

Bank Name	Groupe BPCE
LEI Code	FR9695005MSX1OYEMGDF
Country Code	FR

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.



Key Metrics

(min 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	69,453	69,665	69,391	70,108	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	69,453	69,665	69,391	70,108	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	69,453	69,665	69,391	70,108	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	69,453	69,665	69,391	70,108	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	83,212	82,424	82,979	83,381	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	83,212	82,424	82,979	83,381	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	460,514	460,858	462,988	460,589	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	460,514	460,858	462,988	460,589	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	15.08%	15.12%	14.99%	15.22%	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	15.08%	15.12%	14.99%	15.22%	(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	15.08%	15.12%	14.99%	15.22%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.08%	15.12%	14.99%	15.22%	(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	18.07%	17.88%	17.92%	18.10%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.07%	17.88%	17.92%	18.10%	(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	1,408,372	1,388,681	1,388,080	1,392,680	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	4.93%	5.02%	5.00%	5.03%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(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	69,453	69,665	69,391	70,108	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	69,453	69,665	69,391	70,108	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,408,372	1,388,681	1,388,080	1,392,680	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,408,372	1,388,681	1,388,080	1,392,680	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.93%	5.02%	5.00%	5.03%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.93%	5.02%	5.00%	5.03%	[A.2]/[B.2]	



EBA 2023 EU-wide Transparency Exercise Capital Groupe BPCE

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		(min 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	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	83,212	82,424	82,979	83,381	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	69,453	69,665	69,391	70,108	C 05.00 (r0020,c0050)	Article 50 of CRR
	A.1.1	instruments)	28,653	28,670	28,760	29,018	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,710	6,264	3,259	3,799	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	1,086	592	1,042	979	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	44,066	44,144	46,712	47,144	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	188	164	166	164	C 01.00 (r0230,c0010)	Article 84 of CIRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,748	-1,722	-1,764	-1,827	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5,205	-4,931	-4,900	-4,910	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) o COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-681	-896	-889	-853	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-186	-189	-195	-191	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-77	-99	-97	-93	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-22	-22	-22	-22	C 01.00 (r0440,c0010)	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	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (8) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (i), 243(1) point (b), 243(1) point (b), 244(1) point (b) and 25% of CRR; Articles 36(1) point b) (ii) and 37%(1) of CRR; Articles 36(1) point b) (iv) and 153(4) of CRR. 36(1) point b) (iv) and 153(6) of CRR and Articles 36(1) point b) (v) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	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 (r0490,c0010)	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-74	-106	-136	-170	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-1,019	-957	-1,051	-1,514	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1,237	-1,247	-1,493	-1,416	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 0s.00 (r0890,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 0s.00 (r0744,c0010) + C 01.00 (r0740,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	69,453	69,665	69,391	70,108	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	13,759	12,759	13,588	13,273	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	14,433	13,458	14,324	14,221	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		-780	-904	-838	-1,048	$\begin{array}{c} C\ 05.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c010)+C\ 01.00\ (r0930,c0010)+C\\ C\ 01.00\ (r0950,c0010)+C\ 01.00\ (r0950,c0010)\\ +C\ 01.00\ (r0955,c0010)+C\ 03.00\\ (r0970,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	106	105	103	101	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	460,514	460,858	462,988	460,589	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.08%	15.12%	14.99%	15.22%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.08%	15.12%	14.99%	15.22%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.07%	17.88%	17.92%	18.10%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	69,453	69,665	69,391	70,108	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.08%	15.12%	14.99%	15.22%	A.4.3.01.011 [D.1]/[B-B.1]	
- Suly loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	1				1	

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



Overview of Risk exposure amounts

		RWAs			I
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
(mult EUR; %) Credit risk (excluding CCR and Securitisations) ¹	382,888	384,291	387,245	386,733	C 02.00 (10940, d0010) -{C 07.00 (10900, d220, s001) + C 07.00 (10110, d220, s001) + C 07.00 (10130, d220, s001) + C 07.00 (10130, d220, s001) + C 08.01 (10040, d220, s001) + C 08.01 (10
Of which the standardised approach	155,607	158,104	159,899	157,192	C 02.00 (10060, c0010)-{C 07.00 (10090, c0220, 5001) + C 07.00 (10110, c0220, 5001) + C 07.00 (10130, c0220, 5001)}
Of which the foundation IRB (FIRB) approach	60,209	59,738	60,026	60,332	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	118,099	117,346	116,255	118,958	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	38,829	39,610	40,853	39,847	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	12,795	11,271	11,092	9,692	$\begin{array}{l} \text{C07.00 (n0990, d3220, s001)} + \text{C07.00 (n0110, d3220, s001)} + \text{C07.00 (n0130, d320, s001)} + \text{C08.01 } \\ \text{(n0040, d3260, s001)} + \text{C08.01 (n0050, d3260, s001)} + \text{C08.01 (n0660, d3260, s001)} + \text{C08.01 (n0460, d3260, s001)} + \text{C08.01 (n0460, d3260, s001)} + \text{C08.01 (n0460, d3260, s002)} + C08.01 (n0460, d3260, d$
Credit valuation adjustment - CVA	2,779	2,911	3,551	3,252	C 02.00 (r0640, c0010)
Settlement risk	26	65	9	44	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,628	4,408	4,564	4,579	C 02.00 (r0470, d0010)
Position, foreign exchange and commodities risks (Market risk)	17,514	15,365	14,383	14,534	C 02.00 (r0520, c0010)
Of which the standardised approach	8,846	8,195	8,234	8,309	C 02.00 (r0530, c0010)
Of which IMA	8,668	7,170	6,150	6,224	C 02.00 (r0880, c0010)
Of which securitisations and resecuritisations in the trading book	248	220	280	342	C 19.00 (r0010, d8601)*12.5+C 20.00 (r0010,dx450)*12.5+MAV(C 24.00(r0010, d0990),C 24.00(r0010, d100),C 24.00(r0010, d110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	39,741	41,266	41,266	41,266	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	39,741	41,266	41,266	41,266	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	144	1,281	877	489	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	460,514	460,858	462,988	460,589	

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 Groupe BPCE

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	19,476	26,534	10,788	23,533
Of which debt securities income	1,691	2,179	372	981
Of which loans and advances income	12,961	18,567	5,900	12,275
Interest expenses	12,001	16,715	8,886	19,843
(Of which deposits expenses)	5,165	6,984	3,837	8,146
(Of which debt securities issued expenses)	2,682	3,983	1,867	4,046
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	157	185	41	124
Net Fee and commission income	8,487	11,444	2,833	5,695
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	35	358	-45	-32
Gains or (-) losses on financial assets and liabilities held for trading, net	-3,157	-1,828	2,183	2,885
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4,897	4,063	-1,421	-1,547
Gains or (-) losses from hedge accounting, net	222	270	16	61
Exchange differences [gain or (-) loss], net	179	297	170	265
Net other operating income /(expenses)	377	525	138	294
TOTAL OPERATING INCOME, NET	18,671	25,133	5,817	11,435
(Administrative expenses)	11,611	15,841	4,026	7,979
(Cash contributions to resolution funds and deposit guarantee schemes)	627	646	614	486
(Depreciation)	1,024	1,371	306	620
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-135	-84	-42	-142
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-35	-60	47	32
(Other provisions)	-100	-24	-89	-174
Of which pending legal issues and tax litigation ¹	0	69	0	0
Of which restructuring ¹	0	20	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)	1,219	2,002	212	608
(Financial assets at fair value through other comprehensive income)	-1	29	6	6
(Financial assets at amortised cost)	1,219	1,973	206	601
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-11	262	-2	-18
(of which Goodwill)	0	241	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	415	497	173	296
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-961	28	43	43
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,790	5,621	920	2,241
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,505	4,058	542	1,530
Profit or (-) loss after tax from discontinued operations	985	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,491	4,058	542	1,530
Of which attributable to owners of the parent	3,402	3,951	533	1,506

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



Total Assets: fair value and impairment distribution

(min EUR)	ı	ls of 30/09/20	22			As of 31/	12/2022			As of 31/0	3/2023			As of 30/0	16/2023		
		Fa	ir value hierarc	hy		F	air value hierarc	hy		Fa	ir value hieraro	:hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	171,923				178,381				155,493				150,238				IAS 1.54 (i)
Financial assets held for trading	211,319	64,366	136,979	9,974	181,650	58,883	115,528	7,239	189,250	62,103	118,586	8,561	193,267	69,797	117,043	6,426	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	11,497	2,453	213	8,831	11,260	2,405	362	8,493	11,014	2,218	476	8,320	10,984	2,317	441	8,226	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	54	0	0	54	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	45,327	37,603	4,085	3,639	44,505	38,419	2,417	3,669	46,518	39,204	3,700	3,614	45,521	38,214	3,476	3,831	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	942,323				944,636				953,148				959,680				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	12,976	0	12,976	0	12,700	0	12,700	0	11,488	0	11,487	1	12,073	0	12,072	1	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	-6,424				-6,845				-6,129				-6,279				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	37,348				37,242				38,837				39,249				
TOTAL ASSETS	1,426,343				1,403,528				1,399,618				1,404,732				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	022					As of 31/1	2/2022					As of 31/0	03/2023					As of 30/	06/2023			
		Gross carryi	ing amount ⁽²⁾		Accur	nulated impairm	ent ⁽²⁾	Gros	s carrying amoun	ıt ⁽²⁾	Accun	nulated impairn	ent ⁽²⁾	Gross	carrying amou	nt ⁽²⁾	Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amour	nt ⁽²⁾	Accum	ulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [†]		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	initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since	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	References
Financial assets at fair value through other	Debt securities	41,240	119	5	-8	-8	-4	40,411	62	60	-9	-3	-37	42,507	35	61	-8	-2	-44	41,381	94	61	-6	-2	-44	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	22	0	0	0	0	0	23	0	0	0	0	0	54	0	0	-1	0	0	95	0	0	-2	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	26,032	481	123	-6	-5	-111	27,288	407	122	-5	-4	-110	28,108	463	122	-5	-4	-111	28,198	383	125	-4	-4	-112	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	780,180	127,971	20,386	-1,263	-3,881	-8,847	782,500	126,816	20,379	-1,331	-4,139	-8,605	791,929	124,914	20,373	-1,314	-4,168	-8,494	795,889	126,951	21,025	-1,311	-3,994	-8,717	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ 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.



Breakdown of liabilities

Groupe BPCE

(mln EUR)

		Carrying	ı amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	187,775	156,058	160,797	160,376	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	24,133	24,352	26,278	26,840	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,086,935	1,096,679	1,083,845	1,087,247	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	16,779	16,286	15,470	16,455	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	346	389	340	266	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,695	4,856	4,670	4,596	IAS 37.10; IAS 1.54(I)
Tax liabilities	3,202	3,691	3,714	3,755	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	18,771	18,221	20,580	21,444	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,158	162	114	114	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	1,343,795	1,320,695	1,315,806	1,321,091	IAS 1.9(b);IG 6
TOTAL EQUITY	82,548	82,833	83,812	83,641	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,426,343	1,403,528	1,399,618	1,404,732	IAS 1.IG6

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



Breakdown of liabilities

Groupe BPCE

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		78,676	64,728	53,730	52,624	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	9,828	10,348	10,220	10,179	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Snort positions	Debt securities	11,727	12,545	13,473	13,799	Annex V.Part 1.31
	Central banks	92,687	90,285	56,210	37,690	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	378	88	87	72	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	40,253	28,208	33,822	40,320	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	12,291	9,657	8,880	8,596	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	74,841	68,638	78,862	73,748	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	5,502	4,890	6,293	4,637	ECB/2013/33 Annex 2.Part 2.9.1
Берозісэ	Other financial corporations	88,938	78,816	83,453	88,381	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	16,893	15,527	16,777	18,103	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	219,439	226,663	224,703	210,858	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	163,948	165,111	153,142	137,986	ECB/2013/33 Annex 2.Part 2.9.1
	Households	415,721	417,862	420,210	432,841	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	334,002	336,057	339,368	352,198	Annex V.Part 1.42(f), 44(c)
Debt securities issued		271,708	285,303	301,745	319,365	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	19,945	18,556	20,076	20,300	Annex V.Part 1.37
Other financial liabilities		11,805	9,982	9,962	11,114	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,315,623	1,293,376	1,286,390	1,290,917	



2023 EU-wide Transparency Exercise Market Risk

Groupe BPCE

									Groupe E													
T T	SA					I	М									IM						
			VaR (Memorai	(Memorandum item) STRESSED VaR (Memorandum item) AND MI		AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	RISK GE FOR CTP				VaR (Memorandum item)		demorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/12	2/2022					
Traded Debt Instruments Of which: General risk	2,329 849	2,032 810	150 109	24 21	205 156	43 38							95 66	19 16	164 124	34 27						
Of which: Specific risk Equities	1,362 573	1,107 421	41	3 7	48 77	5 14							28 47	3	40	6						
Of which: General risk	73	41	23	5	54	10							43	4	63	9						
Of which: Specific risk Foreign exchange risk	341 4,855	289 4,739	11 87	2 16	24 105	4 23							5 67	1 13	7 97	2 19						
Commodities risk	1,085	941	0	0	0	0							0	0	0	0						
Total	8,842	8,133	271	47	388	80	35	33	0	0	0	8,668	209	38	331	63	34	29	0	0	0	7,170
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/06	6/2023					
Traded Debt Instruments	2,463	2,234	92	21	182	33							151	18	265	32						
Of which: General risk	993	731	68	17	127	22							133	15	234	26						
Of which: Specific risk	1,225	1,428	24	4	54	10							18	3	31	6						
Equities	523	649	27	4	62	10							33	7	58	11						
Of which: General risk	48	52	22	3	51	9							29	5	51	9						
Of which: Specific risk Foreign exchange risk	333 4,497	410 4,646	4	0	10	1							4	1 7	7 72	2						
Commodities risk	749	778	0	0	0	0							0	ó	0	0						
Total	8,231	8,307	159	34	300	57	33	32	0	0	0	6,150	164	33	287	55	40	48	0	0	0	6,224

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



Groupe BPCE

		Standardised Approach													
		As of 30/09/2022 As of 31/12/2022													
		Original Exposure Value* Risk exposure amount. Value adjustments and providings. Value adjustments and providings. Original Exposure Value* Exposure Value* Risk exposure amount. Value adjustments and providings.													
	(min EUR, %)	99.396	113,319	6.937		96.543	110.002	7.834							
	Central governments or central banks Regional governments or local authorities	99,396 47,692	113,319	10.829		96,543 47.068	110,002	7,834 10.713							
	Public sector entities	23.878	19,963	4,412		24.063	19.928	4,457							
	Multilateral Development Banks	328	490	. 0		325	525								
	International Organisations	538	538	0		470	470	0							
	Institutions	23,311	23,571	1,770		22,544	22,824	1,764							
	Corporates	125,366	93,656	77,874		127,129	94,029	77,049							
	of which: SME	34,512	24,500	19,899		35,803	25,222	20,583							
	Retail	23,670	8,498	6,138		23,243	8,321 1,779	6,005							
Consolidated data	of which: SME Secured by mortnanes on immovable property	2,035 63.063	1,800 54,677	1,124 21,658		1,973 63.091	1,779	1,108 21,447							
	of which: SMF	14.270	13.712	5.109		14,825	14.235	5,284							
	of which; site Francures in default	7.282	3.157	3,626	2.912	7,674	3,509	4,240							
	Items associated with particularly high risk	11.224	9,110	13.665	2,712	12,085	9,677	14.515							
	Covered bonds	214	214	21		242	242	24							
	Claims on institutions and commercias with a ST credit assessment	755	672	473		1,021	955	604							
	Collective investments undertakings (CIU)	2,089	2,087	3,577		2,046	2,045	3,429							
	Equity	0	0	0		0	0	0							
	Other exposures	6,583	6,582	5,779		7,522	7,506	7,046							
	Standardised Total ²	435,390 Criginal exposure, unlike Exposure valu	390,521	156,760	4,711	435,067	388,390	159,127	4,956						

"Object on process, while Exposure value, a proposal before latery the source are of which also to confirm convenir feature or code that engines before any log, authorized miles).

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"Object destar of later destar destar feature destar of later destar of later destar or desa

					Standardised A	pproach					
		As of 30/09/2022 As of 31/12/2022									
		Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providence* Exposure* Exposure Value* Risk exposure amount V								
	(min EUR, %)										
	Central governments or central banks	85,127 42,799	98,866 48.732	6,497 9,779		83,232 42,383	96,529				
	Regional governments or local authorities	42,799 22.844	48,732 19.116	4,237		42,383 23,098	48,479				
	Public sector entities	22,844	19,116	4,23/		23,098	19,128	4,290			
	Multilateral Development Banks			0		u o	u u	0			
	International Organisations Institutions	13.204	16.544	1.080		11.018	13.367	1.084			
	Institutions Cornorates	97.714	71.072	58.645		111.793	82.462	67.395			
	of which: SME	32,563	23.035	18.727		33,709	23.709				
	of which: SME Retail	18.894	23,035 5,496	3.949		18.728	5.368				
	of which: SME	1.845	1.643	1.020		1.788	1.609				
FRANCE	Secured by mortgages on immovable property	57.700	49,339	19.767		57,764	49.530				
	of which: SME	14216	13,659	5.090		14.795	14.205	5.273			
	Evansures in default	6.301	2,642	2,954	2.564	6,898	3.093	3.715	2.58		
	Items associated with particularly high risk	11.140	9,034	13.551		12.011	9.613				
	Covered bonds	126	126	13		154	154	15			
	Claims on institutions and corporates with a ST credit assessment	492	409	311		884	817	513			
	Collective investments undertakings (CIU)	1,742	1,742	3,295		1,664	1,664	3,024			
	Equity			0		0	0				
	Other exposures	5,555	5,555	5,156		7,111	7,111	6,746			
	Standardised Total ²				4,171				4,426		

*** Chainal accourse unlike Excourse value, is recorded before taking into account any effect due to credit conversion factors or credit nik mitisation techniques (u.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty coducios those for securituation exposures but includes general credit nik adjustments.

					Standardised A	pproach					
		As of 30/09/2022 As of 31/12/2022									
		Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Exposure Value* Risk exp						Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks Regional governments or local authorities	153 1.595	182 1.478	0 419		142 1,462	165 1.357				
	Public sector entities	1	1	0		0	0	0			
	Multilateral Development Banks	94	94	0		91	91	0			
	International Organisations Institutions	0 2,323	1,473	0		0 2,568	0 1,829	0 81			
	Corporates	3.244	3,282	2,802		1,278	1.312	817			
	of which: SME	52	50	43		34	34	29			
	Retail	18	17	13		15	15	11			
UNITED STATES	of which: SME Secured by mortgages on immovable property	0 115	114	0		0 111	111	0			
	Secured by mortgages on immovable property of which: SME	115	114	42		111	111	39			
	Exposures in default	1	1	1	0	1	1	1	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	9	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1	1			2		1			
ĺ	Collective investments undertakings (CIU) Equity	10	10	17		13	13	13			
	Other exposures	495	495	331		122	122	49			
	Standardised Total ²				6				2		

6

Ghishal assours, unlike Decours value, is recorded before taken tels account any effect due to credit convention factors or credit nis mitisation techniques (e.e., substitution effects).

(2) Total value adjustments and provisions per country of counterpany encludes those for securitation exposures but includes general credit risk adjustments.

	Standardised Approach								
		As of 30/09/	2022			As of 31,	12/2022		
(risk EUR, *fg)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Central observaments or control banks. Restricted overcomments or scale authorities Restricted overcomments or scale authorities Restricted overcomments are Restricted overcomments Restricted overcommen	2 3 3 0 2,728 1,228 19 3 3 0 221 1 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 0 0 0 2,284 1,073 12 24 42 0 219 1 6 0 0 0 0 0 219 1 5	0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	:	2 0 0 0 4,075 334 47 47 47 0 0 246 0 0 5 0	13 0 0 0 3,472 291 7 37 37 215 0 6 0 0 0 0 0	0 0 1 1 157 229 6 8 28 28 28 0 79 0 6 6 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1	

Comparing presentation of Control No. 1 Control Operation Control Operation Control Operation Control No. 1 Control Operation Co	Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.									
Company Comp										
Compared Segment Seg	of 31/12/2022									
Cuthor Queezementals or central habits 622 622 6 647 640 8 8 8 8 8 8 8 8 8	lue ¹ Risk exposure amount Value adjustments and provisions ²									
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0									

Orbinal account: utilia Excours villas, is recorded before takins into account any effect due to credit convention factors or credit in missation technicaes (a.c. substitution effects).

(2) Total vilue adjustments and provisions per country of counterpairty excludes those for securitisation exposures but includes general credit risk adjustments.



	Groupe BPCE								
					Standardised Ap	proach			
			As of 30/09/	2022			As of 31	/12/2022	
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	347 596	346 1,235	0 247		418 544	418 1.208		
	Regional governments or local authorities Public sector entities	556	1,235	247		544	1,208	242	
	Multilateral Development Banks	- 6	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	907	197	46		870	162		
	Corporates of which: SMF	1,898	1,311 an	1,244		1,580	1,091	1,018	
	of which: SME Retail	33	30	20		34	30	19	
	of which: SME	20	0			ō	20	0	
SWITZERLAND	Secured by mortgages on immovable property	1,198	1,185	457		1,168	1,161	448	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	35	5	5	31	35	10	10	25
	Items associated with particularly high risk Covered bonds			0		0	U	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	, a	0	0		0	0	0	
	Collective investments undertakings (CIU)	ō	0	0		0	0	0	
I	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				36				32
		(ii) Original exposure, unlike Exposure valu	e, is reported before taking int	account any effect due to cre	dit conversion factors or credit ri	sk mitigation techniques (e.g. so	ubstitution effects).		

	(2) Total value adjustments and provision	Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.										
				Standardised A	pproach							
		As of 30/09/	2022			As of 31	/12/2022					
	Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and preciding* Original Exposure* Exposure Value* Risk exposure amount										
Section of commentation control binate Relative sector entities Rela	980 200 240 0 0 1,134 181 33 32 1 2 2 1 2 0 0 0	991 339 248 0 0 1,429 1,043 75 23 2 1 1 1 1 0 0 0	0 53 7 0 0 871 63 17 0 9 1 1 2 2 10 0 0		1,020 330 268 0 0 1,077 61 8 0 23 1 1 1 1 0 0 4	1,025 320 268 0 0,077 951 6 0 22 1 1 1 1 0 0 4	52 7 0 0 61					

	(2) Total value adjustments and provision	(4) total vatura adjustratora and provincias per country or countemper's economic content or sectionation exposures during cried that adjustratora.									
				Standardised A	pproach						
		As of 30/09/2022 As of 31/12/2022									
	Original Exposure ¹	Original Exposure Value*									
Combined and commonwoods of control and combined and comb	1327 66 6 7 7 2.055 92 92 93 8 8 8 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1	7:44 6 0 0 7 1.895 26 15 68 8 3 0 0	79 143 6 0 0 2 1,160 47 18 9 9 0 0 0 6 7 3 3 0 0 6 67		3,217 858 5 0 0 5 5 53 24 44 6 8 8 0 0 0 2 2 2 2 3 3	3,216 713 5 0 0 5 244 47 25 14 62 2 8 3 3 0 0 0 2 72 2 8 2 7 2 14 5 2 2 8 14 5 2 2 2 3 3 4 3 4 3 4 3 4 3 4 3 4 3 4 3 4	24 143 5 0 0 0 1 1 218 40 143 143 143 143 143 143 143 143 143 143				

					Standardised A	pproach					
			As of 30/09	2022			As of 31;	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a		
	(min EUR, %)										
	Central governments or central banks	1,825	1,838	0		1,832	1,846	0			
	Regional governments or local authorities	272	257	9		284	268	10			
	Public sector entities Multilateral Development Banks	/	8	1		,	8	1			
	Multilateral Development Banks International Organisations	0		0		0					
	Institutions	66	10	5		118	118	7			
	Corporates	976	627	625		282	147	146			
	of which: SME	11	11	9		20	9	8			
	Retail	1,109	497	373		1,060	504	378			
SPAIN	of which: SME	1	1	0		1	1	0			
SPAIN	Secured by mortgages on immovable property	11	11	4		11	10	4			
	of which: SME	1	1			1	1				
	Exposures in default	37	14	16	23	35	8	10			
	Items associated with particularly high risk	9		0				0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		19	19	2			
	Collective investments undertakings (CIU)	ľ		1		0	0	1			
	Equity	0				0	0				
	Other exposures	5	5	5		8	8	8			
	Standardised Total ²				37						

		(2) Total value adjustments and province	(2) total value adjustments also provisions per country or counterparty excussion industries and includes general retor mat. adjustments.										
					Standardised A	pproach							
			As of 30/09/	2022			As of 31	12/2022					
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value*											
JAPAN	Control Association (as Contro	3,704 507 00 00 00 885 786 00 00 0 4 4 0 13 171 0 0 0	3,704 331 0 0 0 885 885 722 0 0 4 0 0 10 0 171 0 737	0 112 0 0 0 15 15 347 0 0 0 2 0 0 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	2,939 527 11 0 1,013 226 0 0 0 4 4 0 12 0 0 0 5 3 3 6 0 0 5 3 1,013 3 1,013 3 1,013	2,939 309 111 0 940 294 0 0 0 4 4 0 0 0 0 0 5 3 3	0 103 6 6 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0	2				
	Standardised Total ²		1,5		4	.,	.,	27	3				

					Standardised A	pproach			
			As of 30/09/2022						
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Contral generations or contral shadows Public sold contractions for collections Public sold contractions Cont	237 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	262 0 0 0 0 0 86 1,674 2 2 3 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 18 1,507 18 8 4 0 0 2 2		235 0 0 0 89 674 22 0 0 12 0 0 0 25 0	259 0 0 0 0 0 0 999 666 239 0 0 111 0 0 0 0 255 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 19 483 14 1 1 0 0 0 0 0	
	Standardised Total ²		·	,	1				1



					Standardisc	d Approach					
			As of 31/03/2023 As of 30/06/2023								
	(min EUR. %)	Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount								
	Central governments or central banks	101,819	114,974	8,166		103,468	115,845	8,095			
	Regional governments or local authorities	45,943	52,635	10,576		45,693	52,641	10,517			
	Public sector entities	24,138	19,904	4,773		23,834	19,514	4,518			
	Multilateral Development Banks	363	580	0		364	615	0			
	International Organisations	536	536	0		410	410	0			
	Institutions	25,696	25,779	1,862		22,558	22,720	1,716			
	Corporates	128,379	94,946	78,254		128,965	95,068	77,867			
	of which: SME	36,124	25,511	20,879		35,923	25,206	20,439			
	Retail	23,348	8,294	5,985		22,849	8,306	6,011			
Consolidated data	of which: SME	1,965	1,765	1,097		1,832	1,663	1,041			
CONSONIGUECO GUEG	Secured by mortgages on immovable property	63,118	55,000	21,516		62,996	54,870	21,441			
	of which: SME	15,107	14,507	5,395		16,221	15,558	5,766			
	Exposures in default	7,687	3,485	4,220	2,906	7,851	3,556	4,335	2,946		
	Items associated with particularly high risk	11,772	9,487	14,229		11,132	9,046	13,568			
	Covered bonds	301 979	301 890	30 473		418 913	418 522	42 331			
	Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU)	1,922	1,921	3,074		1.987	1.985	3,191			
	Collective investments undertakings (CIU) Equity	1,922	1,921	3,0/4		1,907	1,903	3,191			
	Other exposures	8.862	8.862	7.892		7.420	7.420	6.591			
	Other exposures Standardised Total ²	444,865	397,593	161.050	4,961	440.858	392,937	158,224	4.871		
	Juliou disco Toda	(1) Original exposure, unlike Ex									

					Standardise	d Approach					
		As of 31/03/2023 As of 30/06/2023									
	(mh ELR. %)	Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount						Value adjustments and provisions ²		
	Central governments or central banks	88.132	100,963	7,057		89,501	101.733	7,057			
	Regional governments or local authorities	41,354	47,684	9,579		40,880	47,444	9,514			
	Public sector entities	23,119	19,065	4,596		22,457	18.320	4.340			
	Multilateral Development Banks	0	0			0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	11,676	13,628	1,116		10,186	11,065	978			
	Corporates	104,838	75,229	61,141		109,212	79,772	64,991			
	of which: SME	33,760	23,816	19,503		33,369	23,389	18,888			
	Retail	18,825	5,330	3,826		18,330	5,330	3,843			
FRANCE	of which: SME	1,799	1,624	1,003		1,673	1,527	948			
FRANCE	Secured by mortgages on immovable property	57,769	49,668	19,639		58,188	50,076	19,738			
	of which: SME	15,054	14,455	5,375		16,176	15,515	5,749			
	Exposures in default	6,623	2,947	3,507	2,558	6,799	3,038	3,638	2,581		
	Items associated with particularly high risk	11,715	9,434	14,151		11,079	8,997	13,496			
	Covered bonds	181	181	18		245	245	24			
	Claims on institutions and corporates with a ST credit assessment	510	422	264		382	290	207			
	Collective investments undertakinos (CIU)	1,546	1,546	2,725		1,620	1,620	2,877			
	Equity										
	Other exposures	7,607	7,607	7,282		6,739	6,739	6,093			
	Standardised Total ²				4,384				4,316		

4,384

(3) Original exposure, unlike Exposure value, in exported before taking into account any effect due to orable convenient factors or credit nik mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for excentration exposures the rholdes general certain skillpatterests.

		(2) Total value adjustments as	d provisions per country of co	interparty excludes those for se	curitisation exposures but includ	ies general credit risk adjustmen	ь.		
					Standardise	ed Approach			
			As of 31,	03/2023			As of 30/	06/2023	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments am provisions ²
UNITED STATES	Control of commonster or control seales. Public sector self-sector sector self-sector sel	1393 1,439 96 96 0,2452 2,682 2,882 14 0 108 2 1 1 0 0 2 2 1 3 3 3 3 3 2,522 2	1623 1,335 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 378 0 0 0 72 2,267 2 10 0 38 0 1 1 1 1 1 3		1290 1,381 36 6 0 2,326 1,597 27 15 0 105 2 4 0 0 11 11 11 0 205	1599 1,2833 33 96 6 0 2,229 1,533 24 14 0 0 105 2 2 2 0 0 10 11 11 11 11	0 361 7 0 0 77 1,116 2 11 10 37 0 2 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	Other exposures Standardicad Total ²	205	203	99	38		203	31	

		(2) Total value adjustments an	d provisions per country of cou	nterparty excludes those for se	curitisation exposures but includ	ies general credit risk adjustmen	ы.		
					Standardise	d Approach			
			As of 31)	03/2023			As of 30,	(06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
	(min EUR, %)			<u> </u>					
	Central governments or central banks	2	14			0	11	0	
	Regional governments or local authorities Public sector entities	1				2	2	0	
	Multilateral Development Banks	â				â	î	0	
		ů	0			0	0	0	
	International Organisations Institutions	4,946	4,523	186		4.115	4.110	165	
	Corporates	828	777	684		513	469	433	
	of which: SME	24	10	8		24	9	8	
	Retail	46	39	29		51	39	30	
INITED KINGDOM		0	0	0		0	0	0	
DIVITED KINGDOM	Secured by mortgages on immovable property	206	204	75		208	207	76	
		0	0	0		0	0	0	
	Exposures in default	8	7	?	1	7	5	5	
	Items associated with particularly high risk	0	0				0	0	
	Covered bonds	u u	0			0	U	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	4	4	16		4	4	10	
	Collective investments undertakinos (CIU) Eouity			15		7	,	13	
	Other exposures	905	905	390		347	347	341	
	Character of York 2	200	- 202	200	4	21/	21/		

		(2) Total value adjustments are	d provisions per country of co	interparty excludes those for se	curitisation exposures but includ	es general credit risk adjustmen	b.					
					Standardise	d Approach						
			As of 31,	/03/2023			As of 30	/06/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
LUXEMBOURG	Control of	54 0 0 268 350 42 1,747 225 109 13 608 10 32 5 5	224 0 0 484 350 64 1,526 188 12 605 10 18 31 0 5	0 0 0 0 13 1,225 157 64 6 217 4 18 47 0 3 55		140 0 11 268 440 2 1,539 246 68 10 24 31 3 3 3 3 3 3	140 0 11 5191 410 5 1,284 24 1 66 9 9 10 29 20 3	0 1 1,045				
	Other exposures Standardised Total ²	0 0 0 0 0 0 0										

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit commonities for credit risk mitigation techniques (e.g. substitution effects).
(2) Yould value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit risk adjustments.



ITALY

2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Groupe BPCE

	Groupe BPCE								
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	(06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	341 531	340 1,189	238		341 541	340 1,210	242	
	Regional governments or local authorities Public sector entities	50	1,109	11		51	1,210	242	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	810	131	39		793	130	29	
	Corporates	1,823	1,248	1,127		1,682	1,239	1,170 38	
	of which: SME Retail	49	40	34 28		48	45	38 25	
	of which: SME	43	37	20		40	34	23	
SWITZERLAND	Secured by mortgages on immovable property	1.163	1,158	438		1.189	1.185	459	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	34	9	9	25	35	8	8	27
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0			0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1 0	0			19	19	1 4	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				31				34
	•	(1) Original exposure, unlike E	manuscration is secondary before	n taking into account you office	t due to could consumine factor	or could side militarine technic	and to a substitution officer's		

					Standardise	d Approach			
			As of 31,	03/2023			As of 30/	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	608	613			145	145	0	
	Regional governments or local authorities	319 301	319 301	61		393 607	393	68	
	Public sector entities	301	301	?		607	607	7	
	Multilateral Development Banks	0	U	0		0	0	0	
	International Organisations Institutions	2,831	2,833	91		2,833	2,839	99	
	Institutions Corporates	957	2,833 875	722		660	2,839	428	
	of which: SME	62	070	49		76	67	56	
	Retail	8	5	4		70	5	4	
CEDMANN/	of which: SME	ō	ō	ó		ò	ō	i i	
GERMANY	Secured by mortgages on immovable property	23	22	8		23	22	8	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	1	1	1	0	1	1	1	1
	Items associated with particularly high risk	10	10	15		10	10	15	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	?	?	6		7	?	6	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	U	0		0	0	0	
	Other exposures						0		
	Standardised Total ²				3				

(2) Total value adjustments an	a provisions per country or coc	risipaty elocali olosi ici se	Carasacon exposures co. Ficos	is given court isk aujustine.			
			Standardise	d Approach			
	As of 31,	03/2023			As of 30/	06/2023	
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
3,228 849	3,228 702	75 141		3,215 813	3,215 667	73 134	
049	702	141		913	007	134	
í	o o	0		í	í í	o o	
ō	0	0		ō	0	0	
22	22	17		12	11	3	
639	512	489		367	224	200	
48	37	31		49	42	36	
28 14	28	19		29 15	28 15	20	
14 74	14	33		72	15 72	32	
74	/4	33		/2	/2	32	
5	3	3	2	5	2	3	
ō	0	i i	_	ō	ō	o o	
0	0	0		0	0	0	
1	1	0		1	0	0	
275	274	67		267	265	65	
0	0	0		0	0	0	
63	63	46		56	56	39	

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	1,664	1,677			1.634	1.647	0	
	Regional governments or local authorities	291	278	11		301	287	13	
	Public sector entities	30	31	12		32	32	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	88	87	9		23	22	3	
	Corporates	769	655	653		595	458	447	
	of which: SME	22	12	11		37	12	10	
	Retail	1,074	499	374		1,102	518	389	
SPAIN	of which: SME	1	1	1		1	1	0	
SPAIN	Secured by mortgages on immovable property	36	36	15		36	36	15	
	of which: SME	20	19	8	22	20	19	8	
	Exposures in default	33	10	13	23	37	10	13	
	Items associated with particularly high risk			0			. 0	0	
	Covered bonds	34	34	3		43	43	4	
	Claims on institutions and corporates with a ST credit assessment	0	0				0		
	Collective investments undertakinos (CIU)	0	0	1		0	U	1	
	Eoulty			0				0	
	Other exposures	- 11	- 11	/		10	10	ь	
	Standardised Total ²				39				

					Standardise	ed Approach			
			As of 31,	/03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	3.658	3,658			4.116	4.116		
	Central governments or central banks Regional governments or local authorities	527	3,000	108		4,110	4,110	103	
	Public sector entities	323	11	100		100	2,79	100	
	Multilateral Development Banks			0		ů ů	0	0	
	International Organisations	o o	0	i i		ō	0	o o	
	Institutions	2.172	2,172	43		1,579	1.579	32	
	Corporates	549	518	101		327	297	95	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
JAPAN	of which: SME	0	0	0		0	0	0	
JOI OIL	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	7	8	1	7	S	5	
	Items associated with particularly high risk	0	0	0			0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0				0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	133	133	99		42	42	20	
	Collective investments undertakings (CIU) Equity							0	
	Other exposures	34	34	34		25	25	25	
	Standardicad Total ²	-	-	-	3				

					Standardise	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a
	(min BLR, %) Central governments or central banks	236	261			236	260		
	Central governments or central banks Regional governments or local authorities	230	201			230	200	0	
	Public sector entities	ů o	0				0		
	Multilateral Development Banks	0	0	0		ů	0	0	
	International Organisations	ō	ō	0		ō	ō	ō	
	Institutions	91	91	19		88	88	18	
	Corporates	2,136	2,100	1,939		2,058	2,021	1,320	
	of which: SME	33	33	18		30	28	15	
	Retail	19	19	2		19	19	2	
NETHERI ANDS	of which: SME	0	0	0		0	0	0	
NETTIERDANDS	Secured by mortgages on immovable property	23	23	8		11	11	4	
	of which: SME	0	0			0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0		0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	25	25	2		25	25	1 3	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1	1				0	0	
	Collective investments undertakings (CIU) Faulty	0	0				0		
	Other exposures	0	0	0		ů	0	0	
	Standardised Total ²				1	-			

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Groupe BPCE

								IRB Ap	proach				l l	
					As of 3	0/09/2022					As of 3	1/12/2022		
			Original E		Exposure Value ¹	Risk exposure		Value adjustments and	Original E		Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR _v %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	220,284	89	231,888	1,242	0	68	225,664	83	236,801	1,190	0	116
	Institutio		31,400	43	30,883	7,769	0	57	31,295	35	30,590	7,387	0	60
	Corporat	Corporates - Of Which: Specialised Lending	268,015 32,259	8,285 1.183	207,000 22,234	107,384 6.879	3,108 297	4,236 192	254,928 29,249	7,184 541	196,502 20,500	104,631 7.268	2,099 287	4,016 212
		Corporates - Of Which: SME	50,368	2,210	37.983	25.092	219	1.179	49.826	2.183	37.928	24.815	208	1.189
	Retail		506.695	9.081	497.303	73.341	3,577	6.511	509,169	9,059	500,310	73.871	3,581	6.422
		Retail - Secured on real estate property	365,714	3,462	364,645	46,819	1,204	2,533	369,367	3,495	368,425	47,524	1,352	2,562
Consolidated data		Retail - Secured on real estate property - Of Which: SME	63,928	1,335	63,784	19,902	437	1,493	64,835	1,353	64,710	20,469	584	1,524
CONSUITATED DATA		Retail - Secured on real estate property - Of Which: non-Sh	301,786	2,127	300,862	26,918	767	1,040	304,532	2,141	303,715	27,056	768	1,038
		Retail - Qualifying Revolving	17,416	363	11,326	1,571	68	270	16,918	360	11,189	1,565	65	272
		Retail - Other Retail	123,564	5,256	121,331	24,951	2,305	3,708	122,884	5,204	120,697	24,782	2,164	3,588
		Retail - Other Retail - Of Which: SME	47,297	3,398	45,780	11,621	1,527	2,388	47,210	3,491	45,695	11,537	1,464	2,399
		Retail - Other Retail - Of Which: non-SME	76,268	1,858	75,551	13,330	778	1,321	75,674	1,713	75,002	13,245	699	1,189
	Equity		11,208	0	10,938	38,829	0		11,273	0	10,981	39,610	0	
		n credit-obligation assets				10,144						9,493		
	IRB Total	*				238,709						236,182		

Ly urange explorent, units repositive which, is reposted before tabley that common any effect do less to coeff convenion flucture or coeff via integration techniques (e.g., substitution effects).

[38 Tatil does not include the Socialization position varielie in the results prior to the 20th exercise.

[30 Coeff plan explored experience investigation to contract or coefficient or coefficient or contract or contract or contract or coefficient or coefficient or coefficient or contract or contract or contract or countract or contract or coefficient or coeffi

							IRB Ap	proach					
				As of	10/09/2022					As of	31/12/2022		
		Original E	xposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	169,150 621	0 2	180,624 4,837	0 939	0	10 25	181,321 5,333	0 2	191,175 6,340	40 1,420	0	27 28
	Corporates Corporates - Of Which: Specialised Lending	146,765 5,760	4,680 45	121,589 5,303	73,786 1,471	760 24	2,749 37	144,600 5,707	4,951 28	117,671 5,145	72,186 1,614	903 9	2,760 40
	Corporates - Of Which: SME Retail	49,255 503.433	2,115 9.033	37,007 494,124	24,319 72,951	218 3.558	1,127 6.479	48,693 505.940	2,134 9.013	36,946 497,109	24,058 73.491	208 3.562	1,159 6.393
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	363,422 63.897	3,437 1.334	362,357 63.753	46,546 19.892	1,195 437	2,517 1,492	367,038 64.803	3,468 1.352	366,100 64.678	47,250 20,458	1,341 583	2,546 1.523
FRANCE	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	299,524 17.336	2,102 361	298,604 11,260	26,655 1.565	758 67	1,025	302,235 16.838	2,116 359	301,422 11.124	26,792	757 65	1,023 271
	Retail - Other Retail Retail - Other Retail - Of Which: SME	122,676 47,237	5,235 3,394	120,507 45,724	24,840 11.596	2,296 1,524	3,694 2.384	122,064 47,166	5,186 3,487	119,885 45.653	24,682	2,156 1.463	3,576 2.397
	Retail - Other Retail - Of Which: non-SME Equity	75,439 9,271	1,841	74,783 9,267	13,244 34,175	772 0	1,310	74,898 9,457	1,699	74,232 9,453	13,158 35,296	694	1,179
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	25,723	0	25,756	0	0	0	24,330	0	24,360	0	0	0
	Institutions	6,066	15 468	6,364	1,108 8.325	184	15 173	4,596	14	5,013 20.387	639 7.639	136	14
	Corporates	35,675		23,197 4 909	1,605	189	1/3	31,390 7.363		4 745			157
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	8,284 31	125	4,909	1,605	4	46	7,363	63	4,245	1,645	52	4/
	Retail	257	2	251	33			247	2	264	24		1
	Retail - Secured on real estate property	192	1	193	17	0	1	200	2	201	20	1	1
	Retail - Secured on real estate property - Of Which: SME			0	0	0		0		0	0		i i
UNITED STATES	Retail - Secured on real estate property - Of Which: non-S	192	1	193	17	0	1	200	2	201	20	1	i
	Retail - Qualifying Revolving	5	ō	4	0	ō	ō	5	ō	4	0	ō	i
	Retail - Other Retail	60	0	54	16	0	0	41	0	39	4		
	Retail - Other Retail - Of Which: SME	14	0	14	11	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	46	0	40	4	0	0	41	0	38	4	0	0
	Equity	1,139	0	873	2,351	0	0	1,058	0	770	2,060	0	0
	Other non credit-obligation assets												
	IRB Total												

		ſ						IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		nks and central governments	445	0	494	0	0	0	476	0	547	4	0	0
	Institutions Corporates		7,128 7,747	39	5,691 8,670	1,322 2.657	0 52	17	6,883 8,040	0 33	6,927 8.019	1,307 2.858	0 52	0 18
	Corporates	Corporates - Of Which: Specialised Lending	1.015	33	837	332	51	8	897	27	706	2,030	48	7
		Corporates - Of Which: SME	208	1	207	155	0	2	200	1	199	152		2
	Retail	,	386	6	379	43	2	3	380	5	379	42	2	3
		Retail - Secured on real estate property	291	4	291	34	2	3	289	4	289	33	2	3
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
ONTIED KINGDOM		Retail - Secured on real estate property - Of Which: non-Sh	290	4	291	34	1	3	288	4	289	33	2	3
		Retail - Qualifying Revolving Retail - Other Retail	8 87	0	7 81	1	0	0	8 83	0	6 83	1		0
		Retail - Other Retail - Of Which: SME	2	1	91		0		83	0	83			0
		Retail - Other Retail - Of Which: non-SME	85	î	79	7	0	1	82	1	82	8		1
	Equity		68	0	68	190	0	0	54	0	54	152		0
	Other non	credit-obligation assets												

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	2,695	0	3,073	6	0	0	2,491	0	2,905	4	0	0
	Institutions	615	0	360	53	0	0	913	0	915	115	0	0
	Corporates	8,879	426	8,160	3,283	729	54	8,563	59	8,160	3,220	15	102
	Corporates - Of Which: Specialised Lending	2,424	19	2,180	455	6	15	2,261	19	2,042	530	6	15
	Corporates - Of Which: SME	60	19	57	30	0	10	53	19	51	26	0	11
	Retail	175	3	172	26	2	3	173	4	173	27	1	3
	Retail - Secured on real estate property	117	1	117	15	0	1	118	2	118	17	1	1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	8 109	1	8		0	1 0	8	1	8	2	0	1 0
LONELIBOONS	Retail - Secured on real estate property - Of Which: non-S	109		109	13	0	0	110	1	111	14		0
	Retail - Qualifying Revolving Retail - Other Retail	55	0	52	11	0	0	53	0	59	10		
	Retail - Other Retail - Of Which: SME	22	2	20	7.	- 1	- 2	21	2	20	10		
	Retail - Other Retail - Of Which: non-SME	33	2	32	4	0		32	2	32	4		0
	Retail - Other Retail - Of Which: non-SME Equity	263	0	263	623	0	0	261	0	261	648	0	0
	Other non credit-obligation assets	100		200	02.5			101	Ů	101	040	Ů	
	IRB Total												

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of :	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,070	0	1,006	168	0	0	794	0 50	780	251 904	0	0
	Corporates	6,001	103	3,073 29	1,005	146	43	6,004	50	3,180 28	904	57	29
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	62	0	29	8	0	0	58	0	28	,		0
	Retail	531	15	520	69	6		536	15	530	70		
	Retail - Secured on real estate property	445		443	56	2	ś	452	9	451	58	2	, á
	Retail - Secured on real estate property - Of Which: SME	3	ő	3	1	ő	ő	3	ó	3	1	ő	ō
SWITZERLAND	Retail - Secured on real estate property - Of Which; non-Si	442	8	441	55	3	5	449	9	447	57	3	4
	Retail - Qualifying Revolving	11	0	9	1	0	0	11	0	9	1	0	0
	Retail - Other Retail	74	7	68	12	3	4	72	6	71	12	2	4
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	72	7	66	11	3	4	69	6	68	11	2	4
	Equity	17	0	17	58	0	0	41	0	41	146	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	2,512	0	2,514	0	0	0	1,917	0	1,918	0	0	0
	Institutions	2,278	0	1,701	915	0	0	1,728	0	1,718	778	0	0
	Corporates	2,879	60	2,065	864	24	70	2,815	56	2,341	847	24	55
	Corporates - Of Which: Specialised Lending	1,302	0	490	156	0	0	1,042	0	628	170	0	2
	Corporates - Of Which: SME	49	0		34	0	0	143	0	141	48	0	1
	Retail	170	3	163	29	1	2	167	2	164	23	1	2
	Retail - Secured on real estate property	126	1	124	23	0	1 0	127	1	126	17	0	1 0
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	1		0	0	1	0	1		0	
GERMAN	Retail - Secured on real estate property - Of Which: non-St	125	1	123	23	0	1 0	126	1	125	17	0	0
	Retail - Qualifying Revolving Retail - Other Retail	38		34				34	0	33			
	Retail - Other Retail - Of Which: SME	38	, ž	34	6	1	1	39	2	33	6	1	1
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	33	1	30	4	1	0	29	1	29		1	0
	Retail - Other Retail - Of Which: non-sme Equity	29		29	88	0	0	22	0	22	66		0
	Other non credit-obligation assets	29		29	00	0		22	U	22	- 00	0	
	IRB Total												
	IND TOTAL				d hada a kalifa a laka a sasa								

¹⁹ 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 Ap	oproach					
			As of	30/09/2022					As of	31/12/2022		
	Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
Central banks and central governments	415	0	808	98 178	0	0	428	0	786 170	99 125	0	0
Institutions	260	0	256		0	0	171				0	
Corporates	6,815	72	3,763	2,199	13	77	5,754	78	4,195	2,541	31	86
Corporates - Of Which: Specialised Lending	1,632	26	1,375	400 82	3	22	1,770	26	1,434	442 74	8	23
Corporates - Of Which: SME	122	5			0	3	113	4			0	3
Retail	65	3	64	10	1	2	65 43	2	65 43	10	1	1 0
Retail - Secured on real estate property	41	1	92	6	1			1	43		1	0
ITALY Retail - Secured on real estate property - Of Which			41				0					
	1: 000-50 41	1	41	6	1		43	1 0	43		1	0
Retail - Qualifying Revolving Retail - Other Retail	20	1	18		0	1	19		19		0	
	20	1	18	3	0	1	19	1	19	3	0	1
Retail - Other Retail - Of Which: SME	1 19		1 18		0		1 19		1 18		0	
Retail - Other Retail - Of Which: non-SME	19	1	18	3	0	1	19	1	18	3	0	1
Equity Other non credit-obligation assets	6	0	ь	21	0	0	5	0	5	19	0	0
IRB Total												

	-												
							IRB Ap	proach					
				As of :	30/09/2022					As of	31/12/2022		
		Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	- Interes		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments	500	0	609	0	0	0	904	0	1,002	0	0	0
	Institutions	754	0	665	224	0	0	639	0	622	201	0	0
	Corporates Corporates - Of Which: Specialised Lending	5,191 1.391	18	2,615 873	1,486 376	4	23	5,038 1.310	17 13	2,545 810	1,504 378	4	24 10
			13	8/3 196		4	9	1,310	13			3	10
	Corporates - Of Which: SME Retail	159 86		156 84	122 10		5	15b 85	3	154 83	118 11		5
	Retail - Secured on real estate property	51		51	10			52	1	51	11		
	Retail - Secured on real estate property - Of Which: SME	2	1	31		1		32	0	31	(0
SPAIN	Retail - Secured on real estate property - Of Which: non-Si	49	1	49	ė.	1	1	50	1	49	i .	,	,
	Retail - Qualifying Revolving	-		4					0	4			n n
	Retail - Other Retail	30	0	29	5	0	0	29	0	29	5	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	
	Retail - Other Retail - Of Which: non-SME	28		27	4	ō	o l	27	0	27	4	0	
	Equity	1	ō	1	1	ō	ō	0	ō	0	ó	ō	i i
	Other non credit-obligation assets												
	IRB Total												
		(1) Original compa	us walks Europe	a valua is sanasta	f hofore taking into accoun	ot now offert due to	animous Shore	factors or confit of	ide militiantina todas	sinuac (a a aubetit	tution officetr)		

¹⁹ Original exposure, utilise 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 Ap	proach					
					As of 3	10/09/2022					As of 3	31/12/2022		
		o	Original Ex	posure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and
	(min EUR, %)			Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments		973	0	973	63	0	0	756	0	756	58	0	0
	Institutions		771	0	741	187	0	0	798	0	603	160	0	0
	Corporates		2,109	41	1,960	575	7	8	1,837	22	1,765	551	9	8
	Corporates - Of Which: Specialised Lending		479	41	429	226	7	8	412	22	372	207	9	8
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail		24	0	23	2	0	0	22	0	22	2	0	0
	Retail - Secured on real estate property		17	0	17	1	0	0	16	0	16	1	0	0
JAPAN	Retail - Secured on real estate pro		17	0	0 16	0	0	0	0 16	0	15	0	0	0
374744	Retail - Secured on real estate pro Retail - Qualifying Revolving	perty - Or Wnich: non-SP	1/	0	16	1	0	0	16	0	15	1		0
	Retail - Qualifying Revolving Retail - Other Retail		1	0	1		0	0	1	0	1			0
	Retail - Other Retail - Of Which: S					1	0	0		0		1		0
							0	0		0				0
	Retail - Other Retail - Of Which: n	on-SME	6	0	6	16	0	0	0	0	0	2		0
	Other non credit-obligation assets	_	Ů		Ů	10								
	TRR Total													

		d before taking into accou-			

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	66	0	161	0	0	0	315	0	398	0	0	0
	Institutions	1,251	0	1,207	151	0	0	770	0	775	70	0	0
	Corporates	5,677 1.021	40	4,009 690	1,596 204	74	11	5,288 1.017	40	3,667 762	1,512 308	73	8
	Corporates - Of Which: Specialised Lending	1,021		690	204	0	3	1,017	0	762	308		3 0
	Corporates - Of Which: SME Retail	54	0	51	2	0	0	50	0	49	1	0	0
	Retail - Secured on real estate property	39	0	39		0	0	40	0	39			0
	Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0	0	, i	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non		0	39	5	0	0	39	0	39	5	0	0
	Retail - Qualifying Revolving	1	ō	1	ō	ō	ō	1	ō	1	ō	0	ō
	Retail - Other Retail	13	0	10	1	0	0	9	0	9	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	13	0	10	1	0	0	8	0	8	1	0	0
	Equity	15	0	15	46	0	0	13	0	13	49	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Groupe BPCE

								IRB Ap	proach					
					As of :	31/03/2023					As of 3	0/06/2023		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
		anks and central governments	203,935	82	214,300	604	0	115	202,668	83	212,172	855	0	112
	Institutio		30,930	20	30,565	7,066	0	56	31,557	19	31,099	6,614	0	90
	Corporati		251,473	6,802	195,948	103,711	1,855	3,854 211	248,237	7,180 461	195,948	104,136	2,279 303	3,958 234
		Corporates - Of Which: Specialised Lending	28,076	415	19,472	6,923			27,135		19,093	7,363		
	Retail	Corporates - Of Which: SME	49,250 512,459	2,200 9,278	37,970 503.737	24,886 74,538	265 3.613	1,211	48,878 517.187	2,332 9.493	38,503 508.787	25,063 76.033	271 3.703	1,263 6.462
	Retail	Retail - Secured on real estate property	372,680	3,536	371.741	/4,538 48.034	1,323	2,609	377,818	3,633	376.988	76,U33 49.162	1,343	2,525
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	66,247	1.386	66.115	20,986	560	1.576	66,977	1.410	66.869	21.235	571	1.531
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	306.433	2,149	305.626	27,048	762	1.032	310.840	2,223	310.118	27.926	772	994
		Retail - Qualifying Revolving	16,778	326	11.138	1.558	65	250	16.725	334	11.171	1.551	66	260
		Retail - Other Retail	123.001	5.416	120.858	24,946	2.226	3.617	122,644	5,526	120.628	25.321	2.294	3 677
		Retail - Other Retail - Of Which: SME	47,037	3,660	45,549	11,505	1,516	2,433	46,792	3,736	45,350	11,638	1,559	2,452
		Retail - Other Retail - Of Which: non-SME	75,964	1,756	75,309	13,441	710	1,184	75,852	1,790	75,278	13,682	735	1,225
	Equity		11,545	16	11,379	40,853	59		11,378	17	11,204	39,847	62	
	Other nor	r credit-obligation assets				10,212						10,405		
	TRR Total	•				236,984						237,890		

							IRB Ap	proach					
				As of 3	31/03/2023					As of	30/06/2023		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	152,607	0	162,595	0	0	28 24	151,303	0	160,562	23 753	0	31 25
	Institutions Corporates	2,203 144,343	4,979	5,795 120.918	1,037 74,076	901	2.808	3,468 143.731		5,859 120.126	753 74,251	1.592	2.911
	Corporates - Of Which: Specialised Lending	144,343 5.279	4,9/9 26	4,734	1.446	901	2,808	5,467	26	4,786	1.719	1,592	43
	Corporates - Of Which: SME	48,516	2.170	37.292	24.455	265	1.192	48.088	2,303	37.772	24,560	271	1.241
	Retail	509,150	9,232	500.513	74,148	3,595	6.446	513.194	9,441	504.872	75,587	3.684	6,429
	Retail - Secured on real estate property	370,339	3,509	369,406	47,752	1,312	2,594	374,868	3,607	374,042	48,839	1,333	2,509
FRANCE	Retail - Secured on real estate property - Of Which: SME	66,217	1,385	66,086	20,976	560	1,575	66,926	1,410	66,818	21,213	571	1,530
FRANCE	Retail - Secured on real estate property - Of Which: non-Si		2,123	303,320	26,776	752	1,018	307,943		307,224	27,626	763	979
	Retail - Qualifying Revolving	16,697	325	11,072	1,552	65	249	16,632	332	11,091	1,543	65	258
	Retail - Other Retail	122,114	5,398	120,035	24,843	2,218	3,604	121,694	5,502	119,738	25,205	2,285	3,662
	Retail - Other Retail - Of Which: SME	46,985	3,657	45,502	11,488	1,514	2,430	46,728	3,732	45,294	11,616	1,557	2,448
	Retail - Other Retail - Of Which: non-SME	75,129	1,741	74,534	13,356	704	1,174	74,967	1,770	74,444	13,589	728	1,214
	Equity Other non-credit-obligation assets	9,751	8	9,747	36,278	30	0	9,438	9	9,434	34,898	33	0
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	31,506	0	31,547	0	0	0	31,455	0	31,506	9	0	0
	Institutio		4,877	13	4,853	775	0	14	5,173	13	5,464	795	0	51
	Corporate		31,133	396	20,167	7,372	143	90	30,408	256	20,493	7,266	118	105
		Corporates - Of Which: Specialised Lending	7,514	83	4,208	1,605	94	36	7,441	99	4,349	1,928	79	53
		Corporates - Of Which: SME	13	2	13	4	0	1	35	2	35	15	0	1
	Retail		257	3	252	25	1	1	295	2	289	29	1	1
		Retail - Secured on real estate property	207	2	208	21	1	0	242	1	241	24	1	1
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
OMTED STATES		Retail - Secured on real estate property - Of Which: non-Si	207	2	208	21	1	0	242	1	241	24	1	1
		Retail - Qualifying Revolving	45	0	40			0	48		43	0		0
		Retail - Other Retail	45	0	40	1			48			5		0
		Retail - Other Retail - Of Which: SME	1 44	0	1 39			0	48	0	0 42	0	0	0
		Retail - Other Retail - Of Which: non-SME	1.046	0	39 885	2.411	0	0	1.166		997	2.748		
	Equity Other por	redit-obligation assets	1,046	0	885	2,411		0	1,166	U	997	2,748		0
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	480	0	557	4	0	0	511	0	587	0	0	0
	Institutions	7,238	0	5,922	1,446	0	2	7,072	0	5,963	1,245	0	1
	Corporates	7,860	34	7,676	2,649	49	20	7,180	30	7,488	2,624	54	19
	Corporates - Of Which: Specialised Lending	1,376	28	954	388	48	13	1,098	29	803	332	53	12
	Corporates - Of Which: SME	184	0	184	137	0	1	202	0	201	171	0	2
	Retail	378	5	370	40	2	3	409	5	401	42	2	3
	Retail - Secured on real estate property	284	4	284	32	1	2	311	4	311	33	2	3
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-St	283	4	283	32	1	2	311	4	311	33	2	3
	Retail - Qualifying Revolving	8	0	6	1	0	0	8	0	6	1	0	0
	Retail - Other Retail	87	1	80	7	1	1	90	1	84	8	0	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	85	1	79	7	0	1	88	1	83	7	0	0
	Equity	53	0	53	149	0	0	44	0	44	113	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 miligation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	2,761 1.381	0	3,177 1.355	4	0	0	2,776 875	0	3,179 815	3 99	0	0
	Corporates Corporates - Of Which: Specialised Lending	9,146 1.848	57 21	8,336 1.705	2,931 448	15	80 17	8,609 1,814	105 21	7,957 1.670	3,373 567	11	124 19
	Corporates - Of Which: SME	53 186	18	51 183	28 31	0	11	95 766	18 11	93	68 82	0	11
	Retail - Secured on real estate property	122	3	122	17	1	1	642	3	642	56	1	2
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	7 114	1 2	7 114	2 15	0	0	28 614	2	28 614	14 42	0	0 2
	Retail - Qualifying Revolving Retail - Other Retail	3 61	0 2	2 58	0 13	0	0 2	14 110	1 8	15 104	2 24	0 2	1 4
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	27 34	2	25 33	10 3	1 0	2	40 70	2 5	35 69	16 8	1	3
	Equity Other non-credit-obligation assets	270	ő	270	682	ő	ő	294	ő	294	709	ô	ô
	IRB Total												

Credit Risk - IRB Approach Groupe BPCE

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· unoc		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	873 5.501	0 46	774 2.627	139 802	0 59	0 28	716 5.601	0 30	633 3.001	83 880	40	0 19
	Corporates - Of Which: Specialised Lending	5,501	96	2,627	9	59	28	5,601	30	3,001	880	40	19
	Corporates - Of Which: SME	5	0	29	3	0	0	54	0	20	3	0	0
	Retail	543	15	533	73	5	9	555	15	546	73	6	9
	Retail - Secured on real estate property	456	8	456	61	3	4	466	9	467	60	3	5
	Retail - Secured on real estate property - Of Which: SME	3	ō	3	1	ō	o o	3	ō	3	1	ō	ō
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-St	453	8	453	60	3	4	463	9	464	59	3	5
	Retail - Qualifying Revolving	11	0	9	1	0	0	12	0	9	1	0	0
	Retail - Other Retail	75	6	68	11	2	4	77	6	70	12	2	4
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	4	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	72	6	66	10	- 2	4	73	6	66	11	2	4
l	Equity Other non credit-obligation assets	34	0	34	120	0	0	37	0	37	129	0	0
	IRB Total												

								IRB Ap	proach					
					As of 3	1/03/2023					As of	30/06/2023		
		0	Original Ex	cposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)			Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments		1,345	0	1,346	0	0	0	1,650	0	1,650	0	0	0
	Institutions		2,513	0	2,016	788	0	0	1,952	0	1,696	787	0	1
	Corporates		2,479	52	2,288	919	21	52	2,323	60	2,094	845	24	54
	Corporates - Of Which: Specialised Lending		736	0	614	231	0	1	415	0	341	100	0	1
	Corporates - Of Which: SME		139	0	137	44	0	1	140	0	138	46	0	1
	Retail		169	2	163	22	1	2	168	2	162	22	1	1
	Retail - Secured on real estate property		125	1	124	16	0	0	127	1	125	17	0	0
GERMANY	Retail - Secured on real estate pr Retail - Secured on real estate pr		124	0	123	16		0	125		123	16		0
OLIG DUT	Retail - Qualifying Revolving	operty - Ut Which: non-St	129	1	123	16	0	0	125	1	123	16	0	0
	Retail - Other Retail		38	0	34				36		32			
	Retail - Other Retail - Of Which:		30	- 1	34			1	30		32		1	1
	Retail - Other Retail - Of Which:		33	ń	30	3		0	32	i	29	3	0	0
	Equity		74	0	74	218	0	0	69		69	205	0	0
	Other non credit-obligation assets			,	74		_	-	0,7					, i
	IRB Total													
	,	(1) Orig	ginal expos	sure, unlike Exp	osure value, is n	ported before taking in	to account any	effect due to creo	dit conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	n effects).	_

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	502	0	862	106	0	0	424	0	854	116	0	0
	Institutions	207	0	226	146	23	0	275	0	248	138	0	0
	Corporates	5,172	78	3,728	2,222	23	76	4,807	72	3,390	2,140	21	72
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,707	26	1,415	449 70	3	23	1,660 114	26	1,352 80	499 68	3	24 3
	Retail	67		65	10		3	61	3	60	00		3
	Retail - Secured on real estate property	40	1	41	- 10			39		39	6	0	0
	Retail - Secured on real estate property - Of Which: SME			7.				0		0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-Si	40	1	40		,		39		39	6	0	0
	Retail - Qualifying Revolving	3	ô	3	ő	ō	ő	3	ő	3	ő	ő	ő
	Retail - Other Retail	24	1	22	4	0	1	19	0	18	3	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	23	1	22	4	0	1	18	0	17	3	0	0
	Equity	5	2	5	19	7	0	5	2	5	19	7	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	876	0	970	0	0	0	1,000	0	1,091	0	0	0
	Institutions	750	17	673	171 1.481	0	0	607 4,752	16	528 2.467	139 1.463	0	0
	Corporates Corporates - Of Which: Specialised Lending	4,934 1.181	17	2,539 754	330	4	20	1,186	16 12	767	1,463 324	3	19
	Corporates - Of Which: SME	1,101	13	142	106	3	,	1,100	12	132	97	3	,
	Retail	96	3	92	14	,	1	96	3	100	13	1	1
	Retail - Secured on real estate property	53	1	53	7	i	i	55	i	55	7	0	i
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0		2	0	2	i	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-St	52	1	51	6	1	1	53	1	53	7	ō	1
	Retail - Qualifying Revolving	5	0	4	0	0	0	5	0	4	0	0	0
	Retail - Other Retail	38	0	35	6	0	0	36	0	41	5	0	0
	Retail - Other Retail - Of Which: SME	3	0	3	2	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	35	0	32	4	0	0	34	0	39	5	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	1,174	0	1,174	91	0	0	1,298	0	1,298	101	0	0
	Institutions	962	0	849	262	0	0	1,291	0	1,145	171	0	0
	Corporates	1,060	21	995	443	8	6	871 367	20 20	811	469	14	5
	Corporates - Of Which: Specialised Lending	386	21	345	186	8	6	367		331	191	14	5
	Corporates - Of Which: SME Retail	0 22	0	0 22	0	0	0	22	0	0 21	0		0
			0		2		0		0				0
	Retail - Secured on real estate property	16	0	16	1		0	16	0	16	1		0
JAPAN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	16	0	0 16				15	0	15		0	0
3741744		16	0	16	1		0	15	0	15	1		0
	Retail - Qualifying Revolving Retail - Other Retail	1	0	1				1 5	0	1		0	0
	Retail - Other Retail - Of Which: SME	3	0	0	1		0	3	0	3	1		0
	Retail - Other Retail - Of Which: non-SME				· ·		0						
	Recall - Other Recall - Or Which: non-site Equity	1	0	1	2	0	0	6	0	6	19	0	0
	Other non credit-obligation assets							_	Ů	Ů		, and	ı i
	IRB Total												_

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	49	0	131	0	0	0	447	0	450	0	0	0
	Institutions	1,127	0	1,136	116	0	0	1,614	0	1,603	117	0	0
	Corporates	4,957	40	3,068	1,179	21	8	4,912	40	3,400 566	1,260	21	6
	Corporates - Of Which: Specialised Lending	828	0	584	189	0	3	768	0	566	191	0	2
	Corporates - Of Which: SME Retail	4 51	0	48	0	0	0	4 55	0	0 52	0	0	0
	Retail - Secured on real estate property	39	0	39	,			42		41			0
	Retail - Secured on real estate property - Of Which: SME	39	0	39	3		0	42		41	3		0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-Si	38	0	38	4	0	0	41	0	41	5	0	0
	Retail - Qualifying Revolving	2	0	1	n	0	0	2	0	1	0	0	0
	Retail - Other Retail	11	ō	9	1	ō	ō	12	ō	10	1	ō	ō
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	10	0	8	1	0	0	11	0	8	1	0	0
	Equity	16	0	16	60	0	0	14	0	14	50	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 31/12/2022			_				
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
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, Einancial accepts	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					anough profit of loss	comprehensive meanic								
[0 - 3M [5:	1 51	1	. 0	9	0	21		1	140	0	0	
[3M - 1Y [[1Y - 2Y [91	6 96 6 76	3	0	9:	0 15	37 0	508	16 8	375 549	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	12: 15- 191	4 154	93	0	10 6 17	0	40	434	10 19	334 415	0	. 0	
[5Y - 10Y [[10Y - more Total	 	10	5 16	16 114	0	-	0 0	101	0 0 1,656	0 58	81 0 1,893	0	0	0
[0 - 3M [[3M - 1V [450 1,08 344 61 99 233 220 3,000	5 456 3 1,064 5 345	347 625 109		10 ⁴ 4 ² 22	0	0	0	1 0 216	69 0	0	0	-
[1Y - 2Y [Belgium	345 61 493	5 345 6 66 2 492	0	0	4	20	0	50 0	0	0	0 0 75	0	
T10Y - more Total		35i 20i 3,008	8 358 9 209 3 2,989	78 133 1,441	0	19 2 964	54	79 0 79	457 0 532	29 0 246	345 0 1,444	0 0 75	0 0	14
[0 - 3M [[3M - 1V [0 0	0	0		0	0	0	0	0	0	. 0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Bulgaria		0 0 7	0	0		0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total	-	16	9 0 0 16	0	0	10	0	0	0	0	0	0 0	0	2
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Cyprus													
l 10Y - more Total											^	^		
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0	0	0		0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic		0 0		0		0 0		0 0	0 0 0	0 0	0 0 0	0 0	
[10Y - more Total [0 - 3M [0 0	0	0	(0	0 0	0	0 0 8	0 0 200	0 0	0	0
「3M - 1Y 「 「1Y - 2Y 「		3	0 0	0	0	3	0	0	0	0	2	0	0	
2Y - 3Y 13Y - 5Y 15Y - 10Y	Denmark		0 0	0	0		0	0	0	0 0 0	0	0	0	
Total		30	0 30	0	0	30	0	4	88 0	8 0	0 202 0	0 0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 0		0		0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Estonia		0 0 3	0	0		0	0	0	0	0	0	0	
[10Y - more Total	1	3	3 3	0	0	2	0	0	0	0	0	0	0	5



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland	0 2056 102 127 105 114 14 667		0 3 0 0 3 14	0 0 0 0 0	(19; 7; 100 8; 7; (54)	23 22 20 34 0	2 1 0 10 3 544 390 950	160 390 6 331 20 3,371 2,371	0 0 18 7 37 63 26 151	0 30 1,219 315 439 538 166 2,707	0	(((((0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	3,483 10,130 43,643 3,665 6,975 2,10,151 114,338 20,3,48	2,658 10,130 43,643 3,665 6,975 21,015 114,338	1,969 530 506 90 498	0 0 250 48 4 0 0	249 1,569 238 1,100 1,760 3,322	1,262 7,760 42,475 2,412 4,633	85 149 24 134 139 128 284 944	6,497 5,903 925 635 1,351 1,653	376 226 71 75 37 388 138	1,7/4 1,847 1,455 1,487 642	1,143 3,738 500 3385 352 463	(12,480
[0 - 3M [Germany	2,259 1,430 362 151 542 422 2,25 5,200	2,251 1,418 343 141 542 422 25 5.142	2,157 8 196	0	(233 164 88 213 134 844	1111 957 0 5 61 66	22 5 86 2 89 229 145 577	3,249 134 587 88 1,010 1,990	198 127 127 35 37 260 22	1,204 1,910 1,170 608 578 3,104	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		60
[0 - 3M [Croatia	0 0 0 14 0	0 0 0 0 14 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 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		2
[0 - 3M [Greece	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	1 0 0 0 0 0 0	43 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	0 0 0 0 3	0 0 0 0 0 3 3	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	1 0 0 0 0 0	273 0 0 0 0 0 0 0	62 4 0 0 0 0 0	1,142 260 0 0 0 0 0 0	0 0 0 0 0		9
Total	Ireland	90 0 191 93 38 38 77 47	90 0 0 91 93 38 77 47	0 0 0 0 0 0 0 31	0 0 0 0	99 97 37 18	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 0 0 0 0	246 92 0 0 0 0	86 0 0 0 0 0	1,402 1,406 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	Italy	7,7 7,90 1,158 8,7 1,576 6,99 2,08 5,963	75 310 1 158	55 38 624 40	0	20 17/ 28/ 28/ 41/ 23/ 21/ 21/ 25/ 875/ 875/	0 44 250 0 947 216	3 23 0 0 0 4 35 0	613 0 0 0 5 240	7 21 0 9 25 600 65 726	736 362 3 40 245 5.431	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((303
Total	Latvia	0 0 0 0 3 1 0	3,923 0 0 0 0 3 3 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	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	01 0 0 0 0 0	0 0 0 0 0	726 155 0 0 0 0 0 0 0	183 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	303



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	167 364 898 223 901 676 245 3,479	167 364 898 223 901 676 238 3,467	50 1 0 87 176 51 157 521	0 0 0 0 0	11: 21: 47: 133: 63: 52: 9; 2,19:	421 0 92 97	85 72 369 111 293 3,762 1,970 6,662	4,158 2,891	102 221 684 587 519 3,033 1,438 6,584	6,178 9,243 5,782 23,080	0 0 0 0 0		27
[0 - 3M [Malta	0 24 2 0 0 0 0	0 244	000000000000000000000000000000000000000	0 0 0 0 0		0 24 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		5
To - 3M	Netherlands	44 44 66 68 183 133 56 61.6	40 46 69 182 139 105 36	24 41 6 71 86 105 365	0 0 0	11 6 11 1 1 (0 0 0 0 45 0	114 30 0 0 0 0 0 0	232 0 0 0 0	20 4 9 1 0 0 0	23 67 10 0 0	0 0 0 0 0		
Total Tota	Poland	318 10 20 30 188 34 218	15 0 20 30 188 34	0 0	0 0 0 0	222 11 (2) 33 22 3 (0)	0 0 0 0 161 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 - 3M [Portugal	933 0 166 167 258 387 500 0	0 29 160 5 5 5 5 5 6 5 7 5 8		0 0 0 0 0	20 92 233 338 467	0 3 66 22 42 38	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		80
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	1,334	1,334	2	0	1,161	172	0	0	0	0	0	d	40
Total [0 - 3M	Slovakia	0 0 13 5 16	0 0 13 5 16	0 0 0 5	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 5	2 0 0 0 0	18 0 70 0 0 0	1 1 2 0 4 0	156 96 45 0 126 0 0	0 0 0 0 0		
Total [0 - 3M	Slovenia	34 0 0 0 0 0 19	34 0 0 0 0 0 0 19 0 19	6 0 0 0	0 0 0 0 0 0	23	5 0 0 0 0 0 10 10	2 0 0 0 0 0 0	88 0 0 0 0 0	8 0 0 0 0 0	423 0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0



General governments exposures by country of the counterparty

				Groupe BPCE As of 31/12/2022												
							As of 31/12/2022									
						Dire	ct exposures									
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet			
												Off-balance sl	neet exposures			
			Total coming amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount		
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	comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	217 333 322 144 800 905 421 3,151	212 332 329 147 802 904 421 3,146	7 0 2 11	0 0 0 0 0	20 9 18 7 69 79 11 2,16 :	137 68 107 105	9 14 0 0 0 0 2 23	270 156 0 0 0 0 426	0 0 0 0 0	0 9 0 0 0 0	0 0 0 0 0		10		
[0 - 3M [Sweden		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 - 3M [United Kingdom	477 6 6 7 161 161 44 754	477 9 0 0 161 58 49	475 0 0 0 0 0 0	0 0 0 0 0	16 5 4 26	2 0 0 0 0 0	4 81 257 321 64 149 97	184 1,136 11,807 2,898 699 1,157 534	0 20 76 59 179 249 45 628	1,626 240	0 0 0		14		
[0 - 3M [Iceland	2 2 3 3	0 0 29 0 4 33 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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		5		
Total Tota	Liechtenstein		30		·		J									
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway	11:	0 0 16 45 0	000000000000000000000000000000000000000	0 0 0 0 0	11 4	0 0 0 0	0 0 21 0 16 0	0 0 375 0 0 79	0 36 0 0 17 5 0	0 412 0 0 631 152 0	0 0 0 0 0				
Total	Australia	11	9 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	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	() () () ()	2		
To - 3M	Canada	22 9 4 9 1 131 133		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 5 4 9 13 12	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 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		16		
Total	Hong Kong	516 95 55 6 6 7	99 99 95 4 4 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	99 99 99 99 99 99 99 99 99 99 99 99 99	90 0 4 4 0 0 0	000000000000000000000000000000000000000	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	(((((((((((((((((((10		



General governments exposures by country of the counterparty

			Groupe BPCE As of 31/12/2022 Direct versuses												
							As of 31/12/2022			_			_		
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet		
												Off-balance sh	neet exposures		
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted	
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	through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	3,579 214 19 71 699 28 5,565	19 71 699 28 556	640 156 0 0 0 0 0 66 862	0	662 28 837	2,939 0 0 37 0 490	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	(((((((((((((((((((211	
To - 3M	u.s.	963 1,190 13,174 3,875 3,278 2,059 1,206	3,125 815 1,190 13,174 3,875 3,378 2,059 1,206 25,697	94 0 190 93 342	0	864 1,105 2,492 3,665 2,488 1,120 1,120 11,784	4 26 10,491 1144 548 516	94 157 236 771 1,721 3,881 1,760 8,618	7,568	32 66 49 50 87 1,866 1,446 3,596	671 1,137 528 577 2,000	0		425	
[0 - 3M [China	8,192 0 33 0 0 0 0 8,225	8,192 0 33 0 0 0	8,192 0 0 0 0 0 0 8,192	0	() () () () () () () () () ()	0 0 33 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0	0 0 700 0 0 0 0		45	
[0 - 3M [Switzerland	5 417 0 153 153 0 203 225 1,012	5 417 0 153 0 203 235	0 0 0 0	0		\$ 417 0 0 153 0 0 203 235 1,012	83 1 0 0 0 0 0 0	1,688 258 0 0 0 0	82 7 6 0 0 0 0	1,106 232 141 0 0 0 1,478	0 2 0 0		120	
[0 - 3M []	Other advanced economies non EEA	1,095 434 881 8 8 10 102 344 3,244	1,741 434 881 8 10 182 34	31 3 214 2 0 0 168 34 452	0	1,711 396 85 6 10 6 0	0 34 578 0 0 9	0 0 0 0 0 7 7	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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
Total Tota	Other Central and eastern Europe countries non EEA	0 0 1 0 0 1 0 0	0 0 1 0 0 0 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 1 0 0 0 1	000000000000000000000000000000000000000	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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		112	
To - 3M	Middle East	4,442 115 132 83 175 11	11 0	4,442 3 0 0 0 0	0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 111 132 83 175 11	0 0 0 0 0	0 0 0 0	0 0 0 0 0 2 5 4	3 0 0 0 84 53 47	469 150 585 0 99 1	(((
Total [0 - 3M	Latin America and the Caribbean	4,958 24 40 11 40 53 156 37 680	24 40 11 40 53 156	4,446 0 16 0 0 0 0 0	0	0 0 0 0 0 15	512 24 24 11 40 47 139 345 628	23 0 0 0	601 0 0 0 0	12 0 0 0 0 0 0 0	187 0 0 0 0 0 0 0 0	1,304 6 60 2 5 1 189 32 294		210	



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 31/12/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			
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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
1 ME - 0 1		184	4 184	0	C	0	184	1	10	8	8 700	0		0
[3M - 1Y [Africa	33 119 60 203 722 (1,327	9 39 9 119 0 60 3 203 2 722 0 0	0 54 0 0 7 0 61	0 0 0	24 54 50 60 61 61 61 61 61 61 61 61 61 61 61 61 61	0	11 90 54 357 537 66 1,115	388	3; 19 16 90 100 6	1 227 9 223 5 148 5 1,286 7 1,345 6 74 2 4,004	0 0 0 0 108 0		0 0 0 0 0 0 0 0
[0 - 3M [Others	1,093 1,199 200 244 441 441	2 1,092 1,196 4 204 8 248 2 442 3 443 3 243	1,083 0 0 0 0		0 239 164 0 182 0 368 0 286	8 957 40 66 73 147	118 45 5 37 106 0	6,303 1,222 650 963 2,305		9 2,780 9 519 6 141 0 1 7 700 5 778	12 268 14 25 1 5		0 1 0 0 0
[10Y - more Total	1	3,868		1,083	0	1,239	230 1,521	318	11,443	227	0 7 4,919	42 366		0 1 674

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 counterparts 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 counterparts (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 counterparts (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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Bernin, Monrocon, Compo, The Democratic Republic Of The Congo, Cite D'Noire, Equatorial Guinea, Eritres, Ethiopia, Gabon, Gamba, Guinea, Guinea-Bissau, Komya, Lescotha, Liberia, Madagascar, Malawa, Mali, Mauritlos, Mauritlasini, Monrocondina, Monrocon, Congo, The Democratic Republic Of The Congo, Cite D'Noire, Equatorial Guinea, Eritres, Ethiopia, Gabon, Gamba, Guinea, Guinea-Bissau, Komya, Lescotha, Liberia, Madagascar, Malawa, Mali, Mauritlos, Mauritlasini, Monrocondina, Monrocon, Congo, The Democratic Republic Of The Congo, Cite D'Noire, Equatorial Guinea, Eritres, Ethiopia, Gabon, Gamba, Guinea, Guinea-Bissau, Komya, Lescotha, Liberia, Madagascar, Malawa, Mali, Mauritlos, Mauritlasini, Monrocondina, Monrocon, Carrier, Monrocon, Carrie

- (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



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 30/06/2023			_				
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	20: 3: 7: 13: 17: 41: 1: 1.055:	3 33 6 76 0 130 3 173 8 418	135 8 0 71 1 15 230		7 2 6 11 10 40	0 2 14	8 27 27 35 9 0 0	464 260 689 856 287 0 0	6 9 4 13 0 1 0	616 375 175 570 0 81 0	0 0 0 0	0 0 0	
[0 - 3M [Belgium	1,886 92 66 356 344 94 299	2 1,832 3 902 6 6 6 66 9 369 9 349 5 845 5 445 290	1,882 278 0 138 21 268	0	22 4 23 27 46 5	0 2 12 20 1 0 3 47 117	70 0 0 0 0 0 70 70	138 25 50 0 0 473	1 0 200 0 0 27 0 0	0 0 1,030 0 0 343	0 0 0 75 0	000000000000000000000000000000000000000	34
[0 - 3M [Bulgaria	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		I I	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	000000000000000000000000000000000000000	2
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0 0 0	0 0 0 0 0	6,416 0 0 0 0 0 0 0 6,416	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0	3	0 0 0 0	000	0 0 0 0	9 0 0 0 2 0 0	1,342 100 0 0 110 0	0 0 0	000000000000000000000000000000000000000	
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia	-	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0		0 0 0	000000000000000000000000000000000000000	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	000000000000000000000000000000000000000	



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	206 116 46 100 122 112 14 717	46 100 122 112 14 717	0 0 2 14	0 0 0 0 0	20 7 4 5 12 7	22 6 3 42 0 3 3 3 3	2 3 1 36 2 1,208 1,052 2,304	500 129 100 605 20 5,804 4,686	0 6 7 23 13 62 25 136	30 440 804 228 272 682 164 2,620	0 0	(((((
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	21.574 11.779 5.043 2.522 7.312 20.816 126,136	20,798 11,719 5,043 2,522 7,312	1,454 1,096 358 89 576 1,205 3,059 7,837	0 139 205 48 4 0 0	68 50 96 36 1,44 3,29	19,431 9,525 7 3,499 1 2,005 7 5,206	5 190 1 1 295 81 117 269 959	18,446 6,525 182 2,021 486 1,848	240 463 15 50	2,945 6,891 385 1,003 625 2,933	1,611 3,185 566 191 328 411	(((((((((((((((((((2 12,372
[0 - 3M [Germany	1,647 1,447 328 199 979 493 40	1,647 1,417	1,537 959 280 140 660 146 31	0	8 1 3 4 4 4 4 2 4 2 5 5 8 1 1	7 23 4 82 7 0 5 18 8 71 4 88 8 0	8 12 28 40 31 1 267 85	3,414 434 578 412 751 2,500 1,010	51 72 15 8 13 216 13	2,318 2,851 509 383 228 2,656	0 0 0	((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0 - 3M	Croatia	0 0 0 5 9	0 0 0 0 5 9 9	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	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 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		000000000000000000000000000000000000000
[0 - 3M [Greece	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 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	5 0 0 0 0 0	38 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	((((((
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	0 0 0 0 4	0 0 0 0 0 4	0 0 0 0	0 0 0 0		0 0 0	18 0 0 0 0 0 0	1,251 0 0 0 0 0 0 1,251	12 0 0 0 0 0 0	259 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		
10-3M	Ireland	90 90 32 24 44 45 70 48	4 0 90 32 24 46 70 48	0 0 0 0 0 0 31	0 0 0 0	9 3 3 2 6 1	0 0 0 2 2 0 37 0 0 0	10 0 0 0 0 0	1,251 117 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	82 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	Italy	1,312 920 560 100 1,222 833 1,959	1,312 920 560 1000 1,220 831 1,959 6,902	1,164 759 64 41 12	0 0 0 0	24 14 9 23 2 2 28 10	3 0 4 1 3 255 4 35 9 919 7 304	5 0 0 3 3 1 0	0 0 0 0 5 5 240	19 15 1 1 16 17 570 64 703	31 82 157	0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Latvia	2000.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5,902 51 0 0 0 23 1 0	51 51 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	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	60 0 0 0 0 0	1 0 0 0 0 0	7,053 49 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	(((((((((((((((((((291



General governments exposures by country of the counterparty

				Groupe BPCE As of 30/06/2023												
							As of 30/06/2023									
						Dire	ct exposures									
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet			
												Off-balance sh	eet exposures			
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted		
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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount		
[0 - 3M [Lithuania	0 0 0 10 10	0 0 0 0 10	000000000000000000000000000000000000000	0 0 0 0 0	((((10 (11	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 - 3M [Luxembourg	9 713 251 268 899 1,427 191 3,761	9 713 251 278 890 1,427 186 3,754	145	0	533 114 188 69- 1,16 7,762	140 25 141 116	16 10 423 106 353 3,563 1,904 6,377	7,857 1,637	217 559 249 330 521 2,681 1,489 6,047	5,849 3,577 6,049	0 0 0 0 0	0 0 0 0 0	28		
[0 - 3M [Malta	33 30 00 00 00	0 33 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 33 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	7		
[0 - 3M [Netherlands	499 19 70 344 61 166 28 1,183	19 70 344 61 166	491 15 0 233 1 165 28	0 0 0	11.1 11.1 14.0 (0.0	0 0 0 45 0 0	0 0 0 0	365 0 0 0 0 0	5 11 2 0 0 0 0	926 198 26 0 0 0 1,151	0 0 0 0 0	000000000000000000000000000000000000000	0		
Total Tota	Poland	0 0 3 3 1 1 1 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2	0 0 31 29 158 36		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 ((() () () () () () () () ()	0 0 0 0 144 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 0 0 0 0 0 0 0 0 0 0 0 0	70		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	0 118 67 261 381 444	0 118 67 261 381 440		0 0 0 0 0	11- 23- 34-(40)	0 4 67 22 41 38	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	000000000000000000000000000000000000000	78		
Total [0 - 3M [Romania	1,267	1,267	0	0	1,095	172	0	0	0	0	0	0	35		
Total	Slovakia	0 0 13 0 2 2 25	0 0 13 0 2 25 0	0 0 0 0	0 0 0 0	() 1: () 33	0 0 0 0 5	0 0 0 0	0 70 0 30 24 0 0	3 2 0 0 9 0 0	19 45 200 0 305 0 0 5 69	0 0 0 0 0	000000000000000000000000000000000000000			
Total	Slovenia	39 0 0 0 22 0	39 0 0 0 0 0 20 20	000000000000000000000000000000000000000	0 0 0 0 0 0	33 ((((() ()	0 0 0 0 0 0 10	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	000000000000000000000000000000000000000	0		



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
		Tables complete the second of the	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	` 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	13.7 366 322 122 825 1,151-7 436 3,366	2 133 5 366 6 328 7 120 7 1,124 4 433 8 3,330	1 1 0 0	0 0 0 0 0	10 13 8 72 1,046 12:	188 31 95 104	0 0 0 0 0	34 0 0 0 0 0	23 0 0 0 0 0 0	279 0 0 0 0 0 0 0	0 0 0 0 0		25
[0 - 3M [Sweden			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 - 3M [United Kingdom	688 21 111 5:5 42	9 0 0 4 214 111 5 5 5 6	688 0 0 0 0 0 0	0 0 0 0	((21- 110 5- 42- 424	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28 73 143 317 77 131 91 860	1,938 3,134 850 954 499	13 92 42 55 254 202 46 704	824 2,451 5,778 1,575 489	0 0 0	(((((((((((((((((((14
To - 3M	Iceland	3(0 30 0 4 4 4 34 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	34 34 34 ()	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	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	(((((((((((((((((((5
[0 - 3M [Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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 15 0 0 24 0	0 367 0 0 236 0	0 0 2 2 2 0	0 0 183 460 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Australia		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 0 0 0	(((((((((((((((((((0
0 - 3M	Canada	33 36 55 121 27 20 133 6		0 0 0 0 0	0 0 0 0 0	(34 55 12: 2: 11: (35)	33 0 0 0 0 12 0 45	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 46 0 0 46	(((((((((((((((((((12
[0 - 3M [Hong Kong	199	199 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	199	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	() () () () () () () () () ()	2



General governments exposures by country of the counterparty

							Groupe BPCE							
							As of 30/06/2023							
						Direc	t exposures							
	(mln EUR)			On balance st	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	derivative financial assets	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	6,458 8 0 0 1,275 0 933 8,338	6,458 48 0 64 1,275 0 4933 8,338	0 0 0 0 0 34 2.349	0	27 48 0 64 1,245 0 0	0 459	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		243
[0 - 3M 1 1 1 1 1 1 1 1 1	u.s.	3,117 1,217 1,5376 1,5,376 4,420 3,438 2,184 1,448	1,181 1,367 15,367 4,420 3,438	2,317 691 27 279	0	0 488 3,220 3,878 2,535 955 43 11,131	0 119 12,127 261 474 713	96 175 304 796 1,904 3,859 1,650	3,452 2,603 10,025 10,695 19,573 26,474 4,593 77,415	11 65 58 13 132 1,839 1,385 3,503	11 610 3,094 216 3,254 10,566 7,080 24,830	0 0 0 0 0 0		100
[0 - 3M [China	7,965 1,129 5 5 0 0 0 9,140	7,965 1,129 45 0 0 0 9,140	7,966 1,129 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 45 0 0 0	0 0 0 0 0	2,702 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	0 700 0 0 0 0		13
[0 - 3M	Switzerland	0 338 0 15 15 247 188 930	0 338 0 156 0 247 188 930	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		0 338 0 156 0 247 188 930	35 6 0 0 0 0 0	2,608 721 0 0 0	22 37 0 0 0 0	2,660 1,260 0 0 0 0 0 3,920	0 3 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y	Other advanced economies non EEA	2,475 253 323 11 10 163 0 3,234	2.475 253 323 11 10 163 0 3,234	0 0 161 0 0 129 0	0	2,472 231 0 111 100 24 0 2,749	162 0 0 9	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 - 3M	Other Central and eastern Europe countries non EEA	200 0 0 0 0 0 1 1 0	200 0 0 0 0 1 0 202	200 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 1 1	0 0 0 0 0 0	100 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		3
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Middle East	4,695 1,332 132 132 2 2 159 9 9 0	4.695	4,695 1,152 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	0 180 132 28 159 9 0	0 0 0 0 0	62 0 0 0 0 0	0 0 0 4 4 2	35 0 0 4 105 87 47 278	0 637 0 0 597 0 0		0 0 0 0 0 0 0 0 0
To -3 M	Latin America and the Caribbean	6,336 10 75 12 46 46 133 373 710	5,336 10 75 12 46 72 126 373 713	0 18 0 0 0 0 0 6 0	0	0 0 0 0 0 0 15 0	10 57 12 45 69 108 361	0 0 0 1 1 0 21 0	95 364 0	10 0 0 71 1 4 0	198 0 0 205 133 131 0 668	8 14 0 1 0 188 19		197 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

Groupe RDCF

								Groupe BPCE							
								As of 30/06/2023	3						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
													Off-balance sh	neet exposures	
						Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
	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	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
					of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
	[0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y	Africa	199 66 66 50 299 544	198 62 62 65 65 65 65 44 544	0 40 0 0 8		0 0 55 0 0 7 0 7 0 237 0 0 0	198 7 26 44 57 537	2 101 85 74 365 521	362	6 6 13	7 158 2 121 9 205 7 147 1 1,218 7 1,178	0 0 0 0 399		0 0 0 0 0 0 1
ŀ	Total [0 - 3M [1,215 3,799	3,799	47 3,731		299	8	1,216	9,315 3,790	235	3,255	399 97		1 854
	[3M - 1Y [[1Y - 2Y [1,292 187	187	0	(0 315 0 138	977 49	34	1,760 950	71	1 3,724 0 151	164 1		0
	[2Y - 3Y [[3Y - 5Y [Others	103 414	103 414	0	(0 84 0 347	19 67	54 72	863 2,149	47	93 7 1,675	0		0
	[5Y - 10Y [[10Y - more		534 230 6.559	534 230 6,559	0 0 3,731	(377 0 0 1,321	142 218 1.479	233	73 0 9,585	58	8 848 0 0 9,746	522 29 821		0
Į.	Total	<u> </u>	6,559	6,559	3,731		1,321	1,479	233	9,585	208	9,746	821		1 555

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 counterparts 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 counterparts (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 counterparts (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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Bernin, Monrocon, Compo, The Democratic Republic Of The Congo, Cite D'Noire, Equatorial Guinea, Eritres, Ethiopia, Gabon, Gamba, Guinea, Guinea-Bissau, Komya, Lescotha, Liberia, Madagascar, Malawa, Mali, Mauritlos, Mauritlasini, Monrocondina, Monrocon, Congo, The Democratic Republic Of The Congo, Cite D'Noire, Equatorial Guinea, Eritres, Ethiopia, Gabon, Gamba, Guinea, Guinea-Bissau, Komya, Lescotha, Liberia, Madagascar, Malawa, Mali, Mauritlos, Mauritlasini, Monrocondina, Monrocon, Congo, The Democratic Republic Of The Congo, Cite D'Noire, Equatorial Guinea, Eritres, Ethiopia, Gabon, Gamba, Guinea, Guinea-Bissau, Komya, Lescotha, Liberia, Madagascar, Malawa, Mali, Mauritlos, Mauritlasini, Monrocondina, Monrocon, Carrier, Monrocon, Carrie

- (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 nGAMP

Performing and non-performing exposures
Groupe BPCE

276

1,521

231,488

1,484

1,517

[&]quot; For the definition of non-performing exposures please refer to Article 47a(3) of Repulation (EU) No 575/2013 (CRR) ³¹ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instrum

Institutions records here the cumulative amount of executed cordst tosiss since initial recording for institutions record in the company of the contractive and the company of the company

The fact of the fact, committed to the fact, committed implication for the fact, committed implication

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

Performing and non-performing exposures Groupe BPCE

| The content of the

For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instrument

1,328

1,325

238,308

(3) Institutions report here the currulative amount of expected credit bisses since initial ecognition for financial instruments subject to impairment, the accurulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than 1927 and provisions for off-balance sheet expo

(6) for the oral ballets about time, accommission frequence that, accommission designate departs and accommission of the properties of what is appointed according to the YEEP Stemment, (templates 17.100 / 17.3100, which follows a sign convention based on a costifyided convention, as opinion in Areas V, Part 1 peraposity 10 and 11 of Regulation ((0)) 2021/51. TS on Supervisory reporting, Pleaseway, for the off-ballets and ball templates the accommission of the properties of th

235,257

1,284

1,176



Forborne exposures

			As of 30/	09/2022					As of 31	/12/2022		
		ring amount of with forbearance	Accumulated in accumulated convalue due to conversions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated of accumulated of value due to coprovisions for forbearance m	changes in fair redit risk and r exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
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)	18	18	2	2			18	18	4	4	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	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	14	14	0	0			14	14	0	0	0	
Non-financial corporations	4	4	2	2	. 0		4	4	4	4	0	
Loans and advances (including at amortised cost and fair value)	11,799	7,580	2,224	2,077	6,775	4,005	11,277	7,166	2,201	2,019	6,509	3,898
Central banks	4	4	4	4	0	0	4	4	4	4	0	0
General governments	30	16	12	12	1	1	24	15	11	11	1	1
Credit institutions	0	0	0	C	0	0	0	0	0	0	0	0
Other financial corporations	88	71	47	46	11	8	86	69	47	46	10	8
Non-financial corporations	6,469	3,950	1,311	1,219	3,198	1,705	6,177	3,708	1,348	1,221	3,038	1,674
of which: small and medium-sized enterprises	2,712	1,681	539	501	1,643		2,554	1,614	535	498	1,584	
Households	5,208	3,540	850	796	3,566	2,291	4,986	3,370	791	736	3,460	2,216
DEBT INSTRUMENTS other than HFT	11,817	7,598	2,227	2,079	6,775		11,295	7,184	2,205	2,023	6,509	
Loan commitments given	415	29	25	2	145	14	368	48	17	1	122	22
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

⁽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 F18.00 / F19.00), 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.

⁽P) 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.



Forborne exposures

Groupe BPCE

			As of 31/	/03/2023					As of 30/	06/2023		
		ying amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated i accumulated of value due to of provisions for forbearance m	changes in fair redit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
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)	8	8	4	4	0	0	7	7	4	4	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	4	4	0	0	0		3	3	0	0	0	
Non-financial corporations	4	4	4	4	0		4	4	4	4	0	
Loans and advances (including at amortised cost and fair value)	11,042	7,075	2,138	1,980	6,329	3,879	10,739	7,124	2,132	2,001	6,042	3,675
Central banks	4	4	4	4	0	0	4	4	4	4	0	0
General governments	18	5	3	3	0	0	12	4	3	3	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	83	68	46	45	10	7	88	68	47	46	14	7
Non-financial corporations	5,906	3,589	1,275	1,171	2,852	1,654	5,597	3,633	1,269	1,191	2,605	1,492
of which: small and medium-sized enterprises	2,337	1,560	519	486	1,465		2,302	1,559	518	488	1,340	
Households	5,031	3,409	810	757	3,467	2,218	5,037	3,416	810	758	3,423	2,176
DEBT INSTRUMENTS other than HFT	11,050	7,083	2,142	1,984	6,329		10,746	7,131	2,136	2,005	6,042	
Loan commitments given	302	55	11	1	120	30	413	58	8	1	126	36
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

⁽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 F18.00 / F19.00), 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 Groupe BPCE

			As of 3	0/09/2022					As of 31	/12/2022					As of 3:	1/03/2023					As of 30	0/06/2023		
	Gross carry	ying amount				Accumulated	Gross carry	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	5.067	336	336	5.067	308	0	5.089	324	324	5.089	316	0	5.148	322	322	5.148	320	0	5.224	323	323	5.224	314	0
B Mining and guarrying	4.243	374	374	4.243	166	0	4.020	309	309	4.020	124	0	3,487	293	293	3,487	120	0	3.289	283	283	3.289	119	0
C Manufacturing	21,938	1,575	1,575	21,938	873	0	23,697	1,606	1,606	23,697	896	0	22,730	1,632	1,632	22,730	905	0	22,379	1,644	1,644	22,379	907	0
D Electricity, gas, steam and air conditioning	10,899	154	154	10,638	104	0	10,974	226	226	10,681	132	0	11,309	288	288	10,996	134	0	11,342	276	276	11,031	142	0
E Water supply	1.447	51	51	1.447	33	0	1.609	45	45	1.609	35	0	1.638	50	50	1.638	36	0	1.662	50	50	1.662	35	0
F Construction	17,497	1,306	1,306	17,492	776	0	18,350	1,329	1,329	18,345	841	0	18,250	1,358	1,358	18,246	861	0	17,968	1,447	1,447	17,964	914	0
G Wholesale and retail trade	34.362	2.106	2.106	34.049	1.372	0	35.252	2.116	2.114	34.985	1.380	0	35.083	2.035	2.034	34.781	1.334	0	34.747	2.116	2.116	34.462	1.379	0
H Transport and storage	7,600	572	571	7,598	269	0	8.645	456	456	8.643	279	0	7.996	450	450	7,994	264	0	8.177	467	467	8.175	262	0
I Accommodation and food service activities	10,755	939	939	10,755	743	0	11,299	934	934	11,299	786	0	11,369	978	978	11,369	770	0	11,447	995	995	11,447	758	0
3 Information and communication	5.432	188	188	5.432	105	0	5.849	176	176	5.849	110	0	6.352	179	178	6.352	112	0	6.431	212	212	6.431	114	0
K Financial and insurance activities	38,076	1,062	1,062	37,856	898	0	32,205	941	941	31,986	868	0	32,421	903	903	32,175	834	0	32,550	932	932	32,312	814	0
L Real estate activities	119.829	2.351	2.351	119.595	2.068	0	121.112	2.357	2.357	120.876	2.204	0	124.032	2.285	2.285	123.797	2.192	0	125.424	2.444	2.444	125.233	2.179	0
M Professional, scientific and technical activities	21,065	1,301	1,301	21,065	630	0	18,005	728	728	18,005	473	0	18,922	742	742	18,888	477	0	19,079	802	802	19,041	497	0
N Administrative and support service activities	11,502	429	429	11,493	217	0	11,720	438	438	11,712	256	0	11,701	442	442	11,694	264	0	12,041	442	442	12,032	263	0
O Public administration and defence, compulsory social security	241	0	0	241	1	0	215	1	1	215	1	0	149	0	0	149	0	0	85	0	0	85	0	0
P Education	1.800	64	64	1.799	39	0	1.816	68	68	1.814	41	0	1.800	71	71	1.799	42	0	1.793	74	74	1.791	41	0
Q Human health services and social work activities	8,871	102	102	8,801	172	0	9,176	1,103	1,103	9,106	227	0	9,170	1,120	1,120	9,104	228	0	9,195	1,216	1,216	9,128	252	0
R Arts, entertainment and recreation	2.743	134	134	2.743	102	0	2.845	130	130	2.844	98	0	2.779	136	136	2.779	98	0	2.809	131	131	2.809	93	0
S Other services	3,962	299	298	3,819	529	0	4,571	273	273	4,448	498	0	3,066	233	233	3,039	506	0	3,204	248	248	3,187	533	0
Loans and advances	327 329	13.342	13.340	326.072	9.407	0	326.448	13 562	13.556	325 225	9.565	0	327.402	13.517	13.515	326 167	9 498	0	328 845	14 104	14 104	327 684	9.616	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 white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.