



2023 EU-wide Transparency Exercise

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

2023 EU-wide Transparency Exercise

Key Metrics

Société générale S.A.

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	47,614	48,639	48,333	49,957	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	47,043	48,011	48,006	49,701	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	57,053	58,727	59,262	60,995	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	56,482	58,100	58,935	60,739	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	69,444	69,724	69,398	71,493	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	68,873	69,096	69,071	71,237	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	371,645	360,465	361,043	385,011	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	371,645	360,435	361,038	384,953	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	12.81%	13.49%	13.39%	12.98%	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	12.66%	13.32%	13.30%	12.91%	(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	15.35%	16.29%	16.41%	15.84%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.20%	16.12%	16.32%	15.78%	(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	18.69%	19.34%	19.22%	18.57%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.53%	19.17%	19.13%	18.51%	(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	1,392,918	1,344,870	1,435,255	1,455,480	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	4.10%	4.37%	4.13%	4.19%	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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	57,053	58,727	59,262	60,995	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	53,405	55,287	56,177	57,978	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,392,918	1,344,870	1,435,255	1,455,480	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,392,347	1,344,242	1,434,928	1,455,224	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.10%	4.37%	4.13%	4.19%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.84%	4.11%	3.91%	3.98%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	69,444	69,724	69,398	71,493	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	47,414	48,639	48,333	49,957	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	19,824	19,839	19,593	19,170	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	29,433	30,910	31,757	32,662	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,658	-218	284	351	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	2,968	4,075	3,288	3,352	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(13), 36(1) point (f) and 36(1) point (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,788	1,881	1,998	5,377	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,150	-803	-1,059	-875	C.01.00 (0250,0050)	Articles 12 to 15 of and 36(1) point (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5,433	-5,639	-5,587	-7,482	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 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 DTILs	-1,043	-1,068	-1,275	-1,218	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	-23	-360	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-174	-71	-50	-61	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 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 (0440,0050)	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	-52	-70	-73	-63	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(36), 36(1) point (k) (i) and (ii) of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-52	-70	-73	-63	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(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 (0480,0050)	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 (0490,0050)	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 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-44	-56	-76	-107	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-751	-770	-770	-945	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	571	627	327	256	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 481 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	571	627	327	256	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,439	10,089	10,930	11,039	C.01.00 (0530,0050)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	6,376	7,288	8,183	8,290	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	-14	-13	-12	-12	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	3,078	2,813	2,759	2,761	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	57,053	58,727	59,262	60,995	C.01.00 (0050,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	12,391	10,997	10,136	10,498	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	8,595	8,261	7,929	9,574	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-1,314	-1,640	-1,687	-1,685	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	5,110	4,375	3,894	2,209	C.01.00 (0680,0050) + C.01.00 (0680,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	371,645	360,465	361,043	385,011	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	30	5	57	C.01.00 (0010,0040)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.81%	13.49%	13.39%	12.98%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.35%	16.29%	16.41%	15.84%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.69%	19.34%	19.22%	18.57%	CA2 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	47,043	48,011	48,006	49,701	CA1-A.1.13-A.1.21-MEMO-A.4-A.1.13-A.1.21-A.4-MEMO-A.4-A.1.13-A.1.13-A.1.13	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.66%	13.32%	13.30%	12.91%	(D-1)/(B-1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	571	627	327	256	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	30	5	57	C.01.00 (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 formula 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.

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Société générale S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹	271,963	269,084	270,289	291,946	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	95,360	94,083	93,722	106,546	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	4,213	4,190	4,298	3,629	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	154,141	154,084	153,066	157,416	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	18,120	16,616	19,097	17,533	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	27,639	20,998	21,299	21,729	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	3,521	2,805	3,150	3,144	C 02.00 (r0640, c0010)
Settlement risk	12	6	10	3	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	7,562	7,801	7,595	7,748	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	13,608	11,941	11,797	10,748	C 02.00 (r0520, c0010)
Of which the standardised approach	2,528	1,932	2,241	2,038	C 02.00 (r0530, c0010)
Of which IMA	11,080	10,009	9,556	8,710	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	849	765	855	1,030	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	45,626	46,023	46,023	48,798	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,232	1,290	1,290	4,065	C 02.00 (r0610, c0010)
Of which advanced measurement approach	44,394	44,733	44,733	44,733	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,716	1,807	880	894	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	371,645	360,465	361,043	385,011	

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.

2023 EU-wide Transparency Exercise
P&L
 Société générale S.A.

(m€ EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	20,446	28,323	11,698	25,431
Of which debt securities income	748	1,064	439	979
Of which loans and advances income	12,329	16,323	5,770	12,543
Interest expenses	12,242	17,009	9,201	20,461
(Of which deposits expenses)	4,993	6,591	4,167	9,339
(Of which debt securities issued expenses)	1,248	1,658	781	1,770
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	81	128	22	84
Net Fee and commission income	4,535	6,158	1,578	3,124
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	707	854	208	451
Gains or (-) losses on financial assets and liabilities held for trading, net	-1,044	5,539	4,321	6,439
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	6,127	763	-2,758	-3,714
Gains or (-) losses from hedge accounting, net	489	112	-65	73
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income /(expenses)	972	1,709	691	1,232
TOTAL OPERATING INCOME, NET	20,072	26,577	6,496	12,658
(Administrative expenses)	11,544	15,599	4,025	8,060
(Cash contributions to resolution funds and deposit guarantee schemes)	957	954	747	724
(Depreciation)	1,149	1,562	395	812
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	77	113	-72	-23
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	57	23	-17	-18
(Other provisions)	20	90	-56	-6
Of which pending legal issues and tax litigation ¹⁾	0	-289	0	0
Of which restructuring ²⁾	0	-23	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)	1,144	1,577	199	370
(Financial assets at fair value through other comprehensive income)	1	1	0	1
(Financial assets at amortised cost)	1,143	1,576	198	369
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	8	1	5
(of which Goodwill)	0	0	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	544	774	156	332
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-3,306	-3,309	0	-154
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,439	4,230	1,358	2,888
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,530	2,899	1,080	2,243
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,530	2,899	1,080	2,243
Of which attributable to owners of the parent	858	2,018	868	1,768

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."

2023 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Société générale S.A.

(mil EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	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	234,322				240,269				257,822				256,080				IAS 1.54 (f)	
Financial assets held for trading	386,216	91,710	283,456	11,050	320,825	93,575	217,470	9,780	385,903	107,971	267,859	10,073	386,271	124,340	252,922	9,009	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	19,476	255	14,307	4,914	18,400	313	13,445	4,643	18,220	297	13,203	4,719	17,613	349	13,641	3,623	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	1,472	121	1,351	0	1,347	107	1,239	0	1,593	342	1,251	0	1,639	351	1,287	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	41,337	40,927	145	265	37,463	37,066	132	265	38,722	37,632	827	264	37,685	36,361	1,060	264	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	580,173				564,243				562,459				557,640				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	31,027	0	31,027	0	32,860	0	32,860	0	30,780	0	30,775	4	30,982	0	30,982	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	-1,514				-2,262				-1,942				-1,925				IAS 39.89A(6); IFRS 9.6.5.8	
Other assets ⁽¹⁾	153,026				126,719				113,099				145,516					
TOTAL ASSETS	1,445,536				1,339,864				1,406,657				1,431,500				IAS 1.9(a), I.G 6	

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

(mil EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		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				
Financial assets at fair value through other comprehensive income	Debt securities	41,075	1	7	-1	-1	-7	37,201	1	6	-1	-1	-6	38,460	1	0	-1	-1	0	37,422	2	0	-1	-2	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0	0	-6	0	0	0	0	0	0	Annex V.Part 1.32, 44(e)
Financial assets at amortised cost	Debt securities	20,033	168	136	-6	-1	-49	21,138	145	210	-5	-3	-55	22,219	113	240	-5	-7	-54	22,887	68	132	-16	0	-53	Annex V.Part 1.31, 44(b)
	Loans and advances	511,233	43,984	15,619	-1,074	-2,043	-7,828	494,175	43,563	15,926	-1,036	-2,131	-7,684	495,945	39,050	15,906	-1,086	-2,045	-7,818	491,919	36,931	16,436	-1,052	-2,037	-7,579	Annex V.Part 1.32, 44(e)

⁽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.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Société générale S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	305,198	236,476	296,655	297,297	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	64,873	66,615	77,221	81,878	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	836,706	822,333	832,214	842,500	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	44,646	46,183	43,274	44,152	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-8,984	-9,659	-8,777	-8,367	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,883	4,558	4,367	4,553	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,537	1,470	1,606	2,178	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	126,563	99,942	85,573	88,353	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	220	204	2,212	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	1,375,423	1,268,139	1,332,338	1,354,756	IAS 1.9(b); IG 6
TOTAL EQUITY	70,113	71,725	74,319	76,745	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,445,536	1,339,864	1,406,657	1,431,500	IAS 1.IG6

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

2023 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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		176,142	119,308	113,926	123,126	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,004	1,244	1,849	2,530	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	7,450	5,186	7,474	7,318	Annex V.Part 1.31
Deposits	Central banks	123,172	96,521	101,559	81,777	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	8,522	8,103	9,201	8,818	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	9,161	11,119	17,927	28,071	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,680	2,266	1,942	1,993	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	74,688	79,468	90,807	89,678	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	42,620	45,475	40,107	44,888	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	171,749	161,447	206,903	193,617	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	76,975	70,247	85,100	63,966	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	207,959	207,664	209,533	208,169	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	132,350	121,596	108,686	102,562	ECB/2013/33 Annex 2.Part 2.9.1
	Households	222,001	223,526	217,030	244,822	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	197,254	196,263	189,543	212,767	Annex V.Part 1.42(f), 44(c)
Debt securities issued		201,190	209,835	224,200	241,048	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		17,421	15,807	16,641	14,968	Annex V.Part 1.37
Other financial liabilities		56,908	56,290	58,157	45,671	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,251,424	1,171,607	1,249,364	1,265,826	

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	7,672	9,368	1,991		6,054	9,986	1,717	
	Regional governments or local authorities	633	902	184		636	895	171	
	Public sector entities	338	267	134		335	262	131	
	Multilateral Development Banks	939	1,150	44		927	1,181	58	
	International Organisations	0	0	0		0	0	0	
	Institutions	39,461	39,666	249		36,462	36,184	200	
	Corporates	49,835	32,896	30,341		51,403	34,129	32,179	
	of which: SME	8,234	4,475	5,539		8,405	4,627	5,723	
	Retail	37,785	30,042	19,596		37,276	26,612	19,278	
	Secured by mortgages on immovable property	16,056	15,140	8,623		16,833	15,208	8,675	
	of which: SME	14,074	13,562	5,790		14,145	13,624	5,748	
	Exposures in default	832	729	284		878	776	305	
	Items associated with particularly high risk	475	312	468	3,473	399	274	411	3,501
	Covered bonds	181	181	0		136	136	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	1,259	1,259	1,016		1,222	1,222	1,098		
Other exposures	42,472	42,466	37,294		43,960	43,811	37,411		
Standardised Total ²	201,869	173,864	99,783	5,060	201,624	187,284	97,851	5,106	

⁽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 unless in the results prior to the 2023 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	1,049	1,533	217		1,294	1,839	184	
	Regional governments or local authorities	49	398	49		39	339	34	
	Public sector entities	9	10	2		11	11	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,643	5,935	444		7,594	7,571	411	
	Corporates	12,473	7,826	7,052		12,948	8,163	7,520	
	of which: SME	1,099	866	787		1,054	807	705	
	Retail	12,026	8,296	5,229		11,970	8,246	5,285	
	Secured by mortgages on immovable property	5,011	4,457	2,534		5,222	4,670	2,633	
	of which: SME	3,269	2,738	1,122		3,519	2,919	1,162	
	Exposures in default	223	203	95		239	239	111	
	Items associated with particularly high risk	1,103	542	659	403	1,033	469	540	403
	Covered bonds	126	148	17		99	99	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	10	10	30		18	18	119	
Equity	483	483	483		432	432	439		
Other exposures	15,419	15,427	15,021		15,939	14,317	13,622		
Standardised Total ²				957				1,227	

⁽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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	273	273	2		239	239	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	80	34	7		70	29	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,042	6,077	153		5,273	5,285	189	
	Corporates	2,420	1,636	1,585		2,175	1,591	1,519	
	of which: SME	148	148	40		136	141	103	
	Retail	96	85	51		85	81	48	
	Secured by mortgages on immovable property	94	87	51		84	81	47	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	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	238	238	37		149	149	28		
Other exposures	1,107	1,107	1,263		895	895	1,442		
Standardised Total ²				0				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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	7	10	1		9	9	1	
	Regional governments or local authorities	3	3	2		3	3	2	
	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	37	37	19		38	38	14	
	Corporates	1,577	1,127	1,389		1,644	1,174	1,367	
	of which: SME	757	608	501		808	671	567	
	Retail	1,023	957	593		1,059	985	609	
	Secured by mortgages on immovable property	30	19	19		30	20	20	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	91	40	48	45	194	54	68	49
	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	1,780	1,780	726		1,781	1,771	726		
Standardised Total ²				81				74	

⁽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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	762	762	2		720	720	1	
	Regional governments or local authorities	124	141	1		142	155	1	
	Public sector entities	3	3	2		3	3	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,541	8,534	186		8,942	8,536	187	
	Corporates	1,598	563	526		2,179	995	952	
	of which: SME	157	147	114		482	470	427	
	Retail	7,023	3,662	3,965		6,759	3,696	3,696	
	Secured by mortgages on immovable property	1,791	1,714	1,820		1,820	1,745	1,000	
	of which: SME	1,859	1,852	1,389		1,900	1,882	1,411	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	234	199	162	73	238	189	163	73
	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	3,172	3,172	2,104		3,501	3,024	2,115		
Standardised Total ²				143				147	

⁽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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	559	559	4		1,262	1,262	4	
	Regional governments or local authorities	0	0	0		2	2	2	
	Public sector entities	73	73	73		73	73	73	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,298	8,024	490		7,083	6,738	445	
	Corporates	1,124	1,664	1,691		1,460	1,759	1,725	
	of which: SME	868	834	793		799	757	733	
	Retail	2,369	2,230	1,261		2,255	2,284	1,346	
	of which: SME	1,838	1,840	1,059		1,837	1,825	1,064	
	Secured by mortgages on immovable property	1,927	1,886	628		1,922	1,917	629	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	194	147	158	34	158	166	198	34
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	181	181	18		136	136	14	
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	2,538	2,538	1,976		2,628	2,473	1,923		
Standardised Total ²				47				81	

(1) Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	2,127	2,194	12		2,255	2,319	12	
	Regional governments or local authorities	16	16	17		17	17	17	
	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	386	341	32		381	339	38	
	Corporates	1,622	1,228	739		1,130	1,713	1,105	
	of which: SME	143	94	89		151	89	89	
	Retail	2,054	1,919	1,071		1,984	1,852	1,033	
	Secured by mortgages on immovable property	1,090	1,033	590		1,020	967	551	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	282	21	27	122	243	21	44	122
	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	3,129	3,129	2,752		4,118	3,006	2,541		
Standardised Total ²				182				156	

(1) Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	23	23	0		23	23	4	
	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	45	44	15		56	56	23	
	Corporates	682	515	301		597	223	228	
	of which: SME	2	2	2		4	4	4	
	Retail	148	148	87		158	91	84	
	Secured by mortgages on immovable property	126	126	11		145	143	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	1	2	1	2	1	2	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	9	9	9		9	9	9		
Other exposures	1,274	1,274	620		96	891	495		
Standardised Total ²				3				0	

(1) Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWITZERLAND	Central governments or central banks	17	17	4		10	10	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	207	170	75		255	221	45	
	Corporates	247	236	234		451	238	334	
	of which: SME	22	21	19		21	19	17	
	Retail	460	400	259		388	385	239	
	Secured by mortgages on immovable property	385	377	220		367	367	210	
	of which: SME	10	10	11		7	7	7	
	Exposures in default	0	0	0	2	0	0	0	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	120	120	120		120	120	120		
Other exposures	251	251	183		281	258	189		
Standardised Total ²				3				3	

(1) Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	24	24	0		21	21	0	
	Regional governments or local authorities	6	6	0		6	6	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	74	74	22		112	112	41	
	Corporates	556	255	222		468	354	324	
	of which: SME	99	99	79		109	109	86	
	Retail	624	622	391		535	532	346	
	Secured by mortgages on immovable property	448	447	258		384	382	239	
	of which: SME	2	2	2		2	2	1	
	Exposures in default	0	0	0	3	0	0	0	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	25	25	25		27	27	27		
Other exposures	1,125	1,125	700		1,200	1,120	723		
Standardised Total ²				3				3	

(1) Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
JAPAN	Central governments or central banks	1	1	0		1	1	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	793	794	19		672	672	15	
	Corporates	188	188	82		166	166	32	
	of which: SME	0	0	0		0	0	0	
	Retail	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

(1) Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	8,291	10,035	1,952		13,211	15,344	2,113	
	Regional governments or local authorities	679	902	199		721	951	199	
	Public sector entities	287	275	157		367	311	167	
	Multilateral Development Banks	1,021	1,209	58		1,025	1,185	62	
	International Organisations	30	30	0		0	0	0	
	Institutions	36,437	36,905	2,159		38,271	37,158	3,023	
	Corporates	52,438	33,504	31,711		56,476	36,476	34,538	
	of which: SME	2,346	5,942	5,072		3,795	7,631	6,513	
	Retail	39,218	30,564	19,589		42,221	32,449	21,159	
	of which: SME	17,967	15,185	8,654		19,559	16,537	9,474	
	Secured by mortgages on immovable property	16,019	13,571	6,151		16,078	14,021	6,177	
	of which: SME	1,110	1,015	391		1,482	1,393	505	
	Exposures in default	6,445	2,388	2,643	3,653	6,538	2,317	2,604	3,741
	Items associated with particularly high risk	422	284	426		384	264	393	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	15	15	116		22	22	112		
Equity	1,259	1,259	1,132		1,385	1,385	1,402		
Other exposures	30,659	30,659	3,184		32,573	32,573	3,184		
Standardised Total ²	204,626	167,568	97,413	5,303	226,376	189,626	110,921	5,389	

(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 portfolio unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties 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 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in EUR, %)								
	Central governments or central banks	1,189	1,651	42		1,176	1,694	160	
	Regional governments or local authorities	81	323	74		87	343	74	
	Public sector entities	13	20	4		12	19	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,823	8,462	604		6,949	7,363	605	
	Corporates	13,218	7,971	7,421		15,044	9,421	8,577	
	of which: SME	1,897	1,095	975		1,996	1,449	1,419	
	Retail	5,745	6,467	5,446		12,369	6,982	5,863	
	of which: SME	5,207	4,719	2,714		6,538	4,934	2,841	
	Secured by mortgages on immovable property	5,088	3,168	1,463		4,626	3,274	1,313	
	of which: SME	451	429	176		750	712	261	
	Exposures in default	1,291	656	709	462	1,275	599	720	462
	Items associated with particularly high risk	62	59	89		61	71	107	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	19	19	116		22	22	112		
Equity	421	421	448		464	464	514		
Other exposures	14,425	13,782	13,366	1,221	15,203	15,013	14,428		
Standardised Total ²				1,221				1,299	

(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 exclude those for securitisation exposures but includes general credit risk adjustments.
 (3) Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in EUR, %)								
	Central governments or central banks	190	190	1		159	159	5	
	Regional governments or local authorities	7	7	1		4	4	1	
	Public sector entities	66	66	14		70	30	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,269	5,269	94		2,223	2,249	166	
	Corporates	2,449	1,601	1,552		2,449	1,661	1,614	
	of which: SME	108	108	76		125	122	94	
	Retail	99	82	48		99	84	49	
	of which: SME	97	81	47		97	82	48	
	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	1	0	0	0	2
	Items associated with particularly high risk	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	161	161	32		168	168	32		
Other exposures	890	888	1,451		902	899	1,510		
Standardised Total ²				19				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 exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CZECH REPUBLIC	(in EUR, %)								
	Central governments or central banks	10	12	1		21	21	1	
	Regional governments or local authorities	3	2	1		4	4	2	
	Public sector entities	8	8	2		8	8	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38	38	19		84	58	42	
	Corporates	1,528	1,074	1,068		1,611	1,041	1,061	
	of which: SME	681	556	455		711	561	476	
	Retail	1,150	1,081	664		1,187	1,118	677	
	of which: SME	849	826	472		876	822	472	
	Secured by mortgages on immovable property	2	2	2		20	20	20	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	105	52	66	47	109	51	64	45
	Items associated with particularly high risk	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	428	428	428		428	428	514		
Other exposures	1,262	1,262	924		1,310	1,310	924		
Standardised Total ²				72				69	

(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 exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)								
	Central governments or central banks	813	812	2		775	763	3	
	Regional governments or local authorities	121	127	1		127	122	1	
	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	8,636	9,479	120		7,229	8,096	252	
	Corporates	2,653	1,291	1,213		2,841	1,313	1,249	
	of which: SME	571	542	499		570	545	497	
	Retail	2,082	3,521	3,845		2,605	3,667	3,669	
	of which: SME	1,870	1,705	975		1,952	1,799	1,031	
	Secured by mortgages on immovable property	1,963	1,963	1,425		1,953	1,911	1,432	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	257	171	174	63	274	185	185	63
	Items associated with particularly high risk	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	428	428	428		428	428	514		
Other exposures	2,885	2,750	1,914		3,364	3,118	2,178		
Standardised Total ²				160				167	

(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 exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	1,001	1,001	4		1,391	1,391	4	
	Regional governments or local authorities	0	0	0		16	16	0	
	Public sector entities	125	111	111		138	138	118	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,310	6,032	467		6,317	5,973	615	
	Corporates	3,225	3,436	3,207		3,569	3,551	3,503	
	of which: SME	797	758	719		776	728	681	
	Retail	2,428	2,678	2,488		2,793	2,783	2,822	
	Secured by mortgages on immovable property of which: SME	2,108	1,835	1,047		2,042	2,034	1,145	
	of which: SME	1,865	1,671	607		1,842	1,625	601	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	174	142	159	32	206	172	194	32
	Covered bonds	0	0	0		160	160	16	
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	2,592	2,524	1,073		3,151	3,063	2,405		
Standardised Total⁴			40				43		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	2,620	2,672	244		2,401	2,521	21	
	Regional governments or local authorities	18	17	3		26	24	0	
	Public sector entities	4	3	3		4	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	859	833	44		1,517	1,148	172	
	Corporates	2,524	1,117	1,104		2,293	1,002	960	
	of which: SME	112	71	13		131	81	88	
	Retail	2,207	2,207	1,098		2,567	2,298	1,208	
	Secured by mortgages on immovable property of which: SME	1,354	1,062	602		1,558	1,324	737	
	of which: SME	78	78	10		27	26	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	122	229	85	112	112
	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	2,672	2,496	2,031		3,241	3,052	2,389		
Standardised Total⁴			156				157		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	35	35	11		30	20	0	
	Regional governments or local authorities	0	0	0		1	1	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	71	64	24		151	144	44	
	Corporates	449	235	241		448	245	246	
	of which: SME	1	1	1		1	1	1	
	Retail	170	145	86		156	129	77	
	Secured by mortgages on immovable property of which: SME	129	129	75		129	111	64	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	4	2	3	1	9	9	12	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	0	0	0		19	19	19		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴			1				1		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWITZERLAND	Central governments or central banks	18	18	3		14	14	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	1		8	8	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	226	243	50		175	187	24	
	Corporates	475	310	307		359	248	243	
	of which: SME	40	41	38		34	23	19	
	Retail	395	269	238		395	281	228	
	Secured by mortgages on immovable property of which: SME	356	357	204		371	371	213	
	of which: SME	41	12	12		41	11	11	
	Exposures in default	8	9	2		12	8	11	2
	Items associated with particularly high risk	0	0	0	2	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	117	117	117		116	116	116		
Other exposures	235	220	145		264	251	172		
Standardised Total⁴			2				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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	12	12	0		4,512	4,501	10	
	Regional governments or local authorities	7	8	0		17	17	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	220	220	34		334	360	130	
	Corporates	545	388	358		921	709	685	
	of which: SME	122	115	95		122	124	150	
	Retail	621	580	365		934	894	603	
	Secured by mortgages on immovable property of which: SME	426	402	230		666	613	401	
	of which: SME	2	1	1		2	2	1	
	Exposures in default	121	6	87	3	119	86	6	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	27	27	27		24	24	24		
Other exposures	1,444	1,062	692		6,871	6,797	6,207		
Standardised Total⁴			6				6		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in 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	845	845	16		715	715	18	
	Corporates	68	68	16		59	59	7	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME	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	0	0	0		0	0	0		
Other exposures	120	120	69		49	49	63		
Standardised Total⁴			0				6		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
Consolidated data	Central banks and central governments	299,066	96	219,242	6,002	19	306,931	124	316,435	6,097	41	94
	Institutions	73,111	111	61,825	9,940	59	68,625	367	57,893	6,412	980	131
	Corporates	482,434	6,189	334,333	127,820	4,646	467,965	6,582	333,237	123,383	5,299	4,004
	Corporates - Of Which: Specialised Lending	93,209	1,717	68,818	19,605	767	90,964	1,675	65,035	19,332	791	814
	Corporates - Of Which: SME	48,831	2,186	37,960	23,384	2,255	47,678	2,233	38,663	22,975	2,468	1,172
	Retail	196,235	4,151	196,190	37,085	2,924	193,640	4,131	193,815	37,094	3,624	2,462
	Retail - Secured on real estate property	133,945	1,182	133,261	16,599	1,256	133,707	1,179	132,142	16,568	1,198	136
	Retail - Secured on real estate property - Of Which: SME	5,458	94	5,456	818	87	5,398	96	5,397	827	98	26
	Retail - Secured on real estate property - Of Which: non-SME	128,487	1,088	127,805	15,781	1,169	127,309	1,083	126,745	15,741	1,100	109
	Retail - Qualifying Revolving	4,182	264	5,279	1,532	214	4,141	244	5,236	1,520	247	186
	Retail - Other Retail	58,108	2,726	57,589	18,993	1,454	56,792	2,748	56,247	18,946	1,588	1,940
	Retail - Other Retail - Of Which: SME	23,464	1,262	23,275	7,662	788	22,982	1,315	22,872	7,543	775	861
	Retail - Other Retail - Of Which: non-SME	34,644	1,464	34,314	11,331	666	33,810	1,432	33,375	11,402	813	1,079
Equity	5,262	0	5,262	0	0	5,149	0	5,149	0	111	0	
Other non credit-obligation assets												
IRB Total ³			199,067					181,943				

(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 2015 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart 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 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
FRANCE	Central banks and central governments	160,360	0	171,690	23	9	168,58	0	172,312	209	11	11	
	Institutions	22,754	7	22,106	1,528	1	22,993	1,528	19,391	1,291	6	4	
	Corporates	157,582	3,256	108,279	60,810	3,206	150,243	3,869	106,395	58,697	3,491	2,199	
	Corporates - Of Which: Specialised Lending	12,739	147	8,586	4,322	122	114	13,543	177	8,967	4,347	152	144
	Corporates - Of Which: SME	29,779	1,625	21,491	15,497	1,206	905	20,027	1,739	25,424	16,818	1,203	920
	Retail	164,023	3,405	164,933	20,023	2,350	159,900	3,405	162,439	20,006	2,437	1,884	
	Retail - Secured on real estate property	117,240	1,010	117,265	13,857	1,114	115,804	983	115,814	13,534	1,043	256	
	Retail - Secured on real estate property - Of Which: SME	5,136	87	5,250	790	83	24	5,269	85	5,187	782	24	24
	Retail - Secured on real estate property - Of Which: non-SME	111,912	903	111,885	12,767	1,031	234	110,535	898	110,494	12,743	962	232
	Retail - Qualifying Revolving	3,690	251	4,982	1,473	202	196	3,835	232	4,827	1,461	237	174
	Retail - Other Retail	43,085	2,144	43,906	12,993	1,034	42,114	2,130	41,942	12,021	1,157	1,454	
	Retail - Other Retail - Of Which: SME	17,454	1,039	17,338	5,518	548	17,122	1,094	17,038	5,584	586	706	
	Retail - Other Retail - Of Which: non-SME	25,631	1,105	25,533	7,475	485	24,992	1,036	24,904	7,437	571	748	
Equity	4,582	0	4,582	15,799	0	4,476	0	4,476	14,329	0	0		
Other non credit-obligation assets													
IRB Total 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).

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
UNITED STATES	Central banks and central governments	45,842	0	45,844	0	0	45,940	0	44,093	0	0	0	
	Institutions	9,280	0	9,288	533	0	10,046	0	7,248	989	0	0	
	Corporates	102,698	123	70,888	15,903	72	240	98,362	184	66,529	15,165	101	218
	Corporates - Of Which: Specialised Lending	16,340	81	13,253	3,209	45	115	15,788	142	12,607	3,286	75	83
	Corporates - Of Which: SME	158	0	158	0	0	1	100	0	133	0	0	
	Retail	42	1	58	12	0	0	42	1	58	13	0	
	Retail - Secured on real estate property	29	0	28	0	0	0	29	0	29	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	29	0	28	0	0	0	29	0	29	0	0	
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Other Retail	12	0	17	4	0	0	12	0	17	4	0	
	Retail - Other Retail - Of Which: SME	0	0	0	2	0	0	0	0	2	0	0	
	Retail - Other Retail - Of Which: non-SME	12	0	17	2	0	0	12	0	15	2	0	
Equity	8	0	8	29	0	8	0	8	17	0	0		
Other non credit-obligation assets													
IRB Total 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).

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
CZECH REPUBLIC	Central banks and central governments	21,150	0	21,124	2	0	15,035	0	15,207	0	0	0	
	Institutions	2,516	0	2,302	438	0	1	2,009	0	2,420	0	0	
	Corporates	21,075	432	15,248	8,098	370	300	20,998	431	14,687	8,017	369	304
	Corporates - Of Which: Specialised Lending	2,467	26	2,282	1,459	38	29	2,552	26	2,241	1,477	28	36
	Corporates - Of Which: SME	8,011	236	5,571	2,822	140	182	7,062	219	5,012	2,883	198	139
	Retail	16,645	240	17,846	3,765	191	188	16,783	248	18,062	3,764	198	195
	Retail - Secured on real estate property	15,389	114	16,818	3,575	46	62	15,962	118	16,903	3,594	61	68
	Retail - Secured on real estate property - Of Which: SME	0	0	31	3	0	0	0	30	3	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	15,389	114	16,787	3,572	46	62	15,962	118	16,903	3,591	61	68
	Retail - Qualifying Revolving	470	9	353	49	7	9	484	9	364	49	6	9
	Retail - Other Retail	2,786	118	2,675	1,441	137	117	2,717	122	2,603	1,321	142	118
	Retail - Other Retail - Of Which: SME	929	64	890	509	69	74	921	67	878	494	59	75
	Retail - Other Retail - Of Which: non-SME	1,847	54	1,784	632	77	42	1,795	55	1,725	627	83	43
Equity	32	0	32	19	0	0	0	0	32	0	0		
Other non credit-obligation assets													
IRB Total 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).

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
GERMANY	Central banks and central governments	2,078	0	2,011	0	0	1,707	0	1,513	395	0	0	
	Institutions	19,612	196	13,112	4,433	78	138	19,270	188	12,621	4,559	79	140
	Corporates	1,421	0	1,452	301	0	2	1,315	0	1,396	383	0	1
	Corporates - Of Which: Specialised Lending	1,028	45	1,771	799	7	22	1,878	38	1,819	760	3	22
	Corporates - Of Which: SME	2,550	73	2,554	527	40	33	2,537	46	2,140	622	21	32
	Retail	28	0	32	8	0	0	28	0	32	7	0	0
	Retail - Secured on real estate property	0	0	1	0	0	0	0	0	1	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	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	2	0	0	
	Retail - Other Retail	2,821	73	2,820	919	39	33	2,808	65	2,807	914	21	32
	Retail - Other Retail - Of Which: SME	2,899	72	2,901	918	39	32	2,887	65	2,890	913	21	32
	Retail - Other Retail - Of Which: non-SME	22	0	18	0	0	0	21	0	17	1	0	
Equity	8	0	8	0	0	0	0	0	8	0	0		
Other non credit-obligation assets													
IRB Total 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).

	IRB Approach											
	As of 30/09/2022						As of 31/12/2022					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted						
UNITED KINGDOM												
Central banks and central governments	4,393	0	6,879	1	0	0	0	0				
Institutions	6,028	0	5,500	579	0	0	6,550	0				
Corporates	21,623	92	17,433	4,738	96	69	21,923	4,331				
Corporates - Of Which: Specialised Lending	4,695	87	3,728	801	51	18	5,018	56				
Corporates - Of Which: SME	151	5	136	65	6	1	79	5				
Retail	426	9	417	87	12	2	416	8				
Retail - Secured on real estate property	206	8	209	67	11	1	209	5				
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0				
Retail - Secured on real estate property - Of Which: non-SME	206	8	209	67	11	1	209	5				
Retail - Qualifying Revolving	1	0	2	1	0	0	1	0				
Retail - Other Retail	219	1	205	20	1	1	206	3				
Retail - Other Retail - Of Which: SME	1	0	3	1	0	0	1	0				
Retail - Other Retail - Of Which: non-SME	218	1	202	19	1	1	205	3				
Equity	9	0	9	30	0	0	8	0				
Other non credit-obligation assets												
IRB Total												

¹ Original exposure, unless 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 30/09/2022						As of 31/12/2022					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted						
ITALY												
Central banks and central governments	79	0	1,969	489	0	0	1,764	462				
Institutions	722	0	322	289	0	1	664	661				
Corporates	13,195	89	7,274	3,045	120	88	13,304	140				
Corporates - Of Which: Specialised Lending	3,209	0	2,291	580	0	7	3,214	54				
Corporates - Of Which: SME	2,432	69	1,836	1,031	80	11	2,449	62				
Retail	5,800	361	5,785	3,392	202	334	5,898	341				
Retail - Secured on real estate property	31	0	33	0	30	0	0	0				
Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	0	2	0				
Retail - Secured on real estate property - Of Which: non-SME	31	0	31	0	30	0	30	0				
Retail - Qualifying Revolving	1	0	1	0	1	0	1	0				
Retail - Other Retail	5,768	360	5,751	3,384	202	334	5,867	341				
Retail - Other Retail - Of Which: SME	1,788	83	1,765	562	103	45	1,751	84				
Retail - Other Retail - Of Which: non-SME	3,980	277	3,986	2,823	99	289	4,116	257				
Equity	2	0	2	7	0	0	2	0				
Other non credit-obligation assets												
IRB Total												

¹ Original exposure, unless 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 30/09/2022						As of 31/12/2022					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted						
LUXEMBOURG												
Central banks and central governments	12,174	0	12,462	1	0	0	12,500	0				
Institutions	754	0	774	37	0	0	1,206	0				
Corporates	17,019	30	16,070	3,601	131	67	16,186	34				
Corporates - Of Which: Specialised Lending	2,449	1	2,204	217	3	5	2,418	31				
Corporates - Of Which: SME	1,649	25	1,326	494	126	11	1,323	29				
Retail	159	5	89	29	15	2	153	29				
Retail - Secured on real estate property	27	0	9	1	0	0	30	9				
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0				
Retail - Secured on real estate property - Of Which: non-SME	27	0	9	1	0	0	30	9				
Retail - Qualifying Revolving	0	0	2	0	0	0	2	0				
Retail - Other Retail	78	5	59	20	14	2	75	5				
Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	3	0				
Retail - Other Retail - Of Which: non-SME	74	5	55	19	14	2	72	5				
Equity	254	0	254	832	0	0	260	0				
Other non credit-obligation assets												
IRB Total												

¹ Original exposure, unless 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 30/09/2022						As of 31/12/2022					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted						
SWITZERLAND												
Central banks and central governments	13,577	0	13,700	0	0	0	15,116	0				
Institutions	804	0	804	81	0	0	871	0				
Corporates	12,600	27	7,658	3,755	89	9	12,863	12				
Corporates - Of Which: Specialised Lending	6,603	0	4,972	681	0	1	6,884	0				
Corporates - Of Which: SME	174	24	189	121	0	0	923	10				
Retail	886	24	865	220	79	10	828	28				
Retail - Secured on real estate property	369	19	369	166	73	7	360	21				
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0				
Retail - Secured on real estate property - Of Which: non-SME	369	19	369	166	73	7	360	21				
Retail - Qualifying Revolving	1	1	5	0	1	1	3	1				
Retail - Other Retail	514	4	492	54	6	2	465	6				
Retail - Other Retail - Of Which: SME	1	0	2	1	0	0	4	3				
Retail - Other Retail - Of Which: non-SME	512	4	490	53	6	2	461	3				
Equity	8	0	8	19	0	0	7	0				
Other non credit-obligation assets												
IRB Total												

¹ Original exposure, unless 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 30/09/2022						As of 31/12/2022					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted						
NETHERLANDS												
Central banks and central governments	52	0	235	0	0	0	122	0				
Institutions	660	0	591	147	0	0	497	0				
Corporates	9,879	10	6,559	2,651	13	24	10,201	10				
Corporates - Of Which: Specialised Lending	1,616	0	1,085	322	0	0	1,205	0				
Corporates - Of Which: SME	449	0	292	288	0	2	729	0				
Retail	95	0	99	14	0	0	87	0				
Retail - Secured on real estate property	21	0	23	6	0	0	21	0				
Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	0	0	0				
Retail - Secured on real estate property - Of Which: non-SME	21	0	21	6	0	0	21	0				
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0				
Retail - Other Retail	74	0	75	8	0	0	66	0				
Retail - Other Retail - Of Which: SME	9	0	10	3	0	0	7	0				
Retail - Other Retail - Of Which: non-SME	65	0	65	5	0	0	59	0				
Equity	0	0	0	0	0	0	0	0				
Other non credit-obligation assets												
IRB Total												

¹ Original exposure, unless 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 30/09/2022						As of 31/12/2022					
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted						
JAPAN												
Central banks and central governments	7,258	0	8,267	188	0	0	14,124	0				
Institutions	3,889	0	1,657	217	0	0	3,556	0				
Corporates	3,998	0	3,313	546	0	3	3,561	0				
Corporates - Of Which: Specialised Lending	667	0	608	154	0	2	729	0				
Corporates - Of Which: SME	1	0	0	0	0	0	0	0				
Retail	3	0	2	0	0	0	2	0				
Retail - Secured on real estate property	1	0	0	0	0	0	1	0				
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0				
Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	1	0				
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0				
Retail - Other Retail	0	0	0	0	0	0	0	0				
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0				
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0				
Equity	0	0	0	0	0	0	0	0				
Other non credit-obligation assets												
IRB Total												

¹ Original exposure, unless 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 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	(in EUR, %)												
	Central banks and central governments	321,757	102	337,466	6,183	25	93	311,234	107	326,283	6,352	21	85
	Institutions	66,469	147	68,236	8,563	163	65	67,251	144	69,362	8,547	200	50
	Corporates	495,483	6,398	323,596	121,852	5,250	3,969	480,515	6,944	325,686	124,529	5,458	3,926
	Corporates - Of Which: Specialised Lending	57,056	1,546	62,239	28,616	765	891	65,265	2,781	62,946	29,575	949	894
	Corporates - Of Which: SME	48,040	2,105	40,107	23,125	2,377	1,208	45,579	2,118	39,128	22,993	2,278	1,125
	Retail	189,651	4,560	188,986	37,383	3,880	2,112	186,210	4,212	185,588	38,664	4,006	2,145
	Retail - Secured on real estate property	130,090	1,141	129,801	16,258	1,172	227	128,146	1,214	127,703	17,235	1,365	216
	Retail - Secured on real estate property - Of Which: SME	5,252	88	5,270	893	88	28	5,065	110	5,061	1,079	131	28
	Retail - Secured on real estate property - Of Which: non-SME	124,838	1,053	124,532	15,365	1,084	259	123,081	1,094	122,646	16,147	1,234	288
	Retail - Qualifying Revolving	4,061	243	4,337	1,509	290	182	3,955	227	4,209	1,350	273	174
	Retail - Other Retail	59,480	2,776	55,048	19,615	2,218	1,904	54,116	2,771	53,676	20,389	2,268	1,955
Retail - Other Retail - Of Which: SME	22,239	1,313	22,239	7,916	1,296	859	21,271	1,258	21,232	8,175	1,001	650	
Retail - Other Retail - Of Which: non-SME	33,141	1,463	32,713	11,699	924	1,095	32,846	1,514	32,444	11,914	1,067	1,125	
Equity	5,811	0	5,811	18,997	0	0	5,411	0	5,411	17,532	0	0	
Other non credit-obligation assets													
IRB Total			493,285							202,447			

(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 on a full scale.

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	(in EUR, %)												
	Central banks and central governments	188,367	0	178,232	291	12	0	153,473	0	162,277	345	16	7
	Institutions	23,022	7	22,273	1,571	1	5	22,224	5	22,459	1,563	6	5
	Corporates	147,382	3,768	107,402	58,811	3,578	2,128	145,849	4,194	105,899	59,007	3,655	2,122
	Corporates - Of Which: Specialised Lending	13,204	147	9,189	4,375	153	101	13,225	227	9,206	4,654	209	111
	Corporates - Of Which: SME	30,207	1,626	26,140	12,147	1,750	911	27,895	1,624	25,566	12,022	1,683	802
	Retail	157,278	3,414	157,432	28,167	2,825	1,820	154,943	3,438	154,153	29,333	3,863	1,854
	Retail - Secured on real estate property	112,863	978	112,793	13,157	1,026	611	111,626	1,026	111,336	14,265	1,176	1,240
	Retail - Secured on real estate property - Of Which: SME	5,140	82	5,060	862	85	27	5,031	80	4,956	1,069	131	28
	Retail - Secured on real estate property - Of Which: non-SME	107,763	896	107,732	12,295	883	230	106,591	946	106,356	13,195	1,045	212
	Retail - Qualifying Revolving	3,415	230	3,904	1,495	278	170	3,409	215	3,271	1,289	203	182
	Retail - Other Retail	48,830	2,207	48,727	13,565	1,728	1,404	39,208	2,197	39,871	13,780	2,424	1,451
Retail - Other Retail - Of Which: SME	16,585	1,182	16,504	5,995	1,095	657	15,141	1,056	15,145	6,044	1,078	650	
Retail - Other Retail - Of Which: non-SME	24,225	1,104	24,223	7,571	633	747	24,067	1,141	23,926	7,736	746	788	
Equity	5,033	0	5,033	16,376	0	0	4,632	0	4,632	14,781	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 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	(in EUR, %)												
	Central banks and central governments	54,624	0	54,628	1	0	0	61,431	0	61,523	1	0	0
	Institutions	6,482	1	6,581	432	2	0	7,859	1	7,886	242	2	0
	Corporates	96,843	283	67,978	15,102	164	257	99,380	303	68,878	15,700	194	268
	Corporates - Of Which: Specialised Lending	16,592	209	12,618	3,294	119	120	16,709	290	12,764	3,223	178	109
	Corporates - Of Which: SME	479	0	372	209	1	0	286	94	372	206	0	0
	Retail	48	0	64	14	1	0	43	1	58	13	1	0
	Retail - Secured on real estate property	48	0	64	14	1	0	43	1	58	13	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	7	0	0	0	0	0	7	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	48	0	64	14	1	0	43	1	58	13	1	0
	Retail - Qualifying Revolving	1	0	3	0	0	0	3	1	1	1	0	0
	Retail - Other Retail	8	0	13	4	0	0	10	0	14	4	0	0
Retail - Other Retail - Of Which: SME	0	0	5	2	0	0	0	0	5	2	0	0	
Retail - Other Retail - Of Which: non-SME	8	0	8	2	0	0	10	0	10	2	0	0	
Equity	8	0	8	17	0	0	8	0	8	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 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
CZECH REPUBLIC	(in EUR, %)												
	Central banks and central governments	19,972	0	20,946	2	0	0	21,954	0	22,122	5	0	0
	Institutions	2,475	0	2,269	424	0	0	2,466	0	2,456	465	0	0
	Corporates	21,977	430	15,792	8,231	240	296	21,890	389	15,360	8,262	332	271
	Corporates - Of Which: Specialised Lending	2,687	19	2,267	1,514	26	17	2,678	11	2,484	1,552	24	11
	Corporates - Of Which: SME	6,882	192	4,816	2,368	114	176	6,900	226	4,850	2,407	137	160
	Retail	19,298	239	16,610	3,872	215	203	19,077	239	16,476	3,824	219	200
	Retail - Secured on real estate property	15,970	123	15,535	2,638	60	70	15,855	122	15,457	2,588	58	66
	Retail - Secured on real estate property - Of Which: SME	0	0	29	3	0	0	0	0	28	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15,970	123	15,506	2,635	60	70	15,855	122	15,429	2,585	58	66
	Retail - Qualifying Revolving	517	9	391	51	6	9	528	9	399	51	6	9
	Retail - Other Retail	2,762	127	2,685	1,183	150	124	2,714	128	2,620	1,194	156	124
Retail - Other Retail - Of Which: SME	981	68	904	527	60	78	977	69	922	511	79	61	
Retail - Other Retail - Of Which: non-SME	1,801	59	1,780	656	90	46	1,738	59	1,698	683	93	46	
Equity	161	0	161	596	0	0	88	0	88	522	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 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	(in EUR, %)												
	Central banks and central governments	1,954	0	1,952	0	0	0	1,792	0	1,587	0	0	
	Institutions	1,841	0	1,591	488	0	0	1,989	0	1,836	499	0	0
	Corporates	18,660	195	12,245	4,316	0	135	20,238	173	12,957	4,598	80	141
	Corporates - Of Which: Specialised Lending	1,901	0	1,381	337	0	1	1,511	0	1,446	329	0	2
	Corporates - Of Which: SME	1,946	37	1,902	743	3	27	2,097	33	2,055	862	5	28
	Retail	2,947	60	2,055	743	29	29	2,975	60	2,062	860	33	30
	Retail - Secured on real estate property	30	0	33	8	1	0	21	1	24	8	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	30	0	32	8	1	0	21	1	23	7	2	0
	Retail - Qualifying Revolving	1	0	2	0	0	0	1	0	2	0	0	0
	Retail - Other Retail	2,917	59	2,060	732	19	29	2,953	59	2,036	851	31	29
Retail - Other Retail - Of													

		IRB Approach															
		As of 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
UNITED KINGDOM	Central banks and central governments	3,306	0	5,572	1	0	0	4,541	0	7,009	1	0	0	0	0	0	0
	Institutions	6,966	0	6,136	672	0	0	4,878	0	4,452	947	0	0	0	0	0	0
	Corporates	21,222	80	17,222	4,413	69	62	20,878	73	17,543	4,669	67	81	0	0	0	0
	Corporates - Of Which: Specialised Lending	4,822	75	4,059	1,069	46	16	4,383	64	3,681	1,074	42	16	0	0	0	0
	Corporates - Of Which: SME	219	5	199	59	16	1	200	7	221	202	19	2	0	0	0	0
	Retail	411	6	402	91	8	2	483	9	478	121	13	3	0	0	0	0
	Retail - Secured on real estate property	197	4	200	62	7	1	177	7	180	60	9	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	3	0	0	0	0	0	3	0	0	0	0	0	0	0
	Retail - Other Retail	197	4	197	62	7	1	177	7	177	60	9	1	0	0	0	0
	Retail - Qualifying Revolving	197	4	197	62	7	1	177	7	177	60	9	1	0	0	0	0
	Retail - Other Retail	214	2	199	28	1	1	305	2	295	60	3	2	0	0	0	0
Equity	1	0	3	1	0	0	88	1	86	31	2	1	0	0	0	0	
Other non credit-obligation assets	8	0	8	17	0	0	7	0	7	15	0	0	0	0	0	0	
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 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
ITALY	Central banks and central governments	129	0	1,235	477	1	0	67	0	1,793	483	1	0	0	0	0	0
	Institutions	1,012	0	873	486	0	0	1,253	0	1,036	625	0	0	0	0	0	0
	Corporates	13,246	123	8,018	3,203	87	85	14,278	121	8,631	3,614	103	83	0	0	0	0
	Corporates - Of Which: Specialised Lending	3,231	39	2,457	573	3	8	2,058	39	2,198	309	6	9	0	0	0	0
	Corporates - Of Which: SME	2,264	66	2,261	937	46	47	2,026	61	1,829	877	54	42	0	0	0	0
	Retail	5,940	333	5,905	3,617	270	330	6,079	358	6,094	3,755	309	330	0	0	0	0
	Retail - Secured on real estate property	15	0	17	3	0	0	18	0	20	5	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	0	0	0	2	0	0	0	0	0	0	0
	Retail - Other Retail	15	0	15	3	0	0	18	0	19	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	2	0	0	0	1	0	1	1	0	0	0	0	0	0
	Retail - Other Retail	5,925	323	5,887	3,614	270	330	6,059	358	6,072	3,748	309	330	0	0	0	0
Equity	1,723	80	1,724	945	102	43	1,727	68	1,766	579	13	119	13	0	0	0	
Other non credit-obligation assets	4,210	273	4,173	3,069	188	287	4,253	289	4,237	3,169	189	236	0	0	0	0	
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 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
LUXEMBOURG	Central banks and central governments	12,063	0	12,063	1	0	0	13,007	0	13,011	1	0	0	0	0	0	0
	Institutions	628	0	468	24	0	0	984	0	805	35	0	0	0	0	0	0
	Corporates	16,908	14	16,897	3,788	19	87	16,577	13	16,878	3,762	18	55	0	0	0	0
	Corporates - Of Which: Specialised Lending	1,521	1	1,455	785	34	2	1,257	1	1,313	742	2	4	0	0	0	0
	Corporates - Of Which: SME	1,141	2	786	192	0	3	1,140	2	796	215	0	3	0	0	0	0
	Retail	100	0	89	25	0	0	91	25	83	26	0	0	0	0	0	0
	Retail - Secured on real estate property	27	0	29	8	1	0	20	0	21	7	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0
	Retail - Other Retail	27	0	27	8	1	0	20	0	20	7	1	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0
	Retail - Other Retail	73	5	59	17	0	0	71	5	60	18	0	0	0	0	0	0
Equity	2	0	2	1	0	0	4	0	5	2	0	0	0	0	0	0	
Other non credit-obligation assets	71	5	57	16	8	2	67	5	55	16	7	2	0	0	0	0	
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 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
SWITZERLAND	Central banks and central governments	17,249	0	17,259	0	0	0	11,700	0	11,705	0	0	0	0	0	0	0
	Institutions	828	0	829	82	0	0	671	0	670	79	0	0	0	0	0	0
	Corporates	10,335	18	6,046	1,494	4	91	4	10,546	18	5,549	1,460	85	2	0	0	0
	Corporates - Of Which: Specialised Lending	5,398	0	3,616	621	0	0	4,905	0	2,776	59	0	1	0	0	0	0
	Corporates - Of Which: SME	280	18	276	175	0	0	246	18	246	194	82	1	0	0	0	0
	Retail	640	27	639	217	101	10	705	10	690	211	98	10	0	0	0	0
	Retail - Secured on real estate property	291	23	291	171	92	7	300	53	299	166	91	7	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0
	Retail - Other Retail	291	23	290	170	91	7	299	53	298	166	91	7	0	0	0	0
	Retail - Qualifying Revolving	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0
	Retail - Other Retail	346	3	322	43	7	2	402	3	385	45	7	2	0	0	0	0
Equity	8	0	9	1	0	0	5	0	5	2	0	0	0	0	0	0	
Other non credit-obligation assets	7	0	7	18	0	0	7	0	7	18	0	0	0	0	0	0	
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 31/03/2023						As of 30/06/2023									
		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
NETHERLANDS	Central banks and central governments	0	0	185	0	0	0	10	0	172	0	0	0	0	0	0	0
	Institutions	631	0	629	118	0	0	532	0	683	93	0	0	0	0	0	0
	Corporates	9,303	10	5,081	2,454	6	32	10,826	14	6,043	2,642	15	24	0	0	0	0
	Corporates - Of Which: Specialised Lending	1,610	0	976	332	0	1	1,956	0	1,126	430	0	1	0	0	0	0
	Corporates - Of Which: SME	339	0	303	108	0	0	148	1	471	303	0	2	0	0	0	0
	Retail	55	0	58	10	0	0	135	1	139	48	2	1	0	0	0	0
	Retail - Secured on real estate property	121	0	121	6	0	0	161	0	127	5	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	0	0	0	2	0	0	0	0	0	0	0
	Retail - Other Retail	21	0	21	6	0	0	16	0	16	4	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0
	Retail - Other Retail	34	0	35	4	0	0	140	1	141	43	2	1	0	0	0	0
Equity	6	0	6	1	0	0	60	0	60	22	1	0	0	0	0	0	
Other non credit-obligation assets	27	0	27	2	0	0	51	0	51	11	0	0	0	0	0	0	
IRB Total																	

(1) Original exposure, unlike Exposure value, is reported

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale S.A.

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Luxembourg	120	120	0	120	0	0	88	1,345	0	0	0	0	0	0	0
	Malta															
	Netherlands	14	14	4	10	0	0	51	0	0	0	3,039	0	0	0	0
	Poland	130	130	0	130	0	0	0	0	0	0	0	0	0	0	0
	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Romania	496	391	68	68	0	0	0	0	0	0	0	0	0	0	0
	Slovakia	60	60	0	60	0	0	0	0	0	0	0	11	0	0	0
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	1,299	1,299	23	0	1,277	0	243	3,728	1,273	6,454	1	0	0	0	0

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale S.A.

As of 31/12/2022

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
Total gross carrying amount of non-derivative financial assets																Total carrying amount of non-derivative financial assets (net of short positions)
	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		37	37	37	0	0	0	0	0	0	0	0	0	0	0	0
		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1,183	1,183	1,183	0	0	0	0	0	0	0	0	0	0	0	0
	Total	1,254	1,254	1,254	0	0	0	0	0	0	0	0	0	0	0	0
	U.S.	760	760	314	0	427	0	0	0	0	0	0	0	0	0	0
		923	1,016	661	0	355	0	0	0	0	0	0	0	0	0	0
		2,568	2,568	507	0	2,061	0	0	0	0	0	0	0	0	0	0
		2,581	2,581	204	0	2,374	0	3	0	0	0	0	0	0	0	0
		5,184	5,184	48	0	5,137	0	0	0	0	0	0	0	0	0	0
		5,752	5,660	0	0	5,657	0	0	0	0	0	0	0	0	0	0
		15	15	0	0	15	0	0	0	0	0	0	0	0	0	0
	Total	17,764	17,764	1,733	0	16,010	22	0	0	0	0	0	0	0	0	32
	China	47	47	35	0	12	0	0	0	0	0	0	0	0	0	0
		62	62	62	0	0	0	0	0	0	0	0	0	0	0	0
		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
		27	27	13	0	14	0	0	0	0	0	0	0	0	0	0
		118	118	7	0	111	0	0	0	0	0	0	0	0	0	0
		194	194	4	0	190	0	0	0	0	0	0	0	0	0	0
		2	2	0	0	2	0	0	0	0	0	0	0	0	0	0
	Total	453	453	126	0	327	0	0	0	0	0	0	0	0	0	32
	Switzerland	4	4	4	0	0	0	114	26,830	130	32,423	0	0	0	0	0
		0	0	0	0	0	0	98	13,576	38	9,420	0	0	0	0	0
		0	0	0	0	0	0	3	738	1	311	200	0	0	0	
		0	0	0	0	0	0	0	0	1	207	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	4	4	4	0	0	0	175	41,203	169	42,360	200	0	0	0	0
	Other advanced economies non EEA	190	124	124	0	124	0	11	108	47	1,139	1	14	0	0	
		541	408	408	0	125	0	24	230	11	285	14	0	0	0	
		536	536	405	0	108	23	5	47	3	79	22	0	0	0	
		150	150	34	0	116	18	174	0	0	124	0	0	0	0	
		187	46	187	0	4	72	80	768	4	66	0	0	0	0	
		464	464	190	0	168	106	53	507	1	30	0	0	0	0	
		536	536	536	0	536	0	33	321	0	0	0	0	0	0	
	Total	2,604	2,604	1,709	0	557	338	225	2,154	66	1,677	227	0	0	53	
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		390	390	0	0	390	0	0	0	0	11	0	0	0	0	
		31	31	2	0	29	0	0	0	12	79	209	0	0	0	
	Total	421	421	2	0	419	2	0	0	12	79	209	0	0	59	
	Middle East	674	665	0	0	665	0	0	0	0	0	0	0	0	0	0
		201	201	0	0	201	0	0	0	0	0	0	0	0	0	0
		15	15	0	0	15	0	0	0	0	0	0	0	0	0	0
		5	5	0	0	5	0	0	0	0	0	0	0	0	0	0
		429	429	3	0	426	0	0	0	0	0	0	0	0	0	
		968	968	4	0	963	0	0	0	0	0	0	0	0	0	
		545	545	4	0	541	0	0	0	0	160	0	0	0	0	
	Total	2,837	2,828	16	0	2,812	0	0	0	0	459	0	0	0	266	
	Latin America and the Caribbean	305	323	179	0	146	0	0	0	0	0	0	0	0	0	0
		11	11	0	0	11	0	0	0	0	0	0	0	0	0	0
		15	11	0	0	11	0	0	0	0	0	0	0	0	0	0
		24	24	0	0	24	0	0	0	0	0	0	0	0	0	0
		60	60	0	0	60	0	58	0	0	0	0	0	0	0	
		97	97	1	0	96	0	0	0	0	0	0	0	0	0	
		5	5	0	0	5	0	0	0	0	0	0	0	0	0	
	Total	597	530	187	0	126	217	0	0	0	0	451	0	0	50	

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale S.A.

As of 31/12/2022

(min 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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
		2,326	2,319	175	0	707	1,438	0	0	0	0	0	0	37	0		
1 0 - 3M f		714	713	41	0	19	654	0	0	0	0	0	0	8	0		
1 3M - 1Y f		474	470	12	0	0	458	0	0	0	0	0	0	0	0		
1 1Y - 2Y f		691	691	46	0	4	641	0	0	1	0	3	24	0	0		
1 2Y - 3Y f		1,869	1,865	19	0	36	1,811	0	0	0	0	0	271	0	0		
1 3Y - 5Y f		1,600	1,619	4	0	14	1,600	0	0	3	0	13	494	0	0		
1 5Y - 10Y f		1,073	1,073	4	0	0	1,069	0	0	0	0	0	2,330	0	0		
1 10Y - more																	
Total		8,767	8,752	300	0	780	7,672	0	0	4	16	3,094	1	3,843	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1 0 - 3M f		44	44	0	0	24	0	0	0	0	0	0	0	0	0		
1 3M - 1Y f		56	56	1	0	26	0	0	0	0	0	0	5	0	0		
1 1Y - 2Y f		32	32	1	0	15	16	0	0	0	0	0	0	0	0		
1 2Y - 3Y f		124	124	1	0	81	42	0	0	0	0	0	0	0	0		
1 3Y - 5Y f		161	161	2	0	131	28	0	0	0	0	0	0	0	0		
1 5Y - 10Y f		45	45	2	0	0	43	0	0	0	0	0	326	0	0		
1 10Y - more																	
Total		461	461	7	0	277	177	0	0	0	0	331	0	162	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.

(1) 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".

(2) 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

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) 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

(5) 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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Société générale S.A.

As of 30/06/2023

(min 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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
		2,424	2,420	32	0	705	1,682	0	0	1	0	14	0				
I 0 - 3M I		544	544	29	0	20	495	0	0	0	0	50	0				
I 3M - 1Y I		672	672	69	0	4	999	0	0	0	0	2	0				
I 1Y - 2Y I		1,084	1,084	70	0	0	1,014	0	0	0	0	39	0				
I 2Y - 3Y I		1,526	1,525	19	0	41	1,466	0	0	0	0	187	0				
I 3Y - 5Y I		2,106	2,099	12	0	14	2,074	0	0	3	13	400	0				
I 5Y - 10Y I		790	790	10	0	0	780	0	0	0	0	1,525	0				
I 10Y - more																	
Total		9,146	9,133	240	0	783	8,110	0	0	4	13	2,216	0	1		4,133	
		4	4	0	0	0	4	0	0	0	0	0	0				
I 0 - 3M I		18	18	0	0	10	8	0	0	0	0	7	0				
I 3M - 1Y I		60	60	1	0	40	19	0	0	0	0	1	0				
I 1Y - 2Y I		189	189	68	0	79	39	0	0	0	0	0	0				
I 2Y - 3Y I		115	115	75	0	22	18	0	0	0	0	82	0				
I 3Y - 5Y I		425	425	167	0	212	46	0	0	0	0	39	0				
I 5Y - 10Y I		60	60	8	0	0	52	0	0	0	0	427	0				
I 10Y - more																	
Total		872	871	319	0	364	189	0	0	0	0	556	0	0		219	

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.

(1) 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".

(2) 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

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) 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

(5) 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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Société générale S.A.

	As of 30/09/2022										As of 31/12/2022														
	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 ⁽⁴⁾			Of which Stage 3 ⁽⁴⁾			Of which: defaulted		Of which Stage 3 ⁽⁴⁾		Of which Stage 3 ⁽⁴⁾											
Cash balances at central banks and other demand deposits	231,773	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	61,711	0	142	142	142	10	55	55	0	59,007	0	216	216	216	11	61	61	61	0	0	0	0	0	0	
Central banks	3,078	0	0	0	0	0	0	0	0	3,234	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	45,603	0	0	0	0	7	0	0	0	41,765	0	74	74	74	8	7	7	7	0	0	0	0	0	0	0
Credit institutions	3,784	0	0	0	0	0	0	0	0	3,965	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	3,310	0	7	7	7	2	7	7	0	3,927	0	6	6	6	2	6	6	6	0	0	0	0	0	0	0
Non-financial corporations	5,939	0	139	139	139	0	49	49	0	6,117	0	137	137	137	1	49	49	49	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	588,691	1,583	15,627	15,627	15,619	3,118	7,829	7,829	4,893	570,795	2,233	15,938	15,938	15,926	3,168	7,689	7,684	7,684	5,042	0	0	0	0	0	
Central banks	16,367	0	13	13	13	0	13	13	0	8,194	0	13	13	13	0	13	13	13	0	0	0	0	0	0	
General governments	24,931	24	101	101	101	9	65	65	24	26,466	22	158	158	158	10	71	71	71	47	0	0	0	0	0	
Credit institutions	21,609	1	64	64	64	7	19	19	16	19,746	11	21	21	21	5	8	8	8	13	0	0	0	0	0	
Other financial corporations	48,946	3	168	168	168	15	140	140	27	44,284	147	147	147	147	10	128	128	128	18	0	0	0	0	0	
Non-financial corporations	289,141	864	9,794	9,794	9,788	2,085	4,741	4,741	3,473	265,660	957	10,193	10,193	10,183	2,080	4,724	4,719	4,719	3,595	0	0	0	0	0	
of which: small and medium-sized enterprises	67,512	368	5,176	5,176	5,172	730	2,752	2,752	1,807	65,904	264	4,912	4,912	4,912	658	2,552	2,552	2,552	1,688	0	0	0	0	0	
of which: Loans collateralised by commercial immovable property	29,583	108	1,072	1,072	1,072	285	268	268	767	31,008	98	1,227	1,227	1,227	254	281	281	281	908	0	0	0	0	0	
Households	207,694	689	5,481	5,481	5,482	1,001	2,851	2,851	1,353	205,954	1,095	5,405	5,405	5,404	1,063	2,744	2,744	2,744	1,378	0	0	0	0	0	
of which: Loans collateralised by residential immovable property	42,210	103	931	931	931	109	298	298	633	40,920	128	913	913	913	83	297	297	297	616	0	0	0	0	0	
of which: Credit for consumption	28,944	308	2,183	2,183	2,183	440	1,028	986	56	29,229	653	2,137	2,137	2,137	446	761	761	761	48	0	0	0	0	0	
DEBT INSTRUMENTS other than MTF	882,174	1,583	15,769	15,769	15,761	3,127	7,884	7,883	4,893	867,112	2,233	16,154	16,154	16,142	3,178	7,750	7,745	7,745	5,042	0	0	0	0	0	
OFF-BALANCE SHEET EXPOSURES	592,655		999	999	999	625	320	320	207	456,696		972	972	972	590	398	398	398	211	0	0	0	0	0	

⁽¹⁾ For the definition of non-conforming exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed 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 assessed credit losses since initial recognition for financial instruments subject to impairment 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 PFRSP framework (Annexes F 10.00 / 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) 2021/151 - 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 PFRSP sign convention. This is because, based on the 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.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Société Générale S.A.

	As of 31/03/2023										As of 30/06/2023									
	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 ⁽⁴⁾						Of which: defaulted		Of which Stage 3 ⁽⁴⁾							
Cash balances at central banks and other demand deposits	255,492	0	0	0	0	0	0	0	0	253,704	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	61,581	0	240	240	240	15	54	54	0	61,103	0	132	132	132	18	53	53	0	0	
Central banks	4,038	0	0	0	0	0	0	0	0	3,910	0	0	0	0	0	0	0	0	0	
General governments	42,824	0	104	104	104	6	6	6	0	42,688	0	104	104	104	6	6	6	0	0	
Credit institutions	4,659	0	0	0	0	7	0	0	0	4,791	0	0	0	0	0	0	0	0	0	
Other financial corporations	3,491	0	0	0	0	1	0	0	0	2,410	0	0	0	0	2	0	0	0	0	
Non-financial corporations	6,628	0	136	136	136	49	49	49	0	7,384	0	222	222	222	10	53	53	0	0	
Loans and advances (including at amortised cost and fair value)	567,442	3,292	15,920	15,920	15,912	3,133	7,029	7,024	5,019	561,184	3,648	16,443	16,443	16,436	3,089	7,583	7,579	5,581	5,581	
Central banks	12,629	0	13	13	13	0	13	13	0	14,511	0	13	13	13	0	13	13	0	0	
General governments	25,466	146	129	129	129	8	68	68	26	22,401	51	118	118	118	9	61	61	0	0	
Credit institutions	25,727	5	32	32	32	5	8	8	12	21,600	9	17	17	17	5	8	8	8	8	
Other financial corporations	40,181	22	159	159	159	8	132	132	27	39,378	36	145	145	145	13	126	126	126	19	
Non-financial corporations	256,455	1,899	10,170	10,170	10,160	2,025	4,848	4,844	3,540	256,542	2,200	10,429	10,429	10,423	1,974	4,607	4,603	4,063	4,063	
of which: small and medium-sized enterprises	65,020	394	4,664	4,664	4,664	692	2,247	2,247	1,694	63,901	475	4,924	4,924	4,924	649	2,648	2,648	1,804	1,804	
of which: Loans collateralised by commercial immovable property	31,138	233	1,252	1,252	1,252	247	313	313	915	32,741	208	1,446	1,446	1,446	301	326	326	326	1,107	
Households	206,984	1,219	5,415	5,415	5,413	1,085	2,759	2,758	1,414	206,563	1,253	5,722	5,722	5,720	1,088	2,762	2,762	1,460	1,460	
of which: Loans collateralised by residential immovable property	44,827	163	989	989	989	132	322	322	666	44,220	178	986	986	986	138	320	320	666	666	
of which: Credit for consumption	29,364	688	2,088	2,088	2,088	451	591	591	58	30,281	696	2,185	2,185	2,185	489	636	636	54	54	
DEBT INSTRUMENTS other than HFT	884,515	3,292	16,159	16,159	16,152	3,146	7,883	7,878	5,019	875,990	3,648	16,575	16,575	16,568	3,107	7,637	7,632	5,581	5,581	
OFF-BALANCE SHEET EXPOSURES	504,568		1,102	1,102	1,102	594	385	385	215	498,429		923	923	923	586	291	291	197	197	

(1) For the definition of non-performing exposures please refer to Article 474(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, 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.
(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 FROEP Parameters (Annexes F, 18.02 / F 19.02), 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 FROEP sign convention. This is because, based on the 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.

2023 EU-wide Transparency Exercise

Forborne exposures

Société générale S.A.

(min EUR)	As of 30/09/2022						As of 31/12/2022					
	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 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 non-performing exposures with forbearance measures	Of which on 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		
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	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	7,390	2,569	971	853	4,370	972	6,928	2,613	1,043	942	4,338	1,047
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	29	0	0	0	0	0	6	4	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	17	10	0	0	14	10	18	18	0	0	18	18
Non-financial corporations	5,464	1,503	698	593	3,878	748	5,111	1,587	681	595	3,544	785
of which: small and medium-sized enterprises	1,429	658	300	277	896	214	1,303	629	283	268	794	245
Households	1,880	1,056	273	259	478	478	1,793	1,004	360	345	776	785
DEBT INSTRUMENTS other than HFT	7,390	2,569	971	853	4,370	972	6,928	2,613	1,043	942	4,338	1,047
Loan commitments given	525	45	22	3	385	32	497	32	11	3	356	20
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	222						282					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	1,771						1,772					

⁽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.

2023 EU-wide Transparency Exercise

Forborne exposures

Société générale S.A.

	As of 31/03/2023						As of 30/06/2023					
	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	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)	5,355	2,622	1,077	1,003	3,057	1,025	4,274	2,751	1,091	1,019	2,044	1,123
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5	3	1	1	0	0	3	2	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	6	6	0	0	6	6	0	0	0	0	0	0
Non-financial corporations	3,817	1,602	651	592	2,512	773	2,873	1,732	669	610	1,624	887
of which: small and medium-sized enterprises	1,141	599	269	253	728		989	603	269	255	622	
Households	1,527	1,011	425	410	538	246	1,397	1,017	421	408	421	236
DEBT INSTRUMENTS other than HFT	5,355	2,622	1,077	1,003	3,057		4,274	2,751	1,091	1,019	2,044	
Loan commitments given	628	43	39	3	420	33	329	60	38	13	127	35
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	236						226					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	1,696						1,807					

(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.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Société générale S.A.

(mln EUR)	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	2,084	147	147	2,031	116	0	2,138	127	127	2,088	114	0	2,041	120	120	1,994	100	0	2,170	114	114	2,125	114	0
B Mining and quarrying	8,206	107	107	8,116	89	0	7,871	108	108	7,862	72	0	7,371	77	77	7,362	69	0	7,680	82	82	7,671	66	0
C Manufacturing	35,029	1,868	1,868	34,661	1,304	0	35,062	1,856	1,856	35,729	1,176	0	33,425	1,659	1,659	33,127	1,055	0	35,664	1,831	1,831	35,300	1,180	0
D Electricity, gas, steam and air conditioning supply	17,281	54	54	17,249	141	0	18,075	266	266	18,043	179	0	17,982	261	261	17,951	198	0	17,868	350	350	17,846	202	0
E Water supply	2,346	32	32	2,025	29	0	2,035	29	29	1,724	30	0	2,337	26	26	2,017	31	0	2,429	38	38	2,115	40	0
F Construction	8,257	981	981	8,136	624	0	8,145	846	846	8,429	574	0	8,514	756	756	8,137	522	0	8,163	707	707	8,050	522	0
G Wholesale and retail trade	33,101	1,983	1,983	32,397	1,371	0	33,500	1,802	1,802	32,800	1,313	0	32,842	1,205	1,205	31,566	1,246	0	31,651	1,909	1,909	30,798	1,351	0
H Transport and storage	22,387	601	601	22,121	582	0	21,227	610	610	20,984	381	0	21,360	658	658	21,126	328	0	20,271	617	617	20,047	310	0
I Accommodation and food service activities	5,621	905	905	5,292	497	0	5,703	854	854	5,481	462	0	5,452	845	845	5,317	434	0	5,597	896	896	5,316	470	0
J Information and communication	9,551	105	105	9,512	113	0	10,814	109	109	10,479	123	0	10,894	106	106	10,496	109	0	11,356	143	143	10,911	131	0
K Financial and insurance activities	21,851	248	248	21,760	187	0	23,059	290	290	22,651	177	0	19,723	249	249	19,228	158	0	20,581	269	269	20,141	148	0
L Real estate activities	39,828	743	743	37,958	457	0	40,317	888	888	38,502	452	0	36,494	734	734	35,131	426	0	38,375	928	928	36,882	499	0
M Professional, scientific and technical activities	10,585	321	321	10,426	244	0	9,183	338	338	9,012	239	0	8,241	384	384	8,103	239	0	8,578	382	382	8,408	249	0
N Administrative and support service activities	9,777	353	353	9,698	162	0	11,715	342	342	11,643	185	0	10,632	265	265	10,568	164	0	10,225	241	241	10,161	135	0
O Public administration and defence, compulsory social security	1,984	11	11	1,764	2	0	2,027	4	4	1,776	2	0	2,322	4	4	2,011	2	0	2,377	2	2	2,067	1	0
P Education	420	40	40	420	24	0	543	40	40	536	26	0	578	53	53	565	24	0	728	59	59	717	29	0
Q Human health services and social work activities	2,351	43	43	2,319	55	0	2,325	414	414	2,302	122	0	2,735	468	468	2,712	130	0	3,054	575	575	3,006	115	0
R Arts, entertainment and recreation	471	100	100	433	63	0	490	78	78	494	58	0	967	73	73	931	66	0	1,249	63	63	1,212	61	0
S Other services	37,083	1,194	1,194	34,495	1,055	0	29,591	1,174	1,174	27,886	1,123	0	32,646	1,728	1,728	30,801	1,580	0	29,126	1,144	1,144	27,561	948	0
Loans and advances	760,143	9,794	9,794	761,803	6,826	0	765,660	10,193	10,193	758,920	6,804	0	756,455	10,170	10,170	749,543	6,873	0	756,542	10,429	10,429	749,894	6,581	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.

2023 EU-wide Transparency Exercise
Collateral valuation – loans and advances
 Société générale S.A.

(m€ EUR)	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023							
	Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances					
	Performing	Of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days				
Gross carrying amount	588,691	573,065	1,583	15,627	10,928	570,295	554,357	2,233	15,938	11,421	567,442	551,523	3,292	15,920	10,963	561,194	544,741	3,648	16,443	11,005
Of which secured	588,691	573,065	1,583	15,627	10,928	570,295	554,357	2,233	15,938	11,421	567,442	551,523	3,292	15,920	10,963	561,194	544,741	3,648	16,443	11,005
Of which secured with immovable property	82,498	79,899	262	2,599	1,842	82,209	79,449	265	2,759	2,111	87,019	84,185	471	2,834	2,152	87,705	84,647	631	3,057	2,223
Of which instruments with LTV higher than 60% and lower or equal to 80%	10,974	10,705		268	246	12,029	11,739		290	269	11,332	11,106		225	207	11,790	11,519		271	230
Of which instruments with LTV higher than 80% and lower or equal to 100%	11,024	10,911		162	150	10,146	10,001		146	132	10,077	9,929		147	129	9,941	9,791		151	124
Of which instruments with LTV higher than 100%	8,674	8,525		149	94	7,194	7,019		165	114	9,085	8,912		173	116	7,991	7,872		119	101
Accumulated impairment for secured assets	30,547	3,118	122	7,822	4,265	2,466	1,071	25	1,325	928	2,698	1,175	34	1,523	1,024	2,854	1,243	37	1,611	1,056
Collateral																				
Of which value capped at the value of exposure	125,141	122,874	375	2,267	1,688	128,393	126,004	538	2,389	1,958	130,131	127,762	655	2,369	1,910	128,586	126,011	935	2,576	1,981
Of which immovable property	78,517	76,702	244	1,814	1,315	80,744	78,774	254	1,970	1,597	81,557	81,584	452	1,973	1,578	84,158	82,010	610	2,148	1,634
Of which value above the cap	46	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial guarantees received	183,137	180,511	447	2,626	2,189	173,437	173,783	425	2,653	2,215	173,812	171,162	706	2,650	2,184	171,461	168,456	517	3,006	2,471
Accumulated partial write-off	0	0	0	0	0	-142	0	0	-143	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.