

1. CAPITAL

FR015
BPCE

Capital position CRD3 rules	31/12/2012		30/06/2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	42 448		42 294		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	616		459		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-1 588		-1 454		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-397		-425		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	40 860	10,7%	40 841	10,5%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	40 860	10,7%	40 841	10,5%	
G) Hybrid instruments not subscribed by government	5 647		5 415		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	46 507	12,2%	46 255	11,8%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	380 950		390 635		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	371		252		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	774		832		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	4 933		5 095		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	2 593		2 428		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	16 000		14 309		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

Memo items are given for information only before the date of application of CRR/CRD4 and are calculated on the basis of the latest known CRR draft text available as of closing date 31 December 2012 and 30 June 2013. They include only selective data which do not allow to calculate the Basel III capital adequacy ratios.

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		30 579	0	46 309	54	139 426	26	204	-	211	-	2 995	32		0		33		29
Institutions		14 587	30	35 694	404	88 422	33	5 314	-	6 651	-	17 884	48		114		281		65
Corporates		45 023	2 248	83 915	4 410	83 307	3 017	38 696	-	35 797	2 016	73 636	3 557		1 143		1 358		2 028
Corporates - Of Which: Specialised Lending		14	-	17 165	1 674	10 765	370	9	-	6 904	-	11 230	465		-		457		241
Corporates - Of Which: SME		12 513	619	1 124	434	26 517	561	13 572	-	1 314	147	24 137	677		277		116		671
Retail		-	-	257 191	8 620	42 964	1 500	-	-	58 101	1 098	20 503	1 589		-		4 141		1 165
Retail - Secured on real estate property	0,0%	-	-	145 334	2 752	28 012	930	-	-	34 639	360	10 986	874		-		769		191
Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	9 273	496	87	4	-	-	1 949	69	37	6		-		167		2
Retail - Secured on real estate property - Of Which: non-SME	69,2%	-	-	136 060	2 256	27 925	926	-	-	32 689	292	10 949	868		-		602		188
Retail - Qualifying Revolving		-	-	7 934	208	1 322	27	-	-	1 849	67	991	40		-		145		52
Retail - Other Retail		-	-	103 924	5 661	13 629	542	-	-	21 613	671	8 525	675		-		3 227		923
Retail - Other Retail - Of Which: SME		-	-	23 471	2 931	2 996	174	-	-	8 311	296	2 149	238		-		1 712		471
Retail - Other Retail - Of Which: non-SME		-	-	80 453	2 730	10 633	368	-	-	13 302	374	6 376	437		-		1 515		452
Equity		8 232	-	-	-	3 424	-	24 432	-	-	-	2 550	-		19		-		2
Securitisations		11 557	-	294	-	18 247	-	3 017	-	320	-	9 852	-		13		-		39
Other non-credit obligation assets		7 771	-	-	-	7 038	-	7 771	-	-	-	7 038	-		-		-		-
TOTAL		117 749	2 278	423 402	13 488	382 827	4 575	79 433	0	101 079	3 114	134 457	5 226	122	1 289	996	5 812	258	3 328
Securitisations and re-securitisations positions deducted from capital *		1 192	-	-	-	79	-	-	-	-	-	-	-		281		-		75

Notes and definitions
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		15 288	0	5 301	-	129 356	24	5	-	0	-	2 658	30		0		-		29
Institutions		7 259	1	7 000	5	73 310	31	1 891	-	1 686	-	15 183	46		90		6		54
Corporates		38 973	2 059	35 755	1 561	75 502	1 928	34 688	-	15 394	1 106	67 554	2 417		1 047		491		1 597
Corporates - Of Which: Specialised Lending		-	-	3 884	243	10 155	288	-	-	1 596	-	10 620	379		-		86		154
Corporates - Of Which: SME		12 099	567	865	159	25 441	519	13 015	-	1 095	111	23 048	621		258		68		610
Retail		-	-	257 167	8 613	40 528	1 362	-	-	58 089	1 098	18 976	1 408		-		4 137		1 056
Retail - Secured on real estate property	0,0%	-	-	145 330	2 751	28 012	930	-	-	34 638	360	10 986	874		-		769		191
Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	9 270	495	87	4	-	-	1 949	69	37	6		-		167		2
Retail - Secured on real estate property - Of Which: non-SME	69,2%	-	-	136 060	2 256	27 925	926	-	-	32 689	292	10 949	868		-		602		188
Retail - Qualifying Revolving		-	-	7 934	208	1 322	27	-	-	1 849	67	991	40		-		145		52
Retail - Other Retail		-	-	103 903	5 654	11 194	405	-	-	21 602	670	6 999	494		-		3 224		814
Retail - Other Retail - Of Which: SME		-	-	23 451	2 923	2 575	159	-	-	8 300	295	1 844	217		-		1 709		428
Retail - Other Retail - Of Which: non-SME		-	-	80 453	2 730	8 619	246	-	-	13 302	374	5 155	277		-		1 515		386
Equity		7 177	-	-	-	2 852	-	21 033	-	-	-	2 208	-		14		-		2
Securitisations		1 443	-	-	-	155	-	258	-	-	-	124	-		2		-		-
Other non-credit obligation assets		7 771	-	-	-	7 038	-	7 771	-	-	-	7 038	-		-		-		-
TOTAL		77 911	2 060	305 223	10 178	328 741	3 346	65 646	0	75 169	2 203	113 740	3 901	118	1 153	648	4 634	255	2 739
Securitisations and re-securitisations positions deducted from capital *		19	-	-	-	34	-	-	-	-	-	-	-		-		-		64

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
		-	-	10 441	-	61	-	-	-	-	-	-	-	-	-	-	-	-	-
Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Institutions		1 290	27	5 713	156	3 425	-	279	-	624	-	678	-	25	-	90	-	4	
Corporates		39	1	16 031	192	1 462	2	50	-	5 465	94	453	2	1	-	67	-	1	
Corporates - Of Which: Specialised Lending		-	-	2 985	88	1	-	-	-	934	-	1	-	-	-	38	-	-	
Corporates - Of Which: SME		0	-	36	1	0	-	0	-	33	1	0	-	-	-	2	-	-	
Retail		-	-	-	-	26	27	-	-	-	-	19	28	-	-	-	-	-	
Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	-	-	26	27	-	-	-	-	19	28	-	-	-	-	-	
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail - Of Which: non-SME		-	-	-	-	26	27	-	-	-	-	19	28	-	-	-	-	-	
Equity		246	-	-	-	3	-	748	-	-	-	3	-	-	-	-	-	-	
Securitisation		5 048	-	-	-	3 124	-	1 399	-	-	-	868	-	7	-	-	-	1	
Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		6 624	28	32 184	348	8 101	29	2 475	0	6 089	94	2 021	30	0	32	100	157	0	6
Securitisation and re-securitisations positions deducted from capital *		699	-	-	-	0	-	-	-	-	-	-	-	242	-	-	-	-	4

Notes and definitions

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
		-	-	281	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Institutions		1 350	-	10 532	40	1 041	0	288	-	1 186	-	180	0	-	-	34	-	-	
Corporates		303	0	3 638	518	830	6	138	-	1 938	44	699	6	3	-	215	-	6	
Corporates - Of Which: Specialised Lending		-	-	1 042	444	168	-	-	-	871	-	168	-	-	-	176	-	-	
Corporates - Of Which: SME		2	-	12	0	0	-	3	-	6	0	0	-	-	0	-	-	-	
Retail		-	-	-	-	15	-	-	-	-	-	11	-	-	-	-	-	-	
Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail		-	-	-	-	15	-	-	-	-	-	11	-	-	-	-	-	-	
Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Other Retail - Of Which: non-SME		-	-	-	-	15	-	-	-	-	-	11	-	-	-	-	-	-	
Equity		97	-	-	-	7	-	352	-	-	-	11	-	-	-	-	-	-	
Securitisation		657	-	-	-	55	-	185	-	-	-	22	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		2 406	0	14 451	558	1 948	6	964	0	3 126	44	924	6	0	3	32	249	0	6
Securitisation and re-securitisations positions deducted from capital *		65	-	-	-	-	-	-	-	-	-	-	-	25	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
International organisations	Central banks and central governments	12 354	0	26 324	-	5 252	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		12 354	0	26 324	0	5 252	0	0	0	0	0	0	0	-	0	-	0	-
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Italy	Central banks and central governments	766	-	350	-	2 951	-	61	-	7	-	89	-	-	-	-	-	-	-
	Institutions	375	0	730	50	1 617	-	131	-	257	-	359	-	-	-	-	18	-	1
	Corporates	279	25	3 510	154	350	2	182	-	1 967	23	266	1	8	-	70	-	-	0
	Corporates - Of Which: Specialised Lending	14	-	1 561	78	10	-	9	-	830	-	10	-	-	-	31	-	-	-
	Corporates - Of Which: SME	45	7	15	-	6	2	46	-	36	-	3	1	1	-	-	-	-	-
	Retail	-	-	4	1	9	0	-	-	3	-	7	0	-	-	0	-	-	0
	Retail - Secured on real estate property	0,0%	-	-	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	4	1	9	0	-	-	3	-	7	0	-	-	0	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	4	1	9	0	-	-	3	-	7	0	-	-	0	-	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	3	-	-	-	385	-	11	-	-	-	77	-	-	-	-	-	-	-
	Securitisation	469	-	-	-	2 625	-	124	-	-	-	1 008	-	-	-	-	-	-	14
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1 892	25	4 594	205	7 937	2	510	0	2 234	23	1 825	1	0	8	38	89	-
Securitisation and re-securitisations positions deducted from capital *		2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments	5	-	67	-	114	-	1	-	4	-	42	-	-	-	-	-	-	-
	Institutions	1 401	0	718	-	1 060	-	313	-	208	-	49	-	-	-	-	-	-	-
	Corporates	332	14	3 602	505	336	2	304	-	2 249	42	331	2	9	109	5	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	1 112	174	8	2	-	-	541	-	8	2	-	45	-	-	-	-
	Corporates - Of Which: SME	29	9	25	270	2	0	36	-	40	33	1	0	3	43	-	-	-	-
	Retail	-	-	4	0	249	21	-	-	2	0	143	31	-	0	4	-	-	-
	Retail - Secured on real estate property	0,0%	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	4	0	249	21	-	-	2	0	143	31	-	0	4	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	4	0	36	-	-	-	2	0	27	-	-	0	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	212	21	-	-	-	-	116	31	-	-	4	-	-	-
	Equity	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	355	-	-	-	5 206	-	224	-	-	-	5 186	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		2 092	14	4 391	505	6 965	23	843	0	2 464	42	5 751	34	1	9	28	109	0	9
Securitisation and re-securitisations positions deducted from capital *		20	-	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments	429	-	1 186	-	95	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	482	-	3 797	-	1 388	-	138	-	491	-	51	-	-	-	-	-	-	-
	Corporates	3 899	0	1 069	544	297	1	2 031	-	435	53	202	2	0	69	3	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	388	489	5	1	-	-	53	-	5	2	-	33	0	-	-	-
	Corporates - Of Which: SME	0	-	17	-	-	-	0	-	2	-	-	-	-	-	-	-	-	-
	Retail	-	-	4	2	14	-	-	-	2	0	10	-	-	1	0	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	0	-	-	-	-	-	-	-	-	-	0	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	0	-	-	-	-	-	-	-	-	-	0	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	4	2	14	-	-	-	2	0	10	-	-	1	0	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	4	2	14	-	-	-	2	0	10	-	-	1	0	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	1	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	81	-	-	-	679	-	53	-	-	-	506	-	-	-	-	-	-	1
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		4 892	0	6 055	546	2 474	1	2 226	0	929	53	770	2	0	0	7	71	0	4
Securitisation and re-securitisations positions deducted from capital *		18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		1 738	0	2 360	54	1 596	2	137	-	199	-	207	2			0		33		0
		2 429	2	7 204	152	6 580	1	2 274	-	2 198	-	1 383	2					132		6
		1 197	149	20 309	938	4 530	1 076	1 304	-	8 348	654	4 112	1 125			74		337		417
		-	-	6 194	158	419	79	-	-	2 081	-	419	82			-		48		87
		338	36	154	4	1 069	40	472	-	100	2	1 085	55			15		3		61
		-	-	13	4	2 123	90	-	-	4	1	1 336	122			-		2		105
	0,0%	-	-	3	0	-	-	-	-	1	-	-	-			-		0		-
	0,0%	-	-	3	0	-	-	-	-	1	-	-	-			-		0		-
	0,0%	-	-	0	-	-	-	-	-	0	-	-	-			-		-		-
		-	-	-	-	0	0	-	-	-	-	0	0			-		-		-
		-	-	9	4	2 123	90	-	-	4	1	1 336	122			-		2		105
		-	-	9	4	362	16	-	-	4	1	261	21			-		2		43
		-	-	-	-	1 761	74	-	-	-	-	1 075	101			-		-		62
		708	-	-	-	176	-	2 283	-	-	-	252	-			4		-		-
		3 504	-	294	-	6 403	-	773	-	320	-	2 137	-			5		-		24
		-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
		9 577	151	30 179	1 148	21 409	1 169	6 770	0	11 069	655	9 427	1 252	2	83	141	504	3	551	
		370	-	-	-	12	-	-	-	-	-	-	-	14	-	-	-	-	-	7

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
		-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
		-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
		-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
		-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
	0,0%	-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
	0,0%	-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
	0,0%	-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
		-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
		-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
		-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
		-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
		-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
		-	-	-	-	-	-	-	-	-	-	-	-			-		-		-
		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	0	
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Securitisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		29 809	0	66 116	53	139 626	37	259	-	323	-	3 272	53		0		53		27
Institutions		15 200	46	37 407	410	87 294	36	6 300	-	7 367	-	17 404	49		26		277		119
Corporates		43 842	2 237	85 928	4 384	80 827	3 150	35 274	-	34 130	1 859	73 131	3 775		1 153		1 410		2 320
Corporates - Of Which: Specialised Lending		13	-	16 500	1 606	11 593	352	12	-	5 472	-	12 026	450		-		401		266
Corporates - Of Which: SME		16 070	939	1 671	489	24 350	731	16 378	-	1 446	237	23 102	905		372		147		679
Retail		-	-	265 122	9 243	41 415	1 573	-	-	60 593	1 146	19 902	1 598		-		4 286		1 125
Retail - Secured on real estate property	0,0%	-	-	152 045	2 991	27 275	974	-	-	36 724	352	10 444	912		-		824		211
Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	8 230	481	36	3	-	-	1 789	16	19	4		-		150		3
Retail - Secured on real estate property - Of Which: non-SME	69,2%	-	-	143 814	2 509	27 239	971	-	-	34 935	336	10 425	907		-		674		208
Retail - Qualifying Revolving		-	-	7 848	213	1 384	28	-	-	1 877	66	1 038	41		-		148		63
Retail - Other Retail		-	-	105 229	6 039	12 756	570	-	-	21 992	729	8 420	646		-		3 315		851
Retail - Other Retail - Of Which: SME		-	-	25 011	3 183	2 675	218	-	-	8 642	321	2 002	246		-		1 761		365
Retail - Other Retail - Of Which: non-SME		-	-	80 219	2 856	10 081	352	-	-	13 349	408	6 419	399		-		1 554		486
Equity		12 067	-	-	-	2 971	-	37 446	-	-	-	2 064	-		20		-		1
Securitisations		9 665	-	373	-	15 711	-	2 376	-	330	-	10 812	-		23		-		24
Other non-credit obligation assets		6 150	-	-	-	7 453	-	6 150	-	-	-	7 453	-		-		-		-
TOTAL		116 733	2 282	454 947	14 089	375 297	4 796	87 805	0	102 744	3 005	134 037	5 475	66	1 222	1 016	6 026	274	3 616
Securitisations and re-securitisations positions deducted from capital *		826	-	-	-	100	-	-	-	-	-	-	-		375		-		75

Notes and definitions
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		19 052	-	3 992	-	133 850	35	34	-	0	-	2 531	51		0		-		26
Institutions		6 644	24	7 184	5	73 527	34	2 057	-	2 047	-	15 116	49		7		6		103
Corporates		38 040	2 050	35 916	1 330	74 989	2 165	31 349	-	15 148	717	68 144	2 755		1 067		555		1 854
Corporates - Of Which: Specialised Lending		0	-	3 597	266	10 982	309	1	-	1 168	-	11 414	407		-		78		168
Corporates - Of Which: SME		15 663	898	1 353	217	23 214	694	15 824	-	1 140	205	21 980	865		356		100		575
Retail		-	-	265 095	9 236	39 332	1 445	-	-	60 580	1 146	18 459	1 453		-		4 283		1 032
Retail - Secured on real estate property	0,0%	-	-	152 041	2 990	27 275	974	-	-	36 723	352	10 444	912		-		824		211
Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	8 227	481	36	3	-	-	1 788	16	19	4		-		150		3
Retail - Secured on real estate property - Of Which: non-SME	69,2%	-	-	143 814	2 509	27 239	971	-	-	34 935	336	10 425	907		-		674		208
Retail - Qualifying Revolving		-	-	7 848	213	1 384	28	-	-	1 877	66	1 038	41		-		148		63
Retail - Other Retail		-	-	105 207	6 033	10 673	442	-	-	21 980	729	6 978	500		-		3 312		757
Retail - Other Retail - Of Which: SME		-	-	24 988	3 177	2 299	203	-	-	8 631	321	1 721	227		-		1 758		338
Retail - Other Retail - Of Which: non-SME		-	-	80 219	2 856	8 375	240	-	-	13 349	408	5 257	274		-		1 554		420
Equity		10 896	-	-	-	2 438	-	33 659	-	-	-	1 812	-		15		-		1
Securitisations		1 199	-	-	-	41	-	240	-	-	-	8	-		-		-		-
Other non-credit obligation assets		6 150	-	-	-	7 453	-	6 150	-	-	-	7 453	-		-		-		-
TOTAL		81 980	2 075	312 187	10 572	331 631	3 679	73 488	0	77 776	1 863	113 522	4 307	65	1 089	692	4 844	269	3 016
Securitisations and re-securitisations positions deducted from capital *		20	-	-	-	34	-	-	-	-	-	-	-		1		-		64

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
U.S.	Central banks and central governments	-	-	50 834	-	-	56	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	773	19	5 099	152	3 156	2	141	-	903	-	637	0	19	-	83	-	17	-	
	Corporates	38	1	16 665	110	436	-	36	-	4 758	63	216	-	1	-	52	-	-	-	
	Corporates - Of Which: Specialised Lending	-	-	3 312	43	0	-	-	-	714	-	0	-	-	-	17	-	-	-	
	Corporates - Of Which: SME	0	-	7	2	0	-	0	-	9	1	0	-	-	-	2	-	-	-	
	Retail	-	-	-	-	23	20	-	-	-	-	17	20	-	-	-	-	-	-	
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	-	-	23	20	-	-	-	-	17	20	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	23	20	-	-	-	-	17	20	-	-	-	-	-	-	
	Equity	322	-	-	-	-	-	-	1 075	-	-	-	-	-	-	-	-	-	-	
	Securitisation	4 389	-	-	-	2 767	-	856	-	-	-	679	-	-	-	4	-	-	-	
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL			5 522	21	72 598	262	6 438	22	2 109	0	5 661	63	1 549	20	0	25	85	135	-
Securitisation and re-securitisations positions deducted from capital *			358	-	-	-	0	-	-	-	-	-	-	-	123	-	-	-	-	4

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central banks and central governments	-	-	171	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	
	Institutions	969	-	9 989	40	566	0	298	-	908	-	113	0	-	-	34	-	-	-	
	Corporates	334	0	3 335	480	583	5	178	-	1 283	25	450	6	-	-	204	-	6	-	
	Corporates - Of Which: Specialised Lending	-	-	839	419	160	-	-	-	416	-	160	-	-	-	173	-	-	-	
	Corporates - Of Which: SME	1	0	28	0	1	-	2	-	12	0	1	-	-	0	-	-	-		
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Equity	79	-	-	-	-	-	277	-	-	-	-	-	-	-	-	-	-	-	
	Securitisation	411	-	-	-	50	-	302	-	-	-	20	-	-	4	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL			1 794	0	13 495	520	1 200	5	1 055	0	2 191	25	584	6	0	4	25	239	0
Securitisation and re-securitisations positions deducted from capital *			65	-	-	-	-	-	-	-	-	-	-	-	36	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
International organisations	Central banks and central governments	8 501	0	7 214	-	562	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		8 501	0	7 214	0	562	0	0	0	0	0	0	0	-	0	-	0	-
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Italy	Central banks and central governments	771	-	329	-	2 863	-	93	-	22	-	81	-	-	-	-	-	-	-
	Institutions	980	-	648	45	1 688	-	476	-	233	-	370	-	-	-	17	-	-	-
	Corporates	302	25	3 627	208	320	4	180	-	1 694	37	269	4	6	-	41	-	-	0
	Corporates - Of Which: Specialised Lending	12	-	1 371	77	10	-	11	-	511	-	10	-	-	-	2	-	-	-
	Corporates - Of Which: SME	34	6	0	-	6	4	35	-	0	-	6	4	1	-	-	-	-	-
	Retail	-	-	4	1	6	2	-	-	3	-	5	2	-	-	0	-	-	0
	Retail - Secured on real estate property	0,0%	-	-	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	4	1	6	2	-	-	3	-	5	2	-	-	0	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	4	1	6	2	-	-	3	-	5	2	-	-	0	-	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	3	-	-	-	419	-	12	-	-	-	84	-	-	-	-	-	-	-
	Securitisation	404	-	-	-	2 443	-	93	-	-	-	914	-	8	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		2 460	25	4 608	254	7 739	6	853	0	1 951	37	1 722	6	0	14	57	58	-
Securitisation and re-securitisations positions deducted from capital *		2	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments	10	-	118	-	109	-	1	-	8	-	39	-	-	-	-	-	-	-
	Institutions	2 250	0	775	-	1 044	-	1 008	-	271	-	50	-	-	-	-	-	-	-
	Corporates	303	14	2 670	848	229	0	278	-	1 673	509	213	0	3	151	-	-	5	
	Corporates - Of Which: Specialised Lending	-	-	971	210	8	-	-	-	477	-	8	-	-	-	48	-	-	-
	Corporates - Of Which: SME	28	8	21	267	4	0	34	-	31	29	3	0	1	43	-	-	-	
	Retail	-	-	4	0	235	19	-	-	2	0	107	19	-	0	-	-	7	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	4	0	235	19	-	-	2	0	107	19	-	0	-	-	7	
	Retail - Other Retail - Of Which: SME	-	-	4	0	31	-	-	-	2	0	23	-	-	0	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	204	19	-	-	-	-	84	19	-	-	-	-	7	
	Equity	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	
	Securitisation	258	-	-	-	4 926	-	162	-	-	-	6 928	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		2 821	15	3 566	848	6 542	19	1 449	0	1 954	509	7 337	19	0	3	8	152	0
Securitisation and re-securitisations positions deducted from capital *		14	-	-	-	54	-	-	-	-	-	-	-	4	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments	50	-	1 185	-	149	-	-	-	-	-	25	-	-	-	-	-	-	
	Institutions	504	-	4 667	-	1 291	-	164	-	634	-	65	-	-	-	-	-	-	
	Corporates	3 598	0	915	479	186	1	1 874	-	664	11	150	2	0	59	-	-	3	
	Corporates - Of Which: Specialised Lending	-	-	236	455	5	1	-	-	75	-	5	2	-	46	-	-	0	
	Corporates - Of Which: SME	2	-	54	-	1	-	3	-	128	-	1	-	-	-	-	-	-	
	Retail	-	-	4	2	11	-	-	-	2	0	8	-	-	1	-	-	-	
	Retail - Secured on real estate property	0,0%	-	0	0	-	-	-	-	0	-	-	-	-	0	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	0	-	-	-	-	-	-	-	-	-	0	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	4	2	11	-	-	-	2	0	8	-	-	1	-	-	-	
	Retail - Other Retail - Of Which: SME	-	-	4	2	11	-	-	-	2	0	8	-	-	1	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Equity	4	-	-	-	-	-	13	-	-	-	-	-	-	-	-	-	-	
	Securitisation	100	-	-	-	667	-	32	-	-	-	495	-	2	-	-	-	1	
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		4 255	0	6 771	481	2 304	1	2 084	0	1 300	11	742	2	0	2	10	60	-
Securitisation and re-securitisations positions deducted from capital *		11	-	-	-	-	-	-	-	-	-	-	-	5	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		1 426	0	2 274	53	2 037	2	131	-	292	-	595	2		0		53		0	
		3 081	2	9 045	166	6 021	0	2 156	-	2 372	-	1 053	0		-		137		0	
		1 227	146	22 800	930	4 084	974	1 379	-	8 911	497	3 690	1 007		77		348		453	
		-	-	6 173	135	428	41	-	-	2 112	-	428	41		-		38		97	
		343	27	207	3	1 125	33	480	-	126	1	1 111	37		15		3		104	
		-	-	16	3	1 808	88	-	-	6	0	1 306	105		-		1		86	
	0,0%	-	-	4	0	-	-	-	-	1	-	-	-		-		0		-	
	0,0%	-	-	4	0	-	-	-	-	1	-	-	-		-		0		-	
	0,0%	-	-	0	-	-	-	-	-	0	-	-	-		-		-		-	
		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
		-	-	12	3	1 808	88	-	-	5	0	1 306	105		-		1		86	
		-	-	12	3	329	14	-	-	5	0	246	18		-		1		27	
		-	-	-	-	1 479	74	-	-	-	-	1 060	87		-		-		58	
		762	-	-	-	113	-	2 410	-	-	-	169	-		5		-		-	
		2 904	-	373	-	4 818	-	691	-	330	-	1 769	-		5		-		23	
		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
		9 400	148	34 508	1 152	18 881	1 064	6 767	0	11 911	497	8 582	1 114		1	86	138	539	4	562
		356	-	-	-	-	11	-	-	-	-	-	-		205		-		7	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	
		0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	0	-	0
		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Securitisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-
Securitisations and re-securitisations positions deducted from capital [*]		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
 * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
 ** As explained in the Guidelines

Explanatory footnotes
 In France, the decision to grant a home loan is mainly based on the borrower's creditworthiness and his or her reimbursement capacity rather than on the market value of the financed property that is nevertheless pledged. As a consequence, the indexed LTV is given for information only.

3. SECURITISATION SUMMARY

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(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	31 369	26 675
Trading Book (excl. correlation trading)	3 452	2 172
Correlation Trading Portfolio	0	0
Total	34 821	28 847

Explanatory footnotes

4. MARKET RISK

FR015
BPCE

(in million Euro)

	31/12/2012		30/06/2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	4 653	6 284	3 987	8 842
TDI - General risk	2 512	1 528	2 155	2 349
TDI - Specific risk	2 141	4 756	1 832	6 493
Equities	383	589	533	521
Equities - General risk	118	530	165	449
Equities - Specific risk	265	59	368	72
Foreign exchange risk	1 376	448	1 376	647
Commodities risk	909	0	1 412	0

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR015
BPCE

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		106	0	106	0	0	0	0	0
[1Y - 2Y]		75	0	75	0	0	75	0	0
[2Y - 3Y]		124	0	102	55	0	-7	0	-0
[3Y - 5Y]		73	0	-6	57	0	-63	0	-0
[5Y - 10Y]		164	0	152	0	0	152	0	0
[10Y - more]		29	0	-5	0	0	-5	0	0
Total		571	0	424	112	0	151	0	0
[0 - 3M]	Belgium	12	12	12	0	0	0	-6	0
[3M - 1Y]		436	0	205	208	0	-4	3	21
[1Y - 2Y]		752	0	643	270	1	319	0	0
[2Y - 3Y]		78	0	-210	47	0	-282	13	30
[3Y - 5Y]		825	0	675	25	4	36	21	76
[5Y - 10Y]		126	0	39	6	0	-7	0	0
[10Y - more]		52	0	-15	0	0	-15	0	0
Total		2 281	12	1 348	556	6	48	31	128
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	-0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		60	0	60	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		60	0	60	0	0	0	-0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR015
BPCE

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	50	50	50	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		14	0	14	14	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		29	0	29	29	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		93	50	93	43	0	0	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	-10	0
[1Y - 2Y]		94	0	94	77	0	0	-24	0
[2Y - 3Y]		0	0	0	0	0	0	-14	-0
[3Y - 5Y]		4	0	4	0	0	4	0	1
[5Y - 10Y]		0	0	0	0	0	0	-21	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		98	0	98	77	0	4	-69	1
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	-1	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	-8	0	0	-8	27	0
[2Y - 3Y]		0	0	-20	0	0	-20	20	-0
[3Y - 5Y]		2	0	-72	0	0	-72	-39	1
[5Y - 10Y]		11	0	-58	0	0	-58	-9	0
[10Y - more]		55	0	55	0	0	55	0	0
Total		69	0	-103	0	0	-103	-3	1

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR015
BPCE

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	2 068	1 870	2 053	28	3	152	-971	0
[3M - 1Y]		6 841	645	6 780	3 837	0	1 734	-250	0
[1Y - 2Y]		1 147	363	723	29	5	128	103	-30
[2Y - 3Y]		3 396	139	2 063	2 095	3	-368	-86	0
[3Y - 5Y]		7 137	296	4 221	2 397	13	32	-108	-75
[5Y - 10Y]		13 305	1 598	7 341	8 339	8	-4 548	178	-0
[10Y - more]		14 737	6 650	9 621	2 545	2	-534	3	0
Total		48 631	11 561	32 802	19 271	35	-3 404	-1 132	-105
[0 - 3M]	Germany	0	0	0	0	0	0	35	0
[3M - 1Y]		398	0	395	115	0	280	4	0
[1Y - 2Y]		1 567	0	1 232	0	0	1 232	96	0
[2Y - 3Y]		2 817	0	158	0	0	158	109	0
[3Y - 5Y]		3 395	0	-640	0	0	-640	195	1
[5Y - 10Y]		3 324	0	-2 053	264	0	-2 317	101	-0
[10Y - more]		664	0	118	0	0	118	0	0
Total		12 164	0	-789	379	0	-1 168	539	1
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		13	0	13	8	5	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		13	0	13	8	5	0	0	0
[0 - 3M]	Hungary	1	0	1	0	1	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0	-37
[3Y - 5Y]		51	0	51	0	0	10	0	64
[5Y - 10Y]		9	0	1	0	2	-0	0	-37
[10Y - more]		0	0	0	0	0	0	0	0
Total		61	0	54	0	3	9	0	-10

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR015
BPCE

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	1
[1Y - 2Y]		27	0	27	27	0	0	0	2
[2Y - 3Y]		0	0	0	0	0	0	0	-4
[3Y - 5Y]		5	0	5	0	5	0	0	2
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		144	0	144	144	0	0	0	0
Total		176	0	176	171	5	0	0	2
[0 - 3M]	Italy	7	0	7	0	7	0	0	0
[3M - 1Y]		2 014	0	884	0	2	882	0	-3
[1Y - 2Y]		1 471	0	-294	75	9	-431	0	0
[2Y - 3Y]		416	0	-21	0	3	-24	7	0
[3Y - 5Y]		600	0	26	128	0	-153	4	16
[5Y - 10Y]		305	0	-123	5	0	-199	22	-8
[10Y - more]		3 661	0	3 540	1 857	0	228	0	0
Total		8 474	0	4 018	2 066	22	303	33	4
[0 - 3M]	Latvia	0	0	0	0	0	0	-3	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-3	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR015
BPCE

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	-0	-10
[1Y - 2Y]		0	0	0	0	0	0	0	-80
[2Y - 3Y]		0	0	0	0	0	0	0	40
[3Y - 5Y]		0	0	0	0	0	0	0	-41
[5Y - 10Y]		33	0	33	0	0	33	-49	86
[10Y - more]		0	0	0	0	0	0	0	5
Total		33	0	33	0	0	-49	-1	
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR015
BPCE

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	3	3	3	0	0	0	-8	0
[3M - 1Y]		80	0	-126	0	0	-126	-4	0
[1Y - 2Y]		25	0	20	0	0	20	-52	38
[2Y - 3Y]		819	0	707	0	0	707	79	-0
[3Y - 5Y]		1 112	0	-118	0	0	-118	316	1
[5Y - 10Y]		619	0	-209	0	0	-209	-858	-38
[10Y - more]		95	0	-203	0	0	-203	0	0
Total		2 754	3	75	0	0	72	-527	1
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	1
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	1
[0 - 3M]	Poland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	4
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		11	0	-8	0	0	-8	0	-2
[10Y - more]		500	0	500	0	0	6	0	0
Total		511	0	492	0	0	-2	0	2
[0 - 3M]	Portugal	3	0	3	0	3	0	0	0
[3M - 1Y]		63	0	63	0	3	59	0	-2
[1Y - 2Y]		41	0	41	34	0	8	0	5
[2Y - 3Y]		2	0	2	0	2	0	0	1
[3Y - 5Y]		1	0	1	0	0	1	0	-1
[5Y - 10Y]		22	0	22	14	3	5	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		132	0	132	48	11	73	0	2

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR015
BPCE

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-33
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	14
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-18
[0 - 3M]	Slovakia	0	0	0	0	0	0	-1	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		115	0	115	50	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		53	0	53	53	0	0	0	0
[10Y - more]		79	0	79	79	0	0	0	0
Total		247	0	247	183	0	0	-1	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		212	0	212	0	0	0	0	0
[10Y - more]		47	0	47	47	0	0	0	0
Total		259	0	259	47	0	0	0	0
[0 - 3M]	Spain	3	0	3	0	3	0	0	0
[3M - 1Y]		200	0	-107	0	9	-121	0	5
[1Y - 2Y]		459	0	319	0	1	318	0	-1
[2Y - 3Y]		163	0	9	0	1	8	0	4
[3Y - 5Y]		150	0	-37	0	0	-37	0	0
[5Y - 10Y]		254	0	42	0	7	36	0	0
[10Y - more]		40	0	-15	0	0	-15	0	0
Total		1 270	0	216	0	22	189	0	8

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR015
BPCE

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0	1
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	1
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR015
BPCE

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	93	0	93	93	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		13	13	13	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		106	13	106	93	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		80	0	80	0	0	80	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		196	0	196	0	0	196	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		277	0	277	0	0	277	0	0
[0 - 3M]	U.S.	20	0	20	17	3	0	0	0
[3M - 1Y]		46	0	46	0	0	46	0	0
[1Y - 2Y]		46	0	46	46	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	-4	0	0	-4	0	0
[5Y - 10Y]		100	0	78	0	2	77	0	0
[10Y - more]		27	0	27	0	0	27	0	0
Total		239	0	213	62	6	146	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR015
BPCE

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	72	0	72	72	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	-0	0	0	-0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		72	0	72	72	0	-0	0	0
[0 - 3M]	Other Central and Eastern Europe countries non EEA	5	5	5	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-103
[1Y - 2Y]		5	1	5	0	0	4	0	44
[2Y - 3Y]		20	3	20	0	0	17	0	29
[3Y - 5Y]		19	19	19	0	0	0	0	-109
[5Y - 10Y]		44	1	44	0	0	43	0	74
[10Y - more]		80	0	-7	0	0	-7	0	-32
Total		173	29	86	0	0	57	0	-97
[0 - 3M]	Middle East	406	406	406	0	0	0	2	0
[3M - 1Y]		0	0	0	0	0	0	0	-15
[1Y - 2Y]		1	1	1	0	0	0	0	0
[2Y - 3Y]		23	23	23	0	0	0	0	0
[3Y - 5Y]		21	21	21	0	0	0	0	-11
[5Y - 10Y]		9	0	7	0	0	7	0	9
[10Y - more]		0	0	0	0	0	0	0	0
Total		459	450	457	0	0	7	2	-18
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0
[3M - 1Y]		32	0	32	0	0	32	0	-86
[1Y - 2Y]		18	5	14	0	0	9	0	82
[2Y - 3Y]		29	29	29	0	0	0	0	2
[3Y - 5Y]		76	48	76	0	1	27	0	-59
[5Y - 10Y]		41	21	-58	0	1	-79	0	76
[10Y - more]		80	0	54	0	0	54	0	-47
Total		276	103	147	0	1	43	0	-32

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR015
BPCE

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	15	15	15	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	1	0	0	0	0	0
[3Y - 5Y]		31	31	31	0	0	0	0	0
[5Y - 10Y]		107	99	107	0	0	8	0	0
[10Y - more]		9	0	8	0	0	8	0	0
Total		162	145	161	0	0	16	0	0
[0 - 3M]	Others	365	355	365	9	0	0	6	0
[3M - 1Y]		54	37	54	18	0	0	0	-56
[1Y - 2Y]		10	10	10	0	0	0	0	183
[2Y - 3Y]		13	8	13	4	0	0	0	-114
[3Y - 5Y]		41	2	41	8	0	31	0	-5
[5Y - 10Y]		110	90	70	0	0	-20	0	-54
[10Y - more]		39	0	5	2	0	2	0	21
Total		631	502	557	41	0	14	6	-24
TOTAL EEA 30		77 898	11 628	39 649	22 959	108	-3 793	-1 180	15

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

FR015
BPCE

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	-7	0
[3M - 1Y]		107	0	107	0	0	0	0	0
[1Y - 2Y]		3	0	3	0	0	3	0	0
[2Y - 3Y]		109	0	46	55	0	-63	-72	0
[3Y - 5Y]		122	0	95	57	0	38	0	-0
[5Y - 10Y]		224	0	84	0	0	84	-2	0
[10Y - more]		16	0	-21	0	0	-21	0	0
Total		582	0	314	112	0	41	-81	0
[0 - 3M]	Belgium	1	0	1	0	0	1	5	23
[3M - 1Y]		137	0	126	0	0	126	0	0
[1Y - 2Y]		252	0	131	97	1	-44	10	0
[2Y - 3Y]		85	0	85	0	0	85	6	31
[3Y - 5Y]		676	0	633	24	4	-28	30	62
[5Y - 10Y]		273	0	237	6	0	215	3	0
[10Y - more]		42	0	-47	0	0	-47	0	0
Total		1 466	0	1 166	127	5	309	54	116
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		57	0	57	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		57	0	57	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

FR015
BPCE

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS			Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
			of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		14	0	14	14	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		14	0	14	14	0	0	0	
[0 - 3M]	Denmark	0	0	0	0	0	-5	0	
[3M - 1Y]		43	0	43	38	0	-6	0	
[1Y - 2Y]		49	0	49	37	0	-13	0	
[2Y - 3Y]		0	0	0	0	0	-4	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	-15	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		92	0	92	75	0	-43	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Finland	0	0	0	0	0	1	0	
[3M - 1Y]		0	0	0	0	0	12	0	
[1Y - 2Y]		0	0	0	0	0	2	0	
[2Y - 3Y]		1	0	0	0	0	14	0	
[3Y - 5Y]		1	0	0	0	0	-40	0	
[5Y - 10Y]		15	0	15	0	0	-13	0	
[10Y - more]		3	0	1	0	0	0	0	
Total		20	0	17	0	0	-25	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

FR015
BPCE

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	5 747	1 399	5 722	3 449	0	466	-1 686	0
[3M - 1Y]		2 677	858	2 369	36	2	1 268	-111	0
[1Y - 2Y]		2 474	1 735	2 060	183	3	-38	57	-31
[2Y - 3Y]		5 142	336	3 347	3 520	7	-1 072	-96	0
[3Y - 5Y]		6 521	282	4 820	3 253	9	226	-54	-62
[5Y - 10Y]		14 057	1 709	9 887	8 599	8	-2 812	132	0
[10Y - more]		15 517	7 039	10 070	2 778	2	-1 089	4	0
Total		52 134	13 359	38 274	21 817	31	-3 051	-1 754	-92
[0 - 3M]	Germany	180	70	80	0	0	11	-12	0
[3M - 1Y]		269	5	155	0	0	151	28	0
[1Y - 2Y]		454	0	-134	0	0	-134	54	0
[2Y - 3Y]		531	0	-154	0	0	-154	100	0
[3Y - 5Y]		384	0	-1 102	0	0	-1 102	109	0
[5Y - 10Y]		1 242	0	-2 138	0	0	-2 138	223	-0
[10Y - more]		182	0	68	0	0	68	0	0
Total		3 243	74	-3 223	0	0	-3 297	503	0
[0 - 3M]	Greece	1	0	1	0	1	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		6	0	6	0	6	0	0	0
[10Y - more]		7	0	7	7	0	0	0	0
Total		15	0	15	7	7	0	0	0
[0 - 3M]	Hungary	0	0	0	0	0	0	-0	0
[3M - 1Y]		0	0	0	0	0	0	0	17
[1Y - 2Y]		0	0	0	0	0	0	0	-39
[2Y - 3Y]		0	0	0	0	0	0	0	30
[3Y - 5Y]		51	0	51	0	1	10	0	3
[5Y - 10Y]		3	0	1	0	0	0	0	-20
[10Y - more]		1	0	1	0	0	1	0	0
Total		55	0	52	0	1	11	-0	-9

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		26	0	26	26	0	0	0	-2
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		6	0	6	0	5	0	0	2
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		149	0	149	149	0	0	0	0
Total		181	0	181	175	5	1	0	0
[0 - 3M]	Italy	237	0	202	0	5	197	0	0
[3M - 1Y]		3 815	0	859	0	4	854	0	0
[1Y - 2Y]		290	6	-567	74	9	-710	5	0
[2Y - 3Y]		1 237	0	-311	0	0	-311	3	-0
[3Y - 5Y]		1 565	0	659	113	0	429	0	15
[5Y - 10Y]		401	0	46	5	0	40	14	-7
[10Y - more]		3 364	0	3 061	1 858	0	-183	0	0
Total		10 910	6	3 949	2 052	19	318	22	7
[0 - 3M]	Latvia	0	0	0	0	0	0	-5	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-5	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	1	0
[3M - 1Y]		0	0	0	0	0	0	0	-94
[1Y - 2Y]		0	0	0	0	0	0	0	50
[2Y - 3Y]		0	0	0	0	0	0	0	-53
[3Y - 5Y]		0	0	0	0	0	0	0	23
[5Y - 10Y]		28	0	2	0	0	2	-45	85
[10Y - more]		0	0	0	0	0	0	0	0
Total		28	0	2	0	0	-44	12	
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		18	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		3	0	3	0	0	3	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		20	0	3	0	0	0	0	
[0 - 3M]	Malta	0	0	0	0	0	0	-0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	-0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	1	0	1	0	0	1	-2	0
[3M - 1Y]		187	0	112	0	0	112	-12	38
[1Y - 2Y]		97	0	60	0	0	60	-42	0
[2Y - 3Y]		193	0	176	49	0	127	59	0
[3Y - 5Y]		804	0	302	0	0	302	89	-38
[5Y - 10Y]		362	0	-93	0	0	-93	-392	0
[10Y - more]		92	0	33	0	0	33	0	0
Total		1 737	0	593	49	0	543	-299	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	41	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	14	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	-16	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	39	0
[0 - 3M]	Poland	0	0	0	0	0	0	0	0
[3M - 1Y]		9	0	9	0	0	9	0	4
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		4	0	4	0	0	4	0	0
[3Y - 5Y]		2	0	2	0	0	2	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	-2
[10Y - more]		409	0	409	0	0	0	0	0
Total		424	0	424	0	0	16	0	2
[0 - 3M]	Portugal	8	0	8	0	8	0	0	-4
[3M - 1Y]		85	0	65	3	0	62	0	6
[1Y - 2Y]		39	0	39	31	0	8	0	0
[2Y - 3Y]		85	0	85	0	1	84	0	-1
[3Y - 5Y]		5	0	5	0	0	5	0	0
[5Y - 10Y]		46	0	38	14	5	19	0	0
[10Y - more]		9	0	-41	0	0	-41	0	0
Total		276	0	198	48	14	136	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	-8
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	7
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		113	0	113	48	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-0
[3Y - 5Y]		18	0	18	0	0	18	0	0
[5Y - 10Y]		52	0	52	52	0	0	0	0
[10Y - more]		59	0	59	58	0	1	0	0
Total		241	0	241	158	0	19	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	0	1	0	0	0
[5Y - 10Y]		166	0	166	0	0	0	0	0
[10Y - more]		44	0	44	44	0	0	0	0
Total		211	0	211	44	1	0	0	0
[0 - 3M]	Spain	32	0	32	0	12	14	0	0
[3M - 1Y]		161	0	-258	0	1	-259	0	2
[1Y - 2Y]		45	4	-196	0	1	-201	0	0
[2Y - 3Y]		319	0	63	0	0	63	0	0
[3Y - 5Y]		277	0	75	0	1	74	0	0
[5Y - 10Y]		377	0	107	0	13	95	0	0
[10Y - more]		53	0	-113	0	0	-113	0	0
Total		1 264	4	-290	0	28	-327	0	2

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		46	46	46	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		46	46	46	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	64	0	64	64	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		65	0	65	64	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		70	0	70	0	0	70	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		12	0	12	0	0	12	0	0
[3Y - 5Y]		14	0	14	0	0	14	0	0
[5Y - 10Y]		22	0	2	0	0	2	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		119	0	99	0	0	99	0	0
[0 - 3M]	U.S.	22	0	22	19	2	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		50	0	-1	0	0	-1	0	0
[2Y - 3Y]		85	0	85	65	1	18	0	0
[3Y - 5Y]		168	0	168	0	0	168	0	0
[5Y - 10Y]		2	0	-95	0	2	-97	0	0
[10Y - more]		1	0	-83	0	0	-83	0	0
Total		328	0	96	85	6	6	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾	of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Other advanced economies non EEA	36	0	36	36	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		2	0	2	0	0	2	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		39	0	39	36	0	2	0	
[0 - 3M]	Other Central and eastern Europe countries non EEA	21	21	21	0	0	-5	23	
[3M - 1Y]		0	0	0	0	0	0	15	
[1Y - 2Y]		0	0	0	0	0	0	11	
[2Y - 3Y]		5	5	5	0	0	0	-13	
[3Y - 5Y]		23	18	23	0	0	4	-93	
[5Y - 10Y]		5	1	-16	0	0	-18	81	
[10Y - more]		23	0	22	0	0	22	-3	
Total		77	46	55	0	0	-5	21	
[0 - 3M]	Middle East	146	146	146	0	0	-1	0	
[3M - 1Y]		1	0	1	0	0	1	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		25	24	25	0	0	1	-4	
[3Y - 5Y]		47	38	47	0	0	9	1	
[5Y - 10Y]		44	0	19	0	0	19	0	
[10Y - more]		18	0	10	0	0	10	0	
Total		281	207	248	0	0	-1	-3	
[0 - 3M]	Latin America and the Caribbean	1	0	1	0	1	0	36	
[3M - 1Y]		0	0	0	0	0	0	32	
[1Y - 2Y]		4	4	4	0	0	0	-13	
[2Y - 3Y]		48	41	48	0	0	7	-48	
[3Y - 5Y]		36	36	36	0	0	0	-133	
[5Y - 10Y]		228	55	82	0	0	27	125	
[10Y - more]		20	0	4	0	0	4	5	
Total		336	135	173	0	1	0	5	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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BPCE

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	20	20	20	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	1	0	0	0	0	0
[3Y - 5Y]		32	32	32	0	0	0	0	0
[5Y - 10Y]		140	135	140	0	0	5	0	0
[10Y - more]		7	0	7	0	0	7	0	0
Total		200	188	200	0	0	12	0	0
[0 - 3M]	Others	560	537	560	23	0	0	8	81
[3M - 1Y]		15	0	15	15	0	0	0	-24
[1Y - 2Y]		9	9	9	0	0	0	0	-19
[2Y - 3Y]		33	9	33	14	0	10	0	1
[3Y - 5Y]		1	1	1	0	0	0	0	-50
[5Y - 10Y]		101	87	88	0	0	1	0	-5
[10Y - more]		49	0	8	0	0	6	0	0
Total		768	643	715	52	0	17	8	-16
TOTAL EEA 30		72 969	13 443	42 291	24 678	112	-5 260	-1 631	38

Notes and definitions

(1) 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

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

(3) 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.

Explanatory footnotes

6. RWA

FR015
BPCE

(in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	326 882	333 971
RWA Securitisation and re-securitisations	16 756	14 409
RWA Other credit risk	14 809	13 602
RWA for market risk	15 468	18 063
RWA for operational risk	38 601	38 601
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	380 950	390 635

Explanatory footnotes