

Bank Name	Bpifrance
LEI Code	969500STN7T9MRUMJ267
Country Code	FR

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	20,773	22,977	23,903	24,408	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,773	22,977	23,903	24,408	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	20,773	22,977	23,903	24,408	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	20,773	22,977	23,903	24,408	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	20,886	23,068	23,995	24,456	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,886	23,068	23,995	24,456	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
Risk exposure amounts						
Total risk exposure amount	73,226	74,718	76,956	76,773	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	73,226	74,718	76,956	76,773	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	28.37%	30.75%	31.06%	31.79%	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	28.37%	30.75%	31.06%	31.79%	(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	28.37%	30.75%	31.06%	31.79%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	28.37%	30.75%	31.06%	31.79%	(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	28.52%	30.87%	31.18%	31.85%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	28.52%	30.87%	31.18%	31.85%	(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))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	109,339	110,338	112,058	113,649	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	19.00%	20.82%	21.33%	21.48%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	20,773	22,977	23,903	24,408	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	20,773	22,977	23,903	24,408	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	109,339	110,338	112,058	113,649	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	109,339	110,338	112,058	113,649	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	19.0%	20.8%	21.3%	21.5%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	19.0%	20.8%	21.3%	21.5%	[A.2]/[B.2]	

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A	(0) of CRS 29. 10. 10. 10. 10. 10. 10. 10. 1
A	(0) of CRS 29. 10. 10. 10. 10. 10. 10. 10. 1
	(0) of CRS 29. 10. 10. 10. 10. 10. 10. 10. 1
A12 Remote controls	(0) of CRS 29. 10. 10. 10. 10. 10. 10. 10. 1
ALI	20. 10. 10. 10. 10. 10. 10. 10.
ALL Other Reserved 1,329 3,659 3,056 2,933 Co.00 (200,000) Antion (CT) and AC(1) peril (1) of CR.	10. (1115), 36(1) park (b) and 37 park (a) (1115), 36(1) park (b) and 37 park (a) (1116), 36(1) park (b) (b), 32(1) park (c) (c), 32(1) park (c) (c), 32(1) park (c) (c), 32(1) park (c) (c), 32(1) park (c
ALS Funds for general banking risk ALS Funds for general banking risk and CRI Legisla of the data of	(115), 36(1) point (b) and 37 point (c) and 38 point (c)
A 1.8 Monthy interest given recognition in CET1 capital 362 14 14 29 CEX.09.020,0010 Anno. Not CET. April to the proclamating from 7756 461 4651 4966 1,AS11 CEX.09.020,0010 Anno. Not CET. April to the proclamating from 7756 4651 4961 4966 1,AS11 CEX.09.020,0010 Anno. Not CET. April to the proclamating from 7756 ANNO. Not CET. April to the Proclamating from 7756 ANNO. Not CET. April to the Proclamating from 7756 ANNO. Not CET. April to the Proclamating from 7756 ANNO. Not CET. April to the Proclamating from 7756 ANNO. Not CET. April to the Proclamating from 7756 ANNO. Not CET. April to the Proclamating from 7756 ANNO. Not CET. April to the Proclamating from 7756 ANNO. Not CET. April to the April to the Proclamat	(115), 36(1) point (b) and 37 point (c) and 38 point (c)
A.17	versions 20(1) point (3) (3), 20(1) point (3) (3), 20(1) point (4) (4) point (5) (4) of CSS. (6) point (5) (4) of CSS. and 79 of CSS.
A B C	versions 20(1) point (3) (3), 20(1) point (3) (3), 20(1) point (4) (4) point (5) (4) of CSS. (6) point (5) (4) of CSS. and 79 of CSS.
A 19 10 Total start by an fauther profitability and do and artise from temporary differences net of a conscious of 10% and a cons	versions 20(1) point (3) (3), 20(1) point (3) (3), 20(1) point (4) (4) point (5) (4) of CSS. (6) point (5) (4) of CSS. and 79 of CSS.
ALI	nt (b) and 258 of CRR and 79 of CRR and 48(2) of CRR
Alii	nt (b) and 258 of CRR and 79 of CRR and 48(2) of CRR
A 112 C Receptoral cross beliefing in CETT Capital	nt (b) and 258 of CRR and 79 of CRR and 48(2) of CRR
A.1.3 () Decast adduction from AT1 Rems over AT1 Capital 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	nt (b) and 258 of CRR and 79 of CRR and 48(2) of CRR
A.1.4 (*) Deduction related to assets which can alternatively for all-point to a 1.25% risk weight. A.1.5.1 (*) Deduction related to assets which can alternatively for all-point to a 1.25% risk weight. A.1.6.1 (*) Deduction related to assets which can alternatively for all-point to a 1.25% risk weight. A.1.6.1 (*) Deduction related to assets which can alternatively for all-point on all point of the control of the contro	nt (b) and 258 of CRR and 79 of CRR and 48(2) of CRR
A.1.4.1 Of which from securitation positions (:)	nt (b) and 258 of CRR and 79 of CRR and 48(2) of CRR
A.1.5 () Holdings of CET1 capital instrument of financial sector critics where the institution 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and 79 of CRR and 48(2) of CRR
A 1.16 () Deducable OTAs that rely on future purificability and arize from temporary differences 0 0 0 0 0 0 0 0 0	and 48(2) of CRR
A 1.16 () Deducable OTAs that rely on future purificability and arize from temporary differences 0 0 0 0 0 0 0 0 0	
A 1.18 (2) Amount exacting the 17.65% threshold 0 0 0 0 0 0 0 0 0); 49(1) to (3) and 79 of CRR
A 1.15A () Possificate coverage for non-performing exposures	
A 1.18 C) Microsum value commitment shortfulls	
Transitional period	
A.1.19 (;) Additional deductions of CET1 Capital due to Article 3 CRR 0 0 0 0 0 CEL 00(450-4000) Article 3 CRR A.1.20 CET1 Capital determinal of adductions - other 1-14 1-14 1-14 1-15 CEL 00 (450-4000)	
A.1.20 CETS capital elements or deductions - other 14 14 14 15 Co.00(539,000) .	
A.1.21 Transitional adjustments 0 0 0 0 CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
A.1.2.1.1 Transitional adjustments due to grandfathered CTT Capital Instruments (+/-) 0 0 0 0 C51.06/200,0400 ANNo 48(1) to (0), and 481 to 47 of 08	
A.1.2.1.2 Transitional adjustments due to additional immorthy interests (x/y) 0 0 0 0 C51.06(0A)(x(0)) Anisos C7 and 60 of CRR	
A.1.2.1.2 Other transitional adjustments to CETI Capital (r/r) 0 0 0 0 $C 0.00 (0.00,0.00)$ Arises 400 $+$ 47. $+$ 47. $+$ 400 $+$ 47. $+$ 47. $+$ 41. $+$ 47. $+$ 48. $+$ 47. $+$ 48. $+$	
A2 ACOTTONAL TIER I CAPTIA (red of adductions and after transational adjustments) 0 0 0 0 C4100(050),dist) Anno 64 of OIA	
A.2.1 Additional Tear 1 Capital Instruments 0 0 0 0 51.00 (r/ML/clis) + Clis.00 (r/ML/clis) - Clis.00 (r/ML/cl	
A22 () Secus deduction from 17 zeros over 17 capital 0 0 0 0 cause (70 zeros over 17 capital	
A 2.3 Officer Additional Ter 1 Capital components and deductorss 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
A.2.4 Additional Text 1 transitional adjustments 0 0 0 0 0 cst.00 (reduction) = Cst.00 (reduc	
A.3 TIER 1 CAPITAL (net of deductions and after transitional adjustments) 20,773 22,977 23,983 24,468 cn.co/(ds.cim) Ann. 25 of OR	
A.4 TIER 2 CAPTITAL (net of deductions and after transitional adjustments) 113 91 92 48 C10.00 (780,clis) Anish 7s of OR	
A 4.1 Tier 2 Cayalla Instruments 0 0 0 0 CELERO (VRIGINES) + CELER	
A.4.2 Other Tier 2 Capital components and deductions 0 0 0 c table (minutally) = Cause	
A.4.3 Tier 2 transformit adjustments 113 91 92 48 CLLID (reduction) + CLLID (reduction) + CLLID (reduction) + CLLID (reduction) + CLLID (reduction)	
State (Septiment)	
OWN FUNDS B TOTAL RISK EXPOSURE AMOUNT 73,226 74,718 78,556 78,773 C0.00 (millipatin) Addisk (QS), %, % and 96 of CRX REQUIREMENTS B.1 Of which: Transitional adjustments included 0 0 0 C6581 (millipatin)	
CAPITAL RATIOS (%)	
Transitional period Teat Learning (uninstruminal period) 2.6.3.79 3.0.7979 3.1.0979 3.1.7970	
C3 TOTAL CAPITAL PARTIO (transitional period) 28.52% 30.87% 31.18% 31.85% CAI (5) . CETL Capital Capital D COMMON EQUITY TIER I CAPITAL (fully lossed) 20,773 22,977 22,900 24,408 (3.4.2.2.2.4.4.4.2.2.2.4.2.4.4.4.2.2.2.4.4.4.2.2.4.4.2.2.4.4.4.2.4.4.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.4.4.2.2.4.4.4.2.4.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.2.4.4.4.2.4.4.2.2.4.4.4.4.2.2.4.4.4.4.2.2.4.4.4.4.2.2.4.4.4.4.2.2.4.4.4.4.2.2.4.4.4.4.2.2.4.4.4.2.4.4.2.4.4.4.2.4.4.2.4.4.4.2.4.4.2.4.4.4.2.4.4.2.4.4.4.2.4.4.2.4.4.4.4.2.4.4.4.2.4.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.4.2.4.4.4.2.4.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.2.4.4.4.4.2.4.4.4.4.2.4.4.4.4.4.2.4.4.4.4.2.4.4.4.4.2.4.4.4.4	
[A4.5.0)0]	
Fully loaded E Common equit ties a Certiac Ratio (tilly readed) 26-37 9 307-79 31.00 9 31.75 1 11.15 1	
P Adjustments to CETs due to 1FRS 9 transitional arrangements 0 0 0 CSSS (HML)(ED)	
P Adjustments to ATI. due to IPRS 9 transitional arrangements 0 0 0 0 5550 (HM,000) Memo Roms	
F Adjustments to T2 due to IFRS 9 transitional arrangements 0 0 0 0 C05.01 (440,000)	
F Adjustments included in RWAs due to IPRS 9 transitional arrangements 0 0 0 0 € 66.0 (46.040)	

⁽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" – clease note that this midn't lead to differences to fully loaded CET1 capital ratio excitation by the carticipatine banks e.e. in their Pillar 3 discissure



Overview of Risk exposure amounts

		RW	'As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ^t	70,436	71,737	74,115	73,738	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, s002) + C 08.01 (r050, c260, s002) - C 08.01 (r050, c260, s002) -[C 02.00 (R450, c101)] -[C 02.0
Of which the standardised approach	70,436	71,737	74,115	73,738	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	8	7	15	6	$ \begin{array}{c} \text{C 07.00 (r990, c220, s001)} + \text{C 07.00 (r110, c220, s001)} + \text{C 07.00 (r130, c220, s001)} + \text{C 08.01 (r640, c260, s001)} + \text{C 08.01 (r690, c260, s001)} + \text{C 08.01 (r640, c260, s002)} + C 08.01 (r640, c260,$
Credit valuation adjustment - CVA	3	2	6	5	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	38	244	13	7	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	508	495	574	757	C 02.00 (R520, c010)
Of which the standardised approach	508	495	574	757	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*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	2,233	2,233	2,233	2,260	C 02.00 (R590, c010)
Of which basic indicator approach	2,233	2,233	2,233	2,260	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	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	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	73,226	74,718	76,956	76,773	

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

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



2021 EU-wide Transparency Exercise P&L Bpifrance

44.50	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	1,264	1,691	475	901
Of which debt securities income	150	199	48	54
Of which loans and advances income	855	1,166	336	665
Interest expenses	716	943	257	489
(Of which deposits expenses)	183	200	55	133
(Of which debt securities issued expenses)	240	322	80	162
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	129	0	238	536
Net Fee and commission income	47	18	19	36
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	4	4	-163	-170
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-117	-1	7	446
Gains or (-) losses from hedge accounting, net	0	0	1	1
Exchange differences [gain or (-) loss], net	11	0	-3	-2
Net other operating income /(expenses)	54	79	47	82
TOTAL OPERATING INCOME, NET	676	849	363	1,341
(Administrative expenses)	496	462	185	389
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	60	67	21	43
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	36	38	10	-5
(Payment commitments to resolution funds and deposit guarantee schemes)	21	21	25	8
(Commitments and guarantees given)	15	17	-14	-13
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	388	444	-60	-3
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	388	444	-60	-3
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1,255	0	0	28
(of which Goodwill)	0	0	0	15
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	243	-1	39	115
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-1,316	-163	246	1,003
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-1,249	-140	173	894
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-1,249	-140	173	894
Of which attributable to owners of the parent	-1,235	-140	173	894

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31/12/2020				As of 31/	03/2021			As of 30,	/06/2021		
		Fi	air value hieran	chy		Fi	air value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	7,904				8,795				8,595				9,795				IAS 1.54 (i)
Financial assets held for trading	1	0	1	0	0	0	0	0	1	0	1	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	5,401	0	84	5,318	5,944	900	30	5,014	5,066	106	42	4,918	5,767	173	42	5,552	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	10,616	7,093	408	3,115	12,288	7,642	851	3,795	15,796	7,992	891	6,913	17,866	11,856	870	5,141	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	60,711				59,132				59,048				60,605				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	37	0	37	0	6	0	6	0	10	0	10	0	5	0	5	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	601				586				411				340				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	6,669				7,566				5,361				4,377				
TOTAL ASSETS	91,939				94,316				94,288				98,757				IAS 1.9(a), IG 6

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

(min	EUR)		,	As of 30/09/20)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gros	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acci	ımulated impaiı	ment	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	2,505	0	0	0	0	0	2,727	0	0	0	0	0	2,679	0	0	0	0	0	3,203	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	8,748	0	0	0	0	0	8,042	0	0	0	0	0	8,077	0	0	0	0	0	8,104	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	40,511	10,434	2,041	-238	-402	-382	39,965	10,115	2,076	-256	-410	-400	39,981	9,644	2,346	-207	-344	-448	41,352	9,799	2,401	-219	-352	-480	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Bpifrance

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	2	1	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	8,108	8,372	8,372	8,569	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	58,476	58,292	57,346	60,453	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	106	84	59	56	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	757	728	558	484	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	138	144	171	137	IAS 37.10; IAS 1.54(I)
Tax liabilities	132	130	125	116	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,508	2,490	2,475	1,814	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	70,226	70,240	69,107	71,631	IAS 1.9(b);IG 6
TOTAL EQUITY	21,713	24,076	25,182	27,126	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	91,939	94,316	94,288	98,757	IAS 1.IG6

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



Breakdown of liabilities

Bpifrance

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie	is by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		108	86	59	56	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	11,767	14,737	15,704	18,368	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	203	203	203	203	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	6,361	4,064	4,201	2,324	Annex V.Part 1.42(c),44(c)
Develle	of which: Current accounts / overnight deposits	13	21	1	2	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	0	0	0	0	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,207	2,819	2,787	2,291	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	187	229	254	253	ECB/2013/33 Annex 2.Part 2.9.1
	Households	0	0	0	0	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	Annex V.Part 1.42(f), 44(c)
Debt securities issued		36,858	36,347	34,337	37,150	Annex V.Part 1.37, Part 2.98
Of which: Suboro	dinated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		8,188	8,494	8,488	8,687	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		66,692	66,749	65,777	69,079	



2021 EU-wide Transparency Exercise Market Risk

TOTAL RISK EXPOSURE ANOUNT A STATISTICAL CRIPTON A PERTOL CRIPTO	_																						
TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP		SA						M									IM						
TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP				VaR (Memoran	ndum item)	STRESSED VaR (/	Memorandum item)	AND MIG	RATION RISK	ALL PRICE		AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (A	Memorandum item)	DEFAU MIGRATI	LT AND ON RISK	ALL PRICE		AL CHARGE	
Tracked Deta: Instruments O	(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS		AVERAGE	LAST MEASURE	FLOOR	AVERAGE	LAST	EXPOSURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS	PREVIOUS DAY	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE (SVaRt	AVERAGE	LAST	FLOOR		LAST	TOTAL RISK EXPOSURE AMOUNT
Of which: General risk O O O O O O O O O O O O O O O O O O O		As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
6 of which: Specific risk 0 <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		0	0	0	0	0	0							0	0	0	0						
Equites 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk O O O O O O O O O O O O O O O O O O O		0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk O O O O O O O O O O O O O O O O O O O		0	0	0	0	0	0							0	0	0	0						
Commodities risk 0		ō	ō	ō	ō	ō	ō							o o	ō	ō	o o						
See See		508	495	0	0	0	0							0	0	0	0						
As of 31/03/2021		0	0	0	0	0	. 0							0	0	0	0						
Traded Debt Instruments 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Total	508	495	0	. 0	. 0	0	. 0	0	. 0	0	0	0	0	. 0	. 0	. 0		0	0	0	0	
Of which: General risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	16/2021					
Of which: Specific risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Equites 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk 0	Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk 0	Equities	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk 574 757 0 0 0 0 0 0 0 0 0 0 0 0		0	0	0	0	0	0							0	0	0	0						
		0	0	0	0	0	0							0	0	0	0						
		574	757	0	0	0	0							0	0	0	0						
Commodification 574 757 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		F74	757	•	•	0	•	0	0	0	0	•	•	0	0	•	0	0	0	0	0	•	0

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.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Bpifrance										
					Standardise	d Approach					
			As of 30)	09/2020		As of 31/12/2020					
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	27,802	28,307	1,094		26,583	27,143	904			
	Regional governments or local authorities	163	161	32		262 307	260	52			
	Public sector entities Multilateral Development Banks	155	987	0		307	1,171	0			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions	2,276	2,634	995		1,853	2,189	772			
	Corporates	40,391	30,111	23,823		40,110	29,620	24,001			
	of which: SME	29,414	21,787	16,683		29,585	21,573	16,918			
	Retail	7,948	5,864	3,935		8,209	6,555				
Consolidated data	of which: SME	7,948	5,864	3,935		8,209	6,555	4,368			
Coi isolidated data	Secured by mortgages on immovable property	11,300	10,571	6,640		11,382	10,656	6,717			
	of which: SME	7,658	7,202	4,185		7,682	7,232	4,209			
	Exposures in default	4,449	2,411	2,880	1,657	4,375	2,539	3,098	1,490		
	Items associated with particularly high risk	17,992	17,781	26,672		16,685	16,476	24,714			
	Covered bonds	418 166	418	42		419 111	419 103	42			
	Claims on institutions and comprates with a ST credit assessment	166 500	157 500	35 375		899	103				
	Collective investments undertakings (CIU) Equity	3,119	3,119	3,171		5,497	5,497	5,529			
	Other exposures	766	750	750		3,497	3,497				
	Standardised Total ²	117,445	103,771	70.444	4,596	117.512	104.333		4,670		

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %)								
	Central governments or central banks	27,305 163	28,235 161	1,021		26,097 262	26,775 260	535	
	Regional governments or local authorities Public sector entities	125	109	32		202	255	32	
	Multilateral Development Banks	125	109	0		277	433		
	International Organisations	, i	0	0		0	i i	o o	
	Institutions	2.159	2,429	922		1.819	2.067	749	
	Cornorates	39,997	30,065	23,792		39.621	29.229	23.668	
	of which: SME	29,409	21,782	16,679		29,580	21,568		
	Retail	7,948	5,864	3,935		8,209	6,555		
FRANCE	of which: SME	7,948	5,864	3,935		8,209	6,555		
FRANCE	Secured by mortoages on immovable property	11,300	10,571	6,640		11,382	10,656		
	of which: SME	7,658	7,202			7,682	7,232		
	Exposures in default	4,446	2,411	2,880	1,657	4,371	2,536		1,4
	Items associated with particularly high risk	16,877	16,667	25,000		15,255	15,046	22,570	
	Covered bonds	418	418	42		419	419	42	
	Claims on institutions and corporates with a ST credit assessment	166 500	157 500	35 375		111 899	103 899	31	
	Collective investments undertakings (CIU)		3,104	3,157			5.466	5.498	
	Equity Other exposures	3,104 766	3,104	3,157 750		5,466 820	5,466	5,498	
	Other exposures Standardised Total ²	766	/30	/30	4,593	020	801	0.71	4.6

^(c) Original encourse, untile Encourse value, is recorded before ballon into account any effort due to credit conservation distance or could risk indication submissions (a.e., substitution effects).
^(c) Total value advantments and reveniences or counter of counterance reculudes those for securidistation encourses, additional valuation advantments (VANA) and other own funds reductions related to the expourse, but includes governed control value/princes.

		exposures, but includes gener	ar creat risk acquisitionics.							
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31/12/2020			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
NETHERLANDS	Central Generalization of contral basis. According Generalization of Cold authorities Social Conference of Cold authorities Social Cold Cold Cold Cold Cold Cold Cold Col	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	. 3	i .
	Multilateral Development Banks	0	0	0		0	0	0	ľ
	International Organisations Institutions	0	0	0		0	0		
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	. 0	
Country of	of which: SME	ō	ō	ō		ō	0	0	
Counterpart 3	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0		0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)	0	0	0		ō	0	0	
	Equity Other exposures	0	0	0		0	0	0	
1	Other exposures						0		

Country of			(2) Total value adjustments an exposures, but includes gene	d provisions per country of cou rai credit risk adjustments.	nterparty excludes those for se	curistisation exposures, addition	ral valuation adjustments (AVAs)	and other own funds reduct	ions related to the	
Contral deverments or contral basis (i.e., to i.e., to i.						Standardise	d Approach			
Contrar development as a contrar basels Contrar development as products Contrar development Contrar dev				As of 30)	09/2020			As of 31	/12/2020	
Country of		Analo BUR 663	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions 2	Original Exposure ¹	Exposure Value ⁵	Risk exposure amount	Value adjustments and provisions ²
Early Secretary U U U U U U U U U U U U U U U U U U U	Country of Counterpart 4	Contral oversements or control basis and control associated oversements or local authorities and control associated oversements or local authorities and control associated oversements and control associated oversements or local actions in the control associated oversements or control associated oversements or control associated oversements of control associated oversements ov	0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o

** Orbital encourse, while Encourse value, is recorded before tables to be account our effect due to cold comments before tables or count risk enfolders schrickens (i.e., auditablion effects).

**Total value activaments and enrovinces or counter of construents* encloses those for examination encourses, additional valuation advantages (i.e., auditablion effects).

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Credit Risk - Standardised Approach

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				Standardise	d Approach							
		As of 30)	09/2020			As of 31	/12/2020					
(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²				
Country of Countr	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0				
Stantorrused rotal	(1) Original exposure, unlike Exposure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).											

					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Control overcoments or control submits sectional overcoments or robal authorities sectional overcoments or robal authorities submits and the control of the	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

*** Obtained assessives within Emissive value is recorded before takino or the circumst are effect due to created convenions fellowed on contract for the redistribution and constraints before or contract and constraints before are contract and constraints are constraints and constraints are constraints and constraints are constraint

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	frein FIR %A	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Central oversements or central subside Sectional oversements or local authorities subsidiated and subsidiated subsidiated subsidiated for the subsidiated for subsidiated of subsidiated of subsidiated of subsidiated of subsidiated of subsidiated subsidiated of subsidiated of subsidiated o	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		000000000000000000000000000000000000000		000000000000000000000000000000000000000	0
	Other exposures Standardised Total ²	-			0	Ů	· ·	0	0

O'Crisinal executors, unifies Executer value, is recontrad before training into account one wifest due to credit conversion factors or credit risk mitidation techniques (a.g. substitution effects.)

(IT total values adjustments and creditions are country of counterward excludes those for securidatation executors, additional valuation adjustments (ANNA) and other own funds reductions related to the

		exposures, but includes gene		ENTOURLY EXCUSIONS EFFORD FOR SAI	curstisation exposures, addition	al Valuation actionments (Asses	and doner own rungs reduct	DITA PARAMATA SO CINE	
					Standardise	d Approach			
			As of 30/	09/2020			As of 31,	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks								
	Regional governments or local authorities	ő	ŏ	ŏ		ő	ŏ	ő	
	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 Corporates	0				0		0	
	of which: SMF	0				0		0	
	Retail	0	0	0		ō	ō	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0			0	0		0	0
	Covered bonds	0				0		0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ō	ō	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0				0	0	0	
	Standardised Total ²	Marra			0				0

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitization techniques (e.u., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes gener			cursination estimates, acution				
					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Control of Section 1 and Control of Section 1	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total ²	0			0	0	U		c

(ii) Cosmid encourse, within Encourse value, is recorded before taking into account any effort due to credit consent fortine or credit risk enhances (see, aubellation efforts).
(ii) Established and intermets and consistion on counter of countermets encluded those for eccuritation encourse, additional valuation adjustment. (iii) And other own funds reductions entitled to the exposures, the facility opened control adjustments (iii) And other own funds reductions entitled to the exposures, the facility opened control adjustments (iiii) And other own funds reductions entitled to the exposures, the facility opened control adjustments (iiii) And other own funds reductions entitled to the exposures, the facility opened control adjustments (iiii) And other own funds reductions entitled to the exposures, the facility opened control adjustments (iiii) And other own funds reductions entitled to the exposures, the facility opened control adjustments (iiii) And other own funds reductions entitled to the exposures (iii) And other own funds reductions entitled to the exposures, the facility of the exposures (iii) And other own funds reductions entitled to the exposures (iii) And other own funds reductions entitled to the exposure of the exposures (iii) And other own funds reductions entitled to the exposures (iii) And other own funds reductions entitled to the exposure of the exposures (iii) And other own funds are also and iii).

Country of Counterpart 10 Country of Counterpart 10 Country of C					Standardise	d Approach			
Country of Counterpart 10 Country of Counterpart 10 Country of C			As of 30	/09/2020			As of 31	/12/2020	
Country of		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Control overminents or control toxics and solicitation of control overminents or local authorities and control overminents or local authorities which text of loverhooment Banks International Control overminents or Composed as Composed	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0



EBA Authority 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)								
	Central governments or central banks	26,011	26,426			28,672	29,175	685	
	Regional governments or local authorities	278	275	55		354	352	69	
	Public sector entities	591	1,410	0		907	748	232	
	Multilateral Development Banks	0	0	0		9	0		
	International Organisations Institutions	2,262	2,604	992		1.310	2.767	815	
	Institutions	40.634	30,103	24,214		41.181	31.206	23.986	
	of which: SMF	29.804	21,735			30.118	22,453	16,767	
	Retail	8.168	6,232	4.137		8,306	6.512	4,314	
	of which: SMF	8,168	6,232	4,137		8,306	6,512	4,314	
Consolidated data	Secured by mortgages on immovable property	11,589	10,898	6,826		11,686	10,971	6,663	
	of which: SME	7.983	7,548	4.410		8,179	7,705	4,354	
	Exposures in default	4,760	2,720	3,317	1.605	4,765	2,756	3,332	1.9
	Items associated with particularly high risk	18.552	18,300	27,450		563	313	469	
	Covered bonds	418	418	42		405	405	41	
	Claims on institutions and comparates with a ST credit assessment	112	100	34		66	52	22	
	Collective investments undertakings (CIU)	159	159			25,482	25,482	31,848	
	Equity	5,200	5,200	5,249		77	77	109	
	Other exposures	779	765			1,198	1,162	1,159	
	Standardised Total ²	119,511	105,609	74,130	4,703	124,971	111,978	73,743	4,56

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	25,452 278	26,006 275	471 55		28,382 354	28,973 352	483	
	Regional governments or local authorities Public sector entities	278 561	2/5 454	55		.598 593	352 487	69	
	Public sector entities Multilateral Development Banks	561	454	0		593	487	0	
	Multitateral Development Banks International Organisations	0	0			ő		0	
	Institutions	2,120	2,371	913		1.272	1,678	639	
	Comorates	40,264	29,822	23,934		40,562	30,693	23,563	
	of which: SME	29,798	21,731	16.938		30.113	22,449	16,764	
	Retail	8.168	6,232	4.137		8,305	6,512	4.314	
FDANICE	of which: SME	8.168	6,232	4,137		8.305	6.512	4.314	
FRANCE	Secured by mortgages on immovable property	11,589	10,898	6,826		11,686	10,971	6,663	
	of which: SME	7,983	7,548	4,410		8,179	7,705	4,354	
	Exposures in default	4,745	2,706	3,296	1,604	4,748	2,740	3,308	1,589
	Items associated with particularly high risk	17,044	16,792	25,188		563	313	469	
	Covered bonds	418	418	42		405	405	41	
	Claims on institutions and corporates with a ST credit assessment	112	100	34		66	52	22	
	Collective investments undertakings (CIU)	124	124	124		19,945	19,945	23,221	
	Equity	5,200	5,200	5,249		77	77	109	
	Other exposures	779	765	765		1,198	1,162	1,159	
	Standardised Total ²				4,699				4,556

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Central recommenda or central basis in the Central Section of Central	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0 0 0 0 0 0 0 1,218 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 6 6 0 0 0 0 0 0 0 0 0 0 0 0	o
ii	Standardised Total ²				0				0

		exposures, but includes gen			Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min FIR %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 3	Control occurrences or control solects Associated occurrences or focal antiferrities Associated occurrences or focal antiferrities Associated occurrences or focal antiferrities Associated focus occurrences Control			000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

		(2) Total value adjustments an exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AV)	ls) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Control overmonate or control basics According community or local authorities Authorities of productions or local authorities Authorities of productions or local Control of the contr	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				0



Country of Counterpart 8

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Bpifrance								
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min FIR %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 5	Control overstments or control section (i.e., v.) Control overstments or control section (i.e., v.) Public section entities Public section entities Control overstments Cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
L	Stampsrosed total				ect due to credit conversion fact ecuristisation exposures, additio				

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ^t	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Central overmentate or central tables Account overmentary or food authorities Andrillares threat-central tables Andrillares threat-central tables Andrillares threat-central tables Andrillares threat-central tables Andrillares Andril	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	
	Standardised Total ²				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		enosums, but includes general credit risk adjustments. Standardised Approach												
					Standardise	d Approach								
			As of 31,	/03/2021			As of 30,	/06/2021						
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Country of Counterpart 7	Contral coveraments or contral basis Residual overaments or local authorities Residual coveraments or local authorities Residual coverament in contral coveraments Residual	0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o					
	Standardised Total ²								0					

O)
(3) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion further or credit nike mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty exclusions then for securitisation exposures, additional valuation adjustments (PAMs) and other own funds reductions related to the

exposures, but includes gene	ral credit risk adjustments.						
			Standardise	d Approach			
	As of 31/	03/2021			As of 30/	06/2021	
Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0	0	0	0	0	0
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
o o	0	0		0	0	0	
			0				

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect date to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of countemparty excludes those for securidization exposures, additional valuation adjustments (PANs) and other own funds reductions related to the

		exposures, but includes gene		,,			e) and done demindred to		
					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Contral covernments or contral banks Police contraction of the contrac	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	
	of whit: SPE Footures in default Them associated with particularly high risk Covered bonds Claims on institutions and comorates with a ST credit assessment Coloctive investments undertakinos (CUV) Equity Other associates	0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				. 0				0

		exposures, but includes gene					,		
					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
Country of Counterpart 10	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure ¹	Exposure adjustments - Exposure			Exposure			Value adjustments			
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	U	U	0	U	U	U	U	U	U	U	U	U
	Retail - Other Retail - Of Which: non-SME	U	U	0	U	U	U	U	U	U	U	U	U
	Equity	U	U	U	U	U		U	U	U	0	U	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							Bpifrance							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost			,				
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
Total		30 30	30 30	0	0	0	30 30	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[3Y - 5Y [[5Y - 10Y [Bulgaria													
[10Y - more Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [
13Y - 5Y 15Y - 10Y 110Y - more Total	Cyprus													
Total Total To - 3M GM - 1Y	1													
[3M - 1Y [
[5Y - 10Y [Czech Republic													
[10Y - more Total [0 - 3M [1													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[3Y - 5Y [[5Y - 10Y [Denmark													
[10Y - more Total [0 - 3M [[3M - 1Y [
「 1Y - 2Y 「 「 2Y - 3Y 「	Estonia													
[3Y - 5Y [5Y - 10Y	Estonia													
l 10Y - more Total	1													



General governments exposures by country of the counterparty

							Bpifrance							
							As of 31/12/2020)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more Total	Finland													
To - 3M SM - 1Y SM - 1Y SM - 2Y SY - 3Y SY - 5Y SY - 10Y Total	France	4,497 2,126 9,941 1,015 2,930 5,507 560 26,577	4,497 2,118 9,940 1,015 2,928 5,506 554 26,557	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,497 2,118 9,940 1,015 2,928 5,506 554 26,557	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	29 54 24 7 5 2 24	0 0 0 0	613
[0 - 3M [Germany													
Total	Croatia													
[0 - 3M [Greece													
110Y - more	Hungary													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Ireland													
10 - 3M	Italy													
Total Tota	Latvia													



General governments exposures by country of the counterparty

							Bpifrance							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Lithuania													
To - 3M SM - 1Y SM - 1Y SM - 2Y SY - 2Y SY - 5Y SY - 10Y Total	Luxembourg	0 0 44 0 0 0 0	0 0 44 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 44 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	67
[0 - 3M [Maita													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Netherlands													
[0 - 3M [Poland													
110Y - more Total 0 - 3M 3M - 1Y 1Y - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more Total	Portugal													
[0 - 3M	Romania													
130 y - more Total [0 - 3M [3M - 1Y [1 1 - 2Y [2 Y - 3Y [37 - 5Y [1 0 y - more Total	Slovakia													
Total Tota	Slovenia													



General governments exposures by country of the counterparty

							Bpifrance							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
10 - 3M	Iceland													
[0 - 3M [Liechtenstein													
13Y - MOTE 110Y - MOTE 110Y - MOTE 10 - 3M	Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia													
10Y - more	Canada													
Total Total	Hong Kong													



General governments exposures by country of the counterparty

							Bpifrance							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
10 - 3M	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Middle East													
10 - 3M	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Bpifrance							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sh	neet exposures	
								Servadires mai po	State fall Talac					Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk Weighted exposure amount
[0 - 3M [Africa	11 1 0 11 32 76 74	11 1 0 11 32 76 74	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	11 1 0 11 32 76 74	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 2 35 142	0 0 0 0 0	293
[0 - 3M [Others	0 0 0 8 0 42 0	0 0 0 8 0 42	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8 0 42	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	1	50	50	0	0	0	50	0	0	0	0	51	0	75

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							Bpifrance							
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po-	sitive fair value	Derivatives with	negative fair value			
								Scillancs mai pos	acre ian value	Delivatives mai	negative ian value			
														Dick weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positionsy	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Belgium	0	0	0	0	0 0	0	0	0	0	0 0	0	0	
[3Y - 5Y [Beigium	0 30	0 30	0	0	0	0 30	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y		30	30	0	0	0	0 30	0	Ŏ	0	ŏ	0	0	0
[3M - 1Y [[1Y - 2Y [
[27 - 37 [[37 - 57] [57 - 107] [107 - more	Bulgaria													
[10Y - more Total [0 - 3M [[3M - 1Y [1													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [5Y - 10Y	Cyprus													
Total														
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic													
[10Y - more														
[0 - 3M [
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Denmark													
[10Y - more														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Estonia													
	4													



General governments exposures by country of the counterparty

							Bpifrance							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
To - 3M	France	480 1,655 11,757 1,552 7,785 4,643 1,076 28,949	480 1,654 11,756 1,552 7,784 4,641 1,064 28,932	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	480 1,654 11,756 1,552 7,784 4,641 1,064 28,932	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49 194 18 13 329 4 27 635	0	580
[0 - 3M [Germany						2,712	-		-				
Total [0 - 3M [[3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Croatia													
[0 - 3M [Greece													
Total [0 - 3M	Hungary													
[0 - 3M	Ireland													
[3M - 1Y [Italy													
Total [0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Bpifrance							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
			josaus,	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
[0 - 3M [Luxembourg	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Maita													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M 13M - 1Y 11 - 2Y 27 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													
[0 - 3M [Slovakia													
[0 - 3M 1 1 1 1 1 1 1 1 1	Slovenia													



General governments exposures by country of the counterparty

							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Sweden													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	United Kingdom													
TO-3M TO-3M	Iceland													
[0-3M[13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y	Liechtenstein													
131 - 1011 10Y - more Total 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Norway													
[0 - 3M [Australia													
10Y - more	Canada													
10 - 3M 1 0 - 3M 1 3M - 11 1 17 - 27 1 27 - 37 1 37 - 57 1 57 - 107 1 107 - more	Hong Kong													



General governments exposures by country of the counterparty

							Bpifrance							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	ехрозые апошк
[0 - 3M [Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
Total [0 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Rnifranco

							Bpifrance							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	A
	(negative fair value	Off-balance sl	neet exposures	
								Derivatives with po	isitive fair value	Derivatives with	i negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	11 0 2 17 35 91 90	11 0 2 17 35 91 89	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	11 0 2 17 35 91 89	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 5 26 181	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	350
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	0 0 6 0 0 46 0	0 0 6 0 0 46 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 6 0 0 46 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 64 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	83

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures Bpifrance

r					As of 30/09/202	0								As of 31/12/202	0			
		Gro	ess carrying amou	unt			ted impairment, acc n fair value due to cr 4		Collaterals and financial guarantees		Gross	carrying amou	int			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of wi	nich non-perforn	ning ¹	On performing	On non-performir	ng exposures³	received on non- performing		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing	On non-perform	ming exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	O	of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	7,904	0	0	0	0			0	0	8,795	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	12,891	0	261	261	0	1	251	0	0	12,224	o	217	0	0	1	205	0	0
Central banks	. 0	0	0	0	0	(0	0	0	. 0	0	0	0	0	0	0	0	0
General governments	10,332	0	0	0	0	(0	0	0	9,878	0	0	0	0	0	0	0	0
Credit institutions	854	0	0	0	0	(0	0	0	813	0	0	0	0	0	0	0	0
Other financial corporations	67	0	0	0	0	(0	0	0	77	0	0	0	0	0	0	0	0
Non-financial corporations	1,638	0	261	261	0	(251	0	0	1,456	0	217	0	0	0	205	0	0
Loans and advances(including at amortised cost and fair value)	52,986	298	2,041	2,041	2,041	640	382	382	222	52,156	293	2,076	2,076	2,076	666	400	400	574
Central banks	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,709	3	10	10	10	3	3 2	2	0	6,630	0	15	15	15	3	1	1	. 9
Credit institutions	1,369	0	0	0	0	c	0	0	0	486	0	0	0	0	0	0	0	0
Other financial corporations	1,062	2	68	68	68	12	12	12	6	1,132	6	76	76	76	17	13	13	37
Non-financial corporations	43,845	293	1,963	1,963	1,963	625	368	368	215	43,907	287	1,986	1,986	1,986	646	386	386	528
of which: small and medium-sized enterprises at amortised cost	39,505	270	1,743	1,743	1,743	585	328	328	191	39,509	273	1,759	1,759	1,759	596	325	325	472
of which: Loans collateralised by commercial immovable property at amortised cost	371	1	1	1	1	3	. 0	0	0	13,921	176	363	363	363	263	37	37	309
Households	2	0	0	0	0	(0	0	0	2	0	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property at amortised cost	0	0	0	0	0	o o	0	0	0	0	o	0	0	0	0	0	0	0
of which: Credit for consumption at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	73,781	298	2,302	2,302	2,041	641	633	382	222	73,176	293	2,293	2,076	2,076	666	605	400	574
OFF-BALANCE SHEET EXPOSURES	25,212		2,098	2,098	113	63	3	0	o	24,907		2,039	2,039	88	66	1	0	1

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and accumulated engagements and accumulated engagemen



Performing and non-performing exposures Bpifrance

Ī					As of 31/03/202	1								As of 30/06/202	1			
		Gn	oss carrying amo	unt			ed impairment, accun I fair value due to cred		Collaterals and financial		Gro	ss carrying amou	nt ⁵			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ming ¹	On performing exposures ²	On non-performing	exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	nich non-perfori	ming ¹	On performing exposures ²	On non-perform	ning exposures ³	performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures	Ofi	which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage			Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	8,595	0	0	0	0			0	0	9,795	0	0	0	0			0	
Debt securities (including at amortised cost and fair value)	12,195		217	217			205	0	0	12,843		205	205		1	203		
Central banks	0	0	0	0	0	(0	0	0	,	0	0		0	0		0	0
General governments	9,864	0	0	0	0	(0	0	0	10,36	0	0	0	0	0		0	0
Credit institutions	798	0	0	0	0	(0	0	0	725	0	0	0	0	1	(0	0
Other financial corporations	94	0	0	0	0	(0	0	0	128	0	0	0	0	0	(0	0
Non-financial corporations	1,439	0	217	217	0	(205	0	0	1,618	0	205	205	0	C	203	0	0
Loans and advances(including at amortised cost and fair value)	51,971	208	2,346	2,346	2,346	552	448	448	680	53,552	232	2,401	2,401	2,401	570	480	480	695
Central banks	0	0	0	0	0	(0	0	0	(0	0	c	0	o		o	0
General governments	6,357	0	15	15	15	3	3 1	1	10	7,70	4	14	14	14	3	1	1	. 9
Credit institutions	516	0	0	0	0	(0	0	0	467	0	0	C	0	C		0	0
Other financial corporations	1,114	1	63	63	63	16	5 11	11	20	1,12	0	67	67	7 67	16	11	11	. 23
Non-financial corporations	43,983	206	2,268	2,268	2,268	532	2 436	436	650	44,250	228	2,321	2,321	2,321	551	468	468	3 663
of which: small and medium-sized enterprises at amortised cost	39,597	192	1,996	1,996	1,996	497	366	366	567	39,867	211	2,036	2,036	2,036	516	399	399	574
of which: Loans collateralised by commercial immovable property at amortised cost	14,207	133	461	461	461	209	46	46	365	14,303	181	483	483	483	234	64	64	390
Households	2	0	0	0	0	(0	0	0	:	0	0	C	0	0		0	, 0
of which: Loans collateralised by residential immovable property at amortised cost	0	0	0	0	0	d		0	0	c	0	0	o	0			0	
of which: Credit for consumption at amortised cost	0	0	0	0	0		0	0	0		0	0	0	0	0		0	. 0
DEBT INSTRUMENTS other than HFT	72,762	208	2,563	2,563	2,346	552	653	448	680	76,190	232	2,606	2,606	2,401	572	682	480	695
OFF-BALANCE SHEET EXPOSURES	24,243		2,060	2,060	132	52	1	0	0	25,237		2,019	2,019	114	53	1	0	0

⁽¹⁾ For the delinition of non-performing exposures please net for the COMMISSION INPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 20
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, inclinationally and collective, elimitated (institutions 4x amortised cost) and changes in fair value of the robust of the robus



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ea forbearance			ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	o	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	616	400	85	73	80	50	835	472	100	81	259	118
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	9	9	1	1	8	8
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	8	5	1	1	0	0	9	5	1	1	1	0
Non-financial corporations	608	395	83	72	79	49	817	458	98	78	250	110
of which: small and medium-sized enterprises at amortised cost	561	375	77	68	79		762	439	91	74	246	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	616	400	85	73	80		835	472	100	81	259	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

⁽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

[©]For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.



Forborne exposures

Bpifrance

			As of 31/	03/2021					As of 30/	06/2021		
		ring amount of with forbearance	Accumulated in accumulated concumulated conc	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	xposures with		ing amount of with forbearance	Accumulated in accumulated convalue due to conversions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	٥	0	0	0	0	0	0	0
Central banks	0	0	0	0	,		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	864	510	115	96	262	119	953	549	126	100	307	135
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9	9	1	1	8	8	8	8	1	1	8	8
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	17	14	4	3	1	1	17	15	5	3	2	2
Non-financial corporations	839	488	110	92	253	111	928	525	121	96	297	126
of which: small and medium-sized enterprises at amortised cost	769	460	99	84	249		833	493	109	89	291	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	864	510	115	96	262		953	549	126	100	307	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

⁽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 F18.00 / F19.00), 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.



2021 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Bpifrance

			AS 01 3	J/09/2020					AS 01 31	1/12/2020					AS 01 3:	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	211	8	8	211	4	0	198	9	9	198	4	0	198	19	19	198	- 4	0	189	21	21	189	4	0
B Mining and guarrying	114	0	0	114	1	0	109	0	0	109	1	0	106	0	0	106	1	0	104	1	1	104	1	0
C Manufacturing	4.849	382	382	4.849	124	0	4.845	415	415	4.845	125	0	4.808	463	463	4.808	131	0	4.804	463	463	4.804	130	0
D Electricity, gas, steam and air conditioning supply	3,922	24	24	3,922	82	0	4,050	40	40	4,050	68	0	4,010	49	49	4,010	69	0	4,096	77	77	4,096	92	0
E Water supply	329	20	20	329	6	0	323	17	17	323	7	0	320	26	26	320	7	0	322	26	26	322	6	0
F Construction	1.389	74	74	1.389	33	0	1.380	68	68	1.380	36	0	1.396	76	76	1.396	35	0	1.412	82	82	1.412	35	0
G Wholesale and retail trade	4.123	233	233	4.123	103	0	4.072	226	226	4.072	104	0	4.095	250	250	4.095	104	0	4.140	238	238	4.140	103	0
H Transport and storage	1,429	48	48	1,429	18	0	1,440	24	24	1,440	20	0	1,365	61	61	1,365	28	0	1,356	56	56	1,356	24	0
I Accommodation and food service activities	1,755	83	83	1,755	71	0	1,826	72	72	1,826	77	0	1,990	99	99	1,990	73	0	2,059	120	120	2,059	83	0
3 Information and communication	2.113	145	145	2.113	39	0	2.180	159	159	2.180	58	0	2.169	174	174	2.169	58	0	2.226	187	187	2.226	59	0
K Financial and insurance activities	5,661	240	240	5,661	125	0	5,501	202	202	5,501	119	0	5,501	247	247	5,501	108	0	5,466	213	213	5,466	110	0
L Real estate activities	9,915	298	298	9,915	184	0	9,994	272	272	9,994	203	0	10,136	333	333	10,136	167	0	10,191	351	351	10,191	182	0
M Professional, scientific and technical activities	5,232	293	293	5,232	130	0	5,241	287	287	5,241	133	0	5,176	349	349	5,176	134	0	5,172	331	331	5,172	138	0
N Administrative and support service activities	2,054	74	74	2,054	35	0	1,981	56	56	1,981	37	0	1,964	64	64	1,964	26	0	1,935	84	84	1,935	24	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	0	0	34	0	0
P Education	121	9	9	121	4	0	122	5	5	122	5	0	135	7	7	135	3	0	135	22	22	135	5	0
Q Human health services and social work activities	278	6	6	278	5	0	265	4	4	265	5	0	253	11	11	253	4	0	247	7	7	247	4	0
R Arts, entertainment and recreation	237	17	17	237	9	0	235	21	21	235	13	0	253	20	20	253	13	0	260	26	26	260	13	0
S Other services	112	7	7	112	19	0	146	107	107	146	18	0	108	21	21	108	6	0	103	18	18	103	5	0
Loans and advances	43.845	1.963	1 963	43.845	993	0	43 907	1 986	1 986	43 907	1.031	0	43 983	2 268	2 268	43 983	968	0	44 250	2.321	2 321	44 250	1.019	0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guideline EBA/GL/2020/02

Boifrance

i								As of 30,	09/2020															As of 31/	12/2020							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in order risk since initial secognition but not credit- impained (Stage 2)	Non-perform	of which: exposures with fortherance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit task since initial recognition but ret credit- impained (Stage 2)	Non-perform	Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee guarantee content of the CDVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbassance measures	Of which: Unlikely to pay that are not past-dose or past-dose or 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit mix since initial recognition but not credit- impained (Stage 2)	Non-parform	of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due < 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	16,007	15,561	0	۰	446	۰	0	387	250	0	0	130		0	۰	0	4,621	4,411	109	1,743	210	71	51	91	77	2	60	14	5		0	
of which: Households	0	0	0		0		0			0	0	0		0		0	0		0		0		0	0		0	0	0	0	0	0	
of which: Collateralised by residential immovable property		0	0		0		0			0	0	0		0	۰	0	0		0		0	۰	0	0		0		0	0	0	0	
of which: Non-financial corporations	16,007	15,561	0		446		0	387	258	0	0	130		0	۰	0	4,621	4,411	109	1,743	210	71	51	91	77	2	60	14	5		0	0
of which: Small and Medium-sized Enterprises	14,009	13,612	0		396	0	0	346	221	0	0	125		0	0	0	1,996	3,842	104	1,540	154	63	45	78	67	2	52	11	3	7	0	
of which: Collateralised by commercial immovable property	0	0	0		0	0	0	0	0	0	0	0	۰	0	0	0	0		0		0	۰	0	0		0		0		0	0	

								As of 30	09/2020															As of 31	/12/2020							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi							Non-performi	ing					Performing			Non-perform	ing						Non-performi				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in crease in recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbularance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbasising measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVED-19 crisis	Inflows to noon- performing exposures
Loans and advances with expired ESA-compliant monitoria	0	0	0	۰	0	۰	0	۰	۰		0	0		0	۰	0	9,279	9,080	127	2,808	196	55	54	204	170	6	124	34	10	12		0
of which: Households		0	0		0		0		0	0	0	0	0	0		0	0		0		0		0	0		0		0	0	0	0	
of which: Collateralised by residential immovable property		0	0		0		0	۰		0	0	0		0	۰	0	0		0				0	0	۰	0		0	0	0	0	0
of which: Non-financial corporations		0	0		0		0		0	0	0	0	0	0		0	9,279	9,080	127	2,808	198	55	25	204	170	6	124	34	10	12		
of which: Small and Medium-sized Enterprises	۰	0	0		0		0		0	0	0	0	0	0		0	7,906	7,724	122	2,463	162	53	sa	173	140	6	103	33	10	11	۰	
of which: Collateralised by commercial immovable property							0		0		0			0		0					0		0			0			0	0		

								As of 30	(09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since intro codit-risk since intro codit-risk since (Stage 2)	Non-performin	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasings melatures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpained (Stage 2)	Non-performi	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performit	Of which: exposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee nonwel in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1,051	962	0		89		0	6	3	0	۰	3	0	0	944	0	1,263	1,173	0	145	91	0	40	7	3	0	1	4	0	2	1,134	
of which: Households		0			۰			۰	0			0				0	0	۰			0			0				0				
of which: Collateralised by residential immovable property	0	0							0			0				0	0	۰			0			0				0				
of which: Non-financial corporations	1,051	962	0	۰	89	۰	٥	6	3	0	0	3	0		944	0	1,263	1,173	0	145	91	۰	49	7	3	٥	1	4	0	2	1,134	
of which: Small and Medium-sized Enterprises	1,042	953			89			6	3			3				0	1,221	1,130			91			7	2			4				
of which: Collateralised by commercial immovable property	۰	0			0			۰	0			0				0	0				0			۰	0							



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02 EXAGE/2020/02

İ								As of 31	(03/2021															As of 30	/06/2021							
	Gross :	carrying amount								närment, accumu	ated regative cha	nges in fair valu	e due to credit ris	×	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								sainment, accume	listed negative chi	anges in fair val	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(refe EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk sino recognition but not credit- impaired (Stage 2)	Non-perform	ming Of which: exposures will forbializance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbarance measures	Of which: Instruments with significant increase in credit risk since initial recognition but rox credit- impaired (Skage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposums		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbalrance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days		Performing		Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbarance measures	Of which: Unifiely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advences subject to active EBA-compliant moratoria	596	568	7	243	29	10	16	18	14		11	5	2	5		0	352	344	1	203		4	4	5	4	0	3	1	1	1	0	
of which: Households	۰	٥	0		0		0	0	0	0	۰	0	۰	0	0	0	0	۰	0		٥	0		0		0		0	0		0	۰
of which: Collaboralised by residential immovable property	۰	0	0		0		0	0	0	0	۰			0	0	0	0	۰	0		0	0		0		0		0	0		0	
of which: Non-financial corporations	596	568	7	243	29	10	16	16	14	0	11	5	2	5	0	0	352	344	1	203		4	4	s	4	0	1	1	1	1	0	
of which: Small and Medium-sized Enterprises	537	511	7	221	27	9	14	17	12	0	10	4	2	4	0	0	216	208	1	81		4	4	4	3	0	1	1	1	1	0	۰
of which: Collaboratised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0		0	0	0	0	0	0		0		0	0	0	0	۰

,																																
								As of 31,	03/2021															As of 30	06/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing			Non-performin									Non-performi				Performing			Non-performi				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which exposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with sopined EBA-compliant monatoria	12,997	12,602	235	4,394	396	125	85	301	241	9	181	59	12	11	0	0	12,719	12,125	0	4,231	594	0	156	274	203	0	158	71	0	16	۰	0
of which: Households			0		0	0	٥	0	0	0		0		0	0	0	0	۰	0		0	0	۰	0		0		0	0		۰	0
of which: Collateralised by residential immovable property	0		0	0	0	0	0	0	0	0		0	0	0	0	۰	0	0	0	0	0	0		0	۰	۰	۰	0	0	0		0
of which: Non-financial corporations	12,997	12,602	235	4,394	396	125	65	301	241	9	181	59	12	11	0		12,719	12,125	0	4,231	594	0	156	274	203		158	71	0	16	۰	0
of which: Small and Medium-sized Enterprises	11,466	11,109	228	3,912	357	123	84	265	209		157	56	12	11	0	۰	11,245	10,726	0	3,784	519	0	152	246	179	۰	140	67	0	16	۰	0
of which: Collaboratised by commercial immovable property			0		0		0	0	0	0		0		0	0		0		0			0	۰	0					0		0	0

								As of 31,	03/2021															As of 30	/06/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: toppsiums wi forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- irrpained (Stage 2)	Non-perform	Of which: exposures with forbalarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-irrpained (Stage 2)	Non-parform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial exception but not credit- impained (Stage 2)	Non-purform	Of which: exposures with forbairance measures	Of which: Unitedly to pay that are not pain-due or pain-due <= 90 days	Public guarantee received in the context of the COVID-19 ctsis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1,427	1,331	0	195	96		44		1	0	0	7		3	1,280	0	1,450	1,335	0	237	123	3	58	12	1	0		10		s	1,308	۰
of which: Households	0	0			0			0	0			0				۰	0	۰			0			0	۰			0				0
of which: Collateralised by residential immovable property	0	0			0			0				0					0	۰			0			0	۰			0				0
of which: Non-financial corporations	1,427	1,331	0	195	96	۰	44		1	0	0	7		3	1,280	0	1,458	1,335	0	237	123	3	20	12	1	0	۰	10	0	5	1,308	0
of which: Small and Medium-sized Enterprises	1,418	1,321			%				-			7				0	1,445	1,323			122			12	1			10				0
of which: Collaboralised by commercial immovable property		0						0				0									0			0				0				0