



## 2019 EU-wide Transparency Exercise

<b>Bank Name</b>	Groupe BPCE
<b>LEI Code</b>	FR9695005MSX1OYEMGDF
<b>Country Code</b>	FR

## 2019 EU-wide Transparency Exercise

### Key Metrics

Groupe BPCE

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	61,418	62,178	63,119	63,251	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	61,418	62,178	63,119	63,251	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	61,760	62,522	63,374	63,504	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	61,760	62,522	63,374	63,504	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	76,184	76,882	77,747	77,609	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	76,184	76,882	77,747	77,609	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>						
Total risk-weighted assets	393,197	392,420	403,646	407,241	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	393,197	392,420	403,646	407,241	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.62%	15.84%	15.64%	15.53%	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	15.62%	15.84%	15.64%	15.53%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.71%	15.93%	15.70%	15.59%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.71%	15.93%	15.70%	15.59%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.38%	19.59%	19.26%	19.06%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.38%	19.59%	19.26%	19.06%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,200,243	1,183,411	1,230,248	1,232,758	C 47.00 (r300,c010)	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	5.15%	5.28%	5.15%	5.15%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

Groupe BPCE

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	61,760	62,522	63,374	63,504	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	61,505	62,277	63,155	63,254	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,200,243	1,183,411	1,230,248	1,232,758	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,200,100	1,183,271	1,230,248	1,232,758	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.2%	5.3%	5.2%	5.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.1%	5.3%	5.1%	5.1%	C 47.00 (r330,c010)	

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Capital  
Groupe BPCE

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>76,184</b>	<b>76,882</b>	<b>77,747</b>	<b>77,609</b>	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>61,418</b>	<b>62,178</b>	<b>63,119</b>	<b>63,251</b>	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	22,905	23,449	24,521	25,097	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,655	5,965	2,862	3,097	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	809	764	1,230	1,165	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	31,382	33,446	36,054	36,202	C 01.00 (200,010)	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 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,702	4,859	4,700	4,578	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-94	-408	-285	-205	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5,115	-5,098	-4,887	-4,919	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-716	-684	-749	-736	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-253	-252	-326	-385	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (390,010)	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 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	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 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(2) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (460,010)	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 (480,010)	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 (490,010)	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 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	-643	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	143	137	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 (220,010)	Articles 48(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 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	143	137	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>341</b>	<b>344</b>	<b>254</b>	<b>253</b>	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	-22	-22	-22	-22	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	363	366	276	275	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>61,760</b>	<b>62,522</b>	<b>63,374</b>	<b>63,504</b>	C 01.00 (015,010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>14,425</b>	<b>14,360</b>	<b>14,374</b>	<b>14,105</b>	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	15,070	15,012	15,006	14,760	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	-670	-677	-651	-674	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	25	25	19	19	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>393,197</b>	<b>392,420</b>	<b>403,646</b>	<b>407,241</b>	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.62%</b>	<b>15.84%</b>	<b>15.64%</b>	<b>15.53%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.71%</b>	<b>15.93%</b>	<b>15.70%</b>	<b>15.59%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>19.38%</b>	<b>19.59%</b>	<b>19.26%</b>	<b>19.06%</b>	CA3 (5)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>61,253</b>	<b>62,019</b>	<b>63,097</b>	<b>63,229</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.58%</b>	<b>15.80%</b>	<b>15.63%</b>	<b>15.53%</b>	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

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



## 2019 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Groupe BPCE

	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
(mln EUR, %)					
Credit risk (excluding CCR and Securitisations)	327,959	327,816	338,769	342,265	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	140,318	140,130	135,955	136,377	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	39,384	38,860	46,958	49,111	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	95,895	97,055	99,841	100,653	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	43,562	42,496	45,989	45,895	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	9,259	8,486	8,996	8,982	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	2,626	2,317	2,172	2,558	C 02.00 (R640, c010)
Settlement risk	6	6	5	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	5,081	5,134	4,710	4,443	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	10,211	10,604	10,936	10,933	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	6,368	6,159	6,536	6,768	C 02.00 (R530, c010)
Of which IMA	3,843	4,444	4,387	4,124	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	218	254	124	313	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	38,055	38,057	38,057	38,057	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	38,055	38,057	38,057	38,057	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	393,197	392,420	403,646	407,241	

## 2019 EU-wide Transparency Exercise

### P&L Groupe BPCE

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	18,232	24,331	5,935	12,129
Of which debt securities income	1,059	696	198	763
Of which loans and advances income	13,121	18,205	4,398	8,795
Interest expenses	11,852	15,683	3,948	7,990
(Of which deposits expenses)	3,877	5,036	1,355	2,637
(Of which debt securities issued expenses)	3,726	4,919	1,238	2,500
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	90	120	15	119
Net Fee and commission income	7,763	10,793	2,531	5,165
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	64	100	9	16
Gains or (-) losses on financial assets and liabilities held for trading, net	1,648	447	2,206	3,498
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	320	1,514	-1,469	-2,165
Gains or (-) losses from hedge accounting, net	-53	-173	2	-43
Exchange differences [gain or (-) loss], net	247	310	69	143
Net other operating income /(expenses)	251	417	112	217
<b>TOTAL OPERATING INCOME, NET</b>	<b>16,711</b>	<b>22,176</b>	<b>5,462</b>	<b>11,088</b>
(Administrative expenses)	11,688	15,744	4,237	7,924
(Depreciation)	667	923	354	621
Modification gains or (-) losses, net	0	-1	0	0
(Provisions or (-) reversal of provisions)	-125	38	-147	-145
(Commitments and guarantees given)	-42	-50	16	45
(Other provisions)	-83	88	-163	-189
Of which pending legal issues and tax litigation <sup>1</sup>		73		
Of which restructuring <sup>1</sup>		332		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	831	1,180	268	534
(Financial assets at fair value through other comprehensive income)	15	20	5	8
(Financial assets at amortised cost)	815	1,160	263	526
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	30	40	82	5
(of which Goodwill)	0	16	88	6
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	520	764	143	364
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-2	-2	10	-137
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>4,139</b>	<b>5,013</b>	<b>821</b>	<b>2,375</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,983</b>	<b>3,766</b>	<b>412</b>	<b>1,516</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,983</b>	<b>3,766</b>	<b>412</b>	<b>1,516</b>
Of which attributable to owners of the parent	2,437	3,026	340	1,298

<sup>1</sup> Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

Groupe BPCE

ASSETS:		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019					References	
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy								
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits		99,532				83,622				93,265				98,842									IAS 1.54 (i)
Financial assets held for trading		191,381	46,417	140,801	4,163	188,283	37,503	145,272	5,509	194,170	47,555	141,420	5,195	194,130	45,125	142,376	6,629						IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		12,316	3,104	2,886	6,327	12,227	2,974	3,016	6,237	12,163	3,029	2,965	6,168	11,929	2,885	2,619	6,424						IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		32	0	32	0	2	0	2	0	2	0	2	0	2	0	1	1						IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		37,621	33,828	1,571	2,223	40,177	33,729	4,239	2,210	43,079	38,574	2,295	2,211	45,002	40,261	2,140	2,601						IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		771,383				777,048				790,404				798,901									IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		8,467	0	8,467	0	8,160	0	8,160	0	9,033	0	9,033	0	9,885	0	9,881	5						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		4,915				5,480				7,075				8,706									IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>		54,184				53,912				54,954				59,345									
TOTAL ASSETS		1,179,832				1,168,912				1,204,145				1,226,740									IAS 1.9(a), IG 6

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

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	34,684	172	82	-3	-2	-57	37,386	45	79	-5	-2	-60	40,253	50	80	-6	-1	-61	41,822	36	82	-5	-1	-66	Annex V.Part 1.31, 44(b)
	Loans and advances	26	0	0	0	0	0	27	0	0	-1	0	0	26	1	0	0	-1	0	25	1	0	0	-1	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	31,451	596	257	-8	-12	-148	31,206	509	248	-8	-12	-143	32,129	494	261	-7	-10	-145	32,891	418	268	-10	-9	-153	Annex V.Part 1.31, 44(b)
	Loans and advances	657,141	72,718	22,210	-1,000	-1,893	-9,928	666,230	70,218	21,571	-989	-1,955	-9,827	680,221	69,006	21,239	-1,040	-1,983	-9,761	689,271	67,852	21,104	-1,040	-1,977	-9,715	Annex V.Part 1.32, 44(a)

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



## 2019 EU-wide Transparency Exercise

Market Risk  
Groupe BPCE

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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			
(min EUR)																								
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	2,333	2,135	27	6	83	15							29	7	95	22								
Of which: General risk	781	638	22	4	66	13							25	6	84	20								
Of which: Specific risk	1,332	1,300	5	1	17	2							4	1	11	1								
Equities	705	671	37	7	100	19							53	15	107	24								
Of which: General risk	153	126	25	6	68	15							44	14	89	21								
Of which: Specific risk	448	294	12	2	32	4							9	1	18	3								
Foreign exchange risk	2,618	2,699	9	2	22	4							11	2	30	6								
Commodities risk	547	612	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>6,202</b>	<b>6,118</b>	<b>73</b>	<b>15</b>	<b>204</b>	<b>38</b>	<b>23</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,843</b>	<b>94</b>	<b>24</b>	<b>232</b>	<b>52</b>	<b>26</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,444</b>
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019											
Traded Debt Instruments	2,486	2,571	30	7	103	20							41	9	109	26								
Of which: General risk	899	795	28	6	95	18							38	8	101	23								
Of which: Specific risk	1,411	1,598	3	0	8	2							3	1	8	3								
Equities	555	743	37	6	100	20							29	6	96	20								
Of which: General risk	81	226	28	4	76	14							19	4	63	13								
Of which: Specific risk	288	384	9	2	24	5							10	2	33	7								
Foreign exchange risk	2,696	2,664	12	1	42	4							8	1	18	3								
Commodities risk	717	726	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>6,454</b>	<b>6,705</b>	<b>79</b>	<b>13</b>	<b>244</b>	<b>44</b>	<b>27</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,387</b>	<b>77</b>	<b>16</b>	<b>223</b>	<b>49</b>	<b>27</b>	<b>29</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,124</b>

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	76,836	89,782	6,019		75,428	88,405	6,008	
	Regional governments or local authorities	52,137	60,302	12,709		51,929	59,544	12,433	
	Public sector entities	22,130	18,713	4,116		22,414	18,936	4,059	
	Multilateral Development Banks	175	211	0		207	249	0	
	International Organisations	886	886	0		1,013	1,013	0	
	Institutions	33,580	32,252	2,704		31,734	30,472	2,630	
	Corporates	113,321	87,522	73,267		111,608	85,048	72,474	
	of which: SME	24,165	18,763	16,839		26,915	20,109	18,216	
	Retail	21,183	7,959	5,652		21,620	8,578	6,100	
	of which: SME	2,090	1,825	1,079		2,354	2,071	1,244	
	Secured by mortgages on immovable property	72,943	58,799	23,737		74,285	60,276	24,344	
	of which: SME	7,269	6,991	2,930		7,201	6,954	2,910	
	Exposures in default	9,661	4,808	5,575	3,591	9,595	4,691	5,471	3,543
	Items associated with particularly high risk	11	11	16		11	11	16	
	Covered bonds	561	561	240		280	280	175	
	Claims on institutions and corporates with a ST credit assessment	549	501	328		763	782	505	
Collective investments undertakings (CIU)	910	910	1,044		852	849	933		
Equity	5	5	5		4	4	4		
Other exposures	7,997	7,934	7,191		7,704	7,706	6,873		
<b>Standardised Total<sup>2</sup></b>	<b>412,884</b>	<b>371,157</b>	<b>142,604</b>	<b>4,972</b>	<b>409,446</b>	<b>366,844</b>	<b>142,026</b>	<b>4,929</b>	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks	66,820	79,590	5,293		64,814	77,669	5,275	
	Regional governments or local authorities	44,898	52,020	10,158		44,615	51,765	10,134	
	Public sector entities	21,517	18,228	3,930		21,750	18,378	3,895	
	Multilateral Development Banks	37	37	0		59	59	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16,011	16,266	1,636		16,167	16,520	1,598	
	Corporates	99,678	76,421	64,041		98,563	74,771	63,838	
	of which: SME	22,829	17,572	15,658		25,656	19,041	17,213	
	Retail	18,415	5,598	4,008		20,004	7,102	5,069	
	of which: SME	1,289	1,140	665		1,898	1,668	994	
	Secured by mortgages on immovable property	68,073	54,021	21,877		70,637	56,710	22,904	
	of which: SME	7,222	6,944	2,910		7,142	6,896	2,885	
	Exposures in default	8,247	4,197	4,777	2,801	8,439	4,281	4,955	2,872
	Items associated with particularly high risk	3	3	5		4	4	6	
	Covered bonds	308	308	31		69	69	7	
	Claims on institutions and corporates with a ST credit assessment	251	203	159		408	427	320	
Collective investments undertakings (CIU)	553	553	957		495	495	848		
Equity	5	5	5		4	4	4		
Other exposures	6,616	6,616	5,886		6,980	6,981	6,163		
<b>Standardised Total<sup>2</sup></b>	<b>412,884</b>	<b>371,157</b>	<b>142,604</b>	<b>4,972</b>	<b>409,446</b>	<b>366,844</b>	<b>142,026</b>	<b>4,929</b>	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks	137	179	2		151	192	1	
	Regional governments or local authorities	1,668	1,626	746		1,756	1,536	698	
	Public sector entities	43	43	9		25	25	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,797	5,783	186		4,211	4,160	137	
	Corporates	1,699	1,694	760		1,606	2,025	1,111	
	of which: SME	80	79	79		113	109	81	
	Retail	10	8	6		10	9	7	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	141	137	53		147	144	56	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	2	2	1	75	4	4	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	11	11	2		43	43	9	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	538	538	538		318	318	318		
<b>Standardised Total<sup>2</sup></b>	<b>412,884</b>	<b>371,157</b>	<b>142,604</b>	<b>4,972</b>	<b>409,446</b>	<b>366,844</b>	<b>142,026</b>	<b>4,929</b>	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	1	0		0	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	22	22	4		20	20	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,074	5,281	269		5,759	4,883	277	
	Corporates	727	709	635		832	606	545	
	of which: SME	93	90	90		99	95	95	
	Retail	24	16	12		26	18	13	
	of which: SME	5	0	0		6	1	0	
	Secured by mortgages on immovable property	337	326	128		336	327	129	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	13	9	9	3	13	9	10	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	337	274	274		214	214	214		
<b>Standardised Total<sup>2</sup></b>	<b>412,884</b>	<b>371,157</b>	<b>142,604</b>	<b>4,972</b>	<b>409,446</b>	<b>366,844</b>	<b>142,026</b>	<b>4,929</b>	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
ITALY	Central governments or central banks	3,626	3,628	54		3,604	3,606	56	
	Regional governments or local authorities	1,331	1,328	266		1,337	1,335	267	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	126	126	35		38	38	36	
	Corporates	383	276	254		453	292	281	
	of which: SME	34	34	34		40	35	35	
	Retail	19	16	12		25	23	17	
	of which: SME	4	3	2		4	3	2	
	Secured by mortgages on immovable property	111	110	46		86	86	34	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	15	6	6	8	17	9	10	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	331	331	66		331	328	66		
Equity	0	0	0		0	0	0		
Other exposures	25	25	15		21	21	11		
Standardised Total <sup>2</sup>				12				13	

<sup>(1)</sup> 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).

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
LUXEMBOURG	Central governments or central banks	294	294	0		462	462	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		89	131	0	
	International Organisations	528	528	0		886	886	0	
	Institutions	7	19	3		58	71	13	
	Corporates	623	526	447		695	702	576	
	of which: SME	119	100	99		127	114	113	
	Retail	99	64	47		86	61	45	
	of which: SME	10	7	4		9	7	4	
	Secured by mortgages on immovable property	547	544	196		537	535	192	
	of which: SME	5	5	2		4	3	2	
	Exposures in default	174	88	107	85	83	48	46	34
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	21	21	5		6	6	2	
Collective investments undertakings (CIU)	21	21	16		20	20	14		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		1	1	1		
Standardised Total <sup>2</sup>				91				39	

<sup>(1)</sup> 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).

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	1,054	1,054	0		1,402	1,402	0	
	Regional governments or local authorities	175	175	11		136	136	12	
	Public sector entities	46	46	9		146	146	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,626	1,381	61		1,988	1,746	69	
	Corporates	767	735	616		900	644	542	
	of which: SME	116	104	103		82	69	68	
	Retail	71	67	50		91	86	65	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	28	28	12		28	28	12	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	25	10	11	15	18	9	9	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		2	2	2		
Standardised Total <sup>2</sup>				19				14	

<sup>(1)</sup> 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).

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	286	286	0		246	246	0	
	Regional governments or local authorities	559	1,148	230		563	1,156	231	
	Public sector entities	0	0	0		0	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	92	92	0		127	127	0	
	Institutions	631	82	30		730	228	43	
	Corporates	860	539	528		912	596	561	
	of which: SME	60	53	53		69	57	57	
	Retail	8	7	6		10	8	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	584	571	293		637	622	321	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	25	3	3	21	28	2	2	26
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				24				28	

<sup>(1)</sup> 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).

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
SPAIN	Central governments or central banks	1,132	1,132	0		1,366	1,366	0	
	Regional governments or local authorities	443	441	24		367	365	24	
	Public sector entities	4	4	2		3	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	120	120	13		91	90	13	
	Corporates	302	295	260		490	355	341	
	of which: SME	26	26	26		78	77	76	
	Retail	7	6	4		7	6	4	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	33	28	13		34	29	13	
	of which: SME	4	4	2		4	4	2	
	Exposures in default	4	3	4	0	3	2	3	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	54	54	11		53	52	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	3	3	2		3	3	2		
Standardised Total <sup>2</sup>				3				4	

<sup>(1)</sup> 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).

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
NETHERLANDS	Central governments or central banks	362	362	0		365	365	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	5	2		8	8	4	
	Corporates	539	535	375		669	630	481	
	of which: SME	25	22	22		30	27	27	
	Retail	44	44	6		43	42	5	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	20	20	7		25	25	10	
	of which: SME	0	0	0		5	5	3	
	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	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				1				1	

<sup>(1)</sup> 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).

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
JAPAN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	2,542	2,542	1,192		2,683	2,250	1,038	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	753	753	18		696	692	18	
	Corporates	164	154	140		207	196	191	
	of which: SME	9	5	5		19	14	14	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	8	8	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	231	231	131		271	271	155	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	362	362	362		51	51	51		
Standardised Total <sup>2</sup>				2				5	

<sup>(1)</sup> 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).

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	71,830	84,674	5,785		81,509	94,076	5,637	
	Regional governments or local authorities	51,612	58,352	12,376		51,334	58,629	12,282	
	Public sector entities	25,764	22,808	4,341		22,290	19,204	4,351	
	Multilateral Development Banks	207	256	0		189	241	0	
	International Organisations	1,090	1,089	0		1,326	1,326	0	
	Institutions	31,569	30,272	2,471		31,871	30,144	2,480	
	Corporates	109,125	83,058	69,864		108,839	83,439	70,744	
	of which: SME	27,689	21,226	19,724		27,868	20,981	19,181	
	Retail	22,147	8,562	6,173		22,494	8,796	6,260	
	of which: SME	2,372	2,287	1,391		2,867	2,197	1,331	
	Secured by mortgages on immovable property	72,550	58,783	23,562		72,445	59,272	23,882	
	of which: SME	7,490	7,211	2,974		8,521	8,193	3,412	
	Exposures in default	8,727	4,315	4,945	3,252	8,640	4,195	4,766	3,270
	Items associated with particularly high risk	21	21	31		20	20	30	
	Covered bonds	394	394	218		603	603	253	
	Claims on institutions and corporates with a ST credit assessment	520	377	215		524	413	279	
Collective investments undertakings (CIU)	846	846	823		794	791	855		
Equity	4	4	4		2	2	2		
Other exposures	7,697	7,697	6,815		7,425	7,425	6,236		
<b>Standardised Total<sup>2</sup></b>	<b>404,101</b>	<b>361,608</b>	<b>137,624</b>	<b>4,547</b>	<b>410,305</b>	<b>368,575</b>	<b>138,057</b>	<b>4,537</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks	61,718	74,436	5,021		71,081	83,525	4,887	
	Regional governments or local authorities	44,185	50,473	9,878		44,053	50,895	10,377	
	Public sector entities	25,184	22,325	4,180		21,234	18,240	4,090	
	Multilateral Development Banks	19	19	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18,436	18,320	1,458		18,227	18,224	1,519	
	Corporates	96,173	73,341	61,611		95,468	72,802	61,880	
	of which: SME	26,282	19,996	18,501		26,948	20,117	18,373	
	Retail	20,413	7,138	5,107		20,760	7,225	5,144	
	of which: SME	2,120	1,884	1,141		2,482	1,865	1,119	
	Secured by mortgages on immovable property	68,916	55,232	22,131		68,833	55,726	22,421	
	of which: SME	7,440	7,162	2,953		8,475	8,148	3,393	
	Exposures in default	7,625	3,902	4,425	2,574	7,527	3,780	4,262	2,589
	Items associated with particularly high risk	5	5	7		3	3	5	
	Covered bonds	149	149	15		344	344	34	
	Claims on institutions and corporates with a ST credit assessment	320	206	152		326	243	179	
Collective investments undertakings (CIU)	459	459	672		419	419	709		
Equity	4	4	4		2	2	2		
Other exposures	6,943	6,943	6,299		6,533	6,534	5,732		
<b>Standardised Total<sup>2</sup></b>				<b>3,700</b>				<b>3,691</b>	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks	139	182	0		141	182	0	
	Regional governments or local authorities	1,806	1,763	810		1,823	1,658	756	
	Public sector entities	61	61	12		45	45	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,419	4,407	144		4,378	4,369	152	
	Corporates	1,566	1,445	764		1,634	2,036	1,066	
	of which: SME	67	65	65		73	72	69	
	Retail	17	10	7		8	6	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	151	147	55		159	157	63	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	3	3	1	5	4	4	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	12	12	3		12	12	2	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	271	271	96		454	454	87		
<b>Standardised Total<sup>2</sup></b>				<b>3</b>				<b>2</b>	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	1	0		0	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	20	20	4		8	8	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,451	2,600	213		3,523	2,660	216	
	Corporates	938	708	644		867	669	602	
	of which: SME	110	107	107		95	93	87	
	Retail	30	21	16		43	33	24	
	of which: SME	6	1	1		6	1	1	
	Secured by mortgages on immovable property	329	321	123		320	313	122	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	9	9	3	12	9	10	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	17	17	42		30	30	52		
Equity	0	0	0		0	0	0		
Other exposures	177	177	129		260	260	244		
<b>Standardised Total<sup>2</sup></b>				<b>5</b>				<b>4</b>	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
ITALY	Central governments or central banks	3,719	3,721	59		3,772	3,773	60	
	Regional governments or local authorities	1,346	1,343	269		1,371	1,370	274	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	30	1	2		103	64	8	
	Corporates	458	322	305		521	367	335	
	of which: SME	49	43	42		73	68	63	
	Retail	18	16	12		19	16	12	
	of which: SME	4	3	2		4	3	2	
	Secured by mortgages on immovable property	81	81	33		86	85	36	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	14	6	6	7	19	12	15	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	329	329	66		321	318	64		
Equity	0	0	0		0	0	0		
Other exposures	31	31	22		8	8	7		
Standardised Total <sup>2</sup>				10				13	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	373	373	0		466	467	0	
	Regional governments or local authorities	0	0	0		2	3	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	130	178	0		189	241	0	
	International Organisations	904	904	0		924	924	0	
	Institutions	52	65	11		225	238	14	
	Corporates	708	740	603		745	755	630	
	of which: SME	100	92	92		106	81	81	
	Retail	104	67	49		135	94	69	
	of which: SME	0	0	0		24	18	11	
	Secured by mortgages on immovable property	537	534	192		522	520	187	
	of which: SME	2	2	1		0	0	0	
	Exposures in default	75	44	44	30	74	43	43	30
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	73	45	19		66	38	13	
Collective investments undertakings (CIU)	21	21	16		5	5	5		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		1	1	1		
Standardised Total <sup>2</sup>				35				36	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
GERMANY	Central governments or central banks	1,057	1,057	0		1,096	1,096	0	
	Regional governments or local authorities	260	260	23		211	211	15	
	Public sector entities	13	13	3		89	89	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,154	1,898	68		2,137	1,851	62	
	Corporates	974	685	563		996	705	595	
	of which: SME	91	81	81		103	90	76	
	Retail	122	100	75		139	110	82	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	29	28	12		29	28	12	
	of which: SME	0	0	0		4	4	2	
	Exposures in default	14	7	7	7	9	4	4	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				14				16	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
SWITZERLAND	Central governments or central banks	153	153	0		132	132	0	
	Regional governments or local authorities	558	617	123		518	1,117	223	
	Public sector entities	0	2	0		45	48	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	186	186	0		402	402	0	
	Institutions	716	662	136		702	135	43	
	Corporates	927	626	582		842	612	534	
	of which: SME	89	80	80		54	49	47	
	Retail	10	8	6		22	19	14	
	of which: SME	0	0	0		14	12	9	
	Secured by mortgages on immovable property	671	654	336		689	675	359	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	28	2	2	26	46	12	18	26
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				28				28	

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

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe BPCE

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
SPAIN	Central governments or central banks	1,370	1,370	0		1,465	1,465	0	
	Regional governments or local authorities	319	317	14		336	334	17	
	Public sector entities	2	2	1		5	5	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	101	85	13		16	0	8	
	Corporates	321	229	226		324	215	210	
	of which: SME	30	26	26		35	22	19	
	Retail	6	6	4		6	6	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	33	28	13		32	27	12	
	of which: SME	3	3	1		1	1	1	
	Exposures in default	2	1	1	0	3	2	3	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	52	52	10		50	50	10	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	5	5	4		10	10	10		
Standardised Total <sup>2</sup>				4				4	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
NETHERLANDS	Central governments or central banks	288	288	0		291	291	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	2		48	48	18	
	Corporates	638	614	430		721	697	493	
	of which: SME	46	45	38		36	35	27	
	Retail	41	41	5		40	39	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	24	24	9		26	26	11	
	of which: SME	5	5	3	0	8	8	4	0
	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	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				2				1	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
JAPAN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	2,727	2,632	1,229		2,735	2,223	589	
	Public sector entities	0	0	0		9	9	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	561	561	21		615	615	21	
	Corporates	157	150	149		147	140	138	
	of which: SME	10	10	10		10	9	9	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	9	8	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	85	85	26		90	90	55		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	146	146	146		18	18	18		
Standardised Total <sup>2</sup>				1				1	

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

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

Credit Risk - IRB Approach  
Groupe BPCE

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	136,673	99	136,752	990	0	54	122,207	94	124,565	1,127	0	50
	Institutions	30,482	42	30,095	5,312	0	51	26,963	29	26,309	4,148	0	50
	Corporates	194,118	5,613	156,986	74,656	1,660	3,357	196,354	5,430	159,827	75,507	2,011	3,279
	Corporates - Of Which: Specialised Lending	23,425	427	18,672	4,584	0	192	24,861	390	19,545	5,263	299	172
	Corporates - Of Which: SME	26,577	1,448	22,742	17,144	199	777	29,280	1,543	25,413	18,528	256	791
	Retail	369,573	9,676	360,868	60,691	4,242	6,123	374,573	9,574	366,219	61,312	4,158	6,133
	Retail - Secured on real estate property	230,968	4,084	227,137	34,323	1,525	2,089	234,098	4,023	230,281	34,752	1,500	2,101
	Retail - Secured on real estate property - Of Which: SME	43,872	1,666	43,182	15,514	663	1,097	44,550	1,610	43,857	15,787	644	1,106
	Retail - Secured on real estate property - Of Which: non-SME	187,096	2,418	183,955	18,809	862	992	189,549	2,413	186,425	18,965	856	995
	Retail - Qualifying Revolving	9,680	190	8,521	1,491	25	153	10,106	192	8,936	1,521	25	152
	Retail - Other Retail	128,925	5,401	125,210	24,876	2,692	3,881	130,368	5,359	127,001	25,039	2,633	3,880
	Retail - Other Retail - Of Which: SME	36,738	3,460	34,418	12,050	1,791	2,527	36,810	3,450	34,908	12,183	1,756	2,517
	Retail - Other Retail - Of Which: non-SME	92,187	1,941	90,791	12,826	901	1,354	93,558	1,909	92,093	12,856	877	1,364
	Equity	12,930	5	12,930	43,562	17		12,530	0	12,530	42,496	0	
Other non credit-obligation assets													
IRB Total <sup>2</sup>				194,009						193,865			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	54,145	0	54,440	0	0	0	95,800	0	97,612	0	0	0
	Institutions	5,040	5	5,295	1,088	0	6	4,892	6	5,404	881	0	6
	Corporates	96,058	3,232	77,088	46,827	675	1,888	96,240	3,196	80,416	47,550	717	1,844
	Corporates - Of Which: Specialised Lending	5,676	24	4,970	1,175	0	28	5,839	24	5,416	1,086	0	25
	Corporates - Of Which: SME	25,257	1,361	21,690	16,216	189	717	28,134	1,494	24,516	17,756	247	772
	Retail	366,187	9,576	357,591	60,207	4,208	6,070	371,117	9,475	362,877	60,827	4,124	6,077
	Retail - Secured on real estate property	229,437	4,037	225,627	34,083	1,510	2,066	232,530	3,974	228,731	34,513	1,484	2,077
	Retail - Secured on real estate property - Of Which: SME	43,770	1,662	43,080	15,467	662	1,094	44,447	1,606	43,755	15,739	643	1,103
	Retail - Secured on real estate property - Of Which: non-SME	185,668	2,375	182,547	18,616	848	972	188,082	2,368	184,977	18,774	841	974
	Retail - Qualifying Revolving	9,625	189	8,471	1,483	25	152	10,049	191	8,884	1,513	25	151
	Retail - Other Retail	127,125	5,350	123,493	24,641	2,673	3,852	128,538	5,310	125,261	24,802	2,615	3,849
	Retail - Other Retail - Of Which: SME	36,643	3,450	34,337	12,014	1,787	2,522	36,714	3,442	34,827	12,147	1,753	2,511
	Retail - Other Retail - Of Which: non-SME	90,482	1,900	89,156	12,627	886	1,330	91,823	1,868	90,434	12,654	862	1,338
	Equity	11,338	2	11,322	38,861	6	0	11,084	0	11,066	38,194	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments	12,264	0	12,764	22	0	0	11,038	0	11,064	0	0	0
	Institutions	3,000	7	2,969	227	0	7	3,521	13	3,479	321	0	13
	Corporates	23,780	219	18,672	5,997	188	113	22,821	119	18,769	5,997	164	111
	Corporates - Of Which: Specialised Lending	4,917	0	3,777	1,001	0	6	4,824	0	3,660	1,060	0	5
	Corporates - Of Which: SME	131	0	103	84	0	1	156	0	129	100	0	1
	Retail	160	2	151	19	0	1	162	2	154	21	1	1
	Retail - Secured on real estate property	115	1	114	15	0	0	116	2	116	15	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	113	1	112	14	0	0	115	2	114	14	0	0
	Retail - Qualifying Revolving	3	0	3	0	0	0	4	0	3	0	0	0
	Retail - Other Retail	41	1	34	4	0	0	42	1	35	6	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	39	0	33	4	0	0	41	0	34	5	0	0
	Equity	371	0	371	1,111	0	0	280	0	280	856	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	328	0	345	0	0	0	156	0	211	4	0	0
	Institutions	5,153	7	5,024	688	0	7	4,000	0	3,789	508	0	0
	Corporates	5,829	46	4,449	1,731	13	33	5,613	38	6,747	1,917	74	32
	Corporates - Of Which: Specialised Lending	975	34	755	276	0	14	1,158	34	836	397	68	14
	Corporates - Of Which: SME	96	0	94	99	0	1	87	0	85	79	0	0
	Retail	226	7	215	32	3	3	245	7	233	35	3	4
	Retail - Secured on real estate property	176	5	174	25	2	2	192	5	190	26	2	3
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	174	5	173	24	2	2	190	5	189	26	2	2
	Retail - Qualifying Revolving	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Other Retail	45	2	36	7	1	1	48	2	38	7	1	1
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	3	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	42	2	35	6	1	1	45	2	36	7	1	1
	Equity	132	0	132	363	0	0	100	0	100	271	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
ITALY	Central banks and central governments	1,000	0	1,000	107	0	0	897	0	1,205	128	0	0
	Institutions	189	0	193	63	0	0	343	0	275	135	0	0
	Corporates	5,367	305	4,477	2,159	45	110	4,995	286	4,037	2,130	198	103
	Corporates - Of Which: Specialised Lending	1,797	232	1,548	305	0	59	1,683	209	1,404	501	153	46
	Corporates - Of Which: SME	57	5	49	47	0	3	53	5	45	43	0	2
	Retail	49	2	46	10	1	2	52	2	49	10	1	2
	Retail - Secured on real estate property	29	0	28	4	0	0	30	0	30	5	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	27	0	26	3	0	0	28	0	28	4	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	18	2	16	5	1	2	20	2	17	5	1	1
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	16	2	14	5	1	1	17	2	16	4	1	1
	Equity	26	3	26	63	11	1	23	0	23	57	0	0
Other non credit-obligation assets													
IRB Total													

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Groupe BPCE

		IRB Approach										
		As of 30/09/2018					As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
LUXEMBOURG	Central banks and central governments	1,347	0	1,357	0	0	0	708	0	864	0	0
	Institutions	527	0	527	57	0	0	1,123	0	1,119	44	0
	Corporates	5,712	96	5,180	1,776	23	49	6,961	93	6,688	2,070	10
	Corporates - Of Which: Specialised Lending	744	30	680	119	0	22	1,036	30	912	206	10
	Corporates - Of Which: SME	134	0	123	110	0	1	120	0	113	81	0
	Retail	103	5	98	20	2	2	110	5	105	21	2
	Retail - Secured on real estate property	56	1	55	7	1	1	59	1	58	7	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	4	0	4	2	0
	Retail - Secured on real estate property - Of Which: non-SME	52	1	51	6	1	0	55	1	54	6	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	2	0	0
	Retail - Other Retail	45	4	42	12	1	2	49	3	45	13	1
	Retail - Other Retail - Of Which: SME	22	3	20	9	1	2	22	3	21	10	1
	Retail - Other Retail - Of Which: non-SME	23	0	22	3	0	0	26	0	25	3	0
	Equity	403	0	403	1,159	0	0	526	0	526	1,503	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2018					As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments	1,551	0	1,563	0	0	0	1,830	0	1,830	0	0
	Institutions	948	0	946	180	0	0	632	0	632	147	0
	Corporates	6,284	5	6,046	1,966	5	7	5,449	5	5,239	1,733	4
	Corporates - Of Which: Specialised Lending	545	0	533	59	0	0	505	0	494	52	0
	Corporates - Of Which: SME	44	2	44	30	5	2	17	2	17	21	4
	Retail	109	4	103	16	1	3	111	4	105	16	1
	Retail - Secured on real estate property	66	2	65	9	1	2	69	2	68	9	1
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	2	0
	Retail - Secured on real estate property - Of Which: non-SME	63	2	62	7	1	1	66	2	65	8	1
	Retail - Qualifying Revolving	4	0	4	0	0	0	4	0	4	0	0
	Retail - Other Retail	39	2	34	7	1	1	39	2	33	7	1
	Retail - Other Retail - Of Which: SME	9	1	8	3	0	1	8	1	7	3	0
	Retail - Other Retail - Of Which: non-SME	31	1	27	3	1	0	30	1	26	3	0
	Equity	69	0	69	203	0	0	38	0	38	114	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2018					As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SWITZERLAND	Central banks and central governments	0	0	32	0	0	0	0	0	1	0	0
	Institutions	1,236	0	1,189	95	0	0	866	0	823	85	0
	Corporates	5,908	22	3,863	1,274	3	23	5,833	37	3,636	1,147	27
	Corporates - Of Which: Specialised Lending	34	0	3	0	0	0	114	0	54	12	0
	Corporates - Of Which: SME	0	0	0	0	0	0	5	0	2	2	0
	Retail	387	21	377	64	8	11	385	21	376	60	8
	Retail - Secured on real estate property	300	18	296	51	6	9	299	18	296	48	6
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	4	0	4	0	0
	Retail - Secured on real estate property - Of Which: non-SME	296	18	292	49	6	9	295	18	292	46	6
	Retail - Qualifying Revolving	8	0	8	1	0	0	9	0	8	1	0
	Retail - Other Retail	79	3	74	12	1	2	78	3	72	11	1
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	1	1	0
	Retail - Other Retail - Of Which: non-SME	77	2	72	11	1	2	76	2	71	10	1
	Equity	32	0	32	100	0	0	23	0	23	79	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2018					As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SPAIN	Central banks and central governments	1,398	0	1,398	105	0	0	1,392	0	1,471	107	0
	Institutions	760	0	681	201	0	3	835	0	747	213	0
	Corporates	2,817	139	2,153	1,107	43	106	2,934	139	2,401	1,178	62
	Corporates - Of Which: Specialised Lending	683	48	635	196	0	30	614	47	569	169	19
	Corporates - Of Which: SME	159	4	149	121	1	6	103	2	91	94	0
	Retail	71	3	69	10	1	2	75	2	72	10	1
	Retail - Secured on real estate property	42	1	41	6	0	1	44	0	43	6	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	40	1	39	5	0	1	42	2	41	5	1
	Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	3	0	0
	Retail - Other Retail	27	1	25	4	1	1	28	1	26	4	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	24	1	23	3	1	1	26	1	25	3	0
	Equity	7	0	7	14	0	0	4	0	4	8	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2018					As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments	582	0	654	0	0	0	609	0	773	0	0
	Institutions	1,774	0	1,762	62	0	0	1,334	0	1,339	50	0
	Corporates	4,684	37	3,956	1,567	2	33	4,531	54	3,379	1,406	25
	Corporates - Of Which: Specialised Lending	751	29	605	123	0	18	947	28	732	158	15
	Corporates - Of Which: SME	34	1	33	4	0	0	35	1	34	4	0
	Retail	23	0	23	2	0	0	25	0	25	3	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	0	22	2	0	0	24	0	24	2	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0
	Retail - Other Retail	10	0	10	2	0	0	10	0	9	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	10	0	9	1	0	0	10	0	9	1	0
	Equity	32	0	32	94	0	0	15	0	15	44	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2018					As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
JAPAN	Central banks and central governments	983	0	983	79	0	0	1,058	0	1,058	84	0
	Institutions	2,693	0	2,691	193	0	0	513	0	513	47	0
	Corporates	1,373	0	1,373	198	0	1	1,997	0	1,936	355	0
	Corporates - Of Which: Specialised Lending	956	0	940	143	0	1	1,102	0	1,041	272	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	13	0	12	1	0	0	17	0	16	2	0
	Retail - Secured on real estate property	8	0	8	1	0	0	12	0	12	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	1	0	0	11	0	11	1	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	1	0	0
	Retail - Other Retail	4	0	4	0	0	0	4	0	4	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	0	0	0	4	0	4	0	0
	Equity	4	0	4	10	0	0	3	0	3	10	0
Other non credit-obligation assets												
IRB Total												

<sup>1)</sup> 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).

Credit Risk - IRB Approach  
Groupe BPCE

		IRB Approach				IRB Approach							
		As of 31/03/2019		As of 30/06/2019		As of 31/03/2019		As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
Consolidated data	Central banks and central governments	138,555	94	141,149	841	0	151,058	89	153,399	794	0	52	
	Institutions	28,014	70	27,475	4,776	0	28,027	27	27,729	4,326	0	50	
	Corporates	211,225	5,969	175,823	86,122	1,989	3,579	209,141	6,479	173,050	88,512	2,543	3,717
	Corporates - Of Which: Specialised Lending	26,221	384	20,713	5,439	329	167	25,586	448	20,098	5,269	328	164
	Corporates - Of Which: SME	36,379	1,912	31,933	24,098	253	1,026	32,542	1,383	28,428	22,281	307	738
	Retail	379,111	9,461	370,675	62,063	4,160	6,122	386,493	9,512	377,762	62,998	4,116	6,144
	Retail - Secured on real estate property	237,839	3,925	233,920	35,361	1,479	2,079	241,666	3,850	237,485	36,007	1,445	2,066
	Retail - Secured on real estate property - Of Which: SME	45,549	1,571	44,827	16,208	632	1,109	46,371	1,528	45,621	16,501	613	1,099
	Retail - Secured on real estate property - Of Which: non-SME	192,290	2,353	189,093	19,153	848	970	195,296	2,322	191,864	19,506	832	967
	Retail - Qualifying Revolving	9,720	188	8,554	1,461	25	151	10,287	186	9,129	1,529	25	150
	Retail - Other Retail	131,552	5,348	128,201	25,241	2,656	3,892	134,539	5,474	131,148	25,462	2,645	3,928
	Retail - Other Retail - Of Which: SME	36,828	3,410	34,877	12,137	1,766	2,506	37,536	3,440	35,550	12,282	1,770	2,502
	Retail - Other Retail - Of Which: non-SME	94,725	1,938	93,324	13,104	890	1,386	97,003	2,035	95,598	13,180	876	1,426
	Equity	14,193	2	13,816	45,989	8	0	14,235	0	13,797	45,895	0	0
Other non credit-obligation assets										10,229			
IRB Total <sup>2</sup>				209,817						212,754			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach				IRB Approach							
		As of 31/03/2019		As of 30/06/2019		As of 31/03/2019		As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
FRANCE	Central banks and central governments	110,676	0	112,509	0	0	123,709	0	125,420	0	0	0	
	Institutions	5,546	10	5,903	1,255	0	6	5,276	5,737	1,023	0	8	
	Corporates	105,803	3,738	89,827	56,396	771	2,223	107,023	3,991	90,835	59,547	1,169	2,277
	Corporates - Of Which: Specialised Lending	6,044	41	5,557	1,197	41	25	6,221	40	5,577	1,181	40	23
	Corporates - Of Which: SME	34,791	1,856	30,595	23,039	245	988	31,072	1,307	27,200	21,142	244	716
	Retail	375,625	9,366	367,310	61,568	4,128	6,066	382,958	9,417	374,355	62,509	4,083	6,091
	Retail - Secured on real estate property	236,231	3,880	232,333	35,113	1,465	2,057	240,034	3,806	235,875	35,763	1,430	2,045
	Retail - Secured on real estate property - Of Which: SME	45,448	1,567	44,727	16,162	631	1,107	46,271	1,524	45,522	16,456	612	1,096
	Retail - Secured on real estate property - Of Which: non-SME	190,784	2,313	187,606	18,952	834	950	193,763	2,281	190,353	19,307	819	949
	Retail - Qualifying Revolving	9,663	187	8,502	1,453	25	150	10,221	186	9,068	1,520	25	149
	Retail - Other Retail	129,731	5,299	126,476	25,002	2,638	3,859	132,703	5,425	129,412	25,226	2,627	3,897
	Retail - Other Retail - Of Which: SME	36,733	3,401	34,798	12,102	1,763	2,499	37,442	3,431	35,472	12,248	1,767	2,496
	Retail - Other Retail - Of Which: non-SME	92,998	1,898	91,678	12,900	875	1,360	95,261	1,994	93,941	12,978	861	1,401
	Equity	12,320	0	12,320	41,620	0	0	12,092	0	12,090	40,716	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach				IRB Approach						
		As of 31/03/2019		As of 30/06/2019		As of 31/03/2019		As of 30/06/2019				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)												
UNITED STATES	Central banks and central governments	11,912	0	11,935	0	0	12,319	0	12,341	0	0	0
	Institutions	2,947	13	2,919	354	0	13	2,814	13	2,788	294	0
	Corporates	24,571	0	19,538	6,223	214	127	24,795	352	19,682	6,345	401
	Corporates - Of Which: Specialised Lending	5,537	0	4,225	1,127	71	7	5,115	0	3,762	1,073	0
	Corporates - Of Which: SME	2,222	0	195	109	0	2	175	29	146	114	58
	Retail	166	1	157	21	0	1	170	2	160	21	0
	Retail - Secured on real estate property	120	1	119	15	0	0	119	1	118	14	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	118	1	117	14	0	0	118	1	117	13	0
	Retail - Qualifying Revolving	4	0	3	0	0	0	4	0	4	0	0
	Retail - Other Retail	43	1	35	6	0	0	46	1	38	7	0
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	41	0	34	6	0	0	45	0	37	6	0
	Equity	610	0	234	690	0	0	985	0	547	1,840	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach				IRB Approach						
		As of 31/03/2019		As of 30/06/2019		As of 31/03/2019		As of 30/06/2019				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)												
UNITED KINGDOM	Central banks and central governments	285	0	363	0	0	301	0	366	0	0	0
	Institutions	4,124	0	3,961	562	0	4,558	0	4,508	598	0	0
	Corporates	6,726	39	8,461	2,214	77	32	6,152	40	7,283	2,000	75
	Corporates - Of Which: Specialised Lending	1,271	35	951	440	71	14	1,028	35	745	366	14
	Corporates - Of Which: SME	89	0	87	81	0	0	89	0	88	89	0
	Retail	252	7	241	35	3	4	264	7	251	39	3
	Retail - Secured on real estate property	199	5	197	26	2	3	208	5	205	31	2
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0
	Retail - Secured on real estate property - Of Which: non-SME	197	5	196	26	2	3	206	5	203	30	2
	Retail - Qualifying Revolving	5	0	5	1	0	0	7	0	6	1	0
	Retail - Other Retail	48	2	38	7	1	1	49	2	40	7	1
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	46	2	37	7	1	1	47	2	39	7	1
	Equity	95	0	95	254	0	0	88	0	88	234	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach				IRB Approach						
		As of 31/03/2019		As of 30/06/2019		As of 31/03/2019		As of 30/06/2019				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)												
ITALY	Central banks and central governments	741	0	1,058	119	0	791	0	1,103	125	0	0
	Institutions	399	0	371	229	0	441	0	387	213	0	0
	Corporates	5,011	267	4,094	2,129	188	93	5,445	254	4,418	2,323	172
	Corporates - Of Which: Specialised Lending	1,731	192	1,433	502	144	36	1,943	179	1,621	532	129
	Corporates - Of Which: SME	66	5	53	54	0	3	66	5	51	55	0
	Retail	55	2	52	9	1	2	57	2	54	9	1
	Retail - Secured on real estate property	34	0	34	5	0	0	35	0	35	5	0
	Retail - Secured on real estate property - Of Which: SME	2	0	1	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32	0	32	4	0	0	34	0	34	4	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0
	Retail - Other Retail	19	2	17	4	1	1	19	2	16	4	1
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0
	Retail - Other Retail - Of Which: non-SME	17	2	15	4	1	1	17	1	15	3	1
	Equity	26	2	26	65	8	0	25	0	25	62	0
Other non credit-obligation assets												
IRB Total												

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Groupe BPCE

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	Central banks and central governments	1,377	0	1,521	0	1,500	0	1,676	0
	Institutions	657	0	634	58	910	0	910	52
	Corporates	7,657	97	7,471	2,130	6,307	94	6,181	2,094
	Corporates - Of Which: Specialised Lending	1,092	30	1,009	255	1,020	30	930	173
	Corporates - Of Which: SME	145	3	138	111	148	0	143	119
	Retail	112	5	107	20	117	5	112	21
	Retail - Secured on real estate property	60	1	58	8	63	1	61	9
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	3	0	3	1
	Retail - Secured on real estate property - Of Which: non-SME	57	1	55	7	61	1	59	8
	Retail - Qualifying Revolving	2	0	2	0	2	0	2	0
	Retail - Other Retail	50	3	47	12	51	3	48	12
	Retail - Other Retail - Of Which: SME	20	3	19	9	20	3	19	9
	Retail - Other Retail - Of Which: non-SME	30	0	28	3	31	0	29	3
	Equity	569	0	569	1,624	0	457	0	1,245
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	1,630	0	1,630	0	1,046	0	1,046	0
	Institutions	1,026	0	1,014	208	905	0	894	205
	Corporates	5,574	83	5,396	1,681	5,098	81	5,090	1,510
	Corporates - Of Which: Specialised Lending	486	0	476	48	365	0	359	42
	Corporates - Of Which: SME	69	1	69	30	57	1	57	26
	Retail	119	4	111	19	126	4	118	18
	Retail - Secured on real estate property	73	2	72	11	79	2	76	10
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	3	0	3	1
	Retail - Secured on real estate property - Of Which: non-SME	71	2	69	10	76	2	74	9
	Retail - Qualifying Revolving	4	0	4	0	5	0	4	1
	Retail - Other Retail	41	2	36	7	42	2	37	7
	Retail - Other Retail - Of Which: SME	8	1	7	3	9	1	8	4
	Retail - Other Retail - Of Which: non-SME	33	1	28	4	34	1	29	4
	Equity	41	0	41	129	0	41	0	125
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments	0	0	1	0	0	0	0	0
	Institutions	996	0	876	83	1,208	0	1,153	59
	Corporates	5,433	33	3,525	1,183	28	5,531	32	3,666
	Corporates - Of Which: Specialised Lending	75	0	20	4	92	0	39	9
	Corporates - Of Which: SME	11	0	7	7	5	0	2	0
	Retail	367	20	357	60	376	20	365	62
	Retail - Secured on real estate property	304	17	301	49	309	17	305	50
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	3	0	3	1
	Retail - Secured on real estate property - Of Which: non-SME	301	17	297	47	305	17	302	49
	Retail - Qualifying Revolving	9	0	8	2	10	0	9	2
	Retail - Other Retail	54	3	49	10	58	3	52	10
	Retail - Other Retail - Of Which: SME	1	0	1	0	1	0	1	0
	Retail - Other Retail - Of Which: non-SME	53	2	48	9	57	2	51	10
	Equity	25	0	25	86	0	28	0	94
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	Central banks and central governments	1,320	0	1,402	107	1,371	0	1,458	108
	Institutions	794	0	705	145	856	0	768	138
	Corporates	4,238	129	3,187	1,420	97	3,792	90	2,954
	Corporates - Of Which: Specialised Lending	711	37	618	169	25	775	37	677
	Corporates - Of Which: SME	165	3	152	124	4	151	3	148
	Retail	69	2	67	10	71	3	69	10
	Retail - Secured on real estate property	40	1	39	6	40	1	40	5
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	2	0	2	1
	Retail - Secured on real estate property - Of Which: non-SME	38	1	38	5	38	2	38	4
	Retail - Qualifying Revolving	3	0	3	0	4	0	3	0
	Retail - Other Retail	26	1	24	4	28	1	26	4
	Retail - Other Retail - Of Which: SME	2	0	2	1	2	0	1	1
	Retail - Other Retail - Of Which: non-SME	24	1	23	3	25	1	24	4
	Equity	5	0	5	10	0	5	0	12
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments	541	0	707	0	579	0	743	0
	Institutions	1,813	0	1,777	57	1,511	0	1,518	47
	Corporates	4,716	29	3,797	1,575	30	4,441	30	3,604
	Corporates - Of Which: Specialised Lending	857	28	709	165	24	878	28	762
	Corporates - Of Which: SME	40	0	40	15	0	0	0	1
	Retail	36	0	35	4	36	0	35	4
	Retail - Secured on real estate property	25	0	25	3	25	0	24	3
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	24	0	24	2	24	0	24	2
	Retail - Qualifying Revolving	1	0	1	0	1	0	1	0
	Retail - Other Retail	10	0	9	1	11	0	10	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	10	0	9	1	11	0	9	1
	Equity	13	0	13	39	0	16	0	47
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
JAPAN	Central banks and central governments	1,063	0	1,063	84	1,077	0	1,077	86
	Institutions	637	0	635	128	1,092	0	1,091	150
	Corporates	1,693	0	1,557	222	1,641	0	1,544	195
	Corporates - Of Which: Specialised Lending	1,171	0	1,068	163	1,049	0	984	142
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	17	0	17	2	18	0	18	2
	Retail - Secured on real estate property	12	0	12	1	13	0	13	2
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	1	12	0	12	2
	Retail - Qualifying Revolving	1	0	1	0	1	0	1	0
	Retail - Other Retail	4	0	4	0	5	0	4	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	0	5	0	4	0
	Equity	1	0	1	3	0	0	0	1
Other non credit-obligation assets									
IRB Total									

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



**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Groupe BPCE

As of 31/12/2018

Residual Maturity	Country / Region	Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M [	Finland	0	0	0	0	0	0	2	229	2	85	0	0	0	
[ 3M - 1Y [		51	50	0	0	51	0	7	12	74	550	0	0	0	
[ 1Y - 2Y [		51	51	0	0	51	0	6	120	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	10	15	205	0	0	0	
[ 3Y - 5Y [		481	481	0	0	481	0	26	340	11	45	0	0	0	
[ 5Y - 10Y [		221	193	2	0	193	25	87	910	11	50	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>804</b>	<b>803</b>	<b>3</b>	<b>0</b>	<b>776</b>	<b>25</b>	<b>129</b>	<b>1,621</b>	<b>113</b>	<b>936</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M [		France	30,542	30,542	559	0	210	29,754	192	9,807	46	1,845	855	0	0
[ 3M - 1Y [			11,062	11,062	231	98	434	9,856	214	7,802	52	2,451	2,391	0	0
[ 1Y - 2Y [	22,694		22,694	250	0	465	21,952	8	1,98	10	1,209	456	0	0	
[ 2Y - 3Y [	4,439		4,425	82	0	567	3,747	43	385	73	782	368	0	0	
[ 3Y - 5Y [	8,310		8,303	299	0	1,810	6,079	52	596	58	426	741	0	0	
[ 5Y - 10Y [	18,129		18,122	714	0	2,808	13,831	321	3,070	151	1,199	507	0	0	
[ 10Y - more	58,788		58,530	3,977	0	117	53,631	378	2,492	31	590	1,127	2	0	
<b>Total</b>	<b>153,964</b>		<b>153,678</b>	<b>6,112</b>	<b>98</b>	<b>6,411</b>	<b>138,850</b>	<b>1,207</b>	<b>24,350</b>	<b>421</b>	<b>8,503</b>	<b>6,446</b>	<b>2</b>	<b>9,375</b>	
[ 0 - 3M [	Germany		419	419	248	0	168	0	4	1,485	105	2,817	0	0	0
[ 3M - 1Y [			1,765	1,760	303	0	151	1,241	20	861	304	2,529	0	0	0
[ 1Y - 2Y [		476	469	266	0	197	0	14	484	157	2,725	0	0	0	
[ 2Y - 3Y [		269	244	10	0	238	21	23	698	26	453	0	0	0	
[ 3Y - 5Y [		593	591	2	0	570	21	26	818	194	1,292	0	0	0	
[ 5Y - 10Y [		544	540	54	0	476	11	277	2,285	189	2,052	0	0	0	
[ 10Y - more		39	18	0	0	0	0	0	381	47	906	0	0	0	
<b>Total</b>		<b>4,105</b>	<b>4,041</b>	<b>922</b>	<b>0</b>	<b>1,799</b>	<b>1,294</b>	<b>453</b>	<b>7,012</b>	<b>1,021</b>	<b>12,774</b>	<b>0</b>	<b>0</b>	<b>46</b>	
[ 0 - 3M [		Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Greece		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			1	1	0	0	0	0	0	49	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		1	1	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		1	1	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>49</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	
[ 0 - 3M [		Hungary	0	0	0	0	0	0	15	634	3	179	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	4	239	0	0	0	0	0
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>873</b>	<b>3</b>	<b>179</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Ireland		0	0	0	0	0	0	17	586	2	319	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	95	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		80	80	0	0	80	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		388	388	0	0	388	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>469</b>	<b>469</b>	<b>0</b>	<b>0</b>	<b>469</b>	<b>0</b>	<b>17</b>	<b>586</b>	<b>2</b>	<b>414</b>	<b>0</b>	<b>0</b>	<b>20</b>	
[ 0 - 3M [		Italy	402	402	401	0	0	0	4	159	0	0	0	0	0
[ 3M - 1Y [			1,218	1,218	1,066	0	145	3	5	199	0	2	0	0	1,066
[ 1Y - 2Y [	304		304	0	0	303	0	0	0	0	4	0	0	0	
[ 2Y - 3Y [	62		62	0	0	61	0	0	0	1	98	0	0	0	
[ 3Y - 5Y [	255		255	1	0	87	167	0	0	24	795	0	0	0	
[ 5Y - 10Y [	1,783		1,783	114	0	137	1,512	16	771	59	614	0	0	0	
[ 10Y - more	2,710		2,710	54	0	2,655	0	14	69	0	0	0	0	0	
<b>Total</b>	<b>6,733</b>		<b>6,733</b>	<b>1,636</b>	<b>0</b>	<b>733</b>	<b>4,337</b>	<b>39</b>	<b>1,198</b>	<b>84</b>	<b>1,513</b>	<b>0</b>	<b>0</b>	<b>939</b>	
[ 0 - 3M [	Latvia		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		18	18	0	0	18	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		63	63	0	0	63	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>81</b>	<b>81</b>	<b>0</b>	<b>0</b>	<b>81</b>	<b>0</b>	<b>0</b>	<b>30</b>	<b>1</b>	<b>134</b>	<b>0</b>	<b>0</b>	<b>0</b>	





**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Groupe BPCE

As of 31/12/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M [	Japan	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		149	149	0	0	149	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		192	192	0	0	192	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		55	55	0	0	55	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		101	101	0	0	17	85	0	0	0	0	0	0	0	0	0	0
[ 10Y - more		1,809	1,809	10	0	0	1,799	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>2,318</b>	<b>2,318</b>	<b>27</b>	<b>0</b>	<b>396</b>	<b>1,883</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>800</b>	<b>0</b>	<b>0</b>	<b>2,903</b>	
[ 0 - 3M [	U.S.	1,251	1,193	1,245	0	7	0	1	198	6	311	0	0	0	0	0	
[ 3M - 1Y [		516	516	56	0	420	0	18	201	132	566	0	0	0	0	0	
[ 1Y - 2Y [		85	83	20	0	56	0	53	1,687	3	1,787	0	0	0	0	0	
[ 2Y - 3Y [		336	326	2	0	326	0	23	564	46	347	0	0	0	0	0	
[ 3Y - 5Y [		629	576	51	0	467	111	68	1,359	69	269	0	0	0	0	0	
[ 5Y - 10Y [		1,723	1,646	73	0	678	960	170	4,803	5	93	0	0	0	0	0	
[ 10Y - more		2,185	2,174	1,500	0	685	0	21	499	109	652	0	0	0	0	0	
<b>Total</b>	<b>6,726</b>	<b>6,515</b>	<b>2,946</b>	<b>0</b>	<b>1,953</b>	<b>1,756</b>	<b>354</b>	<b>9,311</b>	<b>369</b>	<b>4,026</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,150</b>	
[ 0 - 3M [	China	3,356	0	3,356	0	0	0	11	8,427	0	0	0	0	0	0	0	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		18	18	0	0	18	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>3,374</b>	<b>3,374</b>	<b>3,356</b>	<b>0</b>	<b>18</b>	<b>0</b>	<b>11</b>	<b>8,427</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	
[ 0 - 3M [	Switzerland	0	0	0	0	0	0	87	8,060	38	2,984	0	0	0	0	0	
[ 3M - 1Y [		236	236	0	0	236	0	23	1,563	43	1,763	1	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	26	0	0	0	0	0	0	0	
[ 3Y - 5Y [		21	21	0	0	20	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		141	141	0	0	134	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		410	410	0	0	410	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>809</b>	<b>809</b>	<b>0</b>	<b>0</b>	<b>800</b>	<b>0</b>	<b>110</b>	<b>9,679</b>	<b>82</b>	<b>4,747</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>640</b>		
[ 0 - 3M [	Other advanced economies non EEA	1,459	1,422	766	0	693	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		602	602	0	0	601	2	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		74	74	0	0	74	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		69	69	0	0	67	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>2,205</b>	<b>2,168</b>	<b>766</b>	<b>0</b>	<b>1,435</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>29</b>	
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	45	45	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		4	4	0	0	4	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>53</b>	<b>53</b>	<b>45</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	
[ 0 - 3M [	Middle East	2,436	2,362	2,436	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		89	89	4	0	84	0	0	0	0	0	0	0	137	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		127	127	0	0	126	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		6	6	4	0	0	0	31	283	0	257	0	0	0	0	0	
[ 5Y - 10Y [		7	7	0	0	6	0	10	47	0	23	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	10	47	0	0	0	0	0	0	0	
<b>Total</b>	<b>2,664</b>	<b>2,590</b>	<b>2,444</b>	<b>0</b>	<b>217</b>	<b>0</b>	<b>50</b>	<b>377</b>	<b>0</b>	<b>0</b>	<b>417</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>112</b>		
[ 0 - 3M [	Latin America and the Caribbean	55	55	0	0	55	0	0	0	0	12	0	0	0	0	0	
[ 3M - 1Y [		37	37	0	0	36	0	0	0	0	53	0	0	0	0	0	
[ 1Y - 2Y [		25	25	0	0	23	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		15	15	0	0	15	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		36	36	0	0	32	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		264	264	0	0	167	0	6	0	0	330	0	0	0	0	0	
[ 10Y - more		435	435	0	0	415	0	0	0	0	4	0	0	0	0	0	
<b>Total</b>	<b>867</b>	<b>867</b>	<b>0</b>	<b>0</b>	<b>72</b>	<b>743</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>399</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>388</b>		

2019 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Groupe BPCE

As of 31/12/2018

		Direct exposures													Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M [		112	112	100	0	0	12	0	60	0	18	0	0	0	
[ 3M - 1Y [		411	411	0	0	7	404	0	0	3	118	1	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	20	962	4	152	0	0	0	
[ 2Y - 3Y [		26	26	0	0	0	0	10	479	28	315	0	0	0	
[ 3Y - 5Y [		101	101	83	0	17	0	17	90	14	186	0	0	0	
[ 5Y - 10Y [		301	301	0	0	89	211	45	651	17	341	60	0	0	
[ 10Y - more		2	2	0	0	0	2	8	133	97	357	0	0	0	
<b>Total</b>		<b>953</b>	<b>953</b>	<b>183</b>	<b>0</b>	<b>138</b>	<b>629</b>	<b>101</b>	<b>2,376</b>	<b>165</b>	<b>1,486</b>	<b>61</b>	<b>0</b>	<b>0</b>	<b>627</b>
[ 0 - 3M [		3	3	0	0	0	3	4	179	0	0	6	0	0	
[ 3M - 1Y [		356	356	0	0	0	356	1	9	1	89	0	0	0	
[ 1Y - 2Y [		10	10	0	0	0	8	1	25	0	0	0	0	0	
[ 2Y - 3Y [		28	28	0	0	3	24	1	14	0	2	0	0	0	
[ 3Y - 5Y [		130	130	0	0	112	15	0	0	0	101	1	0	0	
[ 5Y - 10Y [		277	277	0	0	68	205	4	31	0	42	0	0	0	
[ 10Y - more		242	242	0	0	0	215	17	69	0	3	25	0	0	
<b>Total</b>		<b>1,048</b>	<b>1,048</b>	<b>0</b>	<b>0</b>	<b>183</b>	<b>826</b>	<b>28</b>	<b>327</b>	<b>1</b>	<b>123</b>	<b>164</b>	<b>0</b>	<b>0</b>	<b>486</b>

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

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



**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Groupe BPCE

As of 30/06/2019

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures	
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[ 0 - 3M [	Finland	82	82	0	0	82	0	0	0	8	12	15	265	0	0			
[ 3M - 1Y [		52	52	0	0	52	0	0	0	2	32	24	240	0	0			
[ 1Y - 2Y [		70	70	0	0	70	0	0	0	8	242	16	205	0	0			
[ 2Y - 3Y [		194	194	0	0	194	0	0	0	7	123	0	0	0	0			
[ 3Y - 5Y [		362	362	1	0	361	0	0	0	101	1,025	10	46	0	0			
[ 5Y - 10Y [		162	162	2	0	135	25	0	0	193	1,468	22	110	0	0			
[ 10Y - more		2	2	0	0	0	0	0	0	83	335	0	0	0	0			
<b>Total</b>		<b>924</b>	<b>924</b>	<b>5</b>	<b>0</b>	<b>894</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>402</b>	<b>3,237</b>	<b>87</b>	<b>867</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [		France	5,897	5,897	165	0	1,086	4,203	254	18,492	254	18,492	37	2,056	565		0	
[ 3M - 1Y [			59,271	59,271	795	0	522	57,946	216	6,169	216	6,169	27	700	2,578		0	
[ 1Y - 2Y [	6,198		6,198	165	0	1,459	4,543	12	321	12	321	27	1,034	652	0			
[ 2Y - 3Y [	6,482		6,482	255	0	1,656	4,123	132	805	132	805	68	691	388	0			
[ 3Y - 5Y [	9,082		9,082	276	0	2,711	5,983	97	1,375	97	1,375	77	748	744	0			
[ 5Y - 10Y [	19,584		19,584	1,387	0	3,344	14,450	905	5,072	905	5,072	283	2,230	560	0			
[ 10Y - more	55,480		55,480	3,860	0	160	50,477	76	656	76	656	129	641	1,099	1			
<b>Total</b>	<b>161,993</b>		<b>161,993</b>	<b>6,903</b>	<b>0</b>	<b>10,938</b>	<b>141,724</b>	<b>1,692</b>	<b>32,890</b>	<b>1,692</b>	<b>32,890</b>	<b>649</b>	<b>8,100</b>	<b>6,585</b>	<b>2</b>			
[ 0 - 3M [	Germany		165	165	56	0	39	0	10	1,036	10	1,036	37	1,110	0	0		
[ 3M - 1Y [			1,172	1,172	25	0	85	1,060	52	3,300	52	3,300	93	822	0	0		
[ 1Y - 2Y [		516	468	170	0	332	0	32	775	32	775	87	2,949	0	0			
[ 2Y - 3Y [		392	392	45	0	305	42	22	605	22	605	65	487	0	0			
[ 3Y - 5Y [		1,011	1,011	429	0	582	0	41	830	41	830	148	1,162	0	0			
[ 5Y - 10Y [		637	614	218	0	408	11	247	2,610	247	2,610	114	1,495	0	0			
[ 10Y - more		11	8	11	0	0	0	11	1,655	11	1,655	374	1,399	0	0			
<b>Total</b>		<b>3,903</b>	<b>3,830</b>	<b>954</b>	<b>0</b>	<b>1,751</b>	<b>1,113</b>	<b>857</b>	<b>10,810</b>	<b>857</b>	<b>10,810</b>	<b>917</b>	<b>9,425</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [		Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [	Greece		0	0	0	0	0	0	0	0	0	0	0	21	0	0		
[ 3M - 1Y [			3	3	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		1	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		1	1	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>5</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [		Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [	Ireland		0	0	0	0	0	0	0	0	5	337	0	14	0	0		
[ 3M - 1Y [			89	89	0	0	89	0	2	98	2	98	0	95	0	0		
[ 1Y - 2Y [		22	22	0	0	22	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		272	272	0	0	272	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		256	256	0	0	256	0	0	0	0	0	0	0	0	0			
[ 10Y - more		6	6	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>645</b>	<b>645</b>	<b>6</b>	<b>0</b>	<b>640</b>	<b>0</b>	<b>7</b>	<b>436</b>	<b>7</b>	<b>436</b>	<b>0</b>	<b>110</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [		Italy	437	437	206	0	232	0	7	507	7	507	2	231	0	0		
[ 3M - 1Y [			319	319	0	0	314	1	0	122	0	122	3	230	0	0		
[ 1Y - 2Y [	221		221	84	0	137	0	0	0	0	0	0	65	0	0			
[ 2Y - 3Y [	1,899		1,899	1,689	0	211	0	0	0	0	0	0	19	0	0			
[ 3Y - 5Y [	268		268	24	0	102	140	0	13	0	13	20	741	0	0			
[ 5Y - 10Y [	2,628		2,628	800	0	231	1,551	24	663	24	663	34	581	0	0			
[ 10Y - more	3,038		3,038	201	0	231	2,837	61	845	61	845	0	0	0	0			
<b>Total</b>	<b>8,812</b>		<b>8,812</b>	<b>3,005</b>	<b>0</b>	<b>1,226</b>	<b>4,528</b>	<b>93</b>	<b>2,151</b>	<b>93</b>	<b>2,151</b>	<b>60</b>	<b>1,867</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M [	Latvia		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [			18	18	0	0	18	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		65	65	0	0	65	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>83</b>	<b>83</b>	<b>0</b>	<b>0</b>	<b>83</b>	<b>0</b>	<b>0</b>	<b>60</b>	<b>0</b>	<b>60</b>	<b>4</b>	<b>118</b>	<b>0</b>	<b>0</b>			







**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Groupe BPCE

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[ 0 - 3M [	Africa	31	31	0	0	7	24	2	53	1	17	0	0	0	0			
[ 3M - 1Y [		469	469	0	0	0	469	16	1,073	6	138	0	0	0	0			
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	6	120	0	0	0	0	0		
[ 2Y - 3Y [		26	26	0	0	25	0	7	135	40	754	0	0	0	0	0		
[ 3Y - 5Y [		274	274	44	0	47	0	0	0	57	1,568	0	0	0	0	0		
[ 5Y - 10Y [		258	258	4	0	65	0	0	0	189	1,566	47	0	0	0	0		
[ 10Y - more	4	4	0	0	0	0	2	9	147	137	448	0	0	0	0			
<b>Total</b>		<b>1,061</b>	<b>1,061</b>	<b>48</b>	<b>0</b>	<b>144</b>	<b>867</b>	<b>74</b>	<b>1,902</b>	<b>315</b>	<b>4,612</b>	<b>47</b>	<b>0</b>	<b>0</b>	<b>520</b>			
[ 0 - 3M [	Others	4	4	0	0	0	4	0	0	0	11	21	0	0	0			
[ 3M - 1Y [		124	124	0	0	0	123	1	8	0	20	8	0	0	0			
[ 1Y - 2Y [		18	18	0	0	3	15	1	26	0	7	0	0	0	0			
[ 2Y - 3Y [		52	52	0	0	6	46	1	12	0	2	88	2	0	0			
[ 3Y - 5Y [		219	219	0	0	98	117	0	3	2	101	0	0	0	0			
[ 5Y - 10Y [		358	358	0	0	107	247	0	4	26	0	6	0	0	0			
[ 10Y - more	343	343	0	0	0	309	20	69	0	3	40	0	0	0				
<b>Total</b>		<b>1,119</b>	<b>1,119</b>	<b>0</b>	<b>0</b>	<b>215</b>	<b>860</b>	<b>28</b>	<b>145</b>	<b>2</b>	<b>203</b>	<b>96</b>	<b>0</b>	<b>0</b>	<b>343</b>			

**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

Regions:

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

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

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

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

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

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

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

Groupe BPCE

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	On performing exposures <sup>2</sup>		On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
		Of which: defaulted								Of which: defaulted				
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>74,041</b>	<b>12</b>	<b>351</b>	<b>343</b>	<b>23</b>	<b>211</b>	<b>52</b>	<b>76,305</b>	<b>0</b>	<b>346</b>	<b>337</b>	<b>26</b>	<b>207</b>	<b>57</b>
Central banks	423	0	0	0	0	0	0	806	0	0	0	0	0	0
General governments	44,259	0	0	0	4	0	0	47,341	0	2	0	4	2	0
Credit institutions	6,950	0	12	12	1	2	0	6,572	0	13	13	1	3	0
Other financial corporations	11,438	0	123	122	5	101	0	11,091	0	113	112	7	88	0
Non-financial corporations	10,972	12	216	209	13	108	52	10,495	0	218	212	14	115	57
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>852,615</b>	<b>2,041</b>	<b>24,529</b>	<b>22,408</b>	<b>2,782</b>	<b>10,039</b>	<b>12,883</b>	<b>842,565</b>	<b>2,058</b>	<b>23,999</b>	<b>21,767</b>	<b>2,841</b>	<b>9,932</b>	<b>12,927</b>
Central banks	88,485	0	19	19	1	18	0	74,045	0	19	19	2	17	0
General governments	124,691	82	302	224	68	36	77	123,681	69	275	186	59	43	56
Credit institutions	21,926	0	65	39	6	31	0	19,978	5	61	34	4	33	0
Other financial corporations	23,854	12	145	143	17	85	40	22,504	2	123	123	15	65	39
Non-financial corporations	242,344	1,140	13,633	12,683	1,705	6,505	5,766	245,196	1,201	13,197	12,212	1,745	6,421	5,860
of which: small and medium-sized enterprises at amortised cost	93,319	216	6,152	5,971	1,013	2,996	3,156	100,212	319	6,579	6,317	1,037	3,128	3,386
Households	351,315	806	10,365	9,300	985	3,364	7,001	357,160	782	10,324	9,193	1,015	3,352	6,972
<b>DEBT INSTRUMENTS other than HFT</b>	<b>926,656</b>	<b>2,053</b>	<b>24,880</b>	<b>22,751</b>	<b>2,805</b>	<b>10,250</b>	<b>12,935</b>	<b>918,870</b>	<b>2,058</b>	<b>24,345</b>	<b>22,103</b>	<b>2,866</b>	<b>10,139</b>	<b>12,984</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>173,092</b>		<b>1,667</b>	<b>1,357</b>	<b>413</b>	<b>267</b>	<b>29</b>	<b>173,205</b>		<b>1,697</b>	<b>1,402</b>	<b>354</b>	<b>323</b>	<b>22</b>

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

Groupe BPCE

	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>80,024</b>	<b>0</b>	<b>353</b>	<b>341</b>	<b>66</b>	<b>165</b>	<b>59</b>	<b>82,106</b>	<b>0</b>	<b>356</b>	<b>353</b>	<b>26</b>	<b>217</b>	<b>58</b>
Central banks	999	0	0	0	0	0	0	935	0	0	0	0	0	0
General governments	50,032	0	2	0	6	1	0	51,695	0	2	0	7	2	0
Credit institutions	6,835	0	10	10	0	0	0	6,190	0	10	10	0	0	0
Other financial corporations	11,144	0	111	108	3	90	0	12,371	0	107	107	7	85	0
Non-financial corporations	11,014	0	229	223	57	74	59	10,916	0	238	236	12	131	58
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>865,068</b>	<b>2,369</b>	<b>24,455</b>	<b>21,505</b>	<b>2,957</b>	<b>9,828</b>	<b>11,576</b>	<b>878,059</b>	<b>3,645</b>	<b>23,572</b>	<b>21,389</b>	<b>2,889</b>	<b>9,844</b>	<b>11,917</b>
Central banks	85,720	8	19	19	2	17	0	90,361	0	19	19	1	19	0
General governments	120,331	141	323	169	59	44	52	125,698	105	286	186	56	46	57
Credit institutions	17,274	15	142	129	3	34	1	18,581	23	67	34	4	34	0
Other financial corporations	22,774	7	127	127	18	69	35	22,080	9	131	127	21	75	34
Non-financial corporations	255,720	1,535	13,631	11,924	1,836	6,301	4,806	255,417	2,971	12,954	11,914	1,806	6,375	5,008
of which: small and medium-sized enterprises at amortised cost	106,730	523	6,990	6,072	1,106	3,190	3,093	105,288	886	6,175	5,662	1,073	2,957	3,124
Households	363,248	663	10,214	9,138	1,039	3,363	6,682	365,923	537	10,115	9,110	1,002	3,296	6,818
<b>DEBT INSTRUMENTS other than HFT</b>	<b>945,092</b>	<b>2,370</b>	<b>24,807</b>	<b>21,846</b>	<b>3,022</b>	<b>9,993</b>	<b>11,635</b>	<b>960,165</b>	<b>3,645</b>	<b>23,929</b>	<b>21,742</b>	<b>2,915</b>	<b>10,061</b>	<b>11,975</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>175,060</b>		<b>1,918</b>	<b>1,543</b>	<b>408</b>	<b>268</b>	<b>22</b>	<b>179,419</b>		<b>1,809</b>	<b>1,401</b>	<b>353</b>	<b>356</b>	<b>26</b>

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

Groupe BPCE

	As of 30/09/2018					As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>168</b>	<b>115</b>	<b>41</b>	<b>35</b>	<b>52</b>	<b>163</b>	<b>116</b>	<b>47</b>	<b>42</b>	<b>57</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	168	115	41	35	52	163	116	47	42	57
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>9,146</b>	<b>6,562</b>	<b>1,943</b>	<b>1,820</b>	<b>5,881</b>	<b>8,766</b>	<b>6,459</b>	<b>1,837</b>	<b>1,721</b>	<b>5,815</b>
Central banks	4	4	4	4	0	4	4	4	4	0
General governments	127	54	4	4	1	162	62	6	6	1
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	114	100	46	46	38	98	85	36	36	38
Non-financial corporations	3,985	2,797	1,004	965	1,811	3,565	2,640	908	874	1,722
of which: small and medium-sized enterprises at amortised cost	1,196	777	321	298	694	1,330	898	341	321	710
Households	4,916	3,606	885	802	4,031	4,937	3,668	884	801	4,053
<b>DEBT INSTRUMENTS other than HFT</b>	<b>9,315</b>	<b>6,677</b>	<b>1,984</b>	<b>1,855</b>	<b>5,933</b>	<b>8,929</b>	<b>6,575</b>	<b>1,884</b>	<b>1,762</b>	<b>5,872</b>
<b>Loan commitments given</b>	<b>146</b>	<b>86</b>	<b>3</b>	<b>1</b>	<b>25</b>	<b>16</b>	<b>16</b>	<b>4</b>	<b>4</b>	<b>18</b>

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

Groupe BPCE

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>171</b>	<b>126</b>	<b>51</b>	<b>46</b>	<b>59</b>	<b>144</b>	<b>124</b>	<b>47</b>	<b>45</b>	<b>58</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	171	126	51	46	59	144	124	47	45	58
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>8,946</b>	<b>6,496</b>	<b>1,854</b>	<b>1,725</b>	<b>5,774</b>	<b>8,807</b>	<b>6,378</b>	<b>1,790</b>	<b>1,687</b>	<b>5,746</b>
Central banks	4	4	4	4	0	4	4	4	4	0
General governments	171	69	5	5	1	154	59	6	6	1
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	90	87	41	41	37	95	86	43	43	30
Non-financial corporations	3,704	2,692	924	881	1,638	3,664	2,674	899	849	1,662
of which: small and medium-sized enterprises at amortised cost	1,450	992	367	345	738	1,302	804	301	270	728
Households	4,977	3,644	880	794	4,098	4,891	3,555	838	785	4,053
<b>DEBT INSTRUMENTS other than HFT</b>	<b>9,117</b>	<b>6,622</b>	<b>1,904</b>	<b>1,770</b>	<b>5,832</b>	<b>8,952</b>	<b>6,502</b>	<b>1,837</b>	<b>1,732</b>	<b>5,804</b>
<b>Loan commitments given</b>	<b>15</b>	<b>13</b>	<b>5</b>	<b>5</b>	<b>21</b>	<b>13</b>	<b>13</b>	<b>6</b>	<b>6</b>	<b>19</b>

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.