of Which: SME	36	0	32	24	0	0	118	0	108	73	0
	Retail	15	0	67	13	2	0	18	0	66	14	0
	Retail - Secured on real estate property	10	0	20	2	0	0	11	0	20	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	9	1	0	0	0	0	8	1	0
	Retail - Secured on real estate property - Of Which: non-SME	10	0	12	1	0	0	11	0	12	2	0
	Retail - Qualifying Revolving	1	0	35	9	1	0	1	0	32	9	0
	Retail - Other Retail	4	0	11	3	1	0	7	0	14	3	0
	Retail - Other Retail - Of Which: SME	0	0	7	2	1	0	0	0	7	2	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	7	0	7	1	0
	Equity	8	0	8	26	0	0	8	0	8	28	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
(in EUR, %)												
CZECH REPUBLIC	Central banks and central governments	20,706	0	20,964	9	0	0	14,458	0	14,687	4	0
	Institutions	2,317	0	1,919	361	0	1	2,314	0	2,091	391	0
	Corporates	18,072	366	12,997	6,079	248	246	19,160	369	13,364	6,450	258
	Corporates - Of Which: Specialised Lending	2,207	26	2,123	1,206	33	28	2,335	27	2,225	1,270	42
	Corporates - Of Which: SME	6,934	210	4,998	2,267	150	142	7,809	242	5,158	2,397	188
	Retail	17,354	269	16,517	3,719	200	202	18,347	268	17,447	2,643	207
	Retail - Secured on real estate property	14,183	138	13,533	2,517	52	72	14,987	138	14,280	3,893	62
	Retail - Secured on real estate property - Of Which: SME	0	0	35	2	0	0	0	0	33	3	0
	Retail - Secured on real estate property - Of Which: non-SME	14,183	138	13,499	2,515	52	72	14,987	138	14,247	2,640	62
	Retail - Qualifying Revolving	433	9	344	48	6	9	444	9	354	51	8
	Retail - Other Retail	2,738	121	2,639	1,154	142	121	2,916	121	2,814	1,198	137
	Retail - Other Retail - Of Which: SME	962	67	922	353	86	77	978	65	934	534	61
	Retail - Other Retail - Of Which: non-SME	1,776	55	1,717	601	56	44	1,938	56	1,880	664	76
	Equity	47	0	47	175	0	0	26	0	26	97	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
(in EUR, %)												
GERMANY	Central banks and central governments	3,937	0	5,689	5	0	0	4,857	0	6,698	6	0
	Institutions	2,419	0	2,420	628	0	0	2,184	0	2,191	611	0
	Corporates	19,847	220	13,712	4,255	111	134	16,478	200	11,456	4,168	119
	Corporates - Of Which: Specialised Lending	1,023	0	1,127	223	0	1	845	0	984	169	0
	Corporates - Of Which: SME	1,366	45	1,363	500	35	18	1,464	42	1,443	550	10
	Retail	2,923	71	2,965	676	35	30	3,011	70	3,054	721	18
	Retail - Secured on real estate property	20	0	25	5	0	0	28	0	33	7	0
	Retail - Secured on real estate property - Of Which: SME	0	0	5	1	0	0	0	0	4	1	0
	Retail - Secured on real estate property - Of Which: non-SME	20	0	21	4	0	0	28	0	28	6	0
	Retail - Qualifying Revolving	1	0	36	9	1	0	1	0	37	11	0
	Retail - Other Retail	2,902	71	2,904	663	34	29	2,982	70	2,984	704	17
	Retail - Other Retail - Of Which: SME	2,881	70	2,884	661	34	29	2,960	69	2,963	702	17
	Retail - Other Retail - Of Which: non-SME	21	0	21	2	0	0	22	0	22	2	0
	Equity	8	0	8	25	0	0	8	0	8	25	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/03/2022					As of 30/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Value adjustments and provisions		
(m€ EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	Central banks and central governments	2,653	0	4,749	0	0	4,003	0	6,432	1	0	0
	Institutions	4,492	0	4,264	465	0	5,600	0	5,214	517	0	3
	Corporates	22,211	133	17,885	4,794	85	21,008	133	16,965	4,305	71	123
	Corporates - Of Which: Specialised Lending	4,436	88	3,949	630	68	4,778	83	4,027	846	48	14
	Corporates - Of Which: SME	149	0	110	70	0	118	5	100	45	6	2
	Retail	436	14	473	108	24	414	7	451	100	14	3
	Retail - Secured on real estate property	201	7	204	61	10	199	5	202	67	14	2
	Retail - Secured on real estate property - Of Which: SME	9	5	12	8	7	0	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	191	2	192	53	3	199	5	199	67	14	2
	Retail - Qualifying Revolving	1	0	33	12	0	1	0	38	12	0	0
	Retail - Other Retail	234	7	236	35	15	214	1	211	20	0	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	4	1	0	0
	Retail - Other Retail - Of Which: non-SME	233	7	235	35	15	212	1	207	20	0	1
	Equity	9	0	9	30	0	9	0	9	30	0	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/03/2022					As of 30/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Value adjustments and provisions		
(m€ EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
LUXEMBOURG	Central banks and central governments	10,552	0	10,559	2	0	12,427	0	12,433	2	0	0
	Institutions	1,134	0	953	619	0	1,091	0	898	42	0	0
	Corporates	15,775	333	15,114	3,019	290	17,593	376	15,881	3,168	308	68
	Corporates - Of Which: Specialised Lending	2,805	1	3,018	614	0	2,519	1	3,156	724	5	5
	Corporates - Of Which: SME	1,251	11	1,226	267	65	1,343	16	1,319	411	77	10
	Retail	94	6	121	30	10	90	5	123	33	9	2
	Retail - Secured on real estate property	31	0	33	9	2	29	0	32	9	1	0
	Retail - Secured on real estate property - Of Which: SME	4	0	6	1	0	0	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	27	0	28	8	2	29	0	30	9	1	0
	Retail - Qualifying Revolving	0	0	25	6	0	1	0	31	9	0	0
	Retail - Other Retail	62	6	63	14	8	60	5	61	15	8	2
	Retail - Other Retail - Of Which: SME	3	1	4	3	2	3	1	3	3	2	0
	Retail - Other Retail - Of Which: non-SME	59	5	59	11	6	57	5	57	13	7	2
	Equity	380	0	380	1,394	0	254	0	254	930	0	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/03/2022					As of 30/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Value adjustments and provisions		
(m€ EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ITALY	Central banks and central governments	306	0	2,008	509	0	88	0	1,826	481	0	0
	Institutions	799	0	649	304	0	819	0	685	342	0	0
	Corporates	11,993	100	7,011	2,867	89	11,910	81	7,036	3,004	94	73
	Corporates - Of Which: Specialised Lending	2,963	0	2,218	638	0	2,819	0	2,144	842	0	3
	Corporates - Of Which: SME	1,771	61	1,677	681	37	2,035	59	1,870	970	44	44
	Retail	5,529	355	5,564	3,128	171	5,653	359	5,696	3,336	193	330
	Retail - Secured on real estate property	27	0	30	7	0	28	0	30	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	0	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	27	0	28	7	0	28	0	28	7	0	0
	Retail - Qualifying Revolving	1	0	27	6	0	1	0	35	10	0	0
	Retail - Other Retail	5,501	355	5,508	3,115	171	5,623	359	5,630	3,319	193	329
	Retail - Other Retail - Of Which: SME	1,801	85	1,798	451	79	1,791	84	1,788	549	101	48
	Retail - Other Retail - Of Which: non-SME	3,700	270	3,710	2,664	92	3,832	275	3,842	2,779	93	282
	Equity	2	0	2	6	0	1	0	5	5	0	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/03/2022					As of 30/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Value adjustments and provisions		
(m€ EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SWITZERLAND	Central banks and central governments	10,337	0	10,459	0	0	11,349	0	11,473	0	0	0
	Institutions	1,062	0	1,079	83	0	935	0	956	84	0	0
	Corporates	11,868	27	6,833	1,602	92	12,761	30	7,764	1,670	111	9
	Corporates - Of Which: Specialised Lending	5,965	0	4,267	656	0	7,207	0	5,083	673	0	1
	Corporates - Of Which: SME	186	25	179	122	88	159	28	140	107	2	2
	Retail	903	26	923	243	101	916	29	956	275	116	9
	Retail - Secured on real estate property	396	18	394	192	92	395	22	395	201	100	6
	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	396	18	394	192	92	395	22	394	201	100	6
	Retail - Qualifying Revolving	3	1	34	11	1	3	1	45	17	1	1
	Retail - Other Retail	503	7	495	41	8	517	7	516	57	16	2
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	502	7	493	40	8	516	7	514	56	16	2
	Equity	6	0	6	16	0	7	0	7	18	0	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/03/2022					As of 30/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Value adjustments and provisions		
(m€ EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
JAPAN	Central banks and central governments	22,275	0	23,149	168	1	13,641	0	14,588	130	0	0
	Institutions	1,499	0	1,444	207	0	1,449	0	1,390	192	0	0
	Corporates	3,934	0	3,431	744	2	3,259	0	2,833	598	2	1
	Corporates - Of Which: Specialised Lending	560	0	475	118	0	671	0	623	161	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	19	3	0	2	0	22	4	0	0
	Retail - Secured on real estate property	2	0	2	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	16	3	0	0	0	20	3	0	0
	Retail - Other Retail	0	0	1	0	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/03/2022					As of 30/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Value adjustments and provisions		
(m€ EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ROMANIA	Central banks and central governments	4,054	0	4,054	1,159	0	3,364	0	3,364	1,007	0	1
	Institutions	7	0	5	4	0	5	0	23	4	0	0
	Corporates	103	5	67	44	4	70	5	28	36	4	3
	Corporates - Of Which: Specialised Lending	27	0	12	7	0	27	0	12	7	0	0
	Corporates - Of Which: SME	5	3	5	2	1	3	3	4	2	1	3
	Retail	3	1	18	3	0	3	0	24	3	0	0
	Retail - Secured on real estate property	0	0	1	0	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	15	3	0	0	0	20	3	0	0
	Retail - Other Retail	2	0	3	1	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	3	0				

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale S.A.

As of 31/12/2021

(mln EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	1,146	1,143	25	0	41	1,077	0	0	0	0	3	29	0	3,761	
[3M - 1Y [		562	562	54	0	0	509	0	0	2	20	14	0	0
[1Y - 2Y [		1,335	1,333	68	0	631	635	0	0	0	0	1	0	0
[2Y - 3Y [		511	511	13	0	0	496	0	0	0	0	0	0	0
[3Y - 5Y [		1,704	1,703	11	0	14	1,678	0	66	0	0	116	0	0
[5Y - 10Y [		1,927	1,926	57	0	45	1,824	0	13	0	0	359	0	0
[10Y - more		458	458	5	0	0	454	0	0	0	0	1,642	0	0		
Total	7,645	7,637	231	0	730	6,675	0	79	2	23	2,161	1				
[0 - 3M [	Others	14	14	13	0	0	1	0	0	0	0	5	0	0	
[3M - 1Y [		61	61	0	0	40	20	0	0	0	0	0	0	0
[1Y - 2Y [		64	63	0	0	27	37	0	0	0	0	2	0	0
[2Y - 3Y [		74	73	0	0	28	45	0	0	0	0	0	0	0
[3Y - 5Y [		163	161	0	0	103	58	0	0	0	0	0	0	0
[5Y - 10Y [		115	113	0	0	106	7	0	0	0	0	0	0	0
[10Y - more		1	1	0	0	0	0	0	0	0	0	0	0	0		
Total	492	486	13	0	304	168	0	0	0	0	7	0	131			

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale S.A.

As of 30/06/2022

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M [Japan	478	478	478	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		189	189	189	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		91	91	91	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		240	240	240	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	823	823	823	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,828	1,828	1,828	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [U.S.	430	430	108	0	322	0	0	6	0	4	0	0	0	0	0	0	
[3M - 1Y [		2,641	2,641	278	0	2,363	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		1,250	1,250	740	0	510	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		3,809	3,809	235	0	3,574	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		6,096	6,096	420	0	5,676	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		6,967	6,967	1,059	0	5,908	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	1,387	1,386	1,222	0	37	0	128	6	0	0	0	0	0	0	0	0		
Total		22,579	22,579	4,061	0	18,389	128	6	0	4	0	0	0	0	0	0	1	
[0 - 3M [China	35	35	0	0	35	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		86	86	4	0	82	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		4	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		31	31	16	0	14	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		87	87	1	0	86	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		203	203	6	0	197	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	2	2	0	0	2	0	0	0	0	0	0	0	0	0	0	0		
Total		447	447	111	0	336	0	0	0	0	0	0	0	0	0	0	33	
[0 - 3M [Switzerland	1	1	0	0	1	0	34	12,130	211	21,410	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	14	4,878	46	4,652	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	96	2	227	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	1	100	0	0	0	0	0	
[3Y - 5Y [		5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		8	8	8	0	0	0	47	17,105	260	26,389	0	0	0	0	0		
[0 - 3M [Other advanced economies non EEA	249	249	190	0	57	1	97	1,563	67	1,494	43	0	0	0	0	0	
[3M - 1Y [		481	481	331	0	136	14	5	82	16	354	15	0	0	0	0	
[1Y - 2Y [		319	319	264	0	47	7	10	164	5	113	0	0	0	0	0	
[2Y - 3Y [		208	208	0	0	56	151	11	180	0	0	140	0	0	0	0	
[3Y - 5Y [		118	118	44	0	73	35	568	10	221	73	0	0	0	0	0	
[5Y - 10Y [		329	329	0	0	178	151	36	574	1	33	0	0	0	0	0	
[10Y - more	116	116	116	0	0	0	22	349	0	0	0	0	0	0	0			
Total		1,818	1,818	902	0	548	368	216	3,481	100	2,215	271	0	0	0	59		
[0 - 3M [Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		439	439	0	0	0	0	439	0	0	0	0	0	0	0	0	
[10Y - more	33	33	2	0	32	0	0	6	83	183	0	0	0	0	0			
Total		472	472	2	0	0	471	0	0	6	83	222	0	0	0	58		
[0 - 3M [Middle East	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		706	706	0	0	706	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		351	351	0	0	351	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		353	353	2	0	352	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		988	988	2	0	986	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	542	542	2	0	540	0	0	0	0	0	0	0	0	0	0	0		
Total		2,975	2,947	11	0	0	2,936	0	0	0	0	585	0	0	0	311		
[0 - 3M [Latin America and the Caribbean	287	268	145	0	123	0	39	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		43	40	0	0	0	0	14	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		14	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		35	31	0	0	0	0	31	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		61	61	2	0	59	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		107	107	2	0	105	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	4	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		552	525	154	0	123	248	0	0	0	0	413	0	0	0	51		

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale S.A.

As of 30/06/2022

(mln EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	1,294	1,289	48	0	31	1,210	0	0	0	0	3	52	0	3,542	
[3M - 1Y [668	667	94	0	0	574	0	0	1	8	5	0	0		
[1Y - 2Y [1,276	1,276	113	0	626	537	0	0	0	0	0	6	0		
[2Y - 3Y [592	592	17	0	4	571	0	0	0	0	0	0	0		
[3Y - 5Y [2,014	2,013	16	0	31	1,966	0	0	0	0	66	180	0		
[5Y - 10Y [1,432	1,432	24	0	24	1,384	0	0	0	0	13	278	0		
[10Y - more	666	666	1	0	0	665	0	0	0	0	0	1,724	0			
Total		7,944	7,936	312	0	717	6,906	0	0	3	90	2,246	0			
[0 - 3M [Others	1	1	0	0	0	1	0	0	0	0	2	0	159		
[3M - 1Y [		38	37	1	0	17	19	0	0	0	0	0	0	
[1Y - 2Y [		46	46	0	0	11	34	0	0	0	0	0	0	
[2Y - 3Y [		76	75	1	0	44	30	0	0	0	0	2	0	
[3Y - 5Y [		151	149	9	0	86	54	0	0	0	0	0	0	
[5Y - 10Y [		150	148	1	0	141	7	0	0	0	0	0	0	
[10Y - more	4	4	0	0	0	0	0	0	0	0	0	281	0			
Total		467	461	16	0	300	146	0	0	0	0	285	0			

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Société générale S.A.

	As of 30/09/2021									As of 31/12/2021										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾			Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾					
		Of which defaulted	Of which Stage 3			Of which Stage 3	Of which defaulted	Of which Stage 3		Of which defaulted	Of which Stage 3									
(in EUR)																				
Cash balances at central banks and other demand deposits	202,241	0	0	0	0	0	0	0	0	204,473	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	64,481	0	114	114	114	8	50	50	0	62,716	0	107	107	107	9	56	56	0	0	
Central banks	4,379	0	0	0	0	0	0	0	0	2,955	0	0	0	0	0	0	0	0	0	
General governments	43,980	0	17	17	17	5	17	17	0	44,009	0	8	8	8	6	6	6	0	0	
Credit institutions	5,577	0	0	0	0	1	0	0	0	5,100	0	0	0	0	1	0	0	0	0	
Other financial corporations	5,285	0	0	0	0	0	0	0	0	4,789	0	0	0	0	1	0	0	0	0	
Non-financial corporations	5,259	0	97	97	97	1	33	33	0	5,863	0	99	99	99	1	50	50	0	0	
Loans and advances (including at amortised cost and fair value)	549,209	919	16,871	16,871	16,870	2,970	8,699	8,699	4,742	560,421	874	16,491	16,491	16,485	2,815	8,382	8,382	4,944	4,944	
Central banks	12,607	0	13	13	13	0	13	13	0	8,063	0	13	13	13	0	13	13	0	0	
General governments	27,557	3	132	132	132	7	63	63	54	27,734	13	115	115	115	15	58	58	40	40	
Credit institutions	21,564	12	25	25	25	4	7	7	18	14,703	0	22	22	22	5	7	7	15	15	
Other financial corporations	49,113	8	108	108	108	15	101	101	7	45,018	0	131	131	131	15	124	124	8	8	
Non-financial corporations	210,849	291	8,821	8,821	8,820	1,615	4,335	4,335	2,836	232,753	284	8,635	8,635	8,628	1,526	4,124	4,124	3,094	3,094	
of which: small and medium-sized enterprises	48,709	115	3,685	3,685	3,684	596	2,031	2,031	1,066	51,370	102	3,778	3,778	3,772	597	2,024	2,024	1,321	1,321	
of which: Loans collateralised by commercial immovable property	23,114	67	875	875	874	229	213	213	509	26,470	91	917	917	916	286	252	252	623	623	
Households	227,519	605	7,772	7,772	7,772	1,328	4,179	4,179	1,827	232,149	577	7,574	7,574	7,574	1,253	4,055	4,055	1,787	1,787	
of which: Loans collateralised by residential immovable property	76,308	117	1,233	1,233	1,233	195	418	418	760	82,260	112	1,214	1,214	1,214	159	398	398	718	718	
of which: Credit for consumption	44,504	332	3,179	3,179	3,179	578	2,049	2,049	72	43,534	313	3,070	3,070	3,070	582	2,018	2,018	79	79	
DEBT INSTRUMENTS other than HFT	815,930	919	16,986	16,986	16,985	2,977	8,748	8,748	4,742	827,610	874	16,598	16,598	16,592	2,824	8,438	8,438	4,944	4,944	
OFF-BALANCE SHEET EXPOSURES	437,059		1,024	1,024	1,024	504	327	327	215	383,725		1,001	1,001	1,001	530	358	358	219	219	

¹⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Société générale S.A.

	As of 31/03/2022									As of 30/06/2022										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ^{4,5}				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ^{4,5}				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days		Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³					
		Of which defaulted	Of which Stage 3			Of which Stage 3	Of which defaulted	Of which Stage 3		Of which defaulted	Of which Stage 3		Of which Stage 3							
(mn EUR)																				
Cash balances at central banks and other demand deposits	258,258	0	0	0	0	0	0	0	0	217,047	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	60,180	0	104	104	104	31	56	56	0	62,004	0	104	104	104	9	55	55	0	0	
Central banks	2,694	0	0	0	0	0	0	0	0	2,552	0	0	0	0	0	0	0	0	0	
General governments	43,168	0	6	6	6	29	6	6	0	44,101	0	6	6	6	7	6	6	0	0	
Credit institutions	4,206	0	0	0	0	1	0	0	0	4,266	0	0	0	0	1	0	0	0	0	
Other financial corporations	3,913	0	0	0	0	0	0	0	0	4,359	0	0	0	0	0	0	0	0	0	
Non-financial corporations	6,199	0	99	99	99	1	50	50	0	6,727	0	98	98	98	0	49	49	0	0	
Loans and advances (including at amortised cost and fair value)	578,224	1,392	16,944	16,944	16,938	3,050	8,361	8,361	5,062	582,217	2,421	16,282	16,282	16,275	2,876	8,067	8,067	4,966		
Central banks	11,464	0	14	14	14	1	14	14	0	13,832	0	13	13	13	0	13	13	0	0	
General governments	24,948	13	115	115	115	18	63	63	38	25,066	129	104	104	104	8	66	66	26		
Credit institutions	20,684	67	170	170	170	6	20	20	15	18,581	125	62	62	62	15	9	9	15		
Other financial corporations	52,381	14	158	158	158	15	128	128	30	56,612	102	168	168	168	14	139	139	36		
Non-financial corporations	234,219	605	9,009	9,009	9,002	1,725	4,099	4,099	3,201	238,620	1,435	8,912	8,912	8,906	1,770	4,164	4,164	3,209		
of which: small and medium-sized enterprises	51,943	142	3,778	3,778	3,772	590	2,027	2,027	1,289	52,742	239	3,846	3,846	3,840	548	2,088	2,088	1,368		
of which: Loans collateralised by commercial immovable property	27,152	61	1,000	1,000	999	283	268	268	685	27,629	28	1,038	1,038	1,037	267	270	270	726		
Households	234,527	693	7,480	7,480	7,480	1,285	4,038	4,038	1,778	229,505	630	7,022	7,022	7,022	1,068	3,675	3,675	1,680		
of which: Loans collateralised by residential immovable property	75,211	197	1,272	1,272	1,272	175	415	415	713	70,300	152	1,278	1,278	1,278	145	519	519	658		
of which: Credit for consumption	42,990	332	3,068	3,068	3,068	590	2,026	2,026	69	40,865	299	2,725	2,725	2,725	465	1,728	1,728	63		
DEBT INSTRUMENTS other than HFT	896,661	1,392	17,049	17,049	17,042	3,081	8,417	8,417	5,062	861,269	2,421	16,386	16,386	16,380	2,885	8,122	8,122	4,966		
OFF-BALANCE SHEET EXPOSURES	482,495		1,257	1,257	1,257	532	347	347	217	465,507		1,058	1,058	1,058	522	322	322	240		

(1) For the definition of non-performing exposures please refer to Article 47(3) of Regulation (EU) No 575/2013 (CRD4).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Société générale S.A.

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0		
Loans and advances (including at amortised cost and fair value)	7,410	3,109	1,149	1,107	4,462	1,250	8,186	3,308	1,298	1,239	5,020	1,372
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	28	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	8	0	0	0	7	0	11	0	0	0	11	0
Non-financial corporations	5,058	1,845	617	574	3,759	997	5,717	2,051	759	701	4,229	1,109
of which: small and medium-sized enterprises	1,006	488	223	206	512		1,195	556	251	229	728	
Households	2,344	1,264	533	532	695	253	2,431	1,256	539	538	780	263
DEBT INSTRUMENTS other than HFT	7,410	3,109	1,149	1,107	4,462		8,186	3,308	1,298	1,239	5,020	
Loan commitments given	698	40	6	2	652	17	579	34	9	2	488	19
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	256						258					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	1,008						1,236					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

Société générale S.A.

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	8,106	3,139	1,168	1,112	5,055	1,345	7,688	2,910	1,165	1,106	4,662	1,176
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	28	0	0	0	0	0	28	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	32	23	0	0	31	23	38	30	0	0	35	30
Non-financial corporations	5,604	1,884	638	583	4,202	1,069	5,385	1,706	673	615	3,920	904
of which: small and medium-sized enterprises	1,069	520	246	222	617		1,183	576	262	243	664	
Households	2,442	1,232	529	529	821	253	2,237	1,174	492	492	706	242
DEBT INSTRUMENTS other than HFT	8,106	3,139	1,168	1,112	5,055		7,688	2,910	1,165	1,106	4,662	
Loan commitments given	492	28	16	2	357	18	459	34	13	4	356	22
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	261						259					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	1,456						1,353					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Société générale S.A.

(min EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
	Of which: non-performing	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performing	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performing	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performing	of which: defaulted	Of which loans and advances subject to impairment			
A Agriculture, forestry and fishing	1,795	120	120	1,727	100	0	1,907	125	125	1,841	104	0	1,930	152	152	1,859	114	0	1,824	165	165	1,764	112	0
B Mining and quarrying	8,768	246	246	8,755	149	0	9,650	201	201	9,638	102	0	9,150	176	176	9,138	101	0	9,525	162	162	9,514	139	0
C Manufacturing	28,876	1,735	1,735	28,277	1,143	0	30,649	1,638	1,638	30,110	1,073	0	34,759	2,227	2,227	34,245	1,207	0	34,035	2,155	2,155	33,558	1,230	0
D Electricity, gas, steam and air conditioning supply	12,935	88	88	12,838	70	0	16,694	80	80	16,406	83	0	17,918	66	66	17,635	109	0	18,374	57	57	18,150	108	0
E Water supply	2,127	24	24	1,739	28	0	2,159	23	23	1,778	28	0	1,944	26	26	1,575	28	0	1,997	29	29	1,629	29	0
F Construction	7,387	814	814	6,834	587	0	7,152	805	805	6,956	571	0	7,340	838	838	7,183	555	0	7,568	871	871	7,424	566	0
G Wholesale and retail trade	26,808	1,832	1,832	26,099	1,341	0	28,738	1,817	1,817	28,138	1,364	0	32,902	1,743	1,743	32,150	1,295	0	32,777	1,681	1,681	32,023	1,268	0
H Transport and storage	18,916	622	622	18,568	358	0	21,479	592	592	21,142	340	0	21,941	667	667	21,616	349	0	22,194	580	580	21,884	349	0
I Accommodation and food service activities	3,894	1,077	1,077	3,706	433	0	4,070	1,143	1,143	3,902	432	0	4,139	1,028	1,028	3,978	427	0	4,282	1,099	1,099	4,033	427	0
J Information and communication	6,805	85	85	6,752	83	0	8,824	79	79	8,346	89	0	10,509	83	83	10,024	102	0	10,514	81	81	10,153	95	0
K Financial and insurance activities	19,479	447	447	17,971	323	0	19,817	280	280	18,552	221	0	18,321	227	227	17,357	170	0	18,513	212	212	17,976	174	0
L Real estate activities	28,390	521	521	26,088	376	0	31,417	491	491	29,141	372	0	31,608	523	523	29,440	379	0	33,385	514	514	31,259	360	0
M Professional, scientific and technical activities	6,478	214	214	6,123	198	0	6,798	213	213	6,611	196	0	7,201	230	230	7,004	201	0	7,386	251	251	7,192	197	0
N Administrative and support service activities	7,634	307	307	7,508	158	0	8,262	360	360	8,145	156	0	8,471	390	390	8,366	154	0	9,276	387	387	9,185	150	0
O Public administration and defence, compulsory social security	1,765	3	3	1,524	2	0	1,835	6	6	1,575	4	0	1,809	10	10	1,561	2	0	1,836	11	11	1,590	2	0
P Education	324	30	30	315	15	0	359	24	24	349	15	0	461	24	24	451	15	0	455	25	25	445	15	0
Q Human health services and social work activities	1,435	68	68	1,391	35	0	1,501	63	63	1,461	39	0	1,838	63	63	1,797	49	0	1,905	65	65	1,870	49	0
R Arts, entertainment and recreation	878	69	69	787	56	0	967	71	71	882	51	0	995	72	72	923	49	0	902	69	69	862	43	0
S Other services	26,155	519	519	24,542	495	0	30,476	623	623	28,926	411	0	20,983	463	463	20,207	518	0	21,872	500	500	21,640	621	0
Loans and advances	210,849	8,821	8,821	201,543	5,950	0	232,753	8,635	8,635	223,899	5,651	0	234,219	9,009	9,009	226,510	5,825	0	238,620	8,912	8,912	232,150	5,934	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2022 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 Société générale S.A.

(m EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	549,209	532,337	919	16,871	12,143	560,421	543,930	874	16,491	12,017	578,224	561,279	1,392	16,944	12,370	582,217	565,935	2,421	16,282	11,748
Of which secured	549,209	532,337	919	16,871	12,143	560,421	543,930	874	16,491	12,017	578,224	561,279	1,392	16,944	12,370	582,217	565,935	2,421	16,282	11,748
Of which secured with immovable property	108,835	106,203	214	2,632	1,880	118,499	115,752	243	2,747	2,009	111,117	108,242	271	2,875	2,102	107,950	104,989	252	2,961	2,029
Of which instruments with LTV higher than 60% and lower or equal to 80%	6,894	6,729		164	148	6,796	6,628		168	157	8,107	7,939		168	152	7,803	7,641		162	151
Of which instruments with LTV higher than 80% and lower or equal to 100%	21,251	20,847		404	301	22,761	22,308		453	356	11,517	11,255		262	245	10,874	10,777		97	89
Of which instruments with LTV higher than 100%	8,389	8,180		208	137	8,227	8,029		198	135	8,059	7,882		177	119	7,886	7,727		159	111
Accumulated impairment for secured assets	11,668	2,970	81	8,699	5,465	11,197	2,815	85	8,382	5,243	11,411	3,050	96	8,361	5,213	10,943	2,876	78	8,067	5,193
Collateral																				
Of which value capped at the value of exposure	117,024	114,951	320	2,073	1,568	124,447	122,231	290	2,217	1,726	126,382	124,112	301	2,271	1,780	123,807	121,579	690	2,229	1,708
Of which immovable property	71,565	69,994	188	1,570	1,166	77,874	76,128	226	1,746	1,342	79,745	77,932	251	1,812	1,381	76,944	75,151	240	1,794	1,340
Of which value above the cap	0	0	0	0	0	0	0	0	0	122,721	0	0	0	0	0	281	277	0	4	0
Of which immovable property	-71,565	-69,994	-188	-1,570	-1,166	-77,874	-76,128	-226	-1,746	-1,342	-79,745	-77,932	-251	-1,812	-1,381	-76,944	-75,151	-240	-1,794	-1,340
Financial guarantees received	168,485	165,817	123	2,669	2,387	173,291	170,563	123	2,727	2,495	177,066	174,289	181	2,777	2,452	179,454	176,716	352	2,738	2,377
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.